

The bottomline

India Inc's **earnings** for the second quarter of FY23 **bear distinct scars** from rising commodity prices and interest rates; the **buoyancy** in revenue growth **has** not helped **mitigate** the impact. **Listed companies**, excluding banks and finance companies, which have declared results for the September 2022 quarter **so far**, **have** recorded a **robust** 31 per cent growth in revenue compared to the corresponding quarter in FY22. **Economic activity** **reviving** with **abatement** of the pandemic and **consumption demand** **reverting** to **pre-pandemic** levels **helped** boost revenue growth. **Realisations** were also **aided** by rising inflation in Q2.

But despite the **top-line growth**, **operating profit** declined 9 per cent and **net profit** fell 23 per cent compared with the same quarter last **fiscal year**. Higher commodity prices **resulted in** increasing raw material as well as fuel cost for companies. While raw material cost was 46 per cent higher compared with last year, fuel and lighting bill was 63 per cent higher. Operating **margin eroded** from 14 per cent in September 2021 to 10 per cent this year. Further, RBI's 190 **basis points** increase in policy rates this year has resulted in increasing the finance cost of companies by 17 per cent.

While **the picture** at the aggregate level **appears dismal**, some sectors **managed** to show **resilience** in a **challenging** quarter. Both private as well as public banks reported good set of numbers led by strong improvement in **credit offtake** across segments, improving **asset quality** and improving margins. **Improvement** in demand for vehicle and housing finance **has** aided **NBFCs**. IT companies, especially the larger ones, reported improvement in operating margins **thanks to moderation** in **attrition** and reported **decent traction** in deal wins. Rupee **depreciation** further helped revenue growth. While services sectors managed relatively well, manufacturing companies did not **fare** too well, especially those unable to **pass on** the cost increase to customers. **Companies** in sectors such as **FMCG**, two-wheelers and tractors, chemicals, cement and constructions **witnessed** decline in operating profit as raw material and fuel cost **shot up**. While metal, mining and oil companies benefited from higher prices, uncertain demand due to global **slowdown** and high **input costs** made many of them report decline in profitability. However, with expectation of **input cost pressure** having **peaked**, the **pressure** on margins **could ease** in the coming months.

That said, investors appear to be too **optimistic** regarding future stock price performance. They are **brushing aside** the continuing risks in global central bank **tightening**, threat of **recession** in many economies and **geopolitical** problems, which has **led to** steep price **corrections** in other equity markets. While MSCI India index has delivered 2 per cent gains in the 12 months to the end of October, **MSCI Emerging Market index** is down 33 per cent in the same period. Indian stocks are also trading at a **steep premium** compared to their emerging market **counterparts**; MSCI India is trading at price earning multiple of 24.4 times, but MSCI EM is trading at just 9.6 times. External risks can lead to sharp price corrections in domestic equity markets too.

[Practice Exercise]

Vocabulary

1. **The bottomline** (noun) – A company's income after all expenses have been deducted from revenues. i.e. Gross profit – indirect expenses = net profit
2. **Bear the scar** (phrase) – to still suffer emotional pain from something unpleasant that happened in the past
3. **Distinct** (adjective) – recognizable; marked; precise; explicit and clearly defined अलग, विशिष्ट
4. **Buoyancy** (noun) – progress, improvement, expansion, mushrooming, उछाल
5. **Mitigate** (verb) – alleviate, reduce, ease, lessen, relieve कम करना
6. **So far** (phrase) – thus far अभी तक
7. **Robust** (adjective) – strong, vigorous, sturdy, मजबूत
8. **Revive** (verb) – Recover, resume, develop, recuperate, flourish पुनर्जीवित करना
9. **Abatement** (noun) – reduction, cut, drop, decline, diminution, lessening, decrease कमी
10. **Revert** (to) (verb) – Return to (a previous state, practice, topic, etc.) लौट आना, पलटना
11. **Pre-pandemic** (adjective) – Before pandemic महामारी से पहले
12. **Realisation** (noun) – the money so obtained वसूली
13. **Aid** (verb) – help, assist, support, abet सहायता करना
14. **Top-line growth** (noun) – the increase in revenue a company earns through its core business operations i.e. gross sale – purchase = gross profit
15. **Operating profit** (noun) – the income earned from the core operations of a business, excluding any financing or tax-related issues..
16. **Net profit** (noun) – operating profit – taxes = net profit
17. **Fiscal year** (noun) – financial year वित्तीय वर्ष
18. **Result in** (phrasal verb) – give rise to, lead to, bring about, bring, produce नतीजतन
19. **Margin** (noun) – Profit, gain
20. **Erode** (verb) – undermine, eat away, corrode, abrade नष्ट करना
21. **Basis point** (noun) – 100 basis point = 1%
22. **Dismal** (adjective) – Miserable, gloomy, depressing, dreary, dull, murky निराशाजनक

23. **Resilience** (noun) – strength, toughness, hardiness; flexibility, ability to bounce back लचीलाता, तन्यकता
24. **Challenging** (adjective) – Difficult, tough, not easy, taxing चुनौतीपूर्ण
25. **Credit offtake** (noun) – it in other words is increase in credit growth. This happens when lenders mobilise funds to commercial sector in order to earn better returns
26. **Asset quality** (noun) – an evaluation of asset to measure the credit risk associated with it.
27. **NBFC** (noun) – entities that provide bank-like financial services but don't hold a banking license and are unregulated
28. **Thanks to** (phrase) – owing to, as a result of, because of के कारण से
29. **Moderation** (noun) – reduction, diminishing, lessening, decrease, contraction कमी/नरमी
30. **Attrition** (noun) – the departure of employees from the organization for any reason (voluntary or involuntary), including resignation, termination, death or retirement.
31. **Decent** (adjective) – reasonable, adequate, sizeable, moderate, ample, generous उचित
32. **Traction** (noun) – The extent to which a product, idea, etc., gains popularity or acceptance
33. **Depreciation** (noun) – the decrease in the exchange value of one currency against another currency. मूल्यहास
34. **Fare** (verb) – Do, perform करना
35. **Pass on** (phrasal verb) – transfer, send, forward, transmit हस्तांतरित कर देना
36. **FMCG** (noun) – it is also known as consumer packaged goods (CPG), are products that are sold quickly and at a relatively low cost.
37. **Witness** (verb) – see, observe, watch, look on at, be a witness to, view देखना
38. **Shoot up** (phrasal verb) – Rise dramatically बढ़ना
39. **Slowdown** (noun) – A decline in economic activity. मंदी
40. **Input cost** (noun) – it includes cost of direct material, direct labor, and other overhead items devoted to the production of a good or service.
41. **Input cost pressure** (noun) – an increase in the cost of input goods used in manufacturing, such as raw materials.
42. **Peak** (verb) – to reach the highest point or value चरम पर पहुँचना

43. **Ease** (verb) – reduce, alleviate, lessen
कम होना as influenced by geographical factors. भू-राजनैतिक
44. **Optimistic** (adjective) – hopeful, positive, upbeat, bright, confident आशावादी
45. **Brush aside** (phrasal verb) – disregard, ignore, dismiss, shrug off, pass over, put aside नज़रअंदाज़ करना
46. **Tightening** (noun) – (in simple term) it refers to increasing of benchmark interest rate (i.e. repo rate, bank rate, MSF rate) to control inflation.
47. **Recession** (noun) – economic decline, downturn, depression, slump मंदी
48. **Geopolitical** (adjective) – Relating to politics, especially international relations,
49. **Lead** (to) (verb) – cause, give rise to, result in, bring about वजह बनना
50. **MSCI Emerging Market index** (noun) – it reflects the performance of large-cap and medium-cap companies in 25 nations.
51. **Steep** (adjective) – very big बहुत बड़ा
52. **Premium** (noun) – Rate of return on shares
53. **Counterpart** (noun) – equivalent, peer, equal, parallel समकक्ष
- **Manage** (to) (verb) – To succeed in accomplishing, achieving, or producing, especially with difficulty सफल होना
 - **Correction** (noun) – a drop of at least 10% in the price of a stock, bond, commodity, or index

Practice Exercise – Banking Pattern

Direction (Q1 – Q3): Select the best express synonym of the given words [Editorial page]

1. Listed companies have recorded a **robust** 31 per cent growth in revenue compared to the corresponding quarter in FY22.
 - A. Redundant
 - B. Vigorous
 - C. Banal
 - D. Cogent
2. Operating margin **eroded** from 14 per cent in September 2021 to 10 per cent this year.
 - A. Undermine
 - B. Coerce
 - C. Unctuous
 - D. Enormity
3. While the picture at the aggregate level appears **dismal**, some sectors managed to show resilience in a challenging quarter
 - A. Sequester
 - B. Incense
 - C. Miserable
 - D. Foment
4. **Idioms & Phrase**

We need to **put the heat on** those guys so that they finally pay their debt to us..

 - A. To try to persuade or force someone to do something
 - B. Ignored or not noticed by someone or by people
 - C. To decide not to consider something
 - D. To prevent someone or something unpleasant from harming you
5. **Direction: Five statements are given below, which are jumbled in any random order. These statements will form a coherent and meaningful paragraph, when arranged in the correct sequence. Arrange the sentences in the right order and answer the questions that follow.**

A general concern over 'freebies' pushing the economy to ruin or unviable pre-election promises adversely affecting informed decision-making by voters seems reasonable.

P. In this backdrop, the Supreme Court's decision to form a body of stakeholders to examine the issue raises the question whether the legislature can be bypassed on such a far-reaching exercise.

Q. A suggestion that Parliament could discuss this issue was met with scepticism by the Bench, which felt that no party would want a debate on this, as all of them support such sops.

R. All these institutions, he has said, can submit a report to the Election Commission of India (ECI) and Government

S. has made it clear that the Court is not going to issue guidelines, but only ensure that suggestions are taken from stakeholders such as the NITI Aayog, Finance Commission, Law Commission, RBI and political parties.

T. However, few will disagree that what constitutes ‘freebies’ and what are legitimate welfare measures to protect the vulnerable sections are essentially political questions for which a court of law may have no answer.

U. The Chief Justice of India, N.V. Ramana, heading a Bench hearing a petition filed in public interest against the distribution or promise of ‘freebies’ ahead of elections,

Which among the following will be the **Third** sentence of the paragraph after the rearrangement?

- A. U B.S C.T D.Q E.R

Direction (Q6 – Q7): Read the given sentences to find out whether there is any grammatical error in them

6. What are (A)/ their reasons (B)/ to say it? (C)/No Error(D)

7. I was filled (A)/with determination (B)/ by watching him. (C)/ No Error(D)

Directions (8-9): In the following questions two columns are given containing three Sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark option (E), i.e. “None of these” as your answer.

8.

	Column (1)		Column (2)
A.	As the clock struck twelve, we heard the big bang of	D.	the fire crackers and saw all the guests screaming, shouting and wishing each other with joy
B.	With several modes of communication available today,	E.	you and your partner can email text and call each other whenever you want
C.	One of the oldest clubs in the city it has, once again, proved that when it comes to celebrations,	F.	nothing can beat the arrangements that greet guests for the venue

- A. C-D B.B-D, C-E C.A-E, C-D D.A-D E. None of these

9.

	Column (1)		Column (2)
A.	The university has ordered an inquiry into the leak and formed an inquiry	D.	is very hardly noticeable from the busy highway
B.	The structure overlooks the valley and	E.	committee which will have to submit its primary report within 48 hours

C.	Despite complaints, the authorities have	F.	failed to take any action against illegal vehicles
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A. A-E B.A-D, B-E C.A-E, C-D D.B-D E. None of these

10. Find out the misspelt word

- A. Denounce
- B. Alarcity
- C. Embassy
- D. Dissimilar

Direction: Read the passage given below and answer the following questions.

(The Hindu Editorial: Split over hijab – Oct 14, 2022)

A two-judge Bench of the Supreme Court has been unable to resolve the conflict between a girl student's freedom to wear a head-scarf and the state's interest in keeping schools a place of equality and secularism. **(1)/** It is unfortunate that a clear verdict did not emerge from the elaborate arguments advanced before the Court for and against the Karnataka government's bar on the wearing of the hijab. **(2)/** The split verdict perhaps reflects the division in the wider society on issues concerning secularism and the minorities.**(3)/** Justice Hemant Gupta, rejecting the idea that hijab could be worn in addition to the uniform, has held that permitting one community to wear religious symbols to class will be the antithesis of secularism. **(4)/** Justice Sudhanshu Dhulia, on the other hand, has ruled that asking to remove the head-scarf at an institution's gates is an invasion of their privacy and dignity. The issue is why a head-scarf that does not interfere with the uniform cannot be a matter of choice without being a target of hostile discrimination; and whether the hijab is going to be used to deny girl students their right to education. Justice Dhulia represents this **viewpoint** when he asserts that discipline should not be at the cost of freedom, when he wonders why a girl child wearing a hijab should be a public order problem and declares that 'reasonable accommodation' of this practice will be a sign of a mature society. He also **overcome(A)** with the **position(B)** of girl students who have to **empathises(C)** greater **odds(D)** than boys to get an education.

Justice Gupta, on the other hand, has foregrounded equality **(A)/** and discipline as the essential hallmarks **(B)/** of a secular institution in a diverse country, **(C)/** and rule that the Government violates no constitutional principle when enforcing a prescribed uniform. **(D)**

He goes to the _____**11**_____ of saying the constitutional goal of fraternity would be defeated if students are permitted to carry their apparent religious symbols with them to the classroom. The split verdict has given rise to the question of whether matters on which opinions could be sharply divided and have significant political _____**12**_____ should be placed before Division Benches of even number. In the _____**13**_____ political climate, the Karnataka government mandating either a prescribed uniform or any dress that was "in the interest of unity, equality and public order" was seen as majoritarian assertion in the _____**14**_____ of enforcing secular norms, equality and discipline in educational institutions. A verdict that legitimises this non-inclusive approach to education and a policy that may lead to denial of opportunity to Muslim women will not be in the country's interest.

Reasonable accommodation should be the course as long as the hijab or any wear, religious or otherwise, does not detract from the uniform.

Fill in the blank with the most appropriate word given in the option (From Q11 – Q14)

11. He goes to the _____ of saying the constitutional goal of fraternity would be defeated if students are permitted to carry their apparent religious symbols with them to the classroom.
 - A. Extent
 - B. Painstaking
 - C. Abstruse
 - D. Futile
12. The split verdict has given rise to the question of whether matters on which opinions could be sharply divided and have significant political _____ should be placed before Division Benches of even number.
 - A. Effusion
 - B. Terse
 - C. Derogatory
 - D. Implications
13. In the _____ political climate, the Karnataka government mandating either a prescribed uniform or any dress
 - A. Indigenous
 - B. Nominal
 - C. Prevailing
 - D. Complicity
14. The Karnataka government mandating either a prescribed uniform or any dress that was “in the interest of unity, equality and public order” was seen as majoritarian assertion in the _____ of enforcing secular norms, equality and discipline in educational institutions.
 - A. Garb
 - B. Paucity
 - C. Manifesto
 - D. Austere
15. **The following sentence may or may not contain an error in one of its parts. Identify the part containing the error. If the sentence is correct, select ‘No error’ as your answers.**

Justice Gupta, on the other hand, has foregrounded equality **(A)**/ and discipline as the essential hallmarks **(B)**/ of a secular institution in a diverse country, **(C)**/ and rule that the Government violates no constitutional principle when enforcing a prescribed uniform. **(D)**

 - A. (A)
 - B. (B)
 - C. (C)
 - D. (D)
 - E. No Error
16. **Rearrange the sentence to form a meaningful sentence.**

A two-judge Bench of the Supreme Court has been unable to resolve the conflict between a girl student's freedom to wear a head-scarf and the state's interest in keeping schools a place of equality and secularism. **(1)**/ It is unfortunate that a clear verdict did not emerge from the elaborate arguments advanced before the Court for and against the Karnataka government's bar on the wearing of the hijab. **(2)**/ The split verdict perhaps reflects the division in the wider society on issues concerning secularism and the minorities.**(3)**/ Justice Hemant Gupta, rejecting the idea that hijab could be worn in addition to the uniform, has held that permitting one community to wear religious symbols to class will be the antithesis of secularism. **(4)**

- A. 2341
- B. 1234
- C. 2134
- D. 2143
- E. 4321

17. Given below is a word, followed by three sentence that consist of that word. Identify the sentence (S) that best express (es) the meaning of the word. Choose option 5 'None of the above' if the word is not suitable in any of the sentence

VIEWPOINT

- (i) One is by reducing awareness from other **viewpoints** to a means to the ends from one's own.
 - (ii) In doing so, we do not have an agenda for pushing certain **viewpoints**, neither our own nor those of a particular school of thought.
 - (iii) Their son's outstanding academic record was a source of great viewpoint to them
- A. Only (i)
 - B. Only (ii)
 - C. Only (iii)
 - D. (i), (ii)
 - E. (ii), (iii)
18. In the following question, a sentence is given with four words marked as (A), (B), (C), and (D). These words may or may not be placed in the correct order. Four options with different arrangements of these have been provided. Mark the option with the correct arrangement as the answer. If no rearrangement is required, mark option (5) as your answer.
- He also **overcome(A)** with the **position(B)** of girl students who have to **empathises(C)** greater **odds(D)** than boys to get an education.
- A. A – D
 - B. B – A
 - C. D – B
 - D. A – C
 - E. No arrangement

19. In the following question, two statements and five connectors are given. Only one of the connectors from those given can be used to combine the given two statements into one sentence without changing the meaning. Choose that connector as your answer.

- (i) Samples from the suspected patients have been taken and sent to China for confirmation.
- (ii) There are no laboratories in Pakistan equipped to diagnose the pathogen
- A. Unlike
 - B. Though
 - C. Yet
 - D. As
 - E. None of these

20. Fill the appropriate preposition in the given blanks

I got scared _____ the sound of bomb blast.

- A. Of
- B. In
- C. With
- D. To

Answers

1. B 2. A 3. C 4. A 5. A 6. D 7. C 8. D 9. A 10. B 11. A
 12. D 13. C 14. A 15. D 16. B 17. D 18. D 19. D 20. A

[\[Practice Exercise\]](#)

Explanations

4. **Put the heat on** (phrase) – to try to persuade or force someone to do something; Urging & persuading
5. **TPUSRQ**
 A general concern over 'freebies' pushing the economy to ruin or unviable pre-election promises adversely affecting informed decision-making by voters seems reasonable. However, few will disagree that what constitutes 'freebies' and what are legitimate welfare measures to protect the vulnerable sections are essentially political questions for which a court of law may have no answer. In this backdrop, the Supreme Court's decision to form a body of stakeholders to examine the issue raises the question whether the legislature can be bypassed on such a far-reaching exercise. The Chief Justice of India, N.V. Ramana, heading a Bench hearing a petition filed in public interest against the distribution or promise of 'freebies' ahead of elections, has made it clear that the Court is not going to issue guidelines, but only ensure that suggestions are taken from stakeholders such as the NITI Aayog, Finance Commission, Law Commission, RBI and political parties. All these institutions, he has said, can submit a report to the Election Commission of India (ECI) and Government. A suggestion that Parliament could discuss this issue was met with scepticism by the Bench, which felt that no party would want a debate on this, as all of them support such sops.
6. (D) no error
7. (C) 'by watching' बदले 'to watch' का प्रयोग होगा क्योंकि 'determination to do something' या 'determined to do something' का प्रयोग होता है
 ▪ 'to watch' will be used instead of 'for watching' as 'determination to do something' or 'determined to do something' is used.
8. **Correct Option: D**
As the clock struck twelve, we heard the big bang of the fire crackers and saw all the guests screaming, shouting and wishing each other with joy.
 Fragment A of column 1 is matched with fragment D of column 2 to make the sentence contextually and grammatically correct.
With several modes of communication available today, you and your partner can email text and call each other whenever you want.
 Fragment B of column 1 is matched with fragment E of column 2 to make the sentence contextually and grammatically correct
One of the oldest clubs in the city it has, once again, proved that when it comes to celebrations, nothing can beat the arrangements that greet guests for the venue.
 Fragment C of column 1 is not matched with fragment F of column 2 to make the sentence contextually and grammatically correct

Correct is: One of the oldest clubs in the city has, once again, proved that when it comes to celebrations, nothing can beat the arrangements that greet guests for the venue.

➤ Verb 'has' के पहले subject के रूप में 'it' का प्रयोग superfluous है

9. **Correct Option: A**

The university has ordered an inquiry into the leak and formed an inquiry committee which will have to submit its primary report within 48 hours.

Fragment A of column 1 is matched with fragment E of column 2 to make the sentence contextually and grammatically correct

The structure overlooks the valley and is hardly noticeable from the busy highway.

Fragment B of column 1 is not matched with fragment D of column 2 to make the sentence contextually and grammatically correct

Correct is: The structure overlooks the valley and is hardly noticeable from the busy highway.

➤ 'very' का प्रयोग नहीं होगा क्योंकि 'hardly' के पहले 'very' का प्रयोग नहीं होता है, और 'hardly' का अर्थ ही होता है 'न के बराबर'; जैसे-

The hardly comes to see me.

Despite complaints, the authorities have failed to take any action against illegal vehicles

Fragment C of column 1 is matched with fragment F of column 2 to make the sentence contextually and grammatically correct

10. **Alacrity** (noun) – eagerness, willingness, readiness तत्परता

11. **Extent** (noun) – Degree, amount, range, scope करना

12. **Implication** (noun) – Consequence, repercussion, effect, outcome परिणाम/ प्रभाव

13. **Prevailing** (adjective) – current, existing, prevalent, usual, common मौजूदा

14. **In the garb of** (phrase) – in the name of, for the sake of की आड़ में

15. 'Rule' बदले 'rules' का प्रयोग होगा क्योंकि वाक्य का subject (i.e. Justice Gupta) singular है जिसके लिए singular verb का प्रयोग होगा!

16. (B) 1234

A two-judge Bench of the Supreme Court has been unable to resolve the conflict between a girl student's freedom to wear a head-scarf and the state's interest in keeping schools a place of equality and secularism. It is unfortunate that a clear verdict did not emerge from the elaborate arguments advanced before the Court for and against the Karnataka government's bar on the wearing of the hijab. The split verdict perhaps reflects the division in the wider society on issues concerning secularism and the minorities. Justice Hemant Gupta, rejecting the idea that hijab could be worn in addition to the uniform, has held that permitting one community to wear religious symbols to class will be the antithesis of secularism.

17. **Viewpoint** (noun) – standpoint, perspective, point of view, position, opinion दृष्टिकोण

According to the given options only (i) AND (ii) are contextually correct.

Because the (iii) sentence is not giving any meaning and correct sentences should be like
(iii) Their son's outstanding academic record was a source of great pride to them

18. He also empathises with the position of girl students who have to overcome greater odds than boys to get an education.

19. Samples from the suspected patients have been taken and sent to China for confirmation **as** there are no laboratories in Pakistan equipped to diagnose the pathogen.

Among the given options 'as' is the correct choice since it used as a conjunction, joining two clauses. Where 'as well as' is a conjunction that means in addition.

Explanation of other important words

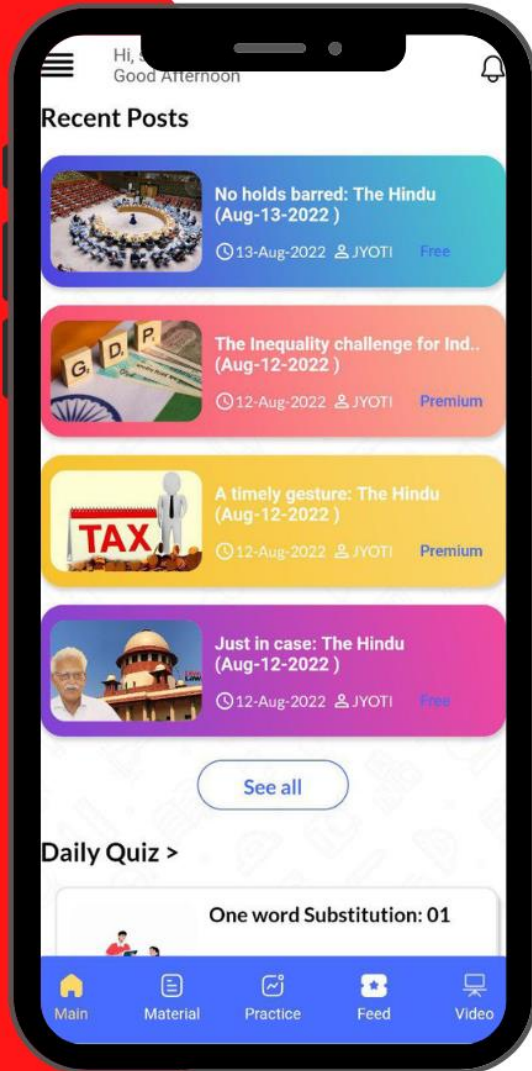
Sr.NO	Words		Meanings	
Q1	Redundant	adjective	Unnecessarily repetitive; excessive; excessively wordy	अनावश्यक, व्यर्थ
	Banal	adjective	Unoriginal; ordinary	साधारण, मामूली
	Cogent	adjective	Powerfully convincing	ठोस, यकीनी
Q2	Coerce	verb	To force someone to do or not to do something	जबरन कराना
	Unctuous	adjective	Oily, both literally and figuratively; insincere	जोशीला
	Enormity	noun	Extreme evil, a hideous offense; immensity.	दुष्टता
Q3	Sequester	verb	To set or keep apart	पृथक, एकांत में रहना
	Incense	verb	To make very angry	क्रोध करना
	Foment	verb	To stir up; to instigate	भड़काना,
Q11	Painstaking	adjective	Extremely careful; taking pains	श्रमसाध्य
	Abstruse	adjective	Hard to understand	अव्यक्त
	Futile	adjective	Useless; hopeless	व्यर्थ, निष्फल
Q12	Effusion	noun	A pouring forth	बहाव, रिसाव
	Terse	adjective	Using no unnecessary words; succinct	संक्षिप्त
	Derogatory	adjective	Disapproving; Degrading	अपमानजनक
Q13	Indigenous	adjective	Native; originating in that area	स्वदेशी
	Nominal	adjective	In name only; insignificant	नाममात्र
	Complicity	noun	Participation in wrongdoing; the act of being an accomplice	सहापराध, सहभागिता
Q14	Paucity	noun	Scarcity	कमी
	Manifesto	noun	A public declaration of beliefs or principles, usually political ones	घोषणापत्र
	Austere	adjective	Unadorned; Stern; Forbidding; without excess	कठोर, कट्टर, कठिन, सीधा-सादा

Passage (Q11 – Q14): Vocabulary

1. **Split** (noun) – Difference of Opinion
विभाजन
2. **Verdict** (noun) – judgement, adjudication, adjudgement, decision
निर्णय
3. **Lead** (to) (verb) – cause, give rise to, result in, bring about वजह बनना
4. **Denial** (noun) – refusal, rejection, repudiation, disavowal, negation इन्कार
5. **Resolve** (verb) – Solve settle, come to a decision समाधान करना
6. **Conflict** (verb) – Battle, fight, war, struggle, skirmish, clash, encounter संघर्ष
7. **State** (noun) – country, nation, land, sovereign state, nation state; government
8. **Secularism** (noun) – the belief that religion should not influence or be involved in the organization of society, education, government, etc.
धर्मनिरपेक्षता
9. **Unfortunate** (adjective) – unlucky, hapless, out of luck, down on one's luck
दुर्भाग्य
10. **Emerge** (verb) – appear, arise, come out, surface, develop उभरना, बाहर आना
11. **Elaborate** (adjective) – detailed विस्तृत
12. **Advance** (verb) – to suggest an idea or theory
13. **For** (preposition) – in support of, in favour of
14. **Bar** (noun) – Restriction, impediment, barrier, block, hindrance रोक
15. **Perhaps** (adverb) – maybe, for all I know, for all you know शायद
16. **Reflect** (verb) – indicate, show, display, demonstrate, प्रदर्शित करना
17. **Concerning** (preposition) – about; on the subject of के विषय में; के विषय पर
18. **In addition to** (phrase) – besides, as well as, apart from, furthermore, together with के अलावा
19. **Hold** (verb) – adjudge, declare, decide निर्णय करना
20. **Permit** (verb) – allow, license, authorize, enable, sanction अनुमति देना
21. **Class** (verb) – categorize, classify, श्रेणी देना
22. **Antithesis** (noun) – A person or thing that is the direct opposite of someone or something else प्रतिपक्षता
23. **On the other hand** (phrase) – Used to introduce a contrasting point of view, fact, or situation वहीं दूसरी ओर

24. **Rule** (verb) – decree, order, direct, pronounce, make a judgement निर्णय करना
25. **Invasion** (noun) – attack, incursion, offensive, assailing हमला
26. **Dignity** (noun) – self-esteem, self-worth, self-respect, pride, morale गरिमा, गौरव
27. **Interfere** (with) (verb) – intervene, meddle, interrupt, intrude, hinder हस्तक्षेप करना
28. **Hostile** (adjective) – not agreeing with something; opposed to, against, disinclined to विरोधी
29. **Viewpoint** (noun) – standpoint, perspective, point of view, position, opinion दृष्टिकोण
30. **Assert** (verb) – declare, affirm, state, claim, aver दृढ़ता से कहना
31. **At the cost of** (phrase) – by giving up or hurting (something else) की कीमत पर, इसके बदले में
32. **Wonder** (verb) – think about, reflect on, deliberate about, speculate about सोचना, आश्चर्य होना
33. **Public order** (noun) – Public Order means the state of normality and security that is needed in a society and that should be pursued by the state in order to exercise constitutional rights
- and to thus benefit a harmonious development of society सार्वजनिक व्यवस्था
34. **Reasonable accommodation** (noun) – ‘Reasonable accommodation’ is a philosophy that promotes equality, allows positive rights to be granted, and prevents discrimination based on disability, health, or personal beliefs. Its primary application is in the field of disability rights.
35. **Empathise** (verb) – to be able to understand how someone else feels सहानुभूति रखना
36. **Overcome** (verb) – Succeed in dealing with (a problem or difficulty) दूर करना
37. **Odds** (noun) – something that makes it seem impossible to do or achieve something बाधाओं
38. **Foreground** (verb) – to give the most importance to a particular subject, etc.:
39. **Hallmark** (noun) – a feature or quality that is typical of somebody/something कसौटी, नमूना
40. **Secular** (adjective) – non-religious, lay, non-church, temporal, worldly धर्मनिरपेक्ष
41. **Diverse** (adjective) – varied, varying, miscellaneous, assorted, mixed, diversified विविध

42. **Violate** (verb) – breach, infringe, rape, break, transgress उल्लंघन करना
43. **Enforce** (verb) – impose, apply, carry out, administer, implement, लागू करना
44. **Extent** (noun) – Degree, amount, range, scope करना
45. **Fraternity** (noun) – The state or quality of being fraternal or brotherly; brotherhood. भाईचारा
46. **Apparent** (adjective) – obvious, evident, clear, manifest, plain स्पष्ट
47. **Give rise to** (phrase) – cause, lead to, generate, result in, bring about उत्पन्न करना
48. **Implication** (noun) – Consequence, repercussion, effect, outcome परिणाम/प्रभाव
49. **Prevailing** (adjective) – current, existing, prevalent, usual, common मौजूदा
50. **Mandate** (verb) – Require (something) to be done; make mandatory. अनिवार्य करना
51. **Majoritarian** (adjective) – Of, relating to, or advocating/supporting majority rule, especially as a political principle: बहुसंख्यकवादी
52. **Assertion** (noun) – declaration, statement, claim, affirmation, Contention दावा
53. **In the garb of** (phrase) – in the name of, for the sake of की आड़ में
54. **Legitimise** (verb) – Make legal वैध करना
55. **Course** (noun) – a procedure adopted to deal with a situation कार्यप्रणाली
56. **Detract from** (phrasal verb) – to make something seem less valuable or less deserving of admiration than it really is



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