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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: Role of Fillers in Banking Exams

Fillers, also known as word blanks, evaluate a candidate's understanding of English as an integrated system rather than isolated vocabulary. In examinations such as SBI PO and IBPS PO, filler questions are structured to assess grammatical control, logical reasoning, and contextual awareness simultaneously. These questions are designed in a way that penalises superficial reading and rewards precise comprehension.

Modern banking examinations frame fillers around context-based logic, grammatical dependency between words, semantic consistency, and overall tone and flow of ideas. In mains examinations, filler questions often become decisive because most options appear grammatically acceptable when read in isolation, while only one option fits the sentence as a whole.

Types of Fillers in Banking Exams

Single fillers appear in both prelims and mains examinations and generally have a medium level of difficulty. Double fillers are more common in mains examinations and are considered high difficulty due to the interdependence of blanks. Triple fillers are a regular feature of SBI PO mains and are regarded as very high difficulty questions.

Approach to Single Fillers

- Single filler questions involve one blank but are governed by multiple constraints. These questions test vocabulary, grammar, and logical consistency together.
- The first step is to identify the controlling word in the sentence. This is often a verb such as regulate, curb, or mitigate, or an adverb such as barely, scarcely, or increasingly, which dictates the direction of meaning.
- Next, check grammatical requirements, including tense, subject-verb agreement, and preposition dependency. After this, assess the contextual polarity of the sentence, whether it carries a positive, negative, or neutral tone.
- The option should then be mentally placed into the sentence and read as a complete unit. Words that appear correct emotionally but do not suit the formal or analytical tone of banking passages should be rejected. Near-synonyms and incorrect collocations are commonly used as traps.
- For example, in the sentence, "The RBI's policy aims to ___ inflation without hampering growth," the correct option must be a verb, must indicate reduction rather than elimination, and must suit policy-related language. The word "contain" fits these conditions, whereas words implying complete removal do not.

Approach to Double Fillers

- In double filler questions, the blanks are interdependent and should never be solved separately. The meaning of one blank directly influences the other.
- Begin by identifying structural clues such as parallelism, cause-effect relationships, or contrast markers like however, although, and while. Next, analyse the relationship between the blanks. Determine whether they support each other or stand in contrast.
- Collocation-based elimination plays a crucial role at this stage. Certain word pairs naturally occur together in formal writing, while others do not. Finally, match the tone of the sentence, which is typically formal,





analytical, or critical in banking exam passages. If either word in an option pair is incorrect, the entire option should be rejected.

Approach to Triple Fillers

● Triple fillers are considered the most challenging because an error in one blank disrupts the entire sentence. Options are often designed so that each word appears acceptable individually but fails when combined with the others.

● A practical method is to first identify the anchor blank. This is usually the verb following the subject or a word positioned near a conjunction. Once the anchor is fixed, move to the bridge blank, which connects ideas across clauses and is often an adverb or connector. The final blank acts as a confirmation of tone and meaning. If the last word does not feel logically inevitable, the option should be discarded.

Skill Set Required to Master Fillers

● A strong command of applied grammar is essential. Candidates must instinctively recognise correct verb-preposition combinations, the use of gerunds and infinitives, conditional structures, and the subjunctive mood. Banking exams focus on the application of rules under pressure rather than direct rule recall.

● Contextual vocabulary, particularly banking and economic language, is equally important. Understanding where and how a word is used is more valuable than memorising word lists. For example, while “mitigate risk” and “reduce risk” are acceptable in banking contexts, “diminish risk” is rarely used.

● Fillers also demand logical reasoning. Candidates must identify relationships such as cause and effect, problem and solution, and assertion supported by evidence. Reading speed must be accompanied by depth, where the candidate predicts the missing word before viewing the options. Dependence on options to understand the sentence often leads to guesswork.

● Effective elimination skills distinguish high scorers. Incorrect options are often eliminated due to tone mismatch, degree mismatch such as mild versus extreme expressions, or redundancy where the same idea is unnecessarily repeated.

Common Traps in SBI PO Fillers

Extreme words implying totality, emotionally charged vocabulary, informal expressions, and redundant phrasing are frequently used to mislead candidates. Such words rarely align with the neutral and analytical tone of banking examination passages.

Final Note

Grammar ensures correctness.

Context establishes meaning.

Logic confirms the answer.



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Application (Exam Questions)





Directions (Q1-Q50): In the following questions, a sentence is given with a blank/two blanks/three blanks. Choose the option that best fits the blank.

1. The bank has decided to ____ interest rates in order to boost credit growth.
(a) reduce (b) remove
(c) dismiss (d) withdraw
(e) revise
2. The officer was praised for his ____ handling of customer complaints.
(a) efficient (b) efficiency
(c) efficiently (d) efficiency-based
(e) efficiencies
3. The scheme was launched ____ the benefit of small farmers.
(a) with (b) for
(c) by (d) to
(e) of
4. The company failed to comply ____ the new regulatory norms.
(a) with (b) to
(c) for (d) by
(e) of
5. The RBI has taken strict measures to ____ inflationary pressures.
(a) control (b) controls
(c) controlling (d) controlled
(e) controllly
6. He was absent from duty ____ he was suffering from fever.
(a) so (b) but
(c) because (d) and
(e) although
7. The bank aims to provide loans ____ affordable rates to MSMEs.
(a) at (b) in
(c) on (d) by
(e) with
8. The meeting was postponed ____ unavoidable circumstances.
(a) because (b) due to
(c) since of (d) because of to
(e) due
9. The manager insisted ____ maintaining discipline in the branch.
(a) on (b) for
(c) at (d) to
(e) with
10. The report was submitted ____ the stipulated time.
(a) within (b) in
(c) at (d) by
(e) on
11. The demand for digital banking services has increased ____ recent years.
(a) in (b) on
(c) at (d) by
(e) from
12. The clerk was warned ____ repeating such mistakes in future.
(a) for (b) of
(c) from (d) to
(e) by
13. The policy was implemented ____ ensure transparency in operations.
(a) to (b) for
(c) by (d) in
(e) of
14. The committee is expected to arrive ____ a decision soon.
(a) to (b) at
(c) on (d) in
(e) for
15. The officer worked hard ____ achieve his annual targets.
(a) for (b) so
(c) to (d) by
(e) in
16. The customers were dissatisfied ____ the poor quality of service.
(a) from (b) with
(c) for (d) by
(e) at





17. The scheme was designed keeping ____ the needs of rural population.
(a) in mind (b) in minds
(c) on mind (d) at mind
(e) for mind
18. The bank has sufficient funds ____ meet the credit demand.
(a) for (b) so
(c) to (d) by
(e) in
19. The officer was held responsible ____ the delay in processing loans.
(a) of (b) for
(c) by (d) with
(e) to
20. The customers were advised to refrain ____ sharing sensitive information.
(a) from (b) to
(c) by (d) of
(e) with
21. The RBI's calibrated intervention in the forex market was aimed at ____ volatility rather than completely eliminating it.
(a) eradicating (b) neutralizing
(c) containing (d) suppressing
(e) nullifying
22. The auditor's remarks, though seemingly benign, were ____ indicative of deeper systemic flaws.
(a) scarcely (b) barely
(c) subtly (d) overtly
(e) explicitly
23. The policy, intended to enhance credit flow, inadvertently ____ liquidity in the informal sector.
(a) augmented (b) constrained
(c) stimulated (d) diversified
(e) amplified
24. The chairman's address was marked by a ____ optimism that belied the grim economic indicators.
(a) guarded (b) reckless
(c) misplaced (d) unrestrained
(e) excessive
25. The regulator refrained from issuing immediate sanctions, preferring a more ____ approach to compliance.
(a) punitive (b) draconian
(c) coercive (d) conciliatory
(e) retributive
26. The committee's recommendations, though ____ in intent, were rendered ____ by the lack of a clear implementation framework.
(a) ambitious / ineffectual
(b) ambitious / indispensable
(c) cautious / redundant
(d) pragmatic / actionable
(e) tentative / compelling
27. The bank's insistence on collateral, while ____ risk exposure, has also ____ credit access for small borrowers.
(a) mitigating / enhanced
(b) reducing / broadened
(c) curtailing / restricted
(d) alleviating / expanded
(e) offsetting / facilitated
28. The policy seeks to strike a balance between fiscal prudence and growth, a task that is ____ complex and politically ____.
(a) inherently / fraught
(b) superficially / neutral
(c) marginally / benign
(d) deceptively / settled
(e) minimally / contentious
29. The officer's explanation, far from being ____, only served to ____ the concerns of the investigating agency.
(a) persuasive / allay
(b) evasive / dispel
(c) coherent / mollify
(d) convincing / exacerbate
(e) ambiguous / resolve
30. The merger, initially hailed as a ____ move, soon proved to be operationally ____.
(a) visionary / seamless
(b) strategic / cumbersome
(c) reckless / efficient
(d) incremental / beneficial
(e) tentative / transformative





31. The report stopped short of making direct allegations, instead offering a ____ critique that was no less ____.
- (a) muted / incisive
 - (b) scathing / restrained
 - (c) superficial / penetrating
 - (d) neutral / inconclusive
 - (e) lenient / ambiguous
32. The regulator's decision to defer the guidelines was driven less by caution and more by ____ uncertainty surrounding their ____.
- (a) procedural / relevance
 - (b) operational / feasibility
 - (c) ideological / necessity
 - (d) administrative / urgency
 - (e) financial / credibility
33. The scheme's objectives, though ____ articulated, remain ____ in the absence of measurable outcomes.
- (a) vaguely / attainable
 - (b) clearly / elusive
 - (c) poorly / transparent
 - (d) explicitly / redundant
 - (e) ambitiously / achievable
34. The bank's response to the crisis was ____ swift but ____ effective in restoring public confidence.
- (a) not only / also
 - (b) both / and
 - (c) neither / nor
 - (d) rather / than
 - (e) hardly / ever
35. The policy's long-term success hinges on the extent to which it can be ____ across regions without being ____ by local constraints.
- (a) replicated / undermined
 - (b) enforced / strengthened
 - (c) diluted / standardized
 - (d) expanded / facilitated
 - (e) imposed / amplified
36. The negotiations broke down as both parties remained ____ in their positions and ____ to compromise.
- (a) flexible / willing
 - (b) entrenched / reluctant
 - (c) adaptive / eager
 - (d) conciliatory / hesitant
 - (e) pragmatic / prepared
37. The committee acknowledged the urgency of reform but cautioned against ____ changes that could prove ____ in the long run.
- (a) incremental / beneficial
 - (b) cosmetic / sustainable
 - (c) hasty / counterproductive
 - (d) measured / disruptive
 - (e) structural / reversible
38. The auditor's findings were ____ alarming to warrant immediate action, yet ____ enough to demand close scrutiny.
- (a) too / insignificant
 - (b) sufficiently / trivial
 - (c) not / serious
 - (d) not / significant
 - (e) excessively / negligible
39. The bank's outreach programme was designed to ____ financial inclusion rather than merely ____ statutory obligations.
- (a) simulate / discharge
 - (b) promote / fulfill
 - (c) impede / enforce
 - (d) substitute / evade
 - (e) restrict / comply
40. The clarification issued by the central bank was intended to ____ ambiguity and ____ market speculation.
- (a) foster / intensify
 - (b) eliminate / quell
 - (c) perpetuate / encourage
 - (d) mitigate / provoke
 - (e) obscure / dispel
41. The regulator's decision to delay the announcement was not merely **(1)** but also **(2)**, as it helped **(3)** market volatility at a critical juncture.
- (a) cautious / strategic / temper
 - (b) hesitant / incidental / provoke
 - (c) arbitrary / reactive / intensify
 - (d) reluctant / negligible / overlook
 - (e) tentative / superficial / trigger





42. The committee's observations, though **(1)** phrased, were **(2)** critical of the bank's governance framework, thereby **(3)** the need for immediate corrective measures.
 (a) diplomatically / implicitly / underscoring
 (b) vaguely / marginally / diminishing
 (c) casually / overtly / questioning
 (d) ambiguously / inadequately / negating
 (e) cautiously / superficially / deferring
43. The merger was initially **(1)** as a transformative step; however, its execution proved **(2)**, ultimately **(3)** stakeholder confidence.
 (a) projected / flawed / eroding
 (b) dismissed / seamless / restoring
 (c) perceived / efficient / consolidating
 (d) welcomed / streamlined / reinforcing
 (e) portrayed / coherent / enhancing
44. The policy's intent to stimulate growth was **(1)** by structural bottlenecks, which **(2)** constrained its reach and **(3)** its overall effectiveness.
 (a) undermined / severely / diluted
 (b) reinforced / marginally / enhanced
 (c) complemented / selectively / expanded
 (d) validated / minimally / optimized
 (e) justified / partially / strengthened
45. The auditor refrained from making explicit accusations, choosing instead to **(1)** certain inconsistencies that, when **(2)** collectively, painted a **(3)** picture of systemic lapses.
 (a) highlight / viewed / troubling
 (b) conceal / ignored / benign
 (c) dismiss / examined / coherent
 (d) exaggerate / isolated / distorted
 (e) neutralize / assessed / reassuring
46. The bank's outreach initiatives were **(1)** conceived but **(2)** implemented, thereby **(3)** their intended impact on financial inclusion.
 (a) thoughtfully / poorly / diminishing
 (b) hastily / efficiently / amplifying
 (c) carelessly / effectively / expanding
 (d) ambitiously / seamlessly / maximizing
 (e) vaguely / strategically / reinforcing
47. The chairman's remarks were **(1)** measured, yet **(2)** pointed to **(3)** concerns about the institution's long-term sustainability.
 (a) carefully / subtly / underlying
 (b) recklessly / overtly / superficial
 (c) casually / inadvertently / trivial
 (d) deliberately / ambiguously / negligible
 (e) loosely / indirectly / exaggerated
48. The committee warned that **(1)** reforms, though politically **(2)**, could prove economically **(3)** if not supported by adequate safeguards.
 (a) abrupt / expedient / destabilizing
 (b) incremental / unpopular / sustainable
 (c) cosmetic / contentious / beneficial
 (d) gradual / feasible / neutral
 (e) structural / acceptable / reversible
49. The clarification issued by the central bank sought to **(1)** prevailing uncertainty and **(2)** market sentiment, rather than **(3)** speculative behaviour.
 (a) dispel / stabilize / fuel
 (b) perpetuate / unsettle / discourage
 (c) magnify / distort / restrain
 (d) obscure / reassure / encourage
 (e) mitigate / agitate / contain
50. The policy's success will ultimately depend on how effectively it is **(1)** across regions, **(2)** local constraints, and **(3)** uniform compliance.
 (a) implemented / accommodating / ensuring
 (b) enforced / ignoring / mandating
 (c) replicated / exacerbating / preventing
 (d) imposed / bypassing / undermining
 (e) executed / amplifying / restricting



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Answers & Exam Insight





Solutions

1. (a)
Explanation: Reduce correctly collocates with interest rates. Other verbs do not fit banking usage.
2. (a)
Explanation: Adjective required before handling. Efficient fits grammatically and contextually.
3. (b)
Explanation: Fixed phrase is **for the benefit of**, not to/with.
4. (a)
Explanation: Verb comply always takes the preposition **with**.
5. (a)
Explanation: Infinitive to control is required. Other forms break verb structure.
6. (c)
Explanation: Because correctly introduces a reason clause.
7. (a)
Explanation: Standard banking collocation is **at affordable rates**.
8. (b)
Explanation: Due to correctly precedes a noun phrase (unavoidable circumstances).
9. (a)
Explanation: Verb insist takes **on + gerund**.
10. (a)
Explanation: Within is used for deadlines/time limits.
11. (a)
Explanation: Correct temporal phrase is **in recent years**.
12. (c)
Explanation: Warn can be followed by **from + gerund** to prevent an action.
13. (a)
Explanation: To ensure shows purpose; infinitive is required.
14. (b)
Explanation: Fixed expression: **arrive at a decision**.
15. (c)
Explanation: To achieve expresses purpose of working hard.
16. (b)
Explanation: Correct collocation: **dissatisfied with**.
17. (a)
Explanation: Idiomatic phrase is **keeping in mind**.
18. (c)
Explanation: Sufficient is followed by **to + verb**.
19. (b)
Explanation: Correct phrase: **responsible for**.
20. (a)
Explanation: Refrain is followed by **from + gerund**.
21. (c)
Explanation: RBI aims to **contain** volatility, not eliminate it entirely.
22. (c)
Explanation: Subtly indicative fits the idea of indirect but meaningful signals.
23. (b)
Explanation: Inadvertently constrained liquidity matches negative unintended impact.
24. (a)
Explanation: Guarded optimism is a common formal collocation, especially with grim data.
25. (d)
Explanation: Conciliatory approach contrasts with immediate sanctions.





26. (a)
Explanation: Intent may be ambitious, but without execution it becomes ineffectual.
27. (c)
Explanation: Collateral reduces risk but **restricts** credit access—cause-effect logic.
28. (a)
Explanation: Balancing growth and prudence is **inherently complex** and politically **fraught**.
29. (d)
Explanation: Explanation failed to convince and instead **exacerbated** concerns.
30. (b)
Explanation: Mergers are often strategic but operationally cumbersome.
31. (a)
Explanation: A muted critique can still be incisive.
32. (b)
Explanation: Delay caused by **operational uncertainty** about **feasibility**.
33. (b)
Explanation: Clearly stated goals can still remain elusive without metrics.
34. (a)
Explanation: Correct correlative structure: **not only... but also**.
35. (a)
Explanation: Policy must be replicated without being undermined.
36. (b)
Explanation: Entrenched positions lead to reluctance to compromise.
37. (c)
Explanation: Hasty reforms often turn counterproductive long-term.
38. (d)
Explanation: Not alarming enough for action, yet significant enough for scrutiny.
39. (b)
Explanation: Aim is to promote inclusion, not merely fulfill obligations.
40. (b)
Explanation: Clarifications aim to eliminate ambiguity and quell speculation.
41. (a)
Explanation: Delay was cautious and strategic, helping temper volatility.
42. (a)
Explanation: Diplomatically phrased but implicitly critical, underscoring urgency.
43. (a)
Explanation: Initially projected as transformative, flawed execution eroded trust.
44. (a)
Explanation: Growth intent undermined by bottlenecks, severely constraining reach and diluting impact.
45. (a)
Explanation: Highlighted inconsistencies, which when viewed together painted a troubling picture.
46. (a)
Explanation: Thoughtful design but poor execution diminished impact.
47. (a)
Explanation: Carefully measured remarks subtly pointed to underlying concerns.
48. (a)
Explanation: Abrupt but politically expedient reforms may be destabilizing.
49. (a)
Explanation: Clarification aimed to dispel uncertainty, stabilize sentiment, not fuel speculation.
50. (a)
Explanation: Policy success depends on proper implementation, accommodating constraints, and ensuring compliance.



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