

# The Hindu EDITORIAL ANALYSIS

7th June 2025

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

# 1. Conspicuous (स्पष्ट)

- **Meaning:** Easily seen or noticed; attracting attention
- **Synonyms:** Noticeable, obvious, prominent
- **Antonyms:** Inconspicuous, hidden, unremarkable
- **Example:** Her bright red dress made her conspicuous at the party.

## 2. Copious (प्रचुर)

- **Meaning:** Abundant in supply or quantity.
- **Synonyms:** Ample, plentiful, abundant
- **Antonyms:** Scarce, sparse, lacking
- **Example:** The author took copious notes during the interview.

### 3. Impermanence (अस्थिरता )

- **Meaning:** The state of not lasting forever or being temporary
- **Synonyms:** Temporariness, transience, fleetingness
- **Antonyms:** Permanence, stability, endurance
- **Example:** The impermanence of life teaches us to appreciate each moment.

## 4. Letup (ढील / विराम)

- **Meaning:** A pause or reduction in intensity, force, or activity.
- **Synonyms:** Lull, respite, break, slackening
- **Antonyms:** Increase, intensification, escalation
- **Example:** Despite hours of heavy rain, there was no letup in the storm's fury.

## 5. Feisty (गुस्सैल / जुझारू)

- **Meaning:** Full of spirit, determination, or courage, often aggressively so.
- **Synonyms:** Spirited, plucky, fiery, aggressive
- **Antonyms:** Timid, docile, submissive
- **Example:** The feisty young activist refused to back down during the debate.

## 6. Congruity (अनुरूपता / समानता )

- **Meaning:** The quality of being in agreement, harmony, or alignment.
- **Synonyms:** Consistency, harmony, conformity, agreement
- **Antonyms:** Incongruity, contradiction, conflict
- **Example:** There was a surprising congruity between his words and his actions.

## 7. Perennial (स्थायी / चिरस्थायी )

- **Meaning:** Lasting or existing for a long or apparently infinite time.
- **Synonyms:** Enduring, everlasting, persistent
- **Antonyms:** Temporary, short-lived, momentary
- **Example:** The growth-inflation trade-off is a perennial issue in economic policy.



## 8. Eclectic (विभिन्न )

- **Meaning:** Deriving ideas, style, or taste from a broad and diverse range of sources.
- **Synonyms:** Diverse, varied, comprehensive
- **Antonyms:** Narrow, limited, homogeneous
- **Example:** The artist's eclectic style was influenced by a wide range of cultural traditions.

## 9. Hone (निखारना )

- **Meaning:** To refine or perfect something over a period of time.
- **Synonyms:** Sharpen, improve, enhance
- **Antonyms:** Blunt, dull, worsen
- **Example:** She spent years honing her skills as a dancer.

## 10. Perplexing (उलझन भरा)

- **Meaning:** Completely baffling; very puzzling.
- **Synonyms:** Confusing, puzzling, bewildering.
- **Antonyms:** Clear, straightforward, simple.
- **Example:** The professor's explanation was perplexing to the students.

# VOCABULARY

## One-word substitute:

**1. Related to the sky or the heavens:**

**Celestial**

**2. Existing as a natural and permanent part of something:**

**Inherent**

**3. Belonging to the middle class, often associated with materialism or conventional attitudes:**

**Bourgeois**

**4. A benefit or privilege that comes in addition to regular salary or wages, often associated with a job or position:**

**Perquisite**

# VOCABULARY

## Phrasal Verbs:

### 1. Act out

Meaning: To perform a role or express emotions through actions.

### 2. Ask over

Meaning: To invite someone to one's home.

### 3. Back away

Meaning: To move backward, usually because of fear or caution.

### 4. Back out

Meaning: To withdraw from an agreement, commitment, or situation.

## Idioms & Phrases

### 1. Cutting the Gordian knot

**Meaning:** Solving a complex problem in a quick, decisive, and unconventional way.

### 2. A lone wolf

**Meaning:** A person who prefers to act or live alone, independently of others.

### 3. Let sleeping dogs lie

**Meaning:** Avoid restarting old conflicts or discussing past problems.

## VOCABULARY

### **4. Birds of a feather (flock together)**

**Meaning:** People with similar interests or traits tend to associate with each other.

### **5. Hold your tongue**

**Meaning:** To remain silent or stop yourself from speaking.

## **Article for Reading**

**Same page: on  
monetary policy, the  
RBI, the Government**



**The Reserve Bank of India (RBI) Monetary Policy Committee's decisions, on Friday, show that the central bank is now unequivocally choosing growth in the perennial growth-inflation trade-off. This is the correct approach at this time. The first major decision was to cut the repo rate by 50 basis points to 5.5%. It comes on the back of two cuts of 25 basis points each, in February and April. With the latest retail inflation coming in at a 69-month low, and generally exhibiting a subdued trend, price stability has now been relegated as a secondary concern. These rate cuts will, once the banks transmit them to borrowers, make it cheaper for companies and consumers to borrow to invest and purchase. The second major decision, of slashing the cash reserve ratio by 100 basis points, will help with the transmission of the rate cuts. The less that banks have to keep with themselves, as stipulated by the cash reserve ratio, the more they can lend out — and now at lower rates.**

**It is worth noting, however, that the central bank has again changed its stance. In April, it had moved from being neutral to being accommodative, indicating that it was inclined to cut rates further. It has now moved back to neutral, meaning more rate cuts in the short term are unlikely, unless growth falls well short of expectations. This is a sensible stance to take, given the vast uncertainties that the Indian and global economies are facing. The neutral stance also means that the RBI is equally predisposed to raise rates again in the event of an unforeseen and sustained spike in prices. The monsoon is yet to fully play out, after all. The timing of these decisions is sound. Inflation is low and not likely to jump any time soon if current factors remain unchanged. Further, there are no major elections now that would otherwise have necessitated a pre-emptive strong grip on price levels. On the other hand, growth is lower than it could be. The RBI has projected growth in the current financial year 2025-26 to be 6.5%, which is no faster than what the government provisionally estimated for the previous year.**

**Fiscal policy in terms of government spending has reached the limit of the stimulus it can provide. After a decade of increasing outlays, government capital expenditure can at best be maintained at the level it is at, but cannot reasonably be expected to grow much further. Finance Minister Nirmala Sitharaman and officials in the Ministry of Finance have indicated as much. Apart from developmental and social priorities, the government now has additional defence spending to account for. Monetary policy has to step up and boost growth, and it is good to see the RBI and the government on the same page.**

## Summary

**The passage discusses the Reserve Bank of India's (RBI) recent monetary policy decisions, highlighting its clear shift toward prioritizing economic growth over inflation control. Key decisions include: A 50 basis point repo rate cut to 5.5%, following two earlier 25-point cuts. A 100 basis point reduction in the Cash Reserve Ratio (CRR) to ease liquidity and improve rate transmission. These moves aim to make borrowing cheaper for consumers and businesses. With inflation at a multi-year low, the central bank has deprioritized price stability, though it has reverted its policy stance from "accommodative" to "neutral," signaling caution amid economic uncertainties. The RBI expects growth of 6.5% in FY 2025-26, which aligns with previous estimates but is below potential. Since fiscal policy is constrained due to limited government spending capacity, the onus now lies on monetary policy to drive growth. The coordination between the RBI and the government is viewed positively.**

## **Tone of the Passage:**

**The tone is analytical and supportive, with a measured optimism toward the RBI's actions. While it acknowledges risks and uncertainties, it views the central bank's timing and decisions as appropriate and pragmatic given current economic conditions.**

## Reading Comprehension

Based on the above passage, answer the following questions:

**Question 1:**

**How does the RBI intend to support the transmission of lower interest rates into the economy, according to the passage?**

- A) By increasing statutory liquidity ratio**
- B) By slashing the cash reserve ratio**
- C) By changing its monetary policy stance to contractionary**
- D) By increasing foreign exchange reserves**
- E) None of the above**

## **Question 2:**

**What does the RBI's shift from an accommodative to a neutral stance signify, based on the passage?**

- A) Further rate hikes are now guaranteed**
- B) The central bank will no longer target inflation**
- C) The RBI is maintaining flexibility amid uncertainties**
- D) The economy is overheating and requires cooling**
- E) None of the above**



**Question 3:**

**What is the primary reason the RBI is being urged to take the lead in boosting economic growth?**

- A) Because inflation expectations are volatile**
- B) Because fiscal policy has reached its stimulative limit**
- C) Because private investment is booming**
- D) Because exports are increasing rapidly**
- E) None of the above**

## **Article for Skimming**

**Keeping Your Drive  
Alive Through  
Difficult Periods**

**Life doesn't always move in straight lines. There are seasons of rapid progress, followed by stretches of stagnation. There are times when we feel unstoppable, and times when even the smallest task feels like a mountain. During these difficult periods—when motivation wanes, results are delayed, and doubts begin to echo louder than dreams—keeping your drive alive becomes one of the most crucial inner battles. It's easy to stay motivated when everything is going right. The real test of purpose is what you do when nothing seems to be going your way. Drive isn't just a burst of inspiration; it's a commitment to keep moving forward, even when you're exhausted, discouraged, or unclear about what comes next. It requires remembering why you started, even when you no longer feel the same spark. It means holding onto a vision that your present circumstances can't yet reflect. In difficult times, motivation may not always be loud.**

**Sometimes, it whispers. It shows up in the smallest actions—the decision to try again, to show up one more day, to take one step when running feels impossible. These moments of quiet perseverance are where character is forged. When life slows down or throws obstacles in your path, the key is to shift your focus from what's outside your control to what still is. You can't always dictate the pace of success or eliminate uncertainty, but you can choose how you respond. Break your goals into smaller, more manageable tasks. Celebrate tiny wins. Reflect on how far you've come, not just how far you have to go. Use the downtime to learn, recalibrate, or strengthen your inner foundation. Growth often happens in the dark—beneath the surface, in silence, away from the spotlight. Just because you can't see it doesn't mean it isn't happening. Also, never underestimate the power of rest and reflection.**

**Drive isn't about pushing yourself to the edge—it's about sustaining momentum. Burnout doesn't fuel long-term success; it derails it. In tough phases, giving yourself permission to pause, breathe, and regain perspective is not weakness—it's wisdom. Surround yourself with people who lift you up, revisit the things that inspire you, and remind yourself that slow progress is still progress. Your efforts are not in vain simply because they haven't yet borne visible fruit. Eventually, every tough period passes. The fog lifts. The energy returns. And when it does, you'll be grateful you stayed in the race, even if your pace was slow. Keeping your drive alive during hard times is not about perfection—it's about persistence. It's a quiet, powerful form of resilience that says, "I'm not giving up on myself, even when things are hard." And that mindset, over time, becomes unstoppable.**

**Question 4:**

**Which statement most accurately reflects the author's stance on "slow progress"?**

- A) It is demotivating and should be avoided**
- B) It is a necessary evil in personal growth**
- C) It is equally valuable as rapid success**
- D) It must be compensated with greater effort**
- E) None of the above**

**Question 5:**

**Why does the author describe motivation as a "whisper" during hard times?**

- A) Because it becomes imperceptible and irrelevant**
- B) Because it is expressed in bold, dramatic actions**
- C) Because it is drowned out by criticism from others**
- D) Because it manifests subtly in small consistent choices**
- E) None of the above**

## Today's Descriptive Question:

- **Write an essay of 200 words about Cryptocurrency:  
The Future of Money?**



**Cryptocurrency represents a transformative shift in the financial landscape, heralding the future of money. Unlike traditional currencies, cryptocurrencies such as Bitcoin and Ethereum operate on decentralized platforms using blockchain technology. This decentralization ensures transparency, security, and reduces the need for intermediaries like banks, thereby lowering transaction costs.**

**One of the significant advantages of cryptocurrencies is their potential to offer financial services to unbanked populations worldwide. In regions with unstable banking systems, cryptocurrencies provide a reliable and accessible alternative, enabling individuals to engage in global commerce securely. Moreover, the programmable nature of cryptocurrencies, exemplified by smart contracts on platforms like Ethereum, opens up a myriad of possibilities for automating complex transactions and fostering innovation in various sectors, from real estate to supply chain management.**

**However, the journey toward mainstream adoption of cryptocurrencies is not without challenges. Regulatory uncertainty, market volatility, and security concerns pose significant hurdles. Governments worldwide are grappling with the best approach to regulate these digital assets without stifling innovation. Additionally, the energy consumption of mining operations, particularly for Bitcoin, raises environmental concerns that need addressing.**

**Despite these challenges, the growing acceptance of cryptocurrencies by major financial institutions and the development of more energy-efficient consensus mechanisms indicate a promising future. As technology evolves and regulatory frameworks mature, cryptocurrencies have the potential to redefine money, making financial systems more inclusive, efficient, and innovative.**

- **Write a Letter to Your Father Requesting Him to Increase Your Monthly Allowance.**

**[Your Address]**

**[City, State, ZIP Code]**

**[Email Address]**

**[Date]**

**[Father's Name]**

**[Father's Address]**

**[City, State, ZIP Code]**

**Dear Dad,**

**I hope this letter finds you well. I am writing to discuss a matter that I have been considering for some time now. As you know, I am currently managing**

my monthly expenses with the allowance you generously provide. While I have been doing my best to budget carefully, I have found that my current allowance is insufficient to cover my expenses adequately. With the rising costs of living and academic materials, I often find myself struggling to manage all my needs. Additionally, engaging in extracurricular activities and occasional social events, which are important for my overall development and networking, also requires additional funds. I have tried to minimize unnecessary expenses and prioritize essential ones, but it has become increasingly challenging.

Therefore, I am respectfully requesting an increase in my monthly allowance. I believe an additional [specific amount] would help me cover my expenses more comfortably. I assure you that I will continue to be responsible and manage my finances wisely.

Thank you for considering my request. I appreciate all the support and guidance you have provided me. I am grateful for your understanding and generosity.

With love,  
[Your Name]

**Match the column**

- |                             |   |
|-----------------------------|---|
| 1. Cutting the Gordian knot | A. Avoid restarting old conflicts                                   |
| 2. A lone wolf              | B. A person who prefers to act or live alone                        |
| 3. Let sleeping dogs lie    | C. Solving a complex problem in a quick                             |
| 4. Birds of a feather       | D. To remain silent   |
| 5. Hold your tongue         | E. People with similar interests tend to associate with each other. |

**Answer:**

**1-c**

**2-b**

**3-a**

**4-e**

**5-d**

## Vocabulary

1. Conspicuous:
2. Copious:
3. Impermanence:
4. Letup:
5. Feisty:
6. Congruity:
7. Perennial:
8. Eclectic:
9. Hone:
10. Perplexing:

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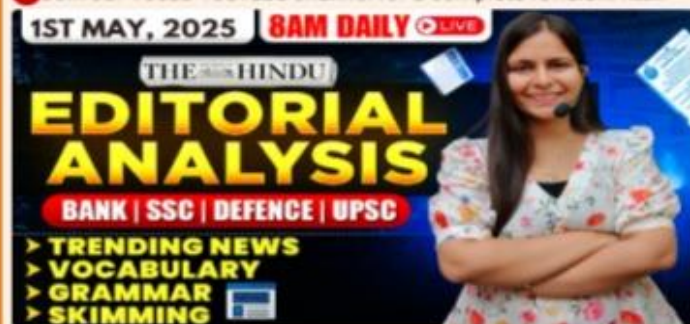


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**Rc ans**

**1.**

**Ans: B**

**Explanation:**

The passage mentions, “The second major decision, of slashing the cash reserve ratio by 100 basis points, will help with the transmission of the rate cuts.” This means banks can lend more freely, aiding transmission.

**Incorrect Options:**

- A) There is no mention of statutory liquidity ratio adjustments.
- C) The RBI is not moving to a contractionary stance; the approach is accommodative shifting to neutral.
- D) Foreign exchange reserves are not discussed at all.

**2.**

**Ans: C**

**Explanation:**

The passage states, “It has now moved back to neutral... This is a sensible stance to take, given the vast uncertainties that the Indian and global economies are facing.” This clearly supports C.

**Incorrect Options:**

A) A neutral stance means neither hikes nor cuts are guaranteed.

B) Inflation remains relevant: “The RBI is equally predisposed to raise rates again in the event of an unforeseen and sustained spike in prices.”

D) No mention of economic overheating is made; in fact, growth is sluggish.

**3.**

**Ans: B**

**Explanation:**

The passage says, “Fiscal policy in terms of government spending has reached the limit of the stimulus it can provide... government capital expenditure can at best be maintained... but cannot... grow much further.” Hence, monetary policy must step up.

**Incorrect Options:**

- A) Inflation is described as subdued: “retail inflation... exhibiting a subdued trend.”
- C) There’s no mention of private investment booming.
- D) Export performance is not discussed.

**4.**

**Ans: C**

**Explanation:**

The author asserts: “Remind yourself that slow progress is still progress.” and “Just because you can’t see it doesn’t mean it isn’t happening.” These lines affirm that slow progress is still meaningful, equating it in value to rapid progress.

**Incorrect Options:**

- A) Contradicted directly by the tone and message of perseverance.
- B) The term “necessary evil” implies negativity; the author treats it positively.
- D) The author does not suggest increasing pressure but recommends sustainable momentum.

**5.**

**Ans: D**

**Explanation:**

The passage clearly says: “Motivation may not always be loud. Sometimes, it whispers. It shows up in the smallest actions—the decision to try again, to show up one more day...” This supports Option D directly.

**Incorrect Options:**

A) Motivation isn’t irrelevant; it quietly endures.

B) "Bold, dramatic" contradicts the metaphor of a whisper.

C) The passage discusses internal doubt, not external criticism.