



भारतीय रिज़र्व बैंक सर्विसेज़ बोर्ड RESERVE BANK OF INDIA SERVICES BOARD

Information Handout

Recruitment of Officers in Grade 'B' (DR) - General Cadre - Panel Year – 2026

Phase-II Examination

1. Scheme of Phase-II Examination:

This examination will consist of three papers (to be held in two shifts) as under:

Shift	Paper	Name of Paper	Type of Paper	Number of Questions	Maximum Marks	Duration (Minutes)
Morning	Paper-III	General Finance and Management	Objective	30 Questions	50	30
			Descriptive Answers to be typed with the help of the keyboard.*	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with varying difficulty level) and 2 of 10 marks each]	50	90
	TOTAL				100	120
Afternoon	Paper-I	Economic and Social Issues	Objective	30 Questions	50	30
			Descriptive Answers to be typed with the help of the keyboard.*	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with varying difficulty level) and 2 of 10 marks each]	50	90
	TOTAL				100	120
	Paper-II	English (Writing Skills)	Descriptive Answers to be typed with the help of the keyboard	3 Questions	100	90
	GRAND TOTAL				300	330

* Candidates opting to type the answers in Hindi, may type with the help of either (i) Inscript or (ii) Remington (GAIL) keyboards layout.

Note:

- (a) Paper-III: General Finance and Management is scheduled in Morning Shift. Paper-I: Economics and Social Issues and Paper-II: English (Writing Skills) are scheduled in Afternoon Shift without any break between Paper-I and Paper-II.

- (b) For Paper-I and Paper-III, 30 minutes duration is allotted to attempt Objective Type questions. After 30 minutes, Descriptive Type paper will automatically start for which 90 minutes duration is allotted. You will not be able to shuffle between Objective/Descriptive Papers.
- (c) For Paper-I and Paper-III Descriptive Type Paper, the word limit shall be 600 words for 15 marks questions and 400 words for 10 marks questions.

The Phase-II examination will be conducted, only for the candidates who are shortlisted on the basis of results of Phase-I examination. This examination will be conducted in two shifts in Computer-Based Test (CBT) mode at the allotted examination venue/centre only. Candidates are required to appear in both the shifts. Please note that there will be a break between Shift-I and Shift-II. The date, time, paper wise duration of examination/shifts and venues of examination is indicated in the Admit Card. Please note that only one Admit Card is issued for both the shifts of Phase-II exam. Candidates are advised to bring the same Admit Card for both the shifts. Admit Card should be downloaded from RBI website (www.rbi.org.in) only.

Candidates will be shortlisted for the Interview, based on aggregate of marks obtained in Phase-II (Paper-I + Paper-II + Paper-III). The minimum aggregate cutoff marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Roll Numbers of the candidates shortlisted for the Interview will be published on the RBI website (www.rbi.org.in). Interview Call Letters will be sent only to the registered email IDs of the shortlisted candidates.

All papers of Phase-II (except the paper on English) will be set bilingually in Hindi and English. Candidates will have the option to choose questions in Hindi or in English. The option of language is to be chosen at the beginning of the test. However, as required, candidate will be able to switch/toggle between the two languages, after choosing the option for the language. Answers to the Objective Type Papers of Phase-II (i.e. Paper-I and Paper-III) are to be marked by mouse clicking the correct option and then 'Save and Next'.

The time duration for the examination in the Morning and Afternoon Shift is 120 and 210 minutes respectively; however, the candidate may have to be at the venue for approximately 160 and 240 minutes respectively, including the time required for attendance marking, submission of Admit Card with photocopy of the photo ID proof, logging in, etc.

Paper-I and Paper-III: Objective Type Papers: In Objective Type Papers, all the questions will have multiple options. The questions will carry varying marks, which will be indicated in the question papers. Candidates can attempt any question at any point of time within the allotted time of 30 minutes. Out of the five options given to a question, only one will be the correct answer. **You have to select the correct answer and 'mouse click' that alternative which you feel is correct. The alternative/ option that you have clicked on, will be highlighted and will be treated as your answer to that question (after "Save and Next"). There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4th of the marks assigned to that question will be deducted as penalty.**

The Scores of this examination will be obtained by adopting the following procedure:

- (i) Number of questions answered correctly by a candidate in each Objective Test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- (ii) Paper-wise scores are reported with decimal points up to two digits.

Paper-I and Paper-III: Descriptive Type Papers: In 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 varying difficulty level) and 2 of 10 marks each). In case, candidate answers more than 4 questions in Descriptive, only the first 4 shall be evaluated.

English (Writing Skills) Descriptive Paper: The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic. The Paper may include Questions on essay writing, précis writing and comprehension etc. Candidates will have to type answers with the help of the keyboard of the computer.

2. Operational Instructions for the CBT Mode Examination:

(A) Paper-I and Paper-III : Objective and Descriptive Type Papers:

- (1) The examination would be conducted in Computer-Based Test (CBT) mode.
- (2) All tests except of English Language will be in English and Hindi.
- (3) A login screen will be displayed to the candidate. The candidates will be required to enter User ID and Password to log in to the examination portal. The Login ID and Password are printed on the Admit Card. The candidate's profile (Name, Roll No. etc.) will be displayed and the candidate has to confirm the same by clicking on the 'I Confirm' button if the profile is correct. Thereafter the instructions will be displayed on the screen. The candidate should ensure that the profile displayed on the screen is that of himself / herself. In case of any discrepancy, the same may be brought to the notice of the Centre Coordinator / Venue-in-Charge/ Venue Officer prior to the start of examination.
- (4) All the objective questions will have multiple choices. Out of the 5 answers to a question, only one will be the correct answer. The candidate has to select the correct answer and mouse click that alternative which he/she feels is correct. The alternatives/options that is clicked on will be treated as answer to that question. Answer to any question will be considered for final evaluation only when a **candidate has submitted the answers by clicking on "Save and Next" or "Marked for Review and Next"**.
- (5) A candidate should read the instructions carefully and indicate that he/she has done so by 'checking' the box at the bottom of the screen, after which the 'I am ready to begin' button is activated.
- (6) After clicking on the 'I am ready to begin' button, the actual test time will begin.
- (7) Only one question will be displayed at a time.
- (8) The clock has been set at the server and the countdown timer at the top right corner of the screen will display the time remaining to complete the exam. When the clock runs out the exam ends by default-the candidate is not required to end or submit his exam.
- (9) The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:



You have not visited the question yet.



You have not answered the question.



You have answered the question.



You have NOT answered the question, but have marked the question for review.



The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status for a question simply indicates that you would like to look at that question again. If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.

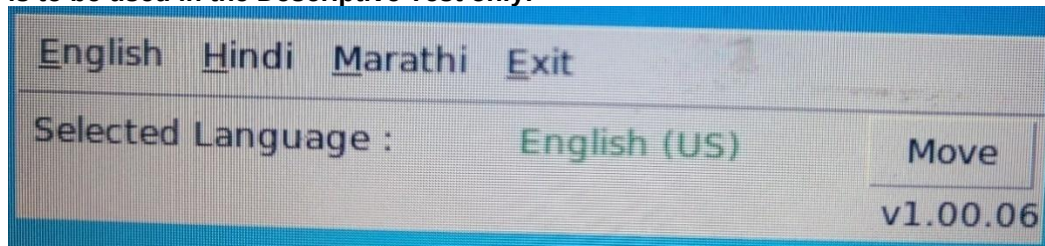
- (10) To select a question to answer, you can do one of the following :
 - a) Click on the question number on the question palette at the right of your screen to go to that numbered question directly. Note that using this option **does NOT save your answer** to the current question.
 - b) Click on **Save and Next** to save answer to current question and to go to the next question in sequence.
 - c) Click on **Mark for Review and Next** to save answer to current question, mark it for review, and to go to the next question in sequence.
- (11) To select the answer to an Objective Question, click on one of the option buttons.
- (12) To change the answer to an Objective Question, click the other desired option button.
- (13) To save the answer, the candidate MUST click on **Save & Next**.
- (14) To deselect a chosen answer to an Objective Question, click on the chosen option again or click on the **Clear Response** button.

- (15) To mark a question for review click on **Mark for Review & Next**. If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.
- (16) To change an answer to an Objective Question, first select the question and then click on the new answer option followed by a click on the **Save & Next** button.
- (17) Questions that are saved or marked for review after answering will **ONLY** be considered for evaluation.
- (18) All the tests are separately timed. The candidates can attempt any question in a particular test during the time allotted to that test only.
- (19) The candidates are requested to follow the instructions of the Centre Coordinator / Venue-in-Charge/ Venue Officer carefully. If a candidate does not follow the instructions / rules, it would be treated as a case of misconduct / adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by the Board.
- (20) The candidates may ask the Centre Coordinator / Venue-in-Charge/ Venue Officer about their doubts or questions only before the commencement of the examination. No query shall be entertained after the commencement of the examination.
- (21) **In Paper III and Paper I, 30 minutes duration is allotted to attempt Objective Type questions. After 30 minutes, Descriptive Type Paper will start for which 90 minutes duration is allotted. You will not be able to shuffle between Objective and Descriptive Papers.**
- (22) After the expiry of time for examination (objective), the candidates will not be able to attempt any question or check their answers. On completion of the examination time, answers of the candidates would be saved automatically by the computer system.
- (23) A sheet of paper will be provided which can be used for rough work or taking down the question number which the candidate would like to review at the end of the examination before submitting the answers. The candidate must necessarily return the rough sheet provided for rough work to the Centre Coordinator / Venue-in-Charge/ Venue Officer before leaving the examination hall/room.
- (24) **Please note:**
- Candidates will not be allowed to “finally submit” unless they have exhausted the actual test time of the examination.
 - Under no circumstances should a candidate click on any of the ‘keyboard keys’ during the objective examination once the examination starts as this will lock the Objective examination.
- (25) **Please note for Descriptive Type paper:**
- No separate login is required to take the test.
 - This test will start automatically upon auto-submission of Objective Tests.
 - Questions will be displayed on computer monitor and answers will have to be typed with the help of the keyboard.
 - Only one question will be displayed at a time.
 - “While typing if you press the ‘Space bar’ and then press the ‘Enter’ key, the cursor will not move to next line. However if you press the ‘Enter’ key immediately after the last word, the cursor will move to the next line. You should also note in case the ‘Space bar’/ ‘Enter’ key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system.”

A Descriptive Test will be administered immediately after the Objective Test in Paper-III and Paper-I. Paper-II will be administered immediately after Paper-I in afternoon shift.

IMPORTANT :

Although the panel as shown below appears in Objective Tests (or elsewhere where not applicable) as well, it is to be used in the Descriptive Test only.



Kindly read the following instructions very carefully

- This panel will be visible with Language Selection option which is to be used during the Descriptive Test. **PLEASE DO NOT CLICK ON “EXIT”** at any point during the examination.
- Use the panel provided to select Hindi Language for answering Descriptive Question in Hindi and English Language for answering Descriptive Question in English.
- **Do not click on the “Exit”** button on the panel at any point during the examination.
- Keyboard layout will be available only in English. Candidates should have the knowledge of Inscript or Remington (GAIL) mapping on the keyboard if they wish to answer Descriptive part of Paper-III and Paper-I in Hindi.
- In case a candidate chooses to answer Paper-I Descriptive in Hindi, then the candidate has to necessarily change the selection to English on this toggle bar before answering Paper-II.

(B) Paper-II: English (Writing Skills):

No separate login is required to take the test as this test will start automatically upon auto-submission of Paper-I. The questions will be in English and answers are to be typed only in English in the space provided for the same using keyboard. Only one question will be displayed at a time.

3. About the Submission - All Papers:

- (1) Candidates are not permitted to submit their answers before the entire test time is over.
- (2) A candidate can only change his/her answer before submission.
- (3) After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.

4. General Instructions:

- (1) Please note the Registration Number, Roll Number, Password, Date, Time and Venue Address of the examination given in the Admit Card.

The mere fact that an Admit Card has been issued to a candidate does not imply that his/her candidature has been finally cleared by the Board or that the entries made by him/her in his/her application for examination have been accepted by the Board as true and correct. It may be noted that the Board will take up the verification of eligible candidates, i.e. age, educational qualification and category (Scheduled Caste/Tribe/OBC/EWS/PwBD), etc. with reference to original documents, only at the time of Interview of candidates who qualify on the basis of result of the Phase-II examination. The candidates may, therefore, please note that if at any stage, it is found that you do not satisfy the eligibility criteria as given in the advertisement or the information furnished by them in the application is incorrect, their candidature is liable to be cancelled forthwith with such further action as the Board/RBI may like to take. The candidates may please note that the Admit Card does not constitute an offer of employment with RBI.

- (2) **The candidates may visit the venue one day before the Phase-II examination to confirm the location so that they are able to report on time on the day of the examination. Candidates reporting after the Gate Closure Time will strictly not be allowed to appear in the examination.**
- (3) The Admit Card should be brought by the candidate to the examination venue along with his/her recent passport size photograph duly pasted on it. (Preferably the same photograph as was uploaded).
- (4) Please also bring valid Photo Identity document in original and a photocopy of the same Photo Identity document which you bring in original - **THIS IS ESSENTIAL. Candidates coming without these documents will not be allowed to take the test.** Valid Photo Identity documents include PAN Card/Passport/ Permanent Driving License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity document issued by a Gazetted Officer on official letterhead /Photo Identity document issued by a People's Representative on official letter head /Valid recent Identity Card issued by a recognized College/ University/Aadhaar Card/e-Aadhaar Card with a photograph/ Employee ID issued by Government Departments/PSUs/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this examination. Staff candidates have to bring their Identity Card issued by RBI and its photocopy without fail.** Please note that the candidates' name (provided by the candidate during the process of registration) as appearing on the Admit Card should exactly match the name as appearing on the Photo Identity document. **If there is any mismatch**

between the name indicated in the Admit Card and Photo Identity document, the candidate will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette Notification/their Marriage Certificate/Affidavit.

- (5) Biometric data (thumb impression) and photograph will be captured/verified before the start of examination at the examination venue. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of the candidature. Please take note of the following aspects towards Biometric data capturing:
- If fingers are coated (stamped ink/mehndi/coloured etc.), ensure to thoroughly wash them so that the coating is completely removed before the examination day.
 - If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
 - Ensure that fingers of both the hands are dry. If fingers are moist, wipe each finger to dry them.
 - If the primary finger (thumb) to be captured is injured/damaged, notify immediately the concerned authority in the examination centre.
- (Any Failure to observe these guidelines will result in non- admittance for the examination).
- (6) In order to save time on frisking (Metal Detectors will be used), the candidates are advised to follow the below mentioned dress code:
- Light clothes which cannot be used for hiding any instruments or communication devices, without any metal items like zippers, button etc.
 - Half sleeves but not having big buttons or any badge, brooches etc. which could be used to hide the communication device, Bluetooth, camera etc.
 - Avoid wearing metal ornaments
- However, candidates coming in customary/religious dresses/ornaments and PwBD should report at the centre well in advance prior to reporting time for proper frisking.
- (7) The candidates must scrupulously follow the instructions of the Centre Coordinator/Venue-in-Charge/ Venue Officer at the examination venue. If any candidate violate the instructions/rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by RBISB.
- (8) Use of physical calculators (separate or with watch), books, note books, written notes, pagers, cell phones (with or without camera facility) or any similar electronic communication devices, etc. will not be allowed during the examination. Candidates are advised not to bring any of the banned items including pagers to the venue of the examination as safety arrangements cannot be assured. However, non-programmable scientific calculator will be made available online on the screen for Paper-III examination only. Candidates found resorting to any unfair means or malpractice or any misconduct while appearing for the examination including giving/ receiving help to/from any candidate during the examination will be disqualified. The candidates should be vigilant to ensure that no other candidate is able to copy his/her answers.
- (9) The responses (answers) of a candidate will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/valid, his/her candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Board may take further action against such candidates as deemed fit under the extant Law/s.
- (10) The candidates should bring with them a ballpoint pen (Blue/Black). A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST hand over this sheet(s) of paper to the Invigilator before leaving the venue.
- (11) A candidate who is or has been declared by the Board guilty of impersonation or of submitting fabricated document/s which have been tampered with or of making statements which are incorrect or false or of suppressing material information or otherwise resorting to any other irregular or improper means of obtaining admission to examination or of using or attempting to use unfair means in the examination hall or misbehavior in the examination hall may be debarred permanently or for a specified period -
- By the Board from admission to any examination or appearance at any interview held by the Board for selection of the candidates, and

- (ii) By the Bank from employment under it, and
 - (iii) If already in the service of the Bank, be liable to disciplinary action under the appropriate rules.
- (12) Instructions to be followed by (i) Persons with Benchmark Disability (PwBD) candidates who have physical limitation to write including that of speed and (ii) Persons with specified disability covered under the definition of Section 2 (s) of The Rights of Person with disabilities (RPwD) Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e., persons having less than 40% disability and having difficulty in writing, utilizing the services of **scribe and / or compensatory time** are available on the website of Reserve Bank of India (www.rbi.org.in). Such candidates who want to use facility of **scribe and/or compensatory time**, MUST download and carefully READ the instructions meant for them.
- (13) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact examination delivery and/or result from being generated. In that event, every effort shall be made to rectify such problem, which may entail shifting of candidates, delay in examination. Conduct of a re-exam is at the sole discretion of the examination conducting body. Candidates will not have any claim for a re-examination. Candidates not willing to shift or not willing to cooperate in the delayed process of examination shall be summarily rejected from the process.
- (14) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (15) Candidates, other than staff candidates of RBI, should bear their own traveling and other expenses. Staff candidates of RBI may approach their respective offices for instructions in this regard. The Board does not make any arrangements for boarding/ lodging of candidates.
- (16) Rough sheet, Admit Card and Photo Identity document management:
- a. Rough sheet(s) kept at each candidate's desk may be used by the candidate, if required
 - b. Those PwD candidates who avail the services of Scribe and/or compensatory time should submit a Photocopy of the Medical Certificate regarding physical limitations to write (if applicable) & Letter of Undertaking as given below along with the Admit Card and copy of the Photo Identity document of the Scribe.
 - c. Candidates must handover the rough sheets, Admit Card along with photocopy of Photo Identity document to the Invigilator/ Venue-in-Charge before leaving the venue.
- (17) Candidates are advised to take note of "The Public Examinations (Prevention of Unfair Means) Act, 2024" and "The Public Examinations (Prevention of Unfair Means) Rules, 2024".
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