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ANALYSIS

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IBPS CLERK

2025

ENGLISH

BY ANUBHAV SIR



Challenger Mock

#1

30/30

वाली Approach



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BY ANUBHAV SIR



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READING

Let's be honest—when it comes to English for competitive exams, reading isn't just important... it's everything. Start by half of the questions—directly or indirectly—on based on how well you read. Don't stress, you don't have to become a speed-reader overnight. What you need is smart, consistent reading. That's why I've picked real, relevant content from daily newspapers just for you. It'll train your mind to think, understand, and respond faster. Every passage you read here brings you a step closer to confidence and clarity. Read this, and you've already won half the battle.

VOCABULARY

I know vocabulary can feel overwhelming sometimes—so many words, so little time. But here's the truth: it doesn't have to be that way. This section is designed to help you truly connect with words—not just memorize them. You'll learn them in context, understand how they're used in real life, and slowly start to own them. Everything you see here is from actual newspapers, so it's relevant, real, and reliable. Over time, you'll notice something beautiful—you won't just remember the words, you'll feel them. And that changes everything.

GRAMMAR

Grammar... it has a bit of a reputation, right? You know the rules, but many exceptions. But here's the thing: grammar doesn't have to be dry or confusing. In fact, it can be one of the most empowering tools you have. We're not going to teach rules—we're going to understand them, together. All examples come from real newspaper content, so you'll see how grammar actually works in real life. Short, snappy, patterns will start to click. You'll begin spotting mistakes naturally, understanding structure intuitively. That's grammar stops being scary and starts being your silent support system.

IDIOMS & PHRASES

Idioms and phrases—these little expressions that often confuse us in the exam—don't worry, we've got this. I've picked the ones you'll actually come across in exams, pulled straight from daily newspapers. But more importantly, I'll help you understand them in a way that sticks. Not by rote, but through real context and simple meaning. Over time, these phrases will become second nature to you, and you'll be able to use and spot them effortlessly. It's one of those small things that makes a big difference.

DESCRIPTIVE WRITING

Descriptive writing is where your preparation meets your personality. It's not just about grammar or structure—it's about how you think, how you feel, and how clearly you express that. Whether you're writing an essay, a profile, or a report, I'll help you shape your thoughts with clarity and purpose. All the topics we'll work on come from current news, so your writing stays fresh, relevant, and impactful. And here's my promise—you'll never feel lost staring at a blank page again. Together, we'll build your voice, one word at a time.



When pigs fly



You don't just prepare here. You evolve.

Be part of the movement. Be part of the TRIBE



Inflation



TENABLE

तर्कसंगत (Adi)

capable of being defended with good reasoning against verbal attack

SYNONYMS

Plausible
Viable
Justifiable

Sound

- Invincible
- Impregnable
- Indomitable
- Bulletproof

Brave - Intrepid - Gallant -
Metlesome

ANTONYMS

- Liable
- Absurd
- Ridiculous
- Outrageous

Judicious
Unsound
Irrational

FORMS



"His explanation for being late was barely _____."



DERISIVE

व्यंग्यात्मक (Aay')

so foolish or pointless as to be worthy of scornful laughter

SYNONYMS

- Contemptuous
- Disparaging
- Sardonic
- Sneering

DisParaty

Scornful

Ridiculing
Mocking

bering

ANTONYMS

- Respectful
- Laudatory
- Reverential
- Admiring

Acclaim
Applaud

Deferential



FORMS

Noun-(derision)

"Her derisive tone contrasted sharply with his _____ reply."



IMPECUNIOUS

निर्धन

(Add)

lacking money or material possessions

SYNONYMS

- Pauperized ✓
- Penurious ✓
- Destitute ✓
- Indigent ✓

Impoverished

ANTONYMS

- Opulent ✓
- Affluent ✓
- Prosperous ✓
- Well heeled ✓

Solvent

FORMS



having little or no money

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“Though once impecunious, she is now an _____ businesswoman.”



IMPUGN

बहस-मुबाहिसा करना Ver 6

to criticize by suggesting that someone is not honest and should not be trusted

SYNONYMS

- Denounce ✓
- Implicate ✓
- Prosecute ✓
- Castigate ✓
- Impeach ✓

Reprimand ✓
Berate ✓
Decry ✓
Censure ✓
Condemn ✓

ANTONYMS

- Remit ✓
- Vindicate ✓
- Exonerate ✓
- Exculpate ✓

Acquit ✓



FORMS

Noun-(impugnment)

“The lawyer tried to _____ the witness’s credibility.”



MUNIFICENT

उदार

(Aam)

giving or sharing in abundance and without hesitation

SYNONYMS

- Bountiful
- Benevolent
- Lavish
- Profuse
- Samaritan

Magnanimous
Charitable
Extravagant

ANTONYMS

- Parsimonious
- Penurious
- Frugal
- Mingy

Miserly

tight-fisted



FORMS

Noun-(munificence)

“She was known for her _____ gifts to friends and strangers alike.”



LABYRINTHINE

पेचीदा

(Adi)

having many parts or aspects that are usually interrelated

SYNONYMS

Complex
Tangled

- Byzantine ✓
- Serpentine ✓
- Intricate ✓
- Convoluted ✓

Mander

Circuitous

ANTONYMS

Linear

- Homogenous ✓
- Unvaried ✓
- Simplified ✓
- Coherent ✓

Lucid - Clear

FORMS



"The mystery novel had a _____ plot full of twists."



ANOMALY

विसंगति

a person, thing, or event that is far from normal

SYNONYMS

oddity

ANTONYMS

norm

- Mutation ✓
- Eccentric ✓
- Aberration ✓
- peculiarity ✓

- Average ✓
- Conformity ✓
- Consistency ✓

FORMS

Adjective-(anomalous)



This sudden drop in temperature is an _____ for this season.



COMPLACENCY

आत्मतुष्टि

an often unjustified feeling of being pleased with oneself or with one's situation or achievements

SYNONYMS

Self-Contentment

- Smugness ✓
- Pomposity ✓
- Amour proper ✓
- Vainglory ✓

Self Satisfaction

ANTONYMS

- Modesty ✓
- Altruism ✓
- Demureness ✓
- Humility ✓



FORMS

Adjective-(complacent)

“His _____ about studying caused him to fail the test.”



BUOYANT

उत्साही

having or showing a good mood or disposition



SYNONYMS

- Blithe ✓
- Sanguine ✓
- Vivacious ✓
- Eupeptic ✓
- Mirthful ✓

Upbeat

Feruent

High-Spirited

ANTONYMS

- Morose ✓
- Sulky ✓
- Saturnine ✓
- Sluggish ✓

Gloomy

Despondent

Melancholi

Somber

FORMS

Noun-(buoyancy)

"She was in a ____ mood after hearing the good news."



BLASÉ

बेपरवाह ✓

~~having or showing a good mood or disposition~~

Indifferent-

SYNONYMS

Careless

- Nonchalant ✓
- Cavalier ✓
- Insouciant ✓
- Apathetic ✓

Indifferent

ANTONYMS

- Fervent ✓
- Ardent ✓
- Effervescent ✓
- Ebullient ✓



FORMS

“While she was blasé about the party, her sister was _____ with excitement.”



IDIOMS

1. At the expense of

Meaning: Resulting in loss or harm to something.

Example: He finished the project early **at the expense of** quality.

2. At the mercy of

Meaning: Completely under someone's control or influence.

Example: The hikers were **at the mercy of** the unpredictable mountain weather.

3. Low-hanging fruit

Meaning: The easiest tasks or goals to achieve.

Example: We decided to target the **low-hanging fruit** first to build quick momentum.

PHRASAL VERBS

1. Phase out

Meaning: To gradually stop using or providing something.

Example: The factory will **phase out** single-use plastics by next year.

2. Crack down on

Meaning: To take strong action to stop something.

Example: The government plans to **crack down on** illegal mining operations.

3. Fall back on

Meaning: To use something when other options have failed.

Example: When the deal collapsed, they had to **fall back on** their savings.

BANKING | SSC | OTHER COMP EXAMS



150 CONCEPTS OF **GRAMMAR**

NO RULE APPROACH

– By Anubhav Sir



From having to deal with an inflation level higher than the RBI's comfort band of 2%-6% just two years ago, the government is now in the relatively more comfortable space of inflation coming in lower than that band. July's retail inflation of 1.55% the lowest since June 2017, was made possible almost entirely by the **contraction** in food prices. This is particularly significant because the statistical base effect was low in July. That is, food inflation in July 2024 was itself at a 13-month low. A contraction in prices this July over that figure implies a real reduction in prices rather than a statistical **anomaly**. The consensus among economists is that this will continue due to improved sowing, a good monsoon, and a favourable base effect as inflation had **surged** again in the latter half of last year. The other positive was that core inflation, which removes the effect of fuel and food, fell to 4.1%, which is the RBI's target. On balance, the outlook for inflation looks good, especially due to the monsoon's progress. There is some risk, especially if India decides to switch away from Russian oil and opts for the somewhat more expensive Gulf oil. But this is unlikely given the government's assertions that it will prioritise India's interests. In any case, the Trump-Putin meet could potentially render the latest tariff obstacles inconsequential.

The RBI expects inflation to pick up only from January 2026. But there is no time for **complacency**. While India is far from being in a persistent low-inflation, low-growth stagnation, it is staring at a growth slowdown. The latest growth in the Index of Industrial Production was at a 10-month low, with capital and consumer goods activity anaemic. Growth in GST revenue slowed to single-digits in June and July. The contraction in gross direct tax collections this financial year is also concerning. Car sales to dealers dropped to an 18-month low in June. UPI transactions, touted in the past as a sign of buoyant economic activity, fell as compared to the previous month thrice so far in 2025. The RBI has retained its forecast of 6.5% growth this financial year, which looks optimistic. Even if the U.S.'s additional 25% tariffs are removed, the initial 25% will themselves likely reduce India's growth by 0.2 percentage points. India's growth is not robust enough for it to be **blasé** about such a loss. Structural problems remain demand is still weak, and a temporary dip in inflation is in itself not going to help much.

$$\frac{6}{10}$$

$$\frac{8+}{10}$$

1. Inference Based Question

Which of the following can be most reasonably inferred about the July 2024 inflation figure?

- (a) It appeared low largely because the previous year's inflation was already subdued.
- (b) It signified an actual decline in prices beyond what the base effect could explain.
- (c) It primarily resulted from a broad improvement in industrial production indicators.
- (d) It declined chiefly due to lower dependence on high-cost oil imports.
- (e) It suggested the onset of a prolonged period of falling prices across the economy.

2. Vocabulary Based Question

In the context of the passage, the word **anaemic** most nearly means:

- (a) Robust ✓
- (b) Lethargic ✓
- (c) Fluctuating ✓
- (d) Temporary ✗
- (e) Resilient ✓

3. Tone Based

What is the author's tone in the final paragraph regarding India's growth prospects?

- (a) Optimistic with strong confidence in sustained growth
- (b) Concerned due to persistent structural weaknesses
- (c) Indifferent to economic indicators
- (d) Sarcastic about government projections
- (e) Hopeful about industrial revival

4. Critical Reasoning based

Which of the following, if true, would best support the author's concern about weak demand?

- (a) Corporate profit margins have risen steadily over the past year.
- (b) Consumer credit growth slowed significantly in the last two quarters.
- (c) Foreign direct investment inflows reached a decade high.
- (d) Agricultural output grew faster than industrial output.
- (e) Core inflation exceeded the RBI's target in the last quarter.

5. Contextual Understanding

Which of the following, according to the passage, are signs of a slowdown in economic growth?

- I. GST revenue growth dropped to single digits in June and July.
- II. The Index of Industrial Production touched a ten-month low.
- III. UPI transactions fell for three months in 2025 compared to the previous month.

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3
- (e) 2 only

6. Application of the Idea

Which of the following statements can be inferred from the passage?

- I. The fall in July's retail inflation was largely due to an actual decline in prices rather than only a favourable base effect.
- II. India's shift from Russian oil to Gulf oil has already contributed significantly to reducing inflation.
- III. The RBI's target for core inflation aligns with the current core inflation level.

- (a) 1 and 2 only
- (b) 1 and 3 only ✓
- (c) 2 and 3 only
- (d) 1, 2 and 3
- (e) 3 only

Over the past two decades, China has entrenched itself as a dominant actor in Africa's mining sector. But signs are mounting that the tide is beginning to turn.

A new wave of resistance, driven by increased scrutiny from African governments and civil society activism, is starting to challenge China's long-standing dominance. Chinese firms have often failed to deliver promised skills transfer or infrastructure. Consequently, African nations are asserting their rights to value-added development. The old model of raw resource extraction in exchange for infrastructure or investments is no longer **tenable** in a region demanding agency, accountability, and economic sovereignty.

No longer passive partners: Africa is home to some of the world's richest reserves of critical minerals. The Democratic Republic of Congo (DRC) alone produces 80% of the world's cobalt, indispensable for rechargeable batteries. China controls around 80% of that output through long-standing agreements such as the Sino Congolaise des Mines (Sicomines) deal. However, benefits to local Congolese have been disproportionate.

According to Congo Is Not for Sale (CNPAV), tax exemptions granted to Chinese companies cost the DRC approximately \$132 million in 2024. These losses have spurred public outrage, prompting calls for a review of the Sicomines deal. Since payments are tied to market prices, the country risks receiving little or no infrastructure investment during downturns.

Faced with mounting criticism, the Congolese government renegotiated contracts with China, especially amid fluctuating copper prices. The DRC plans to increase its stake in a joint venture with Sinohydro and China Railway Group from 32% to 70%. Last year, after state-owned Gecamines voiced opposition, the sale of Chemaf Resources to China's Norin Mining was cancelled. In Namibia, China's Xinfeng Investments has been accused of acquiring its lithium mine through a N\$ 50 million bribe. Xinfeng exported thousands of tonnes of raw lithium ore to China without building promised processing facilities, while workers reported hazardous conditions. In 2023, Zhejiang Huayou Cobalt invested \$300 million in a Zimbabwe lithium plant, but benefits will likely flow back to China unless robust regulatory frameworks are enforced. Environmental and social concerns have intensified. In Zimbabwe's Hwange National Park, Sunny Yi Feng's coal mining bid was blocked. In Zambia, an acid spill from a Chinese-owned copper mine contaminated a major Kafue River tributary. In Cameroon, resistance is growing against Sinosteel's Lobé-Kribi Iron Ore Project, with warnings about threats to ecosystems, health, and cultural heritage.

Policy changes: In 2022, Zimbabwe banned unprocessed lithium exports to force local processing. In 2023, Namibia followed suit for lithium and other critical minerals. These measures aim to retain more value, but without broader economic strategies, they risk merely shifting exploitation.

China may still be Africa's largest mining partner, but its dominance is no longer guaranteed. By challenging opaque contracts, enforcing environmental standards, and demanding value addition, African nations are reshaping the global minerals supply chain and their role within it—at the expense of China's long-standing control.

Q7. True/False Pattern

Identify the correct set according to the passage:

- I. Namibia accused Xinfeng Investments of bribery in acquiring a lithium mine.
- II. Zimbabwe's lithium export ban aimed at forcing local processing.
- III. In Zambia, environmental damage was linked to a Chinese-owned copper mine.

- (a) Only I and II are true
- (b) Only II and III are true
- (c) Only I and III are true
- (d) I, II, and III are true
- (e) Only II is true

Q8. Analytical reasoning

If African nations successfully enforce environmental standards and value addition requirements, which of the following is the most likely long-term outcome?

- (a) Decline in demand for African minerals globally
- (b) Reduced foreign interest in African resources altogether
- (c) Greater local economic benefits and reduced Chinese dominance
- (d) Increase in unprocessed mineral exports to China
- (e) Total elimination of mining-related environmental risks

Q9. Tone-based

The tone of the passage can best be described as:

- (a) Optimistic about China's future in Africa ~~X~~
- (b) Cautionary yet supportive of African agency ✓
- (c) Neutral and purely descriptive ~~X~~
- (d) Alarmist about global mineral scarcity ~~X~~
- (e) Sarcastic towards African policies ~~X~~

Q10. Cause-effect

Which of the following was a direct consequence of tax exemptions to Chinese companies in the DRC?

- (a) Rapid increase in local employment
- (b) Public outrage and calls for renegotiation
- (c) Significant improvement in infrastructure quality
- (d) Higher copper prices
- (e) Reduction in foreign investment

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