

IBPS Clerk ESM

First 100 Days

2026 | Joining, training and branch adjustment

A practical guide for Ex-Servicemen starting as a Customer Service Associate (CSA), commonly called a bank clerk. Use it to organise your preparation, learning and progress reviews.

How to use this guide: The stages below are an illustrative personal learning plan, not an official IBPS training timetable. Your allotted bank decides induction, duties and access permissions. Follow your appointment letter and supervisor's instructions.

Before you report

- Confirm your reporting date, location and designated contact person from the bank's communication.
- Prepare the originals, copies and forms specifically requested, including applicable Ex-Servicemen documents.
- Clarify pending verification or other joining requirements before travelling; some checks happen before the joining date.
- Plan accommodation and commuting after receiving confirmed instructions. Provisional allotment and appointment are different stages.

Your four-stage learning plan

Period	Learning priority	Progress check
Days 1-7	Reporting, introductions, service instructions and authorised access.	Know whom to approach for attendance, training and doubts.
Days 8-30	Observe routine work and practise assigned tasks with guidance.	Explain required checks and escalation steps.
Days 31-60	Improve documentation, system familiarity and customer communication.	Use feedback to reduce repeated errors.
Days 61-100	Review progress and identify areas needing practice.	Agree on the next learning goals with your supervisor.

Remember: Day 100 is not an automatic end to probation, a promotion date or permission to undertake additional duties.

Build accuracy before speed

Branch learning, safe work habits and a useful progress review

Learn the checks behind each task

Training may combine classroom induction, observation and guided branch work. Learn the functions needed for your assigned tasks in the Core Banking System and other approved platforms. Practise only in the environment authorised by your trainer.

Focus on account types, required documentation, Know Your Customer (KYC) procedures, payment basics and customer confidentiality. Ask how errors are reported and corrected. Keep personal learning notes free of customer details, passwords and confidential information.

Possible initial responsibilities

- **Customer assistance:** Explain routine forms and direct requests to the appropriate colleague.
- **Account and KYC support:** Follow approved checklists and refer incomplete or unclear cases.
- **Transaction support:** Perform only the tasks and system actions authorised for you.
- **Records and follow-up:** Track pending work through approved bank processes.

Not every recruit handles every function. Cash handling and other sensitive work require the bank's authorisation and applicable controls. There is no automatic date for independent counter duties.

Habits that help during the transition

Use discipline for consistent checks, teamwork for handovers and calm communication for customer service. Adjustment speed varies. Ask for demonstrations, repeat instructions back when unsure and request feedback on completed work.

- Do not guess when a request is unfamiliar or bypass a check to shorten a queue.
- Never share passwords or work through another employee's credentials.
- Do not promise approvals or completion times beyond your authority.
- Report errors promptly and record pending work through the prescribed process.

Your progress review around Day 100

List tasks you can complete accurately with the required checks. Identify where you still need guidance. Review recurring errors, ask for feedback on documentation and customer communication, and agree on the next learning priorities.

Routine and family time: Confirm actual staff reporting arrangements. Customer counter hours do not necessarily equal staff working hours. Allow for commuting, training and variable branch workload.

10 frequently asked questions

1. What happens during the IBPS Clerk ESM First 100 Days?

New recruits learn bank procedures, systems, customer service and assigned duties. Joining checks and induction follow the allotted bank's instructions; the sequence varies.

2. Is there a fixed 100-day training schedule for every bank?

No universal schedule is established by this guide. Days 1-7, 8-30, 31-60 and 61-100 are suggested learning stages, not official deadlines.

3. Which documents should Ex-Servicemen carry when joining?

Follow the bank's document list for identity, qualifications, service records and applicable Ex-Servicemen certificates. Carry originals, copies and forms only as instructed.

4. When will induction training take place?

The bank decides the date, duration, location and format. Classroom sessions, observation and guided branch work may be arranged in different sequences.

5. What duties can a new CSA receive?

Possible assignments include customer assistance, account-related support, documentation and transaction support. Actual work depends on training, allocation and permissions.

6. Will I handle cash independently in the first month?

Not automatically. Cash duties depend on the bank's instructions, authorisation, training and applicable controls, not merely the number of days completed.

7. Does probation end after 100 days?

Completing 100 days does not automatically end probation or confirm employment. Refer to the appointment letter and applicable service rules.

8. How can Ex-Servicemen adjust to the banking environment?

Learn terminology, practise authorised system tasks, observe approved procedures and seek feedback. Discipline and teamwork can help, but adjustment speed varies.

9. Are departure times fixed during the initial months?

Follow the actual staff schedule given by the bank. Customer service hours and staff working hours can differ, and training or pending work may affect departure.

10. Can I pursue JAIIB or CAIIB after joining?

Check current IIBF membership and examination eligibility first. Completing 100 days alone does not establish eligibility or guarantee promotion or an increment.

Official references and the online guide

[IBPS CSA recruitment information](#)

[IIBF JAIIB information](#)

[IIBF CAIIB information](#)

[ExamTune: First 100 Days guide](#)