

SBI Clerk Junior Associates

EXAM 2027

BY A TEAM OF EXPERTS



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Phones: 01244257812 , 9811213855 e-mail: contact@heedpublication.com

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SBI Clerk Syllabus

The SBI Clerk exam is conducted by the State Bank of India for recruitment to the post of Junior Associate and consists of three stages: Preliminary Exam, Mains Exam, and a qualifying Local Language Proficiency Test. The preliminary exam includes 100 questions from English Language, Reasoning Ability, and Numerical Ability to be completed in 60 minutes, while the mains exam consists of 190 questions from General English, Quantitative Aptitude, Reasoning and Computer Aptitude, and General/Financial Awareness with a duration of 2 hours 40 minutes. There is a negative marking of 0.25 marks for each incorrect answer, and only the marks obtained in the mains exam are considered for final selection. The syllabus broadly covers topics such as comprehension, puzzles, data interpretation, banking awareness, and basic computer knowledge, making it similar to other banking exams and requiring balanced preparation across all sections.

Preface

The SBI Clerk Examination serves as a significant opportunity for aspirants aiming to build a career in the banking sector, particularly in one of India's largest and most prestigious public sector banks. The examination is designed to assess a candidate's analytical ability, quantitative skills, language proficiency, and awareness of current financial and economic developments. A clear understanding of the syllabus and exam pattern is crucial for systematic preparation and effective performance. This brief overview aims to provide candidates with essential insights into the structure and content of the examination, helping them plan their preparation strategically and approach the exam with confidence.

Section -I..GENERAL ENGLISH -

Grammar Fundamentals

Subject-Verb Agreement

To dive deep into Subject-Verb Agreement, we must look beyond the basic "singular/plural" rule and examine the complex scenarios where examiners often hide errors.

Here is a detailed breakdown of the advanced rules that frequently appear in Spotting Errors and Sentence Improvement tasks.

1. The Proximity Rule (The "Nearness" Logic)

When two subjects are joined by specific correlative conjunctions, the verb doesn't care about the first subject; it only looks at the one closest to it.

Connectors: Either... or, Neither... nor, Not only... but also, or just Or.

The Logic: Neither the director nor the actors are ready. (Actors is plural → 'are')

Neither the actors nor the director is ready. (Director is singular → 'is')

2. The "Prepositional Phrase" Trap

One of the most common tricks in competitive exams is "sandwiching" a long phrase between the subject and the verb to confuse you.

The Rule: Ignore everything inside the commas or after words like *of*, *with*, *along with*, *together with*, *as well as*, *including*, *in addition to*.

Detailed Example: *The level of tension among the various groups is rising.* The subject is "level" (singular), not "groups."

The level of tension among the various groups is rising.

The subject is "level" (singular), not "groups."

The "As Well As" Rule: *The Prime Minister, as well as his cabinet ministers, has arrived.*

Because "as well as" is used, the verb agrees only with the Prime Minister.

The Prime Minister, as well as his cabinet ministers, has arrived.

Because "as well as" is used, the verb agrees only with the Prime Minister.

3. The "Each" and "Every" Absolute

In English grammar, Each and Every are mathematically treated as "1". No matter how many people follow them, the verb remains singular.

Compound Subjects: *Each boy and each girl has (not have) been given a book.*

The "One of" Structure: This is a high-frequency exam question. *One of my friends is a doctor.*

Logic: You are talking about *one* person out of a plural group.

4. Collective Nouns: One Body vs. Divided Members

Words like *Committee*, *Jury*, *Team*, *Family*, *Audience*, *Government* can take either a singular or plural verb depending on the action.

Multiple Choice Questions.

Final Mastery Set

1. The results of the recognition of the newly formed state _____ yet to be seen.

(A) is

(B) are

(C) was

(D) has

Answer: (B) are

Explanation: The main subject is "results" (plural). The phrases "of the recognition" and "of