

Banking Exams in India (IBPS, SBI, RBI) – Complete Details

Introduction

Banking exams are among the most popular competitive exams in India, offering stable government jobs, good salary packages, career growth, and job security. Every year, lakhs of candidates appear for exams like **IBPS Clerk, IBPS PO, SBI Clerk, SBI PO, and RBI Assistant** to secure positions in public sector banks.

To crack banking exams, candidates need strong fundamentals, speed, accuracy, and regular mock test practice. This guide covers complete banking exam details including syllabus, exam pattern, marking scheme, selection process, and preparation roadmap.

What are Banking Exams?

Banking exams are recruitment examinations conducted by different authorities to hire candidates for bank jobs such as:

- Clerk
- Probationary Officer (PO)
- Specialist Officer (SO)
- RBI Assistant
- RBI Grade B (Advanced Level)

Major Banking Exams in India

1) IBPS Exams

- IBPS PO
- IBPS Clerk
- IBPS SO
- IBPS RRB (Officer Scale & Office Assistant)

2) SBI Exams

- SBI PO
- SBI Clerk

- SBI SO

3) RBI Exams

- RBI Assistant
- RBI Grade B

Popular Posts Offered

Clerk (Junior Associate)

- Customer handling
- Cash and account-related work
- Back office support

Probationary Officer (PO)

- Assistant Manager role
- Branch operations
- Loans and customer services
- Staff supervision

Specialist Officer (SO)

- IT Officer
- HR Officer
- Marketing Officer
- Agriculture Field Officer
- Law Officer

Banking Exam Selection Process

Selection depends on the exam type:

1) Clerk Exams (IBPS Clerk / SBI Clerk)

- **Preliminary Exam**
- **Mains Exam**
- **Language Proficiency Test (LPT)** (in some cases)

2) PO Exams (IBPS PO / SBI PO)

- **Preliminary Exam**
- **Mains Exam**
- **Interview**
- (SBI PO also includes Group Exercise & Interview)

3) RBI Assistant

- **Prelims**
- **Mains**
- **Language Proficiency Test**

Banking Exam Eligibility Criteria

Educational Qualification

- Graduation in any stream from a recognized university
- Final year students may apply (depending on notification)

Age Limit (General)

- **20 to 28 years** (for Clerk in most exams)
- **20 to 30 years** (for PO in most exams)

Age Relaxation

- OBC: +3 years
- SC/ST: +5 years
- PwD: +10 years (varies)

Banking Exam Pattern (Most Common)

A) Banking Prelims Pattern (Clerk/PO)

Total Duration

- 60 minutes (1 hour)

Sections

1. **English Language**
2. **Reasoning Ability**
3. **Quantitative Aptitude**

Total Marks

- 100 marks (most exams)

B) Banking Mains Pattern (Clerk/PO)

Main Subjects

1. Reasoning Ability + Computer Aptitude
2. Quantitative Aptitude / Data Interpretation
3. English Language
4. General Awareness (Banking + Current Affairs)

Total Duration

- 2 to 3 hours (varies)

C) Interview (For PO Exams)

Interview checks:

- Confidence and communication
- Banking awareness
- Leadership qualities
- Personality and decision-making

Marking Scheme

Most banking exams follow:

- **Correct answer: +1 mark**
- **Wrong answer: -0.25 marks (1/4 negative marking)**

- Unattempted: 0 marks

Banking Exam Syllabus (Section-Wise)

1) Reasoning Ability

- Seating arrangement
- Puzzles
- Syllogism
- Inequality
- Blood relations
- Direction sense
- Coding-decoding
- Order and ranking
- Alphanumeric series
- Input-output
- Data sufficiency

2) Quantitative Aptitude

- Simplification
- Approximation
- Number series
- Quadratic equations
- Profit and loss
- Percentage
- Ratio and proportion
- Time and work
- Time, speed and distance
- Simple and compound interest
- Mixtures and allegations
- Data Interpretation (tables, charts, caselets)

3) English Language

- Reading comprehension
- Cloze test
- Error detection

- Sentence improvement
- Fill in the blanks
- Para-jumbles
- Vocabulary (synonyms/antonyms)
- Word usage
- Spotting errors

4) General Awareness (Mains)

- Current affairs (last 6 months)
- Banking awareness
- Static GK
- Financial awareness
- RBI functions and terms
- Government schemes
- Budget and economic news

5) Computer Aptitude (Mains)

- Basics of computer
- MS Office
- Internet
- Networking basics
- Computer shortcuts
- Security and cyber awareness

Important Skills Required

Banking exams mainly test:

- Speed and accuracy
- Calculation skills
- Logical thinking
- Strong reading ability
- Awareness of current affairs
- Time management

How to Prepare for Banking Exams

Step 1: Understand the Exam

- Learn Prelims + Mains pattern
- Know marking scheme
- Identify important topics

Step 2: Build Concepts

- Start with basics of Quant and Reasoning
- Improve English grammar and RC skills

Step 3: Practice Daily

- Daily reasoning puzzles
- Daily quant practice
- Daily English reading

Step 4: Mock Tests

- Start sectional tests
- Then full-length mocks
- Analyse mistakes after every mock

Step 5: Focus on Current Affairs

- Daily news + monthly PDF
- Banking awareness updates

Study Material & Tests

A complete banking coaching program provides:

- Updated study material
- Topic-wise practice sets
- Previous year papers
- Daily quizzes
- Mock test series
- Doubt-clearing sessions
- Performance tracking

How EMGC Banking Coaching Can Help

EMGC Banking coaching offers a structured and result-oriented preparation plan for IBPS, SBI, and RBI exams. With experienced faculty, concept-based teaching, regular practice sessions, mock tests, and updated current affairs support, EMGC helps students improve speed, accuracy, and confidence.

The program includes:

- Full Prelims + Mains coverage
- Daily practice + weekly tests
- Mock test analysis
- Doubt clearing sessions
- Personal mentoring and guidance

Conclusion

Banking exams are highly competitive, but with proper strategy, consistent practice, and regular mock tests, cracking IBPS, SBI, and RBI exams is completely achievable. Focus on speed, accuracy, and current affairs, and you can secure a strong career in the banking sector.