

Learning Sessions

20 True / False | Promotion Process in Public Sector Banks 2026: Clerk to Officer Cadre

IIBF - Revision - Promotion Process in Public Sector Banks 2026: Clerk to Officer Cadre

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20 True or False

Decide, then check the answer and reason below each statement.

Question 1

In most public sector banks, a clerk needs a minimum of around 2 years of service to be eligible for officer-cadre promotion.

TRUE

This is the commonly cited minimum tenure requirement across most PSU banks before promotion eligibility.

Question 2

JAIIB and CAIIB are certifications conducted by the Indian Institute of Banking and Finance, IIBF.

TRUE

IIBF is the body that conducts the JAIIB and CAIIB examinations for banking professionals.

Question 3

The officer cadre in PSU banks is organized into seven scales, from Scale I to Scale VII.

TRUE

Scale I is Junior Management and Scale VII is Top Management, held by a General Manager.

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Question 4

A graduation degree is generally required as the basic academic qualification for officer-cadre promotion.

TRUE

Most PSU banks set a bachelor's degree as the minimum academic requirement for promotion eligibility.

Question 5

Clearing JAIIB and CAIIB can bring salary increments in addition to faster promotion eligibility.

TRUE

Many PSU banks link JAIIB and CAIIB clearance to extra salary increments as an incentive.

Question 6

The seniority-cum-written-exam route allows a clerk to be promoted without holding a JAIIB or CAIIB diploma.

TRUE

This route bases promotion on seniority and written test performance rather than IIBF diplomas.

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Question 7

Scale VII in the PSU bank officer cadre corresponds to the rank of General Manager.

TRUE

Scale VII is the top rung of the seven-scale officer cadre, held by a General Manager.

Question 8

A newly promoted officer typically serves a probation period before being fully confirmed in the new rank.

TRUE

Banks commonly place newly promoted officers on probation, often around one year, before confirmation.

Question 9

Dearness Allowance for bank employees is reviewed and revised periodically in line with inflation trends.

TRUE

DA is adjusted at intervals, commonly quarterly, tracking movements in the cost of living.

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Question 10

The Banking Regulation Act and the RBI Act are examples of laws commonly covered in bank promotion exam syllabi.

TRUE

Core banking statutes like these are regularly tested since officers must apply them in daily work.

Question 11

A clerk becomes eligible for officer-cadre promotion in PSU banks immediately on joining, with no minimum service requirement.

FALSE

Most PSU banks require a minimum service period, commonly around 2 years, before promotion eligibility.

Question 12

JAIIB and CAIIB diplomas are mandatory for every clerk seeking promotion to the officer cadre.

FALSE

The seniority-cum-written-exam route allows promotion without a JAIIB or CAIIB diploma.

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Question 13

The PSU bank officer cadre has only three scales, running from Scale I to Scale III.

FALSE

The officer cadre actually spans seven scales, from Scale I up to Scale VII.

Question 14

Scale I in the officer cadre corresponds to the rank of General Manager.

FALSE

Scale I corresponds to Officer or Assistant Manager; General Manager sits at Scale VII.

Question 15

IBPS, rather than the individual bank, conducts the internal exam that promotes a clerk to officer cadre.

FALSE

IBPS handles entry-level recruitment; internal promotion exams are conducted by each bank itself.

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Question 16

A postgraduate degree is the minimum academic qualification required for clerk-to-officer promotion.

FALSE

A basic graduation degree, not a postgraduate degree, is generally the minimum requirement.

Question 17

Officers in PSU banks typically receive smaller staff housing loan limits than clerical staff.

FALSE

Officers generally get access to larger staff housing loan limits than clerical staff, not smaller.

Question 18

No probation period applies after a clerk is promoted to the officer cadre in PSU banks.

FALSE

A promoted employee usually serves a probation period, commonly around one year, before confirmation.

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Question 19

Dearness Allowance for bank employees is fixed once at the start of a career and is never revised again.

FALSE

Dearness Allowance is reviewed and revised periodically in line with inflation, not fixed permanently.

Question 20

The bank promotion exam pattern, marks, and syllabus are identical and permanently fixed across every PSU bank.

FALSE

Exam patterns and marks vary by bank and scale and are revised periodically per official circulars.

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