



BASIC ENGLISH GRAMMAR RULES



For Banking Exams

Basic English Grammar rules would lay the groundwork for your effective communication. Therefore, it become necessary to be thorough with them to be able to read, write, speak the language and convey one's thoughts with clarity. Moreover with English Language section being perennially part of almost all the [Banking, Insurance, SSC, and other Government Exams](#), you need to be well-versed with the **Grammar rules** so that you could easily and correctly answer the questions such as **Error spotting, Error correction, Phrase replacement, Para-jumbles, Cloze test etc.** Let us understand the rules here in this eBook.

Key English Grammar Rules

Basic Rules

1. Use Active Voice

In English, the verb (what's being done) follows the subject. If there is an object (the receiver of the action), it comes after the verb.

Subject + Verb + Object

Example:

- John left Mary.
- The dog bit Andy.

2. Use a Conjunction to link two ideas

Subject + Verb + Object, + Conjunction + Subject + Verb + Object

The **coordinating conjunctions** are:

For, And, Nor, But, Or, Yet, So

3. While connecting two ideas in a single sentence, use a comma.

Coordinating conjunctions are used to connect two ideas in a single sentence but use a comma necessarily.

Example:

- I do not like honey's dog, nor do I hate it.
- Honey fed her dog, and I drank tea.
- Honey feeds and walks her dog every day, but the dog is still inactive.

4. Use a 'Serial Comma' in a List

The serial comma is the last comma in a list, usually appearing before "and."

Example:

- My usual breakfast is coffee, bacon and eggs, and toast.
- They went to Oregon with Betty, a maid, and a cook.

5. Use a Semicolon to join Two Ideas

The most common use of the semicolon is to join two independent clauses without using a conjunction like "and".

Example:

- Money is the root of all evil; I don't believe the reverse is necessarily true.
- Ajith has gone to the library; Anita has gone to play soccer.

6. Use the Simple Present Tense for Habitual Actions

The things you always do or do every other day, are described with the simple present, which means you use the first form of any verb.

Example:

Martha and I drink tea every Saturday together.

7. Use the Present Continuous Tense for Current (ongoing) Action

The present continuous tense is for anything that is happening right now.

- I am drinking the Assamese tea.
- The barking dogs outside the gate are driving me crazy.

8. Use Present Perfect for the Unfinished Past

When someone talks about things that have already happened but consider the time in which they occurred to be unfinished, they use the third form of the verb with a helping verb.

- I have drunk three cups of the Assamese tea today.
- Martha's hyperactive dog has bitten me three times so far.
- Martha has walked her hyperactive dog 100 times this week.

9. Use Present Perfect Continuous Tense for Unfinished Action and Past

Use the Present Perfect Continuous Tense when the action as well as the time is considered unfinished.

Example:

- America has been waging wars in the Middle East countries for quite a few years now.
- I have been drinking coffee all day.
- Martha's dog has been barking like crazy since it was born.

10. Use Past Perfect Tense for the 'First' of Two Past Actions

Use the past perfect tense for the action that happened first and simple past tense for the action that followed (action that happened afterwards).

- By the time I drank a cup of the Assamese tea, Martha's dog had barked a thousand times.
- I had not yet eaten breakfast when Martha walked her dog.
- He could not pay for the dinner because he had lost his wallet.

Subject Verb Agreement

A simple subject-verb agreement definition implies that the subject of the sentence and the verb of the sentence must be in agreement in number.

Subject-Verb Agreement Rules

1. When two subjects are joined by 'and', the verb is plural.

Example: My uncle and his wife are in town.

2. When two singular nouns joined by 'and' refer to the same person or thing, the verb is singular.

Example:

- The collector and district magistrate has been sacked.
- In case these were two different individuals, two articles need to be used:
- The collector and district magistrate have been sacked.

3. Indefinite pronouns are always singular (everyone, each one, someone, somebody, no one, nobody, anyone, anybody etc.)

Example:

- Everyone is shouting.
- We do not use 'are' in this sentence.
- This rule does not apply to Few, Many, Several, Both, All and Some.

4. When the percentage or a part of something is mentioned with plural meaning the plural verb is used.

Example:

- 50 of every 100 children are stunted.
- 40% of the adults are illiterate.

5. When the subjects joined by 'either or' or 'neither nor' are of different persons, the verb will agree in person and number with the noun nearest to it.

Example:

- Neither you nor your siblings know how to behave.
- Either he or she cooks dinner.

Always remember that, when either and neither are used as pronouns, they are treated as singular and always take the singular verb.

Example:

Either of the classes is useful for Bank exam preparation.

6. If connectives/appositives like along with, together with, as well as, accompanied by etc. are used to combine two subjects, the verb agrees with the subject mentioned first.

Example:

Mr. Arihant, accompanied by his wife and his brother, was stopped to enter the hall

7. A number of/ the number or

"A number of (some countable noun)" is always plural.

"The number of (some countable noun)" is always singular.

Example: • The number of people we need to hire is thirteen.

- A number of people **have** written in about this subject.

8. The singular verb form is usually used for units of measurement or time.

Example:

Five gallons of oil is needed to get the engine running.

9. When any of 'few, many, several, both, all, some' is used with a countable noun, the verb is plural.

Example:

Some men are needed for the battle.

10. When any of 'few, many, several, both, all, some' is used with an uncountable noun, the verb is singular.

Example: Some milk is spoilt.

11. Subjects and verbs must agree in number.

Example:

- He shouts when he is angry.
- They shout when they are angry.

12. Subordinate clauses that come between the subject and verb don't affect their agreement.

Example:

The girl, who is standing, is my sister.

13. Prepositional phrases between the subject and verb usually do not affect agreement.

Example: The colours in the design are beautiful.

14. When sentences start with "there" or "here," the subject will always be placed after the verb. Some care needs to be taken to identify each part correctly.

Example:

- There is an issue with the balance sheet.
- Here are the documents you asked for.

15. Subjects don't always come before verbs in questions. Make sure you accurately identify the subject before deciding on the proper verb form to use.

Example:

Where are the pieces of this puzzle?

16. If one of the words "each," "every," or "no" comes before the subject, the verb is singular.

Example:

- No smoking or drinking is allowed here.
- Every girl and boy is required to check in.

17. If the subjects are both singular and are connected by the words "or," "nor," "neither/nor," "either/or," or "not only/but also," the verb is singular.

Example:

Either Ramesh or Rajan is to blame for the accident.

18. The only time the object of the preposition decides plural or singular verb forms is when noun and pronoun subjects like "some," "half," "none," "more," or "all" are followed by a prepositional phrase. Then the object of the preposition determines the form of the verb.

Example:

- All of the cat is gone.
- All of the cats are gone.

19. The singular verb form is usually reserved for units of measurement or time.

Example:

Four quarts of oil was required to get the car running.

20. If the subjects are both plural and are connected by the words "or," "nor," "neither/nor," "either/or," or "not only/but also," the verb is plural.

Example:

Not only dogs but also cats are available at the animal shelter.

21. If one subject is singular and the other is plural, and the words are connected by the words "or," "nor," "neither/nor," "either/or," or "not only/but also," use the verb form of the subject that is nearest the verb.

Example:

- Either the elephants or the lion has escaped from the zoo.
Neither the elephants nor the lions have escaped from the zoo.

22. Indefinite pronouns typically take singular verbs (with some exceptions).

Example:

Everybody has a mother and father.

23. The exceptions to the above rule include the pronouns "few," "many," "several," "both," "all," and "some." These always take the plural form.

Example:

Few are left alive after the flood.

24. If two infinitives are separated by "and," they take the plural form of the verb.

Example:

To listen and to learn Japanese require great skill.

25. When gerunds are used as the subject of a sentence, they take the singular form of the verb. However, when they are linked by "and," they take the plural form.

Example:

- **Playing** in the water was a terrible idea.
Swimming in the sea and **playing piano** are my hobbies.

26. A collective noun, such as "team" or "staff," can be either singular or plural depending upon the rest of the sentence. Typically, they take the singular form, as the collective noun is treated as a cohesive single unit.

Example:

The herd is stampeding.

If you see the individuals acting together, as a whole, then you probably treat the collective noun as singular (with singular verbs and singular pronouns)

Example:

The jury has delivered its conclusion to the judge.

If you see the individuals acting individually, then you probably treat the collective noun as plural (with plural verbs and plural pronouns), for example:

Example:

The jury have not reached a conclusion because they are still arguing among themselves.

27. Titles of books, movies, novels, and other similar works are treated as singular and take a singular verb.

Example:

The Incredibles is a movie starring John Ken.

28. Final rule: Remember, only the subject affects the verb! Nothing else matters. Example:

Ravi, who owns ten houses, is on his way to becoming a billionaire.

Punctuation Rules

Grammar can't be studied without a basic understanding of punctuation rule. This entails capitalization at the start of a sentence, terminal punctuation at the end of a sentence, and a few other elements. Let's learn about them one by one.

1. Capitalization is Important

Capitalization is important. All sentences must start with a capital, or upper-case, letter.

Titles of people, books, magazines, movies, and specific places are considered proper nouns and are typically capitalized. Organizations and company names are also capitalized.

Martha went to the library to read her favourite book, Writers' Haven.

Did you read the new Harry Potter book?

Let's board a jet and fly to London.

2. Terminal Punctuation

Every sentence needs a terminal punctuation mark at the end of it. These include a period, exclamation mark, or question mark.

Example:

- Give me your books.
- I told you to leave!
- Can you believe what he said?

3. Colons indicate separation

Colons are used to separate a sentence from a list of items, to introduce a long, direct quote, or to separate two clauses when the second one further explains the first.

Example:

Nora Roberts once said: "Magic exists. Who can doubt it, when there are rainbows and wildflowers, the music of the wind and the silence of the stars?"

She saw everything she needed: a pocketful of sunshine.

4. Semicolons separate related ideas

Semicolons can take the place of a conjunction and are often placed before introductory words like "therefore" or "however."

As a general rule, it's best to reserve semicolons for two independent clauses. That is, two clauses that could stand alone as sentences.

Semicolons are also used to separate a list of things if there are commas within one or more units in the list.

Example:

- I brought my handbag; however, I wish I also brought my backpack.
- This is mad; I'm not going back.
- I've visited Santa Fe, NM; Denver, CO; Austin, TX; and New Orleans, LA.

5. Commas are for pausing

There are a lot of rules for commas.

The basic ones are that commas separate items in a series and they go wherever there is a pause in the sentence.

They surround the name of a person being addressed, separate the day of the month from the year in a date, and separate a town from the state.

Example:

- He was scared to leave, despite the fact that he needed to, but he resolved to be brave.
- If he take all my money, then I will make her pay.
- For Christmas, he'd like a new pair of Nikes, a laptop, and a corkboard for all his college memories.

6. Parentheses Add Information

Parentheses enclose words that clarify other words. They contain information that's not essential to the main point, making them full of supplementary (if not interesting) information.

Example:

- He was scared to leave (despite the fact that I needed to) but I resolved to be brave.
- If she takes all my money (whether you mean to or not), I will make her pay.
- For Christmas, he'd like a new pair of shoes (which he really doesn't need), a laptop (a MacBook, no less), and a corkboard (for all her college memories).

7. Apostrophes indicate missing letters and possession

Apostrophes are used in contractions to take the place of one or more letters.

To show possession, an apostrophe and "s" is added if the noun is singular and an apostrophe alone is added if the noun is plural.

Example:

- This is the writers' haven; it's also Harish's favourite place on Earth.
- Don't steal Harish's dream.

Apostrophe Rule for Contractions

There's really only one rule for apostrophes and contractions, aside from careful placement:

When you combine two words to make a contraction, you will always take out some letters. In their place, use an apostrophe.

- they + have = they've
- are + not = aren't
- they + will = they'll

Articles

There are two types of articles: definite and indefinite.

The definite article is the word “The”. It limits the meaning of a noun to one particular thing. The definite article can be used with singular, plural, or uncountable nouns.

The indefinite article indicates that a noun refers to a general idea rather than a particular thing.

“A” - when it precedes a word that begins with a consonant.

“An” - when it precedes a word that begins with a vowel.

Example:

Give me the hammer. (That particular hammer)

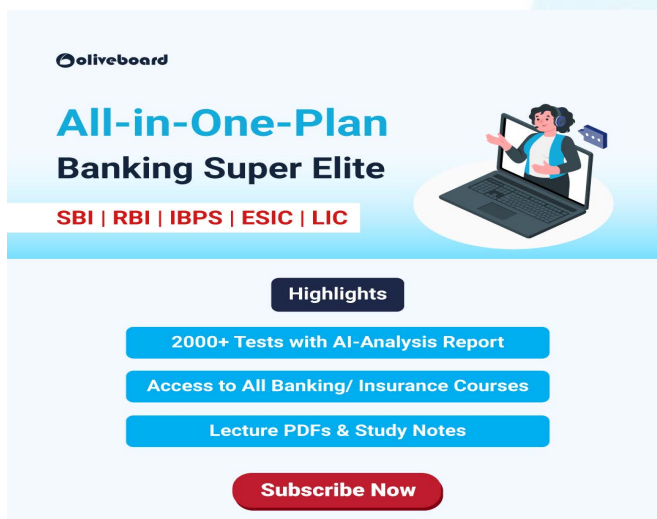
Give me a hammer. (any hammer)

Get me the red hammer; the blue one is too small. (That particular hammer)

Get me a hammer.

Get me the nail. (That particular nail)

Get me a nail. (Any nail)



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