Beyond gullibility: On digital arrest scams

Bank measures can only **limit** damage from 'digital arrest' scams

Chief Justice of India Surya Kant's **exasperation**, during the Supreme Court's **hearing** on October 29 on the "digital arrest" scams, that people still **fall for** such scams despite **abundant** warnings and orders from the Court is understandable. About ₹800 crore has been lost to these scams this year even after recoveries, a **hefty** sum from the savings of individual **victims**. But this is not **merely** about gullibility. Scammers **posing** as CBI or police officers succeed because their victims, older citizens **in particular**, **defer** to or fear law **enforcement**. When Indian police are widely seen as **high-handed** towards ordinary citizens and as serving only the powerful, the threat of an "arrest" over a video call cannot be that **implausible** for many. That said, the Court's **pressing** of the Reserve Bank of India to finalise its KYC Amendment Directions, 2026, which require banks to **flag** suspected **mule accounts** and put temporary debit holds on them, is welcome. CBI investigations have shown that mule accounts are **central** to scammers **laundering** their **proceeds** after **duping** victims and that bank staff have, in some cases, helped open them. With the availability of complete transaction histories and AI tools, banks can now spot **anomalous** transactions faster. The Attorney-General's **assurance** that the directions will be **in force** by December 31 is also welcome. The Court's **insistence** that banks **compensate** victims **addresses** an issue with the RBI's **zero-liability provisions**. Its 2017 circular covers only unauthorised transactions, leaving victims who were **coerced** into making transfers without any **recourse**.

Yet, full **compensation** for the victims whenever banks are found **wanting** in **due diligence** must be implemented with care as this might force banks to flag far more than the actual mule accounts. Already the RBI directions **cast** a wide **net**. Any transaction of ₹1,000 or more that is 'unusual' for an account holder's declared profile, or linked to a reported account, can be held for up to 60 days, and longer if **directed** by the police. In cases where small traders and Jan Dhan account holders have **unknowingly** received transfers from mule accounts, **freezing** their accounts for two months or more is a **disproportionate** penalty. Also, the Court's suggestion that unusual transactions must be automatically reported to the police and physically verified raises privacy concerns. These measures must ensure that genuine account holders are not penalised for bank failures. Many of these scams are run from **compounds** using **trafficked** Indians in **conflict-ridden** parts of Myanmar and in Cambodia and Laos where they have **thrived** due to some degree of official **patronage**. India must use its **clout** to pressure these **regimes**. **[Practice Exercise]**

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

Vocabulary

1. **Gullibility** (noun) - credulity, innocence, naivety, trustfulness, simplicity भोलापन
2. **Limit** (verb) - restrict, curb, control, confine, bound सीमित करना
3. **Exasperation** (noun) - irritation, frustration, annoyance, anger, vexation हताशा
4. **Hearing** (noun) - trial, inquiry, proceeding, session, litigation सुनवाई
5. **Fall for** (phrasal verb) - to be deceived or tricked by something के झांसे में आना
6. **Abundant** (adjective) - plentiful, ample, copious, profuse, bountiful प्रचुर
7. **Hefty** (adjective) - substantial, massive, heavy, sizable, large भारी
8. **Victim** (noun) - sufferer, casualty, prey, target, dupe शिकार
9. **Merely** (adverb) - only, simply, just, purely, solely केवल
10. **Pose** (verb) - impersonate, pretend, masquerade, fake, feign दिखावा करना
11. **In particular** (phrase) - specifically or especially विशेष रूप से
12. **Defer** (verb) - yield, submit, surrender, bow, capitulate झुक जाना
13. **Enforcement** (noun) - implementation, application, execution, imposition, administration प्रवर्तन
14. **High-handed** (adjective) - arbitrary, overbearing, autocratic, dictatorial, bossy मनमाना
15. **Implausible** (adjective) - unlikely, improbable, doubtful, unbelievable, questionable अविश्वसनीय
16. **Press** (verb) - urge, push, pressure, force, compel दबाव डालना
17. **Flag** (verb) - indicate, identify, mark, signal, highlight चिह्नित करना
18. **Mule account** (noun) - a bank account used to receive and transfer illegal funds अवैध धन हस्तांतरण खाता
19. **Central** (adjective) - crucial, essential, key, main, principal प्रमुख
20. **Launder** (verb) - wash, clean, conceal, hide, disguise अवैध धन को वैध बनाना
21. **Proceeds** (noun) - earnings, profits, income, returns, revenue आय
22. **Dupe** (verb) - deceive, trick, cheat, fool, hoodwink ठगना
23. **Anomalous** (adjective) - abnormal, irregular, atypical, unusual, peculiar असामान्य
24. **Assurance** (noun) - promise, pledge, guarantee, commitment, word आश्वासन
25. **In force** (phrase) - in effect or valid and actively applied लागू
26. **Insistence** (noun) - urging, demand, assertion, resolve, persistence आग्रह
27. **Compensate** (verb) - reimburse, remunerate, recompense, repay, refund मुआवजा देना
28. **Address** (verb) - tackle, handle, confront, deal, manage निपटाना

29. **Zero-liability provision** (noun) - a policy where a customer is not responsible for unauthorized transactions शून्य-देयता प्रावधान
30. **Coerce** (verb) - force, compel, pressure, bully, intimidate मजबूर करना
31. **Recourse** (noun) - alternative, option, remedy, refuge, resort सहारा
32. **Compensation** (noun) - recompense, repayment, reimbursement, restitution, indemnity मुआवजा
33. **Wanting** (adjective) - lacking, deficient, inadequate, missing, flawed अपर्याप्त
34. **Due diligence** (noun) - reasonable steps taken by a person in order to satisfy a legal requirement उचित सावधानी
35. **Cast a net** (idiom) - to involve or affect a large number of things or people व्यापक दायरा बनाना
36. **Direct** (verb) - instruct, order, command, guide, dictate निर्देश देना
37. **Unknowingly** (adverb) - unwittingly, unconsciously, inadvertently, ignorantly, unintentionally अनजाने में
38. **Freeze** (verb) - suspend, halt, stop, block, hold रोक लगाना
39. **Disproportionate** (adjective) - inordinate, unreasonable, excessive, uneven, unequal असंगत
40. **Compound** (noun) - enclosure, complex, area, campus, precinct परिसर
41. **Traffic** (verb) - smuggle, deal, trade, transport, peddle तस्करी करना
42. **Conflict-ridden** (adjective) - troubled, unstable, turbulent, chaotic, volatile संघर्षग्रस्त
43. **Thrive** (verb) - flourish, prosper, bloom, grow, succeed फलना-फूलना
44. **Patronage** (noun) - support, backing, sponsorship, protection, aid संरक्षण
45. **Clout** (noun) - influence, power, sway, weight, authority प्रभाव
46. **Regime** (noun) - government, administration, rule, system, authority शासन

Summary of the Editorial

1. **Judicial Exasperation:** The Chief Justice of India expressed frustration over people continuously falling for "digital arrest" scams despite widespread public warnings and judicial orders.
2. **Heavy Financial Losses:** Digital arrest scams have drained approximately ₹800 crore from individual victims' savings this year, even after accounting for recovered funds.
3. **Beyond Mere Gullibility:** The success of these scams relies on deep-seated public fear and deference toward law enforcement rather than victim naiveite alone.
4. **Impact of Police Reputation:** Because Indian law enforcement is widely perceived as high-handed, threats of immediate arrest over video calls seem plausible to ordinary citizens, particularly the elderly.
5. **New Regulatory Action:** The Supreme Court is pushing the Reserve Bank of India (RBI) to finalize its KYC Amendment Directions, 2026, to combat fraudulent financial channels.
6. **Targeting Mule Accounts:** CBI investigations reveal that mule accounts—sometimes opened with the help of complicit bank staff—are essential for scammers to launder stolen money.
7. **Role of Banking Technology:** Banks are expected to leverage complete transaction histories and AI tools to rapidly identify anomalous behavior and flag suspected mule accounts.
8. **Implementation Deadline:** The Attorney-General assured the Supreme Court that the new RBI directions will be enforced by December 31.
9. **Addressing Liability Gaps:** The Court's push to hold banks accountable addresses flaws in the RBI's 2017 zero-liability circular, which previously excluded victims coerced into making transfers themselves.
10. **Risk of Over-Regulation:** Requiring full bank compensation for lack of due diligence might cause institutions to over-flag and freeze legitimate accounts excessively.
11. **Broad Sweeping Criteria:** Under the new directions, any transaction of ₹1,000 or more that deviates from a user's declared profile can be placed on a temporary debit hold for up to 60 days or longer.
12. **Unintended Harm to Low-Income Users:** Freezing accounts for extended periods severely penalizes small traders and Jan Dhan account holders who unknowingly receive funds linked to mule networks.
13. **Privacy and Overreach Concerns:** Suggestions for mandatory physical verifications and automatic police reporting for unusual transactions raise significant privacy issues for account holders.
14. **Transnational Crime Hubs:** Many digital arrest operations originate from compounds in conflict-affected regions of Myanmar, Cambodia, and Laos, where trafficked Indians are forced to execute scams.
15. **Call for Diplomatic Pressure:** The editorial emphasizes that domestic banking checks alone are insufficient and urges India to use its diplomatic clout to pressure foreign regimes enabling these cybercrime compounds.

Practice Exercise: SSC Pattern Based

1. **How do overseas compounds sustain their fraudulent cyber operations, as mentioned in the passage?** [Editorial Page]
   A. By utilizing trafficked Indian personnel within conflict-affected foreign territories benefiting from local official complicity
   B. By securing legitimate diplomatic accreditation that protects foreign operational bases from direct international law enforcement
   C. By purchasing compromised customer databases directly from domestic commercial banks during routine profile verification updates
   D. By deploying automated software programs that generate simulated police credentials without requiring human operational management
2. **What does the author convey by noting that "this is not merely about gullibility"?**
   A. Fraudulent syndicates employ advanced algorithmic techniques that compromise commercial bank servers without requiring customer authorization.
   B. Victims capitulate to fraudulent schemes primarily because structural police intimidation makes digital arrest threats appear credible.
   C. Domestic financial institutions have intentionally relaxed customer verification protocols to facilitate the opening of mule accounts.
   D. Senior citizens lack adequate informational awareness despite continuous public advisories published by the Reserve Bank.
3. **Which of the following statements best captures the central theme of the passage?**
   A. The judicial mandate directing commercial banks to compensate scam victims resolves the underlying causes of cyber fraud.
   B. Automated artificial intelligence tools eliminate fraudulent mule networks when supported by sixty-day police debit suspension protocols.
   C. Strengthening domestic banking safeguards must be accompanied by diplomatic deterrence without unfairly penalising innocent account holders.
   D. Public perception of domestic police high-handedness constitutes the sole obstacle hindering law enforcement efforts against digital scammers.
4. **In the passage, the word "ANOMALOUS" is used. Which of the following is the most appropriate SYNONYM for "ANOMALOUS" in this context?**
   "With the availability of complete transaction histories and AI tools, banks can now spot anomalous transactions faster."
   A. Feasible
   B. Recurrent
   C. Pervasive
   D. Aberrant
5. **According to the passage, what specific adverse consequence could arise if banks face strict liability for lapses?**
   A. Small commercial traders might evade routine regulatory scrutiny by transferring business balances into designated accounts.
   B. Financial institutions might abandon automated monitoring tools to prevent operational disputes with investigating police officers.

C. Lenders might over-flag legitimate customer accounts to insulate themselves against potential compensatory liability.
D. Account holders might refuse transaction verification procedures to protect personal digital communications from judicial scrutiny.

6. **Select the most appropriate meaning of the given idiom.**
To hang in the balance
A. To be certain
B. To have an uncertain outcome
C. To be well supported
D. To be easily managed

7. **Direction: In the following question, the first and the last sentences of the passage are numbered S1 and S6. The rest of the passage is split into four parts and named A, B, C, and D. Rearrange these four parts to form a meaningful, logical, and coherent passage.**
S1. Nature lover Ashley Schmidt no longer spends much time in her garden, in the Dallas suburb of North Garland.
A. It's all because she can't stand the sound of the delivery drones that fly overhead, depositing her neighbours' online orders.
B. "You can hear the drones on approach and you can hear them inside your home when they pass directly overhead and then you hear them as they leave," she says.
C. She's also given up on cycling to the local parks where she previously enjoyed taking close-up photos of the bugs, lizards and toads.
D. "They emit this very annoying buzz. It triggers my fight or flight response," says the 44-year-old administrative assistant.
S6. Schmidt is one of a growing number of people living with the noise of drones dispatched by companies including Amazon and Walmart as they seek to speed up home deliveries
A. A-C-D-B
B. C-D-A-B
C. C-A-D-B
D. A-D-C-B

8. **Select the option that best expresses the meaning of the given phrasal verb.**
Push for
A. To explain the reason for something or be the cause of it.
B. To support or improve a system that is not working effectively.
C. To reduce the differences between two things or groups.
D. To demand or try to get something forcefully.

9. **Select the most appropriate ANTONYM of the given word.**
Wisdom
A. Competency
B. Imbecility
C. Cogency
D. Dexterity

10. **Select the synonym of Reticent.**
A. Arrogant
B. Reserved

C. Talkative
D. Outspoken

11. **Choose the alternative which can be substituted for the given words/sentence.**
A severe snowstorm with high winds and low visibility:
A. Earthquake
B. Hurricane
C. Tsunami
D. Blizzard

12. **Select the most appropriate option to fill in the blank.**
He is afraid ___ snakes.
A. to
B. of
C. with
D. for

13. **Select the most appropriate ANTONYM of the given word.**
Confused
A. Lucid
B. Developed
C. Stupid
D. Tangled

14. **Choose the synonym of Vicinity.**
A. Absence
B. Proximity
C. Distance
D. Departure

15. **Choose the correctly spelled word from the options.**
A. Imigration
B. Imigrattion
C. Immigration
D. Imigrasion

16. **Select the option that expresses the given sentence in passive voice.**
Who taught you English?
A. English taught you who?
B. By whom was English taught to you?
C. By whom was you taught English?
D. Who was your English teacher?

17. **Select the most appropriate option to improve the bold part of the sentence.**
Each of the students **have** a book.
A. has
B. had
C. gets
D. is having

18. **Read the following two sentences carefully and identify which one contains a grammatical or structural error.**

(P) The macroeconomist argued that the sovereign wealth fund performed significantly better during the market crash than anyone had dare predicted.
(Q) The clinical trials indicated that the newly formulated neuroprotective drug suppressed cellular apoptosis far more effectively than any existing therapeutic alternative ever could.

A. Only P
B. Only Q
C. Both P and Q
D. Neither P nor Q

19. **Select the option that expresses the given sentence in Direct Speech.**
She told us that she had not seen the movie.

A. She said, "I didn't see the movie."
B. She said, "I haven't seen the movie."
C. She said, "I had not seen the movie."
D. She said, "She hadn't seen the movie."

20. **Direction: In the following question, the first and the last sentences of the passage are numbered S1 and S6. The rest of the passage is split into four parts and named A, B, C, and D. Rearrange these four parts to form a meaningful, logical, and coherent passage.**
S1. Technology is rapidly changing the way we cultivate rice and wheat, and India has the opportunity to lead the pack if we restore the attraction of fundamental research in plant sciences to our students.

A. The shrillness of anti-GMO voices have driven aspiring biology researchers to other areas of life sciences, which use much the same methods.
B. We need to bring them back to plant research, too.
C. India's food security largely depends on rice and wheat, which take up more than half our farmland and provide most of the calories Indians eat.
D. Scientists and breeders designed today's wheat and rice varieties at a time when the consequences of excess fertilizer use on soil were not sufficiently anticipated, when pesticides were used to hit insects and other pests with a metaphorical hammer, and when water and electricity were abundant or heavily subsidised.

S6. Today, however, climate change, extreme weather events, droughts, and floods are more immediate concerns.

A. A-C-B-D
B. C-A-B-D
C. A-B-C-D
D. C-B-A-D

Read the cloze passage and answer the following questions:
During their routine visit to the annual antiquity fair in Parma, Italy, in October 2024, police officers busily snapped photos of the artworks as they walked between the stands. It wasn't art appreciation – it was detective work.
The images were uploaded to an internal database as the officers smiled at the vendors and wandered amid fist-sized bronze statuettes, patinated goblets, yellowing globes, and an (1) endless assortment of oil paintings.

Just a couple _____(5) hours later, though, the police system flagged one of the snapshots with an alert signal: a painting of a young, fair-skinned woman wearing aquamarine and red, holding up a half-unravelled parchment scroll.

The next day, officers rushed to the scene and seized the painting for their art experts to take a second look. The scroll in the painting was now, indeed, giving the investigators reason to be (2) suspicious, says Lt Col Salvatore Rapicavoli, of the police unit for the Protection of Cultural Heritage of Italy. "There was something off."

While Rapicavoli's team _____(3) specialised in tracking down stolen artworks nationwide for decades, he says that the novel, tailor-made artificial intelligence system they were testing at the fair has massively (4) sharpened their craft. It has since allowed the team to detect stolen art more quickly and helped them to spot details beyond what the human eye can normally see.

21. **The word "endless" in the passage is closest in meaning to: (1)**
   A. ephemeral
   B. interminable
   C. finite
   D. circumscribed

22. **Select the word that is the most appropriate antonym of "suspicious" as used in the passage: (2)**
   A. incredulous
   B. dubious
   C. skeptical
   D. credulous

23. **Choose the correct auxiliary verb to fill in the blank: (3)**
   A. has
   B. have
   C. having
   D. were

24. **Choose the correct form of the verb to fill in the blank: (4)**
   A. sharpens
   B. sharpen
   C. sharpened
   D. sharpening

25. **Select the correct preposition to complete the sentence: (5)**
   A. in
   B. at
   C. on
   D. of

Answers

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

Explanations

1. A) **By utilizing trafficked Indian personnel within conflict-affected foreign territories benefiting from local official complicity.**
passage: "Many of these scams are run from compounds using trafficked Indians in conflict-ridden parts of Myanmar and in Cambodia and Laos where they have thrived due to some degree of official patronage. India must use its clout to pressure these regimes."---The passage says the scam compounds use trafficked Indians as workers. They operate in conflict-hit parts of Myanmar and in Cambodia and Laos. They have thrived because of "some degree of official patronage," which means local officials give them some protection. Option A says exactly this, so it is correct.
    - Option B: Incorrect. The option says the compounds have legitimate diplomatic accreditation that shields them from law enforcement, but the passage says they thrive because of "official patronage," meaning unofficial favour from officials, and it never mentions any diplomatic accreditation, hence incorrect.
    - Option C: Incorrect. The option says the compounds buy customer databases from domestic banks during profile updates, but the passage says bank staff have helped open mule accounts in some cases, and it never says banks sell customer databases to the compounds, hence incorrect.
    - Option D: Incorrect. The option says automated software creates fake police credentials without human management, but the passage says the compounds use trafficked Indians, which means they depend on human workers, and scammers pose as CBI or police officers on video calls, hence incorrect.
2. B) **Victims capitulate to fraudulent schemes primarily because structural police intimidation makes digital arrest threats appear credible.**
passage: "But this is not merely about gullibility. Scammers posing as CBI or police officers succeed because their victims, older citizens in particular, defer to or fear law enforcement. When Indian police are widely seen as high-handed towards ordinary citizens and as serving only the powerful, the threat of an 'arrest' over a video call cannot be that implausible for many."----"Gullibility" means being easily fooled. The author says people fall for these scams not only because they are easily fooled. They also fear the police, who are widely seen as high-handed, so a threat of "arrest" sounds believable to them. Option B says exactly this, so it is correct.
    - Option A: Incorrect. The option says scammers hack bank servers without customer authorisation, but the passage says victims are tricked or coerced into making transfers themselves, which is why the RBI's zero-liability rule for unauthorised transactions does not cover them, hence incorrect.
    - Option C: Incorrect. The option says banks deliberately relaxed verification rules to allow mule accounts, but the passage says only that bank staff have helped open mule

accounts “in some cases,” which is individual misconduct and not a deliberate policy, and it is not what the phrase “not merely about gullibility” refers to, hence incorrect.

- Option D: Incorrect. The option says senior citizens simply lack awareness despite RBI advisories, but the passage says the problem is not merely about gullibility, and it explains that fear and deference toward law enforcement is the reason. The warnings mentioned were from the Court, not the RBI, hence incorrect.

3. C) **Strengthening domestic banking safeguards must be accompanied by diplomatic deterrence without unfairly penalising innocent account holders.**
passage: “These measures must ensure that genuine account holders are not penalised for bank failures. Many of these scams are run from compounds using trafficked Indians in conflict-ridden parts of Myanmar and in Cambodia and Laos... India must use its clout to pressure these regimes.”----The title says bank measures can only “limit damage.” The passage welcomes the RBI’s KYC rules and the Court’s push for compensation. It then warns that these steps must not harm innocent account holders, such as small traders and Jan Dhan holders whose accounts could be frozen. It ends by saying India must pressure the countries hosting the scam compounds. So the main idea is: improve bank safeguards, protect genuine customers, and also act diplomatically. Option C says exactly this, so it is correct.
    - Option A: Incorrect. The option says the order for banks to compensate victims solves the root causes of cyber fraud, but the passage says compensation must be “implemented with care” and that bank measures “can only limit damage,” so it does not solve the root causes, hence incorrect.
    - Option B: Incorrect. The option says AI tools wipe out mule networks when combined with 60-day debit holds, but the passage says AI helps banks “spot anomalous transactions faster” only, and it calls the long freezes a “disproportionate penalty” for innocent people, hence incorrect.
    - Option D: Incorrect. The option says police high-handedness is the only obstacle to fighting scammers, but the passage mentions it as one reason victims believe the threats, and it also discusses mule accounts, bank staff help, legal gaps and foreign compounds, so it is not the sole obstacle, hence incorrect.
4. D) **Aberrant is the most appropriate synonym for "anomalous" in this context.**
Anomalous means deviating from what is standard, normal, or expected (irregular/unusual). Aberrant means departing from an accepted standard or diverging from the normal type. In banking, an "anomalous transaction" refers to unusual or suspicious activity (like fraud) that stands out from a customer's normal spending habits.
    - A) Feasible means possible or likely to be achieved.
    - B) Recurrent means occurring often or repeatedly.
    - C) Pervasive means unwelcome or widespread throughout an area or group.
5. C) **Lenders might over-flag legitimate customer accounts to insulate themselves against potential compensatory liability.**
passage: “Yet, full compensation for the victims whenever banks are found wanting in due diligence must be implemented with care as this might force banks to flag far more than the actual mule accounts.”---If banks have to pay full compensation whenever they miss a mule account, they will want to protect themselves. The safest way is to flag many more accounts

than needed, including genuine ones. The passage warns about exactly this, so option C is correct.

- Option A: Incorrect. The option says small traders might avoid scrutiny by moving balances into designated accounts, but the passage says small traders and Jan Dhan holders may be hurt by freezes after unknowingly receiving mule transfers, and it never says they would dodge scrutiny, hence incorrect.
- Option B: Incorrect. The option says banks might give up automated monitoring tools to avoid disputes with police, but the passage says AI tools help banks spot odd transactions faster, and the risk it names is over-flagging, not dropping the tools, hence incorrect.
- Option D: Incorrect. The option says account holders might refuse verification to protect their digital communications, but the passage raises privacy concerns about automatic police reporting. It never says customers would refuse verification as a result of banks' liability, hence incorrect.

In Hindi:

- Option C (Correct): अगर banks को हर बार victims को full compensation देना पड़ेगा जब भी उनसे due diligence में कोई कमी रह जाए (यानी वे कोई mule account मिस कर दें), तो वे खुद को protect करना चाहेंगे। इसका सबसे safe तरीका यह होगा कि वे ज़रूरत से कहीं ज़्यादा accounts को flag कर दें, जिनमें genuine accounts भी शामिल हो सकते हैं। passage बिल्कुल इसी बारे में चेतावनी (warn) देता है, इसलिए option C correct है।
- Option A (Incorrect): Option कहता है कि small traders balances को designated accounts में move करके scrutiny से बच सकते हैं, लेकिन passage कहता है कि small traders और Jan Dhan holders unknowingly mule transfers receive करने के बाद accounts freeze होने से परेशान हो सकते हैं, और यह कभी नहीं कहता कि वे scrutiny को dodge करेंगे, इसलिए incorrect है।
- Option B (Incorrect): Option कहता है कि banks police के साथ disputes avoid करने के लिए automated monitoring tools छोड़ सकते हैं, लेकिन passage कहता है कि AI tools banks को odd transactions जल्दी spot करने में help करते हैं, और यहाँ जिस risk की बात की गई है वो over-flagging है, tools छोड़ना नहीं, इसलिए incorrect है।
- Option D (Incorrect): Option कहता है कि account holders अपनी digital communications protect करने के लिए verification से मना कर सकते हैं, लेकिन passage automatic police reporting के बारे में privacy concerns उठाता है। यह कभी नहीं कहता कि banks की liability के result के तौर पर customers verification से मना कर देंगे, इसलिए incorrect है।

6. B) **To hang in the balance** (idiom) – To have an uncertain outcome अनिश्चित स्थिति में होना, अधर में लटकना

7. C) **C-A-D-B**

Explanation:

Hindi Explanation:

- Sentence C S1 के तुरंत बाद आएगा और S1-C का सीधा संबंध बनाएगा। S1 में ऐशली द्वारा अपने बगीचे में समय बिताना बंद करने का उल्लेख है; Sentence C समुच्चयबोधक अव्यय "also" का प्रयोग करते हुए उनकी दूसरी छोड़ी गई आदत को जोड़ता है कि उन्होंने स्थानीय पार्कों में साइकिल चलाना भी छोड़ दिया है जहाँ वे जीवों की तस्वीरें लेती थीं।

- Sentence A Sentence C को फॉलो करेगा और cause-and-effect pair बनाएगा। दोनों गतिविधियों को छोड़ने के बाद Sentence A मुख्य कारण स्पष्ट करता है—"It's all because she can't stand the sound of the delivery drones that fly overhead, depositing her neighbours' online orders."
- Sentence D Sentence A के ठीक बाद आएगा और A-D का सीधा संबंध बनाएगा। Sentence A में ड्रोन्स की आवाज़ ("sound of the delivery drones") का ज़िक्र होने के बाद Sentence D उनका सीधा बयान सामने लाता है जहाँ वे उस आवाज़ का विवरण देती हैं—"They emit this very annoying buzz. It triggers my fight or flight response..."
- Sentence B Sentence D के बाद आएगा और उनके बयान को आगे बढ़ाते हुए यह बताता है कि ड्रोन के आने, सिर के ऊपर से गुजरने और दूर जाने की आवाज़ घर के भीतर तक कैसे सुनाई देती है। इसके तुरंत बाद S6 व्यक्तिगत अनुभव से आगे बढ़कर व्यापक रुझान (Amazon और Walmart के होम डिलीवरी ड्रोन्स के शोर में रहने वाले लोगों की बढ़ती संख्या) को प्रस्तुत करते हुए गद्यांश को पूरा करता है।

English Explanation:

- Sentence C directly follows S1 (S1-C), employing the additive adverb "also" to link two parallel outdoor habits she was forced to abandon: tending her garden and cycling to local parks for macro nature photography.
- Sentence A follows Sentence C, providing the core causal reason ("It's all because...") behind both lifestyle changes, identifying her frustration with the constant overhead drone noise delivering packages to neighbors.
- Sentence D directly pairs with Sentence A (A-D), transitioning from the author's narrative to Schmidt's verbatim testimony describing that acoustic intrusion ("very annoying buzz") and its physical impact.
- Sentence B follows Sentence D, completing her spoken remarks by detailing the trajectory of the sound as drones approach, pass directly overhead indoors, and recede into the distance. Finally, S6 logically completes the passage by connecting her specific local dilemma to the broader nationwide reality of commercial drone delivery expansion.

8. D) **Push for** (phrasal verb) – to demand or try to get something forcefully. (की मांग करना)
9. B) **Wisdom** (noun) – The quality of having experience, knowledge, and good judgment; the quality of being wise. ज्ञान
   Antonym: **Imbecility** (noun) – The quality or state of being weak-minded or lacking intelligence; foolishness. अल्पबुद्धि
   - **Competency** (noun) – The ability to do something efficiently or successfully; capability. सामर्थ्य
   - **Cogency** (noun) – The quality of being clear, logical, and convincing; persuasiveness.अनुरूपता
   - **Dexterity** (noun) – Skill and grace in physical movement; especially in the use of hands. दक्षता
10. B) **Reticent** (adjective) – not revealing one's thoughts or feelings readily; reluctant to speak. अल्पभाषी/संकोची।
    Synonym: **Reserved** (adjective) – slow to reveal emotions or opinions. संकोची/शांत स्वभाव का।

- **Arrogant** (adjective) – having an exaggerated sense of self-importance. घमंडी
- **Talkative** (adjective) – fond of talking; chatty. बातूनी
- **Outspoken** (adjective) – frank; direct in speech. मुखर

11. D) **Blizzard** (noun) – a severe snowstorm with high winds and low visibility. बर्फ़ीला तूफ़ान
    - **Earthquake** (noun) – a sudden shaking of the ground. भूकंप
    - **Hurricane** (noun) – a violent tropical storm with strong winds. चक्रवात
    - **Tsunami** (noun) – a huge sea wave caused by an undersea earthquake. सुनामी
12. B) **of' का प्रयोग होगा क्योंकि इस वाक्य में किसी व्यक्ति के डर की वस्तु (object of fear) बताई जा रही है। "afraid" शब्द के बाद सामान्यतः "of" preposition का प्रयोग होता है, जो यह दर्शाता है कि व्यक्ति किससे डरता है। यहाँ "He is afraid ___ snakes." में यह बताया जा रहा है कि वह साँपों से डरता है। इसलिए, "of" सबसे उपयुक्त विकल्प होगा।**
    'of' should be used because in this sentence, the object of fear is being mentioned. After the word "afraid," the preposition "of" is generally used to indicate what someone is afraid of. Here, in "He is afraid ___ snakes," it shows that he is scared of snakes. Thus, "of" would be the most appropriate choice.
13. A) **Confused** (adjective) – Unable to think clearly, bewildered, perplexed. भ्रांत
    Antonym: **Lucid** (adjective) – Clear, easy to understand, comprehensible, coherent. स्पष्ट
    - **Developed** (adjective) – Advanced, evolved, matured. विकसित
    - **Stupid** (adjective) – Lacking intelligence or common sense, unintelligent, ignorant. मूर्ख
    - **Tangled** (adjective) – Twisted together, entwined, knotted. उलझा हुआ
14. B) **Vicinity** (noun) – Nearby area, neighborhood, surrounding region, closeness. निकटता / आसपास का क्षेत्र
    Synonym: **Proximity** (noun) – Nearness, closeness, adjacency, vicinity. निकटता
    - **Absence** (noun) – Nonexistence, lack, unavailability, omission. अनुपस्थिति
    - **Distance** (noun) – Remoteness, separation, gap, interval. दूरी
    - **Departure** (noun) – Leaving, exit, withdrawal, going away. प्रस्थान
15. C) **The correct spelling is Immigration (Option C).**
    It is formed with a double m, single g, and the suffix -tion: I-m-m-i-g-r-a-t-i-o-n.
    Immigration (noun) – the action of coming to live permanently in a foreign country; migration, relocation, resettlement. (आप्रवास)
    - (A) Imigration – Misspelt (single 'm' instead of double 'm').
    - (B) Imigrattion – Misspelt (single 'm' and erroneous double 't').
    - (D) Imigrasion – Misspelt (single 'm' and incorrect suffix '-sion').
16. B) **By whom was English taught to you?**
    Interrogative वाक्य "Who taught you English?" को Passive में बदलने पर "Who" बदलकर "By whom" हो जाता है, Past Simple "taught" बदलकर "was taught" हो जाता है और "you" के साथ "to" लगता है। इसलिए सही रूप "By whom was English taught to you?" है।
    - When the interrogative "Who taught you English?" is changed to the Passive, "Who" becomes "By whom", the Past Simple "taught" becomes "was taught" and "to" is used with "you". Hence, the correct form is "By whom was English taught to you?"

17. A) **'have' के बदले 'has' का प्रयोग होगा क्योंकि 'Each' एक singular pronoun है और इसके साथ singular verb 'has' का प्रयोग होता है, भले ही 'of the students' plural हो; जैसे —**
Each of the students has a book.
- 'has' should be used because 'each' is always treated as singular, and takes a singular verb ('has') regardless of the plural noun in the prepositional phrase that follows it.
- 'had' – Incorrect; this changes the tense to past, which is not required.
- 'gets' – Incorrect; changes the meaning of the sentence entirely.
- 'is having' – Incorrect; 'have' in the sense of possession is not used in continuous form.

18. A) **Only P: 'had dare predicted' के बदले 'had dared predict' (या 'dared to predict') का प्रयोग होगा क्योंकि 'dare' यहाँ main verb है और 'had' के बाद V3 'dared' आना चाहिए; जैसे —**
No one had dared to speak against him.
- Sentence P has an error: after 'had', the past participle 'dared' is needed ("had dared predict"), not 'dare'. Sentence Q is grammatically correct.

19. B) **She said, "I haven't seen the movie."**
Indirect से Direct Speech में बदलते समय Pronoun, Tense और Reporting Verb में परिवर्तन किया जाता है। दिए गए वाक्य में "she had not seen the movie" Past Perfect में है, जिसे Direct Speech में वापस Present Perfect (have not seen) में बदला जाता है। Pronoun "she" Direct Speech में "I" बनता है और "told us" Direct Speech में सामान्यतः "said" के साथ प्रस्तुत किया जाता है।
To change a sentence from Indirect to Direct Speech, the tense is shifted back to its original form, and pronouns are adjusted according to the speaker. Here, "had not seen" (Past Perfect) changes to "have not seen" (Present Perfect), and "she" becomes "I," restoring the original spoken sentence.

20. C) **A-B-C-D**
Explanation:
Hindi Explanation:
- Sentence A S1 के तुरंत बाद आएगा और S1-A का सीधा connection बनाएगा। S1 में students को plant science research की तरफ वापस लाने की बात की गई है। Sentence A इसका reason बताता है कि students दूर क्यों गए—anti-GMO आवाजों के कारण aspiring biology researchers life sciences के दूसरे fields में चले गए।
- Sentence B Sentence A के ठीक बाद आएगा और A-B का mandatory noun-pronoun pair बनाएगा। Sentence A में आए "aspiring biology researchers" के लिए Sentence B में pronoun "them" का use हुआ है: "We need to bring them back to plant research, too."
- Sentence C Sentence B के बाद आएगा। Researchers को वापस लाने की अपील के बाद Sentence C बताता है कि यह research क्यों important है—India की food security मुख्य रूप से rice और wheat पर depend करती है, जो आधे से ज्यादा farmland cover करते हैं और ज्यादातर calories provide करते हैं।
- Sentence D Sentence C के बाद आएगा और C-D का chronological link बनाएगा। Crops के importance के बाद Sentence D historical background देता है कि scientists और breeders ने इन crop varieties को past में तब design किया था जब fertilizers, pesticides, water और electricity का heavy use होता था और soil degradation का अंदाजा नहीं था। इसके तुरंत बाद S6 ("Today, however...") past era से shift होकर present-day climate change challenges को introduce करता है और passage complete हो जाता है।

English Explanation:

- Sentence A directly links to S1 (S1-A), explaining why student engagement in fundamental plant research declined by pointing out that vocal anti-GMO sentiment diverted aspiring biology researchers into adjacent life science branches.
- Sentence B forms an essential grammatical link with Sentence A (A-B). The object pronoun "them" in B refers back to the "aspiring biology researchers" introduced at the end of A, reinforced by the additive marker "too".
- Sentence C follows Sentence B, moving from the talent drain to national food security, explaining that rice and wheat occupy over half of India's farmland and supply most dietary calories.
- Sentence D follows Sentence C to establish historical context (C-D), explaining that existing varieties were originally engineered under past conditions when chemical inputs, water, and power were heavily subsidized. Finally, S6 introduces a temporal contrast ("Today, however..."), transitioning from the past breeding era to current climate threats.

21. B) **interminable**

The passage describes an unceasing or unlimited collection of paintings ("endless assortment"). The question asks for the synonym of "endless". a) ephemeral: means lasting for a very short time (antonym). b) interminable: means endless or never-ending, serving as the perfect high-register synonym for "endless". c) finite: means having limits or bounds (antonym). d) circumscribed: means restricted or limited (antonym).

In Hindi:

- यह sentence paintings के एक असीमित या कभी खत्म न होने वाले ("endless") संग्रह को describe करता है। Question में "endless" (असीमित / अनंत) का synonym पूछा गया है। a) ephemeral: इसका meaning अल्पकालिक होता है। b) interminable: इसका meaning 'कभी खत्म न होने वाला या अनंत' (never-ending) होता है, जो "endless" के meaning से perfectly match करता है। c) finite: इसका meaning सीमित (antonym) होता है। d) circumscribed: इसका meaning घिरा हुआ या सीमित (antonym) होता है।

22. D) **credulous**

The passage states the investigators had reason to feel doubtful or mistrustful ("suspicious"). The question asks for the antonym of "suspicious". a) incredulous: means unwilling or unable to believe something (synonym). b) dubious: means hesitating or doubting (synonym). c) skeptical: means not easily convinced; having doubts (synonym). d) credulous: means having or showing too great a readiness to believe things, serving as the direct antonym for "suspicious".

In Hindi:

- यह sentence investigators (जांचकर्ताओं) के संदेह करने या शक करने ("suspicious") को describe करता है। Question में "suspicious" (शक्की / संदेहास्पद) का antonym पूछा गया है। a) incredulous, b) dubious, और c) skeptical: इन सभी का meaning संदेह करने वाला या शक करने वाला (synonym) होता है। d) credulous: इसका meaning 'आसानी से विश्वास कर लेने वाला' (trusting/gullible) होता है, जो "suspicious" का direct antonym है।

23. A) **has**

The sentence discusses the team's ongoing expertise over many decades (Rapicavoli's team _____ specialised... for decades). The subject "team" functions as a singular collective noun here. To form the present perfect tense (indicating an action that started in the past and continues into the present), the singular auxiliary verb is required. a) has: is the singular auxiliary verb that correctly agrees with "team". b) have: is a plural verb. c) having: is a participle. d) were: is a past tense verb, which does not fit the grammatical structure required by "for decades".

In Hindi:

- यह sentence team की कई दशकों से चली आ रही विशेषज्ञता को describe करता है। यहाँ subject "team" एक singular collective noun के रूप में कार्य कर रहा है। दशकों से चल रहे कार्य ("for decades") को दर्शाने के लिए present perfect tense की आवश्यकता है। a) has: यह singular auxiliary verb है, जो subject "team" के साथ grammar के अनुसार perfectly fit होता है ("team has specialised"). b) have: यह plural verb है। c) having: यह participle है। d) were: यह past tense है।

24. C) **sharpened**

The sentence uses the present perfect tense with the auxiliary verb "has" (...has massively _____ their craft). In English grammar, the verb "has" must be followed by the past participle (V3 form). a) sharpens: is the singular present verb. b) sharpen: is the base verb. c) sharpened: is the correct past participle form required after "has". d) sharpening: is the present participle.

In Hindi:

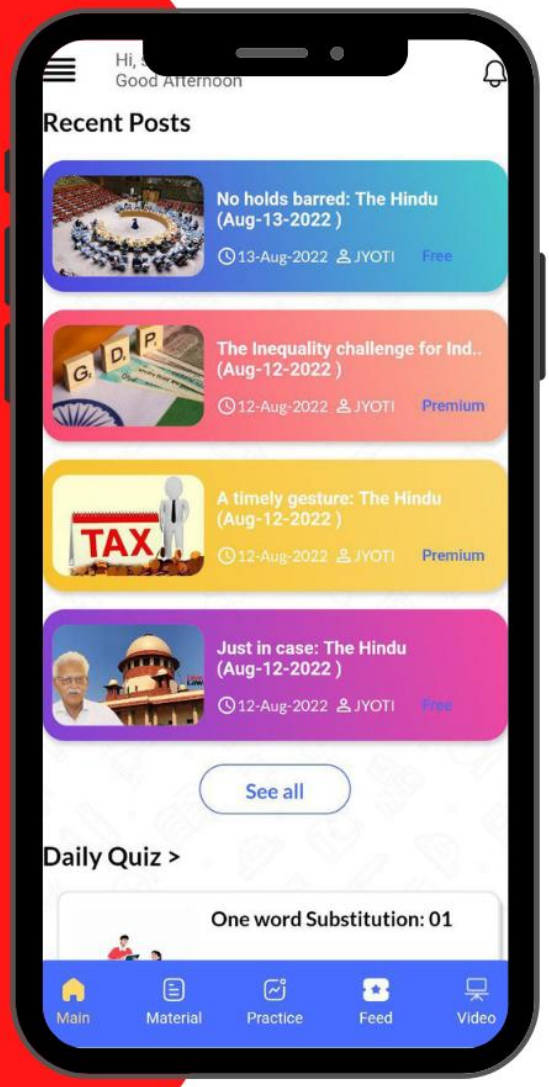
- इस sentence में auxiliary verb "has" का प्रयोग हुआ है (has massively _____ their craft). English grammar के अनुसार "has / have / had" के बाद हमेशा verb की तीसरी अवस्था (past participle / V3) का प्रयोग किया जाता है। a) sharpens: यह present verb है। b) sharpen: यह base verb है। c) sharpened: यह सही past participle (V3) है, जो "has" के साथ perfectly fit होता है। d) sharpening: यह present participle (V4) है।

25. D) **of**

The sentence refers to a small number of hours (a couple _____ hours later). Blank (5) requires the preposition that completes the standard English quantifier phrase. a) in, b) at, c) on: are incorrect prepositions for this phrase. d) of: correctly forms the fixed quantitative expression "a couple of" (meaning two or a few), fitting the context perfectly.

In Hindi:

- यह sentence कुछ घंटों के समय को describe करता है। English grammar में 'कुछ' या 'दो' की संख्या दर्शाने के लिए निश्चित phrase "a couple of" का प्रयोग किया जाता है। a) in, b) at, और c) on: ये इस phrase के साथ grammatically गलत हैं। d) of: यह मानक अभिव्यक्ति "a couple of" (कुछ / दो) को पूर्ण करता है, जो context में perfectly fit होता है।



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