



**Customer Service
Associates**
(Clerical Cadre Posts)
Preliminary Examination

By
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UPKAR PRAKASHAN, AGRA



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General Information

The online examination (Preliminary and Main) for the upcoming Common Recruitment Process for Recruitment and Selection of Personnel for Customer Service Associate (CSA) Post in the participating Public Sector Banks.

Any eligible candidate, who aspires to join any of the Participating Banks listed below as a Customer Service Associate or in a similar post in that cadre, is required to register for the Common Recruitment Process (CRP CSA). The examination will be two tier *i.e.* the online examination will be held in two phases, Online Preliminary and Main. Candidates who will qualify in online preliminary examination will have to appear for Online Main Examination. **Depending on the vacancies to be filled in during the next financial year based on the business needs of the Participating Banks and as reported to IBPS, candidates shortlisted will be provisionally allotted to one of the Participating Banks based on merit-cum-preference, keeping in view the spirit of Govt. Guidelines on reservation policy, administrative convenience, etc.**

This system of Common Recruitment Process—Online Preliminary and Online Main Examination and provisional allotment for recruitment of Customer Service Associates (Clerical cadre posts) in Participating Banks has the approval of the appropriate authorities.

IBPS, an autonomous body, has received a mandate from the banks mentioned below, to conduct the recruitment process as mentioned above, once a year. IBPS will make arrangements for conducting Online Preliminary Examination, declare result of Online Preliminary Examination and inform the shortlisted candidates about the online Main examination. Prospective candidates will have to apply to IBPS website **www.ibps.in** after carefully reading the notification regarding the process of examinations and provisional allotment, eligibility criteria, online registration processes, payment of prescribed application fee/intimation charges, pattern of examination, issuance of call letters etc. and ensure that they fulfil the stipulated criteria and follow the prescribed processes.

PARTICIPATING BANKS

Bank of Baroda	Indian Overseas Bank
Bank of India	Punjab National Bank
Bank of Maharashtra	Punjab & Sind Bank
Canara Bank	Union Bank of India
Central Bank of India	UCO Bank
Indian Bank	

Candidates are advised to regularly keep in touch with the authorised IBPS website *www.ibps.in* for details and updates.

Since, recruitment in clerical cadre in Public Sector Banks is done on State/UT-wise basis, candidates can apply for vacancies in any one State/UT only. Consequently, a candidate would be required to appear for Online Examination in any one of the centres in that particular State/UT. However, depending upon the response, administrative feasibility etc. candidates may be allotted to a centre of examination outside the chosen State/UT for which vacancies he/she is applying. Please note **this reallocation is only for the conduct of examination and the candidate will be considered for vacancies in the State/UT applied for, as aforesaid.**

● ELIGIBILITY CRITERIA

Candidates, intending to apply for CRP CSA should ensure that they fulfil the minimum eligibility criteria specified by IBPS before applying for the Common Recruitment Process (CRP).

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications etc. as indicated in the online application form at the time of joining and any subsequent stage of the recruitment process as required by IBPS/Participating Banks. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for CRP/ appearing for and being shortlisted in the Online Examination (Preliminary and Main) and/ or in subsequent processes does not imply that a candidate will necessarily be offered employment in any of the Participating Banks. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

● AGE

Minimum : 20 Years; Maximum : 28 Years.

Relaxation of Upper Age Limit :

Sr. No.	Category	Age relaxation
1.	Scheduled Caste/Scheduled Tribe	5 years
2.	Other Backward Classes (Non-Creamy Layer)	3 years
3.	Persons with Benchmark Disabilities as defined under 'The Right of Persons with Disabilities Act, 2016'	10 years
4.	Ex-Servicemen/Disabled Ex-Servicemen	Actual period of service rendered in the defence forces + 3 years (8 years for Disabled Ex-Servicemen belonging to SC/ST) subject to a maximum age limit of 50 years.
5.	Widows, Divorced women and women legally separated from their husbands who have not remarried.	Age concessions upto the age of 35 years for General/EWS, 38 years for BC and 40 years for SC/ST candidates

Note :

- (i) **The relaxation in upper age limit to SC/ST/OBC (Non-creamy Layer) candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in Point No. (3) to II (5).**
- (ii) **The maximum age limit specified is applicable to General Category candidates and Economically Weaker (EWS) Category candidates.**
- (iii) **Candidates seeking age relaxation will be required to submit necessary certificate(s) in original/copies at the time of joining and at any subsequent stage of the recruitment process as required by IBPS/ Participating Bank(s).**
- (iv) **The following rules applicable to Ex-Servicemen re-employed under the Central government would apply to Ex-Servicemen candidates appearing for the examination :**
 - (i) **Ex-Servicemen candidates who have already secured employment under the Central Government in Group 'C' & 'D' will be permitted the benefit of age relaxation as prescribed for Ex-Servicemen for securing another employment in a higher grade or cadre in Group 'C'/'D' under the Central**

Government. However, such candidates will not be eligible for the benefit of reservation on the second occasion for Ex-Servicemen in Central Government jobs.

- (ii) An ex-Servicemen who has once joined a Government job on civil side after availing of the benefits given to him/her as an Ex-Servicemen for his/her re-employment, his/her Ex-Servicemen status will be governed in terms of OM No. 36034/1/2014-Estt. (Res.) dated 14.08.2014 of Government of India, Ministry of Personnel, Public Grievances and Pensions, as amended from time to time.
- (iii) Candidates who are still in the Armed Forces and desirous of applying under Ex-Servicemen category whose date of completion of specific period of engagement (SPE) is completed one year from the last date for receipt of online application are eligible to apply.

● EDUCATIONAL QUALIFICATIONS

A Degree (Graduation) in any discipline from a University recognized by the Govt. of India or any equivalent qualification recognized as such by the Central Government.

The candidate must possess valid Mark-sheet / Degree Certificate that he/ she is a graduate on the day he / she registers and indicate the percentage of marks obtained in Graduation while registering online.

Computer Literacy : Operating and working knowledge in computer systems is mandatory *i.e.*, candidates should have Certificate/Diploma/Degree in computer operations/Language/should have studied Computer/Information Technology as one of the subjects in the High School/College/ Institute.

Proficiency in the Official Language of the State/UT (candidates should know how to read/ write and speak the Official Language of the State/UT) for which vacancies a candidate wishes to apply is preferable.

Ex-Servicemen who do not possess the above civil examination qualifications should be matriculate Ex-Servicemen who have obtained the Army Special Certificate of Education or corresponding certificate in the Navy or Air Force after having completed not less than 15 years of service in the Armed Forces of the Union as on stipulated date. Such certificates should be dated on or before stipulated date.

Note :

- (1) All the educational qualifications mentioned should be from a recognized University / Institution/Board recognized by Govt. of India/approved by Govt. Regulatory Bodies and the result should have been declared on or before stipulated date.
- (2) **Proper document from Board/University for having declared the result on or before stipulated date has to be submitted at the time of joining.** The date of passing the eligibility examination will be the date of appearing on the mark-sheet/ Provisional certificate issued by University/Institute. In case the result of a particular examination is posted on the website of the University/Institute and web based certificate is issued then proper document/certificate **in original** issued and signed by the appropriate authority of the University/Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- (3) Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage and indicate the same in online application. The candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- (4) **Calculation of Percentage :** The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/year(s) by aggregate maximum marks in all the subjects irrespective of honours / optional/additional optional subject, if any multiplied by 100. This will be applicable for those Universities also where Class/Grade is decided on basis of Honours marks only.

The fraction of percentage so arrived will be ignored *i.e.*, 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

● **CRP ONLINE EXAMINATION**

a. Preliminary Examination (Objective Test) :

Sr. No.	Name of Tests	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
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

Candidates have to qualify in each of the three tests by securing 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 (Objective Test) :

Sr. No.	Name of Tests (Not by Sequence)	No. of Questions	Maximum Marks	Time allotted for each test (Separately timed)
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

The above tests except the English Language will be available bilingually, *i.e.*, English and Hindi.

IBPS reserves the right to modify the structure of the examination which will be intimated through official website www.ibps.in. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the call letters from the authorised IBPS website www.ibps.in.

Please note that candidates will not be permitted to appear for the Online Preliminary as well as Online Main Examination without the following documents :

- (1) Valid Call Letter for the respective date and session of Examination. Those candidates who are called for main Exam will also be required to bring authenticated/stamped call letter of Online Preliminary Exam (along with authenticated/stamped copy of the ID proof).
- (2) Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/application form, and
- (3) Candidates reporting late *i.e.*, after the reporting time specified on the call letter for Examination will not be permitted to take the examination.
- (4) Though the duration of the online Pre examination is 1 hour and candidates may be required to be at the venue for about 2 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.
- (5) For the Online Main Examination though the duration of the examination is 125 minutes, candidates may be required to be at the venue for about 3 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

● **PENALTY FOR WRONG ANSWERS (APPLICABLE TO BOTH PRE & MAIN EXAM.)**

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one-fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, *i.e.*, no answer is marked by the candidate, there will be no penalty for that question.

● **CUT-OFF SCORE (Online Main Examination)**

Each candidate will be required to obtain a minimum score in each test of Online Main Examination and also a minimum total score to be considered for further process. Depending on number of the State/UT-wise vacancies available, cut-offs will be decided and candidates will be considered for provisional allotment. Prior to the completion of provisional allotment process, scores obtained in the Online Main Examination will not be shared with the candidates.

Decision of IBPS in shortlisting and provisional allotment shall be final.

**MARKS OBTAINED IN THE ONLINE MAIN EXAMINATION ONLY WILL BE
CONSIDERED FOR FINAL MERIT LISTING.**

● **SCORES OBTAINED IN THE ONLINE EXAMINATION**

The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equipercentile method.

Scores up to 2 decimal points shall be taken for the purpose of calculations.

● **LOCAL LANGUAGE PROFICIENCY TEST (LLPT)**

The candidates applying for vacancies of a particular State/UT, should be proficient in (reading, writing, speaking and understanding) the specified / opted local language of that State/UT (mentioned in the list provided for each State/UT as per Annexure III).

Candidate has to opt for ONE language at the time of online application for local language test from the list provided for each State/UT as per Annexure III.

Candidates who produce 10th standard or above mark sheet/certificate evidencing having studied the specified/opted local language will not be required to undergo the language test.

The test will be conducted after qualifying the Online Main examination/Provisional Allotment but before joining the Bank.

The test for knowledge of specified/opted local language will be conducted as a part of selection process by an independent body or by the Bank and will be marks based and qualifying in nature.

Candidates who fail to qualify this test will not be offered appointment and will be disqualified from the process.

● **PROVISIONAL ALLOTMENT**

The total marks allotted for Main Examination are 200. Marks will be converted out of 100 for Provisional allotment. A candidate should qualify in the Online Main Examination and be sufficiently high in the merit to be considered for subsequent provisional allotment process, details of which will be made available subsequently on IBPS website.

While reporting for the Joining, the candidate should produce valid prescribed documents in addition to the documents requested by the participating bank to which candidate is provisionally allotted.

In the absence of documents candidature of the candidates shall be cancelled. No documents/certificates shall be submitted separately to IBPS/ Nodal Bank/Participating banks during the selection process. All the documents/ certificates stated below must be submitted to the allottee bank as per their directions.
