

BANK EXAMS 2026

SBI | IBPS | RRB CLERK

ENGLISH

**SUBJECT VERB
AGREEMENT**

**इस SESSION को
बिना देखे मत जाना!**

6 PM By kinjal Ma'am



Directions (Q1-Q5): Each of the following sentences has been divided into four parts, labeled (A), (B), (C), and (D). One part of the sentence may contain a grammatical or usage error. Identify the part that contains the error. If there is no error, choose (E) No error.

01.

The rapid proliferation of digital financial services have (A) / fundamentally transformed the traditional banking landscape (B) /, compelling institutions to reconfigure their operational (C) /frameworks and risk management protocols. (D) / No error (E)

02.

While technology-driven innovations, such as (A) / real-time payments, mobile wallets, and AI-based fraud detection systems, have augmented efficiency (B) / and accessibility, they have concomitantly engendered novel vulnerabilities, (C) / including sophisticated cyberattacks and algorithmic biases that disproportionately affects underrepresented customer segments. (D) / No error (E)

03.

Regulatory authorities, cognizant of these emergent risks, (A) / have intensified oversight mechanisms, promulgating guidelines that mandates enhanced data protection, (B) / rigorous audit trails, and (C) / periodic stress testing of both legacy and contemporary systems. (D) / No error (E)

04.

Simultaneously, the human element remain indispensable; (A) / notwithstanding automation, trained personnel are essential for (B) / nuanced decision-making, grievance redressal, and maintaining public (C) / trust in an increasingly digitized financial ecosystem. (D) /No error (E)

05.

Ultimately, the equilibrium between (A) / technological innovation and prudent governance (B) / will dictates the resilience and inclusivity (C) / of the banking sector in the forthcoming decade. (D) / No error (E)

Directions (Q6-Q10): In each of the following sentences, a part of the sentence is bolded.

Choose the option that correctly replaces the bold part to make the sentence grammatically correct. If the bold part is already correct, choose (E) No improvement required.

06.

The evolution of digital banking **have** **revolutionized** the financial ecosystem, enabling faster payments and broader accessibility.

- A. were revolutionizing
- B. is revolutionizing
- C. had revolutionized
- D. has revolutionized
- E. No improvement required

07.

Despite the proliferation of automated systems, human intervention **remain essential** for handling complex queries and exceptions.

- A. remains essential
- B. remaining essential
- C. have remained essential
- D. is remaining essential
- E. No improvement required

08.

Many fintech startups **offers innovative solutions**, but their scalability and regulatory compliance poses significant challenges.

- A. offering innovative solutions
- B. offer innovative solutions
- C. has offered innovative solutions
- D. is offering innovative solutions
- E. No improvement required

09.

Furthermore, a number of established banks **was** **slow to adapt** to these technological shifts, resulting in competitive disadvantages.

- A. were slow to adapt
- B. is slow to adapt
- C. have slow to adapt
- D. be slow to adapt
- E. No improvement required

10.

Ultimately, the success of digital initiatives **depend** **on** the coordinated efforts of regulators, banks, and technology providers.

- A. will depending on
- B. is depending on
- C. depends on
- D. were dependent on
- E. No improvement required

Directions (Q11-Q20): Each sentence is divided into four parts (A–D). Identify the part that contains an error related to determiners. If there is no error, choose E.

11.

(A) Every of the branch managers / **(B)** were instructed to review / **(C)** all pending loan applications / **(D)** before the quarterly audit. / **(E)**
No error

12.

(A) Few of the applicants / **(B)** has submitted the KYC documents / **(C)** on time despite repeated reminders / **(D)** issued by the bank. / **(E)** No error

13.

(A) Much of the employees / **(B)** have completed / **(C)** the mandatory compliance training / **(D)** ahead of the deadline. / **(E)** No error

14.

(A) Any of the staff members / **(B)** has failed to report / **(C)** the discrepancies found in the audit / **(D)** to the compliance department. / **(E)** No error

15.

(A) Several of the documents / (B) was misplaced during the verification process / (C) despite repeated efforts to organize them / (D) meticulously. / (E) No error

16.

(A) No of the officers / **(B)** was aware of the changes / **(C)** in the RBI circular issued last month / **(D)** regarding interest rate policies. / **(E)** No error

17.

(A) All the branch manager / **(B)** has completed the mandatory compliance training / **(C)** and submitted the report / **(D)** to the central office. / **(E)**
No error

18.

(A) A new set of instructions / **(B)** issued by RBI / **(C)** must be followed by the staff / **(D)** in each department meticulously. / **(E)** No error

19.

(A) Another of the employees have / **(B)** volunteered to lead / **(C)** the task force on digital banking / **(D)** initiatives this quarter. / **(E)** No error

20.

(A) Each of the candidates / **(B)** have submitted some of / **(C)** the required documents / **(D)** for verification before the deadline. / **(E)** No error

21.

The rapid proliferation of digital financial services have(A)/ fundamentally transformed the traditional banking landscape(B)/, compelling institutions to reconfigure their operational(C)/ frameworks and risk management protocols. (D)/ No error(E)

22.

While technology-driven innovations, such as(A)/ real-time payments, mobile wallets, and AI-based fraud detection systems, have augmented efficiency(B)/ and accessibility, they have concomitantly engendered novel vulnerabilities, (C) / including sophisticated cyberattacks and algorithmic biases that disproportionately affects underrepresented customer segments. (D)/ No error(E)

23.

Regulatory authorities, cognizant of these emergent risks, (A)/ have intensified oversight mechanisms, promulgating guidelines that mandates enhanced data protection, (B)/rigorous audit trails, and(C)/ periodic stress testing of both legacy and contemporary systems.(D)/ No error(E)

24.

Simultaneously, the human element remain indispensable; (A)/ notwithstanding automation, trained personnel are essential for(B)/ nuanced decision-making, grievance redressal, and maintaining public(C)/ trust in an increasingly digitized financial ecosystem. (D)/ No error(E)

25.

Ultimately, the equilibrium between(A)/ technological innovation and prudent governance(B)/ will dictates the resilience and inclusivity(C)/ of the banking sector in the forthcoming decade. (D)/ No error(E)

26.

(A) The report suggests that the policy will reduce inflation / **(B)** by increasing interest rates, despite / **(C)** the central bank has previously warned / **(D)** such moves might stifle growth. / **(E)** No error

27.

(A) Each of the candidates were evaluated / (B) on the basis of their prior experience, / (C) communication skills, and ability / (D) to adapt in changing environments. / (E) No error

28.

(A) The solution, albeit innovative in its structure, / (B) fails to address the core dilemma / (C) that lies in aligning profitability / (D) with short-term stakeholder appeasement. / (E) No error

29.

(A) The novel is rich in symbolism and allusion, /
(B) yet lacks a coherent narrative arc, / (C)
making it a text more admired / (D) than it is
actually being read. / (E) No error

30.

(A) While the strategy appears lucrative on paper,
/ (B) its practical execution demands more
resources / (C) than the organization currently
possesses, / (D) making it an infeasible but
attractive proposition. / (E) No error

ENGLISH

RANK FILE

For Bank & Insurance Exams
2026

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

1. Daily DPPs
2. Topic Wise Questions
3. Topic Wise Test
4. Full Length DPPs
5. Full Length Tests
6. Exam Wise Tests
7. Repeater's DPP's
8. Repeater's Tests



Kinjal Gadhavi English Adda247

Telegram Channel

USE CODE Y659 FOR MAXIMUM DISCOUNT



Adda

UP

CO-OPERATIVE BATCH 2026

P21

STARTS - 29 APR 2026 | TIME - 9:00 AM TO 7:00 PM



ACE



SBI | IBPS | RRB

2026-27



COMPLETE BATCH FOR PRE + MAINS

31 Mar, 2026 10 AM TO 7 PM

AMBITION



ENGLISH
FOUNDATION BATCH

PRE + Mains + Descriptive

For 2026-27 Bank Exams

Starts: 29 Dec | 2:00 PM - 3:30 PM

USE CODE Y659 FOR MAXIMUM DISCOUNT

**BANK
MAHAPACK
SELECTION BOX 2.0**

With
English Book Kit
Personalized Selection Box

Selection ka Saathi

**BANK
MAHAPACK**

*for all Bank & Insurance
Exams*

Selection Ka Saathi

**BANK
MAHAPACK
SELECTION BOX**

With
Hindi Book Kit

Personalized Selection Box

USE CODE Y659 FOR MAXIMUM DISCOUNT

Best Seller



Bank Maha Pack for IBPS, RRB & SBI Exams

₹ 4249 ~~₹ 16996~~ (75% off)

Find Product By Exam



Bank Maha Pack



Bank Exams 2026-27



IBPS RRB PO Clerk

VIEW ALL

Browse By Product



Live Classes



Mock Test



Home



Mahapack



My Content

FLASH SALE

Prime

Test Prime



Store



Bank Maha Pack for IBPS, RRB & SBI Exams

17k+ Mock Tests 19k+ Videos 6k+ Ebooks

₹ 2662 ~~₹ 12100~~ (78% off)

Offer is Live



Bank Maha Pack Selection Box 2.0 With English Book Kit

18k+ Mock Tests 15k+ Videos 5k+ Ebooks
7 Books

₹ 4051.74 ~~₹ 18417~~ (78% off)

Offer is Live



Bank Maha Pack Selection Box Hindi Book Kit

16k+ Mock Tests 19k+ Videos 6k+ Ebooks
7 Books

₹ 4051.74 ~~₹ 18417~~ (78% off)

Offer is Live



Bank Maha Pack Plus For IBPS,

Sort By

Filter

No Filter

for all Bank Insurance Exams

Selection Ka Saathi

Hinglish

Toppers Recommended

Bank Maha Pack for IBPS, RRB & SBI Exams

Exams Covered: 14

MAHAPACK

Offers & Discounts



"Y659" coupon applied



Use Coins: 1249.50



For Admission Enquiry

CALL NOW

What will you get



Access to Structured Classes in Live & Recorded Form

Our Plans

12 months

₹2499

MORE OFFERS

₹12495.0 (80% off)

BUY NOW

ANSWER KEY

1. a	2. d	3. b	4. a	5. c	6. d
7. a	8. b	9. a	10. c	11. a	12. b
13. a	14. a	15. b	16. a	17. a	18. e
19. a	20. b	21. ?	22. ?	23. ?	24. ?
25. ?	26. c	27. a	28. d	29. d	30. d