Spectre of stagflation: On the overall macroeconomic outlook

Higher credit costs may further dampen consumption

The latest global financial **developments** and recent economic data in India are together raising fears that several major economies worldwide, including India's, may be headed for a spell of debilitating stagflation. Last week's retail inflation reading for February from India's NSO, at 6.44%, clearly belies the RBI's most recent forecast for Q4 inflation of 5.7%. With January having logged CPI-based price gains of 6.52%, prices will have to **soften** so sharply in March as to **drag** the **headline** number **down** by more than 230 basis points to about 4.1% for the RBI's projection to come true. A look at the components driving inflation shows that core inflation, which strips out the impact of food and fuel prices, still remains stuck at 6.2% for a third straight month, and continues to hover almost at or above the 6% level since May 2021. That core inflation remains persistently elevated despite the RBI having raised its benchmark interest rate by 250 basis points since last May reveals the difficulty monetary authorities are facing in tamping down on price gains by increasing credit costs so as to dampen demand. Governor Shaktikanta Das and the RBI's two other members on the Monetary Policy Committee all cited the worrying persistence of core inflation at their last policy meeting in February as justification for deciding to continue tightening monetary policy.

Queering the pitch further is price gains across the food basket too showing disconcerting trends despite a marginal deceleration of five basis points last month in the composite food price index. Prices of four key categories in the food basket that together account for more than a fifth of the Consumer Price Index continued to register significantly high year-on-year inflation, as well as sequential hardening. If the key staple of cereals and products saw inflation accelerate to 16.7% in February, the headline reading for milk and products quickened to 9.65%, that for fruits surged to 6.38% (from January's 2.93%), with only the reading for spices slowing a tad to 20.2% (from 21.1%). With the **prediction** of a **likely El Niño** this year, the outlook for food prices is **hardly reassuring**. While policymakers will, therefore, need to stay focused on containing inflation, the rising uncertainty about the growth momentum sustaining in the face of the heightened risks of a recession in advanced economies raises the risk that higher credit costs may further dampen consumption. Yet, failure to engender enduring price stability could lead to stagflation. Unless supply side measures such as **GST rationalisation** and fuel price cuts are **expedited**, the overall macroeconomic outlook [Practice Exercise] appears worrying.

Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

Vocabulary

- Spectre (noun) something unpleasant that people are afraid might happen in the future कोई आगामी संकट
- 2. Stagflation (noun) persistent high inflation combined with high unemployment and stagnant demand in a country's economy. एक आर्थिक स्थिति होती है जहां एक देश की अर्थव्यवस्था में मंदी यानी वृद्धि नहीं होती है, लेकिन इसके साथ-साथ महंगाई भी बढ़ती है। इससे लोगों को कम मूल्य और बढ़ती महंगाई के साथ साथ बढ़ती बेरोजगारी की समस्या से भी निपटना पड़ता है।
- Macroeconomic (adjective) relating to the branch of economics concerned with large-scale or general economic factors, such as interest rates and national productivity
- Outlook (noun) perspective, prospect, attitude, view, viewpoint दृष्टिकोण
- 5. **Credit cost** (noun) It includes Interest on loan.
- 6. **Dampen** (verb) Reduce, Diminish कम करना
- 7. **Development** (noun) event, turn of events, occurrence, happening, circumstance घटनाक्रम
- 8. **Economies** (noun) Countries in terms of GDP.

- 9. **Worldwide** (adjective) Universal, international, wide-reaching विश्वव्यापी/ दुनिया भर
- 10. **Head** (for) (verb) To proceed or move toward someone or something. की ओर अग्रसर होना
- 11. Spell (noun) period, time, stretch दौर
- 12. **Debilitating** (adjective) —weakening, enfeebling; tending to weaken something(to the severe negative impact) दुर्वल करने वाला
- 13. **Retail inflation** (noun) The CPI monitors retail prices at a certain level for a particular commodity; price movement of goods and services at rural, urban and all-India levels. The change in the price index over a period of time is referred to as CPI-based inflation, or retail inflation
- 14. **Reading** (noun) measurement, Interpretation, assessment, evaluation, analysis वयाख्या/ विश्लेषण
- 15. **Bely** (verb) contradicts, disproves, refutes, undermines झुठलाना
- 16. **Forecast** (noun) prediction, prophecy, forewarning, prognostication पूर्वानुमान
- 17. **Log** (verb) record, register, enter दर्ज करना

- 18. **Soften** (verb) moderate, allay, mollify, alleviate, ease, diminish, decrease, नरमी आना
- 19. **Drag down** (phrasal verb) bring someone or something to a lower level or standard ਜੀ ਹੋ ਪੈਲੇਕਗ
- 20. **Headline** (adjective) a headline amount, number, or rate is the most important one or the one that people notice most
- 21. Basis point (noun) 100 basis point = 1%
- 22. **Projection** (noun) estimate, forecast, prediction, calculation, prognosis अनुमान
- 23. **Come true** (phrase) something becomes a reality or actually happens, especially if it was previously predicted सच होना
- 24. **Drive** (verb) Cause something to happen
- 25. **Core inflation** (noun) the change in prices of goods and services, except for those from the food and energy sectors.
- 26. **Strip out** (phrasal verb) Remove, exclude, हटाना/ अलग करना
- 27. **Stuck** (adjective) unable to move; remain in a static condition स्थिर अवस्था में रहना
- 28. **Straight** (adjective) successive, in succession, consecutive, in a row, लगातार
- 29. **Hover** (verb) Remain at or near a particular level. मंडराना /रहना

- 30. **Persistently** (adverb) In a persistent manner; continuously. लगातार
- 31. **Elevated** (adjective) Increased, raised, lifted बढ़ा ह्आ
- 32. **Benchmark interest rate** (noun) It include repo rate, MSF rate, CRR rate, Bank rate etc.
- 33. **Tamp down** (phrasal verb) to reduce the amount, level of something: decrease, control दबाना, रोकना
- 34. **So as to do something** (phrase) in order to do something. ताकि
- 35. Monetary Policy Committee (noun) it is responsible for fixing the benchmark interest rate in India. The meetings of the Monetary Policy Committee are held at least four times a year and it publishes its decisions after each such meeting.
- 36. **Cite** (verb) refer to, make reference to, mention, allude to हवाला देना
- 37. **Persistence** (noun) Perseverance, tenacity, constancy, continuance, continuity, immortality अटलता /हढ़ता
- 38. **Tightening monetary policy** (noun) Tightening of monetary policy is implemented when the inflation is rising rapidly. When monetary policy is tightened, the interest rates are increased by the Central bank

- 39. **Queer the pitch** (phrase) To ruin, spoil, or undermine one's efforts, plans, or ideas. बिगाड देना
- 40. **Disconcerting** (adjective) disturbing, upsetting, confusing, unsettling, discomfiting चिंताजनक
- 41. **Marginal** (adjective) slight, small, minimal, negligible, insignificant माम्ली
- 42. **Deceleration** (noun) Reduction in speed or rate गिरावट
- 43. **Composite** (adjective) compound, combination, complex, mixture, combined समग्र/मिश्र
- 44. **Account for** (phrasal verb) constitute, form, total compose, be responsible for के लिये उत्तरदयी होना
- 45. **Register** (verb) record, put on record, enter, file दर्ज करना
- 46. **Sequential** (adjective) consecutive, serial, successive, sequent, subsequent आनुक्रमिक
- 47. **Hardening** (noun) (of relating to price) Increase बढ़ोतरी
- 48. **Staple** (noun) Necessary or important, especially regarding food or commodities मुख्य खाद्य आहार
- 49. **Accelerate** (verb) increase in rate, amount; speed up ৰৱনা

- 50. **Quicken** (verb) accelerate, pick up speed, speed up, increase बढ़ना
- 51. Surge (verb) to increase suddenly बढ़ना
- 52. **Tad** (noun) a very small amount; bit, little थोड़ा
- 53. **Prediction** (noun) forecast, prophecy, divination, prognosis भविष्यवाणी
- 54. **Likely** (adjective) probable, possible, expected संभावना
- 55. **EI Nino** (noun) El Nino can be understood as a natural phenomenon wherein the ocean temperatures rise especially in parts of the Pacific ocean. In India, Australia, it can bring about drought conditions. This affects the crop productivity largely. It has been also observed certain times, that EL Nino may not bring drought but cause heavy rainfall. In both the cases, it causes heavy damage.
- 56. **Hardly** (adverb) scarcely, barely, only just, not much शायद ही/म्शिकल से
- 57. **Reassuring** (adjective) restoring or boosting confidence; certainty, encouraging आश्वासनपूर्ण
- 58. **Policymaker** (noun) a member of a government department, or other organization who is responsible for making new rules, laws, etc. नीति निर्माता
- 59. **Contain** (verb) Limit, restrict, inhibit, suppress, repress रोकना

- 60. **Uncertainty** (noun) Improbability, changeableness, variability, inconstancy अगिश्चितता
- 61. **Momentum** (noun) impetus, energy, impulse, speed, velocity गति
- 62. **Sustain** (verb) continue, carry on, keep, maintain, prolong, preserve बनाए रखना
- 63. **In the face of** (phrase) despite, in spite of, notwithstanding के बावजूद
- 64. **Heighten** (verb) intensify, increase, magnify, amplify, raise बढ़ाना
- 65. **Recession** (noun) economic decline, downturn, depression, slump मंदी
- 66. **Engender** (verb) cause, give rise to, create, prompt, produce उत्पन्न करना/
- 67. **Enduring** (adjective) lasting over a period of time; durable. स्थायी

- 68. **Stability** (noun) permanence, constancy, balance, solidity, firmness स्थिरता
- 69. **Lead** (to) (verb) cause, give rise to, result in, bring about वजह बनना
- 70. **Supply Side Measure** (noun) policies or actions aimed at improving the supply of goods and services in an economy, typically by increasing production or efficiency
- 71. **GST Rationalisation** (noun) the simplification and streamlining of the Goods and Services Tax (GST) system, including reducing the number of tax rates, eliminating exemptions and reducing compliance costs for businesses
- 72. **Expedite** (verb) accelerate, hasten, speed up, facilitate, quicken "त्वरित करना" या "शीघ्र करना"।

Practice Exercise - SSC Based

- 1. What is the concern about the recent economic data in India and other major economies?
 - A. They may be heading towards stagflation

[Editorial Page]

- B. They may be heading towards hyperinflation
- C. They may be experiencing deflation
- D. They may be experiencing high economic growth
- 2. What is the current level of core inflation in India, and what does this reveal about the RBI's efforts to control inflation?
 - A. Core inflation is at 6.2%, and it reveals that the RBI has been successful in controlling inflation
 - B. Core inflation is at 6.2%, and it reveals that the RBI has been unsuccessful in controlling inflation
 - C. Core inflation is at 5.7%, and it reveals that the RBI has been successful in controlling inflation
 - D. Core inflation is at 5.7%, and it reveals that the RBI has been unsuccessful in controlling inflation
- 3. What is the risk associated with higher credit costs in the current economic scenario, and what measures could be taken to address the overall macroeconomic outlook?
 - A. The risk is that higher credit costs may further dampen consumption, and supply-side measures such as GST rationalisation and fuel price cuts could be taken to address the overall macroeconomic outlook.
 - B. The risk is that higher credit costs may lead to hyperinflation, and demand-side measures such as tax cuts and stimulus spending could be taken to address the overall macroeconomic outlook.
 - C. The risk is that higher credit costs may lead to deflation, and supply-side measures such as increasing interest rates and reducing government spending could be taken to address the overall macroeconomic outlook.
 - D. The risk is that higher credit costs may lead to high economic growth, and demand-side measures such as tax cuts and stimulus spending could be taken to address the overall macroeconomic outlook.
- 4. Which of the following best describes the tone of the passage?
 - A. Optimistic
 - B. Pessimistic
 - C. Neutral
 - D. Humorous
- 5. What is the main theme of the passage?
 - A. The impact of rising food prices on the Indian economy
 - B. The challenges of tamping down on inflation in the face of economic uncertainty

- C. The risks of stagflation in major global economies
- D. The need for supply side measures to ensure macroeconomic stability
- 6. Which of the following is a **synonym** of the word "**debilitating**" in the passage?
 - A. weakening
 - B. strengthening
 - C. stabilizing
 - D. elevating
- 7. Which of the following is a **synonym** of the word "**persistently**" in the passage?
 - A. occasionally
 - B. irregularly
 - C. rarely
 - D. frequently
- 8. Which of the following is an **antonym** of the word "**elevated**" as used in the passage?
 - A. Amplified
 - B. Heightened
 - C. Subdued
 - D. Increased
- 9. What does the phrase "queering the pitch" mean in the context of the given passage?
 - A. Making the situation more complicated
 - B. Making the situation clearer
 - C. Making the situation easier
 - D. Making the situation unpredictable
- 10. Which word is misspelled?
 - A. inflation
 - B. stabilty
 - C. recession
 - D. rationalisation
- 11. Select the option that expresses the given sentence in direct/Indirect speech.

The mother said that the kids were playing.

- A. The mother said, "The kids have been playing".
- B. The mother has said, "The kids were playing".
- C. The mother told, "The kids had been playing".
- D. The mother said, "The kids are playing"
- 12. Select the option that expresses the given sentence in direct/Indirect speech.

I said to Mohan, "He has a green book."

- A. I told Mohan that he had had a green book.
- B. I told Mohan that he have a green book.
- C. I told Mohan that he had a green book.
- D. I told Mohan that he has a green book.

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13.	Select the o	ption that ex	presses the	given sentence	in active/	passive voice

The mistress appointed him monitor

- A. Monitor had been appointed as mistress.
- B. He had been appointed as monitor.
- C. He was appointed monitor by the mistress.
- D. He appointed mistress as monitor

14. Select the option that expresses the given sentence in active/passive voice

Marvel Comics created Superman.

- A. Superman was created by Marvel Comics.
- B. Superman was created.
- C. Superman is created by Marvel Comics.
- D. Marvel Comics is creating Superman.

COMPREHENSION:

THANKS to the enormous balance sheets, Big Tech has historically been a						
1industry, absorbing most of the economic shocks. It is also considered a						
bellwether for decisions on corporate spending and hiring. As the growth-oriented technology						
industry2one of its worst contractions, with mass layoffs over the span of a						
few months, there is a sense of panic and anxiety. The3 is being viewed as						
an instance of social contagion — companies imitating what others are doing. Facing criticism,						
the tech giants are projecting the staff4 as a course correction following a						
period of aggressive scaling up and bolstering of workforce during the pandemic. Amid						
predictions of a recession and a severe economic downturn in the West, the belt-tightening, it						
is argued, sends a message to shareholders of putting the brakes on any needless spending.						
The jury is out on whether the approach is5or myopic.						
Select the most appropriate option to fill in blank number 1						
A. Outright						
B. Resilient						
C. Inherent						
D. Liable						
Select the most appropriate option to fill in blank number 2						

16.

- A. Confronts
- B. Deflate

15.

- C. Exploit
- D. Bolster

17. Select the most appropriate option to fill in blank number 3

- A. Incentive
- B. Collaboration
- C. Shakeout
- D. Scenario

18. Select the most appropriate option to fill in blank number 4

- A. Adversity
- B. Sackings
- C. Assistance
- D. Call

19. Select the most appropriate option to fill in blank number 5

- A. Opportune
- B. Inevitable
- C. Grim
- D. Prudent

20. The following sentence has been split into four segments. Identify the segment that contains a grammatical error.

The bad economic (A)/ situation led into (B)/ a popular uprising (C)/ of the masses. (D)

- A. The bad economic
- B. situation led into
- C. a popular uprising
- D. of the masses

21. The following sentence has been split into four segments. Identify the segment that contains a grammatical error.

Poverty and unemployment (A)/ is the two (B)/ sides of the (C)/ same coin. (D)

- A. Poverty and unemployment
- B. is the two
- C. sides of the
- D. same coin.

22. The following sentence has been split into four segments. Identify the segment that contains a grammatical error.

Children in orphanages (A)/ receive neither (B)/ proper care nor protection. (C)/ No error (D)

- A. Children in orphanages
- B. receive neither
- C. proper care nor protection
- D. No error

23. The following sentence has been split into four segments. Identify the segment that contains a grammatical error.

Academic system leads (A)/ us to believe that (B)/ we can learn out (C) / from listening to authorities. (D)

- A. Academic system leads
- B. us to believe that
- C. we can learn out
- D. from listening to authorities.

24. Arrange the following sentences to form a coherent paragraph

- **S1**: Germany's connection with Bhubaneswar deepened last Sunday when the 2002 and 2006 champion won its third men's Hockey World Cup at the Kalinga Stadium
- P. It relied on its innate grit and resilience to script come-from-behind wins against England in the quarterfinals, the mighty Australia in the semifinals and 2018 edition's champion Belgium in the final
- Q. Germany, which had qualified for the World Cup by being runner-up in the Euro hockey championships and had lost to India in the Tokyo Olympics bronze medal match in 2021, was not among the favourites
- **R.** Incidentally, Germany had claimed its last major title, the 2014 Champions Trophy, at Odisha's capital — the modern part of the city which was designed by German architect Otto Konigsberger in 1946.
- **S.** The Die Honamas equalled Australia and the Netherlands' triple crowns and remained one behind Pakistan
 - A. PORS
 - B. SPQR
 - C. SPQR
 - D. RSQP
- 25. Select the option that can be used as a one-word substitute for the given group of words/phrase.

To take secretly in small quantities

- A. Contemporary
- B. Pilferage
- C. Hag
- D. Animated

Answers

1. A 2. B 3. A 4. B 5. B 6. A 7. D 8. C 9. A 10. B 11. D 12. C 13. C 14. A 15. B 16. A 17. C 18. B 19. D 20. B 21. B 22. D 23. C 24. D 25. B

Explanations

- 1. a) They may be heading towards stagflation
 - **Explanation**: The passage states that recent economic data in India and other major economies are raising fears of stagflation.
- 2. b) Core inflation is at 6.2%, and it reveals that the RBI has been unsuccessful in controlling inflation
 - **Explanation**: The passage states that core inflation in India remains persistently elevated despite the RBI's efforts to control it by raising its benchmark interest rate by 250 basis points since May 2021.
- 3. a) The risk is that higher credit costs may further dampen consumption, and supply-side measures such as GST rationalisation and fuel price cuts could be taken to address the overall macroeconomic outlook.
 - **Explanation**: The passage states that policymakers will need to stay focused on containing inflation, but higher credit costs may further dampen consumption. Therefore, supply-side measures such as GST rationalisation and fuel price cuts could be taken to address the overall macroeconomic outlook.
- 4. B) Pessimistic
 - **Explanation**: The passage describes recent economic data and global financial developments that are raising fears of stagflation in major economies, including India's. It also mentions the difficulty monetary authorities are facing in controlling price gains, which is reflected in the persistently elevated core inflation. The passage further highlights the disconcerting trends in food prices, which is not a positive sign. The overall tone of the passage is negative or pessimistic, as it raises concerns about the economic outlook and the potential risks associated with inflation and credit costs.
- 5. B) The challenges of tamping down on inflation in the face of economic uncertainty Explanation: The passage discusses the difficulty of controlling inflation despite the measures taken by monetary authorities. It highlights the challenges of tamping down on price gains, the persistently elevated core inflation, and the risks of stagflation in major global economies. Additionally, it mentions the potential impact of higher credit costs on consumption and the need for supply side measures to ensure macroeconomic stability. However, the primary focus of the passage is on the challenges of controlling inflation in the face of economic uncertainty, which makes option B the correct answer.
- 6. "Debilitating" means weakening or impairing someone or something. The other options have different meanings.

- 7. "Persistently" means continuing to exist or endure over a prolonged period of time, in a frequent or steady manner. The other options have different meanings.
- 8. C) Subdued

Explanation: In the given passage, the word "elevated" is used to describe the persistently high core inflation despite the RBI's efforts to increase credit costs to dampen demand. Therefore, an antonym of "elevated" would be a word that denotes something that is low or decreased. Out of the given options, only "subdued" fits this description. The other options, "amplified," "heightened," and "increased," are synonyms of "elevated" and denote something that is high or increased.

- 9. The correct answer is A) Making the situation more complicated. The phrase "queering the pitch" means to create confusion or disrupt a situation, particularly by introducing irrelevant information or false rumors. In the given passage, the author uses this phrase to describe the worrying trend of price gains across the food basket, despite a marginal deceleration of five basis points last month in the composite food price index. The author further explains that the rising uncertainty about the growth momentum sustaining in the face of the heightened risks of a recession in advanced economies raises the risk that higher credit costs may further dampen consumption. Therefore, policymakers need to stay focused on containing inflation, and unless supply side measures such as GST rationalization and fuel price cuts are expedited, the overall macroeconomic outlook appears worrying.
- 10. B) stabilty

Explanation: The correct spelling of the word is "stability"

- 11. The mother said, "The kids are playing"
- 12. I told Mohan that he had a green book.
- 13. He was appointed monitor by the mistress.
- 14. Superman was created by Marvel Comics.
- 15. Resilient (adjective) Strong, robust, buoyant, durable मजब्त
 - Outright (adjective) complete, total, absolute, unconditional, unequivocal पूर्णतः
 - Inherent (adjective) an essential and inseparable part of something. निहित
 - Liable (adjective) Legally responsible for something. उत्तरदायी
- 16. Confront (verb) Tackle, Meet, Face, Encounter, Handle सामना करना
 - **Deflate** (verb) Decrease, reduce, lower, shrink ਬਟਜਾ
 - Exploit (verb) Use or manipulate to one's advantage নাম उठाना
 - Bolster (verb) strengthen, reinforce, encourage, support, augment, sustain मजबूत करना
- 17. Shakeout (noun) a situation in which people lose their jobs, or companies stop doing business, because of economic difficulties हलचल

- Incentive (noun) motivation, motive, reason, stimulus, प्रोत्साहन
- Collaboration (noun) cooperation, alliance, partnership, participation सहयोग
- Scenario (noun) sequence of events, series of developments, situation परिदृश्य
- 18. Sacking (noun) an act of dismissing someone; dismissal, firing बर्खास्त करना
 - Adversity (noun) Hardship, difficulty, danger, misfortune, harsh condition विपत्ति
 - Assistance (noun) help, support, backing, succor, encouragement सहायता
 - Call (noun) demand, Request, plea, appeal मांग
- 19. **Prudent** (adjective) careful, judicious, wise, cautious, sensible विवेकी, चत्र
 - **Opportune** (adjective) appropriate, favorable, apt, suitable, auspicious, convenient समयानुकुल
 - **Inevitable** (adjective) unavoidable, inescapable, bound to happen, sure to happen अपरिहार्य
 - Grim (adjective) serious, severe, stern, depressing, hopeless गंभीर
- 20. (B) 'into' के बदले 'to' का प्रयोग होगा क्योंकि 'lead' (अगवानी करना, नेतृत्व करना) के साथ Preposition 'to' का प्रयोग होता है, जैसे
 - i. Hard work leads to success.
 - ii. She led her team to victory.
 - 'to' will be used instead of 'into' because the preposition 'to' is used with 'lead' (to receive, to lead), like-
 - Hard work leads to success.
 - She led her team to victory.
- 21. (B) 'is' के बदले 'are' का प्रयोग होगा क्योंकि वाक्य का Subject 'Poverty and unemployment' Plural है जिसके लिए Plural Verb का प्रयोग होगा।
 - 'are' will be used instead of 'is' because the subject of the sentence is 'Poverty and unemployment' Plural for which Plural Verb will be used.
- 22. (D) No error.
- 23. (C) 'out' का प्रयोग अनावश्यक है। 'Learn (something) from somebody/ something' का प्रयोग होता है; जैसे
 - i. I have learnt music from Mr. Sinha.
 - Use of 'out' is unnecessary. 'Learn (something) from somebody/ something' is used;
 - I have learned music from Mr. Sinha.

24. The correct order of the sentences to form a coherent paragraph is D, i.e., RSQP.R talks about Germany's last major title, the 2014 Champions Trophy, which they won in Bhubaneswar. This connects Germany's connection with Bhubaneswar.

S talks about Germany winning its third men's Hockey World Cup at the Kalinga Stadium. This sentence further strengthens Germany's connection with Bhubaneswar.

Q explains that Germany, which was not among the favourites, qualified for the World Cup by being runner-up in the Euro hockey championships and had lost to India in the Tokyo Olympics bronze medal match in 2021.

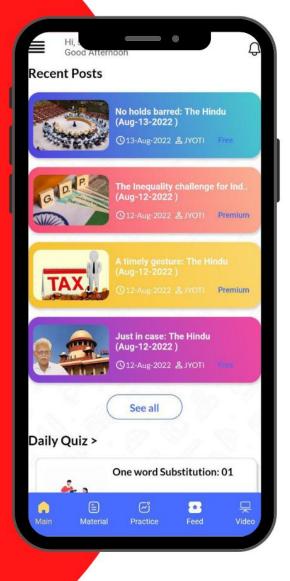
P explains how Germany won the World Cup, relying on its innate grit and resilience to script come-from-behind wins against England, Australia, and Belgium.

Therefore, the correct order of the sentences to form a coherent paragraph is RSQP

- 25. Pilferage To take secretly in small quantities चोरी
 - Contemporary Belonging to the same period समकालीन
 - **Hag** An ugly woman डायन
 - Animated Objects having life in them जोशपूर्ण

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