

# The Hindu EDITORIAL ANALYSIS

11th April 2025

**PREPARE FOR BANK (PO/ CLERK), SSC, UPSC,  
State PSC, CAT, CTET, RAILWAY EXAMS, CDS,  
TET, NDA/AIRFORCE, NET and all Govt.  
Exams**

## 1. Tethered (बंधा हुआ / जुड़ा हुआ)

- **Meaning:** Tied or limited by something, often metaphorically.
- **Synonyms:** Bound, tied, connected
- **Antonyms:** Freed, detached, unbound
- **Example:** Social security in India has traditionally been tethered to formal employment.

## 2. Ominous (अशुभ / भय उत्पन्न करने वाला)

- **Meaning:** Giving the impression that something bad is going to happen.
- **Synonyms:** Threatening, foreboding, grim
- **Antonyms:** Promising, hopeful, reassuring
- **Example:** The lowered GDP estimate is an ominous sign for the country's economic health.

### 3. Anguished (व्यथित)

- **Meaning:** Experiencing severe mental or physical pain or suffering.
- **Synonyms:** Distressed, tormented, pained
- **Antonyms:** Calm, content, serene
- **Example:** Her anguished expression revealed the depth of her sorrow over the tragic news.

## 4. Resentment (असंतोष)

- **Meaning:** Bitter indignation at having been treated unfairly.
- **Synonyms:** Bitterness, anger, displeasure
- **Antonyms:** Contentment, acceptance, satisfaction
- **Example:** The unequal distribution of bonuses created resentment among the employees.

## 5. Arbitrary (मनमाना )

- **Meaning:** Based on random choice or personal whim, rather than reason or system.
- **Synonyms:** Capricious, whimsical, dictatorial
- **Antonyms:** Rational, fair, systematic
- **Example:** The arbitrary decisions of management led to a sense of insecurity among employees.

## 6. Exuberant (उत्साही )

- **Meaning:** Filled with or characterized by a lively energy and excitement.
- **Synonyms:** Enthusiastic, energetic, lively
- **Antonyms:** Gloomy, apathetic, subdued
- **Example:** The fans showed exuberant support for their team throughout the match.

## 7. Discernible (स्पष्ट रूप से दिखाई देने वाला)

- **Meaning:** Able to be seen, recognized, or understood.
- **Synonyms:** Noticeable, perceptible, evident
- **Antonyms:** Indistinct, vague, imperceptible
- **Example:** A discernible improvement in economic conditions has been observed in recent months.



## 8. Malevolence (द्वेष)

- **Meaning:** The state of wishing harm or evil upon others.
- **Synonyms:** Malice, hostility, ill-will
- **Antonyms:** Benevolence, kindness, goodwill
- **Example:** His malevolence towards his rival was evident in his harsh words and actions.

## 9. Outrageous (अपमानजनक )

- **Meaning:** Shockingly bad or excessive.
- **Synonyms:** Scandalous, disgraceful, appalling
- **Antonyms:** Acceptable, reasonable, modest
- **Example:** The outrageous remarks made by the leader sparked global condemnation.

## 10. Surreptitiously (गुप्त रूप से)

- **Meaning:** Done in a secret or stealthy way.
- **Synonyms:** Secretly, covertly, stealthily
- **Antonyms:** Openly, overtly, publicly
- **Example:** Israel is believed to have surreptitiously developed its nuclear arsenal over the years.

## VOCABULARY

### One-word substitute:

**1. Not fit or safe to eat:**

**Inedible**

**2. A person who intentionally sets fire to property:**

**Arsonist**

**3. A person who is running away or hiding, especially from the law:**

**Fugitive**

**4. The science and technology of metals, including their extraction, refining, and processing:**

**Metallurgy**

## VOCABULARY

### Phrasal Verbs:

#### 1. Yield to

Meaning - to give in to demands or pressure.

#### 2. Vouch for

Meaning - to guarantee or affirm the credibility of someone or something.

#### 3. Talk over

Meaning - to discuss something thoroughly.

#### 4. See through

Meaning- to realise the truth about something; to continue until completion.

# VOCABULARY

## Idioms & Phrases

### 1. Zip your lip

Meaning - shut up or stop talking

### 2. Miss the boat

Meaning - miss an opportunity or chance

### 3. Devil's advocate

Meaning - one who presents a counter-argument

## VOCABULARY

### **4. White elephant**

**Meaning - something that is expensive**

### **5. Water under the bridge**

**Meaning - something that happened in the past and cannot now be changed**

## **Article for Reading**

**A cut in time: On RBI  
and repo rate cut**



**The Reserve Bank of India (RBI)'s Monetary Policy Committee's unanimous decision to cut the repo rate by 25 basis points, to 6%, is a timely reprieve for India's business community. For weeks now, exporting sectors have been imploring the government to hasten bilateral trade negotiations with the U.S. to attempt to shield themselves from President Donald Trump's "reciprocal" tariffs. The tariffs have been paused for 90 days, except for the 10% universal tariff, which is still applicable. The pause, even while raising tariffs against China to 125% in a trade stand-off with Beijing, suggests a strategy pivot to stem the massive sell-off of U.S. treasury bonds and the gutting of trillions of dollars in American stock valuations. Worried about an economic slowdown as investor sentiment turns negative, the RBI has changed its stance from "neutral" to "accommodative" that could indicate further rate cuts are likely.**

**A decrease in the repo rate will most likely be reflected in loan service reductions for businesses, homeowners and retail borrowers, as banks pass on the rate cut. This began happening hours after the rate cut announcement. The central bank hopes this rate reduction ensures liquidity for businesses in a time of uncertainty, so that they can continue investing in the real economy even as they attempt to diversify their exports. More ominous, however, is the RBI's lowered GDP growth estimates for the current fiscal, from 6.7% to 6.5%. This indicates that despite the RBI's growth stimulus, steadily declining retail inflation — down to 3.61% in February — and steep falls in food staple prices, the central bank expects a growth contraction due to the uncertain economic climate. It is a universally accepted economic principle that stable governance, along with a predictable policy framework, is a necessary condition to foster growth. It would be no exaggeration to say that this principle has been turned on its head since Mr. Trump's return as President.**

**China's move to impose retaliatory tariffs, totalling 84%, signals the beginning of a full-blown trade war, the likes of which the world has not witnessed since the Smoot-Hawley Act of 1930. Those tariffs, with objectives similar to the current ones — to protect American farming and manufacturing — ushered in an era of economic nationalism in the inter-war years, hitting global trade and contributing significantly to the Great Depression. Perhaps a lesson for nations must be that protecting one's own economy can be achieved without hurting others, so long as countries recognise their competitive advantages and build on them. In America's case, it is doubling down on research, education and innovation.**

## Summary

**The passage discusses the Reserve Bank of India's (RBI) decision to cut the repo rate by 25 basis points to 6%, aiming to boost economic activity amid global and domestic uncertainty. This accommodative stance is a response to fears of an economic slowdown, a dip in GDP growth projections (from 6.7% to 6.5%), and the negative investor sentiment resulting from ongoing global trade tensions.**

**One major concern is the escalating trade war between the U.S. and China, highlighted by President Trump's imposition of tariffs and China's retaliatory measures. These trade policies are reminiscent of the Smoot-Hawley Tariffs of 1930, which worsened the Great Depression. The passage stresses that economic protectionism should not come at the cost of global cooperation and suggests that America should focus on its strengths—research, education, and innovation—to secure long-term growth.**

## **Tone:**

**Analytical – The author objectively evaluates the RBI's decision and its broader economic implications.**

**Cautionary – There's a warning against trade protectionism and the potential fallout of global trade wars.**

**Reflective – The reference to historical trade policies invites comparison and lessons from the past.**

**Critical – There's implicit criticism of President Trump's tariff policies and their global repercussions.**

## Reading Comprehension

Based on the above passage, answer the following questions:

**Question 1:**

**Why did the RBI change its policy stance from “neutral” to “accommodative”?**

- A. To align with the U.S. Federal Reserve’s interest rate policy**
- B. To enable a more flexible approach to inflation targeting**
- C. To provide stimulus amid fears of an economic slowdown**
- D. To counteract rising food prices and fuel costs**
- E. None of the above**

**Question 2:**

**How does the passage characterize the immediate effect of the repo rate cut?**

- A. Inflation expectations were realigned across sectors.**
- B. Lending activity among non-banking institutions surged.**
- C. Forex markets stabilized against the yuan.**
- D. Loan rates for businesses and consumers began to fall.**
- E. None of the above**



**Question 3:**

**What lesson does the author suggest countries should draw from the current and historical use of tariffs?**

- A. Retaliatory tariffs are more effective than unilateral ones.**
- B. Economic protectionism without mutual harm is possible with strategic focus.**
- C. Tariff wars always lead to immediate growth in exports.**
- D. Only developing economies benefit from tariff applications.**
- E. None of the above**

## Article for Skimming

**Drop the piecemeal  
ways to social  
security for workers**

**India's efforts to establish social security for online (app-based) gig workers are gaining momentum, with the central scheme awaiting Cabinet approval. Benefits announced include health coverage under Ayushman Bharat, registration on the eShram portal for access to various social security schemes, and a transaction-based pension policy, where a universal account number assigned to each gig worker helps track their earnings across platforms for deductions and company contributions. This pension scheme is particularly notable because, in a way, it acknowledges that gig workers (operating outside traditional employee-employer relationships) can have multiple employers, and ensures that each contributes, albeit in a limited capacity, towards worker welfare. In a country where social security is typically tethered to formal employment and informal workers are excluded or otherwise disadvantaged, this is clearly a step forward.**

**However, this progress highlights the reactive nature of current social protection systems which tend to respond only when new worker categories emerge. This underscores the need for India to proactively reimagine its social security framework to address these evolving challenges. Despite being a founding member of the International Labour Organisation (ILO), India is yet to ratify the Social Security (Minimum Standards) Convention, 1952 (No. 102), the ILO's Convention aimed at establishing basic social security principles. India's Code on Social Security (Code), one of its four new Labour Codes, enacted nearly 70 years after the 102 Convention, intends to provide a comprehensive framework for social protection. But it has faced significant criticism for its ambiguous definitions, watered down protections, and on-going implementation challenges. One of the Code's most prominent features is its insistence on relying on welfare boards for the distribution of social welfare — a process that has long been found falling short of its intended goals.**

**For instance, a recent Right To Information petition showed that Welfare Boards for Building and Other Construction Workers of various States were yet to use ₹70,744.16 crore worth of cess they had collected from employers for the welfare of workers. In another instance, a Comptroller and Auditor General (CAG) 2024 report found that 99 local bodies in 10 districts had delayed remittance payments to the Tamil Nadu Construction Workers Welfare Board (TNCWWB), amounting to ₹221.8 crore. Even in Kerala, with its strong thrust on worker welfare, only five out of its 16 boards were found to function effectively, with some boards (as per 2016-17 data) not reporting any beneficiaries at all. This has led to repeated calls from activists and advocacy groups for improvements in the management and the functioning of welfare boards.**

**Question 4:**

**Which of the following features of the proposed pension policy for gig workers makes it particularly significant?**

- A. It guarantees fixed monthly pensions through government funding.**
- B. It assigns gig workers to a single platform for consistent contributions.**
- C. It formalizes gig workers into salaried employees under labour codes.**
- D. It accommodates the multi-employer nature of gig work in pension contribution.**
- E. None of the above**

**Question 5:**

**What systemic issue is revealed by the large unutilized cess collected by Welfare Boards?**

- A. Rampant fraud in collection of construction levies**
- B. Ineffective welfare board administration and fund disbursal**
- C. Complete lack of cess collection mechanisms in States**
- D. Central government's misappropriation of welfare funds**
- E. None of the above**

**Today's Descriptive Question**

**Precis Writing:**



## **Original Text:**

**While Bitcoin has gained popularity as a decentralized digital currency and a potential alternative to traditional financial systems, it is not without significant challenges and risks. Despite its innovative blockchain-based infrastructure, Bitcoin faces technical, economic, legal, and environmental concerns that question its sustainability as a mainstream currency.**

**One of the foremost issues with Bitcoin is its price volatility. Its value can swing dramatically in short periods, making it an unreliable medium of exchange or store of value. This instability deters widespread adoption for everyday transactions and creates speculative bubbles that attract investors more interested in quick profits than the technology itself.**

**Another major concern is regulatory uncertainty. Many governments around the world remain skeptical or hostile toward Bitcoin due to its potential misuse in money laundering, tax evasion, terrorism financing, and other illegal activities. The lack of a central regulatory authority also poses challenges in terms of consumer protection and legal recourse in cases of fraud or theft. Bitcoin's scalability is also limited. The network can process only a small number of transactions per second compared to traditional payment systems like Visa or Mastercard. This results in slow transaction speeds and high fees during periods of high demand, making it inefficient for mass usage. Moreover, Bitcoin mining—the process by which new bitcoins are generated and transactions are validated—requires enormous amounts of computational power and energy, contributing significantly to carbon emissions. This environmental impact is a growing concern, especially in the context of global climate change.**

**Additionally, the irreversibility of Bitcoin transactions can be problematic. If users make a mistake or become victims of hacking, they have no way to recover their funds. The lack of user-friendly infrastructure and public understanding further limits Bitcoin's accessibility to the average person.**

**In conclusion, while Bitcoin represents a breakthrough in digital finance, its widespread acceptance is hindered by issues like volatility, regulatory ambiguity, environmental cost, scalability problems, and limited user protection. Addressing these challenges is essential for Bitcoin to evolve from a speculative asset into a reliable financial tool.**

## Precis:

**Bitcoin, despite being a revolutionary digital currency, faces several major issues. These include extreme price volatility, regulatory uncertainty, and its use in illicit activities. It also suffers from scalability limitations, slow transaction speeds, and high energy consumption, raising environmental concerns. The irreversibility of transactions and lack of user protection further hinder its mass adoption. To become a reliable financial tool, Bitcoin must overcome these technological, legal, and environmental challenges.**

- **You are experiencing technical difficulties with a software application. Write an email to the IT helpdesk requesting support.**

**To: .....@gmail.com**

**Subject: Request for Technical Support – Software Issue**

**Dear IT Helpdesk,**

**I hope this message finds you well.**

**I am currently experiencing technical difficulties with [name of the software/application], which is affecting my ability to complete my tasks efficiently. The issue started on [mention the date/time], and despite restarting the system and attempting basic troubleshooting, the problem persists.**

**Issue Details:**

**Software/Application Name: [Insert name]**

**Description of the issue: [Briefly describe what's not working, any error messages, or unusual behavior]**

**Steps already taken: [Mention if you've tried restarting, reinstalling, etc.]**

**I would appreciate it if someone from the team could look into this at the earliest convenience. Please let me know if you need any further information from my end.**

**Thank you for your assistance.**

**Best regards,  
[Your Full Name]  
[Your Department/Team]**

**Match the column**

- |                           |  |
|---------------------------|--|
| 1. Zip your lip           | A. miss an opportunity or chance                                 |
| 2. Miss the boat          | B. something that is expensive                                   |
| 3. Devil's advocate       | C. something that happened in the past and cannot now be changed |
| 4. White elephant         | D. one who presents a counter-argument                           |
| 5. Water under the bridge | E. shut up or stop talking                                       |



**Answer:**

**1-e**

**2-a**

**3-d**

**4-b**

**5-c**

## Vocabulary

1. Tethered:
2. Ominous:
3. Anguished:
4. Resentment:
5. Arbitrary:
6. Exuberant:
7. Discernible:
8. Malevolence:
9. Outrageous:
10. Surreptitiously:

**Rc ans**

**1.**

**Ans: C**

**Explanation:**

**Reference:**

“Worried about an economic slowdown as investor sentiment turns negative, the RBI has changed its stance from ‘neutral’ to ‘accommodative’...”

**Explanation of Options:**

- A. Incorrect. The passage doesn't mention any coordination with the U.S. Fed.
- B. Incorrect. Inflation targeting is discussed, but not as a reason for the change in stance.
- D. Incorrect. Food prices are said to be declining, not rising.

**2.**

**Ans: D**

**Explanation:**

**Reference:**

“A decrease in the repo rate will most likely be reflected in loan service reductions... This began happening hours after the rate cut announcement.”

**Explanation of Options:**

- A. Incorrect. Inflation expectations are not directly addressed.
- B. Incorrect. No mention of NBFC lending behavior.
- C. Incorrect. Forex market movement isn't covered.

**3.**

**Ans: B**

**Explanation:**

**Reference:**

“Perhaps a lesson for nations must be that protecting one’s own economy can be achieved without hurting others, so long as countries recognise their competitive advantages and build on them.”

**Explanation of Options:**

A. Incorrect. Retaliatory tariffs are not endorsed.

C. Incorrect. The passage warns of negative outcomes, not export growth.

D. Incorrect. There’s no distinction between developed/developing nations in the context of benefit.

4.

**Ans: D**

**Explanation:**

**Reference:**

“This pension scheme is particularly notable because... it acknowledges that gig workers... can have multiple employers, and ensures that each contributes... towards worker welfare.”

**Explanation:**

- A. Incorrect. There's no mention of government-guaranteed fixed monthly pensions.
- B. Incorrect. The scheme recognizes gig workers may work for multiple platforms, not one.
- C. Incorrect. It does not convert gig workers into salaried employees.

**5.**

**Ans: B**

**Explanation:**

**Reference:**

“Welfare Boards... were yet to use ₹70,744.16 crore... for the welfare of workers... only five out of its 16 boards were found to function effectively... not reporting any beneficiaries...”

**Explanation:**

A. Incorrect. There's no mention of fraud in collection.

C. Incorrect. Cess is collected; the problem is non-utilization, not absence.

D. Incorrect. The funds lie with State welfare boards, not the central government.

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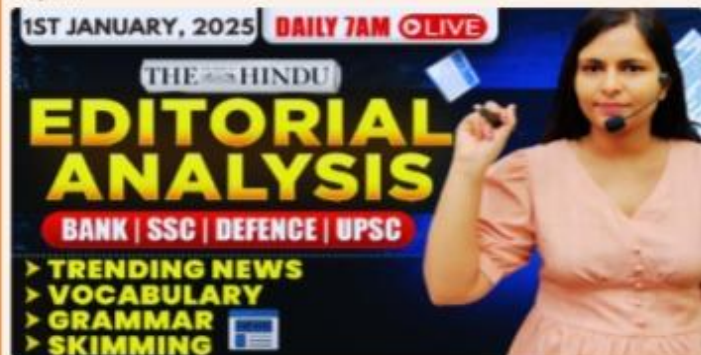
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