

Learning Sessions

20 One-Liners | Bank Promotion Exam 2026: Syllabus, Pattern, Eligibility & Study Mater

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 A bank promotion exam is an internal written test that elevates existing bank employees to a higher cadre or officer scale.**

It is not a public recruitment exam; only existing staff meeting service criteria can apply.

- 2 Bank promotion exams are conducted through two routes: seniority and merit-based written exam.**

The merit or fast-track written exam route generally allows faster progression than waiting on seniority.

- 3 Each bank issues its own promotion exam notification through its HR department, so there is no single common date.**

Vacancies, eligibility, syllabus and dates are set individually by each bank's HR.

- 4 Clearing JAIIB and CAIIB can each earn a bank employee one year of seniority in the promotion process.**

This seniority credit allows candidates to appear for the promotion exam earlier than the normal service requirement.

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- 5 Holding both JAIIB and CAIIB can let a candidate appear for a bank promotion exam up to two years early.**

The seniority benefit from both certifications combines to advance eligibility by up to two years.

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- 6 The SBI Clerk to Officer promotion exam carries 140 questions for 100 marks over 150 minutes.**

This is the pattern for SBI's award-staff to officer promotion paper.

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- 7 The SBI Scale-I to Scale-II and Scale-II to Scale-III promotion papers each carry 150 questions for 75 marks.**

Both papers follow the same overall structure though timing differs between the two levels.

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- 8 The PNB Scale-I promotion paper is split into two parts of 100 marks each, for a maximum of 200 marks.**

Paper I covers banking knowledge and law while Paper II covers economics, accounting and general knowledge.

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- 9 Canara Bank's Scale-I promotion paper is a 100-mark paper spread across roughly 20 subject areas.**

Topics range from banking law and KYC to foreign exchange and digital banking.

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- 10 The Central Bank of India Scale-I promotion exam totals 125 marks, including Banking Law and Practice, English and an interview.**

Banking Law and Practice carries the largest share at 75 marks, with English at 25 and interview at 25.

- 11 Bank of Baroda's Scale-I promotion process includes an interview component worth 40 marks.**

This is in addition to sectional marks in areas like Banking Law and Practice and Banking Technology.

- 12 Union Bank of India runs two promotion channels: the State Services Channel and the All India Services Channel.**

Each channel has different service-eligibility requirements and its own test pattern.

- 13 In the Union Bank promotion exam, JAIIB or CAIIB-I adds 4 marks, equivalent to one year of weightage.**

This is one way UBI rewards IIBF certifications during promotion ranking.

- 14 In the Union Bank promotion exam, CAIIB adds 6 marks, equivalent to two years of weightage.**

CAIIB carries a higher weightage bonus than JAIIB alone in UBI's promotion scoring.

- 15 English marks are not counted for ranking in the Union Bank of India promotion exam.**

The English paper in UBI's promotion process is qualifying only, separate from the ranking marks.

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- 16 Common topics tested across most bank promotion exam syllabi include the Banking Regulation Act, RBI Act and Negotiable Instruments Act.**

These banking-law fundamentals form the backbone shared by nearly every bank's promotion paper.

- 17 Advanced topics in bank promotion syllabi include Basel III, risk management, payment banks and small finance banks.**

These reflect the modern regulatory and structural landscape of Indian banking.

- 18 Promotion exam syllabi commonly include compliance topics such as FEMA, PMLA and the Banking Ombudsman scheme.**

These consumer-protection and compliance laws are tested alongside core banking law.

- 19 Promoted officers can gain allowances such as Dearness Allowance, House Rent Allowance and City Compensatory Allowance.**

Moving from clerk to officer typically unlocks additional pay components beyond base salary.

- 20 Internal bank circulars are considered a core, high-yield part of most bank promotion exam syllabi.**

Bank-specific products, schemes and policy circulars often carry easy marks that generic study misses.

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