

## **- CONTENTS -**

<b>I. <u>ENGLISH VOCABULARY</u></b>	<b>PAGE NOS.</b>
1. Usage of some Troublesome Words	1
2. Words Often Confused	8
3. Correct Spellings of Words Commonly Misspelt	18
4. Words and their Synonyms	22
5. Words and their Antonyms	30
6. Word Curiosities	35
7. Hyphenated words and their meanings	38
8. One Word Substitution	39
9. Collective References	46
10. Foreign Expressions	53
11. Some Prefixes and Suffixes	70
12. Prepositions and Phrases	76
13. Figures of Speech	82
14. Idioms of Comparisons	91
15. Idioms, Phrases and Colloquialisms	94
16. Oft-used Proverbs	100
<b>1. <u>ENGLISH DESCRIPTIVE</u></b>	
1. Arguments and Views	105
2. Essay, Precis, Letter writing	142

---

# NATIONAL SCHOOL OF BANKING

## 2. USAGE OF SOME TROUBLESOME WORDS AND PHRASES

**A priori, Prima facie** :- *A priori* refers to conclusion drawn from assumptions rather than experience. *Prima facie* meaning 'at first sight' or 'on the surface of it', refers to matters in which not all of the evidence has been collected, but in which such evidence as there is points to certain significant inferences. For example : 'The opening up of the Indian-economy will benefit the poor also' is a *a priori* argument. *Prima facie* there appears to be no evidence that such opening up contributes to the well-being of the masses. There are many leads and lags in every economy and connecting any two economic events in a causal relationship thus becomes difficult'.

**Abbreviations, Contractions, Acronyms** :- *Abbreviation* is the general term used by most authorities to describe any shortened word. *Contractions* and *acronyms* are types of abbreviations. A *contraction* is a word that has been squeezed in the middle, so to speak, but has retained one or more of it's first and last letters, as Mr. for Mister and can't for cannot. An *acronym* is a noun made up of the initial capital letters of a bigger multi-lettered word. Thus UNESCO is an *acronym* for United Nations Educational, Scientific and Cultural Organisation.

### **Abdicate, Abrogate, Abjure, Adjure, Arrogate** :-

*Abdicate* means to renounce or relinquish e.g. King Henry abdicated his throne to marry a commoner.

*Abrogate* means to abolish or annul. e.g. Capital punishment should be *abrogated*.

*Abjure* means to abstain from or to reject or retract. e.g. He made up his mind to *abjure* drugs.

*Adjure* means to command, direct or appeal earnestly. e.g. The Principal *adjured* his students to keep quiet.

*Arrogate* means to appropriate presumptuously or to assume without right. e.g. The Prince *arrogated* the kingdom without the consent of his father.

The prefix 'ab' indicates away from, and 'ad' indicates towards.

**Acute, Chronic** :- These two words relating generally to the health of a person are sometimes confused since their meanings are sharply different. *Chronic* pertains to lingering conditions, existing for over-a-time period. *Acute* refers to those conditions that come to a certain crisis and require immediate attention. People in desert areas may suffer from a *chronic* shortage of water. In a bad year, their plight may become *acute*. My uncle is *chronically* ill and recently he got an *acute inflammation*.

**Affect, Effect** :- As a verb, *affect* means to influence (Drinking may *affect* your health) or to adopt a pose or manner (She *affected* negligence). *Effect* as a verb means to accomplish (The students *effected* first grade). As a noun, the word needed is always *effect* (as in 'personal effects' or the 'damaging effects of war'). *Affect* as a noun has a narrow psychological meaning referring to emotional states (by way of which it is related to affection).

**Allay, Alleviate, Assuage, Relieve** :- *Alleviate* should suggest giving temporary relief without removing the underlying cause of a problem. It is close in meaning to 'ease'. Posting more traffic policemen at Mount Road will ease the transit squeeze but will not eliminate it. *Allay* and *assuage* both mean to put to rest or to pacify. Thus medicines *allay* a patient's pain and we *assuage* our parents' ruffled sentiments. *Relieve* is the more general term and covers all these meanings.

**Alternative and alternate** :- are frequently confused, particularly in adverbial forms. *Alternates* means turns : first one, then the other. Night *alternates* with Day. *Alternative* means offering a choice. There was no alternative treatment for the disease besides surgery.

**Amid, Among** :- *Among* (or *amongst*) applies to things or persons that can be separated and counted, *amid* (or *amidst*) to things that cannot. *Amidst* the din and chaos that followed the public meeting, it

was very difficult for him to locate his friend, who was one *amongst* the audience comprising thousands.

**Amoral, Immoral** :- Occasionally confused. Something that is *immoral* is evil or is dissolute and contrary to the prevailing creed. The word *amoral* pertains to matters in which the question of morality is disregarded or does not arise. Thus, an *amoral* person may do a job which other people will regard as *immoral*.

**Apprise, Appraise** :- *Apprise* means to inform, *Appraise* means to assess or evaluate. He *apprised* his arrival date to his parents. The examiner *appraises* the answer papers.

**Arbitrate, Mediate** :- The functions of these two words are quite separate. *Arbitrators* are like judges in that they are appointed to hear evidence and then make decisions. They remain aloof from disputing parties. *Mediators*, on the other hand, are more like negotiators who try to work out a settlement and do not make any judgements. A judge acts as an arbitrator in a court case. The girl's parents acted as *mediators* to avoid the divorce of the couple.

**Avenge, Revenge** :- Generally *avenge* indicates the settling of a score as a means to the redressing of an injustice. It is more dispassionate than *revenge*, which indicates a strong retaliation inflicted largely for the sake of personal satisfaction. The corresponding nouns are vengeance and *revenge*.

**Barbaric, Barbarous** :- *Barbaric* emphasises crudity and lack of a civilising influence. For example, killing anyone for money is a *barbaric* act. Thereafter trying to get rid of the body of the deceased by roasting it in an oven is a barbarous act. Thus, the difference is that while *barbaric* stands for great crudity, *barbarous* stands for great cruelty.

**Bimonthly, Semi-monthly** :- *Bimonthly* means occurring once in two months. *Semi-monthly* means twice a month. Computer society of India publishes its journal *bimonthly* 'India Today' which was till recently a *semi-monthly* magazine.

**Blatant, Flagrant** :- The words are not quite synonymous. Something that is *blatant* is glaringly obvious and contrived (a *blatant* lie) or noisily obnoxious (a *blatant* electioneering) or both. Something that is *flagrant* is shocking and reprehensible (a flagrant miscarriage of justice). If someone tells you that he regularly travels to the Mars, that is a *blatant* lie, not a flagrant one. If you deceptively push your friend in treacherous waters, that is a *flagrant* act, not a *blatant* one.

**Born, Borne** :- Both are past participles of the verb 'bear'. *Born* is limited to the idea of giving birth (She was *born* on New Year's Day). *Borne* should be used with the sense of supporting or putting up with (she has *borne* the responsibility with dignity), but is also used in the sense of giving birth in active constructions (My grandmother had *borne* five children).

**Breach, Breach** :- Frequently confused. *Breach* describes an infraction or a gap. It should always suggest break, a word to which it is related. Thus a *breach* of agreement is a violation. *Breech* applies to the rear or lower portion of things as also to short trousers and knickerbockers. Many times a *breech* delivery turns out to be risky for the baby.

**Capital, Capitol** :- *Capital* denotes the seat of government of a State or nation. *Capitol* is the building in which a legislative assembly meets in U.S.A.

**Cement, Concrete** :- The two are not synonyms. *Cement* is merely a constituent of *concrete*, which is used in construction of buildings.

**Censure, Criticise** :- To *censure* always expresses disapproval, but to *criticise* may be neutral, expressing approval of some and disapproval of others. The bride's mother had *censured* her choice of a partner. Reporters *criticised* the way the film was made.

**Congenital, Congenial** :- '*Congenital*' means from birth. '*Congenial*' means friendly. A *congenital* defect is a bodily defect dating from birth. A *congenial* person is pleasant and social. Bill is a *congenital* liar. Seema is *congenial* means she is pleasant and social.

**Collision, Collusion** :- A *collision* can occur only when two or more moving objects come together. The 'Shatabdi Express' *collided* with the 'Hyderabad Express' yesterday. But rather than shelter under an ugly phrase, it would be just as safe, and much more idiomatic to say : The 'Shatabdi Express' and the 'Hyderabad Express' *collided* yesterday. *Collusion* should always carry a pejorative connotation, suggesting fraud, underhandedness or a clandestine agreement between wrong-doers. Satish and Girish *colluded* to hoodwink their company.

**Compel, Impel** :- Both words imply the application of a force leading to some form of action, but they are not quite synonymous. *Compel* is pregnant with the suggestion of coercion or strong pressure of persons or circumstances. The boy's aggressive gestures *compelled* the teacher to punish him. *Impel* is closer in meaning to encourage or to urge forward : The overwhelming response *impelled* the speaker to speak for a longer time than he had intended. If you are *compelled* to do something, you have no choice. If you are *impelled* to do something, there is more likely to be an element of willingness.

**Complacent, Complaisant** :- *Complacent* means self-satisfied, contented to the point of smugness. *Complaisant* means affable and cheerfully obliging. If one is *complacent*, he is satisfied with himself; if one is *complaisant*, he wishes to please others.

**Compliment, Complement** :- *Compliment* means 'to praise'. *Complement* means to fill out or to make whole of a unit. The branch Manager *complimented* his officer for getting the work done with the help of a smaller *complement* of his colleagues.

**Comprehensible, Comprehensive** :- *Comprehensible* means capable of being understood. *Comprehensive* means all-inclusive or covering a wide range of knowledge on a subject. The demand for India to go nuclear can be *comprehensible* only in the context of our neighbour's hostile encouragement to militant groups. Vijay gave me a *comprehensive* account of the Sports day in school.

**Compulsion, Compunction** :- *Compulsion* is to be compelled to act by a psychological urge or some pressure. *Compunction* is to feel anxiety because of guilt or remorse. Rules are not followed unless *compulsion* is made. The criminal under trial had *compunction* in his mind for his misdeeds.

**Contemptible, Contemptuous** :- *Contemptible* means deserving contempt; despicable, base, vile. *Contemptuous* means scornful, arrogant, intemperate or haughty. Eve-teasing is a *contemptible* act. The Managing Director was known for his *contemptuous* nature.

**Continual, Continuous** :- *Continual* refers to things that happen repeatedly but not constantly. *Continuous* indicates an unbroken sequence. 'It pained *continuously* for three days' means it never stopped paining. 'It pained *continually* for three days' means there were some pauses in between.

**Convince, Persuade** :- There is a distinction worth nothing between these two words. Briefly, you *convince* someone that he should believe, but *persuade* him to act. It is possible to *persuade* a child to do something without *convincing* him of the necessity of doing it.

**Country, Nation** :- It is perhaps a little orthodox to insist too strenuously on the distinction, but, strictly, 'country' refers to the geographical characteristics of a place and a 'nation' refers to the political and social ones. Bangladesh is one of the poorest *nations* and is one of the developing *countries*.

**Deduce, Deduct** :- *Deduce* means to make a conclusion on the basis of evidence. *Deduct* means to subtract. On the basis of the available information, the famous detective *deduced* that the act was committed by a female criminal. Certain allowances' expenses are *deducted* before determining taxable income.

**Defective, Deficient** :- To distinguish between these two, it is necessary only to think of their noun forms; defect and deficit, respectively. When something is not working properly, it is *defective*; when it is missing in a necessary part, it is *deficient*. Generally, *defective* applies to quality, *deficient* to quantity. The washing machine bought recently was found to be *defective* as it was *deficient* of a vital part.

**Definite, Definitive** :- *Definite* means precise and unmistakable. *Definitive* means final and conclusive. A definite agreement is a clear one, a definitive agreement is one that permits no haggling or further negotiation.

**Deplete, Reduce** :- Though their meanings are roughly the same, *deplete* has the additional connotation of injurious reduction. Their savings *depleted* considerably after the renovation of their flat. The appellate tribunal *reduced* his punishment.

**Deprecate, Depreciate** :- To *deprecate* is to express disapproval. To *depreciate* is to lessen the value of an item. He *depreciated* the compromise reached in his absence. The value of the fixed assets in a company *depreciates* as time passes.

**Derisive, Derisory** :- Something that is *derisive* conveys ridicule or contempt. Something that is *derisory* invites it. A *derisory* act is likely to generate a *derisive* response.

**Despite, Inspite** :- There is no distinction between the two. However, in regular usage, *despite* goes with negatives and *inspite* goes with positives. *Despite* tremendous pressures, he stood up to his principles. *Inspite* of repeated efforts and hard work, he failed !

**Detract, Distract** :- Although both these words mean to draw away from, *detract* has come to mean taking away someone's good name, to oppose, to hate, to defame. *Distract* means drawing the mind away from whatever it had been thinking. His enemies' *detractions* did not deter him from contesting the elections. Children are *distracted* from studies when family members keep on watching T.V. serials.

**Diagnosis, Prognosis** :- To make a *diagnosis* is to identify and define a problem, usually like a disease. A *prognosis* is a projection of the course and a likely outcome of a problem/ disease. *Diagnosis* applies only to conditions, not to people. The physician *Diagnosed* that he was suffering from severe jaundice but surprisingly the *prognosis* was excellent.

**Differ, Diverge** :- When two things *diverge* they move further apart (just as when they converge they come together). It is not a word that should be freely applied to a *difference* of opinion, but only to those in which a rift is widening. Their opinions *differed* over the date of the wedding. Hegde and Deve Gowda's differences are so acute so they have *diverged* in every sense possible.

**Disassemble, Dissemble** :- *Disassemble* means to take apart. *Dissemble* means to conceal. The police *disassembled* the car used by the robbers in an effort to find the stolen articles. Though worried, the woman was chit-chatting and smiling away to *dissemble* her anxiety.

**Discreet, Discrete** :- *Discreet* means to be circumspect, being careful, showing good judgement (a *discreet* inquiry). *Discrete* means unattached or unrelated (*discrete* particles). The judge carried out a *discreet* inquiry before announcing his verdict. Practice of a particular religion in personal life and voting in an election should be regarded as *discrete* matters.

**Disinterested, Uninterested** :- *Disinterested* means neutral and impartial. *Uninterested* means having no interest, having no concern or involvement. A *disinterested* student is one who has no interest in the outcome of the result of his examination, an *uninterested* student is one who does not care about his examination or the result.

**Disposal, Disposition** :- If you are talking of getting rid of, use *disposal* (the *disposal* of nuclear waste). If you are talking about the general mood, use *disposition* (the *disposition* of the troops on the battlefield). Someone's *disposition* also means the way he tends to feel or behave (My brother is of a very nervous *disposition*).

**Disturb, Perturb** :- *Disturb* is better applied to physical agitation, *perturb* to mental agitation. He was visibly *disturbed* after knowing the results of the elections. She was *perturbed* after her telephonic conversation with her boss.

**Dual, Duel** :- *Dual* always refers to two things. *Duel* refers to a formal contest with guns or pistols.

**Economic, Economical** :- If what you mean is cheap, thrifty, not expensive, use '*economical*'. For every other meaning, use *economic*. She could manage the stay with the meagre allowance because of her *economical* habits. Later, her *economic* conditions improved.

**Elemental, Elementary** :- The difference is very subtle. *Elemental* refers to things that are basic or