

SBI Clerk Salary 2026: In-Hand Pay & Best Benefits

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Quick Overview

Exam	Mode	Selection	Official Source
SBI Clerk 2026	Online	Prelims + Mains + Local Language Proficiency Test (LPT)	SBI Careers (sbi.co.in)

Latest SBI Junior Associate Official Salary Reference

The fresh SBI Clerk 2026 notification is awaited. The latest official SBI Junior Associate advertisement confirms the pay scale, graduate starting basic pay and metro emoluments used as the salary reference in this article.

SBI Clerk Salary is one of the most searched topics among candidates preparing for the Junior Associate (Customer Support & Sales) recruitment. The package includes basic pay, annual increments, Dearness Allowance, other applicable allowances and employee benefits provided under State Bank of India rules.

According to the latest official salary structure available, the clerical pay scale starts at ₹24,050. Graduate recruits receive two advance increments, taking their starting basic pay to ₹26,730. SBI has stated that total starting monthly emoluments at a metro centre such as Mumbai are around ₹46,000 per month.

2026 Update: A fresh SBI Junior Associate 2026-27 recruitment notification is awaited. Any revised salary announced in the next notification will supersede these figures.

Quick Answer: Graduate starting basic pay is ₹26,730. Starting monthly metro emoluments are around ₹46,000. Actual in-hand salary is lower after deductions and varies by posting and individual deductions.

SBI Clerk Salary 2026 Overview

Candidates should understand the difference between basic pay, gross monthly emoluments and take-home salary before comparing salary figures shown on different websites.

Particular	Latest Available Details
Post	Junior Associate (Customer Support & Sales)
Pay Scale	₹24,050 - ₹64,480
Graduate Starting Basic Pay	₹26,730
Starting Metro Emoluments	Around ₹46,000 per month
Approximate In-Hand Salary	Around ₹39,500-₹42,500, depending on deductions and posting

Particular	Latest Available Details
Maximum Basic Pay	₹64,480
Probation	Minimum 6 months under the latest available rules

The approximate in-hand figure is indicative because SBI does not publish one fixed nationwide take-home salary.

What Is the Starting Basic Pay of SBI Clerk?

The published clerical pay scale begins at ₹24,050. A newly recruited graduate Junior Associate receives two advance increments. Therefore, the actual starting basic pay for a graduate is ₹26,730.

₹24,050 + Two Advance Increments = ₹26,730 Starting Basic Pay

₹24,050 is the first stage of the pay scale, while ₹26,730 is the starting basic pay specified for newly recruited graduate Junior Associates in the latest available SBI advertisement.

SBI Clerk Pay Scale 2026

₹24,050-1,340/3-28,070-1,650/3-33,020-2,000/4-41,020-2,340/7-57,400-4,400/1-61,800-2,680/1-64,480

The notation explains annual increments at different stages of service. Regular increments increase basic pay until the employee reaches the maximum stage, subject to applicable service rules.

SBI Clerk Annual Increment Structure

Stage	Annual Increment	Basic Pay Reached
First Stage	₹1,340 × 3	₹28,070
Second Stage	₹1,650 × 3	₹33,020
Third Stage	₹2,000 × 4	₹41,020
Fourth Stage	₹2,340 × 7	₹57,400
Fifth Stage	₹4,400 × 1	₹61,800
Final Stage	₹2,680 × 1	₹64,480

SBI Clerk In-Hand Salary 2026

The SBI Clerk In-Hand Salary is the amount finally credited after applicable deductions. Public estimates generally place starting take-home salary at approximately ₹39,500 to ₹42,500 per month. This is not an official fixed nationwide figure because allowances and deductions vary.

The latest SBI advertisement officially states starting monthly emoluments of around ₹46,000 at a metro centre such as Mumbai. Net salary will normally be lower after applicable contributions and deductions.

Important: Do not treat ₹39,500, ₹40,000 or another take-home figure as guaranteed. Posting location, allowances, pension contribution, taxes and other deductions can change the final amount.

Basic Pay vs Gross Salary vs In-Hand Salary

Salary Term	Meaning
Basic Pay	Core salary used as the base for increments and applicable salary components.
Gross / Monthly Emoluments	Basic pay plus applicable allowances before employee deductions.
In-Hand Salary	Amount remaining after applicable deductions.

Basic Pay + Applicable Allowances = Gross Earnings
Gross Earnings - Applicable Deductions = In-Hand Salary

SBI Clerk Allowances and Benefits

The package is not limited to basic pay. Junior Associates are eligible for Dearness Allowance and other allowances at applicable rates; components can vary by place of posting. Benefits include reimbursement of eligible perquisites, provident fund, pension under the applicable defined-contribution scheme, medical facilities, leave-fare benefits and other facilities according to SBI instructions.

1. Dearness Allowance

An important part of monthly earnings that changes according to applicable rates.

2. Location-Based Allowances

Some components vary with the place of posting, so metro salary may differ from another centre.

3. Provident Fund and Pension Benefits

Applicable provident-fund and pension-related benefits are provided according to SBI service rules.

4. Medical Facilities

Employees receive medical-related facilities under applicable Bank rules.

5. Leave-Fare Benefits

Eligible Junior Associates receive leave-fare related benefits according to current SBI rules.

6. Reimbursement of Perquisites

SBI reimburses eligible perquisites as prescribed from time to time.

7. Annual Salary Growth

Structured annual increments increase basic pay over the course of service.

What Are the Main SBI Clerk Salary Deductions?

The difference between gross earnings and in-hand salary arises from applicable employee deductions: pension or defined-contribution deduction, provident-fund contribution where applicable, professional tax, income tax/TDS, and authorised employee-specific deductions. Exact deductions differ between employees.

SBI Clerk Salary After 5 Years

A graduate enters at ₹26,730 basic pay because of two advance increments. Based purely on the published pay-scale progression, the illustrative basic-pay path is:

Service Stage	Illustrative Basic Pay
At Joining	₹26,730
After 1 Increment	₹28,070
After 2 Increments	₹29,720
After 3 Increments	₹31,370
After 4 Increments	₹33,020
After 5 Increments	₹35,020

Total salary after five years cannot be predicted from basic pay alone because DA, location-based allowances, future settlements and deductions may change.

Does SBI Clerk Salary Change According to Posting?

Yes. SBI states that allowances may vary according to place of posting, so salary should not be treated as an identical fixed amount across India. The official advertisement uses Mumbai as an example for approximately ₹46,000 starting monthly emoluments.

SBI Clerk Salary During Probation

Under the latest available rules, newly appointed candidates remain on probation for a minimum of six months. They must complete prescribed e-learning modules and their performance is evaluated before confirmation. Probation may be extended in applicable cases. A probationary Junior Associate remains a salaried employee.

SBI Clerk Career Growth and Promotion

Official SBI career information states that Junior Associates become eligible for promotion to Officer Cadre after completing three years of service, subject to applicable internal promotion conditions. Salary growth can therefore come through annual increments and future promotions.

Important SBI Clerk Salary Points

- Latest clerical pay scale: ₹24,050 to ₹64,480.
- Graduate starting basic pay: ₹26,730.
- Two advance increments are provided to graduate recruits.
- Metro starting monthly emoluments are around ₹46,000.
- Approximate take-home salary varies by posting and deductions.
- Employee benefits include eligible PF, pension, medical and leave-fare facilities.
- Minimum probation under the latest rules is six months.
- The salary structure may be revised in a fresh notification.

Conclusion

SBI Clerk Salary offers competitive basic pay, structured increments, allowances and long-term employee benefits. Under the latest available official structure, a graduate Junior Associate starts with a basic pay of ₹26,730, while monthly starting emoluments at a metro location such as Mumbai are around ₹46,000.

Actual in-hand salary varies because deductions and allowances are not identical for every employee or posting. Once the fresh SBI Clerk 2026 notification is released, candidates should verify any revision in basic pay, allowances or service conditions.

Frequently Asked Questions

What is the SBI Clerk Salary 2026?

Graduate starting basic pay is ₹26,730; starting metro monthly emoluments are around ₹46,000.

What is the SBI Clerk in-hand salary?

It is commonly estimated at ₹39,500 to ₹42,500 per month, varying by location and deductions.

What is the starting basic pay?

₹26,730 for a newly recruited graduate Junior Associate, including two advance increments.

What is the SBI Clerk pay scale?

₹24,050 to ₹64,480 under the latest available official clerical scale.

Why does salary start at ₹26,730 instead of ₹24,050?

₹24,050 is the first scale stage; graduate recruits receive two advance increments.

What allowances do SBI Clerks receive?

DA and other applicable allowances, plus eligible PF, pension, medical and leave-fare benefits.

Does salary vary by city?

Yes. Allowances and therefore gross and net salary can vary with posting location.

What is the maximum basic pay?

₹64,480 under the latest available scale.

What is basic pay after five years?

Illustratively around ₹35,020 after five annual increments from graduate joining basic pay.

Is salary paid during probation?

Yes. The latest available rules prescribe minimum probation of six months.

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