



TODAY'S PROMISES

- ✓ **MOTIVATIONAL QUOTE**
- ✓ **OVERVIEW OF EDITORIALS**
- ✓ **IMPORTANT VOCABULARIES**
- ✓ **GRAMMAR RULES RELATED TO ARTICLES**
- ✓ **TONES OF THE ARTICLES**
- ✓ **MAGICAL TRICKS TO LEARN VOCAB**
- ✓ **BEST CHOSEN ANSWERS OF ESSAYS/LETTERS**
- ✓ **DESCRIPTIVE PART FOR SBI PO (TIPS, PATTERN,SAMPLES AND PRACTICE QUE)**
- ✓ **IDIOMS AND PHRASES,(OR) ONE WORD SUBSTITUTIONS,(OR) PHRASAL VERBS,(OR) ECONOMIC DEFINITIONS.**
- ✓ **PDF IS ALSO PROVIDED**

THOUGHT



EDITORIAL (1)

A RESULT FORETOLD

Important Vocabularies

In line with (Idiom)- in accordance with-साथ में

Disbarred (V)- shame, humiliate, demean – नीचा दिखाना

Join the fray (Idiom)- to join the fight or argument-लड़ाई में कूद जाना

Dissolution (N)- the action of dismissing an assembly-विलयन

Overthrow (V)- remove forcibly from power, depose-निकाल देना

COMBODIA'S MAP



Cambodia

Country in Asia

Cambodia is a Southeast Asian nation whose landscape spans low-lying plains, the Mekong Delta, mountains and Gulf of Thailand coastline. Phnom Penh, its capital, is home to the art deco Central Market, glittering Royal Palace and the National Museum's historical and archaeological exhibits. In the country's northwest are the ruins of Angkor Wat, a massive stone temple complex built during the Khmer Empire.

Capital: Phnom Penh Trending

Dialing code: +855

Currency: Cambodian riel

Official language: Khmer

TONE

TECHNICAL

OWING TO A POLITICAL NEWS

Q. Who is the Prime Minister of Cambodia?

Hun Sen

Ning Sen

Hun Neng

Jim Sen

John Neng

OPTION (1)

Important Vocabularies

Oblivious (Adj.)- unaware, unconscious- बेखबर

Tick many boxes (Idiom)- To satisfy or fulfill everything that is necessary or desired

Jurisdiction (N)- control, power, dominion- अधिराज्य

Harness (V)- control, exploit, utilize- उपयोग करना

Akin (Adj.)- similar, related, close- समान

Obligate (V)- compel to take a legal duty- बाध्य करना

Onus (N)- burden, responsibility, liability- दायित्व

Envisage (V)- foresee, predict, forecast- दूरदर्शिता दिखाना

Oversight (N)- supervision, surveillance, inspection- पर्यवेक्षण

Grey area (N)- an ill-defined situation

Fall short off (Idiom)- be deficient or inadequate. कम पड़ जाना

Blanket policy (Idiom)- Blanket policy is a policy which behaves similarly to a variety of things.

Hold all the aces (Idiom)- If someone has all the advantages in a situation.

EDITORIAL (2)

A GOOD BEGINNING

The data protection bill drafted by the Srikrishna panel ticks many boxes. The absence of a data protection legal framework in India has been a cause for deep concern.

The need for legislation was also underlined last year with the landmark judgment in Justice K.S Puttaswamy v. Union of India that held the right to privacy to be a fundamental right.

The draft legislation on data protection submitted by a committee of experts chaired by Justice B.N. Srikrishna to the Ministry of Electronics and Information Technology after year-long public consultations provides a sound foundation on which to speedily build India's legal framework.

It seeks to codify the relationship between individuals and firms/state institutions as one between “data principals” (whose information is collected) and “data fiduciaries” (those processing the data) so that privacy is safeguarded by design. The exemptions granted to state institutions from acquiring informed consent from principals or processing personal data in many cases appear to be too blanket, such as those *pertaining to (related to)* the “security of the state”.

The report recommends a law to provide for “parliamentary oversight and judicial approval of non-consensual access to personal data”.

Without such an enabling law, the exemptions provided in the bill will fall short of securing accountability from the state .

The grey areas must spark public and parliamentary debate before a final legislation comes to fruition.

Tone

Technical/ Informative

Root word	Meaning	Derived Vocabulary
ami/o	love	amiable - friendly, pleasant, lovable, amity - friendly and peaceful relations, amorous - showing romantic love, amigo - refer to a friend, *****Amiss – wrong, Amid- in the middle of*****
con	with, jointly	concur - to agree with someone, contemporary - of the same time period as others; convention - a gathering of people with a common interest, conation - the mental faculty of purpose, desire,

		consensus - a general agreement, with harmony, confabulate- engage in conversation
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Q.1. What is the meaning of the idiom “Snowed under”?

- 1) Free
- 2) Busy
- 3) Arrogant
- 4) Amoral
- 5) Ethical

OPTION (3)

COMMON ERROR

Read each sentence to find out whether there is any grammatical error. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5).

Nuclear waste will still being (1)/ radioactive even after twenty thousand years (2)/ so it must be disposed (3)/ off very carefully. (4)

01. Only 1 02. Only 1 & 2 03. Both 1 & 4 04. Only 4 05. No Error

Option (3)

'be' should be used in place of 'being' as sentence is in active voice, and future indefinite tense is required. And dispose of- throw out.

ESSAY

India’s fiscal deficit in the year ended March 2018 came in at 3.53% of gross domestic product, in line with the revised estimates, government data showed on Thursday. The indicators, which are often considered to assess the fiscal imbalance, are the conventional budgetary deficit, the revenue deficit, the gross fiscal deficit, and the primary deficit.

The fiscal deficit as a proportion of GDP was 6.1 % at 2008-09 (RE), compared with 2.7 per cent in 2007-08. The revenue deficit, a measure which reflects the excess of current expenditure over the current receipts, was estimated 4.5% of GDP in 2008-09, compared with 1.1% of GDP in 2007-08 (RE). The primary deficit i.e. the fiscal deficit net of interest payments, which is an indicator of the current fiscal stance of the government. India revised its fiscal deficit target in February to 3.5% of GDP from 3.2% of GDP for the 2017/18 fiscal year. For the current fiscal year,

the government estimates to trim the deficit to 3.3% of GDP. The shortfall for the 2017/18 fiscal year was ₹5.9 trillion (\$87.53 billion), the data showed.

Tax reforms should be done by lowering down tax rates to discourage tax evasions, Rationalisation of tax rates- reducing tax slabs, Introduction of VAT in many states, Simplification of tax system, Computerisation of tax system, Increasing share of direct taxes in total tax receipts. Expenditure reforms should be done by Reducing the subsidies on fertilizers, sugar, kerosene, LPG, petrol, etc., right-sizing of government staff, restructuring of loss making PSUs, introduction of new pension scheme, Introduction of VRS. It seems it will take some time to bring down fiscal deficit as per the FRBM Act due to recessionary trends prevailing.

IMPORTANT VOCABULARIES

Discretionary(Adj.)- optional, non-compulsory, voluntary- विवेकाधीन

Come through (Phr. Verb)- be processed and notified.

EDITORIAL (3)

THE CASE FOR INCREASING THE RETIREMENT AGE OF JUDGES

It will bring the Indian judiciary in line with the norm worldwide

The issue of increasing the age of retirement for judges featured in the Venkatachaliah Report (Report of the National Commission to review the working of the Constitution) as early as 2002.

A half-hearted attempt was made in 2010 to bring in the Constitution (114th Amendment) Bill to raise the retirement age of High Court judges to 65 from 62 years. The amendment never came through. The idea of increasing the age of retirement, which has gained traction in recent times, has now been brought into sharp focus by Justice Kurian Joseph of the Supreme Court.

A retirement age of around 70 for judges is commonplace in most Western liberal democracies. Some of them even opt for tenures for life.

Two, new judges can be appointed without displacing existing judges. Three, it will address the problem of mounting arrears. Four, it will be a buffer against impending litigation explosion. Five, it will render post-retirement assignments unattractive and, as a consequence, strengthen the rule of law and the independence of the judiciary, both of which are crucial to sustain democracy.

TONE

ANALYTICAL

PHRASAL VERBS

Break down stop working properly

His car broke down in the desert.

Break down become mentally ill

Suhasi broke down after her husband died.

