

SBI Clerk Syllabus 2026

State Bank of India — State Bank of India — Junior Associate (Customer Support & Sales)

Vacancies	Announced yearly for Junior Associate posts across SBI branches nationwide
Age Limit	20–28 years (relaxation per government norms for SC/ST/OBC/PwBD/ex-servicemen)
Qualification	Graduation in any discipline from a recognised university
Application Fee	■750 (General/OBC/EWS). SC/ST/PwBD candidates are exempted.
Official Website	sbi.co.in
Last Reviewed	25 May 2026

Overview

SBI Clerk recruits Junior Associates (Customer Support & Sales) for branches across State Bank of India, India's largest public sector bank. Like SBI PO, this is conducted independently of the IBPS process. Selection runs through a two-tier written exam — Prelims (qualifying) and Mains (merit-deciding) — followed by a mandatory Local Language Test for candidates who haven't studied the relevant regional language at the school level. There's no separate Interview stage, making Mains performance the single most important factor in selection.

What's New in the 2026 Cycle

- No Interview stage — final selection is based entirely on the Mains written exam score.
- Local Language Test is compulsory unless the candidate has studied that language up to the 10th standard — this trips up many otherwise well-prepared candidates.
- Mains includes a General/Financial Awareness section with a strong current-affairs and static-banking-GK component.
- Sectional timing applies in Prelims (20 minutes per section) as with other major bank exams.

Exam Pattern

Preliminary Examination

Mode: Online, objective MCQ | Duration: 60 minutes (20 minutes per section)

Section	Questions	Marks
English Language	30	30
Numerical Ability	35	35
Reasoning Ability	35	35

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Qualifying only — marks not added to final merit.

Main Examination

Mode: Online, objective MCQ | Duration: 2 hours 40 minutes

Section	Questions	Marks
General/Financial Awareness	50	50
General English	40	40
Quantitative Aptitude	50	50
Reasoning Ability & Computer Aptitude	50	60

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Merit-determining — this is the sole basis for final selection.

SBI Clerk — Detailed Subject-Wise Syllabus

English Language

Comparable to IBPS Clerk difficulty — steady grammar and comprehension practice covers most of the section.

- Reading comprehension
- Cloze test
- Error spotting
- Fill in the blanks
- Vocabulary
- Sentence rearrangement

Numerical Ability / Quantitative Aptitude

Speed-focused, foundational-level questions — timed practice is more valuable than advanced topic study.

- Simplification
- Number series
- Data interpretation
- Arithmetic — percentage, ratio, average, profit & loss
- Time, speed & distance, time & work
- Mensuration

Reasoning Ability & Computer Aptitude

Puzzle-based, similar to other Clerk-level exams — consistent practice closes most gaps.

- Puzzles & seating arrangement
- Syllogism & inequality
- Coding-decoding
- Blood relations & direction sense
- Computer basics — hardware, software, MS Office, internet

General/Financial Awareness

The single largest-weightage Mains section (50 questions) — daily current-affairs habits compound significantly here.

- Current affairs — national & international
- Banking terms & history
- RBI functions
- Government schemes
- Static awareness

Selection Process

- 1 Preliminary Examination — qualifying stage.
- 2 Main Examination — sole basis for final merit (no Interview).
- 3 Local Language Test — for candidates who haven't studied the applicable regional language up to Class 10.
- 4 Document Verification and final allotment based on merit and preference.

Salary & Job Profile

SBI Clerk starting basic pay is around ₹19,900 per the applicable pay scale, with an in-hand salary typically in the ₹30,000–₹34,000 per month range depending on posting location and allowances, plus periodic increments as per SBI's pay structure.

Best Books for Preparation

- Quantitative Aptitude for Competitive Examinations — R.S. Aggarwal

- A Modern Approach to Verbal & Non-Verbal Reasoning — R.S. Aggarwal
- Objective General English — S.P. Bakshi (Arihant)
- Banking Awareness — Arihant Publications

Previous Cut-off Trends (Approximate)

SBI Clerk cut-offs vary by state/circle given region-wise vacancy allocation, and shift year to year with paper difficulty and applicant volume. Always check the state-wise official cut-off list rather than a single national figure.

Preparation Tips

- Verify your Local Language Test exemption status early, since document issues here can derail an otherwise successful selection.
- Since Mains alone decides selection, prioritise full-length timed mocks over topic-wise practice in the final month.
- General/Financial Awareness carries the most marks in Mains — build a consistent daily current-affairs habit rather than cramming.
- Revisit weak sections identified in Prelims mocks specifically, since Mains tests the same subjects at a higher difficulty.

Exam Day Guidelines

- Carry the Call Letter, a valid original photo ID, and a passport-size photograph.
- Confirm whether you're exempt from the Local Language Test (based on Class 10 language study) well before applying.
- Reach the venue at least an hour before reporting time.
- No electronic devices are allowed inside the exam hall.

Frequently Asked Questions

Is there an Interview in SBI Clerk selection?

No, selection is based entirely on the Prelims (qualifying) and Mains (merit-deciding) written stages, with no separate Interview round.

Who needs to take the Local Language Test?

Candidates who have not studied the applicable state/regional language up to the 10th standard must clear a Local Language Test after Mains; those who have studied it are exempted.

Are SBI Clerk Prelims marks counted in the final result?

No, Prelims is purely qualifying; the Main Examination score alone decides the final merit list.

Is there negative marking in SBI Clerk?

Yes, 0.25 marks are deducted for every wrong answer in both Prelims and Mains.