Adda 247 Ace Your Career

Shubham Srivastava



# SERIOUS STUDENT

Dear Future Banker,

2026 sirf ek saal nahi... ek mauka hai apni zindagi ko nayi disha dene ka. Aur iss safar ka sabse important step hai — आज का निर्णय , aaj ka discipline, aaj ka dedication.

Aapke andar woh saari qualities already exist karti hain jo ek selected candidate me hoti hain - Bas unhe jagane ki zarurat hai.

Banking exams tough nahi hote... mindset weak hota hai. Jab soch badalti hai, result bhi badalte hain.

#### 2026 Ko Apna Selection Year Banane Ka Mantra

- Har Din Consistently padhna, ek din bohot bada result deta hai.
- Hard work se zyada smart work matter karta hai.
- Comparison se door raho, consistency se jud kar raho.
- Mock test aapko todte nahi, banate hain.
- Negativity ko ignore karo success sabse badi awaaz hoti hai.

Kisi din nahi... Aaj se start hogi aapki winning journey. Akele chalna shuru karoge, toh dheere-dheere confidence, speed, accuracy... sab saath aayega.

Yaad rakho-2026 me seat kisi ki bhi ho sakti hai... par agar aapne thaan li, toh woh seat sirf aapki hogi.

Bas ek baar dil se commitment kar lo "Ab rukunga nahi, jab tak Kamyabi Hasil nhi kar leta."

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Problem Solving Session



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**Batch Start Date** 

23 DEC 2025

**Batch Start Time** 

12:00-1:30 PM

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# Reasoning

# BRAIN CODE 2026

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# DAILY TARGET PDF & TEST











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# INDEX

Chapter	Section Title	Description/Sub-points		
Introduction &	A Message for Every	Emphasizing dedication, mindset, and the potential		
Motivation	Serious Student	rewards of a banking career.		
	Why Aspirants Prefer	Benefits: job security, decent pay, work-life		
	Banking Jobs	balance, and career progression.		
	What You Really Need	Core requirements: conceptual clarity, time		
	to Clear Banking	management, consistent practice, strategic		
	Exams	thinking.		
Understanding the	Exams Across the Year	Overview of the typical annual recruitment cycle for		
Exams Landscape	Exams Across the Teal	major institutions (SBI, IBPS, RBI).		
Exams Lanuscape	Important Updates	A prospective timeline or typical sequence of how		
	(from 2026-27)	various exam results are declared.		
	Vacancy Trends	Reviewing patterns in job openings over recent		
	vacancy frends	years to understand the competitive landscape.		
	Banking Exams Stages	Breakdown of structure: Prelims, Mains, Interview		
	Balikilig Exams Stages	stages, and variations.		
	Exam Insights – What	Specific nuances for different exams (IBPS PO, SBI		
	You Must Know	PO, IBPS Clerk, RRB PO etc.).		
Core Content:	Syllabus of Banking	Detailed subject-wise coverage: Quant, Reasoning,		
Syllabus & Trends	Exams	English, General Awareness, Computers.		
	Cut-off Trends	Analysis of historical qualifying marks (section-		
	D eut-on Trends	wise and overall) to set targets.		
	4 Months Smart Plan	Structured month-by-month strategy focusing on		
0,00	for Banking Aspirants	coverage, revision, and mock tests.		
2	Time Table	Sample daily routines tailored for working		
Strategy & Planning	Time Table	professionals and full-time students.		
		Tools and templates for tracking progress,		
	<b>Preparation Dashboard</b>	managing topics, and monitoring mock test		
		performance.		



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# A Message for Every Serious Student 💡



#### Dear Future Banker,

2026 sirf ek saal nahi... ek mauka hai apni zindagi ko dusri disha dene ka.

Aur iss safar ka sabse important step hai — aaj ka decision, aaj ka discipline, aaj ka dedication.

Aapke andar woh saari qualities already exist karti hain jo ek selected candidate me hoti hain man Bas unhe jagane ki zarurat hai.

Banking exams tough nahi hote... mindset weak hota hai.

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Akele chalna shuru karoge, toh dheere-dheere confidence, speed, accuracy... sab saath aayega.

#### Yaad rakho-

2026 me seat kisi ki bhi ho sakti hai...

par agar aapne thaan li, toh woh seat sirf aapki hogi.

Bas ek baar dil se commitment kar lo –

"Ab rukunga nahi, jab tak Kamyabi Hasil nhi kar leta."





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# **Why Aspirants Prefer Banking Jobs?**

Aspirants predominantly opt for banking examinations owing to the remarkable job security, attractive salaries and benefits, a well-defined career advancement trajectory, and a swift, transparent recruitment process within the public sector.



These elements collectively contribute to making a career in the banking sector an exceptionally desirable and dependable choice.

### What You Really Need to Clear Banking exams?

Pehle ek structured study plan tayyar karein. Har topic ka concept clearly samjhein aur maximum questions practice karein. Shuruaat me speed par nahi, sirf accuracy par focus karein—speed naturally improve ho jayegi. Topic complete hote hi topic-wise tests aur phir multi-topic tests attempt karein. Regular revision ko priority dein. Jab syllabus complete ho jaye, to consistent mock tests aur unka detailed analysis zaroor karein, aur apne weak areas par systematically kaam karein.

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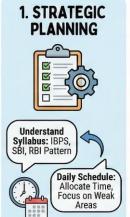




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### SUCCESS BLUEPRINT FOR BANKING ASPIRANTS







3. PRACTICE & **ANALYSIS** 



4. GENERAL **AWARENESS** 



**CURRENT AFFAIRS:** Daily News (National/Intl)



5. SOFT SKILLS



TIME MANAGEMENT: Speed in Exam



**RESILIENCE:** Maintain Motivation



### **FOUNDATION IS KEY:**

Focus on Fundamentals first for speed



THE 'MOCK LOOP': Cycle of taking and



#### **CONSISTENCY:**

Daily habits (reading, math) have a cumulative effect

# **Exams Across The Year**





BPS



Clerk

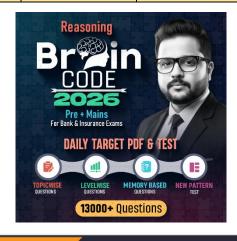
PO

Clerk

PO

Clerk





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# **Common Myths Among Aspirants**



Truth: You only need one seat prepare to deserve it.



Truth: Real competition is among the consistent.
Others are just numbers in the database

YOU CAN'T CLEAR EXAM IN THE FIRST ATTEMPT

Truth: Excuses come from poor strategy.
Right guidance makes first-attempt success possible.

THE SYLLABUS IS TOO VAST AND DIFFICULT.

Truth: The syllabus is manageable. You just need the right way to study.

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Nohomsin

### **IMPORTANT UPDATE**

# Banking Recruitment Result Order (From 2026-27)

New sequence introduced by Ministry of Finance (DFS)

#### 1. Result Order

- . SBI Results
- 2. Nationalized Banks (IBPS PO/Clerk) Results
- 3. RRBs Results
  - Officer → Clerk Order
- In every category, Officer-level results will be released first.
- Clerk-level results will be released afterwards.

### Why This Change?

- Earlier, candidates kept shifting from RRB ightarrow Nationalized Banks ightarrow SBI, leading to high attrition.
- Banks were facing staff shortage and operational issues.
- With a fixed result order, candidates can set their preferences clearly, and banks will get stable manpower.

### Transparency Measures (From 2026-27)

• IBPS will provide response sheets and answer keys through login access.

### **RRB Exam Vacancy Trend**



Year	Total Clerk Vacancies (Office Assistant)		
2025	8,022 (latest notified vacancies)		
2024	7,022		
2023	5,650		

#### IBPS RRB PO - Vacancy Trend (Last 3 Years)

Year	Total PO Vacancies (Scale-I)
2025	3,928 (Officer Scale-I)
2024	5,026
2023	2,560

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## **IBPS Exam Vacancy Trend**

IBPS Clerk Vacancy Trend (Last 3 Years)

Year	Total Clerk Vacancies
2025	<b>13,533 (Revised)</b> — initially 10,277, later increased significantly to 13,533 posts.
2024	<b>6,128</b> (initial notification)
2023	<b>4,045</b> (reported figure from trend data)

#### IBPS PO Vacancy Trend (Last 3 Years)

Year	Total PO Vacancies
2025	5,208
2024	~5,973 (Revised)
2023	3,049

### **SBI Exam Vacancy Trend**

SBI CLERK Vacancy Trend (Last 3 Years)

Year	SBI Clerk Vacancies
2023	8,773
2024	~13,735 - 14,191
2025	5,180

#### SBI PO Vacancy Trend (Last 3 Years)

	, , , , , , , , , , , , , , , , , , , ,
Year	Total Vacancies (Probationary Officer)
2025	541 (500 regular + 41 backlog)
2024	600
2023	2,000





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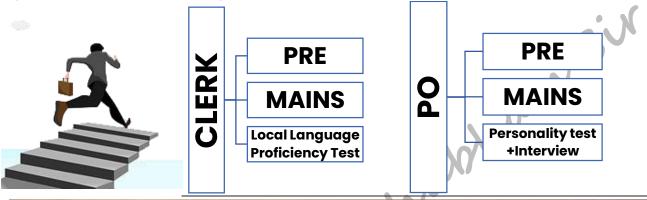


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# **Banking Exam Stages**

Usually, bank exams take place in two stages for clerical posts, and for officer-level posts (PO), it generally happens in three stages.







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# **Exam Insights: What You Must Know**



# SBI PO



#### **Educational Qualification**

- Mandatory: A Graduation Degree in any discipline from a recognized University or any equivalent qualification recognized by the Central Government.
- Final Year Students: Candidates who are in the final year/semester of their graduation may also apply provisionally, provided they must produce proof of passing the degree before a specified date (usually before the date of the interview).
- **Minimum Percentage:** There is no minimum percentage of marks required in graduation to apply for the exam.

Age Limit (As of the specified cutoff date)

- Minimum Age: 21 years
- Maximum Age: 30 years

Age Relaxation (for Reserved Categories):

- sc/st: 5 years.
- OBC (NCL): 3 years.
- PwBD: 10 years.
- Ex-Servicemen/Others: Specific relaxations apply as per government rules.

### Number of Attempts (Limit applies only to the Mains Examination)

Category	Maximum Number of Attempts	
General / Economically Weaker Section (EWS)	4	
овс	7	
sc/st	No Restriction (Until they reach the upper age limit)	

#### **PRELIMS EXAM PATTERN** Maximum Marks **Duration** S. No. Section No. of Questions 1 40 40 20 Minutes **English Language** 2 **Quantitative Aptitude** 30 30 20 Minutes **Reasoning Ability** 30 30 20 Minutes

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S. No.	Section	No. of Questions	Maximum Marks	Duration
Total		100	100	1 Hour (60 Minutes)

- Sectional timing (20 min per section).
- Negative marking: 0.25 marks are deducted for each wrong answer.
- Prelims → overall cutoff only

### Mains Exam

The mains examination is the final round when it comes to the clerical cadre. For the officer level, this stage marks 80% weightage for the final merit list (20% weightage of interview). This stage is also conducted online and is objective and subjective in nature. There are almost four sections: reasoning & computer aptitude, data analysis, English, and general awareness. There is a descriptive test as well, which is of 30 marks and of 30 minutes duration.

- •Sectional timing: Fixed time per section.
- •Negative marking: 0.25 marks are deducted for each wrong answer.
- Mains → sectional cut-offs + overall performance

	SBI PO Mains Exam Pattern					
S.No.	Name of Tests (Objective)	No. of Questions	Maximum Marks	Duration		
1	Reasoning & Computer Aptitude	40	60	50 minutes		
2	Data Analysis & Interpretation	30	60	45 minutes		
3	General/ Economy/ Banking Awareness	60	60	45 minutes		
4 English Language		40	20	40 minutes		
	Total	170	200	3 hours		
	Descriptive Test 50 30 minut					
	Grand Total 250					

(i) Objective Test: The objective test of 3 hours duration consists of 4 Sections of 170 questions for total 200 marks. The objective test will have separate timing for every section.

(ii) 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).

Interview Process

A candidate who clears both the Prelims & Mains Exam of SBI PO 2025 will be further called for a GD-PI session wherein they will face a panel of selectors discussing their past experience and questions related to General

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Knowledge and of the Banking Sector. It is essential for a candidate to clear the Interview Process in order to ensure their final selection in the SBI PO 2025 Exam. 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.**Final Selection

After a candidate has gone through Personal Interviews, a merit list will be prepared by the State Bank of India wherein the candidate's score of the **Mains Exam and Interview Round will be taken into account**. Based on the score obtained by candidates and the available vacancies, final cut-off marks will be declared. All candidates who clear the cut-off range will be granted the Appointment Letter by State Bank of India for the post of Probationary Officer.

SBI PO Final Selection				
Test	Main Exam	Group Exercise & Interview	Total	
Maximum Marks	250	50	300	
Normalization Marks	75	25	100	



#### **Educational Qualification**

- Mandatory: A Graduation Degree in any discipline from a recognized University or any equivalent qualification recognized by the Central Government.
- Final Year Students: Candidates who are in the final year/semester of their graduation may also apply
  provisionally, provided they must produce proof of passing the degree before a specified date (usually before
  the date of the interview).
- Minimum Percentage: There is no minimum percentage of marks required in graduation to apply for the exam.

#### **Age Limit**

The details of the age limit have been mentioned below for the candidates to check their age eligibility for the SBI Clerk post.

- Minimum Age Limit: 20 years
- Maximum Age Limit: 28 years

Age Relaxation (for Reserved Categories):

- sc/st: 5 years.
- OBC (NCL): 3 years.
- PwBD: 10 years.
- **Ex-Servicemen/Others:** Specific relaxations apply as per government rules.

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### **Number of Attempts**

There is no fixed limit on the number of attempts for the SBI Clerk Exam. Candidates can appear for the exam as many times as they wish, provided they meet the age criteria and other eligibility conditions set by the State Bank of India. The age limit for candidates in the general category is 20 to 28 years, with Age Relaxation provided for reserved categories according to government rules.

PRELIMS EXAM PATTERN				
SNo.	Section	No. of Question	Total Marks	Duration
1	English Language	30	30	20 minutes
2	Numerical Ability	35	35	20 minutes
3	Reasoning	35	35	20 minutes
Total 100 100 60 minute				60 minutes

- Sectional timing: Fixed time per section.
- Negative marking: 0.25 marks are deducted for each wrong answer.
- Mains → overall cutoff only

MAINS EXAM PATTERN					
SNo.	Sections	No. of Question	Total Marks	Duration	
1.	General English	40	40	35 minutes	
2.	Quantitative Aptitude	50	50	45 minutes	
3.	Reasoning Ability and Computer Aptitude	50	60	45 minutes	
4.	General/Financial Awareness	50	35 minutes		
	Total 190 200 2 hours 40 minutes				

- Sectional timing: Fixed time per section.
- Negative marking: 0.25 marks are deducted for each wrong answer.
- Mains → overall cutoff only



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### **Educational Qualification**

- **Graduation:** A Bachelor's degree in any discipline from a recognized university is required.
- Minimum Percentage: There isn't a mandatory minimum percentage for general candidates, but it's good to check the latest notification for any specific bank requirements.

**Age Limit** (As of the specified cutoff date)

The details of the age limit have been mentioned below for the candidates to check their age eligibility for the IBPS PO post.

- Minimum Age Limit: 20 years
- Maximum Age Limit: 30 years

Age Relaxation (for Reserved Categories):

- sc/st: 5 years.
- OBC (NCL): 3 years.
- PwBD: 10 years.
- **Ex-Servicemen/Others:** Specific relaxations apply as per government rules.

	IBPS PO PRELIMS EXAM PATTERN				
S.No.	Name of Test (Objective)	No. of Questions	Maximum Marks	Duration	
1	English Language	30	30	20 minutes	
2	Numerical Ability	35	30	20 minutes	
3	Reasoning Ability	35	40	20 minutes	
	Total 100 100 60 minutes				

	IBPS PO MAINS EXAM PATTERN					
S.No.	Name of Test (Objective)	No. of Questions	Maximum Marks	Duration		
1	Reasoning	40	60	50 minutes		
2	English Language	35	40	40 minutes		
3	Data Analysis & Interpretation	35	50	45 minutes		
4	General/ Economy/ Banking Awareness / Digital/ Financial Awareness including RBI circulars	35	50	25 minutes		
Total		145	200	160 minutes		
5	English Language (Letter Writing & Essay)	2	25	30 minutes		

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# **IBPS PO INTERVIEW**

The candidates who have qualified for the mains exam are called for a face to face interview which carries a maximum of 100 marks. The minimum qualifying mark in the interview is 40% (35% for SC/ST/OBC/PWD candidates).

The interview round is generally 15-20 minutes long, where a panel of bank officials ask questions to the candidates about themselves, banking sector, current affairs, general awareness, etc. The candidates must be well dressed, confident and carry all required documents to the interview.

The final merit list is prepared based on marks obtained in the main examination and interview. The final score is calculated by IBPS with weightage of marks given to the main examination and interview in the ratio of 80:20 respectively.

### 3 Final Score Calculation for IBPS PO Exa

The final score for the IBPS PO exam is calculated keeping the following points in mind:

- Marks obtained in the Preliminary Exam (Tier-1) will not be considered in the final score and are only for qualifying to Mains Exam (Tier-2).
- Candidates must qualify for Phase-2 and Interview separately to be eligible for final merit.
- The weightage (ratio) of IBPS PO Main exam and interview for the final merit list will be 80:20 respectively.
- The aggregate score out of 100 is used for the final merit list for each category. Candidates with top merit rank in each category are finally selected.



# **IBPS CLERK**



### **Educational Qualification**

Bachelor's Degree in any discipline from a recognized University/Institution.

Computer Literacy: Mandatory; you must have studied Computers/IT in school/college or have a Certificate/Diploma/Degree in computer operations.

Local Language: Proficiency (read, write, speak) in the official language of the State/UT for which you are applying.

Age Limit (As of the specified cutoff date)

- Minimum Age: 20 years.
- Maximum Age: 28 years.

**Age Relaxation (for Reserved Categories):** 

- **SC/ST:** 5 years.
- **OBC (NCL):** 3 years.
- PwBD: 10 years.
- **Ex-Servicemen/Others:** Specific relaxations apply as per government rules.

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	PRELIMS EXAM PATTERN					
S.No.	Name of Test (Objective)	No. of Questions	Maximum Marks	Duration		
1	English Language	30	30	20 minutes		
2	Numerical Ability	35	30	20 minutes		
3	Reasoning Ability	35	40	20 minutes		
	Total 100 100 60 minutes					

MAINS EXAM PATTERN				
Sections	No. of Questions	Duration (in minutes)		
Reasoning Ability & Computer Aptitude	40 Questions/60 Marks	35		
English Language	40 Questions/40 Marks	35		
Quantitative Aptitude	35 Questions/50 Marks	30		
General/ Financial Awareness	40 Questions/50 Marks	20		
Total	155 Questions/200 Marks	120 Minutes		







### **Educational Qualification**

- Graduation: A Bachelor's degree in any discipline from a recognized university is required.
- Minimum Percentage: There isn't a mandatory minimum percentage for general candidates.
- Local Language: Must know the local language of the state where the RRB operates.
- Computer Knowledge: Working knowledge of computers is desirable.

#### Age Criteria (General):

Minimum Age: 18 years. Maximum Age: 30 years.

#### **Age Relaxation (for Reserved Categories):**

- sc/st: 5 years.
- OBC (NCL): 3 years.
- PwBD: 10 years.
- **Ex-Servicemen/Others:** Specific relaxations apply as per government rules.

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	PRELIMS EXAM PATTERN				
S No.	Sections	Medium of Exam	No. of Questions	Minimum Marks	Duration
1.	Reasoning	English/Hindi	40	40	25 minutes
2.	Numerical Ability	English/Hindi	40	40	20 minutes
Total	Total 80 80 45 minutes				

	MAINS EXAM PATTERN					
S. No.	Sections	No. of Questions	Marks	Duration		
1	Reasoning Paper	40	50	30 minutes		
2	Computer Knowledge Paper	40	20	15 minutes		
3	General Awareness Paper	40	40	15 minutes		
4	English Language / Hindi Language	40	40	30 minutes		
5	Numerical Ability Paper	40	50	30 minutes		
	Total	200	200	120 minutes		





### **Educational Qualification**

- Graduation: A Bachelor's degree in any discipline from a recognized university is required.
- Minimum Percentage: There isn't a mandatory minimum percentage for general candidates.
- Local Language: Must know the local language of the state where the RRB operates.
- Computer Knowledge: Working knowledge of computers is desirable.

### **Age Criteria (General):**

Minimum Age: 18 years. Maximum Age: 28 years.

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### **Syllabus of Banking Exams**

In this section, we are giving a general syllabus for the banking exams. There might be slight variations to a particular exam, but most of the portions are similar.

Prelims Syllabus				
Quants	Reasoning	English		
Simplification & Approximation	Alphanumeric Series	Reading Comprehension		
Number Series	Miscellaneous (Wo Number)	rd, Cloze Test		
Quadratic Equations	Syllogism	Error Spotting		
Data Interpretation (Tables, Line Graph, Bar Graph, Pie Chart)	Inequalities	Sentence Improvement		
Percentage	Coding-Decoding	Para Jumbles		
Profit & Loss	Blood Relation	Fill in the Blanks		
Simple & Compound Interest	Direction Sense	Vocabulary (Synonyms, Antonyms, Word Usage)		
Ratio & Proportion	Puzzle			
Averages	Seating Arrangement			
Mixtures				
Time & Work				
Time-Speed-Distance				
Partnerships				
Permutation & Combination, Probability				
Boat & Stream				
Caselet DI				
Mensuration				

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### **Mains Syllabus**

We have included the syllabus of reasoning and computer aptitude in a single column, and all other sections are also mentioned in the table below.

Reasoning & Computer Aptitude	Quantitative Aptitude / Data Analysis	English Language	General / Economy / Banking Awareness
High-level Puzzle & Seating Arrangement	Data Interpretation (Caselets, Missing DI, Mixed Graphs)	Advanced Reading Comprehension (Inference-based, economy/finance themes)	Current Affairs (last 6 months)
Input-Output (Machine- based)	Data Sufficiency	Error Detection (grammar-based)	Banking Awareness (RBI functions, Monetary Policy, CRR, SLR, Repo/Reverse Repo, NPA, Basel Norms)
Data Sufficiency	Probability	Sentence Connectors & Starters	Financial Awareness (Budget, Economic Survey, Govt Schemes, Reports, Indices)
Coded Inequalities & Syllogisms	Permutations & Combinations	Para Completion	Static GK (Capitals, Currencies, Important Days, National Parks, etc.)
High Level Alphanumeric Series	Mensuration, Geometry	Vocabulary in context	
Coded Direction sense & Blood Relation	Advanced Arithmetic	Descriptive Writing (Essay + Letter Writing)	
Logical Reasoning			

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### 4 Month Smart Plan for Banking Aspirants

The plan is designed on a weekly basis in such a way that in the first week, you will develop the foundation or a strong base for the exams and in later weeks, we will focus on the basis of mock test performance. This is because it will be personalised according to your exam and will help you in strengthening your weak areas. Here we are giving a sample of 12 weeks along with a mock test at regular intervals. You can customise it according to your strengths and weaknesses.

#### Month 1- Building the Basics from scratch

This month, as already discussed, we will focus on building our basics. In Reasoning, we will cover alphanumeric series, coding–decoding, and inequalities. In English, we will strengthen tenses, vocabulary, and root words to improve comprehension. In Quant, we will work on easy foundational topics such as calculation techniques, number series, and ratio conversions to improve speed and accuracy.

Aspirants are advised to follow daily current affairs along with one editorial reading. Current affairs enhance General Awareness, while editorials improve reading skills, critical thinking, and written communication. Make both a part of your daily routine for strong overall preparation.

Day	Quantitative Aptitude	English Language	Reasoning Ability
lst	BODMAS Rule and it's application	Types of Nouns (Concrete/Abstract/Collective) –	'Reasoning Revolution' Building Blocks Of Reasoning
	арріїваноп	Practice: Basic noun error drill	Blocks of Redsorling
2nd	Multiplication	Countable/Uncountable +	'Foundation Of <b>Alphanumeric</b>
	techniques	Quantifiers – Practice: Pattern-	Series" (In Depth)
		based questions	
3rd	Square, Cube, Square	Noun-Verb Agreement + tricky	Alphanumeric Series (Letter &
	root, Cube Root	noun patterns – Practice: Error	Digit Series, Missing Series)
	Techniques	detection	
4th	Percentage Based	High-level banking noun traps –	Alphanumeric Series (Letter+Digit
	Calculation	Practice: Mixed mains-level	& Digit+Symbol)
		exercise	
5th	Fraction and Decimal	Personal/Reflexive/Emphatic	Alphanumeric Series
	Based Calculation	Pronouns – Practice: Error	(Letter+Digit+Symbol)
		spotting	
6th	Surds and indices	Relative Pronouns	Alphanumeric Series (Number
		(who/whom/which/that) –	Based 3/4)
		Practice: 20 questions	
7th	Simplification Problems	Indefinite Pronouns + common	Alphanumeric Series (Word Based
		traps – Practice: Pattern-based	3/4)
		questions	

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8 <sup>th</sup>	Approximation	Pronoun-Antecedent Agreement	Alphanumeric Series
	Problems	– Practice: Mains error drill	(Miscellaneous - Word/Number)
	FIODIGITIS	Fractice, Mairis error arill	(miscellulieous - wolu/mulliper)
9 <sup>th</sup>	Simplification &	Advanced pronoun usage (each,	Alphanumeric Series (Resultant
	-		Based Series)
	Approximation Test	every, none, all) – Practice: High-	Basea Series)
		level practice	
10 <sup>th</sup>	Basic knowledge of a	Use of A/An/The – Basic Rules –	Alphanumeric Series (Step Based)
	pattern of number	Practice: Article exercise	
	series		
11 <sup>th</sup>	Missing & Wrong	Omission Rules + Special Cases –	Alphanumeric Series (Step Based +
	•		•
	number series	Practice: Pattern-based practice	Missing Step Based)
- Oth			
12 <sup>th</sup>	New pattern number	Mains-level article traps -	Topicwise test of Alphanumeric
	series	Practice: High-level questions	Series Basic to advance
13 <sup>th</sup>	Number Series Test	Types of adjectives + order -	'Foundation Of Coding-Decoding'
		Practice: Error spotting	(Based On Letter, Number)
		, 0	•
14 <sup>th</sup>	Basic concept of	Degrees of comparison –	Coding-Decoding (Substitutional
	quadratic equation	Practice: Fillers	Or Chinese Coding)
	4		
15 <sup>th</sup>	Easy to modertae level	Confusing adjective pairs –	Coding-Decoding (Conditional &
	questions	Practice: Improvement questions	Tricky Coding)
	questions	Fractice. Improvement questions	micky coding)
16 <sup>th</sup>	Difficult level qustions	High-level adjective traps –	Coding-Decoding (Binary &
	Dimodit iovoi quotiono		Conditional Coding)
		Practice: Mains patterns	<u> </u>
17 <sup>th</sup>	Quadratic equation	Present Tenses – Practice: Error	Coding-Decoding (Conditional &
	Test	spotting	Clock Based Coding)
18 <sup>th</sup>	Basic concept of Ratio	Past Tenses – Practice:	Coding-Decoding (New Pattern
	Q.	Translation + tense drill	Coding)
19 <sup>th</sup>	Miscellaneous	Future Tenses – Practice: Usage	Coding-Decoding (New Pattern
	problems (clerk Pre	practice	Coding)
	•	practice	County)
<b>6 6 1 1</b>	level)		
20 <sup>th</sup>	Miscellaneous	Perfect vs Perfect Continuous –	Coding-Decoding
	Problems (Po Pre level)	Practice: Mixed tense drill	
21 <sup>st</sup>	Miscellaneous	Tense consistency + timeline -	Coding-Decoding Machine &
	Problems (Mains level)	Practice: 20 questions	Mathematical Coding
22 <sup>nd</sup>	Ratio and Proportion	Banking-level tense traps –	Topic wise test of Coding Decoding
	test	Practice: High-level error	Basic to advance
		detection	
<b>6 6</b> rd			Im
23 <sup>rd</sup>	AGE BASED Easy level	Main vs Helping Verbs – Practice:	'Foundation Of Inequality"
	problems	Basic drills	

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24 <sup>th</sup>	AGE BASED Moderate	Transitive vs Intransitive –	Inequality (Inequality - Single
	level problems	Practice: MCQs	Statement)
25 <sup>th</sup>	AGE BASED Difficult	Linking/State/Action Verbs –	Inequality (Inequality - Multiple
	level problems	Practice: Improvement	Statement Or Comma Based)
26 <sup>th</sup>	Ages Test (Topic Wise)	Verb Patterns (V1+to, V+ing,	Inequality (Reverse & Fillers)
		V+obj+inf) – Practice: Pattern drill	
27 <sup>th</sup>	Partnership Easy level	Causative Verbs	Inequality (Coded Inequality)
	problems	(make/let/get/have) - Practice:	
		Error spotting	
28 <sup>th</sup>	Partnership Active	Gerunds & Infinitives – Practice:	Inequality (Column Based
	Partners Based	Mains questions	Inequality & New Development)
	questions	\0	N
29 <sup>th</sup>	Partnership Moderate	Advanced Verb Traps – Practice:	Topic wise test of Inequality Basic
	to difficult level	Mixed mains set	to advance
	problems		
30th	Partnership Test	Coordinating Conjunctions –	'Foundation Of Syllogism" (Venn
	(Topic Wise)	Practice: Spotting	Diagram Concepts In Depth)

# Month 2- Build up Confidence From Basics

Day	Quantitative Aptitude	English Language	Reasoning Ability
1st	Percentage Basic theory	Subordinating Conjunctions –	Syllogism (Basic Concept On
	of percentage	Practice: 20 questions	All/Some/Some Not/No)
2nd	Percentage Easy level	Correlative Conjunctions –	Syllogism (Only & Only a few +
	questions	Practice: Error patterns	Possibility)
3rd	Percentage Moderate	Conditional Connectors –	Syllogism (Either Or Case & Can
	level questions	Practice: Fillers	Never & Can Not)
4th	Percentage Difficult level	Logical Connectors (however,	Syllogism (Let's Practice :
	questions	moreover, although) – Practice:	Logical Follow With Simple
		RC connector drills	Keywords)
5th	Percentage Test	Advanced conjunction traps –	Syllogism (Let's Practice :
		Practice: Improvement	Logical Follow With Different
		questions	Keywords)
6th	Profit & Loss Introduction	Basic determiners – Practice:	Syllogism (Mains) (Based On
	of terms and basic	Error spotting	Different Instructions)
	questions		
7th	Profit & Loss Category	Quantifiers – Practice: Pattern-	Syllogism(Mains) (Reverse &
	wise question discussion	based questions	Coded)
8 <sup>th</sup>	Profit & Loss Dishonest	Demonstratives/Possessives –	Syllogism(Mains) (Column &
	shopkeeper and	Practice: Error drills	Statement Based & Fillers)
	discount special		,

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9 <sup>th</sup>	Profit & Loss Moderate to	Determiner traps	Topicwise test of Syllogisms
9		•	
	difficult level questions	(many/much/most/majority) -	Basic to advance
		Practice: Mains questions	
10 <sup>th</sup>	Profit & Loss Profit and	Types of Adverbs – Practice:	'Foundation Of Direction
	loss based DI	Basic exercises	Distance" (Basic Concepts In
			Depth)
11 <sup>th</sup>	Profit and loss Test	Adverb Formation + Position –	Direction & Distance (Passage
		Practice: Error spotting	Based)
12 <sup>th</sup>	Simple and Compound	Adverb vs Adjective Confusion –	Direction & Distance (Coded
14		1	
	Interest Introduction	Practice: Improvement	Based)
13 <sup>th</sup>	Simple and Compound	Negative Adverbs	Direction & Distance (Axis
	Interest Questions based	(rarely/seldom/barely) –	Based & Junction Based &
	on SI	Practice: Pattern questions	Puzzle Based)
14 <sup>th</sup>	Simple and Compound	Frequency/Probability Adverbs	'Foundation Of Blood Relation"
	Interest	- Practice: MCQ drills	(Basic Concepts In Depth)
		. radido. Woo di ilis	(2000 concepts in Deptil)
n poth	Basic concept of CI	High level of	Diged Delaware / Pro-
15 <sup>th</sup>	Simple and Compound	High-level adverb traps -	Blood Relation (Passage Based
	Interest	Practice: Mains questions	Level 1)
	SI & CI mix questions		
	(easy to moderate)		
16 <sup>th</sup>	Simple and Compound	Basic prepositions (time/place)	Blood Relation (Passage Based
	Interest	- Practice: Drills	1 to 2)
	SI & CI mix questions		
	(Difficult)		
17 <sup>th</sup>	Simple and Compound	Movement/Direction	Blood Relation (Coded Based)
	Interest	prepositions – Practice: Fillers	,
	EMI and Loan Based		
18 <sup>th</sup>	SI & CI test (Topic Wise)	Preposition + Gerund – Practice:	Topic wise test of Direction &
		Pattern questions	Blood Relation Basic to
		1 1122	advance
19 <sup>th</sup>	Mixture and Alligation	Verb-preposition collocations –	Puzzle (Classification Based)
.5	Fundamental of	Practice: High-frequency list	. allis (Siassilloation basea)
		Fractice, night-frequency list	
A 5 11	alligation		
20 <sup>th</sup>	Mixture and Alligation	Adjective-preposition pairings -	Puzzle (Selection Based)
	Easy to moderate level	Practice: Error spotting	
	questions		
21st	Mixture and Alligation	Prepositional phrases –	'Foundation Of Puzzle" (Basic
	Replacement based	Practice: Improvement	Concepts In Depth)
	questions		

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22 <sup>nd</sup>	Mixture and Alligation Miscellaneous Problems (Difficult level)	Abstract prepositions (of/in/on/at/by/for) – Practice: Mains patterns	Puzzle (Day Based)	
23 <sup>rd</sup>	Mixture and alligation Test (Topic Wise)	Advanced preposition traps – Practice: Hard error detection	Puzzle (Month Based)	
24 <sup>th</sup>	Time and Work Easy level problems	Parallelism – Practice: Improvement	Puzzle (Month \$ Date Based)	
25 <sup>th</sup>	Time and Work Moderate level problems	Redundancy – Practice: Sentence correction	Puzzle (Floor Based)	
26 <sup>th</sup>	Time and Work Difficult level problems	Modifier Errors – Practice: Error spotting	Puzzle (Floor & Flat Based)	
27 <sup>th</sup>	Time and Work Pipe and Cistern based questions	Faulty Comparisons – Practice: Mixed questions	Puzzle (Box Based- Dependent & Independent)	
28 <sup>th</sup>	Time and work Test (Topic Wise)	TOPIC WISE TEST	Puzzle (Post Based)	
29 <sup>th</sup>	Speed Time Distance Basic concept and easy level questions	Root-based learning	Puzzle (Comparison & Sequence Based )	
30th	Speed Time Distance Moderate level problems	Root-based learning	Puzzle (Year & Age Based)	

Month 3- Going Through Confidence To Final Push Up

Day	Quantitative Aptitude	English Language	Reasoning Ability	
1st	Speed Time Distance	Synonyms/Antonyms	Puzzles (Classification Based)	
	Difficult level	(banking-high frequency)		
2nd	Speed Time Distance Race	One-word substitutions	Puzzles (Selection Based)	
	Based Questions			
3rd	Speed Time Distance Test	Idioms & Phrases	Puzzles (Vacant Format)	
4th	Train Related Problems	Phrasal Verbs	Topicwise test of Puzzle Pre	
	Basic concept and easy			
	level questions			
5th	Train Related Problems	Contextual vocabulary (RC	'Foundation Of Seating	
	Moderate to Difficult level	focused)	Arrangement" (Basic Concepts In	
	questions		Depth)	
6th	Boat and stream Basic	Multiple-meaning words	Seating Arrangement (Circular	
	concept and easy level		Pattern Same Direction)	
	questions			

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7th	Don't and strong Moderate	A dy can and y a a abullary	Continue Assume mount (Circular
/tn	Boat and stream Moderate	Advanced vocabulary	Seating Arrangement (Circular
	to Difficult level questions	usage	Pattern Inner/Outer Direction)
8 <sup>th</sup>	Boat and stream Mix	Vocabulary revision – High	Seating Arrangement (Circular
	Problems based on train	level	Pattern With Variable )
	and boat	10 (01	r ditom min variable y
9 <sup>th</sup>	Test on Train and Boat	Vocab + Cloze Test Practice	Seating Arrangement (Square &
3	(Topic Wise)	Vocab i cloze restriuctice	Rectangular Based)
10 <sup>th</sup>	Average Basic concept	Vocabulary Full Test (Pre +	Seating Arrangement (Square &
10	and easy level questions	Mains mix)	Rectangular Based With Variable)
	dia easy level questions	Mains mix)	Rectangular Basea With Variable)
11 <sup>th</sup>	Average Moderate to	Reading skills: skimming +	Seating Arrangement (Polygon-
	Difficult level questions	scanning	Triangle/Pentagon/Hexagon)
	Zimouitiotoi quodiidiid	3039	inangio, i omagon, noxagon,
12 <sup>th</sup>	Average Test (Topic Wise)	Structure of RC: argument,	Seating Arrangement (Linear
		evidence, tone	Pattern- Same Direction Facing)
13 <sup>th</sup>	Permutation and	RC – Fact-based passages	Seating Arrangement (Linear
	combination Basic		Pattern- Mix Direction Facing)
	Concept of Permutation		
14 <sup>th</sup>	Permutation and	RC – Inference-based	Seating Arrangement (Linear
	combination	M.	Pattern With Variable)
	Miscellaneous Problems		
	on Permutation		
15 <sup>th</sup>	Permutation and	RC -	Continue Assessment (Describe)
15	combination Basic		Seating Arrangement (Parallel
		Assumption/Implication	Row)
- O-1-	concept of Combination	50 7 00 1	
16 <sup>th</sup>	Permutation and	RC – Tone & Style	Seating Arrangement (Parallel
	combination		Row With Variable)
	Miscellaneous problems		
	on combination		
17 <sup>th</sup>	Permutation and	RC - Economics theme	Seating Arrangement (Line
	combination Mix Problems		Uncertain & Certain)
	on P & C		,
18 <sup>th</sup>	Permutation and	RC – Social Issues theme	Seating Arrangement (Circle
	combination Test (Topic		Uncertain & Certain)
	wise)		
19 <sup>th</sup>	Probability Basic concept	RC - Banking/Finance	Seating Arrangement (Vacant
10	and coin & dice based	theme	Condition Based)
	problems	u loi i le	oonanon basea)
20 <sup>th</sup>	Probability Balls related	RC – Ethics/Philosophy	Topicwise test of Seating Pre
20	<u>-</u>	theme	i opicwise test of seating Fre
	problems	пене	

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21 <sup>st</sup>	Probability Cards related problems	RC – Mixed Prelims Set	Puzzles MAINS
<b>22</b> <sup>nd</sup>	Probability Miscellaneous problems	RC – Mixed Mains Set	Puzzles MAINS
23 <sup>rd</sup>	Probability Test (Topic Wise)	Parajumbles (basic)	Puzzles MAINS
24 <sup>th</sup>	Mensuration Introduction and formula of diagrams	Parajumbles (advanced)	Puzzles MAINS
25 <sup>th</sup>	Mensuration Problems based on 2D figures	Para Completion	Puzzles MAINS
26 <sup>th</sup>	Mensuration Problems based on 3D bodies	Summary Writing – Basics	Puzzles MAINS
<b>27</b> <sup>th</sup>	Mensuration Miscellaneous problems	Summary Writing – Practice	Puzzles MAINS
28 <sup>th</sup>	Mensuration Test (Topic Wise)	Full Reading Test (Pre-level)	Puzzles MAINS
29 <sup>th</sup>	Number System and Algebra Classification of numbers	Fillers (single + double)	Puzzles MAINS
30th	Number System and Algebra LCM-HCF and AP, GP, HP	Sentence Improvement	Puzzles MAINS

# Month 4- The Final Step Towards Selection.

Day	Quantitative Aptitude	English Language	Reasoning Ability
1st	Number System and Algebra	Error Detection intensive	Puzzies MAINS
	Unit digit and number of factors		
2nd	Number System and Algebra	Cloze Test (banking	Puzzies MAINS
	Divisibility rule and remainder	style)	
	theorum		
3rd	Number System and Algebra	Para Completion	Puzzies MAINS
	Basic identities of algebra	(mains level)	
4th	Number System and Algebra Mix	Word Usage (multiple-	'Data Sufficiency" (Basic
	problems	meaning words)	Concepts In Depth)
5th	Number system and algebra test	Mixed Grammar MCQs	Data Sufficiency (Two Statement
			Based)

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6th	Data Interpretation Introduction of charts and graphs	Mixed Reading MCQs	Data Sufficiency (Three Statement Based)	
7th	Data Interpretation Table DI	Prelims English Mock Test (Sectional)	Data Sufficiency (Multiple Statement)	
8 <sup>th</sup>	Data Interpretation Line graph DI	Mains English Mock Test (Sectional)	TEST BASED ON DATA SUFFICIENCY	
9 <sup>th</sup>	Data Interpretation Bar graph DI	Complete Revision	'Machine Input" (Basic Concepts In Depth)	
10 <sup>th</sup>	Data Interpretation Pie Chart DI	Complete Revision	Machine Input Output (Shiftting/Fixing Arrangement Based)	
11 <sup>th</sup>	Data Interpretation Radar Chart DI	Complete Revision	Machine Input Output (Coding Logic Based)	
12 <sup>th</sup>	Data Interpretation Funnel DI	Complete Revision	Machine Input Output (Box Based/New Pattern)	
13 <sup>th</sup>	Data Interpretation Bubble DI	Complete Revision	TEST BASED ON MACHINE INPUT	
14 <sup>th</sup>	Candle stick DI	Descriptive Classes	Logical Reasoning (Basic Concept In Depth)	
15 <sup>th</sup>	Caselet DI	Descriptive Classes	Logical Reasoning (Assumption & Argument Based)	
	Triangular chart DI	Descriptive Classes	Logical Reasoning (Course of Action & Inference Based)	
17 <sup>th</sup>	Logical DI 1	Descriptive Classes	Logical Reasoning (Strengthen- Weaken, Conclusion & Possible Reason)	
18 <sup>th</sup>	Missing DI	Descriptive Classes	Logical Reasoning (Cause and Effect)	
19 <sup>th</sup>	Cumulative DI	Descriptive Classes	Logical Reasoning (Combined L.R.)	
20 <sup>th</sup>	Arithmetic topic based DI	Descriptive Classes	Topicwise test of Logical Reasoning	
21st	FULL MOCK (PRE)			
	FULL MOCK (PRE)			
	FULL MOCK (PRE)			
	FULL MOCK (PRE)			
	FULL MOCK (PRE)			
	FULL MOCK (MAINS)			
	FULL MOCK (MAINS)			
28 <sup>th</sup>	FULL MOCK (MAINS)			

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# **CUTOFF TRENDS**

## RRB CLERK

#### 1) Prelims Cut-off - State-Wise (General Category)

(Based on available official/aggregated data from recent years)

(\*\* Note: These numbers are general-category qualifiers out of 80 marks. Some states and years may be missing due to incomplete published data.

State	2022 Prelims	2023 Prelims	2024 Prelims
Andhra Pradesh	~71	~54	_
Assam	~64.25	~65.75	~70
Bihar	~70	~68.25	~66.75
Chhattisgarh	~~\	~67.25	~61.75
Gujarat	~72.75	~70.25	~67
Haryana	~75.50	~75.25	~75.25
Himachal Pradesh	~72.25	~73.75	~74
Karnataka	~67.25	~68.50	~68.75
Madhya Pradesh	~70.25	~72.50	~70
Maharashtra	~67	~71.25	~72.5
Odisha	~77	~ -	~74
Rajasthan	~75	~75.25	~70.5
Tamil Nadu	~61.25	~63.25	~61
Telangana	~61.5	~61	~64.5
Tripura	~67	~69.5	~68.5
Uttar Pradesh	~76.5	~74.25	~69.75
Uttarakhand	~75.5	~75	~74.25
West Bengal	~74.75	~73.75	~77.5

#### 2) Mains / Final Cut-off - State-Wise (General Category)

(From official past data available for 2023 — normalized to out of 100)

State	Mains 2023 UR Cut-Off (General)
Andhra Pradesh	~56.72
Assam	~56
Bihar	~57.60

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Chhattisgarh	~56.35
Gujarat	~58.85
Haryana	~61.03
Himachal Pradesh	~61.78
Jharkhand	~59.94
Karnataka	~55.60
Kerala	~59.25
Madhya Pradesh	~59.07
Maharashtra	~60.07
Odisha	~62.88
Punjab	~61.03
Rajasthan	~62.66
Tamil Nadu	~60.41
Telangana	~53.60
Tripura	~58.63
Uttar Pradesh	~60.32
Uttarakhand	~60.85
West Bengal	~58.47

These are state-wise Mains cut-offs (UR / General category) for Clerk 2023.

#### **Key Trends You Should Know**

#### **Prelims Trends**

- ✓ Cut-offs vary significantly by state due to different competition levels.
- ✓ North & Hindi states (like Haryana, Uttar Pradesh) usually have **higher cut-offs** (mid-70s) due to larger applicants.
- ✓ Southern states like Tamil Nadu & Telangana are slightly lower but still competitive (~60+).

#### **Mains Trends**

- √ Mains cutoffs are lower compared to Prelims because the total marks are normalized out of 100.
- √ Most states see cut-offs around ~55-63 marks for the General category.
- ✓ Some states with fewer vacancies or lower competition may have slightly lower cut-offs.

### Target Score (General Category)

Exam Stage	Safe Target Score
Prelims	70+ / 80 (safe for many states)
Mains	60+ / 100 (above most state thresholds)

These are **approximate** and should be tailored based on the specific state cut-off history.

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# RRB PO

# IBPS RRB PO - Prelims Cut-off (Last 3 Years, General Category)

		_	
State	2022	2023	2024
Andhra Pradesh	53.5	39	40*
Assam	49.5	50	50.75
Bihar	56.75	45	47.25
Chhattisgarh	54	49.75	Data Not Available
Gujarat	55.75	52.75	Not Listed
Haryana	61.75	54.75	61.75
Himachal Pradesh	59.75	55	59.25
Karnataka	36	35	38.50
Madhya Pradesh	55.25	50	55.25
Maharashtra	51.75	46	55.75
Odisha	60.25	58	56.25
Punjab	60.50	OBC/Gen 52.50	55.50
Rajasthan	60.25	54.50	49
Tamil Nadu	Not Listed	50.75	40.50
Telangana	46.75	39	20.50
Uttar Pradesh	62.75	53.75	51
Uttarakhand	62.50	55.50	59.50
West Bengal	58.25	53.25	57.75
west beligui	30.23	33.23	37.73

#### ⟨ Trend Insight: ○ / ✓

- Overall prelims cut-offs vary a lot year to year due to paper difficulty and vacancies.
- Some states like **Haryana**, **Uttarakhand**, **West Bengal** consistently have higher cut-offs (~55–62+).
- Others like **Telangana**, **Andhra Pradesh**, **Karnataka** often show lower cut-offs.

#### IBPS RRB PO - Mains Cut-off (2024 General Category)

(Official state-wise cut-offs released by IBPS for Mains 2024)

State	General Cut-Off	
Andhra Pradesh	58.06	
Arunachal Pradesh	58.75	
Assam	68.63	
Bihar	68.44	
Chhattisgarh	70.94	
Gujarat	48.44	
Haryana	78.44	
Himachal Pradesh	79.56	

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Jammu & Kashmir	75.63	
Jharkhand	71.31	
Karnataka	59.25	
Kerala	72.25	
Madhya Pradesh	74.13	
Maharashtra	72.94	
Meghalaya	55.63	
Mizoram	62.25	
Nagaland	59.94	
Odisha	71.75	
Punjab	75.63	
Rajasthan	71.13	
Tamil Nadu	65.13	
Telangana	38.75	
Tripura	71.63	
Uttar Pradesh	71.81	
Uttarakhand	77.81	
West Bengal	75.75	



#### **Overall Trend & Target Score**

Prelims (Out of 80)

- Safe Target (General): ~55+ to 65+, depending on state and difficulty.
- Higher competition states may require 60+ to be on the safer side. Mains (Final Stage)
- Most states show cut-offs in the 65 80+ range out of the total score scale used for final selection.
- Very competitive states like Haryana, Himachal Pradesh, West Bengal are consistently high.

#### **Quick Preparation Guidance**

#### **Prelims:**

- √ Focus on speed + accuracy in Reasoning & Quant.
- ✓ Aim for 60+ in mocks to safely clear cut-offs, especially in tougher states.

#### Mains:

- ✓ Strong GA + Reasoning + Quant practice is key since cut-offs are usually competitive.
- ✓ Target above **70+ (General)** to be safe in most states.

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## IBPS CLERK

1) IBPS Clerk - Prelims Cut-Off (State-Wise, General)

Cut-offs are out of 100 marks

State/UT	2022 (UR)	2023 (UR)	2024 (UR)
Andhra Pradesh	76.5	~81.25	77.5
Assam	80.75	~79	83.75
Bihar	82.5	~78	79.5
Delhi	84.25	~78	80.75
Gujarat	81	~75.25	77.25
Haryana	85.5	~80.25	83
Himachal Pradesh	86.5	~84	-
Jharkhand	83.75	~82.5	83.5
Karnataka	74.75	~75.75	64.75
Madhya Pradesh	85	~78	73
Maharashtra	75.5	~72.75	73.5-73
Odisha	87.5	~86.5	86.75
Punjab	83.25	~81	81.25
Rajasthan	86.25	~82	83.25
Tamil Nadu	78	~36.63 (OBC data)	41.25
Telangana	68.25	~35.63	68.25
Tripura	-	~39.25	80.25
Uttar Pradesh	84	~79.25	79
West Bengal	86	~85.5	87.75

#### Trend Notes:

- Prelims cut-offs were **higher in 2022 & 2023** for many states due to various difficulty levels and academy predictions.
- 2024 cut-offs remain high (~80s) in many populous states like **West Bengal, Odisha, Haryana**.
  - 2) IBPS Clerk Mains Cut-Off (State-Wise, General)

Out of 100 marks (even though mains is usually out of 200 normalized to final scores).

State/UT	2023 Mains (UR)	2024-25 Mains (UR)
Andhra Pradesh	38.5	40
Assam	36.63	37.88
Bihar	38.63	41.25
Chandigarh	26.13	43.75
Chhattisgarh	36.13	39.25

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Delhi	38.25	40.75	
Gujarat	34.25	37.25	
Haryana	37.88	42.75	
Himachal Pradesh	39.13	41.88	
Jharkhand	39	39.5	
Karnataka	33.88	38.25	
Madhya Pradesh	38	41	
Maharashtra	36.38	38.5	
Odisha	39.63	42.75	
Punjab	39.25	43.5	
Rajasthan	37.38	41.75	
Tamil Nadu	36.63	41.25	
Telangana	35.63	39	
Tripura	39.25	39.88	
Uttar Pradesh	37.75	40.13	
Uttarakhand	38.38	41.38	
West Bengal	38.88	41.75	

#### **Trend Notes:**

- Mains cuts are usually lower absolute numbers (~30s-40s) because they're normalized to a total and depend on vacancies + difficulty.
- Top states still show slightly higher cut-offs (Punjab, Haryana, Odisha) compared to smaller UTs.
  - 3) Trend Summary (General Category)
  - Prelims
  - ✓ Historically, Prelims cut-offs are **high (~70–90)** in most states due to high competition and normalization.
  - ✓ Some states like Karnataka or smaller UTs can have relatively lower cut-offs.
  - Mains
  - ✓ Cut-offs in 2023 and 2024-25 mostly fall in ~35-45 range (out of normalized 100).
  - ✓ Variations happen based on state vacancies & difficulty.

#### Quick Target Score Guidance (General/UR)

Exam Stage	Safe Target (General)	
Prelims	<b>~75-85+</b> (aim above last year's cut-offs)	
Mains	~42+ (to be safe in most states)	

#### **Notes**

- ✓ Cut-offs shown are General/UR category only Other categories (OBC/SC/ST/EWS) are lower.
- ✓ Prelims cut-offs also depend on **difficulty**, **shifts**, **and normalization**.
- ✓ Exact official PDFs are published on IBPS's website each year.

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### **IBPS PO**

### IBPS PO - Prelims Cut-Off (Last 3 Years, General Category)

These are category-wise total cutoffs (Prelims is out of 100 marks).

Year	Prelims Cut-Off (General)
2024	48.50
2023	54.25
2022	49.75

#### Trend:

- Cut-offs fluctuate based on exam difficulty, number of applicants, and normalization.
- 2023 was comparatively higher than 2022/24.

### IBPS PO - Mains Cut-Off (Last 3 Years, General Category)

Mains is out of 225 marks.

Year	Mains Cut-Off (General)
2024	66.50
2023	63.00
2022	71.25

### Trend Insight:

- 2022's Mains cut-off was relatively high (~71), while 2023 eased a bit (~63).
- 2024 cut-off remained competitive at ~66.5.

#### ★ Why State-Wise Isn't Available for IBPS PO

Unlike IBPS Clerk or RRB exams, **IBPS does** *not* **officially release state-wise cut-off marks** for the PO exam. Cut-offs are provided only **category-wise at the national level** for both Prelims and Mains.

So, while for Clerk/RRB the cut-off can vary by state/UT, for PO the cut-offs are uniform across the nation within each category.

### Detailed Category-Wise Cut-Off (Recent Years)

Prelims (2024) - Out of 100 \*

110111110 (2024)	
Category	Cut-Off
UR (General)	48.50
OBC-NCL	48.50
EWS	48.50
sc	48
ST	41
Н	16
ос	35
VI	15.75
ID	15.50

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Mains (2024) - Out of 225 \*

()	
Category	Cut-Off
General	66.50
OBC-NCL	66.00
EWS	64.75
sc	54.25
ST	47.50
Н	23.50
ос	46.00
VI	37.75
ID	35.25
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### Target Score Suggestions (for General Category)

	<u> </u>
Stage	Competitive Target
Prelims	2 55 (Aim above 50 really safe)
Mains	≥ 70-75 (Above official cutoff)

Note: Scoring comfortably above the cutoff gives a buffer for interview success later.

### **Key Points to Remember**

- ✓ IBPS PO cut-offs vary yearly due to **exam difficulty, competition, and vacancies**.
- ✓ Cut-offs are category-wise at the national level (not state-wise).
- ✓ Mains scores needed to be well above the cutoff for a **strong interview performance**.

Here's the **latest & recent official data available for SBI Clerk 2025** cut-offs — **Prelims (state-wise)** and **Mains/Final (state-wise)** — based on official releases and reliable sources:

### SBI CLERK

### 1) SBI Clerk - Prelims Cut-Off (State-Wise, General)

(Out of 100 marks — latest published 2025 and previous years)

State / UT	Feb 2025 Cut-Off (General)	2024	2023	2022
Andhra Pradesh	68.75	68.75	56.50	-
Assam	60.75	60.75	65	69.25
Bihar	47.25	47.25	51	-
Chhattisgarh	29.5	29.5	62.5	72.75
Delhi	67	67	57.25	-
Gujarat	47	47	51.50	72.25
Haryana	64	64	58	-
Himachal Pradesh	68.5	68.5	64	-

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Karnataka	72.5	72.5	56	64.50
Madhya Pradesh	49.25	49.25	67.50	74.75
Maharashtra	44.75	44.75	71.75	65.5
Odisha	64.25	64.25	77	77
Punjab	60.25	60.25	68.50	80.75
Rajasthan	59.5	59.5	57.25	75
Tamil Nadu	55.50	55.50	65.50	62.25
Telangana	60	60	42.50	69
Tripura	64	64	61	74.5
Uttar Pradesh	61.75	61.75	<b>J</b> 60.50	78.75
Uttarakhand	64.75	64.75	63.50	78.75
West Bengal	61.25	61.25	80	78.5

SBI Clerk 2025 (September) – Prelims Cut-Off (State-Wise, General Category)

(Out of 100 marks — Official 2025 Prelims cut-off)

State/UT	Cut-Off (General)
Andhra Pradesh	60.75
Arunachal Pradesh	66.5
Assam	76
Bihar	74
Chhattisgarh	72.25
Delhi	78.25
Gujarat	72.5
Haryana	76.5
Himachal Pradesh	81.25
Jammu & Kashmir	81.75
Jharkhand	75.25
Karnataka	61
Kerala	74
Madhya Pradesh	81
Maharashtra	65.5
Meghalaya	67
Manipur	61.75
Odisha	75.5
Punjab	80.75
Rajasthan	77
Sikkim	77.5

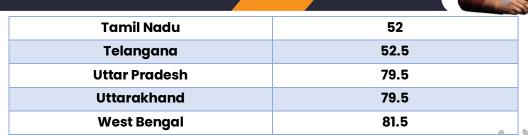
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This data shows the **official state-wise Prelims qualifying marks** for the 2025 SBI Clerk Exam. **SBI Clerk 2025(March) – Mains / Final Cut-Off (State-Wise, General Category)**(Final qualifying marks for 2025)

State/UT	Cut-Off (General)
Assam	77.50
Arunachal Pradesh	70.00
Andaman & Nicobar	71.00
Andhra Pradesh	90.25
Bihar	80.50
Chhattisgarh	75.00
Chandigarh	89.50
Delhi	87.00
Gujarat	77.00
Haryana	87.50
Himachal Pradesh	85.50
Jammu	84.00
Jharkhand	77.25
Kerala	84.25
Karnataka	83.00
Maharashtra	82.00
Madhya Pradesh	80.50
Odisha	85.25
Punjab	74.50
Rajasthan	85.00
Sikkim	71.50
Tamil Nadu	89.00
Telangana	81.25
Tripura	79.50
Uttar Pradesh	82.75
Uttarakhand	84.50
West Bengal	82.00

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These are the official final selection cut-off marks for SBI Clerk Mains 2025, category General.
Key Recent Trends (SBI Clerk 2025)

- **♦ Prelims (Sep 2025)**
- Prelims state-wise cut offs varied widely from ~29.5 (Chhattisgarh) to ~72.5 (Karnataka) for the General category.
- Higher competition states like **Himachal Pradesh**, **Andhra Pradesh**, **Delhi**, **Karnataka** saw higher cutoffs.
- Some states with fewer candidates showed lower cutoffs.
  - **# Mains (2025)**
- Mains cut-offs for General candidates are **much higher** than Prelims and vary strongly by state commonly in the **~75–90+ range**, depending on competitiveness and vacancies.
  - States like Andhra Pradesh, Tamil Nadu, Chandigarh, Delhi saw very high marks (~89-90).

    Typical Competitive Targets (General Category)

Stage	Safe Target Score (General)	
Prelims (100)	≥ 65-70 (high chance of qualifying for most states)	
Mains (200)	≥ 85-95 (aim safe above most state cut-offs)	

Targets are based on cutoff trends and difficulty levels of SBI Clerk 2025. Actual safest score may vary by state and attempt answer key.

#### **Important Notes**

- SBI Clerk selection is based on **Prelims**  $\rightarrow$  **Mains**  $\rightarrow$  **Language Proficiency Test (LPT)**.
- There is no interview phase in SBI Clerk selection.
- Cut-offs are state/UT + category wise in Prelims and Mains; higher competition states typically show higher cutoffs.
- Here's the \*\*latest 3-year cutoff trend for SBI PO Prelims and Mains for the General (UR) category based
  on official released cutoffs and reliable published data:



#### SBI PO - Prelims Cut-Off Trend (General Category)

Prelims is out of 100 marks

Year	General Cut-Off (Out of 100)		
2025	66.75		
2024	61.75		
2023	59.25		

#### Trend Summary:

✓ The Prelims cutoff has shown an **upward trend** over the last three years, from ~59.25 in 2023 to ~66.75 in 2025.

√ Higher cut-offs usually indicate tougher competition or fewer vacancies relative to applicants.

SBI PO – Mains Cut-Off Trend (General Category)

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Year	General Cut-Off (Out of 250)		
2025	87.50		
2024	87.50		
2023	70.00		

### • Trend Summary:

- ✓ The Mains cutoff was ~70 in 2023, then jumped significantly to ~87.50 in both 2024 and 2025.
- ✓ This suggests stronger competition and possibly fewer vacancies, requiring higher marks to qualify.

Trend Overview (General Category)

Stage / Year	2023	2024	2025
Prelims Cutoff (out of 100)			
Mains Cutoff (out of 250)	70.00	87.50	87.50

#### • Key Points:

- ★ Prelims cutoff has **increased steadily** year over year reflecting tougher competition or normalization trends.
- ★ Mains cutoff jumped sharply from **70 in 2023 to 87.50 in 2024 and stayed at that high level in 2025** indicating strong performance and competitive selection.
- ★ These numbers are overall qualifying marks for General category.
- Target Score Guidance (General Category)

(	3.7			
Stage	Safe Target Score			
Prelims	<b>70+ /100</b> — to be above trend and comfortably qualify.			
Mains	≥ 90 /250 — to be competitive amid high recent cutoffs.			

#### **What It Means for Aspirants**

- ✓ 2023 was a high-vacancy year, offering comparatively more selection opportunities.
- ✓ 2024 and 2025 have been low-vacancy years, making competition tougher and cut-offs potentially higher.
- ✓ **Aim for strong Prelims and Mains performance** in low-vacancy years to stay competitive due to limited seats.





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### **YOUR 4-STEP** Selection Formula a

This proven plan breaks down your preparation into four simple, must-do steps that lead you straight to banking exam success:

#### STEP 1

#### Clear Concepts & Strong Base

Understand the fundamental rules and ideas of every subject deeply. Build unshakeable conceptual clarity through structured learning.

#### STEP 2

#### **Fast and Accurate Practice**

Practice under strict time limits. Focus on getting answers right as much as getting them fast. Master the art of application

#### STEP 3

#### Checking Your **Mistakes**

Take regular practice tests and carefully analyze where you went wrong. Identify weak spots and fix them systematically through rigorous evaluation.

#### STEP 4

### Keep **Improving**

Repeat this cycle continuously, gradually moving toward tougher Mains-level questions. Achieve complete mastery

### Time Table For Beginners & Repeaters 😵



Time Block	Duration	Activity	Focus Area & Strategy
Morning	1.5 - 2 Hours	General Awareness / Current Affairs (GA/CA)	Current Affairs: Read daily news (National/Intl) and Banking updates. English Reading: Read 1 editorial or article to improve vocab and comprehension.  Note: Consistency is key.
Noon	2.5 - 3 Hours	Reasoning Ability	Logic Building: Pick one topic (e.g., Syllogism, Blood Relations, Puzzle). Practice: Solve basic level puzzles/questions. Strategy: Do not rush. Understand the 'why' behind every solution.
Afternoon	2.5 - 3 Hours	Quantitative Aptitude	Concept Learning: Pick one topic (e.g., Percentages, Ratios). First, understand the concept clearly (Learn). Practice: Solve 20-30 questions without a timer. Focus only on accuracy.

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Time Block	Duration	Activity	Focus Area & Strategy
Evening	1.5 - 2 Hours	English	English Grammar: Spend 30 mins on grammar rules or error detection.
	Hours		Apply Knowledge: Attempt a 'Topic-wise test' for the
Night	1 - 1.5 Hours	Quiz/Test & Analysis	chapters you studied today or yesterday. Review: Analyze the questions you got wrong. Systematically work on these weak areas. Plan: Decide the topics for tomorrow. Structure is vital.

Now This Intensive Study Schedule is Possible

This schedule requires between 9 to 12 hours of active daily commitment. While demanding, it is possible for full-time aspirants by using strategic scheduling and discipline:

- 1. Optimal Time Allocation (Energy Management)
- Mid-Day Focus (Noon & Afternoon): This plan places the two most scoring and practice-intensive subjects—Reasoning (2.5–3 hours) and Quants (2.5–3 hours)—in two large, consecutive blocks. This works because your energy levels are typically highest in the late morning and early afternoon, allowing you to tackle these mentally demanding subjects with maximum efficiency.
- Integrated Learning (Morning): Combining GA/CA (passive reading) with English reading (active comprehension) uses your initial study time efficiently, easing you into the long day.
- Sustained Effort (Evening & Night): English (language subject) and the final Test/Analysis require a different type of mental engagement (application and review), making them suitable for the later hours when concentration on heavy calculation/logic might wane.
- 2. The Power of Structure
- Non-Negotiable Blocks: For a plan of this length to work, each block must be treated as a firm appointment. Sticking to the time boundaries prevents subjects from bleeding into one another.
- The "Study, Break, Study" Rhythm: The time gaps between the large blocks are critical for feasibility. Use these brief periods (1-2 hours) for meals, short walks, and mental resets. This prevents burnout and maintains focus for the next session.
- 3. Immediate Feedback Loop (Night Block)
- Purpose of Analysis: The 1–1.5-hour Night block for Quiz/Test & Analysis is non-negotiable. This step closes the learning loop. Without reviewing your mistakes, the 9+ hours of study are only half as effective. This final step solidifies the day's learning and prepares the plan for the next day.
   In summary, this schedule is possible because it respects your biological energy flow (tough subjects first) and operates on the principle of maximum consistency and minimum wasted time.

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### TIME TABLE FOR WORKING ASPIRANTS



Time Block	Duration	Activity	Focus Area & Strategy
Early Morning	2 Hours	Reasoning Ability	Strategy: Core Mastery. Use your peak focus time before work fatigue sets in. Tackle high-weightage topics like Puzzles and Seating Arrangements. Goal: Zero interruption.
Office Time (Passive)	~0.5 - 1 Hour	General Awareness / Current Affairs (GA/CA)	Strategy: Earphone Learning. Utilize passive time (commute, solo work, lunch break) for audio-based learning: news podcasts, short GA videos, or reading daily PDF current affairs articles on your phone.
Evening Block	2 Hours	Quantitative Aptitude (Quants / Maths)	<b>Strategy: Skill Building.</b> Dedicate your first block of post-work free time to Quants. Focus on understanding concepts first (30-45 mins) and then practicing problems (1 hr 15 mins).
Night Study (Late)	1.5 Hours	English Language	Strategy: Language Immersion. Use this time for grammar rules, vocabulary building, and practice quizzes on error detection or Reading Comprehension. Language skills are often less taxing late at night.
Final Night Segment	0.5 Hour	Quiz / Test (Any Subject)	Strategy: Application & Review. Take a short topic-wise quiz (Prelims level) on any subject (Reasoning, Quants, or English). Review your answers immediately to reinforce learning before sleep.
Total Active Study	6-7 Hours	_	_

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### How This 6-Hour Schedule is Possible

Fitting 6 hours of focused study into a working day requires discipline and maximizing every pocket of free time. Here is the strategy that makes this timetable successful:

- 1. Maximize the "Freshness" Window (Reasoning)
- How it Works: By placing 2 hours of Reasoning (the most logic-intensive subject) in the early morning,
  you utilize your highest mental clarity before your workday drains your energy. This ensures high
  efficiency and better retention.
- The Sacrifice: This requires a non-negotiable early bedtime and waking up significantly earlier than usual.
- 2. Convert Passive Time into GA/CA Time
- **How it Works:** GA/CA is covered using **passive learning methods**—you don't need a desk or a pen. Use earphones during your commute, while eating lunch, or during any routine work task that doesn't require deep concentration.
- **The Key:** Download audio materials, news summaries, or monthly GA PDFs *before* the workday starts so they are ready for passive consumption.
- 3. Dedicated High-Focus Evening Block (Quants)
- **How it Works:** This is your second main study block. The first two hours after arriving home (or after dinner/a short break) are dedicated entirely to Quants. This subject requires heavy computation, making a 2-hour focused block essential.
- The Rule: Treat this time like a second shift—no phone, no TV, just the desk.
- 4. End the Day with Lighter Topics (English & Quiz)
- How it Works: English and short quizzes are excellent choices for the final hours of the night because:
- English: Language learning often works well just before sleep, as the brain continues to process new vocabulary.

**Quiz/Analysis:** The 30-minute quiz serves as a powerful **closing mechanism**. It applies what you learned and gives you a sense of accomplishment, leading to better sleep and motivation for the next day.





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### PREPARATION DASHBOARD

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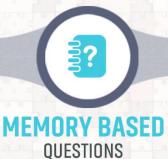
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