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Ex 96

Direction: In the passage given below there are 5 words given in bold and each of these words is represented by a letter. For each word four alternative words are given as options A, B, C and D. You have to find which word among the options best replaces the already given word. Mark E (No change required) as your answer if the word given in bold is already correct both grammatically and contextually.

Cyber risk is **(A) pirouette**, systemic and global in scope. In the financial services industry, it is increasingly difficult to **(B) proliferate** this risk, since the **(C) modularization** of financial services interlinks organizations whose cyber security maturity levels vary greatly.

It is therefore difficult for any one firm to understand how an attacker might move laterally across a supply chain. Given that interests and priorities **(D) bifurcate** among actors, a sector-wide baseline for cyber security is necessary to ensure the integrity of the global financial system. A vital step in establishing this **(E) baseline** is for financial technology (FinTech) companies to uphold their obligations to system resilience.

FinTech companies must protect themselves and their customers in a measurable and demonstrable way, but they are often faced with **(F) tumbled** regulations and finite resources and operate in a market where skilled expertise is in short supply. It is necessary to raise the level of FinTech cyber security by supporting the scaling and adoption of frameworks that provide clear and achievable cyber security guidelines to FinTechs to enhance the security of the wider financial services supply chain. More significantly, more work towards creating durable partnerships that will improve the cyber security and **(G) spring** of the global financial system is required.

1. A.

A. Dwindle B. Outbreak C. Omnipresent D. Pervasive E. No Change Required

2. B.

A. Pacify B. Mitigate C. Antagonize D. Diminishing E. No Change Required

3. C.

A. Conformism B. Revamp C. Rejuvenation D. Renunciation E. No Change Required

4. D.

A. Divert B. Divaricates C. Ramification D. Convergent E. No Change required

5. E.

A. Rudimentary B. Thrust C. Plinth D. Predominant E. No Change Required

6. F.

A. Fragmented B. Implosion C. Splintered D. Spalling E. No Change Required

7. G.

A. Frailty B. Resilience C. Fragility D. Robust E. No Change Required

Correct Answers:

1	2	3	4	5	6	7
D	B	E	A	E	A	B

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Explanations:

1. Refer to: 'Cyber risk is (A) **pirouette**, systemic and global in scope.'

After reading the paragraph, we can clearly understand that the importance of Fin tech companies to combat cyber attacks is mentioned. Accordingly **pirouette (noun)** cannot be the correct answer as it means a rapid whirling about of the body or revolution. This is incorrect grammatically as the given sentence mentions all the qualities of cyber risk which should be an adjective and not a noun.

Looking at meaning of the other words:

Dwindle (verb) - it refers to gradually reduce in size, amount, or strength. This is totally irrelevant contextually and grammatically as well. Therefore, it is incorrect.

Outbreak (noun) - it denotes a sudden occurrence of something unwelcome, such as war or disease. This word is grammatically incorrect for the blank as we need an adjective.

Omnipresent (adjective) - it denotes widely or constantly encountered or universal. Since 'global' is already mentioned in the given sentence, it makes 'omnipresent' a weak choice due to redundancy.

Pervasive (adjective) – it denotes (especially of an unwelcome influence or physical effect) spreading widely throughout an area or a group of people. This word fits grammatically and contextually since it tends to be negative, this is a perfect adjective to qualify 'Cyber risk'. Therefore, it can replace the given word.

Option D is therefore the correct answer.

2. Refer to: 'In the financial services industry, it is increasingly difficult to (B) **proliferate** this risk,'

Proliferate (verb) – means to increase rapidly in number; multiply. We need a word that expresses the idea that 'it is difficult to lessen the risk' whereas this is totally contrasting the reference. It is thus incorrect.

Looking at meaning of the other words:

Pacify (verb) – it means to quell or relax the anger, agitation, or excitement. Since in this blank reference of removing risk and not certain emotions is mentioned, this option is thus incorrect.



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Mitigate (verb) – it denotes to make (something bad) less severe, serious, or painful, which is exactly correct for the blank mentioned as it is also in the first form of verb and will create infinitive (to + v1). This option is correct both contextually and grammatically.

Antagonize (verb) – it means to act in opposition to or make enemy, making this option totally irrelevant.

Diminishing (verb) – means cause to seem less impressive or valuable. Since it is not in the first form of verb, it is incorrect grammatically.

Hence, Option B is the correct answer.

3. **Refer to:** 'since the (C) **modularization** of financial services interlinks organizations whose cyber security maturity levels vary greatly.'

The word **modularization (noun)** is a method to create innovative products that customers love, while keeping production costs low or create flexibility. This word fits in the most relevant way contextually and grammatically.

Looking at meaning of other words:

Conformism (noun) – it represents the tendency to adopt the attitudes, behaviour, dress, etc, of the group to which one belongs, thus it is totally out of context.

Revamp (verb) – it means to give new and improved form, structure, or appearance to. As we require only a noun, therefore this is a wrong option.

Rejuvenation (noun) – it denotes the action or process of making someone or something look or feel better, younger, or more vital. This is thus a weak choice contextually.

Renunciation (noun) – it denotes the formal rejection of something, typically a belief, claim, or course of action. This is contextually incorrect again.

Hence option E is correct.



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4. **Refer to:** 'It is therefore difficult for any one firm to understand how an attacker might move laterally across a supply chain. Given that interests and priorities **(D) bifurcate** among actors, a sector-wide baseline for cyber security is necessary to ensure the integrity of the global financial system.'

The word bifurcate (verb) means to divide into two branches or forks. Since the blank follows preposition 'among' which is used for more than two elements, this word is incorrect.

Looking at meaning of other words:

Divert (verb) – it denotes to cause (someone or something) to change course or turn from one direction to another. Being grammatically and contextually correct, this is the correct option.

Divaricates (verb) – it means to stretch or spread apart; diverge widely. It is contextually perfect but grammatically incorrect being a singular verb for plural subject 'priorities'.

Ramification (noun) – it means a subdivision of a complex structure or process, it is contextually fit but again grammatically unfit as we need a verb.

Convergent (adjective) - it means coming closer together. It is grammatically and contextually incorrect.

Therefore, option A is the correct answer.

5. **Refer to** 'A vital step in establishing this **(E) baseline** is for financial technology (FinTech) companies to uphold their obligations to system resilience.'

Baseline (noun) means a minimum or starting point used for comparisons. Thus, it is contextually and grammatically fit.

Looking at meaning of the words for gaining extra knowledge:

Rudimentary (adjective) – it denotes involving or limited to basic principles. It is contextually perfect but grammatically incorrect being an adjective.

Thrust (noun) - it means the principal purpose or theme of a course of action or line of reasoning. This is contextually a weak choice because the establishment of base is the reference.

Plinth (noun) – it refers to a heavy base supporting a statue or vase, Since it is more used for physical entities , this makes it a weak choice.

Predominant (adjective) – it means present as the strongest or main element. Being an adjective, it is grammatically incorrect.

Hence E is the correct option.

6. Refer to 'FinTech companies must protect themselves and their customers in a measurable and demonstrable way, but they are often faced with (F) **tumbled** regulations and finite resources and operate in a market where skilled expertise is in short supply'

Tumbled (adjective) means 'having fallen or collapsed'. This is incorrect as per the context of the passage as reference is 'many important regulations'.

Looking at meaning of the words for gaining extra knowledge:

Fragmented (adjective) – it denotes consisting of several separate important parts. Thus, it fits contextually and grammatically.

Implosion (noun) - it means an instance of something collapsing violently inwards. This can be contextually fit but grammatically unfit being a noun. To qualify noun 'regulations' we need an adjective.

Splintered (adjective) – it refers break or cause to break into small sharp fragments. It is a weak choice since 'breaking something' is not the reference.

Spalling (adjective) – it means break (ore, rock, or stone) into smaller pieces, especially in preparation for sorting. There is no reference of 'sorting', thus it is incorrect.

Hence A is the correct option.

7. Refer to 'More significantly, more work towards creating durable partnerships that will improve the cyber security and (G) **spring** of the global financial system is required.'

Spring (noun) means a sudden jump upwards or forwards. This is a weak choice since it mentions 'sudden' or 'prompt'.

Looking at meaning of the words for gaining extra knowledge:

Frailty (noun) – it denotes the condition of being weak and delicate. This is totally contrasting the reference and is incorrect.

Resilience (noun) - it means the capacity to recover quickly from difficulties; toughness. This is perfectly fit according the context of the sentence.

Fragility (noun) – it refers to the quality of being easily broken or damaged. This is again opposite to the reference and hence incorrect.

Robust (adjective) – it means being strong and in good condition. This is an adjective whereas we need a noun for the blank.

Hence B is the correct option.



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