



Success Planner for **BANKING**

Exam Pattern, Trend, Strategy
& Success Mantra

PREFACE

Education can be a life-changing point in every child's life. The stream and career that is to be chosen in high school and later in life need a strong foundation base at a primary and secondary level. A foundation is an early staple for aspirants who are not only preparing for the Banking examinations but have far-reaching goals of other competitive examinations ahead of them. With several years in the field of education, Disha publication has been working at various levels to be the one-stop solution for quality education. In this book, we intend to form a strong base for any future competitive exam candidate and help them recapitulate the latest pattern and syllabus. This book also mentions the study techniques and preparation tips for students with illustrative examples added for better understanding and to ensure they build up their skills in a motivated manner.

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What are the various bank jobs?

Bank Jobs

Banking is one of the fastest growing industries in India and it is considered as the backbone of the Indian Economy. Moreover, the government focuses more on providing banking facilities in every locality, village and town under its Financial Inclusion scheme. Hence, more and more branches of many banks are being opened in every part of the country for better connectivity.

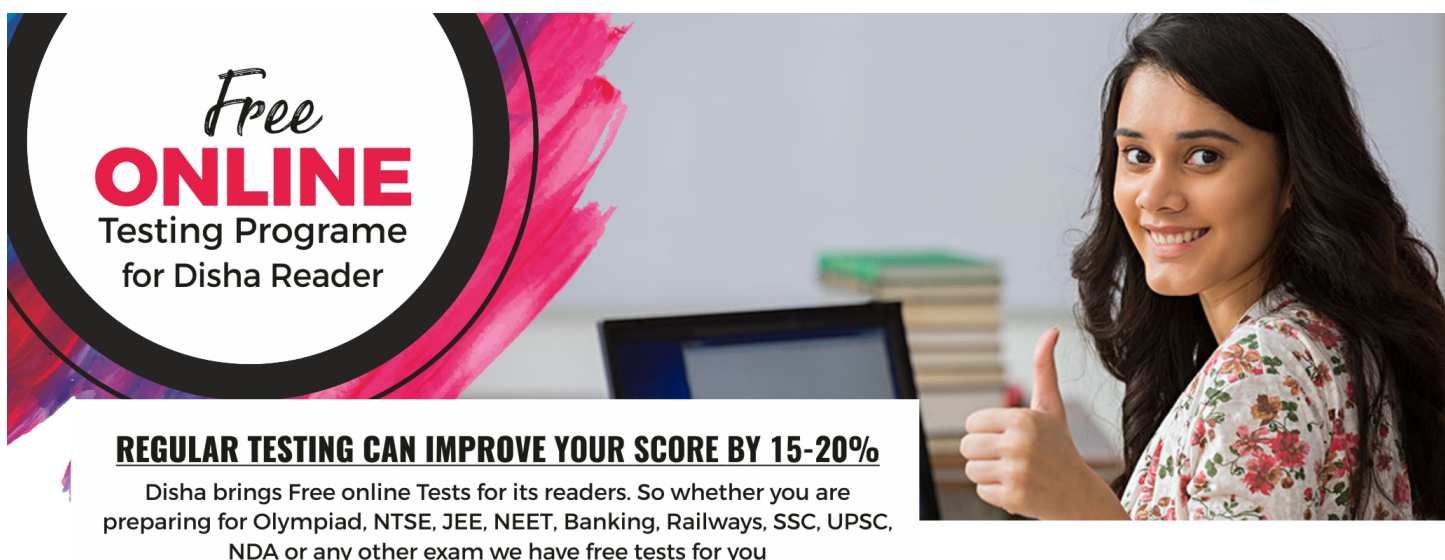
Banking is a fast growing sector. Therefore, it needs manpower at various levels. Due to this, the banking sector is a highly lucrative option and will provide you with various opportunities. Recruitment in the banking sector happens at the following levels:

Bank Probationary Officer (Bank PO):

It is a managerial position in a bank. After a training period of 1 to 2 years, the candidates are promoted to the post of Assistant Managers (AM) or Deputy Managers (DM). The starting salary of a Bank PO ranges from about Rs. 30,000 - Rs. 40,000/- per month, subject to the location of posting.

Bank Clerks:

This is a Clerical position and is considered as the entry level job in a bank. The salary of a Bank Clerk ranges from Rs. 20,000 - 25,000/- per month, subject to the location of posting.



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Specialist Officers (SO):

Banks also recruit candidates for various specialist positions like – IT Officer, HR Officer, Marketing Officer, Finance Officer, Law Officer, Agriculture Officer etc. Usually, the grade and the starting salary of a Specialist Officer is the same as the Probationary Officers.

In terms of employment in the government sector, Banking is the most lucrative option.

The following banks recruit candidates every year – State Bank of India, Reserve Bank of India, NABARD, SIDBI PSU Bank: Bank of India, Bank of Baroda, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab & Sind Bank, Punjab National Bank, UCO Bank, Union Bank of India, IDBI Bank.

Banking Exams: Most of the Bank exams are conducted by IBPS (Institute of Banking Personnel Selection), SBI and RBI. Apart from these exams some of the Banks do conduct their separate examinations for entry levels at Clerk & Officers level. RBI (Reserve Bank of India) do conduct separate exams for the various posts at the central bank. Recruitment in all most of the Bank banks is generally done in a three stage recruitment process. First two phases are the written tests, which are known as Preliminary and Main; and last stage is the interview process. Short listing of selected candidates is done at each stage – Preliminary, Main and Interview.

Final merit list is prepared on the basis of marks in Mains (weightage: 80%) and Interview (weightage: 20%).

Exams conducted by IBPS: IBPS is an independent organization which conducts online exams to recruit officers, clerks and trainees in public sector banks in India. It is based in Mumbai, India. The main exams conducted by IBPS are given below:

- IBPS Probationary Officer (PO) Exam
- IBPS Clerk Exam
- IBPS RRB (Regional Rural Bank) for Officer Scale 1 (equivalent to PO level) and Office Assistant (equivalent to Clerk level)
- IBPS Specialist Officer (SO)

A. IBPS PO (Probationary Officer):

IBPS will be conducted in three phases: Preliminary Exam, Mains Exam and Interview for Probationary Officer/ Management Trainee posts.

(A1). IBPS PO Preliminary Exam:

IBPS PO Preliminary examination is conducted online and candidates are allocated total duration of 1 hour to complete the Prelim examination. It consists of 3 sections with a total of 100 Questions and a 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.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

Exam Pattern:

Sr. No	Name of Section	No. Of Question	Maximum Marks	Duration of time in each section
1	Quantitative Aptitude	35	35	20 minutes
2	Reasoning Ability	35	35	20 minutes
3	English Language	30	30	20 minutes
	Total	100	100	60 minutes

The above tests (Prelim & Main) except the English Language will be available bilingually, i.e. English and Hindi.

(A2). IBPS PO Main Exam:

The IBPS PO Mains exam consists of two papers, both of which are conducted online by the Institute. As per the IBPS PO Mains Pattern, the papers are an Objective Test and a Descriptive test.

IBPS PO Main Objective Based Test:

IBPS PO Main examination will be conducted online and candidates are allocated total duration of 3 hours to complete the Main exam. It consists of 4 sections with a total of 155 questions and a maximum score of 200 marks. There is negative marking in the Main 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 4 sections to qualify for further process.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

Exam Pattern:

IBPS PO Exam Pattern - Mains				
IBPS PO Mains Pattern - Paper	Section	Number of Questions	Marks Allotted	Time Allotted
Objective Test	Reasoning & Computer Aptitude	45	60	60 min
	English Language	35	40	40 min
	Data Analysis & Interpretation	35	60	45 min
	General Awareness, Economy & Banking Awareness	40	40	35 min
Descriptive Test	English Language (Letter Writing & Essay)	2	25	30 min

The above tests (Prelim & Main) except the English Language will be available bilingually, i.e. English and Hindi.

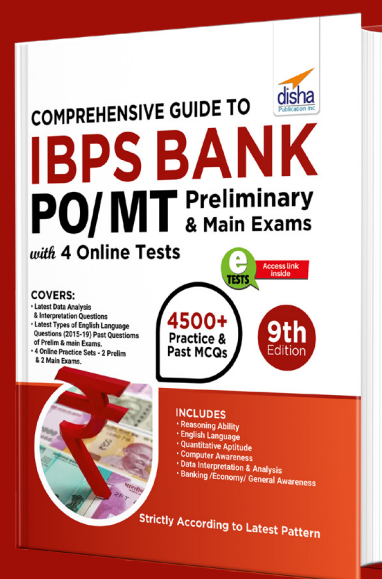
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IBPS PO Interview Process:

The IBPS interview is conducted for those who clear the bank PO mains exam. 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.

B. IBPS Clerk (Clerical cadre Posts):

IBPS conducts the online examination in two phases - Preliminary and Main exams for Clerical cadre Posts.

(B1). IBPS Clerk Preliminary Exam:

IBPS Clerk preliminary examination will be conducted online and candidates are allocated total duration of 1

hour to complete the Prelim exam. It consists of 3 sections with a total of 100 questions and maximum score of 100 marks. There is negative marking in IBPS Clerk 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 Clerk Main exam.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

Exam Pattern:

Sr. No	Name of Section	No. Of Question	Maximum Marks	Time allotted for each test (Separately timed)
1	Numerical Ability	35	35	20 minutes
2	Reasoning Ability	35	35	20 minutes
3	English Language	30	30	20 minutes
	Total	100	100	60 minutes

(B2). IBPS Clerk Main Exam:

IBPS Clerk Main examination will be conducted online and candidates are allocated total duration of 160 minutes to complete the exam. It consists of 4 sections with a total of 190 questions and maximum score of 200 marks. There is negative marking in IBPS Clerk Main 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 4 sections to qualify for further process.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

Exam Pattern:

S.No.	Name of Sections	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
1	Reasoning & Computer Aptitude	50	60	45 minutes
2	Quantitative Aptitude	50	50	45 minutes
3	General/ Financial Awareness	50	50	35 minutes
4	English Language	40	40	35 minutes
	Total	190	200	160 minutes

The above tests except the English Language will be available bilingually, i.e. English and Hindi.

IBPS Clerk Document Verification:

Once a candidate qualifies the prelims and mains examination, he/she is called for the document verification before the final selection.

C. IBPS RRB Officer Scale-I/Office Assistant Exams

IBPS conducts a two-stage written tests for Officer Scale I and Office Assistant posts while for Officer Scale II and III, there is only one written test. Candidates applying for Officer level posts have to appear for an interview round before the final selection. There is no interview for Office Assistant. The exams are online-based, having Multiple Choice Questions. There is a negative marking of one-fourth marks for each wrong answer.

Exam Patterns:

C1. IBPS RRB Office Assistant / Officer Scale-I Prelim Exam Pattern

Name of Section	Number of Question	Marks	Duration of time
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Reasoning Ability	40	40	Composite Time of 45 minutes
Quantitative Aptitude / Numerical Ability	40	40	
Total	80	80	

C2. IBPS RRB Office Assistant/ Officer Scale I Main Exam Pattern

Name of Sections	Number of Questions	Marks	Duration
Reasoning Ability	40	50	Composite Time of 2 hours
General Awareness	40	40	
Quantitative Aptitude / Numerical Ability	40	50	
English/Hindi Language	40	40	
Computer Knowledge	40	20	
Total	200	200	

Note:

- For the post of office assistant (multipurpose) – marks obtained only in the main examination will be considered for final merit listing.
- For the post of officers scale I – marks obtained only in the main examination will be considered for short listing for interview and final merit listing.

INTERVIEW PROCESS–

Candidates who have been shortlisted in the main examination for the post of Officers Scale I and in the single level examination for the post of Officers Scale II and III will subsequently be called for an Interview to be co-ordinated by the Nodal Regional Rural Bank with the help of NABARD and IBPS in consultation with the appropriate authority.

D. IBPS Specialist Officer (SO) Exam

The IBPS SO Exam is conducted for 6 posts - Law Officer, Rajbhasha Adhikari, IT Officer, Agriculture Field Officer, HR/Personnel Officer and Marketing Officer. The exam is conducted in 3 levels – Preliminary, Mains & Interview.

D1. IBPS SO Prelims Exam Pattern:

For the Post of IT Officer, Agriculture Field Officer, HR/Personnel Officer and Marketing Officer:

Name of Test	Number of Questions	Maximum Marks	Medium of Exam	Timing (Minutes)
English Language	50	25	English	40
Reasoning Ability	50	50	English and Hindi	40
Quantitative Aptitude	50	50	English and Hindi	40
Total	150	125		120 mins.

For the Post of Rajbhasha Adhikari:

Name of Test	Number of Questions	Maximum Marks	Medium of Exam	Timing (Minutes)
English Language	50	25	English	40
Reasoning Ability	50	50	English and Hindi	40

General Awareness with Special Reference to Banking Industry	50	50	English and Hindi	40
Total	150	125		120 mins.

D2. IBPS SO Mains Exam Pattern

For the Post of IT Officer, Agriculture Field Officer, HR/Personnel Officer and Marketing Officer:

Name of the Test	No. of Qs.	Max. Marks	Duration
Profession Knowledge	60	60	45 minutes

For the Post of Rajbhasha Adhikari:

Name of the Test	No. of Qs.	Max. Marks	Duration
Profession Knowledge (Objective)	45	60	30 minutes
Profession Knowledge (Descriptive)	2		30 minutes

Note: Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main examinations) 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.

Exams conducted by State Bank of India

1. SBI PO (Probationary Officer):

State Bank of India (SBI) conducts the online examination in two phases - Preliminary and Main exams for Probationary Officer/ Management Trainee posts.

(A). SBI PO Prelim Exam:

SBI PO preliminary examination will be conducted online and candidates are allocated a total duration of 1 hour to complete the prelim exam. It consists of 3 sections with a total of 100 questions and maximum score of 100 marks. There is negative marking in SBI 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 SBI PO Main exam.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

Exam Pattern:

Sr. No	Name of Section	No. Of Question	Maximum Marks	Duration Of time in each section
1	Quantitative Aptitude	35	35	20 minutes
2	Reasoning Ability	35	35	20 minutes
3	English Language	30	30	20 minutes
	Total	100	100	60 minutes

(B). SBI PO Main Exam:

SBI PO main examination will be conducted online and candidates are allocated total duration of 3 hours to complete the main exam. It consists of 4 sections with a total of 155 questions and maximum score of 200 marks. There is negative marking in SBI PO main 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 4 sections to qualify for further process. A descriptive paper will be conducted along with the above mentioned online test. It needs to be completed in a time span of 30 minutes and the maximum marks allotted to this test is 50

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

(B1). Objective Test:

S.No.	Name of Sections	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
1	Reasoning & Computer Aptitude	45	60	60 minutes
2	Data Analysis & Interpretation	35	60	45 minutes
3	General/ Economy/ Banking Awareness	40	40	35 minutes
4	English Language	35	40	40 minutes
	Total	155	200	3 hours

The above tests except the English Language will be available bilingually, i.e. English and Hindi.

(B2). Descriptive Test: The Descriptive Test of 30 minutes duration with two questions for 50 marks will be a Test of English Language (Letter Writing & Essay).

(B3). Interview Process:

A candidate who clears both the Prelims & Mains Exam will be further called for a GD-PI session wherein they will face a panel of selectors discussing on their past experience and questions related to General Knowledge and of the Banking Sector. It is essential for a candidate to clear the Interview Process in order to ensure their final selection. The qualifying marks for this round will be decided by the Bank and the marks allotted to these rounds are: Group Discussion - 20 marks, Interview - 30 marks.

2. SBI Clerk or Junior Associate (Customer Support and Sales):

SBI conducts the online examination in two phases - Preliminary and Main exams for Clerical cadre Posts.

(A) SBI Clerk Prelim Exam Pattern:

SBI Clerk preliminary examination will be conducted online and candidates are allocated total duration of 1 hour to complete the Prelim exam. It consists of 3 sections with a total of 100 questions and maximum score of 100 marks. There is negative marking in SBI Clerk preliminary exam and 0.25 marks are deducted for each wrong answer attempted by a candidate. The exam pattern is very much similar to the IBPS Clerk Prelim Exam.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

SBI Clerk Prelim Exam Pattern:

S.NO.	Name of the test	No. of questions	Maximum Marks	Time allotted for each test (Separately timed)
1	English Language	30	30	20 minutes.
2	Numerical Ability	35	35	20 minutes.
3	Reasoning Ability	35	35	20 minutes
	Total	100	100	1 hour.

(B) SBI Clerk Main Exam:

SBI Clerk main examination will be conducted online and comprising of 4 sections with about a 190 questions in total and with maximum marks of 200. The entire exam is needed to be completed in a time span of 2 hours 40 minutes. There is a negative marking of 0.25 Marks for each wrong answer. Therefore, it has become imperative for aspirants to perform well in four sections to clear the exam.

Note: Separate time limit is provided for each of the 3 sections. So the students appearing in the online exam once submit a section cannot come back to the same.

Exam Pattern:

S.NO.	Name of the test	No. of questions	Maximum Marks	Time allotted for each test (Separately timed)
1	Reasoning Ability & Computer Aptitude	50	60	45 minutes.
2	Quantitative Aptitude	50	50	45 minutes.
3	General/Financial Awareness	50	50	35 minutes
4	General English	40	40	35 minutes.
	Total	190	200	2 hours 40 minutes.

The above tests except the English Language will be available bilingually, i.e. English and Hindi.

Exams conducted by Reserve Bank of India (RBI):

Reserve Bank of India (RBI) conducts RBI Grade B Officer and RBI Assistant Exams for various branches all across the country. As Reserve Bank of India offers an excellent pay scale and reputed job profile, it lures thousands of candidates every year to take this examination.

1. RBI Grade B Officer Exam

The Reserve Bank of India is the central bank for the country and conducts exams annually for the recruitment to various posts in RBI. The RBI Grade B Officer exam is conducted by RBI for the recruitment of officers.

RBI Grade B Exam is conducted in three phases:

- A. Phase-I exam
- B. Phase-II exam
- C. Interview process

A. Exam Pattern of Phase-I exam

S.NO.	Section Asked	No. of Questions	Maximum Marks	Duration
1.	General Awareness	80	80	Composite time of 2 hours
2.	Quantitative Aptitude	30	30	
3.	English Language	30	30	
4.	Reasoning	60	60	
	Total	200	200	

B. Exam Pattern of Phase-II exam:

S.NO.	Section Asked	Paper type	Maximum Marks	Duration
1.	Economics and Social Issues	Objective	100	90 minutes

2.	Paper II English (Writing Skills)	Descriptive (to be typed with the help of keyboard)	100	90 minutes
3.	Paper III Finance & Management	Objective Type	100	90 minutes

C. Interview process

Candidates will be shortlisted for the interview, based on aggregate marks obtained in Paper-I, Paper-II and Paper-III of Phase II exam. Interview Process will carry 50 marks.

2. RBI Assistant Exam

RBI Assistant Exam is conducted by the RBI to recruit candidates for the position of Assistants in its various branches. The RBI exam pattern for the assistant exam is conducted in three phases:

- Preliminary Exam
- Main Exam
- Language Proficiency Test (LPT)

A. Exam Pattern of Preliminary Exam

S.NO.	No. of Questions	Maximum Marks	
English Language	30	30	A Composite time of 1 Hour is provided to the candidate.
Numerical Ability	35	35	
Reasoning Ability	35	35	
Total	100	100	

B. Exam Pattern of Main Exam

S.NO.	No. of Questions	Maximum Marks	Duration
English Language	40	40	30 Minutes
Quantitative Aptitude	40	40	30 Minutes
Reasoning Ability	40	40	30 Minutes
Computer knowledge	40	40	20 Minutes
General Awareness	40	40	25 Minutes
Total	200	200	135 Minutes

Note: The negative marking will be of 0.25 which will be deducted for every wrong answer given by the candidate.

C. Language Proficiency Test (LPT)

The final stage of the recruitment will be the Language Proficiency Test (LPT). The candidates who clear the mains exam will then have to appear for the LPT.

It is mandatory for all the candidates to qualify these three rounds to ensure final selection to the post of Assistant in Reserve Bank of India.

Bank Exam Syllabus

Written test in bank exams generally frame questions to test the General Aptitude of the candidate. In Prelims, Questions are asked from three different sections – Quantitative Aptitude, Reasoning Ability & English Language. While in the Mains exam, Questions are asked focusing on Quantitative Aptitude, Reasoning Ability, English Language, General Awareness (with special reference to Banking Awareness), Basic Computer Knowledge and

Professional Awareness.

Syllabus of all above sections is given below:

Quantitative Aptitude:

Number Systems and Simplification, Ratio & Proportion, Percentage & Averages, Profit & Loss, Mixtures & Alligations, Series, Simple Interest & Compound Interest, Time, Speed & Distance, Time and Work, Mensuration – Cylinder, Cone, Sphere, Series, Permutation Combination & Probability, Quadratic Equations, Data Interpretation, Data Analysis and Data Sufficiency.

Reasoning Ability:

Sitting Arrangements, Tabulation, Puzzle, Logical Reasoning, Syllogism, Input Output, Coding Decoding, Alphanumeric Series, Blood Relation, Ranking / Direction / Alphabet Test, Data Sufficiency, Coded Inequalities.

English Language :

Reading Comprehension, Cloze Test, Error Spotting, Sentence Correction, Para Jumbles, Vocabulary, Multiple Meaning Words, Paragraph Completion and New Pattern Questions of various types.

Basic Computer Knowledge:

Binary System, History of computers, Hardware, Software, Database (Introduction), Communication (Basic Introduction), Networking (Lan, Wan), Internet (Concept, History, Working Environment, Application), Security Tools, Virus, Hacker, MS Windows & MS Office, Logic Gates.

General Awareness:

Current Affairs:

Banks in NEWS, Economy based current affairs, Business NEWS, Agreements, New Appointments, Visits, Government Schemes, Awards and Honors, Summits, Committees, National and International, Obituaries, Reports and Indexes, Books and Authors, Defence, Sports.

Banking Awareness:

RBI, Function of RBI, Banking Abbreviations, Banking Regulation Act 1949, Policy Rates, Types of Accounts, Negotiable Instruments Act 1881, Banking Ombudsman Scheme 2006, Financial Inclusion, Priority Sector Lending, Money Market Instruments, Capital Market; Latest developments in the Banking Sector.

Preparations for banking exams are complete only when you have gone through everything in the syllabus prescribed for the exam in a very well-structured and systematic manner so that no topic is left uncovered. Also, make it a point that all the important points should be noted down.

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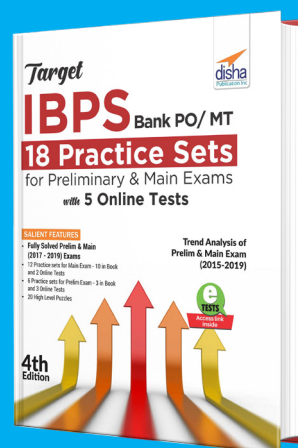
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Preparing for the Bank Exams

Aspirants should focus on what exactly the IBPS Exam Syllabus is. Having an idea of the exam syllabus makes it easier for you to plan your preparation schedule and strategy.

You should employ different strategies for each section of the bank exams.

Reasoning Ability

This section plays a very significant role in any bank exams preparation. The reasoning section is a very scoring part and you can easily score good marks in this section and push your overall score high. Most questions in this section are of general type.

Also, this part is less time consuming if you practice paragraph puzzles with full concentration. Mostly, 5 questions accompany one paragraph. You should make reasoning the strongest part of your preparation for Bank exam preparation.

Reasoning topics to focus on –

Making Alphabet test, coding and decoding, logical Reasoning, problem solving, passage and conclusions type questions, comprehension Reasoning, Syllogism, Input Output, Blood Relation etc.

General Awareness

If you are aware of the daily events and activities in India and also possess a daily newspaper reading habit, half your work for the preparation of general awareness is already done. You can easily score well in this section.

The general awareness section covers a major part of current affairs, specially relating to the banking and finance sector, therefore, focus on it. .

GA topics to focus on –

Current Affairs of the last six months, questions relating to Indian Economy, Marketing, Awards and Honours, Sports, Finance, the Indian Constitution, Indian Agriculture, History of Banking in India, Banking terms, Functions of RBI, the fiscal-monetary policies, latest developments etc.

English/ Hindi Language

English/ Hindi Language is a very easy section in the Banking exam. You can choose between English and Hindi as per your convenience. The main aim is to test your proficiency in the particular language. If you possess a strong vocabulary and an accurate knowledge of grammar, it would be easy for you to crack this section.

This choice between Hindi and English is really helpful for those candidates who don't use either English or Hindi as their first or second language.

English topics to focus on –

Fill in the Blanks, Comprehension Passages, phrases, Spotting errors, idioms, proverbs, editing and omissions, prepositions, Sentence Rearrangement Questions, etc.

Quantitative Aptitude

Quantitative aptitude questions demands a majority of time to prepare as well as to solve the problems and most of this time is spent on calculations. Data Interpretation (DI) is an important part of this subject and contains up to 15 to 20 questions. Therefore, it is important that you possess good knowledge of tabulation, pie charts, line graphs, and Bar graphs, central tendencies and missing DI etc. DI section might need calculations but you can easily score full marks. Students need to put a majority of their focus on this section.

Quantitative Aptitude topics to focus on –

Data Interpretation, Series, The Number System, Quadratics, Ratios and Proportions, Percentages & Averages, Simplification, etc.

Topper Talks

Hello Everyone,

My name is Ajay Rout, from Odisha. I've graduated in B.Tech (mechanical) in 2016. After completing B.Tech I couldn't get a good job in my sector. Time was passing was running out of my hands and my friends had also gotten settled in different jobs, That's when I decided I will not give and this is the right time to switch my sector because at that time mechanical sector was going through a recession. Then I decided to go for banking as a career. I joined a local banking coaching class for about 6 months. At that time, I also deactivated my Facebook and WhatsApp.

In my opinion exams are like cricket matches, preparing for an exam is like a test match, because you should have a lot of patience and also you should prepare consistently throughout the exam. Preliminary exam is like a 20-20 match because time is less, and you have to score more. The Mains exam is like a one day match, In the Mains exam you can score very good if you attempt all the Questions wisely and keep yourself calm. For the interview I would say that you have to project yourself in a way that you are the right person for the job and remember, just be yourself.

My first exam was for SBI PO 2017, in which I scored really bad. After that, I sped up my preparation. I applied for almost every exam in the banking sector, except private banks. I also attempted the insurance exams, the state government exams, and postal exam. When I was held back by a mere 5 marks in the postal exam, it gave me more confidence, I thought that my preparation is going in the right direction, only a bit more effort is required to clear a bank exam. In my life there were time came when I got frustrated, because I continuously failed in the exams. Whenever I feel demotivated, I'd to watch the Kungfu Panda movie. You can also find your own way, to motivate yourself.

The First preliminary exam that I cleared was the SBI clerk 2018 but I could not make it to mains. Then in 2019, I cleared both SBI clerk Prelims and PO Prelims but was not able to qualify for mains. **Finally, I got selected in the IBPS RRB PO 2019. For my success, I want to give special thanks to my two friends who helped me a lot by clearing my every doubt.**

My Moto in life is to NEVER GIVE UP whatever may be the situation.

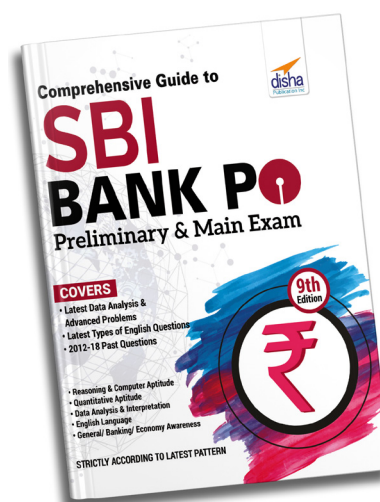
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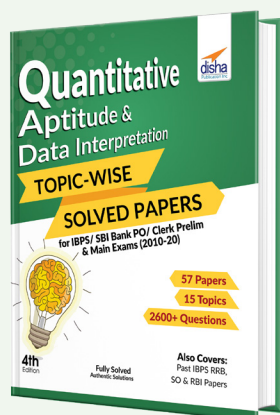
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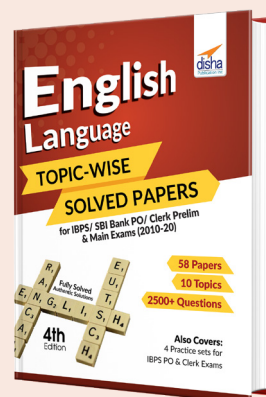


Banking exam FAQs

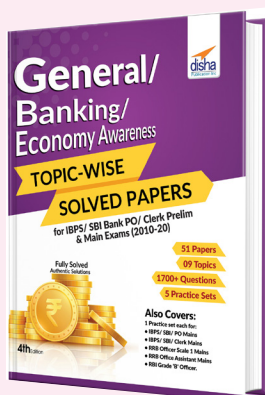
- How do I start preparing for bank exams?
- Where can I get tough questions to prepare for bank exams?
- How should I prepare for the bank exam?
- How do I prepare for bank exams?
- How do I crack bank exams?
- How can I start preparing for banking exams?
- What are the best websites for bank exams preparation?
- What is the best way for a beginner to prepare for the banking exam?
- How does one prepare for banking exams?
- How do I prepare for bank exams in 2 to 3 months?
- How do you prepare for bank exams in a smart way?
- How can I start preparation for bank exams from basics?
- How do I start preparing for the bank exam in order to crack the exam in 3 months?
- How do I prepare for banking exams?
- How do I start preparing for bank exams?
- Where can I get tough questions to prepare for bank exams?



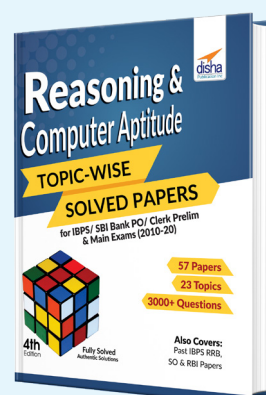
**Quantitative Aptitude
& Data Interpretation
Topic-wise Solved
Papers**



**English
Language Topic-wise
Solved Papers**



**General/ Banking/
Economy Awareness
Topic-wise Solved
Papers**



**Reasoning &
Computer Aptitude
Topic-wise Solved
Papers**

IBPS last year cut-off marks

IBPS PO Cut off 2019:

Here are the IBPS PO 2019 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS PO 2019 Prelims Cut off - Category-wise:

Category	Cut Off Marks
General	59.75
OBC	59.75
SC	53.50
ST	46.25
EWS	59.75
HI	21.25
OC	44.50
VI	52.25
ID	20.75

IBPS PO 2019 Prelims Cut-Off Score: General Category

S.NO.	Name of the Test	Maximum Marks	Cutoff Score	
			SC/ ST/ OBC/ PWD	General/ EWS
1	English Language	30	6.5	10.50
2	Reasoning Ability	35	6.5	10.25
3	Quantitative Aptitude	35	5.25	8.75

IBPS PO Mains Cut Off 2019 - Category-wise:

Category	IBPS PO Mains Cut Off Marks (Out of 225)
General	71.25
EWS	65.88
OBS	70.25
SC	55.63
ST	38.13
HI	41
OC	46.13
VI	70.50
ID	45.88

IBPS PO Mains Cut-Off 2019-20: Section-wise

S.NO.	Subject	Maximum Marks	Cutoff (SC/ ST/ OBC/ PWD)	Cut Off (General/ EWS)
1	Reasoning & Computer Aptitude	40	05.50	07.75

2	English Language	40	10.75	14.25
3	Data Analysis & Interpretation	60	02.50	05.25
4	General Economy & Banking Awareness	40	05.00	08.00
5	English Language (Descriptive)	25	08.75	10.00

IBPS PO Final Cut off 2019:

Category	SC	ST	OBC	EWS	UR	OC
Maximum Scores	47.07	50.80	50.22	48.98	60.58	46.38
Minimum Scores	36.02	33.24	40.27	40.82	44.44	36.00

IBPS PO Cut off 2018:

Here are the IBPS PO 2018 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS PO 2018 Prelims Cut-off: Category-wise

The difficulty level of IBPS PO Prelims 2018 Examination lied somewhere between easy to moderate with a varying difficulty levels across the different shifts.

Category	Cut Off Marks
General	56.75
OBC	55.50
SC	49.25
ST	41.75

IBPS PO 2018 Prelims Sectional Cut-off (General Category)

Here is the sectional cut-off of IBPS PO 2018 Prelims for General Category.

Subjects	English Language	Quantitative Aptitude	Reasoning Ability	Total
Maximum Score	30	35	35	100
Cutoff Score	08.75	07.75	9.00	56.75

IBPS PO 2018 Main Cut-Off: Category-wise

The examination pattern of IBPS 2018 main set a new trend with the introduction of new pattern questions. Here is the IBPS PO Main 2018 Category-wise cut-off.

Category	Cut Off Marks (out of 225)
GENERAL	74.50
OBC	68.38
SC	56.38
ST	35.75
HI	42.63

OC	53.25
VI	66.88
ID	37.00

IBPS PO 2018 Mains Sectional Cut-Off

Here is the sectional cut-off of IBPS PO 2018. Refer to the table mentioned below.

Serial No.	Subject	Maximum Marks	Cut Off (SC/ST/OBC/PwD)	Cut Off (General)
1.	Reasoning & Computer Aptitude	60	7.50	10.25
2.	English Language	40	7.50	11.25
3.	Data Analysis & Interpretation	60	2.25	4.50
4.	General Economy & Banking Awareness	40	5.00	8.00
5.	English Language (Descriptive)	25	8.75	10.00

IBPS PO Final Cut-Off 2018: Category-wise

Here is the Final Cut-off of IBPS PO 2018. Refer to the table mentioned below.

Category	SC	ST	OBC	UR	HI	OC	VI	ID
Maximum Scores	55.34	47.33	53.02	63.91	34.69	50.69	56.11	43.69
Minimum Scores	35.78	31.60	40.29	43.87	25.16	31.36	42.09	20.36

IBPS PO 2017 Cut-off:

Here are the IBPS PO 2017 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS PO 2017 Prelims Cut-off: Category-wise

Here, The IBPS PO Prelims 2017 cut-off for General category was 42.75.

Category	Cut off
Scheduled Caste (SC)	36.00
Scheduled Tribe (ST)	28.50
Other Backward Classes (OBC)	42.25
General (Gen)	42.75
Hearing Impaired	15.75
Orthopaedically Challenged	28.75
Visually Impaired	23.25
Intellectual Disability	17.75

IBPS PO 2017 Prelims Sectional Cut-off (General Category)

Here is the section wise cut-off of all the three sections of IBPS PO prelims 2017.

Subjects	English Language	Quantitative Aptitude	Reasoning Ability	Total
Maximum Score	30	35	35	100
Cutoff Score	05.00	07.75	10.00	42.75

IBPS PO 2017 Main Cut-Off: Category-wise

Candidates who had qualified IBPS PO prelims 2017 appeared for the second stage i.e. IBPS PO 2017 main. Here are the minimum qualifying marks of main examination.

Category	Cut-Off (out of 225)
GEN	82.00
OBC	75.63
SC	62.50
ST	42.25
VH	77.87
ID	55.00
HI	47.75
OC	59.63

IBPS PO 2017 Main Sectional Cut-Off

Here is the sectional cut-off of IBPS PO 2017. Refer to the table mentioned below.

S. NO	Sections	Maximum Marks	Cut-Off Marks (SC/ST/OBC/PWD)	General
1.	Reasoning & Computer Aptitude	60	7.50	10.25
2.	General Economy/Banking Awareness	40	8.25	11.25
3.	English Language	40	3.25	5.75
4.	Data Analysis & Interpretation	60	10.75	14.00
5.	English Language (Descriptive)	25	8.75	10.00

IBPS PO Final Cut-Off 2017: Category-wise

Here is the Final Cut-off of IBPS PO 2017. Refer to the table mentioned below.

Category	Maximum Score	Minimum Score
SC	53.20	38.56
ST	54.74	33.73
OBC	57.18	43.02
UR	65.58	47.04
HI	45.42	25.07
OC	51.11	38.53
VI	74.14	45.88
ID	44.38	28.87

IBPS PO 2016 Cut-off:

Here are the IBPS PO 2016 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS PO 2016 Prelims Cut-off: Category-wise

Candidates who had qualified IBPS PO prelims 2016 appeared for the second stage i.e. IBPS PO 2016 main. Here are the minimum qualifying marks of main examination.

Category	Cut-Off
GEN	47.50
OBC	46.50
SC	40.00
ST	31.25
OC	32.75
VI	31.50
HI	18.00

IBPS PO 2016 Prelims Sectional Cut-off (General Category)

Here is the section wise cut-off of all the three sections of IBPS PO prelims 2016.

Subjects	English Language	Quantitative Aptitude	Reasoning Ability	Total
Maximum Score	30	35	35	100
Cutoff Score	07.00	08.25	08.50	47.50

IBPS PO 2016 Main Cut-Off: Category-wise

Candidates who had qualified IBPS PO prelims 2016 appeared for the second stage i.e. IBPS PO 2016 main. Here are the minimum qualifying marks of main examination.

Category	Cut-offs on Total (Out of 200)
Scheduled Caste (SC)	41.75
Scheduled Tribe (ST)	31.50
Other Backward Classes (OBC)	52.50
General (Gen)	52.50
Hearing Impaired (HI)	37.00
Orthopaedically Challenged	34.00
Visually Impaired (VI)	37.50

IBPS PO 2016 Main Sectional Cut-Off

Here is the sectional cut-off of IBPS PO 2016. Refer to the table mentioned below.

Sr.No.	Name of the Test	Maximum Marks	Cutoff	
			SC/ST/ OBC/ PWD	General
1.	Reasoning	50	03.25	05.25
2.	English Language	40	02.25	04.75
3.	General Awareness	40	08.00	10.75
4.	Computer Awareness	20	05.00	06.50
5.	Quantitative Aptitude	50	10.75	12.50

IBPS PO Final Cut-Off 2016

Here is the Final Cut-off of IBPS PO 2016. Refer to the table mentioned below.

Category	SC	ST	OBC	UR	OC	VI	HI
Maximum Score	46.30	45.10	50.20	57.40	52.70	55.20	40.50

Minimum Score	33.70 10/09 /91	28.60 30/06 /92	37.00 06/06 /95	39.90 28/08 /93	31.40 12/12 /90	33.10 01/04 /86	25.40 22/12 /86
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IBPS Clerk Cut off 2019:

Here are the IBPS Clerk 2019 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS Clerk Prelims Cut-Off 2019:

Section-wise cutoff of IBPS Clerk Prelims 2019

Category	Name of the Section		
	English Language	Reasoning Ability	Quantitative Aptitude
General	08.25	07.50	07.75
OBC/ SC/ ST	4.75	02.75	03.50

IBPS Clerk Prelims Cut-Off 2019: State-wise

State Name	Cut-Off for General Category
Andhra Pradesh	66.25
Assam	63
Bihar	65
Chandigarh	71.5
Delhi	71.75 (General) 67 (OB)
Goa	67
Gujarat	27
Haryana	68.5
Himachal Pradesh	62.25 (General), 41.25 (OBC)
Jammu & Kashmir	
Jharkhand	73 (OBC, General)
Karnataka	53.25 (EWS)
Kerala	73.5
Madhya Pradesh	70
Odisha	71.50
Punjab	66.25
Rajasthan	71.25
Tamil Nadu	57.75
Telangana	61
Uttar Pradesh	68.25 (General), 67 (OBC)
Uttarakhand	76
West Bengal	70.75

IBPS Clerk Main Cut-Off 2019: State-wise

State	Cut-Off for General Category	Cut off OBC Category
Uttar Pradesh	45.13	38.63

Delhi	49.63	42.38
Madhya Pradesh	44	41.63
Gujarat	42.25	36.13
Goa	35	32.25
Bihar	45.38	42.63
Chattisgarh	43.63	43.63
Tamil Nadu	47	46.75
Odisha	46.13	45.50
Rajasthan	47.38	44.75
Haryana	48.63	41
Andhra Pradesh	45.13	44.13
Telangana	43.88	43.88
Tripura	40.13	-
Karnataka	40.38	38.75
Kerala	49.63	47.88
Himachal Pradesh	47.13	35.88
Jammu & Kashmir	49.25	34.88
Maharashtra	42.88	41
Jharkhand	43.38	39
Assam	41.88	36.50
West Bengal	47.38	37.75
Punjab	48.88	48.88
Chandigarh	47.25	44.50
Arunachal Pradesh	41.50	-
Daman & Diu	38.13	38.13
Skkim	42.13	39
Uttarakhand	49.888	39.63

IBPS Clerk Cut off 2018:

Here are the IBPS Clerk 2018 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS Clerk Prelims Cut-Off 2018:

Category	Name of the Section		
	English Language	Reasoning Ability	Quantitative Aptitude
General	9.75	10.75	11.75
OBC/ SC/ ST	6.75	6.25	8.00

IBPS Clerk Prelims Cut-Off 2018: State-wise:

IBPS Clerk Cut off 2018 - Prelims -

State Name	Cut off
Uttar Pradesh	74.00
Madhya Pradesh	71.25

Delhi	71.75
Gujarat	67.75
Bihar	73.50
Tamil Nadu	57.75
Odisha	72.76
Rajasthan	73.00
Haryana	73.00
Andhra Pradesh	75.75
Telangana	58.25
Karnataka	66.25
Himachal Pradesh	73.00
Jharkhand	74.00
Maharashtra	63.25
Assam	67.25
West Bengal	73.50
Punjab	73.25
Chandigarh	66.75

IBPS Clerk Main Cut-Off 2018: State-wise

States	Gen	OBC	SC	ST	HI	OC	VI	ID
Andaman & Nicobar	-	-	-	-	-	-	-	-
Andhra Pradesh	50.98	48.1	41.43	32.95	40.90	52.40	54.75	-
Arunachal Pradesh	40.03	-	-	32.70	-	-	-	-
Assam	49.83	44.2	43.40	38.48	-	43.53	-	-
Bihar	51.78	49.1	36.60	35.28	27.33	44.60	48.10	36.53
Chandigarh	55.18	48.38	43.63	-	-	-	-	-
Dadara & Nagar Haveli	44.25	-	-	-	-	-	-	-
Daman & Diu	37.93	37.8	-	-	-	-	-	-
Delhi	55.83	50.6	44.35	38.18	32.58	48.85	59.10	39.73
Goa	48.93	48.1	39.93	-	-	31.38	-	-
Gujarat	48.45	42.3	39.83	25.38	-	23.95	23.75	31.85
Haryana	56.43	50.03	44.72	-	-	43.35	52.28	-
Himachal Pradesh	53.05	45.15	40.28	40.38	35.53	44.40	-	-
Jammu & Kashmir	54.93	44	39.35	33.43	-	-	-	-
Jharkhand	50.63	46.03	28.93	26.53	-	35.20	50.05	40.40

Karnataka	51.95	49.8	42.78	36.83	34.98	46.20	48.35	-
Kerala	53.58	51.5	39.68	28.85	-	36.03	57.30	41.25
Lakshadweep	46.45	-	-	-	-	-	-	-
Madhya Pradesh	51.18	47.05	37.33	27.78	33.45	37.93	49.18	-
Maharashtra	50.08	48.2	46.10	33.93	27.53	44.05	57.02	31.23
Manipur	49.05	-	-	43.53	-	-	-	-
Meghalaya	39.7	-	-	31.95	-	-	-	-
Mizoram	54.73	-	-	37.63	-	-	-	-
Nagaland	45.45	-	-	44.30	-	-	-	-
Odisha	51.28	49.78	37.90	24.68	43.28	40.75	41.30	32.78
Puducherry	51.25	51.25	41.55	-	-	-	-	-
Punjab	56.58	48.45	40.88	-	31.03	36.48	38.53	-
Rajasthan	53.18	51.23	40.88	31.75	31.90	42.40	45.70	30.63
Sikkim	45.75	45.75	-	41.53	-	-	-	-
Tamil Nadu	52.35	52.35	43.95	32.55	39.10	45	53.06	35.68
Telangana	51.75	49.50	43.53	37.23	27.93	54.20	57.45	35.30
Uttarakhand	52.50	44.35	41.15	46.48	39.98	-	38.68	-
West Bengal	53.28	44.50	40.73	34.73	24.50	42.20	36.78	

IBPS Clerk Cut off 2017:

Here are the IBPS Clerk 2017 cut-offs of all the stages. Going through these cut offs will provide you with an idea about the marks that you should aim for and will also help you in forming your bank exam strategies accordingly.

IBPS Clerk Prelims Cut-Off 2017:

Category	Name of the Section		
	English Language	Reasoning Ability	Quantitative Aptitude
General	9.50	14.50	13.50
OBC/ SC/ ST	6.50	10.00	9.25

IBPS Clerk Prelims Cut-Off 2017: State-wise

State	Overall Cutoff Marks (Out of 100)			
	Gen	OBC	SC	ST
Telangana	69.75	69.75		
Andhra Pradesh	73.50	73.50		
Uttar Pradesh	76.25	72.25	62.75	
Assam	70.75			
Bihar	74.75			
Rajasthan	73.25	73.25		56.00
Madhya Pradesh	74.25	72.50	62.25	
Gujarat	67.00	67.00		

Maharashtra	64.50	64.50		
Delhi	76.75	71.25		56.75
Haryana	76.00	69.75		
Odisha	76.50		64.50	52.50
Uttarakhand	78.75	72.00		
Tamil Nadu	53.25	53.25		
Karnataka	61.25	61.25		
Punjab	74.00	61.25	59.25	
Kerala	77.00	77.00		
Jharkhand	74.50	74.50		
West Bengal	77.25			
Daman and Diu	70.75			
Himachal Pradesh	76.00			
Nagaland	43.75			
Chhattisgarh	70.25			
Chandigarh	74.00			
Jammu & Kashmir	76.00			

IBPS Clerk Main Cut-Off 2017: State-wise

State/ UT	SC	ST	OBC	UR
Andaman & Nicobar	-	-	-	-
Andhra Pradesh	40.27	31.84	48.31	50.78
Arunachal Pradesh	-	41.49	-	46.43
Assam	40.79	36.16	43.43	47.17
Bihar	38.86	37.27	50.95	53.43
Chandigarh	46.39	-	47.95	54.07
Chhattisgarh	39.46	24.49	50.34	50.43
Dadar & Nagar Haveli	-	-	-	39.02
Daman & Diu	-	-	36.91	45.92
Delhi	42.58	38.03	47.81	53.82
Goa	-	24.43	44.07	44.70
Gujarat	39.95	23.62	44.04	47.53
Haryana	39.21	-	46.81	52.12
Himachal Pradesh	43.91	40.74	43.17	52.88
Jammu & Kashmir	-	35.74	42.71	52.31
Jharkhand	34.24	31.02	46.21	47.29
Karnataka	36.77	31.41	43.67	44.56
Kerala	40.68	30.85	50.52	52.32
Lakshadweep	-	-	-	-
Madhya Pradesh	36.43	26.63	45.03	48.89
Maharashtra	42.91	26.32	43.93	45.95
Manipur	45.77	41.74	62.36	44.21
Meghalaya	-	38.31	37.82	39.09

Mizoram	-	-	-	40.79
Nagaland	-	39.74	-	40.45
Odisha	37.07	31.32	50.64	51.22
Puducherry	41.27	-	47.47	48.06
Punjab	37.88	-	45.22	53.16
Rajasthan	38.28	34.70	48.17	52.93
Sikkim	-	-	47.21	49.67
Tamil Nadu	39.3	35.29	48.27	48.49
Telangana	40.18	34.17	48.12	49.97
Tripura	45.69	28.50	-	48.86
Uttar Pradesh	37.20	33.53	44.24	51.13
Uttarakhand	40.16	38.11	47.11	53.16
West Bengal	42.14	35.95	45.06	54.47

SBI Probationary Officers (PO) Cut Off 2019:

SBI PO Cut off 2019: Candidate must go through the sectional and category-wise final cut off marks of the SBI PO to strategize the target score.

SBI PO Prelims Cut Off 2019

Category	Cut Off (out of 100)
General	71.00
SC	61.75
ST	54.75
OBC	68.25
EWS	68.25
PWD (LD)	59.50
PWD (VI)	64.75
PWD (HI)	16.25

SBI PO Main Cut Off 2019

Category	Cut-Off Marks (Out of 250)
GEN	104.42
OBC	94.28
SC	82.50
ST	77.63
EWS	100.89
LO	86.51
VI	101.75
HI	75.36
D & E	75.14

The final SBI PO Cut off 2019 (mains + Interview) is as given below:

Category	Cut Off (out of 100)
General	54.11
SC	45.75

ST	43.90
OBC	48.78
EWS	50.13
PWD {LD}	47.11
PWD (VI)	52.58
PWD {HI}	35.29

SBI Probationary Officers (PO) Cut Off 2018:

SBI PO Cut off 2018: Candidate must go through the sectional and category-wise final cut off marks of the SBI PO to strategize the target score.

SBI PO Prelims Cut Off 2018

Category	Cut Off (out of 100)
General	56.75
OBC	56.75
SC	49
ST	43
PWD (OH)	45.25
PWD (VH)	49
PWD (HI)	14.75

SBI PO Main, Interview/GD and final Cut Off 2018

Category	SBI PO Mains Cut Off (out of 250)	Interview/GD Cut Off (out of 50)	Final Cut Off (out of 100)
General	93.10	20	50.79
SC	77.13	18	43.99
ST	75.01	18	39.87
OBC	86.42	18	46.26

SBI Probationary Officers (PO) Cut Off 2017:

SBI PO Cut off 2017: Candidate must go through the sectional and category-wise final cut off marks of the SBI PO to strategize the target score.

SBI PO Prelims Cut Off 2017

Category	Overall Cut Off (out of 100)
General	51.50
OBC	48.25
SC	43.25
ST	31.25
OH	38.75
VI	42.50
HI	18.50

SBI PO Main, Interview/GD and final Cut Off 2017

Sections/ Exam	Total Marks	Minimum Qualifying Marks (Cut off Score)			
		SC	ST	OBC	GENERAL
Overall Mains Exam (Objective)	200	40	40	40	50
Descriptive Test of Mains Exam	50	17.5	17.5	17.5	20
Minimum marks to be secured, to be shortlisted for GE & PI Round (Objective + Descriptive)	250	62.5	62.5	79.5	89.25
Group Exercise + Interview	50	18	18	18	20
Total Cut off Marks after Normalisation	100	38.95	28.88	40.83	46.59

SBI Clerk Cut Off 2019

The SBI Clerk cut off for the year 2019 has been given below for the reference of candidates:

SBI Clerk Prelims Cut Off 2019

State	SBI Clerk 2019 Cut Off Score Prelims
Haryana	72.25
Uttar Pradesh	72.25
TamilNadu	61.25
Jammu & Kashmir	81.75
Punjab	76.25
Bihar	76.25
Jharkhand	75
Uttarakhand	75.25
Andhra Pradesh	74.75
Madhya Pradesh	73.5
Odisha	73.5
West Bengal	73.25
Himachal Pradesh	71.75
Delhi	71.25
Rajasthan	71
Telangana	68.5
Meghalaya	66.75
Gujarat	65.5
Maharashtra	62.25
Chhattisgarh	57.5
Assam	57
Karnataka	48.5
Kerala	78

SBI Clerk Mains Cut Off 2019

States	Cut-off
Punjab	102.75
Andhra Pradesh	99.75

Bihar	98.00
Karnataka	85.75
Jharkhand	97.50
Haryana	103.25
Uttar Pradesh	97.50
Delhi	99.75
Madhya Pradesh	94.75
Rajasthan	97.00
Uttarakhand	96.50
West Bengal	97.25
Himachal Pradesh	101.25
Odisha	94.75
Chattisgarh	87.75
Maharashtra	89.75
Gujarat	91.25
Kerala	96.25
Tamil Nadu	98.00
Assam	85.00

SBI Clerk Cut Off 2018

The SBI Clerk cut off for the year 2018 has been given below for the reference of candidates:

SBI Clerk Prelims Cut Off 2018

Name of State	SBI Clerk Cut-Off
Andhra Pradesh	71.00
Assam	51.25
Bihar	66.50
Chhattisgarh	67.25
Delhi	71.75
Gujarat	57.50
Haryana	70.50
Himachal Pradesh	68.75
Karnataka	63.00
Kerala	69.00
Madhya Pradesh	66.25
Maharashtra	57.00
Odisha	62.75
Punjab	71.50
Rajasthan	69.00
Tamil Nadu	60.00
Telangana	68.00
Uttar Pradesh	69.25
West Bengal	66.50

SBI Clerk Mains Cut-Off 2018

State Name	Cut-off
Bihar	96.00
Chhattisgarh	91.50
Delhi	104.80
Gujarat	85.00
Haryana	99.00
Himachal Pradesh	98.25
Jharkhand	86.00
Karnataka	83.90
Madhya Pradesh	92.60
Maharashtra	85.65
Odisha	88.80
Punjab	100.65
Rajasthan	96.75
Tamil Nadu	93.75
Uttar Pradesh	96.00
West Bengal	95.30

RBI Grade B Cut Off 2019

RBI released the section-wise RBI Grade B cut off for the different categories for the Phase I examination.

RBI Grade B cut off for the Phase I examination 2019:

Sections	Category					
	UR	EWS	OBC	SC	ST	PwBD (OH/HI/V)
General Awareness (Maximum Marks = 80)	20.00	20.00	16.00	14.25	14.25	14.25
Reasoning (Maximum Marks = 60)	15.00	15.00	12.00	10.75	10.75	10.75
English Language (Maximum Marks = 30)	7.50	7.50	6.00	5.25	5.25	5.25
Quantitative Aptitude (Maximum Marks = 30)	7.50	7.50	6.00	5.25	5.25	5.25
Total Score (Maximum Marks = 200)	122.0	122.0	115.50	108.0	108.0	108.0

RBI Grade B Cut Off 2018

RBI released the section-wise RBI Grade B cut off for the different categories for the Phase I, Phase-II examination and Interview.

RBI Grade B cut off for the Phase I examination 2018:

Sections	Category				
	UR	OBC	SC	ST	PwBD (OH/HI/VH/MD)
General Awareness (Maximum Marks = 80)	20.00	16.00	14.25	14.25	14.25
Reasoning (Maximum Marks = 60)	15.00	12.00	10.75	10.75	10.75
English Language (Maximum Marks = 30)	7.50	6.00	5.25	5.25	5.25
Quantitative Aptitude (Maximum Marks = 30)	7.50	6.00	5.25	5.25	5.25

Total Score (Maximum Marks = 200)	105.75	95.75	91.75	91.75	91.75
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RBI Grade B cut off for the Phase I, Phase II examination and Interview 2018:

RBI Exam	Category				
	UR	SC	ST	OBC	PwBD
RBI Grade B Phase II Cut off Marks (Out of 300 Marks)	201.25	180.25	180.25	186.25	180.25
RBI Grade B Final Cut Off Marks (Phase II + Interview) Out of 350 Marks	248.5	221.25	219.5	235.5	Gen - 235.50 OBC - 223.00

RBI Grade B Cut Off 2017

RBI released the section-wise RBI Grade B cut off for the different categories for the Phase I, Phase-II examination and Interview.

RBI Grade B cut off for the Phase I examination 2017:

Sections	Category				
	UR	OBC	SC	ST	PwBD (OH/HI/VH/MD)
General Awareness (Maximum Marks = 80)	16.50	12.50	11.00	11.00	11.00
Reasoning (Maximum Marks = 60)	11.00	8.0	6.75	6.75	6.75
English Language (Maximum Marks = 30)	6.75	5.25	4.75	4.75	4.75
Quantitative Aptitude (Maximum Marks = 30)	4.00	2.50	2.00	2.00	2.00
Total Score (Maximum Marks = 200)	78.00	68.00	64.00	64.00	

RBI Grade B cut off for the Phase I, Phase II examination and Interview 2017:

RBI Exam	Category			
	UR	SC	ST	OBC
RBI Grade B Phase II Cut off Marks (Out of 300 Marks)	196.75	175.75	175.75	181.75
RBI Grade B Final Cut Off Marks (Phase II + Interview) Out of 350 Marks	245.75	228	220.50	211.25

RBI Assistant Cut off 2017:

RBI released state-wise cut off 2017 for the RBI Assistant Prelims exam. To help you prepare in the best manner for upcoming exam.

RBI Assistant Prelims exam Cut off 2017 :-

State	GEN	SC	ST	OBC
Ahmedabad	80.00	-	69.75	74.00
Bengaluru	77.75	68.75	68.25	74.75
Bhopal	83.25	78.00	63.75	-
Bhubaneswar	84.50	71.25	68.50	82.25
Chandigarh	87.50	77.00	70.25	81.75
Chennai	83.50	76.00	-	81.75
Guwahati	77.25	71.00	63.75	73.50

Hyderabad	87.00	80.50	74.50	84.25
Jaipur	85.75	74.50	67.50	81.75
Jammu	80.00	70.25	56.25	72.25
Kanpur & Lucknow	85.00	72.75	64.25	78.50
Kolkata	86.50	74.50	-	78.50
Mumbai	74.25	70.00	56.50	68.25
Nagpur	80.00	-	54.00	75.75
New Delhi	85.75	74.75	-	79.25
Patna	86.25	69.75	72.50	-
Thiruvananthapuram & Kochi	87.25	76	-	84.25

RBI Assistant Main exam Cut off 2017:

Office	SC	ST	OBC	GEN
Ahmedabad	-	75.75	101.00	115.50
Bengaluru	90.00	76.25	103.25	105.75
Bhopal	74.33	70.25	-	117.25
Bhubneshwar	92.25	76.50	110.50	120.50
Chandigarh	94.75	103.75	97.75	120.00
Chennai	95.25	--	116.25	119.50
Guwahati	95.50	78.75	101.00	106.50
Hyderabad	104.00	100.75	114.00	112.50
Jaipur	98.25	77.75	107.25	119.25
Jammu	96.75	68.50	96.50	116.25
Kanpur & Lucknow	94.00	105.75	110.00	121.25
Kolkata	100.00	-	108.25	118.25
Mumbai	98.00	64.50	96.25	105.75
Nagpur	-	68.25	104.50	115.50
New Delhi	96.50	-	109.00	121.25
Patna	83.25	91.00	-	117.25
Thiruvananthapuram & Kochi	91.25	-	116.25	124.50

Preparation Tips

A. GENERAL STRATEGY TO SUCCEED

Well formulated strategy along with optimum time management are the only two ladders for the aspirants dream goal. It is very important for the aspirants to formulate their own strategy as it pays in ssc examination more, if it is theirs. However, here are some of the general guidelines which will help the aspirants to achieve success.

Do's & Don'ts While Preparing for the Exam

Do's

The aspirants should do the following:

- Follow a healthy schedule while preparing for the exam, i.e. a good balanced diet, including fresh vegetables and fruits.
- Drink a lot of water to keep the body hydrated. A healthy body does possess a healthy mind.
- Plan every day according to the need and try to achieve the targets daily.
- Have sufficient sleep; a tired brain cannot work productively. Try to have a sound 6-8 hours sleep.
- Read out some jokes, poems or short stories in between studies to give yourself a break from the monotonous study routine.
- Play some games with friends sometimes to feel refreshed.
- Watch a movie that once motivated you to do good in life.
- Indulge into some light Yoga or Breathing Exercise. This is the best ways to one way stay fit and not feel lethargic.
- Be confident always. This is the best way to motivate self.
- Revise more than once to gain confidence and this will surely serve as constant motivator.
- Try to surround self with all the positive energy. This will give a good feeling all the time for a better and easier preparation.
- After the tier-I exam, take a short break, refresh self and then start studies immediately.
- Always keep some time for any emergency situation. Flexibility must be a part of plan.

Don'ts

Do not panic if the target cannot be fulfilled, we all are human beings, we have limitations. Instead of panicking or feeling bad, give it a second chance and try to fulfil them one at that time.

- Wasting time after tier-I by waiting for the results is a grave mistake which many aspirants commit. This may cost a lot.
- Do not cut completely from the social life, just because it is exam time. As breaks between studies, go out for some time and talk to people who are close to you.
- Do not indulge too much into tea and coffee; maximum 2 cups a day. As tea and coffee contain caffeine, so consuming them in huge quantities will create health problems.
- Don't indulge into eating too much junk food, to take proper care of health.
- Do not exhaust with longer study hours. Take breaks in between for better retention and productivity.
- Do not plan any new topic for study when only a few days are left for exam. This may, lead to confusion and bring lower confidence level.
- Do not get involved into any negative emotions before exam. Avoid any kind of emotional stuff that gives a bad feeling during exam preparation.
- Avoid studying late into the night as researches have shown that things learned in the morning can be easily retained. Also, waking up early maintains body's biological rhythm and keeps one healthy. It also leads to better time management as it gives you extra hours.

Stress is a feeling of an aspirant or a person when he has to perform more than he is used to perform. Suppose you are stressed, your body responds accordingly as you are in danger. It makes hormones to speedup your heart beat, breathe faster and release energy.

HOW TO MANAGE EXAM STRESS

Some stress is normal and useful for you that helps to work hard and react quickly. But, if it happens too often and lasts for too long, it can cause health problems and hindrance in work and performance. SSC aspirants often become stressful due to syllabus of exam, complex questions asked in exam, tough competition and long duration of preparation. These stress causing factors often make them vulnerable to problems such as headaches, anxiety

and depression. SSC aspirants can manage and avoid stress during exam preparation by adopting the following effective steps in their daily routine.

1. Physical Activities

It may be sports, exercise, walking, jogging in the morning, yoga or meditation. Exercises keep the body active and stimulated throughout the day. Meditation and yoga help the body relax, de-stress fight anxiety, depression, and get ready for the tough schedule.

2. Balanced Diet

There is proverb, “There is a sound mind in a sound body”. It is more relevant to SSC aspirants as they have to deal with many challenges at a time. A balanced diet is most important for SSC aspirants which keeps them healthy and physically fit to cope with the pressure and stress of exam preparation. In addition, there are some healthy and unhealthy ways to cope with exam stress.

Healthy ways to cope with stress

- (i) Take out some time for entertainment and relaxation.
- (ii) Develop a hobby and keep it.
- (iii) Rest and sleep well.
- (iv) Be positive and confident.
- (v) Engage socially: reach out and build relationship by:
 - 1. Reaching out to a colleague who is an SSC aspirant.
 - 2. Helping someone in need.
 - 3. Having lunch or tea with a friend.
 - 4. Calling an old friend.
 - 5. Going for a walk with like minded people.

(vi) Avoid unnecessary stress

There are a number of stressors in life and during exam preparation that can be eliminated. Simply follow the tips given below.

- 1. Avoid people who stress you out.
- 1. Take control of your environment. Eg. you can turn off the T.V., can study in library, etc.

(vii) Alter the situation. It can be done in the following ways:

- 1. Express your feelings, instead of bottling them up.
- 2. Be willing to compromise.
- 3. Manage your time better.

(viii) Accept the things you can't change Many sources of stress are unavoidable. You can't prevent or change them,

like death of loved one; a serious illness, etc. Here, the best way to cope up with them, is to accept them as they are. These ways are:

- 1. Don't try to control the uncontrollable.
- 2. Look for the upside, i.e. taking challenges as opportunities for future betterment.
- 3. Learn to forgive.

Unhealthy ways to cope with stress

Unhealthy coping strategies may temporarily reduce stress, but they cause more damage in the long run. These are:

- (i) Smoking
- (ii) Drinking alcohol
- (iii) Taking junk food
- (iv) Sitting for hours in front of T.V. or computer
- (v) Withdrawing from family, friends and activities
- (vi) Using pills or drugs to relax
- (vii) Sleeping too much
- (viii) Procrastinating.
- (ix) Utilising every minute of the day to avoid facing work delay.
- (x) Taking out self stress on others, i.e. lashing out, being angry, outburst, physical violence.

HOW TO STAY MOTIVATED

Cracking SSC exam is not a short term game like 'One Day' cricket match. It is a long term game plan of preparation, which needs passion to keep the aspirants motivated throughout their preparation. Few qualifiers crack finally in first term of appearance. Majority of aspirants take more terms. So, motivation is the only tonic that keeps an aspirant stay ready for longer duration of preparation to win the war of MISSION SSC.

What is Motivation? The term 'motivation' means the reason and the feeling to do something, especially that involves hard work and effort for longer duration in achieving the goal set before. The reward of clearing SSC and being a government employee can be an ultimate motivational reason for the aspirants, but it rarely inspires the kind of commitment and hardwork that is necessary to take on the daily challenges faced during the preparation phase. Therefore, aspirants must look at other factors and motivational reasons that can help them focus and stay motivated till they get the ticket from SSC to join training. These factors and motivational reasons are classified below

Stay Motivated

	Keep off De-motivators		Keep on Motivators
1.	Eliminate your distractions.	1.	(a) Discover the ultimate purpose of being a Central Government employee (b) Make sure that your goal is within your reach.
2.	Don't lie to yourself.	2.	See the invisible, i.e- remind yourself of your goal 24/7.
3.	Stay away from strong stimulants, eg. alcoholic drink.	3.	Split the final goal into sub-goals, i.e. goal of day, week, month and year.
4.	Overcome your weaknesses	4.	Set reward for each goal.
5.	Don't set multi-tasks at a time.	5.	Target first the goal of the day to achieve the goal of week, month and the year.
6.	Don't let the past dictate your future.	6.	Reward yourself on achieving goal in order.
7.	Don't hang around negative people, i.e. de-motivators.	7.	Make check points for day, week and months to check the progress of your preparation.
8.	Let go off things which demotivate you.	8.	Give break in study to stay energised.
9.	Refuse to be a victim of life's hurdles and failures.	9.	Break long and complex task into manageable pieces.
10.	Don't involve in complain or conflict/ enmity with others.	10.	Surprise yourself by outdoor lunch, game with friend, home-cooking, etc.

11.	Stop worrying about what is beyond control.	11.	Be practical and make actionable strategy.
12.	Don't repeat mistake.	12.	Discover strength.
		13.	Keep calm and be pressure free.
		14.	Learn from mistake.
		15.	Make a plan to target goal. Because "If you fail to plan, you plan to fail".
		16.	Build a team that target the same goal.
		17.	Build a support team of winners to guide, support and motivate at the need of hour.
		18.	Don't care what others think and keep the momentum to reach destination.
		19.	See the hurdles otherwise (i.e. opportunities) to learn something. As Thomas Edison said, "I have not failed. I have just found 9,999 ways that won't work."
		20.	Remind yourself of having some wonderful, unique talents and God-gifts to contribute to the mankind.
		21.	Write motivational quotes in notebooks, posters on the walls, etc.
		22.	Make yourself a "PHOENIX" to make your success from your failure.
		23.	Keep a motivational role-model.
		24.	Celebrate other's success to be motivated for yours.
		25.	Listen to motivational music.
		26.	Do breathing exercises like yoga.
		27.	Love others and let others love you.

HEALTHY FOOD HABITS

Majority of SSC aspirants often move away from home, and therefore, they have to look after their food and other daily needs on their own. In the pressure of exam's preparation, they often ignore the most basic and important thing, "Healthy Food

Habits". Healthy food habits are not only necessary to maintain physical fitness, but to also play a vital role in the overall exam preparation. Some healthy food habits are given below to keep illness and stress-related health problems at bay.

1. Follow a balanced diet

A balanced diet help in building body immune system and strong physique along with to tackle mental stress. A proper balanced diet must include three full meals, i.e. heavy breakfast, light lunch and staple dinner. These meals

provide aspirant all the necessary nutrients required to keep their body fit and mind alert throughout the day.

* Heavy & Healthy Breakfast

Heavy and healthy breakfast is very important for the SSC aspirants because early morning is the time when their brain is functioning at its full potential and requires more energy. There is also a maximum gap of 11 hours between two meals, ie. previous dinner and breakfast. At this important meal time, having a good breakfast aids

the brain's processing power to maintain their stamina for study.

*** Take Light & Small Lunch/Dinner** SSC aspirants need energy directed towards their brain during their studies. But when they take heavy lunch and dinner at a time that directs blood flow and energy towards digestion process, they feel sleepy and

lethargic. Therefore, it is necessary to take light and small lunch and dinner. They should also take healthy snacks between breakfast and lunch; and at 5 or 6 O'clock at the evening to refresh.

2. Water As a Best Friend

If SSC aspirants don't take required liquid that may be water, fruit juice, herbal tea or any other combination that suits them, they might get dehydrated. Dehydration can make them feel lethargic, irritable and tired. It affects their concentration and peaks to be a hindrance in their study. That is why aspirants must consider water and recommended liquid as their friends or companion. However, they should avoid caffeine and any caffeinated products.

3. Protein in the Food

Aspirants should focus on the foods that are high in proteins as proteins burn slowly, giving a constant source of energy to the body for a longer duration. For this, they can include eggs, nuts, curd, cheese and other low-fat items in their daily food. Food items like poha, idlis, dosa, dhokla are light alternatives that can help them during exam preparation.

4. Avoid Some Food Items

Some food items make aspirants lethargic and fatigued. Carbohydrates are one of such food groups that are digested very quickly and force the consumers to eat more frequently. So, keep away from sugary and processed foods such as chocolates, cookies, cakes and candies. They should also exclude fat rich food items like rice, potatoes, white flour from their diet.

5. Make Stomach Safe

It is important for the aspirants to keep their stomach healthy. To have stomach function normal, they should include curd and buttermilk in their diet. These food items counter any stomach problems like acidity, constipation and others.

6. Avoid Eating Outside

Outside food items can't guarantee for quality, health and hygiene followed at the stage of food preparation. So, to avoid any such situation, aspirants are advised to either cook on their own or get their food prepared by a trusted person at home.

HOW TO MANAGE STUDY

Check out the full syllabus and tick the easiest topics

Have a look at the syllabus and identify all the subjects that you need to go through. Note that SSC Services is not like a university exam; the syllabus is more like a guideline and not a boundary that cannot be crossed. Take the syllabus as a guideline and not as a course definition. Classify the syllabus into different subjects and topics and if possible, make a Mind Map of Syllabus of subject/ chapter topic. 1

It will help to properly plan and distribute study time in a meticulous way. This is important because time at disposal is limited. It can also help in identifying areas of study where an aspirant is comfortable and where he is not. After going through the syllabus and ascertaining the study time available at disposal and identifying areas of strengths and weaknesses vis-a-vis importance of these areas of study from the examination point of view, make a time schedule.

HOW TO MANAGE TIME

SSC is not easy to crack. So, time management is a very crucial part of the preparation. This is because the time is limited and the Syllabus is vast. So the candidates need to make the best possible utilisation of time. Also, if the time managed properly, aspirants will end up wasting time on irrelevant things, while leaving the essential things uncovered. An aspirant should necessarily maintain a time log. This will help them to keep a track of how they spend each hour.

Here are some tips for time management

- Make a schedule and divide your day.
- Keep at least 8 - 10 hours a day for studies (if attending coaching, you'll be able to give only 6 - 8 hours a day).
- While studying for Tier-I, divide the study time into four parts: General Studies, Quant, English & Reasoning. If you are from Mathematics and English background, or are generally good in Aptitude, then you can keep only 4 hours a day for quant, English & Reasoning and devote the rest of the time to General Studies. So, divide your time as per need.
- Devote around 1.5 hrs. for reading newspaper and making current events notes. Don't skip newspapers, nor postpone reading them. You will never find time to complete them later.
- Maintain a habit of reading current affairs magazine.
- Setting deadlines and targets that are small and realistic will help you complete the syllabus within time.
- Get a proper sleep for 6 - 8 hours a day.
- You must spend 1- 2 hours for some physical activities like jogging, cycling, yoga or playing a sport and leisure activities like music, dance, painting, etc.
- Stop studying thoroughly at least 24 hours before the exam as studying now will only leave you anxious. You can go through the Mind Maps of subjects and topics. Just relax yourself for this day.

PLANNING FOR PREPARATION

Planning is important because it tells us how to reach our destination or goal. In the context of the SSC Exam, planning acquires greater significance because one has to cover a comprehensive syllabus in a limited period of time. Good planning really implies maximum results with minimum efforts. Effective planning means that an aspirant works out a mechanism of his own, for checking whether he/she is spending the time effectively or not. Thus, focus on the following tips for success in SSC Examinations.

Master the Basics

Aspirants must keep in mind the following: "The questions are likely to test the candidate's basic understanding of all relevant issues and ability to analyse and take a view on conflicting socio-economic goals, objectives and demands. Thus, aspirants don't have to master the topics, all they need is BASIC UNDERSTANDING and the ability to analyse. Basic understanding comes from reading and re-reading. Ability to analyse what they have understood from reading comes from WRITING PRACTICE.

Start From Weak Areas

There is no syllabus in detail or specific for subject or areas for Tier-I point of view. Any question in it can be asked from anywhere, so aspirants must begin their planning and study for subject area in which they are weak. When the weak areas can be overcome, a new confidence will develop that will motivate to cover up other areas/ subjects easily and quickly.

Apply Intelligent Meditation in Preparation

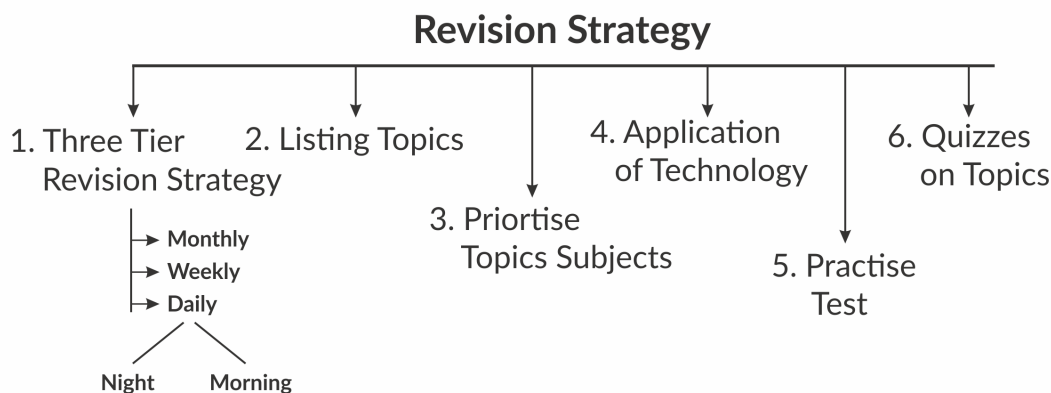
It is very important to analyse previous questions asked in SSC Exams and then think over all the aspects and dimensions on which questions can be formed and asked from a particular topic or heading.

Prepare Own Notes & Mind Maps

Writing notes is very helpful in preparing for the examination, particularly when an aspirant studies from different sources. Firstly, while writing notes, the focused aspirant is in a more concentrated manner and many of these

points remain in their memory, if they put them on a Mind Map. Secondly, notes help in quick revision. For writing effective notes, do not start in a hurry, i.e. when aspirants are reading the material for the first time. Without understanding what is read, the candidate is likely to write down too much which may amount to simply reproduction of the material. After understanding the text book for the main points and sub-points, try to write in own words rather than using the same language. While doing this exercise, get sincerely involved and write short notes preferably in points, one liner, short sentence, one or two words, short names or abbreviations. These notes will help in revising the chapters or topics easily in lesser time.

REVISION IS THE KEY TO SUCCESS



* **Revision** is the most important aspect of preparation for any exam, whether it is academic or competitive. But it plays a greater role in selection when an SSC aspirant follows it, because of the complexity of syllabus and subjects for SSC exam.

Like study strategy, there is no fixed revision format that will suit each and every aspirant. Aspirants should think over which format can be best and suit them in revision. They can go through others revision techniques before making their own. But revision strategy should be prepared in such a way that will help the aspirants to achieve their study goals in the best possible way. Here are some guidelines that will help the aspirants in making best suited revision strategy for SSC exam preparation.

1. Three Tier Revision Strategy

The most suited and successful revision strategy for any exam, particularly SSC exam preparation is Three Tier Strategy. This format is based on three labels, i.e. day-wise, week-wise and month-wise. Daily revision is divided into two stages, morning and late-night. In the morning, aspirants should quickly revise all the subjects, chapters and topics they have studied previous day, thereafter, they should start studying new subject/chapter topic for the day. Before going to sleep late in night after study, they must revise all the points they have studied the whole day. Weekly Revision: It is the second stage of revision which covers all the topics, chapters and subjects, an aspirant has studied in a week, i.e. from Monday to Saturday. It is mostly fixed on Sunday.

Monthly Revision: Just like weekly revision, monthly revision is the third stage of revision of the same topics and chapters, which an aspirant has already revised weekly and daily in a month. This model of revision strategy will help the aspirants to remember what ever they studied in a month.

The next revision can be after three and six months to freshen up aspirants memory of the studies done in this duration. It will help the aspirants in building their confidence in preparation and cracking the exam.

Three Tier Revision Strategy

	Subject	Chapter	Topic
Daily	Subject name	Chapter name	Topic name
Weekly	do	do	do
Monthly	do	do	do

2. Listing of Topics for Revision

Aspirants study many topics from different subjects and chapters in a day, week and month. But all the topics are not equally relevant and important from exam point of view. So, they must list those topics which are important for revision according to their relevance, complexity and marks allocated for the exam. It will help aspirants to keep a check and complete their revision tasks within the time limit.

3. Prioritise Subject and Topic

Aspirants list many more topics and chapters for revision. But due to lack of time for weekly and monthly revision, they are unable to revise all the listed topics. So, they should prioritise topics for revision according to their importance in the examination and revise accordingly.

4. Application of Technology in Revision

Important points of a topic or chapter should be noted down on Memopad of a mobile phone or tablet to revise during travelling to and from coaching.

5. Practice Tests

After completing a chapter or topic during preparation, aspirants should test their learning through Practice Test based on that particular topic or chapter. These practice tests are designed on the same examination pattern as followed by SSC to prepare exam. These practice tests will help in evaluating the aspirants preparation. These tests are a mode of revision for the topic or chapter.

6. Solve the Topic's Quizzes

When aspirants finish the topic during preparation, solve the quizzes or questions prepared on that particular topic so that they can assess their preparation and list the topic for revision accordingly.

Solve previous year question papers at regular intervals

As preparation for SSC requires at least 10 months time, so it is easy to lose focus or go off target. To stay on the right path or get on track quickly, the aspirants should keep testing themselves against the previous SSC papers to know the effectiveness of their preparation and identify and overcome their weak points. For this they should grab the previous 5 years solved section-wise Paper Set.

Go for Online Mock Test

After completing syllabus and revision, aspirants can go for a mock test. Conducted in a proper way, a mock test makes aspirants feel the environment and experience of the real exam. It is useful in reviewing their knowledge of the subjects and judging their weak and strong areas of preparation. Through mock test, they can also test their ability of time management. Do not miss the opportunity as and when any institute conducts mock test. They can take mock test online.

Topper Bytes

1. Chitransh Chouhan- SBI PO

I was an engineering graduate of batch 2018, which implied I was a fresher with respect to SBI PO 2018 process and naturally it was my very first attempt. I had little to no time to prepare from scratch and no clue about the exam pattern. Also, the process started hot on the heels of my University examinations, with a gap of only one month. So I reckoned it was time to rely on my strong points and polish them via rigorous mock tests.

Preparation Tips:

I didn't have good speed in Quantitative Aptitude section, since I didn't have time to practice a bulk of questions and improve my speed. So my first reaction to the quantitative section was to pick out easily doable questions as quickly as possible and solve them with above 90% (if not 100%) accuracy. Moreover I would like to advise aspirants to practice a variety of questions to be well prepared for the exam.

Same strategy goes with the reasoning section, where I picked out easy puzzles and solved them first. The selection of questions here is important and should be fast enough.

About my strategy, English section was my strength, so I always tried to score high in that section and hold my own in other sections, just to land me good scores and get me through high cut offs. Having said that I would like to advise all the aspirants to read some good newspapers daily and watch news channels which will help to improve the English section.

Try and over last 6 months data from various sources and keep making notes so you can revise at the last moment for G.K. and G.A.

For the interview, be confident and dress elegantly. Most important be honest during the interview process and you are good to go.

2. "I am Himani Mittal. I've completed my graduation from SRCC and masters from Hindu College. I had started preparing for SBI PO in May 2018 after the notification for the same came out.

Since I was preparing for other competitive exams too like NABARD, RBI etc., I was clear with my basics and very well versed with the pattern of the paper. My mantra for clearing the exam is 'PRACTICE'.

First, make sure that all your basics are crystal clear. For English focus on Grammar rules and learn how to solve basic patterns, syllogism etc. Keep practising as much as you can.

Practice is the key for clearing SBI PO (both prelims and mains). Solve at least 20 mock tests for prelims and 10 mock tests for mains. This will help you in increasing your speed and also make you accustomed to the actual exam pattern. By solving mock tests, you will get to practice a lot of new type of questions. Please learn all the basic formulas for P/L, Time/Speed/Distance, Ratios etc. This will help you a lot to improve your Aptitude and Logical Reasoning section.

I think GA/GK is one of the easiest part and the most scoring one. Read current affairs for at least last 4 months from the exam month and revise it thrice before the exam. For banking, learn the basic terminologies. Meanwhile, do attempt various quizzes. Apart from this, do revise the GA section of the mock tests that you have attempted.

This is what I have done for clearing Prelims and Mains.

Interview questions vary from person to person depending upon the educational qualifications, interests, work experience etc. Since I am from a commerce background, I was asked technical questions like what is sensitive analysis, the difference between market price and factor cost and so on. So my advice is that make sure you know everything about yourself (whatever you have written in your bio-data form), know the basics of your graduation subjects and be confident.

3. Hello Everyone, I am Santu Dey from West Bengal. I have cleared IBPS Clerk 2017 and currently works at Allahabad Bank. I started my preparatory journey in the year 2016. I hold a bachelor's degree in Mathematics and graduated in the year 2016.

Preparation Strategy which I followed:

I have always been good at Mathematics and it is my strongest point. But if one is weak and wants to improve then he/she has to do a lot of practice in this area. Go through the syllabus of the examination and find out the chapters from which the questions have been asked repeatedly in the previous year papers. Learn the formulae involved in those chapters, clear your fundamentals either by referring to any of the books available in the market or via referring to the YouTube channel. Once, done with these basic kinds of stuff then start attempting mock tests. At the end of each mock tests do the proper analysis and rework on the problems which you did wrong or didn't attempt.

Logical reasoning: To clear my fundamentals I followed different YouTube channels and after that, I relied on high-level reasoning problems provided by Oliveboard. I didn't refer to any of the books. If one wants to ace this section brace yourself for rigorous practice, as the logical reasoning section only demands practice.

English: This is a little weak point for me. So, for this section, I followed a book by SP Bakshi. It helped me in improving my English by enhancing my vocabulary and helped me in eliminating often made grammatical errors.

General Awareness: For current affairs, I followed affairs cloud and a few other online resources. For banking awareness, I made use of the videos that are available on YouTube. At last, to check my overall progress I attempted quizzes.

In the end, I would only say that the only failure lies in quitting. Hence do not stop until you succeed.

Hope this helps!

Good Luck!

4. "Hello Folks, I am Suresh from Hyderabad, currently working as a Probationary Officer at State Bank of India. I have cleared SBI PO and Manipal BOB PO in the year 2017. I feel honoured to share my wisdom and insights on the prestigious banking exams. Before proceeding further, here is something about me. I hold a bachelor's degree in computer science. After completing my graduation, I explored various opportunities that were available to me at that point in time and then chose to move towards the banking sector by considering fast pace growth and job security. When I started my banking preparation I was just like any other ordinary student, so joined one coaching class at Hyderabad to learn the fundamentals and then started taking mock tests on a regular basis.

My Sectional Strategy:

Being an engineer, I always had an upper hand in quants and reasoning but like any other student I had doubts too and hence joined a coaching institute to clear all those doubts. After understanding the concepts and clearing the doubts. I started taking mock tests which helped me a lot in terms of providing a real-time experience of the examination and hone my skills vis a vis.

For English, I relied on the newspaper reading which helped me a lot in improvising my comprehension skills and vocabulary in a shorter span of time. During my preparation, I used to read 'The Hindu' editorial and economic section daily. I am an avid reader and this habit of mine has not only helped me and prepared me for the English section, but also helped me in enriching my General Awareness.

For General Awareness, I made my own hand-written notes by referring to the newspaper and a few online resources. I also made use of the monthly capsules for the purpose of revision. For banking awareness, I referred to YouTube videos.

Group Discussion: I got 'Artificial Intelligent is good or bad for the banking sector' as my GD topic. I had good insight about the topic and due to my reading habit, I was able to speak and was able to contribute to the group discussion.

Interview Experience: In the interview, I was asked about my family background, about my hobbies and questions pertaining to my graduation experience followed by a few banking awareness questions. My interview lasted for 20 minutes and I got 26 marks out of 30 in my interview.

Hope this helps!

Best Wishes!"

5. Hello everyone, I am Sneha Pandey, a B.Com graduate from Allahabad University. Becoming a part of SBI is a great feeling and in my case, it took a little longer to be here.

Although I graduated in 2016, but my journey for the banking sector started at the end of 2018. As I am from the defense background, initially I focused more on defense services. At the end of 2018, I did some research and decided to do it without any coaching.

Accuracy and speed are two things that matter the most in banking exams and I was on the bad side in case of speed. So, I started giving Oliveboard mock tests to improve my speed. These helped me to score good marks in

prelims exams.

I ensured that I start by clearing my concepts and then proceed with giving mock tests. For quants, I also brushed up my basics and learned all the rules, tables, formulas, cubes and squares and I believe the practice is the best way to prepare yourself for such a competitive exam.

My strategy was to learn 10 vocabs daily, read some good newspapers daily and watch news channels which will help to improve the English section. You can also refer to Oliveboard New Pattern English tests which are specially designed to improve the English section and also attempt mini-quiz daily.

I only focused on test series as test series are sufficient. It provides you with a good number of puzzles and its post-exam analysis helps to improve a lot. But for the reasoning section, it is very important to select the right types of questions that come with practice.

I took the help of videos available on youtube, made notes and attempted as many weekly quizzes as I can. I believe GK is the most scoring part and hence must be mastered for better scores in the mains exam.

I ensured that I attempted one mock test regularly that helped me in finding out my strengths and weaknesses and led to my selection in SBI.

I started reading one newspaper editorial on a daily basis, gave a lot of emphasis on GK updates, attempted quiz based on English comprehension, thoroughly read 6 months GK before Mains, gave mock tests and analyzed my performance. My only target was to prepare wisely and systematically.

TOPPER TIPS

1. Don't panic during preparation, the more you are relaxed, more are the chances of getting good marks
2. Attempt a test daily
3. Daily practice of reasoning and maths
4. Read newspapers or any novel daily, for improving your reading habit
5. Read GK capsules and news bullets

Lastly, I would like to thank my grandfather, parents, sister and all my well-wishers whose blessings are always with me. I wish everyone who is putting his/her best efforts is selected soon and I am looking forward to reading your incredible success story.

FREQUENTLY ASKED QUESTIONS?

1. How to relax and reduce anxiety?

Remember that a certain amount of anxiety enables you to become more alert and attentive towards your work. An optimum level of arousal is the key to success. But the moment the anxiety level becomes higher and it starts to hamper your working ability, it is time to take immediate corrective measures.

You can relax on a chair, a bed or stretched out on a comfortable spot. To relax, focus on your breathing and close your eyes to listen to the sound of your breathing in the air as it flows in and out. You will feel at peace.

Other methods:

1. Self assertion: Do a realistic review of the situation and decide on a course of action and carry it out. Take charge of your life.
2. Sleep habits: loss of sleep over a long period of time can create stress and affect your thinking ability.
3. Consultation: Help yourself by seeking consultation from peers, instructors or professional counsellors. Talk to your friends for support and encouragement.

2. What is the right time to study?

Research shows that your mental output is higher in the morning than in the evening or at night. Your mind will be fresh after a good 8 hours sleep and will function better. So the morning hours are the most valuable and best

time for serious work.

3. What is the amount of notes that I should make for my self study sessions?

The amount of notes that you make depends on the following factors:

1. The content of the lecture: If the lecture deals with solid facts, laws and principles, it may necessitate a great quantity of notes.
2. Familiarity with the topic: The less familiar you are with a topic the more detailed notes you require. If you are familiar with the topic, just an outline of the lecture will do.
3. Source of information: If no source of information in a textbook or elsewhere then complete notes will have to be taken down.

4. How much should I sleep?

The time a person requires to sleep varies. Sleeping between 4 to 10 hours is normal. Most people sleep between 6-8 hours a day which is the appropriate amount of time.. Too less or too much sleep hampers your productivity. If you sleep well, you will feel energised on waking up and ready for a new day.

5. Is coaching necessary?

For success in any type of exam, 80 % of the contribution is from the student's efforts, 10% is from the strategy of how to derive the most from the knowledge the student has and 10% is from guidance. Here, the important thing to note is that even though strategy and guidance contribute only 20% but are very important because it is this 20% which decides and defines how the balance 80% of time and energy is going to be used. In absence of proper guidance to a student at home or at school, coaching is advisable.

6. What if my future is ruined lest I fail to gain enough marks in the examination?

Examinations are an important way in which professional colleges select students. Success in them does open doors to many jobs and careers. Lack of success will mean certain jobs and careers aren't immediately open to you, at least at the level of entry that you originally intended. Some may be closed altogether.

However, happiness, wealth, peace of mind, rich experience of life, meaningful status in the eyes of others, a worthwhile career, a useful job and an inner sense of purpose and self belief as a human being, do not depend on examination results.

7. How to make a Plan that works ?

So, planning is important but the most important part is to come up with a plan that works. Most people fail at this because they give up when the first attempt at planning does not work out perfectly. The best thing to do is to expect changes and be ready for the process. Needing to make changes in your plan does not mean failure - it means inexperience at planning. Quitting all planning when things go off the rails - THAT really is failure!

Very often students plan with great vigour in the beginning. Once they start implementing the plan, they find that the plan does not work. After a short period of time the plan is consigned to the dustbin. So the question arises what is the secret of good planning?

Good planning means

- Consult your seniors about how they started their preparation. Study the trend of previous year question papers & draw marks distribution of each subject to find out which topics are most important & which are least. Give priority to important topics & try to put them in early stages of your preparation to avoid any possibility of them being left out.
- Divide your entire time into periods of one month each and plan to complete a block of lessons by the end of each period. Set up milestones after every period to find out whether the objectives have been met out or not. Chart out this plan on a calendar clearly and place it above your study table.
- Do not overestimate the time you have. If you actually have the extra time you can always do more studying, but if you plan more than what you actually have, you feel depressed and your entire plan might go haywire. You are also advised to leave a little gap (free time) in between two periods so that if any module gets

delayed you don't have to change the whole plan.

8. How to develop concentration?

When we watch a favourite film, we are able to concentrate for three hours. We hardly realize who's beside us, when he/she got up, etc. A cricket match absorbs us similarly; our eyes remain glued to the TV screen!

So, we can concentrate when we are watching a movie or a cricket match but when it comes to studying a subject especially a difficult subject we feel distracted by the slightest noise, the faintest whisper, even by the most distant sound of music. So, the basic problem is not of concentration but is of interest in the activity which we are doing. Concentration is nothing but the extent of interest and involvement in the subject.

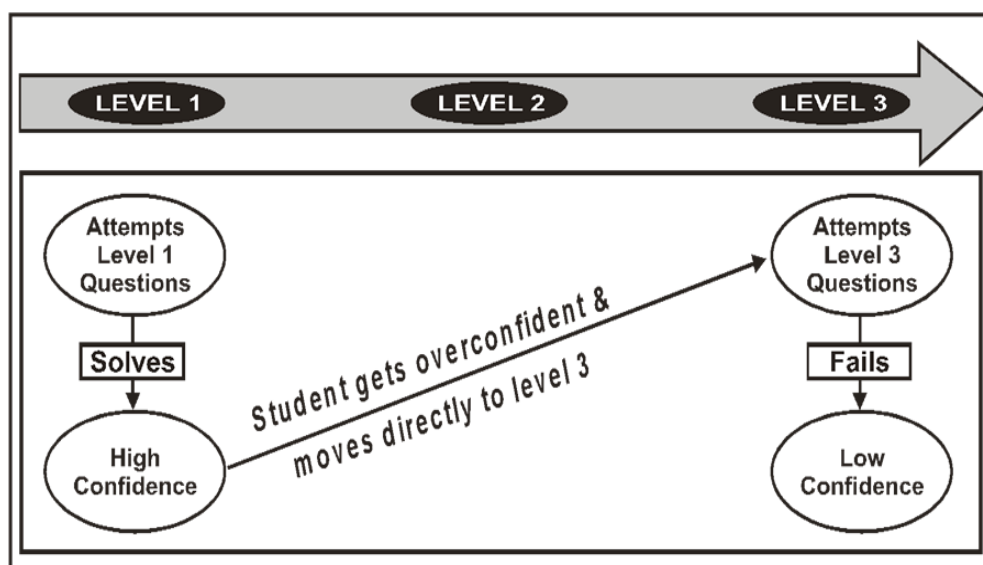
The amount of learning is dependent on the amount of concentration, which is further dependent on the intensity of interest. Some of the characteristics of students who have confidence in a subject are:

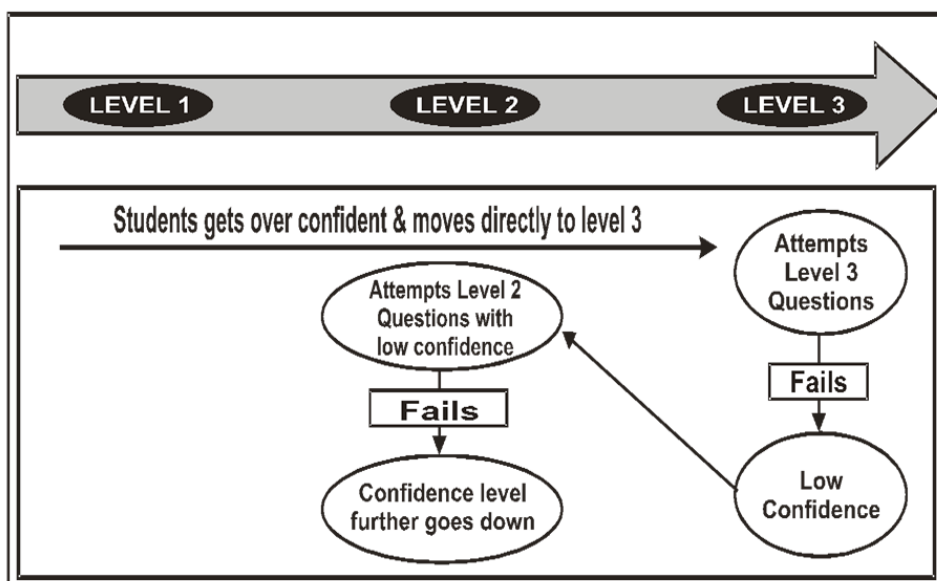
1. They enjoy doing the subject or topic.
2. All their efforts to study are self – motivated. Nobody needs to tell them that they have to study the subject.
3. They develop the killer instinct, which is necessary to solve tricky problems.
4. On the other hand, those who lack confidence in a subject or a topic display the following traits:
5. They dislike the topic
6. They have to force themselves to study the topic
7. They approach any problem with a negative frame of mind.

9. How to develop Interest / Confidence in a subject

An easiest way to develop confidence/interest is to approach the subject in a systematic and step by step manner. Usually, students skip some of the fundamental steps and approach problem solving with half-baked knowledge because of which they get stuck and slowly and slowly develop dis-interest in the subject. Let us find out different approaches adopted by the students.

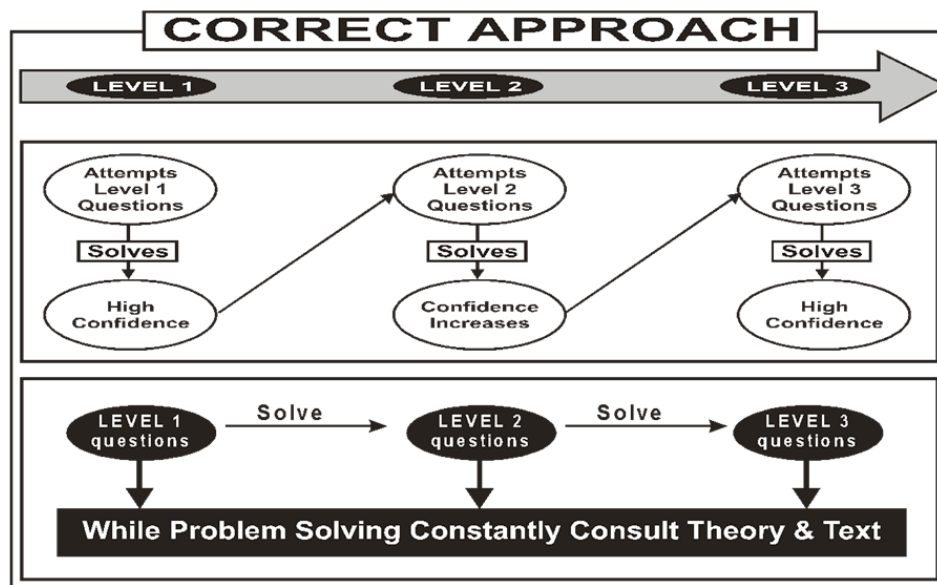
Approach 1





In both the approaches the student skips certain steps and the net result is inability to solve problems which lowers the confidence level / interest in the subject. This is the stage when suddenly the subject starts looking difficult and boring. The correct methodology is explained in Approach 3.

Approach 3



In Approach 3 the student moves from Level 1 to 2 and then to 3 and constantly refers theory and text as and when the problem occurs.

So to summarize :

- It is very important to develop confidence in a subject. Confidence level also leads to higher interest in the subject.
- The student develops confidence in a subject in 5 to 6 sittings
- Even if the scores are low during the initial sitting the student should not give up but rather spend more time on the topic
- In addition to adopting correct approach to studying, following techniques will aid your concentration:
- Whenever you find your mind wandering, become conscious of the fact that your mind has wandered and

bring it back to what you are studying. Do not let frustration come in the way. You will find that with passage of time, you become better and better at catching the mind from jumping here and there.

- Everyday set aside 10-15 minutes during which time you are going to completely concentrate on a particular activity. The activities, which you can concentrate on, can be - praying, walking, eating, looking at a still picture/clock and so on. Whenever you find that your mind has wandered, gently bring back the mind, review the thought that distracted your mind and get back to the task of fully concentrating on your activity.
- Environment of study. Proper lighting is important. If your eyes are getting strained, you will not be able to concentrate. Ensure that you are sitting comfortably and the light is optimal. Again noise distractions should be minimal. It is difficult to concentrate when you are in a noisy room.
- Studies should be concentrated around your peak performance. Study hard during your peak hours of performance. Schedule your study such that the peak consumes those activities, which need concentration, high problem solving skills and alertness. During other hours, you may want to perform routine activities.
- Be active in what you do e.g. speak aloud, talk to someone, write notes.
- Set yourself realistic small targets. This will give you more chance to succeed in reaching your goal. Success will increase both your self- confidence and your study efficiency.
- Vary both the topics you study and the methods you use.
- Study for short periods of time, at least initially
- Check your sleep : Lack of concentration is often due to lack of complete sleep. So don't increase your study hours at the cost of your sleep.

Apply above mentioned techniques in your studies and soon your concentration related problems will go away.

10. Should I study one subject or many subjects in a day?

Imagine you are going to appear for an exam after five days and you have four subjects (of equal length) to study. In order to revise your syllabus you can adopt any of the following methods

Method I: Studying and completing one subject a day for four days and making a final revision on the fifth day of all the subjects.

Method II: Every day studying a combination of subjects like two hours Chemistry, then next two hours Physics, etc.

Let us analyze and understand how the brain works to find out which method is better

The Analysis: When we study a particular subject, say Physics, a particular part of the brain is working more than the rest of the brain. When we shift to say Inorganic Chemistry, practically the other part of brain would become active and the part studying Physics will go for rest. So by changing the subject after periodic intervals, we give a chance to refresh a particular part of the brain and also prevent ourselves from feeling tired.

If we study a particular subject throughout the day, we stress a particular part of the brain, more which is inefficient and undesirable.

By engaging a different intelligence each time on a different subject, your brain actually consolidates and reviews the previous session in the "background" while it focuses a different part on the new task. You will learn more, faster, with a lot less pain and boredom than by spending three hours on the same subject.

So, study a combination of subjects, i.e., after studying 2-3 hours of Physics shift to Chemistry for two hours. By doing this the efficiency of your study increases.

11. What are the five Simple Steps of Effective Study

Following steps are required for effective study:

1. Learn Concept
 - Get an overview
 - Determine key ideas
2. Practice concepts and its application

3. Recall, revise & memorise
4. Test your understanding
5. Analyse your performance and take corrective measures

12. How to develop critical thinking ability?

The following general procedure may help you ask and answer questions and subsequently develop critical thinking ability.

1. Write down everything you know about the topic (a concept map is a useful format for this). When you can't think of anything more, give yourself a few minutes to look for details that you may have missed. Ask yourself, "Is there anything else?" Be as inclusive as you can at this stage.
2. Re-organize the material into categories or groupings, by asking, "How do these things fit together? What elements are related and how are they related? What general groupings are there?"
3. Ask, "What is the significance of all this? What can it be used for? What are its implications? Is there anything that doesn't fit, or that doesn't agree with the facts, or with other theories on the topic, or with my personal experience?" You may need to write an explanation of your answers in a paragraph.

13. How to increase my speed while attempting the exam?

Speed building comes through the following:

- Memorizing land mark problems (remembering standard formulae, concepts so that you can apply them directly)
- Being strong in mental calculations (never use the calculator during your entire preparation, try to do first and second level of calculations mentally, remember as vocalization reduces reading speed, similarly doing calculation on paper reduces the speed. Tools for solving numerical problems faster can be: memorizing tables upto 30, knowing the values of fractions i.e. $2/3=66.66\%$, $1/23=4.37\%$; knowing squares & cubes upto 40).
- Working with choices (see all the options and do not go for last digit accuracy unless required by the problem)

14. Quick Tip:

Finishing your studies for the exam.....

Follow the following instructions while closing your studies for the exam.

Select 3-4 numerical questions of which you are very-very confident of solving correct. You must have attempted these questions many times during your preparation so the chances of doing them wrong or getting confused is zero. The questions should be logical in nature. Solve them completely step by step with proper understanding.

Our research says that this small exercise will give you the confidence and motivation much required just before the exams. Also it would initiate your mind and put it in thinking mode (some of the students have a problem that their mind gets choked and stop working just before the exams).

Syllabus of IBPS/ SBI bank exams

SECTIONS	SBI PO		SBI Clerk		IBPS PO		IBPS Clerk		IBPS RRB PO		IBPS RRB Clerk	
Reasoning Ability	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main
Alphabet Test	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✓
Alphabet & Number Series	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coding & Decoding	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Blood Relation	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓	✓	✓
Direction and Distance	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓
Order and Ranking	✓	✗	✓	✓	✗	✗	✓	✗	✓	✗	✓	✓
Sitting Arrangement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Problem Solving and Puzzles	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Syllogism	✓	✗	✓	✗	✗	✓	✗	✓	✗	✓	✓	✓
Data Sufficiency	✗	✓	✗	✗	✗	✓	✗	✓	✗	✗	✗	✓
Coded Inequalities	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Input Output	✗	✓	✗	✓	✗	✓		✓	✗	✓	✗	✗
Statement & Conclusion	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✗
Drawing Inference	✗	✓	✗	✓	✗	✓		✗	✗	✓	✗	✗
Statement & Assumptions	✗	✓	✗	✓	✗	✓	✗	✗	✗	✗	✗	✗
Statement and Course of Action	✗	✓	✗	✓	✗	✓	✗	✗	✗	✗	✗	✗
Cause & Effect	✗	✓	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗
Statement & Argument	✗	✓	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗
Critical Reasoning	✗	✓	✗	✓	✗	✓	✗	✗	✗	✗		✗

Sections	SBI PO		SBI Clerk		IBPS PO		IBPS Clerk		IBPS RRB PO		IBPS RRB Clerk	
Quantitative Aptitude	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main
Number System	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Simplification	✓	✗	✓	✗	✓	✗	✓	✓		✗	✓	✓
LCM, HCF	✓	✗	✓	✗	✗	✗	✓	✓	✓	✓	✓	✓
Percentage	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Average and Ages	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Profit and Loss	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ratio & Proportion and Partnership	✗	✗	✗	✓	✓	✓	✗	✓	✓	✓	✗	✓

Simple and Compound Interest	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mixture and Alligation	✗	✗	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓
Time, Speed & Distance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Boat & Stream	✗	✗	✗	✗	✗	✗	✓	✗		✓	✗	
Time and Work	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pipes and Cistern	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗	✗
Mensuration	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Number Series	✓	✓	✓	✓	✗	✓	✓	✗	✓	✗	✓	✓
Quadratic Equation	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✓
Permutation and Combination	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Probability	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✗
Data Analysis	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓
Data Sufficiency	✗	✓	✗	✓	✗	✓	✗	✓	✓	✓	✗	✓
Data Interpretation & Caselets	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

SECTIONS	SBI PO		SBI Clerk		IBPS PO		IBPS Clerk		IBPS RRB PO		IBPS RRB Clerk	
English Language	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main
Reading Comprehension	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
Spotting Error	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
Cloze Test	✓	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗	✗
Sentence Improvement	✗	✗	✗	✗		✓	✓	✗	✗	✓	✗	✓
Fill in the Blanks	✓	✓	✓	✓	✓	✗	✓	✓	✗	✓	✗	✓
Sentence Rearrangement (Parajumbles)	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓	✗	✓
Idioms and Proverb	✓	✓	✗	✓	✓	✗	✗	✗	✗	✗	✗	✗
Passage Completion	✗	✗	✗			✗	✗	✗	✗	✗	✗	✗

Miscellaneous/ Vocabulary	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓	✗	✓
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SECTIONS	SBI PO		SBI Clerk		IBPS PO		IBPS Clerk		IBPS RRB PO		IBPS RRB Clerk	
General/ Banking/ Economy Awareness	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main
Banking Awareness	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓
Current Affairs	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓	✗	✓

SECTIONS	SBI PO		SBI Clerk		IBPS PO		IBPS Clerk		IBPS RRB PO		IBPS RRB Clerk	
Computer Knowledge	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main	Prelim	Main
Computer Knowledge	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✓

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The roots of
Education are bitter,
but the fruit is **Sweet**.

-Aristotle

