

**SARATHI BANKING ACADEMY**  
English Fluency Made Easy  
**SPOKEN ENGLISH**  
ONLINE SHARE TRADING பயிற்சி  
CONTACT: 0422 - 2312416 | 77081 92416 | 95009 67396  
77081 92416 / 97896 55665  
733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu, Near City Union Bank, Ramanathapuram, Coimbatore - 641 045.

## ENGLISH LANGUAGE

### TOPICS

1. Comprehension Test with Relative Synonyms & Antonyms
2. Common Errors / Spotting Errors
3. Fill Up the Blanks (Grammar Based)
4. Cloze Test (Grammar & Vocabulary)
5. Jumbled Sentences
6. Jumbled Words
7. Spelling Errors
8. Phrase Meaning
9. Phrase Replacement

## 100 GOLDEN RULES

### **A. SUBJECT - VERB AGREEMENT**

1. Two or more Singular Subjects connected by and usually take a Verb in the Plural.

For Example, **Incorrect** : Hari and Ram **is** here.

**Correct** : Hari and Ram **are** here.

2. If two Singular Nouns refer to the same person or thing, the Verb must be Singular.

**Incorrect** : The Secretary and Principal are coming.

**Correct** : The Secretary and Principal **is** coming.

(Here the same person is Secretary as well as Principal)

3. If the Singular Subjects are preceded by **each** or **every**, the Verb is usually Singular.

For Example, **Incorrect** : Every boy and girl were ready.

**Correct**: Every boy and girl was ready.

4. Two or more Singular Subjects connected by or, **nor**, **either..... or**, **neither....nor** take a Verb in the Singular.

For Example, **Incorrect** : Neither he nor I were there.

**Correct** : Neither he nor I was there.

5. When the Subjects joined by or/nor are of different numbers, the Verb must be Plural, and the Plural Subject must be placed next to the Verb.

For Example, **Incorrect** : Neither the Assistant Masters nor the Headmaster was present.

**Correct** : Neither the Head - master nor the Assistant Masters were present.

6. When the Subjects joined by or, nor are of different persons, the Verb agrees in person with the one nearest to it.

For Example, **Incorrect** : Either he or I **is** mistaken.

**Correct** : Either he or I **am** mistaken.

7. A Collective Noun takes a Singular Verb when the collection is thought of as a whole, a Plural Verb when the individuals of which it is composed are thought of.

For Example, **Correct** : The Council **has** chosen the President.

**Correct** : The military **were** called out.

8. Some Nouns which are singular in form but plural in meaning, take a Plural Verb.

For Example, **Incorrect** : Mathematics are a branch of study in every school.

**Correct** : Mathematics is a branch of study in every school.

9. Words joined to a Singular Subject by with, together with, in addition to, or, as well as, etc. are parenthetical, and therefore do not affect the number of the Verb.

For Example, **Incorrect** : The Chief, with all his men, were massacred.

**Correct**: The Chief, with all his men, was massacred.

10. When the Subject of the Verb is a Relative Pronoun care should be taken to see that the Verb agrees in Number and Person with the Antecedent to the relative.

For Example, **Incorrect** : I, who is your friend, will guard your interest.

**Correct** : I, who am your friend will guard your interests.

### **B. USES OF PARTICIPLES AND INFINITIVES**

11. Ask, advise, allow, command, force, forbid, invite, encourage, compel, beg, order, imagine, instruct, permit, persuade, tell, require, remind, teach, etc. are followed by

Object + To + V<sub>2</sub>

For Example, **Incorrect** : He advised to do it by me.

**Correct** : He advised me to do it.

But if these are used in Passive Voice, then they are followed by To + V<sub>1</sub>

For Example,

**Correct** : She was permitted to go with him.

12. Know is followed by how/where/when/why and Infinitive.

For Example, **Incorrect** : I know to write a letter.

**Correct** : I know how to write a letter.

13. After let, bid, behold, watch, see, feel, make etc. We use Bare - in - finitive and nor To - infinitive.

For Example, **Incorrect** : I heard him to speak on several subjects.

**Correct** : I heard him speak on several subjects.

14. Bare Infinitive is used after Modal Auxiliaries (can, could, may, might, shall, should, will, would, must, dare not, need not).

For Example, **Incorrect** : You need not to work hard.

**Correct** : You need not work hard.

15. Had better, had rather, had as soon....as...., had sooner etc. are followed by Bare Infinitive.

For Example, **Incorrect** : He had better to go now.

**Correct** : He had better go now.

16. Conjunction than is also followed by Bare Infinitive.

For Example, **Incorrect** : He had better read than to write.

**Correct** : He had better read than write.

17. When but is used as a Preposition and preceded by any form of the Verb do, then but is followed with Bare Infinitive.

**Incorrect** : He did nothing but to wander.

**Correct** : He did nothing but wander.

18. Every Participle must have a Subject of Reference.

For Example, **Incorrect** : Being a rainy day Vijay decided to stay at home.

**Correct** : It being a rainy day Vijay decided to stay at home.

19. For completed action Having +  $V_3$  is used in Active Voice, whereas Having + been +  $V_3$  or Being +  $V_3$  is used in Passive Voice. After should not be used in such a sentence.

For Example, **Incorrect** : After the leader having been killed, the followers ran away.

**Correct** : The leader having been killed, the followers ran away.

20. Participles like considering, judging, referring, concerning, regarding, viewing, broadly speaking etc. do not take any Subject of Reference.

For Example, **Correct** : Considering the case, I took the decision.

Here I is not a Subject of Reference of considering. So, there is no Subject of Reference for considering, still the sentence is correct.

முயற்சி உங்கள் கனவுகளை உடையது

SBA

பயிற்சி எங்கள் கனவுகளை உடையது

**சாரதி**

**BANKING அகாடமி**

**BANK - TNPSC - SSC**

CONTACT: 0422 - 2312416 | 77081 92416 | 95009 67396

733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu, Near City Union Bank, Ramanathapuram, Coimbatore - 641 045.

### C. USES OF VERBS

21. When there are two Subjects in a sentence and they are not in the same Number, then we must have to use separate Auxiliaries (is, are, am, was, were, have, has) for both of them.

For Example, **Incorrect** : Three killed and one were injured.

**Correct** : Three were killed and one was injured.

22. A single Verb should be made to serve two Subjects, only when the form of Verb is same for both the subjects.

**Incorrect** : I am seventeen years old and my sister fourteen.

**Correct** : I am seventeen years old and my sister is fourteen.

23. Two auxiliaries can be used with one principal Verb, only when the form of the principal Verb is appropriate to both the auxiliaries.

**Incorrect** : He never has, and never will take such strong measures.

**Correct** : He never has taken, and never will take such strong measures.

24. When there is only one auxiliary to two principal Verbs it should be correctly associated with the both.

**Incorrect** : Ten candidates have passed one failed.

**Correct** : Ten candidates have passed, one has failed.

25. A Past Tense in the main clause should be followed by a Past Tense in the subordinate clause.

**Incorrect** : He succeeded because he works hard.

**Correct** : He succeeded because he worked hard.

26. A Past Tense in main clause may be followed by a Present Tense in the subordinate clause when the subordinate clause expresses a universal truth.

**Incorrect** : Our teacher said that the earth moved round the sun.

**Correct** : Our teacher said that the earth moves round the sun.

27. When the subordinate clause comes after 'lest', the auxiliary Verb 'should' must be used, whatever be the Tense of the Verb in the main clause.

**Incorrect** : We start early lest we shall miss the train.

**Correct :** We start early lest we should miss the train.

**Incorrect :** When I reached the station, the train already left.

**SARATHI BANKING ACADEMY**  
No.1 BANK | TNPSC | SSC | RAILWAY | INSURANCE  
EXAM COACHING INSTITUTE  
733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu,  
Near City Union Bank, Ramanathapuram, Coimbatore - 641 045.  
FOR ADMISSION CONTACT: 0422 - 2312416 | 77081 92416 | 95009 67396  
www.sarathibankingacademy.com  
SUBSCRIBE sarathibankingacademy YouTube facebook

**Correct :** When I reached the station, the train had already left.

35. Modal Auxiliaries are not used together. But two Auxiliaries can be connected by a Conjunction.

For Example, **Incorrect :** He should must do it.

**Correct :** He should and must do it.

36. When need or dare is followed by not, it turns into modal auxiliary. In that situation it takes Bare Infinitive and we cannot use needs not or dares not.

For Example, **Incorrect :** He needs not do it.

**Correct :** He need not do it.

28. An Adverb or Adverbial phrase should not be placed between 'to' and verbal part of the infinitive. (This is called the split infinitive).

**Incorrect :** I hoped to immediately reply to your letter.

**Correct :** I hoped to reply immediately to your letter.

29. An infinitive should be in the present tense unless it represents an action prior to that of the governing Verb.

**Incorrect :** I should have liked to have gone there.

**Correct :** I should have liked to go there.

30. Gerund if preceded by a Pronoun, that Pronoun must be in Possessive case.

**Incorrect :** He emphasised me going there.

**Correct :** He emphasised my going there.

31. The Present Perfect Continuous Tense is used for an action that began in the past time and still going at the time of speaking. It is used with Adverbials of time introduced by 'since', 'for' and 'how long'.

**Incorrect :** How long are you working in this office?

**Correct :** How long have you been working in this office?

32. A Verb when preceded by a Preposition must be the Gerund.

**Incorrect :** They were punished for come late.

**Correct :** They were punished for coming late.

33. The Future Indefinite Tense is not used in the clauses of time, place and condition. Here the Present Indefinite Tense is used.

**Incorrect :** I shall wait for you till you will finish your work.

**Correct :** I shall wait for you, till you finish your work.

34. The Present Perfect Tense is not used with the Adverbs of past time like yesterday, in 1990 etc. Here Past Indefinite Tense is used.

**Incorrect :** I have bought a cycle yesterday.

**Correct :** I bought a cycle yesterday.

The Past Perfect Tense is used to represent the earlier of the two past actions.

**SARATHI BANKING ACADEMY**  
English Fluency Made Easy ...  
உதிகிள்ளை உரைநடை கல்யாணம்...  
**SPOKEN ENGLISH**  
பங்குச் சந்தையில்  
இலாபம் தரக்கூடிய  
ONLINE SHARE TRADING பயிற்சி  
அளிக்கப்படுகிறது.  
77081 92416 / 97896 55665  
733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu,  
Near City Union Bank, Ramanathapuram, Coimbatore - 641 045.

## D. USES OF ADJECTIVES

37. Adjectives of quantity show how much of a thing is meant. Adjectives of quantity (some, much, little, enough, all, no, any, great, half, sufficient, whole) are used for Uncountable Nouns only.

For Example, **Incorrect :** I ate a few rice.

**Correct :** I ate some rice.

38. Numeral Adjectives are used for Countable Noun only and they show how many persons or things are meant or in what order a person or thing stands.

For Example, **Incorrect :** I have taught you little things.

**Correct :** I have taught you a new things.

39. When cardinal and ordinal are used together ordinal precedes the cardinal.

For Example, **Incorrect :** The four first boys will be given the chance.

**Correct :** The first four boys will be given the chance.

40. Later, latest refer to time, latter and last refer to position.

For Example, **Incorrect :** I reached at 10 am. But he was latter than I expected.

**Correct :** I reached at 10 am. But he was later than I expected.

41. Farther means more distant or advanced; further means additional.

For Example, **Incorrect** : He insisted on farther improvement.

**Correct** : He insisted on further improvement.

42. Each is used in speaking of two or more things, every is used only in speaking of more than two.

For Example, **Incorrect** : Every of the two boys will get a prize.

**Correct** : Each of the two boys will get a prize.

43. To express quantity or degree some is used in affirmative sentences, any in negative or interrogative sentences.

For Example, **Incorrect** : Have you bought some mangoes?

**Correct** : Have you bought any mangoes?

44. In comparing two things, the Comparative should be used. The Superlative should not be used.

**Incorrect** : Which is the best of the two?

**Correct** : Which is the better of the two?

45. When two qualities of the same person or thing are compared, the Comparative in-er is not used. 'More' is used for this purpose.

**Incorrect** : He is wiser than brave.

**Correct** : He is more wise than brave.

46. When comparison is made by means of a comparative, the thing compared should be excluded from the class of things with which it is compared by using 'other' or some such word.

**Incorrect** : He is cleverer than any boy in the class.

**Correct** : He is cleverer than any other boy in the class.

47. When comparison is made by means of a superlative, the thing compared should include the class of things with which it is compared.

**Incorrect** : He is the strongest of all other men.

**Correct** : He is the strongest of all men.

48. When two persons or things are compared, it is important that the same parts of things should be compared.

**Incorrect** : The population of Bombay is greater than that of Delhi.

**Correct** : The population of Bombay is greater than that of Delhi.

49. Double comparatives and superlatives should not be used.

**Incorrect** : He is the most cleverest boy in the class.

**Correct** : He is the more wiser than his brother.

**Correct** : He is wiser than his brother.

50. The comparative Adjectives superior inferior, senior, junior, prior, anterior, posterior, prefer etc., should be followed by 'to' instead of 'than'.

**Incorrect** : He is senior than me.

**Correct** : He is senior to me.

51. Adjectives like 'unique', ideal, perfect, complete, universal, entire, extreme, chief, full square and round, which do not admit different degrees of comparison should not be compared.

**Incorrect** : It is the most unique thing.

**Correct** : It is a unique thing.

52. All the Adjectives which refer to the same Noun should be in the same degree of comparison.

**Incorrect** : He is the wisest and honest worker in the office.

**Correct** : He is the wisest and most honest worker in the office.

53. 'Elder' and 'Eldest' should be used for persons only, strictly speaking, they are used for the members of the same family only. 'Older' and 'Oldest' are used for both persons and things.

**Incorrect** : He is my older brother.

**Correct** : He is my elder brother.

Do You Speak English?  
English Fluency Made Easy...  
இங்கிலிஷ் பேசுவது எளிதா...  
SARATHI BANKING ACADEMY  
733 A, SVS Complex, Trichy Road, Sowripalayam Pirivu,  
Near City Union Bank, Ramanathapuram, Coimbatore - 641 045  
77081 92416, 97896 55665

முயற்சி உங்களுடையது பற்றிச் சங்களுடையது  
SARATHI BANKING ACADEMY  
No.1 BANK | TNPSC | SSC | RAILWAY | INSURANCE  
EXAM COACHING INSTITUTE  
733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu,  
Near City Union Bank, Ramanathapuram, Coimbatore - 641 045.  
FOR ADMISSION CONTACT: 0422 - 2312416 | 77081 92416 | 95009 67396  
www.sarathibankingacademy.com  
SUBSCRIBE sarathibankingacademy YouTube facebook

## E. USES OF ADVERBS

54. To modify a Verb, an Adjective or another Adverb, we use an Adverb.

**Incorrect** : She writes very careful.

**Correct** : She writes very carefully.



Carefully is an Adjective which cannot modify the Adverb very, therefore carefully (Adverb) must be used in place of Adjective careful.

55. Too means more than required and it is used with Unpleasant Adjective. So, we cannot use too glad, too happy, too pleasant, too healthy.

For Example, **Incorrect** : I am too glad to meet you.

**Correct** : I am very glad to meet you.

56. A sentence which is based on "Too....To" format, we cannot replace to with so that. If we replace to with so that, too also must be replaced with cannot.

For Example, **Incorrect** : He is too weak so that he cannot walk.

**Correct** : He is too weak to walk.

**Correct** : He is so weak that he cannot walk.

57. Much too is followed by Unpleasant Adjective, whereas too much is followed by Noun.

Much too + Unpleasant Adjective, Too much + Noun.

For Example, **Incorrect** : His failure is too much painful for me.

**Correct** : His failure is much too painful for me.

**Incorrect** : His wife's rude behaviour gives him much too pain.

**Correct** : His wife's rude behaviour gives him too much pain.

58. Quite and all are not used together.

For Example, **Incorrect** : He is quite all right.

**Correct** : He is quite right. Or He is all right.

59. A/An + Fairly + Adjective + Noun or Rather + A + Adjective

For Example, (i) A fairly good book (ii) Rather a difficult problem

But we cannot use Pleasant Adjective with Rather and Unpleasant Adjective with Fairly.

For Example, **Incorrect** : It was a rather good book.

**Correct** : It was a fairly good book.

60. Enough, when used as an Adverb, is preceded by a positive degree Adjective or Adverb.

For Example, **Incorrect** : He is greater enough to pardon you.

**Correct** : He is great enough to pardon you.

61. Two negatives cancel each other. Hence two negatives should not be used in the same sentence unless we make an affirmation.

**Incorrect** : I have not got none.

**Correct** : I have not got any.

62. 'At present' means 'at the present time', 'presently' means 'shortly'. These should not be confused.

**Correct** : Nothing more can be done at present.

**Incorrect** : He will come back at present.

**Correct** : He will come back presently.

63. 'Hard' means 'diligently', 'strenuously', 'Hardly' means 'Scarcely at all'. These two Adverbial forms of 'hard' must not be confused.

**Incorrect** : He tried hardly to win the race.

**Correct** : He tried hard to win the race.

**Incorrect** : She has eaten hard anything today.

**Correct** : She has eaten hardly anything today.

64. 'Much' is used before past participles and Adjectives or Adverbs of comparative degree. 'Very' is used before the present participles and Adjectives and Adverbs of positive degree.

**Incorrect** : The news is much surprising.

**Correct** : The news is very surprising.

**Incorrect** : I was very surprised at hearing the news.

**Correct** : I was much surprised at hearing the news.

65. Hardly is an Adverb which means rarely. Whereas hard is an Adjective which means tough, rigid.

For Example, **Incorrect** : It is a hardly job.

**Correct** : It is a hard job.

66. Ago is always used with Past Indefinite Tense. So, if ago is used in a sentence, that sentence must be in the Past Indefinite Tense.

For Example, **Incorrect** : He has come a month ago.

**Correct** : He came a month ago.

67. At present means at this moment and it is used with Present Tense, whereas presently and shortly are used for future action and generally used with Future Indefinite Tense.

For Example, **Incorrect** : Presently he is in the room.

**Correct** : At present he is in the room.

68. Early means "just after the beginning of anything" and soon means just after a point of time.

For Example, **Incorrect** : Roses Blossomed Early This Spring.

69. The sentence which starts with seldom, never, hardly, rarely or scarcely takes an inverse structure.

i.e. **Verb + Subject – Structure.**

For Example, **Incorrect** : Seldom I had seen such a beautiful sight. **Correct** : Seldom had I seen such a beautiful sight.

70. Inversion is also used in a sentence which starts with here/there/away/out/up/indoor or outdoor and Main Verb, or Aux + Main Verb is used before the Subject.

For Example, **Incorrect** : Away Sita Went.

**Correct**: Away Went Sita.



## F. USES OF CONJUNCTIONS

71. Two Conjunctions should not be used in the same sentence.

**Incorrect** : Although she was tired, but she still went on working.

**Correct** : Although she was tired, she still went on working.

72. 'Both' should be followed by 'and'. It should be used in the positive sense. In the negative sense, 'neither'....'nor' should be used in place of 'both'.

**Incorrect** : Both Ravi as well as Raja were present there.

**Correct**: Both Ravi and Raja were present there.

73. 'Either.....or', 'Neither....nor,' 'both.....and', 'not only....but also' should be followed by the same parts of speech.

**Incorrect** : He not only lost his ticket, but also his luggage.

**Correct**: He lost not only his ticket but also his luggage.

74. 'Neither' should be followed by 'nor', 'either' should be followed by 'or'. Both these should not be confused.

**Incorrect** : He washed neither his hands or his face.

**Correct** : He washed neither his hands nor his face.

75. 'No sooner' should be followed by 'than', not by 'but' or 'then'.

**Incorrect** : No sooner do I finish this book then I shall begin another.

**Correct** : No sooner do I finish the book, than I shall begin another.

76. 'Hardly' and 'Scarcely' should be followed by 'when' or 'before', but not by 'than' or 'that'.

**Incorrect** : Hardly did I reach the station, than the train left it.

**Correct** : Hardly did I reach the station when the train left it.

77. 'That' should not be used before a sentence in Direct Speech and before Interrogative Adverbs and Pronouns in the Indirect Speech.

**Incorrect** : He said that, "I shall go there".

**Correct**: He asked me that who I was.

**Correct**: He asked me who I was.

## G. USES OF PREPOSITION

78. Objective case (of Noun or Pronoun) is used after Preposition.

For Example, **Incorrect** : I do not depend on he.

**Correct** : I do not depend on him.

79. The Prepositions used after two words must be made clear if these two words are connected by and (or) or.

For Example, **Incorrect** : She is conscious and engaged in her work.

**Correct** : She is conscious of and engaged in her work.

80. If a Principal Verb is used after about, after, at, before, for, from, in, on, to, that Verb must be in - ing (V<sub>1</sub>) form.

For Example, **Incorrect** : You prevented me from do it.

**Correct** : You prevented me from doing it.

81. On, in, at, are not used before today, tomorrow, yesterday, the following day, the next day etc.

For Example, **Incorrect** : He will go there on tomorrow.

**Correct** : He will go there tomorrow.

82. No Preposition is used before the word home. At home is a phrase which bears a different meaning.

For Example, **Incorrect** : Bring a T.V. set at home.

**Correct**: Bring a T.V. set home.

83. After Transitive Verbs, like discuss, describe, reach, order, tell, demand, attack, resemble, ridicule, etc. we directly use the object and no Preposition is used after the Verb.

For Example, **Incorrect** : The poet describes about the beauty of nature in this poem.

**Correct** : The poet describes the beauty of nature in this poem.

84. Say/suggest/propose/speak/reply/explain/talk/listen/write is followed by to - Preposition if there is a person in the form of object.

For Example, **Incorrect** : He did not reply me.

**Correct** : He did not reply to me.

**Incorrect** : He did not write to a letter.

**Correct** : He did not write a letter.

முயற்சி உங்களுடையது பற்றி உங்களுடையது

**SARATHI BANKING ACADEMY**  
சாரதி பேங்கிங் அகாடமி

**SPOKEN ENGLISH**

100% SATISFACTION GUARANTEE

இனி கவலை வேண்டாம்...  
உங்களை ஆர்வத்தில்  
\* படிக்க \* எழுத \* கேட்க \* பேச சிறந்த முறையில்  
முழுமையாக கற்றுக்கொள்ளும் வரை சிறப்பான பரிந்து அளிக்கப்படும்.

FOR ADMISSION : 0422 - 2312416 | 97896 55665 | 77081 92416  
733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu, Ramanathapuram, Coimbatore - 641 045

SUBSCRIBE sarathibankingacademy YouTube facebook

## H. USES OF PRONOUNS

85. When a Pronoun is used as the complement of the Verb 'to be', it should be in the nominative case.

**Incorrect :** If I were him, I would not do it.

**Correct :** If I were he, I would not do it.

86. When the Pronoun is used as the object of a Verb or of a Preposition, it should be in the objective case.

**Incorrect :** Let you and I do it.

**Correct :** These presents are for you and I.

**Correct :** These presents are for you and me.

87. Emphatic Pronouns can not stand alone as Subjects.

**Incorrect :** Himself did it.

**Correct :** He himself did it.

88. The Indefinite Pronoun 'one' should be used throughout if used at all.

**Incorrect :** One must not boast of his own success.

**Correct :** One must not boast of one's own success.

89. 'Either' or 'Neither' is used only in speaking of two persons or things; 'any', 'no one' and 'none' is used in speaking of more than two.

**Incorrect :** Any one of these two roads leads to the railways station.

**Correct :** Either of these two roads leads to the railway station.

**Incorrect :** Neither of these three boys did his homework.

**Correct :** No one of these three boys did his homework.

90. 'Each other' is used in speaking of two persons or things; 'one another' is used in speaking of more than two.

**Incorrect :** The two brothers loved one another.

**Correct :** The two brothers loved each other.

91. A Noun or Pronoun governing a Gerund should be put in the possessive case.

**Incorrect :** Please excuse me being late.

**Correct :** Please excuse my being late.

92. A Pronoun must agree with its antecedent in person, number and gender.

**Incorrect :** Each of these boys has done their homework.

**Correct :** Each of these boys has done his homework.

93. When two or more Singular Nouns are joined by 'and', the Pronoun used for them must be in Plural.

**Incorrect :** Both Raju and Ravi have done his homework.

**Correct :** Both Raju and Ravi have done their homework.

94. When two or more Singular Nouns Joined by 'and' refer to the same person or thing, a Pronoun used for them must be in the singular.

**Incorrect :** The collector and District Magistrate is not negligent in their duty.

**Correct :** The collector and District Magistrate is not negligent in his duty.

95. When two or more singular nouns joined by 'or' or 'nor', 'either....or', 'neither....nor', the Pronoun used for them should be in the singular.

**Incorrect :** Neither Ravi nor Raju has done their homework.

**Correct :** Neither Ravi nor Raju has done their homework.

96. When two or more singular Pronouns of different persons come together, the Pronoun of second person singular (you) comes first, the pronoun of the first person singular (I) comes last and the pronoun of the third person singular (he) comes in between.

**Incorrect :** I, You and he must work together.

**Correct :** You, he and I must work together.

97. When two or more plural Pronouns of different persons come together first person plural (we) comes first, then second person plural (you) and last of all third person plural (they).

**Incorrect :** You, they and we must work together.

**Correct :** We, you and they must work together.

98. The Relative Pronoun, who is in subjective case, whereas whom is in objective case. Therefore, for who there must be a Finite Verb in the sentence. Or Otherwise, when whom (Object) is used in the sentence and there is more Finite Verbs than the number of Subjects in the sentence, then whom should be changed into who (subject).

For Example, **Incorrect :** The doctor whom came here was Ram's brother.

**Correct :** The doctor who came here was Ram's brother.

99. With Superlative Degree Adjective, only, none, all etc., as Relative Pronoun we use that and not which or who.

For Example, **Incorrect :** All which glitters is not gold.

**Correct :** All that glitters is not gold.

100. After let, if a Pronoun is used, that Pronoun must be in the Objective Case.

For Example, **Incorrect** : Let he go there.

**Correct** : Let him go there.



The image shows a banner for Sarathi Banking Academy. On the left, it says 'சாரதி BANKING அகாடமி BANK - TNPSC - SSC' with contact numbers 0422-2312416, 77081 92416, and 95009 67396. On the right, it says 'SARATHI BANKING ACADEMY English Fluency Made Easy... SPOKEN ENGLISH' with contact numbers 77081 92416 / 97896 55665. Below the banner, the address is given as '733-A, 2nd Floor, SVS Complex, Trichy Road, Sowripalayam Pirivu, Near City Union Bank, Ramanathapuram, Coimbalore - 641 045.'

SARATHI BANKING ACADEMY