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

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.

Concept

&

Exam Logic

Introduction to Determiners

Determiners are words placed before nouns to limit, specify, or clarify their reference. In banking examinations such as SBI PO, IBPS PO/Clerk, RRB, and RBI Assistant, determiners are tested to assess a candidate's understanding of noun reference, quantity, specificity, and grammatical accuracy. These questions do not test memorised rules in isolation; they test whether the candidate can apply rules correctly within context.

Common determiners tested include articles (a, an, the), demonstratives (this, that, these, those), possessives (my, their, whose), quantifiers (some, any, much, many, few, little), numbers, and distributives (each, every, either, neither). Errors usually arise when candidates ignore context, countability, or noun reference. Determinant-based questions appear in sentence correction, fillers, cloze tests, and error detection.

How to Solve Determiner Questions

Step 1: Identify the Noun Being Determined
Always locate the noun immediately after the determiner. Ask:
Is the noun countable or uncountable?
Is it singular or plural?
Is it specific or general?
Many determiner errors occur because the noun's nature is ignored.

Step 2: Check Countability and Number
This is the most decisive step.
Much / little → uncountable nouns
Many / few → countable plural nouns
A / an → singular countable nouns only
If the noun type does not match the determiner, the option is eliminated immediately.

Step 3: Analyse Definiteness (Specific vs General)
Use of "the" requires shared knowledge, prior reference, or uniqueness.
Use of "a/an" indicates first mention or general reference.
Banking exams frequently trap candidates by using "the" where no prior reference exists.

Step 4: Examine Contextual Quantity
Words like some, any, enough, several, more, most depend on context.
"Some" is generally used in affirmative sentences.
Any is common in negatives and questions, but may appear in affirmative sentences implying openness or condition.
Read the full sentence to judge whether the quantity implied is logical.

Step 5: Watch for Distributive Determiners
Each and every apply to singular nouns but differ in usage.
Each focuses on individual units.
Every focuses on the group as a whole.
Either and neither are used for two items only. Their misuse is a frequent exam trap.

Step 6: Eliminate Before Selecting
In most determiner questions, two or three options can be eliminated purely on grammatical grounds. Final selection should be made based on contextual suitability, not instinct.

Skill Set Required to Master Determiners

1. **Grammatical Awareness at Application Level**

Candidates must instinctively recognise noun types, number, and reference without consciously recalling rules. Banking exams test application under time pressure.

2. **Contextual Reading Ability**

Determiners depend heavily on sentence context. A candidate must read beyond the immediate noun and understand the sentence's intent.

3. **Logical Precision**

Determiners often signal limitation, totality, or partial quantity. Understanding these logical boundaries is essential to avoid overgeneral or under-specific choices.

4. **Error Sensitivity**

High scorers develop the ability to instantly sense mismatch between determiner and noun. This sensitivity comes only through practice with exam-level questions.

5. **Elimination Skill**

Top candidates do not "choose" answers; they reject wrong ones. Determiner questions are particularly elimination-friendly.

Exam-Focused Note

Determiners are small words with high scoring impact. In banking exams, mistakes in determiners are rarely due to lack of vocabulary; they are due to weak noun analysis and casual reading. Precision, not speed, is the key to accuracy in determiner-based questions.

Application (Exam Questions)

Directions (Q1–Q10): In each of the following questions, a sentence is given with a blank. Choose the most appropriate **determiner** from the options to complete the sentence meaningfully and grammatically.

1. Hardly ___ information was shared with the public before the policy announcement.
   (a) many
   (b) few
   (c) little
   (d) several
   (e) a few

2. ___ of the two proposals has been approved by the regulator.
   (a) Each
   (b) Neither
   (c) Every
   (d) Any
   (e) None

3. The committee examined ___ aspect of the proposal in detail.
   (a) all
   (b) every
   (c) many
   (d) several
   (e) few

4. The bank does not have ___ sufficient data to revise its lending norms.
   (a) very
   (b) much
   (c) enough
   (d) many
   (e) little

5. ___ such practices undermine public confidence in financial institutions.
   (a) These
   (b) That
   (c) This
   (d) Those
   (e) Such

6. ___ employee is required to comply with the revised code of conduct.
   (a) All
   (b) Every
   (c) Few
   (d) Many
   (e) Much

7. There is ___ likelihood of rate revision in the next quarter.
   (a) many
   (b) few
   (c) little
   (d) several
   (e) fewer

8. The auditor found ___ discrepancy serious enough to flag the report.
   (a) many
   (b) few
   (c) each
   (d) several
   (e) much

9. ___ candidates who cleared the cutoff were called for interview.
   (a) Each
   (b) Every
   (c) All
   (d) Much
   (e) Little

10. The board refused to act on ___ advice that lacked empirical backing.
    (a) such
    (b) those
    (c) this
    (d) these
    (e) that

Directions (Q11–Q20): In each of the following sentences, some part of the sentence may contain an error related to the use of **determiners**. Identify the part that contains the error. If there is no error, choose "No error".

11.
   (a) Each of the banks
   (b) have been instructed
   (c) to submit their reports
   (d) before the deadline
   (e) No error

12.
   (a) The policy failed to address
   (b) many critical information
   (c) related to credit flow
   (d) in rural areas
   (e) No error

13.
   (a) Neither of the two circulars
   (b) are applicable
   (c) to private sector banks
   (d) at present
   (e) No error

14.
   (a) The regulator expressed
   (b) little concerns
   (c) over liquidity issues
   (d) during the review
   (e) No error

15.
   (a) Every staffs working
   (b) in the branch
   (c) were asked to attend
   (d) the training session
   (e) No error

16.
   (a) These kind of decisions
   (b) often create uncertainty
   (c) in the financial markets
   (d) during volatile phases
   (e) No error

17.
   (a) The bank has
   (b) no enough capital
   (c) to expand operations
   (d) in overseas markets
   (e) No error

18.
   (a) The committee gave
   (b) several advice
   (c) on risk management
   (d) to the officers
   (e) No error

19.
   (a) Few of the applicants
   (b) has failed to submit
   (c) the required documents
   (d) on time
   (e) No error

20.
   (a) Many a policy
   (b) have failed
   (c) due to poor execution
   (d) at the ground level
   (e) No error

Directions (Q21–Q30): In each of the following questions, a part of the sentence is underlined. Choose the option that **best improves** the underlined part. If no improvement is required, select "No improvement".

21. The bank had **little doubts** about the feasibility of the plan.
   (a) few doubts   (b) a little doubt
   (c) fewer doubt   (d) much doubts
   (e) No improvement

22. The policy applies to **each sectors** of the economy.
   (a) all sector   (b) every sector
   (c) each sector   (d) many sectors
   (e) No improvement

23. There is **many evidence** to support the claim.
   (a) much evidence   (b) many evidences
   (c) several evidence   (d) few evidence
   (e) No improvement

24. The chairman rejected **such an proposals** outright.
   (a) such proposals   (b) such a proposal
   (c) those proposals   (d) this proposals
   (e) No improvement

25. The inspector found **less discrepancies** than expected.
   (a) fewer discrepancies
   (b) lesser discrepancies
   (c) few discrepancy
   (d) much discrepancies
   (e) No improvement

26. **These sort of regulations** discourage innovation.
   (a) this sort of regulation
   (b) these sorts of regulations
   (c) such regulation
   (d) those regulation
   (e) No improvement

27. The bank has **no sufficient funds** to meet obligations.
   (a) not sufficient funds
   (b) no sufficiency funds
   (c) not enough funds
   (d) no enough fund
   (e) No improvement

28. The scheme benefited **both the banks** equally.
   (a) both banks
   (b) both of bank
   (c) each banks
   (d) either bank
   (e) No improvement

29. He has **many a responsibilities** to handle.
   (a) many responsibilities
   (b) much responsibility
   (c) several responsibilities
   (d) many responsibility
   (e) No improvement

30. The auditor flagged **every information** submitted.
   (a) all information
   (b) each informations
   (c) several information
   (d) many information
   (e) No improvement

Directions (Q31–Q40): In each of the following questions, five sentences are given as options. **One sentence contains an incorrect use of a determiner.** Identify that sentence.

31.
   (a) Each candidate who cleared the written examination was informed about the interview schedule well in advance.
   (b) Every detail mentioned in the circular was carefully verified by the compliance department.
   (c) Few information regarding the merger was officially disclosed before the board's approval.
   (d) Neither option presented by the consultant appeared financially viable in the long run.
   (e) Many a time, procedural lapses have resulted in avoidable regulatory scrutiny.

32.
   (a) Much discussion took place during the meeting regarding the impact of global cues on domestic markets.
   (b) Several senior officers resigned after the restructuring plan was formally announced.
   (c) All the data collected from various branches were thoroughly verified before submission.
   (d) Few banks complied with the revised norms within the stipulated timeline.
   (e) Each of the rules apply uniformly to both public and private sector banks.

33.
   (a) Such measures are necessary to ensure long-term financial stability in volatile conditions.
   (b) No candidate was absent during the final round of document verification.
   (c) Every staffs working in the branch was instructed to attend the mandatory training programme.
   (d) Some clarity is required before implementing the revised lending framework.
   (e) Neither policy applies to cooperative banks under the existing regulatory structure.

34.
   (a) Many a policy introduced without adequate groundwork has failed to deliver desired outcomes.
   (b) Less number of cases were reported this quarter due to stricter monitoring mechanisms.
   (c) Each issue raised by the auditors was examined in detail by the risk management team.
   (d) Little progress was made despite repeated assurances from the concerned authorities.
   (e) Some banks resisted the move citing operational and logistical constraints.

35.
   (a) Plenty of resources were wasted due to delays in execution and poor coordination.
   (b) Much applications were rejected because of incomplete documentation and data mismatch.
   (c) Few applicants qualified for the final selection round after the revised cutoff was applied.
   (d) Every regulation framed by the authority carries long-term implications for the sector.
   (e) Neither statement issued by the spokesperson clarified the government's position.

36.
- (a) The policy affects both sectors equally, though the short-term impact may vary.
- (b) Several advices were given to the management on improving internal control systems.
- (c) No information regarding the inspection findings was shared with the media.
- (d) Each effort made to strengthen governance contributes to institutional credibility.
- (e) Little hope remains of an immediate recovery given the current macroeconomic indicators.

37.
- (a) All employees were informed about the revised work-from-office policy through official communication.
- (b) Few of the reports submitted by regional offices were found to be incomplete.
- (c) Many emphasis was laid on improving credit flow to priority sectors.
- (d) Every branch complied with the new guidelines issued by the head office.
- (e) Neither answer adequately addressed the concerns raised by the committee.

38.
- (a) Such decisions often affect market sentiment more than actual economic fundamentals.
- (b) Less mistakes were committed this year due to improved supervision and audit mechanisms.
- (c) Many a policy failed in the past because of weak implementation at the ground level.
- (d) Some evidence exists to support the claim made in the internal assessment report.
- (e) Each member agreed to the proposal after detailed deliberation.

39.
- (a) Enough funds are available to meet the short-term liquidity requirements of the bank.
- (b) Few banks met the eligibility criteria set by the regulator for expansion.
- (c) Much reports were delayed due to technical issues in the reporting system.
- (d) Neither option works under the current regulatory and economic framework.
- (e) All norms apply uniformly, irrespective of the size of the institution.

40.
- (a) Every officer was present during the annual review meeting conducted by the board.
- (b) Several information were shared during the press briefing following the policy announcement.
- (c) No discrepancy was found during the preliminary audit conducted last month.
- (d) Few investors reacted positively to the unexpected rate cut.
- (e) Many a candidate applied without fully understanding the eligibility criteria.

Directions (Q41–Q50): In each of the following questions, **four determiners can correctly complete the sentence**, while **one determiner does NOT fit grammatically or contextually**. Identify the incorrect option.

41. Hardly ___ employees opposed the decision taken by the management.
- (a) any
- (b) many
- (c) several
- (d) a few
- (e) much

42. ___ of the information provided was inaccurate and required verification.
- (a) Some
- (b) Much
- (c) Little
- (d) All
- (e) Many

43. The policy applies to ___ rural and urban banks without discrimination.
- (a) both
- (b) all
- (c) some
- (d) many
- (e) every

44. "___ candidate who clears the prelims will be eligible for the mains examination."
- (a) Each
- (b) Every
- (c) Any
- (d) All
- (e) Such

45. The auditor did not find ___ reason to alter the final report.
    (a) any   (b) sufficient
    (c) a single   (d) one
    (e) many

46. ___ confidence among investors was shaken after the unexpected announcement.
    (a) Much   (b) Some
    (c) Little   (d) Enough
    (e) Many

47. "___ staff were instructed to attend the mandatory training."
    (a) All   (b) Some
    (c) Most   (d) Several
    (e) Every

48. The bank imposed restrictions on ___ transactions flagged as suspicious.
    (a) all   (b) some
    (c) certain   (d) many
    (e) every

49. The committee considered ___ other alternatives before finalising the proposal.
    (a) many   (b) several
    (c) few   (d) various
    (e) much

50. ___ last attempt proved decisive in securing his selection.
    (a) The   (b) That
    (c) This   (d) His
    (e) Some

Solutions

1. **(c) little**
   Explanation:
   "Information" is an **uncountable noun**.
   After hardly, we need a determiner that conveys **almost no quantity**, not number.Little information = almost none (correct)
   Few / many / several / a few → used with countable nouns (incorrect)

2. **(b) Neither**
   Explanation: The phrase "of the two proposals" restricts the reference to **two only**.
   Neither → refers correctly to "not one of the two"
   Each / Every → affirmative, incorrect
   None → generally used for more than two

3. **(b) every**
   Explanation:
   "Aspect" is singular and the sentence implies **individual consideration without exception**.Every aspect → stresses completeness (correct)
   All requires plural noun (all aspects)

4. **(c) enough**
   Explanation:
   "Enough" is the only determiner that fits **degree + sufficiency**.
   Much / many / little show quantity, not adequacy
   Very cannot qualify a noun directly

5. **(e) Such**
   Explanation:
   "Such" refers back to a **type or category already implied**.
   "Such practices" = practices of that nature
   This / that / these / those point to specific entities, not categories

6. **(b) Every**
   Explanation:
   The sentence requires **universal obligation on individuals**.
   Every employee → grammatically and logically correct
   All employee → incorrect noun agreement

7. **(c) little**
   Explanation:
   "Likelihood" is uncountable and abstract.
   Little likelihood = very low probability
   Few / several / fewer apply to countable nouns

8. **(c) each**
   Explanation:
   "Each discrepancy" emphasises **individual seriousness**.
   Much / many / several → mismatch with singular "discrepancy"

9. **(c) All**
   Explanation:
   "Candidates" is plural and refers to the **entire group**.
   Each / Every require singular noun

10. **(a) such**
    Explanation:
    "Such advice" means advice **of that nature**, already described as lacking evidence.
    This / that / those / these need specific reference

11. **(b)**
    Explanation:
    "Each of the banks" → subject is **singular**.
    Correct verb: has been instructed

12. **(b)**
    Explanation:
    "Information" is uncountable.
    Correct: much critical information

13. **(b)**
    Explanation:
    "Neither of the two circulars" → singular subject
    Correct: is applicable

14. **(b)**
    Explanation:
    "Concern" is countable.
    Correct: few concerns or little concern

15. **(a)**
    Explanation:
    "Staff" is already plural/collective.
    Correct: Every staff member or All staff

16. (a)
Explanation:
Correct structure:
This kind of decision/These kinds of decisions

17. (b)
Explanation:
"No enough" is incorrect.
Correct: not enough capital

18. (b)
Explanation:
"Advice" is uncountable.
Correct: some advice / much advice

19. (b)
Explanation:
"Few of the applicants" → plural subject
Correct verb: have failed

20. (b)
Explanation:
"Many a + singular noun" takes **singular verb**.
Correct: has failed

21. (a) few doubts
Explanation:
"Doubts" is countable.
Little doubts is incorrect usage.

22. (b) every sector
Explanation:
"Each sectors" is grammatically incorrect.

23. (a) much evidence
Explanation:
"Evidence" is uncountable.

24. (b) such a proposal
Explanation:
"Such an proposals" → article–noun mismatch.

25. (a) fewer discrepancies
Explanation:
"Discrepancies" are countable → use fewer, not less.

26. (b) these sorts of regulations
Explanation:
Plural determiner must match plural noun.

27. (c) not enough funds
Explanation:
"No sufficient" is grammatically incorrect

28. (a) both banks
Explanation:
"Both" directly modifies plural noun.

29. (a) many responsibilities
Explanation:
"Many a" cannot be used with plural noun.

30. (a) all information
Explanation:
"Information" is uncountable.

31. (c)
Explanation:
"Few information" → uncountable noun error.

32. (e)
Explanation:
"Each of the rules apply" → singular subject needs singular verb.

33. (c)
Explanation:
"Every staffs" → incorrect determiner + noun.

34. (b)
Explanation:
"Less number of cases" → should be fewer.

35. (b)
Explanation:
"Much applications" → countable noun error.

36. (b)
Explanation:
"Several advices" → advice is uncountable.

37. (b)
Explanation:
"Much emphasis" in place of "many emphasis" because emphasis is an uncountable noun.

38. (b)
Explanation:
"Less mistakes" → should be fewer.

39. (c)
Explanation:
"Much reports" → countable noun error.

40. (b)
Explanation:
"Several information" → uncountable noun error.

41. (e) much
Explanation:
Employees is a **countable plural noun**.
Any / many / several / a few → valid with countable nouns.
Much is used **only with uncountable nouns** (much information, much confidence).
Hence, **much** does not fit.

42. (e) Many
Explanation:
Information is **uncountable**.
Some / much / little / all can modify uncountable nouns.
Many is used only with **countable plural nouns**.
Therefore, **many** is incorrect.

43. (e) every
Explanation:
Structure: "___ rural and urban banks" → requires a determiner that can modify a **plural noun directly**.
Both / all / some / many → correct with plural nouns.
Every must be followed by a **singular noun** (every bank).
Hence, **every** does not fit.

44. (d) All
Explanation:
Structure: "___ candidate who clears…" → **singular noun**.
Each / every / any / such can modify a singular noun.
All requires a **plural noun** (all candidates).
Therefore, **all** is incorrect.

45. (e) many

Explanation:
Reason is singular here.
Any / sufficient / a single / one fit logically and grammatically.
Many requires a **plural noun** (many reasons).
Hence, **many** does not fit.

46. (e) Many
Explanation:
Confidence is an **uncountable noun**.
Much / some / little / enough can modify uncountable nouns.
Many cannot. Thus, **many** is incorrect.

47. (e) Every
Explanation:
Staff is a **collective noun** treated as plural in banking exams.
All / some / most / several staff → acceptable.
Every requires a **singular countable noun** (every staff member).
Therefore, **every** is incorrect.

48. (e) every
Explanation:
Transactions is plural.
All / some / certain / many fit plural nouns.
Every must be followed by a **singular noun**.
Hence, **every** does not fit.

49. (e) much
Explanation:
Alternatives is countable plural.
Many / several / few / various fit correctly.
Much is for uncountable nouns only.
Thus, **much** is incorrect.

50. (e) Some
Explanation:
Last attempt refers to a **specific, definite attempt**.
The / that / this / his can point to a definite noun.
Some indicates indefiniteness and clashes with last.
Therefore, **some** does not fit.

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