

Bank Clerk Exam Guide 2026

Complete Guide — IBPS Clerk · SBI Clerk · RRB Office Assistant | Eligibility · Syllabus · Exam Pattern · Salary · Preparation Tips

Bank Clerk exams are among the most sought-after government job examinations in India, attracting lakhs of graduates every year. A clerical cadre position in a public sector bank offers a stable salary, career growth to officer level, and a comprehensive benefits package. The three major bank clerk recruitment exams in India are the **IBPS Clerk**, **SBI Clerk**, and **IBPS RRB Office Assistant**. This guide covers everything you need — from eligibility and exam pattern to preparation strategy and salary.

Bank Clerk Exams at a Glance — 2026

IBPS Clerk 2026

Institute of Banking Personnel Selection (IBPS) | Post: Customer Service Associate (CSA) — 11 Nationalised Banks

■ **Vacancies:** To be released with notification (July 2026). 11,500+ expected based on previous cycles

SBI Clerk 2026

State Bank of India (SBI) | Post: Junior Associate (Customer Support & Sales)

■ **Vacancies:** Notification expected July 2026. Prelims: Sep 26–27 & Oct 3, 2026 | Mains: Nov 23, 2026

IBPS RRB Office Assistant 2026

Institute of Banking Personnel Selection (IBPS) | Post: Multipurpose — Regional Rural Banks (RRBs) across India

■ **Vacancies:** Notification released annually. 7,000–10,000+ vacancies typically

Eligibility Criteria 2026

The eligibility criteria for IBPS Clerk and SBI Clerk are largely similar. Candidates must verify all conditions before applying, as ineligible applications are rejected at any stage without refund of fee.

Criteria	IBPS Clerk 2026	SBI Clerk 2026
Nationality	Indian Citizen	Indian Citizen
Age Limit	20–28 years (relaxation for SC/ST/OBC/PH/Ex-S)	20–28 years (relaxation for reserved categories)

Criteria	IBPS Clerk 2026	SBI Clerk 2026
Educational Qualification	Any degree from a recognised university (Graduation)	Graduation in any discipline from a recognised university
Computer Literacy	Must have basic knowledge of computers (desirable)	Proficiency in local language of the state of applying required
Language	Proficiency in official language of the state preferred	Knowledge of local state language is mandatory

■ ■ **Age Relaxation:** SC/ST — 5 years | OBC — 3 years | PH — 10 years (SC/ST PH — 15 years, OBC PH — 13 years) | Ex-Servicemen — actual service + 3 years | Flood-affected J&K; residents — 5 years. Relaxation applicable only on submission of valid certificates.

Exam Pattern 2026 — IBPS Clerk & SBI Clerk

Both IBPS Clerk and SBI Clerk follow the same two-stage selection process: **Preliminary Exam** (qualifying only) and **Main Exam** (final merit). Final selection is based exclusively on Mains marks. IBPS Clerk additionally conducts a **Language Proficiency Test (LPT)** before final allotment.

Preliminary Exam Pattern

Section	Questions	Marks	Duration
English Language	30	30	20 min
Numerical Ability	35	35	20 min
Reasoning Ability	35	35	20 min
Total	100	100	60 min

■ ■ Prelims is qualifying in nature. Marks are NOT counted for the final merit list. Sectional timing of 20 minutes each applies — you cannot switch sections.

Mains Exam Pattern

Section	Questions	Marks	Duration
General/Financial Awareness	50	50	35 min
General English	40	40	35 min
Reasoning Ability & Computer Aptitude	50	60	45 min
Quantitative Aptitude	50	50	45 min

Section	Questions	Marks	Duration
Total	190	200	160 min

■ **Negative Marking:** $\frac{1}{4}$ mark is deducted for every wrong answer in both Prelims and Mains. No penalty for unattempted questions — always safer to skip than to guess randomly. There is **no descriptive/interview round** for clerical cadre — only objective exams.

Bank Clerk Syllabus 2026 — Section-wise Topics

The syllabus for IBPS Clerk and SBI Clerk is nearly identical. The standard of questions is graduation level. Mains includes Computer Aptitude (along with Reasoning) and General/Financial Awareness as additional sections compared to Prelims.

■ English Language

Reading Comprehension (2 sets in Prelims, 3+ in Mains), Error Detection / Spotting, Cloze Test, Para Jumbles, Sentence Correction, Fill in the Blanks, Vocabulary, One Word Substitution, Phrase Replacement, Column-based questions.

■ Reasoning Ability

Seating Arrangement (Linear & Circular), Puzzles, Blood Relations, Coding-Decoding, Syllogism, Direction & Distance, Order & Ranking, Inequality, Alphanumeric Series, Data Sufficiency, Statement & Conclusion, Computer Aptitude (Mains only).

■ Quantitative Aptitude / Numerical Ability

Number Series (Missing & Wrong), Data Interpretation (Table, Bar, Line, Pie, Caselet), Simplification & Approximation, Quadratic Equations, Data Sufficiency, Mensuration, Average, Profit & Loss, Ratio & Proportion, Time & Work, Time & Distance, Simple & Compound Interest, Permutation & Combination, Probability.

■ General / Financial Awareness

Current Affairs (last 6 months), Indian Banking System, RBI Functions, Banking Terms (RTGS, NEFT, IMPS, REPO Rate, CRR, SLR), Union Budget, Government Schemes, International Organisations, Awards & Honours, Indian Constitution, Sports, National Institutions, Monetary Policy, Capital Markets.

■ Computer Aptitude (Mains — with Reasoning)

Computer Basics (Hardware & Software), Operating Systems (Windows, Linux), MS Office (Word, Excel, PowerPoint), Internet & Email, Networking (LAN, WAN, MAN), Database Management Basics, Computer Shortcuts, Number Systems, Security & Cybercrime Basics, Memory & Storage Devices.

Bank Clerk Salary & Allowances 2026

Bank Clerk is an entry-level post with a structured pay scale and multiple allowances. The gross salary is considerably higher than the basic pay due to Dearness Allowance, HRA, and other perks. Salary differs slightly by city type (metro/urban/rural).

Component	IBPS Clerk	SBI Clerk
Basic Pay (Starting)	Rs.19,900	Rs.19,900 (Rs.17,900 + 2 increments for graduates)
Pay Scale	Rs.19,900–Rs.47,920	Rs.17,900–Rs.47,920
Gross In-hand Salary	Rs.40,000–Rs.43,000/month	Rs.38,000–Rs.42,000/month
Metro City In-hand	Higher — includes full HRA	Higher — includes full HRA (Mumbai, Delhi, Kolkata)
Dearness Allowance	As per CPI index (revised quarterly)	As per CPI index (revised quarterly)
HRA	7%–9% of basic pay (city-based)	7%–9% of basic pay (city-based)
Special Allowance	Included in gross	Included in gross
Other Allowances	Travel, Medical, Newspaper, Furniture, Bag Allowance	Transport, Medical, Newspaper, Bag, Furniture

Career Growth & Promotion Path

Level	Designation	How to Reach
Entry	Clerk / Junior Associate / CSA	Direct via IBPS Clerk / SBI Clerk exam
Scale I	Junior Management Grade Scale I (Officer)	Internal exam (JAIIB/CAIIB + performance + years of service)
Scale II	Middle Management Grade Scale II	Promotion based on performance + internal exam
Scale III	Senior Management Grade Scale III	Further promotion based on merit and service
Scale IV–V	Chief Manager / Deputy General Manager	Senior officer level — career of 10–15 years

■ **Promotion to Officer:** Bank Clerks can appear for an internal promotion exam to become a Probationary Officer (JMGS-I) through the bank's internal selection process. Completing JAIIB (Junior Associate of Indian Institute of Bankers) certification gives 2 additional salary increments and boosts promotion eligibility.

Preparation Tips to Crack Bank Clerk Exam 2026

Bank Clerk exams are competitive — lakhs of candidates apply for limited vacancies. A structured, consistent approach over 3–4 months is the most effective strategy. Here are the 8 expert-recommended preparation tips sourced from Shiksha.com:

1 Master the Syllabus and Exam Pattern First

Before picking up a book, thoroughly understand the IBPS Clerk exam pattern for both Prelims and Mains. Know which sections appear in which stage, what the time limits are per section, and what the marks distribution looks like. This prevents wasted effort on topics that don't appear in the exam.

2 Build Sectional Strength — Don't Ignore Any Subject

All three Prelims sections have individual cutoffs. You must clear the cutoff in each section AND the overall cutoff. Do not over-prepare English if you're weak in Quant — both must be cleared. In Mains, General Awareness is the most underestimated section but it is the easiest to score in with 35–40 days of consistent reading.

3 Daily Newspaper + Banking News Routine

Read one national newspaper every day — The Hindu or The Economic Times are ideal. Focus specifically on: RBI circulars, government schemes, banking policy changes, economic indices, awards, sports, and international organisations. Maintain a daily current affairs notebook — review it weekly.

4 Learn Shortcuts for Speed

Bank exams have strict sectional time limits (20 min for Prelims sections; 35–45 min for Mains). Learn Vedic maths tricks, DI shortcuts, and fast approximation techniques. For Reasoning, practice seating arrangements and puzzle sets daily — they are the highest-weightage topic.

5 Attempt Full Mock Tests Daily in the Final 6 Weeks

Solving individual topics is practice; full mock tests build exam temperament. Take at least one full-length mock test daily in the 6 weeks before the exam. Always review every wrong answer after each mock test — understanding why you got it wrong is more valuable than the test itself.

6

Solve Previous Year Question Papers (Last 5 Years)

Previous years' papers reveal which topics are repeatedly tested and at what difficulty level. Solve them under strict timed conditions. Notice the pattern: DI appears in every exam, puzzle-based Reasoning carries 10–15 marks, Reading Comprehension always has 7–10 questions in Prelims.

7

Practice Computer Aptitude — Don't Leave It for Later

Computer Aptitude is combined with Reasoning in Mains (60 marks together). MS Office shortcuts, computer basics, networking terms, and cybersecurity concepts are all regularly tested. 2–3 weeks of focused preparation is enough to master this section. Don't ignore it in favour of Quant or Reasoning.

8

Avoid Negative Marking — Attempt Strategically

With $\frac{1}{4}$ mark penalty per wrong answer, random guessing is dangerous. In the exam, attempt questions you are 70%+ confident about first. Skip difficult questions and return to them if time allows. It is better to attempt 80 questions with 75 correct than 100 questions with 80 correct and 20 wrong.

Best Books for Bank Clerk Exam 2026

■	English Language	High School English Grammar & Composition — Wren & Martin
■	English Language	Objective General English — S.P. Bakshi
■	English Language	Word Power Made Easy — Norman Lewis
■	Quantitative Aptitude	Quantitative Aptitude for Competitive Exams — R.S. Aggarwal
■	Quantitative Aptitude	Data Interpretation — Arun Sharma
■	Quantitative Aptitude	Fast Track Arithmetic — Rajesh Verma
■	Reasoning Ability	Modern Approach to Verbal & Non-Verbal Reasoning — R.S. Aggarwal
■	Reasoning Ability	Analytical Reasoning — M.K. Pandey
■	Reasoning Ability	A New Approach to Reasoning Verbal & Non-Verbal — B.S. Sijwali
■	General & Financial Awareness	Banking Awareness — Arihant Publications
■	General & Financial Awareness	Manorama Yearbook (current edition)
■	General & Financial Awareness	Lucent's General Knowledge

■	Computer Aptitude	Banking & Computer Aptitude for IBPS Bank Clerk/PO — Kiran Publication
■	Computer Aptitude	Computer Awareness — Arihant Publication

■ **Final Checklist:** ✓ Eligibility checked ✓ Syllabus covered section-wise ✓ Mock tests analysed ✓ Shortcuts learned ✓ Previous year papers solved ✓ Current affairs notebook ready ✓ Computer aptitude revised ✓ Negative marking strategy decided ✓ Exam centre & timing confirmed

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