

The Hindu EDITORIAL ANALYSIS

5th 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. Attritional (क्षीण करने वाला)

- Meaning: Relating to a prolonged conflict that gradually weakens the opponent.**
- Synonyms: Exhaustive, wearing, depleting**
- Antonyms: Strengthening, reinforcing, revitalizing**
- Example: The war turned into an attritional battle with both sides suffering heavy losses.**

2. Trojan Horse (छिपा हुआ खतरा)

- **Meaning:** Something intended to secretly undermine or attack from within.
- **Synonyms:** Deception, subterfuge, trick
- **Antonyms:** Transparency, honesty, openness
- **Example:** The proposed alliance was seen as a Trojan horse to exert political influence.

3. Vehement (प्रबल, ज़ोरदार)

- **Meaning:** Showing strong, forceful, and intense emotion or conviction.
- **Synonyms:** Passionate, fervent, forceful
- **Antonyms:** Mild, indifferent, apathetic
- **Example:** The politician gave a vehement speech against corruption in the government.

4. Perilous (खतरनाक , जोखिमभरा)

- **Meaning:** Full of danger or risk.
- **Synonyms:** Hazardous, risky, treacherous
- **Antonyms:** Safe, secure, harmless
- **Example:** The soldiers embarked on a perilous mission behind enemy lines.

5. Dismantled (विघटित करना, तोड़ना)

- **Meaning:** To take apart or disassemble something, often systematically.
- **Synonyms:** Disassemble, demolish, destroy
- **Antonyms:** Construct, assemble, build
- **Example:** The government dismantled the outdated economic policies to introduce reforms.

6. Rife (व्याप्त, प्रचलित)

- **Meaning:** Widespread, especially of something undesirable.
- **Synonyms:** Prevalent, rampant, abundant
- **Antonyms:** Rare, scarce, infrequent
- **Example:** Corruption was rife in the government, leading to public outrage.

7. Indispensable (अनिवार्य , अत्यावश्यक)

- **Meaning: Absolutely necessary or essential.**
- **Synonyms: Crucial, vital, essential**
- **Antonyms: Unnecessary, dispensable, optional**
- **Example: Good communication skills are indispensable for a successful career in management.**

8. Reckoned (अनुमान लगाया, आकलन किया)

- **Meaning:** Considered, calculated, or thought about something.
- **Synonyms:** Estimated, evaluated, assessed
- **Antonyms:** Ignored, disregarded, neglected
- **Example:** The economic impact of the new tariffs is still being reckoned by experts.

9. Ripple effects (प्रभाव की लहरें, दूरगामी प्रभाव)

- **Meaning:** A series of consequences caused by a single event.
- **Synonyms:** Chain reaction, repercussions, aftermath
- **Example:** The new trade policies created ripple effects that were felt across multiple industries.

10. Scramble (अव्यवस्थित रूप से प्रयास करना)

- **Meaning:** To move quickly or urgently, often with difficulty or confusion.
- **Synonyms:** Rush, hurry, struggle
- **Antonyms:** Stroll, saunter, glide
- **Example:** Exporters are scrambling to find new markets after the tariffs were imposed.

VOCABULARY

One-word substitute:

1. A fertile spot in a desert where water is found:

Oasis

2. A place where bees are kept; a collection of beehives:

Apiary

3. A person who endures pain or hardship without showing feelings or complaining:

Stoic

4. A person new to or inexperienced in a field or situation:

Novice

VOCABULARY

Phrasal Verbs:

1. Phase in

Meaning: To gradually choose to incorporate something new.

2. Bow out of

Meaning: To choose to withdraw from something.

3. Dip into

Meaning: To choose to use a small part of a resource or reserve.

4. Hold back from

Meaning: To hesitate or choose not to pursue something immediately.

VOCABULARY

Idioms & Phrases

1. Snug as a bug in a rug

Meaning - in an extremely comfortable position or situation.

2. Step up your game

Meaning - to enhance performance, quality, skills, or talents.

3. Lose your marbles

Meaning - to become insane

VOCABULARY

4. A bit obtuse

Meaning - A little dull and stupid

5. Blue in the face

Meaning - To be exhausted due to strain or anger

Article for Reading

**American retreat: on
Trump's turn to
protectionism**

What United States President Donald Trump did to global trade on April 2 in Washington closely mirrors a disruptive precedent set by President Richard Nixon in 1971. On August 15, Nixon stunned the world by announcing the “temporary suspension” of the U.S. dollar’s convertibility into gold. This effectively dismantled the Bretton Woods framework that was worked out quite unilaterally in 1944, which led to the setting up of the World Bank and the International Monetary Fund, and provided an anchor for global currency stability — an avenue to address balance of payments crises, and to finance the reconstruction efforts of former colonial powers. Though announced as a temporary move, it became permanent and upended the global financial system, as nations reckoned with a new era of financial market volatility. Similarly, Mr. Trump’s reciprocal tariffs have instantly ushered in global economic uncertainty, the full extent of which will be felt in the months and the years ahead.

By unilaterally altering trade relationships, he has disrupted the very system of interconnected global commerce that the U.S. helped build in the post-war era. The international reaction has been one of shock and concern. The U.S. is the world's largest importer of manufactured goods, accounting for about 13% of global imports in 2023. The new tariffs will reroute supply chains and force countries to diversify their export strategies. In the immediate term, the cost of imports will rise for American consumers, leading to reduced demand. The ripple effects will be global, causing production slowdowns as exporters scramble to find alternative markets. Economies such as China, Japan, India and the European Union are likely to experience a temporary decline in economic growth. Yet, unlike in the Nixon era, the U.S. today holds a diminished position in global trade. In the 1970s, it was the world's dominant trader, with an estimated 13%-15% share of global trade.

China's presence was negligible at the time, accounting for less than 1%. Today, China commands the largest share of global trade, at around 14%, while the U.S. has slipped to roughly 10%. The international community also accepted the dollar's supremacy in the 1970s because of America's overwhelming economic and technological dominance. Now, although the dollar remains the preferred reserve currency, the centre of economic gravity has shifted. The world's leading exporters of advanced technologies are now China and other Asian powers, including South Korea, Japan, and Taiwan. Thus, Mr. Trump's turn to protectionism — an attempt to regain American economic dominance — may well hasten the country's retreat from its hegemonic position.

Summary

The passage draws a historical parallel between Donald Trump's imposition of reciprocal tariffs in 2018 and Richard Nixon's 1971 decision to suspend the U.S. dollar's convertibility into gold, which dismantled the Bretton Woods system. Both actions were unilateral moves by U.S. presidents that caused global economic disruption. Trump's tariffs have triggered uncertainty in global trade, disrupted supply chains, and are expected to slow down economic growth in major economies. Unlike in Nixon's time, when the U.S. held a dominant trade position, today's global trade landscape is led by China and other Asian economies. The passage argues that Trump's protectionist policies may accelerate America's decline from its former economic supremacy.

The tone of the passage is analytical and critical.

It is analytical because it carefully examines historical and current events, drawing comparisons and outlining their implications.

It is critical of Trump's protectionist approach, implying that such policies could backfire and further erode U.S. global influence.

Reading Comprehension

Based on the above passage, answer the following questions:

Question 1:

Which of the following best explains why Trump's trade policy may be less effective today than Nixon's monetary policy was in the 1970s?

- A) The IMF and World Bank no longer support U.S. decisions**
- B) The U.S. no longer holds a dominant position in global trade**
- C) Gold is no longer used in international financial transactions**
- D) The U.S. dollar is no longer a reserve currency**
- E) None of the above**

Question 2:

Which statement reflects the long-term risk of Trump's protectionist policies, as implied by the passage?

- A) A global embrace of dollar hegemony**
- B) Technological stagnation in the U.S.**
- C) Increased reliance on the IMF**
- D) Acceleration of America's geopolitical decline**
- E) None of the above**

Question 3:

According to the passage, how did Nixon's 1971 policy affect the global financial system?

- A) It strengthened the Bretton Woods system**
- B) It reduced the U.S. dollar's dominance in world trade overnight**
- C) It caused long-term financial volatility and disrupted currency stability**
- D) It introduced a stable and long-term exchange rate regime**
- E) None of the above**

Article for Skimming

A case for the Global South in securing Ukraine peace

As the devastating war in Ukraine edges toward a fragile ceasefire, recently reinforced by maritime and energy truces brokered in Riyadh, the question of a more enduring peace looms large, along with a related question: who will oversee its implementation? Peace seems to be in prospect, as both sides appear weary of a long-drawn out attritional conflict. The recent Black Sea deal follows talks initiated by United States President Donald Trump, who has vowed to swiftly end the war that has now entered its fourth year. While western leaders, notably France's President Emmanuel Macron and Britain's Prime Minister Keir Starmer, have floated the idea of a European-led peacekeeping force, this proposition is rife with challenges and contradictions. Russia has made it clear that no troops from North Atlantic Treaty Organization (NATO) member-countries would be welcome, and most of Europe is already in NATO.

A peacekeeping force whose very presence would be seen as a casus belli is evidently a non-starter. It is time for the Global South — a coalition of nations from Africa, Asia, and Latin America — to rise to the occasion and offer to lead a United Nations-backed peacekeeping mission in Ukraine. Doing so would not only ensure credibility and neutrality but also symbolise the emergence of the Global South as an indispensable force in shaping global stability. Europe's enthusiasm for spearheading peacekeeping in Ukraine appears, at first glance, logical — its proximity to the conflict and its strategic stake in the region make it a natural candidate. While promoting a “coalition of the willing”, Mr. Starmer has already promised to send British troops as part of any post-war peacekeeping operation. Yet, this logic crumbles under the weight of Russia's vehement opposition. Moscow views a European-led force as a NATO Trojan horse, a thinly veiled ploy to expand the alliance's reach into Ukraine. Such a deployment would not only exacerbate tensions but also risk transforming peacekeepers into catalysts for further conflict.

Russian Foreign Minister Sergei Lavrov declared during a recent visit to Qatar that it would only “further fuel the conflict and stop any attempts to calm it down”. Moreover, European public opinion is far from aligned with the ambitions of its leaders. Polls reveal widespread resistance to deploying troops in what would undoubtedly be a perilous theatre of operations. When Mr. Macron first suggested French troops for such an endeavour earlier this year, opinion polls showed an overwhelming majority of French citizens opposing the idea. Even if political will is mustered, the logistical realities of sustaining such a mission without heavy reliance on U.S. support — which, in the Trump era, may or may not be available — would expose Europe’s limitations. In a conflict fraught with delicate balances, the stakes are too high to gamble on an arrangement perceived as partial and provocative.

Question 4:

What is the main reason the author suggests the Global South should lead a peacekeeping mission in Ukraine?

- A) To align with NATO's long-term strategic interests**
- B) To ensure logistical ease and troop readiness**
- C) To secure financial backing from the U.S.**
- D) To offer neutrality and demonstrate emerging global influence**
- E) None of the above**

Question 5:

Which of the following best captures the primary reason why Russia opposes a European-led peacekeeping force?

- A) Russia views such a force as a NATO extension that threatens its strategic interests.**
- B) Russia prefers a peacekeeping force led by the United Nations rather than by individual European nations.**
- C) Russia believes a peacekeeping force is unnecessary because a ceasefire has already been reached.**
- D) Russia wants to maintain full military control over Ukraine's eastern regions without external intervention.**
- E) None of the above**

Today's Descriptive Question

Precis Writing:

Is Retail Banking Going to Stay?

Yes, retail banking is here to stay, but it is undergoing a massive transformation driven by technology, evolving customer expectations, and competition from fintechs and neobanks. Retail banking, which deals with direct services to individual customers—such as savings accounts, personal loans, credit cards, and mortgages—continues to be the backbone of the banking industry, especially in a populous country like India.

While digital transformation is reshaping how retail banks operate, it does not mean the end of retail banking—it means its reinvention. Customers now prefer online and mobile banking for convenience and speed. As a result, traditional banks are increasingly adopting digital platforms, AI-driven chatbots, and data analytics to offer personalized services, faster transactions, and better customer engagement.

However, the human element in banking remains relevant, particularly in rural areas or for customers who prefer physical interaction for complex financial decisions. Retail banking also plays a crucial role in financial inclusion, helping bring unbanked populations into the formal economy through services like PM Jan Dhan Yojana in India.

Moreover, retail banking provides banks with a stable source of deposits, which is essential for funding loans and maintaining liquidity. As fintech startups and digital banks continue to challenge traditional models, established retail banks are responding by collaborating with fintechs, investing in innovation, and redefining customer experience. In essence, while the form and delivery of retail banking are evolving rapidly, its core functions and necessity remain vital. Rather than disappearing, retail banking is adapting to the digital age, becoming more agile, inclusive, and customer-centric.

Precis:

Retail banking is not disappearing but evolving rapidly due to technological advancements and changing customer preferences. Though digital banking is on the rise, retail banking remains vital for financial inclusion, deposit stability, and personalized services. It is adapting through digitization, fintech collaboration, and improved customer engagement. Thus, retail banking is here to stay, reshaped to meet the demands of the modern financial ecosystem.

- **You need to travel for an official event. Write an email to your manager requesting approval for the trip.**

To:@gmail.com

Subject: Request for Approval to Travel for Official Event

Dear [Manager's Name],

I hope this message finds you well.

I am writing to request your approval to travel for an upcoming official event, [Event Name], scheduled to take place on [Date] at [Location]. The event will focus on [brief purpose or benefit of the event], and I believe attending will be highly beneficial in terms of [mention any specific outcomes such as learning, networking, or representing the organization].

I will ensure that all my responsibilities are managed appropriately in my absence, and I will keep you updated on any key takeaways from the event.

Please let me know if you need any additional details or documentation. I look forward to your approval.

**Best regards,
[Your Full Name]
[Your Position]
[Your Contact Information]**

Match the column

- | | |
|---------------------------|---|
| 1. Snug as a bug in a rug | A. A little dull and stupid |
| 2. Step up your game | B. To enhance performance |
| 3. Lose your marbles | C. In comfortable position |
| 4. A bit obtuse | D. To be exhausted due to strain or anger |
| 5. Blue in the face | E. To become insane |

Answer:

1-c

2-b

3-e

4-a

5-d

Vocabulary

- 1. Attritional:**
- 2. Trojan Horse:**
- 3. Vehement:**
- 4. Perilous:**
- 5. Dismantled:**
- 6. Rife:**
- 7. Indispensable:**
- 8. Reckoned:**
- 9. Ripple effects:**
- 10. Scramble:**

Rc ans

1.

Ans: B

Explanation:

The passage explicitly contrasts the 1970s U.S. global dominance (13–15%) with the current diminished position (~10%), while China has surpassed the U.S. (~14%).

This weakened trade dominance makes Trump's protectionism less likely to have the same global effect.

Why the others are incorrect:

A) IMF/World Bank support isn't mentioned in that context.

C) Gold use isn't the central issue here.

D) The dollar remains the preferred reserve currency (as stated).

2.

Ans: D

Explanation:

Passage concludes:

“Trump’s turn to protectionism... may well hasten the country’s retreat from its hegemonic position.”

Why the others are incorrect:

- A) The dollar remains a reserve currency but is not embraced more as a result of these policies.
- B) No mention of technological stagnation.
- C) IMF involvement isn’t referenced.

3.

Ans: C

Explanation:

The passage says Nixon's decision "upended the global financial system... nations reckoned with a new era of financial market volatility."

Why the others are incorrect:

A) It dismantled Bretton Woods, not strengthened it.

B) The dollar remained dominant—its supremacy was accepted in the 1970s, per the passage.

D) The result was volatility, not stability.

4.

Ans: D

Explanation:

The passage clearly states:

“Doing so would not only ensure credibility and neutrality but also symbolise the emergence of the Global South as an indispensable force in shaping global stability.”

Why other options are incorrect:

A) The Global South is proposed because NATO is not welcome. Aligning with NATO undermines the neutrality argument.

B) Logistical ease is not associated with the Global South here.

C) U.S. backing is uncertain in the "Trump era"; relying on it contradicts the passage.

5.

Ans: A

Explanation:

The passage states:

“Moscow views a European-led force as a NATO Trojan horse, a thinly veiled ploy to expand the alliance’s reach into Ukraine.”

This means Russia perceives European peacekeepers as disguised NATO troops, making them unacceptable.

Why other options are incorrect:

B) The passage does not suggest Russia supports a UN-led force.

C) While a ceasefire is mentioned, the passage argues that peace implementation is still a major concern.

D) Russia’s motivations go beyond mere territorial control; its main objection is to NATO-aligned forces.

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