

## RBI Grade B 2026 – Complete Syllabus

Reserve Bank of India | Officer Grade 'B' (DR) | General · DEPR · DSIM Cadre

Phase-I: 13-14 June 2026

Phase-II: 25-26 July 2026

Salary: ₹1,54,936/माह

60 Total Posts

### Exam Structure – परीक्षा का ढांचा

Phase	Paper	Type	Marks	Duration	Cadre
Phase-I	Objective Test	MCQ	200	120 min	General
Phase-I	Paper-I + Paper-II	Obj + Desc	200	–	DEPR/DSIM
Phase-II	Paper-I: ESI	50% Obj + 50% Desc	100	90 min	General
Phase-II	Paper-II: English	Descriptive	100	90 min	General
Phase-II	Paper-III: Finance & Mgmt	50% Obj + 50% Desc	100	90 min	General
Phase-II	Descriptive Papers	Descriptive	200	–	DEPR/DSIM
Interview	Personality Test	Oral	75	–	All

△ **Note:** Phase-I qualify करना अनिवार्य है। Phase-II + Interview के marks से Final Merit List बनती है। Phase-I के marks final selection में count नहीं होते।

**General Awareness (सामान्य ज्ञान)**

~60 Marks

- |  |   |  |
|--|---|--|
| <p><b>Banking &amp; Finance</b></p> <ul style="list-style-type: none"> <li>▶ RBI की Functions और Policies</li> <li>▶ NBFC, Payment Banks, Small Finance Banks</li> <li>▶ Financial Inclusion – PM Jan Dhan Yojana</li> </ul>               | <ul style="list-style-type: none"> <li>▶ Monetary Policy (Repo, Reverse Repo, CRR, SLR)</li> <li>▶ NPA, Basel Norms, SARFAESI Act</li> <li>▶ SEBI, IRDAI, PFRDA – Regulators</li> </ul> | <ul style="list-style-type: none"> <li>▶ Banking Reg</li> <li>▶ Capital Mar</li> </ul> |
| <p><b>Current Affairs</b></p> <ul style="list-style-type: none"> <li>▶ National &amp; International Events (Last 6 months)</li> <li>▶ RBI Monetary Policy Statements</li> <li>▶ International Organizations (IMF, WB, WTO, ADB)</li> </ul> | <ul style="list-style-type: none"> <li>▶ Economic Survey &amp; Union Budget 2026</li> <li>▶ Government Schemes &amp; Policies</li> </ul>  | <ul style="list-style-type: none"> <li>▶ Awards, Spo</li> </ul>                        |
| <p><b>Indian Economy</b></p> <ul style="list-style-type: none"> <li>▶ GDP, Inflation, Fiscal Deficit</li> <li>▶ Agriculture, Industry, Service Sector</li> </ul>   | <ul style="list-style-type: none"> <li>▶ Five Year Plans → NITI Aayog</li> </ul>  | <ul style="list-style-type: none"> <li>▶ Balance of F</li> </ul>                       |

**Quantitative Aptitude (मात्रात्मक योग्यता)**

~50 Marks

- |   |  |   |
|---|--|---|
| <p><b>Data Interpretation</b></p> <ul style="list-style-type: none"> <li>▶ Bar Graph, Line Graph, Pie Chart</li> </ul>                                      | <ul style="list-style-type: none"> <li>▶ Tabular DI, Mixed DI</li> </ul>   | <ul style="list-style-type: none"> <li>▶ Caselet DI (I</li> </ul>                       |
| <p><b>Arithmetic</b></p> <ul style="list-style-type: none"> <li>▶ Number System, Simplification</li> <li>▶ Time &amp; Work, Pipes &amp; Cisterns</li> </ul> | <ul style="list-style-type: none"> <li>▶ Percentage, Profit &amp; Loss, S.I. &amp; C.I.</li> <li>▶ Time, Speed &amp; Distance</li> </ul> | <ul style="list-style-type: none"> <li>▶ Ratio, Propo</li> <li>▶ Mensuration</li> </ul> |

**Reasoning Ability (ताकिक क्षमता)**

~60 Marks

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|---|--|---|
| <p><b>Puzzles &amp; Arrangements</b></p> <ul style="list-style-type: none"> <li>▶ Linear Arrangement (Single/Double Row)</li> <li>▶ Box/Month/Year Based Puzzles</li> </ul> | <ul style="list-style-type: none"> <li>▶ Circular Arrangement</li> <li>▶ Scheduling Puzzles</li> </ul> | <ul style="list-style-type: none"> <li>▶ Floor/Flat Bo</li> </ul>                             |
| <p><b>Verbal Reasoning</b></p> <ul style="list-style-type: none"> <li>▶ Syllogism (New Pattern)</li> <li>▶ Inequalities (Mathematical/Coded)</li> </ul>                     | <ul style="list-style-type: none"> <li>▶ Blood Relations</li> <li>▶ Input-Output</li> </ul>            | <ul style="list-style-type: none"> <li>▶ Directions &amp;</li> <li>▶ Data Sufficie</li> </ul> |

**English Language (अंग्रेजी भाषा)**

~30 Marks

- |   |   |
|---|---|
| <p><b>Reading Comprehension</b></p> <ul style="list-style-type: none"> <li>▶ Reading Comprehension (2 Passages)</li> <li>▶ Para Completion / Fill in the Blanks</li> </ul>    | <ul style="list-style-type: none"> <li>▶ Para Jumbles (Rearrangement)</li> </ul>                  |
| <p><b>Grammar &amp; Vocabulary</b></p> <ul style="list-style-type: none"> <li>▶ Error Spotting / Sentence Correction</li> <li>▶ Sentence Connectors / Column Based</li> </ul> | <ul style="list-style-type: none"> <li>▶ Word Usage / Vocabulary</li> <li>▶ Cloze Test</li> </ul> |

**Paper-I: Economic & Social Issues (ESI) – 100 Marks**

50 Marks Objective + 50 Marks Descriptive

90 Min Each

**Indian Economy**

- ▶ Economic Growth & Development Theories
- ▶ Poverty, Inequality, Unemployment
- ▶ Industrial Policy, Liberalization 1991
- ▶ Economic Survey Data & Analysis

- ▶ Planning in India – 5-Year Plans, NITI Aayog
- ▶ Agriculture – MSP, Green Revolution, FCI
- ▶ Infrastructure – Roads, Power, Telecom

▶ Foreign Trade

**Social Issues**

- ▶ Demographic Trends, Population Policy
- ▶ Health – NRHM, Ayushman Bharat
- ▶ Environment – Climate Change, SDGs

- ▶ Education – NEP 2020, Literacy, Enrollment
- ▶ Gender Issues, Women Empowerment
- ▶ Urbanization, Smart Cities Mission

▶ Human Development

**Finance**

- ▶ Fiscal Policy – Budget, Taxes, FRBM Act
- ▶ Capital Account, Current Account

- ▶ Monetary Policy – RBI Tools

▶ Public Finance

**Paper-II: English Writing Skills – 100 Marks (Descriptive)**

**Topics:** Essay Writing (3 choices, write 1) · Précis Writing · Reading Comprehension · Business/Official Letter Writing · Report Writing. **लक्ष्य:** Clarity, Coherence, Vocabulary, Grammar accuracy.

**Paper-III: General Finance & Management – 100 Marks**

50 Marks Objective + 50 Marks Descriptive

90 Min Each

**Finance**

- ▶ Financial System – Money, Capital Market
- ▶ Capital Budgeting, Cost of Capital
- ▶ Valuation – Stocks, Bonds, Derivatives
- ▶ Financial Inclusion, Priority Sector Lending

- ▶ Financial Institutions – SEBI, IRDAI, NABARD
- ▶ Working Capital Management
- ▶ Risk Management, Basel III Norms

▶ Financial Ratios

**Management**

- ▶ Functions of Management (Planning, Organizing, Leading, Controlling)
- ▶ Leadership Theories (Situational, Transformational) ▶ Motivation Theories (Maslow, Herzberg, McGregor)
- ▶ Communication – Formal/Informal Channels ▶ Decision Making, Problem Solving
- ▶ Corporate Governance, Ethics ▶ HRM – Recruitment, Training, Appraisal

**DEPR & DSIM Cadre Syllabus**

## DEPR Cadre – Economics Syllabus (Phase-I: 14 June | Phase-II: 26 July)

### Microeconomics

- Consumer Theory – Utility, Indifference Curves
- Producer Theory – Production Functions
- Market Structures – Perfect Competition, Monopoly, Oligopoly
- Factor Markets – Labor, Capital
- Welfare Economics, Externalities, Public Goods
- Game Theory Basics

### Macroeconomics

- National Income Accounting – GDP, GNP
- Keynesian Models – IS-LM Framework
- Inflation – Theories, Types, Measurement
- Monetary Transmission Mechanism
- Open Economy – Mundell-Fleming Model
- Economic Growth – Solow, Endogenous Growth

### Indian Economy

- Development Issues – Poverty, Inequality
- Agricultural & Industrial Policy
- Fiscal & Monetary Policy
- External Sector – BoP, Exchange Rate

### Econometrics & Statistics

- Regression Analysis – OLS, Multiple Regression
- Time Series Analysis
- Hypothesis Testing
- Index Numbers

## DSIM Cadre – Statistics Syllabus (Phase-I: 14 June | Phase-II: 26 July)

- **Probability Theory** – Distributions (Normal, Binomial, Poisson, etc.)
- **Statistical Inference** – Estimation, Testing of Hypotheses
- **Linear Models** – Regression, ANOVA, Design of Experiments
- **Multivariate Analysis** – PCA, Factor Analysis, Cluster Analysis
- **Time Series** – ARIMA, Forecasting Methods
- **Sampling Theory** – SRS, Stratified, Cluster Sampling
- **Numerical Analysis** – Interpolation, Numerical Integration
- **Operations Research** – LP, Transportation, Assignment
- **Computer/Data Science** – Python/R, Machine Learning Basics, Big Data
- **Financial Statistics** – Risk Models, VaR, Stochastic Processes

DEPR & DSIM – English Paper (Phase-I): Reading Comprehension · Essay Writing · Letter/Report Writing · Précis Writing · Grammar & Vocabulary | 100 Marks | Descriptive

## Interview / Personality Test – 75 Marks (All Cadres)

✓ **Final Merit:** Phase-II (300 marks) + Interview (75 marks) = **375 marks** पर final selection होता है। Phase-I qualifying nature का है।

### Focus Areas

- ▶ Current Economic Affairs
- ▶ Personal Background & Motivation
- ▶ RBI Policies & Functions
- ▶ Analytical & Communication Skills
- ▶ Banking Sector
- ▶ General Awareness

## Recommended Books & Resources

Subject	Book / Resource	Cadre
ESI (Economic & Social Issues)	Uma Kapila – Indian Economy Series; Misra & Puri	General
Finance & Management	Prasanna Chandra – Financial Management; RBI Annual Report	General
General Awareness	RBI Bulletin (Monthly), Economic Survey, The Hindu	All
English Writing	Wren & Martin; Editorial – The Hindu/Economic Times	All
Microeconomics (DEPR)	Hal Varian – Intermediate Microeconomics	DEPR
Development Economics (DEPR)	Debraj Ray – Development Economics	DEPR
Statistics (DSIM)	S.C. Gupta – Statistical Methods; Goon, Gupta & Dasgupta	DSIM
Quantitative Aptitude	Arun Sharma – QA for CAT; R.S. Aggarwal	General
Reasoning	MK Pandey – Analytical Reasoning	General