

EDITORIAL WORDS

LEARNING ENGLISH & IMPROVING VOCABULARY

WORD LIST-2 (APR 24, 2023)

1. return (noun) – yield, profit, revenue, proceeds, dividend.
2. market-linked (adjective) – used to explain a financial product that is related to the performance of a stock market.
3. household (noun) – family, house.
4. surplus (noun) – an excess of money/income.
5. park (verb) – set aside, invest, leave (money with another person or organization for a period of time); invest, save.
6. fillip (noun) – impetus, encouragement, stimuli, incentive.
7. quarter (noun) – a period of three months (considered as one-fourth of a year).
8. 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%).
9. constitute (verb) – comprise, compose, form, represent, account for.
10. successive (adjective) – consecutive, back-to-back, in a row.
11. reset (verb) – set again.
12. breadth (noun) – extent, range, degree, magnitude.
13. pause (noun) – temporary stoppage, break, interval.
14. 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).
15. bond yield (noun) – bond yield is the annualized percentage return that an investor will obtain from buying a bond. In general, the yield of a bond is inversely proportional to its price. This means that as the yield increases, the price decreases (and vice versa).
16. hardening (noun) – a process (of price of something) rising, increasing (and be firm at a higher level).
17. harden (verb) – (of price of something) rise, increase (and be firm at a higher level).
18. extant (adjective) – present, existing.

Note:

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19. **Shyamala Gopinath panel** (noun) – an advisory committee to evaluate applications for universal banks and small finance banks. The panel led by former RBI deputy governor Shyamala Gopinath.
20. **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.
21. **meagre** (adjective) – small, slight, little, insubstantial, scant, paltry.
22. **marginal** (adjective) – insignificant, negligible.
23. **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.
24. **freeze** (verb) – limit, restrict, stop (at a particular level).
25. **fetch** (verb) – provide, give, yield, generate, produce, bring in.
26. **mandarin** (noun) – a powerful officer, public/government servant, office-bearer, civil servant.
27. **incline** (verb) – prefer, favour, go for, gravitate, lean, tend.
28. **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.
29. **ostensible** (adjective) – supposed, alleged, claimed, professed, purported, reported.
30. **General Provident Fund (GPF)** (noun) – a type of PF account that is available only for all the government employees in India. Basically, it allows all the government employees to contribute a certain percentage of their salary to the General Provident Fund. And the total amount that is accumulated throughout the employment term is paid to the employee at the time of retirement.

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31. **dearness allowance (DA)** (noun) – DA is an allowance that every government employee gets and it is calculated as a proportion of the basic salary. This DA is paid to compensate the rise in inflation (cost of living).
32. **new pension scheme or National Pension System (NPS)** (noun) – The Pension Fund Regulatory & Development Authority Act was passed on 19th September, 2013 and the same was notified on 1st February, 2014. It is a pension cum investment scheme launched by the Government of India to provide old age security to Citizens of India. In this NPS, those employed by the government contribute 10 percent of their basic salary to NPS, while their employers contribute up to 14 percent. Private sector employees can also participate in the NPS voluntarily, although some rules have changed.
33. **old pension scheme (OPS)** (noun) – In the OPS, upon retirement, employees receive 50 percent of their last drawn basic pay plus dearness allowance or their average earnings in the last ten months of service, whichever is more advantageous to them. A ten-year service requirement should be met by the employee.
34. **underway** (adjective) – happening, ongoing, afoot, going on, in operation, in progress.
35. **cap** (verb) – limit, restrict, control, curb.
36. **perhaps** (adverb) – maybe, possibly.
37. **across the board** (phrase) – applying to all.
38. **loom** (verb) – be imminent, be impending, be close.
39. **feel-good** (adjective) – joyful, cheerful, lively, exhilarating.
40. **even-handed** (adjective) – fair, just, fair-minded, equitable, impartial, unbiased.
41. **rather than** (phrase) – instead of.
42. **quinquennial** (adjective) – relating to something (survey) happening repeatedly at every five years.
43. **bout** (noun) – spell, period, time, session.

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