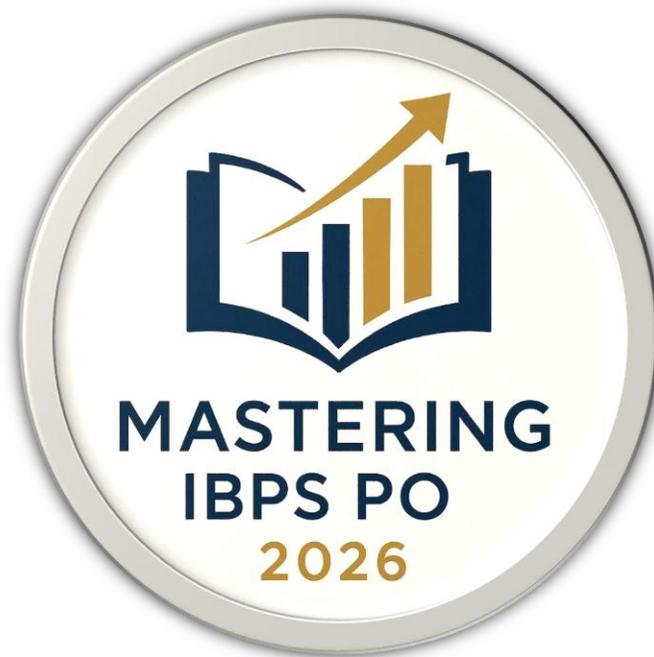


Mastering IBPS PO 2026



*Complete Preparation Guide for Prelims & Mains | Concept
Notes • Shortcut Tricks • Previous Year Papers*

Publisher: **SWAN India Publication**

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Introduction to IBPS PO Examination

The **Institute of Banking Personnel Selection (IBPS)** is an autonomous body responsible for conducting recruitment examinations for various banking positions in India. Among its numerous exams, the **IBPS Probationary Officer (PO)** examination is one of the most prestigious and sought-after competitive exams for aspirants aiming to secure a career in the Indian banking sector. Every year, lakhs of candidates from across the country appear for this exam, making it one of the most competitive recruitment processes in India.

The IBPS PO exam serves as the gateway to a managerial career in public sector banks. The position of a **Probationary Officer (PO)** is considered the backbone of a bank's operational and managerial framework. A PO not only handles routine banking transactions but also contributes to customer relationship management, loan processing, and branch administration. With consistent promotions and exposure, a PO can rise through the ranks to become a **Branch Manager, Regional Manager**, or even higher executive positions within the banking system.

Importance of the IBPS PO Examination

The significance of the IBPS PO exam lies in the opportunity it offers for a stable and progressive career in the public sector. In an era where job security and professional growth are of utmost importance, banking continues to be a preferred sector for graduates. The exam ensures a fair and transparent selection process, focusing on merit and analytical ability rather than influence or background.

Furthermore, being a government-linked job, a PO position brings several benefits — competitive salary, allowances, career

stability, and social prestige. The role also offers exposure to core banking operations, financial management, and leadership responsibilities, making it an ideal stepping-stone for ambitious professionals.

Role of a Probationary Officer in the Banking System

A Probationary Officer is essentially a management trainee in the initial phase of his or her career. During the probation period, the officer undergoes extensive training to understand various aspects of banking, including loans and advances, customer services, investment management, and compliance with banking laws.

Once confirmed, a PO is expected to take on multiple responsibilities such as supervising clerical staff, approving cash and loan transactions, managing customer accounts, handling complaints, and ensuring smooth branch operations. The role demands not only technical knowledge but also decision-making skills, leadership qualities, and the ability to work under pressure.

Overview of the Examination Process

The IBPS PO recruitment process consists of **three stages** — *Preliminary Examination, Main Examination, and Personal Interview.*

- The **Preliminary Exam** is an online objective test that assesses a candidate's aptitude in English, reasoning, and quantitative ability.
- The **Main Exam** evaluates analytical skills through reasoning, data interpretation, general awareness, and descriptive writing.

- Candidates who clear both stages are invited for a **Personal Interview**, which tests communication skills, banking awareness, and overall personality. The final selection is based on a combined score from the Mains and Interview rounds.

Eligibility Criteria for IBPS PO 2026

To ensure fairness, IBPS sets clear eligibility norms each year. For the 2026 recruitment cycle, the following conditions are expected to apply:

- **Nationality:** The candidate must be an Indian citizen or meet equivalent eligibility criteria as defined by IBPS.
- **Age Limit:** Generally between **20 to 30 years** as of a specific cut-off date. Age relaxations are provided for reserved categories as per government rules.
- **Educational Qualification:** A **graduate degree** in any discipline from a recognized university. Candidates must possess valid proof of graduation by the date of registration.
- **Computer Knowledge:** Basic computer proficiency is essential since the examination is conducted online.

Key Dates for IBPS PO 2026 Examination

The tentative schedule for the 2026 IBPS PO cycle will be released on the official IBPS website (www.ibps.in). Based on the previous year's trend, the expected timeline is as follows:

- Notification release: **June 2026**
- Online registration: **June–July 2026**
- Preliminary Exam: **September 2026**
- Mains Exam: **November 2026**
- Interview Process: **January–February 2027**

- Final result declaration: **April 2027**

These dates are indicative and subject to change based on the IBPS calendar. Aspirants are advised to regularly check the official website for updates.

Why Aspirants Choose IBPS PO

The IBPS PO exam is more than just a recruitment test — it represents a chance to join one of India’s most respected and organized career systems. Aspirants are drawn to this examination because it blends financial growth with intellectual challenge. The work environment in public sector banks provides opportunities to develop managerial competence, financial expertise, and customer-centric decision-making. Moreover, the job’s security and perks make it one of the most rewarding government careers available for graduates.

Conclusion

The IBPS PO examination stands as a symbol of meritocracy, offering ambitious individuals a platform to prove their capabilities and contribute to the country’s financial ecosystem. Success in this exam requires not just hard work but also strategic preparation, discipline, and awareness of banking concepts. This book, *Mastering IBPS PO 2026*, aims to guide aspirants through every step of that journey — from understanding the examination process to mastering each section with clarity and confidence.

Quantitative Aptitude

Quantitative Aptitude is one of the most crucial sections in the **IBPS PO examination**, designed to assess a candidate's numerical reasoning and problem-solving ability. It tests how efficiently a person can handle numbers, interpret data, and make quick, accurate calculations under time pressure.

A candidate's success in this section depends not only on mathematical knowledge but also on speed, presence of mind, and logical accuracy. This chapter provides complete conceptual understanding, formula notes, and shortcut techniques to help aspirants maximize their score in minimum time.

Simplification

Simplification is the foundation of Quantitative Aptitude. It measures how quickly a candidate can solve numerical expressions using arithmetic operations, fractions, percentages, and square or cube roots. The objective is to check numerical accuracy, speed, and understanding of mathematical hierarchy (BODMAS rule).

Concept Overview

In simplification problems, an expression containing multiple operations — addition, subtraction, multiplication, division, brackets, and powers — is given, and you need to find the correct result.

For example:

$$(15 \times 2) + 45 \div 5 - 18 + (36 \div 6)$$

Here, the correct answer depends on applying operations in the proper order.

BODMAS Rule

The most important rule to follow while solving simplification questions is the **BODMAS rule**.

- **B** → Brackets
- **O** → Orders (powers, roots)
- **D** → Division
- **M** → Multiplication
- **A** → Addition
- **S** → Subtraction

This rule defines the sequence in which mathematical operations must be performed. Always start with brackets, followed by exponents, then division and multiplication (from left to right), and finally addition and subtraction (from left to right).

Example 1:

Simplify $\rightarrow 48 \div 8 \times (3 + 5) - 9$

Solution:

Step 1: Solve the bracket $\rightarrow (3 + 5) = 8$

Step 2: Now, $48 \div 8 \times 8 - 9$

Step 3: Division and multiplication from left to right $\rightarrow (6 \times 8) - 9 = 48 - 9 = \mathbf{39}$

So, the correct answer is **39**.

Types of Simplification Questions

1. Basic Arithmetic Simplification

Involves +, −, ×, ÷ operations and brackets.

2. Square and Cube Operations

Questions involving powers or roots like $\sqrt{49}$ or $(3)^3$.

3. Fractions and Decimals

Example: $2.5 \times 0.4 + 3/5 \div 0.2$

4. Percentage & Ratio-Based Simplifications

Example: 25% of 240 + 2/3 of 90

5. Mixed Operations with BODMAS Rule

Combination of all the above.

Shortcut Techniques for Simplification

- **For Division & Multiplication:**

Always simplify denominators first; they often cancel numerators later.

- **For Large Multiplications:**

Break numbers —

Example: $98 \times 102 = (100 - 2)(100 + 2) = 100^2 - 2^2 = 10000 - 4 = 9996$

(This uses the algebraic identity $a^2 - b^2 = (a + b)(a - b)$)

- **Approximation Tip:**

In data-heavy questions, round off numbers to the nearest tens or hundreds for faster calculation.

- **Square & Cube Memorization:**

Remember squares up to 30 and cubes up to 20. They save 10–15 seconds per question in exam.

- **Percentage Equivalents:**

Memorize common fractions as percentages:

$1/2 = 50%$, $1/3 = 33.33%$, $1/4 = 25%$, $1/5 = 20%$, $3/4 = 75%$, $2/5 = 40%$, etc.

Examples for Practice

Example 2:

$$\begin{aligned}\text{Simplify } &\rightarrow 125 \div (5 \times 2) + 36 \div 6 - 8 \\ &= 125 \div 10 + 6 - 8 \\ &= 12.5 + 6 - 8 = \mathbf{10.5}\end{aligned}$$

Example 3:

$$\begin{aligned}\text{Simplify } &\rightarrow [(15 \times 2) - (9 \div 3)] + 4^2 \\ &= (30 - 3) + 16 = 27 + 16 = \mathbf{43}\end{aligned}$$

Example 4:

$$\begin{aligned}\text{Simplify } &\rightarrow 25\% \text{ of } 360 + (15 \times 2) - \sqrt{49} \\ &= 90 + 30 - 7 = \mathbf{113}\end{aligned}$$

Common Mistakes to Avoid

- Ignoring the BODMAS rule sequence.
 - Solving from left to right without checking for powers or brackets first.
 - Misinterpreting percentage or fractional conversions.
 - Forgetting that division and multiplication have equal priority and must be solved *left to right*.
-

Exam Strategy for Simplification

- You can expect **5–10 questions** from Simplification in the Prelims exam.
 - Average time per question should be **less than 40 seconds**.
 - Focus on accuracy; one wrong calculation can reduce your score due to negative marking.
 - Use mental calculation wherever possible.
-

Quick Practice Exercise

Try solving these without a calculator:

1. $(25 \times 4) \div 10 + 9 - 3^2 = ?$
2. $(64 \div 4) + 15\% \text{ of } 200 - \sqrt{81} = ?$
3. $[(18 \times 5) - (12 \div 3)] \div 6 = ?$

(Answers for self-checking)

1. $10 + 9 - 9 = 10$
 2. $16 + 30 - 9 = 37$
 3. $(90 - 4) \div 6 = 86 \div 6 = 14.33$
-

Conclusion

Simplification is not just about solving equations; it's about mastering calculation efficiency. A candidate with strong simplification skills gains a time advantage in the exam, which can be used to tackle lengthy puzzles or DI questions.

Continuous practice, memorization of common squares and percentages, and clarity of the BODMAS rule are the keys to accuracy and speed in this topic.

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