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The Customer Service Associate is the person a customer meets first in a public sector bank branch — opening accounts, deposits and withdrawals, passbooks and cheques, cash work, answering customers' questions, and the branch's...



Scan for everything on this career

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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

The Customer Service Associate is the person a customer meets first in a public sector bank branch — opening accounts, deposits and withdrawals, passbooks and cheques, cash work, answering customers' questions, and the branch's daily records. This is the post that used to be called "Clerk", and that is the first thing to know about this page: IBPS has changed the name of the cadre. The recruitment series runs CRP-Clerks-XIV (2024) → CRP-CSA-XV (2025) → CRP-CSA-XVI (2026), so from cycle XV the name in use is "Customer Service Associate" rather than "Clerk". A student searching for "IBPS Clerk" is searching under a name the current notification does not use. The post is filled across eleven public sector banks, the qualification is a degree in any discipline, and the starting basic pay is ₹24,050. One decision has to be made before applying and cannot be revisited: clerical recruitment is done State-wise, so a candidate may apply for the vacancies of one State or Union Territory only.

2 At a glance

Minimum qualification	A degree (graduation) in any discipline from a university recognised by the Government of India. The candidate must already be a graduate on the day of registration and must state the percentage of marks obtained. Proficiency in the specified local language of the State applied for — reading, writing, speaking and understanding — is also required; for Rajasthan that language is Hindi
Recruiting body	Institute of Banking Personnel Selection (IBPS) — through the Common Recruitment Process CRP CSA, for eleven public sector banks
Age limit	20 to 28 years (reckoned on 1 August 2026 for cycle XVI). A relaxation of 5 years for Scheduled Castes and Scheduled Tribes and 3 years for Other Backward Classes (non-creamy layer)
Starting salary	₹24,050 starting basic, rising on the scale to ₹64,480; allowances and perquisites additionally, as per the rules of the participating bank
Demand	The recruitment runs every year and is among the largest graduate-level recruitments in the country. The posts are distributed State-wise across eleven banks, so the competition is confined to the candidates who applied for that same State

3 What you need

INTERESTS

- Work that deals with people directly — meeting customers all day
- Orderly, rule-governed office work
- Work with numbers and accounts, where accuracy matters

ABILITIES

- Speed and accuracy in calculation — in cash and transactions one small slip stops the day's books from tallying
- Language ability on both sides — speaking to the customer in the local language, and working on records and systems in English
- Patience and courtesy, because many customers at a branch are elderly or unfamiliar with banking

KEY SKILLS

- Opening accounts, KYC, and maintaining customer records
- Cheques, drafts, passbooks and settling the branch's daily transactions
- Helping customers with government schemes — Jan Dhan, insurance and pension schemes — which is a large part of the work in rural branches
- Deposits, withdrawals and handling cash
- Working on the bank's core banking system
- Resolving customer complaints and keeping the branch's records accurate

4 How to get there

- 1 Take a degree in any discipline. There is no subject restriction — arts, science or commerce, any graduate is eligible. Note that you must already BE a graduate on the day of registration; a candidate in the final year is not eligible for this recruitment, which differs from several Rajasthan recruitments.
- 2 Watch the age limit, because it is the hardest condition on this route: 20 to 28. Most Rajasthan government posts have an upper limit of 40, so the window here is much narrower. Preparation should begin as soon as the degree is complete — postponing this by a few years is costly. Scheduled Castes and Tribes get 5 years' relaxation and Other Backward Classes (non-creamy layer) 3 years.

- 3 Choose the State with thought, because the decision cannot be changed. Clerical recruitment is done State-wise; a candidate may apply for the posts of one State only and must sit the examination at a centre in that State. Rajasthan's centres are Ajmer, Bikaner, Jaipur and Jodhpur, and the medium of examination there is both English and Hindi.
- 4 Understand the local language condition, because for a Rajasthan candidate it is an advantage rather than an obstacle. One language must be opted at the time of application; for Rajasthan that is Hindi. After selection and before joining the bank there is a Local Language Proficiency Test — but a candidate who produces a Class 10 or higher mark sheet showing they studied that language does not have to take it at all. Nearly every student who did Class 10 with the Rajasthan board falls inside that exemption.
- 5 Apply online through the IBPS website and read its notification there. The dates are published in advance in the IBPS annual calendar — in the 2026-27 cycle the preliminary was set for 10 and 11 October 2026 and the main for 27 December 2026 — so preparation can be planned well ahead.

MAIN EXAMS

- Selection is by a two-stage online objective examination and there is no interview — which separates this post from the Probationary Officer recruitment. The preliminary has three sections: English Language 30 questions for 30 marks, Numerical Ability 35 questions for 35 marks, and Reasoning Ability 35 questions for 35 marks — 100 questions, 100 marks, 60 minutes in all.
- The structure of the preliminary hides the thing prepared candidates most often miss: each section is SEPARATELY TIMED — 20 minutes each — and the candidate must clear a cut-off in each of the three. That means strength in one section cannot make up for weakness in another, neither in marks nor in time. A candidate excellent at reasoning but weak in English fails right here. Preparation therefore has to be balanced across the three, not deep in a favourite subject.
- The main has four sections: General/Financial Awareness 40 questions for 50 marks (20 minutes), General English 40 questions for 40 marks (35 minutes), Reasoning Ability 40 questions for 60 marks (35 minutes) and Quantitative Aptitude 40 questions for 50 marks (35 minutes) — 160 questions, 200 marks, 125 minutes in all. Note that the number of questions is the same in all four but the weight is not: 40 reasoning questions carry 60 marks while 40 English questions carry 40. The value per question differs, and preparation should take account of it.
- Negative marking applies to both examinations — one fourth, or 0.25, of the marks for that question is deducted for each wrong answer. This differs from the Rajasthan arrangement in which marks are deducted even for questions left blank; here nothing is deducted for leaving a question unanswered. So the strategy is the reverse: a question you are not confident about is better left alone.

- After selection comes the Local Language Proficiency Test, taken after qualifying the main examination and provisional allotment but before joining the bank. As above, it is not required where a Class 10 or higher mark sheet records that the language was studied. Provisional allotment follows — that is, appointment to one of the eleven participating banks. They are: Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, Punjab & Sind Bank, UCO Bank and Union Bank of India.
- One thing this portal should say plainly: the State Bank of India does NOT take part in this Common Recruitment Process and conducts its own clerical recruitment under a separate notification. So a candidate who prepares only for IBPS misses the recruitment of the country's largest bank. SBI's clerical recruitment has now been written from source on this portal — it is called Junior Associate (Customer Support & Sales) and has its own page. Read the two together, because the conditions differ in several places: SBI lets FINAL-YEAR students apply where this recruitment does not, its starting basic is ₹26,730 because graduates get two advance increments, it reckons age on 1 April rather than 1 August, and it bars inter-state transfer for five years.

5 Where to study

ONLINE

- Institute of Banking Personnel Selection — notifications, the annual calendar and results — All India (<https://www.ibps.in/>)
- आर.एस.एस.बी. — पिछले प्रश्न-पत्र, उत्तर कुंजी व पाठ्यक्रम (निःशुल्क) — The Staff Selection Board's own site — the most reliable free preparation material there is (https://rsmssb.rajasthan.gov.in/show_archived?menuName=Xj4lCb9vGxpQnfls%2FxlZ2g%3D%3D)
- विभागीय सेवा नियम (कार्मिक विभाग) — पद की योग्यता व आयु मूल दस्तावेज़ में पढ़ें — The Department of Personnel publishes the service rules for every cadre. Read these before any coaching material — qualification, age and the method of recruitment are settled here and nowhere else. (<https://dop.rajasthan.gov.in/>)
- स्वयं (SWAYAM) — भारत सरकार के निःशुल्क ऑनलाइन कोर्स — Free (<https://swayam.gov.in/>)
- राष्ट्रीय डिजिटल पुस्तकालय (NDLI) — Free books and study material (<https://ndli.iitkgp.ac.in/>)
- एन.सी.ई.आर.टी. — निःशुल्क पाठ्यपुस्तकें — The foundation for general knowledge, maths and science (<https://ncert.nic.in/>)

FEES

There is no separate cost of study on this route — the qualification is a degree in any discipline, and that is completed at a government college for very little. No special course, diploma or certificate is required. The real cost is preparation, and it need not be expensive either: the syllabus of both the preliminary and the main — English, Numerical Ability, Reasoning, and General and Financial Awareness — can be prepared from standard books and past papers. The application fee is stated in the notification and varies by category.

SCHOLARSHIPS

- Mukhyamantri Anuprati Coaching Yojana (free coaching, apply via SSO) (<https://sso.rajasthan.gov.in/signin>)
- Rajasthan Social Justice and Empowerment Dept scholarships (<https://sje.rajasthan.gov.in/>)
- National Scholarship Portal (NSP) (<https://scholarships.gov.in/>)
- Buddy4Study scholarship search (<https://www.buddy4study.com>)

6 What the work is like

WHO HIRES

- Eleven public sector banks — Bank of Baroda, Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, Punjab & Sind Bank, UCO Bank and Union Bank of India

DEMAND (2026)

This recruitment runs every year and is among the largest graduate-level recruitments in the country — one of the few routes where the wait is not measured in years. Because it is State-wise, the competition divides too: for Rajasthan's posts you compete only with those who chose Rajasthan. It should also be known that the size of the clerical cadre in public sector banks has been shrinking gradually as technology takes over parts of the work, so it should not be treated as a cadre that expands without limit. Even so, an annual recruitment, a settled pay scale and a posting in the home State keep it among the most practical routes open to a graduate. One thing to be clear about — the "demand" described above counts posts, not your chance of getting one. Selection is by open competition and the number of applicants runs to many times the number of posts, so most candidates are not selected in any given recruitment. That is not an argument against this career; it is an argument against making it your only plan. Keep studying or building a skill alongside your preparation, so that the year is not lost whichever way the result goes.

7 Career growth

- 1 This is permanent bank service, so increments, allowances, pension-related benefits and security of service come with it. The scale itself runs from ₹24,050 to ₹64,480, which means the pay rises with time even while remaining in the same post.
- 2 The main way forward is internal promotion: promotion from the clerical cadre into the officer cadre (Scale I) is an established path in the banks, and with experience it leads towards branch management. Many candidates take this post as a beginning for exactly that reason.
- 3 The other parallel route is the Probationary Officer examination, the same Institute's other recruitment process, which has its own page on this portal. The qualification is the same degree, so it can be prepared for while in service — but watch the age limit, because that window is limited too.

EARNINGS

Starting	₹24,050 (आरंभिक मूल वेतन)
Mid level	वेतनमान की वार्षिक वृद्धियों के साथ बढ़ता हुआ, साथ में महँगाई भत्ता एवं अन्य भत्ते
Senior level	₹64,480 तक (वेतनमान का उच्चतम मूल), भत्तों को छोड़कर

The notification prints the full scale for this post: 24050-1340/3-28070-1650/3-33020-2000/4-41020-2340/7-57400-4400/1-61800-2680/1-64480. It is read like this — a starting basic of ₹24,050, then three annual increments of ₹1,340, then three of ₹1,650, and so on, ending at ₹64,480. Above that, allowances and perquisites are payable as per the rules of the participating bank, which the notification does not enumerate. Note that this figure is from the cycle XVI notification; pay in the banking industry is revised by bipartite settlement from time to time, so check the scale in the current notification when a new one is issued. The starting figure is BASIC PAY, so that it can be compared directly against other careers. Dearness allowance (60% of basic since 1 January 2026) and house rent allowance are added on top of it, so take-home pay is appreciably higher. The mid-level and senior figures are approximate monthly income including allowances, not basic pay. Note — in Rajasthan a direct recruit is a probationer-trainee for the first 2 years and is paid a fixed remuneration, not the pay scale; dearness allowance and house rent allowance are not payable in those two years (Rajasthan Service Rules, rule 7(30A)). The full pay scale applies once probation is completed. The figures above rest on the Rajasthan 7th pay matrix, which is what applies as of 17 August 2026. The Terms of Reference of the 8th Central Pay Commission were approved on 28 October 2025 and it must report within 18 months of its constitution. State governments normally adopt a Central Pay Commission with modifications, and later than the Centre does — so Rajasthan pay will be revised too, though by how much and when is not yet settled.

8 The good parts · The challenges

The good parts

- A degree in any discipline qualifies — no subject restriction, no additional course, no prior qualification. For an arts graduate it is one of the most accessible of the large routes.
- The recruitment happens every year and the dates are published in advance in the calendar, so preparation can be planned — very different from the many posts whose recruitment comes years apart.
- The posting is in the State applied for, and the local language condition works in the local candidate's favour. For someone who wants permanent service near home, the design is unusually favourable.
- There is no interview — selection is by two written examinations alone, which leaves no room for subjective assessment.

The challenges

- The age limit is 20 to 28, far tighter than the limit of 40 on most of the State posts on this portal. For a candidate who finishes the degree late, or spends a few years elsewhere, this window closes quickly.
- Candidates in their final year are not eligible — you must be a graduate on the day of registration. Several Rajasthan recruitments do allow final-year candidates to apply, so this difference needs watching.
- The three sections of the preliminary are separately timed with a separate cut-off in each, so one weak section ends the whole attempt. The design does not forgive unbalanced preparation.
- The State is chosen once at the time of applying and cannot be changed, and the State Bank of India does not take part in this process — a candidate relying on this examination alone misses the separate recruitment of the country's largest bank.

9 If this route does not work out

One exam or one attempt does not close the door. The same subjects also open these routes — entry is usually easier, and you can return to this field later.

- Junior Accountant and Tehsil Revenue Accountant (Rajasthan)
- Bank Probationary Officer (PO)
- Development Assistant / Development Assistant (Hindi) — NABARD

10 Sources & further reading

1. — https://www.ibps.in/wp-content/uploads/Notification_CRP_CSA_XVI-Final.pdf
2. — https://www.ibps.in/wp-content/uploads/IBPS_CALENDAR_2026-27_final.pdf

3. — <https://www.ibps.in/>

4. Rajasthan Staff Selection Board (official) — <https://rssb.rajasthan.gov.in/>

5. Department of Personnel, Rajasthan — service rules — <https://dop.rajasthan.gov.in/>

6. 8th Central Pay Commission — Cabinet approval of the Terms of Reference (PIB, 28 October 2025) — <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2183289>

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