

## WORD LIST-2 (APR 25, 2023)

1. bat for (phrasal verb) – support, back.
2. regulator (noun) – an association/statutory body that supervises a particular business activity.
3. lay down (phrasal verb) – formulate, stipulate, set down, draw up, frame.
4. penal charge (noun) – penal charges are additional charges levied by the lender on a borrower. These are payable when the borrower delays in repaying a loan or the equated monthly installment (EMI) on a loan and other financial instruments.
5. outstanding principal (noun) – the remaining amount of the original loan, plus any capitalized interest.
6. welcome (adjective) – pleasing, agreeable, heartening, promising, much needed.
7. move (noun) – action, act, step, measure.
8. respite (noun) – break, pause, rest, interval.
9. emphasise (verb) – underscore, highlight, stress, call/draw attention to, put stress on.
10. lender (noun) – financial institution (bank) which lends money.
11. seek (verb) – try, aim, attempt.
12. unduly (adverb) – inordinately, excessively, immoderately, disproportionately, unreasonably, unjustifiably.
13. default (noun) – an act/practice of (purposefully) not repaying banks/lenders' debt on time for various reasons.
14. service (verb) - pay interest on (a debt/loan).
15. credit provider (noun) – loan provider.
16. reprice (verb) - put a different price on something (loan).
17. credit risk (noun) – the probability/chance of a borrower defaulting on debt obligations.
18. risk profile (noun) - an evaluation of an individual's willingness and ability to take risks.
19. 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).
20. fair (adjective) - just, fair-minded, honest, impartial, upright, proper.

*Note:*

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21. obviate (verb) – avoid, prevent, remove (a problem/the need of something or make it unnecessary).
22. hitherto (adverb) – previously, earlier, so far/thus far, until now.
23. levy (verb) – impose, charge, enforce.
24. over and above (phrase) – in addition to, on top of, over and beyond, plus, as well as, besides, along with.
25. contracted (adjective) – promised, agreed.
26. intent (noun) – intention, aim, ambition, aspiration, objective, goal, target.
27. solely (adverb) – only, simply, merely.
28. credit discipline (noun) - it can be defined as "strict and regular control on promises to pay, within agreed terms".
29. foster (verb) – encourage, promote, develop.
30. incentive (noun) – stimulus, boost, encouragement, impetus.
31. in practice (phrase) – in reality, actually, in real life, realistically, practically, effectively.
32. enhancement (noun) – increase, rise, strengthening, improvement.
33. entity (noun) – structure, system, establishment, organization.
34. in fact (phrase) – actually, really, in reality.
35. lead to (verb) – result in, cause, bring on, bring about, give rise to.
36. hardship (noun) – suffering, trouble, affliction; destitution, deprivation, distress, misfortune.
37. capitalise (verb) – take advantage of, use, make use of, benefit from.
38. thereby (adverb) – as a result of that.
39. emphatically (adverb) - clearly, noticeably, obviously.
40. compound (verb) – add up interest on previously accumulated interest.
41. outstanding (adjective) – unpaid, unsettled, payable, overdue, in arrears, in the red.
42. step in (phrasal verb) – intervene, become involved, get involved.
43. transparent (adjective) – clear, straightforward, unequivocal, unambiguous.
44. credit pricing (noun) – the method by which a lender that assumes the Credit Risk in a new contract sets terms such as fees or the Margin on top of a reference rate that is required as compensation for the assumed credit risk.
45. context (noun) – circumstances, conditions, situations.

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46. uptick (noun) – a small increase or upward trend.
47. shrunk past participle of shrink (verb) – lessen, reduce, decrease.
48. bank credit (noun) – the total amount of funds a person or business can borrow from a financial institution; bank loan.
49. omnibus (noun/adjective) – the Latin word literally meaning “for all”; consisting of several parts/items.
50. surge (verb) - increase suddenly.
51. make clear (phrase) – explain, clarify, elucidate.
52. quantum (noun) – measure, unit, amount, portion.
53. non-compliance (noun) – disregard, refusal, disagreement, disobedience, dissent, objection.
54. preset (adjective) – prearranged, pre-agreed, pre-established, pre-planned, pre-decided.
55. 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.
56. discriminatory (adjective) – biased, unfair/unjust, inequitable, one-sided, partisan.
57. upfront (adverb) – (of payment) in advance, beforehand, ahead of time.
58. unfailingly (adverb) – always, constantly, reliably, steadily.
59. reiterate (verb) – repeat, say again, restate.
60. subsequent (adjective) – consecutive, following, successive, ensuing.
61. breathe/heave a sigh of relief (phrase) – to suddenly feel relieved (or feel happy) that something unpleasant has not happened (sigh is a long & deep audible breathing out of relief).
62. brook (verb) – tolerate, allow, accept (something like dissent/difference of opinion).
63. usury (noun) - the lending of money at very high interest rates; loan-sharking, extortionate moneylending.

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