

1. Present Tenses

Used for current facts, habits, or ongoing actions.

Tense	Formula	Usage Example
Simple Present	Subject + V1 (s/es)	I write notes every day.
Present Continuous	Subject + am/is/are + V1 + ing	I am writing notes now.
Present Perfect	Subject + have/has + V3	I have written the notes.
Present Perfect Cont.	Subject + have/has + been + V1 + ing	I have been writing since morning.

2. Past Tenses

Used for actions that have already been completed or were happening in the past.

Tense	Formula	Usage Example
Simple Past	Subject + V2	I wrote notes yesterday.
Past Continuous	Subject + was/were + V1 + ing	I was writing when you called.
Past Perfect	Subject + had + V3	I had written before the class.
Past Perfect Cont.	Subject + had + been + V1 + ing	I had been writing for an hour.

3. Future Tenses

Used for actions that are expected to happen.

Tense	Formula	Usage Example
Simple Future	Subject + will + V1	I will write notes tomorrow.
Future Continuous	Subject + will be + V1 + ing	I will be writing during the exam.
Future Perfect	Subject + will have + V3	I will have written by 5 PM.
Future Perfect Cont.	Subject + will have been + V1 + ing	I will have been writing for two hours.

Key Usage Tips

Simple Tenses: Use these for facts, permanent situations, or completed habits.

Continuous Tenses: Use these for actions that are/were/will be "in progress" at a specific moment.

Perfect Tenses: These focus on the **completion** of an action or its relation to another point in time.

Perfect Continuous: These emphasize the **duration** of an action that started in the past and continues (or continued) up to a certain point.

Note on V₁, V₂, V₃:

V₁ = Base form (e.g., Go)

V₂ = Past Simple (e.g., Went)

V₃ = Past Participle (e.g., Gone)

⚡ Quick-Reference Tense Rules

1. The Past Time Marker

- **Rule:** Specific Past Time (Yesterday, Ago, In 1999) = **Simple Past (V2)**.
- **✗ No-Go:** Never use "Has/Have" with a specific time.
- **Key:** "I saw" (Correct) vs. "I have seen" (Incorrect) + "yesterday."

2. The "First Action" Rule (Double Past)

- **Action 1 (First):** Had + V3
- **Action 2 (Second):** V2
- **Example:** The train **had left** (1st) before I **reached** (2nd).

3. Since vs. For

- **Since:** Point of Time (Monday, 2010, 5 PM).
- **For:** Duration of Time (3 days, 6 months).
- **Sentence Style:** Use **Perfect Continuous** (Has been + -ing).

4. Conditional "Matchmaking"

If-Clause Tense	Result Clause	Context
Simple Present	Will + V1	Likely
Simple Past	Would + V1	Imaginary
Past Perfect (Had+V3)	Would have + V3	Regret

5. No "-ing" for States (Stative Verbs)

- **Rule:** Verbs like *Know, Own, Love, Understand, Belong* don't like "-ing."
- **Correction:** Use Simple Present or Present Perfect.
- **Key:** "I know him" (NOT "I am knowing him").

6. The Past Chain (Sequence)

- **Rule:** If the sentence starts in the **Past**, it stays in the **Past**.
- **Example:** He said he **was** (not *is*) happy.
- **Exception:** **Universal Truths** stay in Simple Present (e.g., The sun rises in the east).

7. Official Future = Simple Present

- **Rule:** Fixed timetables (trains, exams, PM visits) use **V1/V5**.
- **Key:** "The exam **starts** tomorrow" (even though it's future).

8. The "Hardly/Scarcely" Formula

- **Formula:** Hardly/Scarcely + had + Subject + V3 ... WHEN + V2
- **The Trap:** Never use "than" (that's only for *No Sooner*).
- **Key:** Hardly had I left **when** it rained.

💡 Pro-Tip for Exams

If you see "**Did**" in a question, the following verb must be **V1**.

- **Incorrect:** Did you **went**?
- **Correct:** Did you **go**?

Marker	Correct Tense	Incorrect Tense
Yesterday / ...ago	Simple Past (V2)	Present Perfect (has/have+V3)
In [Past Year]	Simple Past (V2)	Present Perfect (has/have+V3)
It is high time	Simple Past (V2)	Present Simple (V1)
Did / Didn't	Base Form (V1)	Past Form (V2)
Since [Year]	Present Perfect	Simple Past

💡 SBI Exam Cheat Sheet:

1. **Check for "Ago":** If it's there, look for V2.
2. **Check for "Since":** If it's there, check if the action is finished (use V2) or ongoing (use Has/Have + V3).
3. **Check for "Did":** If it's there, ensure the next verb is V1 (no -ed, no -ing, no past forms).
4. **Check for "It is time":** Ensure the very next verb is V2 (e.g., *It is time we went*).

Practice Questions: Past Time Markers

Directions: In the following questions, a part of the sentence is bold. Choose the correct alternative to improve the sentence. If the sentence is correct, mark "No Improvement."

- The delegation has arrived in New Delhi yesterday for the summit.
A) had arrived B) arrived
C) was arriving D) No Improvement
- I have finished my project three days ago but haven't submitted it yet.
A) finished B) had finished
C) finish D) No Improvement
- It is high time the government takes strict action against cybercrime.
A) take B) had taken
C) took D) No Improvement
- Many students have graduated from this university in 2022.
A) were graduating B) graduated
C) had graduated D) No Improvement
- Scientists have discovered a new planet in a distant galaxy last year.
A) discovered B) discover
C) had discovered D) No Improvement
- We use to play cricket every evening during our school days.
A) used to B) were used to
C) using to D) No Improvement
- The CEO has left for the airport just five minutes ago.
A) had left B) was leaving
C) left D) No Improvement
- Did you received the courier I sent you last week?
A) receiving B) receive
C) received D) No Improvement
- It is many years since I have last seen my childhood friend.

- A) last saw B) had last seen
C) last seen D) No Improvement
- The bank was established in 1935 under the British Raj.
A) has been established B) had established
C) established D) No Error
- She didn't told me that she was leaving for Mumbai yesterday.
A) didn't tell B) hasn't told
C) don't tell D) No Improvement
- I have bought this luxury car in the month of January.
A) buy B) bought
C) had bought D) No Improvement
- The earthquake has occurred in the early hours of Monday.
A) occurred B) occurs
C) was occurred D) No Improvement
- Have you completed your homework last night?
A) Did you completed B) Did you complete
C) Had you complete D) No Improvement
- The historical monument has been built by the Mughals centuries ago.
A) was built B) built
C) had built D) No Improvement
- It is time we start preparing for the upcoming mains exam.
A) starting B) started
C) have started D) No Improvement
- Rahul has called me three times yesterday morning.
A) called B) calls
C) was calling D) No Improvement
- The train has departed ten minutes before we reached the station.
A) departed B) had departed
C) was departed D) No Improvement

19. They have visited the Taj Mahal when they were in Agra last month.
A) visited B) visit
C) had visited D) No Improvement
20. My father has retired from the bank in 2018.
A) retires B) retired
C) had retired D) No Improvement
21. I didn't went to the party because I was feeling unwell.
A) didn't go B) hasn't gone
C) don't go D) No Improvement
22. We have lived in that small cottage back in the 90s.
A) lived B) were living
C) had lived D) No Improvement
23. Did the manager discussed the new policy in the meeting yesterday?
A) Did the manager discuss
B) Has the manager discussed
C) Had the manager discussed
D) No Improvement
24. The stock market has crashed on the last day of the financial year.
A) crashes B) crashed
C) had crashed D) No Improvement
25. I have seen him at the grocery store the other day.
A) saw B) see
C) seen D) No Improvement
26. It is five years since the company has changed its logo.
A) was, changed B) is, changed
C) is, has been changing D) No Improvement
27. The application was rejected because it was submitted after the deadline.
A) has been rejected B) had rejected
C) rejected D) No Improvement
28. The legend has passed away in his sleep last night.
A) passed away B) passes away
C) was passing away D) No Improvement
29. She used to works as a software engineer before joining the bank.
A) used to work B) used to working
C) use to work D) No Improvement
30. Has the meeting started on time yesterday?
A) Did the meeting start B) Had the meeting start
C) Was the meeting start D) No Improvement
31. I haven't received any response to my email sent last Monday.
A) didn't receive B) don't receive
C) hadn't receive D) No Improvement
32. The suspect has been arrested from his residence two days ago.
A) was arrested B) arrested
C) is arrested D) No Improvement
33. We have moved to this city in 2015.
A) moved B) move
C) had moved D) No Improvement
34. Had you gone to the library yesterday afternoon?
A) Have you gone B) Did you go
C) Do you go D) No Improvement
35. The price of gold has fallen significantly last week.
A) fell B) falls
C) fall D) No Improvement
36. It is high time you quit smoking and start exercising.
A) quitted B) quits
C) quit (V2) D) No Improvement
37. The teacher has explained this chapter in the previous class.
A) explained B) explains
C) had explained D) No Improvement
38. They don't see each other since they left college.
A) haven't seen B) didn't see

- C) hadn't seen D) No Improvement
39. The ancient civilization has flourished along the banks of the river.
A) flourished B) flourishes
C) was flourished D) No Improvement
40. Did you saw the notification released by SBI?
A) Did you see B) Have you seen
C) Had you seen D) No Improvement
41. I have met him for the first time in 2010.
A) met B) meet
C) had met D) No Improvement
42. The ship has sunk in the Atlantic Ocean in 1912.
A) sank B) sink
C) was sunk D) No Improvement
43. Were you at home when the accident happened yesterday?
A) Have you been B) Had you been
C) Are you D) No Improvement
44. The team has won the championship last season.
A) won B) wins
C) win D) No Improvement
45. It is about time the kids go to bed.
A) went B) gone
C) were going D) No Improvement
46. I have written three letters to him last month.
A) wrote B) write
C) was writing D) No Improvement
47. The phone has rung while I was taking a shower.
A) rang B) ring
C) was ringing D) No Improvement
48. She has graduated from Harvard in the year 2015.
A) graduated B) graduates
C) had graduated D) No Improvement
49. Did she spoke to the manager regarding her leave yesterday?
A) Did she speak B) Has she spoken
C) Had she spoken D) No Improvement

50. We have seen a great deal of change in technology since 1990.
A) saw B) see
C) No Improvement D) No Improvement

March 2026 Context: For the SBI PO Exam, "Spotting the Error" questions often wrap grammatical rules around current events to test your ability to focus under pressure. The most common errors will involve events that occurred in **March 2026**. Since March is now a **completed month**, any specific reference to it acts as a **Past Time Marker**, requiring the **Simple Past (V2)**.

50 Spotting Error Questions:

50 Spotting Error Questions: March 2026 Context

Directions: Identify the part (A, B, C, or D) that contains a grammatical error. If the sentence is correct, mark (E). Choose the correct option from the list provided below each question.

- (A) The RBI **has increased** the repo rate / (B) by 25 basis points / (C) during the meeting / (D) held on March 10th. / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E
- (A) It is high time / (B) the government **announces** / (C) the new recruitment policy / (D) for the banking sector. / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E
- (A) India and Japan **have signed** / (B) a significant defense pact / (C) in the second week / (D) of March 2026. / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E
- (A) The Finance Minister **has chaired** / (B) the GST Council meeting / (C) yesterday to discuss / (D) tax exemptions on EVs. / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E
- (A) **Did the CEO mentioned** / (B) the merger details / (C) during the press conference / (D) held in Mumbai last month? / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E

6. (A) The stock market **has crashed** / (B) unexpectedly on the / (C) last Friday of March / (D) due to global cues. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

7. (A) Many startups **have moved** / (B) their headquarters / (C) to GIFT City / (B) back in March 2024. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

8. (A) It is about time / (B) the banking industry / (C) **adopts** blockchain technology / (D) for secure transactions. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

9. (A) Scientists **have successfully** / (B) launched the NISAR satellite / (C) on March 15th / (D) from Sriharikota. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

10. (A) **Have you attended** / (B) the digital banking summit / (C) that was organized / (D) three weeks ago? / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

11. (A) The inflation rate / (B) **has fallen** to 4.2% / (C) in the data released / (D) earlier this March. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

12. (A) India **has achieved** / (B) its export targets / (C) for the financial year / (D) ending March 2026. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

13. (A) I **haven't seen** / (B) the latest circular / (C) issued by SEBI / (D) on March 1st. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

14. (A) The Supreme Court / (B) **has delivered a landmark** / (C) judgment on electoral reforms / (D) last Tuesday. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

15. (A) **Did the bank notified** / (B) its customers about / (C) the revised locker charges / (D) in March? / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

16. (A) It is high time / (B) the NPA crisis / (C) **is addressed** / (D) by the designated tribunal. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

17. (A) The bilateral trade / (B) between India and UAE / (C) **has reached new heights** / (D) in March 2026. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

18. (A) Several pilgrims / (B) **have visited** the new temple / (C) during the festival / (D) held last week. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

19. (A) The Ministry of Electronics / (B) **has banned** / (C) several predatory lending apps / (D) ten days ago. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

20. (A) **We use to have** / (B) physical bond certificates / (C) before the system / (D) became fully digital. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

21. (A) The G20 follow-up summit / (B) **has commenced** / (C) in New Delhi / (D) on March 20th. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

22. (A) It is time / (B) the students **start** / (C) focusing on / (D) descriptive English. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

23. (A) The World Bank / (B) **has upgraded** / (C) India's growth forecast / (D) in its March report. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

24. (A) **Has the company declared** / (B) its quarterly dividends / (C) on the 31st / (D) of March? / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

25. (A) A new digital currency / (B) **was introduced** / (C) by the Central Bank / (D) in March 2026. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

26. (A) The monsoon forecast / (B) **has been released** / (C) by the IMD / (D) yesterday evening. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

27. (A) It is high time / (B) the management / (C) **takes a decision** / (D) regarding the bonus. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

28. (A) I **have completed** / (B) the audit / (C) of the branch / (D) two days ago. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

29. (A) The Prime Minister / (B) **has inaugurated** / (C) the new metro line / (D) on March 12th. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

30. (A) **Did you saw** / (B) the latest notification / (C) regarding the / (D) PO vacancies? / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

31. (A) Foreign Portfolio Investors / (B) **have pumped** / (C) billions into the market / (D) in the last month. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

32. (A) It is about time / (B) the regulators / (C) **enforce** / (D) stricter norms. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

33. (A) The semiconductor plant / (B) **has started its** / (C) operations in Gujarat / (D) on March 5th. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

34. (A) Unemployment rates / (B) **have declined** / (C) significantly / (D) in March. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

35. (A) The ISRO chief / (B) **has addressed** / (C) the media / (D) last evening. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

36. (A) **Didn't she told you** / (B) about the changes / (C) in the exam / (D) pattern yesterday? / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

37. (A) The budget session / (B) **has concluded** / (C) on a positive note / (D) in late March. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

38. (A) It is time / (B) **we check** / (C) the validity / (D) of these documents. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

39. (A) The athlete **has won** / (B) the gold medal / (C) in the championship / (D) held on March 18th. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

40. (A) Many account holders / (B) **have updated** / (C) their KYC details / (D) three days ago. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

41. (A) The solar mission / (B) **has reached** / (C) its destination / (D) on March 25th. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

42. (A) **Did they finished** / (B) the construction / (C) of the bridge / (D) by the March deadline? / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

43. (A) It is high time / (B) **you realize** / (C) the importance / (D) of time management. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

44. (A) The export of spices / (B) **has increased** / (C) by 20% / (D) in the last fiscal month. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

45. (A) The app **has crashed** / (B) several times / (C) during the / (D) March 1st sale. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

46. (A) I **have bought** / (B) this study material / (C) in the / (D) first week of March. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

47. (A) The CEO **has resigned** / (B) from his post / (C) after the / (D) March 31st meeting. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

48. (A) It is time / (B) the authorities / (C) **act** / (D) against the defaulters. / (E) No Error

Options: 1) A 2) B 3) C 4) D 5) E

49. (A) **Has the bill passed** / (B) in the Parliament / (C) during the session / (D) last Monday? / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E

50. (A) Technology **has evolved** / (B) rapidly / (C) since the turn / (D) of the century. / (E) No Error
Options: 1) A 2) B 3) C 4) D 5) E

Preparing for the English language section of the **SBI PO** or **RBI Grade B** exams requires a shift in mindset: you aren't just learning a language; you are learning to **process information under time pressure**. While the SBI PO focus is heavily on application and speed, RBI Grade B (Phase I) is similar but leans slightly more toward nuance.

I. The Strategy: Divide and Conquer

The syllabus is traditionally divided into three functional pillars. Balance your preparation across all three to ensure you hit the sectional cut-offs.

Pillar A: Grammar & Usage

The **"Core Four"**: Focus 80% of your grammar time on **Subject-Verb Agreement, Tenses (especially Past Time Markers), Prepositions, and Conditional Sentences**.

The Error Detection Mindset: Don't just read the sentence; scan it for specific "triggers." For example, if you see the word *did*, immediately check if the verb is in the base form (\$V_1\$).

Phrasal Verbs: These are the "silent killers" in bank exams. Memorize 5-10 daily (e.g., *break down, call off, put up with*).

Pillar B: Reading Comprehension (RC)

The 70/30 Rule: Spend 70% of your time reading the passage and 30% answering. Most students do the opposite and fail.

RBI/SBI Context: Passages are usually sourced from *The Hindu, The Guardian, or The Economist*. They focus on **Economy, Social Issues, or Technology**.

Tone & Theme: Practice identifying the author's tone (e.g., *Sarcastic, Descriptive, Analytical*). RBI exams often ask "What is the most suitable title?"

Pillar C: Verbal Ability

Para-jumbles: Look for "Opening Sentences" (usually independent statements) and "Mandatory Pairs" (words like *however, therefore, this, that* link sentences together).

Cloze Test: This tests both grammar and vocabulary. Read the entire paragraph first to understand the **context/mood** before filling in the blanks.

4. Pro-Tips for "Score Maximization"

Elimination Technique: In multiple-choice questions, don't look for the *right* answer; look for the four *wrong* ones. Cross them out based on grammar or logic.

The "First 5 Minutes" Rule: In the exam, skip the long Reading Comprehension initially. Finish Error Detection, Fillers, and Cloze Test first to build confidence and secure quick marks.

Mock Analysis: After a mock test, spend **double the time** analyzing it. If you got a question wrong, was it a "Knowledge Error" (didn't know the rule) or a "Silly Mistake" (didn't see the time marker)?

5. Recommended Resources

Grammar: *Wren & Martin* (High School English) or *S.P. Bakshi* (Objective General English).

Practice: Previous year papers (2021-2025) are your best guide.

Reading: *The Hindu* Editorial page is mandatory.

Time	Activity	Purpose
30 Mins	Read an Editorial (The Hindu/IE)	Improves reading speed and context.
20 Mins	Vocabulary Log	Note down 5 new words from the editorial.
45 Mins	Topic-wise Practice	1 RC, 2 Para-jumbles, 10 Error Detection.
15 Mins	Sectional Quiz	Practice against the clock (Mobile Apps).

Feature	SBI PO English	RBI Grade B (Phase I)
Difficulty	High (Logic-based)	Moderate to High (Nuance-based)
Key Areas	Reading Comprehension, Cloze Test	Error Spotting, Reading Comprehension
Sectional Time	20 Minutes (Strict)	Usually, part of a larger time block
Descriptive	Letter & Essay Writing (High Priority)	Phase II is entirely Descriptive