

## WORD LIST-1 (JAN 17, 2022)

1. a friend in need is a friend indeed (phrase) – a friend who helps in difficulty is a true friend.
2. in need (phrase) – requiring help; (in difficulty, in trouble).
3. ties (noun) – bond, connection, association, relationship.
4. act on (phrasal verb) - act in accordance with, take action according to, comply with, adhere to, abide by, conform to, fulfil.
5. promise (noun) – agreement, assurance, commitment, guarantee.
6. virtual meeting (noun) – (interactive) online meeting.
7. challenge (noun) – problem, trouble, obstacle.
8. pose (verb) – constitute, present, create, cause (a problem or danger or risk).
9. 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.
10. timely (adjective) – prompt, appropriate, opportune, well timed, at the right time.
11. lie ahead (phrasal verb) – be going to happen.
12. debt (noun) – financial obligation, outstanding payment, amount due, money owing, dues, arrears, debits, charges.
13. service a debt (phrase) - to pay the interest on a debt.
14. bond (noun) - a bond is a debt security, similar to an IOU (I owe you). Borrowers issue bonds to raise money from investors willing to lend them money for a certain amount of time.
15. due (adjective) - owing, payable, payable/receivable immediately; outstanding, overdue.
16. default (verb) – fail to pay, not pay (banks/lenders' debt on time for various reasons).
17. given (preposition) – considering, taking into account, bearing in mind.
18. precarious (adjective) – risky, dangerous, unsafe; hazardous, perilous, unreliable.

*Note:*

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19. address (verb) – talk to, give a discourse to, speak to.
20. credit crunch (noun) - economic decline, downturn, slump, recession, slowdown, depression.
21. crunch (noun) – severe shortage.
22. slump (noun) – downturn, slide, decline, decrease, collapse, steep fall.
23. Gross domestic product (GDP) (noun) – a measure of economic activity in a country. It is the total value of a country's annual output of goods and services.
24. spur (verb) – stimulate, encourage, prompt, galvanize.
25. remittance (noun) – money sent home by migrants.
26. foreign reserve or forex (noun) – Foreign exchange. Forex reserves are the amounts of assets /money in foreign currencies that a country has in its central bank (in India, it is Reserve bank of India).
27. dwindle (verb) - decline, diminish, decrease, slide.
28. debt (noun) - financial obligation, outstanding payment.
29. unrest (noun) – disruption, agitation, turmoil, disorder, chaos.
30. preceding (adjective) – previous, prior, earlier.
31. reach out (phrasal verb) – contact someone to obtain/offer help/assistance/cooperation.
32. likely (adjective) – probable, possible.
33. interest (noun) – common concerns (in politics/business).
34. restructure (noun) – dramatic/radical change, drastic/radical alteration, complete shift, sea change, transformation, conversion.
35. extend (verb) – offer.
36. currency swap (noun) – a currency swap contract (also known as a cross-currency swap contract) is a derivative contract between two parties that involves the exchange of interest payments, as well as the exchange of principal amounts in certain cases, that are denominated in different currencies.
37. humanitarian (adjective) – compassionate, humane, socially concerned.

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38. **appeal** (noun) - a request for donations to support a cause. (a humanitarian appeal is supposed to identify top priorities under time pressure, and ensure that these are met).
39. **SOS** (noun) - an urgent appeal for help/aid/assistance.
40. **decide on** (phrasal verb) – choose, opt for, select, go for, settle on.
41. **four-pronged** (adjective) - having four aspects/elements; four-pillar.
42. **credit line** (noun) – another term for line of credit (LoC); a source of funds that can readily be tapped/borrowed at the borrower's discretion (choice).
43. **deferral** (noun) - postponement.
44. **Trinco-oil farm project** (noun) - The Trincomalee (Eastern Sri Lanka) oil storage tank farm, also known as the China Bay Tank Farm, consists of 99 tanks (of approx. 10000 tonnes each) from two tank farms. Upper Tank Farm (UTF) is 84 tanks and Lower Tank Farm (LTf) is 15 tanks. These tanks spread over an area of about 677 acres and were built by the United Kingdom in the 1930/40s for use during World War II. Sri Lanka has inked a deal with the subsidiary of Indian Oil Corporation (IOC) for the long-gestating project (date back to the time of the India-Sri Lanka Accord of 1987) to develop the Trincomalee oil tank farm, a move expected to boost energy security for both countries and set the stage for further economic cooperation.
45. **swiftly** (adverb) – rapidly, quickly, fast, promptly, immediately, instantly.
46. **heartening** (adjective) – encouraging, promising, hopeful, reassuring.
47. **memorandum of understanding (MoU)** (noun) – a formal (written) agreement between two (bilateral) or more (multilateral) parties outlined in a formal document.
48. **decade** (noun) – a period of ten years.
49. **subsequently** (adverb) – afterwards, later on, in due course.

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50. [South Asian Association for Regional Cooperation \(SAARC\)](#) (noun)  
– Established in 1985, it is the regional intergovernmental organization and geopolitical union of states in South Asia. Its member states are Afghanistan, Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan and Sri Lanka.
51. [settlement](#) (noun) – payment.
52. [reportedly](#) (adverb) – supposedly, seemingly, apparently, professedly, ostensibly, purportedly.
53. [under way](#) (phrase) – in progress, happening, occurring, taking place.
54. [naive](#) (adjective) – innocent, inexperienced, immature; easily taken in, easily deceived, unsuspecting, over-trusting, over-trustful.
55. [paper over](#) (phrasal verb) – camouflage, conceal, hide, cover up (difficult problem instead of solving it).
56. [friction](#) (noun) – disagreement, disunity, conflict, dispute, argument.
57. [war-torn](#) (adjective) – (of a place) devastated, ruined, wrecked (by war).
58. [sticking point](#) (noun) – obstacle, bone of contention; a problem or issue that makes you can't move beyond and it stops all progress and you are stuck.
59. [strategic](#) (adjective) – relating to achieving long-term or overall goals.
60. [lead to](#) (verb) – result in, cause, bring on.
61. [peril](#) (noun) – danger, jeopardy, risk, difficulty.
62. [robust](#) (adjective) – strong, powerful.
63. [channel](#) (verb) – means, medium, method.
64. [adage](#) (noun) - saying, maxim, axiom, proverb.
65. [neighbour](#) (noun) – a country that is next to another country; (bordering) country.

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