

## WORD LIST-2 (JAN 02, 2023)

1. broken (adjective) – defeated, beaten, ruined.
2. hike (noun) - increase, raise.
3. left out past participle of leave out (phrasal verb) – exclude, omit, eliminate, drop, count out, disregard, ignore, reject, neglect.
4. return (noun) – yield, profit, revenue, proceeds, dividend.
5. quarter (noun) – a period of three months (considered as one-fourth of a year).
6. 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.
7. percentage point (noun) – the difference between two percentages is termed as percentage point. (for example: “Interest Rates Jump From 10% to 12%”. In this case, the interest rate increased by “2 percentage points” or you can say that the interest rate is increased by 20%).
8. kick in (phrasal verb) – come into operation, come into effect.
9. park (verb) - set aside, invest, leave (money with another person or organization for a period of time); invest, save.
10. household (noun) – family, house.
11. surplus (adjective) – an excess of income.
12. pause (noun) – stoppage, suspension, moratorium.
13. grant (verb) - give, present.
14. nominal (adjective) – minimal.
15. 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.
16. Kisan Vikas Patra (KVP) (noun) – a saving certificate scheme which was first launched in 1988 by India Post.
17. avenue (noun) – method, way, line.
18. 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.

**Note:**

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## WORD LIST-2 (JAN 02, 2023)

19. **unchanged** (adjective) - fixed, stable, steady.
20. **prevail** (verb) – exist, be in existence, be present, be prevalent.
21. **slash** (verb) – reduce, lower, bring down.
22. **onset** (noun) – start, beginning, arrival.
23. **pandemic** (noun) – the worldwide spread of a new disease; The illness spreads around the world and typically affects a large number of people across a wide area.
24. **Sukanya Samridhi Account Scheme** (noun) – It is a Government of India backed saving scheme launched in January 2015 to encourage families to invest in the education of girl children and save for their marriage expenses, under the Beti Bachao, Beti Padhao (save girl child, teach girl) campaign.
25. **campaign** (noun) – an organized effort which seeks to influence the decision making progress within a specific group; movement, effort, operation.
26. **reset** (verb) – set again.
27. **resort to** (verb) - utilize, use, employ, adopt, make use of, turn to, fall back on, have recourse to.
28. **implementation** (noun) - imposition, enforcement, application, execution, discharge; forcing, compelling, demanding.
29. **perceptible** (adjective) – noticeable, perceivable, visible.
30. **ease** (noun) – reduce, moderate, lessen, decrease.
31. **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.
32. **perhaps** (adverb) – maybe, possibly.
33. **gain** (noun) – profit, advantage, benefit, reward, yield, return, proceeds, dividend.
34. **tenure** (noun) – term, time, period.
35. **debt** (noun) – liability, financial obligation, borrowed capital.
36. **status quo** (noun) – the present situation, the current state, the existing state of affairs.

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# **EDITORIAL WORDS**

LEARNING ENGLISH & IMPROVING VOCABULARY

## **WORD LIST-2 (JAN 02, 2023)**

37. risk-averse (adjective) – reluctant to take risks.
38. for instance (phrase) – as an example.
39. cap (verb) - limit, restrict, control, curb.
40. credit (noun) – the amount of money lent or borrowed under a credit arrangement.
41. inflation (noun) – simply meaning “cost of living”; increase of price level of goods & services and vice versa decrease of currency value.
42. elevate (verb) – increase, raise.
43. rate cut (noun) – a decision by a central bank (like RBI in India) to reduce its main interest rate to the banks (like SBI, ICICI & etc in India) when these commercial banks get money from the central bank. Once this rate goes down, the banks are in a position to give loans at lower interest rates to individuals and the industry.
44. tolerance (noun) – deviation, fluctuation, variation.
45. threshold (noun) – it is an amount, level, or limit of something. Once the threshold is reached, something else happens or changes; lower limit, starting point, point of entry.
46. tolerance threshold (noun) – maximum allowable departure/deviation from a standard one.
47. grapple with (phrasal verb) – face, confront, withstand, stand firm against, stand up to.

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