Pariksha Saathi — Descriptive, interview and physical tests Notes

6 topics • 17 lessons • updated 28 October 2026

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The Descriptive, interview and physical tests topics in the syllabus of: IBPS PO, SSC MTS, SBI PO, SBI Clerk. Each topic ends with a link to its free practice questions; full mock tests are free in the Pariksha Saathi app and on the website.

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Descriptive English

Descriptive English (Mains) — What to Expect

Both SBI PO and IBPS PO include a timed, computer-typed Descriptive English paper in Mains, though the exact tasks differ slightly. SBI PO's paper ('Descriptive Communication Skills', 30 marks, 30 minutes) draws from five task types: email writing (clear subject line, appropriate greeting/closing, concise professional paragraphs), situation analysis (identify the problem and stakeholders, separate facts from assumptions, recommend a justified action), report writing (state purpose and scope, organise findings, use headings, separate observations from recommendations), précis writing (identify the central argument, retain essential ideas, cut repetition, use your own words within the given length), and general writing accuracy (grammar, spelling, punctuation, coherence). IBPS PO's paper ('Essay and Comprehension', 25 marks, 30 minutes) instead asks for an essay (interpret the prompt, take a clear position, structure introduction/body/conclusion, develop one point per paragraph) and comprehension-based answers (read the passage, distinguish facts from inferences, answer in your own words without unsupported additions). Both are typed responses in English within a fixed word limit and time - practising typing speed and accuracy matters as much as the writing itself.

Examples

- For an SBI PO email task, a clear subject line like 'Complaint Regarding Delayed Loan Disbursement' immediately tells the reader the purpose, before they read a single sentence of the body.
- For an IBPS PO essay, deciding your position in the first two sentences (rather than writing generally around the topic before committing to a view) gives the rest of your answer a clear structure to build on.
- For précis writing, if the original passage is 200 words, mechanically copying its structure but shortening sentences is not a précis - a real précis restates the central argument in your own words at the required length.

> **Quick revision:** SBI PO Mains: email, situation analysis, report, précis (30 marks/30 min). IBPS PO Mains: essay and comprehension (25 marks/30 min). Both are typed, timed, and reward a clear structure over impressive vocabulary.

The Essay: Choosing a Topic, Structure and Indian Examples

Where the essay appears: In the IBPS CRP PO/MT-XVI notification (vacancies of 2027-28), the descriptive paper of the Main Examination has 2 questions, essay and comprehension, for 25 marks in 30 minutes, answered in English. The notice says the paper may be broadly based on economic and social issues, emerging trends in banking and

technology, current events and ethics, and that it may be evaluated by an automated scoring mechanism for writing-proficiency features. The SBI PO 2026-27 notification sets no essay: its descriptive test asks for an email, a situation analysis and a report or précis. Patterns can change from one cycle to the next, so check the current notification and the exam page on parikshasaathi.com before deciding what to practise. The core skill of the essay, a clear position backed by reasons and examples, carries over to every descriptive task.

Choosing and reading the topic: When you are given a choice, spend the first minute choosing, not typing. Pick the topic on which you can quickly name three distinct points and at least two concrete examples, not the one that sounds most impressive. Then read the wording closely. A topic such as 'Digital payments: boon or bane?' asks you to weigh both sides and reach a verdict; 'The role of banks in financial inclusion' asks you to explain and assess; 'Should cash be phased out?' asks for a clear yes or no with reasons. Fix the key words in your mind and answer that exact question. An essay that is fluent but drifts away from the prompt is one of the commonest ways good writers lose marks.

A structure that works in 30 minutes: Use three parts. The introduction, two or three sentences, gives the context and states your position (the thesis), so the reader knows where you are going. The body has two to four paragraphs, each on one idea: open with a topic sentence that makes the point, explain it, support it with an example and link it back to the question. One of these paragraphs should take up the strongest objection to your view and answer it, because a balanced essay reads as mature judgement. The conclusion, two or three sentences, restates the position in fresh words and offers a way forward; it never brings in a new argument. Leave a blank line between paragraphs so the structure is visible on screen.

Building arguments: A good argument moves from a claim to a reason to evidence. 'Digital payments help small businesses' is a claim; 'because every payment leaves a record' is the reason; 'a vegetable seller who accepts QR-code payments builds a transaction history that a bank can use to judge a loan application' is the evidence. Sort your points in your head under headings such as economic, social, technological and ethical, or people, institutions and government, so that the body looks at the topic from more than one side without repeating itself.

Indian examples you can rely on: Examples make an essay concrete, but only if they are correct. Use well-established ones: the nationalisation of 14 banks in 1969, which carried branches into rural India; the Pradhan Mantri Jan Dhan Yojana of 2014, which opened basic bank accounts for the unbanked; the Unified Payments Interface (UPI), launched in 2016 by the National Payments Corporation of India; the self-help group movement and Kerala's Kudumbashree mission (1998); Amul and the cooperative dairy model of Anand in Gujarat; the right to education under Article 21A. Never invent a statistic. If you are not sure of a figure, write 'a large share of' or 'millions of' instead; a wrong number damages your credibility more than a missing one.

Word limit and time: The patterns we have verified for these two papers give no word limit; when a question sets one, stay close to it, since an answer far below looks thin and one far above eats the time you need for the next question. Divide your time before you start. With two questions in 30 minutes, as in the IBPS PO/MT-XVI paper, about 15 to 17 minutes for the essay is reasonable: 2 to 3 minutes to choose and outline, 11 to 12 to type, and the last 2 to read it over. Know your typing speed in advance: at 25 words a minute, a 250-word essay needs 10 minutes of typing alone, before any thinking.

Examples

- IBPS CRP PO/MT-XVI (vacancies of 2027-28): descriptive paper of 2 questions, essay and comprehension, 25 marks, 30 minutes, in English; the notice says it may be evaluated by an automated scoring mechanism.
- SBI PO 2026-27 sets no essay: its descriptive test is an email, a situation analysis and a report or précis. Check the current notification before you practise.
- Choose the topic on which you can name three points and two examples within a minute, not the one that sounds grandest.
- Read the instruction in the prompt: 'boon or bane' wants both sides and a verdict; 'should' wants a clear yes or no with reasons; 'the role of' wants explanation and assessment.
- Introduction: context and thesis in two or three sentences. Body: one idea per paragraph (point, explanation, example, link). Conclusion: position restated with a way forward, no new argument.

- Give one body paragraph to the strongest objection to your view and answer it; a balanced essay reads as mature judgement.
- Safe Indian examples: bank nationalisation 1969 (14 banks); Jan Dhan Yojana 2014; UPI 2016 (NPCI); Kudumbashree, Kerala, 1998; Amul, Anand; Article 21A, right to education.
- Never invent a statistic: write 'millions of' or 'a large share of' when you are unsure of a figure.
- Two questions in 30 minutes: about 2-3 minutes to outline the essay, 11-12 to type, 2 to review; at 25 words a minute, 250 words take 10 minutes of typing.

> **Quick revision:** IBPS PO/MT-XVI: essay and comprehension, 2 questions, 25 marks, 30 min, English, possibly machine-scored; SBI PO 2026-27 sets no essay; pick the topic you can back with 3 points and 2 examples; introduction with thesis, one idea per body paragraph, answer an objection, conclusion with a way forward; use certain Indian examples (1969 nationalisation, Jan Dhan 2014, UPI 2016); never invent figures; plan time before typing.

Formal and Informal Letters and Emails: Format, Tone and Common Types

Why letters still matter: Neither of the two current patterns we have verified names a letter. The SBI PO 2026-27 descriptive test has an email question (one out of two, 10 marks), and the IBPS CRP PO/MT-XVI paper asks for an essay and a comprehension. But descriptive patterns can change from cycle to cycle, letters are a standard descriptive task in many exams, and the formal letter is the parent of the official email, so learn the format once and adapt it. Check the current notification and the exam page on parikshasaathi.com for the tasks set this year.

The formal letter format: Indian exam guides teach the block format, with every line starting at the left margin. In order come the sender's address (in an exam, a placeholder such as 'ABC Nagar, Patna', never your real name or roll number); the date ('15 July 20XX'); the receiver's designation and address ('The Branch Manager, XYZ Bank, Main Road, Patna'); the subject line ('Subject: Request for a new cheque book'), with a reference line if you are replying to an earlier letter; the salutation ('Sir/Madam,' or 'Dear Sir/Madam,'); the body; the complimentary close ('Yours faithfully,'); and the signature block with a placeholder name ('ABC'). Many Indian students write 'To' above the receiver's address and 'Thanking you' before the close; both are common in Indian practice, so choose one form and use it consistently.

Writing the body: Keep the body to three short paragraphs. The first states the purpose in one or two sentences ('I am writing to bring to your notice ...'). The second gives the facts the reader needs in order to act: dates, the amount, a masked account number ('account ending 4321') and what you have already done. The third says exactly what you want and by when, and thanks the reader. The tone is polite, direct and impersonal: no contractions ('I am', not 'I'm'), no slang, no emotional exaggeration and no threats, even in a complaint.

Closing rules that trip students: When the salutation is impersonal ('Sir/Madam'), close with 'Yours faithfully'; when you address the reader by name ('Dear Mr Sharma'), close with 'Yours sincerely'. Only the first word of the close takes a capital letter, and the close ends with a comma. The subject line is short and specific: 'Complaint regarding failed ATM transaction' tells the reader far more than 'Complaint'.

The informal letter: Written to a friend or relative, it has the sender's address and the date at the top, then a warm salutation ('Dear Rohan,'), with no receiver's address and no subject line. The body is conversational: it opens with a greeting or a reference to the last letter, deals with the main point and ends with good wishes. Close with 'Yours lovingly', 'Your loving sister' or 'With love', followed by the name. Contractions and a personal tone are fine here, but grammar and spelling still count.

Common types: Complaint letters go to a bank manager about a wrong debit, a failed ATM withdrawal or poor service, or to a municipal officer about garbage or streetlights. Request letters ask for a new cheque book, an address or KYC update, the terms of a loan or an account statement. Letters to the editor raise a public issue such as road safety or online fraud; they begin 'Sir,' and often open with 'Through the columns of your esteemed newspaper, I wish to draw the attention of the authorities to ...'. A letter to a bank manager may also be written for an organisation, for example a village panchayat asking for a financial literacy camp. Informal letters usually give advice: to a younger brother on using digital payments safely, or to a friend on preparing for an exam.

From letter to email: An official email keeps the letter's logic but drops the postal addresses and the date, since the email system shows the sender and the date. It has the To line, a specific subject line, a salutation ('Dear Sir/Madam,' or 'Dear Ms Rao,'), short paragraphs with the purpose first, a clear request, and a close ('Regards,' or 'Yours sincerely,') with the name and, for a bank employee, the designation and branch. Keep it shorter than a letter: the reader should know what you want after the first two lines.

Examples

- Formal letter in block format, in order: sender's address, date, receiver's address, subject, salutation, body, 'Yours faithfully,', signature and name.
- Sample subject line: 'Subject: Complaint regarding failed ATM transaction on 15 July 20XX'.
- 'Sir/Madam' or 'Dear Sir/Madam' pairs with 'Yours faithfully'; 'Dear Mr Sharma' pairs with 'Yours sincerely'.
- Never write your real name, roll number or full account number in an answer: use placeholders such as ABC and XYZ, and 'account ending 4321'.
- Body plan: purpose first; facts second (dates, amount, steps already taken); request and thanks third.
- A letter to the editor opens 'Sir,' and often 'Through the columns of your esteemed newspaper, I wish to draw the attention of the authorities to ...'.
- Informal letter: sender's address and date, 'Dear Rohan,', no receiver's address or subject line, close 'Yours lovingly,' and the name.
- SBI PO 2026-27 sets an email (one out of two, 10 marks), not a letter: To line, subject, salutation, short paragraphs, a clear request, 'Regards,' and the name.
- Formal tone: no contractions, slang, emotional exaggeration or threats, even in a complaint.

> **Quick revision:** Formal letter in block format: sender's address, date, receiver's address, subject, salutation, three-paragraph body, Yours faithfully, name; Sir/Madam pairs with faithfully, a named reader with sincerely; placeholders, never your real identity; informal letter has no subject line or receiver's address; common types: complaint, request, to the editor, to a bank manager; SBI PO 2026-27 sets an email, not a letter.

Précis, Report Writing and Situation Analysis: Writing Clear, Correct English

The other tasks: In the SBI PO 2026-27 notification, the descriptive test has three questions of 10 marks each: email writing (one out of two), situation analysis writing (one out of two), and report writing or précis writing (any one out of two), all to be answered in English. The IBPS CRP PO/MT-XVI paper pairs the essay with a comprehension. Every task tests the same core skill, saying exactly what is needed in plain, correct English, but each has its own shape.

Précis: A précis is a shortened version of a passage that keeps its central idea and main points, in your own words. Read the passage twice, find the one idea that holds it together and note the supporting points; then drop examples, repetition, quotations and figures of speech. Write in the third person and in reported speech, keep the author's order of ideas, and add nothing of your own: no opinion and no new fact. The traditional rule of thumb is about one-third of the original length, but a word count given in the question always overrides it. Add a short title if one is asked for.

Report writing: A report records facts for a reader who was not there. A useful outline is a title; an introduction saying what happened, when, where and why the report is being written; the findings, in logical or time order; and a conclusion or recommendations. Write in the past tense and in an impersonal style ('A financial literacy camp was held at ...'), and keep observations separate from recommendations. A report on a village financial literacy camp, for example, would give the date and place, who conducted it, what was explained (savings accounts, keeping ATM PINs and OTPs secret, small loans), how people responded and what to improve next time.

Situation analysis and comprehension: In a situation analysis, state the problem in one sentence, name the people affected, set out the options briefly, then choose one and justify it as a responsible bank officer would. In a comprehension answer, answer only from the passage, in your own words, and keep its facts separate from your own inferences.

Paragraph flow and linking words: Each paragraph opens with a topic sentence, and every other sentence supports it. Linking words show the reader how ideas connect: addition (moreover, in addition, furthermore), contrast (however, on the other hand, nevertheless), cause and effect (therefore, as a result, consequently), example (for instance, such as), sequence (first, then, finally) and conclusion (in short, to sum up). Use them where the logic needs them, not at the start of every sentence. 'However' at the start of a sentence, when it means 'but', takes a comma after it ('However, the branch was closed'), and two complete sentences cannot be joined by a comma alone.

Errors evaluators notice: Subject-verb agreement ('The number of customers has risen'; 'One of the branches is closed'). Articles ('an honest officer', 'a university', 'an MBA'). Wrong or extra prepositions ('discuss the issue', not 'discuss about'; 'comprises three parts', not 'comprises of'; 'return', not 'return back'). Office Indianisms that are not standard English ('do the needful', 'revert back', 'I am having two accounts'). Commonly misspelt words: receive, separate, necessary, occurrence, accommodate, committee, guarantee, government, environment, beneficiary. Pairs that get mixed up: its and it's, their and there, affect and effect, loose and lose. Choose British or American spelling and stay with it.

Simple beats ornate: Long words and borrowed flourishes do not earn marks; clarity does. Compare 'In the contemporary epoch, the phenomenon of digitalisation has metamorphosed the financial landscape' with 'Digital payments have changed the way Indians bank.' The second is shorter, exact and impossible to misread. Prefer sentences of 15 to 20 words, the active voice and the plain word (use, not utilise; help, not facilitate). The IBPS PO/MT-XVI notice says its paper may be scored by an automated mechanism for writing-proficiency features, one more reason to write correct, well-organised English rather than decorated English.

Examples

- SBI PO 2026-27 descriptive test: three 10-mark questions in English: email (one out of two), situation analysis (one out of two), report or précis (any one out of two).
- Précis: central idea and main points in your own words, third person, reported speech, the author's order, no opinion; about one-third of the original unless the question gives a word count.
- Report outline: title; introduction (what, when, where, why); findings; conclusion or recommendations. Past tense, impersonal style.
- Situation analysis: the problem in one sentence, the people affected, the options, and one choice justified as a responsible officer would.
- Linking words: moreover (addition), however (contrast), therefore (result), for instance (example), finally (sequence), to sum up (conclusion).
- Correct forms: 'The number of customers has risen'; 'One of the branches is closed'; 'discuss the issue'; 'comprises three parts'; 'an MBA'.
- Avoid office Indianisms: 'do the needful', 'revert back', 'I am having two accounts'.
- Spell them right: receive, separate, necessary, occurrence, accommodate, committee, guarantee, beneficiary.
- Plain beats ornate: 'Digital payments have changed the way Indians bank' beats 'the phenomenon of digitalisation has metamorphosed the financial landscape'.

> **Quick revision:** SBI PO 2026-27: email, situation analysis, report or précis, 10 marks each, in English; précis = central idea in own words, third person, about one-third unless told otherwise; report = title, introduction, findings, recommendations, past tense; topic sentence plus linking words; watch agreement, articles, prepositions, Indianisms, spellings; short active sentences of 15-20 words beat ornate prose.

Practising for the Descriptive Paper: Weekly Plan, Typing and Worked Outlines

Why it needs its own practice: The descriptive paper is part of a long Main examination. In the SBI PO 2026-27 notification, the 30-mark, 30-minute descriptive test is held immediately after the 180-minute objective test, and a minimum qualifying score is needed in it separately; the Main marks out of 230 (objective plus descriptive) are then normalised to 75 for the final merit. In the IBPS CRP PO/MT-XVI notification, the 25-mark, 30-minute descriptive paper is part of a Main Examination of 3 hours 10 minutes, and the notice does not say how its marks are combined

with the 200 objective marks. Either way, a tired candidate who has never typed an answer against the clock loses easy marks, so practise it every week from the start, not after the Preliminary result.

A weekly plan: About 30 to 45 minutes a day are enough. Monday: read two editorials and note one argument, one example and five useful phrases. Tuesday: a timed essay or situation analysis. Wednesday: a letter or an email. Thursday: a précis or a report. Friday: a comprehension, or the task you scored worst on. Saturday: a full mock in the exact pattern of your target exam, typed and timed. Sunday: review, rewrite one answer and update an error log of the mistakes you keep making. Over the weeks, build a notebook of examples under five themes (banking and finance, technology, social issues, environment, ethics) so that you never begin an answer empty-handed.

Typing on screen: The answers are typed on the computer, so practise typing, not handwriting. Use a plain text editor with spell-check and autocorrect switched off, since you cannot count on either in the exam. Measure your speed: at 20 words a minute a 200-word answer needs 10 minutes of typing; at 30 words a minute, about 7. Type with both hands, use the Shift key rather than Caps Lock for capitals, and leave a blank line between paragraphs. Read the on-screen instructions at the start to see how the answer box works and whether a word counter is shown.

Editing within the time: Split the time before you begin. With three questions in 30 minutes, as in the SBI PO 2026-27 test, each gets about 10 minutes; with two, as in the IBPS PO/MT-XVI paper, the essay can take a little more than half. Inside each answer, spend a short time planning, most of it typing and the last minute or two reading. Read once for meaning and once for errors: the subject line, the match between salutation and close, verb agreement, articles, the spelling of key words and any number you quoted. Do not leave one answer unfinished to polish another; a complete, plain answer usually scores more than a brilliant half.

How evaluators read: Imagine an evaluator, human or machine, going through many answers quickly and asking in turn: does this answer the question asked; is the structure clear, with an opening, visible paragraphs and a close; are the points backed by reasons and examples; is the English correct; and, for a letter or email, is the format right? A memorised essay pasted onto a different question scores poorly however polished it is, so adapt prepared material to the exact wording.

A worked essay outline: Topic, 'Digital payments in India: progress and challenges'. Introduction: UPI, launched in 2016 by the National Payments Corporation of India, has made instant small payments normal; thesis, the gains in convenience and inclusion are real, but fraud and the digital divide must be tackled. Body 1: convenience and records; a vegetable seller with a QR code builds a payment history a bank can use. Body 2: inclusion; Jan Dhan accounts (2014), Aadhaar and mobile phones together let government benefits reach bank accounts directly. Body 3: challenges; phishing and OTP fraud, and older or rural users who are less confident online. Body 4: the way forward; financial literacy camps, prompt grievance redressal by banks and safe-use habits. Conclusion: digital payments should grow with trust and safety, so that no customer is left behind.

A worked letter outline: A complaint to a branch manager about a failed ATM withdrawal. Sender's address: 'ABC Nagar, Patna'. Date: '15 July 20XX'. Receiver: 'The Branch Manager, XYZ Bank, Main Road, Patna'. Subject: 'Complaint regarding amount debited in a failed ATM transaction'. Salutation: 'Sir/Madam,'. Paragraph 1: the purpose. Paragraph 2: the facts, that is the date, the ATM's location, the amount, 'account ending 4321', and that no cash came out. Paragraph 3: a request to credit the amount back, with thanks. Close: 'Yours faithfully,' and 'ABC'. As an email for the SBI PO 2026-27 pattern, drop the postal addresses and the date, add a To line, keep the subject line and close with 'Regards,' and the name.

Examples

- SBI PO 2026-27: a 30-mark, 30-minute descriptive test held right after the 180-minute objective test; it needs its own minimum qualifying score.
- SBI PO 2026-27 final merit: Main marks out of 230 (objective plus descriptive) are normalised to 75, and group exercise plus interview marks (out of 50) to 25.
- IBPS CRP PO/MT-XVI: a 25-mark, 30-minute descriptive paper within a Main Examination of 3 hours 10 minutes; the notice does not say how its marks combine with the 200 objective marks.
- Weekly plan: editorial notes, an essay, a letter or email, a précis or report, a comprehension, a full timed mock, then a review day with an error log.

- Practise typing with spell-check and autocorrect off; at 20 words a minute a 200-word answer takes 10 minutes of typing.
- Three questions in 30 minutes means about 10 minutes each; within each, plan briefly, type, and keep the last minute or two for reading.
- Final-read checklist: subject line, salutation matched with close, verb agreement, articles, spelling of key words, any numbers quoted.
- Essay outline: UPI (2016, NPCI) and Jan Dhan (2014) for progress; phishing, OTP fraud and the digital divide for challenges; literacy camps and grievance redressal for the way forward.
- Letter outline: ABC Nagar address, date, The Branch Manager, XYZ Bank, a subject on the failed ATM debit, Sir/Madam, purpose-facts-request, Yours faithfully, ABC.

> **Quick revision:** Practise weekly from the start; SBI PO 2026-27: 30 marks, 30 min, right after the 180-min objective test, separate minimum score, Main out of 230 normalised to 75; IBPS PO/MT-XVI: 25 marks, 30 min within a 3 h 10 min Main; type with spell-check off and know your words per minute; split the time before starting; check relevance, structure, content, language, format; adapt prepared examples to the question.

Personal Interview

Personal Interview — What to Expect

The interview is the final selection stage for both SBI PO and IBPS PO, held after Mains. It typically covers six broad areas: your personal background and motivation for banking (education, experience, why this role); basic banking concepts relevant to a probationary officer's job (deposits, lending, payments, customer service, branch operations, risk and compliance); the economy and current banking developments; situational judgment and ethics (handling customer complaints, confidentiality, teamwork, escalation); communication practice (listening before answering, giving structured and concise answers, being honest about what you don't know); and specific knowledge of the bank you're interviewing with (its business areas, digital channels, and recent official announcements). For IBPS PO, the interview typically carries about 20% weight in the final selection, with Mains carrying the rest - so a strong Mains score still matters most, but a weak interview can pull the final result down. This is a preparation checklist, not an official question bank - actual questions vary by candidate and panel.

Examples

- A common opening question is some version of 'Tell me about yourself' - prepare a concise answer that connects your background to why you want this specific role, not a generic life story.
- If asked about a recent banking or economic development, it's fine to say 'I'm not fully sure of the latest figure, but the general trend is...' rather than guessing a wrong number confidently.
- For a situational question like handling an angry customer, structure your answer around listening first, acknowledging the concern, then explaining the resolution steps - rather than jumping straight to a solution.

> **Quick revision:** Prepare six areas: your own background/motivation, core banking concepts, current economy/banking news, situational judgment and ethics, structured communication, and specifics about the bank itself.

Bank PO Interview: What the Panel Looks For, Questions, Documents and Conduct

Weight of the interview: The interview is the last step of bank PO recruitment and counts in the final merit. In SBI PO 2026-27 (Advertisement CRPD/PO/2026-27/09), Phase-III has a psychometric test, a group exercise of 20 marks and an interview of 30 marks. Main examination marks (out of 230) are normalised to 75 and group exercise plus interview marks (out of 50) to 25, giving a final score out of 100; preliminary marks are not added. In IBPS PO (CRP PO/MT-XVI, vacancies of 2027-28) the interview carries 100 marks, the minimum qualifying mark is not less than 40% (35% for SC/ST/OBC/PwBD candidates), and the Main examination and interview are weighted 80:20. Main marks matter most; worked out, group exercise plus interview are a quarter of the SBI score, the interview a fifth of

the IBPS score. These figures belong to those cycles; check your own notification and the exam page on parikshasaathi.com.

What the panel looks for: A probationary officer deals with customers, leads a small team, handles loans and cash and follows many rules, often in a branch far from home. The panel therefore looks less for memorised facts and more for clear thinking, simple and honest communication, a basic understanding of how a bank works, a calm temperament under questioning, integrity, and willingness to work anywhere. In both SBI PO and IBPS PO the profile from the psychometric or personality test is placed before the interview panel, so a member may ask about a trait it shows. Treat every answer as evidence of how you would behave with a customer at the counter.

Introduction and why banking: Most interviews open with some form of 'Tell me about yourself'. Prepare a 60 to 90 second answer: name, home district and state, education, any work experience, one or two real interests, and one line on why banking. For 'Why banking?' give a genuine reason and link it to the job: interest in finance, the chance to serve people and spread financial inclusion, and a career that grows from branch work into management. Job security is an honest reason but should not be the only one. Know the basic profile of the bank; SBI, for example, was formed on 1 July 1955 from the Imperial Bank of India. If you are working, be ready to explain why you want to change, without criticising your employer.

Your state, degree and interests: Panels build questions from your application. An engineering graduate is often asked why banking and not engineering, and how technology helps banks; a commerce graduate can expect basic accounting; an arts or science graduate may be asked a simple concept from their subject. Know your home state and district: main crops and industries, rivers, places of interest, the problems people face, and how banks serve them, for instance through a regional rural bank or self-help groups. A hobby written in the form is a topic too: if you wrote reading, be ready to name and discuss the last book you read.

Banking awareness and current affairs: Expect questions on how the system works rather than tricky numbers: what the RBI does, the repo rate, CRR and SLR as tools of monetary policy, NPAs, priority sector lending, KYC, deposit insurance, UPI and digital fraud. Learn the concept first and check the current value of a rate close to the interview, because rates change. Read one newspaper's business pages daily from the Main examination onwards and keep a one-page note of major banking news and the bank's own announcements. If you are not sure of a figure, say so and explain the trend; a confident wrong number does more harm than an honest 'I am not sure'.

Situational questions: The panel may ask what you would do if an angry customer complains about a failed transaction, an elderly customer needs help while the queue is long, a relative asks for a loan without proper papers, or a senior asks you to bend a rule. A good answer listens first, follows the bank's rules and the customer's interest, escalates to the right person when the matter is beyond your power, and never compromises integrity or customer confidentiality.

Documents, dress and conduct: Your documents are checked against your online application, and the call letter lists exactly what to bring. Carry originals with self-attested photocopies, a photo identity proof, and any category, disability or other certificate in the format the notice prescribes. In SBI PO 2026-27, candidates who applied as final-year students and are called for interview must show proof of passing graduation on or before 30 September 2026. Dress formally and simply in clean, comfortable clothes. Reach early, switch off your phone, greet the panel, sit when invited, look at whoever is asking, and do not interrupt.

Answering honestly: Never bluff. 'I do not know, but I will find out' is better than a made-up answer, and if you realise you made a mistake, correct it politely. Keep your answers consistent with your application form and your psychometric profile. One weak answer rarely decides the result; staying composed and recovering well often counts for more.

Examples

- SBI PO 2026-27: group exercise 20 marks plus interview 30 marks = 50, normalised to 25; Main examination (out of 230) normalised to 75; final merit out of 100; preliminary marks not added.
- IBPS PO CRP PO/MT-XVI (vacancies of 2027-28): interview of 100 marks; minimum qualifying marks not less than 40% (35% for SC/ST/OBC/PwBD); Main examination and interview weighted 80:20.

- Prepare a 60-90 second introduction: name, home district and state, education, work experience, one or two real interests and one line on why banking.
- 'Why banking?': give a genuine reason linked to a PO's work (finance, serving people, financial inclusion, growth into management); job security alone sounds thin.
- Questions come from your own application: your degree subject, your home state and district, your hobbies and your work experience.
- Banking awareness: know how repo rate, CRR, SLR, NPAs, priority sector lending, KYC, deposit insurance and UPI work; check current rates close to the interview instead of memorising old values.
- Situational answers: listen first, follow the rules and the customer's interest, escalate what is beyond your power, never compromise integrity or confidentiality.
- Documents: bring what the call letter lists, originals with self-attested copies; in SBI PO 2026-27, final-year applicants called for interview must prove they passed graduation on or before 30 September 2026.
- If you do not know, say so; a confident wrong figure hurts more than an honest 'I am not sure', and a wrong answer can be corrected politely.

> **Quick revision:** Bank PO interview: SBI PO 2026-27 group exercise 20 + interview 30 = 50, normalised to 25 with Main normalised to 75; IBPS PO XVI interview 100 marks, minimum 40% (35% for SC/ST/OBC/PwBD), weightage 80:20; panel judges clarity, honesty, banking basics, temperament, integrity; prepare introduction, why banking, state, degree, hobbies, banking concepts and news, situational answers; documents as the call letter lists; formal dress; never bluff.

State PSC Personality Test (Viva-Voce): Preparation, Mock Interviews and Common Mistakes

What the personality test is: In state civil services the interview is often called a personality test or viva-voce. It is not a general knowledge quiz; a board talks to you to judge whether you are suitable to be an officer. The notifications set out what boards assess. In UPPSC PCS 2026 the Personality Test (Viva-Voce) carries 100 marks and looks at general awareness, intelligence, character, power of expression and personality, and general suitability for the service. In RPSC RAS 2026 the Personality and Viva-voce Examination carries 100 marks, given for character, personality, address and physique, and also for knowledge of Rajasthani culture.

How much it counts: In the BPSC 72nd CCE 2026 the interview carries 120 marks; about 2.5 times the vacancies are called on Main marks, and a candidate who does not attend is left out of the merit list. In the MPPSC State Service Exam 2026 the interview carries 185 marks, three times the posts are called category-wise, and the final merit adds Main (1,500) and interview (185) marks, 1,685 in all, so, worked out from these figures, the interview is about 11 per cent of the total. Because many candidates finish the written stage within a few marks of each other, the interview often decides the final rank and the post you get. In UPPSC PCS 2026 the post preferences given at the interview are final, so settle them before you walk in. Marks and rules change between cycles; check your own notification and the exam page on parikshasaathi.com.

Preparing from your application form: Your application form, and the detailed form some commissions ask for after the Main examination, is the board's main source of questions. Keep a copy of exactly what you submitted and read it line by line. For every entry, write down five likely questions and answer them aloud: the meaning of your name, your schools and college, your graduation and optional subjects, any job, your hobbies and achievements, and your service preferences. If you put Deputy Collector first, be ready to say why and what such an officer does. Anything written in the form is fair game, so do not list a hobby or achievement you cannot discuss in depth.

Your district and state: State boards expect you to know the place you come from and the state you want to serve. For your home district, know its history, rivers, crops, industries, places of interest, well-known people and main problems, such as floods, drought, migration or unemployment, and how government schemes work there. For the state, know its culture and economy and the administrative set-up from the district collector down to the block and the gram panchayat. Expect questions like 'As an SDM in your district, how would you handle a flood?' that join knowledge with judgement.

Current affairs and opinions: Read one newspaper every day from the Main examination onwards, note state and national issues, and form balanced views. On a debatable issue, give both sides, then your view with a reason, staying within the Constitution and the law. Avoid party-political remarks and personal criticism of leaders, because a future officer must be seen as neutral. Prepare short notes on topics close to your background, for example agriculture if you come from a farming family or technology if you are an engineer.

Staying calm: Boards sometimes press with follow-up questions or disagree with you to see how you react; this tests temperament, not knowledge. Listen to the full question, pause for a moment, and answer briefly and directly. If you do not know, say so plainly and move on. Disagree, if you must, politely and with reasons, and accept a good counter-point gracefully. Sit straight, look at the member who is asking, and greet the chairperson respectfully at the start and thank the board at the end.

Mock interviews: Take three to five mock interviews before the real one, with teachers, serving or retired officers, or a group of friends who question you from your own form. Record them on a phone and watch for filler words, nervous habits, long answers and weak areas, then fix one thing at a time. Do not memorise long scripted answers; boards notice rehearsed speeches and ask a follow-up that breaks them. Practise in the language you will use in the interview.

Common mistakes: The usual ones are bluffing or guessing facts, reciting memorised answers, contradicting your own form, listing hobbies you know little about, not knowing basic facts about your own district, arguing with the board, flattering members, criticising the government or the system without offering a solution, giving long unfocused answers, and arriving late or with incomplete documents.

Examples

- UPPSC PCS 2026: Personality Test (Viva-Voce) of 100 marks on general awareness, intelligence, character, power of expression and personality, and general suitability; preferences given at the interview are final.
- RPSC RAS 2026: Personality and Viva-voce Examination of 100 marks, for character, personality, address, physique and knowledge of Rajasthani culture.
- BPSC 72nd CCE 2026: interview of 120 marks; about 2.5 times the vacancies called on Main marks; a candidate who does not attend is left out of the merit list.
- MPPSC State Service Exam 2026: interview of 185 marks; final merit = Main 1,500 + interview 185 = 1,685 marks.
- Read your submitted application form line by line and prepare five likely questions for each entry, including your service preferences.
- Know your home district: history, rivers, crops, industries, places of interest, well-known people, main problems and how schemes work there.
- On a debatable issue: both sides, then your reasoned view within the Constitution and the law; avoid party-political remarks.
- Take three to five recorded mock interviews; fix filler words, long answers and weak areas one at a time; do not memorise scripts.
- Common mistakes: bluffing, contradicting your form, hobbies you cannot discuss, arguing with the board, flattery, arriving late or with incomplete documents.

> **Quick revision:** Personality test judges suitability, not GK; UPPSC PCS 2026 100 marks, RPSC RAS 2026 100, BPSC 72nd CCE 2026 120, MPPSC SSE 2026 185 of 1,685; prepare from your own form (five questions per entry), your district and state, daily news with balanced views; stay calm under cross-questioning; three to five recorded mocks; avoid bluffing, scripts, contradictions, arguing and flattery.

Group Exercise

Group Exercise (SBI PO Phase III) — What to Expect

SBI PO's Group Exercise is a Phase III stage (worth 20 marks) where a group of candidates works together on a task - typically a discussion or a group problem-solving exercise around a given topic or case. It assesses four things: whether you understand the task (reading/listening to instructions, identifying the group's objective, planning a

relevant contribution); how you discuss and communicate (expressing points concisely, supporting them with reasons, listening and responding to others, disagreeing respectfully); how you collaborate (including quieter participants, building on others' ideas, keeping the group focused, not interrupting or dominating); and how the group solves problems together (comparing options, considering different stakeholders, reaching a reasoned decision or summary). Typical practice themes include banking and customer service, economic and social issues, technology in the workplace, and ethical dilemmas - these are suggested practice areas, not a fixed official question list.

Examples

- A strong group-exercise contribution is specific and reasoned - 'I think we should prioritise X because of Y' - rather than vague agreement with whoever spoke last.
- Including a quieter group member ('What do you think about this?') is noticed positively, since collaboration is explicitly assessed, not just how much you personally speak.
- If two group members disagree, a good move is to acknowledge both viewpoints before offering a synthesis, rather than picking a side immediately.

> **Quick revision:** You're assessed on task understanding, communication, collaboration (including quieter members, not dominating), and group problem-solving - practice with realistic banking/economic/ethical discussion topics.

Group Exercise in SBI PO: How to Open, Contribute and Summarise a Group Discussion

Where it fits: In SBI PO 2026-27 (Advertisement CRPD/PO/2026-27/09), Phase-III consists of a psychometric test, a group exercise of 20 marks and a personal interview of 30 marks. The 50 marks of the group exercise and interview are normalised to 25 and added to the Main examination score normalised to 75, giving the final merit out of 100. The Bank decides the minimum qualifying marks, and a candidate must qualify Phase-II and Phase-III separately. In a group exercise a small group of candidates is given a topic, a case or a problem and discusses it for a fixed time while assessors watch and mark each person. The exact format, group size and time are given in the call letter or the briefing on the day, so read and listen carefully. These details belong to the 2026-27 cycle; check your own notice and the exam page on parikshasaathi.com.

What evaluators look for: Assessors typically watch four things. Content means relevant facts, examples and sound reasoning rather than general statements. Listening means responding to what others actually said and building on it. Leadership without dominating means giving direction, bringing in quieter members and keeping the group on the topic and on time, without speaking all the time or cutting others off. Reaching a conclusion means helping the group compare options and arrive at a decision or a clear summary. Body language, tone and courtesy are noticed throughout, and quality counts for more than the number of minutes you speak.

Kinds of topics: Topics can be current (digital payments in villages, financial inclusion, cyber fraud), banking-related (bank mergers, bad loans, branches versus mobile banking), social and economic (unemployment, women in the workforce), abstract (a single word or phrase open to interpretation), or a case (a branch with falling deposits and rising complaints: what should the manager do?). For a case the group is usually expected to give a decision, so identify the problem, list the options, weigh them and recommend one.

Opening the discussion: Opening well gets you noticed, but only if you have something useful to say. A good opening defines the key terms, says why the topic matters, and proposes a simple structure, for example looking at the question from the customer's, the bank's and the government's side. Keep it under a minute and then invite others in. If you are unsure of the topic, do not rush to open; listen for a minute and enter as the second or third speaker with a fresh angle.

Contributing in the middle: Enter during a natural pause with a linking phrase such as 'Adding to what she said' or 'I see it differently, because'. Make each point once, support it with a reason or an example, and stop. Several short, relevant contributions spread across the discussion work better than one long speech. Refer to others by name, disagree with the idea and not the person, and invite a silent member to speak. If the group drifts or two members start arguing, bring it back to the question and acknowledge both views before offering a middle path.

Summarising and concluding: Near the end, someone should summarise. A good summary is neutral and short: the main points raised on each side, where the group agreed, and the conclusion or recommendation. Include points made by others, not only your own, and do not add new arguments at this stage. If the group could not agree, say so honestly and state the main difference. You may offer to summarise, but do not grab the turn if another member has already begun.

Practice methods: Form a group of six to eight friends and hold timed discussions on topics from newspaper editorials and banking news. Let one person act as observer in turn, marking each speaker on content, listening, leadership and conclusion and giving feedback afterwards. Record the discussion on a phone and listen for interruptions, filler words and long turns. Practise structuring any topic in two minutes: a definition, two or three aspects and a likely conclusion. Reading banking basics for the interview also gives you content for the group exercise.

Do's and don'ts: Do listen, take brief notes, speak clearly, use facts you are sure of, include others, stay polite and help the group finish. Do not shout, interrupt again and again, point fingers, make personal remarks, quote made-up statistics, speak only towards the assessors, stay silent throughout, or change your stand without a reason. A calm candidate who adds two or three sound points and helps the group reach a conclusion usually does better than the loudest voice in the room.

Examples

- SBI PO 2026-27 Phase-III: psychometric test, group exercise (20 marks) and interview (30 marks); the 50 marks are normalised to 25 and added to the Main examination score normalised to 75.
- In SBI PO 2026-27 the Bank decides the minimum qualifying marks for the group exercise and interview, and Phase-II and Phase-III must be qualified separately.
- Evaluators typically look at content, listening, leadership without dominating, and helping the group reach a conclusion; quality counts more than speaking time.
- Open only if you have substance: define the key terms, say why the topic matters, propose a structure, then invite others, all in under a minute.
- Enter in a pause with a link ('Adding to what she said...'); make one point with a reason or an example, then stop.
- Disagree with the idea, not the person; acknowledge both sides before offering a middle path.
- Case topics need a decision: identify the problem, list the options, weigh them, recommend one.
- A good summary is neutral and short: main points on each side, where the group agreed, the conclusion; no new arguments.
- Practise timed discussions in groups of six to eight, with an observer in turn who scores content, listening, leadership and conclusion.

> **Quick revision:** SBI PO 2026-27: group exercise 20 + interview 30 = 50, normalised to 25 (Main 75), minimum marks set by the Bank, Phase-II and III qualified separately; assessors typically judge content, listening, leadership without dominating and reaching a conclusion; open with definitions and a structure, contribute short reasoned points, include quiet members, summarise neutrally; practise timed discussions with an observer; no shouting, interrupting, made-up data or silence.

Havaldar PET/PST

Havaldar PET/PST — What to Expect

This physical stage applies only to Havaldar posts in CBIC/CBN under the SSC MTS recruitment (not to regular MTS posts). It has two parts: a Physical Efficiency Test (PET, a walking test) and Physical Standard Test (PST, measurements). For PET, male candidates must walk 1600 metres within 15 minutes, and female candidates must walk 1000 metres within 20 minutes. For PST, male candidates need a minimum height of 157.5 cm, a minimum fully-expanded chest of 81 cm, and a minimum chest expansion of 5 cm; female candidates need a minimum height of 152 cm and a minimum weight of 48 kg. Relaxations apply to specific groups (Garhwalis, Assamese, Gorkhas, and Scheduled Tribe members): 5 cm off the male height requirement, 2.5 cm off the female height requirement, and

2 kg off the female weight requirement - documentation must be produced when claiming these at the PET/PST stage. Separate provisions exist for pregnancy-related deferment and certain disability-specific exemptions, though these don't apply automatically to everyone. This information is based on the 2025 notification cycle - always confirm against the current year's official notification before an actual exam, since standards can be revised.

Examples

- A male candidate walking 1600 metres in 14 minutes qualifies; one who takes 16 minutes does not, since the limit is 15 minutes, not an average pace target.
- A female candidate with a marksheet proving Scheduled Tribe status can claim the 2.5 cm height relaxation, bringing the effective minimum height requirement down from 152 cm to 149.5 cm.
- Chest expansion is measured as the difference between the expanded and unexpanded chest measurement, not the expanded measurement alone - the male requirement is a minimum 5 cm difference on top of the 81 cm minimum expanded chest.

> **Quick revision:** Havaldar-only (CBIC/CBN), not regular MTS: PET is a walk (male 1600 m/15 min, female 1000 m/20 min); PST sets minimum height/chest (male) or height/weight (female), with documented relaxations for specific groups. Confirm against the current notification, as this is based on the 2025 cycle.

PET and PST in Police and SSC Recruitment: What Is Measured and How the Stages Fit

Two different tests: The physical stage of police and armed-force recruitment has two parts. The Physical Efficiency Test (PET) measures what your body can do: usually a timed run, in some exams a timed walk, and in some states field events such as long jump, high jump or shot put. The Physical Standard Test (PST), also called physical measurement, measures what your body is: height for everyone, chest for men (unexpanded, expanded and the expansion between them), and in some exams weight. A later medical examination checks overall health and fitness for duty. PET and PST are usually qualifying, so you must pass but they add no marks, although some states score the PET.

How the stages fit: The order differs by exam. In SSC Constable (GD) 2026, about 8 times the vacancies are shortlisted from the computer based examination (CBE) for the PET and PST; about 2 times the vacancies, from those who qualify, go on to the medical examination and document verification; and the final merit is the CBE score with any NCC bonus, so the physical stage is pass or fail. In UP Police Constable Recruitment 2025 the written test came first, then document verification with the PST, then the PET, and merit was decided by the normalised written score. In Bihar Police Advt. No. 01/2025 the written test was only qualifying and the final merit list was made from 100 PET marks: run 50, shot put 25 and high jump 25. In SSC MTS 2025 only Havaldar candidates take a PET and PST, shortlisted in the ratio 1:7 on Session-II marks.

Running and walking standards: Here are examples from the notifications, each with its cycle. SSC Constable (GD) 2026: men run 5 km in 24 minutes and women 1.6 km in 8 and a half minutes, with separate shorter standards for candidates of the Ladakh region. UP Police Constable Recruitment 2025: men run 4.8 km in 25 minutes and women 2.4 km in 14 minutes, and those who miss the time are out of the selection. SSC MTS 2025 (Havaldar): a walk, men 1,600 metres in 15 minutes and women 1 km in 20 minutes. Bihar Police Advt. No. 01/2025: men run 1.6 km within 6 minutes and women 1 km within 5 minutes, with more marks for faster times.

Height, chest and weight: Again, only examples. SSC Constable (GD) 2026: height 170 cm for men and 157 cm for women, and for men a chest of 80 cm unexpanded with at least 5 cm expansion. UP Police Constable Recruitment 2025: men 168 cm (160 cm for ST) with chest 79 cm unexpanded and 84 cm expanded (77 cm and 82 cm for ST); women 152 cm (147 cm for ST) and at least 40 kg. Chest expansion is the difference between the expanded and unexpanded measurements, and at least 5 cm is required in all these examples. Many notices give relaxed standards for Scheduled Tribes and for specified hill regions and communities.

Weight and the medical: Each exam handles weight in its own way. In SSC Constable (GD) 2026 weight at the PST is proportionate to height and age and the PST board does not reject anyone on weight alone, but at the medical examination, under the MHA guidelines revised on 9 March 2026, the normal BMI range is 18 to 25 and candidates

below 18 or above 25 are rejected. Other exams set a minimum weight, as UP Police 2025 does for women. So a candidate who passes the PST can still be declared unfit at the medical.

Rules of the day: Small rules matter. In Rajasthan Police Constable Recruitment 2025 the PET was a 5 km run (men 25 minutes, women 35 minutes, and 30 minutes for ex-servicemen and for SC/ST candidates of Tribal Sub-Plan areas) with only one chance and no appeal, a fitness certificate from a government medical officer had to be shown before the run, and a candidate unhappy with the PST could appeal the same day by paying Rs 500 and be measured again by the Board with a medical board. Other exams have their own rules on chances, appeals and documents.

Check your own standards: Physical standards differ by exam, post, gender, category and region, and they change between notifications. Use the figures above only to understand the pattern. Then read the physical standards table in your own notification and the exam page on parikshasaathi.com, and write down your exact distance, time, height, chest and weight limits and any relaxation you can claim with a certificate.

Examples

- PET = what your body can do (timed run or walk, jumps, shot put); PST = what your body is (height, chest, weight); the medical examination comes later.
- SSC Constable (GD) 2026: PET men 5 km in 24 minutes, women 1.6 km in 8 and a half minutes; PST height 170 cm for men and 157 cm for women; men's chest 80 cm unexpanded with at least 5 cm expansion.
- UP Police Constable Recruitment 2025: men 4.8 km in 25 minutes, women 2.4 km in 14 minutes; written test, then document verification with PST, then PET; merit from the normalised written score.
- SSC MTS 2025 (Havaldar only): a walk, men 1,600 metres in 15 minutes and women 1 km in 20 minutes; shortlisting 1:7 on Session-II marks.
- Bihar Police Advt. No. 01/2025: written test only qualifying; final merit from 100 PET marks (run 50, shot put 25, high jump 25).
- Chest expansion = expanded minus unexpanded chest; for men, at least 5 cm is required in SSC GD 2026, UP Police 2025 and SSC MTS 2025 (Havaldar).
- SSC Constable (GD) 2026 medical: normal BMI 18 to 25 under the MHA guidelines revised on 9 March 2026; the PST board does not reject on weight alone.
- Rajasthan Police Constable Recruitment 2025: 5 km run, one chance, no appeal; fitness certificate from a government medical officer before the run; PST appeal the same day for Rs 500.
- Standards differ by exam, post, gender, category and region and change between notifications: check your notification and the exam page on parikshasaathi.com.

> **Quick revision:** PET = run, walk or field events; PST = height, chest (at least 5 cm expansion), weight; usually qualifying; SSC GD 2026 men 5 km in 24 min, women 1.6 km in 8.5 min, height men 170 cm, women 157 cm, BMI 18-25 at the medical; UP Police 2025 men 4.8 km in 25 min, women 2.4 km in 14 min; SSC MTS 2025 Havaldar walk men 1,600 m in 15 min, women 1 km in 20 min; Bihar 01/2025 PET of 100 marks decides merit; check your own notification.

Preparing for the Physical Test Safely: Running Plan, Technique, Diet and Measurement Day

Why train early: The physical test usually comes a few months after the written test, and endurance cannot be built in two weeks. In UP Police Constable Recruitment 2025, for example, the written test was held on 8 to 10 June 2026, document verification and the PST from 17 to 31 August 2026, and the PET from 1 to 11 October 2026. In SSC Constable (GD) 2026 the CBE was held from 27 April to 30 May 2026, and its result, which shortlisted candidates for the PET and PST, was declared on 12 October 2026. Candidates who wait for the written result and then run hard every day often get injured or fall short. Start running a few days a week while you prepare for the written test, and build up slowly.

Before you start: Find your exact target in your own notification: run or walk, distance, time and any field events. Work out the pace you need; for example, for men in SSC Constable (GD) 2026, 5 km in 24 minutes works out to an average of 4 minutes 48 seconds per kilometre or faster over the whole distance. Get comfortable running shoes that

fit well, and train on a ground or track if you can. If you have an illness or an old injury, or feel chest pain, breathlessness or dizziness while exercising, stop and see a doctor before you continue.

A gradual 8 to 12 week plan: Build in stages and never increase everything at once. In weeks 1 to 3, do walk-run sessions of 20 to 30 minutes, 3 or 4 days a week, at an easy pace at which you can still talk. In weeks 4 to 6, run continuously at an easy pace and add a little distance each week; a common rule of thumb is to raise weekly distance by no more than about 10 percent. In weeks 7 to 9, add one session of faster repeats, such as 400 metres quick with walking recovery, and one steady run a little slower than target pace. In weeks 10 to 12, run your test distance against the clock once a week, then reduce the load in the last few days so that you reach the test fresh. Keep one or two rest days every week, and if you have only 8 weeks, shorten each stage rather than skip the easy start.

Technique: Warm up for about 10 minutes before every session with brisk walking, a slow jog and moving stretches such as leg swings and high knees, and cool down afterwards with walking and gentle stretching. Run tall with relaxed shoulders, arms swinging forward and back, short quick steps landing under your body, and steady breathing. In the test, hold an even pace and do not sprint the first lap; starting too fast is a common reason for missing the time. For a walking test, practise brisk walking at the required speed. Where the test includes jumps or shot put, as in Bihar Police Advt. No. 01/2025 (men throw a 16 lb shot and women a 12 lb shot), learn the technique from a physical education teacher or coach and practise with the correct weight.

Food, water and rest: Eat regular, balanced home food with enough cereals, pulses, vegetables, fruit, milk or curd, and eggs or other protein foods if you eat them. Avoid crash diets, unknown supplements and any drug or injection that promises quick strength; they can harm your health. Drink water through the day and more in hot weather, and avoid hard training in the afternoon heat. Sleep 7 to 8 hours, take rest days seriously, and treat pain that lasts or gets worse as a signal to stop and see a doctor, not to push through. If your exam sets a minimum weight or a BMI range, change your weight slowly and sensibly over weeks, never with last-minute tricks.

Measurement day: Height is measured barefoot, standing straight in the position the measuring staff ask for. Chest is measured unexpanded and then expanded, so practise slow deep breathing that fills the chest, and follow the instructions. Reach the venue early, eat a light meal two to three hours before a run rather than running hungry or on a full stomach, carry water, and wear comfortable sports clothes and shoes as permitted. Never try to cheat a measurement or carry anything banned; it can end your candidature.

Documents: Carry your call letter (admit card), a photo identity proof and every certificate you need for a relaxation you claim, such as a Scheduled Tribe or regional certificate, with photocopies and passport-size photographs. Some exams ask for more. In Rajasthan Police Constable Recruitment 2025 a fitness certificate from a government medical officer had to be shown before the run, and in SSC Constable (GD) 2026 the Matriculation, domicile and category certificates, and the NCC certificate if claimed, are checked in original at document verification. Read the call letter carefully a few days early so that you have time to arrange anything missing.

Examples

- Start training while preparing for the written test: in UP Police Constable Recruitment 2025 the written test was on 8 to 10 June 2026 and the PET from 1 to 11 October 2026.
- SSC Constable (GD) 2026 men: worked out from 5 km in 24 minutes, the pace needed is an average of 4 minutes 48 seconds per kilometre or faster, held for the whole distance.
- Weeks 1-3: walk-run sessions of 20-30 minutes, 3-4 days a week, at talking pace; weeks 4-6: continuous easy running with small weekly increases.
- Weeks 7-9: one session of faster repeats (for example 400 metres) and one steady run; weeks 10-12: a weekly time trial at test distance, then ease off before the test.
- Rule of thumb: raise weekly distance by no more than about 10 percent, and keep one or two rest days every week.
- Warm up for about 10 minutes (brisk walk, slow jog, leg swings, high knees) and cool down with walking and gentle stretches.
- Run an even pace; starting too fast is a common reason for missing the time in a timed run.

- Balanced home food, enough water and 7-8 hours of sleep; no crash diets, unknown supplements or drugs; see a doctor for chest pain, dizziness or pain that persists.
- Measurement day: barefoot height, chest unexpanded then expanded; light meal two to three hours before a run; never try to cheat a measurement.
- Documents: call letter, photo ID and relaxation certificates; Rajasthan Police Constable Recruitment 2025 also required a government medical officer's fitness certificate before the run.

> **Quick revision:** Train early (UP Police 2025: written test 8-10 June 2026, PET 1-11 October 2026); know your target and pace (SSC GD 2026 men: 5 km in 24 min works out to 4 min 48 s per km or faster); 8-12 week plan: walk-run base, easy continuous runs (at most about 10% more a week), faster repeats, weekly time trials, then ease off; warm-up, even pacing, rest days; balanced food, water, sleep; see a doctor if unwell; carry call letter, ID, relaxation and fitness certificates.

Local Language Proficiency

Local Language Test (SBI Clerk Phase III) — What to Expect

SBI Clerk (Junior Associate) includes a Local Language Test in Phase III, testing proficiency in the language notified for the State/UT you applied against - not necessarily Hindi or English. If you can produce a Class 10 or Class 12 marksheet/certificate proving you studied that specific opted local language, you are exempt from this test entirely. If not, the official pattern has three components: a non-verbal objective section (3 passages, 15 questions, 15 marks), a non-verbal subjective section (3 passages, 15 questions, 15 marks), and a verbal section (20 marks), for 50 marks total. Despite the label 'Non-Verbal Test' in the advertisement, this is a language-proficiency assessment (reading and writing in the opted language), not a diagram-based reasoning paper - don't confuse it with the Reasoning Ability topic. This test happens after Mains and provisional selection but before joining, and the bank sets its own qualifying marks (with a stated 5% relaxation for listed reserved categories); failing to qualify prevents appointment.

Examples

- If you studied Marathi through Class 10 and have that marksheet, you can claim exemption from this test entirely for a Maharashtra-based posting, rather than sitting for it.
- The 'objective' passages are answered with fixed-choice responses, similar in format to any other MCQ section, just testing comprehension in the opted language instead of English.
- The 'subjective' passages require you to write answers in your own words in that language - practice writing complete sentences, not just recognising vocabulary, since reading and writing are assessed separately.

> **Quick revision:** Tests the language notified for your applied State/UT (not fixed to Hindi/English); a Class 10/12 marksheet in that language exempts you; otherwise it's 50 marks across objective, subjective, and verbal components, held after Mains but before joining.

Local Language Proficiency Test: Exemption, Preparation and Choosing Your State

What the test is: The Local Language Proficiency Test (LLPT) checks that a candidate selected for a bank's clerical cadre can read, write, speak and understand the local language of the State or Union Territory applied for. In both clerk notifications we have verified, the SBI Junior Associates 2026-27 notification and the IBPS CRP CSA-XVI notification (vacancies of 2027-28), a candidate applies for one State/UT only and must be proficient in reading, writing, speaking and understanding its specified or opted local language. The LLPT checks this for candidates who cannot prove it on paper. It is qualifying: it does not add to your merit, but a candidate who fails it is not offered appointment.

Why banks hold it: A clerk is the face of the bank at the counter. Customers at a village branch in Tamil Nadu, Odisha or Assam may speak little Hindi or English, fill in forms in their own language and need account rules, loan terms and fraud warnings explained in it. A clerk who cannot talk to them slows down service and can cause real harm, for instance by misunderstanding a complaint. The test protects the customer, and it also protects the candidate from a posting where they cannot do the job.

When it is held and who takes it: In the SBI Junior Associates 2026-27 notification, the LLPT is Phase-III, held after the Main examination and before joining, for provisionally selected candidates who have not studied any of the specified local languages of the State/UT applied for in class 10 or 12. In the IBPS CRP CSA-XVI notification, it is held after the Main Examination or provisional allotment but before joining, by an independent body or by the bank; it is marks based and qualifying, and the candidate opts for one language from the list given for the State/UT applied for. The SBI PO 2026-27 and IBPS CRP PO/MT-XVI patterns we have verified list no local language test as a stage; that alone does not rule out a language condition, so a PO aspirant should read their own notification in full.

Who is exempted: The exemption rests on documents, not on your own word. In the SBI Junior Associates 2026-27 notification, a candidate who produces a class 10 or 12 mark sheet or certificate showing that the specified local language was studied is not tested. In the IBPS CRP CSA-XVI notification, a candidate with a 10th standard or higher mark sheet or certificate showing that the language was studied does not have to take the test. If you studied the language at school, find that mark sheet now; if the language is not named on it, expect to sit the test.

The pattern SBI printed: The SBI Junior Associates 2026-27 notification prints a Non-Verbal Test with an objective section (3 passages, 15 questions, 15 marks) and a subjective section (3 passages, 15 questions, 15 marks), and a Verbal Test of 20 marks; the notice prints these parts, and added together they come to 50 marks. A candidate must reach the minimum qualifying marks decided by the Bank in each individual test, with a 5% relaxation for SC/ST/OBC/PwBD/XS/DXS candidates. Going by the printed pattern, the Non-Verbal Test is built on passages, so it tests reading and written answers, not non-verbal reasoning. The format of the Verbal Test is not described further, so prepare to speak and listen as well as read and write. The IBPS pattern we have verified gives no sections, so follow that notification and your call letter.

Preparing in a few weeks: If you are not exempt, start as soon as the Main is over, or earlier if you expect to clear it. Reading: learn the script first if it is new to you, then read a children's storybook, a local newspaper and bank forms in the language every day, aloud. Writing: write five to ten simple sentences a day about yourself, your family, your town and banking tasks such as opening an account or depositing cash, and answer questions on short passages in full sentences. Speaking: talk daily with a native speaker or a friend from that State, practise greetings, numbers, dates and common banking words, and listen to local radio or news. Steady daily use helps more at this stage than grammar books.

Choose your State carefully: The State/UT you pick in the application decides much of what follows: whose vacancies you compete for, the State-wise merit list (SBI) or State/UT-wise cut-offs (IBPS), the language you are tested in, and the languages some tests are offered in. In the SBI Junior Associates 2026-27 notification, the tests other than English are set in English, Hindi and the language(s) listed for the State/UT applied for. Choosing a State with fewer applicants but a language you do not know is a gamble: you may clear the Main and then fail the LLPT, and with it the appointment. Pick a State whose language you studied or can truly learn, check the notification's language list against your mark sheets, and treat the choice as final once you submit.

Examples

- LLPT: a qualifying test of reading, writing, speaking and understanding the local language of the State/UT applied for; a candidate who fails it is not offered appointment (SBI JA 2026-27, IBPS CRP CSA-XVI).
- SBI Junior Associates 2026-27: the LLPT is Phase-III, after the Main and before joining; not tested if a class 10 or 12 mark sheet or certificate shows the specified local language was studied.
- IBPS CRP CSA-XVI (vacancies of 2027-28): LLPT after the Main or provisional allotment but before joining, by an independent body or the bank; not needed with a 10th standard or higher mark sheet or certificate showing the language.
- SBI JA 2026-27 pattern: Non-Verbal Test with objective (3 passages, 15 questions, 15 marks) and subjective (3 passages, 15 questions, 15 marks) sections; Verbal Test 20 marks.
- SBI JA 2026-27: minimum qualifying marks in each individual test are decided by the Bank, with a 5% relaxation for SC/ST/OBC/PwBD/XS/DXS candidates.
- Both clerk notifications: apply for one State/UT only; that choice sets the vacancies you compete for, the State-wise merit or cut-offs, and the language you are tested in.

- The SBI PO 2026-27 and IBPS PO/MT-XVI patterns we have verified list no local language test stage; PO aspirants should still read their own notification in full for any language condition.
- A few-week plan: learn the script, read aloud daily, write 5-10 simple sentences a day, answer short passages in full sentences, and speak daily with a native speaker.
- Why it exists: a clerk must explain account rules, loan terms and fraud warnings to customers in their own language.

> **Quick revision:** LLPT = qualifying check of the State/UT's local language for clerks; SBI JA 2026-27: Phase-III after the Main, before joining, not tested with class 10/12 proof; pattern 15 + 15 + 20 marks, 5% relaxation; IBPS CRP CSA-XVI: after Main or allotment, before joining, exempt with 10th or higher proof; fail = no appointment; prepare by daily reading, writing, speaking; choose a State whose language you know.

Psychometric Test

Psychometric Test (SBI PO Phase III) — What to Expect

SBI PO's Psychometric Test is a personality-profiling assessment held in Phase III; it is not scored right-or-wrong, and its findings are supplied to the interview panel rather than added as separate marks. All questions are mandatory, and it is conducted in a proctored mode or at a designated centre as decided by the bank. The most important preparation point is honesty: read every instruction carefully, respond based on your actual, usual behaviour rather than an imagined 'ideal banker' persona, and answer every required question. Because it measures consistency of personality traits (not correctness), inventing answers to seem ideal often produces inconsistent response patterns that are themselves a flag - honest, consistent answers serve you better than guessing what the bank 'wants to hear'.

Examples

- A typical psychometric item might ask you to rate how much a statement like 'I prefer to plan carefully before acting' describes you - answer based on your real tendency, not what sounds best.
- If two similar-sounding questions appear later in the test, answering both honestly (even if the wording differs slightly) keeps your responses consistent, which is what this test is actually checking for.
- There is no need to 'prepare content' for this test the way you would for an MCQ topic - the preparation that matters is going in rested and answering calmly and honestly.

> **Quick revision:** Not right/wrong; answer honestly and consistently about your real behaviour rather than an idealised version - results go to the interview panel, not a separate marks tally.

Psychometric Test in Bank PO Recruitment: Formats, Honest Answers and Preparation

What it measures: In recruitment, a psychometric test is a standardised questionnaire that builds a profile of your personality and of how you tend to behave at work. It looks at traits such as how organised and dependable you are, how you handle stress, how you work with others, how open you are to new ideas, and how you respond to rules, customers and deadlines. Unlike an aptitude test it has no right or wrong answers; each answer is a report about yourself, and the pattern across many answers forms the profile.

What the bank PO notices say: In SBI PO 2026-27 (Advertisement CRPD/PO/2026-27/09) the psychometric test is a personality-profiling test for candidates shortlisted for Phase-III. Every question is mandatory, it carries no marks, and its findings are placed before the interview panel; the Bank may hold it in proctored mode or at identified centres. In IBPS PO (CRP PO/MT-XVI, vacancies of 2027-28) candidates who qualify in the Main examination take a self-report Personality Test. The notice calls it non-qualifying and it adds no marks to the merit, but appearing is mandatory to be eligible for the interview, and the personality profile is placed before the interview panel. IBPS may also hold it in proctored mode or at identified centres.

The SBI notice of 27.10.2026: For SBI PO 2026-27, the Bank's notice dated 27.10.2026 set the psychometric test online in remote proctored (RPA) mode, so shortlisted candidates could take it from anywhere. It fixed the test for 31.10.2026 with a start time of 1 PM and asked candidates to have their set-up ready at least 15 minutes before. Appearing was made mandatory: only those who appeared would be allowed to take the group exercise and the

personal interview. A mock test, to get used to the testing environment, was open only on 28.10.2026 from 10 AM to 5 PM. The test link and user credentials were sent to each shortlisted candidate's registered email, with an SMS alert, together with the system requirements and instructions. Later cycles may use different arrangements, so read your own notice and check your registered email regularly once you are shortlisted.

Common formats: Personality questionnaires used in recruitment usually take a few forms. In rating-scale items you read a statement, such as 'I like to finish work well before the deadline', and choose from strongly agree to strongly disagree. In forced-choice items you pick, from a small set of statements, the one most like you and sometimes the one least like you, which makes it hard to pick only flattering options. Situational items describe a work scene and ask how you would act or which response you prefer. Many tests put the same idea in different words at different points to check consistency, and some include statements few people can honestly accept fully, such as never having been late, to spot over-claiming. The bank's instructions and mock test show which formats your test uses.

Why honesty and consistency matter: Because the profile goes to the interview panel, members may ask you about it, and answers that do not match the person in front of them raise doubts. Trying to guess the ideal banker usually produces extreme or contradictory patterns that such tests are designed to notice. Banks need many kinds of people, and there is no single correct profile. Answer with your first honest reaction about how you usually behave, not how you would like to be, and avoid choosing the middle option every time to play safe, since that tells the panel nothing. Because every question is mandatory in SBI PO 2026-27, answer all of them.

How to prepare: There is no content to study, but preparation still helps. Understand the work of a probationary officer: serving customers, selling the bank's products, appraising loans, leading staff, meeting targets and accepting transfers, including to rural branches, and think honestly about how you fit it. Recall real examples from your studies, job or family life of handling pressure, conflict and responsibility, which also prepares you for the interview. Practise the format with a few sample personality questionnaires so that rating scales feel familiar, and take the official mock test when it is offered.

Rest and the test day: Sleep well, eat normally and start fresh, because a tired mind answers carelessly. For a remotely proctored test, prepare a quiet room where you can sit alone, a working computer with a webcam, a stable internet connection and power backup, and your identity proof, and follow the system requirements sent by the bank exactly. Read each statement fully, watch for words such as always and never, keep a steady pace without going back again and again, and if a technical problem occurs, follow the instructions the bank has sent.

Examples

- A psychometric test profiles your personality and work behaviour; it is a self-report with no right or wrong answers.
- SBI PO 2026-27: personality-profiling test in Phase-III; every question mandatory; no marks; findings placed before the interview panel; proctored mode or identified centres as the Bank decides.
- IBPS PO CRP PO/MT-XVI: self-report Personality Test after the Main examination; non-qualifying with no marks, but appearing is mandatory to be eligible for the interview.
- SBI PO 2026-27 (notice dated 27.10.2026): the psychometric test was set online in remote proctored (RPA) mode on 31.10.2026 from 1 PM, with set-up ready 15 minutes before; only those who appeared could take the group exercise and interview.
- SBI PO 2026-27: the mock test was open only on 28.10.2026, 10 AM to 5 PM; the test link and credentials were sent to the registered email with an SMS alert.
- Common formats: rating scales (strongly agree to strongly disagree), forced choice (most and least like me) and situational items.
- Tests often repeat an idea in different words to check consistency; faking an ideal profile tends to show up as contradictions.
- Prepare by understanding a PO's work (customers, sales, loans, team, targets, transfers), recalling real examples, practising the format and resting well.

Quick revision: Psychometric test = personality and work-behaviour profile, no right or wrong; SBI PO 2026-27: every question mandatory, no marks, findings to interview panel; IBPS PO XVI: self-report, non-qualifying, appearing mandatory; SBI PO 2026-27 notice of 27.10.2026: test set remote proctored on 31.10.2026 at 1 PM, ready 15 minutes early, mock test only on 28.10.2026; formats: rating scale, forced choice, situational; answer honestly and consistently; prepare by knowing a PO's job, practising the format, resting.

Revision sheet

Every lesson’s quick-revision box in one place, for the last read before the exam.

Descriptive English (Mains) — What to Expect	SBI PO Mains: email, situation analysis, report, précis (30 marks/30 min). IBPS PO Mains: essay and comprehension (25 marks/30 min). Both are typed, timed, and reward a clear structure over impressive vocabulary.
The Essay: Choosing a Topic, Structure and Indian Examples	IBPS PO/MT-XVI: essay and comprehension, 2 questions, 25 marks, 30 min, English, possibly machine-scored; SBI PO 2026-27 sets no essay; pick the topic you can back with 3 points and 2 examples; introduction with thesis, one idea per body paragraph, answer an objection, conclusion with a way forward; use certain Indian examples (1969 nationalisation, Jan Dhan 2014, UPI 2016); never invent figures; plan time before typing.
Formal and Informal Letters and Emails: Format, Tone and Common Types	Formal letter in block format: sender's address, date, receiver's address, subject, salutation, three-paragraph body, Yours faithfully, name; Sir/Madam pairs with faithfully, a named reader with sincerely; placeholders, never your real identity; informal letter has no subject line or receiver's address; common types: complaint, request, to the editor, to a bank manager; SBI PO 2026-27 sets an email, not a letter.
Précis, Report Writing and Situation Analysis: Writing Clear, Correct English	SBI PO 2026-27: email, situation analysis, report or précis, 10 marks each, in English; précis = central idea in own words, third person, about one-third unless told otherwise; report = title, introduction, findings, recommendations, past tense; topic sentence plus linking words; watch agreement, articles, prepositions, Indianisms, spellings; short active sentences of 15-20 words beat ornate prose.
Practising for the Descriptive Paper: Weekly Plan, Typing and Worked Outlines	Practise weekly from the start; SBI PO 2026-27: 30 marks, 30 min, right after the 180-min objective test, separate minimum score, Main out of 230 normalised to 75; IBPS PO/MT-XVI: 25 marks, 30 min within a 3 h 10 min Main; type with spell-check off and know your words per minute; split the time before starting; check relevance, structure, content, language, format; adapt prepared examples to the question.
Personal Interview — What to Expect	Prepare six areas: your own background/motivation, core banking concepts, current economy/banking news, situational judgment and ethics, structured communication, and specifics about the bank itself.
Bank PO Interview: What the Panel Looks For, Questions, Documents and Conduct	Bank PO interview: SBI PO 2026-27 group exercise 20 + interview 30 = 50, normalised to 25 with Main normalised to 75; IBPS PO XVI interview 100 marks, minimum 40% (35% for SC/ST/OBC/PwBD), weightage 80:20; panel judges clarity, honesty, banking basics, temperament, integrity; prepare introduction, why banking, state, degree, hobbies, banking concepts and news, situational answers; documents as the call letter lists; formal dress; never bluff.
State PSC Personality Test (Viva-Voce): Preparation, Mock Interviews and Common Mistakes	Personality test judges suitability, not GK; UPPSC PCS 2026 100 marks, RPSC RAS 2026 100, BPSC 72nd CCE 2026 120, MPPSC SSE 2026 185 of 1,685; prepare from your own form (five questions per entry), your district and state, daily news with balanced views; stay calm under cross-questioning; three to five recorded mocks; avoid bluffing, scripts, contradictions, arguing and flattery.
Group Exercise (SBI PO Phase III) — What to Expect	You're assessed on task understanding, communication, collaboration (including quieter members, not dominating), and group problem-solving - practice with realistic banking/economic/ethical discussion topics.
Group Exercise in SBI PO: How to Open, Contribute and Summarise a Group Discussion	SBI PO 2026-27: group exercise 20 + interview 30 = 50, normalised to 25 (Main 75), minimum marks set by the Bank, Phase-II and III qualified separately; assessors typically judge content, listening, leadership without dominating and reaching a conclusion; open with definitions and a structure, contribute short reasoned points, include quiet members, summarise neutrally; practise timed discussions with an observer; no shouting, interrupting, made-up data or silence.

Havaldar PET/PST — What to Expect	Havaldar-only (CBIC/CBN), not regular MTS: PET is a walk (male 1600 m/15 min, female 1000 m/20 min); PST sets minimum height/chest (male) or height/weight (female), with documented relaxations for specific groups. Confirm against the current notification, as this is based on the 2025 cycle.
PET and PST in Police and SSC Recruitment: What Is Measured and How the Stages Fit	PET = run, walk or field events; PST = height, chest (at least 5 cm expansion), weight; usually qualifying; SSC GD 2026 men 5 km in 24 min, women 1.6 km in 8.5 min, height men 170 cm, women 157 cm, BMI 18-25 at the medical; UP Police 2025 men 4.8 km in 25 min, women 2.4 km in 14 min; SSC MTS 2025 Havaldar walk men 1,600 m in 15 min, women 1 km in 20 min; Bihar 01/2025 PET of 100 marks decides merit; check your own notification.
Preparing for the Physical Test Safely: Running Plan, Technique, Diet and Measurement Day	Train early (UP Police 2025: written test 8-10 June 2026, PET 1-11 October 2026); know your target and pace (SSC GD 2026 men: 5 km in 24 min works out to 4 min 48 s per km or faster); 8-12 week plan: walk-run base, easy continuous runs (at most about 10% more a week), faster repeats, weekly time trials, then ease off; warm-up, even pacing, rest days; balanced food, water, sleep; see a doctor if unwell; carry call letter, ID, relaxation and fitness certificates.
Local Language Test (SBI Clerk Phase III) — What to Expect	Tests the language notified for your applied State/UT (not fixed to Hindi/English); a Class 10/12 marksheet in that language exempts you; otherwise it's 50 marks across objective, subjective, and verbal components, held after Mains but before joining.
Local Language Proficiency Test: Exemption, Preparation and Choosing Your State	LLPT = qualifying check of the State/UT's local language for clerks; SBI JA 2026-27: Phase-III after the Main, before joining, not tested with class 10/12 proof; pattern 15 + 15 + 20 marks, 5% relaxation; IBPS CRP CSA-XVI: after Main or allotment, before joining, exempt with 10th or higher proof; fail = no appointment; prepare by daily reading, writing, speaking; choose a State whose language you know.
Psychometric Test (SBI PO Phase III) — What to Expect	Not right/wrong; answer honestly and consistently about your real behaviour rather than an idealised version - results go to the interview panel, not a separate marks tally.
Psychometric Test in Bank PO Recruitment: Formats, Honest Answers and Preparation	Psychometric test = personality and work-behaviour profile, no right or wrong; SBI PO 2026-27: every question mandatory, no marks, findings to interview panel; IBPS PO XVI: self-report, non-qualifying, appearing mandatory; SBI PO 2026-27 notice of 27.10.2026: test set remote proctored on 31.10.2026 at 1 PM, ready 15 minutes early, mock test only on 28.10.2026; formats: rating scale, forced choice, situational; answer honestly and consistently; prepare by knowing a PO's job, practising the format, resting.

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