



SAARTHI - सारथी

करियर मार्गदर्शन पोर्टल · Career Guidance Portal

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करियर शीट · CAREER SHEET

बैंकर

A banker manages customers' money, savings, loans and transactions at a bank. Public-sector banks recruit clerks and Probationary Officers (POs) through IBPS and SBI exams, while private banks (HDFC, ICICI and others) hire...



Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/banker

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श्री चेनाराम चौधरी

प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



भरत चौधरी

अभिकल्पना व विकास · व्याख्याता (इतिहास)
Designed & developed · Lecturer (History)

विशेष धन्यवाद · SPECIAL THANKS



सुरेन्द्र सिंह राठौड़

व्याख्याता (इतिहास) · रा.उ.मा.वि. कानाना



सुरेश कुमार सैन

व्याख्याता (भूगोल) · रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) · रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) · रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। · An independent project based on the Government's official career-guidance content.

1 About this career

A banker manages customers' money, savings, loans and transactions at a bank. Public-sector banks recruit clerks and Probationary Officers (POs) through IBPS and SBI exams, while private banks (HDFC, ICICI and others) hire graduates directly. It offers a stable income, respect and strong promotion prospects.

2 At a glance

Min. qualification	Graduate (Bachelor's) in any stream
Work mode	Bank branch/office, full-time job
Demand (2026)	High — 6,715+ IBPS PO posts in 2026, thousands of hires yearly
Top earning	Branch Manager/AGM/GM level ₹1.5–3 lakh+/month

3 What you need

INTERESTS

- Interest in money, numbers and the economy
- Helping people and serving customers
- Desire for a stable government/corporate job

ABILITIES

- Accuracy with numbers and calculations
- Logical thinking and problem-solving
- Good communication and ability to build trust

KEY SKILLS

- Basic maths and financial calculation
- Computer and banking-software knowledge
- Customer service and communication skills
- General awareness and banking knowledge
- Time management and accuracy
- Proficiency in English and the local language

- Integrity and maintaining confidentiality

4 How to get there

- 1 Class 9–12: Focus on studies; Commerce/Maths helps but is not compulsory (any stream can lead to banking).
- 2 Complete graduation (B.Com/BA/B.Sc etc.) — a degree is mandatory for bank exams.
- 3 Prepare for bank exams: reasoning, quantitative aptitude, English and general/banking awareness.
- 4 Clear the IBPS/SBI Clerk or PO exam — or apply directly to a private bank (HDFC, ICICI, Axis).
- 5 After joining, pass IIBF exams like JAIIB/CAIIB to earn promotions and higher pay.
- 6 With experience, rise to officer, branch manager and senior positions.

MAIN EXAMS

- IBPS PO and IBPS Clerk — common exam for recruitment across many public-sector banks.
- RBI Grade B Officer — a prestigious post at the Reserve Bank of India.
- Private banks (HDFC, ICICI, Axis) often hire graduates directly — no common exam required.
- SBI PO and SBI Clerk — the State Bank of India's own recruitment exams.
- NABARD Grade A/B — for rural and agricultural development banking.

5 Where to study

GOVERNMENT INSTITUTES

- University of Rajasthan (B.Com/M.Com) — Jaipur, Rajasthan (<https://www.uniraj.ac.in/>)
- Indian Institute of Banking & Finance (IIBF) — JAIIB/CAIIB — Mumbai (all-India) (<https://www.iibf.org.in/>)

PRIVATE INSTITUTES

- बैंकिंग कोचिंग संस्थान (राज्यभर में उपलब्ध, स्थानीय रूप से चुनें) — Jaipur/Kota and other cities, Rajasthan

ONLINE

- Adda247 (बैंकिंग तैयारी) — Online (<https://www.adda247.com/jobs/ibps-po/>)
- Oliveboard (बैंकिंग तैयारी) — Online (<https://www.oliveboard.in/>)

FEES

A B.Com at a government university is very affordable (about ₹3,000–₹15,000 per year). Banking coaching can cost ₹15,000–₹50,000, but many free online resources and YouTube channels exist. Exam application fees are usually ₹175–₹850.

SCHOLARSHIPS

- National Scholarship Portal (NSP) (<https://scholarships.gov.in/>)
- Rajasthan SSO — Mukhyamantri / State scholarships (<https://sso.rajasthan.gov.in/>)

6 What the work is like

WHERE YOU WORK

Mainly at bank branches, regional and head offices; postings can be in both cities and small towns/villages.

WORK CULTURE

Disciplined, team-based and target-driven environment. Fixed hours, steady pay and respect; POs/officers may face transfers.

WHO HIRES

- State Bank of India (SBI) — the country's largest bank
- Private banks — HDFC Bank, ICICI Bank, Axis Bank
- Regional Rural Banks (RRBs) such as Rajasthan Marudhara Gramin Bank
- Public-sector banks like Punjab National Bank (PNB) and Bank of Baroda (BOB)
- Reserve Bank of India (RBI) — the regulator and central bank
- Co-operative banks and NABARD

DEMAND (2026)

Demand for bankers stays strong. In 2026 IBPS PO alone advertised 6,715+ posts, and SBI, RBI, RRBs and private banks hire thousands every year. Growing digital banking and financial inclusion keep expanding opportunities.

7 Career growth

- 1 Clerk / Probationary Officer (PO) — entry level
- 2 Officer / Assistant Manager (Scale I-II)

- 3 Branch Manager
- 4 Assistant/Deputy/General Manager (AGM/DGM/GM)

EARNINGS

Starting	₹28,000–₹57,000/माह (क्लर्क से PO)
Mid level	₹70,000–₹1,20,000/माह
Senior level	₹1.5–3 लाख+/माह (शाखा प्रबंधक/AGM व ऊपर)

IBPS/SBI PO basic pay starts at ₹48,480 in 2026, with in-hand roughly ₹52,000–₹57,000/month (varies by city). Clerk in-hand is about ₹28,000–₹33,000/month. With allowances, DA and promotions, pay rises quickly.

8 The good parts · The challenges

The good parts

- Stable job, good pay, pension and other benefits (especially public-sector banks).
- Social respect and a clear promotion path.
- Open to any graduate — even someone from a small town can get in by clearing the exam.

The challenges

- Tough exam competition — preparation takes time and effort.
- Transfers and sometimes long working hours.
- Stress of meeting targets and customer pressure, especially in private banks.

9 Real-life journeys

Arundhati Bhattacharya

First woman Chairperson of the State Bank of India (SBI)

Raised in small industrial towns like Bhilai and Bokaro, Arundhati Bhattacharya joined SBI as a Probationary Officer in 1977 at just 22. After 36 years of work she became SBI's first woman Chairperson in 2013 — the first in the bank's 206-year history. Her journey shows that an ordinary PO can rise to lead the country's largest bank.

Wikipedia · https://en.wikipedia.org/wiki/Arundhati_Bhattacharya

Rajnish Kumar**Former Chairman of the State Bank of India (SBI)**

A Physics postgraduate from Meerut, Rajnish Kumar began his career in 1980 as a junior Probationary Officer at an SBI branch in the small UP town of Auraiya. Coming from an ordinary middle-class family, after 39 years of service he became Chairman of SBI, India's largest bank, in 2017. His advice: love your job and take on every assignment without complaint.

YourStory · <https://yourstory.com/2019/11/ys-exclusive-sbi-chairman-rajnish-kumar-personal-journey-startups>

10 Sources & further reading

1. IBPS — official banking recruitment website — <https://www.ibps.in/>
2. Reserve Bank of India (RBI) — recruitment & careers — <https://www.rbi.org.in/>
3. IIBF — banking certifications (JAIIB/CAIIB) — <https://www.iibf.org.in/>
4. National Career Service (NCS) — government careers portal — <https://www.ncs.gov.in/>

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