



THE HINDU

EDITORIAL ANALYSIS

READING SKILLS

GRAMMAR

SPOKEN ENGLISH

VOCAB

BANK | SSC | UPSC | STATE EXAMS



LIVE 07:30 AM

 25 APRIL 2023

BY RISHIKA MAHENDRAS

THE



HINDU

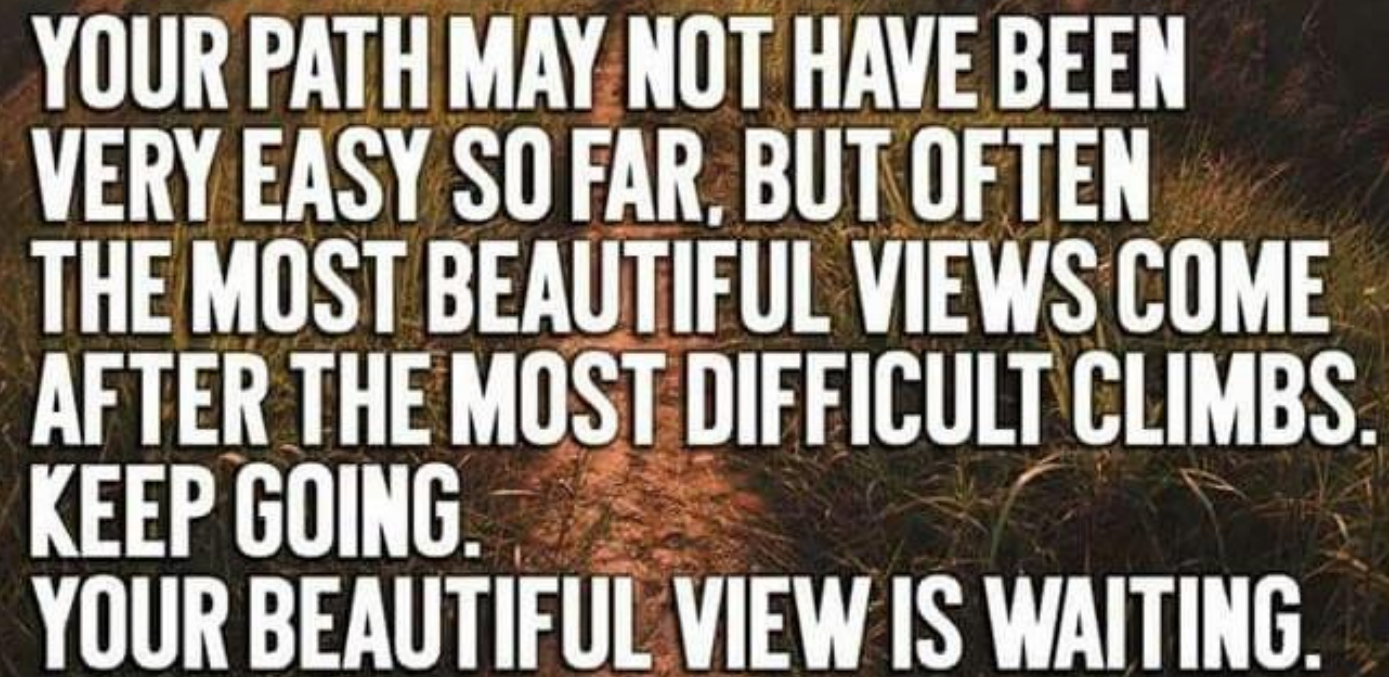
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OTHER COMPETITIVE EXAMS

THE HINDU EDITORIAL ANALYSIS

- VOCABULARY
- SYNONYMS & ANTONYMS
- WORD USAGE
- READING & SKIMMING
- IDIOMS & PHRASES
- ONE-WORD SUBSTITUTION
- GRAMMAR SKILLS

A dirt path leads up a grassy hillside under a hazy sky. The path is the central focus, winding through tall grasses and leading towards a peak. The background shows more hills and a soft, golden light, suggesting either dawn or dusk. The overall mood is one of perseverance and the promise of a reward.

**YOUR PATH MAY NOT HAVE BEEN
VERY EASY SO FAR, BUT OFTEN
THE MOST BEAUTIFUL VIEWS COME
AFTER THE MOST DIFFICULT CLIMBS.
KEEP GOING.
YOUR BEAUTIFUL VIEW IS WAITING.**



AKSahu Vlogs 19 hours ago

PERSECUTE - subject (someone) to hostility and ill-treatment, especially because of race, religion, or sexual orientation or their political beliefs

PUNITIVE - inflicting or intended as punishment

Reply



Chandrika Gore 20 hours ago

1. Persecute: (verb) to treat someone unfairly or cruelly over a long period of time because of race, religion, or political beliefs, or to annoy someone by refusing to leave them alone.
Synonyms: wrong, torment, expel, harass, injure, maltreat, molest, oppress, out-torture, victimise ...

Read more

1 Reply



Khushboo Mandal 20 hours ago

Persecute- to deliberately annoy somebody and make his/her life unpleasant in a cruel and unfair way, especially because of race, religion or political beliefs
Synonym- oppress, wrong, aggrieve
Antonym- aid, assist, comfort, persistently commend...

Read more

Reply



MO ANAS CHAUDHARY 20 hours ago

Persecute(Verb) Syno....Plague attack torture.
Anto....Help assist.
Sentence.....His Father was Persecuted again when his son decided to enter a religion.
Punitive(Adjective) Syno....Penal correcting disciplining....

Read more

Reply



competitive study 5 hours ago

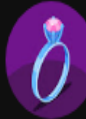
Persecute(verb):to treat someone cruelly or unfairly especially because of race, or religion, or political beliefs.

Synonyms: oppress, abuse, mistreat, afflict, ill-treat.

Antonyms: aid, assist, delight, help, comfort,

Reply

▼ 1 reply



Surbhi Sinha 6 hours ago

Persecute= to treat someone unfairly and cruelly for a long period of time. Punitive=intended as punishment described cost that is high to pay someone for this activity 😊

Reply



Mini Chaubey 16 hours ago

Punitive = penal

Reply



Mini Chaubey 16 hours ago

Persecute = plague religion, political

Reply

THE HINDU



THE HINDU

EDITORIAL

VOCABULARY



Mahendra's

THE HINDU
NATIONAL NEWSPAPER

SALEM UNIT ON STREAM



RACE IN CHINA FOR SURVIVORS



Oil leak stops as sinking ship starts to rise off Mumbai

Come to the dialogue table Mamata tells Maoists

Games: 'guilty will be punished'

THE HINDU VOCABULARY

1. Respite (Noun) : राहत

Meaning: a pause or rest from something difficult or unpleasant

Synonyms: Pause, Relief, Rest, Interval, Break

Antonyms: continuation, persistence

Sentence: After a long day of work, she sat down on the couch to take a brief respite before continuing with her household chores.

THE HINDU VOCABULARY

2. Obviate (Verb): निवारण करना

Meaning: to remove a need or difficulty by taking effective measures; to avoid or prevent

Synonyms: prevent, eliminate, avert, circumvent

Antonyms: provoke, instigate, incite

Sentence: She made sure to save enough money to obviate any financial difficulties that might arise in the future.

3. Foster (Verb): प्रोत्साहन देना

Meaning: to encourage or promote the development or growth of something or someone

Worush

Synonyms: promote, cultivate, encourage, support

Antonyms: hinder, impede, discourage, thwart

Sentence: The organization works to foster a sense of community among its members by organizing events and activities.

4. Uptick (Noun) : वृद्धि

Meaning: a small increase or rise in something
(an upward trend in something, especially a market or economy)

Synonyms: increase, rise, growth, improvement, surge

Antonyms: decrease, decline, reduction, slump, drop

Sentence: There has been an uptick in the number of people using public transportation since the city introduced new bus routes.

5. Cerebration (Noun): बुद्धिविवेक

Meaning: **the process of thinking, using the brain to consider something**

Synonyms: **contemplation, pondering, thinking**

Antonyms: **thoughtlessness, negligence, ignorance**

Sentence: **His intense cerebration and focus made him a successful scientist..**

THE HINDU VOCABULARY

6. Mercenary (Adjective)

Contention

Meaning: **having or marked by an eager and often selfish desire, especially for material possessions**

Synonyms: **greedy, avaricious, acquisitive**

Antonyms: **altruistic, charitable**

Sentence: **The politician was accused of being a mercenary, taking bribes from corporations to support their interests.**

7. Fathom (Verb)

Meaning: to discover the meaning of something; understand (a difficult problem) after much thought

Synonyms: understand, comprehend, grasp, apprehend

Antonyms: misinterpret, misunderstand

Sentence: Since I have always done my work, I cannot fathom why my boss just fired me.

8. Play It By Ear (Idiom)

Meaning: to decide how to deal with a situation as it develops, rather than acting according to plans made earlier

Synonyms: Wing it

Antonym: Follow a plan

Sentence: I'm not sure what time the party starts, so I'll just have to play it by ear and see when everyone else arrives.

TEST YOUR KNOWLEDGE



Find the correct one?



Antonym of **FASTIDIOUS**

1. Careful — Syn
2. Sloppy → Careless ✓
3. Molify
4. Negligible

Meaning: Fastidious means very attentive to detail and cleanliness, while sloppy means careless or untidy. Therefore, the antonym of fastidious is sloppy.

Solution: 2. Sloppy

Find the correct one?



Antonym of **MUNIFICENT**

1. Stingy ✓
2. Generous
3. Opaque
4. Powerful

Meaning: Munificent means very generous or liberal in giving, while stingy means ungenerous or unwilling to spend money.

Solution: 1. Stingy

Find the correct one?

Antonym of **PERFUNCTORY**

1. Thorough
2. Trace
3. Organize
4. Concise



Meaning: Perfunctory means done without care or effort, while thorough means complete or detailed.

Solution: 1. Thorough



Find the correct one?



Antonym of **VEXATIOUS**

1. Vocal
2. Tidy
3. Gloomy
4. Agreeable

Meaning: Vexatious means causing annoyance or frustration, while agreeable means pleasing or enjoyable.

Solution: 4. Agreeable

Find the correct one?



Synonym of **INDOMITABLE**

1. Weak
2. Submissive
3. Unconquerable
4. Feeble



Meaning: Indomitable means impossible to subdue or defeat, while unconquerable means invincible or unbeatable. Therefore, the synonym of indomitable is unconquerable.

Solution: 3. Unconquerable

Find the correct one?

Synonym of **PROCLIVITY**

1. Aversion
2. Predisposition
3. Hatred
4. Reasonable



Meaning: Proclivity means a natural tendency to do something or be attracted to something, while predisposition means a tendency to behave or think a certain way.

Solution: 2. Predisposition



Find the correct one?

Synonym of **PROPINQUITY**

1. Nearness
2. Distance
3. Worried
4. Stressed



Meaning: Propinquity means nearness in place or time, while nearness means the state of being close to something or someone.

Solution: 1. Nearness



Find the correct one?

Synonym of **JUXTAPOSE**

1. Separate
2. Combine
3. Contrast
4. Change



Meaning: Juxtapose means to place things side by side for comparison or contrast, while contrast means to compare in order to show differences.

Solution: 3. Contrast





To Get One's Ducks In A Row

1. To have everything organized or prepared
2. To be unable to make a decision
3. To have opposing thoughts or opinions.
4. To be uncertain and hesitant.

Solution: 1. To have everything organized or prepared



Steal Someone's Thunder

1. To secretly take credit for someone else's work or idea
2. To criticize someone unfairly.
3. To be very clever or intelligent.
4. To be under a lot of stress or pressure.

Solution: 1. To secretly take credit for someone else's work or idea

Kick The Bucket

1. To die
2. To achieve a goal
3. To take a break or vacation
4. To make a quick decision

Solution: 1. To die



Champ at the bit

1. To be eager to do something
2. To be hesitant to do something
3. To be angry at someone
4. To be indifferent to something

Solution: .1 To be eager to do something



1. A person who knows a lot about many different subjects-
Polymath
2. A person who is excessively fond of acquiring knowledge-
Sophophile
3. Fear of darkness or the night-
Nyctophobia
4. Period of rest or sleep after lunch-
Siesta

TODAY'S EDITORIAL TOPIC

Batting for borrowers: on the Reserve Bank of India's recent draft circular

The banking regulator has now laid down that penal charges should be recovered separately and must not be added to the principal outstanding or the rate of interest charged on the loan

The Reserve Bank of India's recent draft circular on penal charges on loan accounts is a welcome move that should give respite to individual borrowers. The RBI has emphasised that it wants to ensure that lenders do not seek to unduly profit from borrowers' defaults in servicing their loans even as it allows the credit provider to reprice the loan in case a borrower's 'credit risk profile' has changed. The Central bank's draft guidelines on 'Fair Lending Practice' are aimed at obviating a practice where lenders have hitherto levied a penal interest over and above the contracted rate of interest when borrowers delay repayment or default. Observing that the regulatory intent of a penal levy was solely to foster credit discipline among borrowers through a negative incentive, the RBI noted that lenders, however, had in practice turned the penal interest into a revenue enhancement tool.

until
now

Supervisory reviews had found that some entities were in fact charging 'excessive' rates of penal interest, leading to hardship to the borrowers and disputes. Lenders had also, in certain cases, been capitalising the penal interest, thereby increasing the principal amount that the borrower would ultimately have to repay. The banking regulator has now emphatically laid down that penal charges should be recovered separately and must not be added either to the principal outstanding or the rate of interest charged on the loan. Lenders could, however, still follow the normal process for compounding the outstanding primary interest, it clarified.

R + Penalty

The RBI's decision to step in to ensure a fair and transparent approach to credit pricing has to be seen in the context of the sharp uptick in retail lending in recent years. While industry's share of outstanding bank credit had shrunk to about 24% as of February 2023, from over 43% in 2014-15, the omnibus category of personal loans had surged to 30%, from just 19% eight years ago, making it the largest credit category. The central bank has made clear to lenders that while it gives them the freedom to set the quantum of penal charges proportional to the default or non-compliance with the terms of the loan contract beyond a preset threshold, the threshold itself should not be discriminatory within a specified loan or product category.

And the penal charges so levied on individual borrowers cannot be at a rate higher than a similar charge applicable to corporate borrowers. Crucially, the penal charge must be communicated upfront when finalising every loan and unfailingly reiterated to the borrower in every subsequent reminder for loan repayments. Small borrowers are sure to heave a sigh of relief as the RBI has made clear it will not brook any usury.



1. Adamant

2. Indolent

THANK

YOU