

# RBI Grade B 2025 UPDATED SYLLABUS

A Comprehensive Guide to the Exam Pattern, Syllabus & Study Material by BANKERS UNIVERSITY .

The RBI Grade B exam is one of the most prestigious examinations for those aspiring to work with the Reserve Bank of India. This exam is known for its rigorous selection process and requires dedicated preparation.

#### **CONTENTS OF THIS PDF**

- 1. Phase 1 Syllabus
- 2. Phase 2 Syllabus
- 3. Best Free and Paid Resources for Preparation 🛣

The RBI Grade B examination is divided into three phases:

• **Phase I**: Online Screening Test (Objective Type)

• Phase II: Online Descriptive Test

• Phase III: Interview

## Phase I - Online Screening Test Syllabus

#### Introduction

"The Phase I of the RBI Grade B exam is an objective type online screening test. The exam is designed to assess the candidate's knowledge in four primary areas. Candidates must be well-prepared in each section to qualify for Phase II of the examination."

#### Syllabus Breakdown

The Phase I syllabus is divided into **four sections**:

- 1. General Awareness (GA)
- 2. English Language
- 3. Quantitative Aptitude
- 4. Reasoning Ability

#### 1. General Awareness (GA)

This section evaluates the candidate's knowledge of current events, banking and financial sectors, as well as general knowledge. It contains questions related to the following topics:

#### • Current Affairs

- o National and International news (last 6 months)
- o Sports events, awards, and recognitions
- o Summits, conferences, and agreements

## • Economic and Financial Awareness

- o Economic policies of the Government of India
- o Key economic terms and their definitions (Inflation, Recession, etc.)
- Budget and Finance-related concepts
- Monetary and Fiscal policies

#### Banking Awareness

- o Structure of the Indian banking system (Public, Private, Foreign Banks)
- o Reserve Bank of India (RBI) policies, functions, and roles
- o Financial regulations, banking terms (e.g., NPA, CRR, SLR, etc.)
- Key banking initiatives and schemes (PMGDISHA, Pradhan Mantri Jan Dhan Yojana, etc.)

## Other Important Topics

- o Government Schemes (e.g., Jan Dhan Yojana, Mudra Yojana)
- o Financial markets and instruments (Bonds, Shares, Mutual Funds, etc.)
- o International Organizations (IMF, World Bank, WTO, etc.)

## 2. English Language

This section tests the candidate's proficiency in the English language. Topics include:

#### Reading Comprehension

- Passage-based questions with detailed understanding and inference
- o Main idea and theme of the passage, vocabulary, and tone

#### Vocabulary

- Synonyms and antonyms
- Phrasal verbs and idioms

#### • Sentence Correction

- o Identifying grammatical errors in sentences
- Correcting sentence structure and usage

#### • Fill in the Blanks

- Vocabulary-based fill-in-the-blank questions
- o Cloze tests involving contextual word choices

#### • Sentence Rearrangement

o Rearranging jumbled sentences to form a coherent paragraph

#### • Error Spotting

o Spotting errors in subject-verb agreement, tense, etc.

#### 3. Quantitative Aptitude

This section measures the candidate's ability to analyze numerical data and solve quantitative problems. Topics covered are:

#### • Number System

- o Integers, fractions, decimals
- o LCM, HCF
- Square roots and cube roots

#### Data Interpretation

- o Bar charts, pie charts, tables, and line graphs
- Solving problems based on interpretation of data

#### • Time & Work

- Work efficiency and time calculations
- o Problems involving workforce, time, and job completion

#### Profit and Loss

- o Calculating profit, loss, percentage profit/loss
- Discount and markup calculations

#### Averages

- Mean, median, mode
- Weighted averages

#### Simple and Compound Interest

- o Calculation of interest, principal, and time
- o Problems on compound interest

## • Speed, Distance, and Time

- Relative speed
- o Time, speed, and distance problems

#### Percentages

- Percentage increase and decrease
- Profit margin, percentage comparisons

## Ratio and Proportion

- Ratio comparisons
- Solving problems involving mixtures and partnerships

#### Mensuration

• Area, perimeter, and volume of various geometrical shapes (circle, square, rectangle, etc.)

#### Probability

- Basic probability concepts
- Problems on probability of events

## 4. Reasoning Ability

The Reasoning section tests your ability to think logically and solve problems using your analytical skills. Key topics include:

#### Puzzles and Seating Arrangement

- Linear and circular arrangements
- Scheduling and number puzzles

#### Syllogism

- Statements and conclusions
- Venn diagrams and logical deductions

#### Blood Relations

- Relationship-based reasoning
- Understanding family relationships

#### • Direction Sense

- o Problems related to directions and distances
- o Identifying correct/incorrect paths based on given directions

#### Coding and Decoding

- Letter-number coding systems
- Finding patterns in coded words

#### Analytical Reasoning

- Series completion (number series, letter series)
- o Odd one out, analogy, and classification problems

#### • Logical Sequence and Number Series

o Identifying and solving sequences based on logic

#### Ranking and Time Sequence

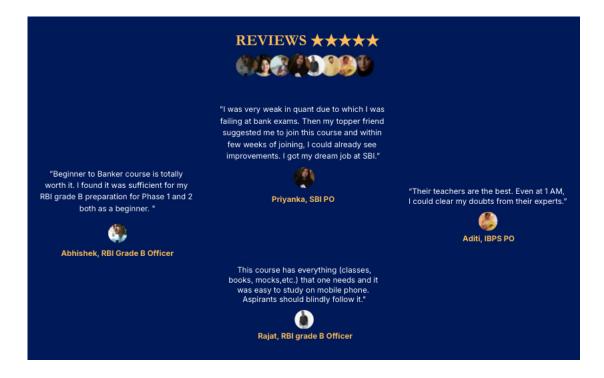
 Ranking of individuals in a line, selection of individuals based on certain criteria

## Data Sufficiency

o Determining whether the given data is enough to answer the question

#### STUDENT REVIEWS OF BEGINNER TO BANKER COURSE

(India's Best Course covers all RBI, SBI, IBPS examinations)



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## **Phase II - Online Objective + Descriptive Test Syllabus**

## Introduction

"Phase II of the RBI Grade B exam consists of both objective-type and descriptive-type papers. The Phase II exam is more comprehensive and tests candidates' in-depth knowledge of Economics, Finance, and Management, as well as English language skills. Candidates must qualify in both the objective and descriptive sections to move to the final interview round."

## Syllabus Breakdown

The **Phase II syllabus** is divided into **three sections**:

- 1. **Economic and Social Issues (ESI)** Objective & Descriptive
- 2. **Finance and Management (FM)** Objective & Descriptive
- 3. English Writing Skills Descriptive

## 1. Economic and Social Issues (ESI)

## **Objective Section**:

This section assesses a candidate's understanding of economic concepts, policies, and social issues. Topics include:

#### • Economic Reforms in India

- Economic reforms since 1991, including LPG (Liberalization, Privatization, Globalization)
- Role of RBI, SEBI, and other financial institutions in economic reforms

## • Economic Growth and Development

- Economic growth vs. development
- Sustainable and inclusive growth
- Regional disparities in economic development

## Indian Economy and Agriculture

- o Agriculture sector's contribution to the Indian economy
- Issues related to agriculture, rural development, and agrarian distress
- Structure and growth of the Indian economy

#### • Social Structure in India

- o Caste system, gender issues, poverty, and unemployment
- Challenges faced in economic development and social justice

## Globalization and its Impact

- Impact of globalization on India's economy
- Role of international organizations (WTO, IMF, World Bank) in global trade

## • Environmental and Ecological Issues

- o Climate change, pollution, and sustainability
- Environmental policies in India

## **Descriptive Section:**

- Writing essays on topics related to economic reforms, social issues, poverty alleviation, or the Indian economy.
- Short notes or discussions on current socio-economic issues in India and globally.

## 2. Finance and Management (FM)

## **Objective Section:**

This section focuses on the financial and management aspects, evaluating the understanding of financial systems, regulations, and business management concepts. Topics include:

## Indian Financial System

- Structure of the Indian financial system
- $_{\circ}$   $\,$  Role of RBI, SEBI, and other regulators
- Key financial markets (capital, money, forex)

# Corporate Governance and Ethics

- Principles of corporate governance
- Corporate social responsibility (CSR)
- Ethics in financial and business practices

#### Financial Institutions and Markets

- Role and functions of commercial banks, development banks, and other financial institutions
- o Government securities, stock exchanges, and derivatives markets

## • Financial Management

- Basics of corporate finance, capital budgeting, and financial planning
- Risk management, portfolio management, and financial ratios

# Monetary and Fiscal Policy

- o RBI's role in monetary policy
- o Understanding of fiscal policies, inflation, and deflation

## **Descriptive Section:**

- Essays on contemporary issues in finance, such as financial inclusion, banking reforms, financial markets, or digital banking.
- Short notes on corporate governance, risk management, and current financial regulations.

## 3. English Writing Skills

This section evaluates the candidate's proficiency in writing, including clarity, coherence, and the ability to express thoughts effectively.

## **Descriptive Section:**

- Essay Writing:
  - Writing essays on banking, economic policies, current affairs, or social issues. Topics may include "The Role of RBI in India's Economic Development," "Impact of Digital Banking," etc.
- Precis Writing:
  - Condensing a given passage into a shorter form while retaining the key points and maintaining the original meaning.
- Report Writing:
  - Writing reports on banking, finance, or economic issues based on given data or current topics. Example: "Report on RBI's recent monetary policy changes."
- Letter Writing:
  - Formal and informal letter writing on relevant topics like job applications, complaints, or requests.

To excel in the RBI Grade B exam, it is essential to leverage the right resources. Below are some valuable resources that are together sufficient for selection  $\square$ 

- Beginner to Banker Course <u>click here to join</u>
  This comprehensive course covers the entire RBI Grade B preparation, from Phase 1 to Phase 2, starting from basics and progressing to advanced concepts. It includes **unlimited mock tests** and detailed study material, making it a one-stop solution for all your preparation needs. Whether you're new to preparing or looking to fine-tune your knowledge, this course provides a structured approach for effective learning.
- PIB News WhatsApp Group click here
  A WhatsApp group dedicated to providing daily updates on Press
  Information Bureau (PIB) news, which is a reliable source of current
  affairs for the RBI Grade B exam. This group ensures you are always
  updated with the latest government notifications, schemes, and policies.
- Weekly Important Current Affairs PDF <u>click here</u>
  A weekly PDF compiled with all major current affairs, including economic updates, banking news, and relevant social issues. This resource ensures that you stay on top of the most important current events and news relevant for the RBI Grade B exam.



Following our WhatsApp Current Affairs along with a structured course for all subjects such as the Beginner to Banker Course is essential for success in RBI Grade B examinations.