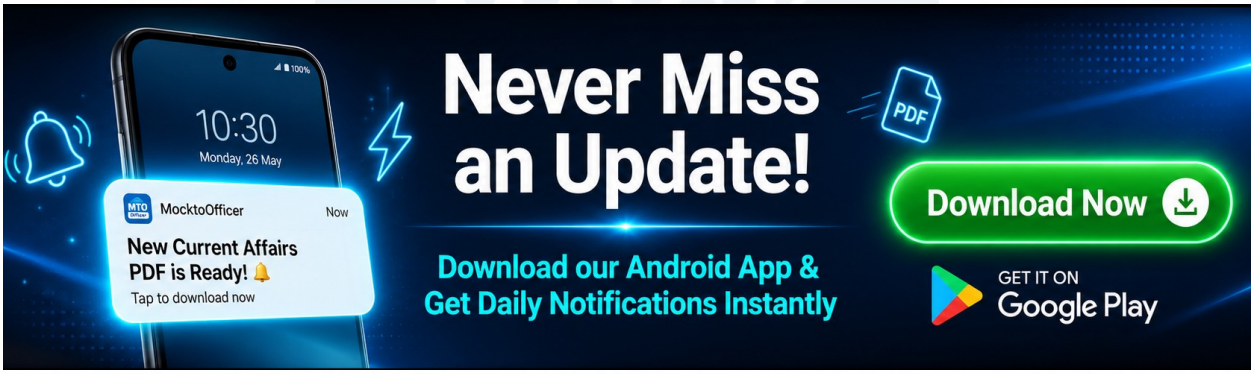
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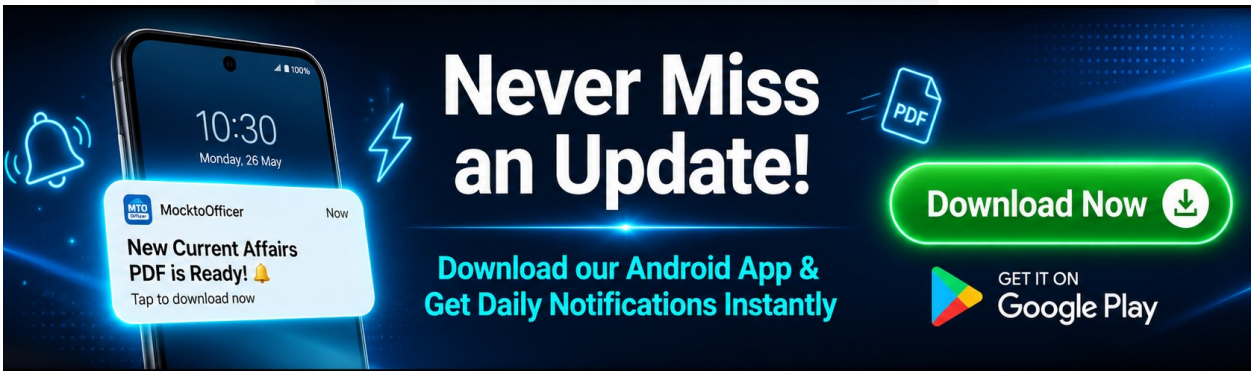
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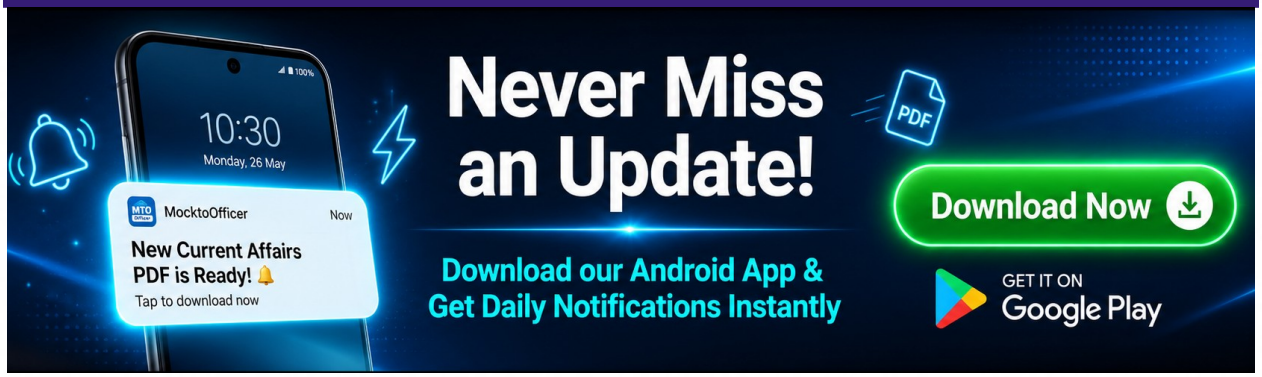
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Dear Aspirants,

Please note that our editorials are now being published with a one-day delay.

For example, if today's date is 9th July 2026, the editorial you read will be from 8th July 2026 (from The Hindu and Indian Express).

This delay is due to a process upgrade on our end. We are working to improve our system, and this change will help us serve you better in the long run.

Thank you for your patience and understanding.

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Daily Vocabulary PDF

Date: 18-Sep-2026

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EDITORIAL 1: CURRENCY CONUNDRUM: ON THE BRICS NEW DELHI DECLARATION

Source: The Hindu

[GS3/Economy] | [Banking Awareness] | [SSC GK]

Core Issue

The BRICS New Delhi Declaration shows only incremental progress on enhancing local currency trade among member states, exposing India's cautious and pragmatic hedging between competing economic incentives and the bloc's own internal divergences.

Context

The Commerce Ministry has indicated that India's rupee trade with its BRICS partners remains limited, with only the UAE and Russia meaningfully engaged in it, and even those volumes are relatively small. Russia had struggled to dispose of the rupees it was accumulating from its exports to India, though some avenues have opened as Russia is now forced to import petroleum products from India. India has already been using the UAE Dirham to pay for Russian oil, treating a BRICS currency as 'local'. The Declaration's telling language on 'respecting national priorities' and acknowledging there is no 'one-size-fits-all approach' suggests it was India itself pushing back on a uniform local-currency regime. India faces a genuine dilemma: as an exporter it benefits from a depreciating rupee priced in dollars, but as a major importer it would gain from paying in cheaper local currencies. Complicating matters further, China accounts for about two-thirds of all BRICS exports, meaning genuine local currency trade would largely mean trade in the yuan -- something India remains loath to embrace given strategic rivalry with China. India has been careful to distinguish support for local currency trade from opposition to a common BRICS currency, especially given U.S. President Donald Trump's threat of 100% tariffs on countries adopting a BRICS currency, a threat India will not court lightly given its pragmatic approach to Washington. Countries such as Iran and Russia have pressing reasons to move away from the dollar; India, so far, does not.

UPSC Mains Lane

Also useful for: Banking/SSC reading comprehension & vocabulary-in-context practice

• Intro: The BRICS New Delhi Declaration reflects only incremental progress on local currency trade, exposing the bloc's internal divergences and India's own cautious hedging.

• Body 1: India faces competing incentives -- as an exporter it benefits from a depreciating, dollar-priced rupee, but as a major importer it would gain from paying in cheaper local currencies.

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• Body 2: China's dominance of BRICS trade (roughly two-thirds of exports) means genuine 'local currency trade' would largely mean trade in the yuan, which India is reluctant to embrace given strategic rivalry.

• Counter/way forward: India has carefully distinguished support for local currency trade from opposition to a common BRICS currency, partly to avoid the U.S.'s threatened 100% tariffs on BRICS-currency-adopting states.

• Conclusion: India's pragmatic hedging reflects the absence of a compelling domestic case for de-dollarisation, unlike Russia or Iran.

Syllabus Anchor: GS3 — Indian Economy: mobilisation of resources; GS2 — Effect of policies and politics of developed and developing countries on India's interests, bilateral groupings (BRICS)

UPSC Prelims Lane

Also counts as: Banking Awareness / SSC GK — same fact, same format

Q1. With reference to the BRICS grouping, consider the following statements:
1. The New Delhi Declaration commits all member states to adopt a common BRICS currency.
2. China accounts for roughly two-thirds of all BRICS exports.
Which of the statements given above is/are correct?

(A) 1 only

(B) 2 only

(C) Both 1 and 2

(D) Neither 1 nor 2

Answer: B

Q2. As per the passage, which currency has India used to pay for Russian oil imports?

(A) Chinese Yuan

(B) Russian Rouble

(C) UAE Dirham

(D) Saudi Riyal

Answer: C

Vocabulary

Vocabs	Simple Meaning	Synonym	Antonym
Incremental	Happening or increasing gradually, in small stages	Gradual	Sudden
Simple Example: *The company's growth has been incremental over the past decade.*			
Concrete	Specific and definite, not vague	Definite	Vague

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Simple Example: The manager asked for a concrete plan before approving the budget.			
Acknowledges	Accepts or admits that something is true	Admits	Denies
Simple Example: The report acknowledges the challenges but offers no clear solution.			
Dispose	To get rid of or deal with something conclusively	Discard	Retain
Simple Example: The factory had to dispose of its waste responsibly.			
Accumulating	Gathering or collecting something gradually over time	Amassing	Dispersing
Simple Example: He has been accumulating a large collection of rare books for years.			
Trickle	A small, slow flow or amount of something	Dribble	Flood
Simple Example: Only a trickle of investors showed interest in the new scheme.			
Avenues	Possible ways of achieving or approaching something	Options	Dead-ends
Simple Example: The team explored every avenue to resolve the ongoing crisis.			
Telling	Revealing or highly significant	Revealing	Insignificant
Simple Example: His silence during the debate was telling.			
Loath	Reluctant or unwilling to do something	Reluctant	Eager
Simple Example: She was loath to change her long-held opinion.			
Pragmatic	Dealing with things sensibly and realistically	Practical	Idealistic
Simple Example: The government adopted a pragmatic approach to the trade dispute.			

Idioms

Idiom	Actual Meaning	Simple Meaning
One-size-fits-all	A single approach or solution intended to work universally, regardless of individual differences	Same solution for everyone, not customised

Quick Recall: Incremental • Pragmatic • One-Size-Fits-All

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EDITORIAL 2: HOG IN THE LIMELIGHT: ON ASSAM'S PYGMY HOG PROGRAMME

Source: The Hindu

[GS3/Environment] | [Prelims/Environment] | [Banking Awareness] | [SSC GK]

Core Issue

The pygmy hog's decline is a proxy for the broader decline of India's alluvial floodplain grasslands, and while captive breeding has driven a 32-fold population increase in Assam, the species' long-term survival in the wild still depends on restoring the ecosystems it needs.

Context

The pygmy hog -- the sole surviving species of the genus Porcula and the world's smallest wild suid -- depends on dense grasslands to feed, conceal itself and reproduce, so its distress signals degradation of the floodplain itself. It was believed extinct by the mid-20th century as floodplains were converted for farms, tea plantations and flood-control infrastructure, degraded by invasive plants and altered flood cycles, with unscientific grassland burning further fragmenting habitats. A few individuals were rediscovered in 1971, and the Pygmy Hog Conservation Programme has run since 1995, lifting the population 32-fold over three decades. Even so, per the Durrell Wildlife Conservation Trust there were only around 250 individuals in early 2025, with the last surviving natural population in the Panbari grasslands of Manas National Park. Breeding from a small founder stock while guarding against disease -- suids are highly susceptible to swine diseases -- and inbreeding requires conservationists to track pedigree and follow biosafety protocols; the group's long-term evolutionary fitness is still not guaranteed given accumulating harmful gene variants and low genetic diversity. Alluvial floodplains are dynamic ecosystems: besides land conversion, even well-meant interventions like widespread dry-season fires can destroy the dense cover the pygmy hog needs, while suppressing such fires can let grassland turn to woodland instead. Given the plan to raise the wild population to 300 by 2040, Assam needs to reverse fragmentation in Rupahi and Kanchanbari and restore buffer zones around Manas, Orang National Park and the Sonai Rupai Wildlife Sanctuary.

UPSC Mains Lane

Also useful for: Banking/SSC reading comprehension & vocabulary-in-context practice

• Intro: The pygmy hog's fate is a proxy for the health of India's alluvial floodplain grasslands, not just a single-species conservation story.

• Body 1: Captive breeding -- a 32-fold population increase over three decades -- shows technical conservation success, but cannot alone secure long-term evolutionary fitness given low genetic diversity from a small founder stock.

• Body 2: Habitat threats are contradictory -- land conversion and fragmentation on one hand, and well-intentioned interventions like uncontrolled grassland burning or fire suppression (letting grassland turn to woodland) on the other.

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• Counter/way forward: Meeting the 2040 target of 300 wild pygmy hogs requires reversing fragmentation in Rupahi and Kanchanbari and restoring buffer zones around Manas, Orang and the Sonai Rupai Sanctuary.

• Conclusion: Species-specific conservation must be paired with landscape-level floodplain ecosystem management to be sustainable.

Syllabus Anchor: GS3 — Conservation, environmental pollution and degradation, biodiversity

UPSC Prelims Lane

Also counts as: Banking Awareness / SSC GK — same fact, same format

Q1. The Pygmy Hog (Porcula salvania) is native to which of the following ecosystems?

(A) Western Ghats rainforests

(B) Alluvial floodplain grasslands

(C) Thar desert scrublands

(D) Sundarbans mangroves

Answer: B

Q2. Consider the following statements regarding the pygmy hog:
1. It is the sole surviving species of the genus Porcula.
2. Its last surviving natural population is found in the Panbari grasslands of Manas National Park.
Which of the statements given above is/are correct?

(A) 1 only

(B) 2 only

(C) Both 1 and 2

(D) Neither 1 nor 2

Answer: C

Vocabulary

Vocabs	Simple Meaning	Synonym	Antonym
Decline	A gradual decrease or worsening	Decrease	Rise
Simple Example: *The decline in tiger numbers alarmed conservationists across the country.*			
Degradation	The process of being made worse in quality or condition	Deterioration	Improvement
Simple Example: *Deforestation has led to severe environmental degradation in the region.*			
Laud	To praise highly	Praise	Criticise
Simple Example: *The scientists were right to laud the breeding programme's remarkable success.*			

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Susceptible	Likely to be influenced or harmed by something	Vulnerable	Immune
Simple Example: *Young children are more susceptible to seasonal infections.*			
Inbreeding	Breeding between closely related individuals	Interbreeding	Outbreeding
Simple Example: *Inbreeding in small populations can sharply reduce genetic diversity.*			
Fragmenting	Breaking into smaller, disconnected pieces	Splintering	Unifying
Simple Example: *Urban expansion is steadily fragmenting wildlife habitats across the region.*			
Guaranteed	Promised or ensured with certainty	Assured	Uncertain
Simple Example: *Regular exercise alone is not guaranteed to improve long-term health.*			
Diversity	Variety or a range of different types	Variety	Uniformity
Simple Example: *Genetic diversity helps a species survive sudden disease outbreaks.*			
Dynamic	Characterised by constant change or activity	Changeable	Static
Simple Example: *River deltas and floodplains are highly dynamic ecosystems.*			
Suppressing	Preventing something from developing or being expressed	Restraining	Encouraging
Simple Example: *Firefighters worked through the night suppressing the forest fire.*			

Idioms

Idiom	Actual Meaning	Simple Meaning
Work in progress	Something that is not yet finished and is still being developed or improved	Still being worked on, not complete yet

Quick Recall: Degradation · Diversity · Fragmenting

EDITORIAL 3: AT CHESS OLYMPIAD, A GAMBIT FOR GUKESH — AND FOR INDIA

Source: The Indian Express

[Banking Awareness] | [SSC GK]

Core Issue

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India's decision to play reigning world champion Gukesh D on board 4, rather than the traditional board 1, at the Chess Olympiad in Samarkand is an unprecedented gambit that may actually help him recover form and confidence ahead of his world title defence.

Context

Captain Srinath Narayanan's choice is unprecedented for a reigning world champion; at the previous two Olympiads, Gukesh played board 1, delivering individual golds. Since becoming world champion, Gukesh has slumped from World No. 5 (December 2024, rated 2783) to World No. 31 (rated 2703), and by his own admission his Achilles' heel -- going for risky moves when low on confidence -- can backfire badly, as it did in a winless Chennai Grandmasters campaign. Facing weaker opponents over 11 rounds on board 4 could be the equivalent of an Indian cricketer returning to the Ranji Trophy to rebuild form and confidence in time for his world crown defence.

UPSC Mains Lane

Mains use: intro anecdote only -- India's unconventional call to rest a struggling reigning champion against weaker competition, to rebuild form ahead of a title defence, is a useful hook for an essay on sporting leadership or performance management under pressure.

UPSC Prelims Lane

Also counts as: Banking Awareness / SSC GK — same fact, same format

Q1. The Chess Olympiad mentioned in the passage is being held in which city?

(A) Chennai

(B) Samarkand

(C) Baku

(D) Budapest

Answer: B

Q2. As per the passage, Gukesh D's world ranking fell from World No. 5 (December 2024) to which rank?

(A) World No. 15

(B) World No. 22

(C) World No. 31

(D) World No. 45

Answer: C

Vocabulary

Vocabs	Simple Meaning	Synonym	Antonym
Gambit	A calculated move intended to gain an advantage	Tactic	Blunder

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Simple Example: The captain's board-order choice was a bold gambit ahead of the Olympiad.			
Unprecedented	Never done or known before	Unparalleled	Common
Simple Example: It's unprecedented for a reigning world champion to play on board 4.			
Prestige	Widespread respect or admiration	Reputation	Disgrace
Simple Example: The board order is more than a matter of prestige at the Olympiad.			
Slump	A sudden decline in performance or activity	Downturn	Upturn
Simple Example: He has gone through a painful slump since becoming world champion.			
Admission	An acknowledgement that something is true, often reluctantly	Confession	Denial
Simple Example: By his own admission, risky moves are his biggest weakness under pressure.			
Backfire	To produce an unintended and unwanted result	Boomerang	Succeed
Simple Example: Risky moves, when confidence is low, can backfire badly.			
Confidence	A feeling of self-assurance in one's abilities	Self-assurance	Doubt
Simple Example: Facing weaker opponents could help him gain back confidence.			
Defence	The act of protecting or maintaining something against challenge	Protection	Surrender
Simple Example: He is preparing for his world crown defence in the months ahead.			
Equivalent	Equal in value, meaning or function	Comparable	Different
Simple Example: It's the equivalent of a cricketer returning to domestic first-class cricket.			
Campaign	A series of planned actions or contests aimed at a goal	Drive	Inaction
Simple Example: His last tournament campaign ended without a single win.			

Idioms

Idiom	Actual Meaning	Simple Meaning
Achilles' heel	A weakness or vulnerable point despite overall strength	Someone's biggest weakness

Quick Recall: Gambit · Slump · Unprecedented

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EDITORIAL 4: FOR A SMALL FEE, UPI HAS BECOME STRONGER

Source: The Indian Express

[GS3/Economy] | [Prelims/Economy] | [Banking Awareness] | [SSC GK]

Core Issue

The NPCI's new 0.4% Merchant Discount Rate on person-to-merchant UPI transactions above ₹2,000, effective 15 October, replaces the zero-MDR regime of 2020 and is a calibrated step to make the UPI ecosystem financially sustainable without hurting ordinary users.

Context

The fee, capped at ₹300 per transaction, follows the Taxation and Other Laws (Amendment) Act, 2026, built on the Standing Committee on Finance's 32nd report, which had clarified that the absence of an MDR makes the UPI ecosystem financially unsustainable. Banks have been advised to ensure merchants do not pass the cost to customers, and special sectors -- railways, telecom, fuel, agricultural inputs, credit card dues, utility bills, insurance premiums and tax payments -- will be notified of a flat ₹5 merchant fee instead. UPI was introduced in 2016 with an MDR before the zero-MDR policy was adopted in 2020 to expand adoption; in 2025-26 alone there were more than 24,000 crore UPI transactions worth ₹314 lakh crore. The Opposition's criticism that the move will hurt consumers, especially the poor, is unfounded: more than 95% of UPI transactions are below the ₹2,000 threshold, P2P transactions stay completely free, and critical public services get a flat, capped fee. Allowing these charges should also ensure more competition in the marketplace and better service delivery.

UPSC Mains Lane

Also useful for: Banking/SSC reading comprehension & vocabulary-in-context practice

• Intro: The reintroduction of a calibrated MDR on high-value UPI merchant payments marks a shift from pure adoption-driven policy to sustainability-driven policy for India's digital payments ecosystem.

• Body 1: The zero-MDR era successfully expanded UPI adoption after 2020 but left payment service providers and banks without a viable revenue model, as flagged by the Standing Committee on Finance.

• Body 2: The new framework is carefully calibrated to protect small users and essential services -- P2P and sub-₹2,000 P2M remain free, and railways, telecom, fuel, insurance and agriculture get a flat, capped fee -- while asking only high-value merchant transactions to bear a modest cost.

• Counter/way forward: Critics argue this could hurt consumers, but with over 95% of UPI transactions below the ₹2,000 threshold and merchants barred from passing on costs, the impact on ordinary users should be minimal.

• Conclusion: A modest, well-targeted MDR can sustain UPI's infrastructure investment without eroding its mass appeal, provided banks and the NPCI enforce the no-pass-through rule.

Syllabus Anchor: GS3 — Indian Economy: mobilisation of resources; growth of digital payment infrastructure

UPSC Prelims Lane

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Also counts as: Banking Awareness / SSC GK — same fact, same format

Q1. As per the passage, from which date will the new Merchant Discount Rate (MDR) on UPI transactions above ₹2,000 come into effect?

(A) 1 October

(B) 15 October

(C) 1 November

(D) 15 November

Answer: B

Q2. Consider the following statements regarding the new UPI MDR framework:
1. Person-to-Person (P2P) UPI transactions will continue to be completely free of any fee.
2. The new MDR of 0.4% is capped at a maximum of ₹300 per transaction.
Which of the statements given above is/are correct?

(A) 1 only

(B) 2 only

(C) Both 1 and 2

(D) Neither 1 nor 2

Answer: C

Q3. The passage refers to a flat merchant fee for certain special-sector UPI payments (e.g., railways, telecom, fuel, agricultural inputs). What is this flat fee?

(A) ₹2 per transaction

(B) ₹5 per transaction

(C) ₹10 per transaction

(D) ₹15 per transaction

Answer: B

Vocabulary

Vocabs	Simple Meaning	Synonym	Antonym
Notified	Formally informed of something	Announced	Concealed
Simple Example: *The government notified the revised UPI fee framework this week.*			
Capped	Set to an upper limit	Limited	Uncapped
Simple Example: *The new merchant fee is capped at ₹300 per transaction.*			
Advised	Given a recommendation or suggestion	Recommended	Discouraged
Simple Example: *Banks have been advised to ensure merchants do not pass on the fee to customers.*			

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Clarified	Made clear or easier to understand	Explained	Confused
Simple Example: *The Ministry has also clarified the fee structure for special-sector transactions.*			
Sustainable	Able to be maintained at a steady level without depletion	Viable	Unsustainable
Simple Example: *The reform aims to ensure a sustainable revenue flow for UPI infrastructure.*			
Unfounded	Not based on facts or evidence	Baseless	Justified
Simple Example: *The Opposition's criticism of the new fee has been dismissed as unfounded.*			
Threshold	The point or level at which something begins to happen	Brink	Middle
Simple Example: *Transactions above the ₹2,000 threshold now attract a small merchant fee.*			
Delivery	The provision or supply of something, especially a service	Provision	Withholding
Simple Example: *Greater competition should help improve service delivery to customers.*			
Criticism	Expression of disapproval based on perceived faults	Disapproval	Praise
Simple Example: *The policy has attracted criticism from the main Opposition party.*			
Competition	Rivalry between parties striving for the same goal	Rivalry	Cooperation
Simple Example: *Allowing these charges should encourage more competition in the marketplace.*			

Idioms

No idioms found in the editorial.

Quick Recall: Sustainable · Threshold · Unfounded

EDITORIAL 5: STUDENTS NEED A SAFE HOME. THAT'S DELHI UNIVERSITY'S DUTY

Source: The Indian Express

[GS2/Governance] | [Prelims/Governance] | [Banking Awareness] | [SSC GK]

Core Issue

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The Satya Niketan tragedy has exposed a stark mismatch between Delhi University's enrolment scale and its student housing capacity, pushing thousands of outstation students into unsafe, unregulated private accommodation.

Context

Around 70,000 students enrol in DU's undergraduate programmes every year, with PG courses adding more than 10,000 seats, yet the university's hostels have only 3,422 seats and affiliated colleges just 3,788 -- leaving a vast dependence on private paying-guest facilities in densely packed neighbourhoods with unsafe conditions. For outstation students, soaring accommodation costs offset DU's affordable tuition fees. Seven months into office, the vice chancellor announced plans for two 1,000-bed hostels near North Campus, but as the VC begins a second term, the projects remain held up by funding constraints, space crunch, land-use restrictions and administrative hurdles. Delhi's master plans have allowed safety-compliant paying-guest conversions, but enforcement was lax, and DU itself has shown little initiative to build a monitored database of rents, occupancy and compliance with safety norms. After the tragedy, Delhi's Chief Minister called for a survey to identify colleges with space for hostel construction, promising public-private partnership units and student safety -- steps in the right direction, though the government's immediate priority must be to nudge colleges toward pooling unused land for hostel sites, since a student life in Delhi helps many youngsters spread their wings.

UPSC Mains Lane

Also useful for: Banking/SSC reading comprehension & vocabulary-in-context practice

• Intro: The Satya Niketan collapse has turned attention to a long-standing but under-addressed gap between Delhi University's enrolment scale and its student housing capacity.

• Body 1: The scale mismatch is stark -- roughly 80,000 UG and PG students against barely 7,200 hostel seats across the university and its colleges -- pushing most outstation students into unregulated private accommodation.

• Body 2: Institutional coordination has been weak: Delhi's master plans permitted safety-compliant paying-guest conversions, but enforcement was lax, and DU never built a monitored database of private accommodation, rents or safety compliance.

• Counter/way forward: A public-private partnership model, pooling colleges' unused land parcels for hostel construction alongside the Chief Minister's promised survey, could bridge the funding and space gap faster than university-only construction projects.

• Conclusion: True student safety requires treating housing as core university infrastructure, not an afterthought left to the unregulated private market.

Syllabus Anchor: GS2 — Issues relating to development and management of Social Sector/Services relating to Education; GS3 — Infrastructure

UPSC Prelims Lane

Also counts as: Banking Awareness / SSC GK — same fact, same format

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Q1. As per the passage, approximately how many students are enrolled in Delhi University's undergraduate programmes every year?

(A) 40,000

(B) 55,000

(C) 70,000

(D) 90,000

Answer: C

Q2. As per the passage, how many hostel seats does Delhi University's own hostel network provide (excluding affiliated colleges)?

(A) 2,150

(B) 3,422

(C) 3,788

(D) 5,600

Answer: B

Vocabulary

Vocabs	Simple Meaning	Synonym	Antonym
Accommodate	To provide enough space or facilities for someone	House	Exclude
Simple Example: *The new hostel is expected to accommodate two hundred students.*			
Dependence	The state of relying on something or someone	Reliance	Independence
Simple Example: *Heavy dependence on private housing raises real safety concerns for students.*			
Densely	Closely and thickly packed together	Compactly	Sparsely
Simple Example: *The area around the campus is densely packed with student tenants.*			
Offset	To counterbalance or cancel out an effect	Counterbalance	Aggravate
Simple Example: *Soaring rents offset the benefit of the university's low tuition fees.*			
Constraints	Limitations or restrictions	Restrictions	Freedoms
Simple Example: *Funding constraints have repeatedly delayed the hostel construction project.*			
Crunch	A shortage or critical situation, especially involving resources	Shortage	Abundance
Simple Example: *The city is facing a severe space crunch for new student housing.*			

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Hurdles	Obstacles that must be overcome	Obstacles	Advantages
Simple Example: *Administrative hurdles continue to hold up the new hostel projects.*			
Priority	Something regarded as more important than other things	Precedence	Afterthought
Simple Example: *Student safety must be the university's immediate priority.*			
Initiative	The ability to act independently or take the first step	Enterprise	Passivity
Simple Example: *DU has shown little initiative to engage with the private accommodation market.*			
Compliance	The act of following rules or standards	Adherence	Violation
Simple Example: *A monitored database could track landlords' compliance with basic safety norms.*			

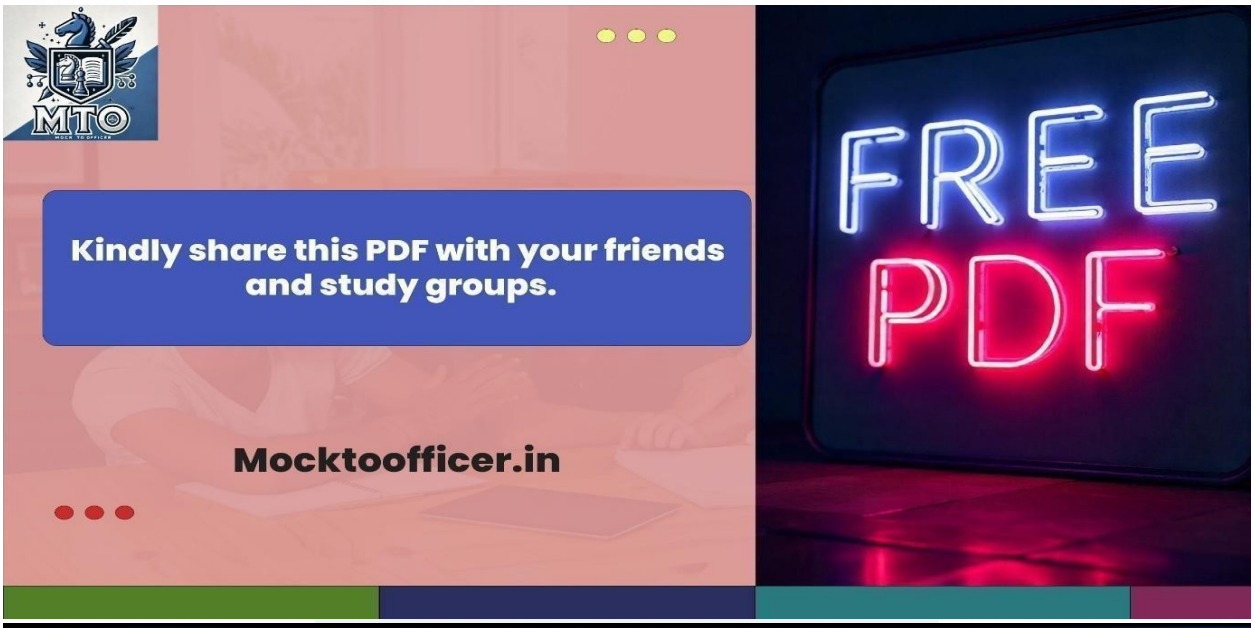
Idioms

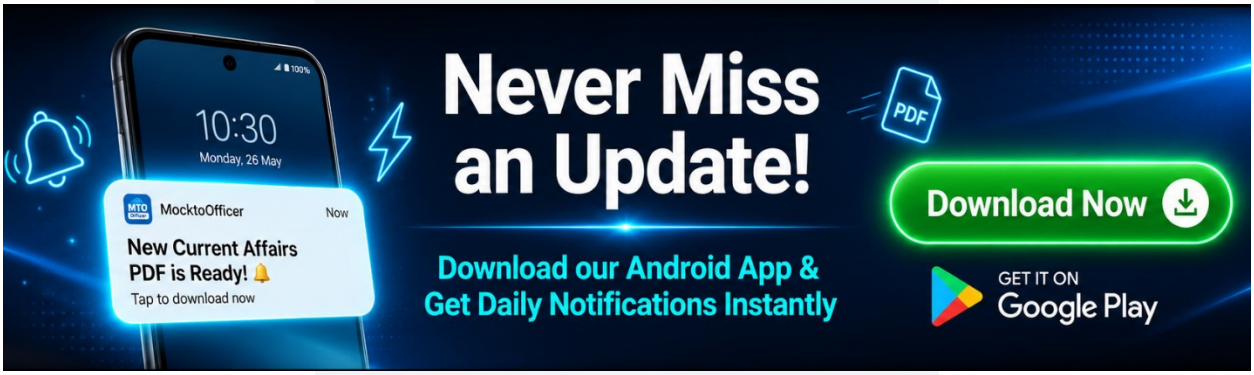
Idiom	Actual Meaning	Simple Meaning
Spread their wings	To become independent and try new experiences, especially after a more restricted or dependent life	Become independent, try new things on your own

Quick Recall: Accommodate · Constraints · Crunch



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