

CAT Score vs Percentile 2026: Expected Marks for 99, 95, 90 Percentile; CAT 2025 Actual vs Predicted and Previous Years' Trends

CAT Score vs Percentile 2026 shows how many marks you will need for 99, 95, 90 and other percentiles in [CAT 2026](#). When the CAT paper is tougher, fewer marks are needed for the same percentile, and when it is easier, more marks are needed. To build these projections, MBAUniverse.com has compared the CAT 2025 actual score vs percentile data with the estimates released by **IMS, Career Launcher (CL), Cracku, Arun Sharma (CAT expert)**, and with CAT Score vs Percentile trends since 2022. The biggest learning from CAT 2025 score vs percentile calculation (details below) is that a **tougher DILR section brought the marks needed for 99 percentile down to about 84.8 marks, against 95.13 marks in CAT 2024**. This article explains how CAT percentile is calculated in six steps, which is India's most accurate CAT percentile predictor, lists insights from last year's analysis, and projects **CAT 2026 Score vs Percentile** under three difficulty scenarios. You can also download the complete CAT Score vs Percentile 2026 PDF for future reference.

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CAT Score vs Percentile 2026: Key Highlights

CAT Score vs Percentile 2026 shows how many marks you will need for 99, 95, 90 and other percentiles in [CAT 2026](#). If the CAT 2026 exam paper is tough, fewer marks will be needed for the same percentile, and when it is easier, more marks are needed.

CAT Score vs Percentile 2026 will be actually known after CAT 2026 is held on November 29, 2026. Based on CAT 2025 actual data and previous years' trends, MBAUniverse.com projects that:

- 85–90 marks needed for 99 percentile,
- 62–66 marks for 95 percentile
- 52–55 marks for 90 percentile

Check complete details in the following sections.

CAT Score vs Percentile 2026: How CAT Percentile is Calculated

CAT percentile is calculated in six steps. IIMs check each response against the answer key, calculate section-wise raw scores, normalise them across the three slots into scaled scores, add the scaled scores, rank all candidates and then convert each rank into a percentile. Your CAT scorecard shows the sectional and overall percentiles that come out of this process, and the same six steps will decide CAT Score vs Percentile 2026.

1. **Response evaluation:** Your answers in VARC, DILR and QA are checked against the official CAT answer key and classified as correct, incorrect or unattempted. No marks are given at this stage.
2. **Raw score calculation:** As per the [CAT exam pattern](#), a correct answer earns +3 marks and an incorrect MCQ costs 1 mark, while a wrong TITA (type-in-the-answer) answer or an unattempted question carries no penalty. This CAT score calculation, raw score = (correct answers × 3) – incorrect MCQs, is what most aspirants do themselves with the answer key and their response sheet.
3. **Slot-wise, section-wise normalisation:** Because the three slots have different question papers, the raw score in each section is adjusted through a statistical process that considers the mean and distribution of scores in each slot. The result is a scaled score for each section.

4. **Overall scaled score:** The three sectional scaled scores are added to give the overall scaled score, which is adjusted for difficulty level and used for ranking.
5. **Ranking of candidates:** All candidates across the three slots are ranked in descending order of their overall scaled score.
6. **Percentile calculation:** Each rank is converted into a percentile, section-wise and overall, and these percentiles are reported on your CAT scorecard.

What is CAT Scaled Score? CAT Normalisation Process Explained

CAT scaled score is your raw score after it has been adjusted through the CAT normalisation process. Because each of the three slots has a different question paper, IIMs adjust raw scores so that candidates from different slots can be compared on a common scale. All CAT percentiles are calculated from scaled scores, not from raw scores.

As per the official explanation (Source: IIM Calcutta), normalisation is done separately for each section. Taking DILR as the example:

- The mean and standard deviation of DILR raw scores are calculated separately for the morning, afternoon and evening sessions, and for all three sessions together.
- The mean DILR raw score of the top 0.1% of candidates is calculated for each session and for all three sessions together.
- Each candidate's raw score is then rescaled using these figures, so that both the average performance and the top-end performance of every slot are aligned with those of the exam as a whole.

Official CAT normalisation process, illustrated for the DILR section. Source: IIM Calcutta.

Step 1: Calculate the mean and the standard deviation (SD) of the raw scores in DILR section for all candidates appearing in the morning session.

Let Mean = M_1 and SD = S_1 and $G_1 = M_1 + S_1$.

Step 2: Calculate the mean and the standard deviation (SD) of the raw scores in DILR section for all candidates appearing in the afternoon session.

Let Mean = M_2 and SD = S_2 and $G_2 = M_2 + S_2$.

Step 3: Calculate the mean and the standard deviation (SD) of the raw scores in DILR section for all candidates appearing in the evening session.

Let Mean = M_3 and SD = S_3 and $G_3 = M_3 + S_3$.

Step 4: Calculate the mean and the standard deviation (SD) of the raw scores in DILR section for all candidates appearing in CAT (i.e. including all the three sessions).

Let Mean = M and SD = S and $G = M + S$.

Step 5: Calculate the mean raw score in DILR section of the top 0.1% candidates in the morning session and denote it by $M_1^{0.1}$.

Step 6: Calculate the mean raw score in DILR of top 0.1% candidates in the afternoon session and denote it by $M_2^{0.1}$.

Step 7: Calculate the mean raw score in DILR of top 0.1% candidates in the evening session and denote it by $M_3^{0.1}$.

Step 8: Calculate the mean raw score in DILR of top 0.1% candidates appearing in CAT (i.e. considering all the three sessions) and denote it by $M^{0.1}$.

Suppose now **XYZ** is a candidate who appeared in the morning session and her raw score in DILR section is R . Then the scaled score of **XYZ** in QA, say $\hat{R}$ given by:

$$\hat{R} = (R - G_1) \frac{M^{0.1} - G}{M_1^{0.1} - G_1} + G$$

This is why the same raw score can turn into slightly different scaled scores in different slots.

CAT Percentile Calculation Formula

The CAT percentile formula uses the total number of candidates across all three slots, as follows:

- Count the total number of candidates (N) who appeared for CAT across the morning, afternoon and evening sessions.

- Assign every candidate a rank (r) based on scaled score. Candidates with identical scaled scores get the same rank: if exactly two candidates share the highest score, both are ranked 1, and the candidate with the next highest score is ranked 3.
- Calculate the percentile (P) as: $P = [(N - r) / N] \times 100$.
- Round off the percentile to two decimal places. For example, all percentiles of 99.995 or more are rounded off to 100, and all percentiles of 99.985 or more but below 99.995 are rounded off to 99.99.

This is how CAT percentile is calculated for each section (with the sectional scaled score) and for the overall percentile (with the overall scaled score). In simple terms, your percentile shows the share of all CAT test-takers who are ranked below you.

CAT Score vs Percentile Previous Years: 2022 to 2025 Trends, Difficulty Level

CAT Score vs Percentile previous years' data shows that paper difficulty decides how many marks you need. The 99 percentile needed about 84 marks in CAT 2022, 76.15 in CAT 2023, 95.13 in CAT 2024 and 84.8 in CAT 2025. When the paper is tougher, fewer marks are needed for the same percentile, and when it is easier, more marks are needed. This pattern is the starting point for CAT Score vs Percentile 2026 projections.

CAT Score vs Percentile Previous Years: Overall Marks

The table below compares the overall marks needed for key percentiles from CAT 2022 to CAT 2025. According to experts such as Arun Sharma, author of bestselling CAT books, CAT 2023 was one of the toughest papers in the last 10 years, and 99.9 percentile needed just 101.43 marks. CAT 2024, which is rated by experts as one of the easiest papers in the last 10 years, needed 127 marks. If you are looking for CAT Score vs Percentile for the last 5 years, the table covers four actual years, and the CAT Score vs Percentile 2026 projection follows later in this article.

Table 2: CAT Score vs Percentile Previous Years (Overall Marks)

Percentile	CAT 2025	CAT 2024	CAT 2023	CAT 2022
99.9	111.5	127	101.4	109
99.5	93	104	85	91
99	84.8	95.1	76.2	84
95	62.3	70	54.9	62
90	51.5	58	44.4	49

80	38	44	36	36
70	29.5	29	28	30

Source: MBAUniverse.com analysis of published data by IIMs, IMS Coaching

CAT Paper Difficulty Level 2023 to 2025

A detailed analysis of CAT exam difficulty level by MBAUniverse.com shows that IIMs balance paper difficulty across years. If a section is easy in one year, it usually becomes more difficult the next year; if a section is very difficult in one year, it generally becomes easier the next year.

After CAT 2023 (IIM Lucknow), in which both DILR and QA were difficult, CAT 2024 (IIM Calcutta) was one of the easiest papers in the last 10 years. Following this cycle, CAT 2025 was expected to be tougher than CAT 2024, and that is how it turned out: experts from IMS, CL and other institutes agree that it was tougher than CAT 2024 but easier than CAT 2023.

Table 4: CAT Exam Paper Difficulty Level, 2023 to 2025

Year	Conducting IIM	VARC	DILR	QA	Overall
2023	IIM Lucknow	Moderate	Difficult	Difficult	Difficult
2024	IIM Calcutta	Moderate	Easy	Moderate	Easy
2025	IIM Kozhikode	Moderate	Difficult	Moderate	Moderate

Source: MBAUniverse.com review of Exam Paper Analysis by Top Coaching Institutes

CAT Score vs Percentile 2025 Actual: Overall and Section-wise

CAT Score vs Percentile 2025 actual data shows that 99 percentile needed 84.8 scaled marks, 95 percentile needed 62.3 marks and 90 percentile needed 51.5 marks, while 99.9 percentile needed 111.48 marks. These figures, derived from CAT 2025 results as published by Cracku and matched within about one mark by Career Launcher, are the benchmark for CAT Score vs Percentile 2026.

Table 5: CAT Score vs Percentile 2025 (Actual, Overall Scaled Score)

Percentile	Actual Scaled Score	Percentile	Overall scaled score
99.99	132.79	90	51.5

99.95	118.37	85	44.2
99.9	111.48	80	38
99.5	93	75	33
99	84.8	70	29.5
98	76	65	26
97	70	60	23
95	62.3	55	20

Which is Most Accurate CAT Score vs Percentile Predictor?

Difference coaching institutes offer free CAT Score vs Percentile predictor tools where candidates can check their expected percentile based on exam performance. Based on MBAUniverse.com comparison of 34 reader data points with the actual CAT 2025 results, **the most accurate CAT Score vs Percentile predictor in CAT 2025 was by IMS Coaching.** Among predictors with at least 20 data points, IMS was off by an average of 1.7 percentile points. Cracku was off by 2.8 points on the conservative side, while Career Launcher predicted a higher percentile than the actual in 33 of 34 cases.

To complete this analysis, MBAUniverse.com collected raw scores, predicted percentiles and actual percentiles from readers across all three slots. Check summary and detailed data in table below.

Table: How Close Each Predictor Came to Actual Percentile

Predictor	Data points	Average gap (percentile points)	Direction
IMS	21	1.7	Closest to actual
Cracku	33	2.8	Mostly lower – Conservative
Career Launcher	34	3.9	Higher in 33 of 34 cases – Too Optimistic
TIME	7	1.3	Close, but too few data points

Table: CAT 2025 Score vs Percentile Predictions by CL, Cracku, IMS and TIME

Slot	Raw score	CL	Cracku	IMS	TIME	Actual percentile
1	92	99.7	99.55	99.65	—	99.4
1	89	99.62	99.52	99.63	99.55	99.3
1	61	97.57	94.63	94.56	—	94.4
1	57	96.32	92.32	—	—	92.5
1	54	95.33	89.26	—	—	91.2
1	52	95	90.5	—	—	90.2
1	44	92.8	—	81.61	—	84.8
1	44	92	87	—	—	84.8
1	41	92	82	—	—	82.4
1	36	87.16	79.69	77.74	77.83	78.0
1	33	86.2	70.8	—	—	75.0
2	69	97.77	94.6	96.7	96.07	96.7
2	64	96.77	93.25	95.32	—	95.4
2	60	96.3	92.3	—	—	93.9
2	55	95	89	88	—	91.6
2	54	94.5	88	—	—	91.2
2	48	91.2	84.51	—	—	87.6
2	45	89.5	81	84.54	82.69	85.5
2	35	88.5	80	—	—	77.0
3	79	98.7	97.61	98.1	98	98.3
3	76	98	96.8	98	—	98.0
3	65	97.5	94.5	—	—	95.7

3	64	96.97	92.49	95.1	—	95.4
3	63	96	91.44	93.5	—	95.2
3	62	96.23	91.43	92.13	94.6	94.9
3	58	94	88	93	—	93.0
3	56	95.31	89.63	93.14	—	92.1
3	54	95	90	—	—	91.2
3	53	94.47	87.89	90.5	—	90.7
3	50	94.56	86.6	93.22	—	89.0
3	50	93.34	85.5	—	—	89.0
3	42	85.7	75	73	79	83.2
3	40	86.67	76.4	78	—	81.6
3	37	83	65	76	—	79.0

Source: MBAUniverse.com analysis

So, which is Most Accurate CAT Score vs Percentile Predictor? Here are the key insights:

- **Career Launcher is the most optimistic predictor.** CL gave the highest percentile for almost every raw score, often 2–4 points above Cracku and IMS in the 50–70 mark range, and above the implied actual in 33 of 34 cases.
- **Cracku is the most conservative predictor.** Cracku gave the lowest percentile for almost every raw score, and the gap widens sharply below a raw score of 55. At a raw score of 40, CL predicted 86.67 and Cracku 76.4, against an implied actual of about 81.6.
- **IMS is the most balanced predictor.** IMS sits between CL and Cracku and came closest to the implied actual percentile.
- **Predictors agree at the top end,** not at the lower end. The spread between the highest and lowest prediction was about 1 percentile point at a raw score of 79, about 8 points at 50 and about 10 points at 40.

CAT 2026 Score vs Percentile: Difficulty Level & Projections

Applying the balancing cycle described earlier, section by section, DILR, which was difficult in CAT 2025, is expected to become easier, while VARC and QA, both moderate in CAT 2025, are expected to stay moderate.

Table: CAT 2026 Expected Difficulty Level

Section	CAT 2023	CAT 2024	CAT 2025	CAT 2026 (expected)
VARC	Moderate	Moderate	Moderate	Moderate
DILR	Difficult	Easy	Difficult	Moderate (easier than 2025)
QA	Difficult	Moderate	Moderate	Moderate
Overall	Difficult	Easy	Moderate	Moderate, slightly easier than 2025

Source: MBAUniverse.com analysis

MBAUniverse.com has projected CAT Marks vs Percentile 2026 under three difficulty scenarios, each based on actual data from a previous year. Check expected marks vs percentile for different scenarios.

Table: CAT Score vs Percentile 2026 Projection (Overall Marks)

Percentile	If tougher (CAT 2023 level)	If similar to CAT 2025	If easier (CAT 2024 level)	Most likely for CAT 2026
99.9	101	111	127	111–119
99.5	85	93	104	93–98
99	76	85	95	85–90
95	55	62	70	62–66
90	44	52	58	52–55
80	36	38	44	38–41

What CAT scores should you target?

In all three scenarios, about 96 marks or more would be enough for 99 percentile, about 70 or more for 95 percentile and about 58 or more for 90 percentile. If you consistently score at these

levels in mocks, you are well placed for CAT 2026.

CAT Percentile Predictor 2026: Calculate Your Percentile

The [CAT Percentile Predictor 2026](#) by MBAUniverse.com is a free online tool that calculates your marks and likely percentile from your actual or expected performance in each section. It handles the CAT score calculation for you, works as a CAT percentile calculator, follows the same method used by IIMs, and is the quickest way to apply CAT Score vs Percentile 2026 to your own performance.

Once you know your expected percentile, check your chances of a call with the [IIM Call Predictor](#) and read how the [IIM admission process](#) works after the CAT result.

Download CAT Score vs Percentile 2026 Complete Guide PDF

The complete CAT Score vs Percentile 2026 PDF brings this entire page together in one document: the six-step calculation process, CAT 2025 actual data, expert estimates vs actual results, previous years' trends from 2022 to 2025, the eight key learnings and the CAT 2026 projections.

Summary

CAT Score vs Percentile 2026 will depend on the difficulty level of CAT 2026 paper on November 29, 2026. CAT 2025 has shown how sharply difficulty can change these estimates. A tougher DILR section brought the marks needed for 99 percentile down from 95.13 in CAT 2024 to 84.8 in CAT 2025. Based on these learnings and the trends since 2022, **MBAUniverse.com projects that a moderate CAT 2026 paper will need about 85–90 marks for 99 percentile, 62–66 marks for 95 percentile and 52–55 marks for 90 percentile.** Revised estimates will be published on the CAT exam day and when CAT 2026 answer key are released. Until then, check your expected percentile with the free [CAT Percentile Predictor](#), practise with free CAT mock tests and CAT previous year papers and download the complete CAT Score vs Percentile 2026 PDF guide from links above.

FAQs on CAT Score vs Percentile 2026

What marks are needed for 99 percentile in CAT 2026?

The marks needed for 99 percentile in CAT 2026 are projected at about 85–90, according to MBAUniverse.com analysis. In CAT 2025, 99 percentile needed 84.8 scaled marks, against 95.13 in CAT 2024 and 76.15 in CAT 2023. The final figure will depend on the difficulty level of the CAT 2026 paper on November 29, 2026.

What percentile is 40 marks in CAT?

40 marks in CAT was about 81–82 percentile in CAT 2025, as 80 percentile needed 38 marks and 85 percentile needed 44.2 marks. In the easier CAT 2024 paper, 40 marks was about 75 percentile. As per MBAUniverse.com's CAT Marks vs Percentile 2026 projection, 80 percentile is expected at 38–41 marks, so 40 marks should be close to 80 percentile.

How is CAT percentile calculated?

CAT percentile is calculated in six steps. Responses are checked against the answer key, raw scores are calculated (+3 for a correct answer, -1 for a wrong MCQ), raw scores are normalised across slots into scaled scores, the scaled scores are added, candidates are ranked, and percentile is worked out as $[(N - r) / N] \times 100$.

What is scaled score in CAT?

Scaled score in CAT is the raw score adjusted through the CAT normalisation process, because each of the three slots has a different question paper. The process uses the mean, standard deviation and top 0.1% scores of each slot, so that scores from different slots can be compared on a common scale. Percentiles are calculated from scaled scores.

When will CAT 2026 Score vs Percentile estimates be released?

CAT 2026 Score vs Percentile estimates will be released in stages. Coaching institutes share initial estimates on exam day, November 29, 2026. Revised estimates are expected within a day or two of the answer key, which is expected in the first week of December 2026. Actual data will follow the result, expected in the last week of December 2026.

Which is the most accurate CAT Score vs Percentile predictor tool?

The most accurate CAT Score vs Percentile predictor in CAT 2025 was IMS, as per MBAUniverse.com's comparison of reader data points with the actual CAT 2025 scores.