

Bank Exams

- IBPS – PO & Clerk
- IBPS – RRB PO & Clerk
- IBPS – Specialist Officer
- SBI – PO & Clerk

IBPS - PO

Conducting Body: Institute of Banking Personnel Selection

Eligibility Criteria

Age: 20-30 years

Educational qualifications: Graduate (any discipline)

Structure Of Examination

The structure of the Examinations which will be conducted online are as follows:

a. Preliminary Examination (Objective Test)

No.	Tests	Questions	Marks	Medium	Time
1	English Language	30	30	English	20 minutes
2	Quantitative Aptitude	35	30	English and Hindi	20 minutes
3	Reasoning Ability	35	40	English and Hindi	20 minutes
	Total	100	100		60 Minutes

Must clear sectional cut-offs in all 3 tests; candidates are shortlisted category-wise for Mains.

a. Main Examination (Objective and Descriptive)

No.	Tests	Questions	Marks	Medium	Time
1	Reasoning	40	60	English & Hindi	50mins
2	General / Economy / Banking Awareness / Digital / Financial Awareness including RBI circulars	35	50	English & Hindi	25 mins
3	English Language	35	40	English	40 mins
4	Data Analysis & Interpretation	35	50	English & Hindi	45 mins
	TOTAL	145	200		160 mins
5	Descriptive Paper (Essay and Comprehension)	02	25	English	30 mins

- Negative **marking**: 0.25 per wrong answer
- **Cut-off**: Sectional + overall (Mains)

Personality Test

- Mandatory (non-qualifying)
- Shared with interview panel

b. Interview

- Conducted by participating banks
- Final merit = **Mains + Interview**

IBPS Clerk

Recruitment for Customer Service Associates has two stages Prelims and Mains and final allotment is based on merit, preferences, and vacancies.

Eligibility Criteria

Age: 20-28 years

Educational qualifications: Graduate (any discipline)

Structure of examination

a. Preliminary Examination (Objective Test)

No.	Name of Tests	Medium	Questions	Marks	Time Allotted
1	English Language	English	30	30	20 minutes
2	Numerical Ability		35	35	20 minutes
3	Reasoning Ability		35	35	20 minutes
	Total		100	100	60 minutes

Candidates must clear the sectional cut-offs in all three tests.

b. Main Examination (Objective Test)

No.	Name of Tests	Medium	Questions	Marks	Time
1	General / Financial Awareness		40	50	20 minutes
2	General English	English	40	40	35 minutes
3	Reasoning Ability		40	60	35 minutes
4	Quantitative Aptitude		35	50	30 minutes
	Total		155	200	120 minutes

- Negative **marking:** 0.25 per wrong answer

RRB PO

Selection has **3 stages**: **Preliminary Exam** (qualifying), **Main Exam**, **Interview Final selection** is based on **combined performance in Mains + Interview**.

Eligibility Criteria

Age: 18 to 30 years

Educational Qualification: Bachelor's degree **in any discipline** (recognized university)

Online Examination Structure

a. Preliminary Examination (objective; Both tests have minimum cut-offs.)

No.	Tests	Questions	Marks	Duration
1	Reasoning	40	40	25 minutes
2	Quantitative Aptitude	40	40	20 minutes
	Total	80	80	45 inutes

b. Main Examination (objective)

No.	Tests	Medium	Questions	Marks	Duration
1	Reasoning		40	50	30 minutes
2	Computer Knowledge		40	20	15 minutes
3	General Awareness		40	40	15 minutes
4 a*	English Language	English	40	40	30 minutes
4 b*	Hindi Language	Hindi	40	40	30 minutes
5	Quantitative Aptitude		40	50	30 minutes
	Total		200	200	120 minutes

Note: Candidates can opt either 4 a or 4 b.

Penalty: 0.25 marks deducted for each wrong answer

Interview: Candidates shortlisted in **Mains** are called for **Interview**

RRB CLERK

Eligibility Criteria

Age: 18 to 28 years

Educational Qualification: Bachelor's degree (any discipline)

Online Examination Structure

a. Preliminary Examination (objective)

No.	Tests	No. of Qs	Marks	Duration
1	Reasoning	40	40	25 mins
2	Numerical Ability	40	40	20 mins
	Total	80	80	45 mins

b. Main Examination (objective)

No.	Tests	Medium	Questions	Marks	Duration
1	Reasoning		40	50	30 minutes
2	Computer Knowledge		40	20	15 minutes
3	General Awareness		40	40	15 minutes
4 a*	English Language	English	40	40	30 minutes
4 b*	Hindi Language	Hindi	40	40	30 minutes
5	Numerical Ability		40	50	30 minutes
	Total		200	200	120 minutes

Candidates can opt either 4 a or 4 b.

Penalty: 0.25 marks deducted for each wrong answer

Interview: Shortlisted candidates from Mains are called for interview, conducted by the Nodal RRB with NABARD and IBPS.

IBPS - Specialist Officer

For Officer Scale I, II & III posts, shortlisted candidates (from Mains/Single exam) are called for an Interview coordinated by the Nodal RRB with NABARD and IBPS.

No.	Post
01	IT Officer (Scale I)
02	Agricultural Field Officer (Scale I)
03	Rajbhasha Adhikari (Scale I)
04	Law Officer (Scale I)
05	HR/Personnel Officer (Scale I)
06	Marketing Officer (Scale I)

SBI PO

SBI invites online applications for Probationary Officers (all-India posting) and conducts a three-stage selection process—Prelims, Mains, and Phase III (Psychometric Test, Group Exercise & Interview); candidates who qualify each stage proceed to the next.

Eligibility criteria

Age Limit: 21–30 years

Educational Qualification: Candidates must be graduates in any discipline (or equivalent); final-year students are provisionally eligible, including those with professional or integrated dual degrees.

Selection procedure

The selection for Probationary Officers will be done through a three-Phase process:

Phase-I: Preliminary Examination: Objective Test for 100 marks will be conducted online.

No.	Test	Questions	Duration
1	English Language	40	20 min
2	Quantitative Aptitude	30	20 min
3	Reasoning Ability	30	20 min
Total		100	60 min (1 hr)

- Shortlisting for Mains is based on **overall Prelims marks (no sectional cut-off)**
- About **10× vacancies** are selected category-wise

Phase-II: Main Examination:

- Conducted online with **Objective (200 marks)** and **Descriptive (50 marks)** tests
- Descriptive test is taken **immediately after Objective** and is **typed on computer**

(i) Objective Test

Test	Section	Questions	Marks	Duration
I	Reasoning & Computer Aptitude	40	60	50 min
II	Data Analysis & Interpretation	30	60	45 min
III	General Awareness (Economy/Banking)	60	60	45 min
IV	English Language	40	20	40 min
Total	—	170	200	3 hours

(ii) Descriptive Test

Section	Questions	Marks	Duration
Communication Skills (Email, Report, Precis, etc.)	3	50	30 min

Grand Total: 250 Marks

Selection Criteria for Phase-III

- Clear **sectional cut-offs (including descriptive)**
- Shortlisting based on **overall Mains marks**

Penalty: 0.25 marks deducted for each wrong answer

Phase-III (Components)

- Psychometric Test
- Group Exercise
- Personal Interview

Phase-III: Comprise of (a) Psychometric Test (b) Group Exercise (c) Personal Interview

(a) Psychometric Test: The Bank will conduct Psychometric test for personality profiling, of those candidates who will be shortlisted for Phase-III.

(b) (Group Exercise & Interview)

Component	Marks
Group Exercise	20
Interview	30
Total	50

The minimum qualifying marks will be as decided by the Bank.

Candidates must qualify **Phase II and Phase III separately**, and final merit is based on **normalized marks of Mains (Objective + Descriptive) + Phase III (GE & Interview)**, while **Prelims marks are not counted**.

Final Merit Calculation – SBI PO

Component	Maximum Marks	Normalized Marks
Main Exam (Objective + Descriptive)	250	75
Group Exercise & Interview	50	25
Total	300	100

Final merit is based on **combined (normalized) Phase-II & Phase-III marks (out of 100)**; selection is made from **top-ranked candidates in each category**.

SBI Clerk

Candidates applying for SBI Junior Associate (Clerical) can choose only one State/UT and take the exam once.

Eligibility Criteria

Age: 20 years to 28 years

Education Qualifications: Graduate in any discipline from a recognised university

Selection Procedure

The selection process will consist of on-line test (Preliminary & Main exam)

Phase-I: Preliminary Examination: Online objective test (100 marks), 1 hour, with 3 sections.

Sl.	Test	Medium	Questions	Marks	Duration
1	English Language	English	30	30	20 min
2	Numerical Ability		35	35	20 min
3	Reasoning Ability		35	35	20 min
	Total		100	100	Hour

- Separate timing for each section
- 0.25 negative marking per wrong answer
- No sectional or overall cut-off
- Shortlisting based on total marks

Phase - II: Main Examination:

Sl.	Name of Test	Medium	Questions	Marks	Duration
1	General / Financial Awareness		50	50	35 min
2	General English	English	40	40	35 min
3	Quantitative Aptitude		50	50	45 min
4	Reasoning Ability & Computer Aptitude		50	60	45 min
	Total		190	200	2 Hr. 40

- Separate timing for each section
- 0.25 negative marking per wrong answer
- No sectional cut-off or section-wise marks
- Final qualification based on overall score decided by the bank

Phase – III: Candidates not having studied the specified local language in Class 10th/12th must qualify a post-selection LLPT (reading, writing, speaking) or face disqualification.

No.	Test Pattern	Section	Passages	Questions	Marks
1	Non-Verbal Test	Objective	3	15	15
		Subjective	3	15	15
2	Verbal Test				20