

SBI PO Prelims 2026

Present Tenses - Practice Set 1 of 5

 **FREE SET**
 **Focus: Present Tenses (All Types - High Difficulty)**
 **Time: 22 Minutes**
 **Total: 25 Questions**

 Simple Present - 5 Qs
  Present Continuous - 5 Qs
  Present Perfect - 5 Qs
 Present Perfect Continuous - 5 Qs
  Mixed Present - 5 Qs

Instructions

- ✓ This is the FREE practice set (Set 1 of 5) focusing on PRESENT TENSES for SBI PO Prelims 2026
- ✓ Each sentence has ONE grammatical error related to Present Tenses
- ✓ Each question carries 1 mark (No negative marking for practice)
- ✓ Try to complete all 25 questions within 22 minutes to simulate exam conditions
- ✓ After attempting all questions, check answers with detailed explanations
- ✓ Use the Performance Tracker to analyze your accuracy and identify weak areas
- ✓  **Complete all 5 sets to master Tenses for SBI PO!**

SECTION A: Simple Present Tense (High Difficulty)

5 Questions

Directions: Each sentence contains an error related to Simple Present Tense. Identify the part (A, B, C, or D) that contains the error. If no error, mark E.

Question 1**Hard****FREE PRACTICE SET**

(A) The committee of the State Bank of India (B) have recommended (C) a revision in the interest rates (D) for the upcoming quarter. (E) No error

- ☐ A. The committee of the State Bank of India
- ☐ B. have recommended
- ☐ C. a revision in the interest rates
- ☐ D. for the upcoming quarter
- ☐ E. No error

Question 2**Hard**

(A) Neither the chairman of the board (B) nor the managing directors (C) has approved (D) the merger proposal. (E) No error

- ☐ A. Neither the chairman of the board
- ☐ B. nor the managing directors
- ☐ C. has approved
- ☐ D. the merger proposal
- ☐ E. No error

Question 3**Hard**

(A) The quality of banking services (B) have deteriorated (C) significantly in rural areas (D) over the past few years. (E) No error

- ☐ A. The quality of banking services
- ☐ B. have deteriorated
- ☐ C. significantly in rural areas
- ☐ D. over the past few years
- ☐ E. No error

Question 4**Hard****FREE PRACTICE SET**

(A) A number of economists (B) believes that (C) the GDP growth rate (D) will exceed expectations this year. (E) No error

- ☐ A. A number of economists
- ☐ B. believes that
- ☐ C. the GDP growth rate
- ☐ D. will exceed expectations this year
- ☐ E. No error

Question 5**Hard**

(A) Each of the loan applicants (B) have been asked (C) to submit additional documents (D) for verification purposes. (E) No error

- ☐ A. Each of the loan applicants
- ☐ B. have been asked
- ☐ C. to submit additional documents
- ☐ D. for verification purposes
- ☐ E. No error

SECTION B: Present Continuous Tense (High Difficulty)**5 Questions**

Directions: Each sentence contains an error related to Present Continuous Tense. Identify the part (A, B, C, or D) that contains the error. If no error, mark E.

Question 6**Hard****FREE PRACTICE SET**

(A) The Reserve Bank of India (B) is currently (C) owning several (D) government securities.

(E) No error

- ☐ A. The Reserve Bank of India
- ☐ B. is currently
- ☐ C. owning several
- ☐ D. government securities
- ☐ E. No error

Question 7**Hard**

(A) The auditor (B) is suspecting (C) financial irregularities (D) in the company's accounts.

(E) No error

- ☐ A. The auditor
- ☐ B. is suspecting
- ☐ C. financial irregularities
- ☐ D. in the company's accounts
- ☐ E. No error

Question 8**Hard**

(A) The CEO (B) is preferring (C) candidates with (D) international banking experience. (E)

No error

- ☐ A. The CEO
- ☐ B. is preferring
- ☐ C. candidates with
- ☐ D. international banking experience
- ☐ E. No error

Question 9**Medium****FREE PRACTICE SET**

(A) The employees (B) are protesting (C) outside the bank (D) since early morning. (E) No error

- ☐ A. The employees
- ☐ B. are protesting
- ☐ C. outside the bank
- ☐ D. since early morning
- ☐ E. No error

Question 10**Hard**

(A) The bank (B) is considering (C) to launch (D) a new digital payment platform. (E) No error

- ☐ A. The bank
- ☐ B. is considering
- ☐ C. to launch
- ☐ D. a new digital payment platform
- ☐ E. No error

SECTION C: Present Perfect Tense (High Difficulty)**5 Questions**

Directions: Each sentence contains an error related to Present Perfect Tense. Identify the part (A, B, C, or D) that contains the error. If no error, mark E.

Question 11**Hard****FREE PRACTICE SET**

(A) The finance ministry, (B) has announced, (C) the new tax regime, (D) in the last budget.

(E) No error

- ☐ A. The finance ministry
- ☐ B. has announced
- ☐ C. the new tax regime
- ☐ D. in the last budget
- ☐ E. No error

Question 12**Hard**

(A) This is, (B) the first time, (C) the bank has been implementing, (D) such a customer-friendly policy, (E) No error

- ☐ A. This is
- ☐ B. the first time
- ☐ C. the bank has been implementing
- ☐ D. such a customer-friendly policy
- ☐ E. No error

Question 13**Hard**

(A) She, (B) has been knowing, (C) the banking regulations, (D) since she joined the industry.

(E) No error

- ☐ A. She
- ☐ B. has been knowing
- ☐ C. the banking regulations
- ☐ D. since she joined the industry
- ☐ E. No error

Question 14**Hard****FREE PRACTICE SET**

(A) The company (B) has achieved (C) its quarterly targets (D) already last month. (E) No error

- ☐ A. The company
- ☐ B. has achieved
- ☐ C. its quarterly targets
- ☐ D. already last month
- ☐ E. No error

Question 15**Hard**

(A) The auditor (B) has been reviewing (C) the financial statements (D) since three weeks. (E) No error

- ☐ A. The auditor
- ☐ B. has been reviewing
- ☐ C. the financial statements
- ☐ D. since three weeks
- ☐ E. No error

SECTION D: Present Perfect Continuous Tense (High Difficulty)

5**Questions**

Directions: Each sentence contains an error related to Present Perfect Continuous Tense. Identify the part (A, B, C, or D) that contains the error. If no error, mark E.

Question 16**Hard****FREE PRACTICE SET**

(A) The employees (B) have been demanding (C) a salary hike (D) since six months. (E) No error

- ☐ A. The employees
- ☐ B. have been demanding
- ☐ C. a salary hike
- ☐ D. since six months
- ☐ E. No error

Question 17**Hard**

(A) The bank (B) has been implementing (C) digital transformation (D) from 2018. (E) No error

- ☐ A. The bank
- ☐ B. has been implementing
- ☐ C. digital transformation
- ☐ D. from 2018
- ☐ E. No error

Question 18**Hard**

(A) I (B) am working (C) in this bank (D) for the last ten years. (E) No error

- ☐ A. I
- ☐ B. am working
- ☐ C. in this bank
- ☐ D. for the last ten years
- ☐ E. No error

Question 19**Medium****FREE PRACTICE SET**

(A) The investors (B) have been waiting (C) for the RBI's decision (D) for several hours. (E)

No error

- ☐ A. The investors
- ☐ B. have been waiting
- ☐ C. for the RBI's decision
- ☐ D. for several hours
- ☐ E. No error

Question 20**Hard**

(A) She (B) has been believing (C) in ethical banking practices (D) throughout her career.

(E) No error

- ☐ A. She
- ☐ B. has been believing
- ☐ C. in ethical banking practices
- ☐ D. throughout her career
- ☐ E. No error

SECTION E: Mixed Present Tenses (Very High Difficulty)**5 Questions**

Directions: Each sentence contains an error related to Present Tenses (mixed types). Identify the part (A, B, C, or D) that contains the error. If no error, mark E.

Question 21**Hard****FREE PRACTICE SET**

(A) The government (B) has been implementing (C) various welfare schemes (D) since a decade. (E) No error

- ☐ A. The government
- ☐ B. has been implementing
- ☐ C. various welfare schemes
- ☐ D. since a decade
- ☐ E. No error

Question 22**Hard**

(A) The news (B) are being broadcast (C) on all major financial channels (D) at this moment. (E) No error

- ☐ A. The news
- ☐ B. are being broadcast
- ☐ C. on all major financial channels
- ☐ D. at this moment
- ☐ E. No error

Question 23**Hard**

(A) The committee members (B) has been discussing (C) the merger proposal (D) since early morning. (E) No error

- ☐ A. The committee members
- ☐ B. has been discussing
- ☐ C. the merger proposal
- ☐ D. since early morning
- ☐ E. No error

Question 24**Hard****FREE PRACTICE SET**

(A) Neither the finance minister (B) nor the RBI governor (C) have commented (D) on the economic slowdown. (E) No error

- ☐ A. Neither the finance minister
- ☐ B. nor the RBI governor
- ☐ C. have commented
- ☐ D. on the economic slowdown
- ☐ E. No error

Question 25**Hard**

(A) The company's annual report (B) have been released (C) and it highlights (D) significant growth in profits. (E) No error

- ☐ A. The company's annual report
- ☐ B. have been released
- ☐ C. and it highlights
- ☐ D. significant growth in profits
- ☐ E. No error



Answer Key with Detailed Explanations

SECTION A: Simple Present Tense Errors

Q1. Answer: B. have recommended

 **B**

"Committee" is a collective noun treated as singular → "has recommended". In banking contexts, committees are usually treated as single units.

 Collective nouns (committee, board, team) take singular verb when acting as one unit.

Q2. Answer: C. has approved

 **C**

With "Neither...nor", verb agrees with the nearest subject → "managing directors" (plural) → "have approved".

 Neither/Nor, Either/Or → verb agrees with the closer subject.

Q3. Answer: B. have deteriorated

 **B**

Main subject is "quality" (singular) → "has deteriorated". Ignore the prepositional phrase "of banking services".

 Find the main subject; ignore phrases beginning with of/for/in/with.

Q4. Answer: B. believes that

 **B**

"A number of" means "many" → plural → "believe". "The number of" would be singular.

Q5. Answer: B. have been asked

 **B**

"Each" is singular → "has been asked".

 Each/Every/Either/Neither → Singular verb.

SECTION B: Present Continuous Tense Errors

Q6. Answer: C. owning several

 **C**

"Own" is a stative verb (possession) → not used in continuous form → "owns".

 Stative verbs (own, belong, possess) have no continuous form.

Q7. Answer: B. is suspecting

 **B**

"Suspect" is a stative verb (opinion) → not used in continuous → "suspects".

 Verbs of opinion (suspect, believe, doubt) are stative.

Q8. Answer: B. is preferring

 **B**

"Prefer" is a stative verb expressing preference → not continuous → "prefers".

 Preference verbs (prefer, like, love, hate) are stative.

Q9. Answer: D. since early morning

 **D**

Past Continuous cannot be used with "since". Use Present Perfect Continuous → "have been protesting".

  **FREE PRACTICE SET**

 Present Perfect Continuous for actions that started in past and continue to present.

Q10. Answer: C. to launch

 **C**

After "considering", use gerund (-ing form) → "launching".

 Consider + gerund (consider doing), not consider + infinitive.

SECTION C: Present Perfect Tense Errors

Q11. Answer: B. has announced

 **B**

"In the last budget" is a specific past time → Simple Past → "announced".

 Present Perfect cannot be used with specific past time expressions.

Q12. Answer: C. the bank has been implementing

 **C**

"This is the first time" structure → Present Perfect (not continuous) → "has implemented".

 This/It is the first time + Present Perfect (simple, not continuous).

Q13. Answer: B. has been knowing

 **B**

"Know" is stative → not used in continuous → "has known".

 Stative verbs take Present Perfect, not Present Perfect Continuous.

Q14. Answer: D. already last month

✓ D

FREE PRACTICE SET

"Last month" specific past time → Simple Past → remove "has".

📌 Already can be used with Present Perfect, but not with specific past time markers.

Q15. Answer: D. since three weeks

✓ D

"Three weeks" is duration → use "for", not "since".

📌 Since + point (Monday, 2015), For + duration (3 weeks, 5 years).

SECTION D: Present Perfect Continuous Tense Errors

Q16. Answer: D. since six months

✓ D

"Six months" is a duration → use "for", not "since".

📌 For + period of time, Since + specific point.

Q17. Answer: D. from 2018

✓ D

With Present Perfect Continuous, use "since" for a starting point → "since 2018".

📌 Since (starting point), not from/from 2018 is incorrect.

Q18. Answer: B. am working

✓ B

"For the last ten years" requires Present Perfect Continuous → "have been working".

📌 For/since + duration up to present → Present Perfect Continuous.

Q19. Answer: E. No error

  **FREE PRACTICE SET**

 **E**

"For several hours" is correct with Present Perfect Continuous.

 Present Perfect Continuous + for + duration = correct.

Q20. Answer: B. has been believing

 **B**

"Believe" is stative → not used in continuous → "has believed".

 Stative verbs (believe, think as opinion) no continuous form.

SECTION E: Mixed Present Tenses

Q21. Answer: D. since a decade

 **D**

"A decade" is a period → "for a decade".

 For + period of time, Since + point in time.

Q22. Answer: B. are being broadcast

 **B**

"News" is uncountable and takes singular verb → "is being broadcast".

 News, mathematics, physics, economics → Singular verbs.

Q23. Answer: B. has been discussing

 **B**

"Committee members" is plural → "have been discussing".

 Plural subject → plural verb (have, are, were).

Q24. Answer: C. have commented  **FREE PRACTICE SET** **C**

With "Neither...nor", verb agrees with nearest subject → "RBI governor" (singular)
→ "has commented".

 Neither/Nor, Either/Or → verb agrees with closer subject.

Q25. Answer: B. have been released **B**

"Annual report" is singular → "has been released".

 Singular subject → singular verb (has, is, was).

 Performance Tracker - SBI PO Set 1 (Present Tenses)

Section	Total	Correct	Wrong	Accuracy %
Section A (Simple Present)	5	___	___	___%
Section B (Present Continuous)	5	___	___	___%
Section C (Present Perfect)	5	___	___	___%
Section D (Pres. Perfect Continuous)	5	___	___	___%
Section E (Mixed Present)	5	___	___	___%
TOTAL	25	___	___	___%

 Score Interpretation (SBI PO Level - High Difficulty):

- **22-25 correct:** Outstanding! You're ready for SBI PO level questions.
- **18-21 correct:** Very Good - review stative verbs and since/for rules.
- **14-17 correct:** Average - need more practice on subject-verb agreement.

- **Below 14:** Need significant improvement - review all present tense rules.

  **FREE PRACTICE SET**

SBI PO Special Focus - Present Tenses Key Learning Points

-  **Subject-Verb Agreement (Critical for SBI PO):** Collective nouns (committee/board), Indefinite pronouns (each/either/neither), A number of vs The number of, Phrases between subject and verb
-  **Stative Verbs (High Priority - Common Trap):** Know, believe, understand, own, belong, prefer, suspect, think (opinion) - NEVER used in continuous form
-  **Since vs For (Every Exam):** Since + point (2015, Monday, January) | For + duration (5 years, 2 hours, a decade)
-  **Present Perfect vs Simple Past:** Present Perfect never used with specific past time markers (yesterday, last week, in 2010, last budget)
-  **Present Perfect Continuous:** Use with "for/since" for actions continuing to present; stative verbs cannot be used
-  **Special Structures for SBI PO:** "This is the first time + Present Perfect" (not continuous), "Consider + Gerund"
-  **Banking Context Vocabulary:** RBI, monetary policy, fiscal year, quarterly targets, merger proposal, digital transformation

SBI PO Tenses Series Progress

-   **Set 1 (Free - This Set):** Present Tenses - 25 questions (High Difficulty)
-   **Set 2 (Free):** Past Tenses - Coming Next
-   **Set 3 (Free):** Future Tenses - Coming Soon
-   **Set 4 (Premium):** Mixed Tenses - Advanced Level
-   **Set 5 (Premium):** Error Detection - Advanced Level
- ★ **Next: Set 2 - Past Tenses (SBI PO Level - High Difficulty)**
-  **SBI PO Target:** Present Tenses alone carry 8-10 questions in Prelims. Mastery is essential for 75+ percentile!

 This is FREE Set 1 from Ignite Exams - Present Tenses Complete Coverage for SBI PO

 Download Set 2 (Past Tenses) when available |  support@igniteexams.com

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FREE PRACTICE SET