# VI. CREDIT HISTORY:

- (i) The candidate applying shall ensure that, they maintain a healthy Credit history at the time of joining of participating banks. The minimum credit score will be as per the policy of Participating Banks, amended from time to time.
- (ii) Those candidates whose CIBIL status has not been updated before the date of joining, have to either get the CIBIL status updated or produce the NOCs from lender to the effect that there is no outstanding with respect to the accounts adversely reflected in the CIBIL, failing which the letter of offer may be withdrawn / cancelled. The final discretion in this regard remains with the allotted Bank.

NOTE: Candidates with no bank account shall not be required to produce the CIBIL status. CIBIL Score requirement is not a pre-condition to apply.

# C. APPLICATION FEES & INTIMATION CHARGES

Application Fees/ Intimation Charges [Payable from 01.08.2024 to 21.08.2024 (Only online payment), both dates inclusive] shall be as follows:

- Rs. 175/- (inclusive of GST) for SC/ST/PwBD candidates.
- Rs. 850 /- (inclusive of GST) for all others.

Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate

#### D. STRUCTURE OF EXAMINATION

- I. The structure of the Examinations which will be conducted online are as follows:
- a. Preliminary Examination

For the post of Law Officer and Rajbhasha Adhikari

Sr.	Name of Tests	No. of	Maximu	Medium of	Duration
No		Question	m Marks	Exam	
•		S			
1	English Language	50	25	English	40 minutes
2	Reasoning	50	50	English and Hindi	40 minutes
3	General Awareness with Special Reference to Banking Industry	50	50	English and Hindi	40 minutes
	Total	150	125		2 Hours

For the Post of IT Officer, Agriculture Field Officer, HR/Personnel Officer and Marketing Officer

Sr.	Name of Tests	No. of	Maximum	Medium of	Duration
No.		Questions	Marks	Exam	
1	English Language	50	25	English	40 minutes
2	Reasoning	50	50	English and	40 minutes
				Hindi	
3	Quantitative Aptitude	50	50	English and	40 minutes
				Hindi	
	Total	150	125		2 Hours

Candidates have to qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for Online Main Examination.

# b. Main Examination

For the Post of Law Officer, IT Officer, Agriculture Field Officer, HR/Personnel Officer and Marketing Officer

Name of the Test	No. of Questions	Maximum Marks	Medium of Exam	Duration
Professional Knowledge	60	60	English & Hindi	45 minutes

# For the Post of Rajbhasha Adhikari

Name of the Test	No. of	Maximum	Medium of	Duration
	Questions	Marks	Exam	
Professional Knowledge	45		English & Hindi	30
(Objective)		60		minutes
Professional Knowledge	2		English & Hindi	30
(Descriptive)				minutes

Any change in the structure of the examination will be intimated through authorised IBPS website <a href="www.ibps.in">www.ibps.in</a>. Other detailed information regarding the examination will be given in an <a href="Information Handout">Information Handout</a>, which will be made available for the candidates to download along with the call letters from the authorised IBPS website www.ibps.in