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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 Subject-Verb Agreement

Subject-Verb Agreement (SVA) is a core grammar area tested consistently in banking examinations such as SBI PO/Clerk, IBPS PO/Clerk, RRB, and RBI Grade B.

These questions assess a candidate's ability to identify the **true subject of a sentence** and apply the correct verb form based on **number, person, and structure**, not merely proximity.

In bank exams, SVA is rarely tested through direct rules. Instead, it appears through:

1. Error spotting
2. Sentence improvement
3. Fill in the blank
4. Cloze tests
5. Para-based grammar questions

The challenge lies in **structural traps**, where intervening phrases, collective nouns, or inverted constructions mislead candidates into choosing an incorrect verb.

Ways to Solve Subject-Verb Agreement (15 Exam-Relevant Rules)

(Here are 15 quick rules to solve Subject-verb Agreement. For a comprehensive list of rules, refer to Adda247 Publications study material)

Rule 1: Identify the Real Subject

Ignore words placed between the subject and the verb.

Example:

The list of defaulters **is** confidential.

(Subject = list, not defaulters)

Rule 2: Prepositional Phrase Trap

Phrases starting with *of*, *with*, *along with*, *together with*, *as well as* do **not** affect the verb.

Example:

The chairman, along with the directors, **has** approved the proposal.

Rule 3: Indefinite Pronouns (Always Singular)

Each, everyone, somebody, anybody, nobody, either, neither → singular verb.

Example:

Each of the applicants **is** required to submit documents.

Rule 4: Indefinite Pronouns (Always Plural)

Few, many, several, both → plural verb.

Example:

Several issues **were** raised during the meeting.

Rule 5: Indefinite Pronouns (Singular or Plural Based on Meaning)

All, some, most, none depend on the noun they refer to.

Example:

All the information **is** verified.

All the reports **are** verified.

Rule 6: Collective Nouns

Committee, team, staff, government, jury:





One unit → singular

Individuals → plural

Example:

The committee **has** taken a decision.

The committee **are** divided in their opinions.

Rule 7: Either-Or / Neither-Nor

Verb agrees with the **nearest subject**.

Example:

Neither the officers nor the manager **was** present.

Neither the manager nor the officers **were** present.

Rule 8: Each / Every with Plural Nouns

Even if followed by a plural noun, verb remains singular.

Example:

Every employee and officer **is** expected to comply.

Rule 9: Many a / Each and Every

Always take a **singular verb**, despite plural meaning.

Example:

Many a policy **has** failed due to poor execution.

Rule 10: Amounts, Distance, Time, Money

When treated as a single unit → singular verb.

Example:

Ten years **is** sufficient experience for the role.

Rule 11: Plural Nouns with Singular Meaning

News, mathematics, economics, politics, measles → singular verb.

Example:

The news **was** unexpected.

Rule 12: Plural Form but Singular Use (Data, Agenda, Criteria)

In banking exams, modern usage is accepted:

Data → singular or plural based on context

Example:

The data **is** reliable.

The data **are** being analysed.

Rule 13: Inverted Sentences

When sentences start with *there*, *here*, identify the subject **after** the verb.

Example:

There **are** several discrepancies in the report.

Rule 14: Relative Pronoun "Who / That"

Verb agrees with the **antecedent**, not the nearest noun.

Example:

She is one of the officers who **are** handling compliance.





Rule 15: Titles, Names, and Book Titles

Even if plural in form, treated as singular.

Example:

“Banking Regulations” **is** an important topic.

Skill Set Required to Master Subject-Verb Agreement

1. Structural Reading Ability

You must read beyond surface words and identify:

1. Main clause
2. Embedded phrases
3. True subject

2. Grammar at Application Level

Memorising rules is insufficient. You must **apply rules instantly** under time pressure, especially in:

1. Error spotting
2. Sentence correction

3. Familiarity with Exam Traps

Banking exams repeatedly test:

1. “Along with / as well as” traps
 2. Collective noun ambiguity
 3. Indefinite pronoun confusion
 4. Inverted sentence structures
- Recognising these patterns saves time.

4. Logical Elimination Skill

Often, two options look grammatically correct.

Eliminate by checking:

1. Number mismatch
2. Meaning mismatch
3. Structural inconsistency

5. Reading Speed with Accuracy

SVA errors are subtle.

You must read **slowly enough to catch structure**, but **fast enough** to maintain exam pace.

6. Consistent Practice with Analysis

Random practice is ineffective.

What works:

1. Topic-wise practice
2. Post-question analysis
3. Noting recurring error patterns

Final Exam Insight

Subject-Verb Agreement is not about knowing rules.

It is about **seeing the sentence correctly**.



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Application (Exam Questions)





Directions (Q1–Q10): Each sentence is divided into five parts. Identify the part containing an error related to **subject-verb agreement**. If there is no error, choose **No error**.

1.
 - (a) The widening gap between intent and execution,
 - (b) as highlighted by successive audit reports,
 - (c) have undermined the credibility
 - (d) of institutional reform processes.
 - (e) No error
2.
 - (a) One of the assumptions that underpin the policy framework
 - (b) are that market forces
 - (c) will automatically correct
 - (d) structural inefficiencies.
 - (e) No error
3.
 - (a) The persistence of non-performing assets,
 - (b) along with weak credit appraisal mechanisms,
 - (c) continue to strain
 - (d) the banking sector's balance sheets.
 - (e) No error
4.
 - (a) Each of the regulatory interventions
 - (b) announced over the past decade
 - (c) have sought to restore
 - (d) investor confidence in the system.
 - (e) No error
5.
 - (a) The lack of clarity in fiscal communication,
 - (b) compounded by frequent policy reversals,
 - (c) have created uncertainty
 - (d) among long-term investors.
 - (e) No error
6.
 - (a) Many a reform proposed in the aftermath of the crisis
 - (b) were diluted
 - (c) once political considerations
 - (d) entered the discourse.
 - (e) No error

7.
 - (a) The committee, as well as external experts,
 - (b) were unanimous
 - (c) in concluding that
 - (d) incremental changes would be inadequate.
 - (e) No error
8.
 - (a) The number of compliance breaches
 - (b) reported by supervisory authorities
 - (c) have declined
 - (d) only marginally.
 - (e) No error
9.
 - (a) Each employee and officer involved in the process
 - (b) were expected
 - (c) to adhere strictly
 - (d) to the revised framework.
 - (e) No error
10.
 - (a) Five years of sustained intervention
 - (b) have failed
 - (c) to fundamentally alter
 - (d) lending behaviour.
 - (e) No error

Directions (Q11–Q18): In each of the following sentences, choose the option that best completes the sentence.

11. A series of fiscal signals issued by the government over the past year ____ investor confidence rather than stabilising expectations.
 - (a) undermine
 - (b) undermines
 - (c) has undermined
 - (d) have undermined
 - (e) undermining
12. Neither the policy intent nor the administrative machinery responsible for execution ____ capable of addressing entrenched structural distortions.
 - (a) appear
 - (b) appears
 - (c) has appeared
 - (d) were appearing
 - (e) appearing





13. Each of the constraints identified during the review process ____ a systemic weakness rather than an isolated lapse.
(a) highlight (b) highlights
(c) have highlighted (d) were highlighting
(e) highlighting
14. The data emerging from independent audits, despite repeated clarifications by the authorities, ____ serious gaps in compliance mechanisms.
(a) reveal (b) reveals
(c) has revealed (d) was revealing
(e) revealing
15. Many a reform announced in response to public criticism ____ diluted during the course of political negotiation.
(a) remain (b) remains
(c) have remained (d) has remained
(e) remaining
16. The number of unresolved cases pending before regulatory bodies ____ to expose the limits of incremental reform.
(a) continue (b) continues
(c) have continued (d) were continuing
(e) continuing
17. There ____ little empirical evidence to support the claim that market discipline alone can ensure accountability.
(a) exist (b) exists
(c) have existed (d) were existing
(e) existing
18. The staff entrusted with supervisory oversight ____ divided over the appropriate scope of regulatory intervention.
(a) remain (b) remains
(c) has remained (d) was remaining
(e) remaining
19. The quality of disclosures from financial institutions **have deteriorated** over time.
(a) has deteriorated (b) are deteriorating
(c) were deteriorated (d) had deteriorated
(e) No improvement
20. Each of the assumptions underlying the framework **have been questioned** by experts.
(a) has been questioned
(b) are being questioned
(c) were being questioned
(d) had questioned
(e) No improvement
21. The committee along with its advisors **have recommended** a phased approach.
(a) has recommended
(b) were recommending
(c) are recommending
(d) had recommended
(e) No improvement
22. Many a policy intervention **have failed** to address the root causes.
(a) has failed (b) are failing
(c) were failing (d) had failed
(e) No improvement
23. The number of cases referred for resolution **have increased** despite repeated warnings.
(a) has increased (b) are increasing
(c) were increasing (d) had increased
(e) No improvement
24. One of the unintended consequences **are** a distortion in credit allocation.
(a) is (b) were
(c) have been (d) being
(e) No improvement
25. Five years **have been** insufficient to undo the damage caused by policy paralysis.
(a) has been (b) were
(c) are (d) being
(e) No improvement

Directions (Q19–Q25): A part of the sentence is underlined. Choose the option that best improves it. If no improvement is required, select No improvement.

Directions (Q26–Q50): In each of the following sentences, choose the option that best completes the sentence.





26. A growing body of academic research on informal labour markets ____ the assumption that regulatory tightening automatically improves compliance.
(a) challenge (b) challenges
(c) have challenged (d) were challenging
(e) challenging
27. The quality of parliamentary deliberations in recent sessions ____ raised concerns about legislative scrutiny.
(a) have (b) has
(c) were (d) are
(e) having
28. Neither judicial pronouncements nor executive assurances ____ sufficient to restore public trust in the process.
(a) appear (b) appears
(c) has appeared (d) was appearing
(e) appearing
29. A combination of weak demand, elevated input costs, and policy uncertainty ____ dampened private investment sentiment.
(a) have (b) has
(c) were (d) are
(e) having
30. The manner in which welfare benefits ____ delivered often determines the credibility of the entire programme.
(a) are (b) is
(c) have been (d) were
(e) being
31. There ____ persistent gaps in the data that complicate any assessment of employment recovery.
(a) exists (b) exist
(c) has existed (d) was existing
(e) existing
32. Many a government initiative aimed at digital inclusion ____ struggled to address last-mile connectivity issues.
(a) have (b) has
(c) were (d) are
(e) having
33. The proliferation of ad-hoc committees, rather than institutional reform, ____ slowed decision-making.
(a) have (b) has
(c) were (d) are
(e) having
34. The media's repeated focus on episodic failures ____ obscured deeper structural challenges in public health delivery.
(a) have (b) has
(c) were (d) are
(e) having
35. A set of fiscal assumptions underlying the budget ____ increasingly difficult to defend.
(a) appear (b) appears
(c) have appeared (d) were appearing
(e) appearing
36. The ethics committee, divided over the interpretation of disclosure norms, ____ yet to arrive at a consensus.
(a) are (b) is
(c) have (d) were
(e) being
37. All the information released after the incident ____ carefully worded to minimise political fallout.
(a) were (b) was
(c) have been (d) are
(e) being
38. The reasons cited for delaying the reform ____ little conviction among industry stakeholders.
(a) inspire (b) inspires
(c) has inspired (d) was inspiring
(e) inspiring
39. The absence of credible enforcement mechanisms ____ rendered several safeguards ineffective.
(a) have (b) has
(c) were (d) are
(e) having





40. One of the unintended consequences of aggressive monetisation ____ the erosion of consumer trust.

- (a) are (b) is
(c) have been (d) were
(e) being

Directions (Q41-Q50): In each of the following questions, a sentence is given followed by five verb options. Choose the option that makes the sentence **grammatically sound and contextually appropriate**.

41. The cumulative impact of delayed judicial appointments and prolonged vacancies in constitutional courts ____ begun to affect the pace of justice delivery across several States.

- (a) have (b) has
(c) were (d) are
(e) having

42. The manner in which public consent ____ manufactured through selective disclosure and strategic silence warrants closer democratic scrutiny.

- (a) are (b) is
(c) have been (d) were
(e) being

43. The growing reliance on executive ordinances, instead of parliamentary debate, ____ weakened institutional checks over time.

- (a) have (b) has
(c) were (d) are
(e) having

44. What appear, at first glance, as marginal policy adjustments ____ often symptomatic of deeper ideological shifts within governance frameworks.

- (a) is (b) are
(c) has been (d) was
(e) being

45. The absence of credible rehabilitation mechanisms for displaced communities ____ amplified resistance to infrastructure expansion projects.

- (a) have (b) has
(c) were (d) are
(e) having

46. A disproportionate share of regulatory attention ____ directed towards headline compliance rather than substantive outcomes.

- (a) remain (b) remains
(c) have remained (d) were remaining
(e) remaining

47. The convergence of economic uncertainty, geopolitical volatility, and domestic policy indecision ____ constrained long-term investment planning.

- (a) have (b) has
(c) were (d) are
(e) having

48. The credibility of institutional assurances, once eroded by repeated reversals, ____ difficult to restore through rhetorical commitments alone.

- (a) become (b) becomes
(c) have become (d) were becoming
(e) becoming

49. What the ongoing debate over federal autonomy ____ ultimately reveal is the fragility of cooperative governance under centralising impulses.

- (a) seek to (b) seeks to
(c) have sought to (d) were seeking to
(e) seeking to

50. The steady normalisation of emergency measures in routine governance ____ raised fundamental questions about constitutional restraint.

- (a) have (b) has
(c) were (d) are
(e) having



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Answers & Exam Insight





Solutions

1. (c)

Explanation:

The subject is *"The widening gap"*, which is singular.

The phrase *"between intent and execution"* is a prepositional phrase and does not affect agreement.

Hence, the verb should be **"has undermined"**, not **"have undermined"**.

Error lies in part (C).

2. (b)

Explanation:

The subject is *"One of the assumptions"*.

"One" is singular, so the verb must be singular.

Correct usage: *"One of the assumptions ... **is** that ..."*

Error lies in (B).

3. (a)

Explanation:

Subject: *"The persistence"* (singular).

The phrase *"along with weak credit appraisal mechanisms"* is additional and does not change the subject.

Correct verb: **continues**, not **continue**.

Error in (C).

4. (c)

Explanation:

Subject: *"Each of the regulatory interventions"*.

"Each" is always singular and takes a singular verb.

Correct form: **has sought**, not **have sought**.

Error in (C).

5. (C)

Explanation:

Subject: *"The lack of clarity"* (singular).

Hence, verb must be singular: **has created**, not **have created**.

Error in (C).

6. (B)

Explanation:

Construction *"Many a + singular noun"* always takes a **singular verb**.

Correct usage: *"Many a reform **was** diluted"*.

Error in (B).

7. (B)

Explanation:

Subject: *"The committee"* (collective noun treated as singular here).

Phrase *"as well as external experts"* does not affect agreement.

Correct verb: **was unanimous**, not **were unanimous**.

Error in (B).

8. (C)

Explanation:

Subject: *"The number of compliance breaches"* — "the number" is singular.

Correct verb: **has declined**, not **have declined**.

Error in (C).

9. (B)

Explanation:

Subject: *"Each employee and officer"*.

"Each" governs the verb → singular verb required.

Correct usage: **was expected**, not **were expected**.

Error in (B).

10. (E) No error

Explanation:

"Five years" here denotes a **period of time**, treated as singular.

Correct structure: *"Five years have failed"* is acceptable in editorial usage when emphasis is on duration as experience.

Sentence is correct.

11. (c) has undermined

Explanation:

Subject: *"A series"* → singular.

Hence, singular present perfect verb **has undermined** is required.

12. (b) appears

Explanation:

In *neither-nor* constructions, the verb agrees with the **nearest subject**.

Nearest subject: *"administrative machinery"* (singular).

Hence, **appears**.





13. (b) highlights

Explanation:

Subject: *"Each of the constraints"*.

"Each" is singular → **highlights**.

14. (a) reveal

Explanation:

"Data" is treated as **plural** in formal/editorial English.

Hence, plural verb **reveal**.

15. (d) has remained

Explanation:

"Many a + singular noun" takes a **singular verb**.

Correct structure: **has remained**.

16. (b) continues

Explanation:

Subject: *"The number"* (singular).

Hence, **continues**.

17. (b) exists

Explanation:

Existential "there" agrees with the **real subject**: *"little empirical evidence"* (uncountable singular).

Hence, **exists**.

18. (a) remain

Explanation:

"Staff" is a **collective noun** used in plural sense here (members acting independently).

Hence, plural verb **remain**.

19. (a) has deteriorated

Explanation:

Subject: *"The quality"* (singular).

Correct verb: **has deteriorated**.

20. (a) has been questioned

Explanation:

Subject: *"Each of the assumptions"* → singular.

Correct verb phrase: **has been questioned**.

21. (a) has recommended

Explanation:

Subject: *"The committee"* (singular).

Phrase *"along with its advisors"* does not affect agreement.

22. (a) has failed

Explanation:

"Many a policy" takes a **singular verb**.

23. (a) has increased

Explanation:

Subject: *"The number of cases"* → singular.

24. (a) is

Explanation:

Subject: *"One"* is singular.

Correct structure: *"One of the consequences is ..."*

25. (e) No improvement

Explanation:

"Five years" here denotes duration; plural verb is acceptable.

Sentence is grammatically sound.

26. (b) challenges

Explanation:

Subject: *"A growing body"* (singular).

Hence, **challenges**.

27. (b) has

Explanation:

Subject: *"The quality"* → singular.

28. (a) appear

Explanation:

In *neither-nor*, verb agrees with nearest subject: *"executive assurances"* (plural).

Hence, **appear**.

29. (b) has

Explanation:

Subject: *"A combination"* is singular.

30. (b) is

Explanation:

Subject: *"The manner"* → singular.

31. (b) exist

Explanation:

Real subject: *"persistent gaps"* (plural).

Hence, **exist**.

32. (b) has

Explanation:

"Many a government initiative" → singular verb.





33. (b) ha

Explanation:

Subject: *"The proliferation"* → singular.

34. (b) has

Explanation:

Subject: *"The media's repeated focus"* → singular.

35. (a) appear

Explanation:

Subject: *"A set of fiscal assumptions"* → plural.

36. (b) is

Explanation:

Subject: *"The ethics committee"* (treated as singular unit).

37. (b) was

Explanation:

"Information" is uncountable and singular.

Hence, **was**.

38. (a) inspire

Explanation:

Subject: *"The reasons"* → plural.

39. (b) has

Explanation:

Subject: *"The absence"* → singular.

40. (b) is

Explanation:

Subject: *"One"* is singular.

41. (b) has

Explanation:

Subject: *"The cumulative impact"* → singular.

42. (b) is

Explanation:

Subject: *"The manner"* → singular.

43. (b) has

Explanation:

Subject: *"The growing reliance"* → singular.

44. (b) are

Explanation:

Subject: *"What appear ..."* — verb agrees with **appear** (plural sense).

45. (b) has

Explanation:

Subject: *"The absence"* → singular.

46. (b) remains

Explanation:

Subject: *"A disproportionate share"* → singular.

47. (b) has

Explanation:

Subject: *"The convergence"* → singular.

48. (b) becomes

Explanation:

Subject: *"The credibility"* → singular.

49. (b) seeks to

Explanation:

Subject: *"What the debate seeks to reveal"* — "what" clause treated as singular.

50. (b) has

Explanation:

Subject: *"The steady normalisation"* → singular.



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