



Crack a Govt Exam, Without the Guesswork

The honest 20-minute map to UPSC, SSC, Banking & Railways
— the real odds, the right exam for you, and a study plan you
can actually run. No coaching hype.

WHAT'S INSIDE

Everything that matters, in pointers

This mini gives you the honest map of India's government exams in 20 minutes: how the seven exam families work, the real mathematics of your odds, how to pick the right exam, and a study plan you can hold down. Read it once and you'll already know more than most aspirants around you.

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THE ONE IDEA TO HOLD THE WHOLE WAY

The odds are real and often brutal — but SSC, Banking and Railways share the same Quant + Reasoning core. Prepare once, honestly, and you can attempt many exams at once instead of betting everything on one.

The seven exam families

- **UPSC & Defence:** the officer track — IAS, IPS, IFS via Civil Services, plus NDA, CDS, AFCAT & CAPF. Small vacancies, highest prestige.
- **SSC:** the graduate & 10+2 workhorse — CGL, CHSL, MTS, GD Constable across dozens of ministries.
- **Banking & Insurance:** IBPS (11 banks), SBI, LIC, EPFO — officer (PO) and clerk cadres, huge applicant pools.
- **Railways (RRB):** India's single largest civilian recruiter — NTPC, Group D, JE. Astronomical application volumes.
- **Teaching & State PSCs:** underrated parallel ladders — CTET is a lifetime certificate; State PCS rewards home-state domicile and regional-medium Mains.

READ THIS AS A MAP, NOT A MENU

You will not sit all of these. See the whole terrain first — so when you choose (Chapter 3), you choose against the full picture, not just the one exam your neighbour mentioned.

The scale of the largest gateways

1.21 cr

RRB NTPC 2024–25
applicants

34.8 L

SSC CGL 2024 applicants

9.9 L

UPSC CSE 2024 applicants

Reward and difficulty rise together toward UPSC; scale and accessibility rise together toward SSC, Railways and Banking. There is no "best exam" — only the exam that fits you.

- **UPSC CSE:** ~24 services, 1,056 vacancies against ~9.9 lakh applicants (2024). Entry pay Level 10, basic ₹56,100.
- **Watch the funnel:** SBI PO 2025 drew ~6.58 lakh applicants for 541 seats — roughly 1,200 per seat.

REMEMBER

These figures are per cycle. Vacancy and applicant counts shift every year — always verify against the current official notification before you plan.

The honest mathematics of your odds

- **UPSC CSE:** ~1 in 1,000 — roughly 9.9 lakh apply, ~1,000 selected ($\approx 0.1\%$).
- **SSC CGL:** ~190:1 — 34.8L applicants vs 18,236 seats (2024).
- **RRB Group D:** 334:1 on average — 1.08 crore applicants for 32,438 seats (2025); it hit 585:1 in the SCR/Secunderabad zone.
- **Success is multi-attempt:** average ~3.6 attempts to clear UPSC; only 6.2% clear on the first try; average age at selection ~27.
- **The opportunity cost:** an estimated ₹8–15 lakh in lost income plus coaching fees, and 3–4 prime working years, for a typical serious UPSC aspirant.

THE OTHER SIDE OF THE LEDGER

Job security, the Unified Pension Scheme (assured 50% pension from 1 Apr 2025), DA-indexed pay, and category reservations all tip the calculation back — for the right person.

CHAPTER 02 · CONTINUED

Time-box the bet

FEATURE	NPS (2004–)	UPS (2025–)
Pension type	Market-linked	Assured 50%+
Govt share	14%	18.5%
Guaranteed	No	Yes

- **Cap the timeline:** decide up front — 2–3 years, a fixed number of attempts. Write the exit date down before you start.
- **Run a parallel backup:** sit SSC, Banking or State PSC alongside — the shared Quant + Reasoning core makes this nearly free.
- **Convert or exit, on schedule:** if the bet pays, brilliant. If not, you leave with a real job and years — not an open-ended chase.

THE CORE IDEA

"A capped attempt is a strategy. An uncapped one is a hope." A bounded bet with an exit date beats an open-ended chase, every time.

Choosing your exam — six factors

- **Education:** 10th, 12th or graduate — the first, hardest filter. It rules exams in or out immediately.
- **Age runway:** years left inside the exam's age window (with your category relaxation) decide how many attempts you realistically get.
- **Risk tolerance:** can you stomach a 1-in-1,000 shot, or do you need higher-probability, lower-ceiling odds?
- **Family finances:** can you afford unpaid prep years, or do you need income fast? This quietly decides more careers than talent does.
- **Medium & home-state:** strong in Hindi/regional language? State PCS plays to that strength, and home-state domicile unlocks reservation — a real structural edge.

WEIGH, DON'T RANK

No single factor decides. Score all six honestly, then read the profile-to-exam matrix — it beats choosing by prestige or the last coaching ad you saw.

CHAPTER 03 · CONTINUED

Profile → best-fit exam

IF THIS IS YOU...	BEST-FIT TARGET
10th pass, need a job fast	SSC GD / RRB Group D
12th pass, want desk job soon	SSC CHSL / RRB NTPC
Graduate, strong Quant	SSC CGL / IBPS PO / SBI PO
Graduate, weaker English	State PCS, regional medium
Graduate, funded, high risk	UPSC CSE + backup

Always name a backup: pair your first choice with a higher-probability exam sharing the syllabus core — the time-boxing rule made concrete.

SSC, Banking & Railways in detail

- **SSC CGL:** bachelor's degree, any discipline. ~14,582 vacancies (2025) vs ~28L applicants. Pay Level 4–8, in-hand ₹35k–₹65k.
- **SSC CHSL / MTS / GD:** 12th and 10th-pass entry points — LDC/JSA, Havaldar, Constable (GD). The largest-volume gateways into government service.
- **IBPS PO / Clerk:** officer basic ₹48,480 (in-hand ~₹74–76k); clerk in-hand ~₹40–43k. Negative marking 0.25 across IBPS/SBI.
- **SBI PO:** the most competitive bank job — ~6.58L applicants for 541 seats (2025), ~1,216:1.
- **Railways (RRB):** the biggest recruiter of all — NTPC, Group D, JE — but cycles run 18–30 months, sometimes 2–3 years.

THE RULE THAT DECIDES SCORES

Negative marking ranges from nil (SSC MTS session 1) to $-1/3$ (Railways) to -1.0 (SSC CGL Tier 2). Learn your exam's penalty — it dictates whether guessing helps or hurts.

CHAPTER 04 · CONTINUED

Pay at a glance (7th CPC / bipartite)

LEVEL	BASIC	TYPICAL POST
Level 4	₹25,500	CGL clerical, RRB
Level 6	₹35,400	Inspector, RRB JE
Level 7	₹44,900	IT Inspector, ASO
Level 10	₹56,100	IAS/IPS, CAPF AC

Bank pay is different: banks follow bipartite scales, not 7th CPC — a clerk's basic looks low but allowances lift in-hand well above the headline figure.

UPSC & Defence — the officer track

- **UPSC CSE:** 3 stages — Prelims (screening), Mains (1750 marks), Interview (275). Final merit = 2025 marks. ~24 services including IAS, IPS, IFS.
- **The odds:** ~9.9L applied for CSE 2024 against 1,056 vacancies — about 1 in 1,000. Average ~3.6 attempts, average age at selection ~27.
- **Defence entries:** NDA (after 12th), CDS (graduate), AFCAT (Air Force) and CAPF Assistant Commandant — every entry ends in an SSB interview.
- **Officer pay:** Level 10, basic ₹56,100, plus Military Service Pay ₹15,500 — in-hand roughly ₹1.0–1.25 lakh/month for defence officers.

THE 2025 GAME-CHANGER

The Unified Pension Scheme, live 1 April 2025, restores an assured 50% pension after 25 years (min ₹10,000/month) — the security question, dead since 2004, is answered again.

The preparation system

- **The universal core:** Quantitative Aptitude, Reasoning and General Awareness carry across SSC, Banking and Railways — build it once.
- **One book per subject:** the single most-repeated warning in the field — multiple books on one topic create confusion, not coverage.
- **Coaching vs self-study:** offline UPSC coaching runs ₹1.2–2 lakh/year; online subscriptions ₹400–5k; free YouTube channels cost ₹0 and rival coaching-level content.
- **Mock discipline:** 35–40 quality mocks for UPSC, 80–100 across an SSC cycle. Post-test error analysis — not volume — separates rankers from the rest.

THE CURRENT-AFFAIRS PIPELINE

One newspaper (The Hindu or Indian Express) as daily input, one monthly compilation as storage. Revise from the compilation, not a pile of old papers.

Study plans & timelines

- **The real hours:** ~1,100–1,200 hours a year for a working aspirant — 3–4 weekday hours plus 6–8 hours each weekend day. That's genuinely exam-ready.
- **The 12-month plan:** Months 1–4 Foundation, 5–8 Deep Dive, 9–12 Consolidation. A 6-month version compresses the same phases for near-full-time aspirants.
- **The daily template:** hardest subjects 6–8 AM, current affairs in commute pockets, evening practice, 15-minute bedtime revision.
- **The 3-layer revision cycle:** daily (10–15 min), weekly (Sunday), monthly (full compilation review). What you never revise, you forget.

THE ONE PRINCIPLE THAT MATTERS

Consistency beats bingeing. Aspirants who study 4–5 focused hours every day outperform those who cram 10 hours on Sunday and nothing midweek.

The parallel-track rule

- **Time-box the dream:** a 2–3 year attempt window, then an honest re-evaluation. The trap isn't attempting — it's the open-ended chase into your 30s.
- **Build a Plan B alongside:** keep a marketable skill or job live, and register for the safety-net exams your syllabus already covers.
- **One syllabus, many exams:** Reasoning and Quant Aptitude cover all three of SSC, Banking and Railways — a "failed" UPSC run often converts into a real selection elsewhere.
- **What changed in 2025–26:** UPS live (1 Apr 2025), Aadhaar biometric verification (May 2025), and a predictable 2026–27 SSC calendar.

THE CORE IDEA

You can't control normalization — but you can build a buffer above the cut-off by over-preparing on the shared core, not scraping a bare pass.

YOU'VE GOT THE MAP. NOW GET THE TERRAIN.

This was the 20-minute version. The full guide is the whole journey.

You now know more than most aspirants who lose years to the wrong exam. The complete **Government Exam Roadmap** takes every chapter above and gives you the full data tables, the exam-by-exam breakdowns, and the exact study calendar.

- **The full 8 chapters** — every exam family, illustrated with real vacancy, pay and cut-off data.
- **Every exam's pattern & negative marking** laid out exam by exam, so you know exactly what you're walking into.
- **The complete study system** — book lists, mock schedules and the 12-month and 6-month calendars.
- **FAQs & glossary** — every exam term explained, plus the eight questions every aspirant asks.

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