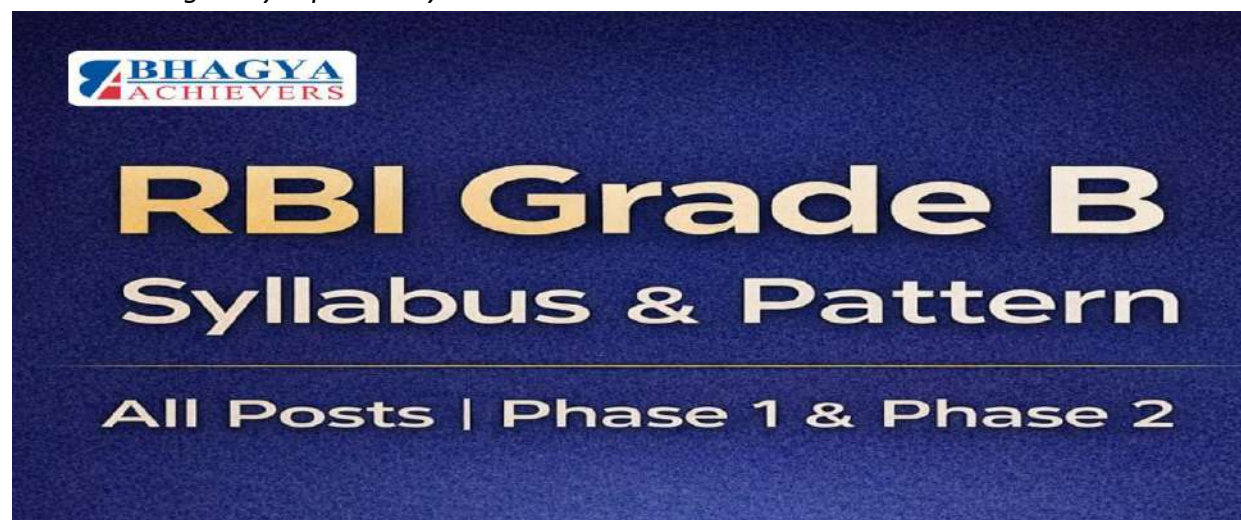# RBI Grade B Syllabus and Exam Pattern 2026 for All Post Phase I + Phase II Exam

The RBI Grade B Syllabus & Exam Pattern 2026 is different for each post, including General (DR), DEPR, and DSIM. Candidates preparing for the exam can check the detailed section-wise and post-wise syllabus for both Prelims and Mains in this article. It helps in understanding every topic clearly

RBI Grade B Overview :-

RBI Grade B Syllabus 2026	
Organization Name	Reserve Bank of India
Exam Name	RBI Grade B 2026
Category	Syllabus
Mode of Exam	Online
Selection Process	Phase 1 (Objective), Phase 2 (Descriptive) & Phase 3 (Interview)
Negative Marking	0.25 marks (in objective type)
Language of Paper	English and Hindi
Official Website	rbi.org.in

RBI Grade B Exam Pattern 2026 :-

Cracking the RBI Grade B exam demands focused preparation across core subjects such as Quantitative Aptitude, Reasoning, English and General Awareness. The RBI Grade B Exam pattern varies depending on the post applied for: General (DR), DEPR, or DSIM.

Exam Pattern for General (DR) Phase 1 and 2 :-

* Phase 1 :-

The RBI Grade B 2026 Phase I exam is structured with 200 multiple-choice questions, each carrying one mark, making the total score 200. Candidates are given 120 minutes (2 hours) to complete the test. For every incorrect answer, 0.25 marks are deducted as negative marking. Additionally, the exam includes sectional cut-offs, requiring candidates to meet both individual section-wise and overall cut-off scores to qualify for Phase II.

RBI Grade B Phase 1 Exam Pattern 2026			
Name Of The Section	No. Of Questions	Marks	Duration
English Language	30	30	25 Minutes
General Awareness	80	80	25 Minutes
Quantitative Aptitude	30	30	25 Minutes
Reasoning	60	60	45 Minutes
Total	200	200	120 Minutes

* Phase 2 :-

The RBI Grade B Phase II exam combines both objective and descriptive formats to assess candidates' in-depth knowledge and analytical skills. The exam pattern for Phase II includes papers on Economic & Social Issues, English (descriptive), and General Finance & Management, as detailed in the table below.

RBI Grade B Phase 2 Exam Pattern 2026				
Name Of Paper	Type Of Paper	Time	No. Of Qs	Marks
Paper-I: Economic and Social Issues	50% Objective	30 Minutes	30 Objective Questions	50
	50% Descriptive	90 Minutes	4 Descriptive Questions	50
Paper-II: English (Writing Skills)	Descriptive	90 Minutes	3	100
Paper-III: General Finance & Management	50% Objective	120 Minutes	30 Objective Questions	50
	50% Descriptive		4 Descriptive Questions	50

Exam Pattern for DEPR Phase 1 and 2 :-

The RBI Grade B (DR) – DEPR selection process includes an Online/Written Examination followed by an Interview. Candidates must clear each phase to move forward in the recruitment process. Below are the key details of the exam pattern:

Phase I

- Paper I: Objective Type (Economics)
- Paper II: Descriptive Type (English)
- Candidates must achieve the minimum aggregate marks in both papers to qualify for Phase II.

Phase II

- Paper I: Descriptive Type (Economics)
- Paper II: Descriptive Type (Economics)

Interview Round

- The Interview carries 75 marks and plays a crucial role in the final selection.
- The final merit list is prepared based on candidates' performance in Phase I, Phase II, and the Interview.

RBI Grade B DEPR Exam Pattern 2026			
Phase	**Name Of Paper**	**Duration**	**Maximum Marks**
Phase I	Paper – I Objective Type (on Economics)	120 Minutes	100
	Paper – II English – Descriptive (To be typed with the help of a keyboard)	120 Minutes	100
Phase II	Paper – I Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)	120 Minutes	100
	Paper – II Descriptive Type (on Economics) (Question paper displayed on the computer, answers to be written on paper)	120 Minutes	100
Total			**400**

Exam Pattern for DSIM Phase 1 and 2 :-

The selection process for RBI Grade B (DR) – DSIM comprises an Online/Written Examination followed by an Interview. Candidates must qualify at each stage to progress further in the recruitment process. Below are the detailed exam pattern highlights:

Examination Structure

- **Paper I:** Objective Type (Statistics)
- **Paper II:** Descriptive Type (Statistics)
- **Paper III:** Descriptive Type

Important Details

- Candidates must secure the minimum aggregate marks in Paper I to be eligible for shortlisting in Paper II and Paper III.
- The Interview round carries 75 marks and is a key component of the final selection process.
- The final merit list is prepared based on candidates' performance in Paper I, Paper II, Paper III, and the Interview.

RBI Grade B DISM Exam Pattern 2026			Duration	Marks
	Paper		**Duration**	**Marks**
Phase I	Paper-I Statistics (Objective Type)		120 minutes	100
Phase II	Paper-II Statistics (Descriptive Type) (Question paper displayed on a computer, answers to be written on paper)		180 minutes	100
	Paper-III English (Descriptive) (To be typed with the help of a keyboard)		90 minutes	100
Total				300

RBI Grade B Syllabus 2026 :-

Syllabus for General (DR) Phase 1:-

RBI Grade B Syllabus for Phase 1 has four subjects. You can access the section-wise syllabus for RBI Grade B.

1. *English Language*
2. *General Awareness*
3. *Quantitative Aptitude*
4. *Reasoning Ability*

RBI Grade B Syllabus For Phase I General (DR)			
English Language	Reasoning Ability	Quantitative Aptitude	General Awareness
Reading Comprehension	Puzzles	Data Interpretation	Indian Banking Systems
Cloze Test	Seating Arrangements	Inequalities (Quadratic Equations)	Indian Financial Systems
Fillers	Direction Sense	Number Series	Govt. Schemes and Policies
Error Detection	Blood Relation	Approximation or Simplification	Current Affairs
Vocabulary-based questions	Syllogism	Data Sufficiency	Static Awareness
Sentence Improvement	Order and Ranking	Miscellaneous Arithmetic Problems	Monetary Plans
Jumbled Paragraph	Coding-Decoding	Quantity Comparison (Q1 & Q2)	National Institutions
Phrase Replacement/ Phrase Correction	Machine Input-Output		Banking Terms
Match The Column	Inequalities		
Word Swap	Alpha-Numeric-Symbol Series		
Word Rearrangement	Data Sufficiency		

Idioms	Logical Reasoning (Passage Inference, Statement, Assumption, Conclusion, Argument)		
Paragraph /Sentences Restatement			
Paragraph-Based Questions			
Paragraph Fillers			

Syllabus for General (DR) Phase 2:-

In the Phase 2 exam of the RBI Grade B officer, there are 3 Papers, viz.

- Paper I (Economic and Social Issues)
- Paper II (English Writing Skills)
- Paper III (General Finance and Management)

We have shared the detailed updated RBI Grade B Syllabus for Phase 2.

Paper 1 Syllabus(Economic and Social Issues)

Syllabus For Economic and Social Issues	
Category	**Important Topics**
Growth & Development	National Income & Per Capita Income
	Poverty Alleviation & Employment
	Sustainable Development & Environment
Economic Landscape	Economic History
	Industrial & Labour Policy Changes
	Monetary & Fiscal Policy (Post-1991 Reforms)
	Economic Survey & Union Budget Priorities

Financial System	Money & Financial Markets
	Role of Banks & Reserve Bank of India
	Public Finance
	Political Economy's Influence
Economic Sectors	Industrial Developments
	Importance of Agriculture
	Services Sector Growth
Globalization	Opening Up of the Indian Economy
	Balance of Payments Explained
	Export-Import Policy
	International Economic Institutions (IMF, World Bank, WTO)
	Regional Economic Cooperation & International Issues
Social Structure	India's Multiculturalism
	Demographic Trends & Analysis
	Urbanisation & Migration Impact
	Gender Issues & Social Justice

Paper 2 Syllabus(English Writing Skills)

The RBI Grade B Syllabus 2026 for Phase 2 Paper II will be descriptive. The paper on English shall be framed in a manner to assess the writing skills, including expression and understanding of the topic

Paper 3 Syllabus(General Finance and Management)

The RBI Grade B Syllabus 2026 for Phase 2 and Paper III includes General Finance and Management. We have shared the detailed topic-wise syllabus for the convenience of the aspirants:

Syllabus For Finance and Management	
Category	**Topics**
Financial System	Structure and Functions Of Financial Institutions
	Functions Of the Reserve Bank of India
	Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID, etc.
	Recent Developments in the Global Financial System and Its Impact on the Indian Financial System
	Role Of Information Technology in Banking and Finance
	Non-Banking System
	Developments in Digital Payments
Financial Markets	Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), function, instruments, and recent developments.
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 the Banking 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
	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	Fundamentals of Management & Organisational Behaviour
	Introduction to management: Evolution of management thought
	Management functions and Managerial roles
	Meaning & concept of organisational behaviour; Personality: meaning, factors affecting personality, Big Five model of personality

	Perception: concept, perceptual errors. Motivation: Concept, importance, Content theories and process theories
	Leadership: Concept, Theories
	Emotional Intelligence: Concept, Importance, Dimensions
	Analysis of Interpersonal Relationships
	Conflict: Concepts, Sources, Types, and Management of Conflict
	Organisational Development (OD)
	Ethics At The Workplace and Corporate Governance
	Meaning of ethics, why ethical problems occur in business
	Theories of ethics
	Ethical Principles in Business
	Corporate Governance
	Communication

Syllabus for DEPR :-

RBI Grade B DEPR Syllabus 2026

Category	Topics
Financial System	Structure and Functions Of Financial Institutions
	Functions Of the Reserve Bank of India
	Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID, etc.
	Recent Developments in the Global Financial System and Its Impact on the Indian Financial System
	Role Of Information Technology in Banking and Finance
	Non-Banking System
	Developments in Digital Payments
Financial Markets	Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), function, instruments, and recent developments.
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 the Banking 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
	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	Fundamentals of Management & Organisational Behaviour
	Introduction to management: Evolution of management thought
	Management functions and Managerial roles
	Meaning & concept of organisational behaviour; Personality: meaning, factors affecting personality, Big Five model of personality
	Perception: concept, perceptual errors. Motivation: Concept, importance, Content theories and process theories
	Leadership: Concept, Theories
	Emotional Intelligence: Concept, Importance, Dimensions
	Analysis of Interpersonal Relationships
	Conflict: Concepts, Sources, Types, and Management of Conflict
	Organisational Development (OD)
	Ethics At The Workplace and Corporate Governance
	Meaning of ethics, why ethical problems occur in business
	Theories of ethics
	Ethical Principles in Business
	Corporate Governance
	Communication

Syllabus for DEPR Phase 1 :-

Phase 1: Paper 1 Objective Type (on Economics)

Economics	
Module	**Topics**
Microeconomics	Theories of consumer demand, Production, Market Structures and Pricing, Distribution, and Welfare Economics
Macroeconomics	Theories of Employment, Output and Inflation; Monetary Economics; ISLM Model; Schools of Economic Thought
International Economics	Theories of International Trade; Balance of Payments; Exchange Rate Models
Theories of Economic Growth	Classical neo-classical approaches to economic growth and major theories of economic development
Public Finance	Theories of taxation and public expenditure, and Public Debt Management
Environmental Economics	Green GDP, Environmental Valuation, Environmental Policy Instruments
Quantitative Methods in Economics	Mathematical and Statistical Methods for Economics, Ordinary Least Squares Regression
Current Developments in the Indian Economy	Growth, inflation, poverty, unemployment, financial sector developments, external sector developments, fiscal developments, agriculture, industry, infrastructure, and services

Phase 1: Paper 2 Descriptive Type (in English)

The English paper will evaluate the candidate's writing abilities, including their expression and comprehension of the given topic.

Syllabus for DEPR Phase 2 :-

Phase 2: Paper 1 Descriptive Type (on Economics)

Microeconomic Module

Microeconomic Module	
Topic	**Description**
Consumer Theory	Cardinal and Marginal Utility Analysis, Consumer Surplus, Indifference Curve Analysis, Price, Income and Substitution Effects, Game Theory
Production Theory	Forms of Production Function; Laws of Returns to Scale; Partial Equilibrium Vs General Equilibrium Analysis
Market Theory	Pricing under different market structures
Distribution Theories	Ricardo, Marx, Kalecki, and Kaldor
Welfare Economics	Pareto Optimality, Schools of Welfare Thought including Arrow, Coase, and Sen

Macroeconomic Module

Macroeconomic Module	
Topic	**Description**
National Income Accounting	Various methods for the measurement of National Income
Theory of Employment and Output	Classical and Neo-classical approaches, Keynesian theory of Employment and output, Post-Keynesian developments, Business Cycles
Inflation	Types of Inflation, Philip's curve, Taylor's Rule, Lucas Critique
Money and Banking	Quantity theory of Money, Neutrality of money, IS-LM Model and AD-AS Models, Money Multiplier, Monetary Policy
Theories of Economic Growth	Theories of growth, Classical and neoclassical approaches, Theories of Economic Development
International trade and Balance of Payments	Theories of international trade, Determination of exchange rates, Impossible Trinity
Public Finance	Theories of taxation, Theories of public expenditure, Theories of public debt management

Phase 2: Paper 2 Descriptive Type (on Economics)

Module on Quantitative Methods in Economics

Module on Quantitative Methods in Economics	
Topic	**Description**
Mathematical Methods in Economics	Differentiation and Integration, Optimisation, Sets, Matrices, Linear algebra and Linear programming
Statistical Methods in Economics	Measures of central tendency and dispersion, Probability, Time series, and Index numbers.
Econometrics and Advanced Applications	Regression analysis, Panel data econometrics, Time Series econometrics, Basics of Bayesian Econometrics, Basic application of Artificial Intelligence/ Machine Learning

The module on Indian Economy – Policy and Trends

The module on Indian Economy – Policy and Trends	
Topic	**Description**
Fiscal policy in India	Evolution, scope and limitations, current trends
Monetary Policy in India	Evolution, Functions of the Reserve Bank of India, Monetary-Fiscal coordination, Inflation targeting, Operating framework of Monetary Policy, Current trends
Banking and financial sector development in India	Banks and other constituents of Indian financial markets and related developments, Current trends

Inflation in India	Trends and drivers
External sector developments in India	Exchange rate management, external debt, Balance of payments, Current trends

<u>Syllabus for DSIM</u> :-

RBI Grade B Syllabus 2026 for DSIM comprises three papers: Paper 1, Paper 2, and Paper 3. Candidates aspiring for the RBI Grade B 2026 DSIM Posts must be familiar with the topics to be covered in each of the papers.

Paper 1

Paper 1	
Module	**Topics**
Probability and Sampling	Definition of Probability, Standard distribution, Large and small sample theory, Analysis of Variance, Estimation, Testing of Hypotheses, Multivariate analysis, and Stochastic Processes

Paper 2

Questions would cover (i) Probability and Sampling, (ii) Linear Models and Economic Statistics, (iii) Statistical Inference: Estimation, Testing of hypothesis and Non-parametric Test, (iv) Stochastic Processes, (v) Multivariate analysis, (vi) Econometrics and time series, (vii) Statistical computing; and (viii) Data Science, Artificial Intelligence and Machine Learning Techniques.

Candidates will have ample options to answer the mandatory number of questions from a minimum of three out of the eight groups mentioned above. Here is the detailed syllabus for the RBI Grade B Syllabus for DSIM.

Paper 2	
Module	**Topics**
Probability and Sampling	Theory of Probability and Probability Distributions, Sampling Theory

Linear Models and Economic Statistics	Simple linear regression, Multiple regression, Measurement of economic inequality
Statistical Inference	Estimation, Testing of Hypothesis and Non-Parametric Test
Stochastic Processes	Poisson Processes, Markov Chains, Brownian Motion
Multivariate Analysis	Multivariate normal distribution, Canonical correlation analysis, Principal components analysis, Factor analysis and cluster analysis
Econometrics and Time Series	General linear model, Autocorrelation, Simultaneous linear equations model, Box-Jenkins models, ARCH/GARCH models
Statistical computing	Simulation techniques, Resampling methods, Robust linear regression, Neural Networks, Association Rules, Markov Chain Monte Carlo
Data Science, Artificial Intelligence and Machine Learning Techniques	Supervised and unsupervised pattern classification, Regression and Classification algorithms, Neural Networks, and Natural Language Processing

Paper 3: English

The English paper will be designed to evaluate the candidate's writing abilities, including their expression and comprehension of the given topic.

RBI Grade B Selection Process :-

The RBI Grade B 2026 selection process is structured to assess a candidate's knowledge, skills, and overall suitability for different posts. Each role has a slightly different process, but all stages are crucial for final selection.

General (DR) Post:

- **Prelims –** Objective-type questions to test aptitude.
- **Mains –** In-depth evaluation through objective and descriptive papers.
- **Interview –** Assessment of overall suitability and personal traits.

Specialised Posts (DEPR & DSIM):

- **Written Exam (Online/Offline) –** Tests technical knowledge in relevant fields.
- **Interview –** Evaluates expertise, analytical ability, and suitability for the role.

RBI Grade B Marking Scheme :-

The RBI Grade B 2026 Exam follows a structured marking scheme across both phases, designed to assess candidates' accuracy, conceptual understanding, and analytical ability. Here's a quick breakdown of the pattern and scoring system:

Phase 1 (Prelims):

- 200 questions, 200 marks, 120 minutes
- +1 for correct, -0.25 for incorrect answers
- Sections: Reasoning (60), English (30), Quantitative Aptitude (30), General Awareness (80)
- Qualifying only; not counted in final merit

Phase 2 (Mains):

- 3 papers: ESI, English (Writing), Finance & Management
- Each paper: 100 marks
- Papers I & III: 50% objective + 50% descriptive | Paper II: Descriptive only
- -0.25 for wrong answers in objective parts | No penalty in descriptive

Final Merit:

- Based on Phase 2 scores + Interview (75 marks)

RBI Grade B Preparation Tips :-

- Understand **syllabus & exam pattern** clearly
- Start **ESI & FM early** – these decide selection
- Read **newspapers + RBI reports** regularly
- Practice **Phase 1 mocks** for speed & accuracy
- Focus on **answer writing** for Phase 2 English
- Revise **static + current affairs** together
- Make **short notes** for last revision
- Analyze every mock test properly
- Be consistent, not overburdened