



SAARTHI - सारथी

करियर मार्गदर्शन पोर्टल · Career Guidance Portal

"सही मार्गदर्शन, उज्ज्वल भविष्य।"

करियर शीट · CAREER SHEET

ऋण अधिकारी

A loan officer evaluates and approves loans for individuals and businesses. They check an applicant's eligibility and sanction loans while weighing risk. It is a stable, respected banking career.



Scan for everything on this career

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

career.gsssjethantri.in/#/career/loan-officer

राजकीय उच्च माध्यमिक विद्यालय, जेठन्तरी

Govt. Sr. Sec. School, Jethantri · ब्लॉक समदड़ी · बालोतरा (Block Samdari · Balotra)

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सुशील कुमार शर्मा

प्रधानाचार्य, रा.उ.मा.वि. जेठन्तरी · मास्टर ट्रेनर
Principal, GSSS Jethantri · Master Trainer



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 loan officer evaluates and approves loans for individuals and businesses. They check an applicant's eligibility and sanction loans while weighing risk. It is a stable, respected banking career.

2 At a glance

Minimum qualification	Graduate in Commerce/Finance/Economics
Entry route	Bank recruitment / IBPS-SBI
Average salary	Rs 20,000-80,000/month
Work mode	Banks and financial firms (desk job)

3 What you need

INTERESTS

- Interest in numbers and maths
- Talking to and helping people
- Analysing risk and decisions

ABILITIES

- Good at maths
- Skilled communicator
- Proficient in writing

KEY SKILLS

- Loan appraisal and credit analysis
- Reading financial documents
- Risk assessment
- Customer service
- Communication and negotiation
- Using banking software

4 How to get there

- 1 Complete 10+2 in Commerce or Science.

- 2 Graduate in business administration, finance or economics.
- 3 Optionally do an MBA (Finance).
- 4 Take the IBPS/SBI exam or apply on the bank's website.
- 5 Start as an officer in the loan/credit department.

MAIN EXAMS

- IBPS PO (public-sector banks)
- SBI PO exam

5 Where to study

GOVERNMENT INSTITUTES

- University of Rajasthan (Commerce) — Jaipur, Rajasthan (<https://www.uniraj.ac.in>)
- IIM Ahmedabad — Ahmedabad
- IIM Bangalore — Bangalore
- Faculty of Management Studies, University of Delhi — Delhi

PRIVATE INSTITUTES

- XLRI — Jamshedpur
- MDI — Gurgaon
- SPJIMR — Mumbai

ONLINE

- IGNOU (distance) — Distance learning (<https://www.ignou.ac.in>)
- SWAYAM / NPTEL — Online (<https://swayam.gov.in>)
- Coursera / Udemy (Finance) — Online (<https://in.coursera.org>)

FEES

A bachelor's degree is very affordable; an MBA can cost roughly Rs 20,000 to Rs 40,00,000 depending on the institute.

SCHOLARSHIPS

- National Scholarship Portal (scholarships.gov.in) (<https://scholarships.gov.in>)
- Buddy4Study (<https://www.buddy4study.com>)
- Vidya Lakshmi Education Loan Portal (<https://www.vidyalakshmi.co.in>)

6 What the work is like

WHERE YOU WORK

Banks and financial firms.

WORK CULTURE

A desk job; usually no team to manage. About 5-6 days a week, 8-9 hours a day. Opportunities exist for persons with disabilities.

WHO HIRES

- State Bank of India (SBI)
- ICICI Bank
- Bajaj Finance and NBFCs
- HDFC Bank
- Punjab National Bank
- Housing finance companies

DEMAND (2026)

With growing retail, home and small-business lending, demand for loan officers remains steady in 2026.

7 Career growth

- 1 Loan Officer
- 2 Senior Loan Officer
- 3 Credit Manager
- 4 Branch Credit Head
- 5 Chief Credit Officer

EARNINGS

Starting	₹20,000–35,000/माह
Mid level	₹50,000–80,000/माह
Senior level	₹1,20,000+/माह

Starting pay in public-sector banks is often higher and stable; these are indicative 2026 figures.

8 The good parts · The challenges

The good parts

- Stable public/private bank job
- Satisfaction of meeting people's needs
- Clear promotion path

The challenges

- Pressure to meet lending targets
- Accountability for wrong approvals
- Repetitive documentation work

9 Real-life journeys

Natarajan Sundar

Former Deputy MD & Chief Credit Officer, SBI; MD & CEO, NARCL

Natarajan Sundar joined State Bank of India as a probationary officer in 1985 and, over 37 years, rose to Deputy MD and Chief Credit Officer. In 2022 he became MD & CEO of the National Asset Reconstruction Company (NARCL).

NARCL · <https://www.narcl.co.in/about-us/>

Chetna Sinha

Founder, Mann Deshi Mahila Sahakari Bank

Chetna Sinha founded the Mann Deshi Mahila Sahakari Bank in Maharashtra in 1997, India's first bank for and by rural women. The bank assesses the creditworthiness of rural women entrepreneurs and lends them micro-loans; by 2018 it had over 100,000 account holders and had loaned more than \$50 million. She has been honoured with the Nari Shakti Puraskar.

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

10 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.

- Compliance Officer
- Risk Manager
- Bank / Branch Manager

11 Sources & further reading

1. Rajasthan Govt Career Guidance — <https://cg.rajasthan.gov.in/careerguidance/hi/career/%e0%a4%8b%e0%a4%a3-%e0%a4%85%e0%a4%a7%e0%a4%bf%e0%a4%95%e0%a4%be%e0%a4%b0%e0%a5%80/>
2. IBPS — <https://www.ibps.in>
3. SBI Careers — <https://sbi.co.in/web/careers>
4. Reserve Bank of India — <https://www.rbi.org.in>



And 770+ more careers — the whole portal

Interest and aptitude tests, government jobs, skill courses and a CV builder — free, no login, and it works offline.

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