



Competitive Exam Preparation

Banking English Sample Module

Reading Comprehension MASTER KIT






Improve Accuracy. Improve Speed. Improve Selection Chances.

Reading Comprehension is one of the most important sections in Banking examinations and often determines overall English scores.

This sample module introduces:

- ✓ RC Solving Strategy
- ✓ Banking Exam Approach
- ✓ Trap Identification
- ✓ Practice Questions
- ✓ Detailed Explanations

Exams Covered

-  SBI Clerk
-  SBI PO
-  IBPS Clerk
-  IBPS PO
-  RBI Assistant

How to Solve Reading Comprehension

What Examiners Test

Reading Comprehension is not merely about reading.

It tests:

- ✓ Understanding
- ✓ Inference
- ✓ Vocabulary
- ✓ Logic
- ✓ Attention to Detail



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Common Student Mistakes

- ✗ Reading the passage twice
 - ✗ Starting with vocabulary questions
 - ✗ Guessing answers
 - ✗ Ignoring keywords
 - ✗ Spending too much time
-

Recommended Method

Step 1

Read questions first.

Step 2

Read passage quickly.

Step 3

Underline keywords mentally.

Step 4

Locate answer area.

Step 5

Eliminate wrong options.

Exam Tip

Most RC questions can be solved without reading every word of the passage.



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Reading Comprehension Passage

Passage

Digital banking has transformed the way people access financial services. Customers today can transfer money, pay bills, apply for loans, and manage investments through mobile applications. This shift has increased convenience and reduced dependency on physical branches.

However, digital banking also presents challenges. Cybersecurity threats, phishing attacks, and data privacy concerns require banks to invest heavily in technology and customer awareness. Financial institutions must continuously update security systems to maintain customer trust.

Despite these challenges, experts believe digital banking will continue to expand as internet penetration and smartphone usage increase across the country.

Questions

Q1

What is the primary focus of the passage?

- A. Agriculture
- B. Digital Banking
- C. Insurance
- D. Taxation
- E. Exports

Answer _____

Q2

According to the passage, digital banking has:

- A. Reduced convenience
- B. Increased branch visits
- C. Increased convenience
- D. Reduced technology use
- E. Reduced security

Answer _____



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Q3

Which challenge is mentioned?

- A. Inflation
- B. Cybersecurity threats
- C. Unemployment
- D. Tax increase
- E. Trade deficit

Answer _____

More RC Questions

Q4

Why must banks update security systems?

- A. To reduce profits
- B. To increase taxes
- C. To maintain customer trust
- D. To reduce loans
- E. To increase paperwork

Answer _____

Q5

Experts believe digital banking will continue to grow because:

- A. Internet and smartphone usage is increasing
- B. Branches are closing
- C. Taxes are decreasing
- D. Interest rates are fixed
- E. Exports are increasing

Answer _____



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Vocabulary Based Question

Q6

The word "penetration" in the passage most nearly means:

- A. Reduction
- B. Expansion or reach
- C. Restriction
- D. Withdrawal
- E. Decline

Answer _____

Inference Question

Q7

Which statement can be inferred?

- A. Digital banking has no risks.
- B. Technology investment is important for banks.
- C. Branch banking will disappear immediately.
- D. Customers dislike digital banking.
- E. Security is unnecessary.

Answer _____

Detailed Explanations

Q1

Answer: B

The entire passage discusses digital banking.

Q2

Answer: C

Directly stated in the first paragraph.



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Q3

Answer: B

Cybersecurity threats are explicitly mentioned.

Q4

Answer: C

Maintaining customer trust requires strong security systems.

Q5

Answer: A

The final paragraph mentions increasing internet penetration and smartphone usage.

Q6

Answer: B

Penetration means wider reach or expansion.

Q7

Answer: B

The passage implies banks must invest in technology for security.

RC Success Strategy

5 Golden Rules

Rule 1

Read Questions First

Rule 2

Locate Keywords



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Rule 3

Avoid Assumptions

Rule 4

Use Option Elimination

Rule 5

Manage Time

Target:

- ✓ Clerk RC: 5–6 minutes
 - ✓ PO RC: 7–8 minutes
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About Amrit Academy

Structured Competitive Exam Preparation

- ✓ Banking
- ✓ SSC
- ✓ OSSC
- ✓ OSSSC
- ✓ Railway
- ✓ Weekly Mock Tests
- ✓ Small Batch Learning
- ✓ Personal Mentoring