

IBPS Clerk Ex-Servicemen Annual Appraisal 2026

A practical guide to performance discussions, feedback and career development after joining a bank's clerical cadre.

Read this first

This is an ExamTune educational guide, not an official appraisal form, a recruitment notice or an ESM-only appraisal scheme. Use your employing bank's applicable clerical-cadre instructions to determine the actual process.

Quick overview

Topic	What to understand
Intended reader	Ex-Servicemen preparing for or working in a bank clerical / Customer Service Associate role.
Stage covered	Post-joining performance review, not entrance-exam preparation.
Policy to obtain	The employing bank's instructions covering your cadre, assignment and reporting period.
Details to confirm	Review cycle, form, reporting authority, rating definitions and submission deadline.
Career outcomes	Check promotion, pay and recognition provisions separately; do not assume a rating guarantees a benefit.

Why the correct staff category matters

Bank of Baroda describes Baroda GEMS in an officer-performance context and separately lists promotion policies for clerical and subordinate staff. Central Bank of India's public appraisal description also refers to officer peer groups. [1, 2]

These examples support a basic precaution: do not copy an officer scoring formula or another bank's appraisal rules into a clerical self-assessment. Ask HR for the instructions that apply to you.

The year in this guide is an edition label. It does not identify a newly issued common IBPS appraisal policy.

02 / PREPARE YOUR INFORMATION

Prepare for the review

The steps and examples below are preparation suggestions, not a compulsory sequence or an official marking scheme.

Start with five checks

- 1. Get the right instructions.** Confirm the form and circular for your cadre, including any applicable amendments.
- 2. Confirm the period and reporting authority.** Ask how a recent joining, transfer or supervisor change should be handled.
- 3. Match evidence to your duties.** Describe only the work assigned to you and the actions you actually performed.
- 4. Prepare a self-assessment where required.** Use factual examples of completed work, improvements, difficulties and learning needs.
- 5. Check the submission route.** Follow the authorised workflow, deadline and acknowledgement process, where provided.

Practical areas to reflect on

Area	Useful preparation
Accuracy and records	Explain how you checked work, corrected mistakes and reduced repeat errors.
Timely completion	Describe how you managed assigned work and escalated delays needing assistance.
Customer service	Prepare examples of clear explanations, courteous handling and appropriate follow-up.
Professional conduct	Explain how you followed relevant procedures and respected approval limits.
Teamwork and learning	Record useful handovers, cooperation, relevant training and skills still needing practice.

Keep information secure

Use only records you are authorised to access and retain. Do not move customer documents, account details or internal system screenshots to a personal device for appraisal preparation.

For Ex-Servicemen: Relate your previous experience to specific banking work. Do not assume military rank or length of service automatically establishes a banking performance rating. Ask for a written provision before relying on any claimed special benefit.

03 / INTERPRET THE OUTCOME

Ratings, feedback and growth

Understand the rating before drawing conclusions

Ask what each grade means, which parameters apply to your assignment and how the bank uses the result. Do not assume a common 1-to-5 scale, a fixed appraisal month or identical rating thresholds across banks.

Confirm who reports, reviews and finalises your assessment. A Branch Manager may have an assigned role, but you should not assume that one person is always the sole final authority.

Use feedback to make a specific plan

Ask which task needs improvement, what standard is expected and what support would help. A useful plan names the skill, the training or practice required and an agreed opportunity to review progress.

When an entry appears factually wrong, check the supporting records and seek clarification through the bank's authorised process. Confirm whether a representation procedure and deadline apply; do not assume a universal appeal period.

Appraisal and promotion are not the same thing

As a historical, bank-specific example, Indian Bank's circular dated 5 May 2022 communicates an award-staff promotion settlement reached on 21 April 2022. In the merit-channel provisions, appraisal is one component alongside a written test, interview and educational qualifications. [3]

Do not generalise the example

The 2022 Indian Bank document is not a current promotion formula for every bank. Obtain the circular and amendments applicable to your own bank and promotion exercise. A favourable appraisal alone should not be treated as a promotion guarantee.

Check pay-related provisions separately

Do not infer an automatic salary revision, bonus or incentive from a favourable rating. Ask HR which pay or benefit provision applies and whether the individual appraisal has any specified role.

Avoid common preparation mistakes

Do not copy another employee's achievements, use an officer-only template, hide mistakes, ignore repeated feedback or wait until the deadline to confirm the correct form. Explain genuine constraints accurately and record the corrective action taken.

Working principle: Focus on accurate work and demonstrable improvement, rather than trying to predict a rating from unofficial examples.

04 / CHECKLIST AND REFERENCES

Before you submit

Use these prompts for preparation. They do not replace the bank's official form or HR instructions.

Check	Confirm before submission
Applicable instructions	Correct cadre, reporting period, circular and any amendments.
Factual content	Assigned duties, real contributions and authorised supporting records.
Development needs	Specific skills to improve and the support or practice requested.
Submission details	Authorised recipient or portal, deadline and acknowledgement, where available.

Example of a useful self-assessment

Illustrative only - replace with your own true experience

"I improved the completeness of service-request documentation by checking the required fields before submission. I sought approval for issues outside my authority and would benefit from supervised practice in the workflow assigned to me."

Questions to take to HR

Which clerical appraisal instructions apply to me? Who reports and reviews my work? How are ratings defined? What is the process for correcting factual errors? Which promotion rules apply separately?

Official references and their limits

[1] **Bank of Baroda - Human Resources.** Officer-focused Baroda GEMS description; separate references to clerical and subordinate promotion policies.

[Open official HR page](#)

[2] **Central Bank of India - Career information.** The performance-appraisal section refers to comparable officer peer groups. It is not presented here as a clerical appraisal form.

[Open official career page](#)

[3] **Indian Bank - Award-staff promotion circular, 5 May 2022.** Page 1 records the settlement date; page 4, section 10, describes merit-channel components. Historical bank-specific example, subject to subsequent amendments.

[Open official published document](#)

Source boundary: Public HR pages provide context but do not establish a single appraisal scale, ESM benefit, reporting hierarchy or entitlement for all banks. The practical checklists in this guide are editorial suggestions.

Final reminder: Obtain your own bank's written instructions before making a decision about appraisal, promotion, pay or a grievance.