

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no outstanding with respect to the accounts adversely reflected in the report, failing which the letter of offer may be withdrawn / cancelled.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.

PLEASE NOTE:

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 10 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.

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 personality test and interview. Depending on the number of vacancies available, cut-offs will be decided and candidates will be shortlisted for personality test and 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 personality test and interview.

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

MARKS OBTAINED IN THE ONLINE MAIN EXAMINATION ONLY WILL BE CONSIDERED FOR SHORTLISTING FOR PERSONALITY TEST & 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.
- (iv) IBPS also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- (v) Candidate will appear for the examination at an Examination Centre at his/her own risk and expenses and IBPS will not be responsible for any injury or losses etc. of any nature.
- (vi) Any unruly behaviour/misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from the future exams conducted by IBPS.

I. PRE-EXAMINATION TRAINING

Pre-Examination Training may be arranged in Online Mode to a limited number of candidates belonging to Scheduled Caste/ Scheduled Tribes/ Other Backward Classes/ Minority Communities.

All eligible candidates who opt for and wish to avail of Pre-Examination Training should fill in the relevant column in the ON-LINE APPLICATION.

By merely attending the Pre-Examination Training no candidate acquires any right to be selected in any of the Participating Banks mentioned.

J. INTERVIEW

Candidates who have been shortlisted in the Online Main examination and appear for Personality Test for CRP- PO/MT-XV will subsequently be called for an Interview to be conducted by the Participating Banks and coordinated by the Nodal Bank in each State/ UT/ Region with the help of IBPS.

- Interviews will be conducted at select centres. The centre, address of the venue, time & date of Interview will be informed to the shortlisted candidates in the call letter.
- Candidates are required to download their interview call letters from official IBPS website www.ibps.in. **Please note that any request regarding change in date, centre etc. of interview will not be entertained.** However, IBPS reserves the right to change the date/ venue/ time/ centre etc. of interview or hold supplementary process for particular date / session / venue / centre / set of candidates at its discretion, under unforeseen circumstances, if any.
- The total marks allotted for Interview are 100. The minimum qualifying marks in interview will not be less than 40% (35% for SC/ST/OBC/PWBD candidates).
- The relative weightage (ratio) of Online Main Exam and interview will be 80:20 respectively.
- The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the Online Main Examination of CRP- PO/MT-XV and Interview.
- Interview score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.

- A candidate should qualify both in the Online Main Exam and interview and be sufficiently high in the merit to be shortlisted for subsequent provisional allotment process, details of which will be made available subsequently on official IBPS website www.ibps.in.
- **While appearing for the Interview, the candidate should produce valid prescribed documents given below.**
- **In the absence of valid documents candidature of the candidates shall be cancelled. IBPS/ Nodal Bank/ Participating Bank take no responsibility to receive/ collect any certificate/remittance/ document sent separately.**

The candidates will be required to upload the scanned/ softcopy of documents in support of their eligibility through a link which will be available on official IBPS website. More details regarding the same will be shared at a later stage.

List of Documents to be produced at the time of interview/ document verification/ joining (as applicable)

Candidates will be required to upload softcopy of requisite documents (in PDF format) Online in support of their eligibility through a link which will be available on official IBPS website. The link for uploading the documents will be provided to the candidates. Please note that uploading the requisite documents online is mandatory.

The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity arranged in seriatim are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. Non submission of requisite documents by the candidate at the time of interview/ document verification/ joining will debar his/ her candidature from further participation in the recruitment process.

- Printout of the valid Interview Call Letter
- Valid system generated printout of the online application form registered for CRP- PO/MT-XV
- Proof of Date of Birth (Birth Certificate issued by the Competent Authorities or SSLC/ Std. X Certificate with DOB)
- Photo Identify Proof as indicated in Point L(i) of this notification.
- Mark-sheets or certificates for Graduation or equivalent qualification etc. Proper document from Board / University for having declared the result on or before **21.07.2025** has to be submitted.
- Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in the case of SC / ST / OBC category candidates.
Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.
- Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates.**
- Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.**

If the candidate has used the services of a Scribe at the time of online exam the duly filled in details of the scribe in the prescribed format.

- (ix) Certificate in case of persons with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2 (r) of the said Act, i.e. persons having less than 40 % disability and having difficulty in writing, to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I.
- (x) An Ex-serviceman candidate has to produce a copy of the Service or Discharge book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 20.07.2026. **Please note that failure to provide this certificate will result in immediate disqualification. The Participating Banks will not be in any position to waive this condition. The candidates falling in this category are advised to apply for this certificate at the earliest to avoid disqualification.**
- (xi) Candidates serving in Government / quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a **“No Objection Certificate”** in original from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid. The No Objection Certificate should not be issued for appearing in interview for selection to any particular participating Bank as the Common Recruitment Process is for all participating banks. Production of such conditional NOCs at the time of interview will not be considered and such candidates will not be permitted to participate in interview/will not be considered for further selection process.
- (xii) Experience certificates, if applicable. (Hardcopy/ Digitally signed copy/ Received from Valid email id- subject to verification, of experience certificates will be accepted).
- (xiii) Persons falling in categories (ii), (iii), (iv) and (v) of Point B (I) should produce a certificate of eligibility issued by the Govt. Of India.
- (xiv) Any other relevant documents in support of eligibility.

Note: -

- 1. Candidates will not be allowed to appear for the interview/ join the allotted Participating Banks if he/ she fails to produce the relevant Eligibility documents as mentioned above.**
- 2. Non production of relevant eligibility documents at the time of interview/ joining shall make the candidate ineligible for further process of recruitment under CRP-PO/MT-XV**
- 3. No documents shall be directly sent to IBPS/ Nodal Banks by candidates before or after the interview.**
- 4. All documents like Educational Qualification, Caste Certificates including OBC Non Creamy Layer certificate, EWS Certificate, Disability Certificate etc. will be verified with the concerned issuing authority to ensure the veracity and validity of the same as and when required. Any**