



**THE HINDU**

# EDITORIAL ANALYSIS

**&**

**VOCABULARY**

- **IMPORTANT NEWS**
- **READING**
- **GRAMMAR**
- **SKIMMING**

**08  
AM**

**9 March**





# Join my **TELEGRAM GROUP**



@englishbyshalinimam



Daily PDF of all YT sessions



Discussion / Doubt Solving



Direct Interaction with me



Quiz



Polls





Dubious response: On the State Bank of India  
and the Electoral Bond scheme

The SBI's reasons to delay publication of details of electoral bonds defy belief

Heart of the matter: On the Prime Minister's  
visit to Kashmir and after

Development of Kashmir must happen  
alongside restoration of political rights



# QUIZ



# SYNONYM OF AUGER

1. Plug

2. Stopper

3. Block

4. Digger

5. Deployed





## SYNONYM OF CAVERN

1. Vault
2. Ruins
3. Hilltop
4. Exterior
5. Ridge

a big cave  
large, deep hole



# ANTONYM OF FERVOUR

Lack of  
Concern

1. Excitement

2. Insouciance

3. Reamer

4. Frenzy

5. Devotion

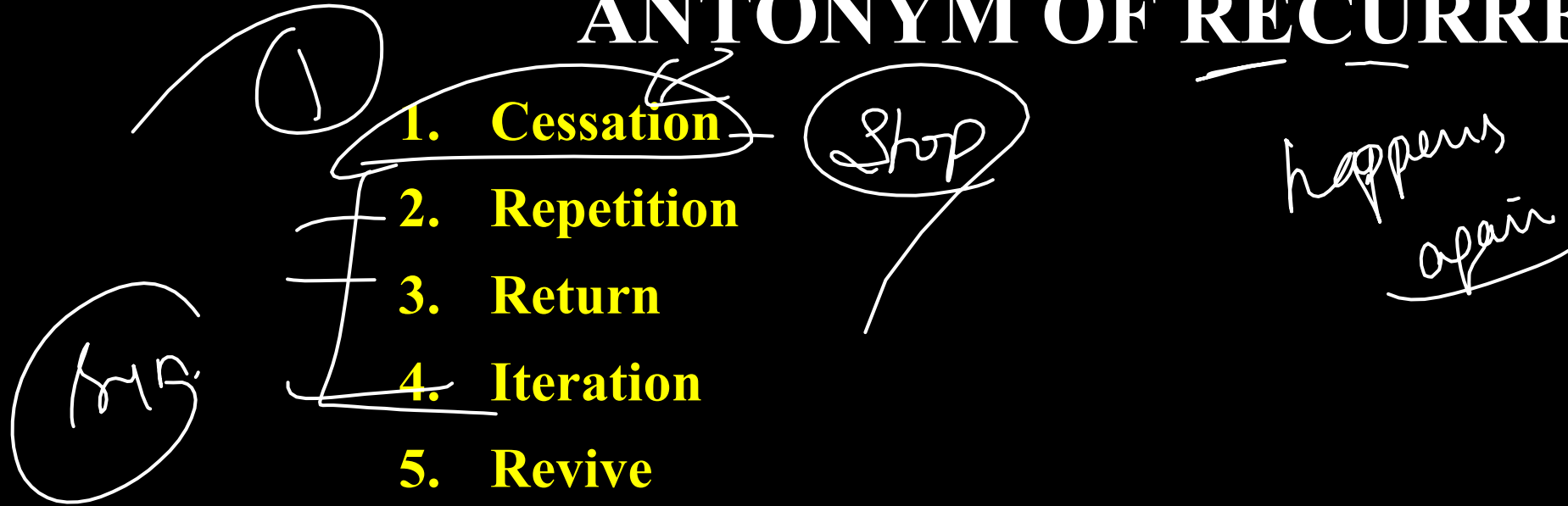
+1

Very strong  
feelings

Enthusiasm



# ANTONYM OF RECURRENCE







# SYNONYM OF DEFYING

1. **Contravene**

+1

2. **Comply**

Refuse

3. **Conform**

4. **Surrender**

5. **Suspension**



# VOCABULARY

## DUBIOUS RESPONSE

## DUBIOUS

Parts of Speech: **ADJ.**

Meaning: **Hesitating or doubting; not to be relied upon; questionable or suspect.**

Synonyms: **Doubtful, uncertain, questionable, suspicious.**

Antonyms: **Certain, unquestionable, reliable.**

Sentence: **Given the dubious nature of the evidence, the jury had difficulty reaching a verdict in the trial.**





# DUBIOUS RESPONSE

# UNANIMOUS

Parts of Speech: **ADJ.**

Meaning: **Fully in agreement or showing complete accord; having the agreement or consent of all.**

Synonyms: **Unanimous, undisputed, agreed, united.**

Antonyms: **Divided, dissenting, disagreed.**

Sentence: **The decision to promote the candidate was unanimous among the members of the hiring committee.**



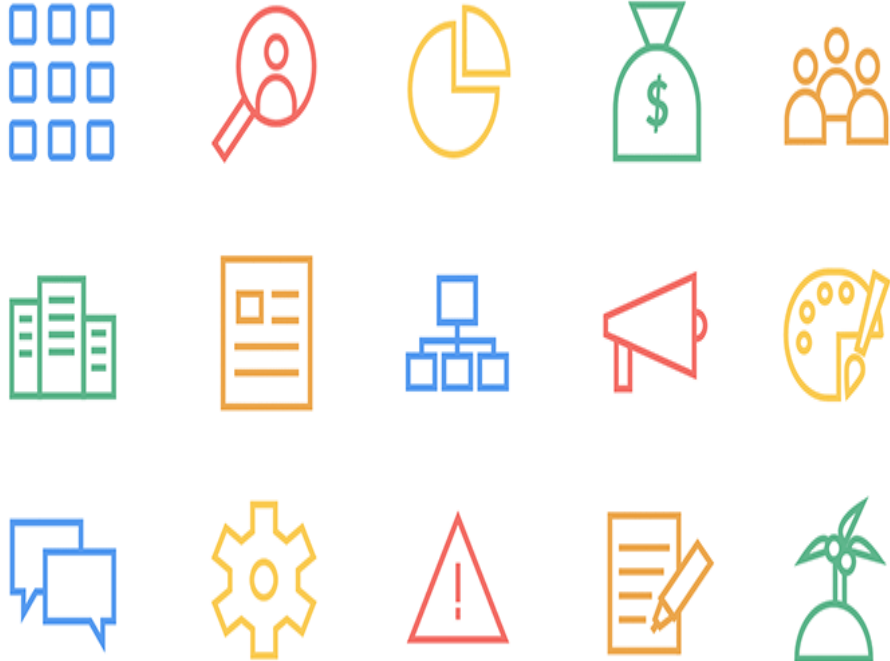
A unanimous

या समुदाय



# DUBIOUS RESPONSE

# DENOMINATION



Parts of Speech: **NOUN**

Meaning: **A unit or value of currency; a category or group with shared characteristics, often used in religious, financial, or social contexts.**

Synonyms: **Category, group, sect, division, value.**

Antonyms: **Whole, entirety, undivided.**

Sentence: **The bank teller asked for the denomination of the currency the customer wanted, whether in twenties, fifties, or hundreds.**



## DUBIOUS RESPONSE

## SILOS

Parts of Speech: **NOUN**

Meaning: **Refers to isolated or compartmentalized departments or groups within an organization that do not effectively communicate or collaborate with each other.**

Synonyms: **Departmentalization, compartmentalization.**

Antonyms: **Collaboration, integration, teamwork.**

Sentence: **The company struggled with silos as each department worked independently, hindering overall efficiency.**





## DUBIOUS RESPONSE

## MERELY

Parts of Speech: **ADVERB**

Meaning: **Only, just, or simply; used to emphasize that something is no more than what is indicated.**

Synonyms: **Only, just, simply, solely.**

Antonyms: **Significantly, substantially, extensively.**

Sentence: **The changes in the new policy merely scratch the surface of the issues that need to be addressed.**



# DUBIOUS RESPONSE

# ALPHANUMERIC

Parts of Speech: **ADJ.**

Meaning: **Involving or using a combination of letters and numbers.**

Synonyms: **Letter-number, alphanumeric characters.**

Antonyms: **Non-alphanumeric.**

Sentence: **The password policy requires users to create a strong, alphanumeric password with a combination of letters, numbers, and symbols.**

Id	Autoid
1	ABC00001
2	ABC00002
3	ABC00003
4	ABC00004
5	ABC00005
6	ABC00006
7	ABC00007
8	ABC00008
9	ABC00009



# DUBIOUS RESPONSE

# STIPULATED



Parts of Speech: **VERB**

Meaning: **To specify, demand, or arrange a condition or requirement as part of an agreement or contract.**

Synonyms: **Specify, demand, require, agree.**

Antonyms: **Waive, relinquish, surrender, neglect.**

Sentence: **The contract stipulated that the payment must be made within 30 days of the completion of the project.**



## DUBIOUS RESPONSE

## DEFY

Parts of Speech: **VERB**

Meaning: **To openly resist or refuse to obey; to challenge or confront with boldness.**

Synonyms: **Resist, challenge, oppose, disobey.**

Antonyms: **Obey, submit, comply, yield.**

Sentence: **The protesters decided to defy the curfew order and continued their march for justice through the night.**





# DUBIOUS RESPONSE

# ANONYMOUS



Parts of Speech: **ADJ.**

Meaning: **Without a known or disclosed identity; nameless or unidentified.**

Synonyms: **Unknown, unnamed, unidentified, incognito.**

Antonyms: **Known, identified, named, disclosed.**

Sentence: **The donation was made by an anonymous benefactor who wished to remain unrecognized.**



# DUBIOUS RESPONSE

## IDIOM AND PHRASES

**STRUCK DOWN:** TO DECLARE SOMETHING INVALID ,  
ILLEGAL , USUALLY BY A COURT OR AUTHORITATIVE  
BODY.





# ARTICLE ANALYSIS

## THE HINDU EDITORIAL





## DUBIOUS RESPONSE



**DUBIOUS RESPONSE: ON THE STATE  
BANK OF INDIA AND THE ELECTORAL  
BOND SCHEME**



It has barely been three weeks since a five-judge Bench of the Supreme Court of India unanimously struck down the Electoral Bond scheme as unconstitutional for violating the right to information under Article 19(1)(a) of the Constitution. The scheme, which was notified in 2018, facilitated anonymous political donations. The judgment also stipulated that the State Bank of India (SBI), the sole bank authorised to issue electoral bonds, had to immediately stop issuing them. It also had to furnish, by March 6, details of the political parties that were recipients besides the purchase details which included the date of purchase and the denomination. The intent in asking the SBI to do so was clear — to ensure transparency in political funding at a time when the general election is due. In its response, the SBI, through one of its functionaries, has sought time till the end of June 2024, which would be well after the expected date of the general election, to release data. The bank's response is curious and difficult to accept.



First, it said that it required time to reconcile two silos of information — one related to the purchase of the bonds and the other to the parties that were issued the bonds — and that it was difficult to pinpoint which political party was issued bonds by the relevant donor. This clearly was not the requirement from the top court, which has merely directed the bank to release purchase and issuing information and not to pinpoint the link between donor and recipient.

Second, the response suggests that only the number of bonds issued, and not the KYC details of the purchasers, has been stored digitally, complicating the process of collecting this information. But reports based on RTI queries have found that the bank was indeed storing data on the donors who were purchasing electoral bonds and their dates of purchase.



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## VOCAB MASTER – FOR ALL GOVT. COMPETITIVE EXAMS

Reports also indicate that the bank issued a unique alphanumeric code to each bond, which should make it relatively easy to gather details on the bonds' issue date and the denomination quickly through database queries. While matching each donor to a party will be tricky, it should be possible to triangulate data on recipient parties and the issuing of bonds as these bonds have to be redeemed by political parties within 15 days. Information that is available in public till March 2023 shows that the Bharatiya Janata Party received 57% of all the money donated through bonds, followed by the Congress, which received close to 10%. In the hearing of the contempt petition filed against the SBI for its response, the Court must compel the bank to get its act together and furnish the information well in time before the election.



**What is the tone of the PASSAGE used by the writer to convey the situation regarding the Supreme Court's judgment on the Electoral Bond Scheme?**

**1. INFORMATIVE**

**2. NEUTRAL**

**3. APPRECIATIVE**

**4. CRITICAL**

**5. SKEPTICAL**





10am Practice

Set-12

THANK

YOU