SYLLABUS HUB

RBI Grade B Syllabus 2026

Reserve Bank of India — Reserve Bank of India — Grade B Officer (DR)

Vacancies	Announced yearly for Grade B (DR) — General and specialised streams (DEPR/DSIM)
Age Limit	21–30 years (relaxation per government norms for SC/ST/OBC/PwBD/ex-servicemen)
Qualification	Bachelor's degree with a minimum 50% aggregate (open stream); DEPR/DSIM streams require a Master's degree in Economics/Statistics or equivalent
Application Fee	■850 (General/OBC/EWS). SC/ST/PwBD candidates pay ■100 (intimation charges only).
Official Website	rbi.org.in
Last Reviewed	17 Apr 2026

Overview

RBI Grade B is the direct-entry route into the Reserve Bank of India's officer cadre, responsible for monetary policy, banking regulation and financial stability functions central to India's economy. It's widely regarded as one of the most prestigious and competitive banking-sector exams in the country, given the RBI's central role and the officer-track career it offers. Selection runs through a three-stage process — an objective Phase I screening test, a Phase II combining objective and descriptive papers (including subject-specific papers for DEPR/DSIM streams), and a final Interview — with a notably lower selection ratio than most public sector bank PO exams.

What's New in the 2026 Cycle

- Phase I is purely a screening stage; Phase II — not Phase I — decides the shortlist for Interview, and final merit uses only Phase II plus Interview marks.
- DEPR (Economic Policy Research) and DSIM (Statistics) streams require a relevant Master's degree and have a distinct, specialised Phase II paper.
- Descriptive writing skills matter heavily in Phase II's English (Writing Skills) paper, unlike the mostly-objective pattern of typical PO exams.
- Selection ratio is historically far tighter than public-sector-bank PO exams, given RBI's smaller officer intake relative to applicant volume.

Exam Pattern

Phase I (Online Screening Test)

Mode: Online, objective MCQ | Duration: 2 hours

Section	Questions	Marks
General Awareness	80	80
English Language	30	30

Quantitative Aptitude	30	30
Reasoning	60	60

Negative marking: 0.25 mark deducted per wrong answer | **Nature:** Screening only — Phase I marks are not carried forward to the final merit list.

Phase II (Descriptive & Objective)

Mode: Online, mix of objective and descriptive papers | Duration: 90 minutes per paper (3 papers)

Section	Questions	Marks
Economic & Social Issues	—	100
English (Writing Skills) — descriptive	—	100
Finance & Management (or Economics/Statistics for DEPR/DSIM)	—	100

Negative marking: Applicable to the objective components; not applicable to descriptive papers | **Nature:** Counted for final merit alongside the Interview.

Interview

Mode: Board interview | Duration: —

Section	Questions	Marks
Interview	—	75

Negative marking: Not applicable | **Nature:** Counted for final merit.

RBI Grade B — Detailed Subject-Wise Syllabus

General Awareness (Phase I)

Broader and more finance-specific than typical bank Prelims GA — RBI-specific news deserves extra attention.

- Current affairs — national & international
- Banking & financial sector awareness
- Indian economy & monetary policy
- Government schemes & policy
- Static GK

English Language (Phase I)

Standard competitive-exam English — a reliable clearance section if grammar fundamentals are strong.

- Reading comprehension
- Grammar & vocabulary
- Error spotting
- Cloze test
- Para jumbles

Quantitative Aptitude (Phase I)

Comparable to other bank Prelims — speed and accuracy on fundamentals is the priority.

- Simplification
- Number series
- Data interpretation
- Arithmetic
- Data sufficiency

Reasoning (Phase I)

Standard puzzle-and-logic format — consistent practice yields quick improvement.

- Puzzles & seating arrangement
- Syllogism
- Coding-decoding
- Analytical reasoning

Economic & Social Issues (Phase II)

The single highest-leverage Phase II paper — deep, structured understanding of Indian economic policy is essential, not optional.

- Growth & development economics
- Indian economy — sectors, planning, reforms
- Social structure in India — poverty, unemployment, inclusion
- Global economic issues & institutions
- Economic and social developments in current affairs

English (Writing Skills) — Phase II

Rewards structured, analytical writing over flowery language — practise argument-building under time pressure.

- Essay writing on economic/social/policy topics
- Precis writing
- Comprehension & counter-argument
- Business/formal communication

Finance & Management (Phase II — General stream)

Blends theoretical finance concepts with current economic policy — read RBI's own publications for authentic context.

- Financial system & markets
- Risk management & derivatives basics

- Corporate governance
- Management theory & practice
- Union Budget & fiscal policy

Selection Process

1. Phase I — Online screening test (qualifying only).
2. Phase II — Descriptive and objective papers; counted for final merit.
3. Interview — conducted by an RBI selection board.
4. Final merit based on combined Phase II and Interview marks (Phase I marks excluded).

Salary & Job Profile

RBI Grade B officers start at a basic pay of approximately ■55,200 (as per RBI's own pay scale, distinct from the IBPS/PSU bank structure), with a gross starting salary often exceeding ■1,15,000–■1,25,000 per month once allowances, perquisites and RBI-specific benefits are included.

Best Books for Preparation

- Indian Economy — Ramesh Singh (for Economic & Social Issues)
- Manorama Yearbook (for General Awareness & current affairs)
- RBI Grade B Phase I & II Guide — Disha/Arihant Publications
- NCERT Class 11–12 Economics textbooks (foundational reading)

Previous Cut-off Trends (Approximate)

RBI Grade B cut-offs are typically higher and the selection ratio tighter than most public sector bank PO exams, given RBI's smaller officer intake relative to applicant volume — treat any prior-year figure as a rough benchmark only and check RBI's official cut-off release for exact figures.

Preparation Tips

- Read RBI's own publications (Annual Report, Monetary Policy statements) directly rather than relying only on secondary summaries — Phase II and the Interview reward this depth.
- Since Phase I marks don't carry forward, treat it purely as a clearance hurdle and start Phase II-level descriptive writing practice early.
- Practise timed essay and precis writing weekly — Phase II's descriptive weight is much higher than typical bank PO exams.
- For DEPR/DSIM streams, revise your Master's-level coursework systematically rather than relying solely on generic exam guides.

Exam Day Guidelines

- Carry the Call Letter, a valid original photo ID, and a passport-size photograph.
- For Phase II's descriptive papers, carry your own pens as permitted and practise handwriting speed under timed conditions beforehand.
- Reach the venue well before reporting time for document verification.
- For the Interview, stay current on RBI's latest monetary policy decisions and recent economic developments.

Frequently Asked Questions

Are RBI Grade B Phase I marks counted in the final result?

No, Phase I is purely a screening stage — the final merit list is based only on Phase II and Interview marks.

What is the difference between DEPR/DSIM and the General stream?

DEPR (Economic Policy Research) and DSIM (Statistics) are specialised streams requiring a relevant Master's degree, with a distinct Phase II subject paper, while the General stream's Phase II covers Finance & Management instead.

Is RBI Grade B harder than IBPS PO or SBI PO?

RBI Grade B is generally considered more competitive given its smaller officer intake, the descriptive-heavy Phase II, and RBI's central role in the financial system, though the syllabi differ meaningfully rather than one being a strict superset.

Is there negative marking in RBI Grade B?

Yes, in the objective Phase I test (0.25 marks per wrong answer); the descriptive Phase II papers don't carry MCQ-style negative marking.

What is the RBI Grade B starting salary?

RBI Grade B officers start at a basic pay of approximately ■55,200 under RBI's own pay scale, with a gross starting salary often exceeding ■1,15,000 per month including allowances.
