



 *Mahendra's*

THE HINDU

Editorial Analysis

Grammar

Reading Skills

Vocab

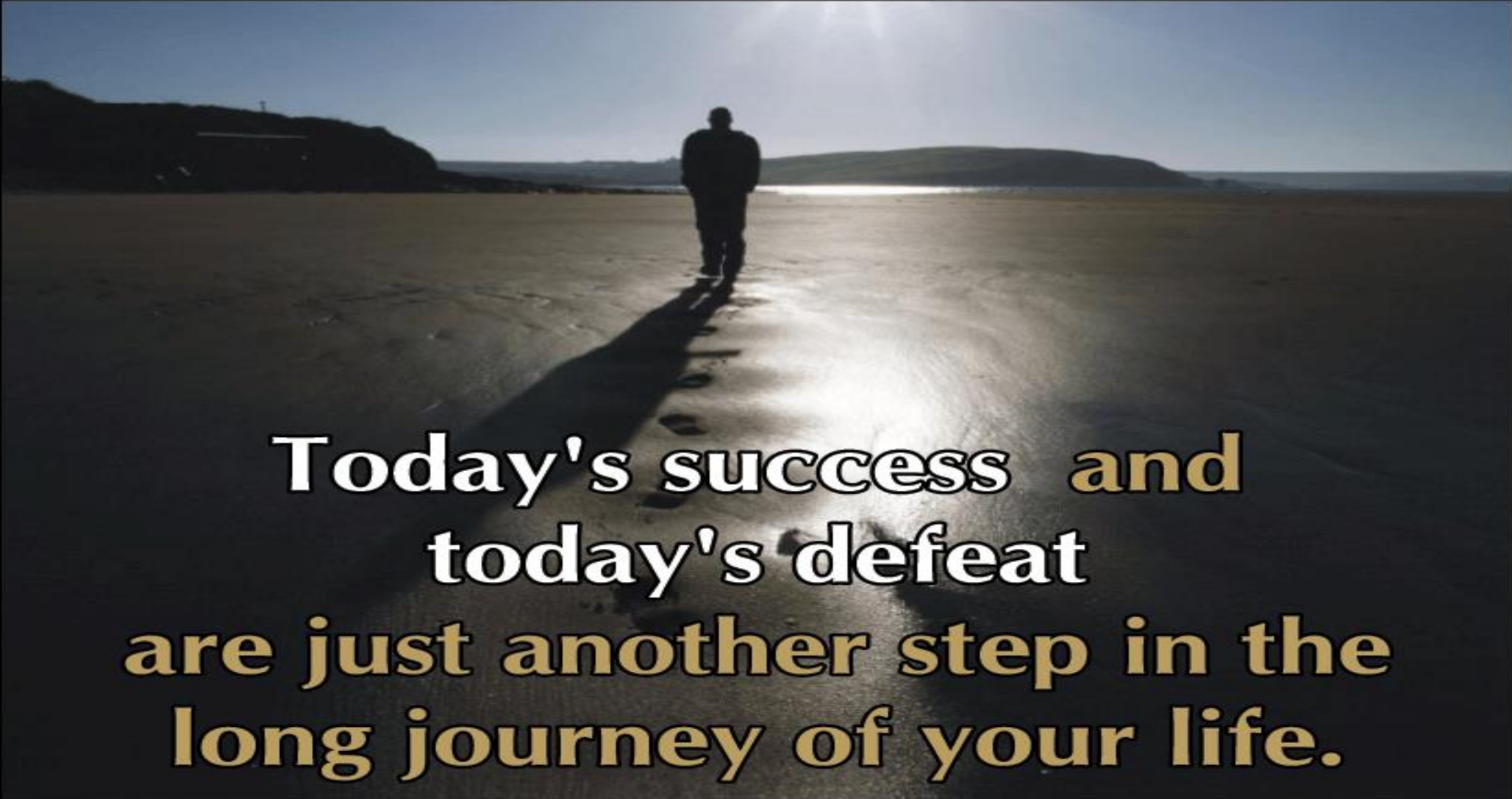
Spoken English

BANK / SSC / UPSC / STATE EXAMS

LIVE  **8:00 AM**

22 NOV 2021



A person is walking away from the camera on a wide, sandy beach. The sun is low on the horizon, creating a long, dark shadow of the person that stretches across the sand towards the viewer. The sky is a pale blue, and the ocean is visible in the distance. The overall mood is contemplative and serene.

**Today's success and
today's defeat
are just another step in the
long journey of your life.**

TOPICS WE WOULD COVER

- i. GRAMMAR SKILLS**
- ii. ARTICLE ANALYSIS**
- iii. THE HINDU VOCABULARY**
- iv. LEARNING VOCAB WITH IMAGES**
- v. CHECK YOUR PROGRESS**
- vi. ENGLISH SPEAKING TIPS**

GRAMMAR SKILLS

ARE
YOU
READY??


GRAMMAR SKILL - 1

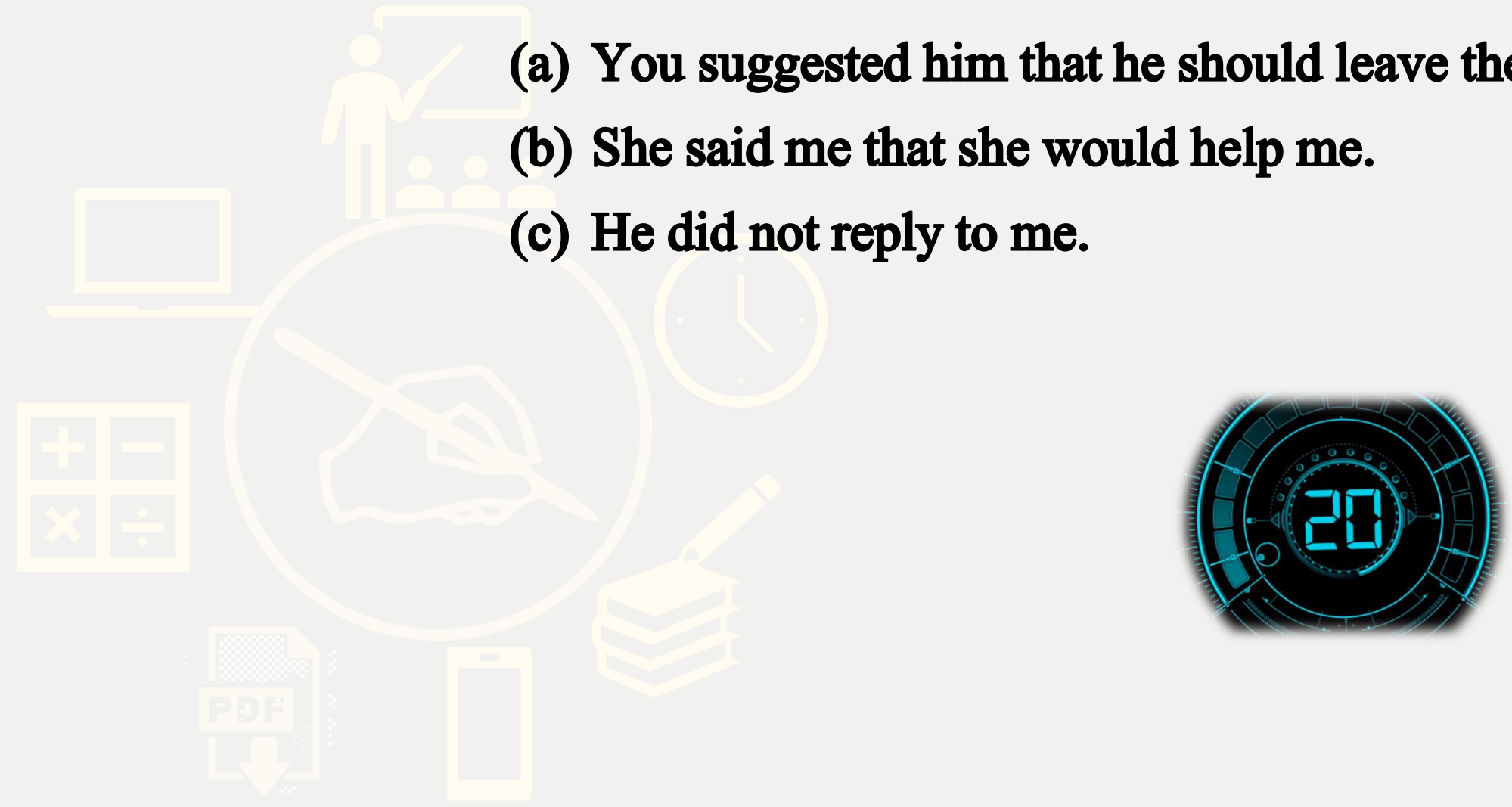
To should not be used with the following verbs when followed by an object. Such verbs are **advise, tell, ask, beg, command, encourage, request, Inform, welcome, warn, forbid, order, remind congratulate, compliment.**

- 
- a) **I informed to the police of the accident.**
- b) **I was told to postpone the meeting.**

GRAMMAR SKILL - 2

**"To' is used after say, suggest propose
speak, reply, explain, complain, talk,
listen, write, report, pray and describe
if the object is a person.**



- 
- (a) You suggested him that he should leave the place.
(b) She said me that she would help me.
(c) He did not reply to me.

SO IT'S TIME

Let's start



ARTICLE

RBI report finds 600 illegal loan apps operating in India

Debt traps

■ An RBI Working Group report has said that there are as many as 600 illegal loan apps that offer digital lending

■ These apps, which are not under any regulatory body, charge high interest, gain access to phone data and users are harassed and abused if a payment is missed



■ ISTOCK/GETTY IMAGES

■ An RBI complaints portal received 2,562 complaints on such loan apps from January 2020 to March 2021. The most number of complaints were from Maharashtra

ARTICLE

A Reserve Bank of India (RBI) Working Group (WG) on digital lending, including lending through online platforms and mobile apps, has **stumbled upon** more than 600 illegal loan apps operating in India.

These apps, mostly used to **dupe unsuspecting** people, are available on several app stores for Android users in the country, the WG said in a report.

In course of its filed work to prepare a detailed report on digital lending and to suggest recommendations, the WG found out the existence of over 1,100 unique loan apps that could be searched through key words such as loan, instant loan and quick loan.

These apps were available across 81 app stores from January 01, 2021 to February 28,2021, it stated.

ARTICLE

The RBI panel pointed out that **Sachet**, a portal established by the Reserve Bank under State Level Coordination Committee (SLCC) mechanism for registering complaints by public, has been receiving significantly increasing number of complaints against digital lending apps.

Around 2,562 complaints were received from January 2020 to March 2021.

“Majority of the complaints **pertain** to lending apps promoted by entities not regulated by the Reserve Bank such as companies other than NBFCs (Non-Banking Financial Company), **unincorporated** bodies and individuals,” the report observed.

ARTICLE



Another significant **chunk** of complaints pertains to lending apps partnering with the NBFCs, especially smaller ones (asset size of less than ₹1,000 crore, it noted.

Most of the complaints were received from Maharashtra, followed by Karnataka, Delhi, Haryana, Telangana, Andhra Pradesh, Uttar Pradesh, West Bengal, Tamil Nadu and Gujarat.



THE HINDU
VOCABULARY

COMPLACENCY (NOUN): (आत्मतुष्टि):

Smugness

Synonyms: Self-satisfaction, Self-approval

Antonyms: Dissatisfaction

DEPORT (VERB): (निकाल देना):

Expel

Synonyms: Banish, Exile

Antonyms: Admit



SCRUTINIZE (VERB): (जाँचना):Inspect

Synonyms: Survey, Scan

Antonyms: Glance at

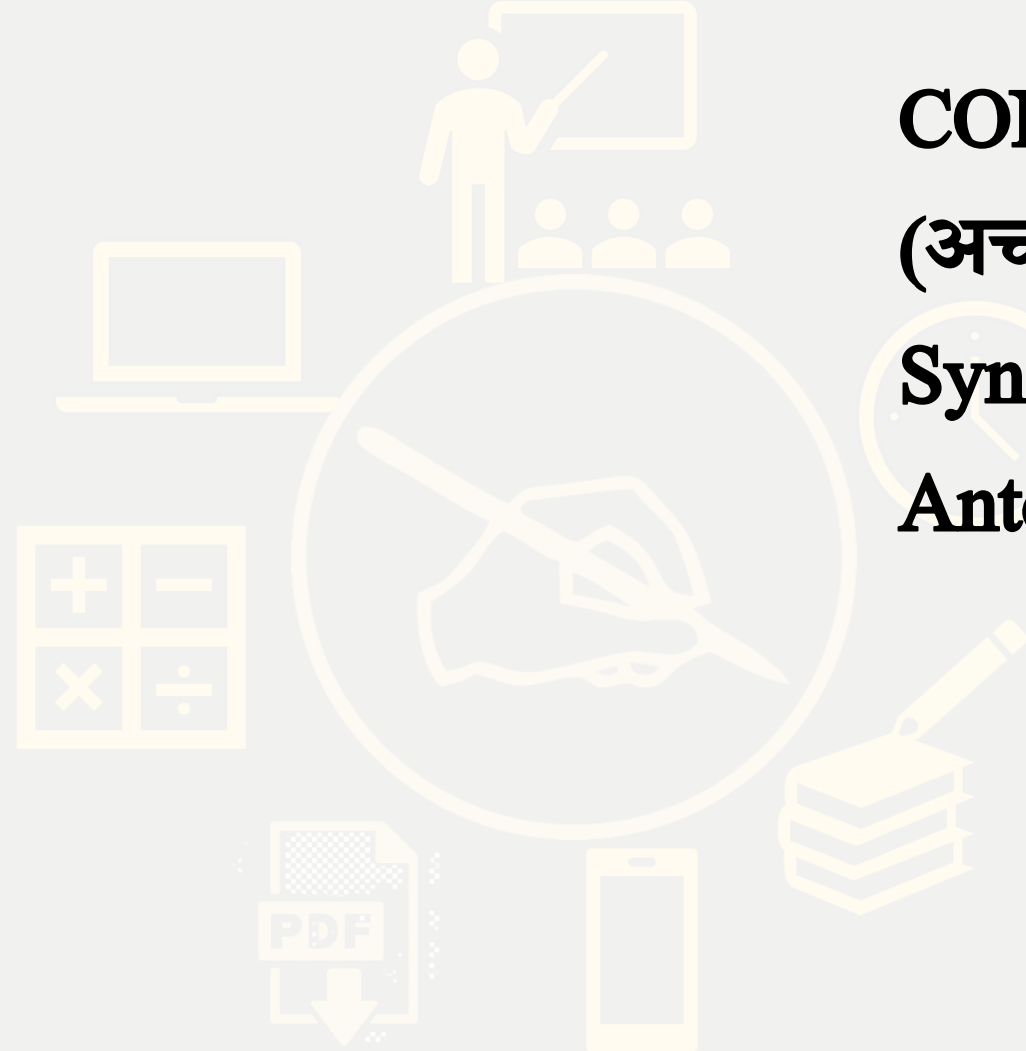


CONVALESCENT (ADJECTIVE):

(अच्छा हो जानेवाला): Recuperating

Synonyms: Recovering, Improving

Antonyms: Worsening



LEARNING VOCAB WITH IMAGES

ARE
YOU
READY??

Magnanimous



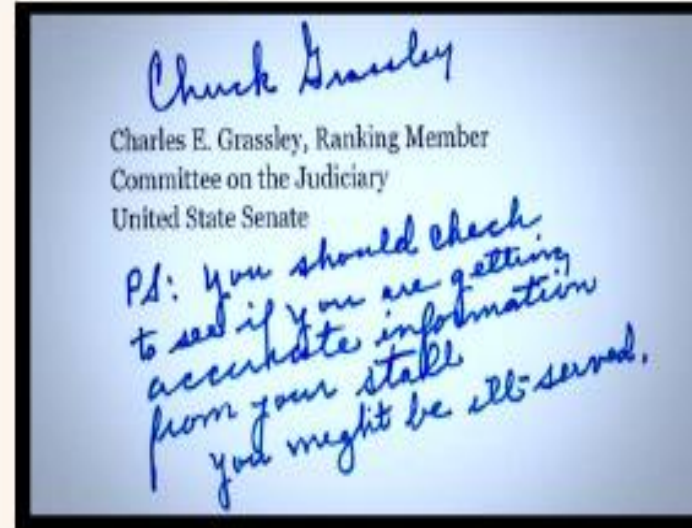
Definition: kind, generous, and forgiving, especially toward an enemy or a rival

Erudition



Definition: The quality of having or showing great knowledge or learning; scholarship.

Postscript



- Definition:** 1) an extra message that you add at the end of a letter after your signature
- 2) extra facts or information about a story, an event, etc. that are added after it has ended

LET'S CHECK YOUR PROGRESS

ARE
YOU
READY??



Time for MISSPELT WORDS



Q.1. **Their** (1)/has been a series of **abductions** (2)/of young **children** (3)/of the schools in the **area**. (4)/ All correct (5)

(1) use there in place of their



Q.2. The **council** (1)/denied having any **hand** (2)/in the **recently** (3)/unearthed **scandle**. (4)/ All correct (5)

(4) correct spelling is scandal



Q.3 . He was **unable** (1)/to give a **satisfactory** (2)/
explanation for his **absense** (3)/from the
meeting. (4)/ All correct (5)

(3) correct spelling is
absence



Q4. As the ship was **sinking** (1)/fast, the **captain** (2)/ gave orders to **abandon** (3)/it **immediately**. (4)/ All correct (5)

(5) All correct





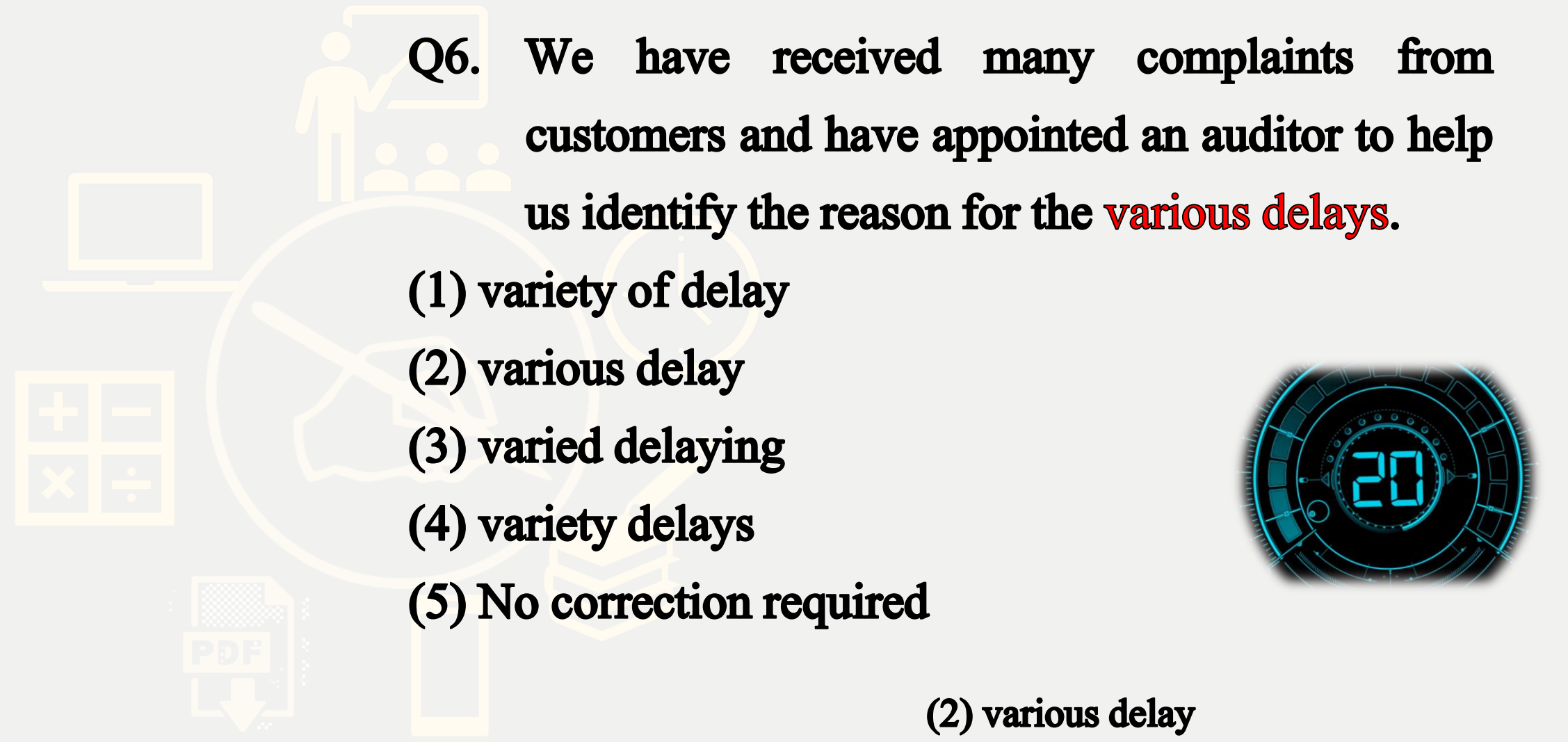
Q5. **Much** (1)/countries are starting to **turn** (2)/their **attention** (3)/to new **sources** (4)/of energy. All correct (5)



(1). Use many in place of much

Time for PHRASE REPLACEMENT





Q6. We have received many complaints from customers and have appointed an auditor to help us identify the reason for the **various delays.**

- (1) variety of delay**
- (2) various delay**
- (3) varied delaying**
- (4) variety delays**
- (5) No correction required**

(2) various delay

Q7. A bank **has loans to its** own employees at interest rates below the rate decided by RBI.

- (1) is giving loans to
- (2) loans their
- (3) can give loans to its
- (4) has given loans for its
- (5) No correction required

(3) can give loans to its



Q8. The Indian banking sector is growing rapidly and banks are opening **much of branches** in unbanked areas.

- (1) many branches
- (2) numerous branch
- (3) mostly branch
- (4) as much branches as
- (5) No correction required

(1) many branches



Q9. Depending on the location you select, the cost of setting up a new factory **has vary from 50 lakh to 10 crore.**

- (1) is varied between**
- (2) will vary from**
- (3) varying about**
- (4) could vary around**
- (5) No correction required**



(2) will vary from

Q10. Although other parts the world 20% of the farm area is owned by women, in India women own less than 7%.

- (1) If in other parts**
- (2) However some parts**
- (3) Where another part of**
- (4) While in other parts of**
- (5) No correction required**



(4) While in other parts of

ENGLISH SPEAKING

TIPS

ARE
YOU
READY??

Some Important negative Sentences

मैं तुम्हें मूर्ख नहीं कह रहा हूँ

I am not calling you a fool.



Some Important negative Sentences

हमें एक दूसरे से कुछ लेना देना नहीं है।

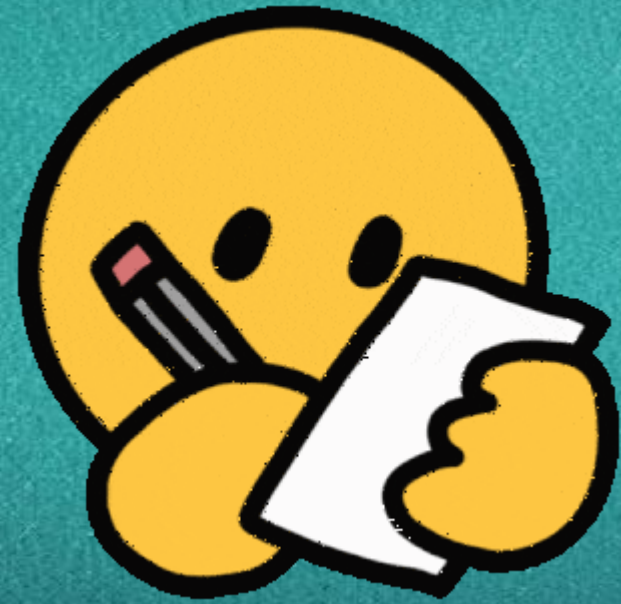
We do not owe each other anything.

Some Important negative Sentences

मैं उसकी परवाह नहीं करता.

I don't care about it.

Homework



Home Work ANSWER

The meeting will not end (1) / till
the chairman (2) / gets approval
from (3) / **every members of the**
Board(4) / No error(5)

Home Work

His health is _____and he is
not in a _____to walk.

01. fine , positions
02. improve , extent
03. mastering , able
04. progress, clarity
05. deteriorating, position

