



BANKING · MAP #33

SBI Clerk — the door most people walk through, and the exam that decides what happens next



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Every banking map on this site so far has been an officer post. This is the clerical one, and it is the one most people enter on. The pay is decent and the ladder out of it is real, but the fork is not where you think: it is decided in your first year, by whether you sit two professional exams that nobody makes you sit.

Last reviewed 6 September 2026

THE 30-YEAR JOURNEY

The clerical cadre gets written about as the consolation prize for people who did not clear a PO exam. That is a bad way to look at it, because the thing that decides how this career goes is not the exam you came in through. It is a choice you make in the first year, quietly, about whether to sit two banking exams that nobody requires and nobody reminds you about. Clear both and you can sit the internal officer exam after three years. Clear neither and you wait six. Sit nothing at all and the normal track takes twelve.

SALARY PROJECTION

If you joined today

Figures as of September 2026

Bank pay scales under the current bipartite settlement, with DA and HRA as reported rather than computed. Bank DA revises quarterly, so every in-hand figure here is a range in practice.. Both columns begin at the same counter. What separates them is two professional exams taken in the first years, which pull the internal officer exam forward from twelve years to three. One caveat on the left column: in-cadre clerical grades such as senior and special assistant carry their own increments and are not traced in this draft, so a career spent in the clerical cadre is worth somewhat more than shown. We update this every year.

YEAR	MILESTONE	THE NORMAL TRACK	JAIIB AND CAIIB FIRST
		Clerical cadre, then the twelve-year route	Trainee Officer from year three
0	On joining	Clerical · ₹36k Both paths identical so far · Junior Associate	

YEAR	MILESTONE	THE NORMAL TRACK Clerical cadre, then the twelve-year route	JAIIB AND CAIIB FIRST Trainee Officer from year three
5	Five years in	Clerical · ₹44k Junior Associate, on increments Excludes in-cadre grades such as senior assistant, which were not traced in this draft and would raise this figure.	MMGS-II · ₹76k Absorbed after Trainee Officer probation Only on clearing the final interview at the end of the two-year probation. Sources say a failure returns you to the clerical cadre; that condition is unconfirmed.
12	Twelve years in	JMGS-I · ₹72k Officer, via the normal track This is the year the normal track reaches the grade the other column reached in three to five.	MMGS-III · ₹1L Senior manager grade Indicative. Progression above MMGS-II depends on internal selection and vacancies, and no timings are sourced.

In-hand figures are ranges because bank DA revises quarterly. The starting basic assumes two advance increments for graduates, which is unconfirmed. The normal-track column excludes in-cadre clerical grades that were not traced. Snapshot dated September 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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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.

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