



BANK PO CAREER GUIDE

Your Complete Roadmap to a Banking Career

IBPS PO | SBI PO | Other Bank PO Exams

What is Bank PO?

Bank PO (Probationary Officer) is an entry-level managerial position in public sector banks. A PO is a trainee officer who undergoes probation before being confirmed as an Assistant Manager. It is one of the most prestigious and sought-after jobs in the Indian banking sector.



Job Role

Manage bank operations, customer services, loans, and branch administration



Recruiting Bodies

IBPS (for most public banks) and SBI (for State Bank of India)



Job Level

Scale I Officer — entry into the managerial cadre of banking



Why Bank PO?

Excellent salary, job security, rapid career growth, and social prestige

Types of Bank PO Exams

IBPS PO

Conducted By	Institute of Banking Personnel Selection (IBPS)
Banks Covered	12+ Public Sector Banks (except SBI)
Frequency	Once a year
Vacancies (2025)	~4,500+ (approx.)
Exam Stages	Prelims → Mains → Interview
Basic Pay	Rs. 36,000 (approx.)

SBI PO

Conducted By	State Bank of India (SBI)
Banks Covered	State Bank of India only
Frequency	Once a year
Vacancies (2025)	~2,000 - 3,500 (approx.)
Exam Stages	Prelims → Mains → Interview
Basic Pay	Rs. 41,960 (approx.)

Note: Both exams follow a similar pattern. SBI PO is generally considered slightly tougher.

Eligibility Criteria

Criteria	IBPS PO	SBI PO
Nationality	Indian Citizen	Indian Citizen
Education	Graduation in any Discipline from a recognized university	Graduation in any Discipline from a recognized university
Age Limit	20 - 30 years	21 - 30 years
Attempts	No fixed limit (within age)	No fixed limit (within age)
Final Year Students	Can apply; must produce proof of passing at interview	Can apply; must produce proof of passing at interview

Age Relaxation: SC/ST: 5 years | OBC (Non-Creamy Layer): 3 years | PwBD: 10 years | Ex-Servicemen: 5 years | Widows/Divorced Women: up to 35 years

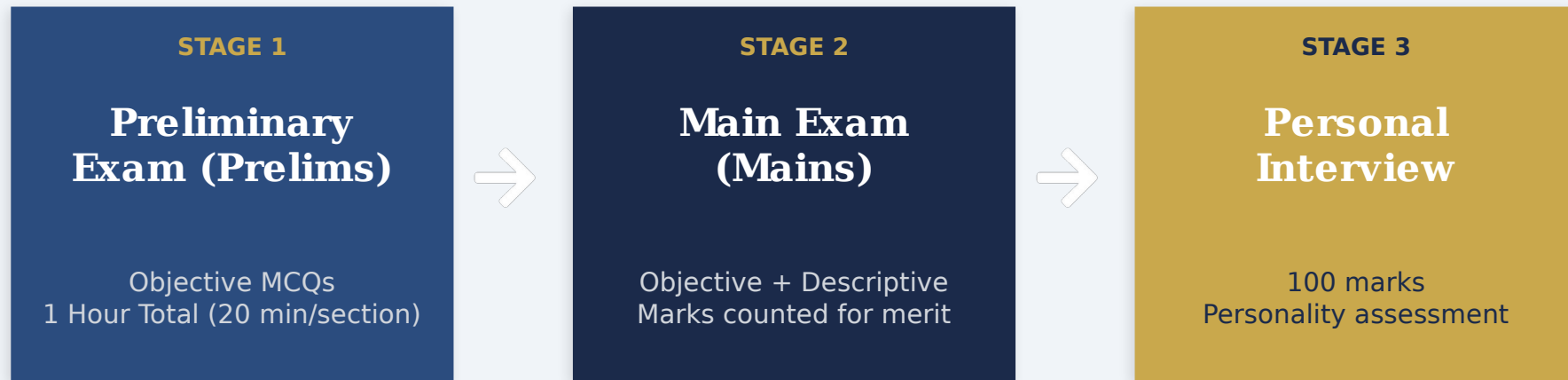
Age Limit & Number of Attempts

Category	Age Relaxation	Max Age
General (UR)	None	30 years
OBC (Non-Creamy Layer)	3 years	33 years
SC / ST	5 years	35 years
PwBD (General)	10 years	40 years
Ex-Servicemen	5 years	35 years
Widow / Divorced Woman	Up to 35 years	35 years

Key Points:

- There is NO fixed limit on number of attempts for Bank PO exams
- You can attempt as many times as you are within the upper age limit (with relaxation)
- Age is calculated as on the date mentioned in the official notification

Bank PO Exam Pattern Overview



Selection Flow Summary

- Prelims is qualifying — you must clear sectional + overall cutoffs to appear for Mains
- Mains marks + Interview marks determine final merit list
- Final selection = Mains Score (75% weightage approx.) + Interview Score (25% weightage approx.)
- Selected candidates undergo medical examination and document verification

IBPS PO Exam Pattern (Detailed)

Preliminary Exam — 100 Marks | 1 Hour Total (20 min per section)

Subject	No. of Qs	Marks	Time
English Language	30	30	20 min
Quantitative Aptitude	35	35	20 min
Reasoning Ability	35	35	20 min
Total	100	100	60 min

Main Exam — 225 Marks (Objective) + 25 Marks (Descriptive)

Subject	No. of Qs	Marks	Time
Reasoning & Computer Aptitude	45	60	60 min
Data Analysis & Interpretation	35	60	45 min
General/Economy/Banking Awareness	40	40	35 min
English Language (Obj + Desc.)	35	40	40 min
Total (Objective)	155	200	3 hrs
Descriptive (Essay + Letter)	2 tasks	25	30 min

SBI PO Exam Pattern (Detailed)

Preliminary Exam — 100 Marks | 1 Hour

Subject	No. of Qs	Marks	Time
English Language	30	30	20 min
Quantitative Aptitude	35	35	20 min
Reasoning Ability	35	35	20 min
Total	100	100	60 min

Main Exam — 250 Marks (Objective) + 50 Marks (Descriptive)

Subject	No. of Qs	Marks	Time
Reasoning	50	60	45 min
Data Analysis & Interpretation	35	50	45 min
General Awareness / Economy	40	40	35 min
English Language	40	40	35 min
Computer Aptitude	20	20	10 min
Psychometric Test	35	—	—
Total (Objective)	—	250	3 hrs
Descriptive (Essay + GD/LE)	4 tasks	50	30 min

Bank PO Syllabus Overview

Reasoning Ability

Puzzles, Seating Arrangement, Syllogism, Coding-Decoding, Blood Relations, Inequalities, Data Sufficiency

Quantitative Aptitude

Simplification, Percentage, Ratio & Proportion, Profit & Loss, Time & Work, Speed & Distance, Data Interpretation, Number Series

English Language

Reading Comprehension, Grammar, Error Spotting, Cloze Test, Para Jumbles, Fill in the Blanks

General Awareness

Banking & Finance News, Current Affairs, Economy, Static GK, RBI Policies, Government Schemes

Computer Aptitude

Basics of Computers, MS Office, Internet, Networking, Database, Cyber Security

Data Interpretation

Tables, Bar Graphs, Pie Charts, Line Graphs, Caselets, Mixed Diagrams

Application Process

01

Notification Release

IBPS/SBI releases official notification on their website (usually June–August)

02

Online Registration

Visit the official website, fill the application form with personal & educational details

03

Upload Documents

Upload scanned photograph, signature, and other required documents

04

Pay Application Fee

Pay the prescribed fee online via net banking / card / UPI

05

Submit & Print

Submit the form and download a print copy for future reference

06

Download Admit Card

Admit card released 1–2 weeks before exam; download from official website

Recommended Books & Resources

Subject	Book / Resource	Author / Publisher
Reasoning	A Modern Approach to Verbal & Non-Verbal Reasoning	R.S. Aggarwal
Quantitative Aptitude	Quantitative Aptitude for Competitive Examinations	R.S. Aggarwal
English	Objective General English	S.P. Bakshi (Arihant)
English	High School English Grammar & Composition	Wren & Martin
General Awareness	General Knowledge 2026	Lucent's / Manorama Yearbook
Banking Awareness	Banking Awareness	Disha / Arihant Experts
Computer	Computer Awareness for Competitive Exams	Arihant / Lucent
Mock Tests	Online Test Series	Oliveboard / Testbook / PracticeMock



Tip: Solve previous year papers and take at least 20–30 full-length mock tests before the actual exam.

Salary, Allowances & Perks

SBI PO
Gross Salary

~Rs. 65,000-70,000

per month (at joining)

IBPS PO
Gross Salary

~Rs. 52,000-58,000

per month (at joining)

SBI PO CTC

~Rs. 8.20 LPA+

at Mumbai centre

Pay Scale (11th Bipartite Settlement)

SBI PO: Rs. 41,960 – 1390/7 – 51690 – 1620/2 – 54930 – 1960/7 – 68750 | IBPS PO: Rs. 36,000 (approx. similar scale)

Allowance / Perk	Details
Dearness Allowance (DA)	Revised quarterly; currently ~40-50% of basic pay
House Rent Allowance (HRA)	7-9% of basic pay (varies by city)
Special Allowance	Fixed component of salary
Medical Benefits	Comprehensive health coverage for self & family
Leave Facility	Casual, Earned & Sick leave + vacation
Loan Concessions	Vehicle loan, housing loan at concessional rates

Training & Career Growth

Probation & Training Period

- 2-year probation period including classroom training and branch posting
- Classroom training at bank's training institute (e.g., SBI — COBMs, IBPS — BMSIs)
- On-the-job training at various bank branches — learning operations, lending, customer service
- After successful completion, confirmed as Assistant Manager (Scale I)
- SBI PO officers trained at National Institute of Bank Management (NIBM), Pune

Career Growth Highlights

- ✓ Promotions based on performance, internal exams & seniority
- ✓ Can rise from Scale I (PO) to Scale VII (General Manager / Executive Director)
- ✓ Opportunities for lateral movement to specialized roles — treasury, forex, IT, risk
- ✓ SBI PO officers have faster promotion cycles compared to other public sector banks
- ✓ Postings across India — metro, semi-urban, and rural branches

Career Progression Path



Note: Approximate timelines. Actual promotions depend on performance, vacancies, and internal exams.



Success Tips for Bank PO

1

Start Early

Begin preparation 6-8 months before the exam. Consistency beats last-minute cramming.

2

Know the Pattern

Understand the exam structure, marking scheme, and sectional time limits thoroughly.

3

Practice Daily

Solve quantitative problems, reasoning puzzles, and reading comprehension every single day.

4

Take Mock Tests

Attempt 20-30+ full-length mocks. Analyze mistakes and track improvement over time.

5

Read Newspapers

Read The Hindu / Indian Express daily for English improvement and current affairs.

6

Focus on Weak Areas

Identify your weakest sections and dedicate extra time to improve them.

7

Revise Regularly

Make short notes and revise frequently. Spaced repetition improves retention.

8

Stay Calm & Confident

Manage exam anxiety. A calm mind performs better under time pressure.

? Frequently Asked Questions

Q: Can final year students apply for Bank PO?

A: Yes, both IBPS PO and SBI PO allow final year graduates to apply. You must produce proof of passing at the time of interview.

Q: Is there negative marking?

A: Yes. Typically, 0.25 marks are deducted for each wrong answer in objective tests.

Q: Can I apply for both IBPS PO and SBI PO?

A: Yes! If exam dates don't clash, you can appear for both. Many candidates apply for both to maximize chances.

Q: What is the difference between PO and Clerk?

A: PO is a managerial/officer cadre (Scale I) with higher pay, faster growth, and more responsibilities. Clerk is a clerical support role.

Q: Is coaching necessary for Bank PO?

A: Not mandatory. Many toppers self-study using books and online resources. However, coaching provides structure and guidance.

Q: What is the bond period for Bank PO?

A: Most banks require a 1–3 year service bond. SBI PO has a 3-year bond from the date of joining.

Sources & References

Official Websites

ibps.in — IBPS PO official notification & results
sbi.bank.in — SBI PO official notification & results

Exam Pattern & Syllabus

adda247.com — IBPS PO Syllabus & Exam Pattern 2026
mahendras.org — IBPS/SBI PO eligibility & pattern details

Salary & Career

practicemock.com — SBI PO Salary Structure 2026
pw.live — IBPS PO Salary & In-Hand Details
prepgrind.com — IBPS PO Career Growth & Promotions

Books & Preparation

mahendras.org — Best Books for IBPS PO 2026
edutap.in — SBI/IBPS PO Previous Year Question Papers



Thank You!

Best of luck with your Bank PO preparation!

Stay focused. Work hard. Achieve your dream banking career.