Job description: Bank Clerk

Behind the scenes in a bank, many people work to help keep things running smoothly. As a Bank Clerk, you would be one of these important people.

Your duties will include careful record keeping for every action carried out within the bank, from a cheque being cashed to a loan being taken out. Your role as a Bank Clerk means you’re responsible for maintaining these records, depending on your specialist field.

As a Bank Clerk, you could be separated into one of the following:

- Interest Clerk: recording interest owed to saving accounts customers and interest owed to the bank from loans and other investments.
- Loan Clerk: recording and organizing loan information.
- Statement Clerk: preparing the monthly balance sheets and checking account of customers as and when needed.
- Exchange Clerks: working on international accounts, translating foreign currency into home currency and vice versa.
- Security Clerk: recording, filing and looking after stocks, bonds and other investment documents.
- Bookkeeping Clerk: taking care of records for each customer’s account.

Beside these specialized roles there are various other clerical roles you could be involved in as a Bank Clerk to help keep the bank in order. Just like any other business, banks need help with general tasks, such as data entry, filing, mail handlers, and messengers.

Skills and interests

To be a good Bank Clerk, you must have:

- the ability to work neatly and accurately
- good written and verbal communication skills
- good numeracy and calculation skills
- good IT skills and computer literacy
- an honest and trustworthy nature
- a good attention to detail

Opportunities

Promotion prospects are quite high in banking sector as banks generally prefer to promote employees, rather than hire new workers for jobs that require experience. As a Bank Clerk, you could move to a cashier or supervisor role.

A good knowledge of data processing and computers will provide you with the best opportunities for promotion, as well as a demonstration of your skills. In addition, at a clerical level you could often move up to positions of greater responsibility or move into a more specialised field.

Exam Syllabus

The syllabus is not fixed and different banks have different syllabus however as observed in all the previous exams the following topics are common to all the clerical cadre exams.

General Awareness.

Around 40 questions are asked on different topics such as national/international events, economics, persons, awards, sports events, banking awareness etc. although the questions are not specific to these given topics approximately 75% questions in the previous year papers were
from current topics.

**English Language**
Around 40 questions which include comprehension passage, jumbled words, jumbled part of a sentence, error finding, sentence improvement, cloze test, fill in the blanks.

**Quantitative Aptitude**
This part includes elementary mathematics. The topics included are number system, HCF and LCM, square roots, percentage, average, ration and proportion, profit and loss, time and work, time and distance, number series, menstruation, data interpretation etc.

**Reasoning Ability**
This topic also includes about 40 questions. The topics included are alphabet test, number series test, odd entity out, analogy, data arrangement, coding and decoding, blood relation, distance and direction, calendar, statement and conclusion, data sufficiency, syllogism etc.

**Marketing Aptitude**
Around 20 questions are from this topic. This part consists of the questions related to basic fact concerned with marketing management.

**Computer Awareness**
Around 20 questions are from computer awareness. The questions are regarding the basic knowledge of computer and basic terms which are either used or heard in our day to day life.

A. **Classroom Coaching**

Our courses are tailor – made keeping into view the “Objective” in mind. We guide each and every student in a most scientific way and through “one to one” approach. The highlights of our classroom coaching are:-

- **Highly experienced and competent faculty**
  The faculty is highly experienced with 15 to 20 years of experience in their respective field. The faculty people are from the education industry itself and are best in their field who had been employed as professors or lecturers in esteemed educational institutions.

- **Printed assignments and notes**
  Students are provided with printed assignments and notes apart from the information imparted during the lectures.

- **Class test after completion of each topic**
  Class test after completion of each topic in the class gives a self evaluation to the student giving him an idea about his preparation in relation to the topic.
- **Very similar test (VST)**  
  VST or very similar test as the name suggests are designed focusing on the examination pattern.

- **Personalized coaching**  
  Personalized coaching is provided especially to the weak students in the form of D.R.S (doubt removal sessions). These sessions are organized on regular basis and also as per the needs and requests of the students.

- **Special Interview Classes**  
  Special interview classes are held to assist student in the recruitment process as well as to provide the candidate with a cutting edge over other candidates. The candidate is provided with a mock of the interview which he/she will have to face during interview. The Mock Interview Board comprises of the people who are well versed with the interview process and the people from recruitment board of various selection boards.