IBPS CLERK (Customer Service Associate)

General Overview & Eligibility

- **Conducting Body:** Institute of Banking Personnel Selection (IBPS)
- **Cadre:** Public Sector Bank Clerical Staff
- **Age Limit:** 20 to 28 Years
- **Educational Qualification:** Graduation in any discipline + Proficiency in the local language of the state applied for.
- **Computer Literacy (Mandatory Criteria):** Operating and working knowledge of computer systems is compulsory. You must satisfy **at least one** of the following conditions:
    - Possess a Certificate / Diploma / Degree in Computer Operations or Information Technology from a recognized institute.
    - Have studied **Computer / IT as a subject** in High School (Class 10/12) or College/University

Local Language Proficiency:

- **Language Requirement:** Candidates must be proficient in reading, writing, speaking, and understanding the official local language of the State / Union Territory applied for. Standard Class 10 or Class 12 marksheets serve as official proof if you have studied the local language in school.
- **Language Test (LPT):** If you did not study the local language in school, you must clear the bank's Language Proficiency Test prior to joining.
- **Posting Scope:** State-wise application and posting.
- **Selection Process: 2 Tiers** (Prelims + Mains) — **No Interview / Personality Test.**

Exam Pattern & Syllabus

Preliminary Examination (Qualifying)

- **Format:** Online Objective Test
- **Total Marks:** 100
- **Duration:** 60 Minutes (20 mins/section)
- **Negative Marking:** 0.25 marks per wrong answer.
- **English Language:** 30 Questions, 30 Marks, 20 Minutes
- **Numerical Ability:** 35 Questions, 35 Marks, 20 Minutes
- **Reasoning Ability:** 35 Questions, 35 Marks , 20 Minutes
- **Sectional Cut-Off: YES**.

Main Examination (Merit Deciding)

- **Format:** 160 Questions
- **Total Marks** : 200 Marks
- **Duration**: 135 Minutes (Sectional timing)

- **General / Financial Awareness** :(40 Qs, 50 Marks, 20 Mins)
- **General English:** (40 Qs, 40 Marks, 35 Mins)
- **Reasoning Ability & Computer Aptitude:** (40 Qs, 60 Marks, 35 Mins)
- **Quantitative Aptitude:** (40 Qs, 50 Marks, 35 Mins)

C. Last 3 Years IBPS Clerk Cut-Off

Prelims (State-Wise Out of 100 - General Category)

State / Union Territory	2024–25	2023–24	2022–23
Andhra Pradesh	77.50	81.25	76.50
Assam	83.75	79.00	80.75
Bihar	79.50	78.00	82.50
Chandigarh	81.50	85.75	—
Chhattisgarh	77.00	77.00	81.25
Delhi (NCR)	80.75	78.25	84.25
Goa	68.00	48.25	—
Gujarat	77.25	75.25	81.00
Haryana	83.00	80.25	85.50
Himachal Pradesh	86.75	84.00	86.50

State / Union Territory	2024–25	2023–24	2022–23
Jammu & Kashmir	86.25	60.00	83.75
Jharkhand	83.50	82.50	83.75
Karnataka	65.75	75.75	74.75
Kerala	81.25	81.75	85.50
Madhya Pradesh	80.00	78.00	85.00
Maharashtra	73.00	72.75	75.50
Odisha	86.75	86.50	87.50
Punjab	81.25	81.00	83.25
Rajasthan	83.25	82.00	86.25
Tamil Nadu	63.25	65.00	78.00
Telangana	72.50	78.50	68.25
Uttar Pradesh	79.00	84.00	84.00
Uttarakhand	87.50	87.25	89.50

State / Union Territory	2024–25	2023–24	2022–23
West Bengal	87.75	85.50	86.00

Mains (State-Wise Out of 100 - General Category)

State / Union Territory	2024–25	2023–24	2022–23
Andhra Pradesh	40.00	38.50	61.13
Assam	37.88	36.63	52.88
Bihar	41.25	38.63	57.38
Chandigarh	43.75	26.13	48.88
Chhattisgarh	39.25	36.13	52.38
Delhi (NCR)	40.75	38.25	61.00
Goa	34.00	33.38	46.00
Gujarat	37.25	34.25	53.13
Haryana	42.75	37.88	60.50

State / Union Territory	2024–25	2023–24	2022–23
Himachal Pradesh	41.88	39.13	54.63
Jammu & Kashmir	40.63	37.88	52.38
Jharkhand	39.50	39.00	51.13
Karnataka	38.25	33.88	63.00
Kerala	39.75	39.13	58.25
Madhya Pradesh	41.00	38.00	55.75
Maharashtra	38.50	36.38	54.25
Odisha	42.75	39.63	58.25
Punjab	43.50	39.25	59.88
Rajasthan	41.75	37.38	57.13
Tamil Nadu	41.25	36.63	51.75
Telangana	39.00	35.63	50.13
Uttar Pradesh	40.13	37.75	56.13

State / Union Territory	2024–25	2023–24	2022–23
Uttarakhand	41.38	38.38	57.50
West Bengal	41.75	38.88	58.00

Key Syllabus Topics

- **Quantitative Aptitude / Data Interpretation:** Data Interpretation (Tables, Line/Bar graphs, Pie charts, Caselets), Number Series, Quadratic Equations, Simplification, Arithmetic (Profit/Loss, SI-CI, Time & Work, Speed & Distance).
- **Reasoning Ability:** Puzzles & Seating Arrangements (highest weightage), Syllogism, Blood Relations, Coding-Decoding, Inequalities, Input-Output.
- **General & Banking Awareness:** Current Affairs (last 4–6 months), RBI Policies, Banking Terminology, Financial Schemes, NPA/Priority Sector Lending.
- **English Language:** Reading Comprehension, Cloze Test, Error Spotting, Para Jumbles, Vocabulary.