

Role to investigate



Source-checked · reviewed 31 Oct 2026

4 sources cited

Bank clerical posts (SBI and IBPS)

Investigate bank clerical posts open to graduates: SBI's Junior Associate (Customer Support and Sales), IBPS's Customer Service Associate and Office Assistant (Multipurpose) recruitments, and an entry-level Assistant post at an Assam cooperative bank, with the age limits, fees and conditions each prints.

At a glance

For you

— Choose a qualification

Choose your degree on the Explore page to see what the sources say for you.

Cost

✓ 4 sourced

The application fee is Nil for SC/ST/PwBD/XS/DXS and Rs 750 for General/OBC/EWS, non-refundable.

Pay

✓ 3 sourced

The starting basic pay is Rs.26730/-, being Rs.24050/- plus two advance increments admissible to graduates.

Hours

✓ 2 sourced

New recruits must make customer calls, sell and cross-sell, inside and outside bank premises, and the notice says extensive...

Employers ask

✓ 18 sourced

SBI invited applications for Junior Associate (Customer Support & Sales) in its clerical cadre under advertisement...

Checked 31 Oct 2026 · 4 sources · next review 20 Nov 2026



Cost, pay and hours

As sourced

1 Extra cost

4 sourced

The application fee is Nil for SC/ST/PwBD/XS/DXS and Rs 750 for General/OBC/EWS, non-refundable.

Basis:

Indian rupees One-off Application fee / intimation charges for this advertisement

Excludes Bank transaction charges not stated in this section

Travel and own expenses for the local-language test centre

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).
- One-off application fee for this advertisement.

Note:

Does not include exam-centre travel or local-language test travel (the notice says the language test is at the candidate's own expense).

The application fee is Rs. 175 (inclusive of GST) for SC/ST/PwBD/ESM/DESM and Rs. 850 (inclusive of GST) for all others.

Basis:

Indian rupees One-off Application fee / intimation charges, inclusive of GST

Excludes Bank transaction charges Edit Window fee

Scope:

IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).

Note:

- Bank transaction charges for online payment are borne by the candidate
- The Edit Window fee is a separate Rs. 200 (inclusive of GST) as printed elsewhere.

The application fee for Office Assistants (Multipurpose) is Rs.175 (inclusive of GST) for SC/ST/PwBD/ESM/DESM and Rs.850 (inclusive of GST) for all others.

Basis:

Indian rupees One-off Application fee / intimation charges, inclusive of GST

Excludes Bank transaction charges

Scope:

- IBPS CRP RRBs-XV, Office Assistant (Multipurpose) post, notification dated 01.09.2026 (registration window 01.09.2026 to 21.09.2026 as printed)
- The Office Assistant rows are those listing ESM/DESM.

Note:

Does not include bank transaction charges.

The application fee is Rs.750 payable online.

Basis:

Indian rupees One-off Application fee

Scope:

- Assam Co-operative Apex Bank, Assistant post, Advt. dated 09/03/2026
- Applications closed 19.04.2026.

Note:

Does not say whether any category is exempt.

2 Pay

3 sourced

The starting basic pay is Rs.26730/-, being Rs.24050/- plus two advance increments admissible to graduates.

Basis:

Indian rupees Not stated on the line (basic pay)

Starting basic pay of a graduate Junior Associate

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Note:

- Does not state the period; does not include allowances.
- Applies to graduates as stated.
- Excludes D.A. and other allowances.

The notification gives the basic scale of pay for a Customer Service Associate as 24050-1340/3-28070-1650/3-33020-2000/4-41020-2340/7-57400-4400/1-61800-2680/1-64480, with allowances and perquisites as per the allotted bank's rules.

Basis:

Indian rupees Not stated on the line (basic scale)

Basic scale of pay, Customer Service Associate

Scope:

- IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).
- Basic scale; employing bank may be any of the participating banks.

Note:

- Not take-home pay; allowances are by bank and not given
- No starting figure is stated in this notification.
- Excludes Allowances and perquisites as per allotted bank.

The pay is printed as scale Rs.18730 to 68040 plus grade pay Rs. 4400 plus other admissible allowances.

Basis:

Indian rupees Not stated Scale plus grade pay, Assistant

Scope:

- Assam Co-operative Apex Bank, Assistant post, Advt. dated 09/03/2026
- Applications closed 19.04.2026.
- Scale as printed in the advertisement.

Note:

- Not take-home pay; no starting figure; the notice does not give a pay period.
- Excludes Other admissible allowances (not itemised).

3 Shifts & hours

2 sourced

New recruits must make customer calls, sell and cross-sell, inside and outside bank premises, and the notice says extensive outdoor travelling may be involved.

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Note:

Does not give the share of time on sales versus counter work.

The notice says there will be flexible working hours and shift working depending on requirement.

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Note:

Does not state the number of hours, weekend duty or which branches are affected.

Reality check

From the sources



The work

- SBI says new Junior Associates make customer calls and provide banking services, sell and cross-sell inside and outside bank premises, with flexible working hours and shift working depending on requirement.
- The IBPS notices describe selection, not daily work.



Entry requirements

- Every notice asks for a degree in any discipline, and none names B.Com or BBA.
- SBI accepts final-year students provisionally and IBPS requires the mark-sheet to show the candidate is a graduate on the day of registering.
- Age limits are 20 to 28 at SBI and IBPS CSA, 18 to 28 for the IBPS Office Assistant (Multipurpose) and 21 to 38 at the Assam bank, which also asks for 45% marks and a computer proficiency certificate.
- Proficiency in the opted local language is required, with a qualifying test at SBI and IBPS, and working knowledge of computers is mandatory for the IBPS CSA.



Trade-offs to consider

- SBI allows no inter-circle or inter-state transfer for Junior Associates before 5 years' service and requires a minimum of 6 months' probation.
- IBPS says being allotted to a bank does not guarantee employment because the bank may reject the candidature, and that vacancies are indicative.

- Not established: hours at IBPS and the cooperative bank, and pay for the IBPS Office Assistant post, which its notice does not print.

Skills & employers

From the sources

Skills to investigate

Customer service

Basic computer skills

Local language

Online test preparation

Employers named in sources



State Bank of India, Central Recruitment & Promotion Department



The Assam Co-operative Apex Bank Ltd.

Examples in cited pages, not a hiring list.

Study or credential needed

Operating and working knowledge of computers is mandatory (certificate, diploma or degree in computer operations or having studied computer/IT in school or college).

Scope:

IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).

Note:

Does not require a named certification.

- Applicants must be proficient in the opted local language of the State/UT
- Candidates who fail the local language test are not offered appointment.

Scope:

- IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).
- Those with a 10th standard or above mark-sheet showing the opted language studied are exempt from the test (stated in the same section).

Note:

Does not say the pass mark.

A candidate who has not studied the State's language at standard VIII or above gets six months from joining to acquire proficiency.

Scope:

IBPS CRP RRBs-XV, Office Assistant (Multipurpose) post, notification dated 01.09.2026 (registration window 01.09.2026 to 21.09.2026 as printed;.

Note:

Does not say who tests the language or what happens if it is not acquired in the time.



What employers ask for

18 sourced

SBI invited applications for Junior Associate (Customer Support & Sales) in its clerical cadre under advertisement CRPD/CR/2026-27/17.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed). Closed notice
- SBI's careers page also lists a separate backlog-vacancy drive (CRPD/CR/SPLDRIVE/2026-27/16), not covered here.

Not established:

Does not say a new round will open; does not say the post is open now.

The advertisement's vacancy table totals 7680 regular vacancies across SBI circles (the five category columns SC, ST, OBC, EWS, GEN add to the total).

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).
- Regular (not backlog) vacancies, provisional.

Not established:

- The notice says vacancies are provisional and may vary
- It does not say how many will actually be filled.

Candidates can apply for one State or Union Territory only.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Not established:

Does not say the choice can be changed after submitting.

- The essential qualification is graduation in any discipline, as on 31.12.2026
- Final-year students may apply provisionally.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).
- No minimum percentage is printed in this section.

Not established:

Does not name BCOM or BBA; it states no subject condition and no minimum marks.

Final-year or final-semester graduation students may apply provisionally and must show proof of passing by 31.12.2026 if provisionally selected.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Not established:

Does not name any particular degree; no discipline is excluded in this text.

Age limit is 20 to 28 years as on 01.04.2026, with relaxations for categories.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Not established:

Does not state the relaxation figures for every category (not copied here).

- Proficiency in the opted local language is required
- Those who did not study it in class 10 or 12 take a qualifying local-language test and failing it means no appointment.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Not established:

Does not list the language test pass mark; the test is after the Main exam but before joining.

Selection is an online Preliminary and Main exam followed by a test of the opted local language.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).
- Preliminary 100 marks in 1 hour; Main 200 marks (as printed in the same section).

Not established:

Does not say the Preliminary marks count toward the final list (the notice says only Main marks count).

IBPS runs a common recruitment for Customer Service Associates in these participating 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, Union Bank of India.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

- IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).
- Bank list as printed in the notification.

Not established:

Does not say every bank will hire in every State;.

- The essential qualification is a degree (graduation) in any discipline from a recognised university
- The mark-sheet must show the candidate is a graduate on the day of registering.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

- IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).
- Final result must be declared by 21.08.2026 (as printed in the note).

Not established:

Does not name BCOM or BBA; no subject restriction, no minimum percentage stated as a pass mark (percentage must be entered in the application).

The age limit is 20 to 28 years as on 01.08.2026.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).

Not established:

Relaxation figures by category are in the notification but not copied here.

The exam is two-tier, online Preliminary then online Main, followed by provisional allotment to a participating bank.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).

Not established:

Does not say how many candidates are shortlisted for Main (decided by IBPS).

IBPS also runs a common recruitment of Office Assistants (Multipurpose) for Regional Rural Banks (Group B), alongside Officers Scale I, II and III.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

- IBPS CRP RRBs-XV, Office Assistant (Multipurpose) post, notification dated 01.09.2026 (registration window 01.09.2026 to 21.09.2026 as printed)
- Participating RRBs are listed in 'Table A' of the notification by State.

Not established:

Does not say the post is called 'clerk'; the notification uses 'Office Assistants (Multipurpose)'.

- Office Assistant (Multipurpose) requires a bachelor's degree in any discipline
- Proficiency in the local language is essential and computer working knowledge is desirable.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

- IBPS CRP RRBs-XV, Office Assistant (Multipurpose) post, notification dated 01.09.2026 (registration window 01.09.2026 to 21.09.2026 as printed)
- Educational qualification as on 21.09.2026.

Not established:

Does not name BCOM or BBA.

The age limit for Office Assistant (Multipurpose) is between 18 and 28 years as on 01.09.2026.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

IBPS CRP RRBs-XV, Office Assistant (Multipurpose) post, notification dated 01.09.2026 (registration window 01.09.2026 to 21.09.2026 as printed);

Not established:

Does not give category relaxations in full.

The Assam Co-operative Apex Bank advertised 150 posts of Assistant (entry post in the bank) with online applications from 20.03.2026 to 19.04.2026.

Source: The Assam Co-operative Apex Bank Ltd. ↗

Scope:

- Assam Co-operative Apex Bank, Assistant post, Advt. dated 09/03/2026
- Applications closed 19.04.2026. Closed notice.
- The notice does not call the post 'clerk'; it is the entry-level Assistant post.

Not established:

Does not establish that the Assistant post is the clerical cadre;

- Educational qualification: graduate in any discipline from a recognised university with minimum 45% marks and good knowledge of computers
- A computer proficiency certificate is a must.

Source: The Assam Co-operative Apex Bank Ltd. ↗

Scope:

- Assam Co-operative Apex Bank, Assistant post, Advt. dated 09/03/2026
- Applications closed 19.04.2026.

Not established:

Does not name BCOM or BBA.

The age limit is 21 to 38 years as on 01.01.2026.

Source: The Assam Co-operative Apex Bank Ltd. ↗

Scope:

- Assam Co-operative Apex Bank, Assistant post, Advt. dated 09/03/2026
- Applications closed 19.04.2026.

Not established:

Relaxations are not stated in the advertisement.



The work and what comes next

5 sourced

What can come next

New Junior Associates are on probation for a minimum of 6 months and must complete e-lessons to be confirmed.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Not established:

The notice prints no service bond; it does not say what comes after confirmation.

- No inter-circle or inter-state transfer is allowed for Junior Associates before completing 5 years' service
- Only exceptional cases after that.

Source: State Bank of India, Central Recruitment & Promotion Department ↗

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed).

Not established:

Does not say how often an exceptional-case request succeeds.

- Only Main exam marks are used for the final merit listing, and the allotment to a bank is on merit-cum-preference
- The notification gives provisional allotment as March 2027.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

- IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).
- Schedule table gives 'Provisional Allotment' as March, 2027 (tentative).

Not established:

Does not give the post-allotment promotion path.

Being allotted a bank through the process does not guarantee employment: the participating bank may reject the candidature at its sole discretion.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).

Not established:

Does not give any rate of rejection.

- Vacancies in the notification are indicative
- Allotment is based on the actual vacancies the banks report.

Source: Institute of Banking Personnel Selection (IBPS) ↗

Scope:

IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).

Not established:

Does not guarantee any number of posts.

Sources and unanswered questions

- SBI, IBPS and Assam Co-operative Apex Bank notices, checked on 31 October 2026 · India · all four cycles are closed and no next round was announced.
- Source checking confirms only the scoped statements on this page, not anyone's individual eligibility.
- Confirm current requirements with the employer or programme.

Recruitment of Junior Associates (Customer Support & Sales), Advertisement No. CRPD/CR/2026-27/17 (detailed advertisement, English) ↗

State Bank of India, Central Recruitment & Promotion Department · accessed 31 Oct 2026

Scope:

- SBI Junior Associate (Customer Support & Sales), Advertisement CRPD/CR/2026-27/17, regular vacancies
- Online registration 11.08.2026 to 31.08.2026 (closed). Closed notice
- SBI's careers page also lists a separate backlog-vacancy drive (CRPD/CR/SPLDRIVE/2026-27/16), not covered here.

Not established:

Does not say a new round will open; does not say the post is open now.

Checked by a person; not monitored automatically.

Notification CRP CSA-XVI: Common Recruitment Process for Customer Service Associates in participating public sector banks (vacancies of 2027-28) ↗

Institute of Banking Personnel Selection (IBPS) · accessed 31 Oct 2026

Scope:

- IBPS CRP CSA-XVI (vacancies of 2027-28), notification dated 01.08.2026, registration 01.08.2026 to 21.08.2026 (closed).
- Bank list as printed in the notification.

Not established:

Does not say every bank will hire in every State;.

Checked by a person; not monitored automatically.

Notification CRP RRBs-XV: Common Recruitment Process for Officers (Scale I, II, III) and Office Assistants (Multipurpose) in Regional Rural Banks ↗

Institute of Banking Personnel Selection (IBPS) · accessed 31 Oct 2026

Scope:

- IBPS CRP RRBs-XV, Office Assistant (Multipurpose) post, notification dated 01.09.2026 (registration window 01.09.2026 to 21.09.2026 as printed)
- Participating RRBs are listed in 'Table A' of the notification by State.

Not established:

Does not say the post is called 'clerk'; the notification uses 'Office Assistants (Multipurpose)'.

Checked by a person; not monitored automatically.

Advertisement for the post of Assistant, Advt. No. ACAB/ADMN/HO/ADVT-ASSTT./2026/1764 ↗

The Assam Co-operative Apex Bank Ltd. · accessed 31 Oct 2026

Scope:

- Assam Co-operative Apex Bank, Assistant post, Advt. dated 09/03/2026
- Applications closed 19.04.2026. Closed notice.
- The notice does not call the post 'clerk'; it is the entry-level Assistant post.

Not established:

Does not establish that the Assistant post is the clerical cadre;.

Checked by a person; not monitored automatically.



Your next step: Read the current notice for the post you want and check the degree wording, age on the crucial date, local-language rule and fee.



Open the comparison

Keep reading

Chartered accountancy route (ICAI)

Cost and management accountancy route (ICMAI)

Company secretaryship route (ICSI)

MBA admission through CAT, CMAT and XAT

M.Com admission