

ENGLISH

AARAMBH CHECKLIST PRE

**ENGLISH IS A VERY EASY LANGUAGE
I AM VERY GOOD AT ENGLISH
I WILL DEFINITELY GET MY DREAM JOB**

CHECKLIST 178



NIMISHA BANSAL

Directions(1-10): The passage given below contains some blanks wherein the words have been removed. Find the word from the given options that is suitable for each blank and mark that as your answer.

In recent years, the banking industry has witnessed a significant shift due to advancements in technology. Digital banking has become the new norm, with more and more customers opting for online services over **(A)**_____ conventional methods. The increasing popularity of mobile banking apps and internet banking has forced many banks to **(B)**_____ their services to meet customer demands. These changes have also led to the **(C)**_____ of new banking products, such as contactless payments and virtual cards.

However, despite the rapid growth of digital banking, security remains a major **(D)**_____ for both banks and customers. To address this issue, banks have invested heavily in **(E)**_____ systems to safeguard their customers' personal and financial data. This has led to a rise in the demand for cybersecurity professionals in the banking sector.

Moreover, the **(F)**_____ of digital banking has also made financial services more **(G)**_____ to people in rural and remote areas. With the introduction of mobile wallets and other digital platforms, even people without access to physical bank branches can now **(H)**_____ transactions and manage their finances.

Despite these advancements, there are still challenges that banks face in this **(I)**_____ transition. One of the main obstacles is the **(J)**_____ that many customers still have towards adopting digital banking solutions.

Question 1:

Which of the following appropriately fits in Option A?

- A) Electronic
- B) Radical
- C) Synthetic
- D) Traditional
- E) None of the above

Question 2:

Which of the following appropriately fits in Option B?

- A) Optimize
- B) Diminish

- C) Diversify
- D) Augment
- E) None of the above

Question 3:

Which of the following appropriately fits in Option C?

- A) Inception
- B) Termination
- C) Proliferation
- D) Expansion
- E) None of the above

Question 4:

Which of the following appropriately fits in Option D?

- A) Obstacle
- B) Opportunity
- C) Liability
- D) Threat
- E) None of the above

Question 5:

Which of the following appropriately fits in Option E?

- A) Surveillance
- B) Encryption
- C) Fortification
- D) Adaptive
- E) None of the above

Question 6:

Which of the following appropriately fits in Option F?

- A) Escalation
- B) Saturation
- C) Onset

- D) Consolidation
- E) None of the above

Question 7:

Which of the following appropriately fits in Option G?

- A) Accessible
- B) Constrained
- C) Expensive
- D) Volatile
- E) None of the above

Question 8:

Which of the following appropriately fits in Option H?

- A) Procrastinate
- B) Effectuate
- C) Delay
- D) Erratic
- E) None of the above

Question 9:

Which of the following appropriately fits in Option I?

- A) Seamless
- B) Disjointed
- C) Progressive
- D) Erratic
- E) None of the above

Question 10:

Which of the following appropriately fits in Option J?

- A) Skepticism
- B) Approval
- C) Optimism
- D) Reluctance
- E) None of the above

ANSWER**1. Answer: D****Explanation:** The sentence highlights a contrast between digital/online services and older, well-established methods of banking. Out of the given options:**Electronic:** Refers to things based on electricity or technology, which doesn't match traditional banking methods.**Radical :** relating to major or extreme change, which is the opposite of "conventional."**Synthetic:** made by chemical synthesis or artificial; unrelated to banking methods.**Traditional :** long-established or customary, often referring to practices that existed before modern advancements.**Traditional** will fit appropriately and conveys the intended contrast with digital banking.**2. Answer: C****Explanation:****Explanation:** The sentence describes how banks are responding to customer demands by expanding their offerings. Out of the given options:**Optimize** – to improve efficiency or effectiveness; doesn't imply variety.**Diminish** – to reduce or lessen; opposite of what banks are doing.**Diversify** – to offer a wider range of products or services.**Augment** – to increase, but without the specific idea of variety.**Diversify** will fit appropriately and conveys the intended meaning of offering more types of services.**3. Answer: C****Explanation:** The sentence refers to the widespread introduction of new banking products. Out of the given options:**Inception** – the beginning of something; doesn't reflect widespread presence.**Termination** – ending or stopping; opposite of the intended meaning.**Proliferation** – rapid increase or spread of something.**Expansion** – growth or increase in scope, but not as focused on rapid spread.**Proliferation** will fit appropriately and emphasizes the rapid growth of digital products.

4. Answer: D

Explanation: The sentence discusses concerns related to the safety of banking systems. Out of the given options:

Obstacle – something that hinders progress, but not necessarily dangerous.

Opportunity – a chance for advancement; opposite in tone.

Liability – a legal or financial responsibility; not quite about danger.

Threat – something that could cause harm or damage, particularly fitting for security issues.

Threat will fit appropriately and conveys the idea of potential danger in digital banking security.

5. Answer: B

Explanation: The sentence discusses protecting customer data in the banking system. Out of the given options:

Surveillance – monitoring activity; not directly about securing data.

Encryption – converting data into a secure format to prevent unauthorized access.

Fortification – strengthening against attacks; too general.

Adaptive – able to adjust or change; not about security.

Encryption will fit appropriately and refers specifically to securing digital data.

6. Answer: A

Explanation: The sentence refers to the growth or increase in digital banking usage. Out of the given options:

Escalation – a steady or rapid rise in intensity or magnitude.

Saturation – a point at which no more growth is possible; implies stagnation.

Onset – the beginning of something, not continuous growth.

Consolidation – bringing things together or making more solid; doesn't show increase.

Escalation will fit appropriately and captures the idea of significant rise in digital banking use.

7. Answer: A

Explanation: The sentence talks about extending banking services to underserved areas. Out of the given options:

Accessible – easy to reach or use, especially for those in remote locations.

Constrained – limited or restricted; opposite in meaning.

Expensive – high in cost; unrelated to service availability.

Volatile – unstable or prone to rapid change; doesn't fit.

Accessible will fit appropriately and conveys the idea of broader service availability.

8. Answer: B

Explanation: The sentence talks about carrying out financial transactions. Out of the given options:

Procrastinate – to delay doing something; opposite in meaning.

Effectuate – to bring about or make happen.

Delay – to postpone or defer; again, the opposite.

Erratic – unpredictable or inconsistent; irrelevant to transactions.

Effectuate will fit appropriately and conveys the idea of completing or performing transactions.

9. Answer: A

Explanation: The sentence refers to a smooth transition toward digital banking. Out of the given options:

Seamless – smooth and uninterrupted.

Disjointed – lacking organization or unity; opposite in meaning.

Progressive – moving forward or improving; doesn't emphasize smoothness.

Erratic – unpredictable or irregular; not suitable.

Seamless will fit appropriately and reflects the smooth nature of the transition.

10. Answer: D

Explanation: The sentence addresses customers' hesitation toward digital adoption. Out of the given options:

Skepticism – doubt or disbelief; close, but more about mistrust than hesitation.

Approval – acceptance or support; opposite in meaning.

Optimism – hopeful or positive attitude; doesn't imply hesitation.

Reluctance – unwillingness or hesitation to do something.

Reluctance will fit appropriately and captures the hesitancy some customers feel toward digital banking.



1. **ENGLISH WITH NIMISHA BANSAL** <https://t.me/NimishaMam>
2. **CONTENT NIMISHA BANSAL** <https://t.me/mamnimisha>

★ **Only English Classes** - <https://learn.yesofficer.com/quick-pay/10/80?code=NIMISHA>

★ **Classes of English/Quants/Reasoning and General Awareness**
<https://learn.yesofficer.com/quick-pay/10/82?code=NIMISHA>



- ★ **NIMISHA BANSAL** - <https://www.youtube.com/@NIMISHABANSAL>
- ★ **Exam Vocabulary** - <https://www.youtube.com/@vocabularynimishamam/shorts>

(Use code **Nimisha** to get maximum discount)

★ If you have any queries please fill this form <https://forms.gle/ESbEypCXReVNsLgv6>

Or Whatsapp us at [9953592800](https://wa.me/9953592800)