

IBPS Clerk Job Profile 2026

Customer Service Associate | Duties, work conditions and career planning

ExamTune editorial guide: a practical introduction to the CSA role. Recruitment information comes from IBPS; service duties and employment conditions follow applicable settlements and the allotted bank's implementation instructions.

Role at a glance

Post: Customer Service Associate (CSA), commonly called IBPS Clerk.

Employer: the participating bank that appoints you. The role is clerical; assigned duties and applicable procedures define its authority.

Core duties and approval boundaries [1]

Work area	Practical scope
Customer service	Routine counter assistance, service requests, statements and passbooks.
Accounts and KYC	Help complete records; enter or upload documents after supervisory verification and approval.
Cash and clearing	Assigned cash/cheque work, scanning and return-memo preparation within the applicable authority.
NEFT / RTGS	Enter remittance details; authorisation and responsibility remain with supervisory staff.
Records and support	Assist with correspondence, data, audit records and authenticated loan-document entries.
Digital banking	Help customers use digital services and understand available products.

Sales and marketing responsibilities [1]

Published CSA provisions allow business acquisition, marketing and customer guidance during office hours **without assigned targets**. Exclusive marketing work is covered by separate bank guidelines, including staff suitability and facilities. Read the applicable bank instructions for your assignment.

Work conditions and growth

Use bank-specific instructions for employment decisions.

Working hours and work pressure

The published duties are subject to working hours. Public dealing hours and employee schedules may differ; follow authorised rosters and applicable arrangements for specialised shifts or extra work. [1]

ExamTune practical guidance: plan for queues, interruptions and deadlines. Accuracy should not be traded for speed. Ask your supervisor how to prioritise simultaneous counter requests and pending records; keep an agreed handover for unfinished work.

Posting, transfers and career progression

Topic	What to verify with your bank
Posting	Your appointment and posting order. Applying for a State/UT does not establish a right to a chosen branch or hometown. [2]
Transfer	The applicable clerical transfer policy, eligibility and administrative requirements.
Promotion	The current internal promotion circular, minimum service, assessment/examination requirements and vacancies.
Career route	Distinguish higher clerical responsibilities from promotion into the officer cadre. Do not plan around an automatic 3-5 year promotion promise.
Salary and benefits	The appointment/fitment order and applicable pay, allowance and benefit rules; use these instead of a universal take-home figure.

Leave and holidays

Submit leave through the prescribed process and obtain communicated approval. A leave balance by itself does not sanction an absence. Check the bank's applicable leave instructions and branch holiday calendar before planning travel. [3]

A practical routine to build

Before work: understand your assignment and permitted access.

During work: check particulars carefully, use the prescribed escalation route and record pending requests.

Before handover: complete the required checks and communicate unfinished work to the appropriate person.

The routine above is ExamTune study/work-readiness advice, not a replacement for a bank SOP.

Prepare for the role

A short checklist for candidates and new joiners.

Skills to practise

- Explain a banking process in clear, simple language without promising an outcome outside your control.
- Practise accurate typing, numerical checking and organised record-keeping.
- Learn to distinguish receiving a request, entering data, verifying evidence and authorising a transaction.
- Protect customer information and follow the assigned access rules.
- Ask for the current written procedure whenever an instruction or responsibility is unclear.

Questions to ask during induction

Ask for	Why it matters
Role allocation and approval matrix	Know which tasks you may perform and which need referral.
Cash, clearing and system procedures	Understand the controls attached to your actual assignment.
Duty roster and leave process	Plan attendance and absences using the applicable rules.
Training and promotion circulars	Build a realistic learning and career plan.

Quick answers

Is this only a desk job? The role can involve counters, customer contact and back-office work; read your actual allocation.

Can I rely on a fixed promotion year? Obtain the current promotion rules from your bank before making that assumption.

Sources and further reading

[1] [AIBE: Duties of Customer Service Associate](#) - published settlement duty provisions; read applicable bank implementation and later amendments.

[2] [IBPS-issued CRP CSA-XVI notification](#) - copy hosted by ExamTune; recruitment, allotment and appointment conditions.

[3] [AIBE: General leave rules](#)

[4] [ExamTune: IBPS Clerk Job Profile article](#)

No universal cash limit, take-home salary, branch posting or promotion date is promised in this guide. Ask the allotted bank for the applicable written rule.