



TURNING POINT

Only Bank Job (Online & Offline)

A place that you can Trust

A Program Furnishing for Combined Senior Officer, 2026 based

Subject:	English (Lecture-01)
Content:	Grammar: Subject-Verb agreement, Subjunctive, Inversion and Affirmative & Negative Agreement.

Teacher Work

Subject-Verb Agreement

Evaluate Yourself

The list containing names of miscreants (have/ has) been submitted to the committee for action,

Rule#1: Sentence-এ subject এবং verb-এর মধ্যে agree করতে হবে। অনেক সময় subject থেকে verb- কে দূরে সরিয়ে রাখা হয়। কাজেই verb এর যথাযথ subject আগে বের করে নিতে হবে।

Incorrect: Several theories on this subject has been proposed.

Correct: Several theories on this subject have been proposed.

1. The thickness of the mats _____
[Combined (SO-2022 based), Date-16.05.2025]

- A. vary B. varies
C. have varied D. were variable

2. The prices of essentials has risen unexpectedly, causing a lot of hardship to the common people.
[Combined Bank (OC-2022 Based), Date-11.07.2025]

- A. has risen B. has been rising
C. have risen D. have rose

3. Contrary to a what had previously been reported, the conditions governing b the truce between many countries arranged by c the United Nations has d not yet been revealed.
[Janata Bank (RC-2020 Based), Date-27.10.2023]

4. Choose the correct sentence.
[Combined Off. (General-2022 Based), Date: 04.07.2025]

- A. What are your parent?
B. What does your parent do?
C. What is your parents?
D. What do your parent do?

5. Buying clothes are A often a very time-consuming B practice because those C clothes that a person likes are rarely the ones D that fit him or her. No Error e.

Evaluate Yourself

- Karim as well as his two brothers (have/has) done the work.
➤ Not only Karim but also his two brothers (have/has) done the work.

Rule#2(a):

Noun/ Pronoun+	as well as with along with together with accompanied with accompanied by in addition to including	+ Noun/ Pronoun+	Verb
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Rule#2(b):

Not only Either Neither	+Noun/ Pronoun+	but also or nor or nor	+Noun/ Pronoun+	Verb
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6. Neither Rahim nor his friends _____ guilty.
[Combined Bank (Off-General), Date-16.05.26]

- A. have found B. has been found
C. have been found D. had found

7. Neither the students nor the teacher _____ to continue the discussion.
[Combined (SO-2023 based), Date-05.12.2025]

- A. was willing B. were willing
C. was will D. be willing

8. Harshad, along a with his brother b Ashwani and six senior bank c officials, were d arrested. No error e

9. The proposal along with its attachment, _____ reviewed thoroughly.
[Combined (SO-2023 based), Date-05.12.2025]

- A. Was B. are C. have been D. to

10. The Committee, along with the CEO, have decided to postpone the meeting until next week.
[Combined Bank (OC-2022 Based), Date-11.07.2025]

- A. have decided B. has decided
C. are deciding D. were deciding

11. The book, along with its illustrations, were captivating.
[Global Islami Bank PLC (PO), Date: 10.02.2024]

- A. The book, along with its illustrations, were captivating.
B. The book along with its illustrations was captivating.
C. The book along with its illustrations were captivating.
D. The book along with its illustrations is captivating.

12. Which of the following is correct?

[Bangladesh Bank (OC), Date-21.07.2023]

- A. Neither the workers nor their leader were present.
- B. Neither the workers nor their leader was present.
- C. Neither the workers nor their leader were in presence.
- D. Neither the workers nor their leader have presented.

Evaluate Yourself

- One of my (friend/friends) (is/are) going abroad today.
- Karim is one of my (friend/friends) who (is/are) going abroad today.

Rule#3:

one of
each of
either of
neither of

+ plural noun +

Singular verb

13. One of his _____ the award.

(Combined Bank (Off-General), Date-16.05.26)

- A. film won
- B. films won
- C. films have
- D. film will win

14. Each of the students, as well as the teacher, _____ required to attend the seminar.

[Janata Bank (RC-2022 Based), Date-18.07.2025]

- A. are
- B. have
- C. is
- D. were

15. Pick the appropriate word and complete the sentence: One of my friends _____ coming today.

[Combined Officer (cash-2021 Based), Date: 24.05.2024]

- A. are
- B. is
- C. will
- D. was

16. Each of the scripts _____ scrutinized carefully before result submission.

[Combined Officer (General), Date: 31.01.2026]

- A. were
- B. have been
- C. has been
- D. are

17. At present a, advertising is b one of the most strictly c regulated industry d in the U.S.

No Error e

18. Each of a the hotel's 150 rooms were b equipped with c AC and colour d TV. No error e

19. I shall a buy one of b the radios that is c on sale. d No error e

20. Choose the correct sentence

- A. She is one of those girls who are always complaining.
- B. She is one of those girls who is always complaining.
- C. She is one of those girls whom are always complaining.
- D. She is one of those girls whom is always complaining.
- E. She is one of those girls whose always complaining.

Rule#4: বইয়ের নাম, দেশের নাম, রোগের নাম, বিষয়ের নাম, চলচ্চিত্র, সংবাদপত্র, নাটক ইত্যাদির নাম subject হলে তা দেখতে Plural হলেও singular verb গ্রহণ করে। যেমন:

1. Cultural Studies----- a new meaning of culture.

- a. gives
- b. give
- c. offer
- d. showing

2. The United States----- a big Navy.

- a. has
- b. have
- c. is
- d. was

21. Find the error in the sentence.

Mumps are a a very common disease b which c usually d affects children.

22. Choose the correct sentence.

- (a) Physics, economics, mathematics, ethics, politics or statistics are interesting as subject.
- (b) AIDS, measles or mumps are dangerous.
- (c) The news are good.
- (d) Tom and Jerry is a famous cartoon.

Evaluate Yourself

➤ Three fourths of the work — finished.

- A. have been
- B. had
- C. has been
- D. were

Rule#5: Some, Any, All, Most, Percentage, Fraction ইত্যাদি যদি বাক্যের subject হিসেবে থাকে তবে এদের উপর ভিত্তি করে verb হবে না verb হবে এদের পরের noun বা pronoun এর উপর ভিত্তি করে।

Incorrect: One percent of the students has got GPA-5 this year.

Correct: One percent of the students have got GPA-5 this year.

23. Three-fourths of the Earth's surface _____ water.

[Combined Off. (General-2022 Based), Date: 04.07.2025]

- A. are covered by
- B. covers by
- C. is covered by
- D. have been covered by

24. Find the sentence that is incorrect.

- (a) Sixty percent of the money was spent on food.
- (b) Sixty percent of our resources were used.
- (c) Two thirds of the jackfruit has been eaten.
- (d) Two thirds of her monthly income go to her savings account.
- (e) Any members of that group are permitted to enter the museum for free.

Rule#6: Here/ There দিয়ে কোন sentence শুরু হলে এ বাক্যে verb পরবর্তী noun বা pronoun এর উপর ভিত্তি করে হবে।

- Here/ There + singular verb + singular noun
- Here/ There + plural verb + plural noun

25. Find the error in the sentence.

The information officer at the bank a told b his customer that c there was d different kinds of loans available.

Rule#7: Collective Noun সাধারণত singular verb গ্রহণ করে তবে Collective Noun সমূহের মধ্যে যদি division (মতের অমিল বা ভিন্নতা) দেখা যায় তবে সে সময় plural verb গ্রহণ করে।

Correct: The jury board **has** ordered to hang the man.

Correct: The jury board **have** divided in their opinions.

26. The committee met and _____

- (a) They failed to reach a decision.
- (b) It failed to reach a decision.
- (c) Its decision was not reached at.
- (d) Their decision was not reached at.

27. The team are playing exceptionally well this

season. [Global Islami Bank PLC (PO), Date: 10.02.2024]

- a. The team are playing exceptionally well this season.
- b. The team is playing exceptionally well this season.
- c. The team be playing exceptionally well this season.
- d. The team were playing exceptionally well this season.

Evaluate Yourself

- A number of (boys/boys) (was/were) present
- The number of (boys/boys) (was/were) present

Rule#8

A number of	+ Plural Noun	+ Plural Verb
The number of	+ Plural Noun	+ Singular Verb

28. A number of students ... absent from the class, but the number of absentees ... small.

(Combined Bank (SO), Date-15.05.26)

- a. was ; were
- b. were ; was
- c. is ; are
- d. has ; have

29. The number of schools in this area _____.

(Combined Bank (Off-General), Date-16.05.26)

- A. are increasing day by day
- C. is increases day by day
- B. is increasing day by day
- D. are increase day by day,

30. The number of applicants compared to last

year..... [Combined (SO-2023 based), Date-05.12.2025]

- A. have risen
- B. has risen
- C. have raised
- D. has raised

31. The number of the unemployed men-----.

[Janata Bank (RC-2022 Based), Date-18.07.2025]

- A. have Increased
- B. has increased
- C. were Increased
- D. Increase rapidly

Rule#9: কতিপয় শব্দ রয়েছে যেগুলো সর্বদাই Plural অর্থ প্রদান করে তাই সেগুলো সর্বদা Plural verb গ্রহণ করে এবং এদের সাথে s/es যুক্ত হয় না। যেমন: People, Police, Peasantry, Poultry, Cattle, Children, Vermin ইত্যাদি

32. Choose the correct sentence.

- (a) Either the rich or the poor is happy.
- (b) The people works hard.
- (c) The English speaks English.
- (d) The cattle are grazing.

Subjunctive

Evaluate Yourself

Which Sentence is Correct?

- 1. The doctor suggests his patient that he should avoid smoking.
- 2. The doctor suggests his patient that he avoid smoking.

01. The board insisted that the CEO _____ a revised plan.

(Combined Bank (SO), Date-15.05.26)

- a. submits
- b. submit
- c. will submit
- d. has submitted

Structure:

Sub. + Subjunctive word (any tense) +	that	+ subject + verb এর base form. (active sense)
Sub. + Subjunctive word (any tense) +	that	+ object + be + v3 (passive sense)

Subjunctive Words

Verbs	advise, propose, request, require, command, order, demand, insist, urge, prefer, recommend, stipulate, suggest, ইত্যাদি।
Adjectives	essential, necessary, crucial, important, mandatory, urgent, imperative ইত্যাদি।
Nouns	a requirement, a necessity, a law, a regulation ইত্যাদি।

02. The jury insists that the criminal _____ hung by Saturday. [Combined Officer (General), Date: 31.01.2026]

- A. be
- B. is
- C. was
- D. were

03. The manager insisted that every employee _____ on time. [Combined (SO-2023 based), Date-05.12.2025]

- A. Arrive
- B. is arriving
- C. Arrives
- D. arrived

04. It is important that the admission office _____ your registration.

- A. will confirm
- B. confirms
- C. confirm
- D. should confirm

05. The government requires that these forms should be submitted before the end of the financial year.

- (a) that these forms should be submitted
- (b) that these forms be submitted
- (c) for these forms to be submitted
- (d) these forms submission
- (e) these forms should be submitted

06. We proposed that Litu _____ a BCS cadre.

- A. would be
- B. was
- C. be
- D. became

Affirmative & Negative Agreement

- আমার বাবা একজন শিক্ষক এবং আমি ও একজন শিক্ষক।
=
=
➤ আমার শিক্ষক ধর্মাত্মতা পছন্দ করে না এবং আমি ও করি না।
=
=

⇒ And দ্বারা যুক্ত দুটি sentence এর ক্ষেত্রে যদি দ্বিতীয় sentence টি প্রথম sentence এর সাথে agree করে তাকেই agreement বলে।

Agreement এর ক্ষেত্রে দ্বিতীয় sentence টি পুরো না লিখে নিম্নোক্ত structure-এ সংক্ষেপেও লেখা যায় :

Affirmative Agreement	Negative Agreement
(i) Subject + Auxiliary verb + too/also	(i) Subject + Auxiliary verb + not + either

No sooner Scarcely Hardly	+ had + subject + V3 +	than when when/before	+ sub + V2
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(ii) So + Auxiliary verb + Subject	(ii) Neither + Auxiliary verb + Subject
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বিঃ দ্রঃ দ্বিতীয় sentence এর auxiliary verb অবশ্যই প্রথম sentence এর tense অনুযায়ী বসবে।

1. Find the correct option to complete the sentence:
She did not know the answer, and _____?

[Combined 7 Bank (OC) Date: 24-05-2024]

- A. I did not neither B. I did neither
C. Neither did I. D. Neither I did
2. Florida has not yet ratified the equal rights amendment, and _____
A. Several other states hasn't either
B. Neither has some of the other states
C. Some other states also have not either
D. Neither have several other states
3. Neptune is an extremely cold planet, and _____
A. So does Uranus B. So has Uranus
C. So is Uranus D. So Uranus has
E. So Uranus is
4. My friend doesn't like fish and _____.
A. neither I do B. neither do I
C. I do D. I do either
5. Karim is studying Law at the University of Dhaka, and so does Rahim. No error.
A B C D E

Inversion/ Negative Emphasis

Rule- 01 নিম্নের Negative adverb গুলো sentence এর শুরুতে ব্যবহৃত হলে auxiliary verb, subject এর পূর্বে ব্যবহৃত হয়।

Hardly	scarcely	rarely	Barely
seldom	No sooner	not until	Never

Rule- 02 Only এর সাথে preposition/ adverb যুক্ত হয়ে sentence এর শুরুতে ব্যবহৃত হলে Auxiliary verb, subject এর পূর্বে ব্যবহৃত হয়।

only recently	only once	only on	only by
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Rule- 03 So এর সাথে Adjective/adverb যুক্ত হয়ে sentence এর শুরুতে ব্যবহৃত হলেও Auxiliary verb, subject এর পূর্বে ব্যবহৃত হয়।

Rule- 04

01. Hardly had he arrived ... the meeting began.

[Combined Officer (Cash), Date: 31.01.2026]

- ক. than খ. when
গ. then ঘ. as

02. Never ... such a beautiful sight.

[Combined Officer (Cash), Date: 31.01.2026]

- ক. I saw খ. have I seen
গ. did I saw ঘ. I have seen

03. As soon as he saw me, he ran away. Choose the negative form: [Combined Officer (General), Date: 31.01.2026]

- A. No sooner had he seen me he ran away.
B. No sooner had he seen me than he ran away.
C. No sooner he saw me than he ran away.
D. He did not see me and he ran away.

04. Hardly _____ the door when the phone rang.

[Janata Bank (RC-2022 Based), Date-18.07.2025]

- A. had I closed B. have I closed
C. I had closed D. I closed

05. Hardly had he arrived when the house caught fire
a b

and everything was reduced to ashes No error.
c d

[Combined Officer (General), 2021 Based, Date: 08.03.2024]

06. Sooner than he had arrived his friends arranged a
a b

reception in his honor in the best hotel in town.
c d

[Combined Bank (SO), Date-10.11.2023]

07. So complicated _____ the consumers who use a product are seldom aware of where all its components come from.

- A. Today international trade is
B. Is international trade today
C. International trade is today
D. International trade these days is

Practice Work

1. A basket of apples — been sold.

- (a) have (b) has
(c) having (d) haven't
(e) none of them

2. Role changes, such as marriage, the birth of a child, and a change in job causes the stress that all adults experience in their lives. No Error
a b c d e

3. A series of lectures on human psychology
a b

have been arranged by the university.
c d

No Error
e

4. Neither the students nor the teacher _____ present at the meeting.

[Janata Bank (RC-2022 Based), Date-18.07.2025]

- (a) was (b) were
(c) have been (d) were possibly

5. Neither Rana nor his friends _____ guilty.
[Combined Off. (General-2022 Based), Date: 04.07.2025]
(a) is (b) has been found
(c) have been found (d) was found
6. Neither John or Mary was aware of the surprise party. [Global Islami Bank PLC (PO), Date: 10.02.2024]
(a) Neither John nor Mary were aware of the surprise party.
(b) Neither John nor Mary was aware of the surprise party.
(c) Neither John or Mary were aware of the surprise party.
(d) Neither John or Mary was aware of the surprise party.
7. Silver, one of the first metal used by human, is
an excellent conductor of heat and electricity
c d
8. Neither the salesmen nor the marketing manager _____ of the system.
(a) is favouring (b) is in favour
(c) are in favour (d) are for favour
9. Three fourths of the work — finished.
(a) have been (b) had (c) has been (d) were
10. Choose the correct sentence.
(a) A number of boys were present
(b) A number of boys was present
(c) The number of peoples was very high
(d) The number of people were very high
11. Which of the following is correct?
(a) Forty mile is a long way.
(b) Forty miles is long way.
(c) Forty miles is a long way.
(d) Forty miles are a long way.
(e) Forty miles are long way.
12. Determination of the long term effects of
a b of
aerosols on the upper atmosphere are
c
currently one of the most challenging problems
d
in climate research. No Error
e
13. Enforcing minimum wages are the economic
a
responsibility of the Government, whose
b
duty is to regulate business and protect the
c d
environment. No Error
e
14. One of the drawbacks of modern education are
a b
that it does not encourage original thinking
c d
No Error
e
15. At least one of the students ----- full marks every time.
(a) get (b) are getting
(c) gets (d) have got
(e) none of them
16. A number of the students _____ joined together to form a club for hockey fans.
(a) has (b) have (c) is (d) will (e) none
17. Each of the Olympic athletes _____ for months, even years.
(a) have been training (b) were training
(c) has been training (d) been training
(e) shall train
18. Select the correct sentence
(a) The rise and fall of the tide are due to lunar influence
(b) The rise and fall of the tide are to be due to lunar influence
(c) The rise and fall of the tide are not due to lunar influence
(d) The rise and fall of the tide is due to lunar influence
(e) The rise and fall of the ride are not to be due to lunar influence
19. It is important that a corporate trainer obtains
a b
the input of both managers and workers when
c
developing training for new employees.
d
No Error
e
20. He suggested that we finished our work quickly for
a b c
attending the party on time. No Error
d e
21. When planning workplace policies, it is
a
necessary that a manager considers the politics
b
of the organization, such as how decisions are
c
made and who makes them. No error
d d
22. Identify the correct sentence :
(a) She demanded that he immediately leave the house.
(b) She demanded that he immediately leaves the house.
(c) She demands that he immediately leaves the house.
(d) She is demanding that he will immediately leave the house.
(e) She is demanding that he should immediately leave the house.

23. Select the correct sentence from the following.

- (a) She claims that dogs made the best pets.
- (b) She claims that dogs could be the best pets.
- (c) She claims that dogs are the best pets.
- (d) She claim that dogs are the best pets.
- (e) She claims that dogs make the best pets.

24. Canada does not require that U.S. citizens obtain passport to enter the country, and _____.

- (a) Mexico does neither
- (b) Mexico doesn't either
- (c) Neither Mexico does
- (d) either does Mexico

25. Choose the correct answer :

- (a) She took pictures, and I did so.
- (b) She took pictures, and I do also.
- (c) She took pictures, and so I did
- (d) She took pictures, and so did I.
- (e) She took pictures, and I did the same.

26. Not until the seventeenth century, _____ to measure the speed of light.

- (a) did anyone even attempt

(b) did even attempt anyone

(c) anyone did even attempt

(d) none did attempt

27. Not until a Student has mastered algebra _____ the principles of geometry, trigonometry and physics.

(a) He can begin to understand

(b) Can he begin to understand

(c) He begins to understand

(d) Begins to understand

28. So quickly _____ he reached on time.

(a) He ran that

(b) Would he ran that

(c) He ran as

(d) Did he run that

29. _____ received law degrees as today.

(a) Never so many women have

(b) Never have so many women

(c) The women are not ever

(d) Women who have never

30. Seldom _____ understand her fault while taking to others.

(a) she could

(b) could she

(c) had she

(d) she had

Practice Work Answer

01	B	02	B	03	C	04	A	05	C	06	B	07	A	08	B	09	C	10	A
11	C	12	C	13	A	14	B	15	C	16	B	17	C	18	D	19	B	20	B
21	B	22	A	23	E	24	B	25	D	26	A	27	B	28	D	29	B	30	B

অভিজ্ঞ শিক্ষকমণ্ডলী ও ম্যানেজমেন্টের একাংশ...



নেছার স্যার (পরিচালক)



শুভ্র স্যার (পরিচালক)



সুমন স্যার (পরিচালক)



তারেক স্যার (পরিচালক)



বান্ধি স্যার (পরিচালক)