



### RBI Grade B Officer (Gen) Paper Pattern

PHASE	PAPER	NO OF QUESTIONS	TIME DURATION	MARKS
Phase 1				
	English Language	30	25 min	30
	Numerical Ability	30	25 min	30
	Reasoning Ability	60	45 min	60
	General Awareness	80	25 min	80
	<b>Total</b>	200		
Phase 2	Paper I: Economic & Social Issues	50% Objective Type, 50% Descriptive (to be typed with the help of the keyboard)	30 min 90 min Total-120 min	50 50 Total-100
	Paper II: English (Writing Skills)	Descriptive (3 questions)	90 minutes	100
	Paper III: Finance and Management	50% Objective Type 50% Descriptive	30 min 90 min Total-120 min	50 50 Total-100

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**Note**

For both Paper I and III, there will be 30 questions and 50 marks for Objective questions (some questions carrying 2 marks each and some carrying 1 mark each). In the case of Descriptive questions, 6 questions will be asked, of which candidates will be required to attempt 4 questions (2 of 15 marks each (with difficulty level) and 2 of 10 marks each). In case, the candidate answers more than 4 questions in descriptive, the first 4 shall be evaluated.

**RBI Grade B Officer Syllabus Phase 1 (Prelims)**

ENGLISH	QUANTITATIVE APTITUDE	REASONING	GENERAL AWARENESS
Grammar	Mensuration	Puzzles	Banking & Financial terms
Vocabulary	Time & Work	Seating Arrangement	Monetary Policy trend
Error Spotting	Average, Ratio, Percentage	Directions & Distance	Economics Terms
Comprehension	Speed, Distance, Time	Data Sufficiency	Current affairs
Passage Making	Mixture & Allegations	Blood Relations	Finance and economics news
Jumbled Words	Permutation & combination	Syllogism	Static GK
Fill ups	Data Interpretation	Coding Decoding	Government Schemes
Sentence Framing	Probability	Inequality	International news of importance

**RBI Grade B Officer Syllabus Phase 2 (Mains)**

Talking about the second phase, the RBI Grade B Phase 2 Syllabus 2024 is divided into 3 Papers according to how the exam is conducted. All 3 Papers carry equal importance because there are sectional cut offs in addition to the overall cut off. I have provided below the updated syllabus for RBI Grade B 2024:

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### **Paper-I: Economic and Social Issues (ESI) Syllabus**

- **Growth and Development, Measurement of growth: National Income and per capita income**
- **Poverty Alleviation and Employment Generation in India**
- **Sustainable Development and Environmental issues**
- **Economic Reforms in India, Industrial and Labour Policy, Monetary and Fiscal Policy, Privatization, Role of Economic Planning**
- **Globalization, Opening up of the Indian Economy, Balance of Payments, Export-Import Policy**
- **International Economic Institutions, IMF and World Bank, WTO, Regional Economic Co-operation**
- **Social Structure in India, Multiculturalism, Demographic Trends, Urbanization and Migration, Gender Issues**
- **Social Justice: Positive Discrimination in favor of the underprivileged, Social Movements**

### **Paper-II: English Descriptive (Writing Skills) Syllabus**

The English Descriptive paper will be designed to test the writing skills of candidates including expression and understanding of the topic.

You are asked to write an Essay and Precis in this paper and also solve a few questions based on a given comprehension.

To quote some examples of the kind of essays that are asked in the English paper, here are some of the topics that were asked in the 2023 RBI Grade B phase 2 English paper:

- **Future of BPO industries in India**
- **Importance of Creative thinking in business.**
- **An ounce of prevention is a pound worth of cure.**
- **Pros & Cons of teaching Computer Language/Coding to school Students.**

### **Paper-III: Finance Syllabus**

RBI Grade B Phase 2 Paper 3 is the Finance & Management (FM) paper. For the purpose of simplicity, we have provided the Finance and Management Details separately. The key topics from the Finance syllabus are listed below:

#### **(a) Financial System**

- **Structure and Functions of Financial Institutions**
- **Functions of Reserve Bank of India**

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- **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 Payment**

**(b) Financial Markets**

**Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.)- functions, instruments, recent developments.**

**(c) General Topics Syllabus**

- Risk Management in Banking Sector
- 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, the role of e-governance in addressing issues of corruption and inefficiency in the government sector.
- The Union Budget – Concepts, approach, and broad trends
- Basics of Accounting and Financial Statements – Balance Sheet, Profit and Loss, Cash Flow Statements, Ratio Analysis (such as Debt to Equity, Debtor Days, Creditor Days, Inventory Turnover, Return on Assets, Return on Equity, etc.)
- 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.
- FinTech

**Paper-III: Management Syllabus**

**(a) Fundamentals of Management & Organizational Behaviour**

- **Introduction to management:** Evolution of management thought: Scientific, Administrative, Human Relations and Systems approach to management; Management functions and Managerial roles; Nudge theory

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- **Meaning & concept of organizational behaviour:** Personality: meaning, factors affecting personality, Big five model of personality; concept of reinforcement; Perception: concept, perceptual errors. 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).
- **Leadership:** Concept, Theories (Trait, Behavioural, Contingency, Charismatic, Transactional and Transformational Leadership; Emotional Intelligence: Concept, Importance, Dimensions. Analysis of Interpersonal Relationship: Transactional Analysis, Johari Window; Conflict: Concept, Sources, Types, Management of Conflict; Organizational Change: Concept, Kurt Lewin Theory of Change; Organizational Development (OD): Organisational Change, Strategies for Change, Theories of Planned Change (Lewin's change model, Action research model, Positive model).

**(b) Ethics at the Workplace & Corporate Governance**

- **Ethics:** Meaning of ethics, why ethical problems occur in business. Theories of ethics: Utilitarianism: weighing social cost and benefits, Rights and duties, Justice and fairness, ethics of care, integrating utility, rights, justice and caring, An alternative to moral principles: virtue ethics, teleological theories, egoism theory, relativism theory, Moral issues in business: Ethics in Compliance, Finance, Human Resources, Marketing, etc. 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.
- **Corporate Governance:** Factors affecting Corporate Governance; Mechanisms of Corporate Governance
- **Communication:** Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology.