

BANK EXAMS

ENGLISH

Recent Changes in Banking English

In Banking English, application of the grammatical or vocabulary rules is asked in the questions in different formats of word usage or sentence formation or paragraph formation, besides comprehension skills. Sections based on Word (Vocabulary) Usage are follows:

Homonym Error

(Confused Words Error or Right word selection)

Directions: In each question, there are four or five sentences given. Each sentence has a pair of words that are italicized or highlighted. From the italicized or highlighted words, select the most appropriate words (A or B) to form correct sentences. The sentences are followed by options that indicate the words, which may be selected to correctly complete the set of sentences. From the options given, choose the most appropriate one.

Q: Anita wore a beautiful **broach** (A)/**brooch** (B) on the lapel of her Jacket.

If you want to complain about the amenities in your neighborhood, Please meet your **councilor** (A)/**counselor** (B).

I would like your **advice** (A)/ **advise** (B) on which job I should choose.

The last scene provided a **climactic** (A)/ **climatic** (B) ending to the film.

Jeans that **flair** (A)/ **flare** (B) at the bottom are in fashion these days.

- 1) BABAA 2) BABAB 3) BAAAB
4) ABAAA 5) ABBAB

Here the answer is “3” because Broach means raise a topic for discussion where as brooch means an ornament.

- ★ Councilor means a member of council where as counselor a person who guides the needy.
- ★ Advice is a noun whereas advise is a verb. Both words have same meaning
- ★ Climactic means related to climax whereas climatic means related to climate.
- ★ Flair means talent or ability whereas flare means a sudden burst of flame or burn or shine or end part
- ★ This Homonym Error section tests the aspirant’s vocabulary. Hence, the aspirants should be thorough with this Homonym and confused words of the vocabulary chapter.

Appropriate Word Usage

Directions: In the following question, the word at the top is used in four different ways, numbered a-d. Choose the option in which the usage of the word is INCORRECT or INAPPROPRIATE.

Q: Pick

- a) Children are quick to pick up a new language.
- b) Can you pick me out at the station?
- c) Will you help me pick out a handbag to go with my outfit?
- d) The other children were always picking on Charlie because of his red hair.
- e) None of these

The Answer is “b”, because it should be “pick me up” where as pick out means select or choose.

Odd Word Selection

Directions: Find the odd word out from the following four words.

- Q:** a. Impetuosity b. Equanimity c. Zealousness
d. Effervescence e. None

The Answer is “b” because the remaining words are more of excitement or enthusiasm related words.

Contextual Meaning of the Word

Directions: Beside the word a sentence is given, you have to find out the option which represents the similar meaning to the given word, according to the context.

Q: OPPOBRIUM - The police had to bear the opprobrium generated by their blatant partisan conduct.

- 1) Harsh criticism 2) Acute distrust
3) Bitter enmity 4) Stark oppressiveness
5) None

The Answer is “1”, because Opprobrium is ‘a case of shame and disgrace’. From the options, although 2 and 3 may fit the context but 1 is the most appropriate. Partisan conduct is being ‘partial’. That can generate criticism and where police or the legal guardians are concerned, harsh criticism. Stark oppressiveness (option 4) does not fit the context. Hence, the correct answer is option 1.

In the vocabulary or word based sections, aspirants have it has been asked to find out the correct meaning of the word or the correct usage of the words in the given sentences. Not only the meaning but the usage of the words must be learnt by the aspirants in order to score more marks in the vocabulary based sections in Banking English paper. It is important to learn the word meaning and its usage in the sentence formation.

Sections based on the Sentence formation/ paragraph formation as follows:

Sentence completion in the older format or regular format, two blanks are given in a sentence to be filled up with the help of the given pair of words as options and this section (Sentence Completion) is also called as Double Fillers.

Sentence Completion (Regular Format)

Q: To encourage the habit of saving, some experts are propounding the idea of “commitment savings accounts” people cannot funds until they reach a specified level.

- a) wherein, lent b) that, guarantee
c) because, bail d) whereby, withdraw
e) while, deposit

The Answer is “d”, because the question itself is hinting with the word “Commitment Savings”. You need to have commitment to save money where you cannot withdraw before a specified time.

The following are the new formats of Sentence Completion which have been asked in the recent bank exams.

1. Sentence completion (Phrase based)

Directions: Select the correct phrase from among the choices that completes the given sentence. Please note that more than one choice may fit into make a syntactically correct sentence, but select the choice that is logical in the context of the sentence.

Q: Some of the banned substances for which Indian sports persons have been tested positive are so highly priced that

- a) no ordinary sportsperson would be able to buy them on his own
- b) any ordinary sportsperson would have bought them on his own
- c) many sportspersons were made the guinea pigs
- d) the coaches encouraged their students to take them in the hope of a Dronacharya Award
- e) sportsperson and the coaches unhesitatingly use them in search of glory

The Answer is 'a', because the question itself is implying that the substances are highly priced which means not able to be bought easily.

2. Sentence completion (Multiple Blanks)

Directions: In the following paragraph, parts of the sentences are left with a blank. Beneath each sentence, five different ways of completing the sentence are indicated. Choose the best alternative from among the five options.

Q: I think it is the duty of science – I do not say of every individual man of science – to study the means by which we can ourselves to the new world. There are certain things that the world quite obviously needs: as opposed to dogmatism in our beliefs; an expectation of co-operation, rather than in social relations; a lessening of envy and collective These are things which could produce without much difficulty.

- a) adapt, fanaticism, competition, malice, philosophy
- b) adopt, fanaticism, affection, malice, science
- c) reorient, tentativeness, war, consciousness, science
- d) adapt, tentativeness, competition, hatred, education
- e) orient, diffidence, competition, malice, education

The Answer is “d” because after the first blank, “ourselves” is given. Ourselves is a reflexive pronoun. As far as the first blank options are concerned, only adapt is suitable grammatically. Generally, after adapt, we must use reflexive pronoun. Options 'a' and 'd' have the first blank option as adapt. Hence, the rest of the options can be eliminated. Dogmatism as opposed to fanaticism does not make sense; we need its opposite, hence tentativeness in the second blank. Therefore, option “d” is the correct answer.

3. Sentence Completion (with one word or common word)

Directions: Four sentences are given with a blank in each. Five words are also given as the options. The blank in each sentence can be filled by one or more of the four words given. Only one option should fit all the blanks or the maximum blanks. Mark that option as the answer.

- Q:** A. India and Russia an excellent bilateral relationship.
B. Due to a crash in the overseas market, market in India was also badly affected.
C. According to the law, women are also entitled to a in the ancestral property.
D. Every job has its own of problems.

- a) stock
- b) portion
- c) posses
- d) share
- e) claim

The Answer is “d”, because Share is the only word which fits all the blanks.

Sentence completion of different formats is given in the exams to test the aspirants' ability of sentence formation or sometimes, paragraph formation. Whether they are vocabulary based sections or sentence

