

VI. CREDIT HISTORY:

- (i) The candidate applying shall ensure that, they maintain a healthy Credit history at the time of joining of 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 status has not been updated before the date of joining, have to either get the CIBIL 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no outstanding with respect to the accounts adversely reflected in the CIBIL, failing which the letter of offer may be withdrawn / cancelled. The final discretion in this regard remains with the allotted Bank.

NOTE: Candidates with no bank account shall not be required to produce the CIBIL status. CIBIL Score requirement is not a pre-condition to apply.

C. APPLICATION FEES & INTIMATION CHARGES

Application Fees/ Intimation Charges [Payable from 01.08.2024 to 21.08.2024 (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 candidate

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	35	English and Hindi	20 minutes
3	Reasoning Ability	35	35	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 & Computer Aptitude	45	60	English & Hindi	60 minutes
2	General/ Economy/ Banking Awareness	40	40	English & Hindi	35 minutes
3	English Language	35	40	English	40 minutes
4	Data Analysis & Interpretation	35	60	English & Hindi	45 minutes
	TOTAL	155	200		3 hours
5	English Language (Letter Writing & Essay)	02	25	English	30 minutes

Any change in the structure of the examination will be intimated through authorised 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 from the authorised IBPS website www.ibps.in

Descriptive Paper of English Language (Letter writing & Essay) 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 in writing in English Language in an objective manner as the mechanism does not have any in-built biases for evaluating responses.

Please note that candidates will not be permitted to appear for the Online Preliminary as well as Online Main Examination without the following documents:

- (1) Valid Call Letter for the respective date and session of Examination. Those candidates who are called for Main Exam will also be required to bring authenticated/stamped call letter of Preliminary Exam (along with authenticated/ stamped copy of the ID proof)
- (2) Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/ application form
- (3) **Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination.** The reporting time mentioned on the call letter is prior to the Start time of the test.
- (4) Though the duration of the Online Preliminary examination is 1 hour, candidates may be required to be at the venue for about 2 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.
- (5) For the Online Main examination the duration of the examination is 3 hours 30 minutes, candidates may be required to be at the venue for about 4 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

PLEASE NOTE:

- Call letter for Online Preliminary Exam will not be collected at the examination venue. However, it will be duly authenticated/stamped by the exam centre staff. **Candidate will need to retain the call letter (along with authenticated/ stamped copy of the ID proof) safely.** Those candidates who are called for Online Main Exam will be required to bring this call letter along-with Main Exam call letter and other requisite documents as per information provided in the “information handout” and call letter. However, scribe form (wherever applicable) will be collected during the Online Preliminary Exam.
- Candidates need to bring one additional photograph (same as pasted by the candidate on call letter) along-with the call letter and other requisite documents as per information provided in the “information handout” and call letter.
- (Detailed instructions in the regard are provided in Clause Q).

E. PENALTY FOR WRONG ANSWERS (Applicable to both – Online Preliminary and Online Main Examination)

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate, there will be no penalty for that question.

F. CUT-OFF SCORE (Online Main Examination)

Each candidate will be required to obtain a minimum score in each test of Online Main examination and also a minimum total score to be considered to be shortlisted for interview. Depending on the number of vacancies available, cut-offs will be decided and candidates will be shortlisted for interview. Prior to the completion of the interview process, scores obtained in the Online Main examination will not be shared with the candidates shortlisted for interview.

Decision of IBPS in shortlisting and calling number of candidates for common interviews/ provisional allotment shall be final.

MARKS OBTAINED IN THE ONLINE MAIN EXAMINATION ONLY WILL BE CONSIDERED FOR SHORTLISTING FOR INTERVIEW AND ALSO FOR FINAL MERIT LISTING

G. SCORES

- The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.
- Scores up to two decimal points shall be taken for the purpose of calculations

H. EXAMINATION CENTRES

- (i) The examination will be conducted online in venues across many centres in India. The tentative list of Examination centres for the Online Preliminary examination and those for Online Main examination is available in Annexure II.
- (ii) No request for change of centre for Examination shall be entertained.
- (iii) IBPS, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.