



विशेषज्ञ अधिकारी (स्केल I) — सार्वजनिक क्षेत्र के बैंक, आई.बी.पी.एस. सी.आर.पी. एस.पी.एल.

The Specialist Officer is a Scale I officer in the public sector banks — the same officer grade as a Probationary Officer — but the route in is different. In the Probationary Officer and clerical recruitments the qualification is...



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सुरेश कुमार सैन

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



वनिता कुमारी

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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

The Specialist Officer is a Scale I officer in the public sector banks — the same officer grade as a Probationary Officer — but the route in is different. In the Probationary Officer and clerical recruitments the qualification is "a degree in any discipline" and everyone sits the same paper. Not here: here your specific qualification IS the eligibility, and half the examination is your own subject. Six posts are filled through this recruitment — IT Officer, Agricultural Field Officer, Rajbhasha Adhikari, Law Officer, HR/Personnel Officer and Marketing Officer. One of them deserves particular mention on this portal: the qualification for Rajbhasha Adhikari is a postgraduate degree in HINDI, with English as a subject at degree level — or a postgraduate degree in Sanskrit with English and Hindi at degree level. That is to say, an MA in Hindi can make you a bank officer, at the same Scale I as a Probationary Officer. A Hindi-medium student in Rajasthan is routinely told their subject leads only to teaching; it leads here too, and almost nobody says so.

2 At a glance

Minimum qualification	Different for each post. IT Officer — a 4-year engineering/technology degree in Computer Science, Computer Applications, Information Technology, Electronics and allied subjects, or a postgraduate degree in those subjects, or a graduate who has passed DOEACC "B" level. Agricultural Field Officer — a 4-year degree in Agriculture, Horticulture, Animal Husbandry, Veterinary Science, Dairy Science, Fishery Science, Forestry, Agricultural Biotechnology, Food Technology, Agricultural Engineering, Sericulture and related subjects. Rajbhasha Adhikari — a postgraduate degree in Hindi with English as a subject at degree level, or a postgraduate degree in Sanskrit with English and Hindi at degree level. Law Officer — an LL.B and enrolment as an advocate with the Bar Council. HR/Personnel Officer — a graduate plus a two-year full-time postgraduate degree or diploma in Personnel Management, Industrial Relations, HR, HRD, Social Work or Labour Law. Marketing Officer — a graduate plus a two-year full-time MBA or PGDM with specialisation in Marketing
Recruiting body	Institute of Banking Personnel Selection (IBPS) — through the Common Recruitment Process CRP SPL, for the participating public sector banks
Age limit	20 to 30 years (reckoned on 21 July 2026 for cycle XVI). Note that this is two years beyond the 28-year ceiling on the clerical and probationary officer recruitments
Starting salary	The pay of Officer Scale I — the same grade at which a Probationary Officer is appointed. The detailed notification does not print a rupee figure for the scale, so this page does not state one either
Demand	The recruitment comes in an annual cycle and the six posts are filled together. Competition for each post is

3 What you need

INTERESTS

- Going deep into your own subject and making it the basis of your work
- Officer-grade responsibility and decision-making
- A specialist role within banking and finance

ABILITIES

- A firm grip on your own subject — half the examination is that subject, so it is the most decisive ability here
- The ability to learn the language and systems of banking quickly, because the subject is yours but the setting will be the bank's
- An adequate level of general aptitude, because qualifying marks must also be reached separately in the other sections

KEY SKILLS

- The practical work of your specialism — information technology, agricultural lending, official-language implementation, legal advice, human resources or marketing
- Advising branches and offices on your subject
- Applying your subject in a banking setting — the knowledge from the degree stays the same, but using it within the framework of lending, risk and regulation has to be learned
- Working within the bank's rules and the regulatory framework
- Reporting, records and compliance
- Explaining your subject in plain language to colleagues in the branch, because most of the people who come to a specialist officer for advice are not from that subject

4 How to get there

- 1 Complete your specialist qualification — that is the eligibility for this route. This is the fundamental difference from the generalist recruitments: there any graduate may apply, here your degree is what opens the door and what keeps others out.

- 2 Read the agriculture list in full, because it is far wider than the word "agriculture" suggests. Agriculture, Horticulture, Animal Husbandry, Veterinary Science, Dairy Science, Fishery Science, Pisciculture, Agri Marketing & Cooperation, Co-operation & Banking, Agro-Forestry, Forestry, Agricultural Biotechnology, B.Tech Biotechnology, Food Science, Agriculture Business Management, Food Technology, Dairy Technology, Agricultural Engineering, Sericulture and Fisheries Engineering — a four-year degree in any of these qualifies for Agricultural Field Officer. Most students in this portal's agriculture domain assume banking is closed to them. They are wrong.
- 3 Postgraduate students of Hindi or Sanskrit should look at the Rajbhasha Adhikari post. The condition is a postgraduate degree in Hindi with English as a subject at degree level, or a postgraduate degree in Sanskrit with English and Hindi at degree level. This condition is worth knowing early, because degree-level subjects cannot be changed later — a student thinking of an MA in Hindi can keep this door open by taking English at degree level.
- 4 For Law Officer, enrolment as an advocate with the Bar Council is required alongside the LL.B — the degree alone is not enough. For the HR and Marketing posts a two-year FULL-TIME postgraduate qualification after the degree is required, and the word "full-time" deserves attention.
- 5 The age limit is 20 to 30 — two years beyond the 28 on the clerical and probationary officer routes. A candidate whose window on the generalist routes is closing may still have time here, provided they hold the specialist qualification.

MAIN EXAMS

- Selection is in three stages — preliminary examination, main examination and interview. And here is what separates this recruitment from the generalist ones: the Professional Knowledge section carries double weight. In the preliminary its 25 questions are worth 50 marks, while English, Reasoning and Quantitative Aptitude carry 25 questions for 25 marks each — so 50 of the 125 marks are your subject alone. In the main the proportion rises further: of the 200 objective marks, 100 are Professional Knowledge. Half the paper is your own subject.
- The practical meaning is direct, and it matters for the candidate who is strong in their subject and ordinary at general aptitude — which describes a great many people. In the generalist examination their subject counts for nothing at all; here it is half the paper, and the competition is only against others holding the same qualification. Together those two facts make this a far better-shaped examination for such a candidate.

- The preliminary has four sections, 100 questions, 125 marks and 80 minutes, each section of 20 minutes. For the IT, Agriculture, HR and Marketing posts the sections are English Language, Reasoning, Quantitative Aptitude and Professional Knowledge. For Law Officer and Rajbhasha Adhikari, "General Awareness with special reference to the Banking Industry" takes the place of Quantitative Aptitude — so candidates for those two posts study banking rather than mathematics. The difference is worth knowing, because it changes the preparation material entirely. Qualifying marks must be reached in each of the four sections.
- Negative marking applies to both the preliminary and the main — one fourth, or 0.25, of the marks for a question is deducted for a wrong answer, but nothing is deducted for a question left blank. This is the same arrangement as in the other IBPS examinations and differs from the Rajasthan one that deducts even for unattempted questions. So a question you are unsure of is better left alone — particularly in the Professional Knowledge section, where each question carries two marks and a wrong answer costs half a mark.
- In the main examination the objective part is 150 questions and 200 marks over 125 minutes, of which Professional Knowledge alone is 100 marks. There is also a descriptive paper — 2 questions, 25 marks, 30 minutes — making 225 in all. The Rajbhasha Adhikari paper differs here: its descriptive part is Professional Knowledge rather than English. The interview carries 100 marks with a minimum qualifying mark of 40% (35% for SC/ST/OBC/PwBD). Final selection is on the main examination and the interview in a ratio of 80:20.

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://ndl.iitkgp.ac.in/>)
- एन.सी.ई.आर.टी. — निःशुल्क पाठ्यपुस्तकें — The foundation for general knowledge, maths and science (<https://ncert.nic.in/>)

FEES

The cost of this route is the cost of the specialist qualification you are taking anyway — no separate degree is needed for this examination. That is its most practical feature: a student doing a degree in agriculture, an MA in Hindi, an LL.B or a postgraduate qualification in HR has already done half the preparation, because the Professional Knowledge section comes out of that same syllabus. The rest is English, Reasoning and Quantitative Aptitude — or banking awareness for the Law and Rajbhasha posts — which standard books will serve. The application fee is stated in the notification.

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

- The participating public sector banks — appointment is to one of them through provisional allotment

DEMAND (2026)

The recruitment comes in an annual cycle and all six posts are filled together, so the dates can be known in advance from the IBPS annual calendar. The number of posts is smaller than in the generalist recruitments, but so is the competition in the same proportion, because each post is open only to those holding that qualification. The practical advice is that a candidate holding any of these specialist qualifications should apply here alongside the generalist examination — the additional preparation is only revision of their own subject, and another opportunity opens. 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 an Officer Scale I post — the same grade at which a Probationary Officer is appointed, so the structure of promotion above it is the same, running to Scale II, III and beyond.
- 2 One advantage of a specialist post is that your specialism remains your identity within the bank and leads to senior roles in that same field. There is a limitation too, and it is worth knowing: a specialist cadre is narrower than general banking, so in some banks the routes into general managerial roles are not as open as they are for generalist officers.
- 3 The qualification keeps working outside the bank as well — law, HR, marketing, information technology and agriculture all stand on their own in their own fields. That reduces the risk on this route.

EARNINGS

Starting	अधिकारी स्केल I का वेतनमान (विस्तृत विज्ञप्ति में रुपये में आँकड़ा नहीं)
Mid level	स्केल I के भीतर वार्षिक वेतन-वृद्धि एवं भत्तों के साथ
Senior level	पदोन्नति पर स्केल II एवं उससे ऊपर

This is an Officer Scale I post — the same grade at which a Probationary Officer is appointed, so the pay scale is the same. No rupee figure is given on this page deliberately, because the CRP SPL-XVI detailed notification does not print the scale. The same discipline has been applied elsewhere on this portal, to Level 8 on raj-house-keeper and to the Combined Medical Services page: what is not in the document does not appear on the page. For comparison see this portal's Bank Probationary Officer page, which is at the same Scale I. 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

- Your own degree is the eligibility, and half the examination is that subject — for a candidate strong in their subject but ordinary at aptitude, this is a far better-shaped examination than the generalist one.
- The competition is only against those holding the same qualification, so it is not of the size seen in the generalist recruitments.
- The age limit is 30 — two years beyond the 28 on the clerical and probationary officer routes.
- For a postgraduate in Hindi or Sanskrit, Rajbhasha Adhikari is an officer-grade route that very few know about; likewise the wide agriculture list makes students of animal husbandry, fisheries, forestry and food technology eligible.

The challenges

- The number of posts is much smaller than in the generalist recruitments, so vacancies in any one discipline can be very few in a given cycle.
- A specialist cadre is narrower than general banking, so in some banks the routes into general managerial roles are not as open as they are for generalist officers.
- The qualification conditions are strict and specific — Law Officer requires Bar Council enrolment, and HR and Marketing require a two-year FULL-TIME postgraduate qualification. A part-time or distance qualification does not serve for these posts.
- Each question in the Professional Knowledge section carries two marks, so a wrong answer there costs half a mark — the double weighting works in both directions.

9 Sources & further reading

1. — https://www.ibps.in/wp-content/uploads/Detailed-Notification-CRP-SPL-XVI_Final_V1_30.06.2026.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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