

ENGLISH LANGUAGE

Under the examination scheme of State Bank of India P.O. Exams and other Bank P.O. Examinations, the test of English Language is not of qualifying nature but compulsory and it does have a bearing on the overall marking pattern. It is assumed that almost all candidates are fully aware of this fact. The English Language test makes a large section of aspirants vigilant. Undoubtedly English can be regarded as a vital subject. Hence, every student should take this test seriously and pay a balanced attention to enrich himself with the relevant facts of English.

It is a general notion that English is a foreign language and so it is very difficult. But this notion is far from truth. A student must understand that English is not a tough language. A language is a practical medium of expression of our ideas and thoughts. People who study and use a language are mainly interested in how they can do things with the language—how they can make meanings, get attention to their problems and interests, influence their friends and colleagues and create a rich social life for themselves. They are only interested in the grammatical structure of the language as a means to getting things done. A grammar puts together the Patterns of the language. To acquire a simple, direct and forceful knowledge in writing and reading calls for constant practice. It does not come by nature. As the poet Pope says :

"True ease in writing comes from art, not chance.

As those move easiest who have learnt to dance"

A critical analysis of questions asked in previous Bank P.O & Specialist Officers' examinations reveals that the questions in English Language are designed to test candidates understanding of English and its usage. It is aimed how well candidates do understand the grammatical rules and their usages, how well they do comprehend the idea

conveyed in the given passage and how well candidates can express the given idea. This section consists of 50 questions. The subject matter of questions generally comprise the following topics :

- (i) Common Errors
- (ii) Fill up the Blanks
- (iii) Synonyms and Antonyms
- (iv) Spelling Errors
- (v) Idioms / Phrase Meaning
- (vi) Sentence Improvement
- (vii) Jumbled sentences
- (viii) Cloze Test
- (ix) Comprehension Test.

While preparing for this section candidates must be careful about the rules of grammar, word-power etc. They must develop habit of reading and comprehending a standard News Paper of English. In order to present clear idea about the nature of questions, the different topics have been analysed critically.

COMPREHENSION TEST

The Oxford Advanced Learner's Dictionary meaning of the word 'comprehension' is an exercise aimed at improving or testing one's understanding of a language. So, the comprehension test is included in the scheme of the examination to test candidate's capacity to understand what is said or implied in the passage.

In the Bank P. O. Exams, a passage is given, followed by ten to fifteen questions. Among these questions, some are general questions on what is said in the passage and some are on terms used in the passage. Generally some words or terms are printed in bold in the passage. Some questions relate to these words as antonyms and synonyms. Clearly, a student must have a good knowledge of word-power and grammar and ability to understand a passage.

Quite a few students believe that it is possible to understand the key idea of paragraph by just read-

ing the first and the last sentence but this need not be necessarily true.

"The level of comprehension" (understanding) of passage is a very wide term and this includes skills such as :

- (a) logical ability and the ability to infer
- (b) ability to link paragraph or analytical ability
- (c) ability to reason
- (d) ability to understand the motive of the author
- (e) reading speed
- (f) vocabulary power, and
- (g) retaining factual information to save time, otherwise you will always have to refer back and find out the required information which will necessarily consume valuable time.

Majority of the candidates believe in reading the questions first. The assumption is that one will be able to find the answers faster in the text of the passage, if one knows the questions before reading the passage. But there are three very good reasons not to follow this technique :

(i) Firstly, it is not possible for anyone to remember all the questions as they are given at once. Again, when one read the passage, one's stress will be on locating the answer to the questions and not on comprehending the central idea of the passage.

(ii) The order of the questions need not be progressive with the text. Thus, one may not be able to find the answers in the same order.

(iii) Now it is observed that most of the questions in reading comprehension are indirect. Such questions may be of the following formats :

(a) It can be inferred from the passage that ...

(Implied Information)

(b) According to the author

.... (Main Idea)

(c) The passage is primarily concerned with ... (Main Idea)

(d) The author's statement that... (Specific Information)

(e) Which of the following describes the mood of the passage ... (Tone or Mood)

(f) The author implies that ... (Implied Information)

(g) The main purpose of the passage ... (Main Idea)

(h) The author's tone is best described as ... (Tone or Mood)

(i) One could easily see the author as ... (Implied Information)

(j) What is the difference/commonality between

(Linking Paragraphs)

This list may be still longer. The answers to such questions cannot be directly lifted from the text of the passage. One can answer these questions accurately only if one has a good comprehension of the passage. Therefore, reading such questions before reading the passage shall have no additional value and can only be a hindrance to comprehension.

SOME IMPORTANT TIPS

1. The most important way to really understand what you are reading is to "get involved" with the passage.

2. You should underline important parts of passage. The underlining will help you to answer questions. Practically a question will ask you to detect — the main idea or the information that is specifically mentioned in the passage or information that is implied (not directly) stated in the passage or the tone/mood of the passage.

If you find out quickly what the question is aiming for, you will arrive more easily at the correct answer by referring to your underlinings in the passage.

3. While reading the passage you should translate the information contained in each para into your own language, by analysing the elements of the passage, recognising the relationship between these ele-

ments, seeking cause-effect relationships, implications etc.

4. Encircle transitional and key words while reading the passage. The transitional words are "bridge" words that will help you to discover logical connections in the given passage. Encircling these transitional words will help you to get a better understanding of the passage.

5. Derive the meaning of "tough or unfamiliar" words by using the context method. Suppose, you don't know the meaning of a certain word in a passage, try to determine the meaning of that word from the context, i.e., from the words that are close in position to that word whose meaning you do not know. Often an author uses an unfamiliar word and then immediately defines it within the same sentence. Look at the words in the immediate vicinity of the word or phrase which appears to be tough or unfamiliar. These words will give you a sense of the meaning of the unfamiliar word.

6. As you read each question, determine the type:

(i) **Main Idea** : Selection of the main thought of the passage, ability to judge the general significance of the passage, ability to select the best title of the passage.

(ii) **Detecting Details** : Ability to understand the author's explicit statement, to get the literal meaning of what is written, to identify details.

(iii) **Inferential Reasoning** : Ability to weave together the ideas of a passage and to see their relationship or linking, to draw correct inferences, to go beyond literal interpretation to the implications of the statements.

(iv) **Tone or Mood** : Ability to determine from the passage, the tone or mood that is dominant in the passage — humorous, serious, sad, mysterious, factual etc.

7. Do not answer a question on the basis of your own opinion. Answer each question on the basis of the information given or suggested in the passage itself. Your own views or judgements may some-

IMPORTANT

It is generally seen that the passages asked in SBI & Associate Banks Probationary Officers Exams and other Bank P.O. Exams are related to financial sector, banking sectors, Information Technology etc. The passages are no longer story or event based, that are easily comprehensible. Today it is a different thing. Candidates are therefore, advised to study Business Standard, The Economic Times, etc to focus on economy based passages. Kiran Prakashan has introduced this approach in Pratyogita Kiran under title Improve Your Comprehension in which you get passage based on economy with answers and explanations. It will be proved useful in the preparation of this section.

times conflict with what the author of the passage is expressing. Answer the question according to what the author believes.

8. Look back at the passage when in doubt. Sometimes while you are answering a question, you are not quite sure whether you have chosen the correct answer. Often, the underlinings, that you have made while reading the passage, will help you to determine whether a certain choice is the only correct choice. Again, refer to the passage while answering factual questions.

9. To answer questions on comprehension most effectively you should read the question and proceed to look at the alternative choices in the order of choices (1), (2), (3) and (4). If the first choice does not give you the definite feeling that it is correct, do not try to analyse it further. Move to the second choice. Again, if that choice does not make you feel that it is correct one, and you really have to think carefully about the choice, go on the third choice. The choice, that you feel first, is definitely correct (say choice 3) is the one you should mark. Do not bother about going on to the remaining choices. In other words, stop at the choice that you feel is obviously right one.

Suppose, you have gone through all four choices, and you do not know which one is correct, or you do not see anyone that stands out as obviously being correct, then quickly guess or leave the question blank and go on to the next question. You may, quite possibly, come across the answer to the above question while working on the next question.

10. Increase your vocabulary to boost your score in the Comprehension Test. You can increase your vocabulary tremendously by learning affixes, roots etc. by reading as extensively as possible—novels, non-fiction, newspapers, magazines, listening to the people who speak well and by referring to dictionary often.

PASSAGE

Directions (1-10) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

The evolution of Bring Your Own Device (BYOD) trend has been as profound as it has been rapid. It represents the more visible sign that the boundaries between personal life and work life are blurring. The 9am - 5 pm model of working solely from office has become archaic and increasingly people are working extended hours from a range of locations. At the very heart of this evolution is the ability to access enterprise networks from anywhere and anytime. The concept of cloud computing serves effectively to extend the office out of office. The much heralded benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practice poses new challenges that may outweigh the benefits. A world-wide survey commissioned by Fortinet chose to look at attitudes towards BYOD and security from the users' point of view instead of the IT managers. Specifically the survey was conducted in 15 territories on a group of graduate employees

in their early twenties because they represent the fit generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influencers and decision makers. The survey findings reveal that for financial organizations, the decision to embrace BYOD is extremely dangerous. Larger organizations will have mature IT strategies and policies in place. But what about smaller financial businesses? They might not have such well developed strategies to protect confidential data.

Crucially, within younger employee group, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of **subversion** cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand, the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organization, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surrounding BYOD and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognize the risks to the organization but are adamant that those risks are worth taking.

1. According to the passage, for which of the following reasons did Fortinet conduct the sur-

vey on a group of graduate employees in their early twenties?

- (A) As this group represents the future decision makers
 - (B) As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets
 - (C) As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose
- (1) All (A), (B) & (C)
(2) Only (C)
(3) Both (A) & (C)
(4) Only (A)
(5) Only (B)

2. Which of the following is **not true** about BYOD?

- (1) BYOD enables employees to access enterprise network from anywhere and anytime
- (2) Due to evolution of BYOD trend the 9 am - 5 pm model of working solely from office has become outdated
- (3) Recent research has confirmed that BYOD boosts organisational productivity
- (4) The concept of cloud computing facilitates the BYOD trend
- (5) All the given facts are true

3. According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?

- (1) Their employees have poor knowledge about their devices which in turn pose a threat to the confidential data of the organisation
- (2) Their employees are more vulnerable to misplacement of devices
- (3) They may lack mature IT strategies and policies required to protect confidential data
- (4) They cannot afford to deal with damage liability is-

sues of employee-owned devices

(5) Their employees have a tendency to change jobs frequently

4. According to the passage, the expectation of younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks ?

(A) Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose

(B) Younger employees may strongly feel like leaving the company if it prevents usage of own device and join some other company that does not have such stringent policies

(C) Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purposes

(1) Only (C)

(2) Only (B)

(3) Both (A) & (C)

(4) Only (A)

(5) All (A), (B) & (C)

5. According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose ?

(1) As they often find that the devices provided by the company lack quality

(2) As they have access to their favourite applications while working

(3) As majority of them believe that output doubles when they use their own devices for work purpose

(4) As handling data from their own devices reinforces their sense of responsibility

(5) As it helps them create a brand of their own

6. What is/are the author's main objective(s) in writing the passage ?

(A) To break the myth that BYOD promotes employee efficiency and organisational productivity

(B) To suggest ways to control subversion across levels of corporate chain of command

(C) To throw light upon the fact that employees even after knowing the risks involved, prefer to use their own devices for work purpose mostly for personal benefits

(1) Both (A) & (C)

(2) All (A), (B) & (C)

(3) Only (C)

(4) Only (A) (5) Only (B)

Directions (7-8) : Choose the word which is **MOST SIMILAR** in meaning to the word printed in **bold** as used in the passage.

7. Heralded

(1) Suspected (2) Publicised

(3) Dragged (4) Objective

(5) Benefit

8. Outweigh

(1) Control

(2) Venture

(3) Perish

(4) Determine

(5) Surpass

Directions (9-10) : Choose the word which is **MOST OPPOSITE** in meaning to the word printed in **bold** as used in the passage.

9. Embrace

(1) Contradict (2) Disobey

(3) Curtail (4) Reject

(5) Obscure

10. Subversion

(1) Compliance

(2) Sanity

(3) Popularity

(4) Destabilisation

(5) Clarity

[SBI Po Exam, 28.04.2013]

ANSWERS WITH EXPLANATIONS

1. (3) 2. (3) 3. (3) 4. (3)

5. (2) 6. (1)

7. (2) The word **Heralded (Adjective)** means : publicly said; publicised.

Look at the sentence :

The heralded report is like a blue print for the future of transport.

8. (5) The word **Outweigh (Verb)** means : surpass; to be greater or more important than something.

Look at the sentence :

The advantages far outweigh the disadvantages.

9. (4) The word **Embrace (Verb)** means : to accept an idea, a proposal etc to include something.

The word **Reject (Verb)** means : to refuse to accept or consider something.

10. (1) The word **Subversion (Noun)** means : destruction; destroying the authority; destabilisation.

The word **Compliance (Noun)** means : the practice of obeying rules or requests made by people in authority.

ANTONYMS AND SYNONYMS

The word 'Synonym' means a word or phrase with the same or nearly the same meaning as another in the same language. For example, 'shut' and 'close' are synonyms. The word 'antonym' means a word that is opposite in meaning to another word. For example, 'old' has two possible antonyms : young and new.

In Bank PO exams of today varied questions are asked from this section. Some times a passage is given with some words in bold. Some questions relate to these words in which a candidate is required to choose the appropriate word from the given choices. Clearly, the candidates are to choose the words nearly same in meaning or opposite in meaning as directed to do. Certainly it is the sense of the word used in context of the passage, that is to be kept in mind. Sometimes independent questions are asked on this section. The best way to answer antonym/synonym questions is to recall the antonym/synonym of the word in capital letters or in bold. Then put a cursory view on the options to see whether antonym/synonym that you know

is given or not. You are to follow the method of selection. The right selection is made by gathering information about the word in capital or bold. Other method is to eliminate the impossible alternatives. This will minimise the chances of committing errors. While solving questions, always look into all the alternatives and find reasons for why a certain alternative is correct or not.

Now let's consider questions asked in previous exams.

Directions (1-5) : In each of the following questions four words are given of which two words are **most nearly the same or opposite** in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination.

- (A) nascent (B) emerging (C) insecure (D) nascent
(1) A-C (2) B-D
(3) B-C (4) A-D
(5) A-B
- (A) elated (B) eccentric (C) explicit (D) abnormal
(1) A-B (2) B-D
(3) A-C (4) A-D
(5) D-C
- (A) abundance (B) incomparable (C) projection (D) plethora
(1) A-C (2) A-B
(3) C-D (4) B-D
(5) A-D
- (A) purposefully (B) inaccurately (C) inadvertently (D) unchangeably
(1) A-C (2) A-B
(3) B-C (4) B-D
(5) A-D
- (A) germane (B) generate (C) reliable (D) irrelevant
(1) B-D (2) B-C
(3) A-B (4) C-D
(5) A-D

[SBI Po Exam, 28.04.2013]

ANSWERS

- 1.(3) 2.(2) 3.(5) 4.(1) 5.(5)

FILL UP THE BLANKS

A number of questions relating to fill in the blanks are asked in the Bank P.O. Examinations. And to solve these questions the use of usage is very important. Without an idea of usage it will be difficult to answer them. Moreover, these questions check the grammatical understanding of the candidates. The more deep knowledge one has in English Language it will be equally easier for him to answer. Besides, a good working knowledge of vocabulary helps. If one likes to acquaint himself with such problems then see the following examples with answers.

Directions (1-5) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

- What you want to digitalise a city ___ with millions, you don't bet ___ the odds.
(1) proceeding, into
(2) teeming, against
(3) undergoing, adhere
(4) dangling, for
(5) falling, above
- The numbers ___ by the legitimate online music service providers indicate that growing number of users are ___ to buy music.
(1) morphed, ignoring
(2) labelled, thriving
(3) figured, fanatic
(4) painted, interested
(5) touted, willing
- If India is ___ on protecting its resources, international business appears equally ___ to safeguard its profit.
(1) dreaded, fragile
(2) stubborn, weak
(3) bent, determined
(4) approaching, settled
(5) obsessed, prepared
- Brands ___ decision-simplicity strategies make full use of available information to ___

where consumers are on the path of decision making and direct them to the best market offers.

- (1) diluting, divulge
- (2) tempting, maintain
- (3) imputing, overdrive
- (4) pursuing, assess
- (5) employing, trust

5. Lack of financing options, ___ with HR and technological ___, make small and medium enterprises sector the most vulnerable component of our economy.

- (1) except, loophole
- (2) coupled, challenges
- (3) armed, benefits
- (4) registered, strategies
- (5) strengthened, facilities

[SBI Po Exam, 28.04.2013]

ANSWERS

- 1.(2) 2.(5) 3.(3) 4.(4) 5.(2)

JUMBLED SENTENCES

In Bank P.O. Exams, generally five questions are asked from this topic. A paragraph is split into 6-8 sentences which are jumbled. Such questions are designed to test a candidate's ability to analyse and evaluate the relationship among the split sentences and to arrange them in a logical and harmonious order.

A paragraph is a number of sentences grouped together and relating to one topic or a group of related sentences that develop a single point. The first and most important principle of it is unity. The topic, theme or subject of a paragraph is very often, expressed in the first sentence. It is called the key-sentence. The second principle is order-that is, logical sequence of thought or development of the subject. Events are related in the order of their occurrence and all ideas are connected with the leading idea and arranged according to their importance or order. It should be noted that the first sentence states the topic - a fact, a statement or a proposition, the last sums up the

whole paragraph. Always keep these things in mind while solving questions on this topic. Try to understand the logical sequence of thought. The arrangement will be easy.

Now let's consider questions asked in previous exams.

Directions (1-5) : Rearrange the following six sentences (A), (B) (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class room.
- (B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.
- (C) Eductor, decided the group of engineers, all alumni of the Indian Institute of technology, where they founded Eductor Technologies in August 2009.
- (D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.
- (E) With this desire they created a solution that digitizes school texts books and other learning materials so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch screen tablets.
- (F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or device, what should it be called ?

1. Which of the following sentences should be the **FIRST** after rearrangement?
(1) F (2) D
(3) A (4) C
(5) E
2. Which of the following sentences should be the **THIRD** after rearrangement?
(1) A (2) B
(3) D (4) E
(5) F
3. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?
(1) A (2) F
(3) E (4) B
(5) D
4. Which of the following sentences should be the **FOURTH** after rearrangement?
(1) A (2) F
(3) E (4) B
(5) C
5. Which of the following sentences should be the **FIFTH** after rearrangement?
(1) A (2) D
(3) C (4) E
(5) F

[SBI Po Exam, 28.04.2013]

ANSWERS

- 1.(4) 2.(4) 3.(5) 4.(4) 5.(4)

CLOZE TEST

These years in the Bank P. O. Exams Cloze Test is in vogue. In the face of lack of instruction it becomes very difficult for the candidates to answer them. As per the convention of such exam cloze test is a part of passage. A passage has generally 10 to 15 blanks. There are 5 options in the answer. To solve, there are certain possible techniques. In the given options, there may be one synonym, one is antonym and one is irrelevant. The words before and after the blank space should be carefully studied to comprehend the sentence. The essence of the sentence should be understood. The correct use of options is also important. This means the subtle difference in the mean-

ing of various options is very important. This helps in all such questions having one full sentence. Thus, during the preparation for the exam one should take note of the sentence. Then it will be easier to solve the cloze test. It is to remember that the answer to the blank lies in the options.

Let's study a few questions from the previous year examinations.

Directions (1-10) : In the following passage there are blanks each of which have been numbered. Against each number, there are five words one of which fills the blank appropriately. Find the appropriate word in each case.

In any organized group of mammals, no matter how co-operative, there is always a (1) for social dominance. As he pursues this, each adult individual (2) a particular social rank, giving him his position, or status, in the group hierarchy. The situation never remains (3) for very long, largely because all the status strugglers are (4) older. When the overlords, or 'top-dogs', become senile, their seniority is challenged and they are (5) by their immediate subordinates. There is then renewed dominance squabbling as (6) moves a little farther up the social ladder. At the other end of the scale, the younger members of the group are maturing rapidly, keeping up the pressure from (7). In addition, certain members of the group may suddenly be (8) down by disease or accidental death, leaving gaps in the hierarchy that have to be quickly filled.

The general result is a constant condition of status tension. Under natural (9) this tension remains tolerable because of the limited size of the social groupings. If, however, in the artificial environment of captivity, the group size becomes too big, or the space available too small, then the status 'rat race' soon gets out of hand, dominance battles rage uncontrollably, and the leaders of the packs, prides, colonies or tribes come under (10) strain.

1. (1) feel (2) struggle
(3) war (4) envy
(5) stress
2. (1) allots (2) inherits
(3) approves (4) acquires
(5) desires
3. (1) stable (2) equitable
(3) equal (4) calm
(5) unstable
4. (1) aheading (2) looking
(3) feeling (4) moving
(5) growing
5. (1) throned
(2) thrown
(3) overthrown
(4) insulted
(5) picked
6. (1) they (2) junior
(3) elder (4) everyone
(5) each one
7. (1) above (2) sides
(3) top (4) behind
(5) below
8. (1) go (2) feel
(3) struck (4) run
(5) come
9. (1) forces
(2) conditions
(3) pressures
(4) preconditions
(5) upbringing
10. (1) severe (2) unwanted
(3) stress (4) productive
(5) desirable

ANSWERS

- 1.(2) 2.(4) 3.(1) 4.(5) 5.(3)
6.(4) 7.(5) 8.(3) 9.(2) 10.(1)

COMMON ERRORS

Questions on Common Errors are almost common in every Bank P. O. Exam. five to ten questions are asked on common grammatical or idiomatic errors. To answer the questions on common errors, a candidate must have a good command over the grammatical rules.

In the question generally a sentence which is divided into four parts is given. A candidate is to find out the part which contains the error. The error may be due to the defective use of a word or the use of a word which should not be made or missing of a word which must be used to make the sense clear.

To spot the part which contains an error may be a difficult task. For example, a sentence can be made correct by making change in one part or more than one parts. But in objective type questions, a question should not have more than one answer. So, a candidate has to find out the part by changing which the sentence can be made correct.

In case of a general student, to develop a command over all grammatical rules is not a easy nut to crack. Specially to a candidate who has completed his graduation grammatical rules are long forgotten. To reshuffle them is of course, a time consuming affair. One who is in touch with his/her younger brothers or sisters and helping them in English grammar may find the task easier. But for a thorough preparation, a candidate may resort to **A Mirror of Common Errors** published from **Kiran Prakashan**.

If a candidate likes to follow the commonly known grammars one must be choosy. Generally a grammar contains a host of information. Classification, elaboration and other critical aspects are given much importance and a part of which may be proved fruitful to a candidate of Bank P. O. Exam. If you follow the question papers of recently held exams, you can notice that. To give a good account to oneself, a candidate need not waste his time in

studying and practising each and every grammatical rule. From the previously held exams, it appears that the following topics are gaining more importance now a days-

- (i) Subject— Verb Agreement.
- (ii) Uses of Participles and Infinitives
- (iii) Uses of Modals

SYLLABUS

- (i) **Subject Verb Agreement**
 - (ii) **Articles** : their appropriate usage
 - (iii) **Nouns** : number, gender, person and case
 - (iv) **Pronouns** : different forms, cases and patterns; i.e. some, any, who, which, that, whose, whom etc.
 - (v) **Adjective** : different forms and patterns, i.e. positive, comparative, superlative and their appropriate usage.
 - (vi) **Verb** : principal and auxiliary verbs, modal auxiliaries, their different forms and patterns
 - (vii) **Adverbs** : different forms and appropriate placing
 - (viii) **Conjunctions** : differnt forms and appropriate usage i.e., but, though, no sooner....than, as soon as, hardly when, scarcelywhen, for, because, and, suchas, so that, so as, not onlybut also, eitheror, neithernor etc.
 - (ix) **Tenses** : rules regarding appropriate usage
 - (x) **Different forms of Verb**. i.e., Participle, Gerund, Infinitive etc. and their usage.
- In Bank P. O. Exams Grammar & Usage get prominence for more than one reasons. First of all, a thorough knowledge on Grammatcal rules is needed to face the questions related to Common Errors and Phrase Replacement or Sentence Improvement. Both of these two types have almost universal presence in all the recently held P. O. Exams (See the Table for more details). Besides these two categories which are directly related to "Grammar & Usage", Fill Up The Blanks,

Close Test etc. are also more or less universal now. At times, candidates are asked to fill up the blanks by choosing most Appropriate Preposition from the options given. To do so one must be acquainted with the uses of Appropriate Preposition.

Keeping in mind the importance of Grammatical rules, some important rules are incorporated here.

Directions (1-5) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

1. There cannot be any situation where (1)/ somebody makes money in an asset (2)/ located in India and does not pay tax (3)/ either to India or to the country of his origin. (4)/ No error (5)
2. India has entered a downward spiral (1)/ where the organised, productive (2)/ and law abide sectors are subject to (3)/ savage amounts of multiple taxes. (4)/ No error (5)
3. The bank may have followed (1)/ an aggressive monetary tightening policy (2)/ but its stated aim of (3)/ curbing inflation have not been achieved. (4)/ No error (5)
4. Equal opportunities for advancement (1)/ across the length and breadth (2)/ of an organisation will (3)/ keep many problems away. (4)/ No error (5)
5. A customised data science degree (1)/ is yet to become (2)/ a standard programme (3)/ to India's premier educational institutes. (4)/ No error (5)

[SBI Po Exam, 28.04.2013]

ANSWERS WITH EXPLANATIONS

1. (5) No error
2. (3) Here, Adjective (gerund) i.e. and law abiding sectors ... should be sued.

3. (4) Here, Subject (its stated aim) is singular. Hence, curbing inflation has not been achieved should be used.
4. (3) Here general Proposition is evident. Hence present simple should be used here.
5. (4) Here, for/In India's premier educational institutes should be used.

SENTENCE IMPROVEMENT

Sentence Improvement or Phrase Replacement is basically related to Common Errors, or it may be taken as an improved version of questions on Spotting the Errors. The only difference between the two types of questions is that in case of questions relating to Common Errors a candidate has to spot the error only but in case of questions relating to Sentence Improvement one has to find out the correct alternative for the erroneous part. The questions in this section may be related to Grammatical Norms, Word Usage, Idioms/Phrases, Subject-Verb Agreement, Tenses, Gerunds, Prepositions etc. General questions are framed on accepted rules of Grammar and Usage. But most of the questions are asked on exceptional rules. Earlier, the questions of simple nature pertaining to the use of Articles, Prepositions, Common rules of Tenses etc. were asked but now the emphasis has been shifted to Auxiliaries, Infinitives, Gerunds, Subject-Verb Agreement, Uses of Idioms/Phrases, Uncommon Structure etc. which may pose some problems for general candidates. Errors, thus, may be in Grammar, Appropriate word usage or Idioms. There may be a necessary word missing or there may be a word which should be deleted.

In order to solve questions on Sentence Improvement correctly one must be acquainted with the rules of English Grammar and Usage, viz., Article, Noun, Pronoun, Adjective, Verb, Adverb, Voice, Mood, Preposition, Conjunction, Syntax, Tense, Infinitives, Gerund, Participle etc.

Now, let's consider questions asked in previous exams.

Directions (1-4) : In each question, a sentence with two words/groups of words printed in bold type are given. One of them or both may have certain error. You have to find out the correct word or group of words from among the three choices A, B or C given below each sentence which can replace the wrong word/group of words, if any, and make the sentence grammatically correct. If the sentence is correct as it is, mark (5) i.e. 'No Correction Required' as your answer.

1. Aerobics are found to be of extreme helpful to diabetes patients.
 - (A) extremely helpful.
 - (B) of extreme help
 - (C) of extremely helpful
 - (1) A only (2) B only
 - (3) C only (4) Either A or B
 - (5) No Correction Required
2. Our emphasis is also on the quality of the product but not on its appearance alone.
 - (A) emphasizing _____ and
 - (B) stress _____ but
 - (C) emphasis _____ and
 - (1) A only (2) B only
 - (3) C only (4) None
 - (5) No Correction Required
3. Investors have been receiving better services from Insurance Companies
 - (A) demanding _____ by
 - (B) received _____ from
 - (C) received _____ by
 - (1) A only (2) B only
 - (3) C only (4) Either A or C
 - (5) No Correction Required
4. Our insistence had duly impact on their decision-making process.
 - (A) due impact _____ their
 - (B) duly impacted _____ their
 - (C) due impacting _____ them
 - (1) A only (2) B only
 - (3) C only (4) None
 - (5) No Correction Required

ANSWERS

- 1.(2) 2.(3) 3.(5) 4.(1)