



 *Mahendra's*

# **THE HINDU**

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## **Editorial Analysis**

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**Grammar**

**Reading Skills**

**Vocab**

**Spoken English**

**BANK / SSC / UPSC / STATE EXAMS**

**LIVE**  **8:00 AM**

**12 AUGUST 2022**





# Thought of the day

**"Life is a collection of changes.  
so don't avoid changes. take  
every change as a challenge.  
some give success and some  
act as a stepping stone to  
success."**



# TOPICS WE WOULD COVER

- i. GRAMMAR SKILLS**
- ii. ARTICLE ANALYSIS**
- iii. THE HINDU VOCABULARY**
- iv. CHECK YOUR PROGRESS**
- v. LEARNING VOCAB WITH IMAGES**

# GRAMMAR SKILLS

ARE  
YOU  
READY??



## GRAMMAR SKILL - 1

◆ **Spark off**- give rise to, trigger off

Example- Communal speeches will spark off riots in the town.

◆ **Think of** - remember a subject

Example- Think of a plan and let me know tomorrow.

◆ **Think over** - to consider

Example- I will think over your case after sometime.

## GRAMMAR SKILL - 2

When cardinal(one , two ,three etc.) and ordinal(first , second , third etc.) are used together ordinal precedes the cardinal.

**The four first boys will be given  
the chance.  
The three last boys were  
present.**





# SO IT'S TIME

**Let's start**





# ARTICLE

## RBI targets unfair methods in digital lending with new norms

Lending business to be carried out only by regulated entities, says central bank



# ARTICLE

The Reserve Bank of India (RBI) issued the first set of **guidelines** for digital **lending**, to **crack down** on **illegal** activities by certain players. This follows the **recommendation** of a Working Group on Digital Lending that had submitted its report recently. As per the new norms, all loan **disbursals** and repayments will be required to be executed only between the bank accounts of the **borrower** and the **Regulated Entities (RE)** such as a bank or a nonbanking financial company without any pass-through or pool account of the Lending Service Providers or any third party. Stating that digital lending channels had become **prominent** recently, the RBI said **concerns** had also **emerged** which, “if not **mitigated**, may **erode** the confidence of members of the public in the digital lending ecosystem.”

# ARTICLE

The concerns relate to ‘**unbridled engagement** of third parties, misselling, **breach** of data privacy, unfair business **conduct**, charging of **exorbitant** interest rates, and **unethical recovery** practices’, it said. “A **standardised Key Fact Statement** must be provided to the borrower before executing the loan contract,” the RBI said in a circular. The norms **prohibit** any automatic increase in credit limit without borrowers’ **consent**. They also allow a cooling off period in which borrowers can exit loans by paying the principal and the **proportionate** annual percentage rate (APR) sans penalty. The framework is based on the principle that the lending business can be carried out only by entities regulated either by the Reserve Bank or entities permitted to do so under any other law, RBI added.



**THE HINDU**  
**VOCABULARY**

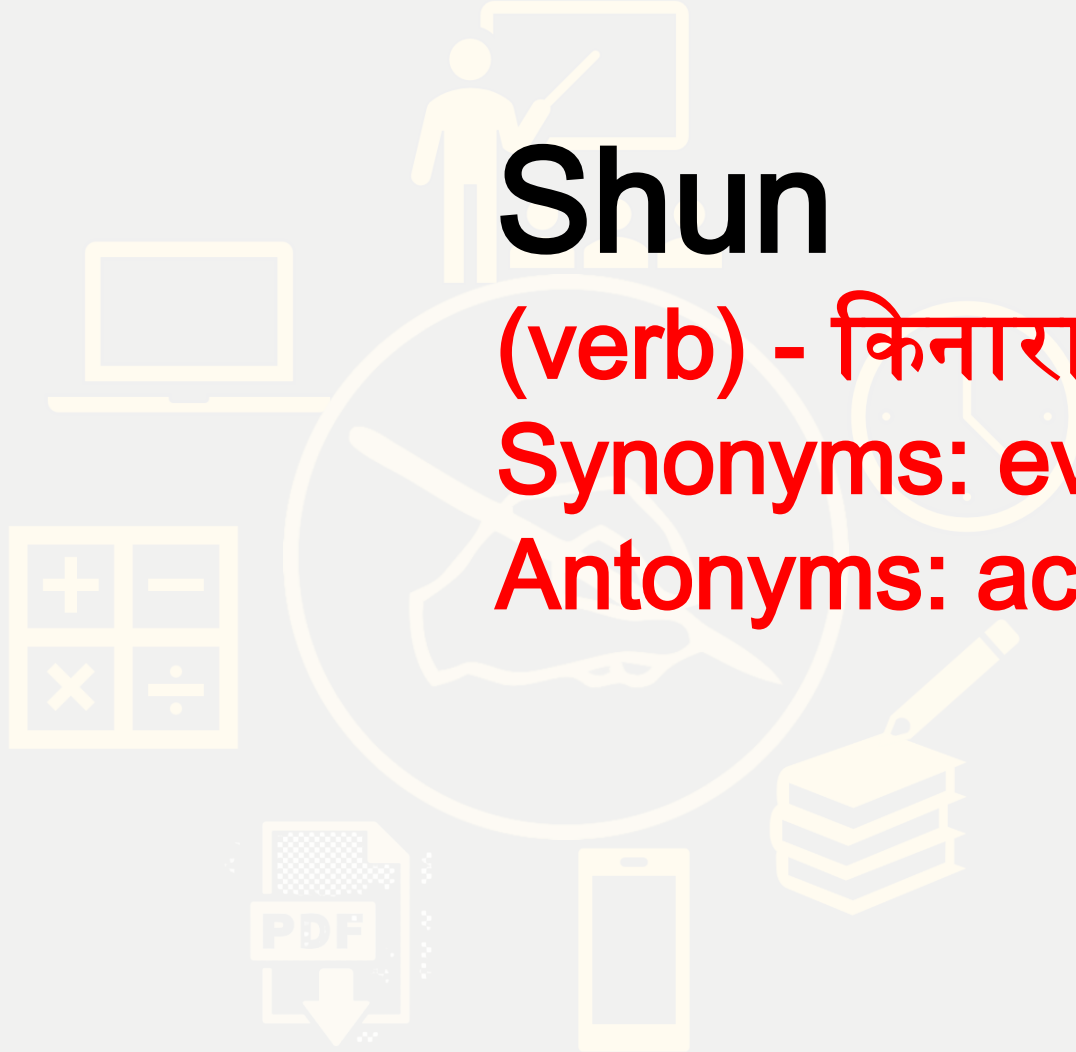


# Shun

(verb) - किनारा करना

Synonyms: evade, eschew

Antonyms: accept

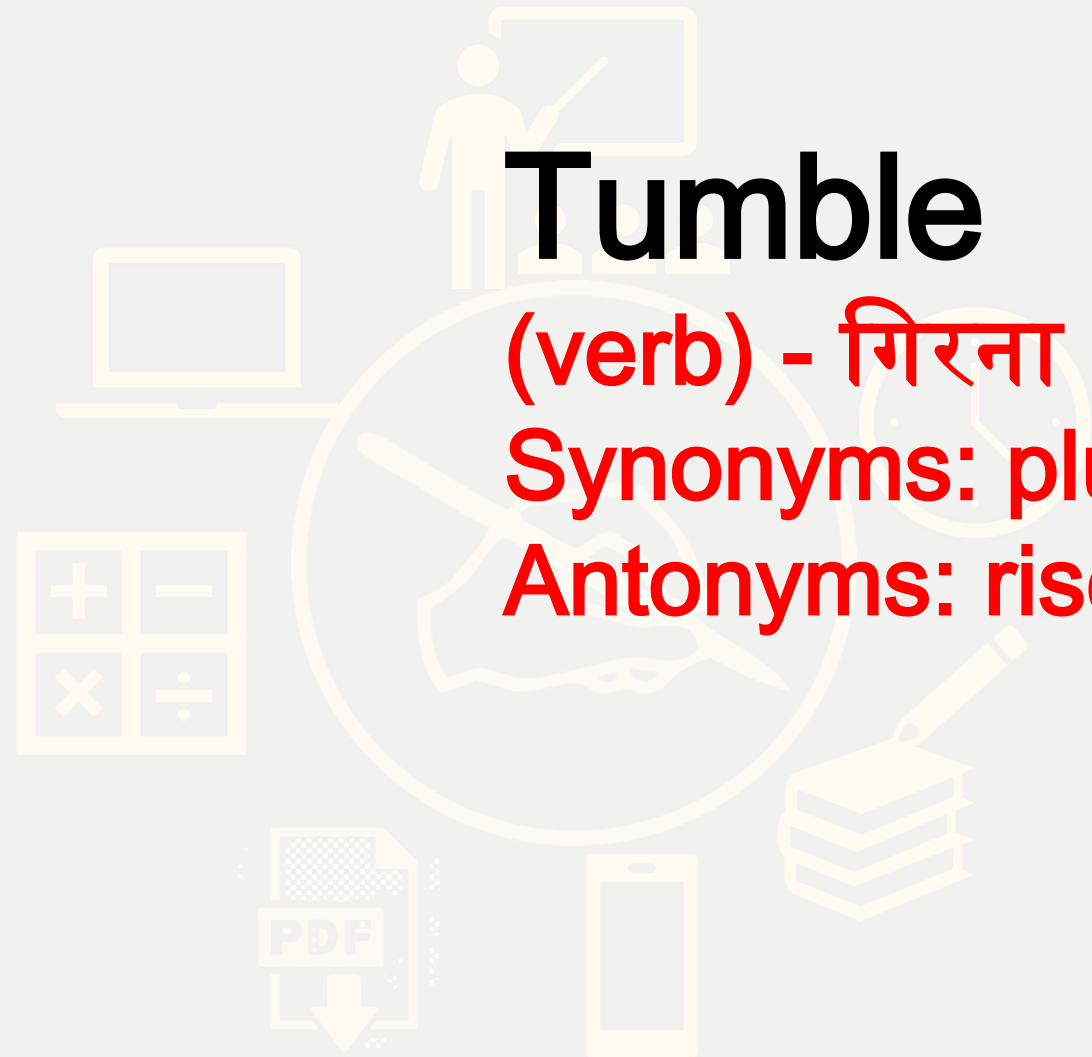


# Tumble

(verb) - गिरना

Synonyms: plunge, dive

Antonyms: rise

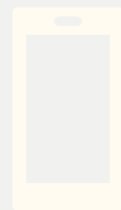
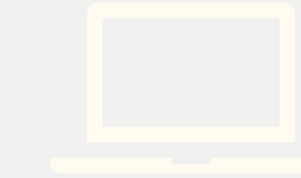


# Preposterous

(adjective) - निरर्थक

Synonyms: ridiculous, foolish

Antonyms: reasonable

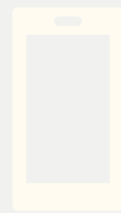


# Obnoxious

(adjective) - अप्रिय

Synonyms: disagreeable, nasty

Antonyms: delightful





# LET'S CHECK YOUR PROGRESS

ARE  
YOU  
READY??





# Time for Miscellaneous

1. Not only she objected to his proposal but also condemned it in strong terms.

- A. Not only did she object
- B. Not only did she objected
- C. Not only she had objected
- D. No improvement

**A. Not only did she object**



## 2. Select the wrongly spelt word.

- A. violin
- B. visionary
- C. vecious
- D. voyage



**C. vicious**



3. Select the synonym of the given word.

**ACCURATE**

- A. precise
- B. truthful
- C. condensed
- D. pacify



**A. precise**

4. There was a lot of rubbish on the floor so I asked Sangeeta to sweep ----- away.

- A. them
- B. this
- C. it
- D. its

**C. it**



5. Select the antonym of the given word.

**COHERENT**

- A. constant
- B. illegible
- C. consistent
- D. illogical



**D. illogical**

6. Select the antonym of the given word.

**WEARY**

- A. quick
- B. alert
- C. tired
- D. active

**D. active**



7. Select the most appropriate word for the given group of words.

**A large bound bundle of paper, hay or cotton.**

- A. barrel
- B. bale
- C. gale
- D. cache

**B. bale**





8. I felt something hard \_\_\_\_\_ my cheek.

- A. hit
- B. to hitting
- C. to be hitting
- D. to hit

**A. hit**



9. Select the wrongly spelt word.

- A. competition
- B. explanation
- C. acquisition
- D. illumination



**B. explanation**

10. The Kumbh Mela has been held at Allahabad, since centuries now because in the past two decades it has grown into a mega event.

A. for centuries now but in the past

B. No improvement

C. since centuries now but in the past

A. for centuries now but in the past

D. for centuries now moreover the past



# LEARNING VOCAB WITH IMAGES

ARE  
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**झूठ ,  
बकवास**




**MR. BREVILOQUENT**



I am a man of few words

Breviloquent (using very few words; concise)

**BREVILOQUENT**



**(Adjective) (Of A Person, Speech, Or Style Of Writing) Using Very Few Words; Concise.**



## MONTHS OF WRANGLING



Wrangling (engagement in a long, complicated dispute or argument; चिक चिक)

## WRANGLING



मोल भाव, चिक चिक,  
खटपट



# Homework





# Home Work

The people of this village are the salt of the earth.

- (1) rich
- (2) quarrelsome
- (3) educated
- (4) kind

# Home Work

## Answer

No sooner did the sun rise (1)/ **when we resumed the journey** (2)/ after having a hasty breakfast. (3)/ **No Error** (4).



