

IBPS Clerk 2026

Notification, Syllabus, Exam Pattern & Selection Process — Complete Guide

The Institute of Banking Personnel Selection (IBPS) conducts the Common Recruitment Process for Customer Service Associates (CRP–CSA) every year to fill clerical cadre vacancies across 11 participating public sector banks in India. The 2026 cycle, designated CRP–CSA–XVI, covers vacancies arising for the financial year 2027–28. This guide summarises the latest notification details, important dates, eligibility criteria, exam pattern, syllabus and selection process for IBPS Clerk 2026, based on the official notification and the IBPS Master Calendar 2026–27 available as of August 2026.

1. Exam Summary

Particular	Details
Organisation	Institute of Banking Personnel Selection (IBPS)
Recruitment Cycle	CRP–CSA–XVI (Financial Year 2027–28)
Post Name	Customer Service Associate (Clerk)
Vacancies	11,403 (as per the detailed notification dated 1 August 2026)
Participating Banks	11 Public Sector Banks
Exam Mode	Online (Computer Based Test)
Recruitment Process	Preliminary Examination + Main Examination
Educational Qualification	Graduation in any discipline from a recognised university
Age Limit	20 to 28 years (as on the notified cut-off date)
Application Fee	General/OBC/EWS: Rs. 850 SC/ST/PWD: Rs. 175
Official Website	www.ibps.in

2. Important Dates

The table below lists the key milestones for IBPS Clerk 2026 as notified by IBPS. Exact admit card release dates and shift timings will be announced separately on the official website closer to each exam.

Event	Date
Short Notification Release	27 July 2026
Detailed Notification Release	1 August 2026
Online Application Window	1 August – 21 August 2026
Prelims Admit Card Release	Approx. 10–15 days before the exam
Preliminary Examination	10 & 11 October 2026
Preliminary Result	To be announced
Mains Admit Card Release	Approx. 10–15 days before the exam
Main Examination	27 December 2026 (tentative, as per IBPS Master Calendar)

Event	Date
Provisional Allotment	March 2027

Note: Exam dates are as per the IBPS Master Calendar 2026–27 and are subject to confirmation in the official city-wise admit card / notification.

3. Eligibility Criteria

3.1 Age Limit

A candidate must be not less than 20 years and not more than 28 years of age.

3.2 Upper Age Relaxation

Category	Age Relaxation
Scheduled Caste / Scheduled Tribe	5 years
Other Backward Classes (Non-Creamy Layer)	3 years
Persons with Disabilities (PWD)	10 years
Ex-Servicemen / Disabled Ex-Servicemen	Actual period of defence service + 3 years (8 years for SC/ST disabled ex-servicemen), subject to a maximum age of 50 years
Widows, divorced women & women legally separated (not remarried)	Up to 35 years (General/EWS), 38 years (OBC), 40 years (SC/ST)

3.3 Educational Qualification

- A degree (graduation) in any discipline from a recognised university, or an equivalent qualification recognised by the Central Government.
- Candidates must possess a valid mark sheet / degree certificate confirming graduation on the date of registration.
- Working knowledge of computer operations is mandatory, evidenced by a certificate/diploma/degree in computers, or computer studies as a subject in school or college.
- Proficiency in reading, writing and speaking the official language of the state/UT applied for is preferable.

4. Application Fee

Category	Fee
SC / ST / PWD	Rs. 175 (Intimation charges only)
General & All Other Candidates	Rs. 850 (Application fee including intimation charges)

The application fee is payable online only and is non-refundable once submitted.

5. Selection Process

Selection to the post of Customer Service Associate (Clerk) is made through a two-stage online examination, with no interview round. Final selection is based entirely on performance in the Main Examination, subject to qualifying the Local Language Proficiency Test wherever applicable.

- **Stage 1 – Preliminary Examination:** A qualifying test; marks are not counted towards the final merit list. Candidates must clear both sectional and overall cut-offs to proceed.
- **Stage 2 – Main Examination:** The scoring stage. The final merit list is prepared based on the aggregate score obtained in the Main Examination.
- **Local Language Proficiency Test (LPT):** Provisionally selected candidates must demonstrate proficiency in the official language of the allotted state, failing which the offer may be withdrawn.

6. Exam Pattern

6.1 Preliminary Examination

The preliminary exam tests candidates on English Language, Numerical Ability and Reasoning Ability. Each section has an independent 20-minute time limit, and candidates must clear the sectional as well as overall cut-off to qualify.

S.No.	Section	No. of Questions	Maximum Marks	Duration
1	English Language	30	30	20 minutes
2	Numerical Ability	35	35	20 minutes
3	Reasoning Ability	35	35	20 minutes
	Total	100	100	60 minutes

6.2 Main Examination

The Main Examination carries 200 marks and is conducted in a composite time of 125 minutes, with independent sectional time limits, as per the official CRP–CSA–XVI notification. Sections may not be presented in the sequence shown below on the actual test screen.

S.No.	Section	No. of Questions	Maximum Marks	Duration
1	General / Financial Awareness	40	50	20 minutes
2	General English	40	40	35 minutes
3	Reasoning Ability	40	60	35 minutes
4	Quantitative Aptitude	40	50	35 minutes
	Total	160	200	125 minutes

6.3 Negative Marking

A penalty of one-fourth (0.25) of the marks assigned to a question is deducted for every wrong answer in both the Preliminary and Main Examinations. There is no penalty for questions left unanswered.

6.4 Final Merit

- Marks scored in the Preliminary Examination are not considered for final selection.
- Only candidates who qualify the Main Examination cut-offs are considered for the final merit list.
- The final state-wise and category-wise merit lists are prepared in descending order of the aggregate score obtained in the Main Examination.

7. Syllabus

The Preliminary and Main Examinations test different combinations of sections. The syllabus for each stage is listed separately below.

7.1 Preliminary Examination Syllabus

Section	Topics Covered
English Language	Reading Comprehension, Cloze Test, Para/Sentence Fillers, Spotting Errors, Sentence Improvement, Fill in the Blanks
Numerical Ability	Number Series, Simplification/Approximation, Quadratic Equations, Data Interpretation, Data Sufficiency, Miscellaneous Arithmetic
Reasoning Ability	Puzzles & Seating Arrangement, Inequality, Syllogism, Coding–Decoding, Blood Relations, Direction Sense & Ranking

7.2 Main Examination Syllabus

Section	Topics Covered
General / Financial Awareness	Banking & Insurance Awareness, Financial Awareness, Government Schemes & Policies, Current Affairs, Static Awareness
General English	Reading Comprehension, Cloze Test, Para/Sentence Fillers, Spotting Errors, Sentence Improvement, Fill in the Blanks, Vocabulary-based Questions
Reasoning Ability	Puzzles & Seating Arrangement, Inequality, Syllogism, Coding–Decoding, Blood Relations, Direction Sense & Ranking
Quantitative Aptitude	Number Series, Simplification/Approximation, Quadratic Equations, Data Interpretation, Data Sufficiency, Miscellaneous Arithmetic

8. Salary Structure

Selected candidates are placed on a standard clerical cadre pay scale that increases through periodic increments. The table below breaks down the key components in simple terms.

Component	Details
Starting Basic Pay	Rs. 24,050 per month
Pay Progression	Basic pay rises through defined annual increments over the course of the career, as fixed by IBPS/banks
Allowances	Dearness Allowance, House Rent Allowance, Medical Allowance, Transport Allowance and other benefits as per the allotted bank's rules
Approx. Gross In-Hand (at joining)	Rs. 40,000 – Rs. 42,000 per month (varies with posting location)

9. Participating Banks

Bank	Bank	Bank
Bank of Baroda	Central Bank of India	Punjab & Sind Bank
Bank of India	Indian Bank	Punjab National Bank

Bank	Bank	Bank
Bank of Maharashtra	Indian Overseas Bank	Union Bank of India
Canara Bank	UCO Bank	

Disclaimer: This document has been compiled from the official CRP–CSA–XVI notification and publicly available IBPS communications for candidate reference. Candidates must verify all details from the official notification at www.ibps.in before proceeding with their application.