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The Hindu Editorial Vocabulary

Vocabulary:

- 1. Sagacious: Wise, showing good judgment.
- 2. Supercilious: Arrogant, looking down on others.
- 3. Pernicious: Harmful, especially in a subtle way.
- 4. **Ephemeral**: Short-lived, temporary.
- Coerce: To force someone to do something through pressure or threats.
- 6. Impasse: A deadlock, where no progress can be made.
- 7. Blatant: Obvious, done openly and unashamedly.
- 8. Resentment: Bitterness or anger from unfair treatment.
- 9. Diluted: Weakened or made less effective.
- 10. Disjuncture: A separation or gap between two things.

PHRASAL VERBS:

- 1. Back out: To withdraw from a commitment or agreement.
- 2. Back up To support someone or something; to make a copy of data; to move backward.
- 3. Bail out To rescue someone from a difficult situation.
- 4. Bail up To stop or detain someone, often forcefully or insistently.

Idioms & Phrases

- 1. Easier said than done
- Meaning Something that sounds simple but is difficult to accomplish.
- 2. Fair-weather friend
- Meaning Someone who is only a friend in good times but abandons you in difficult situations.
- 3. Fly off the handle
- Meaning To suddenly become very angry or lose one's temper.
- 4. Food for thought
- Meaning Something that makes you think deeply or consider carefully.
- 5. Get a kick out of something
- Meaning To enjoy or take pleasure in something.

Articles (Reading & Skimming)

Article for Reading:

Undermining federalism: On central funding, States and education

By withholding Tamil Nadu's central share of Samagra Shiksha funds for rejecting the National Education Policy (NEP 2020), the Union Government is flexing its muscles to coerce States into submission. This move also undermines the intent of the Samagra Shiksha scheme (2018-19), which consolidated the Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan, and Teacher Education programmes. The scheme was designed to ensure equitable access to quality education for all schoolchildren. Since last year, Tamil Nadu has repeatedly flagged the non-disbursal of ₹2,152 crore, warning that the funding shortfall has severely strained its school education infrastructure, affecting nearly 40 lakh students and 32,000 staff members. Union Education Minister Dharmendra Pradhan has explicitly blamed the State for the impasse, declaring that the funds will be released only if Tamil Nadu implements the NEP in "letter and spirit". Adding fuel to the fire, he has insisted that the State adopt the three-language formula, mandating Tamil, English, and a regional language in schools. This stance disregards Tamil Nadu's long-standing opposition to the trilingual system, dating back to 1937, and its firm commitment to a two-language policy of Tamil and English since 1968. Going a step further, Mr. Pradhan has accused Tamil Nadu's leadership of being divisive and politically motivated. He even suggested that the State needs to "come to terms with the Indian Constitution" and adhere to the "rule of law", implying, quite unwarrantedly, that the State was not being run in line with the statute. Unsurprisingly, the response in Tamil Nadu has been swift and sharp, especially on the language issue, which remains non-negotiable for most political parties in the State. Chief Minister M.K. Stalin has rightly questioned which constitutional provision mandates the three-language policy and warned that such blatant coercion will not be tolerated.

While the NEP claims it does not "impose Hindi", successive Union Governments have, until now, respected Tamil Nadu's autonomy over its language policy. Policies governing subjects in the Concurrent List of the Constitution require flexibility and dialogue to ensure successful implementation across diverse regions. A rigid, one-size-fits-all approach risks undermining cooperative federalism and fostering resentment among States, which are equal stakeholders in central schemes. A more pragmatic approach would be to delink Samagra Shiksha and the Pradhan Mantri Schools for Rising India (PM SHRI) scheme from the NEP and instead tie funding to generic performance indicators. At the same time, Tamil Nadu would do well to finalise and roll out its long-pending State Education Policy as a viable alternative to the NEP, ensuring academic continuity and stability for its students.

Article for Skimming:

Trump and the new gilded age for billionaires

If Donald Trump's first administration was the wealthiest in American history, his second one has spectacularly beaten it. Its total worth is around \$460 billion and 16 of its members are billionaires. A democratic polity in which 0.0001% of its population has vastly disproportionate control over its political and economic decisions displays tendencies of an oligarchy. This is in a society in which the top 1% already controls 31% of its wealth. The super wealthy in a democracy often influence public policy indirectly, by lobbying and by sponsoring other candidates. The wealthiest families contributed around \$2 billion to the 2024 U.S. elections. But when the ultra-rich become a direct part of the administration, it gives political power a different magnitude. For instance, Elon Musk, the richest person in the world, after contributing \$250 million to the Trump campaign, is now leading the Department of Government Efficiency. Research establishes a negative relationship between politically connected

billionaire wealth and democracy. Wealth in itself should not prevent a citizen from joining government. But the problem is in the potential conflicts of interests despite measures such as American ethics laws and financial disclosures. In the Trump administration, the Commerce Secretary is the CEO of a financial services firm; the Treasury Secretary is the owner of an investment fund management firm; the NASA Administrator is a pioneer in private space exploration; and the 'White House A.I. and Crypto Czar' is a former senior executive of PayPal. There is a fundamental disjuncture between public interest and the market. As a researcher asks, "Will someone who earns \$14 million per day be able to appreciate how important \$1,976.00 (the average monthly social security payment) is to millions of Americans?" When Mr. Musk, who has promised to cut \$2 trillion off the \$6.75 trillion U.S. budget, says that budget cuts involve "some temporary hardship," it is painfully ironic. While Mr. Musk holds 100 business contracts with the American government, Mr. Trump's firings are stalling over 30 investigations into Mr. Musk's companies by 11 federal agencies. Studies show there are significant differences between the views of the top 1% of U.S. wealth-holders and the public on taxation, economic regulation, and social welfare programmes. While 87% of the general citizenry agree that the government should fund good public schools, only 35% of the top 1% think so. The influence of the wealthy elite on public policy is often disastrous. Mr. Trump's slogan during the campaign trail was "drill, baby, drill" and the U.S. duly withdrew from the Paris Climate Agreement. In his first term, the Tax Cuts and Job Act gave 80% of tax benefits to corporations and high-net-worth individuals. It also exacerbated racial income and wealth inequalities besides increasing the government deficit. The first Trump term diluted the Affordable Care Act in health, leading to a rise in uninsured Americans.

Descriptive Writing

Original Text:

The FinTech industry has revolutionized financial services by leveraging technology, artificial intelligence (AI), blockchain, and digital payments. However, despite its rapid growth, the sector faces several challenges that impact its expansion and sustainability. Regulatory and Compliance Issues – FinTech firms must navigate complex regulations, including data protection laws, anti-money laundering (AML) rules, and financial security standards. Governments worldwide are tightening regulations to protect consumers and prevent financial fraud. Cybersecurity Risks - With an increasing reliance on digital transactions, FinTech firms are prime targets for cyberattacks, data breaches, and identity theft. Ensuring robust security measures while maintaining a seamless user experience is a significant challenge. Consumer Trust and Adoption - Many users are still hesitant to fully trust digital banking, cryptocurrencies, and Al-driven financial services. Overcoming skepticism and educating consumers about digital finance remains crucial for wider adoption. Competition and Market Saturation - The FinTech industry is highly competitive, with both startups and established financial institutions innovating rapidly. Differentiating products and maintaining profitability is a challenge, especially for new entrants. Integration with Traditional Banking Systems - Many FinTech solutions rely on partnerships with traditional banks and financial institutions. Ensuring seamless integration while maintaining compliance with banking regulations can be a hurdle. Despite these challenges, the FinTech industry continues to evolve with advancements in blockchain, AI, and digital payments, driving innovation while addressing regulatory and security concerns.

Precis:

The FinTech industry faces challenges like regulatory hurdles, cybersecurity risks, consumer trust issues, and market competition. Ensuring compliance, financial inclusion, and secure digital transactions remains crucial for sustainable growth. Additionally, integration with traditional banking, funding constraints, and adoption barriers pose difficulties. However, continuous technological advancements and strategic partnerships can help FinTech firms overcome these challenges and drive innovation.

 You are the HR manager. Write an email to all employees introducing a new team member and providing their role details.

To:@gmail.com

Subject: Welcome [New Employee's Name] to the [Department Name] Team!

Dear Team,

I am pleased to introduce [New Employee's Name], who is joining us as [Job Title] in the [Department Name] team. [He/She/They] will be responsible for [briefly mention key responsibilities, e.g., project management, client relations, data analysis, etc.]. [New Employee's Name] brings [mention relevant experience, skills, or background, e.g., years of experience in the field, expertise in a particular area, previous roles]. We are confident that [he/she/they] will be a valuable addition to our team. Please join me in welcoming [New Employee's Name] to [Company Name]. We encourage you to connect with [him/her/them] and help [him/her/them] settle in. [New Employee's Name] can be reached at [email address], and [his/her/their] workstation is located [mention location if applicable].

We look forward to working together and achieving great success as a team!

Best regards,

[Your Name]

[Your Job Title]

Perfection Vocab

- Moderation: The process of becoming less extreme or intense.
- Outlook: A person's attitude or view on a situation or future.
- CASA Ratio: The ratio of Current Account and Savings Accounts deposits in a bank.
- NIM (Net Interest Margin): A measure of the difference between the interest income generated and the amount of interest paid out.
- RBI (Reserve Bank of India): The central banking institution of India responsible for monetary policy.
- **Strategically**: Done with careful planning and consideration to achieve a particular goal.
- Benchmark: A standard or reference point against which other things are measured.
- Moderation: The action of making something less extreme or intense.
- Liquidity: The availability of liquid assets or cash to a market or individual.
- Certificates of Deposit: A savings account offered by banks with a fixed interest rate and maturity date.
- Credit Growth: The increase in the total loans provided by the banking system to borrowers.
- Unsecured Loans: Loans that are not backed by collateral.
- Microfinance Lending: Providing financial services to low-income individuals or businesses.
- Infrastructure Bonds: Bonds issued to fund infrastructure projects.
- Credit Loss: The amount of money a lender loses due to unpaid

loans.

- CIBIL Score: A credit score in India that helps lenders evaluate a borrower's creditworthiness.
- Hybrid Annuity Model: A model for financing infrastructure projects where contractors are paid part of their dues during the construction and the rest through annuities after project completion.
- Conservative Approach: A cautious or prudent method, especially regarding risk.
- Unsecured Personal Loan: A loan without collateral or a guarantee.
- Pensioners: Individuals who receive a regular payment after retirement from work.
- Shackles: Physical restraints or limitations; metaphorically referring to restrictions.
- Resilience: The ability to recover from adversity or difficult conditions.
- **Self-sufficiency**: The ability to meet one's own needs without external help.
- Vibrant: Full of life and energy.
- **Proactive**: Taking action to deal with an expected situation rather than just reacting to it.
- Policy-making: The process of creating rules, laws, or guidelines.
- Gateway: An entry point or means of access to something.
- Cornerstone: The most important or fundamental element.
- **Prerequisite**: A required condition or requirement before something else can happen.
- Teeth (in context): Power or ability to enforce something effectively.
- Gamut: The complete range or scope of something.
- Ease: The state of being comfortable or without difficulty.

- Resilient: Capable of bouncing back from difficult situations.
- **Ecosystem**: A system or network of interacting components, especially in an economic or business context.
- Innovation: The introduction of new ideas, methods, or products.
- Advancements: Progress or improvements in a field.
- Ambitions: Strong desires or goals to achieve something.
- Catalyse: To cause or accelerate a process or action.
- Industry 4.0: The fourth industrial revolution, focusing on automation, data exchange, and advanced manufacturing technologies.
- Competitive Edge: A distinctive advantage over others in the market.
- Scalable Growth: Growth that can be expanded or adapted to accommodate increasing demands.
- Manufacturing Hub: A center for industrial production and manufacturing.
- Detrimental: Causing harm or damage.
- Interconnected: Being linked or connected in some way, often with mutual influence.
- Repercussions: Consequences or effects, usually negative.
- **Procrastination**: The act of delaying or postponing tasks.
- Grappling: Struggling or wrestling with something difficult.
- Demoralise: To lower someone's spirit or confidence.
- Substandard: Below the expected or required standard.
- Mediocre: Of average or below-average quality.
- Unforgivable: Impossible to pardon or excuse.
- **Debilitating**: Weakening or making someone less able to function.
- Caution: Careful consideration or attention to avoid risk or harm.
- De-escalate: To reduce the intensity or severity of something.
- Mental Issues: Problems related to one's mental health or emotional state.

- Emotional Issues: Problems related to one's feelings or emotional well-being.
- Dilatory: Tending to delay or procrastinate; slow.
- Rippling Effect: A chain reaction or series of effects that spreads from a central point.
- Modifying: Making changes to improve or adjust something.
- Substandard: Below an expected or acceptable level of quality.
- Mediocre: Average or unremarkable; not good or bad.
- Jeopardise: To put something at risk or in danger.
- Err: To make a mistake or be wrong.
- Resources: Available assets, materials, or support that can be utilized.
- Stress: Mental or emotional strain resulting from demanding circumstances.
- Pressure: The feeling of being forced to meet demands or expectations.
- **Sloppy**: Careless, untidy, or poorly done.
- Undue: Unwarranted, excessive, or inappropriate.
- Substandard: Not meeting the required standard.
- **Due Date**: The scheduled or expected time by which something should be completed.
- Feedback: Information provided to help someone improve or adjust their work.
- Suggest: To propose or recommend an idea or solution.
- Advances: Improvements or progress in technology, skills, or knowledge.
- **Cyber Fraud**: Deceptive activities conducted over the internet to steal money or information.
- Harassment: Aggressive pressure or intimidation, especially of a repeated nature.
- Threats: Statements or actions indicating harm or danger to

- someone or something.
- Coach: A person who trains or instructs a team or individual in sports, activities, or a subject.
- Abilities: Natural talents or skills that enable someone to perform tasks or actions effectively.
- Strategically: Done in a way that is planned carefully to achieve a specific goal or advantage.
- Optimal: The best or most effective condition or result.
- Results: Outcomes or effects that arise from a particular action or event.
- **Frustrated**: Feeling upset or annoyed due to inability to achieve something or due to a difficult situation.
- Escalated: To increase or intensify the severity of an issue or situation.
- Issue: A problem, concern, or topic that needs attention or discussion.
- Team Leader: A person who leads and manages a group of individuals to accomplish a goal or project.
- Rise: An increase or upward movement in something.
- **Employee Turnover**: The rate at which employees leave a company and are replaced by new employees.
- Demonstrates: To show clearly or make evident through evidence or behavior.
- Dissatisfied: Not content or happy with a situation, person, or thing.
- Roles: The positions or responsibilities that someone has in an organization or group.
- **Exploring**: To investigate or search for something, often for new opportunities.
- Study: A detailed investigation or research conducted to gain knowledge.

- Revealed: To make something known or show something that was hidden.
- **Fried Food**: Food that is cooked by submerging it in hot oil, typically unhealthy when consumed in excess.
- Spanish Schools: Educational institutions located in Spain.
- Announced: To make something publicly known or to officially declare.
- Net Reduction: The total decrease after accounting for all factors, such as layoffs or reductions.
- Jobs: Positions of employment or work.
- News and Current Affairs: A section or department that covers news events and discussions on ongoing issues.
- Emphasizes: To give special importance or attention to something.
- Necessity: The fact of being required or essential for a particular purpose.
- Transparency: Openness or clarity, especially in communication or decision-making.
- Understand: To grasp the meaning, significance, or reason for something.
- Prevent: To stop something from happening or occurring.
- Tragedies: Extremely unfortunate events, often resulting in significant harm or loss.
- Government: The governing body of a nation, state, or community that makes decisions and enforces laws.
- Policy: A set of principles or guidelines adopted by an organization or government.
- Reducing: To make something smaller or less in amount, degree, or size.
- Carbon Emissions: The release of carbon dioxide (CO2) into the atmosphere, often as a result of human activities like burning fossil fuels.

- **Decade**: A period of ten years.
- **Revenue**: The total income generated by a business from its activities, such as sales or services.
- Expected: Regarded as likely to happen based on certain indicators or predictions.
- **Fiscal Year**: A period used for financial or accounting purposes, typically lasting one year.
- Suggestion: An idea or proposal offered for consideration or action.
- Committee: A group of people appointed or elected to perform a particular task or function.
- Received: To be given or presented with something.
- Predict: To say or estimate that something will happen in the future.
- Agricultural Productivity: The rate at which crops or livestock are produced.
- Significantly: To a large extent or in an important way.
- Geothermal: Relating to or produced by the heat from the earth's interior.
- Inexhaustible: Unable to be used up or depleted.
- Shift: To change or move from one position or direction to another.
- **Effort**: The exertion of physical or mental energy.
- Provided: To supply or make available something needed or desired.
- Reliable: Able to be depended on or trusted.
- Odds: The probability or likelihood of something happening.
- Artist: A person who creates works of art, especially in the visual or performing arts.
- Leverage: The use of something to maximum advantage.
- Striking: Very noticeable or impressive.
- Date back: To originate at a particular time in the past.

- Cold War: The period of political tension between the Soviet Union and the United States from the end of WWII to the 1990s.
- **Drill**: To make a hole or tunnel by boring into a surface.
- Mundane: Lacking interest or excitement; dull.
- Potential: The possibility for something to develop or become actualized.
- Tech: Short for technology, referring to gadgets or tools that use scientific knowledge.
- Sympathy: Feelings of pity and sorrow for someone's misfortune.
- Wholeheartedly: With full commitment or enthusiasm.
- Debate: A formal discussion on a particular topic, with arguments for and against.
- Gripped: To hold tightly or be completely affected by something emotionally.
- **Heat**: Intense or passionate, often used in the context of heated discussions or arguments.
- Flexible: Capable of being adjusted or adapted to different conditions or needs.
- Near: Close to a certain point or place.
- **Collapsed**: To fall down or cave in; often used metaphorically to refer to the sudden end or failure of something.
- Utopia: An imagined place or state of things in which everything is perfect.
- Seak: Likely intended to be "seek," meaning to look for or try to find something.
- Understanding: The ability to comprehend and empathize with another's feelings or situation.
- Inflation: The rate at which the general level of prices for goods and services rises, and subsequently, the purchasing power of currency falls.
- Rates: A measure, quantity, or amount in relation to another

- quantity or amount, often expressed as a ratio or percentage.
- Significantly: To a large extent or in an important way.
- **Purchasing Power**: The ability to buy goods and services, which is influenced by income and price levels.
- Shaping: Influencing or determining the form, appearance, or development of something.
- Consumer: A person who purchases goods and services for personal use.
- Behavior: The way in which one acts or conducts oneself.
- **Influencing**: Having an effect on the development, behavior, or decisions of someone or something.
- National: Relating to or characteristic of a nation.
- **Economic**: Relating to the economy, the system by which goods and services are produced, distributed, and consumed.
- Policies: A course or principle of action adopted or proposed by an organization or government.
- Gender Equality: The state in which people of all genders have equal rights, responsibilities, and opportunities.
- Opportunities: A set of circumstances that makes it possible to do something.
- Empower: To give someone the power or authority to do something.
- Fields: Areas of work, study, or interest.
- Creating: Making or producing something new.
- Initiatives: New plans or actions aimed at achieving a particular goal.
- **Leadership**: The action of leading a group of people or an organization.
- Roles: The function or position that someone or something has in a situation, organization, or society.
- Professional: Relating to a profession or the activities associated

- with a particular job.
- Marathon: A long-distance running race, typically covering 26.2 miles (42.195 kilometers).
- Running: The action or movement of moving swiftly on foot.
- **Performance**: The accomplishment of a task or function; how well someone or something does in a particular activity.
- Endurance: The ability to endure an unpleasant or difficult process or situation without giving way.
- Discipline: The practice of training oneself to obey rules or a code of behavior, using punishment to correct disobedience.
- **Consistent**: Acting or done in the same way over time, without variation.
- Training: The process of learning the skills or knowledge necessary to perform a task or job.
- **Regimen**: A prescribed course of medical treatment, diet, or exercise intended to promote health or recovery.
- Peak: The highest point or level of something, such as performance or achievement.
- Requires: To need or demand something as necessary.
- Meticulous: Showing great attention to detail; very careful and precise.
- Attention: Focus or consideration given to something.
- Planning: The process of making arrangements or decisions about what to do in the future.
- Attitude: A settled way of thinking or feeling about something, typically reflected in one's behavior.
- Deadlines: A time or date by which something must be completed.
- Crucial: Of great importance, especially for the success or failure of something.
- Time Management: The process of planning and exercising

conscious control over the amount of time spent on specific activities.

- Moment: A particular point in time.
- **Role**: The function or part played by someone or something in a particular situation or activity.
- Health: The state of being free from illness or injury.
- Alleviate: To make (suffering, deficiency, or a problem) less severe or more bearable.
- **Increase**: The process of becoming larger or greater in size, amount, or degree.
- **Impact**: The strong effect or influence something has on something else.
- **Efforts**: The use of physical or mental energy to achieve something.
- Symptoms: Signs or physical manifestations of a disease or condition.
- Germane: Relevant or appropriate to the subject at hand.
- Generous: Showing kindness, willingness to give, or being liberal in giving.
- Slender: Thin, slim, or having little width.
- Amicable: Friendly, showing goodwill, or characterized by friendly relations.
- Proxies: Individuals authorized to act on behalf of someone else.
- Malicious: Intending or intended to cause harm or injury.
- **Trenches**: Long, narrow ditches, often used in military contexts or for digging.
- Gentle: Kind, mild, or soft in behavior or nature.
- Prevalent: Widespread, commonly found or practiced.
- Demoting: Reducing someone's rank or position.
- Encounter: A meeting, especially one that is unexpected or unplanned.

- Defer: To postpone or delay something to a later time.
- Confront: To face or deal with a situation, often in a challenging or direct manner.
- Deemphasize: To reduce the importance or focus of something.
- Face: To confront or deal with a situation or problem.
- Disregard: Lack of consideration or respect for something.
- Avoid: To stay away from or prevent something from happening.
- Prioritize: To arrange or deal with things in order of importance.
- Belligerence: Aggressive or hostile behavior.
- Reviled: Hated or scorned intensely.
- Transient: Lasting only for a short time; temporary.
- **Deleterious**: Harmful or damaging, especially in a subtle or gradual way.
- Serendipitous: Occurring or discovered by chance in a happy or beneficial way.
- Flamboyant: Excessively showy or elaborate; attracting attention due to boldness.
- Negligible: So small or unimportant as to be not worth considering.
- Oblivious: Unaware or forgetful of something.
- Perspicacious: Having a keen insight or understanding; perceptive.
- Heedless: Ignoring or failing to consider something; careless.
- Cognizant: Being aware or having knowledge of something.
- Adept: Highly skilled or proficient in a particular area.
- Persists: To continue firmly or obstinately despite difficulty or opposition.
- Amplifies: To increase in size, volume, or significance.
- **Stagnates**: To stop developing or progressing; to become inactive or dull.
- Alleviates: To make something less severe or more bearable.

- Fosters: To encourage or promote the development of something.
- Instructed: Given directions or information about how to do something.
- Separate: To divide or set apart.
- Assignments: Tasks or duties assigned to someone.
- **Different**: Not the same as another person, thing, or situation.
- Anniversary: A date commemorating a significant event or occurrence, often annually.
- Occasion: A particular time or event when something happens.
- Dinner: A main meal, typically taken in the evening.
- **Performance**: The act of performing or doing something, often related to a show or presentation.
- **Experimenting**: Trying out new methods or ideas to discover or test something.
- **Ingredients**: The components or substances that make up something, especially food.
- Perfected: Made something flawless or improved to the highest degree.
- Recipe: Instructions for preparing or making a particular dish.
- Aroma: A distinctive smell, typically associated with food or drink.
- Simmering: Cooking something gently in liquid just below boiling point.
- Stew: A dish made by cooking meat and vegetables slowly in liquid.
- Super: Great or excellent, often used informally to express enthusiasm.
- **Dawn**: The first appearance of light in the morning; the beginning of something.
- Landmarks: Notable or important features or buildings, often with historical significance.
- Cuisine: A style or method of cooking, often associated with a

- specific region or culture.
- Museums: Buildings or institutions where objects of historical, cultural, or scientific interest are preserved and displayed.
- Correlation: A mutual relationship or connection between two or more things.
- Emphasise: To give special importance or attention to something.
- Cognitive function: The mental processes related to acquiring knowledge and understanding, such as thinking, reasoning, memory, and problem-solving.
- **Brain health**: The state of mental well-being and the proper functioning of the brain.
- **Demanding**: Requiring a lot of effort, time, or attention.
- Competitive: Involving or characterized by competition; aiming to achieve superiority.
- Salary: A fixed regular payment made to an employee for their work.
- Career advancement: The process of moving up or progressing in one's career, often involving promotions or increased responsibilities.
- **Juggling**: Managing or balancing multiple tasks or responsibilities at the same time.
- Volunteering: Offering one's time or services without expecting payment, typically for a charitable cause.
- Animal shelter: A place where stray, lost, or abandoned animals are cared for until they can be adopted or found a home.
- Performance: The way in which a person, group, or organization accomplishes a task or achieves a result.
- Targets: Specific goals or objectives that are set to be achieved.
- **Invest**: To commit money, resources, or time in order to improve something or achieve a return.
- Boost productivity: To increase the efficiency or output of work or

- processes.
- **Identity**: The characteristics, qualities, or beliefs that make a person or group distinct.
- Belonging: A sense of being accepted or fitting in within a group or community.
- **Profound**: Having deep meaning or significance; far-reaching.
- **Human condition**: The nature and experiences of human life, especially regarding existential challenges and emotions.
- Trained rigorously: To practice or prepare intensely and thoroughly.
- **Perform well under pressure**: To do tasks successfully despite stressful or challenging conditions.
- Praised: To express approval or admiration for someone or something.
- Impact: The strong effect or influence something has on a situation or environment.
- Foresight: The ability to predict or plan for the future.
- Criticized: To express disapproval of someone or something.
- Not well planned: Lacking proper organization or preparation.
- Marketing strategy: A plan designed to promote and sell products or services.
- Fails to yield desired results: Does not produce the intended or expected outcomes.
- Accurate: Correct and free from mistakes.
- Relevant: Closely connected or appropriate to the matter at hand.
- Experts: People with specialized knowledge or skills in a particular area.
- Insights: The understanding of a complex issue or situation.
- **Exposed**: Made something visible or revealed, especially something hidden or secret.
- Personal information: Data that can identify an individual, like

- name, address, or contact details.
- Targeted campaigns: Marketing efforts aimed at a specific group of people or demographic
- Nuclear accident: An incident involving the release of radioactive materials, usually from a nuclear power plant.
- Public health emergency: A situation that poses significant risk to the health and safety of the public.
- Triggered: Caused something to happen, often unexpectedly.
- Fire: A destructive burning that can cause damage or harm.
- **Contamination**: The presence of harmful substances or pollutants in a particular environment.
- Containment area: A location specifically designed to prevent the spread of dangerous substances.
- Organization: A group of people working together for a particular purpose.
- Collaborative research project: A research effort conducted by multiple parties or groups working together.
- Job security: Assurance that one will not lose their job.
- **Technologies**: Tools or systems developed to solve problems or perform tasks.
- Al (Artificial Intelligence): The simulation of human intelligence in machines programmed to think and learn.
- Regulation: Rules or laws designed to control or manage an activity.
- Chips: Small pieces of material used in electronic devices, often referring to microchips or processors.
- **Devices**: Machines or tools designed for a particular function.
- Lunar New Year: The celebration of the first day of the new year based on the lunar calendar, typically celebrated in East Asia.
- Holiday: A period of rest or celebration from work or school.
- Breakthroughs: Significant advancements or discoveries in a

- particular field.
- Innovation: The creation of new ideas, methods, or devices.
- Budget announcement: A formal statement regarding the government's planned spending and revenues.
- Economic reforms: Changes made to improve the economy, such as policy or structural changes.
- Depreciation: The reduction in the value of an asset over time, often due to wear and tear or obsolescence.
- Investors: People or organizations that allocate money with the expectation of gaining a return.
- Rate cuts: Reductions in interest rates, typically by a central bank.
- Growth: The process of increasing in size, value, or importance.
- **Sanctuary**: A protected area or environment set aside for the preservation of wildlife or nature.
- **Migration**: The movement of people or animals from one place to another, typically for a long-term or seasonal purpose.
- Species: A group of organisms that are capable of interbreeding and producing fertile offspring.
- **Breeding**: The process of reproducing or producing offspring, particularly in animals.
- **Endangered**: At risk of extinction, typically referring to species that are dwindling in number.
- Consciousness: The state of being aware of and able to think about one's own existence and surroundings.
- **Intertwined**: Twisted or connected together in a way that makes it hard to separate them.
- Existence: The state of being alive or real, having presence in the world.
- Reduced: To make something smaller or simpler, in this context, simplifying existence to only thought.
- Immigration: The process of people moving to a new country to

- live permanently or for a long period.
- Significant: Important, having a major effect or influence.
- Policies: A set of principles or rules adopted or followed by a government, organization, or individual.
- Impact: The strong effect or influence that something has.
- Workers: People engaged in work, especially for pay.
- Remotely: From a great distance or in a manner that is not directly connected or close.
- Legitimate: Conforming to the law or to rules; valid or justified.
- **Claims**: Statements or assertions that something is true, often requiring proof.
- Evidence: Information or items that support or prove something to be true.
- Malware: Software designed to disrupt, damage, or gain unauthorized access to computer systems.
- **Planted**: Placed intentionally, often with the purpose of misleading or framing someone.
- Examined: Looked at or inspected carefully to understand or evaluate something.
- **Complexity**: The state of being complicated or intricate, involving many parts or elements.
- Recognize: To identify or acknowledge something or someone as being familiar or true.
- Mental health challenges: Issues related to mental well-being, such as conditions like anxiety, depression, or other psychological disorders.
- Conditions: The circumstances or factors affecting a situation or environment.
- Associated: Connected or linked with something else, in this case, referring to mental health challenges having specific accompanying issues.

- Disadvantages: The negative or harmful aspects of something, putting someone at a disadvantage.
- Surge: A sudden and strong increase or rise.
- **Infrastructure**: The basic physical and organizational structures needed for the operation of a society or enterprise.
- **Broadcasting**: The process of transmitting information, such as news, through media channels.
- Serve: To provide or deliver services or perform duties.
- Developments: New events, changes, or advancements in a particular field or area.
- Transient: Lasting for only a short time; temporary.
- Mundane: Ordinary, everyday, lacking excitement or variety.
- Episodic: Occurring in segments or episodes, irregularly.
- **Pivotal**: Of crucial importance in relation to the development or success of something.
- **Significance**: The quality of being important or having a meaningful effect.
- Amplified: Made louder, more intense, or greater in extent or effect.
- Dwindled: Reduced in size, strength, or amount over time.
- **Dispersed**: Spread over a wide area or distributed.
- **Elicited**: Drawn out or brought forth, typically in response to something.
- Incurred: Brought upon oneself, especially something undesirable, such as a debt or a loss.
- **Intrigue**: The act of arousing curiosity or interest, often in a secretive or mysterious manner.
- Abominable: Extremely unpleasant, causing disgust.
- Vengeful: Seeking revenge, showing a desire to inflict harm or punishment.
- Insidious: Proceeding in a subtle, harmful way, often with an

- intention to deceive or trap.
- **Detrimental**: Harmful or damaging.
- Vitiating: Spoiling, impairing, or making something less effective or less pure.
- Flourishing: Growing or developing in a healthy, vigorous way.
- **Crawling**: Moving slowly, often on hands and knees, or at a very slow pace.
- Overhauling: Making significant changes or improvements to something.
- Culminating: Reaching the highest point or final stage of development.
- Partial: Incomplete, biased, or favoring one side or aspect over another.
- Closely: In a detailed or careful manner; in a way that is near in space or time.
- Extravagantly: In a manner that is excessive or over the top, especially with regard to spending.
- Fervent: Having or displaying intense emotion or passion.
- **Stubbornly**: In a way that shows strong resistance to change or persuasion.
- Event: An occurrence or happening, especially one of significance or importance.
- Indices: Plural of "index", referring to statistical measures or indicators.
- Expenditure: The action of spending funds or the amount spent.
- Receipts: The total amount of money received by an organization, typically as income or revenue.
- Deficits: The amount by which expenses exceed income or revenue.
- Vision: A concept or idea of what the future will or should be like.
- Achievements: Accomplishments or successes attained through

effort.

- Course corrections: Changes made to improve or alter a particular path or direction.
- Merger: The combination of two or more organizations into one.
- **Presence**: The state of being present or noticeable.
- Hold little: To have very little significance or importance.
- Figures: Numerical data or statistics.
- Stagnant: Lacking movement, growth, or progress; not changing or developing.
- Freight: Goods or cargo transported by vehicle, ship, or aircraft.
- Engine: The main source or driving force of something, often referring to the key component of a system.
- Meagre: Small in quantity or quality; insufficient.
- **Growth**: The process of increasing in size, amount, or significance.
- Patronage: The support or regular attendance of customers or clients.
- **Below**: At a lower level or beneath.
- Pre-Covid levels: The status or condition before the onset of the COVID-19 pandemic.
- Onus: A burden, responsibility, or obligation.
- Turns its back on: To reject or abandon something.
- Picture: The context or situation being discussed.
- Inspiration: A motivation or influence to take action.
- Rising: Increasing or growing.
- Thermal power: Energy generated from heat, often associated with coal or natural gas.
- Living standards: The level of wealth, comfort, and access to necessities in a society.
- Strategy: A plan or method for achieving a particular goal.
- Energy security: The availability of reliable and affordable energy.

- **RE infrastructure**: Infrastructure related to renewable energy sources.
- Complex: Involving many parts or aspects, difficult to understand or deal with.
- **Necessary**: Required or essential.
- **Cuts corner**: To take shortcuts or avoid doing something the proper way in order to save time or effort.
- Gives the green light: To give approval or permission to proceed with something.
- Gives the benefit of the doubt: To assume that someone is innocent or correct, even in the absence of clear proof.
- Hits the sack: To go to bed or sleep.
- **Turns the tables**: To reverse a situation, often to gain an advantage over someone.
- Reneging: Failing to fulfill a promise, commitment, or obligation.
- Stemming: To stop or limit the flow or spread of something.
- Exhibiting: Showing or displaying.
- **Tempting**: Attractive or appealing, especially in a way that provokes desire or attraction.
- Eroding: Gradually wearing away or diminishing something.
- Chorus: A group of voices or a common expression of agreement or support.
- Scuffle: A brief, chaotic fight or struggle.
- Inferno: A large and destructive fire.
- Deterioration: The process of becoming worse or declining in quality.
- **Enlightenment**: Gaining knowledge or insight, typically related to understanding or spiritual growth.
- Affluence: Wealth or abundance of material possessions or resources.
- Enforceable: Capable of being enforced or made to be obeyed,

- often referring to laws or regulations.
- Omnipresent: Present everywhere at the same time.
- Stopgap: A temporary solution or measure to address a problem.
- Bland: Lacking strong characteristics, dull, or uninteresting.
- Given up: To stop trying or to abandon something.
- Made up: To create or invent something, often referring to stories or lies.
- **Scaled up**: To increase in size or scope, often referring to production or efforts.
- Turned up: To appear or arrive, often unexpectedly.
- Picked up: To gather or collect, or to improve in a particular aspect or activity.
- Projected: Expected or forecasted to happen in the future.
- Slower-than-expected growth: Growth that is slower than what was initially anticipated or predicted.
- Cloud computing division: The part of a company that deals with cloud computing services, where computing resources are delivered via the internet.
- Concerns among investors: Worries or anxieties raised by investors regarding the company's future performance or outlook.
- Shares: Portions of ownership in a company that can be bought and sold by investors.
- **Drop**: A decrease or decline in value, price, or amount.
- Revenue: The income generated by a company from its business activities.
- Challenges: Obstacles or difficulties that must be overcome.
- Intensifying competition: Increasing rivalry from other companies in the same market.
- **Shifting customer demands**: Changes in what customers want or expect from the company or market.
- Forecast: A prediction or estimate of future events or trends.

- Amplified: Increased or made stronger, especially regarding an effect or concern.
- **Investor apprehension**: Concerns or anxieties of investors regarding the company's future performance or prospects.
- Pinned hopes: Placing strong expectations or reliance on something for future success.
- Sustained expansion: Continuous or ongoing growth without interruption.
- Slowdowns: Periods of reduced growth or activity.
- **Pressure**: The influence or stress placed on an individual or organization to perform in a certain way.
- Navigate: To manage or steer through complex or challenging situations.
- Rapidly evolving digital landscape: The fast-changing environment related to digital technologies.
- Market dominance: The ability of a company to control or lead the market in terms of sales, influence, or innovation.
- Contemplating: Thinking about or considering something carefully.
- Bringing: Causing or introducing something to happen or exist.
- Sparking: Triggering or igniting something, such as a reaction or event.
- Contriving: Planning or inventing something, often in a cunning or deceitful manner.
- **Dismissing**: Rejecting or refusing to consider something.
- Abundance: A large quantity or supply of something.
- **Cornerstone**: A fundamental or essential element on which something is built or depends.
- **Enhancement**: Improvement or increase in quality, value, or attractiveness.
- Transition: A process or period of changing from one state or

condition to another.

- Outcome: The result or consequence of an action or event.
- Crumbling: Falling apart or deteriorating.
- Bucking: Resisting or opposing something.
- Glaring: Very obvious or conspicuous, often in a negative way.
- Wade: To walk through water or another substance, usually with difficulty.
- **Mounting**: Increasing or growing in intensity or importance.
- Overturn: To reverse or change the position or decision of something.
- Offset: To counterbalance or compensate for something.
- Splurge: To spend money extravagantly or without restraint.
- **Trample**: To step heavily or crush something underfoot, often causing damage.
- Berate: To scold or criticize angrily.
- Outlook: The expected or predicted future situation or perspective.
- Foundation: The base or underlying support for something.
- **Prominence**: The state of being important, well-known, or easily noticed.
- Proclamation: An official announcement or declaration.
- **Alleviation**: The act of relieving or easing something, such as pain or a problem.
- Procrastination: The act of delaying or postponing tasks, often to the last minute, despite being aware of the negative consequences.
- **Overcome**: To successfully deal with or defeat something, such as a challenge or problem.
- Strategies: Plans or methods designed to achieve a specific goal.
- Clear goals: Well-defined objectives or targets to work towards.
- Manageable parts: Breaking tasks into smaller, easier-to-handle

sections.

- **Time management**: The process of planning and organizing how to divide time between different tasks to maximize efficiency.
- Fear of failure: A feeling of anxiety or concern about not succeeding.
- Lack of motivation: A deficiency in the drive or desire to complete a task.
- Distractions: Things that divert attention away from the task at hand.
- Stress: A state of mental or emotional strain due to demanding circumstances.
- Reduced productivity: A decrease in the amount or quality of work produced.
- Missed opportunities: Failing to take advantage of chances or favorable circumstances.
- Overall growth and success: The general development and achievement in one's life or work.
- Transitioning: Moving or changing from one state or condition to another.
- Electric vehicles (EVs): Vehicles powered by electricity rather than traditional fossil fuels.
- **Dependence on fossil fuels**: Relying on non-renewable energy sources like coal, oil, and natural gas.
- **Environmental pollution**: The contamination of the environment, especially the air, water, and land, due to human activities.
- Challenges: Difficulties or obstacles that need to be overcome.
- Charging infrastructure: The necessary systems and locations for charging electric vehicles.
- High initial costs: The large upfront expenses associated with purchasing electric vehicles.
- Limited consumer awareness: The lack of knowledge or

- understanding among the public about electric vehicles.
- Large-scale implementation: The process of applying or adopting something on a wide or national level.
- Carbon emissions: The release of carbon dioxide into the atmosphere, typically from the burning of fossil fuels.
- Air quality: The cleanliness or pollution level of the air we breathe.
- Sustainable transportation: Transportation methods that are environmentally friendly and reduce harm to the planet.
- **Subsidies**: Financial assistance or incentives provided by the government to support an industry or initiative.
- Awareness campaigns: Efforts to educate and inform the public about specific issues or topics.
- Overwhelming: Something that is too much to handle or difficult to process.
- Uniqueness: The quality of being one of a kind, special, or distinct.
- Warmth and friendliness: A welcoming, kind, and caring attitude towards others.
- Bold flavors: Strong, noticeable tastes that stand out.
- Abundant spices: A large quantity or variety of spices used in cooking.
- **Point of contact**: The person you first meet or connect with when entering a new environment.
- Proudly introduced: To show something with a sense of pride or honor.
- **Cultural diversity**: The variety of different cultures, traditions, and ways of life.
- Carnatic music: A classical music tradition originating from South India.
- Bharatanatyam: A classical Indian dance form that has its origins

in Tamil Nadu.

- Yoga: A physical, mental, and spiritual practice originating in India.
- **Ayurvedic practices**: A traditional system of medicine based on natural healing, originating in India.
- Festivities: Celebrations, often linked to festivals or special occasions.
- Connection: A sense of belonging or attachment to people, places, or experiences.
- **Traditional ceremonies**: Rituals or events that are passed down through generations within a culture.
- Generosity: The quality of being willing to give or share with others.
- **Pride in sharing traditions**: Taking satisfaction in teaching and passing on one's cultural practices and values to others.