

## WORD LIST-1 (MAR 16, 2023)

1. **Silicon Valley** (noun) – Silicon Valley is the home of the largest technology corporations in the U.S. It is located in Northern California, within the southern region of San Francisco. Silicon chips were an integral component of the semiconductor industry. Silicon Valley was first given its name because of the many silicon chip creators and manufacturers there.
2. **Silicon Valley Bank (SVB)** (noun) - a state-chartered commercial bank headquartered in Santa Clara, California. It is a financial institution that had become the go-to bank for nearly half of all venture-backed tech startups.
3. **episode** (noun) - incident, event, happening, occurrence.
4. **contagion** (noun) – In economics and finance, a contagion can be explained as a situation where a shock (disturbance) in a particular economy or region spreads out and affects others by way of, say, price movements.
5. **mismanagement** (noun) - maladministration, misconduct, malpractice, dereliction, mishandling.
6. **faltering** (adjective) – erratic, uncertain, unreliable, unsteady, weak, precarious.
7. **spark** (verb) – cause, lead to , give rise to, bring about, initiate; incite, provoke, kindle, trigger, arouse.
8. **déjà vu** (noun) – the expression is derived from the French, meaning “already seen”; this expression can make you feel like you’ve known someone before (or) been somewhere before (or) experienced something before.
9. **Lehman (Brothers) moment** (noun) - it's the point at which one company's disaster/failure/collapse becomes everyone else's problem.
10. **redux** (adjective) – brought back; revived, restored, reestablished, revisited.
11. **trigger** (verb) – cause, give rise to, lead to, bring about, generate.
12. **make a beeline (for)** (phrase) – go/move quickly towards something.
13. **safe haven** (noun) – refuge, shelter, asylum, place of safety/security.
14. **safe haven asset** (noun) - A safe-haven asset is a financial instrument that is expected to retain, or even gain value during periods of economic downturn.
15. **over the course of** (phrase) – during.

*Note:*

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16. **regulator** (noun) – an association/statutory body that supervises a particular business activity.
17. **alacrity** (noun) – eagerness, readiness, promptness, willingness, swiftness.
18. **bolster** (verb) – strengthen, support, make stronger, reinforce, buttress.
19. **Federal Deposit Insurance Corporation (FDIC)** (noun) - The Federal Deposit Insurance Corporation (FDIC) is an independent agency created by U.S. Congress to maintain stability and public confidence in the nation's financial system.
20. **take over** (phrasal verb) – take control of, take charge of, assume responsibility for.
21. **Signature Bank** (noun) – a New York-based full-service commercial bank.
22. **in concert** (phrase) – together, jointly, in collaboration, in cooperation, shoulder to shoulder, side by side, cooperatively.
23. **Federal Reserve (US)** (noun) – the central banking system of the United States (The Reserve Bank of India (RBI) is India's central banking institution).
24. **The U.S. Treasury** (noun) – The Treasury Department is the executive agency responsible for promoting economic prosperity and ensuring the financial security of the United States. Treasury's mission highlights its role as the steward of U.S. economic and financial systems, and as an influential participant in the world economy.
25. **treasury** (noun) - funds, resources, finances.
26. sought past tense of **seek** (verb) – try, aim, attempt.
27. **resilient** (adjective) – strong, sturdy, stout/well built, durable.
28. **tighten** (verb) – make stricter, make more rigorous, make more stringent, stiffen, toughen.
29. **regulation** (noun) – supervision, overseeing, monitoring, inspection; control, direction, guidance.
30. **coordinated** (adjective) - collaborative, collective, combined, joint.
31. **degree** (noun) - extent, scale, level.
32. **perhaps** (adverb) – maybe, possibly.

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33. glean (verb) – obtain, get, take, draw, gather.
34. base (noun) – a group of people regarded as supporting an organization.
35. venture (noun) – business enterprise, undertaking, project, scheme, activity.
36. capitalist (noun) – a person with the idea of personal profit and success.
37. venture capitalist (noun) – a person or company that invests in a new business venture, providing capital for startup or expansion.
38. hub (noun) – the central, most important, or active place.
39. geographically (adverb) – in terms of the region.
40. sectorally (adverb) - relating to a specific part of an field of activity, particularly of a country's economy.
41. concentrate (verb) – centralize.
42. portfolio (noun) – a range of investments (like shares, holdings, securities, equities, bonds).
43. mortgage (noun) – it is usually a loan sanctioned against an immovable asset like a house or a commercial property.
44. mortgage bond (noun) – a type of bond secured by mortgages, such as real estate, equipment, or other real assets.
45. inflation (noun) – simply meaning “cost of living”; increase of price level of goods & services and vice versa decrease of currency value.
46. central bank (noun) – the banking regulator of a county’s banking system. (e.g. The Reserve Bank of India (RBI) is the central bank of India).
47. accumulate (verb) - gather, collect, garner.
48. liquidate (verb) – convert to cash, cash in, sell off, sell up.
49. distress (noun as modifier) - hardship, trouble, adversity, destitution.
50. on the other hand (phrase) – as an alternative, as another option.
51. expose (verb) - show, display, exhibit, disclose, manifest.
52. volatile (adjective) – unpredictable, turbulent, uncertain, inconstant.
53. cryptocurrency (noun) – a type of digital currency.
54. digital assets (noun) – digital assets are digital representations of values that are not issued or guaranteed by a central bank or public authority and do not have the legal status of currency or money. They are accepted by natural or legal persons as a means of exchange or payment or are used for investment purposes and can be transferred, stored and traded electronically.

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55. [\(bank\) run](#) (noun) - A Bank Run occurs when customers start to collectively withdraw their funds from banks under the belief that the bank is at risk of becoming insolvent.
56. [undoing](#) (noun) – downfall, defeat, failure/collapse.
57. [tightening](#) (noun) – an act of making something stricter/rigorous.
58. [proximate](#) (adjective) – nearest, near, close, closest; immediate; nearly accurate.
59. [be unable to see the wood/forest for the trees](#) (phrase) - to be unable to understand the whole situation (main issue) clearly because you are too closely involved in all of the small details of it.
60. [predicate on/upon](#) (phrasal verb) – base, be dependent, establish, found, premise.
61. [holdings](#) (noun) - shares, securities, equities, bonds.
62. [Investment Fluctuation Reserve](#) (noun) - a reserve created out of the profits to meet the fall/change in the market value of investments.
63. [countercyclical](#) (adjective) – contrary to the fluctuations in an economic cycle.
64. [relatively](#) (adverb) – comparatively, to a certain extent, somewhat.
65. [insulate](#) (verb) – protect, safeguard, shield.
66. [on guard](#) (phrase) - vigilant, alert, wary, watchful, cautious, careful.
67. [misstep](#) (noun) – mistake, blunder, false step.
68. [lender](#) (noun) – financial institution (bank) which lends money.

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