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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.**

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# Concept & Exam Logic





## Introduction: Synonyms and Antonyms

Synonyms and antonyms are an important component of the English Language section in banking examinations such as IBPS PO/Clerk, SBI PO/Clerk, RRB, and RBI exams. Questions from this area assess a candidate's vocabulary range, understanding of word meaning in context, and correct usage. A strong grasp of synonyms (words with similar meanings) and antonyms (words with opposite meanings) directly contributes to higher accuracy and better time management, both of which are essential in competitive, time-bound exams.

### Ways to Solve Synonyms and Antonyms Questions

- One effective approach is the contextual clue method. Here, the meaning of the word is understood based on how it is used in a sentence. For example, if the sentence talks about "rigid rules," the opposite meaning would naturally be "flexible."
- Another useful method is root word analysis. Many English words are formed using prefixes, roots, or suffixes. Understanding these components helps in decoding meanings. For instance, the word "benevolent" contains the root "bene," which means good.
- The elimination technique is widely used in exams. Options that are clearly incorrect are removed first, which usually narrows the choices from five to two, making the final selection easier.
- Learning common synonym-antonym pairs is also helpful, as certain word pairs are repeatedly tested. For example, abundant and scarce frequently appear as opposites.
- Sentence framing is another practical technique. By forming a simple sentence using the given word, the tone and meaning become clearer, which helps in identifying the correct option.
- Word substitution can also be applied. The given word is replaced with each option to check which one fits best in meaning. The most suitable replacement is usually the correct answer.

### Skill Set Required for Synonyms and Antonyms (Banking Exams)

- A strong vocabulary base is essential, especially familiarity with words commonly asked in banking exams. This can be developed through daily word lists and regular mock tests.
- Contextual understanding refers to the ability to infer meaning from usage rather than direct definition. Reading editorials and standard articles regularly helps build this skill.
- Analytical thinking is required to logically eliminate incorrect options. This improves with consistent practice of multiple-choice questions.
- Memory and recall play a key role, as candidates must remember meanings quickly during the exam. Techniques like flashcards and frequent revision are useful here.
- A regular reading habit increases exposure to varied word usage. Newspapers and magazines are particularly beneficial for this purpose.
- Exam awareness is also important. Understanding common question patterns by analysing previous year papers helps in better preparation.

### Key Tip for Banking Aspirants

- Focus on quality rather than quantity. Learning 10 to 15 high-frequency words daily along with their meanings, synonyms, antonyms, and basic usage is far more effective than memorising a large number of words without proper understanding.



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# Application (Exam Questions)





**Directions (Q1–Q15):** In each of the following questions, one word is given in **bold** followed by five options. You are required to find out the **pair of either synonym or antonym** for the highlighted word from the given options.

**1. Abstruse**

- (a) Clear, Obvious (b) Complex, Recondite  
(c) Shallow, Superficial (d) Easy, Simple  
(e) None of the above

**2. Pernicious**

- (a) Harmless, Innocent (b) Beneficial, Helpful  
(c) Deadly, Destructive (d) Mild, Gentle  
(e) None of the above

**3. Alleviate**

- (a) Intensify, Aggravate (b) Soothe, Relieve  
(c) Delay, Defer (d) Provoke, Incite  
(e) None of the above

**4. Taciturn**

- (a) Talkative, Garrulous (b) Silent, Reserved  
(c) Frank, Candid (d) Cheerful, Jovial  
(e) None of the above

**5. Prosaic**

- (a) Imaginative, Creative  
(b) Dull, Mundane  
(c) Abstract, Theoretical  
(d) Artistic, Poetic  
(e) None of the above

**6. Imminent**

- (a) Distant, Remote  
(b) Impending, Approaching  
(c) Avoidable, Optional  
(d) Delayed, Deferred  
(e) None of the above

**7. Obdurate**

- (a) Flexible, Yielding (b) Stubborn, Inflexible  
(c) Gentle, Mild (d) Polite, Courteous  
(e) None of the above

**8. Lucid**

- (a) Confusing, Obscure (b) Clear, Intelligible  
(c) Complex, Intricate (d) Vague, Ambiguous  
(e) None of the above

**9. Trivial**

- (a) Insignificant, Petty (b) Vital, Crucial  
(c) Major, Serious (d) Weighty, Grave  
(e) None of the above

**10. Curtail**

- (a) Extend, Prolong  
(b) Reduce, Shorten  
(c) Support, Aid  
(d) Encourage, Promote  
(e) None of the above

**11. Ambivalent**

- (a) Certain, Sure  
(b) Indifferent, Unconcerned  
(c) Conflicted, Unsure  
(d) Firm, Resolute  
(e) None of the above

**12. Frivolous**

- (a) Serious, Solemn (b) Trivial, Silly  
(c) Grave, Earnest (d) Mature, Sensible  
(e) None of the above

**13. Scrupulous**

- (a) Dishonest, Corrupt (b) Careful, Ethical  
(c) Negligent, Careless (d) Lazy, Sluggish  
(e) None of the above

**14. Recalcitrant**

- (a) Obedient, Submissive  
(b) Defiant, Resistant  
(c) Flexible, Adaptable  
(d) Calm, Placid  
(e) None of the above

**15. Clandestine**

- (a) Open, Public (b) Secret, Covert  
(c) Loud, Noisy (d) Frank, Honest  
(e) None of the above

**Directions (Q16–Q30):** In each of the following questions, a word is given in **bold** followed by five options. You are required to find out the **SYNONYM or ANTONYM (as specified)** of the highlighted word.





## 16. Ubiquitous (Synonym)

- (a) Rare
- (b) Omnipresent
- (c) Scarce
- (d) Limited
- (e) Sparse

## 17. Enervate (Antonym)

- (a) Exhaust
- (b) Drain
- (c) Weaken
- (d) Energise
- (e) Sap

## 18. Laconic (Synonym)

- (a) Verbose
- (b) Concise
- (c) Talkative
- (d) Garrulous
- (e) Lengthy

## 19. Intransigent (Synonym)

- (a) Yielding
- (b) Flexible
- (c) Uncompromising
- (d) Meek
- (e) Timid

## 20. Ephemeral (Antonym)

- (a) Brief
- (b) Fleeting
- (c) Momentary
- (d) Transient
- (e) Permanent

## 21. Avaricious (Synonym)

- (a) Generous
- (b) Greedy
- (c) Liberal
- (d) Charitable
- (e) Benevolent

## 22. Equivocal (Synonym)

- (a) Definite
- (b) Ambiguous
- (c) Certain
- (d) Clear
- (e) Explicit

## 23. Placate (Synonym)

- (a) Provoke
- (b) Appease
- (c) Anger
- (d) Disturb
- (e) Irritate

## 24. Incessant (Antonym)

- (a) Constant
- (b) Continuous
- (c) Ceaseless
- (d) Intermittent
- (e) Perpetual

## 25. Esoteric (Antonym)

- (a) Obscure
- (b) Abstract
- (c) Popular
- (d) Cryptic
- (e) Arcane

## 26. Reticent (Synonym)

- (a) Talkative
- (b) Reserved
- (c) Frank
- (d) Boisterous
- (e) Vocal

## 27. Profligate (Synonym)

- (a) Thrifty
- (b) Wasteful
- (c) Economical
- (d) Prudent
- (e) Frugal

## 28. Docile (Antonym)

- (a) Obedient
- (b) Meek
- (c) Submissive
- (d) Rebellious
- (e) Compliant

## 29. Fastidious (Synonym)

- (a) Careless
- (b) Meticulous
- (c) Sloppy
- (d) Lazy
- (e) Indifferent

## 30. Tenable (Antonym)

- (a) Defensible
- (b) Justifiable
- (c) Sustainable
- (d) Plausible
- (e) Unsustainable

**Directions (Q31–Q35):** A pair of words is given below. Either it may be a **Synonym** or an **Antonym**. Choose the correct set.

## 31. Obstinate

- I) Stubborn
  - II) Yielding
  - III) Inflexible
  - IV) Compliant
  - V) Adamant
- (a) Only I & III                      (b) Only II & IV  
(c) Only I, III & V                (d) Only II & V  
(e) Only III & IV

## 32. Alacrity

- I) Eagerness
  - II) Reluctance
  - III) Promptness
  - IV) Hesitation
  - V) Readiness
- (a) Only I & III                      (b) Only II & IV  
(c) Only I, III & V                (d) Only II, IV & V  
(e) Only III & IV





### 33. Obsolete

- I) Outdated
- II) Archaic
- III) Modern
- IV) Current
- V) Antiquated
- (a) Only I, II & V
- (c) Only I & III
- (e) Only III, IV & V

- (b) Only III & IV
- (d) Only II & IV

### 34. Taciturn

- I) Reserved
- II) Silent
- III) Verbose
- IV) Reticent
- V) Talkative
- (a) Only I, II & V
- (c) Only I & III
- (e) Only III, IV & V

- (b) Only III & V
- (d) Only II & V

### 35. Mitigate

- I) Lessen
- II) Alleviate
- III) Intensify
- IV) Aggravate
- V) Reduce
- (a) Only I, II & V
- (c) Only I & III
- (e) Only III, IV & V

- (b) Only III & IV
- (d) Only II & IV

**Directions (Q36-Q39):** Find the **correct synonym or antonym** of the highlighted word.

### 36. Spurious

- (a) Genuine
- (c) False
- (e) None of the above

- (b) Authentic
- (d) Legitimate

### 37. Augment

- (a) Decrease
- (c) Expand
- (e) None of the above

- (b) Curtail
- (d) Reduce

### 38. Credulous

- (a) Skeptical
- (c) Suspicious
- (e) None of the above

- (b) Gullible
- (d) Doubtful

### 39. Obliterate

- (a) Preserve
  - (c) Erase
  - (e) None of the above
- (b) Maintain
  - (d) Protect

**Directions (Q40-Q43):** Each option contains a **pair of words**. Find the pair that matches the **synonym or antonym** of the highlighted word.

### 40. Prolific

- (a) Scarce, Meagre
  - (c) Rare, Limited
  - (e) Empty, Vacant
- (b) Fertile, Productive
  - (d) Weak, Fragile

### 41. Implicit

- (a) Explicit, Clear
  - (c) Loud, Obvious
  - (e) Plain, Simple
- (b) Implied, Inferred
  - (d) Certain, Sure

### 42. Erroneous

- (a) Correct, Accurate
  - (c) Certain, Definite
  - (e) Reliable, Trustworthy
- (b) Mistaken, Incorrect
  - (d) Valid, Sound

### 43. Austere

- (a) Luxurious, Ornate
  - (c) Cheerful, Merry
  - (e) Decorative, Fancy
- (b) Plain, Severe
  - (d) Soft, Gentle

**Directions (Q44-Q50):** Find the **SYNONYM or ANTONYM** (as specified).

### 44. Obfuscate (Synonym)

- (a) Clarify
  - (c) Confuse
  - (e) Explain
- (b) Enlighten
  - (d) Simplify

### 45. Insolent (Synonym)

- (a) Respectful
  - (c) Polite
  - (e) Courteous
- (b) Rude
  - (d) Timid

### 46. Penury (Antonym)

- (a) Poverty
  - (c) Destitution
  - (e) Scarcity
- (b) Deprivation
  - (d) Affluence





**47. Retrospective (Synonym)**

- (a) Forward-looking
- (b) Reflective
- (c) Predictive
- (d) Anticipatory
- (e) Prospective

**48. Parsimonious (Synonym)**

- (a) Generous
- (b) Miserly
- (c) Lavish
- (d) Extravagant
- (e) Liberal

**49. Garrulous (Antonym)**

- (a) Talkative
- (b) Verbose
- (c) Silent
- (d) Noisy
- (e) Chatty

**50. Preclude (Synonym)**

- (a) Permit
- (b) Allow
- (c) Prevent
- (d) Encourage
- (e) Facilitate



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# Answers & Exam Insight





## Solutions

1. **(b). Complex, Recondite**  
**Explanation:** *Abstruse* means difficult to understand, intellectually complex. "Recondite" also means obscure or complex. Others are antonyms.
2. **(b) Answer: c. Deadly, Destructive**  
**Explanation:** *Pernicious* refers to something harmful in a gradual or subtle way. "Deadly" and "destructive" fit; others indicate harmlessness.
3. **(c) Answer: b. Soothe, Relieve**  
**Explanation:** *Alleviate* means to lessen pain or severity. Option (a) is the antonym.
4. **(d) Answer: b. Silent, Reserved**  
**Explanation:** *Taciturn* describes a person who speaks very little. "Garrulous" is the opposite.
5. **(e) Answer: b. Dull, Mundane**  
**Explanation:** *Prosaic* means ordinary, unimaginative. Options (a) and (d) are opposites.
6. **(b). Impending, Approaching**  
**Explanation:** *Imminent* means about to happen very soon.
7. **(b). Stubborn, Inflexible**  
**Explanation:** *Obdurate* refers to stubborn resistance to change.
8. **(b). Clear, Intelligible**  
**Explanation:** *Lucid* means easy to understand or mentally clear.
9. **(a). Insignificant, Petty**  
**Explanation:** *Trivial* means of little importance. All others show importance.
10. **(b). Reduce, Shorten**  
**Explanation:** *Curtail* means to cut short or limit.
11. **(c). Conflicted, Unsure**  
**Explanation:** *Ambivalent* means having mixed feelings, not firm or certain.
12. **(b). Trivial, Silly**  
**Explanation:** *Frivolous* means lacking seriousness or importance.
13. **(b). Careful, Ethical**  
**Explanation:** *Scrupulous* refers to being morally upright and meticulous.
14. **(b). Defiant, Resistant**  
**Explanation:** *Recalcitrant* means stubbornly refusing authority or discipline.
15. **(b). Secret, Covert**  
**Explanation:** *Clandestine* refers to something kept hidden, often illegally.
16. **(b). Omnipresent**  
**Explanation:** *Ubiquitous* means present everywhere.
17. **(d). Energise**  
**Explanation:** *Enervate* means to weaken; its antonym is to energise.
18. **(b). Concise**  
**Explanation:** *Laconic* means using very few words.
19. **(c). Uncompromising**  
**Explanation:** *Intransigent* means refusing to change one's views.
20. **(e). Permanent**  
**Explanation:** *Ephemeral* means short-lived.
21. **(b). Greedy**  
**Explanation:** *Avaricious* means excessively greedy for wealth.
22. **(b). Ambiguous**  
**Explanation:** *Equivocal* means unclear or open to multiple interpretations.
23. **(b). Appease**  
**Explanation:** *Placate* means to calm or pacify someone.
24. **(d). Intermittent**  
**Explanation:** *Incessant* means without interruption.





25. (c). Popular  
**Explanation:** *Esoteric* is understood by only a few; opposite is widely known.
26. (b). Reserved  
**Explanation:** *Reticent* means unwilling to speak freely.
27. (b). Wasteful  
**Explanation:** *Profligate* refers to reckless extravagance.
28. (d). Rebellious  
**Explanation:** *Docile* means submissive and easy to control.
29. (b). Meticulous  
**Explanation:** *Fastidious* means very attentive to detail.
30. (e). Unsustainable  
**Explanation:** *Tenable* means defensible or capable of being maintained.
31. (c). Only I, III & V  
**Explanation:** Stubborn, inflexible, adamant are synonyms.
32. (c). Only I, III & V  
**Explanation:** *Alacrity* means eagerness and readiness.
33. (a). Only I, II & V  
**Explanation:** All three mean outdated.
34. (a). Only I, II & IV  
**Explanation:** Reserved, silent, reticent are synonyms.
35. (a). Only I, II & V  
**Explanation:** *Mitigate* means to reduce severity.
36. (c). False  
**Explanation:** *Spurious* means not genuine.
37. (c). Expand  
**Explanation:** *Augment* means to increase.
38. (b). Gullible  
**Explanation:** *Credulous* means easily believing others.
39. (c). Erase  
**Explanation:** *Obliterate* means destroy completely.
40. (b). Fertile, Productive
41. (b). Implied, Inferred
42. (b). Mistaken, Incorrect
43. (b). Plain, Severe
44. (c). Confuse
45. (b). Rude
46. (d). Affluence
47. (b). Reflective
48. (b). Miserly
49. (c). Silent
50. (c). Prevent

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