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The Junior Associate is the clerical-cadre employee of a State Bank of India branch — the same work any bank clerk does: opening accounts, deposits and withdrawals, cash, customer service and the branch's daily records. The first...



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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 Junior Associate is the clerical-cadre employee of a State Bank of India branch — the same work any bank clerk does: opening accounts, deposits and withdrawals, cash, customer service and the branch's daily records. The first thing to know about this post is that the State Bank of India does not take part in the IBPS Common Recruitment Process; it conducts its own clerical recruitment under its own separate advertisement. A candidate who prepares only for IBPS therefore misses the recruitment of the country's largest bank. The two routes look alike in their eligibility — a degree in any discipline, age 20 to 28 — but the conditions differ in several places, and the differences are not small. The largest is that a student in the final year of a degree may apply to the State Bank, whereas IBPS requires you to be a graduate already on the day of registration. The second is that the starting basic pay here is ₹26,730, because graduates are given two advance increments. The third should be known in advance: after selection there is no inter-state or inter-circle transfer for five years.

2 At a glance

Minimum qualification	Graduation in any discipline from a recognised university. Students in the final year or final semester of a degree may also apply provisionally, on condition that if provisionally selected they produce proof of having passed by the prescribed date. Proficiency in the specified local language of the State applied for is also required — Hindi for Rajasthan
Recruiting body	State Bank of India — Central Recruitment & Promotion Department (CRPD), Corporate Centre, Mumbai. This recruitment is entirely separate from IBPS
Age limit	20 to 28 years (reckoned on 1 April 2026 for the 2026-27 cycle). Note that IBPS reckons age on 1 August and the State Bank on 1 April — a difference that can be decisive for a candidate standing on the boundary
Starting salary	₹26,730 starting basic (the ₹24,050 scale plus the two advance increments admissible to graduates). Total starting emoluments including dearness and other allowances are around ₹46,000 a month at a metro such as Mumbai; they vary with the place of posting
Demand	The recruitment comes regularly and is State-wise. The State Bank is the country's largest bank and its branches reach into small towns and rural areas

3 What you need

INTERESTS

- Work dealing directly with customers
- Permanent service in banking, with the prospect of promotion
- Work with numbers, accounts and records

ABILITIES

- Speed and accuracy in calculation
- Easy conversation in the local language and work on the systems in English — both at once
- Patience and courtesy, because a branch sees every kind of customer

KEY SKILLS

- Opening accounts, KYC and customer records
- Customer support, and explaining the bank's products — which is why "Sales" is in the name of the post
- Helping customers with government schemes, a large part of the work in smaller branches
- Deposits, withdrawals and cash handling
- Working on the core banking system and reconciling the day's transactions

4 How to get there

- 1 Take a degree in any discipline — arts, science or commerce, any will do.
- 2 You can apply in your final year, and this is an important difference from IBPS. Students in the final year or final semester may apply provisionally; if provisionally selected they must produce proof of having passed by the prescribed date. In practice this means one attempt can be made without waiting for the degree to finish — and against an age limit of 28, that attempt is worth having.
- 3 Choose the State with care, because the decision binds for five years. A candidate may apply for the posts of one State or Union Territory only, and may appear in the test only once under this recruitment project. More important still: a selected Junior Associate gets no inter-circle or inter-state transfer before completing five years of service. Even after five years it is only in exceptional cases such as extreme compassionate ground or spouse ground, at the Bank's sole discretion.

- 4 Understand the local language condition, because for a Rajasthan candidate it is an advantage. Rajasthan's specified language is Hindi and the medium of examination there is both English and Hindi. After qualifying the main examination and before joining the Bank there is a Local Language Proficiency Test — but a candidate whose class 10 or class 12 mark sheet records that the language was studied does not have to take it. Note that the State Bank accepts either class 10 or class 12. A candidate who fails this test is not offered appointment, so it is not a formality.
- 5 Apply online through the Bank's website and read the detailed advertisement yourself. The 2026-27 cycle was advertisement CRPD/CR/2026-27/17, with registration open from 11 to 31 August 2026, the preliminary examination proposed for September 2026 and the main for November 2026.

MAIN EXAMS

- Selection is in three stages: the preliminary examination, the main examination, and the local language proficiency test. The preliminary is 100 marks over one hour in three sections — English Language 30 questions for 30 marks, Numerical Ability 35 for 35, and Reasoning Ability 35 for 35, each section of 20 minutes. This structure is the same as the IBPS preliminary.
- Here is the thing that changes the direction of preparation, and the advertisement states it in plain words: the marks of the preliminary examination are not added for the selection. The final merit list is prepared from the aggregate marks of the main examination alone. So the preliminary is a screening test only — clearing its cut-off is enough, and effort spent on it beyond that earns nothing in the merit list. A candidate who spends months treating the preliminary as the goal is putting the work in the wrong place; the real examination is the main.
- The merit list is drawn State-wise and category-wise, so you compete only with those who chose the same State and the same category. The Bank also maintains a wait list of up to 50% of the vacancies, valid for one year from the date of the final result, from which candidates are released on a quarterly basis.
- One provision applies to candidates who have done an apprenticeship with the State Bank: trained apprentices are given 2.5% of the maximum marks — that is 5 marks out of 200 — as bonus marks in the main examination. It goes only to those whose apprenticeship began on or after 1 January 2022, who successfully completed the specified one year of branch experience, and who passed the skill evaluation test and obtained the joint National Apprenticeship Certificate. If you have been an SBI apprentice this is worth knowing; if not, it is worth knowing that some of your competitors carry this edge.

- The pay is worth comparing too, because there is a real difference here. The clerical pay scale is the same as at the other public sector banks, running from ₹24,050 to ₹64,480. But the State Bank gives graduates two advance increments, which makes the starting basic ₹26,730. Total starting emoluments including dearness and other allowances are stated as around ₹46,000 a month at a metro such as Mumbai — a figure that moves with the place of posting and will be lower in a smaller town. Pension is under the New Pension Scheme (defined contribution).

5 Where to study

ONLINE

- State Bank of India — Careers, current openings and detailed advertisements — All India (<https://sbi.co.in/web/careers>)
- 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://ndl.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, completed at a government college for very little. No special course or certificate is needed. The preparation syllabus — English, Numerical Ability, Reasoning, and General and Financial Awareness — is the same as for the IBPS examination, so one preparation serves both. That is the most practical advice on this page: apply for both, because the additional effort is close to zero and the opportunity doubles. The application fee is stated in the advertisement.

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

- State Bank of India — the country's largest bank, with branches from the metros to rural areas

DEMAND (2026)

This recruitment comes regularly and is State-wise, so the competition is confined to candidates of that State. It should be treated not as an alternative to the IBPS clerical recruitment but as a second door — the eligibility and syllabus are near-identical, so applying for both is simply sensible. It should also be known that the size of the clerical cadre in banks has been shrinking gradually as technology takes over parts of the work, so it is not a cadre that expands without limit. Even so, a regular 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 — increments, allowances, pension under the New Pension Scheme and security of service come with it. The scale itself runs to ₹64,480, so 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 is an established path in the State Bank, and with experience it leads to 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 State Bank's own, and the IBPS one as well. The qualification is the same degree, so it can be prepared for while in service; but watch the age limit.

EARNINGS

Starting	₹26,730 (आरंभिक मूल वेतन, दो अग्रिम वेतन-वृद्धियों सहित)
Mid level	महानगर में कुल आरंभिक परिलब्धियाँ लगभग ₹46,000 प्रतिमाह; स्थान के अनुसार भिन्न
Senior level	वेतनमान का उच्चतम मूल ₹64,480, भत्तों को छोड़कर

The advertisement gives the full clerical scale, running from ₹24,050 to ₹64,480 — the same scale as at the other public sector banks. But the State Bank gives newly recruited graduate Junior Associates two advance increments, which makes the starting basic ₹26,730 rather than ₹24,050. The advertisement also states that total starting emoluments including dearness and other allowances will be around ₹46,000 a month at a metro such as Mumbai, and that allowances vary with the place of posting — so the figure will be lower in a smaller town and should not be judged from the metro number. Provident fund, pension under the New Pension Scheme, medical and leave-fare facilities are payable in addition, as per the Bank's rules. 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

- You can apply while still in the final year of the degree — which the IBPS clerical recruitment does not allow. That gains you a whole attempt.
- The starting basic is ₹26,730, because graduates get two advance increments — the same scale, but a higher start.
- The preparation is the same as for the IBPS clerical examination, so one effort yields two opportunities. There is no reason not to apply for both.
- The posting is in the State applied for, and the local language condition works in the local candidate's favour — if Hindi was studied in class 10 or 12 the language test does not have to be taken at all.

The challenges

- There is no inter-state or inter-circle transfer for five years, and even after that only in exceptional cases at the Bank's discretion. A candidate who may need to change States later for marriage or family should know this condition in advance.
- The age limit is 20 to 28 and it is reckoned on 1 April — IBPS reckons on 1 August. For a candidate standing on the boundary that four-month difference can be decisive, and it is the kind of detail nobody points out.
- The test can be taken only once under this recruitment project, and the application can be for one State only.
- A candidate who fails the local language proficiency test is not offered appointment — it is not a formality, though those who studied the language in class 10 or 12 are exempt from it.

9 Sources & further reading

1. — https://sbi.bank.in/webfiles/uploads/files_2627/08/JA_2026_Detailed_Advt_Eng.pdf
2. — <https://sbi.co.in/web/careers>
3. Rajasthan Staff Selection Board (official) — <https://rssb.rajasthan.gov.in/>
4. Department of Personnel, Rajasthan — service rules — <https://dop.rajasthan.gov.in/>
5. 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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