

## BANKING

Banking is one of the swiftest growing industry in India and they are considered as daybreak sector of Indian Economy. More so, the government is focusing on providing banking facilities in every village and town, under its Financial Inclusion project. So, therefore more and more branches of the banks are being opened in every part of the country.

As the sector is growing briskly, it also needs workers at several levels. Basically, the recruitment in bank sector happens at the following levels:

### **Bank Probationary Officer (Bank PO):**

A person who is newly recruited as an officer will be under probation period for at least 2 years. Throughout this phase, he/she undergoes training & performs the allotted work. Since applicants join the bank at a junior level, they are being called **Probationary Officer** (PO) but the actual designation could be assistant manager. Graduates fresh out of college & those without any experience in banking field who wish for a career in government banks have to either join as Clerk or PO (scale I) only.

### **Bank Clerks:**

As the name suggests, this is a clerical position in the bank and this can be considered an entry-level job in a bank. Salary of a Bank Clerk is generally in the range of Rs. 20,000-25,000 depending on the bank to bank and posting location.

### **Specialist Officers (SO):**

Banks also hire candidates for specialist profiles like – IT Officer, HR Officer, Marketing Officer, Finance Officer, Law Officer, Agriculture Officer etc. Usually, the grade and the starting salary of Specialist Officer is in the same range as Probationary Officers.

### **Institute of Banking Personnel Selection (IBPS):**



The Institute of Banking Personnel Selection also known as **IBPS** is a recruitment body that was started with a purpose to encourage the recruitment and placement of young graduates in public sector banks in India (except SBI). It also provides patterned systems for evaluation and result processing services to organizations.

**List of Public Sector Banks Participating in IBPS:**

Allahabad Bank	Vijaya Bank
Andhra Bank	United Bank of India
Bank of Baroda	Union Bank of India
Bank of India	UCO Bank
Bank of Maharashtra	Syndicate Bank
Canara Bank	Punjab and Sind Bank
Central Bank of India	Punjab National Bank
Corporation Bank	
Dena Bank	
IDBI Bank	
Indian Bank	
Indian Overseas Bank	
Oriental Bank of Commerce	

**IBPS PO Preliminary Exam Pattern 2018**

The **IBPS PO preliminary examination** is conducted online and candidates are allocated total duration of **1 hour** to complete the preliminary exam. It consists of **3 sections with a total of 100 questions** and maximum score of **100 marks**. There is negative marking in IBPS PO preliminary exam and **0.25 marks are deducted for each wrong answer** attempted by a candidate. It is necessary to clear the cut-off in all 3 sections to qualify for the IBPS PO Main exam.

S.No.	Name of Tests(Objective	No. of Questions	Maximum Marks	Duration
1	English Language	30	30	20 minutes
2	Numerical Ability	35	35	20 minutes
3	Reasoning Ability	35	35	20 minutes
<b>Total</b>		100	100	60 minutes

**IBPS PO Mains Exam Pattern 2018**

**IBPS PO Mains Exam has encountered quite a number of changes.** Let's have a look at all these changes in detail.

- **Introduction of Descriptive Paper:** Just like SBI PO 2018 Exam, IBPS introduced Descriptive Paper in its Mains Examination where candidates will be judged on their written skills. An essay and a letter will be given to candidates to write that will constitute of 25 marks and that has to be completed in a time span of 30 minutes.

- The overall time allotted for each section has also been changed.

- **No separate paper will be conducted for Computer Applications. Reasoning is teamed up with Computer Aptitude** section and this entire section will contain **45 questions of a total of 60 marks.**

- The **overall time allotted for IBPS PO 2018 Mains Exam** has also been changed from **140 minutes to 180 minutes.**

Sr. No.	Name of test	No. of Questions	Max. Marks	Medium of Examination	Time Allotted
1	Reasoning & Computer Aptitude	45	60	English & Hindi	60 minutes
2	English Language	35	40	English only	40 minutes
3	Data Analysis and Interpretation	35	60	English & Hindi	45 minutes
4	General, Economy/Banking Awareness	40	40	English & Hindi	35 minutes
	Total	155	200		180 minutes
	<b>English Language (Letter Writing &amp; Essay)</b>	2	25	English	30 minutes

## IBPS PO 2018 Interview Process

Candidates who qualify the Mains Exam are finally called for the Interview Process by IBPS. The Interview Process will constitute of **100 marks** and the minimum marks for qualifying this round will be **40% which is reduced to 35% for candidates belonging to SC/ST/OBC/PWD categories.**

### Penalty for Wrong Answers:

0.25 marks will be deducted for every question attempted wrong by a candidate in both IBPS PO 2018 Preliminary Exam and IBPS PO 2018 Mains Exam. There will be no deduction of marks for a question left blank/unattempted by a candidate.

### Final Selection

The final selection of the candidate to the post of Probationary Officer will be made by taking into consideration the cumulative score of **Mains Exam and the interview Process**. The weightage of both these phases of examination will be in the **ratio 80:20 respectively**. A merit list will be generated after the Interview Process of IBPS PO 2018 Exam has been conducted. Candidates who make it to the list will be thus offered the joining letter by the Bank of their choice.

## IBPS Clerk Exam Pattern 2018

### IBPS Clerk Exam Pattern: Preliminary Exam

Major changes have been observed in the Exam Pattern of IBPS Clerk 2018 Prelims Exam. The IBPS Clerk preliminary examination is conducted online and candidates are allocated **total duration of 1 hour (20 minutes for each section)** to complete the preliminary exam.

Candidates have to qualify in each of the three tests by securing 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.

S.No.	Name of Tests(Objective)	No. of Questions	Maximum Marks	Duration
1	English Language	30	30	20 minutes
2	Numerical Ability	35	35	20 minutes
3	Reasoning Ability	35	35	20 minutes
<b>Total</b>		100	100	1 Hour

## IBPS Clerk Exam Pattern: Mains Exam

In the latest update by IBPS, **IBPS Clerk Mains Exam will now constitute of 190 questions** that needs to be completed in a time frame of **160 minutes**.

Previously, **Computer Aptitude and Reasoning Ability** Section used to be conducted separately. But, in the recent update by IBPS, both these sections are amalgamated together and will constitute of **50 questions** that needs to be solved in a time duration of **45 minutes**. Both Preliminary Exam and Mains Exam will be conducted bilingually, i.e. both in English and in Hindi. Let's have a look at the Exam Pattern for IBPS Clerk CWE VII.

S.No.	Name of Tests(Objective	No. of Questions	Maximum Marks	Duration
1	Reasoning Ability & Computer Aptitude	50	60	45 minutes
2	English Language	40	40	35 minutes
3	Quantitative Aptitude	50	50	45 minutes
4	General/ Financial Awareness	50	50	35 minutes
<b>Total</b>		190	200	160 minutes