

WORD LIST-2 (OCT 27, 2022)

1. **unkind** (adjective) - harsh, severe, unsympathetic, inconsiderate.
2. **inflation** (noun) – simply meaning “cost of living”; increase of price level of goods & services and vice versa decrease of currency value.
3. **persistently** (adverb) – continuously.
4. **peg (at)** (verb) – fix, set, hold, limit (a price, rate, or amount) at a particular level.
5. **return** (noun) - profit, advantage, benefit, reward, yield, proceeds, dividend.
6. **handful** (adjective) – few, one or two, a small number.
7. **instrument** (noun) – In the field of finance, instrument is a contract, document or medium by which something of value is transferred, held, or accomplished.
8. **ongoing** (adjective) – current.
9. **quarter** (noun) – a period of three months (considered as one-fourth of a year).
10. **percentage point** (noun) – the difference between two percentages is termed as percentage point; a unit of (measure equal to) one percent, used to refer to changes in interest rates.
11. **avenue** (noun) – direction, route, path, approach.
12. **Public Provident Fund (PPF)** (noun) – a savings-cum-tax-saving instrument in India, introduced by the National Savings Institute of the Ministry of Finance in 1968. It is one of the most popular long-term (a lock-in period of 15 years) saving-cum-investment products, mainly due to its combination of safety, returns, and tax savings.
13. **National Savings Certificate (NSC)** (noun) - a fixed income investment scheme that you can open easily with any post office. It is a government-backed investment scheme launched on 8th May 1989 that combines guaranteed returns with tax savings. It can be easily purchased at any Indian Post Office at a fixed maturity period of 5 years.
14. **left out** past participle of **leave out** (phrasal verb) – exclude, omit, eliminate, drop, count out, disregard, ignore, reject, neglect.
15. **on paper** (phrase) - in theory, theoretically, supposedly.
16. **reset** (verb) – set again.

Note:

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17. **basis point (BPS)** (noun) – a unit of measure used in finance to describe the percentage change in the value or rate of a financial instrument. One basis point is equivalent to 0.01% (1/100th of a percent). Used for measuring change in interest rate/yield.
18. **yield** (noun) - profits, earnings, receipts, returns, income, revenue, gain.
19. **securities** (noun) - In the investing sense, securities are broadly defined as financial instruments that hold value and can be traded between parties. In other words, security is a catch-all term for stocks, bonds, mutual funds, exchange-traded funds or other types of investments you can buy or sell.
20. **comparable** (adjective) - comparative, respective, correlative, parallel, corresponding.
21. **maturity** (noun) – a security or any other financial instrument that is having a fixed maturity date.
22. **adhere to** (verb) – abide by, stick to, hold to, comply with, act in accordance with, conform to.
23. **cursor** (adjective) – casual, brief, hurried, quick, uninterested.
24. **glance** (noun) – brief look, glimpse, sight.
25. **given** (preposition) – considering, taking into account, bearing in mind.
26. **pause** (noun) - gap, break, interval.
27. **curb** (verb) – control, moderate, mitigate, reduce, lessen.
28. **shoot up** (phrasal verb) – increase rapidly, soar, rise rapidly, escalate, skyrocket.
29. **for instance** (phrase) – as an example.
30. **accrue** (verb) – to receive something gradually over a period of time; accumulate, gather, build up, be added.
31. **noteworthy** (adjective) – worthy of mention, significant, important, noticeable, interesting.
32. **central bank** (noun) – the banking regulator of a country's banking system. (e.g. The Reserve Bank of India (RBI) is the central bank of India).
33. **spell out** (phrasal verb) – explain, make clear, elucidate/clarify.

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EDITORIAL WORDS

LEARNING ENGLISH & IMPROVING VOCABULARY

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34. household (noun) – family, house.
35. grapple with (phrasal verb) – face, confront, withstand, stand firm against, stand up to.
36. punctuate (verb) – happen or occur (at intervals).
37. meagre (adjective) - small, moderate, simple, poor, sparse.
38. far from (phrase) – not, not at all; nowhere near, a long way from.
39. sentiment (noun) – feeling, attitude, thought, opinion, belief.
40. bear in mind (phrase) - considering, taking into account, remember.
41. cut (noun) – reduction, decrease.
42. consideration (noun) - factor, point, concern, matter.
43. trajectory (noun) – track/course, route, path, direction, approach.
44. nest-egg (noun) – savings, life savings, reserve, funds saved for the future.
45. gauge (verb) - estimate, calculate, measure.
46. roll back (phrasal verb) – reverse, cancel, withdraw, repeal/rescind.
47. overnight (adverb) – instantly, promptly, immediately, suddenly, quickly; swiftly, expeditiously.
48. oversight (noun) – mistake, error, blunder, fault, lapse; carelessness, inattention, neglect, negligence.
49. amid (preposition) - in the middle of.
50. campaign (noun) – canvassing, electioneering, an act of soliciting (asking for/requesting) votes; an organized effort that seeks to influence the decision-making progress within a specific group.
51. token (adjective) – symbolic, indicative, perfunctory, slight.
52. gesture (noun) – sign, signal, indication; action, deed, move.
53. make the cut (phrase) - meet a requirement; equal or better (the standard) score to avoid elimination.
54. top brass (noun) – very important person/people.
55. consequence (noun) - outcome, ramification, repercussion.
56. park (verb) - set aside, invest, leave (money with another person or organization for a period of time).
57. reset (noun) – re-setting; re-establishment, reboot.
58. negate (verb) – invalidate, nullify, cancel, deny, reject.
59. dent (noun) - a reduction in amount; depletion, deduction, cut.

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