

IBPS PO Syllabus 2026

Institute of Banking Personnel Selection — Institute of Banking Personnel Selection — Probationary Officer / Management Trainee (CRP PO/MT-XVI)

Vacancies	6,715 indicative posts (2026 cycle, CRP PO/MT-XVI, across 11 public sector banks)
Age Limit	20–30 years as on 1 July 2026 (relaxation per government norms for SC/ST/OBC/PwBD/ex-servicemen)
Qualification	Graduation in any discipline from a recognised university (final-year candidates may apply provisionally, subject to producing proof by document verification)
Application Fee	■850 (General/OBC/EWS). SC/ST/PwBD/Ex-Servicemen candidates pay ■175 (intimation charges only).
Official Website	ibps.in
Last Reviewed	16 Jul 2026

Overview

IBPS PO recruits Probationary Officers and Management Trainees for 11 participating public sector banks through the Common Recruitment Process, now in its 16th edition (CRP PO/MT-XVI). The 2026 notification advertised 6,715 vacancies — about 29% higher than the previous cycle — with the Preliminary exam scheduled for 22–23 August 2026 and the Mains on 4 October 2026. This cycle introduces two significant changes: the Mains objective section has been expanded from 157 to 170 questions across 160 minutes, and a new Personality Test has been added after Mains — mandatory but non-qualifying — before the final Interview. Selection still runs through Prelims (qualifying only), Mains (which carries the bulk of the final merit weightage), the Personality Test, and the Interview, followed by provisional bank allotment based on merit and preference.

What's New in the 2026 Cycle

- 6,715 indicative vacancies for 2026 — up nearly 29% from 5,208 the previous cycle.
- Mains objective test expanded to 170 questions for 200 marks in 160 minutes (previously 157 questions).
- New Personality Test introduced after Mains — mandatory to attend, but non-qualifying; results are shared with the Interview panel.
- Prelims retains sectional timing — 20 minutes fixed per section, 100 questions/100 marks in 60 minutes total.
- Application window: 1–21 July 2026; Prelims 22–23 August 2026; Mains 4 October 2026.

Exam Pattern

Preliminary Examination

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

Section	Questions	Marks
English Language	30	30

Quantitative Aptitude	35	35
Reasoning Ability	35	35

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Qualifying only — candidates must clear sectional and overall cut-offs; marks are not added to final merit.

Main Examination — Objective Test

Mode: Online, objective MCQ | Duration: 160 minutes

Section	Questions	Marks
Reasoning & Computer Aptitude	40	40
General/Economy/Banking/Digital Awareness	50	50
English Language	40	40
Data Analysis & Interpretation	40	40

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Counted for final merit alongside the descriptive paper.

Main Examination — Descriptive Test

Mode: Online, typed descriptive | Duration: 30 minutes

Section	Questions	Marks
Essay & Letter/Comprehension Writing	2	25

Negative marking: Not applicable | **Nature:** Counted for final merit; may be evaluated with an automated writing-proficiency scoring mechanism.

Personality Test

Mode: Self-report profile | Duration: —

Section	Questions	Marks
Personality Profile	—	Qualifying

Negative marking: Not applicable | **Nature:** Mandatory to attend but non-qualifying; the profile is shared with the Interview panel.

Common Interview

Mode: Board interview | Duration: —

Section	Questions	Marks
Interview	—	100

Negative marking: Not applicable | **Nature:** Counted for final merit.

IBPS PO — Detailed Subject-Wise Syllabus

English Language

Weighted for accuracy over speed in Prelims — a small, reliable vocabulary base beats broad but shaky knowledge.

- Reading comprehension
- Cloze test
- Para jumbles
- Error spotting & sentence correction
- Fill in the blanks
- Vocabulary — synonyms, antonyms, word usage
- Sentence improvement
- Word swap & column-based questions

Quantitative Aptitude (Prelims)

Speed-based section; drilling simplification and DI under time pressure yields the fastest score gains.

- Simplification & approximation
- Number series
- Quadratic equations
- Data interpretation — tables, bar/line/pie charts
- Arithmetic — percentage, ratio, average, profit & loss
- Time, speed & distance, time & work
- Mensuration

Reasoning Ability (Prelims)

Puzzles dominate the marks here — mastering 4–5 common puzzle formats covers most of the section.

- Puzzles & seating arrangement
- Syllogism
- Inequality
- Coding-decoding
- Blood relations & direction sense
- Alphanumeric series
- Order & ranking

Reasoning & Computer Aptitude (Mains)

Puzzles get noticeably harder than Prelims — Mains-level mock practice is essential, not optional.

- Advanced puzzles & seating arrangement
- Syllogism & inequality
- Input-output
- Data sufficiency & logical reasoning
- Computer basics — hardware, software, OS, MS Office
- Internet, networking & cyber security basics

General/Economy/Banking/Digital Awareness (Mains)

The most 'coachable' Mains section — consistent daily current-affairs reading compounds fast here.

- Current affairs — national & international, last 6 months
- Banking terms & history
- Monetary policy, RBI functions & regulations
- Government schemes & financial inclusion
- Digital banking, payment systems (UPI, NEFT, RTGS)
- Static awareness — headquarters, capitals, currencies

Data Analysis & Interpretation (Mains)

The highest-difficulty section in Mains — even attempting 60–70% accurately outperforms rushing all questions.

- Advanced/mixed data interpretation — caselets, tabular, graphical
- Data sufficiency
- Probability & permutation-combination
- Quadratic equations & approximation at a higher difficulty
- Missing data interpretation

Descriptive Test — Essay & Letter Writing

Often neglected despite carrying real marks — a few practised templates go a long way under the 30-minute limit.

- Essay writing on banking, economy, technology and social-issue topics
- Formal letter/comprehension-based writing
- Structured, professional writing style
- Coherent paragraphing & concise expression

Selection Process

- 1 Preliminary Examination — qualifying stage; sectional and overall cut-offs apply.
- 2 Main Examination — objective test (200 marks) plus descriptive test (25 marks); counted for final merit.
- 3 Personality Test — mandatory, non-qualifying self-report profile shared with the Interview panel.
- 4 Common Interview — conducted by participating banks, coordinated by the Nodal Bank in each state/UT.
- 5 Provisional Allotment based on merit, category, vacancies and bank preference (all-India cadre).

Salary & Job Profile

The starting basic pay for an IBPS PO is ■48,480, with an in-hand salary of approximately ■74,000–■76,000 per month depending on posting location and applicable allowances (DA, HRA, Special Allowance, and others as per the 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 PO Prelims cut-offs shift every year based on paper difficulty and vacancy count — 2025 cycle cut-offs are a reference point only, not a target, especially since 2026 has nearly 29% more vacancies than the previous cycle, which typically eases the cut-off somewhat. Mains cut-offs vary significantly by state/bank preference. Always check IBPS's official cut-off release for exact figures.

Preparation Tips

- Build a 3-hours-a-day study routine anchored around daily mocks from month three onward — consistency beats last-minute intensity.
- Since Prelims is only qualifying, don't over-polish it once you're comfortably past cut-off — shift focus to Mains-level puzzle and DI practice early.
- Research state-wise Mains cut-off trends before finalising your bank preference order, since some states see significantly lower cut-offs.
- Practise the descriptive paper weekly under the 30-minute limit — it's easy to underprepare given its small mark share.

Exam Day Guidelines

- Carry the Call Letter, a valid original photo ID, and a passport-size photograph as specified in the call letter.
- Reach the venue at least an hour before reporting time — biometric verification and document checks take time, and late entry is not permitted.
- No electronic devices, calculators or written material are allowed inside the exam hall.
- For the Interview stage, carry original certificates (educational, category, age proof) along with photocopies.

Frequently Asked Questions

How many vacancies were announced for IBPS PO 2026?

IBPS announced 6,715 indicative vacancies for CRP PO/MT-XVI, an increase of nearly 29% over the previous year's 5,208.

What changed in the IBPS PO Mains pattern for 2026?

The objective test was expanded from 157 to 170 questions for 200 marks within 160 minutes, with revised section-wise question counts; the descriptive paper remains unchanged at 25 marks.

What is the new Personality Test in IBPS PO 2026?

A Personality Test was introduced after the Main Examination for this cycle — it's mandatory to attend and non-qualifying, but the resulting profile is shared with the Interview panel.

Are IBPS PO Prelims marks counted in the final result?

No, Prelims is purely qualifying — candidates must clear sectional and overall cut-offs to advance to Mains, but the marks themselves aren't added to the final merit list.

Is there negative marking in IBPS PO?

Yes, 0.25 marks are deducted for every wrong answer in both the Prelims and Mains objective sections; there's no penalty for unattempted questions.

What is the IBPS PO age limit for 2026?

Candidates must be between 20 and 30 years of age as on 1 July 2026, with standard age relaxation for reserved categories.