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English for Competitive Exams – Module I

Whether you are trying to learn English for Competitive Exams or simply trying to improve your language skills, this module is the ideal way to master the language. Learn different concepts in one place for Banking & SSC Exams and learn something new every day. Read the short passage below. Pay special attention to the highlighted words and phrases. Then read the discussion below.

English for Competitive Exams - PASSAGE

Prime Minister Narendra Modi's goal to put a roof over India's 1.3 billion people just **got a lift**. After **slashing** the benchmark repurchase rate by a more-than-expected 50 basis points last month to a four-year low, Reserve Bank of India Governor Raghuram Rajan on Oct. 8 **eased** mortgage rules, allowing lenders to set aside less capital to cover home-loan default risks, **effectively** helping lower their cost of funds. Rajan's policies are starting to show results in a boost to Modi's plan for 20 million homes by 2022 under his "Housing for All" program. State Bank of India, the country's biggest lender by assets, says it is **assessing** the impact of the reduction in risk weights and may consider further decreasing borrowing costs for home buyers after already dropping its housing loan rates last month.

DISCUSSION:

Let us talk about some characteristics of the highlighted phrases.

- The phrase 'got a lift' has two meanings.
- 1. To be provided transportation by someone. E.g. *I got a lift from my neighbour*.
- 2. To be in a better position. E.g. Her mood got a lift with the encouragement.















- The word 'slash' can be used both as an adjective as well as a verb with different meanings. As an adjective, it means to have slits or cuts. E.g. *Slashed jeans are considered stylish*.
 - As a verb informally it can mean to 'reduce price or quantity greatly'. It has been used as a verb in the above passage.
- 'Eased' in this context means 'relaxed'. It is a verb and means 'to make a rule less strict'. Its antonym would be 'strengthened'.
- 'Effectively' is an adverb. Adverbs are parts of speech which help to describe a verb.
- Which of these words can replace 'assessing'?
- 1. Calculating
- 2. Fixing
- 3. Valuing
- 4. Evaluating



Ans: 'Evaluating' is the right word to replace the word 'assessing' in the context of the sentence. The word means to estimate the nature of something. Here, we are estimating the impact of reduction. Thus, 'evaluation' is a better fit. If we were estimating the price or value of something, the other words could have also been used.

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