

ENGLISH

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For **Bank & Insurance**
Exams 2026

- ◆ CHAPTER WISE QUESTIONS
- ◆ TOPIC WISE TEST
- ◆ REPEATER'S SECTION
- ◆ BEGINNER'S SECTION
- ◆ DPPs
- ◆ MEMORY BASED PAPER



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WELCOME MESSAGE



Hello Future Banker,
Let me share a very personal secret with you.

When I was a child, my younger sister—who had just started walking—once fell into a deep drain. I reacted instantly, called for help, and somehow managed to save her. At that time, I felt that nothing would ever shake me emotionally like that again.

I was wrong.

Last year, I met a student who was regular in class. He attended lectures, made notes, and did everything that a “serious student” is expected to do. I was sure he would clear the exam.

He didn't.

After the result, he didn't blame the exam or bad luck. He simply said:
“I failed not because I didn't study, but because my practice was mistimed, unstructured, and not connected to the exam pattern.”

That sentence stayed with me.
It made me realize that most students don't fail because they lack effort or intelligence. They fail because their practice does not match the stage of preparation they are in.

Many students face the same problem:
“Class mein ban jaata hai, mocks mein nahi.”
The solution to this problem is timely, structured practice.

From March to July, your focus should be topic-wise preparation, not random mock tests or mixed questions. If you start solving everything together too early, you end up understanding nothing properly.

That is why this system was created.
This eBook guides you step by step—first through topic-wise practice, and then towards exam-level daily practice and tests. Nothing here is random. Everything follows the exam cycle.
If you follow this properly, you won't feel lost, confused, or panicked when the exam is near.

This exam is not cleared by motivation.
It is cleared by daily effort, even on boring days.
Show up every day. Results will follow.

Your teacher—Queenjal, kyunki yahan preparation random nahi hoti.

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Concept & Exam Logic





Introduction to Cloze Test (Bank Exams)

A Cloze Test is a frequently asked question type in the English Language section of banking and insurance examinations such as SBI PO/Clerk, IBPS PO/Clerk, RRB, RBI Assistant, and LIC exams.

In a cloze test, a passage is provided in which certain words are omitted at fixed intervals. Each blank is followed by multiple-choice options. Candidates are required to select the most appropriate word that fits the sentence as well as the overall passage in terms of grammar, meaning, and logic.

The difficulty level generally ranges from easy to moderate, though questions may become tricky due to closely related options. Cloze tests usually carry a weightage of around 5 to 10 marks in prelims as well as mains examinations.

This question type mainly tests reading comprehension ability, vocabulary usage, grammatical awareness, and contextual understanding.

Steps to Solve Cloze Test

- The first step is to read the entire passage quickly without attempting to fill in the blanks. The objective is to understand the central idea of the passage and identify its tone, whether it is positive, negative, or neutral. It is also useful to recognise the subject area, such as economy, society, environment, science, or psychology. This overall understanding provides the context, which is the most important factor in cloze tests.
- Next, analyse the nature of each blank individually. For every blank, determine whether the missing word is a noun, verb, adjective, adverb, preposition, or conjunction. Check if the blank is part of a fixed phrase or idiomatic expression. Also observe whether the sentence indicates cause and effect, contrast, continuation, or conclusion. Clues can often be found through articles like “a,” “an,” and “the,” auxiliary verbs such as “has,” “had,” “is,” and “was,” and connectors like “however,” “therefore,” and “although.”
- After this, apply grammar-based elimination. Remove options that are grammatically incorrect, have the wrong tense, incorrect singular or plural form, or an unsuitable preposition. Even when the exact answer is not immediately clear, this step helps narrow down the choices quickly.
- Once grammatical elimination is done, focus on contextual meaning. Read the sentence containing the blank along with the sentence before and after it. Check whether the option maintains logical continuity. Pay attention to the tone of the passage, repetition of ideas, contrast between statements, and cause-effect relationships. Many options may appear correct in isolation, but only one will align with the logic of the passage.
- Collocations and fixed usage should then be considered. Certain words are commonly used together, such as “make a decision,” “pose a threat,” or “play a role.” If an option forms a natural and commonly accepted word pair, it is often the correct choice.
- After filling one or two blanks correctly, the remaining blanks usually become easier. Re-read the passage with the selected words and observe whether the flow improves naturally.
- Finally, read the complete passage once again. Ensure that the grammar is correct, the meaning is clear, and the passage flows smoothly. If the paragraph reads like a standard newspaper or editorial article, the answers are most likely correct.





Skill Set Needed to Solve Cloze Test

- Strong reading comprehension skills are required to understand the main idea and tone of the passage, which helps in grasping the context.
- A good vocabulary base is necessary to identify the correct word based on meaning and usage.
- Sound knowledge of grammar, including tense, articles, prepositions, and subject-verb agreement, helps eliminate incorrect options.
- Contextual analysis ensures logical continuity of ideas and assists in selecting the best-fit word. Familiarity with common collocations avoids unnatural or incorrect phrasing.
- Inference ability helps deal with tricky blanks where meaning is implied rather than directly stated.
- The elimination technique saves time and improves accuracy.
- Effective time management through quick reading and decision-making is especially important for prelims examinations.



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Application (Exam Questions)





Cloze Test - 1

Saving money is an essential habit that helps individuals deal with unexpected financial situations. In recent years, rising expenses have made it (1) _____ for people to manage their finances carefully. Those who save regularly are better (2) _____ to handle emergencies without stress. Moreover, savings allow individuals to plan for future needs such as education or retirement. Hence, financial discipline should be (3) _____ at an early stage of life. Avoiding unnecessary expenses and making wise choices can lead to long-term (4) _____. Ultimately, saving ensures a more (5) _____ and secure future.

1.
(a) difficult (b) impossible
(c) harmful (d) careless
(e) essential
2.
(a) forced (b) prepared
(c) requested (d) confused
(e) delayed
3.
(a) ignored (b) promoted
(c) postponed (d) discouraged
(e) restricted
4.
(a) loss (b) debt
(c) stability (d) pressure
(e) failure
5.
(a) risky (b) uncertain
(c) unstable (d) comfortable
(e) careless

Cloze Test - 2

Technology has become an integral part of modern life and has significantly (1) _____ the way people communicate. Information that once took days to reach can now be shared within (2) _____. This convenience has improved efficiency in both personal and professional spaces. However, excessive dependence on technology has also (3) _____ concerns related to privacy and security.

Therefore, users must remain (4) _____ while sharing information online. Responsible usage will help people (5) _____ maximum benefits from technological advancement.

1.
(a) ignored (b) changed
(c) repeated (d) disturbed
(e) reduced
2.
(a) weeks (b) years
(c) moments (d) delays
(e) efforts
3.
(a) solved (b) eliminated
(c) created (d) hidden
(e) ignored
4.
(a) careless (b) alert
(c) relaxed (d) impatient
(e) unaware
5.
(a) waste (b) deny
(c) obtain (d) limit
(e) forget

Cloze Test - 3

In recent years, the rapid growth of digital platforms has significantly (1) _____ the manner in which information is produced and consumed. While easy access to data has empowered individuals, it has also (2) _____ concerns regarding the credibility and accuracy of online content. The widespread circulation of unverified information can (3) _____ public opinion and distort facts. Therefore, it becomes essential for users to critically (4) _____ the sources of information before accepting them as reliable. Only a cautious and informed approach can help society (5) _____ the challenges posed by the digital age.

1.
(a) disrupted (b) preserved
(c) restricted (d) delayed
(e) simplified





- 2.
- | | |
|---------------|----------------|
| (a) dismissed | (b) alleviated |
| (c) triggered | (d) concealed |
| (e) resolved | |

- 3.
- | | |
|---------------|----------------|
| (a) reinforce | (b) manipulate |
| (c) reflect | (d) stabilise |
| (e) organise | |

- 4.
- | | |
|---------------|-------------|
| (a) circulate | (b) examine |
| (c) generate | (d) assume |
| (e) publicise | |

- 5.
- | | |
|---------------|--------------|
| (a) aggravate | (b) navigate |
| (c) escape | (d) avoid |
| (e) ignore | |

Cloze Test - 4

Economic growth in developing nations is often influenced by multiple interrelated factors. While technological advancement can (1) _____ productivity and efficiency, its benefits may remain unevenly distributed across different sections of society. Inadequate infrastructure and limited access to quality education often (2) _____ the pace of inclusive growth. Moreover, policy decisions that lack long-term vision may (3) _____ existing inequalities rather than reduce them. Therefore, governments must adopt comprehensive strategies that (4) _____ sustainable development and ensure equitable opportunities. Only such an approach can help economies (5) _____ long-term stability and resilience.

- 1.
- | | |
|----------------|-------------|
| (a) undermine | (b) enhance |
| (c) restrict | (d) obscure |
| (e) neutralise | |
- 2.
- | | |
|----------------|---------------|
| (a) accelerate | (b) stabilise |
| (c) hinder | (d) regulate |
| (e) balance | |

- 3.
- | | |
|---------------|----------------|
| (a) conceal | (b) exaggerate |
| (c) alleviate | (d) perpetuate |
| (e) minimise | |

- 4.
- | | |
|----------------|--------------|
| (a) prioritise | (b) abandon |
| (c) complicate | (d) postpone |
| (e) dilute | |

- 5.
- | | |
|-------------|-------------|
| (a) abandon | (b) achieve |
| (c) escape | (d) assume |
| (e) disrupt | |

Cloze Test - 5 [Phrasal Verb Fillers]

In recent years, many traditional businesses have struggled to (1) _____ the rapid pace of technological change. Companies that failed to (2) _____ innovative strategies often found themselves losing relevance in competitive markets. Several firms were forced to (3) _____ expansion plans after running into financial constraints. In some cases, poorly managed projects had to be (4) _____ midway due to operational inefficiencies. Meanwhile, organisations that successfully (5) _____ digital tools were able to improve productivity and customer engagement. However, when unforeseen risks (6) _____, management had to quickly revise policies to avoid long-term damage. Ultimately, only those companies that could (7) _____ challenges effectively managed to survive.

- 1.
- | | |
|------------------|------------------|
| (a) keep up with | (b) fall through |
| (c) turn down | (d) break into |
| (e) give away | |
- 2.
- | | |
|----------------|------------------|
| (a) call off | (b) come up with |
| (c) look after | (d) take over |
| (e) put aside | |
- 3.
- | | |
|----------------|--------------|
| (a) scale back | (b) set out |
| (c) bring in | (d) carry on |
| (e) put off | |





4. (a) hold up (b) take on
(c) wrap up (d) shut down
(e) pass by
5. (a) turn against (b) draw from
(c) build on (d) take in
(e) give up
6. (a) break down (b) wear out
(c) crop up (d) pass on
(e) settle in
7. (a) get over (b) look into
(c) run after (d) give out
(e) fall for

Cloze Test – 6 [Phrase Fillers]

In an increasingly competitive global economy, organisations are under constant pressure to deliver results (1) _____. While short-term gains may appear attractive, decisions taken (2) _____ often lead to long-term setbacks. Experts argue that sustainable growth can be achieved only when policies are framed (3) _____ and implemented with consistency. Moreover, leadership that functions (4) _____ is more likely to inspire trust and accountability among employees. When challenges arise (5) _____, companies that respond (6) _____ tend to recover faster. On the other hand, firms that operate (7) _____ usually fail to anticipate risks. Therefore, success in the modern business environment depends (8) _____ rather than isolated efforts.

1. (a) at any cost (b) by all means
(c) in the long run (d) at random
(e) in brief
2. (a) on impulse (b) at large
(c) in place (d) on record
(e) in return
3. (a) with hindsight (b) in advance
(c) in detail (d) by chance
(e) at odds
4. (a) under pressure (b) on principle
(c) in isolation (d) at stake
(e) in favour

5. (a) without delay (b) in public
(c) out of turn (d) at once
(e) by accident
6. (a) in vain (b) on the whole
(c) with foresight (d) at random
(e) in doubt
7. (a) on the contrary (b) in hindsight
(c) in silos (d) by default
(e) at length
8. (a) on occasion (b) in effect
(c) by and large (d) in totality
(e) in succession

Cloze Test – 7 [“Odd-One-Out” (5 Blanks)]

In contemporary public discourse, the rapid dissemination of information has (1) _____ the boundary between fact and opinion, making it increasingly difficult for readers to distinguish credible analysis from mere speculation. Social media platforms, while designed to democratise expression, often (2) _____ narratives that prioritise immediacy over accuracy. As a result, nuanced arguments are frequently (3) _____ in favour of emotionally charged content that attracts engagement. This phenomenon has (4) _____ the quality of public debate, raising concerns about the long-term implications for democratic processes. Addressing this challenge requires not only technological intervention but also a collective effort to (5) _____ critical thinking skills among users.

Choose the word that DOES NOT fit the blank

1. (a) blurred (b) obscured
(c) eroded (d) dismantled
(e) softened
2. (a) amplify (b) propagate
(c) circulate (d) legitimise
(e) magnify





3. (a) sidelined (b) marginalised
(c) eclipsed (d) foregrounded
(e) suppressed
4. (a) degraded (b) undermined
(c) diluted (d) compromised
(e) elevated
5. (a) foster (b) cultivate
(c) reinforce (d) instil
(e) discard

Cloze Test -8 [Replacement Type (5 Blanks)]

In recent years, organisations have increasingly recognised that employee well-being is not merely a **secondary (1)** concern but a crucial determinant of productivity and retention. Studies suggest that workplaces which actively invest in mental health initiatives tend to **experience (2)** higher levels of engagement and loyalty. However, such initiatives often fail when they are implemented in a **rigid (3)** manner, without considering the diverse needs of the workforce. Experts argue that well-being programmes must evolve **organically (4)** over time rather than being enforced through standardised policies. Ultimately, a supportive work culture helps **mitigate (5)** burnout and fosters sustainable performance.

Choose the BEST replacement for the given word

1. **Secondary**
(a) peripheral (b) trivial
(c) subordinate (d) marginal
(e) No replacement required
2. **Experience**
(a) demonstrate (b) witness
(c) generate (d) indicate
(e) No replacement required
3. **Rigid**
(a) inflexible (b) uniform
(c) mechanical (d) authoritarian
(e) No replacement required
4. **Organically**
(a) gradually (b) intuitively
(c) naturally (d) spontaneously
(e) No replacement required

5. **Mitigate**
(a) eliminate (b) alleviate
(c) intensify (d) regulate
(e) No replacement required

Cloze Test - 9 [Combination Selection]

In the modern workplace, constant connectivity has (1) **A. blurred / B. diminished / C. redefined** the boundary between professional and personal life. While digital tools were initially introduced to (2) **A. enhance / B. streamline / C. complicate** communication, their excessive use has begun to affect employee well-being. This has led organisations to (3) **A. reassess / B. reconsider / C. abandon** existing work practices. Experts caution that productivity cannot be sustained if workers are (4) **A. overwhelmed / B. disengaged / C. isolated** for prolonged periods. Therefore, companies must adopt policies that (5) **A. prioritise / B. balance / C. safeguard** efficiency with mental health.

Choose ONE option for EACH blank

1. **Blank (1)**
(a) A only (b) A & C
(c) B & C (d) A, B & C
(e) B only
2. **Blank (2)**
(a) A & B (b) A only
(c) B & C (d) A, B & C
(e) C only
3. **Blank (3)**
(a) A & B (b) B only
(c) A, B & C (d) A only
(e) B & C
4. **Blank (4)**
(a) A only (b) A & B
(c) B & C (d) A, B & C
(e) C only
5. **Blank (5)**
(a) A & B (b) B only
(c) A, B & C (d) A & C
(e) C only



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Answers & Exam Insight





Solutions

Cloze Test – 1

1. (e) – essential

Explanation: Rising expenses make it *necessary* to manage finances carefully. “Essential” fits the positive, necessity-based context. Other options are extreme or illogical.

2. (b) – prepared

Explanation: “Better prepared to handle emergencies” is a standard and contextually correct collocation.

3. (b) – promoted

Explanation: Financial discipline should be encouraged early. “Promoted” fits both tone and intent.

4. (c) – stability

Explanation: Wise financial decisions lead to long-term stability, not loss, debt, or pressure.

5. (d) – comfortable

Explanation: Savings ensure a comfortable and secure future. Other options contradict “secure”.

Cloze Test – 2

1. (b) – changed

Explanation: Technology has altered communication methods. “Changed” is neutral and precise.

2. (c) – moments

Explanation: Highlights speed contrast with “days”. “Moments” is the most logical.

3. (c) – created

Explanation: Dependence on technology has *given rise to* concerns, not removed them.

4. (b) – alert

Explanation: Users must be cautious while sharing information. “Alert” best fits.

5. (c) – obtain

Explanation: People “obtain benefits” from technology. Others are negative or illogical.

Cloze Test – 3

1. (a) – disrupted

Explanation: Digital platforms have fundamentally altered traditional information flow. “Disrupted” captures the scale of change.

2. (c) – triggered

Explanation: Access to data has *caused* concerns, not resolved or hidden them.

3. (b) – manipulate

Explanation: Unverified information can shape or distort opinion. “Manipulate” fits best.

4. (b) – examine

Explanation: Users must critically *evaluate* sources. “Examine” matches this intent.

5. (b) – navigate

Explanation: Society must deal skillfully with challenges, not avoid or ignore them.

Cloze Test – 4

1. (b) – enhance

Explanation: Technology improves productivity; “enhance” fits positive cause-effect.

2. (c) – hinder

Explanation: Poor infrastructure slows inclusive growth. “Hinder” matches the negative constraint.

3. (d) – perpetuate

Explanation: Poor policies continue inequalities rather than reduce them.

4. (a) – prioritise

Explanation: Governments must give importance to sustainable development.





5. (b) – achieve

Explanation: Economies aim to *attain* stability and resilience.

Cloze Test – 5 (Phrasal Verbs)

1. (a) – keep up with

Explanation: Means “cope with pace of change”.

2. (b) – come up with

Explanation: Means “devise innovative strategies”.

3. (a) – scale back

Explanation: Means “reduce expansion plans”.

4. (d) – shut down

Explanation: Projects are terminated due to inefficiency.

5. (c) – build on

Explanation: Firms *use and improve upon* digital tools.

6. (c) – crop up

Explanation: Means “unexpectedly arise”.

7. (a) – get over

Explanation: Means “overcome challenges”.

Cloze Test – 6 (Phrase Fillers)

1. (a) – at any cost

Explanation: Pressure to deliver results regardless of consequences.

2. (a) – on impulse

Explanation: Impulsive decisions cause long-term setbacks.

3. (c) – in detail

Explanation: Sustainable policies must be well thought-out.

4. (b) – on principle

Explanation: Ethical leadership builds trust.

5. (d) – at once

Explanation: Challenges arise suddenly.

6. (c) – with foresight

Explanation: Anticipatory responses lead to faster recovery.

7. (c) – in silos

Explanation: Isolated functioning prevents risk anticipation.

8. (d) – in totality

Explanation: Success depends on collective effort, not fragments.

Cloze Test – 7 (Odd-One-Out)

1. (d) – dismantled

Explanation: Boundaries can be blurred/eroded, but not dismantled metaphorically.

2. (d) – legitimise

Explanation: Platforms amplify narratives but don't necessarily validate them.

3. (d) – foregrounded

Explanation: Nuanced arguments are pushed aside, not highlighted.

4. (e) – elevated

Explanation: Quality of debate has declined, not improved.

5. (e) – discard

Explanation: Critical thinking should be developed, not thrown away.

Cloze Test – 8 (Replacement Type)

1. (e) – No replacement required

Explanation: “Secondary concern” fits perfectly.

2. (b) – witness

Explanation: Organisations *observe* higher engagement, not generate it.

3. (a) – inflexible

Explanation: Best synonym for rigid in policy implementation.

4. (c) – naturally

Explanation: “Evolve organically” = naturally over time.





5. (b) – alleviate

Explanation: Burnout can be reduced, not eliminated.

Cloze Test – 9 (Combination Selection)

1. (b) – A & C

Explanation: Connectivity has blurred and redefined boundaries, not diminished them.

2. (a) – A & B

Explanation: Tools enhance and streamline communication, not complicate it initially.

3. (a) – A & B

Explanation: Organisations reassess and reconsider practices, not abandon them entirely.

4. (c) – B & C

Explanation: Disengagement and isolation harm productivity more than overload alone.

5. (a) – A & B

Explanation: Policies must prioritise and balance efficiency with mental health.



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2026

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- ◆ TOPIC WISE TEST
- ◆ REPEATER'S SECTION
- ◆ BEGINNER'S SECTION
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