

In case Grade point system (CGPA/ OGPA) is adopted, the candidates are required to convert their CGPA/ OGPA into percentage as per criteria adopted by the University/ Institute. The candidates must produce documentary proof of the criteria for conversion into percentage adopted by the University/ Institute at the time of Interview/ Document Verification.

VI. CREDIT HISTORY:

- (i) The candidate applying shall ensure that, they maintain a healthy Credit history at the time of joining the Participating Banks. The minimum credit score will be as per the policy of Participating Banks, amended from time to time.
- (ii) Those candidates whose CIBIL or other similar agencies has not been updated before the date of joining, have to either get the status updated or produce the NOCs from lender to the effect that there is no outstanding with respect to the accounts adversely reflected in the report, failing which the letter of offer may be withdrawn / cancelled. The final discretion in this regard remains with the allotted Bank.

NOTE:

- (1) This clause does not apply to the candidates with no Bank account.
- (2) This requirement is not a pre-condition to apply.

C. APPLICATION FEES & INTIMATION CHARGES

Application Fees/ Intimation Charges [Payable from 01.07.2025 to 21.07.2025 (Only online payment), both dates inclusive] shall be as follows:

- Rs. 175/- (inclusive of GST) for SC/ST/PwBD candidates.
- Rs. 850 /- (inclusive of GST) for all others.

Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidat

D. STRUCTURE OF EXAMINATION

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

a. Preliminary Examination (Objective Test)

Sr. No.	Name of Tests	No. of Questions	Maximum Marks	Medium of Exam	Time allotted for each test (Separately timed)
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

Candidates have to qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for Online Main Examination.

b. Main Examination (Objective and Descriptive)

Sr. No.	Name of Tests (NOT BY SEQUENCE)	No. of Questions	Maximum Marks	Medium of Exam	Time allotted for each test (Separately timed)
1	Reasoning	40	60	English & Hindi	50 minutes
2	General/ Economy/ Banking Awareness / Digital/ Financial Awareness including RBI circulars	35	50	English & Hindi	25 minutes
3	English Language	35	40	English	40 minutes
4	Data Analysis & Interpretation	35	50	English & Hindi	45 minutes
	TOTAL	145	200		160 minutes
5	Descriptive Paper* (Essay and Comprehension)	02	25	English	30 minutes
* May be broadly based on Economic and Social issues, emerging trends in Banking and Technology, Current events, Ethics etc.					

Any change in the structure of the examination will be intimated through official IBPS website www.ibps.in. Other detailed information regarding the examination will be given in an **Information Handout**, which will be made available for the candidates to download along with the call letters on the official IBPS website www.ibps.in

Descriptive Paper may be evaluated by an automated scoring mechanism for identifying features related to writing proficiency. This scoring mechanism is duly validated and evaluates proficiency of test takers.

c. Personality Test:

Candidates who qualify in the Main examination will be called for a Personality Test (self-report). Personality Profile of the candidates will be placed before the Interview panel. The Personality Test will be non-qualifying in nature. However, appearing in the Personality Test will be mandatory for being eligible for appearing for the Interview process.