IBPS PO XVI Personality Test Date 2026: Out for 30 Nov

Complete revision pack for IBPS PO CRP-XVI. Covers Mains syllabus, banking awareness, PYQs, and instructions for...

1. EXAM / NOTIFICATION KEY FACTS & DATES

Conducting Body	Institute of Banking Personnel Selection (IBPS)
Post / Course Name	IBPS PO / Management Trainee (CRP PO/MT-XVI)
Minimum Qualification	10th / 12th / Graduate
Exam Date	30 Nov 2026
Selection Process	Prelims -> Mains + Descriptive -> Remote Personality Test / Interview
Exam Mode & Duration	Online CBT (Mains: 3h 30m) & Remote Proctored Personality Test (30.11.2026)
Key Subjects	Data Analysis & Interpretation, Reasoning & Computer Aptitude, General/Bank...
Negative Marking	0.25 marks deducted for wrong objective answers in Prelims & Mains

2. 4-STEP SMART PREPARATION PLAN

1. Phase 1: Strengthen core Banking Awareness, RBI circulars, and PSL targets while revising quantitative shortcuts daily.
2. Phase 2: Solve high-level multi-variable Puzzles, Data Interpretation caselets, and Critical Reasoning Mains-level PYQs.
3. Phase 3: Practice English Descriptive Essay and Letter writing under strict 30-minute keyboard timer conditions.
4. Phase 4: Complete the mandatory Mock Test on 27.11.2026 to verify remote proctoring setup before the Personality Test on 30.11.2026.

3. SAMPLE GOLDEN SHORTCUTS & FORMULAS

* Shortcut 1: Percentage Change = [(New Value - Original Value) / Original Value] * 100.
* Shortcut 2: Quadratic Sign Rule: Equation (+, +) -> Roots (-, -); (+, -) -> Roots (-, +); (-, +) -> Roots (+, +); (-, -) -> Roots (+, -).
* Shortcut 3: Syllogism Rule: 'Only a few A are B' means both 'Some A are B' and 'Some A are not B' hold true simultaneously.
* Shortcut 4: Compound Interest Ratio Trick: 2 Years = 2:1 | 3 Years = 3:3:1 | 4 Years = 4:6:4:1.

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4. TOP 10 HIGH-WEIGHTAGE SYLLABUS TOPICS (QUICK SUMMARY)

1. Banking Awareness & RBI Policy
Weightage: High (8-10 Qs)

Master key monetary policy instruments like Repo Rate, Reverse Repo Rate, MSF, CRR, and SLR. Understand RBI functions, inflation targeting mechanisms, Liquidity Adjustment Facility (LAF), and Open Market Operations. S...

2. Data Interpretation & Caselets
Weightage: High (12-15 Qs)

Focus on missing data tables, radar graphs, pie charts, and arithmetic-based caselets. Practice quick percentage-to-fraction conversions, approximations, ratio comparisons, and average calculations. In Mains, DI quest...

3. Seating Arrangement & Logic Puzzles
Weightage: High (15-20 Qs)

Practice floor-flat combinations, parallel rows, blood relation matrices, and uncertain person arrangements. Master the minimal possibilities approach to eliminate wrong branches early. Always read conditional stateme...

4. Priority Sector Lending & Schemes
Weightage: High (5-7 Qs)

Memorize mandatory targets: Domestic Commercial Banks must allocate 40% of ANBC to Priority Sector Lending. Key sub-targets include 18% for Agriculture, 7.5% for Micro Enterprises, and 12% for Weaker Sections. Underst...

5. Reading Comprehension & Verbal Ability
Weightage: High (10-12 Qs)

Develop strong reading speed for economic, financial, and socio-environmental articles. Focus on identifying central themes, author tone, logical inferences, and context-based vocabulary meanings. Practice cloze tests...

6. Money Market & Capital Market
Weightage: High (4-6 Qs)

Learn characteristics of Call Money, Notice Money, Term Money, Commercial Paper (CP), Certificate of Deposit (CD), and Treasury Bills (T-Bills). Note minimum issuance denominations, tenure ranges, and issuing authorit...

7. Syllogism & Critical Reasoning
Weightage: High (6-8 Qs)

Master statements involving 'Only a few', 'Can never be', and 'Possibility'. Draw accurate overlapping Venn diagrams. For critical reasoning, practice statement-assumption, cause-effect, course of action, and argument...

8. Digital Banking & Computer Aptitude
Weightage: High (4-6 Qs)

Study NPCI offerings like UPI, IMPS, NETC FASTag, AePS, and RuPay. Understand NEFT, RTGS, Central Bank Digital Currency (CBDC), and cybersecurity risks like phishing and malware. Cover basic binary logic, hardware com...

9. Data Sufficiency & Quadratic Equations
Weightage: Medium (5-7 Qs)

Solve quadratic equations using quick sign-reversal techniques to compare x and y roots without full manual factorization. In Data Sufficiency, evaluate whether Statement 1, Statement 2, or both combined give a unique...

10. Descriptive English Writing
Weightage: High (25 Marks)

Master format for formal letters addressed to Branch Managers, Bank Editors, and Municipal Authorities. Practice typing essays (250 words) on topics like AI in Banking, Financial Inclusion, and Green Financing. Avoid ...

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5. 10 SAMPLE EXAM-STYLE PRACTICE MCQS (WITH ANSWERS)

Q1. What is the official conduct date for the IBPS PO CRP-XVI Personality Test as per the latest notification?
(A) 27.11.2026 (B) 30.11.2026 (C) 01.12.2026 (D) 15.12.2026
Ans: (B) | The IBPS PO CRP-XVI Personality Test will be conducted on 30.11.2026 in online Remote Proctored Mode starting at 1:00 PM.

Q2. When must shortlisted candidates participate in the mandatory Mock Test for the CRP-XVI Personality Test?
(A) 25.11.2026 (B) 27.11.2026 (C) 29.11.2026 (D) 30.11.2026
Ans: (B) | Candidates must participate in the mandatory Mock Test on 27.11.2026 to ensure device and room compatibility.

Q3. What is the mandatory overall Priority Sector Lending (PSL) target for Domestic Commercial Banks in India?
(A) 30% of ANBC (B) 40% of ANBC (C) 50% of ANBC (D) 75% of ANBC
Ans: (B) | Domestic Commercial Banks are required to allocate 40% of Adjusted Net Bank Credit (ANBC) or Credit Equivalent Amount of Off-Balance Sheet Exposure (CEOBE) to Priority Sector Lending.

Q4. What is the sub-target for Agriculture lending under PSL for Domestic Commercial Banks?
(A) 10% (B) 12% (C) 18% (D) 25%
Ans: (C) | Out of the total 40% PSL target, 18% of ANBC is specifically mandated for Agriculture lending.

Q5. In syllogism, what does the statement 'Only a few A are B' strictly imply?
(A) All A are B (B) Some A are B and Some A are not B (C) No A is B (D) All B are A
Ans: (B) | 'Only a few A are B' means that while some part of A overlaps with B, another part of A definitely does not belong to B.

Q6. What is the minimum transaction amount required to transfer money via RTGS?
(A) Rs 10,000 (B) Rs 1,000,000 (C) Rs 2,000,000 (D) Rs 200,000
Ans: (D) | Real Time Gross Settlement (RTGS) requires a minimum transaction amount of Rs 2 Lakhs (Rs 2,000,000). There is no upper ceiling.

Q7. Money borrowed or lent for a period of 2 to 14 days in the money market is known as:
(A) Call Money (B) Notice Money (C) Term Money (D) Commercial Paper
Ans: (B) | Money borrowed/lent for 1 day is Call Money; for 2 to 14 days is Notice Money; and for 15 days to 1 year is Term Money.

Q8. What is the minimum denomination in which Commercial Paper (CP) can be issued in India?
(A) Rs 1 Lakh (B) Rs 2 Lakhs (C) Rs 5 Lakhs (D) Rs 10 Lakhs
Ans: (C) | Commercial Paper (CP) is an unsecured money market instrument issued in minimum denominations of Rs 5 Lakhs and in multiples thereof.

Q9. An asset is classified as a Non-Performing Asset (NPA) if interest or principal instalment remains overdue for more than:
(A) 30 days (B) 60 days (C) 90 days (D) 180 days
Ans: (C) | A loan account is categorized as an NPA if payment of interest or principal remains overdue for more than 90 days.

Q10. An NPA account remains classified as a 'Sub-standard Asset' for a period of up to:
(A) 6 months (B) 12 months (C) 24 months (D) 36 months
Ans: (B) | An asset is classified as sub-standard if it remains an NPA for a period less than or equal to 12 months.

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