

Going electric: On India and the electric vehicle space

India must be a reliable trade partner to compete in the EV space

India's **decision** to **exempt** import **duties** on 35 **capital goods** used in the manufacture of electric vehicle (EV) batteries and 28 items used in the making of mobile phone batteries **is** a welcome step toward boosting domestic manufacturing and clean technology **adoption**. **Proposed** by Finance Minister Nirmala Sitharaman in the Union Budget 2025-26 and **formalised** through the Finance Bill 2025 passed in Parliament on Tuesday, this signals a strategic policy shift. Earlier in March, Chinese EV giant BYD **unveiled** its "Super E-platform", capable of giving a vehicle a 500-kilometre range with just five minutes of charging — a major **leap** toward **alleviating** range **anxiety**, which is a key barrier to EV adoption. This innovation directly challenges the **convenience** of **conventional** vehicles and could **accelerate** the global EV **transition** if **scaled** and **deployed** with the same **ubiquity** as traditional fuel stations. Batteries remain the most expensive component in an EV, comprising roughly 40% of the vehicle's cost. This cost burden has slowed EV adoption in lower-income countries, despite the long-term advantage of reducing oil import dependence, which is especially relevant for India. Another critical barrier is the lack of **indigenous** technological capability in battery manufacturing. China currently dominates this sector, producing over 70% of all EV batteries globally, according to the International Energy Agency. The lithium-iron-phosphate (LFP) battery has **emerged** as the industry standard over the past five years due to its lower cost, higher energy density, and better thermal management.

While EVs made up 45% of all car registrations in China in 2024, they **accounted for** just 2% of India's passenger car market. However, electric two-wheelers (e2w) have seen **notable momentum** in India, with 1.14 million units sold in 2024, making up about 60% of total EV sales. Though India's duty **exemptions** are partially aimed at strengthening **bilateral** trade **ties** with the United States and avoiding **reciprocal tariffs**, the broader strategic objective should be to **decarbonise** its transport sector. To achieve this, India must integrate into both the upstream (mining and refining) and downstream (manufacturing and assembly) segments of the global EV battery value chain. This would not only help lower battery costs through technology transfer but also position India as a reliable alternative to China in the eyes of developed nations **seeking supply chain diversification**. India's long-term **success** in the EV **space will** depend on its ability to **leverage** favourable trade policies, invest in research and development, and secure a strong **foothold** in the global battery **ecosystem**.

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

[Practice Exercise]

Vocabulary

1. **Exempt** (verb) – Exclude, Free, Release, Excuse, Absolve छूट देना
2. **Duty** (noun) – Tax, Levy, Tariff, Charge, Impost शुल्क
3. **Capital goods** (noun) – physical assets that are used to produce goods or deliver a service and are intended to use over a longer period of time पूंजीगत वस्तुएँ
4. **Adoption** (noun) – Acceptance, Implementation, Embrace, Take-up, Utilization अपनाना
5. **Propose** (verb) – Suggest, Recommend, Present, Advance, Submit प्रस्तावित करना
6. **Formalize** (verb) – Officialize, Regularize, Validate, Authorize, Systematize औपचारिक रूप देना
7. **Unveil** (verb) – Reveal, Launch, Introduce, Present, Disclose अनावरण करना
8. **Leap** (verb) – Jump, Surge, Advance, Spring, Bound छलांग
9. **Alleviate** (verb) – Reduce, Lessen, Mitigate, Ease, Relieve कम करना
10. **Conventional** (adjective) – Traditional, Standard, Regular, Ordinary, Typical पारंपरिक
11. **Accelerate** (verb) – Speed up, Hasten, Expedite, Quicken, Advance तेज करना
12. **Transition** (noun) – Change, Shift, Conversion, Transformation, Passage परिवर्तन
13. **Scale** (verb) – Expand, Grow, Increase, Amplify, Magnify विस्तार करना
14. **Deploy** (verb) – Utilize, Implement, Employ, Dispatch, Position उपयोग करना
15. **Ubiquity** (noun) – Omnipresence, Pervasiveness, Universality, Prevalence, Commonness सर्वव्यापकता
16. **Indigenous** (adjective) – Native, Local, Domestic, Homegrown, Aboriginal स्वदेशी
17. **Emerge** (verb) – Appear, Surface, Arise, Materialize, Develop उभरना
18. **Account for** (phrasal verb) – Comprise, make up, total, represent, constitute बनाना
19. **Notable** (adjective) – Remarkable, Significant, Prominent, Outstanding, Distinct उल्लेखनीय
20. **Momentum** (noun) – Impetus, Drive, Thrust, Force, Energy गति
21. **Exemption** (noun) – Immunity, Exception, Exclusion, Privilege, Waiver छूट
22. **Bilateral** (adjective) – Two-sided, Mutual, Reciprocal, Joint, Dual द्विपक्षीय

23. **Ties** (noun) – Relations, Connections, Links, Bonds, Relationships संबंध
24. **Reciprocal Tariff** (noun) – a tax that a country imposes on another country's goods in response to similar tariffs पारस्परिक टैरिफ
25. **Decarbonise** (verb) – Decarbonize, Reduce emissions, Make carbon-neutral, Green, Clean कार्बनमुक्त करना
26. **Seek** (verb) – Pursue, Search, Look for, Attempt, Strive खोजना
27. **Supply chain** (noun) – Distribution network, Logistics system, Value chain, Production pipeline, Delivery network आपूर्ति श्रृंखला
28. **Diversification** (noun) – Variation, Expansion, Broadening, Spread, Differentiation विविधीकरण
29. **Space** (noun) – Sector, Domain, Field, Area, Realm क्षेत्र
30. **Leverage** (noun) – Influence, Advantage, Power, Clout, Pull लाभ उठाना
31. **Foothold** (noun) – Position, Base, Foundation, Bridgehead, Support पैर जमाना
32. **Ecosystem** (noun) – Environment, Network, Community, Habitat, System पारिस्थितिकी तंत्र

Summary of the Editorial

- 1. India's Duty Exemption for EV Batteries:** The government has waived import duties on 35 capital goods for EV battery manufacturing and 28 items for mobile phone batteries to boost domestic production.
- 2. Policy Shift in Budget 2025-26:** Finance Minister Nirmala Sitharaman proposed this move, formalized through the Finance Bill 2025, signaling a strategic push for clean technology.
- 3. BYD's Breakthrough in EV Tech:** Chinese EV giant BYD introduced a fast-charging platform offering a 500-km range in just five minutes, reducing range anxiety—a major hurdle in EV adoption.
- 4. Battery Costs as a Barrier:** Batteries make up ~40% of an EV's cost, slowing adoption in lower-income countries despite long-term benefits like reduced oil dependence.
- 5. India's Lag in EV Adoption:** EVs constituted only 2% of India's passenger car market in 2024, compared to 45% in China.
- 6. Growth in Electric Two-Wheelers (E2W):** India saw 1.14 million e2w sales in 2024, making up 60% of total EV sales, showing strong momentum.
- 7. China's Dominance in Battery Production:** China produces over 70% of global EV batteries, per the International Energy Agency.
- 8. LFP Batteries as Industry Standard:** Lithium-iron-phosphate (LFP) batteries are preferred due to lower cost, higher energy density, and better thermal management.
- 9. India's Need for Indigenous Tech:** Lack of local battery manufacturing capability is a critical challenge for India's EV growth.
- 10. Decarbonization Goal:** India's duty exemptions aim to strengthen trade ties (e.g., with the U.S.) but must align with broader decarbonization targets.
- 11. Integration into Global Battery Supply Chain:** India must engage in both upstream (mining, refining) and downstream (manufacturing, assembly) segments of the EV battery value chain.
- 12. Reducing Dependence on China:** Developing local battery tech can position India as a reliable alternative for global supply chains seeking diversification.
- 13. Lowering Costs via Tech Transfer:** Participation in global supply chains can help reduce battery costs through technology sharing.
- 14. Need for R&D Investments:** Long-term success in EVs requires strong research, development, and innovation in battery technology.
- 15. Strategic Trade Policies Essential:** India must leverage favorable trade policies and secure a strong position in the global EV battery ecosystem to compete effectively.

Practice Exercise: SSC Pattern Based

1. **What is the tone of the passage?**
 - A. Pessimistic and critical
 - B. Optimistic and strategic
 - C. Neutral and indifferent
 - D. Sarcastic and dismissive
2. **What is the main theme of the passage?**
 - A. The decline of China's dominance in EV battery production
 - B. The challenges faced by electric two-wheelers in India
 - C. The superiority of lithium-iron-phosphate batteries over other types
 - D. India's policy measures to boost EV manufacturing and reduce dependence on oil imports
3. **Based on the passage, which of the following is the most likely long-term benefit of India's decision to exempt import duties on EV battery manufacturing equipment?**
 - A. It will completely eliminate India's reliance on fossil fuels within a year.
 - B. It will immediately make India the largest global exporter of EV batteries.
 - C. It will bolster domestic battery manufacturing capabilities, reducing EV costs and boosting adoption.
 - D. It will discourage international collaborations in clean technology.
4. **According to the passage, approximately what percentage of an electric vehicle's total cost is made up by the battery?**
 - A. 20%
 - B. 40%
 - C. 60%
 - D. 80%
5. **Which country currently dominates the global EV battery manufacturing sector as mentioned in the passage?**
 - A. India
 - B. Japan
 - C. Germany
 - D. China
6. **Select the most appropriate ANTONYM of the underlined word.**

Rakesh committed the mistake, and he must be convicted

 - A. Sentenced
 - B. Acquitted
 - C. Crucified
 - D. Punished
7. **Select the most appropriate option that can substitute the underlined segment in the given sentence. If there is no need to substitute it, select 'No substitution'.**

After she will get her degree, she moved to Germany

- A. After she gets her degree
B. No substitution
C. After she get her degree
D. After she got her degree
8. **Which of the following sentences contains an error in the use of a phrasal verb?**
A. Let's call off the picnic as there is a possibility of heavy rain.
B. While visiting the library, I came across an interesting book.
C. It is wise to put up with one's quarrelsome neighbours.
D. Can you please take care for my belongings for some time?
9. **Select the most appropriate option that can substitute the underlined word in the given sentence.**
Mita is smart than many other kids in the school
A. smartest
B. less smart
C. most smart
D. smarter
10. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**
It is essential that you act in accordance with the rules and regulations of the organisation
A. observe
B. comply
C. obey
D. fulfil
11. **Select the most appropriate option to fill in the blank.**
The billionaire knows how to _____ money.
A. make
B. form
C. do
D. develop
12. **The following sentence has been divided into parts. One of them may contain an error. Select the part that contains the error from the given options. If you don't find any error, mark 'No error' as your answer.**
By next December / we will has lived / in this city for 28 years
A. in this city for 28 years
B. we will has lived
C. no error
D. by next December
13. **The following sentence has been split into four segments. Identify the segment that contains an error.**
A Gita is considered / to be a dialogue between / the Pandava prince, Arjuna, / and Lord Krishna

- A. and Lord Krishna
B. A Gita is considered
C. to be a dialogue between
D. the Pandava prince, Arjuna
14. **Select the most appropriate option to fill in the blank.**
He needs to _____ as his exams are approaching
A. hit the books
B. bury himself in
C. learn the ropes
D. hit the sack
15. **The following sentence has been split into four segments. Identify the segment that contains a grammatical error.**
In accordance to / the factual data / serious measures are required / to control the loss.
A. In accordance to
B. to control the loss
C. the factual data
D. serious measures are required
16. **Select the most appropriate option to fill in the blank and complete the phrase/idiom.**
When Jane realised that she had made a serious mistake at work, she knew she had to face the _____ and take responsibility for her actions.
A. mirror
B. fun
C. band
D. music
17. **Select the most appropriate synonym of the underlined word.**
The lavish party had a luxurious atmosphere and elegant decorations.
A. Happy
B. Excessive
C. Simple
D. Middling
18. **Select the correct spelling of the underlined word.**
"Today's whether is very pleasant", said Maya.
A. Wether
B. Wheather
C. Weathur
D. Weather
19. **Select the most appropriate word to replace the underlined word in the following sentence.**
The officer was polite to the workers
A. humble
B. officious
C. harsh

D. adamant

20. **Select the INCORRECTLY spelt word**

- A. Motevate
- B. Nostalgia
- C. Mutual
- D. Neutral

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.

Credit cards originated in the 1920s in the US, with European references dating back to 1890. John Biggins, 1. _____ of the first bank-issued credit card, invented the 'Charge-It' programme in 1946, 2. _____ bank customers and local merchants. In 1950, Diners Club introduced their credit card in the US, 3. _____ customers to pay restaurant bills without cash. American Express 4. _____ their first credit card in 1958, while the Bank of America introduced the Bank America Card (now Visa) in 1958. Visa, now known as the Visa International Service Association, is accepted in over 150 countries, making it one of the most 5. _____ credit cards available.

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

- A. finder
- B. producer
- C. discoverer
- D. inventor

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

- A. smashing
- B. splitting
- C. untangling
- D. connecting

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

- A. enjoying
- B. forbidding
- C. allowing
- D. prohibiting

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

- A. censored
- B. issued
- C. suppressed
- D. published

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

- A. solidify
- B. amateur
- C. universal
- D. entitle

Answers

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

[\[Practice Exercise\]](#)

Explanations

1. B) Optimistic and strategic

The passage discusses India's policy changes and global EV advancements in a positive and forward-looking manner, highlighting opportunities for growth and strategic positioning. Words like "welcome step," "strategic policy shift," and "long-term success" indicate an optimistic and strategic tone.

A: The passage does not focus on failures or harsh criticism but rather on opportunities and solutions.

C: The author takes a clear stance in favor of EV adoption and policy improvements, so the tone is not indifferent.

D: There is no mocking or belittling tone; instead, the passage is constructive and encouraging.

2. D) India's policy measures to boost EV manufacturing and reduce dependence on oil imports

The passage primarily discusses India's duty exemptions on EV battery components, the need for domestic manufacturing, and long-term goals like reducing oil dependence and integrating into the global EV supply chain.

A) While China's dominance is mentioned, the focus is on India's response, not China's decline.

C) LFP batteries are discussed as a key technology, but this is a supporting detail, not the main theme.

D) Electric two-wheelers are highlighted as a success story, not a challenge, making this option incorrect.

3. C) It will bolster domestic battery manufacturing capabilities, reducing EV costs and boosting adoption.

The passage points out that battery costs comprise about 40% of an EV's cost, making EVs expensive. By exempting import duties on equipment used to manufacture EV batteries, India aims to bolster domestic manufacturing and reduce costs, thereby increasing EV adoption and decarbonizing its transport sector.

A: The passage does not suggest that this move will eliminate fossil fuels in just one year; that is overly optimistic and not supported by the text.

B: There is no indication that this single measure will instantly make India the largest exporter. The passage highlights that China dominates over 70% of global battery production.

D: The passage indicates that India wants to integrate into global value chains and collaborate internationally (e.g., technology transfer), not discourage it.

4. B) 40%

The passage explicitly states that batteries account for roughly 40% of an EV's cost.

A is incorrect: The passage does not indicate 20%; 20% understates the cost contribution of the battery.

C is incorrect: 60% is higher than the stated figure.

D is incorrect: 80% is even more exaggerated and not mentioned in the passage.

5. D) China

The passage states that China currently produces over 70% of all EV batteries globally, illustrating its dominance.

A is incorrect: The passage specifically contrasts India's current limited capacity with China's dominance.

B is incorrect: Japan is advanced in technology but the passage points out China's specific dominance in EV batteries.

C is incorrect: Germany is known for automobile engineering, but not the top producer of EV batteries according to the passage

6. B) **Convicted** (verb) – To declare someone guilty of a criminal offense by a verdict or decision. दोषी ठहराना

Antonym: **Acquitted** (verb) – To free someone from a criminal charge by a verdict of not guilty. बरी करना

- **Sentenced** (verb) – To declare the punishment for an offender found guilty by a court. दंड देना
- **Crucified** (verb) – To subject someone to intense suffering or punishment. कष्ट देना
- **Punished** (verb) – To impose a penalty on someone for an offense or crime. सज़ा देना

7. D) 'After she will get her degree' के स्थान पर '**After she got her degree**' का use होगा क्योंकि After के साथ Future Tense (will get) का use नहीं होता है। यहां main clause "she moved to Germany" Past Tense में है, इसलिए Subordinate Clause में भी Past Tense का use करना आवश्यक है।

After she will get her degree' will be replaced by '**After she got her degree**' because the conjunction "After" does not take the future tense (will get). Here, the main clause "she moved to Germany" is in the past tense, so the subordinate clause must also be in the past tense.

8. D) **Can you please take care for my belongings for some time?**

take care for' का प्रयोग गलत है। सही phrasal verb 'take care of' होता है। Take care of का अर्थ है 'किसी चीज़ की देखभाल करना।' 'For' का उपयोग इस phrasal verb में गलत है।

The phrase "take care for" is incorrect. The correct phrasal verb is "take care of." The phrasal verb "take care of" means "to look after or attend to something or someone." Using "for" instead of "of" is grammatically incorrect in this context.

9. D) 'Smarter' का use होगा क्योंकि 'than' के साथ हमेशा comparative degree का प्रयोग किया जाता है; जैसे—
Mita is smarter than many other kids in the school.
Mita is smarter than many other kids in the school.

10. B) **Comply** (verb) – To act in accordance with a wish or command नियमों का पालन करना

- **Observe** (verb) – To watch carefully and attentively निरीक्षण करना
- **Obey** (verb) – To follow orders or commands आज्ञा पालन करना (but 'comply' is more formal and appropriate for following rules and regulations)
- **Fulfil** (verb) – To meet a requirement or satisfy a need पूरा करना

11. A) Make का use होगा क्योंकि "make money" एक idiom है जिसका अर्थ है "पैसा कमाना।" जबकि 'Form' का अर्थ है "आकार देना या बनाना," 'Do' का अर्थ है "करना," और 'Develop' का अर्थ है "विकसित करना," जो इस संदर्भ में उपयुक्त नहीं हैं।
'Make' should be used because "make money" is a common idiom meaning "to earn money." Whereas, 'Form' means "to shape or create," 'Do' means "to perform an action," and 'Develop' means "to improve or grow," none of which fit in this context.
12. B) "**we will has lived**" में "has" का use गलत है क्योंकि "will" के साथ हमेशा base form (मूल रूप) का use होता है। "has" के स्थान पर have का प्रयोग होगा: "By next December, we will have lived in this city for 28 years." In this sentence, "**we will has lived**" is incorrect because "will" is always followed by the base form of the verb. Instead of "has", have should be used. The correct sentence will be:
"By next December, we will have lived in this city for 28 years."
13. B) 'A Gita is considered' में error है। यहाँ '**A Gita**' का प्रयोग किया गया है, लेकिन यह अनुचित है क्योंकि 'Gita' (गीता) एक विशिष्ट और प्रसिद्ध ग्रंथ है। विशिष्ट ग्रंथों के नाम से पहले 'The' का प्रयोग होता है। अतः 'A Gita' के स्थान पर 'The Gita' होना चाहिए।
The error lies in 'A Gita is considered'. Here, the article 'A' is incorrectly used before 'Gita.' Since 'Gita' is a specific and renowned scripture, the definite article 'The' should be used instead of 'A.'
14. A) **hit the books** (idiom) – To begin to study seriously for an exam or test. पढ़ाई में जुट जाना
- **bury himself in** (idiom) – To immerse oneself deeply in work, studies, or a particular activity. किसी काम या गतिविधि में पूरी तरह से लीन हो जाना
 - **learn the ropes** (idiom) – To understand the basics of how something is done. बुनियादी जानकारी प्राप्त करना।
 - **hit the sack** (idiom) – To go to bed. सोने जाना।
15. A) 'In accordance to' के बदले 'in accordance with' का प्रयोग होगा क्योंकि 'in accordance with' एक सही idiomatic expression है, जिसका अर्थ होता है "के अनुरूप"। 'In accordance to' का प्रयोग गलत है। Example –
The decision was made in accordance with the rules.
'in accordance with' will be used instead of 'in accordance to' because 'in accordance with' is the correct idiomatic expression meaning "in agreement with" or "according to." 'In accordance to' is incorrect. Example – The decision was made in accordance with the rules.
16. D) '**Music**' का use सही है क्योंकि "face the music" एक idiom है जिसका अर्थ है अपने गलत कार्यों के लिए जिम्मेदारी लेना और परिणामों का सामना करना। इस sentence में, Jane को अपनी गलती का एहसास होता है और वह इसके लिए जिम्मेदारी लेने के लिए तैयार होती है, इसलिए 'music' सही उत्तर है।
'Music' is correct because "face the music" is an idiom meaning to take responsibility for one's actions and face the consequences. In this sentence, Jane realizes her mistake and is ready to take responsibility, making 'music' the appropriate choice.

Face the music (Idiom) – be confronted with the unpleasant consequences of one's actions. अपनी गलती के लिए जिम्मेदारी लेना

17. B) **Lavish** (adjective) – Sumptuously rich, elaborate, or luxurious; extravagant. भव्य, अत्यधिक खर्चीला।

Synonym: **Excessive** (adjective) – More than necessary, extravagant, over-the-top. अति, अत्यधिक।

- **Happy** (adjective) – Feeling or showing pleasure or contentment. खुश।
- **Simple** (adjective) – Plain, basic, or uncomplicated. साधारण।
- **Middling** (adjective) – Moderate or average in quality or quantity. औसत।

18. D) The correct spelling of the underlined word "**whether**" in the sentence is "**weather**", which means "the state of the atmosphere at a particular place and time as regards heat, cloudiness, dryness, sunshine, wind, rain, etc." (मौसम).

19. A) **'polite'** के बदले **'humble'** का use होगा क्योंकि यह वाक्य के भाव और अधिकारी के व्यवहार को सही तरीके से व्यक्त करता है। **'humble'** का अर्थ है विनम्र या अपनी महत्ता को कम करके दिखाना। यह अधिकारी के कार्यकर्ताओं के प्रति शिष्ट और सम्मानजनक व्यवहार को दर्शाता है। **'officious'** का अर्थ है दखलंदाजी करने वाला या अधिक हस्तक्षेप करने वाला, जो नकारात्मक अर्थ देता है और वाक्य के भाव से मेल नहीं खाता। **'harsh'** का अर्थ है कठोर या निर्दयी, जो **'polite'** के विपरीत है। **'adamant'** का अर्थ है अडिग या जिद्दी, जो भी **'polite'** के विपरीत है। **'polite'** will be replaced by **'humble'** because it accurately conveys the officer's respectful and modest behavior towards the workers as implied in the sentence. **'humble'** means modest or showing respect, which aligns with the officer's polite attitude. **'officious'** means meddling or interfering, which gives a negative connotation and does not suit the sentence. **'harsh'** means cruel or severe, which is the opposite of polite and thus incorrect. **'adamant'** means unyielding or stubborn, which is not related to being polite.

20. A) The correct spelling of **Motevate** is **Motivate**, which means to provide someone with a reason for doing something or to inspire someone to act (प्रेरित करना).

21. D) **'Inventor'** का use सही है क्योंकि इसका अर्थ है किसी चीज़ को पहली बार बनाना या विकसित करना। यहाँ संदर्भ दिया गया है कि John Biggins ने पहली बैंक-आधारित क्रेडिट कार्ड प्रणाली 'Charge-It' का आविष्कार किया। इसलिए, **'inventor'** इस संदर्भ में उपयुक्त है। **'Finder'** का अर्थ होता है खोज करने वाला, लेकिन यहाँ किसी चीज़ की खोज का उल्लेख नहीं है, बल्कि किसी चीज़ के निर्माण का है। **'Producer'** का अर्थ है उत्पाद बनाने वाला या निर्माणकर्ता, लेकिन यह **'Charge-It'** प्रणाली के निर्माण के लिए सही संदर्भ नहीं है। **'Discoverer'** का अर्थ है कुछ पहले से मौजूद चीज़ को खोजना। **'Charge-It'** प्रणाली पहले से मौजूद नहीं थी; इसे बनाया गया था।

'Inventor' is correct as it means someone who creates or designs something for the first time. The context mentions that John Biggins invented the 'Charge-It' program, making **'inventor'** the appropriate choice. **'Finder'** means someone who discovers something, but the context does not refer to discovering; it refers to creating. **'Producer'** means someone who manufactures or creates something, but it does not suit the context of inventing the 'Charge-It' program. **'Discoverer'** refers to finding something that already exists. The 'Charge-It' program was not pre-existing; it was created.

22. D) 'Connecting' का प्रयोग होगा क्योंकि "connecting" का अर्थ होता है दो या अधिक चीजों को एक साथ लाना या जोड़ना। जबकि 'Smashing' का अर्थ है तोड़ना या बर्बाद करना, 'Splitting' का अर्थ है अलग करना या विभाजित करना, और 'Untangling' का अर्थ है उलझन सुलझाना, जो इस संदर्भ में सही नहीं है।

'Connecting' should be used because it means bringing two or more things together or linking them. Whereas, 'Smashing' means breaking or destroying, 'Splitting' means dividing or separating, and 'Untangling' means resolving a complication, which don't fit in this context.

23. C) 'Allowing' का use होगा क्योंकि "allowing" का अर्थ होता है किसी को कुछ करने की अनुमति देना। जबकि 'Enjoying' का अर्थ है आनंद लेना, 'Forbidding' का अर्थ है मना करना, और 'Prohibiting' का अर्थ है निषेध करना, जो इस संदर्भ में सही नहीं है।

'Allowing' should be used because it means giving permission to someone to do something. Whereas, 'Enjoying' means taking pleasure in something, 'Forbidding' means prohibiting or banning, and 'Prohibiting' means restricting, which don't fit in this context.

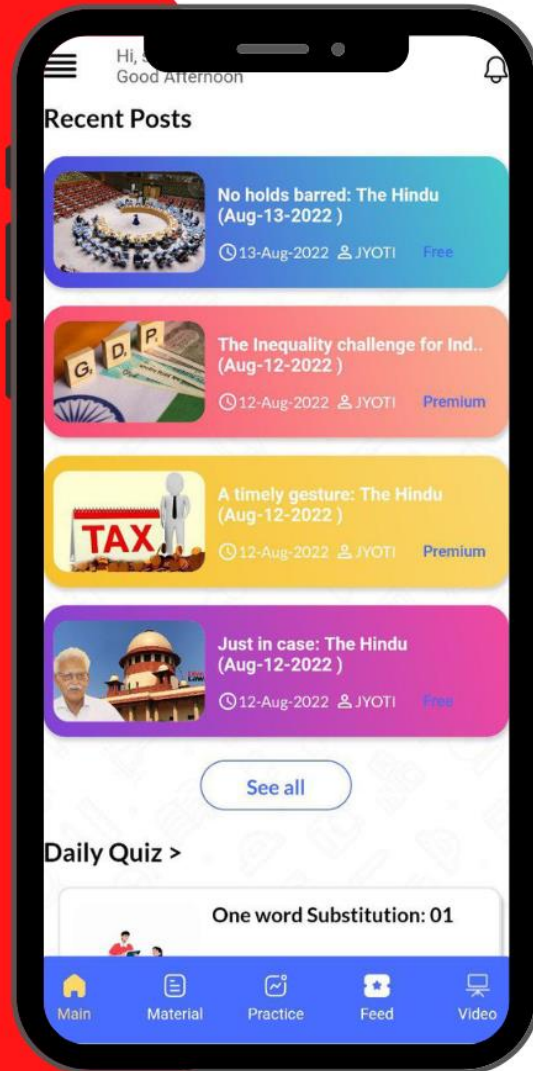
24. B) 'Issued' का use होगा क्योंकि "issued" का अर्थ होता है आधिकारिक रूप से कुछ प्रदान करना या जारी करना। जबकि 'Censored' का अर्थ है सामग्री को प्रतिबंधित करना, 'Suppressed' का अर्थ है दबाना या रोकना, और 'Published' का अर्थ है प्रकाशित करना, जो इस संदर्भ में सही नहीं है।

'Issued' should be used because it means to officially provide or release something. Whereas, 'Censored' means restricting content, 'Suppressed' means to restrain or prevent, and 'Published' means to make something public, which don't fit in this context.

25. C) **Universal** का use होगा क्योंकि इसका अर्थ है "सार्वभौमिक" या "दुनिया भर में प्रचलित"। sentence में mention है कि Visa 150 से अधिक देशों में स्वीकार की जाती है, जो इसे व्यापक रूप से प्रचलित और सभी जगह स्वीकार्य बनाता है। इसलिए, 'universal' यहाँ सही विकल्प है। 'Solidify' का अर्थ है "मजबूत बनाना", जो यहाँ फिट नहीं होता क्योंकि यह क्रेडिट कार्ड की स्वीकार्यता का वर्णन नहीं करता।

'Amateur' का अर्थ है "अनुभवी न होना" या "शौकिया", जो क्रेडिट कार्ड के लिए प्रासंगिक नहीं है। 'Entitle' का अर्थ है "अधिकार देना", लेकिन यहाँ इसका उपयोग वाक्य की भावना और संदर्भ में सही नहीं है।

'**Universal**' is the correct choice because it means "global" or "widely accepted." The sentence mentions that Visa is accepted in over 150 countries, making it fitting to describe Visa as universally accepted. 'Solidify' means "to strengthen," which doesn't fit as it doesn't describe the global acceptance of the credit card. 'Amateur' means "not professional," which is irrelevant in this context. 'Entitle' means "to give a right," which doesn't match the context of global acceptance.



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