

# BHARAT SCHOOL OF BANKING – ENGLISH VOCABULARY

## Word List - 25

**inchoate ADJ.** /recently begun; rudimentary; elementary.

Before the Creation, the world was an *inchoate* mass.

**incidence N.** /rate of occurrence; particular occurrence.

Health professionals expressed great concern over the high *incidence* of infant mortality in major urban areas.

**incidental ADJ.** /not essential; minor.

The scholarship covered his major expenses at college and some of his *incidental* expenses as well.

**incipient ADJ.** /beginning;

in an early stage. I will go to sleep early for I want to break an *incipient* cold.

**incisive ADJ.** /cutting; sharp.

His *incisive* remarks made us see the fallacy in our plans.

**incite V.** /arouse to action; goad; motivate; induce to exist.

In a fiery speech, Mario *incited* his fellow students to go out on strike to protest the university's anti-affirmative action stand.

**inclement ADJ.** /stormy; unkind.

In *inclement* weather, I like to curl up on the sofa with a good book and listen to the storm blowing outside.

**incline N.** /slope; slant.

The architect recommended that the nursing home's ramp be rebuilt because its *incline* was too steep for wheelchairs.

**inclined ADJ.** /tending or leaning toward; bent.

Though I am *inclined* to be skeptical, the witness's manner *inclines* me to believe his story.

**inclusive ADJ.** /tending to include all.

The comedian turned down the invitation to join the Players' Club, saying any club that would let him in was too *inclusive* for him.

**incoherent ADJ.** /unintelligible; muddled; illogical.

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The excited fan blushed and stammered, her words becoming almost *incoherent* in the thrill of meeting her favorite rock star face to face.  
incoherence, **N.**

**incompatible ADJ. /inharmonious.**

The married couple argued incessantly and finally decided to separate because they were *incompatible*. incompatibility, **N.**

**incongruous ADJ. /not fitting; absurd.**

Dave saw nothing *incongruous* about wearing sneakers with his tuxedo; he couldn't understand why his date took one look at him and started to laugh. incongruity, **N.**

**inconsequential ADJ. /insignificant; unimportant.**

Brushing off Ali's apologies for having broken the wineglass, Tamara said, "Don't worry about it; it's *inconsequential*."

**inconsistency N. /state of being self-contradictory; lack of uniformity.**

How are lawyers different from agricultural inspectors? While lawyers check *inconsistencies* in witnesses' statements, agricultural inspectors check *inconsistencies* in Grade A eggs.

**incontinent ADJ. /lacking self-restraint; licentious.**

His *incontinent* behavior off stage so shocked many people that they refused to attend the plays and movies in which he appeared.

**incontrovertible ADJ. /indisputable; not open to question.**

Unless you find the evidence against my client absolutely *incontrovertible*, you must declare her not guilty of this charge.

**incorporate V. /introduce something into a larger whole; combine; unite.** Breaking with precedent, President Truman ordered the military to incorporate blacks into every branch of the armed services.

**incorporeal ADJ. /lacking a material body; insubstantial.**

While Casper the friendly ghost is an *incorporeal* being, nevertheless he and his fellow ghosts make quite an impact on the physical world.

**incorrigible ADJ. /not correctable.**

Though Widow Douglass hoped to reform Huck, Miss Watson called him *incorrigible* and said he would come to no good end.

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**incredulous ADJ. /withholding belief; skeptical.**

When Jack claimed he hadn't eaten the jelly doughnut, Jill took an *incredulous* look at his smeared face and laughed. incredulity, **N.**

**increment N. /increase.**

The new contract calls for a 10 percent *increment* in salary for each employee for the next two years.

**incriminate V. /accuse.**

The evidence gathered against the racketeers *incriminates* some high public officials as well.

**incrustation N. /hard coating or crust.**

In dry dock, we scraped off the *incrustation* of dirt and barnacles that covered the hull of the ship.

**incubate V. /hatch; scheme.**

Inasmuch as our supply of electricity is cut off, we shall have to rely on the hens to *incubate* these eggs.

**inculcate V. /teach; instill.**

In an effort to *inculcate* religious devotion, the officials ordered that the school day begin with the singing of a hymn.

**incumbent ADJ. /obligatory; currently holding an office.**

It is *incumbent* upon all *incumbent* elected officials to keep accurate records of expenses incurred in office.

**incur V. /bring upon oneself.**

His parents refused to pay any future debts he might *incur*.

**incursion N. /temporary invasion.**

The nightly *incursions* and hit-and-run raids of our neighbors across the border tried the patience of the country to the point where we decided to retaliate in force.

**indefatigable ADJ. /tireless.**

Although the effort of taking out the garbage tired Wayne out for the entire morning, when it came to partying, he was *indefatigable*.

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**indelible ADJ.** /not able to be erased.

The *indelible* ink left a permanent mark on my shirt. Young Bill Clinton's meeting with President Kennedy made an *indelible* impression on the youth.

**indentation N.** /notch; deep recess.

You can tell one tree from another by examining their leaves and noting the differences in the *indentations* along the edges of the leaves. indent, **V.**

**indenture V.**/bind as servant or apprentice to master.

Many immigrants could come to America only after they had *indentured* themselves for several years.

**indeterminate ADJ.** /uncertain; not clearly fixed; indefinite.

That interest rates shall rise appears certain; when they will do so, however, remains *indeterminate*.

**indicative ADJ.** /suggestive; implying.

A lack of appetite may be *indicative* of a major mental or physical disorder.

**indices n. PL .** /signs; indications.

Many college admissions officers believe that SAT scores and high school grades are the best *indices* of a student's potential to succeed in college.

**indict V.** /charge.

The district attorney didn't want to *indict* the suspect until she was sure she had a strong enough case to convince a jury. indictment, **N.**

**indifferent ADJ.** /unmoved or unconcerned by; mediocre.

Because Ann felt no desire to marry, she was *indifferent* to Carl's constant proposals. Not only was she *indifferent* to him personally, but she felt that, given his general silliness, he would make an *indifferent* husband.

**indigenous ADJ.** native.

Cigarettes are made of tobacco, a plant *indigenous* to the New World.

**indigent ADJ.** /poor; destitute.

Someone who is truly *indigent* can't even afford to buy a pack of cigarettes. [Don't mix up *indigent* and *indigenous*. See previous sentence.]

**indignation N.** /anger at an injustice.

He felt *indignation* at the ill-treatment of helpless animals.

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**indignity N.** /offensive or insulting treatment.

Although he seemed to accept cheerfully the *indignities* heaped upon him, he was inwardly very angry.

**indiscretion N.** /lack of tactfulness or sound judgment.

Terrified that the least *indiscretion* could jeopardize his political career, the novice politician never uttered an unguarded word. indiscreet, **ADJ.**

**indiscriminate ADJ.** /choosing at random; confused.

She disapproved of her son's *indiscriminate* television viewing and decided to restrict him to educational programs.

**indisputable ADJ.** /too certain to be disputed.

In the face of these *indisputable statements*, I withdraw my complaint.

**indissoluble ADJ.** /permanent.

The *indissoluble* bonds of marriage are all too often being dissolved.

**indoctrinate V.** /instruct in a doctrine or ideology.

Cuban Americans resisted sending Elian Gonzalez back to Cuba because he would be *indoctrinated there* with Communist principles.

**indolent ADJ.** /lazy.

Couch potatoes lead an *indolent* life lying back on their Lazyboy recliners watching Tv. indolence, **N.**

**indomitable ADJ.** /unconquerable; unyielding.

Focusing on her game despite all her personal problems, tennis champion Steffi Graf proved she had an *indomitable will* to win.

**indubitable ADJ.** /unable to be doubted; unquestionable.

Auditioning for the chorus line, Molly was an *indubitable* hit: the director fired the leading lady and hired Molly in her place!

**induce V.** /persuade; bring about.

After the quarrel, Tina said nothing could *induce* her to talk to Tony again. inducement, **N.**

**indulgent ADJ.** /humoring; yielding; lenient.

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Jay's mom was *excessively indulgent* she bought him every Nintendo cartridge and video game on the market. She *indulged* Jay so much, she spoiled him rotten.

**industrious ADJ.** /diligent; hard-working.

Look busy when the boss walks by your desk; it never hurts to appear *industrious*. industry, **N.**

**inebriated ADJ.** /habitually intoxicated; drunk.

Abe was *inebriated* more often than he was sober. Because of his *inebriety*, he was discharged from his job as a bus driver.

**ineffable ADJ.** /unutterable; cannot be expressed in speech.

Such *ineffable* joy must be experienced; it cannot be described.

**ineffectual ADJ.** /not effective; weak.

Because the candidate failed to get across his message to the public, his campaign was *ineffectual*.

**inefficacious ADJ.** /not effective; unable to produce a desired result.

All Lois's coaxing and urging was *inefficacious*: Clark still refused to join her and Superman for dinner. inefficacy, **N.**

**inept ADJ.** /lacking skill; unsuited; incompetent.

The *inept* glovemaker was all thumbs.

**inequity N.** /unfairness.

In demanding equal pay for equal work, women protest the basic *inequity* of a system that gives greater financial rewards to men.

**inert ADJ.** /inactive; lacking power to move.

"Get up, you lazybones," she cried to her husband, who lay in bed *inert*. inertia, **N.**

**inevitable ADJ.** /unavoidable.

Though death and taxes are both supposedly *inevitable*, some people avoid paying taxes for years.

**inexorable ADJ.** /relentless; unyielding; implacable.

After listening to the pleas for clemency, the judge was *inexorable* and gave the convicted man the maximum punishment allowed by law.

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**infallible ADJ. /unerring.**

We must remember that none of us *is infallible*; we all make mistakes.

**infamous ADJ./notoriously bad.**

Charles Manson and Jeffrey Dahmer are both *infamous* killers.

**infantile ADJ. /childish.**

When will he outgrow such *infantile* behavior?

**infer V. /deduce; conclude.**

From the students' glazed looks, it was easy for me to *infer* that they were bored out of their minds. *inference*, **N.**

**infernal ADJ. /pertaining to hell; devilish.**

Batman was baffled: he could think of no way to hinder the Joker's *infernal* scheme to destroy the city.

**infidel N. /unbeliever.**

The Saracens made war against the *infidels*.

**infiltrate V. /pass into or through; penetrate (an organization) sneakily.**

In order to be able to *infiltrate enemy lines* at night without being seen, the scouts darkened their faces and wore black coveralls. *infiltrator*, **N.**

**infinitesimal ADJ. /very small.**

In the twentieth century, physicists have made their greatest discoveries about the characteristics of *infinitesimal* objects like the atom and its parts.

**infirmity N. /weakness.**

Her greatest *infirmity* was lack of willpower.

**inflated ADJ. /exaggerated; pompous; enlarged (with air or gas).**

His claims about the new product were *inflated*, it did not work as well as he had promised.

**influx N./flowing into.**

The *influx* of refugees into the country has taxed the relief agencies severely.

**informal ADJ. /absence of ceremony; casual.**

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The English teacher preferred informal discussions to prepared lectures.

**infraction N.** /violation (of a rule or regulation); breach.

When Dennis Rodman butted heads with that referee, he committed a clear infraction of NBA rules.

**infuriate V.** /enrage; anger.

Her big brother's teasing always *infuriated* Margaret; no matter how hard she tried to keep her temper, he always got her goat.

**infusion N.** /act of introducing or instilling a quality; liquid solution.

The rookie quarterback brought an *infusion* of new life and vigor to the tired team. infuse, **V.**

**ingenious ADJ.** /clever; resourceful.

Kit admired the *ingenious* way that her computer keyboard opened up to reveal the built-in CD-ROM below. ingenuity, **N.**