

The Hindu EDITORIAL ANALYSIS

3rd May 2025

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

1. Stealthy (गुप्त)

- **Meaning:** Behaving or done in a cautious manner, so as not to be seen or heard.
- **Synonyms:** Sneaky, covert, clandestine
- **Antonyms:** Overt, conspicuous, blatant
- **Example:** The thief made a stealthy exit from the building to avoid detection.

2. Complacent (आत्मसंतुष्ट)

- **Meaning:** Showing smug or uncritical satisfaction with oneself or one's achievements, often while unaware of potential dangers.
- **Synonyms:** Self-satisfied, smug, unconcerned
- **Antonyms:** Concerned, anxious, vigilant
- **Example:** The Zamorin remained complacent, failing to foresee the strategic threat posed by foreign traders.

3. Oblivious (अनजान)

- **Meaning:** Unaware or unconscious of what is happening around.
- **Synonyms:** Unaware, ignorant, heedless
- **Antonyms:** Aware, mindful, conscious
- **Example:** The G-7 was oblivious to the plight of developing countries during the pandemic.

4. Turmoil (अशांति)

- **Meaning:** A state of great disturbance, confusion, or uncertainty.
- **Synonyms:** Chaos, upheaval, disorder
- **Antonyms:** Calm, peace, stability
- **Example:** The turmoil within ASEAN presents India with new strategic opportunities.

5. Abating (कम होना)

- **Meaning:** Becoming less intense or widespread.
- **Synonyms:** Easing, diminishing, subsiding
- **Antonyms:** Increasing, intensifying, escalating
- **Example:** The war in Ukraine shows no signs of abating, raising concerns about long-term security.

6. Intrude (घुसपैठ करना)

- **Meaning:** To enter without invitation, permission, or welcome.
- **Synonyms:** Encroach, interfere, trespass
- **Example:** The U.S. trade demands intrude into the internal legislative processes of other countries.

7. Modicum (थोड़ा सा)

- **Meaning:** A small quantity of something.
- **Synonyms:** Bit, small amount, iota
- **Antonyms:** Abundance, lot, surplus
- **Example:** The new policy provides a modicum of relief to senior citizens in need of healthcare.

8. Indecorous (अशोभनीय)

- **Meaning:** Not in keeping with good taste and propriety; improper or inappropriate in behavior or conduct.
- **Synonyms:** Improper, unseemly, rude, inappropriate
- **Antonyms:** Decorous, proper, appropriate, refined
- **Example:** His indecorous remarks during the formal dinner shocked everyone present.

9. Indomitable (अविजेय / अडिग)

- **Meaning:** Impossible to subdue or defeat; having an unyielding spirit.
- **Synonyms:**
Unconquerable, resolute, fearless, invincible
- **Antonyms:** Weak, submissive, yielding, timid
- **Example:** Her indomitable spirit helped her overcome every challenge in her path.

10. Covetous (लालची / लोभी)

- **Meaning:** Having a strong desire for something that belongs to someone else, especially wealth or possessions.
- **Synonyms:** Greedy, envious, acquisitive, avaricious
- **Antonyms:** Generous, selfless, content, charitable
- **Example:** The covetous businessman was never satisfied, always wanting more power and wealth.

VOCABULARY

One-word substitute:

1. A deep, long-lasting sadness:

Melancholy

2. Dealing with things sensibly and realistically:

Pragmatic

3. Fluent or persuasive in speaking or writing:

Eloquent

4. Extremely generous, especially with money:

Munificent

VOCABULARY

Phrasal Verbs:

1. Carry out

Meaning: To perform or complete a task, order, or instruction.

2. Drop off

Meaning: To take someone or something to a specific place and leave them there; to fall asleep.

3. Get away with

Meaning: To escape blame or punishment for something.

4. Look up to

Meaning: To admire or respect someone.

VOCABULARY

Idioms & Phrases

1. Wolf in sheep's clothing

Meaning - someone who hides malicious intent under the guise of kindness

2. Whistleblower

Meaning - a person who informs on someone engaged in illegal activities

3. Whole nine yards

Meaning - everything you can possibly want, have, or do in a particular situation.

VOCABULARY

4. Zip your lip

Meaning - to stop talking immediately

5. Catch someone's eye

Meaning - to get someone's attention

Article for Reading

**Minerals gamble: on
the U.S.-Ukraine
mineral deal**

After painstaking negotiations, marked by inflammatory exchanges, Washington and Kyiv have signed an agreement that would grant the U.S. access to Ukraine's critical mineral and oil and gas resources through a joint investment fund. Ukraine has claimed that it would lead to an equal economic partnership, while its actual impact remains uncertain. The idea of a minerals deal was proposed by Ukrainian President Volodymyr Zelenskyy last year to the Biden administration as part of his "victory plan". His pitch was to open up Ukraine's vast untapped critical minerals resources (which include lithium, graphite, uranium and titanium, besides rare earth minerals) in exchange for continued American military support and security guarantees. After Donald Trump assumed the presidency, he supported a minerals deal, but an entirely different one. He insisted that Kyiv repay the billions of dollars provided as military and economic assistance during the war by granting U.S. companies access to Ukraine's resources.

At one point, the disagreement escalated into a public spat at the Oval Office between Mr. Zelenskyy and Mr. Trump. But both sides pressed ahead, which culminated in the April 30 deal. For Ukraine, the agreement represents an improvement over Mr. Trump's previous proposals. There is no reference to aid as debt in the fine print. Under the deal, the United States-Ukraine Reconstruction Investment Fund will finance extraction projects in Ukraine's resources. Kyiv will share 50% of the revenues from these projects towards the fund. While the agreement omits any reference to past U.S. aid, future American assistance will be considered as capital contributions to the fund — Ukraine will have to repay future aid through resource revenues. More importantly, although Mr. Zelenskyy originally envisioned a minerals deal as a pathway to securing security guarantees from the U.S., the final agreement offers no explicit American security commitments to Kyiv. Ukrainian officials have portrayed the deal, which needs to be ratified by Parliament, as a win-win.

But it actually underscores Kyiv's growing vulnerabilities in a war that shows no sign of abating. Mr. Zelenskyy and his generals are aware that if American support dries up, their embattled forces would be in peril. And Mr. Trump has already rejected Ukraine's most pressing demand — firm security guarantees. Facing limited options, Ukraine has signed the agreement in the hope that it would at least ensure continued flow of U.S. military assistance in the form of U.S. investments to the fund. But Mr. Zelenskyy's minerals gamble will pay off only if the Trump administration stays committed to helping end the war. If the war drags on, with Russia forces continuing to advance in the east, the minerals deal would mean little for Ukraine's security.

Summary

The passage outlines a recent agreement between the United States and Ukraine, finalized on April 30, that allows U.S. access to Ukraine's critical minerals and energy resources through a joint investment fund. The deal was the result of complex negotiations, including differences between President Zelenskyy's original proposal—which linked resource access to military aid and security guarantees—and former President Trump's demands for repayment of aid through resource concessions. While the final deal omits references to past U.S. aid and offers an economic partnership framework, it does not include the explicit security guarantees Ukraine had hoped for. Despite being presented as mutually beneficial, the agreement highlights Ukraine's increasing dependence on the U.S. amid an ongoing and uncertain war, especially with Trump's refusal to offer firm security commitments.

Tone:

The tone is analytical, with undercurrents of skepticism and concern. While acknowledging the diplomatic achievement, the passage stresses the precariousness of Ukraine's position and casts doubt on the long-term value of the agreement without security assurances or a clear end to the war.

Reading Comprehension

Based on the above passage, answer the following questions:

Question 1:

Why does the final agreement between the U.S. and Ukraine not fully address Ukraine's strategic concerns?

- A. It excludes references to rare earth elements, which Ukraine sought to export.**
- B. It places all administrative control of the fund in U.S. hands.**
- C. It lacks the explicit security guarantees Kyiv originally sought from the U.S.**
- D. It obligates Ukraine to host U.S. military bases without parliamentary ratification.**
- E. None of the above**

Question 2:

What does the U.S.-Ukraine Reconstruction Investment Fund specifically aim to do?

- A. Act as a central bank for post-war Ukrainian reconstruction.**
- B. Channel revenue from critical mineral extraction projects, with a 50% share going to the fund.**
- C. Provide direct cash assistance to Ukrainian civilians displaced by the war.**
- D. Fund U.S. military operations in Eastern Europe.**
- E. None of the above**

Question 3:

What was a key difference between the original minerals proposal made by President Zelenskyy and the deal finalized under President Trump?

- A. Zelenskyy's original proposal required Ukraine to repay past U.S. aid using natural gas exports.**
- B. The finalized deal includes U.S. debt cancellation, which was not part of Zelenskyy's original plan.**
- C. Trump's version treats future U.S. assistance as capital contributions, while Zelenskyy's plan sought security guarantees in return for access to minerals.**
- D. Zelenskyy proposed opening Ukraine's oil reserves, whereas Trump focused exclusively on uranium.**
- E. None of the above**

Article for Skimming

**A profound shift in
the global order**

India is at another inflexion point, reminiscent of Vasco De Gama sailing into Kozhikode in 1498 and of a complacent Zamorin lacking strategic intention. Instead of trade routes, global value chains are being reshaped by force. The stakes are high for India which is in line to be the third largest economy. The 75-year-old post-colonial order, labelled as globalisation, characterised multilateralism imposing rule-based restrictions on all for the common good. Its conceptual foundation of a world divided between 'donors' and 'recipients' became obsolete with China 'overtaking' the United States as the largest donor, and in the share of manufacturing and global trade. The World Trade Organization and the United Nations and Treaties lost their utility to the proponents, leading to U.S. withdrawals. The COVID-19 pandemic exposed the G-7 scrambling to corner medicines, oblivious of the plight of others. Now, the G-7 is splitting leaving a vacuum and global institutions such as BRICS will soon have more requests for membership.

U.S. President Donald Trump is not whimsical. He is responding to a more equal world moving out of the colonial frame that is attempting to hold on to fading benefits. Bilateral deals are forcing countries to subordinate their interests and the way tariffs have been described and defined arbitrarily based on trade imbalance intrudes into how national laws should be changed. Least Developed Countries no longer have privileges. The U.S. is restructuring its approach to prosperity and power and so should the others. The 'breakup' of the G-7 and G-20 now leaves global agenda-setting open. Since 2020, the U.S., China, the European Union and India have together contributed nearly three-quarters of all growth, with the U.S. and China accounting for almost half. There is also a decline in the relative power of the U.S. Russia has become an Asian power, increasing energy links with China and India. Asia will soon again have two-thirds of global wealth and power (as had been the case throughout civilisation except for the age of colonialism). Geopolitics has returned to its natural state of co-existence sharing prosperity.

India has to be strategic to grasp new opportunities with the 'dismantling' of the WTO just as China used its entry into the WTO for its rise. The U.S. and China are pretty much evenly balanced in terms of influence, trade, technology, defensive military capacity and playing tit-for-tat on tariff levels. The challenge is to manage trade relations with the U.S. pushing its agricultural and energy surplus and to build on the rapprochement with China. The future direction has been set in the recent statement of Prime Minister Narendra Modi that this is the Asian Century. The turmoil within the Association of Southeast Asian Nations (ASEAN) is an opportunity to jointly work towards an Asian common market, with bilateral concessions to share prosperity. As the WTO's 'most-favoured nation' clause of non-discrimination withers away, it is in India's longer term interest to propose a new cooperative architecture to ASEAN and the African Union, as their potential consumption will exceed current consumption in the U.S. and Europe.

Question 4:

What does the passage suggest about the current state of global value chains and India's position in them?

- A. Global value chains are expanding rapidly, offering India numerous opportunities without significant challenges.**
- B. India is poised to become the largest economy, surpassing both the U.S. and China, due to its dominance in global value chains.**
- C. Global value chains are being reshaped by force, presenting high stakes for India, which is in line to be the third-largest economy.**
- D. India's role in global value chains is diminishing due to its reluctance to engage in bilateral trade agreements.**
- E. None of the above**

Question 5:

According to the passage, how has the conceptual foundation of globalization changed with China's rise?

- A. It has strengthened the division between 'donors' and 'recipients'.**
- B. China's overtaking of the U.S. as the largest donor has rendered the 'donor-recipient' model obsolete.**
- C. The U.S. has maintained its position as the largest donor, reinforcing the existing global order.**
- D. Globalisation now relies solely on multilateral institutions like the WTO and the UN.**
- E. None of the above**

Today's Descriptive Question

Original Text:

India's fintech sector is rapidly evolving, driven by digital adoption, regulatory support, and financial inclusion initiatives. With the rise of UPI (Unified Payments Interface), digital lending, neobanks, blockchain, and AI-driven financial services, the country is poised to become a global fintech leader. One of the biggest drivers of fintech growth is UPI, which has revolutionized digital payments. The government's push for a cashless economy, along with the expansion of digital banking and Aadhaar-linked services, is increasing fintech penetration across urban and rural areas. The rise of neobanks (digital-only banks) and AI-powered financial products is further reshaping India's banking landscape.

Fintech startups are also transforming lending and insurance. Digital lending platforms use AI and alternative credit scoring to provide loans to underserved segments, while InsurTech companies are making insurance more accessible through personalized digital policies. Additionally, the use of blockchain and digital currencies is expected to enhance security and efficiency in financial transactions. However, challenges like data privacy concerns, cybersecurity risks, and regulatory compliance remain. The Reserve Bank of India (RBI) is actively working on policies to regulate digital lending, cryptocurrencies, and financial data security. Maintaining a balance between innovation and regulatory oversight will be key to sustainable fintech growth. With continuous technological advancements and regulatory support, India's fintech ecosystem is set for exponential growth, promoting financial inclusion, digital innovation, and a more connected economy.

Precis:

India's fintech sector is expanding due to digital payments, neobanks, AI-driven lending, and blockchain. UPI and Aadhaar-linked services are driving financial inclusion, while digital lending and InsurTech are reshaping credit and insurance access.

Challenges like cybersecurity risks and regulatory compliance persist, but RBI's policies aim to balance innovation and security. With technological advancements and government support, fintech in India is set for sustained growth, fostering financial inclusion and a digitally connected economy.

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Match the column

- | | |
|-----------------------------|---|
| 1. Wolf in sheep's clothing | A. to stop talking immediately |
| 2. Whistleblower | B. to get someone's attention |
| 3. Whole nine yards | C. a person who informs on someone engaged in illegal activities |
| 4. Zip your lip | D. someone who hides malicious intent under the guise of kindness |
| 5. Catch someone's eye | E. the full extent of something |

Answer:

1-d

2-c

3-e

4-a

5-b

Vocabulary

1. **Stealthy:**
2. **Complacent:**
3. **Oblivious:**
4. **Turmoil:**
5. **Abating:**
6. **Intrude:**
7. **Modicum:**
8. **Indecorous:**
9. **Indomitable:**
10. **Covetous:**

P. The winners of the 2024 Sony World Photography Awards have been revealed, with Zed Nelson receiving the prestigious title of Photographer of the Year.

Q. He described the project as an exploration of the fractured relationship between humanity and the natural world.

R. In another category, The Tokyo Toilet Project in Shibuya-ku, Tokyo, Japan, was declared the winner.

S. This initiative focuses on urban redevelopment by designing modern public restrooms that promote accessibility and encourage public use.

T. Nelson was recognized for his project The Anthropocene Illusion, named after the geological epoch known as the Anthropocene—an era in which human activity has become the dominant influence on the Earth’s environment.

Rc ans

1.

Ans: C

Explanation:

The passage states that while Zelenskyy hoped the deal would secure firm American security guarantees, the final version does not offer any.

"Zelenskyy originally envisioned a minerals deal as a pathway to securing security guarantees... the final agreement offers no explicit American security commitments to Kyiv."

Incorrect Options:

- A. Rare earth minerals are included in Ukraine's resource list.
- B. The structure of fund management is not discussed; control is not described.
- D. There's no mention of U.S. bases or military presence as part of the deal.

2.

Ans: B

Explanation:

The fund is designed to finance extraction and receive half of the revenues, which will be used to cover future U.S. assistance.

"Under the deal, the United States-Ukraine Reconstruction Investment Fund will finance extraction projects in Ukraine's resources. Kyiv will share 50% of the revenues from these projects towards the fund."

Incorrect Options:

- A. No banking or currency role is indicated.
- C. Civilian cash assistance isn't mentioned.
- D. The fund does not finance military operations — it supports resource projects.

3.

Ans: C

Explanation:

Zelenskyy's original "victory plan" offered mineral access in exchange for U.S. military support and security guarantees. The final deal under Trump lacks security guarantees and instead ties future U.S. assistance to repayments through resource revenues via a joint fund.

"Zelenskyy originally envisioned a minerals deal as a pathway to securing security guarantees... the final agreement offers no explicit American security commitments."

"Future American assistance will be considered as capital contributions to the fund — Ukraine will have to repay future aid through resource revenues."

Incorrect Options:

A. No mention of repaying with natural gas exports appears in the passage.

B. There's no debt cancellation. In fact, the future aid is structured as debt.

D. The original proposal included many minerals, but not oil specifically — and Trump's focus wasn't limited to uranium.

4.

Ans: C

Explanation:

The passage states: "India is at another inflexion point... Instead of trade routes, global value chains are being reshaped by force. The stakes are high for India which is in line to be the third largest economy."

Incorrect options:

A is incorrect as the passage emphasizes challenges in global value chains, not rapid expansion without challenges.

B is incorrect; while India is projected to become the third-largest economy, the passage does not suggest it will surpass both the U.S. and China.

D is incorrect; the passage does not mention India's reluctance to engage in bilateral trade agreements.

5.

Ans: B

Explanation:

The passage notes: "Its conceptual foundation of a world divided between 'donors' and 'recipients' became obsolete with China 'overtaking' the United States as the largest donor."

Incorrect options:

A is incorrect; the passage states the division has become obsolete, not strengthened.

C is incorrect; it contradicts the passage, which states China has overtaken the U.S.

D is incorrect; the passage mentions the diminishing utility of institutions like the WTO and the UN.

Parajumble Answer:

The correct order of the given sentences in the paragraph is **PTQRS**. **P begins the paragraph** by highlighting who won the World Photography Award. **T follows, specifying** the name of the project and where it was captured. **Q further elaborates on the description** provided by Nelson about the project. **RS is a mandatory pair** that introduces another winner in a different category, with **S concluding the paragraph**.

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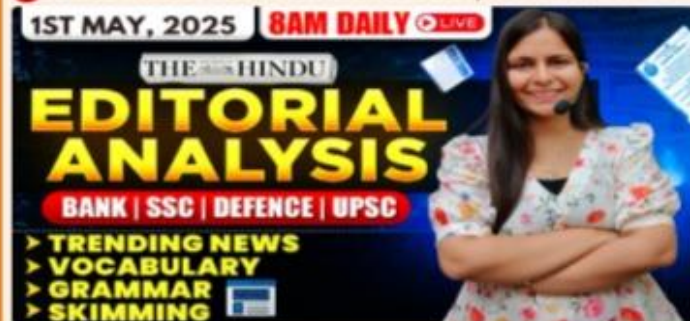


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