

Staff Circular No.:101648-2026

February 3, 2026

TO: ALL BRANCHES / OFFICES

**PROMOTION PROCESS FROM CLERICAL TO OFFICER CADRE
(JUNIOR MANAGEMENT GRADE/SCALE I) 2025-26**

In terms of the Promotion Policy for Clerical Staff for promotion to Officer Cadre, circulated vide Staff Circular No. 5613 dated 09.09.2009, Staff Circular No. 6024 dated 22.10.2013 & Staff Circular No. 7355 dated 03.02.2021 as amended from time to time, the Promotion Process from Clerical to Officer cadre JMGS-I has been initiated to fill up 487 vacancies under State Services (Seniority cum Merit) Channel and 348 vacancies under All India Services (Merit) Channel. The State-wise break-up of 487 vacancies under State Services (Seniority cum Merit) Channel is furnished in **Annexure I**.

Cut-off Date:

The *cut-off date* for the purpose of eligibility/service/qualifications etc. is 31.01.2026.

Eligibility:

All the clerical employees who have completed 3 years of service (for State Services (Seniority cum Merit) Channel) or 2 years of service (for All India Services (Merit)) in Clerical cadre as on cut-off date and desirous to apply for the promotion.

Relaxation to Ex-Servicemen:

As per para 4.3 of Chapter IV of the Promotion Policy in vogue.

Provisions regarding SC/ST:

Reservations/Concessions etc. to employees belonging to Scheduled Caste/Scheduled Tribe Category will be given as per extant Government guidelines.

Provisions regarding Persons with Benchmark Disabilities (PWBD):

Employees with disabilities covered under, "The Rights of the Persons with Disabilities Act 2016", holding a valid Disability Certificate will be given Reservations, Relaxations and Concessions as per this Act and the extant Government Guidelines issued in this regard from time to time.

Eligible Scheduled Caste/Scheduled Tribe/PWD employees applying for this promotion process will be given Orientation Training before the Test.

STATE SERVICES ((SENIORITY CUM MERIT) CHANNEL):

Out of the applications received under State Services (Seniority cum Merit) Channel, applicants equivalent to twice the number of vacancies identified for each State & Category, on the basis of seniority-cum-weightage as per aforesaid Policy would be allowed to participate in the promotion process.

An On-Line Test (Bilingual) of objective type to such eligible clerical employees will be administered, consisting of *one paper on Practical Banking and Computer Application on Core Banking Solution (CBS) carrying 100 marks. Minimum qualifying marks will be 30% for SC/ST/PWD candidates and 35% for all other candidates.*

ALL INDIA SERVICES (MERIT) CHANNEL:

An On-Line Test, which will be objective in nature, in the following subjects, will be administered for the eligible candidates, under the All India Services (Merit) Channel:

	SUBJECTS	MARKS	QUALIFYING MARKS *
A.	BANKING	100 Max.	35% Min.
B.	CBS / IT	100 Max.	35% Min.
C.	COMMERCIAL LAW / ACCOUNTANCY #	100 Max.	35% Min.
D.	ENGLISH	100 Max.	35% Min.

- * Minimum qualifying marks for SC/ST/PWD candidates will be 30% in each of the subjects.
- # This test would cover questions on both subjects and the candidates will have the option to answer questions on Commercial Law or Accountancy, or both, as per their choice.
- Marks obtained in English will not be reckoned for ranking purpose. However, qualifying marks to be obtained as above.
- Marks for past service, experience, rural service, Educational/Banking qualifications will be maximum 25 and interview will carry 20 marks. *There will be no minimum qualifying marks in the interview.*

SYLLABUS

The detailed subject-wise syllabus, prescribed for the Test is as per **Annexure II**.

CALL LETTERS

Applicants who are found eligible, will be sent Call Letters separately for appearing in the Test.

DATE OF TEST

Date of On-line test for Clerical to Officer Cadre Promotion Process 2025-2026 for both the Channels will be intimated in due course.

SUBMISSION OF APPLICATION

The eligible candidates should submit their application on-line in Union Parivar **positively on or before 11.02.2026** by following the navigation given below:



This link will be available from 04.02.2026 to 11.02.2026.

Please ensure that the contents of this circular are brought to the notice of all eligible employees and a copy is displayed on the notice board.



Chief General Manager (HR)

Encl.: Annexure I, II & III
Hindi version follows.

PROCESS OF PROMOTION FROM CLERICAL TO JMGS-I OFFICER CADRE 2025-26

SRL NO	CHANNEL/STATE	TOTAL VACANCIES								
		SC	ST	UR	GT	(W/w) PWD				
						VI	HI	OC	MoD	GT
[A]	ALL INDIA SERVICES (MERIT)	52	26	270	348	4	4	3	3	14
[B]	STATE SERVICES (SENIORITY-CUM-MERIT)									
1	Andhra Pradesh	9	4	55	68		1	1		2
2	Assam	1	1	3	5					
3	Bihar	2	1	12	15		1			1
4	Chhattisgarh	1	1	2	4					
5	Delhi	3	1	13	17					
6	Goa	1	1	3	5					
7	Gujrat (Including Daman & Diu, Dadra & Nagar Haveli)	3	3	15	21	1		1		2
8	Himachal Pradesh	1	0	1	2					
9	Haryana (Including Chandigarh)	4	0	16	20			1		1
10	Jharkhand	1	2	5	8					
11	Jammu & Kashmir	0	0	1	1					
12	Karnataka	6	2	31	39	1	1			2
13	Kerala (Including Mahe)	2	1	18	21		1			1
14	Maharashtra (Excluding Mumbai)	4	2	26	32	1		1	1	3
15	Maharashtra - Mumbai	2	1	16	19		1	1		2
16	Madhya Pradesh	2	2	13	17					
17	Meghalaya	0	1	1	2					
18	Orissa	2	3	11	16				1	1
19	Punjab	3	0	9	12					
20	Rajasthan	2	2	10	14					
21	Sikkim	0	0	1	1					
22	Telangana	5	4	31	40				1	1
23	Tamil Nadu (Including Puducherry)	7	1	26	34				1	1
24	Tripura	0	0	1	1					
25	Uttar Pradesh	8	1	41	50	1			1	2
26	Uttarakhand	1	1	5	7					
27	West Bengal	3	1	12	16	1				1
	TOTAL FOR STATE SERVICES	73	36	378	487	5	5	5	5	20
	GRAND TOTAL [A+B]	125	62	648	835	9	9	8	8	34

NOTE: STATES / UTs SHOWN IN BRACKETS HAVE BEEN CLUBBED WITH THAT OF THE STATES SHOWN IN BOLD IN TERMS OF THE DEFINITION OF 'STATE' AS PER PARA 'D' OF THE POLICY FOR PROMOTION FROM CLERICAL TO OFFICER CADRE AS CONTAINED IN STAFF CIRCULAR NO.5613 DATED 09.09.2009

CE/HR
10/09/2023

SYLLABUS

A. ENGLISH

1. Functional Grammar: Introducing basic vocabulary and the use of prepositions, pronouns, verbs, nouns, adverbs, articles, structures and the correct use of words and phrases and direct and indirect speech. No direct reference to the rules of grammar to be included.
2. Comprehension & Precis Writing: **Only Objective Multiple Choice Questions** to know whether the candidate has comprehended the passage.

B. COMMERCIAL LAW

1. Contract : General Knowledge of the Law of Contract is required and particular attention should be paid to the following :-
 - (a) Formation of Contract
 - (b) Essentials of Valid Contract
 - (c) Effect of Void & Voidable Contract
 - (d) Rights & Liabilities of Joint Promissors & Joint Promisees
 - (e) Appropriation of Payments - Clayton's Rule
 - (f) Quasi Contract
 - (g) Breach of Contract
2. Indemnity & guarantee
3. Bailment & Pledge
4. Agency
5. Negotiable Instruments
6. Sale of Goods & Partnership
7. Bills of Lading & Letter of Credit
8. Insurance
9. Insolvency
10. Indian Company Law
11. Transfer of Actionable Claim - Provisions relating to Mortgages & Charges on Immovable Properties.
12. Indian Stamp Act
13. Registration Act
14. Limitation Act : With particular reference to acknowledgement of debts & confirmation of balance, part payments, time limits for filing suits for recovery of monies, redemption, foreclosure and sale of mortgaged properties.

ACCOUNTANCY

1. Rules for Journalising : Posting of Accounts - Writing of different types of Cash Books - Petty Cash Books in Columnar Form and Imprest System of Petty Cash Book - Bank Reconciliation Statement - Different types of Journals - Journal Proper - writing of Purchase and Sales Journals.
2. Adjusting, Closing, Transfer & Rectification Entries - Adjustments for bad debts - Provisions for doubtful debts & discount & debtors & creditors - Different methods of Depreciation.
3. Trial Balance & Preparation of Trading and Profit & Loss Account and Balance Sheet of sole trader - Reserve and Provisions, Sinking & Reserve Funds.
4. Accounts of non- trading concern - Receipts and payments accounts - income and Expenditure accounts and Balance Sheets.
5. Bills of Exchange and the treatment thereof.
6. Sectional system of Self-balancing Ledgers (simple problems only).

7. Consignment and Joint Venture Accounts - Accounts, Current Investment and Share Transactions.
8. Simple partnership Accounts- Fixed & Fluctuating Capitals- Current and Drawing Accounts- Interest on Capital & Drawing & Salary & Commission- Revaluation of Assets - Treatment of Goodwill - Admission - Retirement - Death of Partners - Dissolution excluding Garner v/s Murray and sale to a Limited Company - Amalgamation of Firms - Final Accounts - Reserves & Provisions - Sinking & Reserve Funds.
9. Company Accounts - Issue of Shares & Debentures at Par, Premium & Discount - Forfeiture of Shares & Re-issue of forfeited shares - Issue of Bonus shares. Simple cases of Final accounts (only elementary knowledge of Schedule VI of the Company's Act, 1956 is expected) - Reserves & Provisions - Sinking & Reserve Funds.

C. PRACTICAL BANKING

1. **Deposits :**
 - a. **Savings** : who can open S.B. Account - Rules of Operations - Account of Minors, Illiterate etc. - Procedure & Operations.
 - b. **Current Deposits** : Types of Customers & Account - holders - Procedure for opening of their Accounts - Rules of operation - Introduction - Incidental Charges - Dormant Accounts.
 - c. **Term Deposits** : Different Deposit Schemes - Renewal of Deposits - Pre-matured Payment, Conversion & Extension - Addition/Deletion & Change of Names - Calculation & Provision of Interest.
 - d. **NRI Accounts** : Who is NRI - Types of Accounts - Basic rules of opening of accounts - operations therein.
2. **Banking Operations** : Nature of Banking Business - Different types of Books & Registers maintained - Passing of Vouchers - Day Book - General Ledger - Subsidiary Ledger - P & L Ledger - D - 1 Inter-Branch Accounting System - Authority Cheques - Inter-Branch, Inter-Bank & C.O. Reconciliation.
3. **N.I. Act - Provisions** : Negotiable Instruments and their characteristics - Payment & collection of cheques & protection to the Banker. Provisions of Sections 4,5,6,10,15,16,18,19,20,31,45,47,48,49,64,84,85,87,118,123 to 131 & 138 to 142.
4. **Service to the Customer - Remittances** : Different remittance facilities - DD, MT, TT, Pay Order - Payment of DD -SDV-Nominations of SDV - Operations - Death of SDV holder - Safe Custody - India Card - Stockinvest - Merchant Banking Services - ATM - Different Service Charges.
5. **Cash Department** : Functioning of Cash Department - Exchange of mutilated notes - Cash Management & Profitability - Clearing & National Clearing.
6. **Customer Service** : Recommendations of Working Group on Customer Service - Goiporia Committee Recommendations - Different Measures of Customer Service implemented in our Bank - Consumer Protection Law - Marketing of Bank's Services - Importance of Dispatch Department - Ombudsman Scheme.
7. **General** : Changing trends in Banking Industry - Income recognition norms -
8. Important recommendations of Narsimhan Committee.

D. CBS / IT

1. I.T. AWARENESS

- i. I.T. Security
- ii. PC Configuration
 - a. Computer Hardware - Input Devices - Keyboard - Mouse
 - b. Other Input Devices - MICR - BCR - OCR
 - c. Mother Board - microprocessor - Ports
 - d. Output Devices - Types of printers - DOT Matrix - Line - Laser - Inkjet
 - e. Monitor CRT - LCD
 - f. Primary Memory - RAM - ROM, Secondary Memory Hard Disk - Floppy Disk - Compact Disk
 - g. Multimedia Kit - CD - ROM, Speakers
 - h. Application Software - MS Office
 - i. System Software OS - Windows 98 / 2000, XP
- iii. Technology driven products launched by our bank
 - Debit / Credit Card - Prepaid Card - Internet Banking - SMS Banking - ATM - Mobile Banking

2 Core Banking Solution (Finacle)

General Ledger Module

Types of accounts maintained - Office Accounts - Impersonal (Sundry/Suspense) Accounts - Partitioned Accounts - POB Accounts

Customer Accounts

Savings Bank, Current Deposit, Term Deposit, Cash Credit, Overdraft, Term Loan Accounts, Trade Finance, Packing Credit, Inland / Foreign Bills Accounts-Bank Guarantees

Payment System / Remittance Module

RTGS, NEFT, Demand Draft, Pay Order

Transaction Posting

Inward Clearing, Outward Clearing, Standing Instructions, Sweep Facility, Lien / Freeze Maintenance

Reports

Report Generation under various modules

Employees may refer to CBS Instructions Manual which is provided to all branches as well as CBS Circulars issued from time to time. **The CBS Manual as well as CBS Circulars are available on UBINET.**

Important points to be considered while filling up the on-line application

- a. Cut-off date for all purposes is **31.01.2026**.
- b. All fields in the application should be filled in and no field should be left blank.
- c. Candidate has to ensure that his/her date of reporting to present State in Clerical Cadre is filled correctly.
- d. Candidate belonging to SC/ST category should invariably mention his/her **Caste/Tribe** and the **State**, as per **Caste Certificate**, in space provided in declaration column.
- e. As per Clause 4.3 of the Clerical to Officer Promotion Policy, Ex-Servicemen may exercise option to reckon their past service in the armed forces (which is at present 1 year for every 5 years of service, subject to maximum 2 years). Accordingly he/she will mark **"Yes or No"** at the respective column and mention service years & weightage in appropriate fields, if interested to exercise the option and not used the same earlier.
- f. PWD candidate, who needs services of Scribe OR Extra Time OR Magnified Font (subject to applicability), has to mention it in the spaces given for the same.
- g. **Marks for All India / Both Channel candidates:**

1. Marks for service would be added as **1 mark** for each completed year **after 10 years of clerical service**, as on cut-off date. For instance, candidates working in Clerical Cadre for 10 or less than 10 completed years will get 0 mark, while those working in Clerical Cadre for 11 or more completed years as on cut off date will get marks by deducting 10 from completed years of clerical service i.e. 1 mark for 11 years, 2 marks for 12 years and so on, **subject to maximum 10 marks**. Accordingly candidates will have to mention their clerical service in completed years and service marks in appropriate fields.
2. Marks for Rural Service would be added as **2 marks** for each completed year of clerical service as on cut off date i.e. 2 marks for 1 year, 4 marks for 2 years and so on, **subject to maximum 10 marks**. Accordingly applicant has to mention details of Branch-wise rural posting and Rural Service marks in the application.
3. Marks for Educational/Banking Qualification will be

Post-Graduation	:	2 marks,
LLB/Any of the Diplomas conferred by IIBF	:	3 marks,
CAIIB-I / JAIIB	:	4 marks,
CAIIB-II / CAIIB	:	6 marks,

Subject to maximum 10 marks. Accordingly candidates will have to mention total qualification marks in respective field.

Note: Total marks for parameters 1,2,3 above will be **maximum 25** as per Policy.

h. Weightage for State Services / Both Channel candidates:

1. National Diploma in commerce and/or First Degree
other than in Music, Painting, sculpture etc. : 1 year
2. Double Degree and/or Post graduation
other than in Music, Painting, Sculpture etc.: 1 year

Note: Weightage provided in above 2 will not exceed maximum 2 years

3. CAIIB-I / JAIIB : 1 year
4. CAIIB-II / CAIIB : 2 years

Accordingly candidates will have to mention weightage in respective fields.

- i. Candidate should invariably mention details of disciplinary action, if any, contemplated / pending against him/her in the respective field.