

English Test – 3&5

In the following questions, there are two sentences given below with two or three words highlighted in each sentence and have been interchanged inappropriately. You have to choose the proper arrangement of bold words from the given options to make the given sentences meaningful.

Q1.I. The introduction of **cybersecurity(A)** policies among weaker banks has improved their overall **solvency(B)** and reduced the burden of distressed assets on the financial system.

II. Enhanced **merger(C)** measures and continuous **surveillance(D)** of digital platforms have minimized threats related to data breaches and online fraud.

1.A-C 2.B-D 3.B-C 4.A-C and B-D 5.No Correction required

Q2.I. The expansion of **neo-banking(A)** platforms has encouraged greater **disclosure(B)** of financial services, allowing users to access tailored solutions without relying on traditional branches.

II. Reforms promoting **recapitalization(C)** and stricter **customization(D)** requirements have helped banks strengthen their balance sheets and improve stakeholder confidence.

1.A-C 2.B-D 3.B-C 4.A-C and B-D 5.No Correction required

Q3.I. The implementation of **creditworthiness(A)** evaluation tools has improved **governance(B)** procedures for loan applicants, reducing the chances of default and enhancing asset quality.

II. Revised **screening(C)** standards and increased **digitization(D)** in compliance mechanisms have streamlined internal audits and reduced bureaucratic delays in decision-making.

1.A-C 2.B-D 3.B-C 4.A-C and B-D 5.No Correction required

In each of the following questions, a highlighted word is given and used in the three statements. You have to identify in which of the following statements the word is correctly used, and mark it as your answer. If all sentences are correct, choose option E as your answer.

Q4.VENDETTA

1. The politician's **vendetta** against his rival led to a series of aggressive public accusations.

2. The team's **vendetta** for innovation resulted in groundbreaking technological advancements.

3. Her **vendetta** approach to problem-solving impressed the analysts with its creativity.

1.Only 1 2.Only 2 3.Both 1 and 2 4.Both 1 and 3 5.All are correct

Q5.GARRULOUS

1.The **garrulous** guest kept the dinner party lively with endless stories and anecdotes.

2. The **garrulous** landscape was filled with vibrant colours and intricate details.

3. Her **garrulous** nature made her the center of attention at every social gathering.

1.Only 1 2.Only 2 3.Only 3 4.Both 1 and 3 5.All are correct

Q6.AMENABLE

1. The new software was **amenable** to frequent crashes, causing delays in the project.

2. She was **amenable** to revising the proposal based on the team's feedback.

3. The contract was **amenable** to negotiation, allowing both parties to reach a fair agreement.

1.Only 1 2.Only 3 3.Both 1 and 2 4.Both 2 and 3 5.All are correct

Q7.PENSIVE

1. She sat in a **pensive** mood, reflecting on her future career choices.

2. The poet's **pensive** verses captured the melancholy of lost love.

3. His **pensive** expression during the meeting suggested he was deep in thought about the proposal.

1.Only 1 2.Only 3 3.Both 1 and 2 4.Both 2 and 3 5.All are correct

Read the following passage carefully and answer the questions that follow:

Financial inclusion has emerged as a cornerstone of modern economic policy, aiming to provide accessible and affordable financial services to underserved populations. Expanding access to banking, credit, insurance, and digital payment systems strengthens economic resilience and promotes equitable growth. Despite progress, significant gaps remain in rural and remote regions where traditional banking infrastructure is limited. Policymakers emphasize leveraging technology to overcome these barriers while ensuring consumer protection and financial literacy. Inclusive banking not only enhances household welfare but also contributes to national economic stability.

(A) Digital banking platforms, mobile wallets, and fintech innovations have revolutionized / the delivery of financial services by reducing dependent / on physical branches and facilitating / seamless transactions and real-time financial management. However, rapid digitization introduces challenges, including cybersecurity threats, data privacy concerns, and technological illiteracy among certain demographics. Regulators and financial institutions must collaborate to implement robust risk mitigation frameworks while ensuring equitable access. Technology-driven banking, therefore, presents a dual challenge: expanding reach while safeguarding integrity.

Microfinance institutions (MFIs) and cooperative banks play a pivotal role in providing credit to low-income households and small enterprises. These institutions bridge the gap left by commercial banks, which often view low-income clients as high-risk. Interest rate structuring, credit assessment, and community-based monitoring are critical mechanisms enabling sustainable microfinance operations. Additionally, financial literacy programs enhance borrowers' understanding of obligations, reducing default risks. By supporting entrepreneurship and local economic activity, MFIs contribute significantly to poverty alleviation.

(B) The adoption of artificial intelligence (AI) and machine learning in banking is _____ risk management, customer service, and personalized financial _____. Predictive analytics help banks identify potential defaulters, detect fraud, and tailor credit products to individual needs. While these technologies improve efficiency, ethical concerns regarding algorithmic bias and transparency have emerged. Financial institutions must ensure AI models are interpretable, accountable, and inclusive, avoiding systemic discrimination. AI-enabled banking, therefore, represents both opportunity and responsibility for the sector.

Sustainable finance is increasingly **pivotal** to banking strategy, aligning investment with environmental, social, and governance (ESG) criteria. Green bonds, social impact loans, and climate risk assessments reflect a commitment to financing projects that support long-term ecological and social well-being. Integrating sustainability into risk assessment ensures that financial stability is maintained while promoting prudent economic growth. Banks that proactively embrace sustainable practices can influence broader economic behavior, steering capital toward projects that generate societal and environmental value.

Q8. Which of the following is the synonym of the word **pivotal** used in the passage?

1. Peripheral
2. Redundant
3. Trivial
4. Crucial
5. Optional

Q9. Which of the following statements is/are true?

I. Financial inclusion aims to provide affordable financial services to underserved populations and enhance national economic stability.

II. Digital banking eliminates all risks associated with financial transactions.

III. Microfinance institutions support low-income households through credit, financial literacy, and community-based monitoring.

IV. Sustainable finance aligns investments with environmental, social, and governance (ESG) criteria while promoting long-term economic stability.

1. Only IV
2. Only III
3. Both I and II
4. All I, III & IV
5. All of the above

Q10. Which of the following is a potential benefit of AI in banking, according to the passage?

1. Increasing physical branch dependency
2. Predicting defaulters and detecting fraud
3. Reducing the need for financial literacy programs
4. Eliminating MFIs
5. Ensuring sustainability without regulation

Q11. Which statement best describes the dual challenge of technology-driven banking?

1. Expanding reach while reducing operating costs
2. Reducing digital transactions while improving AI efficiency
3. Expanding reach while safeguarding integrity
4. Increasing physical branches while adopting AI
5. Promoting fintech at the expense of microfinance

Q12. Read the **sentence A**, to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer.

1. Digital banking platforms, mobile wallets, and fintech innovations have revolutionized
2. the delivery of financial services by reducing dependent
3. on physical branches and facilitating
4. seamless transactions and real-time financial management
5. No error

Q13. Which of the following cannot be inferred from the passage?

I. Digital banking facilitates seamless transactions and reduces dependency on physical branches.

II. AI in banking completely eliminates all risks of fraud and default.

III. Microfinance institutions support low-income households and small enterprises through credit and financial literacy.

IV. Sustainable finance only focuses on short-term profit maximization.

V. Financial inclusion enhances household welfare and contributes to national economic stability.

1. Only III
2. Both II & IV
3. Only II
4. Both I & II
5. Only V

Q14. Which statement summarizes the passage's overall theme?

1. Banking should focus only on urban, tech-savvy populations
2. Financial inclusion, technology, microfinance, AI, and sustainability are interlinked to promote equitable economic growth
3. AI and digital banking pose only risks and should be avoided
4. Sustainable finance is the only important aspect of modern banking
5. Microfinance is replacing traditional banking entirely

Q15. Which of the following best exemplifies a technology-enabled approach to financial inclusion?

1. Mobile wallets and digital banking platforms
2. Community-based monitoring of loans
3. Interest rate structuring by MFIs
4. Climate risk assessments
5. Regulatory audits

Q16. Suggest a suitable title for the passage.

1. "The Challenges of Traditional Banking in Rural Areas"
2. "Cryptocurrency and Its Impact on Global Finance"
3. "The Role of Central Banks in Regulating Money Supply"
4. "Short-Term Profit Strategies for Banks"
5. "Technological Innovations and Financial Inclusion in Modern Banking"

Q17. Which of the following should fill the two blanks of Sentence B respectively?

- I. reforming II. authorities III. transforming IV. eliminating V. offerings
1. I & II
2. II & III
3. I & IV
4. III & V
5. None of these

For the following questions, some sentences are given. Arrange the sentences in a meaningful paragraph and also find which of the sentences is out of context. Identify the correct answers for some of the activities given in the sentences.

A. The current focus of the RBI is on expanding the use cases for the digital rupee within the ongoing pilot program.

B. The Reserve Bank of India's pilot project (A)/ for its Central Bank Digital Currency, also known as the e-rupee, (B)/ have seen a significant increase in users, (C)/ with the total number of participants reaching seven million (D).

C. The central bank believes (P)/ the most significant use case for (Q)/ this cautious approach is because (R)/ the CBDC will eventually be in the cross-border payments space (S).

D. For this to be effective, it would require simultaneous launches of digital currencies by other countries as well.

E. However, the RBI has clarified that it is in no hurry for a full-scale nationwide launch of the digital currency.

F. In a parallel move to boost digital transactions abroad, the National Payments Corporation of India (NPCI) has been actively working on integrating the Unified Payments Interface (UPI) with payment systems in several other countries.

Q18. Identify the sentence which is out of the central theme of the passage.

1. B
2. C
3. D
4. E
5. F

Q19. Find the suitable arrangement of the sentences after the correct rearrangement?

1.ABCDE 2.ABDCE 3.BCAED 4.BEACD 5.BAEC D

Q20. Which of the following options is the pair of the **INTRODUCTORY statement and the **TERMINAL** statement, respectively, after the correct rearrangement?**

1.BE 2.CE 3.AE 4.BD 5.AD

Q21. Find the error in the sentence (B) divided into four parts, given in italics, if the sentence is correct, mark option E.

1. The Reserve Bank of India's pilot project
2. for its Central Bank Digital Currency, also known as the e-rupee,
3. have seen a significant increase in users,
4. with the total number of participants reaching seven million.
5. No correction required

Q22. Find the correct rearrangement of the sentence (C) which is divided into four parts.

1.QRPS 2.RPQS 3.RQPS 4.QSRP 5.No rearrangement required

In each of the following questions, four words printed in bold type are given. One of these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. If the words printed in bold are correctly spelt and appropriate in the context of the sentence then mark (E), i.e. 'All are Correct', as your answer.

Q23. The parliamentary committee (A) launched an investigation into the alleged financial malfeasance (B), highlighting a systemic failure in corporate governance (C) and demanding greater transparency (D) from the executives.

1.committee 2.malfeasance 3.governance 4.transperency 5.All are Correct

Q24. The regulatory body launched a surreptitious (A) investigation following unforeseen (B) market volatilities, reminding the board of its fiduciary (C) duties and the need for concienacious (D) risk management.

1.surreptitious 2.unforeseen 3.fiduciary 4.conciencious 5.All are Correct

Q25. In light of the new trade agreements, the government's primary objective (A) is to bolster (B) domestic manufacturing and ensure that the policy's implimentation (C) proceeds without any logistical hindrance (D).

1.objective 2.bolster 3.implimentation 4.hindrance 5.All are Correct

Q26. The diplomatic envoys were dispatched to assuage (A) international concerns, presenting a series of reforms designed to absolve (B) the nation of its treaty obligations and thereby avoid imminent (C) economic sanctions (D).

1.assuage 2.absolve 3.imminent 4.sanctions 5.All are Correct

Q27. The proliferation (A) of autonomous systems and the almost ubiquitous (B) integration of AI into daily life represent a major technological paradigm (C) shift, forcing society to address its potentially deleterious (D) long-term effects.

1.proliferation 2.ubiquitous 3.paradigm 4.deleterious 5.All are Correct

Read the following passage carefully and answer the questions that follow:

The proliferation of satellites and defunct spacecraft has rendered low Earth orbit increasingly congested, posing risks to operational satellites and the International Space Station. Collisions between objects generate fragments that can initiate **cascading** collisions, exponentially increasing debris. Space debris threatens critical communication, navigation, and weather monitoring systems. International regulations for debris mitigation exist but are often voluntary and lack enforcement mechanisms. A coordinated global approach is required to preserve orbital sustainability _____.

Active debris removal technologies, such as robotic arms, nets, and harpoons, are being researched to mitigate orbital hazards. However, high costs, technological challenges, and legal ambiguities complicate implementation. Satellite operators increasingly adopt end-of-life deorbiting strategies to limit debris accumulation. Transparency and real-time tracking of space objects are vital to prevent accidental collisions. Public-private partnerships can **(A) accelerate** innovative solutions while sharing risks and responsibilities. Geostationary and polar orbits face distinct challenges due to traffic density and gravitational dynamics. Geostationary satellites require precise station-keeping to avoid interference, whereas polar orbiting satellites face more frequent conjunctions during sun-synchronous passes. Predictive modeling and collision avoidance maneuvers are essential tools for operators. Data sharing among international agencies enhances situational awareness. Despite technological advancements, human error and unforeseen events remain **(B) persistent** threats.

Policy frameworks must address liability, ownership, and compliance to reduce debris proliferation. The Outer Space Treaty and UN guidelines provide foundational principles, yet gaps persist in accountability. Enforcement mechanisms and standardized reporting could incentivize responsible behavior. Collaborative research initiatives enhance knowledge sharing and innovation in debris mitigation. Balancing economic incentives with environmental **(C) stewardship** is critical to maintain sustainable space activities.

The long-term sustainability of space hinges on integrating technology, policy, and international cooperation. Continuous monitoring, active removal, and debris-prevention strategies are necessary to avert the "Kessler Syndrome," where cascading collisions render orbits unusable. Education, public awareness, and investment in resilient satellite design further support orbital safety. Achieving a sustainable orbital environment requires proactive rather than reactive measures. Preserving near-Earth space is **(D) indispensable** for scientific, commercial, and societal advancement.

Q28. Which of the following best describes the passage's stance on technology and policy?

1. Technology alone can solve space debris
2. Policy alone is sufficient
3. Both technology and policy, along with cooperation, are necessary
4. Neither policy nor technology is relevant
5. Only international treaties matter

Q29. Which of the following is a recommended proactive measure to maintain orbital sustainability?

1. Waiting for debris to naturally deorbit
2. Continuous monitoring, active removal, and debris-prevention strategies
3. Ignoring small debris fragments

4.Limiting only military satellite launches 5.Privatizing all space operations

Q30.Which of the following words is most similar in meaning to **cascading**, as highlighted in the passage?

I) Gradual II) Chain-reaction III) Isolated IV) Discontinue

1.Only I 2.Both I and II 3.Both II and IV 4.Only II 5.All I, II, III, IV

Q31.Fill in the blank.

A coordinated global approach is required to preserve orbital sustainability _____.

1.at all costs 2.for future generations 3.despite challenges
4.in isolation 5.without delay

Q32.What is the tone of the author from the line:

"Balancing economic incentives with environmental stewardship is critical to maintain sustainable space activities."

1.Cautionary 2.Humorous 3.Nostalgic 4.Pessimistic 5.Sarcastic

Q33.What is the "High costs, technological challenges, and legal ambiguities complicate implementation" that the author wants to convey through this passage?

1.Implementing active debris removal is straightforward and inexpensive.
2.Space debris problems can be solved without any planning.
3.Only technological challenges matter in space debris management.
4.Legal frameworks are unnecessary for orbital sustainability.
5.Costs, technology, and legal issues make debris mitigation difficult.

Q34.What complicates the implementation of active debris removal?

1.Predictable orbital patterns
2.High costs, technological challenges, and legal ambiguities
3.Excessive international cooperation
4.Minimal debris in low Earth orbit
5.Public opposition

Q35.Which of the following can be inferred from the passage?

1.Space debris is solely a technical problem that can be solved by technology alone.
2.Effective orbital sustainability requires coordination among multiple stakeholders.
3.Only developed countries contribute to space debris.
4.Human error has minimal impact on satellite collisions.
5.Space exploration should be halted to avoid debris issues.

Q36.Four of the words from the passage are marked as A, B, C & D, which may or may not be correctly spelled, option corresponding to misspelt word is your answer, if there is no correction mark (e) as your answer.

1.accelerate 2.persistent 3.stewardship 4.indispensible 5.All are correct

Q37.What role does predictive modeling play in orbital safety?

1.It forecasts potential collisions and guides avoidance maneuvers
2.It launches satellites automatically
3.It replaces international cooperation
4.It decommissions defunct satellites physically
5.It controls gravitational effects

In the following questions, a sentence has been divided into four parts. One of these four parts may/may not be grammatically correct. Choose

the best alternative to replace the incorrect part and make the sentence grammatically and contextually coherent. If no replacement is required, choose option E as your answer.

Q38.The supply chain disruptions, (A)/ triggered by geopolitical tensions, (B)/ has profoundly impacted (C)/ the firm's import operations (D).

1.The supply chain disruption 2.triggered by geopolitics tensions 3.have profoundly impacted 4.the firms' import operations 5.No replacement required

Q39.The human resources department (A)/ has implemented new guidelines (B)/ for evaluating employee performance (C)/ that emphasizes work-life balance (D).

1.The human resource department 2.have implemented new guidelines 3.for evaluate employee performance 4.that emphasize work-life balance 5.No replacement required

Q40.The corporate governance committee (A)/ suggests that the board (B)/ adopt stricter ethical standards (C)/ to prevent future scandals (D).

1.The corporate governance committees
2.suggest that the board
3.adopts stricter ethical standards
4.to preventing future scandals
5.No replacement required

Ans Key

1. Answer: A

In the given sentences, 'cybersecurity' and 'merger' at their current positions fail to impart valid meaning to the sentences, but interchanging them will make the given sentences both grammatically and contextually correct.

The correct sentences after re arrangement are:

I. The introduction of **merger** policies among weaker banks has improved their overall **solvency** and reduced the burden of distressed assets on the financial system.

II. Enhanced **cybersecurity** measures and continuous **surveillance** of digital platforms have minimized threats related to data breaches and online fraud.

So, the correct answer is: a) A-C.

2. Answer: B

In the given sentences, 'disclosure' and 'customization' at their current positions fail to impart valid meaning to the sentences, but interchanging them will make the given sentences both grammatically and contextually correct.

The correct sentences after re-arrangement are:

I. The expansion of **neo-banking** platforms has encouraged greater **customization** of financial services, allowing users to access tailored solutions without relying on traditional branches.

II. Reforms promoting **recapitalization** and stricter **disclosure** requirements have helped banks strengthen their balance sheets and improve stakeholder confidence.

So, the correct answer is: b) B-D.

3. Answer: C

In the given sentences, 'governance' and 'screening' at their current positions fail to impart valid meaning to the sentences, but interchanging them will make the given sentences both grammatically and contextually correct.

The correct sentences after re arrangement are:

I. The implementation of **creditworthiness** evaluation tools has improved **screening** procedures for loan applicants, reducing the chances of default and enhancing asset quality.

II. Revised **governance** standards and increased **digitization** in compliance mechanisms have streamlined internal audits and reduced bureaucratic delays in decision-making.

So, the correct answer is: c) B-C.

4. Answer: A

Sentence 1: The word "**vendetta**" is correctly used to describe a prolonged, bitter feud or campaign against someone, often involving a desire for revenge, which fits the politician's aggressive accusations against a rival.

Sentence 2: The word "**vendetta**" is incorrect. It implies a personal grudge or feud, not a positive drive for innovation. A word like "passion" or "commitment" would be more appropriate.

Sentence 3: The word "**vendetta**" is incorrect. It does not describe a creative or impressive approach to problem-solving, as it carries a negative connotation of revenge or hostility. A word like "innovative" or "resourceful" would fit better.

So, the first sentence uses **vendetta** in a grammatically correct and contextually meaningful manner.

Therefore, option a) Only 1 is the correct choice.

5. Answer: D

Sentence 1: The word "**garrulous**" is correctly used to describe a guest who is talkative and chatty, engaging others with stories, which aligns with the word's meaning of being excessively talkative.

Sentence 2: The word "**garrulous**" is incorrect. A landscape cannot be described as "garrulous" since it applies to people or their speech, not inanimate objects. A word like "vivid" or "picturesque" would be more appropriate.

Sentence 3: The word "**garrulous**" is correctly used to describe a person's talkative nature, fitting the word's definition of being loquacious or overly chatty.

So, Sentences 1, and 3 use **garrulous** in a grammatically correct and contextually meaningful manner.

Therefore, option d) Both 1 and 3 is the correct choice.

6. Answer: D

The word "**amenable**" is incorrect. It means being open to influence, persuasion, or control, typically applied to people or things that can be modified or negotiated. Describing software as "amenable to crashes" is incorrect; a word like "prone" or "susceptible" would be appropriate.

Sentence 2: The word "**amenable**" is correctly used to describe someone who is open and willing to revise a proposal, aligning with the word's meaning of being receptive or cooperative.

Sentence 3: The word "**amenable**" is correctly used to describe a contract that is open to negotiation, fitting the word's definition of being adaptable or open to change.

So, Sentences 2 and 3 use **amenable** in a grammatically correct and contextually meaningful manner.

Therefore, option d) Both 2 and 3 is the correct choice.

7. Answer: E

Sentence 1: The word "**pensive**" is correctly used to describe a mood characterized by deep, reflective thought, aligning with the word's meaning of being thoughtful or contemplative, often with a hint of sadness.

Sentence 2: The word "**pensive**" is correctly used to describe verses that convey a thoughtful and melancholic tone, fitting the word's definition.

Sentence 3: The word "**pensive**" is correctly used to describe an expression indicating deep thought or contemplation, consistent with the word's meaning.

So, Sentences 1, 2, and 3 use **pensive** in a grammatically correct and contextually meaningful manner.

Therefore, option e) All are correct is the correct choice.

8. Answer: D

The word **pivotal** means of central importance or critical significance. In the passage, sustainable finance is described as "pivotal to banking strategy," indicating it is essential and central to the strategy. Among the options, **crucial** best captures this meaning.

Peripheral – means minor or on the edge, opposite of pivotal.

Trivial – insignificant, opposite of pivotal.

Redundant – unnecessary or superfluous.

Optional – not mandatory; not centr

9. Answer: D

I. True

The passage states that financial inclusion provides accessible and affordable financial services to underserved populations and contributes to national economic stability.

II. False

The passage mentions that digital banking introduces risks such as cybersecurity threats, data privacy concerns, and technological illiteracy. It does not eliminate all risks.

III. True

The passage describes microfinance institutions (MFIs) as supporting low-income households through credit, financial literacy programs, and community-based monitoring.

IV. True

Sustainable finance aligns investment with ESG criteria and promotes long-term ecological, social, and economic well-being, as mentioned in the passage.

10. Answer: B

The passage clearly mentions:

“Predictive analytics help banks identify potential defaulters, detect fraud, and tailor credit products to individual needs.”

This means that AI and machine learning enable banks to analyze large volumes of customer data, recognize patterns, and predict risks in advance. By doing so, banks can prevent loan defaults, detect suspicious transactions, and improve decision-making — leading to safer and more efficient banking operations.

Why Other Options Are Incorrect:

(a) Increasing physical branch dependency

AI actually reduces the need for physical branches by enabling digital and automated services, such as chatbots, mobile banking, and online verification.

(c) Reducing the need for financial literacy programs

The passage emphasizes that financial literacy remains essential, especially for consumers adapting to digital banking. AI doesn't replace the need for education — it complements it.

(d) Eliminating MFIs

Microfinance Institutions (MFIs) serve low-income groups and small enterprises. AI doesn't remove their need; in fact, AI can help improve their efficiency but not replace them.

(e) Ensuring sustainability without regulation

Sustainable finance requires strong regulation and governance, as highlighted in the passage. AI alone cannot ensure sustainability without oversight.

11. Answer: C

The passage states:

“Technology-driven banking, therefore, presents a dual challenge: expanding reach while safeguarding integrity.”

This means that while digital banking and fintech help extend financial services to more people, they must also ensure data security, privacy, and trust. So, the challenge is balancing financial inclusion with security and ethical standards.

Why Other Options Are Incorrect:

(a) Expanding reach while reducing operating costs

Though technology can reduce costs, the passage specifically highlights integrity, not operating costs, as part of the dual challenge.

(b) Reducing digital transactions while improving AI efficiency

The goal is to increase digital transactions, not reduce them.

(d) Increasing physical branches while adopting AI

Digital banking aims to reduce dependency on physical branches, not increase them.

(e) Promoting fintech at the expense of microfinance

The passage doesn't mention any competition between fintech and microfinance — both play complementary roles in inclusion.

12. Answer: B

Sentence (A):

“Digital banking platforms, mobile wallets, and fintech innovations have revolutionized / the delivery of financial services by reducing dependent / on physical branches and facilitating / seamless transactions and real-time financial management.”

“Digital banking platforms, mobile wallets, and fintech innovations have revolutionized”

→ Correct

“the delivery of financial services by reducing dependent” → Error here

The word “dependent” is incorrect.

It should be “dependency” (noun) instead of “dependent” (adjective)

“on physical branches and facilitating” → Correct

“seamless transactions and real-time financial management” → Correct

Corrected sentence:

“Digital banking platforms, mobile wallets, and fintech innovations have revolutionized the delivery of financial services by reducing **dependency** on physical branches and facilitating seamless transactions and real-time financial management.”

13. Answer: B

I. True / can be inferred

The passage mentions digital banking reduces reliance on physical branches and facilitates seamless transactions.

II. False / cannot be inferred

The passage says AI improves efficiency but introduces risks (algorithmic bias, fraud detection issues). It does not eliminate all risks.

III. True / can be inferred

MFIs provide credit, financial literacy, and community-based monitoring.

IV. False / cannot be inferred

Sustainable finance focuses on ESG and long-term stability, not only short-term profit.

V. True / can be inferred

The passage states financial inclusion enhances welfare and contributes to economic stability.

14. Answer: B

The passage discusses multiple interconnected themes —

Financial inclusion as a foundation for equitable access,

Digital banking and fintech as tools to enhance accessibility,

Microfinance institutions (MFIs) supporting low-income communities,

AI and machine learning improving efficiency and risk management, and

Sustainable finance aligning growth with environmental and social responsibility.

Together, these elements illustrate how technology and inclusive finance drive balanced and sustainable economic growth.

Why Other Options Are Incorrect:

(a) The passage stresses inclusion for underserved and rural populations, not just urban or tech-savvy ones.

(c) AI and digital banking have both benefits and risks; they are not to be avoided.

(d) Sustainable finance is one important aspect, not the only one.

(e) MFIs complement traditional banking; they are not replacing it.

15. Answer: A

The passage states that:

“Digital banking platforms, mobile wallets, and fintech innovations have revolutionized the delivery of financial services by reducing dependency on physical branches and facilitating seamless transactions.”

This directly illustrates how technology is being used to expand access to financial services, especially for underserved populations — the essence of financial inclusion.

Why Other Options Are Incorrect:

(b) Community-based monitoring of loans

This is part of microfinance operations, not specifically a technology-enabled approach.

(c) Interest rate structuring by MFIs

Though important for sustainability, it's a financial strategy, not a technological one.

(d) Climate risk assessments

These belong to sustainable finance, not directly to financial inclusion.

(e) Regulatory audits

These relate to compliance and oversight, not to technology-driven inclusion.

16. Answer: E

The passage covers a broad overview of modern banking transformations, emphasizing:

Financial inclusion as a key policy goal,

Digital banking and fintech as technological enablers,

AI and machine learning for efficiency and risk management,

Microfinance institutions supporting low-income groups, and

Sustainable finance promotes long-term economic and social stability.

All these themes highlight how technology and innovation are driving inclusive, responsible, and sustainable banking practices — perfectly captured by option (e).

Why Other Options Are Incorrect:

(a) Too narrow; the passage goes beyond rural banking.

(b) The passage does not discuss cryptocurrency.

(c) Central bank regulation isn't the focus.

(d) The passage focuses on long-term inclusion, not short-term profit.

17. Answer: D

Sentence (B):

"The adoption of artificial intelligence (AI) and machine learning in banking is _____ risk management, customer service, and personalized financial _____."

Blank 1:

Needs a word that shows positive impact/change by AI.

III. transforming – better fit, stronger/closer to passage wording

Blank 2:

Needs a word referring to personalized financial products/services.

V. offerings – matches "personalized financial offerings"

"Transforming" conveys the idea of AI enhancing and changing banking operations.

"Offerings" correctly refers to personalized financial products/services, as per the passage.

The adoption of artificial intelligence (AI) and machine learning in banking is **transforming** risk management, customer service, and personalized financial **offerings**.

18. Answer: E

The odd one out is **Sentence F**: "In a parallel move to boost digital transactions abroad, the National Payments Corporation of India (NPCI) has been actively working on integrating the Unified Payments Interface (UPI) with payment systems in several other countries."

Sentences A to E focus specifically on the Reserve Bank of India (RBI) and its pilot project for the Central Bank Digital Currency (CBDC), the e-rupee, including its cautious rollout, user adoption, and future use cases. Sentence F, however, shifts the focus to NPCI and the UPI system, which, while related to digital payments, is a separate initiative from the RBI's CBDC project. This makes sentence F the odd one out.

19. Answer: E

The paragraph discusses the Reserve Bank of India's pilot project for its Central Bank Digital Currency (CBDC), highlighting user growth, the cautious approach toward a nationwide launch, and the focus on cross-border payments.

The paragraph starts with **sentence B**, introducing the RBI's pilot project and its increasing user base. **Sentence A** follows, highlighting the RBI's current focus on expanding the digital rupee's use cases. **Sentence E** then clarifies that the RBI is not rushing for a nationwide launch. **Sentence C** explains the rationale for this cautious approach, emphasizing cross-border payments as the primary use case. Finally, **sentence D** concludes by noting that effective cross-border usage would require other countries to launch their digital currencies simultaneously.

So, the correct sequence is: B – A – E – C - D.

Therefore, the correct answer is e) BAECD.

20. Answer: D

The paragraph discusses the Reserve Bank of India's pilot project for its Central Bank Digital Currency (CBDC), highlighting user growth, the cautious approach toward a nationwide launch, and the focus on cross-border payments.

The paragraph starts with **sentence B**, introducing the RBI's pilot project and its increasing user base. **Sentence A** follows, highlighting the RBI's current focus on expanding the digital rupee's use cases. **Sentence E** then clarifies that the RBI is not rushing for a nationwide launch. **Sentence C** explains the rationale for this cautious approach, emphasizing cross-border payments as the primary use case. Finally, **sentence D** concludes by noting that effective cross-border usage would require other countries to launch their digital currencies simultaneously.

So, the correct sequence is: B – A – E – C - D.

Therefore, B is the Introductory sentence and D is the Last sentence

So, the correct answer is d) BD

21. Answer: C

Error: Part c) should be corrected into , "has seen a significant increase in users."

The error in this sentence involves subject-verb agreement. The subject "The Reserve Bank of India's pilot project" is singular, but the verb "have seen" is plural. The correct verb should be "has seen" to agree with the singular subject.

Corrected Version: To address the subject-verb agreement error, Part c) should be corrected to "has seen a significant increase in users."

So, the corrected sentence would read: "The Reserve Bank of India's pilot project for its Central Bank Digital Currency, also known as the e-rupee, has seen a significant increase in users, with the total number of participants reaching seven million." This version uses the correct singular form of the verb to agree with the singular subject.

22. Answer: B

While going through the sentence, only arrangement (b) makes a contextually meaningful sentence. The sentence thus formed is: This cautious approach is because the central bank believes the most significant use case for the CBDC will eventually be in the cross-border payments space.

23. Answer: D

The word at position (D) is misspelled.

The correct spelling is **transparency**.

Transparency refers to the quality of being open, honest, and easy to understand.

Committee (A): This word, known for its double letters (m, t, e), is spelled correctly. It refers to a group of people appointed for a specific function.

Malfeasance (B): This is a more advanced vocabulary word meaning wrongdoing, especially by a public official or a corporation. It is spelled correctly and is appropriate for the context of a financial investigation.

Governance (C): This refers to the systems and processes for controlling and managing an organization. "Corporate governance" is a standard and relevant term, and the word is spelled correctly.

Therefore, the incorrect is the misspelled word 'transperency'.

24. Answer: D

The word at position (D) is misspelled.

The correct spelling is **conscientious**.

Conscientious means wishing to do one's work or duty well and thoroughly.

Surreptitious (A): This means kept secret, especially because it would not be approved of. It is a less common word but is spelled correctly and fits the context of a discreet investigation.

Unforeseen (B): This means not anticipated or predicted. It is spelled correctly and appropriately describes sudden market changes.

Fiduciary (C): This relates to trust, especially with regard to the relationship between a trustee and a beneficiary. It is a key term in finance and law, spelled correctly, and used appropriately in the context of a corporate board's duties.

Therefore, the incorrect is the misspelled word 'conciencious'.

25. Answer: C

The word at position (C) is misspelled.

The correct spelling is **implementation**. **Implementation** refers to the process of putting a decision, plan, or agreement into effect.

Objective (A): This means a goal or purpose. It is correctly spelled and fits the context of the government having a primary goal.

Bolster (B): This means to support or strengthen. It is correctly spelled and appropriately used to describe the action of strengthening manufacturing.

Hindrance (D): This means a thing that provides resistance, delay, or obstruction. It is spelled correctly and makes sense in the context of avoiding logistical problems.

Therefore, the incorrect is the misspelled word 'implimentation'.

26. Answer: B

The word at position (B) is spelled correctly but is **inappropriate** in the context of the sentence.

Absolve means to declare someone free from guilt, blame, or responsibility. One cannot "absolve" obligations in this context; a nation is expected to fulfill, meet, or adhere to its obligations to show compliance. The use of "absolve" incorrectly suggests the nation is trying to be freed from its duties, which would be a reason for sanctions, not a way to avoid them.

Assuage (A): This means to make an unpleasant feeling less intense. It is used appropriately here, as the envoys' goal is to calm international concerns.

Imminent (C): This means about to happen. It correctly describes the threat of sanctions that are likely to occur soon.

Sanctions (D): These are penalties, typically economic, imposed by one or more countries on another. This word is used correctly in the context of international relations.

Therefore, the word 'absolve' is contextually inappropriate.

27. Answer: B

The word at position (B) is misspelled. The correct spelling is **ubiquitous**.

Ubiquitous means present, appearing, or found everywhere.

Proliferation (A): This means a rapid increase in numbers. It is spelled correctly and fits the context of the growing number of autonomous systems.

Paradigm (C): This refers to a typical example or model of something; a pattern. It is spelled correctly and is used appropriately to describe a fundamental shift in technology.

Deleterious (D): This is a more advanced word meaning causing harm or damage. It is spelled correctly and accurately describes the potential negative effects being discussed.

Therefore, the incorrect is the misspelled word 'ubiquitious'.

28. Answer: C

The passage clearly states that "The long-term sustainability of space hinges on integrating technology, policy, and international cooperation."

This means all three — technological innovation, effective policy frameworks, and global collaboration — are essential to tackle the issue of space debris.

Why other options are incorrect:

(a) Technology alone can solve space debris - The passage mentions that technological solutions face high costs, legal challenges, and implementation barriers, so they are not sufficient alone.

(b) Policy alone is sufficient - Policies and treaties exist but are often voluntary and lack enforcement, showing that policy alone cannot ensure sustainability.

(d) Neither policy nor technology is relevant - Both are central to the passage's argument; the entire discussion revolves around improving technology and policy.

(e) Only international treaties matter - Treaties like the Outer Space Treaty are discussed, but the passage emphasizes that active removal technologies, monitoring, and cooperation are equally crucial.

29. Answer: B

The passage clearly states that continuous monitoring, active debris removal, and debris-prevention strategies are essential to prevent the "Kessler Syndrome" — a situation where collisions create more debris, making orbits unusable. These actions represent proactive and preventive measures to ensure long-term orbital sustainability.

Why other options are incorrect:

(a) Waiting for debris to naturally deorbit - This is a passive approach. The passage emphasizes proactive measures instead of relying on natural orbital decay, which can take decades or centuries for many debris pieces.

(c) Ignoring small debris fragments - The passage highlights that even tiny fragments can cause catastrophic damage to satellites; therefore, ignoring them would increase risk rather than reduce it.

(d) Limiting only military satellite launches - The text doesn't single out any sector. It calls for a coordinated global effort involving all operators — commercial, civil, and defense — to reduce debris.

(e) Privatizing all space operations - The passage supports public-private partnerships, not complete privatization. It stresses shared responsibility and international cooperation to ensure sustainability.

30. Answer: D

In the passage, the phrase "cascading collisions" describes a chain of collisions triggered one after another — similar to a chain reaction.

Hence, the word "chain-reaction" (II) is most similar in meaning to cascading.

Why other options are incorrect:

(I) Gradual – Gradual means slow or steady, but cascading implies something rapid and successive, not slow.

(III) Isolated – Isolated means separate or independent — the opposite of cascading, where events are linked.

(IV) Discontinue – Discontinue means to stop or end, while cascading refers to a continuous or sequential flow of events — again, opposite in meaning.

31. Answer: B

The passage emphasizes long-term sustainability and the need to preserve near-Earth space for scientific, commercial, and societal advancement.

Thus, the idea of maintaining orbital sustainability for future generations aligns perfectly with the passage's tone and purpose.

Why other options are incorrect:

(a) at all costs – Too extreme; the passage focuses on balanced and cooperative efforts, not reckless urgency.

(c) despite challenges – Though challenges are mentioned, the blank specifically refers to the goal or purpose, not the obstacles.

(d) in isolation – The passage stresses global cooperation, so "in isolation" contradicts its message.

(e) without delay - While timely action is important, the sentence focuses on why sustainability is needed, not when.

32. Answer: A

The line — “Balancing economic incentives with environmental stewardship is critical to maintain sustainable space activities.” — reflects a warning or advisory tone, urging careful action to avoid negative outcomes.

The author is cautioning stakeholders to maintain a balance between profit motives and environmental responsibility to ensure long-term sustainability.

Why other options are incorrect:

(b) Humorous – The statement is serious and advisory, not light-hearted or funny.

(c) Nostalgic – There’s no reflection on the past; the focus is on current and future responsibility.

(d) Pessimistic – The tone isn’t hopeless or negative — it’s advisory and solution-oriented.

(e) Sarcastic – The author isn’t mocking or ironic; the statement is straightforward and serious.

Hence, the tone is cautionary, emphasizing responsible and balanced action.

33. Answer: E

The line “High costs, technological challenges, and legal ambiguities complicate implementation” clearly means that multiple barriers — financial, technical, and legal — make it difficult to carry out active debris removal.

Thus, the author is emphasizing that debris mitigation is complex and not easy to implement due to these constraints.

Why other options are incorrect:

(a) Implementing active debris removal is straightforward and inexpensive – The passage explicitly says the opposite — it is costly and complicated.

(b) Space debris problems can be solved without any planning – The author stresses research, coordination, and strategy, not lack of planning.

(c) Only technological challenges matter in space debris management – The line mentions three factors (cost, technology, and law), not just one.

(d) Legal frameworks are unnecessary for orbital sustainability – The passage calls for stronger legal mechanisms and accountability, not their removal.

34. Answer: B

The passage directly states:

“Active debris removal technologies, such as robotic arms, nets, and harpoons, are being researched to mitigate orbital hazards. However, high costs, technological challenges, and legal ambiguities complicate implementation.”

This clearly identifies the three main factors that make active debris removal difficult to carry out.

Why other options are incorrect:

(a) Predictable orbital patterns – Predictable orbits actually help with planning removals, not complicate them.

(c) Excessive international cooperation – The passage calls for more cooperation, not less — cooperation is part of the solution.

(d) Minimal debris in low Earth orbit – The passage states the opposite — low Earth orbit is congested with debris.

(e) Public opposition – There is no mention of public resistance; the challenges are financial, technical, and legal.

35. Answer: B

The passage repeatedly emphasizes the need for a coordinated global approach, public-private partnerships, and international cooperation to preserve orbital sustainability.

This clearly implies that managing space debris and maintaining sustainability require the combined efforts of governments, private entities, and international agencies — not one group alone.

Why other options are incorrect:

(a) Space debris is solely a technical problem that can be solved by technology alone – The passage highlights policy, legal, and cooperative dimensions along with technology, so it’s not just a technical issue.

(c) Only developed countries contribute to space debris – The passage does not attribute debris generation to specific countries; it treats it as a global issue.

(d) Human error has minimal impact on satellite collisions – The passage explicitly mentions that human error and unforeseen events remain persistent threats, meaning their impact is significant, not minimal.

(e) Space exploration should be halted to avoid debris issues – The author advocates sustainable practices, not stopping exploration altogether.

36. Answer: D

The correct spelling is indispensable, not “indispensible.”

Accelerate, persistent, and stewardship are all spelled correctly.

accelerate → to increase speed; to make something happen faster.

Example: Technology continues to accelerate progress in many industries.

persistent → continuing firmly or steadily despite difficulties.

Example: She remained persistent in her efforts to solve the problem.

stewardship → the responsible management or care of something, especially resources or the environment.

Example: Environmental stewardship is vital for protecting our planet.

indispensable (correct form of indispensable) → absolutely necessary; something you cannot do without.

Example: Water is indispensable for all forms of life.

Hence, the misspelt word is d) indispensable.

37. Answer: A

The passage states that:

“Predictive modeling and collision avoidance maneuvers are essential tools for operators.”

This means predictive modeling is used to anticipate potential collisions between space objects and help operators take preventive or avoidance actions to maintain orbital safety.

Why other options are incorrect:

(b) It launches satellites automatically – Predictive modeling deals with data analysis and forecasting, not satellite launching.

(c) It replaces international cooperation – The passage emphasizes cooperation as essential, not something replaced by technology.

(d) It decommissions defunct satellites physically – That’s the role of active debris removal technologies, not predictive modeling.

(e) It controls gravitational effects – Gravitational forces are natural phenomena; predictive modeling cannot control them, only predict motion.

38. Answer: C

Part A: The supply chain disruptions – Correct. The plural "disruptions" is appropriate for multiple interruptions, and the context supports this usage.

Part B: triggered by geopolitical tensions – Correct. The participial phrase "triggered by geopolitical tensions" modifies "disruptions," and "geopolitical tensions" is plural, fitting multiple issues.

Part C: has profoundly impacted – Incorrect. The subject of the sentence is "The supply chain disruptions," a plural noun. The singular verb "has" does not agree with the plural subject; the plural "have" is required. The error appears blatant because "has" stands out as a singular verb, but careful analysis is needed to confirm that "disruptions" (not "chain") is the subject, making this a tricky subject-verb agreement issue. The correct phrase is "have profoundly impacted."

Part D: the firm's import operations – Correct. The possessive "firm's" is singular, matching the context of a single firm, and "import operations" is plural, fitting multiple activities.

A: "The supply chain disruption" is incorrect (singular "disruption" doesn't match the plural "disruptions" or the context of multiple events).

B: "triggered by geopolitics tensions" is incorrect ("geopolitics" should be "geopolitical" as an adjective modifying "tensions").

C: "have profoundly impacted" corrects the subject-verb agreement error by using the plural "have" to match "disruptions."

D: "the firms' import operations" is incorrect (plural possessive "firms'" is less appropriate than singular "firm's" for the context of one firm).

The corrected sentence is: "The supply chain disruptions, triggered by geopolitical tensions, have profoundly impacted the firm's import operations."

39. Answer: D

Part A: The human resources department – Correct. The plural "resources" is the standard form for the department name, treated as a singular entity.

Part B: has implemented new guidelines – Correct. The singular verb "has" agrees with the singular collective noun "department," and the present perfect tense is appropriate.

Part C: for evaluating employee performance – Correct. The gerund "evaluating" is appropriate after the preposition "for," and "employee performance" is uncountable, fitting the context.

Part D: that emphasizes work-life balance – Incorrect. The relative pronoun "that" refers to "guidelines" (plural), so the verb should be "emphasize" (plural), not "emphasizes" (singular). The error appears blatant because "emphasizes" stands out as a singular verb, but careful analysis is needed to confirm that "guidelines" (plural) is the antecedent, making this a tricky pronoun-verb agreement issue in a relative clause. The correct phrase is "that emphasize work-life balance."

A: "The human resource department" is incorrect (singular "resource" is non-standard; "resources" is the conventional plural form).

B: "have implemented new guidelines" is incorrect (plural "have" doesn't agree with singular "department").

C: "for evaluate employee performance" is incorrect (base verb "evaluate" is wrong after "for"; gerund "evaluating" is needed).

D: "that emphasize work-life balance" corrects the relative clause verb agreement error by using the plural "emphasize" to match "guidelines."

The corrected sentence is: "The human resources department has implemented new guidelines for evaluating employee performance that emphasize work-life balance."

40. Answer: E

Part A: The corporate governance committee – Correct. The singular "committee" is treated as a collective noun, appropriate for a single group.

Part B: suggests that the board – Correct. The singular verb "suggests" agrees with the singular "committee," and "that the board" introduces the subordinate clause.

Part C: adopt stricter ethical standards – Correct. In a "that"-clause following "suggests" (indicating a recommendation), the subjunctive mood uses the base verb "adopt" regardless of the subject "board" (singular), which is standard in formal English.

Part D: to prevent future scandals – Correct. The infinitive "to prevent" correctly expresses the purpose of adopting the standards, and "future scandals" is plural, fitting multiple potential issues.

A: "The corporate governance committees" is incorrect (plural "committees" doesn't match the singular "suggests" or the context of a single committee).

B: "suggest that the board" is incorrect (plural "suggest" doesn't agree with singular "committee").

C: "adopts stricter ethical standards" is incorrect ("adopts" is indicative; the subjunctive base form "adopt" is required).

D: "to preventing future scandals" is incorrect (gerund "preventing" is wrong after "to"; the infinitive "prevent" is needed).

Since all parts are grammatically and contextually correct, the answer is E. No replacement required. The sentence is: "The corporate governance committee suggests that the board adopt stricter ethical standards to prevent future scandals."