

Eye on Emirati flows: on the new India-UAE framework and rupee-dirham transactions

There are both risks and benefits in the rupee-dirham settlement system

The Reserve Bank of India (RBI) and the Central Bank of the UAE agreed on July 15 to **establish** a **framework** for **enabling** the use of the two countries' local currencies for **cross-border** transactions. The **move** towards permitting payments in the Indian rupee and the UAE dirham **is** aimed at **promoting** their use **bilaterally**, thus reducing the dependence on a third country's currency such as the U.S. dollar as an **intermediary** for settling transactions. As per the **memorandum of understanding** between the two central banks, all **current account** payments, including those involving the two countries' exporters and importers, and certain "permitted" **capital account** transactions could be settled using either the rupee or the dirham. To **facilitate settlement**, the two banks are set to **put in place** a Local Currency Settlement System and **likely**, at a later date, **interlink** their payments messaging systems. An immediate beneficial **consequence** of the **establishment** of the settlement **mechanism** **would** be the development of a rupee-dirham foreign exchange market that would help in pricing the two currencies independent of their exchange rates with other currencies such as the dollar and the euro. Indian and Emirati businesses would not need to **factor in exchange rate risks** when **quoting** to supply goods or services to buyers in the other country, improving the ease of doing business and **boosting** trade.

The India-UAE local currency settlement system could also **potentially** serve as a **precursor** for other bilateral currency **accords** which, as an RBI Inter-Departmental Group suggested this month, **could** act as an important first step for the **internationalisation** of the rupee. While the idea is **laudable**, its actual success will **hinge on** the **extent** of **adoption** by businesses in both nations. With the UAE's trade surplus with India **widening** in the months since the bilateral **Comprehensive Economic Partnership Agreement came into effect** in May 2022, Emirati businesses need to see **remunerative avenues** to **deploy** the **potential** rupee flows should they opt to receive payments in the Indian currency. One **possibility**, as the RBI indicated, **was stepped up** investment by UAE-based firms. The other possibility is of the UAE coming to serve as a currency **entrepôt** by enabling Indian businesses, dealing **for instance** with Russian suppliers, to use the West Asian country and dirham as a **gateway** for such transactions. **Given** that the UAE's **predecessor** entity, the Trucial States, used the Indian rupee and later the Gulf rupee as **de facto** currency until the mid 1960s, it may appear natural to **reestablish** currency **ties**. Still, in a **rapidly evolving** global environment, businesses will **base** their decisions on **cold** economic logic and **policymakers** must remain **cognisant** of the risks **emanating** from such moves even as they eye the opportunities. [Practice Exercise]

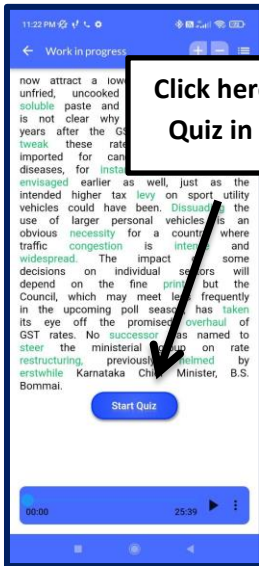
- **Trade surplus** (noun) – the amount by which the value of a country's exports exceeds the cost of its imports
- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

Vocabulary

1. **Eye on** (phrasal verb) –to watch (someone or something) very closely. नज़र रखना
2. **Emirati** (adjective) – relating to the United Arab Emirates or its citizens. अमीराती
3. **Flow** (noun) – Inflow and outflow of Cash.
4. **Framework** (noun) – structure, formation, scheme, system, set-up रूपरेखा
5. **Establish** (verb) – to set up, start, initiate, create, install स्थापित करना
6. **Enable** (verb) – to make possible, allow, permit, facilitate सक्षम करना
7. **Cross-border** (adjective) – relating to or occurring between different countries. सीमापार
8. **Promote** (verb) – to encourage, advance, boost, foster बढ़ावा देना
9. **Bilaterally** (adverb) – in a way that involves two parties, typically countries, equally; with the participation or agreement of both sides. द्विपक्षीय रूप से
10. **Intermediary** (noun) – a person who acts as a link between people in order to try and bring about an agreement; a mediator. मध्यस्थ
11. **Memorandum of understanding** (MoU) (noun) – a formal agreement between two or more parties. समझौता ज्ञापन
12. **Current account** (noun) – a financial term for a type of account that typically holds liquid funds used for day-to-day spending and operations. चालू खाता
13. **Capital account** (noun) – a financial account that shows the net change in asset ownership for a nation. पूंजी खाता
14. **Facilitate** (verb) – to make easier, simplify, assist, enable सुगम बनाना
15. **Settlement** (noun) – agreement, resolution, conclusion समझौता
16. **Put in place** (phrase) – to establish or initiate (a new system, procedure, etc.). स्थापित करना
17. **Likely** (adjective) – probable, possible, expected संभाव्य
18. **Interlink** (verb) – to connect or join together; to interconnect. आपस में जोड़ना
19. **Consequence** (noun) – result, outcome, effect परिणाम
20. **Establishment** (noun) – creation, institution, inception स्थापना
21. **Mechanism** (noun) – system, process, procedure तंत्र
22. **Factor in** (phrasal verb) – to include or consider a particular fact or situation when

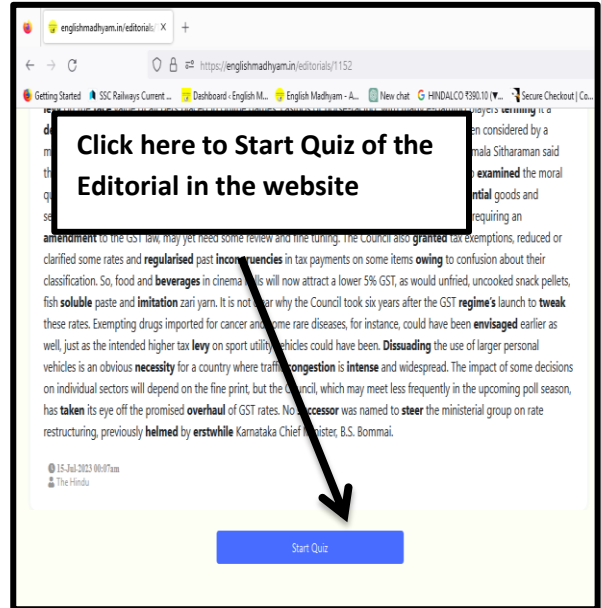
- you are thinking about or planning something. विचार में लाना
23. **Exchange rate risk** (noun) – the possibility of experiencing losses or gains due to fluctuations in exchange rates between currencies
24. **Quote** (verb) – to give someone (usually in writing) the exact price that you will charge to do a job. भाव बताना
25. **Boost** (verb) – to improve, enhance, uplift, increase बढ़ावा देना
26. **Potentially** (adverb) – possibly, probably, likely संभावित रूप से
27. **Precursor** (noun) – forerunner, predecessor, harbinger पूर्वाभास, अग्र-दूत
28. **Bilateral** (adjective) – involving two parties, usually countries, or sides. द्विपक्षीय
29. **Accord** (noun) – agreement, pact, treaty समझौता
30. **Internationalisation** (noun) – the act of making something available or usable in multiple countries. अंतर्राष्ट्रीयकरण
31. **Laudable** (adjective) – praiseworthy, commendable, admirable प्रशंसनीय
32. **Hinge** (on) (verb) – depend entirely on, hang on, be contingent on निर्भर होना
33. **Extent** (noun) – degree, level, scale स्तर, हद
34. **Adoption** (noun) – acceptance, approval, endorsement स्वीकृति, अंगीकरण
35. **Widen** (verb) – to increase in amount or extent. विस्तार करना
36. **Comprehensive Economic Partnership Agreement** (CEPA) (noun) – an agreement between two countries for reducing or eliminating customs duties on certain goods traded between them.
37. **Come into effect** (phrase) – to become valid or active. प्रभावी होना
38. **Remunerative** (adjective) – profitable, rewarding, beneficial लाभदायक
39. **Avenue** (noun) – way, method, means मार्ग
40. **Deploy** (verb) – utilize, use, employ उपयोग करना
41. **Potential** (adjective) – possible, likely, prospective संभावित
42. **Step up** (phrasal verb) – to increase or improve the way one does something. बढ़ाना
43. **Entrepot** (noun) – a port, city, or other center to which goods are brought for import and export, and for collection and distribution.
44. **For instance** (phrase) – as an example, for example, such as उदाहरण के लिए

45. **Gateway** (noun) – a technology used by merchants to accept debit or credit card purchases from customers.
46. **Given** (preposition) – considering, taking into account, bearing in mind देखते हुए
47. **Predecessor** (noun) – someone or something that came before another. पूर्ववर्ती
48. **De facto** (phrase) – in fact, or in effect, whether by right or not. वास्तविक रूप से
49. **Reestablish** (verb) – to establish (something) again. पुनः स्थापना करना
50. **Ties** (noun) – connections, relationships, bonds संबंध
51. **Rapidly** (adverb) – quickly, swiftly, speedily तेजी से
52. **Evolving** (adjective) – developing gradually, progressing, unfolding विकसित होता हुआ
53. **Base** (verb) – establish as a basis for something; found or ground. आधारित करना
54. **Cold** (adjective) – unemotional, detached, unresponsive, indifferent उदासीन
55. **Policymaker** (noun) – a person responsible for making policy, especially in government. नीति निर्माता
56. **Cognisant** (adjective) – aware, conscious, understanding जागरूक
57. **Emanate** (from) (verb) – originate from, arise from, spring from उत्पन्न होना



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Summary of the Editorial

1. The Reserve Bank of India (RBI) and the Central Bank of the UAE have agreed to establish a framework for facilitating cross-border transactions using local currencies.
2. The new framework aims to promote the bilateral use of the Indian Rupee and the UAE Dirham, reducing reliance on intermediary currencies like the US Dollar.
3. The memorandum of understanding includes provisions for settling all current account payments, including exporter and importer transactions, as well as certain "permitted" capital account transactions in either currency.
4. A Local Currency Settlement System will be put in place, and the banks' payment messaging systems might be interlinked later on.
5. A primary advantage of the new system is the potential for a rupee-dirham foreign exchange market, independent of exchange rates with other currencies.
6. This arrangement would eliminate exchange rate risks for Indian and Emirati businesses trading with each other, enhancing ease of business and boosting trade.
7. The India-UAE local currency settlement system might serve as a model for other bilateral currency agreements, aiding the internationalization of the rupee.
8. The framework's success will depend on adoption by businesses in both countries.
9. With UAE's trade surplus with India increasing since May 2022, Emirati businesses need to identify profitable avenues for potential rupee inflows, should they choose to accept payment in rupees.
10. One possible avenue is increased investment by UAE-based firms in India.
11. Another possibility is the UAE serving as a currency entrepôt, allowing Indian businesses dealing with countries like Russia to use the UAE and its currency as a gateway for transactions.
12. The reintroduction of currency ties appears natural, as the UAE's predecessor, the Trucial States, used the Indian rupee as a de facto currency until the mid-1960s.
13. However, in the rapidly changing global environment, businesses will base their decisions on practical economic factors.
14. Policymakers must be aware of potential risks as they pursue opportunities from such agreements.
15. Thus, while the framework presents potential benefits, it also poses certain risks that require careful consideration and handling.

Practice Exercise: Banking pattern based

1. **What could be the primary implication of the establishment of the rupee-dirham settlement system?** [Editorial Page]
 - A. It will completely eliminate the role of the U.S. dollar in global transactions.
 - B. It will help in the development of a rupee-dirham foreign exchange market.
 - C. It will decrease the value of the Indian rupee.
 - D. It will lead to the shutdown of the Reserve Bank of India and the Central Bank of the UAE.
 - E. It will entirely eradicate exchange rate risks between other countries apart from India and the UAE.
2. **Based on the text, what potential outcomes could arise from the India-UAE local currency settlement system?**
 - A. It could lead to a depreciation of the Indian rupee.
 - B. It could serve as a model for other bilateral currency agreements and help in the internationalisation of the rupee.
 - C. It could result in a decrease in the UAE's trade surplus with India.
 - D. It could lead to the reestablishment of the Gulf rupee as a de facto currency.
 - E. It could result in the UAE's economy being heavily reliant on India.
3. **According to the passage, all of the following are true about the India-UAE local currency settlement system EXCEPT that:**
 - A. It could serve as a first step for the internationalisation of the rupee.
 - B. It could serve as a precursor for other bilateral currency accords.
 - C. The UAE's trade surplus with India has been narrowing since the bilateral Comprehensive Economic Partnership Agreement.
 - D. It could enable the UAE to act as a currency entrepôt for Indian businesses dealing with Russian suppliers.
 - E. The potential success of this system will depend on the extent of adoption by businesses in both nations.
4. **What is the overall tone of the given passage?**
 - A. Critical
 - B. Celebratory
 - C. Informative
 - D. Cynical
 - E. Sardonic
5. **What is the main theme of the passage?**
 - A. Importance of the U.S. dollar in international trade.
 - B. Bilateral currency agreements and the future of international trade.
 - C. The history of the Indian rupee and the Gulf rupee.
 - D. The trade surplus of UAE over India.
 - E. Promotion of bilateral trade between India and the UAE through a local currency settlement system.

Directions (Q6 – Q9): Five sentences P, Q, R, S, and T are given below, you need to rearrange the sentences so that the five sentences can together form a meaningful paragraph.

- P.** The same kind of frenzied intensity is required for cybersecurity preparedness as witnessed in the push to Digital India.
- Q.** Mass-scale restructuring is a costly proposition, but priority investment in security preparedness measures across organisations and systems is unavoidable.
- R.** One of the most high-profile cases of data breach targeting a government-backed entity has exposed the vulnerabilities. That the hack originated from another country and the possible involvement of a foreign state actor should lend urgency to developing robust safety locks.
- S.** The cyberattack on the servers at New Delhi’s All India Institute of Medical Sciences (AIIMS) is a serious jolt and a wake-up call.
- T.** A review of processes, infrastructure and the responses to potential cyberattacks at the premier medical institute would follow. Scaling it up for mandatory safety audits of critical public data platforms should be the next step.

6. Which of the following should be the **FIRST** sentence after rearrangement?

- A. (P)
- B. (Q)
- C. (R)
- D. (S)
- E. (T)

7. Which of the following should be the **SECOND** sentence after rearrangement?

- A. (P)
- B. (Q)
- C. (R)
- D. (S)
- E. (T)

8. Which of the following should be the **THIRD** sentence after rearrangement?

- A. (P)
- B. (Q)
- C. (R)
- D. (S)
- E. (T)

9. Which of the following should be the **FOURTH** sentence after rearrangement?

- A. (P)
- B. (Q)
- C. (R)
- D. (S)
- E. (T)

10. **Direction:** In the following questions, a sentence is given with four words marked as (A),(B), (C), (D). These words may or may not be placed in their places. Four options with different

arrangements of these words are given. Mark the option with the correct arrangements the answer. If no change is required, mark 'No arrangement required' as your answer.

With the aim of **deficiency (A)** malnutrition and micronutrient **alleviating (B)** among the poor, the Government of India had **introduced(C)** millets in its Poshan Abhiyan after **notifying(D)** them as nutri-cereals in 2018.

- A. BADC
- B. ACDB
- C. DBCA
- D. BACD
- E. No arrangement required

Direction (Q11 – Q12): Read the given sentences to find out whether there is any grammatical error in them

11. Removing seeds from (A)/ cotton plants was (B)/ a slowest job until (C)/ Eli Whitney invented the cotton gin. (D)/ No Error. (E)
12. India is a land of (A)/ great political leaders (B)/ who ruled the country effectively (C)/ and also by protecting its national interest. (D)/ No Error. (E)

Direction (Q13- Q19): Read the passage given below and answer the following questions.

RINGING the death knell for Shimla's ecology, the Himachal Pradesh Cabinet has cleared the way for construction activity in the town's 17 green belts, spread over 414 acres. It notified the Draft Shimla Development Plan on Tuesday after receiving the go-ahead from the Supreme Court last month. However, all may not be lost. A sliver of hope ____ (a) ____ in the SC's rider: that the document not be implemented for a month after the notification; the next hearing is slated for July 12. These green areas are the 'lungs' of Shimla. Even as the town is already reeling under **haphazard** growth and construction and catering ____ (b) ____ a population that is much more than its carrying capacity, plus lakhs of tourists, further concretisation would lead to the collapse of the 'lungs', suffocating the town. It is feared that throwing open ____ (c) ____ green land would lead to a surge in building activity and the condition of limiting construction to one floor and an attic be violated rampantly.

These ____ (d) ____ were declared no-construction zones in 2000 in order to protect Shimla. Endorsing the views of experts and environment impact studies, the NGT and HP High Court have upheld the ban ever since.

But the private owners of prime property in these green belts, backed by the powerful real estate lobby, have kept the issue locked in legal battles. **Lamentably(A)**, successive governments have tilted towards the **realtors(B)**, who are **eyeing(C)** a quick buck, **caring(D)** two hoots for the town's survival. However, it is understandable that land owners would want to monetise it. The government should, thus, buy land in the green belts from them to end the impasse. It would be money well spent as(A)/ it would protect the green belt zones and(B)/ let Shimla to retain its exalt status(C)/ of the 'Queen of Hills'.(D)/

Fill in the blanks with the most appropriate combinations of words

13. A sliver of hope ____ (a) ____ in the SC's rider: that the document not be implemented for a month after the notification; the next hearing is slated for July 12.

Fill the most appropriate option in (a)

- (i) Underline
- (ii) Elude
- (iii) Lies
- (iv) Endorse

A. Only (i) B. Only (ii) C. Only (iii) D. Both (ii) and (iv) E. None of the above

14. Even as the town is already reeling under haphazard growth and construction and catering ____ (b) ____ a population that is much more than its carrying capacity,

Fill the most appropriate option in (b)

- (i) In
- (ii) To
- (iii) For
- (iv) By

A. Only (i) B. Only (ii) C. Only (iv) D. Both (ii) and (iv) E. None of the above

15. It is feared that throwing open ____ (c) ____ green land would lead to a surge in building activity and the condition of limiting construction to one floor and an attic be violated rampantly

Fill the most appropriate option in (c)

- (i) Lush
- (ii) Sluggish
- (iii) Sowing
- (iv) Harvest

A. Only (i) B. Only (ii) C. Only (iii) D. Both (i) and (ii) E. None of the above

16. These ____ (d) ____ were declared no-construction zones in 2000 in order to protect Shimla.

Fill the most appropriate option in (d)

- (i) Cohort
- (ii) Regions
- (iii) Belts
- (iv) Group

A. Only (i) B. Only (iv) C. Only (iii) D. Both (iii) and (ii) E. None of the above

17. **The following sentence may or may not contain an error in one of its parts. Identify the part containing the error. If the sentence is correct, select 'No error' as your answers.**

It would be money well spent as(A)/ it would protect the green belt zones and(B)/ let Shimla to retain its exalted status(C)/ of the 'Queen of Hills' .(D)/

- A. (A)
- B. (B)
- C. (C)
- D. (D)

E. No Error

18. Given below is a word, followed by three sentences that consist of that word. Identify the sentence (S) that best expresses (es) the meaning of the word.

HAPHAZARD

(i) **Haphazard** record-keeping made it difficult for the agency to keep track of its clients.

(ii) This has proved possible in the past, but on a somewhat **haphazard** basis.

(iii) The church has **haphazard** western towers, also a tall nave and choir.

- A. Only (i)
- B. Only (ii)
- C. Only (iii)
- D. (i), (ii)
- E. (i), (ii), (iii)

19. In the following question, a sentence is given with four words marked as (A), (B), (C), and (D). These words may or may not be placed in the correct order. Four options with different arrangements of these have been provided. Mark the option with the correct arrangement as the answer. If no rearrangement is required, mark option (5) as your answer.

Lamentably(A), successive governments have tilted towards the **realtors(B)**, who are **eyeing(C)** a quick buck, **caring(D)** two hoots for the town's survival.

- A. A – D
- B. B – A
- C. C – D
- D. A – C
- E. No arrangement

20. Fill the appropriate preposition in the given blanks

He repented _____ the misdeeds of his youth.

- A. Of
- B. In
- C. Upon
- D. To
- E. None of the above

Answers

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

[\[Practice Exercise\]](#)

Explanations

- B) It will help in the development of a rupee-dirham foreign exchange market.**

The passage states that an immediate beneficial consequence of the establishment of the rupee-dirham settlement system would be the development of a rupee-dirham foreign exchange market. This development would help in pricing the two currencies independent of their exchange rates with other currencies like the U.S. dollar and the euro, making it easier for businesses in the two countries to conduct transactions without having to factor in exchange rate risks. This does not imply, however, that it will completely eliminate the role of the U.S. dollar in global transactions (Option A), decrease the value of the Indian rupee (Option C), lead to the shutdown of the two central banks (Option D), or entirely eradicate exchange rate risks between other countries (Option E).
- B) The passage suggests that the India-UAE local currency settlement system might act as a forerunner for other bilateral currency arrangements. This could also act as a critical initial move for the internationalisation of the rupee, according to an RBI Inter-Departmental Group. While options A, C, D, and E might be potential outcomes in other contexts, they are not supported by the information in this particular passage.**
- C) The UAE's trade surplus with India has been narrowing since the bilateral Comprehensive Economic Partnership Agreement.**

The passage does not mention that the UAE's trade surplus with India has been narrowing since the bilateral Comprehensive Economic Partnership Agreement. In fact, it states that the trade surplus has been widening. Therefore, this statement is not true according to the passage. All the other options accurately represent the content of the passage.
- C. Informative**

The passage provides detailed information about a new agreement between the Reserve Bank of India (RBI) and the Central Bank of UAE. It discusses the potential benefits, challenges, and implications of using the two countries' local currencies for cross-border transactions. The tone is neutral and aimed at delivering facts rather than offering a personal opinion or emotional viewpoint.
- E) Promotion of bilateral trade between India and the UAE through a local currency settlement system.**

The primary theme of the passage revolves around the establishment of a new framework between the Reserve Bank of India (RBI) and the Central Bank of UAE that enables the use of the two countries' local currencies for cross-border transactions. This is aimed at promoting bilateral trade by reducing dependence on third-party currencies, such as the U.S. dollar. The passage discusses the potential implications, advantages, and risks associated with this development. Hence, the theme is the promotion of bilateral trade between India and UAE through a local currency settlement system.
- SPRTQ**

- D) S: Sentence S serves as a good introductory statement, mentioning the problem of a cyberattack on AIIMS, a prominent institution in India
7. A) P: Sentence P connects to S through the theme of cybersecurity. It extends the issue presented in S (cyberattack) to a broader context of the whole country (Digital India).
8. C) R: Sentence R gives specifics about the aforementioned cyberattack, making it a good follow-up to P. It uses the pronoun 'That' to refer to the cyberattack mentioned earlier. The phrase 'One of the most high-profile cases' refers back to the incident described in sentence S.
9. E) T: Sentence T follows naturally from R as it discusses the response to the attack. It speaks about the 'review of processes, infrastructure and responses', which logically connects to the vulnerabilities and security issues raised in R.

Finally, Sentence Q expands the issue from a single institution to 'across organisations and systems', and emphasizes the need for 'priority investment in security preparedness measures', concluding the paragraph with a general, overarching recommendation.

10. D) BACD

With the aim of **alleviating** malnutrition and micronutrient **deficiency** among the poor, the Government of India had introduced millets in its Poshan Abhiyan after notifying them as nutri-cereals in 2018.

11. (C) 'a' के बदले 'the' का प्रयोग होगा क्योंकि 'slowest' Superlative Degree का Adjective है और किसी भी Superlative Degree के Adjective के पहले 'the' का प्रयोग होता है; जैसे-

- i. She is the tallest girl in the class.
- ii. He is the best boy in the class.

➤ 'the' shall be used instead of 'a' because 'slowest' is Adjective of Superlative Degree and 'the' is used before Adjective of any Superlative Degree

12. (D) 'by protecting' के बदले 'protected' का प्रयोग होगा क्योंकि दो Verbs को यदि किसी Conjunction से जोड़ा जाता है तो दोनों का Tense सामान्यतः समान होता है; जैसे-

- i. He came and talked to me.
- ii. She reads and writes.
- iii. They ruled the country and protected its interest.

➤ 'protected' will be used instead of 'by protecting' because if two Verbs are joined by a Conjunction, then the Tense of both is generally the same.

13. C) Lie (verb) – Exist, remain, stay, be, होना

'Lies' should be used because the subject here 'A sliver of hope' is singular, and therefore it needs a singular verb. Among the options given, 'Lies' is the only singular verb, making it the most appropriate choice. Hence, the correct option is C. Only (iii).

➤ A) 'Lies' का प्रयोग होगा क्योंकि यहाँ का subject 'A sliver of hope' singular है, और इसलिए इसे singular क्रिया की आवश्यकता होती है। दिए गए विकल्पों में, 'Lies' एकमात्र singular verb है, इसलिए यह सबसे उपयुक्त option है। इसलिए, सही विकल्प है C. Only (iii).

14. **B) Cater** (to) (verb) – provide someone with what is needed or required. आवश्यकताएं पूरी करना

The correct option is (B) Only (ii). The verb 'catering' is usually followed by the preposition 'to' when it means providing what is needed. Hence, 'to' fits grammatically and contextually. The prepositions 'in', 'for', and 'by' do not collocate naturally with the verb 'cater' in this context.

➤ Verb 'catering' आमतौर पर अपने बाद 'to' preposition लेता है इसका मतलब है कि जो आवश्यक है उसे प्रदान करना। इसलिए, 'to' grammatically और contextually फिट बैठता है। इस context में 'in', 'for' और 'by' prepositions verb 'cater' के साथ स्वाभाविक रूप से मेल नहीं खाते हैं।

15. **A) Lush** (adjective) – Rich, luxuriant, verdant, flourishing, abundant हरा-भरा

The correct option is (A) Only (i). 'Lush' is an adjective that fits in this context because it describes the quality of the green land that would be exploited. 'Sluggish', 'sowing', and 'harvest' do not fit here as they do not describe green land in a contextually appropriate way 'Lush एक adjective है जो इस context में फिट बैठता है क्योंकि यह उस green land की quality का वर्णन करता है जिसका दोहन किया जाएगा। 'Sluggish', 'sowing', और 'harvest' यहां फिट नहीं होते क्योंकि वे contextually appropriate तरीके से green land का वर्णन नहीं करते हैं।

16. **D) Belt** (noun) – Zone, region, area, sector, stretch क्षेत्र

The correct option is (D) Both (iii) and (ii). 'Belt' and 'region' are nouns that can be used to describe specific geographic areas, making them both contextually appropriate in the sentence. 'Cohort' and 'group' do not fit here as they typically refer to people or things that share common characteristics, rather than geographic areas.

'Belt' और 'region' nouns हैं जिनका उपयोग specific geographic areas का वर्णन करने के लिए किया जा सकता है, जिससे वे दोनों वाक्य में contextually appropriate हो जाते हैं। 'Cohort' और 'group' यहां फिट नहीं होते क्योंकि वे आम तौर पर भौगोलिक क्षेत्रों के बजाय उन लोगों या चीजों को संदर्भित करते हैं जो सामान्य विशेषताओं को साझा करते हैं।

17. C) The bare infinitive is used (i.e. without to) after certain verbs like bid, let, make, see, hear, need, dare etc.

(i) I bade him go. (NOT I bade him to go.)

(ii) Let him sit there. (NOT Let him to sit there.)

(iii) She made me cry. (NOT She made me to cry.)

(iv) I heard him sing a lovely song. (NOT I heard him to sing a lovely song.)

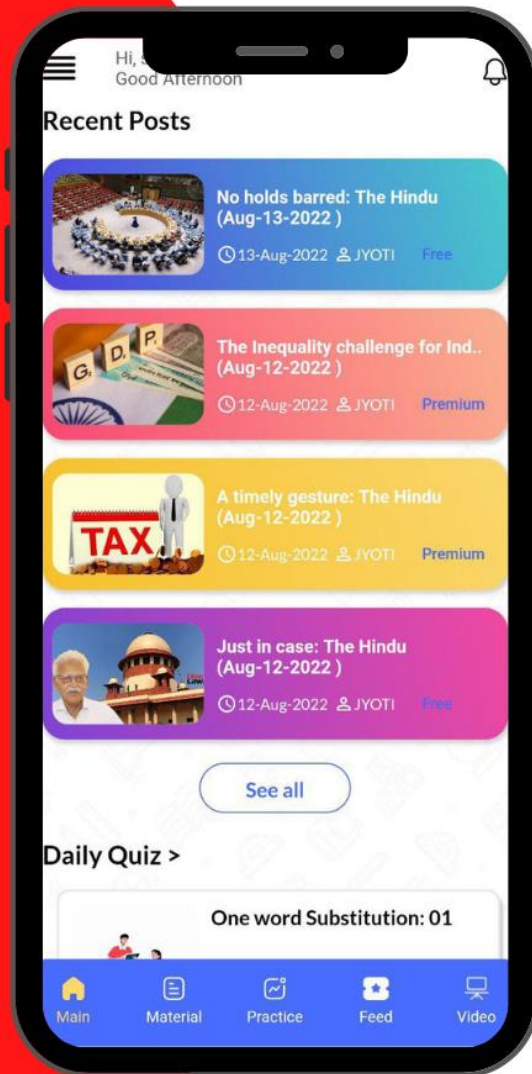
18. **D) Haphazard** (adjective) – Random, disorganized, chaotic, slapdash, messy, arbitrary बेतरतीब, अव्यवस्थित

According to the given options only (i) AND (ii) are contextually correct.

Because the (iii) sentence is not giving any meaning and correct sentences should be like

The church has lofty western towers, also a tall nave and choir.

19. E) Lamentably, successive governments have tilted towards the realtors, who are eyeing a quick buck, caring two hoots for the town's survival.



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