BANKING EXAM 2026

SBI CLERK, IBPS CLERK, IBPS RRB CLERK

ENGLISH

SBI CLERK

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70 MOST EXPECTED QUESTIONS



LIVE | 01 SEPT 2026 | 07:00PM

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

A. The man who bought it immediately put it up for auction.
B. And he went on to list the many qualities of the animal. At the end of his sales talk a man said he would give 40 dinars for it.
C. "Look at this fine animal!" he shouted to passersby. "Have you ever seen a better specimen of a donkey? See how clean and strong it is!"
D. Nasruddin Hodja took his donkey to the market place and sold it for 30 dinars.
E. Another man offered 50. A third offered 55.
F. Hodja who was watching was amazed at the interest everyone was showing in the donkey.

D A C B E F

1. Which of the following should be the FIRST sentence after rearrangement?

(a) F (b) E (c) B (d) A (e) D

A. The man who bought it immediately put it up for auction.
B. And he went on to list the many qualities of the animal. At the end of his sales talk a man said he would give 40 dinars for it.
C. "Look at this fine animal!" he shouted to passersby. "Have you ever seen a better specimen of a donkey? See how clean and strong it is!"
D. Nasruddin Hodja took his donkey to the market place and sold it for 30 dinars.
E. Another man offered 50. A third offered 55.
F. Hodja who was watching was amazed at the interest everyone was showing in the donkey.

2. Which of the following should be the SECOND sentence after rearrangement?

(a) A (b) B (c) C (d) E (e) D

A. The man who bought it immediately put it up for auction.
B. And he went on to list the many qualities of the animal. At the end of his sales talk a man said he would give 40 dinars for it.
C. "Look at this fine animal!" he shouted to passersby. "Have you ever seen a better specimen of a donkey? See how clean and strong it is!"
D. Nasruddin Hodja took his donkey to the market place and sold it for 30 dinars.
E. Another man offered 50. A third offered 55.
F. Hodja who was watching was amazed at the interest everyone was showing in the donkey.

3. Which of the following should be the THIRD sentence after rearrangement?

(a) E (b) F (c) D (d) C (e) B

A. The man who bought it immediately put it up for auction.
B. And he went on to list the many qualities of the animal. At the end of his sales talk a man said he would give 40 dinars for it.
C. "Look at this fine animal!" he shouted to passersby. "Have you ever seen a better specimen of a donkey? See how clean and strong it is!"
D. Nasruddin Hodja took his donkey to the market place and sold it for 30 dinars.
E. Another man offered 50. A third offered 55.
F. Hodja who was watching was amazed at the interest everyone was showing in the donkey.

4. Which of the following should be the FOURTH sentence after rearrangement?

(a) B (b) G (c) F (d) E (e) C

A. The man who bought it immediately put it up for auction.
B. And he went on to list the many qualities of the animal. At the end of his sales talk a man said he would give 40 dinars for it.
C. "Look at this fine animal!" he shouted to passersby. "Have you ever seen a better specimen of a donkey? See how clean and strong it is!"
D. Nasruddin Hodja took his donkey to the market place and sold it for 30 dinars.
E. Another man offered 50. A third offered 55.
F. Hodja who was watching was amazed at the interest everyone was showing in the donkey.

5. Which of the following should be the LAST (SIXTH) sentence after rearrangement?

(a) C (b) A (c) B (d) D (e) F

Directions (Q. 6-10): Read each sentence to find out whether there is any grammatical 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.)

6. Suppose, if you (a)/ were left alone to (b)/ live on a desert island(c)/ what would you do? (d)/ No error (e).

(a) Suppose, if you
(b) were left alone to
(c) live on a desert island]
(d) what would you do?
(e) No error.

7. He wondered that what (a)/would be the next move (b)/of his opponents who had (c)/ vowed to see him dislodged from power? (d)/No error (e).

that

(a) He wondered that what
(b) would be the next move
(c) of his opponents who had
(d) vowed to see him dislodged from power?
(e) No error (e).

8. The nation should (a)/ be grateful to (b) the armed forces for (c)/ protecting them. (d)/No error (e).

(a) The nation should
(b) be grateful to
(c) the armed forces for
(d) protecting them.
(e) No error.

9. For so many years(a)/it is almost his habit (b)/ to go to the bed (c)/ at 10 pm daily. (d)/No error (e).

(a) For so many years
(b) it is almost his habit
(c) to go to the bed
(d) at 10 pm daily.
(e) No error.

10. To the men (a)/ who worked so hard (b)/ in the project the news was(c)/ profound disappointing. (d)/No error (e).

(a) To the men
(b) who worked so hard
(c) in the project the news was
(d) profound disappointing.
(e) No error.

Directions (11-15): In each sentence below four words have been printed in bold which are numbered (4), (2), (3) and (4) One of these words may be misspelt or inappropriate in the context of the sentence. Find out the wrongly spelt or inappropriate word. The number of that word is the answer. If all the words are correctly spelt and are appropriate the answer is (5) i.e. 'All correct.'

11. Rising (1)/prices (2)/of food grains will have an adverse impac (3)/on developing (4)/countries. All correct (5)

12. To deal effectively (1)/with a crisis (2)/quick decisions (3)/are requited. (4)/All correct (5)

13. The IT Company has succeeded (1) / in achieving high growth rate despite (2)/ facing (3)/several (4)/ problems. All correct (5)

14. On an average (1)/there are very ~~fern~~ few persons willingly (2)/to take on (3)/such responsibility. (4) / All correct (5)

(V. 9mP.)

15. More than halve (1)/the budget (2)/has been spent (3)/on modernizing (4)/the factory/All correct (5)

half

Directions (Q.16-20): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.

Jack went to work for a Farmer and (16) a penny. But while returning home, he dropped it in a brook. At home, his mother (17) him and told him to put his earnings in his pocket the next time.The next day, he worked for a cow keeper, who (18) him a jar of milk. Jack tried to put the jar of milk in his pocket and spilled it everywhere. Once again, his mother rebuked him. She told him that he should have carried it on his shoulders. The next day, Jack was given a donkey. He carried the donkey on his shoulders. Now, the king had a daughter who never laughed. (19) Jack carrying the donkey on his shoulders, she (20) laughing for the first time.

16. (a) Collected (b) Earned (c) Had (d) Accumulated (e) Make

Jack went to work for a Farmer and (16) a penny. But while returning home, he dropped it in a brook. At home, his mother (17) him and told him to put his earnings in his pocket the next time.The next day, he worked for a cow keeper, who (18) him a jar of milk. Jack tried to put the jar of milk in his pocket and spilled it everywhere. Once again, his mother rebuked him. She told him that he should have carried it on his shoulders. The next day, Jack was given a donkey. He carried the donkey on his shoulders. Now, the king had a daughter who never laughed. (19) Jack carrying the donkey on his shoulders, she (20) laughing for the first time.

17. (a) Praised (b) complimented (c) Scolded
(d) lambaste (e) Criticize

Jack went to work for a Farmer and (16) a penny. But while returning home, he dropped it in a brook. At home, his mother (17) him and told him to put his earnings in his pocket the next time.The next day, he worked for a cow keeper, who (18) him a jar of milk. Jack tried to put the jar of milk in his pocket and spilled it everywhere. Once again, his mother rebuked him. She told him that he should have carried it on his shoulders. The next day, Jack was given a donkey. He carried the donkey on his shoulders. Now, the king had a daughter who never laughed. (19) Jack carrying the donkey on his shoulders, she (20) laughing for the first time.

18. (a) Sold (b) Provide (c) Made (d) Gave (e) Issued

Jack went to work for a Farmer and (16) a penny. But while returning home, he dropped it in a brook. At home, his mother (17) him and told him to put his earnings in his pocket the next time.The next day, he worked for a cow keeper, who (18) him a jar of milk. Jack tried to put the jar of milk in his pocket and spilled it everywhere. Once again, his mother rebuked him. She told him that he should have carried it on his shoulders. The next day, Jack was given a donkey. He carried the donkey on his shoulders. Now, the king had a daughter who never laughed. (19) Jack carrying the donkey on his shoulders, she (20) laughing for the first time.

19. (a) Detecting (b) Seeing (c)Watching

(d) Recognizing (e) Sawing

Jack went to work for a Farmer and (16) a penny. But while returning home, he dropped it in a brook. At home, his mother (17) him and told him to put his earnings in his pocket the next time.The next day, he worked for a cow keeper, who (18) him a jar of milk. Jack tried to put the jar of milk in his pocket and spilled it everywhere. Once again, his mother rebuked him. She told him that he should have carried it on his shoulders. The next day, Jack was given a donkey. He carried the donkey on his shoulders. Now, the king had a daughter who never laughed. (19) Jack carrying the donkey on his shoulders, she (20) laughing for the first time.

20. (a) Start (b)Stopped (c)commence

(d) Initiated (e) Began

Directions (21-25): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Life is messy. If we want our best and brightest in the workforce, we need to accept that they have complex lives. We need to be flexible when it comes to the realities of balancing career and family. Being flexible at work doesn't just benefit people trying to balance their outside lives with work. An extensive body of research demonstrates the business benefits of flexible working. Yet despite this overwhelming evidence, access to flexible work and careers is not widespread. Flexible work is still regarded as an add-on, something we do for mothers for a few months when they are back from parental leave. But in the face of rapid changes to the way we work, organizations need to move beyond just having policies for flexible working or making ad-hoc adjustments for certain individuals. Companies need to fundamentally rethink the way they design work and jobs.

The World Economic Forum predicts that we are on the cusp of a fourth industrial revolution. Technological, socioeconomic and demographic shifts are transforming the way we work, demanding flexibility in the way individuals, teams and organizations work. We all have different things happening in our lives at different times. Not just caring for young kids, but other family members, community roles, study and volunteering. And all of these parts of our identities bring with them different skill sets. In today's workforce, fewer people identify with the stereotype of the ideal worker a full-time, fully committed employee without personal or family commitments that impact on availability.

There are a few factors driving the demand for increased flexibility. Globalization is one. The development of a 24/7 marketplace, and the rapid expansion of the services economy are also having a transformational effect on the workplace, requiring organizations to think creatively about how they can best organize jobs and work to respond to an increasingly diverse and demanding customer base. Similarly technology is driving and enabling greater flexibility. It is dramatically reshaping our workplaces, blurring the boundaries between work and home and diversifying where, when and how employees work. Advances in mobile, internet and cloud technologies, the rapid development of computing power, and the digital connection between multiple objects have all driven workplace innovations such as remote working, telecommuting, co-working spaces, video/teleconferencing, and virtual teams and collaboration

So the future of work demands new approaches to work design -but have workplaces risen to the challenge? The evidence suggests we have yet to grasp this opportunity to be more innovative.

While some employers are making flexible work more available, there is still a high prevalence of bolted-on temporary arrangements. These arrangements are seen as the exception to the rule, with the full-time, "face-time", long hours "ideal worker" still the model to which everyone is expected to adhere.

Many people make assumptions about flexible workers, including that they're not interested in training and development, aren't committed to the organization, or don't have any career aspirations. We need to explore and challenge these biases.

There are good international examples of successful work redesign that have involved the input of a team of employees. For example, a UK bakery sat down with their bakers and came up with a flexible system of two to three baking shifts a day to maintain a steady supply of fresh bread. The team agreed to rotate their hours each week so no team member permanently worked a shift that did not suit. After the change was made, bakery sales increased by more than 65% in the first year and employee satisfaction in the bakery has risen 10% since the change to 93%. So work redesign is not only doable, it can deliver business benefits, although it does require a completely new approach. By changing our thinking and focusing on the team and the organization as a whole, rather than the individual, we have the opportunity to create more adaptable and sustainable workplaces.

21. According to the author, how is flexible working still regarded as?
(a) the way of designing work and jobs.
(b) the way to identify the stereotype of an ideal worker.
(c) an add-on, something we do for mothers for a few months when they are back from parental leave.
(d) advances in mobile, internet and cloud technologies and the rapid development of computing power.
(e) None of these.

22. According to the passage, in today's workforce, which among the following is/are the stereotype(s) of an ideal worker?

(I) a full time worker

(II) an employee who is fully committed to work

(III) the employee has no personal or family commitments that impact his availability

(a) Only (II)

(b) Only (III)

(c) Both (II) and (III)

(d) Both (1) and (III)

(e) All of these.

23. **According to the passage, how is technology driving and enabling greater flexibility?**

(a) It is identifying the stereotype of an ideal worker.

(b) It is dramatically reshaping our workplaces, blurring the boundaries between work and home and diversifying where, when and how employees work.

(c) It is training the workers on how to transform the ways in which flexibility can be introduced

(d) It is one of the factors that is contributing in declining the demand for flexibility at the workplace worldwide.

(e) None of these.

24. Which of the following were the steps taken by the UK Bakery with regards to the working time of their bakers?

(I) The UK Bakery came up with a flexible system of two to three baking shifts a day to maintain a steady supply of fresh bread.

(II) The Bakery team agreed to rotate their hours each week so no team member permanently worked a shift that did not suit.

(III) The bakery sales increased by more than 65% in the first year and employee satisfaction in the bakery has risen 10% since the change to 93%.

(a) Only (III)
(b) Both (I) and (III)
(c) Both (II) and (III)
(d) Both (I) and (II)
(e) All of these.

25. The most appropriate title of the passage is.

(a) Complex lives of the workforce

(b) Role of technology in increasing flexibility of workers

(c) The brightest workforce requires more flexible work

(d) How a UK Bakery increased their sales

(e) Importance of Globalization in increasing workforce

Directions (26): Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

26. Predict

(a) ignore
(b) forecast
(c) misunderstand
(d) recount
(e) narrate

Directions (27): Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.

27. Temporary

(a) substitute
(b) alternate
(c) expedient
(d) provisional
(e) permanent

Directions (28-35): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The alphabet corresponding to that part is your answer. If there is 'No error', the answer is (e). (Ignore errors of punctuation, if any.)

way.

28. The priest together with (A)/his followers were fatally injured (B)/in the accident which occurred last night (C)/near the unmanned railway crossing. (D)/No Error (E)

(a) A (b) B
(c) C (d) D (e) E

29. The young woman who is watching television in that room (A)/lived here for more than (B)/a year but she has never created (C)/any problem for us. (D)/No Error (E)

has

(a) A
(b) B
(c) C
(d) D
(e) E

has lived

30. Each of the employees, (A)/whom the company has chosen to take part (B)/in the international seminar to be conducted (C)/in the City Hall, are up to the mark. (D)/ No Error (E)

(a) A
(b) B
(c) C
(d) D
(e) E

31. Needless to say, (A)/no sooner were all these large and rather expensive operations finished (B)/when the main electricity was brought in (C)/and the turbine became obsolete. (D)/No Error (E)

(a) A
(b) B
(c) C
(d) D
(e) E

32. Plastic bags less than 50 microns thick (A)/are banned, (B)/but neither the states nor the city corporations (C)/cares to enforce this rule. (D)/No Error (E)

→ care

(a) A
(b) B
(c) C
(d) D
(e) E

33. Tribal angst over economic issues (A)/leading to the scapegoating of nontribal longtime residents (B)/reflects the continued failure (C)/to forge a more inclusive politics in Meghalaya. (D)/No Error (E)

(a) A
(b) B
(c) C
(d) D
(e) E

34. The Prime Minister has great power of (A)/implementing some useful (B)/schemes but the ministers (C)/have even greatest ability to foil them. (D)/No Error (E)

(a) A
(b) B
(c) C
(d) D
(e) E

35. The blunder mistake (A)/was the apparent failure of detectives (B)/to inform the Parole Board that the murderer (C)/had threatened to return to kill her. (D)/No Error (E)

(a) A
(b) B
(c) C
(d) D
(e) E

Directions (36-40): In each question below some sentences are given which are divided into five parts. The first part of the sentence (1) is correct and is given in bold followed by four parts named A, B, C and D. Rearrange the four parts of the sentence to make a coherent paragraph. The rearranged sequence of the parts will be your answer. If the given sentence is correct as it is then choose option (e).

36. Crashes in the early days (1)/ to be caused by technical faults, (A)/ of commercial jets tended (B)/ such as metal fatigue (C)/in the airframe or engines (D)

(a) DCAB (b) ABCD

(c) BACD (d) CABD (e) No arrangement required

37. There have been a lot of (1)/ drivers not obeying (A)/ complaints recently about (B)/ in downtown Boston (C)/ the speed limits (D)/

(a) BADC
(b) ABCD
(c) BCAD
(d) CABD
(e) No arrangement required

B A D C

38. Chinese officials say (1)/ dropped to a three-year (A)/ low because of (B)/ economic growth has (C)/ the world economy (D)

C A B D

(a) BADC
(b) CABD
(c) BCAD
(d) CABD
(e) No arrangement required

39. I think it's a shame that (1)/ some foreign language teachers(A)/ studied with a native speaker (B)/ college without ever having (C)/ were able to graduate from (D)

(a) BADC
(b) CABD
(c) BCAD
(d) ADCB
(e) No arrangement required

ADCB

40. The Gita is a spiritual philosophy (1)/ addressed to all and we know that (A)/ there are all kinds of people, (B)/ each kind differing (C)/ quite significantly from the other (D)

(a) BADC
(b) CABD
(c) BCAD
(d) ADCB
(e) No arrangement required

Directions (41-45): Given below are sentences consisting a blank in each. Identify the most suitable alternative among the five given that fits into the blank to make the sentence logical and meaningful.

41. In the same amount of time it would take me to correct all the _____ in your report, I could write a better report myself.

(a) mistakes
(b) problems
(c) accuracies
(d) obstacles
(e) disputes

42. I have recently used the services of his _____ agency to book a cruise in the Mediterranean.

(a) progress
(b) deportation
(c) travel
(d) transfer
(e) mover

43. They would like local authorities to be given greater _____ as to how the money is spent.

(a) affairs
(b) function
(c) omission
(d) discretion
(e) statement

44. In a 10-billion-year-old galaxy there should have been ample _____ for at least one species to escape its own mess, and to spread across the stars, filling every niche.

(a) negligence
(b) opportunity
(c) surveillance
(d) supply
(e) advocacy

45. A true _____ of the resources involved in sport would include the unpaid labour services.

(a) growth
(b) consideration
(c) guidance
(d) suggestion
(e) estimation

Directions (46-50): In the question given below, there is a sentence in which one part is given in bold. The part given in bold may or may not be grammatically correct. Choose the best alternative among the four given which can replace the part in bold to make the sentence grammatically correct. If the part given in bold is already correct and does not require any replacement, choose option (e), i.e. "No replacement required" as your answer.

46. **Despite of being most efficient method ever, it is still highly inefficient, and this inefficiency inspires hope.**
(a) Despite being the mostly efficient
(b) Despite of being a most efficient
(c) Despite of being the most efficient
(d) Despite being the most efficient
(e) no replacement required

47. A satisfactorily number of contestant must register for the contest in order for it to take place.
(a) satisfactory number of contestants
(b) satisfaction of number of contestants
(c) satisfaction in the number of contestants
(d) satisfactory number of contestant
(e) no replacement required

48. The next class of wave or oscillation detector is the magnetic detector depending in the powers of electric oscillations to affect the magnetic state of iron.

(a) depend on the power in
(b) depending upon the power of
(c) depends upon the power in
(d) deepening upon the power of
(e) no replacement required

49. James had teaching at the university for more than a year before he left for Asia.
(a) was taught
(b) had been taught
(c) had been teaching
(d) has been teaching
(e) no replacement required

50. His tail was short and scraggly, and his harness had been broken in many places and fastened together again with cords and bits of wire.

(a) was broke from
(b) has broke from
(c) have been broken in
(d) have been breaking on
(e) no replacement required

Directions (Q. Nos. 51-70) Look at the underlined part of each sentence.
Below each sentence are given three possible substitutions for the underlined part. If one of them [(a), (b), or (c)] is better than the underlined part, indicate your response against the corresponding letter. If none of the substitutions improves the sentence, indicate (d) as your response. i.e. No improvement.

51. Go North-East across the mountains till you will reach an island.
(a) reached
(b) reach
(c) have reached
(d) No improvement

52. It is hard these days to cope with the rising prices.

(a) Cope by
(b) Cope up with
(c) to be coped with
(d) No improvement

53. He took a demand of hundred rupees from me.

(a) debt
(b) demanding
(c) advance
(d) No improvement

54. From the last five days it has been raining torrentially.

(a) Since the last
(b) For the last
(c) Since last
(d) No improvement

55. The teacher, along with her three children, were taken to hospital.

(a) was taken
(b) had taken
(c) has being taken
(d) No improvement

56. The Prime Minister had wide-ranging discussions on the international situation.

(a) widely-ranged
(b) wide-range
(c) wide-ranged
(d) No improvement

57. The man disappeared after he was rescuing a boy from drowning.

(a) was rescued
(b) has been rescued
(c) had rescued
(d) No improvement

58. I shall be obliged if you could grant me an interview.

(a) give
(b) allow
(c) permit
(d) No improvement

59. By 8.00 in the morning he wrote four letters to his friends.

(a) had written
(b) had been writing
(c) was writing
(d) No improvement

60. But for one witness the accused ought to have been sent to jail.

(a) would have
(b) had
(c) should have
(d) No improvement

61. He is now looking about a job.

(a) for
(b) after
(c) into
(d) No improvement

62. He did not abide with my decision.

(a) to
(b) by
(c) for
(d) No improvement

63. I was living in Chennai for ten years when I was a child.

(a) had lived
(b) lived
(c) had been living
(d) No improvement

64. I didn't feel like going out yesterday, but on account of my son's illness I had to the doctor.

(a) have
(b) might have
(c) ought
(d) No improvement

65. Your services are dispensed for.

(a) from
(b) with
(c) off
(d)-No improvement

V. Imp

66. I didn't go to office because I was ill.

(a) felt
(b) had become
(c) had felt
(d) No improvement

67. The angry neighbours never passed from each other without making rude remarks.

(a) passed on
(b) passed against
(c) passed
(d) No improvement

68. The chairman with the other member of the board are touring Europe these days.

(a) have been on touring
(b) is touring
(c) have toured
(d) No improvement

69. Mahatma Gandhi is called as the Father of the Nation.

(a) called Father of the Nation
(b) called the Father of the Nation
(c) Father of the Nation
(d) No improvement

70. Poor Tom laid in the shade of a tree before he could walk further.

(a) lied
(b) lain
(c) lay
(d) No improvement

THANK YOU

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