

Cities of debt: On the Urban Challenge Fund

ULBs need more administrative capacity before they can **tap** the market

The government's updated 'Urban Challenge Fund' has **rendered** the attention of urban local bodies (ULB) an even more precious resource as they struggle to complete unfinished work under other schemes, including AMRUT, Swachh Bharat Mission Urban 2.0, 'Smart Cities', and Pradhan Mantri Awas Yojana, which also suffer from **chronic underutilisation**. The government has **pitched** the fund as a move towards "market-linked, reform-driven and outcome-oriented" urban **infrastructure**, with the Centre covering 25% of project cost if cities raise at least 50% through bonds, loans, and PPPs. This is an attempt to **incorporate fiscal discipline** in a system that has never properly **devolved** fiscal powers to ULBs. Many Indian cities cannot **credibly** borrow without first fixing the political economy of local taxes and transfers, which are shaped by State-level issues and under-investment in municipal capacity. Requiring cities to "earn" their growth risks **sidelining** weaker ones and shifting the focus from services such as **formalising** settlements to developing **monetisable** assets. The ₹5,000 crore guarantee may ease borrowing for smaller cities, but proper accounting and administrative capacity are **essential**. When a Parliamentary Standing Committee asked about the Fund's eligibility criteria and application process, the Housing and Urban Affairs Ministry said that it was still "under examination", a possible **recipe** for politically coloured spending.

Across sectors, the Centre has, since 2014, increasingly reduced the share of public support while asking public systems to **fill the gap** using private finance. The CSIR was among the first **casualties** and urban development could be the latest. In higher education, the **move** towards infrastructure loans **turned** public universities into **debt-laden** entities that were expected to recover costs by increasing fees, affecting poor students. **Studies** of the National Health Mission's financial management **have** documented long delays to move funds through **treasuries** to implementing agencies, so **in practice**, hospitals have been asked to maintain services first and receive money later. **Audits** under the Ujwal DISCOM Assurance Yojana **have exposed** significant **non-adherence** and implementation gaps in the power sector. Private capital is not **illegitimate** and public systems should sometimes raise revenues; the issue is that the Centre increasingly conditions public support on market access instead of ensuring minimum service guarantees first. Thus, while the Fund's instruments are **legitimate**, it will increase the risk of becoming **insubordinate** to "**bankability**" if land records are a **mishmash**, ULBs routinely **violate** 'master plans', and **renters** and low-income households do not receive additional protections.

[Practice Exercise]

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

Vocabulary

1. **Tap** (verb) – exploit, utilize, leverage, harness, use इस्तेमाल करना
2. **Render** (verb) – make, leave, cause to be, deliver, provide बना देना
3. **Chronic** (adjective) – persistent, long-standing, ingrained, habitual, inveterate पुरानी/दीर्घकालिक
4. **Underutilisation** (noun) – suboptimality, inefficiency, wastage, idleness, non-use अल्प-उपयोग
5. **Pitch** (verb) – promote, present, advertise, propose, tout पेश करना/प्रचार करना
6. **Infrastructure** (noun) – framework, foundation, base, structure, groundwork बुनियादी ढांचा
7. **Incorporate** (verb) – include, integrate, assimilate, embody, absorb शामिल करना
8. **Fiscal discipline** (noun) – the practice of managing government finances in a way that avoids excessive deficits and maintains long-term economic stability वित्तीय अनुशासन
9. **Devolve** (verb) – delegate, transfer, entrust, assign, hand down हस्तांतरित करना/सौंपना
10. **Credibly** (adverb) – convincingly, plausibly, reliably, believably, persuasively विश्वसनीय रूप से
11. **Sideline** (verb) – marginalize, exclude, ignore, oust, disregard अलग-थलग करना
12. **Formalise** (verb) – regularize, standardize, validate, legalize, institutionalize औपचारिक रूप देना
13. **Monetisable** (adjective) – profitable, marketable, commercial, liquid, convertible जिससे पैसा कमाया जा सके
14. **Essential** (adjective) – indispensable, crucial, vital, fundamental, requisite अनिवार्य/आवश्यक
15. **Recipe** (noun) – formula, method, blueprint, prescription, technique तरीका
16. **Fill the gap** (phrase) – To provide something that is missing or needed to make a situation complete or functional कमी पूरी करना
17. **Casualties** (noun) – victim, loss, fatality, prey, sufferer शिकार/हताहत
18. **Debt-laden** (adjective) – encumbered, indebted, burdened, insolvent, leveraged कर्ज में डूबा हुआ
19. **Treasuries** (noun) – exchequer, repository, vault, coffer, fund खजाना/राजकोष
20. **In practice** (phrase) – in reality or in the actual application of a system, as opposed to how it is supposed to work theoretically व्यवहार में/वास्तव में

21. **Audits** (noun) – inspection, examination, scrutiny, verification, review लेखा-परीक्षा
22. **Expose** (verb) – reveal, uncover, disclose, manifest, unmask उजागर करना
23. **Non-adherence** (noun) – disobedience, defiance, violation, non-compliance, breach उल्लंघन/अनुपालन न करना
24. **Illegitimate** (adjective) – unlawful, invalid, spurious, unauthorized, illicit अवैध/तर्कहीन
25. **Legitimate** (adjective) – valid, lawful, authentic, genuine, authorized वैध/उचित
26. **Insubordinate** (adjective) – defiant, rebellious, recalcitrant, unruly, disobedient अवज्ञाकारी/अधीन न रहने वाला
27. **Bankability** (noun) – feasibility, viability, profitability, creditworthiness, reliability बैंक से ऋण लेने की योग्यता
28. **Mishmash** (noun) – jumble, medley, hodgepodge, patchwork, clutter गड़बड़झाला/खिचड़ी
29. **Violate** (verb) – breach, infringe, disobey, transgress, defy उल्लंघन करना
30. **Renters** (noun) – tenant, lessee, occupant, lodger, dweller किराएदार

Summary of the Editorial

1. The updated Urban Challenge Fund demands more attention from Urban Local Bodies (ULBs), which are already burdened with unfinished work under schemes like AMRUT, Smart Cities, SBM-U 2.0, and PMAY.
2. Many urban schemes suffer from chronic underutilisation, showing administrative and financial weaknesses in city governance.
3. The Fund promotes a market-linked model where the Centre contributes 25% of project cost only if cities raise at least 50% through bonds, loans, or PPPs.
4. This approach is intended to enforce fiscal discipline in urban development.
5. However, fiscal powers have not been adequately devolved to ULBs, limiting their ability to generate independent revenue.
6. Many cities lack credibility in borrowing because local taxes, transfers, and finances depend heavily on State-level political and structural issues.
7. The policy risks forcing cities to “earn” growth, which could disadvantage weaker municipalities.
8. There is a danger that cities may prioritise revenue-generating assets over essential services like housing formalisation or welfare infrastructure.
9. The ₹5,000-crore guarantee may help smaller cities access credit, but borrowing requires proper accounting systems and administrative capacity.
10. Lack of clarity on eligibility criteria and application processes raises concerns about politically influenced spending decisions.
11. Since 2014, the Centre has increasingly reduced direct public funding and encouraged institutions to rely more on private finance.
12. Similar trends in sectors like higher education, health, and power show problems such as debt burdens, delays in fund flow, and weak implementation.
13. These examples suggest that shifting responsibility to market financing without strengthening institutions can undermine public services.
14. While private capital and revenue generation are not inherently problematic, they should not replace minimum service guarantees.
15. The editorial concludes that without better governance, reliable land records, adherence to planning norms, and protections for low-income residents, the Fund may prioritise “bankability” over equitable urban development.

Practice Exercise: SSC Pattern Based**[Editorial Page]**

1. **What is the main theme of the passage?**
 - A. Promotion of private finance as ideal urban solution
 - B. Evaluation of urban reforms linking funding to market access
 - C. Historical overview of municipal governance failures
 - D. Success story of infrastructure guarantees for cities
2. **Why does the passage suggest many cities may struggle to access the Urban Challenge Fund effectively?**
 - A. Because local tax capacity remains weak and constrained
 - B. Because central grants are withdrawn from urban programmes
 - C. Because private investors refuse funding without sovereign guarantees
 - D. Because infrastructure demand has declined across metropolitan regions
3. **What is the main purpose of the author citing examples from education, health, and power sectors**
 - A. To argue urban policy uniquely suffers from corruption
 - B. To prove those sectors already achieved efficient reforms
 - C. To highlight success of private markets replacing governments
 - D. To show similar shifts toward debt-driven public financing
4. **Which of the following can be logically inferred about the Urban Challenge Fund's broader policy direction?**
 - A. It reflects a shift toward replacing private capital with fully centralised funding support for cities
 - B. It reflects a shift toward increasing unconditional grants to strengthen municipal service delivery mechanisms
 - C. It reflects a shift toward requiring cities to rely more on market finance for infrastructure development
 - D. It reflects a shift toward eliminating borrowing requirements for weaker cities to reduce fiscal risk
5. **Why does the passage suggest that requiring cities to "earn" their growth may be problematic?**
 - A. Because it may prioritise revenue-generating projects instead of essential services for vulnerable populations
 - B. Because it may reduce private sector participation in urban infrastructure investment processes
 - C. Because it may discourage State governments from transferring funds to municipal authorities
 - D. Because it may eliminate the need for administrative reforms in weaker municipalities
6. **Select the most appropriate SYNONYM of the word "Aphorism."**
 - A. Treatise
 - B. Maxim
 - C. Chronicle
 - D. Allegory
7. **Select the correct spelling of the highlighted word in the following sentence.**

People protested against social **opresion**.

- A. opresion
B. oppresion
C. oppretion
D. oppression
8. **Select the correct meaning of the phrase "Fall short."**
A. Transcend stipulated benchmarks
B. Fail to attain an expected standard
C. Intensify prevailing shortcomings
D. Mask inherent inadequacies
9. **Choose the option that best expresses the meaning of the phrase "Brought to the fore."**
A. Hidden deliberately
B. Made prominent
C. Taken for granted
D. Delayed intentionally
10. **Select the option that can be used as a one-word substitute for the given group of words.**
A lively, cheerful outgoing person
A. Orator
B. Ambivert
C. Extrovert
D. Introvert
11. **Select the most appropriate option that expresses the given sentence in passive voice.**
The helper threw the trash in the dustbin.
A. The trash was thrown in the dustbin by the helper.
B. The trash has been thrown in the dustbin by the helper.
C. The trash had been thrown in the dustbin by the helper.
D. The trash is thrown in the dustbin by the helper.
12. **Select the most appropriate option to fill in the blank.**
A fire _____ out in the basement of the house.
A. broke
B. breaking
C. burned
D. burnt
13. **Choose the most suitable option to replace the highlighted part of the sentence:**
The train was late **because of the heavy rain falls**.
A. due to the rain fall
B. because of heavy rainfall
C. owing to heavy rains
D. as it rained heavily
14. **Rearrange the following sentences to form a coherent paragraph:**
1. This, in turn, can increase economic activity and contribute to overall development.
2. The construction of new roads and bridges is a critical component of a nation's infrastructure development.
3. An efficient transportation network reduces travel time and lowers logistical costs for both businesses and consumers.

4. Such projects connect different regions, allowing for the faster movement of goods and people.
- A. 2, 4, 3, 1
B. 4, 3, 1, 2
C. 3, 1, 2, 4
D. 1, 2, 4, 3
15. **Select the most appropriate adverb to fill in the blank.**
He is good _____ for the job.
A. enough
B. rather
C. altogether
D. partly
16. **Choose the most suitable option to replace the highlighted part of the sentence:**
Neither the manager nor the employees **was available**.
A. was not available
B. were also available
C. were available
D. was also not available
17. **Find the incorrect part of the sentence:**
She congratulated him for his success.
A. him for
B. She congratulated
C. his success.
D. No error
18. **Select the most appropriate ANTONYM of the word "Hedge."**
A. Jettison
B. Jingle
C. Jeopardize
D. Jibe
19. **Find the incorrect part of the sentence:**
Neither the teacher nor the students was present.
A. was present.
B. Neither the teacher
C. nor the students
D. No error
20. **Select the most appropriate SYNONYM of the word "Brisk".**
A. Sluggish
B. Languid
C. Energetic
D. Tedious

Comprehension

A deep area of low pressure to the south-east of New Zealand's North Island (1) _____ the region on Sunday, bringing heavy rain, gale-force winds and dangerous coastal swells that lashed exposed shorelines. The storm (2) _____ power outages, forced evacuations and

damaged infrastructure, with further impacts likely as the system lingered before tracking southwards. Its arrival came after days of widespread flooding in the Ōtorohanga district, where a man was found dead after his vehicle became (3) _____ in flood waters. Some areas recorded more than 100mm of rain in 24 hours, with several regions bearing the brunt of the deluge.

The unusually persistent system developed when a cold front tracking east merged with a strengthening offshore low-pressure system, causing it to deepen. It then became (4) _____ between two blocking high-pressure systems, stalling in place and subjecting communities to prolonged heavy rain. A humid tropical air mass fed additional moisture into the storm. The low is now looping back on itself, a movement that continues to (5) _____ rain bands over the already saturated area, compounding the risk of further flooding.

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

- A. swept into
- B. sweep along
- C. swept aside
- D. swept over

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

- A. triggered
- B. triggers
- C. trigger
- D. triggering

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

- A. fortified
- B. stranded
- C. submerged
- D. crepuscular

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

- A. abrasive
- B. evident
- C. plummet
- D. trapped

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

- A. epistle
- B. bristle
- C. brusque
- D. funnel

Answers

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

[Practice Exercise]

Explanations

1. B) Evaluation of urban reforms linking funding to market access

The central argument revolves around how the Urban Challenge Fund ties public support to market-based borrowing and fiscal discipline, potentially disadvantaging weaker cities. The passage critiques this shift toward market-conditioned public finance.

A: The passage does not promote private finance as ideal; it questions excessive reliance on it.

C: While governance failures are mentioned, they are not the main focus but supporting arguments.

D: The passage does not describe the fund as a success; rather, it warns about its structural risks.

2. A) Because local tax capacity remains weak and constrained

The passage stresses that many cities cannot borrow credibly until they fix local taxes, transfers, and municipal capacity. This directly points to weak local fiscal systems.

B: The passage notes declining public support generally, but not full withdrawal as the main barrier.

C: Investor refusal is not stated; the issue is municipal credibility, not investor rejection.

D: No claim is made that infrastructure demand has fallen; the concern is financing structure.

3. D) To show similar shifts toward debt-driven public financing

The author uses other sectors to demonstrate a broader policy pattern: reduced public funding combined with pressure to rely on loans, markets, or private finance.

A: Corruption is not the comparative focus; structural financing shifts are.

B: The examples actually show problems, delays, and debt burdens, not successful reforms.

C: The passage does not celebrate private markets; it warns about over-dependence on them.

4. C) It reflects a shift toward requiring cities to rely more on market finance for infrastructure development

The passage repeatedly suggests that the Fund links support to borrowing, bonds, PPPs, and market access, implying a move toward market-based financing dependence.

A – Passage stresses expanding private finance, not replacing it.

B – Opposite idea; passage says unconditional support is decreasing, not increasing.

D – Passage implies borrowing pressures will remain, not be eliminated.

5. A) Because it may prioritise revenue-generating projects instead of essential services for vulnerable populations

The passage explicitly warns that this approach could shift focus from services like settlement formalisation toward monetisable assets, which harms vulnerable groups.

B – Passage never claims private participation will fall; it suggests the opposite.

C – No statement that State transfers would decline due to this requirement.

D – Passage says administrative capacity remains essential, not unnecessary.

6. B) Aphorism (noun) – A short, memorable expression containing general truth; saying, proverb, maxim, adage, axiom. सूक्ति / कहावत

Synonym: Maxim (noun) – A short, pithy statement expressing a general truth or rule of conduct. सूक्ति / सिद्धान्त

- **Treatise** – Formal written work dealing with a subject. ग्रन्थ
 - **Chronicle** – Factual written historical account. इतिहास विवरण
 - **Allegory** – Story with symbolic meaning. रूपक कथा
7. D) The correct spelling of 'opresion' is '**oppression**' which means "persecution, repression, subjugation, injustice" उत्पीड़न, दमन।
8. B) Fall short (phrase) – Fail to meet expectations; not reach the required level. कम पड़ जाना / अपेक्षा पूरी न कर पाना
9. B) **Brought to the fore** – To highlight or make something noticeable. सामने लाना
10. C) **Extrovert** (noun) – A lively, cheerful outgoing person बहिर्मुखी
- **Orator** (noun) – A person who delivers speeches वक्ता
 - **Ambivert** (noun) – A person having characteristics of both extroversion and introversion उभयमुखी
 - **Introvert** (noun) – A shy, reticent person अन्तर्मुखी
11. A) **The trash was thrown in the dustbin by the helper.**
 Active वाक्य: The helper threw the trash in the dustbin. Active वाक्य का Subject है "The helper," Verb है "threw" (Past Simple Tense में), और Object है "the trash"। Passive वाक्य में Object "the trash" को Subject बनाया जाता है, और Verb को Past Simple Tense के Passive रूप में बदल दिया जाता है। Passive Voice में Past Simple के लिए "was/were + past participle" का प्रयोग किया जाता है। इसलिए, "The trash was thrown in the dustbin by the helper." सही उत्तर है।
 Active Sentence: The helper threw the trash in the dustbin.
- In the active sentence, the subject is "The helper," the verb is "threw" (in Past Simple Tense), and the object is "the trash." In the passive voice, the object "the trash" becomes the subject, and the verb is transformed into its passive form in the Past Simple Tense. The structure for Past Simple Passive is "was/were + past participle." Thus, "The trash was thrown in the dustbin by the helper" is the correct answer.
12. A) '**broke**' का प्रयोग होगा क्योंकि इस संदर्भ में, सही वाक्यांश है "A fire broke out". "Broke out" यहाँ पर एक आग शुरू होने के संदर्भ में इस्तेमाल होता है। "Breaking", "burned", और "burnt" इस संदर्भ में सही नहीं होंगे क्योंकि वे वाक्य के अर्थ को सही तरह से प्रकट नहीं करते हैं। इसलिए, "broke" सबसे उपयुक्त विकल्प होगा।
- 'broke' should be used because in this context, the correct phrase is "A fire broke out". "Broke out" is used here to denote the starting of a fire. "Breaking", "burned", and "burnt" wouldn't be appropriate in this context as they don't convey the meaning of the sentence correctly. Thus, "broke" would be the most appropriate choice.
13. B) 'heavy rain falls' के स्थान पर '**heavy rainfall**' का प्रयोग होगा क्योंकि 'because of' के बाद noun / noun phrase आता है, और 'rainfall' वर्षा के लिए सही noun form है। इसलिए वाक्य व्याकरण की दृष्टि से शुद्ध होगा।
- 'because of heavy rainfall' will be used because 'because of' is followed by a noun phrase, and 'rainfall' is the correct noun form for rain; hence, it makes the sentence grammatically correct.
14. A) **2, 4, 3, 1**

The construction of new roads and bridges is a critical component of a nation's infrastructure development. Such projects connect different regions, allowing for the faster movement of goods and people. An efficient transportation network reduces travel time and lowers logistical costs for both businesses and consumers. This, in turn, can increase economic activity and contribute to overall development.

Sentence 2 comes first because it introduces the main subject of the paragraph, which is the construction of roads and bridges. It clearly tells us what the paragraph is about.

Sentence 4 comes next because the connector "Such projects" refers to the roads and bridges mentioned earlier. This sentence explains what these projects do by connecting different regions.

Sentence 3 follows because it shows the result of this connectivity. An efficient transportation network reduces travel time and lowers costs, which is a direct outcome of connected regions.

Sentence 1 comes last because the connector "This (demonstrative pronoun), in turn" refers to all the benefits mentioned before. It gives the final result—economic growth and overall development.

- Sentence 2 पहले आता है क्योंकि यह paragraph का main subject है, यानी सड़कों और पुलों का निर्माण। इससे स्पष्ट हो जाता है कि पूरा paragraph किस बारे में है।
 - Sentence 4 इसके बाद आता है क्योंकि "Such projects" शब्द पहले बताए गए roads और bridges को refer करता है। यह sentence बताता है कि ये projects regions को जोड़ते हैं।
 - Sentence 3 इसके बाद आता है क्योंकि यह इस connection का परिणाम बताता है। बेहतर transportation network से travel time और cost कम होती है।
 - Sentence 1 अंत में आता है क्योंकि "This, in turn" पिछले सभी फायदों को refer करता है। यह last result बताता है—economic activity और development बढ़ना।
15. A) '**Enough**' का use होगा क्योंकि "enough" का अर्थ होता है पर्याप्त या किसी चीज़ के लिए योग्य। वाक्य में कहा गया है कि वह नौकरी के लिए अच्छा है, और 'enough' इस संदर्भ में सही है क्योंकि यह व्यक्ति की योग्यता को स्पष्ट करता है। जबकि 'Rather' का अर्थ है "कुछ हद तक" या "काफी," 'Altogether' का अर्थ है "पूरी तरह से" और 'Partly' का अर्थ है "आंशिक रूप से," जो इस वाक्य के लिए उपयुक्त नहीं हैं।
- 'Enough' will be used because it means sufficient or adequate for something. The sentence conveys that he is good enough for the job, making 'enough' the correct choice as it emphasizes his suitability. Whereas, 'Rather' means "to some extent" or "quite," 'Altogether' means "completely," and 'Partly' means "to some degree," none of which fit this context.
16. C) 'was' के बदले '**were**' का प्रयोग होगा क्योंकि जब दो subjects "Neither...nor" से जुड़े होते हैं, तो Verb निकटतम subject (employees) के अनुसार लगती है जो plural है; अतः Verb भी plural 'were' होगा।
- 'were' will be used instead of 'was' because when two subjects are connected by "Neither...nor," the verb agrees with the nearest subject (employees) which is plural; therefore, the verb should also be plural 'were'.
17. A) 'Congratulate' के साथ सही preposition on आती है — congratulated him on his success.
- The correct preposition used with "congratulate" is on, not for. Therefore, the correct expression is congratulated him on his success.
18. C) **Hedge** (verb) – To protect oneself against financial loss by making balancing or compensating transactions. (बचाव करना)

Antonym: **Jeopardize** (verb) – To put something into a situation in which there is a danger of loss, harm, or failure. (खतरे में डालना)

- **Jettison** (verb): To abandon or discard something that is no longer wanted or useful. (त्याग देना)
- **Jingle** (noun): A short slogan or tune that is easy to remember, used in advertising. (विज्ञापन धुन)
- **Jibe** (verb): To be in accord; to agree with or stay consistent with a statement. (मेल खाना)

19. A) '**Neither...nor**' में verb दूसरे subject के अनुसार आता है। दूसरा subject students (plural) है, इसलिए verb were होगा।

- In a "neither...nor" structure, the verb agrees with the nearest subject. Here, the nearest subject is students (plural), so the verb should be were, not was.

20. C) **Energetic**

Brisk (adjective) – quick, rapid, lively, vigorous. तेज़ / फुर्तीला

Synonym: **Energetic** (adjective) – showing great vitality or activity; lively, vigorous. ऊर्जीवान

- **Sluggish** – slow-moving; inactive. सुस्त
- **Languid** – lacking energy; weak. निस्तेज
- **Tedious** – long and dull. उबाऊ

21. A) The option "swept into" is correct because it shows the idea of entering a place forcefully or quickly, which fits perfectly with the context. The sentence requires a word that shows movement into a region. Hence, "swept into the region" is precise and coherent. Whereas — "sweep along" is wrong tense, "swept aside" means ignore or remove, and "swept over" means just passing lightly, which does not fit the meaning.

- "swept into" सही है क्योंकि इसका अर्थ है किसी स्थान में forceful entry करना और यह context के अनुसार बिल्कुल उपयुक्त है। वाक्य में ऐसा शब्द चाहिए जो movement into a region को स्पष्ट रूप से दर्शाए। जबकि — "sweep along" tense में गलत है और यह घटना के समय के अनुसार फिट नहीं बैठता, "swept aside" का अर्थ किसी चीज़ को ignore करना या हटाना होता है, और "swept over" का अर्थ केवल हल्के से गुजरना या ऊपर से गुजरना होता है, जो इस sentence के अर्थ के खिलाफ है।

22. A) The option "triggered" is correct because the sentence requires a verb in past form, and "triggered" fits grammatically and contextually. Hence, "triggered power outages, evacuations" is precise and coherent. Whereas — "triggers," "trigger," and "triggering" do not fit past tense and are incorrect.

- **triggered** सही है क्योंकि ऐसा verb होना चाहिए जो past tense में हो और यह दिखाए कि एक घटना ने दूसरी घटना को जन्म दिया। "Triggered" grammatically सही बैठता है। जबकि — "triggers" present tense दर्शाता है, "trigger" base form है और "triggering" continuous form है, जो अतीत की घटना के लिए सही नहीं हैं। इसलिए इस sentence में सही विकल्प "triggered" है।

23. C) "submerged" is correct because it indicates being completely under water, which fits perfectly with the situation of a vehicle in flood waters. The sentence requires a word that shows being covered by water. "Stranded" only shows being stuck or unable to move but does

not specifically convey being under water. “Fortified” means strengthened, and “crepuscular” relates to twilight; both are irrelevant in this context.

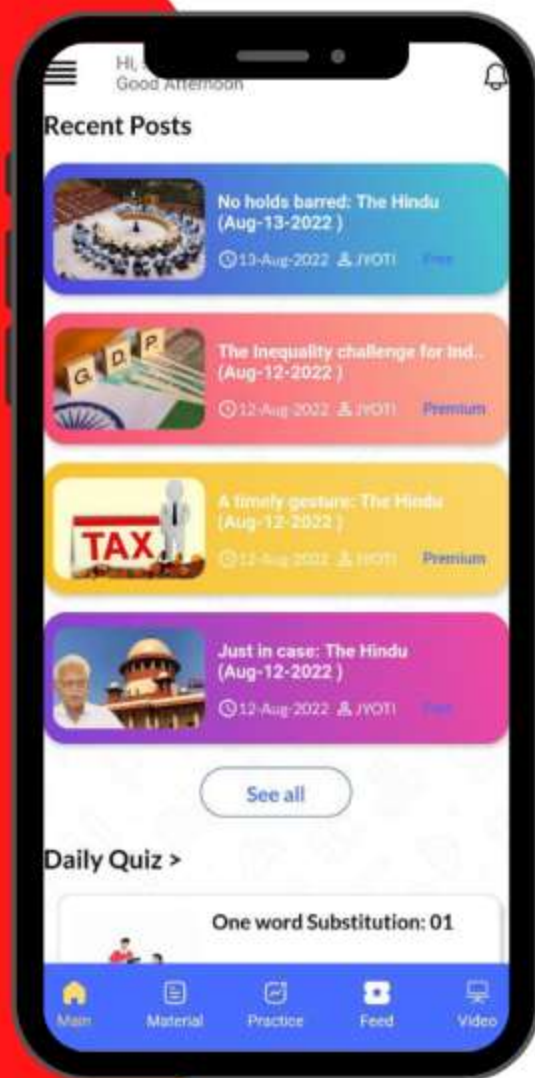
- **submerged**” सही है क्योंकि इसका अर्थ है पूरी तरह से water के नीचे होना, जो flood situation में एक वाहन के लिए सही बैठता है। वाक्य में ऐसा शब्द चाहिए जो स्पष्ट रूप से यह दिखाए कि वाहन पानी में डूबा हुआ है। “Stranded” केवल यह दिखाता है कि वाहन फंसा हुआ है या आगे नहीं जा सकता, लेकिन पानी के नीचे होने का अर्थ नहीं देता। “Fortified” का अर्थ है मजबूत या सुरक्षित बनाना, और “crepuscular” का अर्थ है twilight से संबंधित होना। ये दोनों विकल्प इस context में उपयुक्त नहीं हैं।

24. D) **trapped**” is correct because it indicates being stuck between obstacles or forces, perfectly conveying immobility or restriction. Other options like “abrasive” (rough), “evident” (clear), and “plummet” (fall fast) are irrelevant in this context.

- **trapped**” सही है क्योंकि इसका अर्थ है किसी बाधा या शक्ति के बीच stuck होना, जो गतिहीनता या रोकथाम को स्पष्ट रूप से दर्शाता है। Sentence में यह दिखाना जरूरी है कि कोई system या वस्तु किसी स्थिति में फंसी हुई है और उसके पास movement की स्वतंत्रता नहीं है। “Abrasive” का अर्थ है rough या खुरदरा, “evident” का अर्थ है स्पष्ट या easily seen, और “plummet” का अर्थ है तेजी से गिरना। ये तीनों विकल्प context में फिट नहीं बैठते।

25. D) **funnel**” is correct because it conveys the idea of directing or channeling something toward a point, which fits perfectly with the system directing rain bands. The sentence requires a word showing direction, and “funnel” fits grammatically and contextually. Other options — “epistle” (letter), “bristle” (react angrily), “brusque” (rude) — are unrelated and do not convey the intended meaning.

- **funnel**” सही है क्योंकि इसका अर्थ है किसी चीज़ को किसी दिशा में direct या channel करना, जो sentence के context में बिल्कुल उपयुक्त है। Sentence में ऐसा शब्द चाहिए जो यह दिखाए कि चीज़ को एक दिशा में भेजा या नियंत्रित किया जा रहा है। “Epistle” का अर्थ है पत्र, “bristle” का अर्थ है क्रोधित होना, और “brusque” का अर्थ है कठोर या rude होना। ये सभी विकल्प अर्थ और context में उपयुक्त नहीं हैं।



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