

## Central Bank of India Credit Officer 2025 Exam Pattern

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### SELECTION PROCESS

Selection will be through online test including Descriptive Test and Personal Interview.

### STRUCTURE OF EXAMINATION

The structures of the Examination which will be conducted online are as follows:

#### **a. Pattern of Examination: -**

Sr. No	Name of Tests	No. of Questions	Maximum Marks	Medium of Exam	Time Allotted for each test (Separately timed)
1.	English Language	30	30	English	25 minutes
2.	Quantitative Aptitude	30	30	English and Hindi	25 minutes
3.	Reasoning Ability	30	30	English and Hindi	25 minutes
4.	General Awareness (Related to Banking Industry)	30	30	English and Hindi	15 minutes
<b>Total</b>		<b>120</b>	<b>120</b>		
5.	English Language (Letter Writing & Essay)- Descriptive	02	30	English	30 minutes
<b>Total</b>		<b>02</b>	<b>30</b>		

Any change in the structure of the examination will be intimated through the authorized Central Bank of India website (<https://centralbankofindia.co.in/en>). Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the call letters from the authorized Central Bank of India website.

**Descriptive Paper in the English Language (Letter writing & Essay)** may be evaluated by an automated scoring mechanism for identifying features related to writing proficiency. This scoring mechanism is duly validated and evaluates the proficiency of test takers in writing in the English Language in an objective manner as the mechanism does not have any in-built biases for evaluating responses.

**There will be no negative marking.**

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

- Valid Call Letter for the respective date and session of Examination.
- Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/application form
- **Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination.** The reporting time mentioned in the call letter is prior to the Start time of the test.
- Though the duration of the Online examination is 2 hours, candidates may be required to be at the venue for about 3 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.
- Candidates need to bring one additional photograph (same as pasted by the candidate on call letter) along-with the call letter and other requisite documents as per information provided in the “Information Handout” and call letter.

#### **CUT-OFF SCORE:**

Each candidate will be required to obtain a minimum score in each test of online examination and also a minimum total score to be considered for shortlisting. Depending on the number of vacancies available, cut-offs will be decided, and candidates will be shortlisted for further process. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview. Decision of the bank in shortlisting and calling number of candidates for common interviews/ provisional allotment shall be final.

#### **INTERVIEW:**

The Bank will conduct the personal interviews of all the selected candidates after the online test. Total marks allotted for Interview will be 50. Minimum qualifying marks will be 50% for General/EWS category candidates and 45% for SC/ST/OBC/PWD category candidates.

#### **FINAL SELECTION:**

Final selection of the candidates will be based on the marks obtained by the candidates in the Online Examination, and Personal Interview. The final list will be prepared in descending order for the respective categories i.e. SC/ST/OBC/EWS/GEN. In case of equal marks obtained by two or more candidates while preparing the final merit list, order of such group of candidates will be based on marks obtained in Online examination i.e. candidate securing higher marks in Online exam will be placed higher in the merit list. If the marks obtained in the online exam are also equal the merit order will be based on Date of Birth i.e. Candidate senior by age will be placed higher in the merit List. Final selection of candidates will be subject to the candidate being found fit medically to the satisfaction of the Bank.