

IBPS Clerk Syllabus 2026

Institute of Banking Personnel Selection — Institute of Banking Personnel Selection — Clerk (CRP Clerks)

Vacancies	Announced yearly across 11 public sector banks under the Common Recruitment Process for Clerks
Age Limit	20–28 years (relaxation per government norms for SC/ST/OBC/PwBD/ex-servicemen)
Qualification	Graduation in any discipline from a recognised university; basic computer knowledge and proficiency in the local/regional language of the state applied for are typically required
Application Fee	■850 (General/OBC/EWS). SC/ST/PwBD candidates pay ■175 (intimation charges only).
Official Website	ibps.in
Last Reviewed	20 Jun 2026

Overview

IBPS Clerk recruits clerical-cadre staff — Customer Support & Sales roles — across 11 participating public sector banks through IBPS's Common Recruitment Process. Unlike IBPS PO, there's no separate Interview stage for Clerk recruitment — selection is based entirely on the two-tier written exam, Prelims (qualifying) followed by Mains (merit-deciding), making the Mains score the single decisive factor in final selection. Local language proficiency is an important, often underestimated, eligibility requirement since postings are state/region-specific.

What's New in the 2026 Cycle

- No Interview stage — final selection is based purely on the Mains written exam score, unlike IBPS PO.
- Local/regional language proficiency (of the state applied for) is a mandatory eligibility requirement, verified at the document stage.
- Sectional timing applies in both Prelims and Mains, similar to IBPS PO's pattern.
- State-wise vacancy allocation means cut-offs can vary significantly by state — candidates should track state-wise trends, not just the national cut-off.

Exam Pattern

Preliminary Examination

Mode: Online, objective MCQ | Duration: 60 minutes (20 minutes per section)

Section	Questions	Marks
English Language	30	30
Numerical Ability	35	35
Reasoning Ability	35	35

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Qualifying only — marks not added to final merit.

Main Examination

Mode: Online, objective MCQ | Duration: 160 minutes

Section	Questions	Marks
General/Financial Awareness	50	50
General English	40	40
Reasoning Ability & Computer Aptitude	50	60
Quantitative Aptitude	50	50

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Merit-determining — this is the sole basis for final selection.

IBPS Clerk — Detailed Subject-Wise Syllabus

English Language

Set at a comfortable difficulty relative to Mains-level PO exams — consistent basics practice is usually enough.

- Reading comprehension
- Cloze test
- Error spotting & sentence correction
- Para jumbles
- Fill in the blanks
- Vocabulary — synonyms, antonyms
- Sentence improvement

Numerical Ability / Quantitative Aptitude

Speed matters more than depth — most questions test fundamentals under tight time limits.

- Simplification & approximation
- Number series
- Data interpretation
- Arithmetic — percentage, ratio, average, profit & loss, SI/CI
- Time, speed & distance, time & work
- Mensuration & basic algebra

Reasoning Ability & Computer Aptitude

Puzzle-heavy, similar to PO exams but slightly less complex — regular practice closes gaps quickly.

- Puzzles & seating arrangement
- Syllogism & inequality
- Coding-decoding
- Blood relations & direction sense
- Alphanumeric series
- Computer basics — hardware, software, MS Office, internet

General/Financial Awareness

A high-return section for consistent daily current-affairs readers, given its large 50-question weight in Mains.

- Current affairs — national & international
- Banking terms & history
- RBI functions & monetary policy basics
- Government schemes & financial inclusion
- Static awareness — capitals, currencies, headquarters

Selection Process

- 1 Preliminary Examination — qualifying stage; sectional and overall cut-offs apply.
- 2 Main Examination — sole basis for final merit (no Interview).
- 3 Document Verification, including local language proficiency check.
- 4 Provisional allotment based on merit, category and state/bank preference.

Salary & Job Profile

IBPS Clerk starting basic pay is around ■19,900 per the applicable pay scale, with an in-hand salary typically in the ■29,000–■32,000 per month range depending on posting location, allowances and the specific bank's pay structure.

Best Books for Preparation

- Quantitative Aptitude for Competitive Examinations — R.S. Aggarwal
- A Modern Approach to Verbal & Non-Verbal Reasoning — R.S. Aggarwal
- Objective General English — S.P. Bakshi (Arihant)
- Banking Awareness — Arihant Publications

Previous Cut-off Trends (Approximate)

IBPS Clerk cut-offs vary significantly by state given the state-wise vacancy allocation model — some states see notably lower cut-offs than others due to differing applicant density. Always check the state-wise official cut-off list rather than relying on a single national number.

Preparation Tips

- Since there's no Interview, treat Mains with the seriousness of a final selection round, not just a second hurdle.
- Confirm your state's local-language requirement before applying — this trips up otherwise well-prepared candidates.
- Focus disproportionate practice time on puzzles and DI, since these sections have the widest score variance among candidates.
- Use full-length sectional-timed mocks from early in your preparation, not just in the final weeks.

Exam Day Guidelines

- Carry the Call Letter, a valid original photo ID, and a passport-size photograph.
- Reach the venue at least an hour before reporting time for biometric verification.
- No electronic devices are allowed inside the exam hall.
- Confirm your local-language proficiency documentation is in order before applying to a specific state.

Frequently Asked Questions

Is there an Interview in IBPS Clerk selection?

No — unlike IBPS PO, IBPS Clerk selection is based entirely on the Prelims (qualifying) and Mains (merit-deciding) written stages, with no separate Interview round.

Is local language proficiency really required?

Yes, proficiency in the official language of the state you're applying to is a mandatory eligibility requirement and is verified during document verification.

Are IBPS Clerk Prelims marks counted in the final result?

No, Prelims is purely qualifying; the Main Examination score alone decides the final merit list.

Is there negative marking in IBPS Clerk?

Yes, 0.25 marks are deducted for every wrong answer in both Prelims and Mains.

Why do cut-offs vary so much by state for IBPS Clerk?

Vacancies are allocated state-wise and applicant density differs by state, so cut-offs can vary substantially — always check the state-specific cut-off rather than assuming a uniform national figure.