

SBI Clerk Job Profile

SBI Clerk Job Profile covering daily duties, customer service responsibilities, routine banking work, and promotion opportunities.

SBI Clerk Job Profile 2026: Duties, Daily Work, Posting, Promotion & Career Growth

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Official Post Name: Junior Associate (Customer Support & Sales)

Official Authority: State Bank of India

The SBI Clerk Job Profile is an important topic for candidates preparing for the SBI Clerk exam. Apart from knowing the salary, exam pattern and selection process, candidates should clearly understand the actual SBI Clerk duties and responsibilities performed after selection. Many aspirants want to know whether the SBI Clerk job is only about cash handling, whether customer dealing and sales work are involved, what the SBI Clerk daily work looks like, where an employee can be posted and what SBI Clerk promotion opportunities are available. The official designation of SBI Clerk is

Junior Associate (Customer Support & Sales)

. The SBI Clerk work profile is therefore much broader than basic clerical paperwork. A Junior Associate works as a frontline branch employee and supports customer service, routine banking operations, transaction handling, counter work, documentation, service assistance and branch-level business activities according to the desk and branch requirements.

SBI Clerk duties, daily work, customer service and career growth promotion path

SBI Clerk job responsibilities, daily banking tasks, customer service duties and career promotion opportunities.

SBI Clerk Job Profile 2026 Overview

Particular	Details
Official Designation	Junior Associate (Customer Support & Sales)
Official Authority	State Bank of India
Cadre	Clerical Cadre
Nature of Job	Customer-facing, clerical and operational banking work
Main Work	Customer queries, transactions, documentation and branch desk work
Cash Handling	Yes, in many cases
Sales / Service Support	Yes, limited branch-level support
Work Location	SBI branches/offices
Promotion Scope	Yes, internal growth opportunities available

SBI's official recruitment material uses the designation Junior Associate (Customer Support & Sales). SBI's settlement framework also provides for Junior Associates to work at single-window counters, customer-facing desks and other operational desks connected with business acquisition, customer follow-up, recovery, achievement of budgetary goals and improvement of branch profitability.

What Is the SBI Clerk Job Profile? The SBI Clerk job profile mainly involves customer support and operational banking work at branch level. A Junior Associate is usually among the frontline employees customers interact with when they visit an SBI branch. The SBI Clerk role may include:

The SBI Clerk job profile mainly involves customer support and operational banking work at branch level. A Junior Associate is usually among the frontline employees customers interact with when they visit an SBI branch. The SBI Clerk role may include:

- Handling customer queries and routine banking enquiries
- Assisting customers with deposits and withdrawals
- Supporting routine SBI Clerk transaction work
- Helping customers with banking forms
- Assisting with account-related service requests
- Handling routine documentation
- Working at branch counters and operational desks
- Maintaining records and basic office documents
- Supporting SBI Clerk customer service activities

- Supporting branch services
- Participating in customer support and sales-related activities where assigned

The SBI Clerk work profile is therefore customer-facing, transaction-oriented and branch-support based rather than being limited to one single activity.

SBI Clerk Official Designation The official SBI Clerk designation is:

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Junior Associate (Customer Support & Sales) This designation is important because the term SBI Clerk can sometimes create the impression that the employee only completes clerical paperwork or works only at a cash counter. In reality, the SBI Junior Associate job profile includes customer support, operational banking, desk work, documentation and branch-level service and business responsibilities.

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SBI Clerk Duties and Responsibilities SBI Clerk duties and responsibilities may vary according to branch size, customer footfall, operational requirements and the desk allotted to the Junior Associate. The important SBI Clerk bank duties are explained below.

SBI Clerk duties and responsibilities may vary according to branch size, customer footfall, operational requirements and the desk allotted to the Junior Associate. The important SBI Clerk bank duties are explained below.

1. Customer Query Handling An SBI Clerk helps customers with routine branch-related issues such as account inquiries, deposit-related questions, cheque-related assistance, form filling guidance, and general banking help. Ranking competitor pages consistently emphasize customer-facing work as a core part of the role.

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2. Transaction Support SBI Clerk transaction work can involve various routine banking transactions depending on the assigned counter.

SBI Clerk transaction work can involve various routine banking transactions depending on the assigned counter.

- Deposits
- Withdrawals
- Receipts
- Voucher-related work

- Desk-based customer transactions
- Routine transaction processing

SBI Clerk cash handling requires a high level of accuracy because employees working at transaction or cash counters deal directly with customer funds and transaction records.

3. Documentation and Record Maintenance SBI Clerk documentation work may include handling forms, checking routine documents, maintaining files, updating records and supporting normal branch paperwork. Depending on the desk assignment, SBI Clerk record maintenance can include:

SBI Clerk documentation work may include handling forms, checking routine documents, maintaining files, updating records and supporting normal branch paperwork. Depending on the desk assignment, SBI Clerk record maintenance can include:

- Form handling
- Routine document checking
- File maintenance
- Record updating
- Document scanning
- Copying or filing work
- Routine administrative support
- Report-related branch support

4. Counter and Desk Operations SBI Clerk counter work can vary according to branch requirements. A Junior Associate may work at different operational and customer-facing desks.

SBI Clerk counter work can vary according to branch requirements. A Junior Associate may work at different operational and customer-facing desks.

- Single-window counter
- Cash counter
- Customer service desk
- Account and document support desk
- Clearing or help desk

SBI's settlement framework specifically refers to the utilisation of Junior Associates at single-window counters and customer-facing desks, making customer interaction and desk-based banking an important component of the SBI Clerk job description.

5. Business and Service Support The official designation Junior Associate (Customer Support & Sales) shows that SBI Clerk responsibilities can include service and business-related work in addition to routine operational duties. Depending on branch requirements, SBI Clerk business support may involve:

The official designation Junior Associate (Customer Support & Sales) shows that SBI Clerk responsibilities can include service and business-related work in addition to routine operational duties. Depending on branch requirements, SBI Clerk business support may involve:

- Supporting service activation
- Providing customers with information about appropriate banking services
- Customer follow-up
- Business acquisition support
- Follow-up connected with branch business
- Supporting recovery-related activities where assigned
- Supporting achievement of branch budgetary goals
- Helping in activities aimed at improving branch profitability
- Sales promotion related to bank products and services as required

Therefore, the SBI Clerk sales work should not be understood as only a conventional field-sales position. The role remains primarily connected with branch operations and customer-facing banking, although sales promotion and business-support functions can also form part of the official work framework.

SBI Clerk Daily Work Routine The SBI Clerk daily routine depends on the branch, customer load and desk assignment. However, the daily work generally follows the normal operational cycle of a banking branch.

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Start of the Day

- Logging into the required banking system
- Preparing the assigned counter or desk
- Preparing cash or documents according to assignment
- Coordinating with officers or senior branch employees
- Checking pending work
- Reviewing pending customer service requests

During Customer Hours A major part of SBI Clerk daily work occurs during customer banking hours.

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- Helping customers at branch counters
- Guiding customers regarding banking forms
- Assisting with banking transactions
- Handling routine customer service requests
- Checking documents and routine details
- Assisting with deposits and withdrawals
- Processing receipts where applicable
- Helping with account-related requests

- Forwarding matters requiring higher approval to the concerned officer

This makes SBI Clerk public dealing an important feature of the job.

During Busy Banking Hours SBI Clerk work pressure may increase when a branch has high customer footfall.

SBI Clerk work pressure may increase when a branch has high customer footfall.

- Managing customer queues
- Prioritising urgent desk work
- Handling repeated customer enquiries
- Completing transactions accurately
- Supporting efficient service delivery
- Coordinating with branch colleagues

End of the Day

- Completing or tallying desk-related pending entries
- Updating required branch records
- Closing files and documentation for the day
- Completing applicable reconciliation-related work
- Coordinating pending tasks for the next working day

The SBI Clerk daily work therefore combines customer interaction, counter operations, documentation and internal branch coordination.

Is SBI Clerk Only a Cashier Job?

No, SBI Clerk is not only a cashier job.

SBI Clerk cash counter work may be assigned to a Junior Associate, but cash handling represents only one possible part of the complete SBI Clerk Job Profile. The job can also involve:

- Customer support
- Documentation
- Transaction assistance
- Branch desk operations
- Customer service
- Record maintenance
- Service-related support
- Basic business support
- Customer follow-up

Some branches may assign an employee more SBI Clerk cash handling work, while employees in other branches or on different desks may perform more customer-service, documentation or transaction-support duties.

SBI Clerk Junoon Batch 2026 for Prelims and Mains with live classes, recorded classes, notes and test series

SBI Clerk Junoon Batch 2026 for complete Prelims and Mains preparation with live and recorded classes, handwritten notes, DI and puzzle tests, and full-length test series.

Is Sales Part of SBI Clerk Job Profile?

Yes, sales and business-support activities can form part of the SBI Clerk role.

Candidates should understand the nature of this responsibility correctly. SBI Clerk is primarily a branch-based operational and customer-facing job, but the official designation itself includes Customer Support & Sales. SBI's settlement framework also refers to functional utilisation of Junior Associates in areas including:

- Business acquisition
- Customer follow-up
- Recovery-related activities
- Achievement of budgetary goals
- Activities connected with enhancing profitability
- Sales promotion of banking products and services

In practical branch work, SBI Clerk service support can therefore include explaining suitable branch services, helping customers activate services, carrying out customer follow-up and contributing to branch-level business activities according to the responsibilities assigned. The role should consequently not be described as only a cash job or only paperwork. SBI Clerk sales responsibilities and customer-service functions exist alongside routine banking operations.

Desk-Wise Work of SBI Clerk The actual SBI Clerk desk work can differ based on the desk or counter allotted by the branch.

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SBI Clerk Single-Window Counter

- Routine customer transaction handling
- Customer service assistance
- Counter-based public dealing
- Routine banking service support

SBI Clerk Cash Counter

- Cash-related transactions
- Receipt and payment support
- Routine cash handling where assigned
- Maintaining accuracy in transaction processing

SBI Clerk Customer Service Desk

- Handling customer queries

- Providing guidance for forms
- Helping with routine service requests
- Assisting in resolving normal service-related issues

SBI Clerk Account and Documentation Desk

- Form verification support
- Record handling
- Document support
- Account-related service assistance
- Account opening or service-update support as assigned

SBI Clerk Follow-Up and Service Desk

- Customer service request coordination
- Customer communication
- Service follow-up
- Business-related follow-up where required
- Branch-level service support

SBI Clerk Posting and Work Location SBI Clerk posting is connected with the recruitment structure and vacancies available in the relevant State or Union Territory. Junior Associates generally work in SBI branches or related office settings according to organisational requirements. Important points about the SBI Clerk work location include:

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- Posting is generally branch-based.
- Local language knowledge is important in actual branch work.
- Branch size can affect the type of work assigned.
- Large urban branches may have greater desk specialisation.
- Smaller or rural branches may require employees to handle a broader combination of duties.

Therefore, SBI Clerk urban branch work and SBI Clerk rural posting can differ in terms of customer volume, desk specialisation and the number of functions handled by an individual employee.

SBI Clerk Working Environment The SBI Clerk working environment is generally:

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- Customer-facing

- Process-driven
- Desk-based
- Team-oriented
- Operational
- Deadline-sensitive during busy banking periods

Employees work as part of a branch team and are expected to complete assigned banking activities accurately while following the bank's procedures. The SBI Clerk working environment may become more demanding during:

- Salary days
- Pension-related busy days
- Month-end
- Financial year-end
- High-footfall banking days
- Busy periods at large urban branch counters

Is SBI Clerk Job Hectic? The SBI Clerk job can be busy depending on branch type, customer traffic and the desk assigned to the employee.

The SBI Clerk job can be busy depending on branch type, customer traffic and the desk assigned to the employee.

- Busy branches can experience heavy customer traffic.
- Customer-facing desks can be fast-paced.
- SBI Clerk cash counter work requires additional accuracy and concentration.
- Month-end and rush periods can increase SBI Clerk work pressure.

At the same time, candidates are attracted to the position because it provides:

- Stable banking employment
- Structured banking work
- A respected public-sector banking role
- Practical banking exposure
- Long-term SBI Clerk promotion opportunities

SBI Clerk Promotion and Career Growth The SBI Clerk career path is not limited to remaining in the same entry-level position throughout an employee's career. SBI Clerk promotion and internal career growth are important advantages of the post. Over time, eligible Junior Associates may progress through:

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- Internal promotion channels
- Experience-based career progression
- Departmental opportunities
- Internal promotion processes prescribed by SBI
- Officer-track career routes subject to applicable bank rules and eligibility

The exact SBI Clerk officer promotion route, eligibility conditions and internal processes depend on the policies and rules applicable at the relevant time. Therefore, SBI Junior Associate promotion opportunities can provide employees with a long-term SBI Clerk banking career and scope for greater responsibilities in the future.

SBI Clerk Job Profile vs SBI PO The SBI Clerk vs SBI PO comparison helps candidates understand the difference between starting a banking career at clerical/frontline level and starting at officer level.

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Basis	SBI Clerk	SBI PO
Entry Level	Clerical / Frontline	Officer Level
Main Work	Customer support, transactions and branch desk operations	Supervisory, managerial and broader branch responsibilities
Public Dealing	High	High, with greater officer-level authority
Starting Responsibility	Operational execution	Administrative and managerial training track
Suitable For	Candidates seeking stable entry into banking	Candidates seeking officer-level responsibility from the beginning

SBI Clerk can be a suitable option for candidates who want:

- Entry into public-sector banking
- A customer-facing banking role
- Operational branch experience
- A stable clerical-to-growth career path

SBI PO may be more suitable for candidates who want:

- An officer-level starting position
- Managerial growth from the beginning
- Greater responsibility at entry level
- A supervisory and administrative role

Is SBI Clerk a Good Job? For many banking aspirants,

For many banking aspirants,

SBI Clerk is a good career option

, particularly for candidates who want to enter State Bank of India through a frontline clerical role. The SBI Clerk job for graduates may be suitable for:

- Fresh graduates
- Candidates seeking stable banking employment
- Aspirants who want to work with State Bank of India
- Candidates comfortable with customer interaction
- Candidates interested in regular branch-based banking work
- Aspirants looking for long-term internal growth

Important SBI Clerk job benefits include:

- Strong SBI brand value
- Entry into India's largest public-sector bank
- Practical banking exposure
- Branch-level operational experience
- Structured working environment
- Stable career path
- Long-term SBI Clerk career growth
- Internal promotion opportunities

Who Should Choose SBI Clerk? The SBI Junior Associate job profile can be a strong option for candidates who:

The SBI Junior Associate job profile can be a strong option for candidates who:

- Want a stable banking career
- Are comfortable dealing with customers
- Prefer branch-based and desk-oriented work
- Can perform transactions accurately
- Are comfortable with customer service responsibilities
- Want practical branch banking experience
- Want career growth through internal promotions
- Want to enter a respected public-sector bank

The SBI Clerk work nature may be less suitable for candidates who specifically want:

- Officer-level authority immediately after joining
- Purely backend work with very little public interaction
- A completely non-customer-facing job profile

Final Verdict on SBI Clerk Job Profile The SBI Clerk Job Profile is best understood as a frontline banking operations and customer-support role. The official designation is Junior Associate (Customer Support & Sales), showing that the position extends beyond basic clerical paperwork or cashier duties. An SBI Clerk may handle customer service, routine banking transactions, documentation, counter operations, record maintenance, service assistance, customer follow-up and branch-level business support according to branch requirements and desk assignment. SBI's official duty framework also supports the involvement of Junior Associates in customer-facing desks, business acquisition, follow-up, recovery, achievement of budgetary goals and activities aimed at improving profitability. For candidates looking for stable entry into public-sector banking, real branch exposure, strong SBI brand value and long-term SBI Clerk career growth, the Junior Associate position can provide a solid foundation for a banking career.

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Important SBI Clerk Articles Candidates can explore the following SBI Clerk articles for complete information about notification, eligibility, salary, exam pattern, preparation and other recruitment details.

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- SBI Clerk Notification - Vacancy, Eligibility and Exam Date
- SBI Clerk Age Limit and Category-Wise Relaxation
- SBI Clerk Local Language Test and LPT Details
- Documents Required for SBI Clerk Exam
- SBI Clerk Mains vs Prelims Difficulty Comparison

- SBI Clerk Previous Year Question Paper PDF
- SBI Clerk Mains Topic-Wise Weightage SBI Clerk Exam Centre List - State-Wise Centres
- Clerk Salary, In-Hand Pay and Allowances

Official SBI Clerk Links Candidates should verify the latest SBI Clerk recruitment information through the official State Bank of India website and SBI Careers portal.

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- State Bank of India Official Website
- SBI Careers Official Portal
- SBI Current Openings and Recruitment Notices SBI Junior Associate Official Information

Note: Application dates, vacancies, eligibility requirements and examination details should always be confirmed through the official SBI recruitment notification.