



BANKING · MAP #03

IBPS PO — one exam, eleven banks, and a 30-year career you can't fully choose



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Clear one exam. Get allotted a bank you didn't pick. Build a 30-year officer career at whatever pace that bank moves.

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THE 30-YEAR JOURNEY

Around year 14 the path splits. In most public-sector banks the split is slower and narrower than at SBI. Most officers stay at Scale III for a long time. A determined few keep clearing promotions and accepting transfers. How far you go also depends on the bank you were allotted years earlier.

SALARY PROJECTION

If you joined today

Figures as of June 2026

11th Bipartite Settlement scales (no SBI-style advance increments), current DA, typical PSB promotion pace. Both paths are the same until about year 14, then split between officers who keep climbing (fast-track) and those who stop climbing in middle management (steady) — the more common outcome in most IBPS banks. The bank you are allotted strongly affects your pace and how high you can go. The 12th Bipartite Settlement, now being negotiated, will revise these scales. In-hand changes with posting city and perks. We update this every year.

YEAR	MILESTONE	TIME-SCALE PATH where most settle	FAST-TRACK PATH if you keep climbing
0	Joining (PO)	JMGS-I · ₹68k Both paths identical so far · Probationary Officer	
6	Manager	MMGS-II · ₹1L Both paths identical so far · Manager	
14	Senior Manager	MMGS-III · ₹1.35L Both paths identical so far · Senior Manager	
22	Paths split	MMGS-III · ₹1.5L Senior Manager (plateau)	SMGS-V · ₹2.2L Assistant General Manager
32	Retirement range	SMGS-IV · ₹1.95L Chief Manager	TEGS-VII · ₹3.3L General Manager

In-hand figures. Paths are identical until ~year 14, then split. The allotted bank affects pace. Snapshot dated June 2026.

Sarkari Job Guide does not claim this salary structure. The figures come from the verified sources listed on the career page.

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Station Master

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ABOUT

About Sarkari Job Guide

Visual career maps for government jobs in India. Each map shows the full 30-year path: pay at every stage, promotion timelines, and the costs nobody mentions.

Salaries and rules change. Read the latest version:

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