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 *Mahendra's*

THE HINDU

NEWSPAPER ANALYSIS

50 WORDS
DAILY

MOST IMPORTANT VOCABULARY

LIVE  **7:30 AM**

31 July 2021



You only fail
when you stop
{ trying. }

-Albert Einstein

TOPICS WE WOULD COVER

- **CHECK YOUR PROGRESS**

- a) synonyms
- b) antonyms
- c) one word
- d) idioms

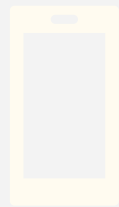
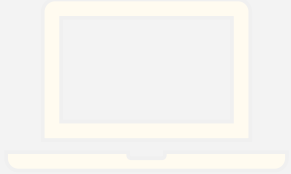
Previous articles
+
Previous year papers

- **VOCABULARY FROM ARTICLE + ANALYSIS**

Q → Previous

LET'S CHECK YOUR PROGRESS

ARE
YOU
READY??



Time for SYNONYMS

Similar meaning.
(1-5)



VOCABULARY

Q1. Choose the Synonym of

'Foolhardy'

(a) Collude

(b) Rash

(c) Joined

(d) Wise

Rashless

0:20

VOCABULARY

Q2. Choose the Synonym of
'Missionary'

- (a) Imposter
- (b) Mannered
- (c) Preacher
- (d) Henry

0:20

H (house ruler)

VOCABULARY

Q3. Choose the Synonym of
'Reclusive'

0:20

- (a) Refined
- (b) Decency
- (c) Solitary
- (d) Sociable

VOCABULARY

Q4. Choose the Synonym of
'Pessimistic'

0:20

(a) Gloomy

negative

(b) Gracious

(c) Kindness

(d) Grace

positive

VOCABULARY

Q5. Choose the Synonym of
'Empathetically'

0:20

- (a) Minimalistic
- (b) ~~Compassionate~~
- (c) Merciless
- (d) Indulgent

Kindness

easy-going, lenient

Time for **ANTONYMS**

opposite meaning (6-10)



MIC

* acquit in — case
of — Charges

Phrasal Verb

VOCABULARY

Q6. Choose the Antonym of '**Convicted**'

- (a) ~~Acquitted~~
- (b) Supplied
- (c) Sentenced
- (d) Resolute

0:20

Absolve

VOCABULARY

Q7. Choose the Antonym of '**Meticulous**'

0:20

- (a) Diligent
- (b) Slapdash
- (c) Truthful
- (d) Probity

Careless

Sloppy

VOCABULARY

Q8. Choose the Antonym of 'Indigenous'

0:20

- (a) Expatriate
- (b) Sustain
- (c) Aboriginal
- (d) Sabotage

VOCABULARY

Q9. Choose the Antonym of '**Intruder**'

- (a) Counter
- (b) Invader
- (c) Unreal
- (d) Ally

0:20

VOCABULARY

Q10. Choose the Antonym of 'Adventurism'

0:20

- (a) Cheerfulness
- (b) Hostile
- (c) Prudence
- (d) Recklessness



Time for ONE WORD

Mono - single — Seller
Poly - many — Buyer

VOCABULARY

Q11. Exclusive possession or control of anything

0:20

- (1) monotheism
- (2) monopoly
- (3) monism
- (4) mono-mania

Not a red cent

VOCABULARY

Repeat

Q12. One who is unable to pay one's debt

0:20

~~(1) bankrupt~~ ✓ / insolvent

(2) bankroll

(3) extravagant

(4) borrower

2019
July
Homework

VOCABULARY

Q13. A man who is quite like a woman

- (1) feminine
- (2) feminist
- (3) effeminate
- (4) womanly

0:20

VOCABULARY

Q14. . A co- worker in an office or institution

0:20

(1) companion

(2) ally

(3) accomplice

(4) colleague

VOCABULARY

Q15. To supply land with water by artificial means

- (1) irrigate
- (2) mitigate
- (3) watergate
- (4) postulate

0:20



Time for IDIOMS and phrases

VOCABULARY

0:20

Q16. a hard nut to crack

- (1) a foolish search
- (2) a difficult problem
- (3) an easy question
- (4) expensive thing

dour
|
strict

VOCABULARY

0:20

Q17. **hand in glove**

(1) very difficult

(2) open enemy

(3) very intimate

(4) very rude

VOCABULARY

0:20

Q18. **in a nutshell**

- (1) angrily
- (2) casually
- (3) writing
- (4) brief

VOCABULARY

0:20

Q19. **from the bottom of my heart**

(1) sincerely

(2) lowest position

(3) totally

~~(4) wholly~~

VOCABULARY

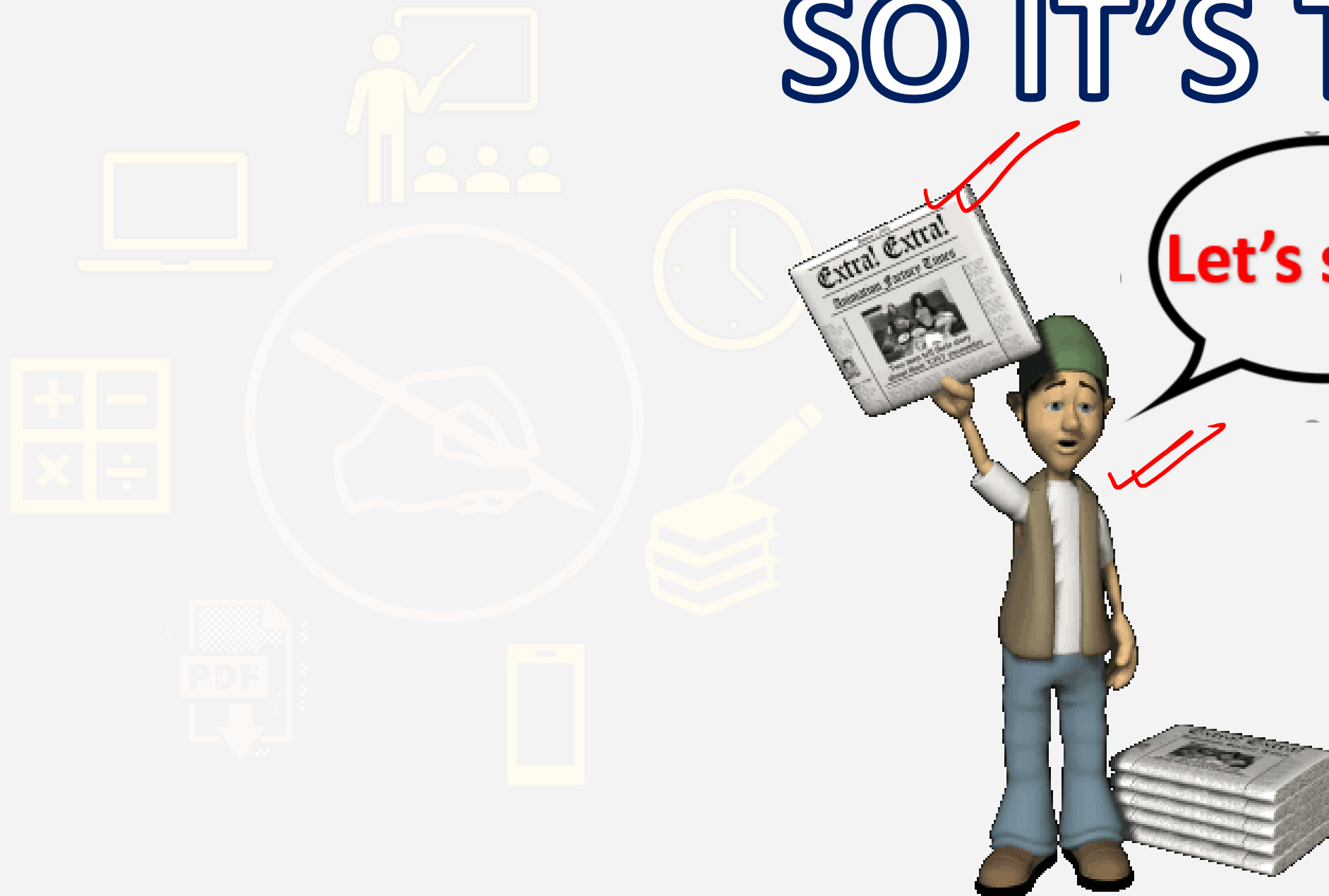
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Q20. **for better or worse**

- (1) sometimes
- (2) always
- (3) in good times
- (4) in bad times

SO IT'S TIME

Let's start



ARTICLE

^{heterogeneous} Patchwork progress ✓

Move to hasten insured bank deposits' repayment need not have taken this long → stir/spur.

Important

agree/signal

to initiate/add.

The Government hopes to ring in fresh changes to the 1961 Deposit Insurance and Credit Guarantee Corporation law in the monsoon session, after the Cabinet nod this week. From savers' perspective, the most significant modification on the anvil is a 90-day deadline for the Corporation (DICGC) to remit the insured deposits of customers in troubled banks. As per the plan, once the RBI imposes curbs on a bank, the clock will start ticking and by the 91st day or thereabouts, account holders will get their outstanding balance back with a cap of ₹5 lakh.

outlook

At the spur of the moment
— without delay.

(in problem)
in troubled waters
(in problem)

max of ₹5 lakh ✓
↓ restriction/check.

dispatch

metal structure use to shape other things.

While Finance Minister Nirmala Sitharaman said this will not apply retrospectively, she did indicate that this would apply to cases of lenders already under a moratorium. In the last two years, Yes Bank, Lakshmi Vilas Bank and the PMC Bank, have faced such a bar on depositors seeking to withdraw. PMC Bank accounts still face such curbs, even as savings parked in other co-operative lenders that have gone under continue to elude their rightful owners. The Minister said it normally takes eight to 10 years for insured deposits to be forked out, from the time a bank hits a hurdle and myriad conditions are imposed on withdrawals. But these delays were well-known last year too, when the insured deposit amount was raised to ₹5 lakh from ₹1 lakh laid down in 1993.

backdated

prohibition

looking for

restriction

1993

₹ 5 lakh

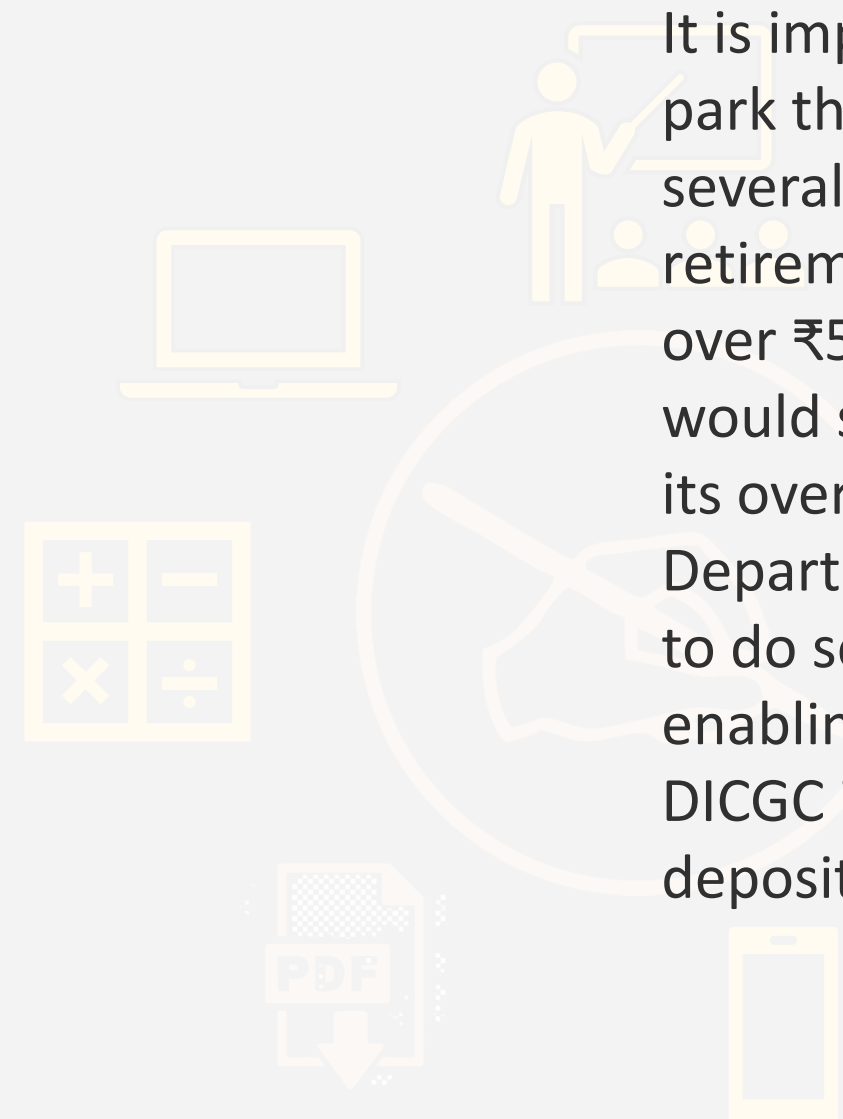
problematic

released

avoid

Glass over.

Making incremental changes in quick succession suggests a piecemeal approach to governance rather than a system-wide view, even though the government stressed it has been working 'overtime' to resolve the PMC Bank crisis. Nevertheless, given the rising distress in households and the downward momentum in savings levels due to the pandemic, this change must be allowed to make it through the din in Parliament. As per RBI data, ₹76.21 lakh crore or almost 51% of deposits are now insured, but 98.3% of all accounts have balances of ₹5 lakh or less so they are fully insured. This can be a source of renewed comfort for people in the banking system, grappling with bad loans, dwindling deposits and a still-fledgling insolvency framework.



It is important for financial stability that people feel it is safer to park their money in a bank than stashing it under a mattress. For several people with limited financial literacy and access to retirement savings instruments, with lifetime earnings (possibly over ₹5 lakh) parked in a neighbourhood co-operative bank, this would still be a less than perfect outcome. The RBI needs to up its oversight game, and the Centre, which has recently made the Department of Cooperation a full-scale ministry, needs to allow it to do so. Moreover, just as the latest amendments have an enabling provision to raise the premium paid by banks to the DICGC in future, there should have been one to raise the insured deposit limit in line with inflation and per capita income trends.

Homework

- Voc ✓
- Spelling Errors



30th july

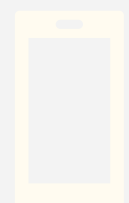
Present
tense

1. From the global experience so far, (A)/the broad principle is that if an effective (B)/ vaccine was available, it must be (C)/administered irrespective of age(D)./ ~~No Error~~ (E)

2. Countries that have vaccinated (A)/ hose above 12 and have fully opened (B)/ up are also those boasting (C)/ high rates of adult vaccination.(D) / ~~No Error~~ (E)

3. This implies that if the (A)/ aim of universal vaccination are to (B)/ protect from disease, then (C)/the thrust must be on prioritising adults over children(D)./ ~~No Error~~ (E)

1-C
2-B
3-B





Makendra's



THE HINDU
VOCABULARY

1) Patchwork (noun)

मिश्रित—assorted/ heterogeneous/ miscellaneous

2) hasten(verb)

जल्दी करना—race/ spur/ stir

3) nod (verb)

सम्मति—signal/ indication/ inclination/ agree

4) perspective (noun)

दृष्टिकोण— outlook/ viewpoint

5) Anvil (noun)

निहाई-a heavy block of iron or steel on which hot metals are shaped by hammering

6) remit (verb)

रुपया भेजना-send/ dispatch/ transmit

7) curbs (noun)

प्रतिबन्ध-restraint/ restriction/ check/ brake

8) retrospectively (adverb)

अतीतलक्षी ढंग से-backdated/ retroactive/ ex post facto/ backward-looking



9) moratorium (noun)

पाबंदी- embargo/ ban/ prohibition /suspension



10) bar (noun)

रुकावट- prohibit /debar /preclude /forbid



11) elude (verb)

टलना- evade/ avoid/ dodge



12) forked out (adjective)

बांटना-allocate/ allot/ appoint /designate



*Rest of
the Articles*

~~13)~~ prodigy (noun)

गुणी- person who is an expert

14) wheedle (verb)

खुशामद से मना लेना- flatter/ cajole/ coax

15) efface (verb):

मिटाना- destroy/ abolish/ annihilate

16) epigram (noun)

चुटकुला- joke/witticism/ quirk



UPCOMING ONLINE BATCHES

August 2021

04 AUG 2021

10:30 AM to 12:30 PM

LIVE PREMIUM GREEN CARD
(BANK PO & CLERK)

07:30 PM to 09:30 PM

LIVE PREMIUM SILVER CARD
(SSC CGL & CHSL)

07:30 PM to 09:30 PM

LIVE CLASS COURSE
(MATHS)

03:00 PM to 05:00 PM

LIVE CLASS COURSE
(UP SI)

BILINGUAL

11 AUG 2021

01:00 PM to 03:00 PM

LIVE CLASS COURSE
(TET & CTET)

05:30 PM to 07:30 PM

LIVE PREMIUM GREEN CARD
(BANK PO & CLERK)

08:00 AM to 10:00 AM

LIVE CLASS COMPLETE COURSE
(SSC GD)

BILINGUAL

18 AUG 2021

08:00 AM to 10:00 AM

LIVE PREMIUM GREEN CARD
(BANK PO & CLERK)

01:00 PM to 03:00 PM

LIVE PREMIUM SILVER CARD
(SSC CGL & CHSL)

BILINGUAL

25 AUG 2021

07:30 PM to 09:30 PM

LIVE PREMIUM GREEN CARD
(BANK PO & CLERK)

BILINGUAL



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Topic

→ Should we hasten up
child vaccination to reopen
the education institutions

≈ (150 words)

by 6pm

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