

RBI Grade B Syllabus

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QUANTITATIVE APTITUDE

A Number System

- Natural numbers
- Whole numbers
- Integers
- Rational and irrational numbers
- Divisibility rules
- Factors and multiples
- HCF and LCM
- Remainders
- Unit digit
- Last two/three digits
- Number series
- Simplification
- Approximation



C Data Interpretation

- Tabular DI
- Bar graph
- Line graph
- Pie chart
- Caselet DI
- Missing DI
- Data comparison
- Percentage-based DI
- Ratio-based DI
- Average-based DI



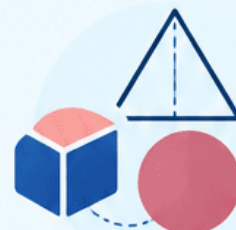
D Algebra

- Linear equations
- Quadratic equations
- Basic algebraic identities
- Inequalities



E Geometry and Mensuration

- Lines and angles
- Triangles
- Quadrilaterals
- Circles
- Area
- Perimeter
- Volume
- Surface area



F Permutation and Combination

- Basic counting
- Arrangement
- Selection



G Probability

- Basic probability
- Conditional probability
- Probability using P&C



H Data Sufficiency

- Arithmetic-based
- Algebra-based
- Quantity comparison



B Arithmetic

Percentage



- Basic percentage
- Percentage increase/decrease
- Successive percentage change
- Population-based problems
- Expenditure and income

Ratio and Proportion



- Basic ratio
- Compound ratio
- Direct proportion
- Inverse proportion
- Partnership

Average



- Simple average
- Weighted average
- Average age
- Average speed

Profit, Loss and Discount



- Cost price
- Selling price
- Marked price
- Discount
- Successive discounts
- Profit/loss percentage

Simple and Compound Interest



- Simple interest
- Compound interest
- Difference between SI and CI
- Installments
- Effective rate

Time and Work



- Work efficiency
- Work and wages
- Pipes and cisterns
- Combined work

Time, Speed and Distance



- Basic speed-distance-time
- Relative speed
- Trains
- Boats and streams
- Races

Mixture and Alligation



- Basic mixtures
- Replacement
- Alligation

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REASONING

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A Puzzles and Seating Arrangement

Seating Arrangement



- Linear seating
- Circular seating
- Square/rectangular seating
- Parallel seating
- Facing north/south
- Facing centre/outside

Puzzles



- Floor-based puzzle
- Box-based puzzle
- Month/date puzzle
- Day-based puzzle
- Scheduling puzzle
- Distribution puzzle
- Selection puzzle
- Comparison puzzle
- Age-based puzzle
- Ranking-based puzzle
- Blood relation puzzle
- Multiple-variable puzzles



B Logical Reasoning

- Syllogism
- Inequality
- Coding-decoding
- Direction sense
- Blood relations
- Ranking and order
- Alphanumeric series
- Number/letter series
- Input-output



C Critical Reasoning

- Statement and assumption
- Statement and conclusion
- Statement and argument
- Cause and effect
- Course of action
- Strengthening/weakening arguments
- Inference
- Decision making



D Miscellaneous

- Data sufficiency
- Coded inequalities
- Coded blood relations
- Logical sequence
- Mathematical operations
- Analogy
- Classification



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ENGLISH

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A Reading Comprehension

- Factual passages
- Analytical passages
- Economic/business passages
- Social issues
- Current affairs-based passages
- Inference-based questions
- Main idea
- Tone
- Vocabulary in context
- Statement-based questions



C Error Detection

- Grammatical errors
- Usage errors
- Subject-verb agreement
- Tense errors
- Preposition errors
- Article errors



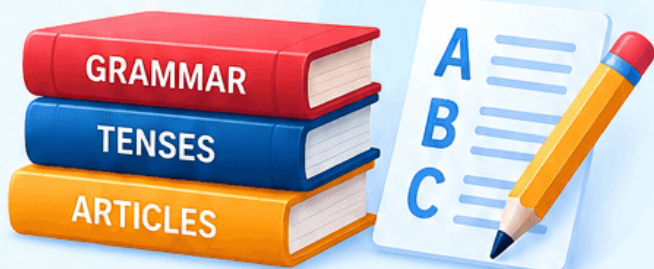
D Vocabulary

- Synonyms
- Antonyms
- One-word substitution
- Idioms and phrases
- Contextual vocabulary
- Phrasal verbs



B Grammar

- Subject-verb agreement
- Tenses
- Articles
- Prepositions
- Conjunctions
- Pronouns
- Adjectives
- Adverbs
- Modals
- Conditional sentences
- Active/passive voice
- Direct/indirect speech
- Parallelism
- Sentence structure



E Sentence-based Questions

- Sentence rearrangement
- Para jumbles
- Sentence completion
- Fill in the blanks
- Cloze test
- Sentence improvement



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GENERAL AWARENESS



1 Banking Awareness

Banking system, types of banks, banking terms, banking reforms, NPAs, Basel norms



2 RBI & Monetary Policy

RBI functions, MPC, policy rates, liquidity management, monetary policy tools, RBI regulations



3 Financial Awareness

Financial markets, financial institutions, bonds, equity, mutual funds, ETFs, derivatives



4 Government Schemes

Central government schemes, objectives, beneficiaries, ministries, funding, recent updates



5 Economy

GDP, inflation, fiscal policy, monetary policy, unemployment, BoP, exchange rate, economic indicators



6 Budget & Economic Survey

Union Budget, key allocations, fiscal indicators, Economic Survey findings



7 Reports & Indices

RBI, IMF, World Bank, UN, NITI Aayog and other major reports/indices



8 National Current Affairs

Government initiatives, appointments, awards, important events, committees, bills/Acts



9 International Current Affairs

Summits, international organisations, agreements, global events, appointments



10 International Organisations

IMF, World Bank, WTO, UN, WHO, ADB, AIIB, BIS, OECD etc.



11 Static Banking & Financial GK

Banking headquarters, regulators, institutions, financial terminology, important committees



12 Agriculture & Rural Development

Agriculture schemes, MSP, crops, irrigation, rural credit, NABARD-related developments



13 Science & Technology

Space, AI, biotechnology, defence technology, digital technology, important discoveries



14 Environment & Ecology

Climate change, COP, biodiversity, environmental conventions, renewable energy



15 Defence & Security

Military exercises, defence acquisitions, missiles, defence organisations



16 Awards & Honours

National and international awards, Nobel Prize, important civilian awards



17 Appointments

Important national and international appointments



18 Sports

Major tournaments, winners, venues, important records and appointments



19 Books & Authors

Important books, authors and publications



20 Important Days & Themes

National/international days and their themes



21 Places in News

Important locations, cities, countries, geographical developments



22 Miscellaneous Current Affairs

Obituaries, GI tags, rankings, summits, important personalities, firsts



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ECONOMY, FINANCE & MANAGEMENT

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ECONOMY AND SOCIAL ISSUES

1 Growth and Development

- Measurement of growth: National Income and per capita income
- Poverty Alleviation and Employment Generation in India
- Sustainable Development and Environmental issues.



2 Indian Economy

- Economic History of India
- Changes in Industrial and Labour Policy
- Monetary and Fiscal Policy since reforms of 1991
- Priorities and recommendations of Economic Survey and Union Budget
- Indian Money and Financial Markets: Linkages with the economy
- Role of Indian banks and Reserve Bank in the developments
- Public Finance
- Political Economy
- Industrial Developments in India- Indian Agriculture - Services sector in India.



3 Globalization

- Opening up of the Indian Economy
- Balance of Payments, Export-Import Policy
- International Economic Institutions – IMF and World Bank – WTO
- Regional Economic Cooperation
- International Economic Issues.



4 Social Structure in India

- Multiculturalism
- Demographic Trends
- Urbanisation and Migration
- Gender Issues
- Social Justice.



FINANCE

1 Financial System

- Structure and Functions of Financial Institutions
- Functions of Reserve Bank of India
- Banking System in India – Structure and Developments
- Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
- Recent Developments in Global Financial System and its impact on Indian Financial System
- Role of Information Technology in Banking and Finance
- Non-Banking System
- Developments in Digital Payments



2 Financial Markets

- Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.)
- Function and instruments
- Recent developments



3 General Topics

- Financial Risk Management
- Basics of Derivatives
- Global financial markets and International Banking – broad trends and latest developments
- Financial Inclusion
- Alternate source of finance, private and social cost-benefit, Public-Private Partnership
- Corporate Governance in Banking Sector



4 Basics of Accounting and Financial Statements

- Balance Sheet
- Profit and Loss and Cash Flow Statements
- Ratio Analysis (such as Debt to Equity, Debtor Days, Creditor Days, Inventory Turnover, Return on Assets, Return on Equity, etc.)



5 Inflation

- Definition, trends, estimates, consequences and remedies (control):
- WPI - CPI - components and trends;
- Striking a balance between inflation and growth through monetary and fiscal policies.



MANAGEMENT

1 Fundamentals of Management & Organisational Behaviour

- Introduction to management
- Evolution of management thought: Scientific, Administrative, Human Relations and Systems approach to management
- Management functions and Managerial roles
- Nudge theory.
- Meaning & concept of organizational behaviour



2 Personality and Perception

- Personality: meaning, factors affecting personality
- Big five model of personality
- Concept of reinforcement;
- Perception: concept, perceptual errors



3 Motivation

- Concept, importance.
- Content theories (Maslow's need theory, Alderfers' ERG theory, McClelland's theory of needs, Herzberg's two factor theory)
- Process theories (Adams equity theory, Vrooms expectancy theory).



4 Leadership

- Concept
- Theories (Trait, Behavioural, Contingency, Charismatic, Transactional and Transformational Leadership:



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MANAGEMENT (Continued)

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5 Emotional Intelligence

- Concept
- Importance
- Dimensions



6 Analysis of Interpersonal Relationship

1. Transactional Analysis
2. Johari Window
3. Conflict: Concept, Sources, Types
4. Management of Conflict



7 Organizational Change

1. Concept
2. Kurt Lewin Theory of Change
3. Organizational Development (OD)
4. Strategies for Change
5. Theories of Planned Change (Lewin's change model, Action research model, Positive model).



8 Corporate Governance

1. Factors affecting Corporate Governance
2. Mechanisms of Corporate Governance



9 Communication

1. Steps in the Communication Process
2. Communication Channels
3. Oral versus Written Communication
4. Verbal versus non-verbal Communication
5. Upward, downward and lateral communication
6. Barriers to Communication
7. Role of Information Technology



10 Ethics at the Workplace

1. Meaning of ethics, why ethical problems occur in business.
2. Theories of ethics: Utilitarianism: weighing social cost and benefits, Rights and duties, Justice and fairness, ethics of care, integrating utility, rights, justice and caring
3. An alternative to moral principles: virtue ethics, teleological theories, egoism theory, relativism theory
4. Moral issues in business: Ethics in Compliance, Finance, Human Resources, Marketing, etc.
5. Ethical Principles in Business: introduction, Organization Structure and Ethics, Role of Board of Directors, Best Practices in Ethics Programme, Code of Ethics, Code of Conduct, etc.



RBI Grade B
EXAM PATTERN

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1
Phase I - Preliminary Examination

Subject	Marks	Questions	Time
General Awareness	80	80	25 Minutes
English Language	30	30	25 Minutes
Quantitative Aptitude	30	30	25 Minutes
Reasoning	60	60	45 Minutes



Key Points

- Objective type examination
- 1/4 negative marking for each wrong answer
- Separate sectional timing
- You need to qualify both sectional and overall cut-offs.
- Phase I marks are used for shortlisting candidates for Phase II.



2
Phase II - Main Examination

Paper	Subject	Marks	Duration	Type
Paper I	Economic & Social Issues	100	120 Minutes	Objective + Descriptive
Paper II	English Writing Skills	100	90 Minutes	Objective
Paper III	Finance & Management	100	120 Minutes	Objective + Descriptive



Paper I - Economic & Social Issues (100 marks)

- Objective: 50 marks
- Descriptive: 50 marks
- Descriptive answers are typed on the computer.



Paper II - English Writing Skills (100 marks)

- Completely descriptive
- Essay
- Precis writing
- Reading comprehension
- Other writing/communication tasks



Paper III - Finance & Management (100 marks)

- Objective: 50 marks
- Descriptive: 50 marks
- Descriptive answers are typed on the computer.

3
Stage 3 - Interview

Candidates shortlisted from Phase II appear for the interview.

Component	Marks
Phase II	300
Interview	75
Final Selection Basis	375



The final merit is based on **Phase II + Interview**. Phase I is essentially the screening stage and its marks are not added to the final merit.

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CUT OFF 2025



1 Phase-I Cut Off 2025

 Name of the Test	GEN/UR	EWS	OBC	SC	ST	PwBD			
						A	B	C	D
 General Awareness	24	16	20	18	16	—	3	18	3
 English Language	9	6	7.5	6	6	—	1	6	1
 Quantitative Aptitude	9	6	7.5	6	6	—	1	6	1
 Reasoning	18	12	15	12	12	—	2.25	12	2.25
 Total Score / Aggregate	77.5	64.75	69	65	64.75	—	17.5	63.5	22.5

2 Phase- II and Interview Cut off 2025



Recruitment Stage	General/UR	EWS	OBC	SC	ST	PwBD A	PwBD B	PwBD C
 Aggregate Cutoff Marks in Phase-II (Paper-I, Paper-II and Paper-III taken together) for Shortlisting the Candidates for Interview (out of 300 Marks)	171.5	163.75	164.25	157.75	155.5	—	113	171.5
 Aggregate Marks in Phase-II and Interview (Final Cut off)	230.75	199.75	218	216	210.5	—	153.75	235.5



Phase II and Interview (Final Cut off) is based on the combined marks of Phase II (out of 300) and Interview.