

Comprehension Passage

Directions (Qs. 1 - 10): In the following passage, there are blanks each of which have been numbered from 1 to 10. Against each number, five words are suggested and only one word fits the blank appropriately. Find out the appropriate word in all the cases.

Over the past decade, the Indian banking sector has undergone a transformative shift with the advent of digital technologies. The integration of digital platforms has ... (1) ... the way banking services are delivered, making them more accessible, efficient, and user-friendly. From online banking to mobile apps, UPI, and QR code payments, digital tools have become an integral part of the financial ecosystem. This digital revolution has played a critical role in ... (2) ... financial inclusion, especially in remote and rural areas where traditional banking infrastructure is either weak or absent. Fintech companies, in collaboration with established banks, are offering innovative services that cater to previously unbanked populations. Digital KYC, biometric authentication, and paperless loans are becoming the norm, ... (3) ... delays and streamlining customer onboarding. One of the key enablers of this transformation has been the government's Digital India campaign, which aims to create a knowledge-based economy. Under this initiative, digital literacy and internet penetration have ... (4) ... significantly, creating a favorable environment for the growth of online banking. However, despite these advancements, several challenges remain. Cybersecurity concerns top the list, as digital banking platforms are increasingly targeted by fraudsters and hackers. Phishing attacks, identity theft, and data breaches have raised alarms about the safety of customer information. Banks are now investing heavily in secure firewalls, AI-driven fraud detection systems, and awareness campaigns to ... (5) ... these threats. Yet, the digital divide continues to affect a substantial portion of the population, especially the elderly and technologically challenged users. Another major concern is the increasing reliance on technology, which can sometimes backfire during system outages, technical glitches, or server downtimes. Even short disruptions in digital services can ... (6) ... customers, affecting their trust and satisfaction. Therefore, banks must adopt a hybrid model that combines both digital convenience and physical service points. Despite these hurdles, the benefits of digital banking are undeniable. It has brought transparency in financial transactions, reduced paperwork, and ... (7) ... customer grievances faster. Services like real-time fund transfers, automated alerts, and instant account statements have greatly empowered customers to manage their finances proactively. In the coming years,

technologies like blockchain, artificial intelligence, and machine learning are expected to further ... (8) ... the banking landscape. Personalized banking, robo-advisory, and predictive analytics will likely become commonplace, offering customers smarter and more intuitive financial experiences. To harness the full potential of this digital wave, there must be continuous efforts in educating customers, enhancing infrastructure, and crafting inclusive policies. Only then can India's banking sector truly ... (9) ... as a global leader in digital finance, while ensuring security, inclusivity, and customer satisfaction remain top priorities. The journey ahead is challenging but full of potential—a future where banking is not just a service, but a seamless part of everyday life, ... (10) ... everyone equally.

1. A) revolutionized B) postponed
C) limited D) suppressed
E) delayed

2. A) exploiting B) promoting
C) damaging D) impairing
E) hindering

3. A) accelerating B) limiting
C) eliminating D) overlooking
E) duplicating

4. A) vanished B) isolated
C) fallen D) surged
E) declined

5. A) provoke B) disguise
C) replicate D) welcome
E) mitigate

6. A) enchantment B) security
C) encouragement D) inconvenience
E) abandonment

7. A) addressed B) ignored
C) magnified D) delayed
E) validated

8. A) duplicate B) harm
C) reshape D) replace
E) conceal

9. A) withdraw B) emerge
C) divide D) relax
E) isolate

10. A) objecting B) disturbing

C) controlling D) excluding
E) benefiting

Key

1-A, 2-B, 3-C, 4-D, 5-E, 6-D, 7-A, 8-C, 9-B, 10-E.