भारतीय रिज़र्व बैंक सर्विसेज़ बोर्ड
RESERVE BANK OF INDIA SERVICES BOARD

Advt. No. RBISB/DA/03/2025-26

(This advertisement can be accessed on the RBI website www.rbi.org.in)

Direct Recruitment for the Posts of Officers in Grade 'B' (Direct Recruit-DR) (On Probation-OP) (General/DEPR/DSIM) Cadres - Panel Year - 2025 in Reserve Bank of India (RBI)

'Build your Nation. Build your Career'

Life with RBI is not just another career. It's a commitment. Commitment to serve the Nation, where your decisions make an impact on the way the economy and the financial sector in the country evolves.

Come to RBI if you are looking for an ecosystem that encourages continuous learning, an equal opportunity work environment, a supportive HR climate and, of course, an attractive compensation structure.

We are a full service central bank handling a variety of functions. An exciting array of job roles are handled by our officers in Grade 'B' depending upon their postings. For more on this, please click / type the following URL in your browser https://opportunities.rbi.org.in/scripts/roles.aspx

The Reserve Bank of India Services Board (Board), hereinafter referred to as the 'Board', invites applications from eligible candidates for the posts mentioned below in Reserve Bank of India (RBI / Bank):

	Post	Number of Vacancies									
		GEN/UR	EWS $	OBC @	SC	ST	Total	PwBD Category			
								A	B	C	D
1	**Officers in Grade 'B' (DR) - General Cadre**	35	8	19	15	6	**83**	-	6(5)	1	4(3)
2	**Officers in Grade 'B' (DR) – DEPR Cadre**	6	1	2	4	4(4)	**17**	1	-	1(1)	3(3)
3	**Officers in Grade 'B' (DR) – DSIM Cadre**	10	1	3	2(2)	4(4)	**20**	2(2)	1	-	-
	Total	**51**	**10**	**24**	**21(2)**	**14(8)**	**120**	**3(2)**	**7(5)**	**2(1)**	**7(6)**

Figures in () indicates backlog vacancy.

Abbreviations : *GEN/UR – General / Unreserved; EWS – Economically Weaker Section; OBC– Other Backward Classes; SC – Scheduled Caste; ST – Scheduled Tribe; PwBD – Persons with Benchmark Disabilities; DEPR - Department of Economic and Policy Research; DSIM - Department of Statistics and Information Management.*

$ Reservation for Economically Weaker Sections (EWSs) in recruitment is governed by the Office Memorandum No.36039/1/2019-Estt. (Res) dated January 31, 2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India.

Disclaimer: "EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being verified through proper channels". Benefits of reservation under EWS category can be availed upon production of an "Income and Asset Certificate" issued by a Competent Authority in the format prescribed by Government of India for the Financial Year 2024-25 and Valid for the Year 2025-26. The candidate should be in possession of requisite Income and Asset certificate in the prescribed format (Appendix-VII) in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. **September 30, 2025.**

@ Reservation for OBC in recruitment is governed by Office Memorandum No. 36012/22/93-Estt. (SCT) dated September 08, 1993 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India, as amended from time to time.

The OBC candidates coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'. The OBC candidates claiming reservation under the said category must produce OBC (Non-Creamy Layer) certificate based on the income for the Financial Year (FY) 2024-2025, 2023-2024 and 2022-2023 and issued on/ after April 01, 2025 (after the completion of FY 2024-25) but not later than the closing date of applications for the posts. The candidate should be in possession of the requisite OBC (NCL) certificate in the prescribed format (Appendix – VI) in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. **September 30, 2025**.

Note - Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/EWS/Ex-servicemen must ensure that they are entitled to such reservation/ relaxation as per the eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits. These certificates should be dated on or before the closing date of applications for the posts. The reservation under various categories will be as per the prevailing Government guidelines at the time of finalization of result.

<table>
<tr><th colspan="3">DETAILED NOTICE</th></tr>
<tr><th>Sl. No</th><th>Particulars</th><th>Remarks</th></tr>
<tr><td colspan="3">Important Dates</td></tr>
<tr><td>1</td><td>Application Submission Window</td><td>
<table>
<tr><th>Activity</th><th>Important Dates**</th></tr>
<tr><td>Opening Date for Online Registration of Applications and Payment of Application Fees/Intimation Charges</td><td>September 10, 2025</td></tr>
<tr><td>Closing Date for Online Registration of Applications and Payment of Application Fees/Intimation Charges</td><td>September 30, 2025 (till 06:00 PM)</td></tr>
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** The Board reserves the right to make any changes in these dates.
</td></tr>
<tr><td>2</td><td>Dates of Online/ Written Examinations</td><td>
<table>
<tr><th>Post</th><th>Name of the Examination</th><th>Important Dates**</th></tr>
<tr><td rowspan="2">Officers in Grade 'B' (DR)-General</td><td>Phase-I: Online Examination</td><td>October 18, 2025</td></tr>
<tr><td>Phase-II: Paper-I, II & III Online Examination</td><td>December 06, 2025 #</td></tr>
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<tr><td></td><td></td><td>
<table>
<tr><td rowspan="2">***Officers in Grade ‘B’ (DR)- DEPR</td><td>Phase-I: Paper-I & II Online Examination</td><td>October 19, 2025 %</td></tr>
<tr><td>Phase-II: Paper-I & II Written Examination</td><td>December 07, 2025 %</td></tr>
<tr><td rowspan="2">***Officers in Grade ‘B’ (DR)- DSIM</td><td>Phase-I: Paper-I Online Examination</td><td>October 19, 2025</td></tr>
<tr><td>Phase-II: Paper-II & III Online / Written Examination</td><td>December 07, 2025 %</td></tr>
</table>
** The Board reserves the right to make any changes in these dates.

Candidate will have to appear in all the papers in all the shifts of Phase - II (Paper-I, II & III) examination.

% Candidate will have to appear in both the papers.

*** Candidates can apply for Grade ‘B’ (DR) either in DEPR or DSIM.
</td></tr>
<tr><td colspan="3">Eligibility Conditions (as on September 01, 2025)</td></tr>
<tr><td>3</td><td>Nationality</td><td>A candidate must be either:-

(i) a citizen of India, or
(ii) a subject of Nepal, or
(iii) a subject of Bhutan, or
(iv) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India, or
(v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) and (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

A candidate in whose case a certificate of eligibility is necessary, may be admitted to the examination, but the offer of appointment may be given only after the necessary eligibility certificate is issued to the candidate by the Government of India.</td></tr>
<tr><td>4</td><td>Age Limit

(As on September 01, 2025)</td><td>a) A candidate must have attained the age of 21 years and must not have attained the age of 30 years on September 01, 2025 i.e., he/she must have been born not earlier than September 02, 1995 and not later than September 01, 2004.

b) The upper age-limit prescribed above will be relaxed:

i) up to a maximum of five years for candidates belonging to a Scheduled Caste or a Scheduled Tribe, if the posts are reserved for them.

ii) up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of</td></tr>
</table>

		reservation applicable to such candidates, if the posts are reserved for them. iii) up to a maximum of five years for ex-employees of banking institutions whose services had to be terminated for reasons of economy or because of bank going into liquidation and personnel retrenched from Government Offices after at least one year's service and currently registered with any Employment Exchange. iv) up to a maximum of five years in the case of ex-servicemen including Commissioned Officers and Emergency Commissioned Officers (ECOs)/Short Service Commissioned Officers (SSCOs) who have rendered at least five years Military Service as on September 01, 2025 and have been released : a. on completion of assignment (including those whose assignment is due to be completed within one year from September 01, 2025) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; or b. on account of physical disability attributable to Military Service; or c. on invalidment. v) up to a maximum of five years in the case of ECOs/SSCOs who have completed an initial period of assignment of five years of Military Service as on September 01, 2025 and whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues a certificate that they can apply for civil employment and that they will be released on three months' notice on selection from the date of receipt of offer of appointment. vi) up to a maximum of 10 years in the case of Gen/ EWS PwBD candidates. For SC/ST PwBD candidates up to a maximum of 15 years and for OBC PwBD candidates up to a maximum of 13 years, subject to reservation of vacancies under the respective post. Relaxation in upper age limit for PwBD will be subject to the posts having been identified suitable for such disabilities. vii) For candidates possessing M.Phil. and Ph.D. qualification, upper age limit will be 32 and 34 years respectively. viii) For candidates having experience as an officer in Scheduled Commercial Banks, Public Sector Insurance Companies and All India Financial Institutions (AIFI), as also prior experience in Reserve Bank of India, upper age limit is relaxed to the extent of number of completed years of such experience subject to a maximum of three years. For such candidates, upper age limit should not exceed 33 years including experience. For experience, probationary period will not be reckoned. For details, please refer Note IV below. ix) For eligible Staff Candidates, as per para 5.16 of RBI Master

		Circular on Recruitment dated April 01, 2025 and RBI circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 09, 2014, the relaxation in age limit is according to RBI circular CO. HRMD. No. G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013. x) For recruitment to the post of Grade 'B' (DR)-DEPR/DSIM cadre, candidates having Master's Degree with Research/Teaching experience at a recognised Indian/Foreign University/Institute will be eligible for relaxation in upper age to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned. **Note-I** Candidates belonging to either SC or ST or OBC category, who are also covered under clauses of para 4 (b) (iv), (v) and (vi) above, viz. those coming under the category of Ex-servicemen or PwBD, will be eligible for grant of cumulative age-relaxation under both the categories. Other than these two categories, cumulative age relaxation will not be available either under the above items or in combination with any other items. **Note-II** The term Ex-servicemen will apply to the persons who are defined as Ex-servicemen in the Ex-servicemen (Re-employment in Civil Services and Posts) Rules, 1979, as amended from time to time. **Note-III** The age concession under Para 4 (b) (iv) and (v) will not be admissible to Ex-servicemen and Commissioned Officers including ECOs/SSCOs, who are released on own request. **Note-IV** • Scheduled Commercial Banks are the Commercial Banks included in the Second Schedule of the RBI Act, 1934. • Public Sector Insurance companies are the companies reckoned by Department of Financial Services (DFS) [(i) Life Insurance Corporation of India, (ii) General Insurance Corporation of India, (iii) The New India Assurance Company Limited, (iv) United India Insurance Company Limited, (v) The Oriental Insurance Company Limited, (vi) National Insurance Company Limited and (vii) Agriculture Insurance Company of India Limited.] • All India Financial Institutions (AIFI) are Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), Small Industries Development Bank of India (SIDBI) and

		National Bank for Financing Infrastructure and Development (NaBFID).
5	**Minimum Educational Qualifications**	

Name of the Posts	Minimum Educational Qualifications (as on September 01, 2025):
Officers in Grade 'B' (DR) - General	Graduation in any discipline /Equivalent technical or professional qualification with minimum 60% marks (50% for SC/ST/PwBD applicants) or Post-Graduation in any discipline / Equivalent technical or professional qualification with minimum 55% marks (pass marks for SC/ST/PwBD applicants) in aggregate of all semesters / years. **Note:** **Graduation Level** Any such course from a recognised University / Institute that is taken after Class XII and is at least of 3 years' duration/ candidates possessing professional or technical qualifications which are recognised by the Government as equivalent to professional or technical graduation will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above. **Post-Graduation Level** Any such course from a recognised University / Institute that is taken after Graduation and is at least of 2 years' duration / recognised by the Government as equivalent to professional or technical Post-graduation will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.
Officers in Grade 'B' (DR) - DEPR	**Essential** a) MA/ MSc in Economics or MA/ MSc in courses such as Quantitative Economics, Mathematical Economics, Applied Economics, Econometrics, Financial Economics, Business Economics, Agricultural Economics, Industrial Economics, Development Economics and International Economics (where "Economics" is the principal constituent* of the curriculum/ syllabus) OR b) MA/ MSc in Finance or MA/ MSc in courses such as Quantitative Finance, Mathematical Finance, Quantitative Techniques, International Finance,

				Business Finance, Banking and Trade Finance, International and Trade Finance, Corporate Finance, Project and Infrastructure Finance, Agri Business Finance (where "Finance" is the principal constituent* of the curriculum / syllabus). c) For a) and b) above, minimum 55 per cent marks or an equivalent grade is required in aggregate of all semesters / years from a recognized Indian or Foreign University / Institute. * "Principal constituent" with respect to syllabus / curriculum means half or more of the total courses including electives must be in Economics or Finance." **Note-I** For SC, ST and PwBD candidates, the minimum marks required in MA/MSc as in items (a) and (b) above is 50% marks or an equivalent grade in aggregate of all semesters/ years. **Desirable** A Doctorate Degree in Economics, or research or teaching experience in economics, or publication in the field/ area of Economics in standard journals. **Note-II** (i) Candidates having M. Phil. Degree and Doctorate Degree from a recognized Indian / Foreign University / Institute in economics will be eligible for relaxation in the upper age limit by 2 years and 4 years respectively. (ii) Candidates having Master's Degree with research / teaching experience at a recognized Indian / Foreign University / Institute in Economics will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned. (iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 4 (b) above.
			Officers in Grade 'B' (DR) - DSIM	**Essential:** a. Master's Degree with a minimum 55% marks in aggregate of all semesters/ years or an

				equivalent grade/ CGPA in Statistics / Mathematics/ Mathematical Statistics/ Applied Statistics/ Quantitative Economics/ Econometrics/ Informatics or any other related branches of these areas from a recognized Indian/ Foreign University/ Institute approved/ recognized by Government/ UGC/ AICTE; OR b. Master's Degree with a minimum 55% marks in aggregate of all semesters/ years or an equivalent grade/ CGPA in Data Science / Artificial Intelligence/ Machine Learning/ Big Data Analytics or any other related branches of these areas from a recognized Indian/ Foreign University/ Institute approved/ recognized by Government/ UGC/ AICTE; OR c. Four-year Bachelor's Degree with a minimum 60% marks in aggregate of all semesters/ years or an equivalent grade/ CGPA in Statistics / Mathematical Statistics/ Applied Statistics/ Quantitative Economics/ Econometrics/ Informatics/ Data Science/ Artificial Intelligence/ Machine Learning/ Big Data Analytics or any other related branches of these areas from a recognized Indian/ Foreign University/ Institute approved/ recognized by Government/ UGC/ AICTE. **Note-I** For SC, ST and PwBD candidates, the minimum marks required in items (a), (b) and (c) above is 50% in aggregate of all semesters/ years or an equivalent grade/ CGPA. **Desirable:** (i) Candidates with a Doctorate in topics related to above subjects will be given preference. (ii) Research or teaching experience and publication in standard journals will be considered as an additional qualification. **Note-II** (i) Candidates possessing M.Phil. and Ph.D qualification in the specified subjects will be eligible for relaxation in upper age limit by 2 years and 4 years respectively.

	(ii) Candidates with research / teaching experience at a recognized Indian / Foreign University/Institute will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned. (iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 4 (b) above.

Note-I

The candidate must hold a degree of any of the Universities incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be Deemed as a University under Section-3 of the University Grants Commission Act, 1956, or possess an equivalent qualification from a Foreign University recognized by the Association of Indian Universities.

Note-II

Some Universities/Institutes/Boards do not award Class or percentage of marks and allot Aggregate Grade Points (e.g., CGPA/OGPA/CPI, etc.). In case University/Institute/Board defines criteria for conversion of Aggregate Grade Point into percentage of marks, the same will be accepted. However, where the University/Institute/ Board does not define criteria for conversion of Aggregate Grade Point into percentage of marks, in the degree/passing certificates, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10-point scale	Aggregate Percentage of Marks
6.75	60%
6.25	55%
5.75	50%

Note-III

Aggregate Grade Point or percentage of marks wherever awarded would mean aggregate over the entire duration of the course.

Note-IV

Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per Note II above.

<table>
<tr><td></td><td></td><td>Note-V

The relaxation in minimum educational qualifications for SC/ST/PwBD candidates mentioned above is subject to reservation of vacancies under the respective post and category and identification of posts for PwBD as notified above.</td></tr>
<tr><td>6</td><td>Number of Attempts</td><td>Candidates belonging to General Category/EWS, who have already appeared Six times for Phase-I Examination for this post/s in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PwBD, if the posts are reserved for them.

Note : For Grade ‘B’ (DR) - General, the Bank encourages candidates with no prior experience to apply.</td></tr>
<tr><td>7</td><td>For SC/ST/OBC/ EWS/PwBD Candidates</td><td>a) Even if there is no vacancy reserved for SC/ST/OBC/EWS/PwBD category candidates for a particular post, such candidates can still apply. However, they will not be eligible for any concession/relaxation etc. SC/ST/PwBD candidates are exempt from payment of Application Fee even in such case but will have to pay specified Intimation Charges.

b) Candidates seeking reservation as SC/ST/OBC, shall have to produce a certificate in the prescribed proforma only, meant for appointment to posts under the Government of India from the designated authority indicating clearly the candidate’s caste, the Act/Order under which the caste is recognised as SC/ST/OBC and the Village/Town the candidate is ordinarily a resident of. They must also ensure that the name of their caste/community and its spelling in their caste/community certificate should be exactly as mentioned in the lists notified by the Central Government from time to time. A certificate containing any variation in the caste name will not be accepted.

c) The OBC claim of a candidate will be determined in relation to the State (or part of the State) to which his/her father originally belongs. A candidate who has migrated from one State (or part of the State) to another should, therefore, produce an OBC certificate which should have been issued to him/her based on his/her father's OBC certificate from the State to which his/her father originally belongs.</td></tr>
<tr><td>8</td><td>For Persons with Benchmark Disabilities (PwBD)</td><td>(1) As per OM No.36035/02/2017-Estt (Res) dated January 15, 2018 issued by Department of Personnel & Training (DoPT), Government of India regarding ‘Reservation for the Persons with Benchmark Disabilities’, the four categories of disabilities are as under:
<table><tr><td>[A] (a) blindness and low vision</td><td>[B] (b) deaf and hard of hearing</td></tr><tr><td>[C] (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;</td><td>[D] (d) autism, intellectual disability, specific learning disability and mental illness;</td></tr></table></td></tr>
</table>

		(e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness

(2) The Bank has identified the following categories suitable for the posts mentioned below along with the Functional Requirements and only the following categories of PwBD candidates are, therefore, eligible to apply for the posts:

Sr. No	Name of Post	Suitable category of Benchmark Disabilities*	Functional Requirements**
1.	Officer in Gr 'B' - GENERAL/ DEPR/DSIM	a) B, LV	S, W, MF, RW, SE, C
		b) HH	
		c) OA, BA, OL, BL, OAL, BLA, BLOA, CP, LC, Dw, AAV, MDy, SD / SI	
		d) ASD(M), MI	
		e) MD involving (a) to (d) above	

* **Category Abbreviations Used**

B-Blindness, LV=Low Vision, HH=Hard of Hearing, OA=One Arm, BA=Both Arms, OL=One Leg, BL=Both Legs, OAL=One Arm and One Leg, BLA=Both Legs Arms, BLOA=Both Legs & One Arm, CP=Cerebral Palsy, LC=Leprosy Cured, Dw=Dwarfism, AAV=Acid Attack Victim, MDy = Muscular Dystrophy, SD / SI = Spinal Deformity and Spinal Injury with / without any associated neurological / limb dysfunction, ASD (M) = Autism Spectrum Disorder (Mild), MI = Mental Illness, MD = Multiple Disabilities.

** **Functional Requirements**
S=Sitting, W=Walking, MF=Manipulation with Fingers, RW=Reading & Writing, SE=Seeing, C=Communication.

(3) PwBD candidates may belong to any category (i.e. General/SC/ST/OBC/EWS). Reservation for PwBD is horizontal and within the overall vacancies for the posts subject to the posts having been identified suitable for such disabilities.

(4) PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide 'The Rights of Persons with Disabilities Act, 2016' (RPwD Act, 2016). Such certificate shall be subject to verification/re-verification, as may be decided by the Board/ Competent Authority.

(5) Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available such backlog vacancies would be filled up by interchange among other eligible PwBD candidates

		subject to the posts having been identified suitable for such disabilities as stated at Para 8. (2) above. **Note :** a) DoP&T in consultation with Department of Empowerment of Persons with Disabilities (DEPwD) vide OM No. 36035/8/2023-Estt. (Res-II) dated May 19, 2023 has advised that it may not be appropriate to grant the benefit of reservation in jobs which are permanent in nature on the basis of temporary certificate of disability as this will have adverse bearing on genuine persons with benchmark disabilities with irreversible permanent disability. b) A person who wants to avail benefit of reservation will have to submit a **permanent disability certificate** issued by a competent authority as per Government of India guidelines issued time to time in this regard and this certificate will be subject to verification/ re-verification as may be decided by the Bank/Board. c) Candidate should possess **permanent disability certificate/s** in the prescribed format issued by the Competent Authority issued prior to the closing date of application.
9	**Guidelines for Persons with Disabilities (PwD) under the Rights of Persons with Disabilities Act, 2016 using a Scribe and/ or Compensatory Time**	The scribe and/or compensatory time will be allowed as per the guidelines issued vide Office Memorandum F. No. P-13013/75/2023-Policy-DD-III dated August 01, 2025 issued by Government of India, Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan). 2. These Guidelines will apply to all the individuals defined as Persons with Disabilities under Section 2(s) of the Rights of Persons with Disabilities (RPwD), Act, 2016. However, the facility of assistance i.e. scribe during written exam may be provided to all such candidates who, due to their disability, face functional limitations in writing an examination, irrespective of the nature or extent of their disability. This includes, but is not limited to, individuals with physical limitations in writing, visual impairments preventing reading or writing, intellectual disabilities affecting comprehension or expression, or any other disability that impedes their ability to participate effectively in the examination process, as certified by a competent authority, as specified in the said guidelines. 3. Such candidates who are eligible to use the services of scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination whether availing the facility of scribe or not. 4. Candidates eligible for and who wish to use the services of a scribe and/or compensatory time in the examination should have invariably carefully indicated the same in the online application form. Any subsequent request may not be favourably entertained.

		In all such cases where the facility of scribe and/or compensatory time is used, the rules as detailed in **Appendix-IV** will apply. Other detailed instructions regarding availing services of scribe and/or compensatory time will be made available on the Bank's website (www.rbi.org.in) at the time of uploading of Admit Cards for examinations.
Scheme of Selection		
10	**Scheme of Selection**	Selection for the aforementioned posts will be done through Online / Written examinations in Phase - I and Phase - II and Interview. Detailed scheme of selection is given at Appendix - II [Grade 'B' (DR) –General] / Appendix- III [Grade 'B' (DR)-DEPR and Grade 'B' (DR)-DSIM] which are available on the Bank's website www.rbi.org.in.
Important Instructions		
11	**Candidates to ensure their Eligibility for the Posts**	Before applying, candidates should ensure that they fulfil the eligibility criteria for the advertised posts. Reserve Bank of India Services Board would admit to the Examinations all the candidates applying for the post with the requisite Fee/Intimation Charges (wherever applicable) based on the information furnished in the ONLINE application and shall determine their eligibility only at the final stage i.e. Interview stage. If at that stage, it is found that any information furnished in the ONLINE application is false/ incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he/she will not be allowed to appear at the Interview and claim any reimbursement towards travelling. Such candidates can be removed from the Bank's services without notice if he / she has already joined the Bank.
12	**Pre-Examination Training For SC/ST/OBC/PwBD Candidates** **(For Officers in Grade 'B' (DR)-General Only)**	The Bank will arrange free of cost, pre-examination training for Phase-I and Phase-II (Only for those who have successfully cleared Phase-I) examinations in online mode. Detailed instructions for candidates who may wish to avail of this facility are given in Appendix - V which is also available on the Bank's website www.rbi.org.in. Please note that undergoing the training will not confer any right to the candidate to be called for the Examination or for recruitment in the Bank's service.
13	**Application Fee and Intimation Charges**	

Sr. No.	Category	Charges	Amount*
1.	SC/ST/PwBD	Intimation Charges only	₹100/- + 18%GST
2.	GEN/OBC/EWS	Application fee including Intimation Charges	₹850/- + 18%GST
3.	STAFF@	Nil	Nil

*Bank/Transaction charges are to be borne by the candidate.

		@ Fee/Intimation charges waiver is only for those employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide its circular RBI circular CO. HRMD. No. G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013 read with RBI circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 09, 2014 and para 5.16 of RBI Master Circular on Recruitment dated April 01, 2025. Their status as Staff Candidate will be verified at the time of Interview. In case they are not eligible to be treated as staff candidates (in terms of above referred HRMD circulars and Master Circular), they are advised to indicate themselves as non-staff candidates and pay Fees/ Intimation Charges as applicable to non-staff candidates. **Note-I** Applications without the prescribed Fee/ Intimation Charges shall be summarily rejected. **Note-II** Application Fee/Intimation Charges once paid shall not be refunded under any circumstances nor can the fee be held in reserve for any other examination or selection. **Note-III** Application Fee/ Intimation Charges are required to be paid only in the manner prescribed in this advertisement.
14	**Mode of Application**	Candidates are required to apply ONLINE only through the Bank's website www.rbi.org.in. No other mode for submission of application is available. Brief instructions for filling up the "Online Application Form" are given in Appendix-I. **Closing Date of Receipt of Applications:** The Online Applications can be filled up **to September 30, 2025 till 06:00 PM.**
15	**'Edit Window' for Candidates to Modify/ Correct Application Form**	After the closing date for receipt of online applications, candidates will be provided for a period of 2 days' edit window to enable them to correct/ modify online application form, wherein candidates will be allowed to re-submit applications after making requisite corrections/changes in online application data as per their requirement on making requisite payment. Dates for edit window will be notified on the Bank's website in due course. The candidates will be allowed to change preferences/ data entered only in the following fields in the 'Edit Window' post application: (1) Exam Centre (2) Medium of Exam

		(3) Father's Name (4) Mother's Name (5) 10th/ 12th Percentage For detailed instructions, please refer to **Appendix-I**. After the expiry of 'Edit Window for candidates to Modify/ Correct Application Form', no change/modification/correction will be allowed under any circumstances. No requests in this regard will be entertained.
16	**Help Facility**	In case of any problem in filling up the form, payment of Fee/Intimation Charges, or in downloading of Admit Card, queries may be made through the link http://cgrs.ibps.in. Do not forget to mention "RBI Officers in Grade 'B' (DR) - GENERAL/DEPR/DSIM – PY 2025" (as applicable), in the subject of the email.
17	**Use of Mobile Phones and Other Electronic Devices Banned**	(a) The use of any mobile phone (even in switched off mode), pager or any electronic equipment or programmable device or storage media like pen drive, smart watches etc. or camera or blue tooth devices or any other equipment or related accessories either in working or switched off mode capable of being used as a communication device during the examination is strictly prohibited. Any infringement of these instructions shall entail disciplinary action, including ban from future examinations. (b) Candidates are advised in their own interest not to bring any of the banned items including mobile phones/pagers to the venue of the examination, as arrangement for safe keeping cannot be assured. (c) Candidates are advised not to bring any valuable/costly items to the examination venue, as safe keeping of the same cannot be assured. The Board will not be responsible for any loss in this regard. (d) Use of physical calculator is not permitted in any phases of these examinations. However, non-programmable electronic calculator will be made available online on the screen for Paper-II examination to DSIM candidates only. Candidates are not permitted to use or be in possession of any physical calculators in examination premises.
18	**Corrigendum**	Please note that Corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website (www.rbi.org.in).
	Service Conditions/ Career Prospects	
19	**Pay Scale**	Selected candidates will draw a starting basic pay of ₹78,450/-p.m. in the pay scale of ₹78450-4050(9)-114900-EB-4050(2)-123000-4650(4)-141600 (16years) applicable to Officers in Grade 'B' and they will also be eligible for Special Allowance, Grade Allowance, Dearness Allowance, Local Compensatory Allowance, Special Grade Allowance, Learning Allowance, House Rent Allowance as per rules in force from time to time. At present, initial monthly gross emoluments (without HRA) are **₹1,50,374/-** (approximately). The House Rent Allowance of 15% of Pay will be paid, if accommodation is not provided by the Bank.

<table>
<tr><td></td><td></td><td>Note

For candidates possessing very high academic or professional qualification / experience of significant value to the Bank, the Bank may, at its sole discretion, consider granting up to four advance increments. The Board, at its sole discretion, may consider requests for higher emoluments because of higher qualification/special experience of value to the Bank at the Interview stage only. Such information may be furnished in the Bio-data Form in the appropriate column. The maximum number of increments which can be considered will be four. The Board/Bank will not entertain any request received after the Interview.</td></tr>
<tr><td>20</td><td>Seniority</td><td>Candidates selected from recruitment for the post of Officer in Grade ‘B’ (DR) - GENERAL stream will join General Cadre and candidates selected from recruitment for the post of Officer in Grade ‘B’ (DR) - DEPR/DSIM stream will join DEPR/DSIM Cadre.</td></tr>
<tr><td>21</td><td>Perquisites</td><td>Bank's accommodation, subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility, free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalization as per eligibility, interest free festival advance, leave fare concession (once in two years for self, spouse and eligible dependents), loans and advances at concessional rates of interest for housing, vehicle, education, consumer articles, personal computer, etc. as per rules in force from time to time.</td></tr>
<tr><td>22</td><td>New Pension Scheme (NPS)</td><td>Selected candidates will be governed by the 'Defined Contribution New Pension Scheme (NPS) which is mandatory for all employees joining the services of the Bank on or after January 01, 2012', in addition to the benefit of Gratuity.</td></tr>
<tr><td>23</td><td>Others</td><td>a) At certain Centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all the Centres.

b) Initial appointment will be on probation for a period of two years. At Bank's discretion, the probation period may be extended up to a maximum period of four years.

c) There are reasonable prospects for promotion to higher grades.

d) Selected candidates are liable to be posted and transferred anywhere in India.</td></tr>
<tr><td colspan="3">Online Examination Centres</td></tr>
<tr><td>24</td><td>Phase-I - Grade ‘B’ (DR) - General</td><td>
<table>
<tr><th>State /UT/ NCR</th><th>Centre</th><th>State/UT/ NCR</th><th>Centre</th></tr>
<tr><td>Andaman & Nicobar (UT)</td><td>Port Blair</td><td>Punjab</td><td>Amritsar, Bhatinda, Jalandhar, Ludhiana, Patiala, Moga, Phagwara, Pathankot</td></tr>
<tr><td>Andhra Pradesh</td><td>Guntur, Vijayawada, Kakinada, Tirupati, Kurnool, Nellore, Rajahmundry,</td><td>Madhya Pradesh</td><td>Bhopal, Gwalior, Indore, Jabalpur, Sagar, Ujjain</td></tr>
</table>
</td></tr>
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			Vizianagaram, Vishakhapatnam, Eluru, Ongole		
		Arunachal Pradesh	Naharlagun	Maharashtra	Amravati, Chhatrapati Sambhajinagar (Aurangabad), Jalgoan, Kolhapur, Mumbai, Navi Mumbai, Thane, Raigad, Nagpur, Nasik, Pune, Satara, Sangli, Akola, Jalna, Chandrapur, Solapur, Dhule
		Assam	Dibrugarh, Guwahati, Jorhat, Silchar, Tezpur	Manipur	Imphal, Kakching, Churachandpur
		Bihar	Arrah, Bhagalpur, Darbhanga, Muzaffarpur, Patna, Gaya, Purnea	Meghalaya	Shillong, Tura
		Chandigarh (UT)	Mohali	Mizoram	Aizawl
		Chhattisgarh	Raipur, Bhilai, Bilaspur (CG)	Nagaland	Kohima, Dimapur
		Goa	Panaji	Delhi	Delhi
		Gujarat	Ahmedabad, Gandhinagar, Anand, Mehsana, Rajkot, Surat, Vadodara, Jamnagar, Bhavnagar	Odisha	Balasore, Berhampur (Ganjam), Bhubaneswar, Cuttack, Rourkela, Sambalpur, Dhenkanal, Baripada, Puri
		Haryana	Ambala, Hissar, Kurukshetra, Faridabad, Gurugram	Rajasthan	Ajmer, Bikaner, Jaipur, Jodhpur, Kota, Udaipur, Bharatpur, Sikar
		Himachal Pradesh	Hamirpur, Solan, Shimla, Bilaspur, Kangra	Sikkim	Gangtok
		Jammu & Kashmir (UT)	Jammu, Srinagar, Sambha, Baramulla	Tamil Nadu	Chennai, Coimbatore, Erode, Madurai, Virudhunagar, Salem, Namakkal, Thiruchirapalli, Tirunelvelli, Thanjavur, Vellore, Nagercoil, Kanyakumari, Viluppuram, Cuddalore, Ramanathapuram
		Ladakh (UT)	Leh, Kargil	Telangana	Hyderabad, Karimnagar, Warangal, Mehbubnagar, Nizamabad, Khammam
		Jharkhand	Bokaro, Dhanbad, Hazaribagh, Jamshedpur, Ranchi	Tripura	Agartala
		Karnataka	Bengaluru, Kalaburagi(Gulbarga), Hubballi(Hubli), Dharwad, Mangaluru(Mangalore), Mysuru(Mysore), Shivamogga(Shimoga), Udupi	Uttar Pradesh	Agra, Prayagraj (Allahabad), Aligarh, Bareilly, Gorakhpur, Jhansi, Kanpur, Lucknow, Moradabad, Muzaffarnagar, Varanasi, Meerut, Ghaziabad, Noida & Greater Noida,
		Kerala	Kannur, Ernakulam, Alappuzha, Kottayam, Kozhikode, Malappuram, Thrissur, Palakkad, Thiruvananthapuram, Kollam	Uttarakhand	Dehradun, Haldwani, Roorkee
		Puducherry (UT)	Puducherry	West Bengal	Asansol, Kolkata, Greater Kolkata, Kalyani, Siliguri, Burdwan,Durgapur, Hooghly, Howrah

25	**Phase-II - Grade 'B' (DR) – General**	

Name of the Centres	
Ahmedabad, Gandhinagar	Jammu
Bengaluru, Mysuru (Mysore)	Kanpur
Bhopal	Ernakulam
Bhubaneswar	Lucknow
Kolkata	Mumbai, Navi Mumbai, Thane, Raigad

<table>
<tr><td></td><td></td><td>
<table>
<tr><td>Mohali</td><td>Nagpur</td></tr>
<tr><td>Chennai</td><td>New Delhi</td></tr>
<tr><td>Guwahati</td><td>Patna</td></tr>
<tr><td>Hyderabad</td><td>Pune</td></tr>
<tr><td>Jaipur</td><td>Thiruvananthapuram</td></tr>
<tr><td>Raipur</td><td></td></tr>
</table>
</td></tr>
<tr><td>26</td><td>Phase-I and Phase-II - Grade ‘B’ (DR) – DEPR/DSIM</td><td>
<table>
<tr><th colspan="2">Name of the Centres</th></tr>
<tr><td>Ahmedabad, Gandhinagar</td><td>Jammu</td></tr>
<tr><td>Bengaluru, Mysuru (Mysore)</td><td>Kanpur</td></tr>
<tr><td>Bhopal</td><td>Ernakulam</td></tr>
<tr><td>Bhubaneswar</td><td>Lucknow</td></tr>
<tr><td>Kolkata</td><td>Mumbai, Navi Mumbai, Thane, Raigad</td></tr>
<tr><td>Mohali</td><td>Nagpur</td></tr>
<tr><td>Chennai</td><td>New Delhi</td></tr>
<tr><td>Guwahati</td><td>Patna</td></tr>
<tr><td>Hyderabad</td><td>Pune</td></tr>
<tr><td>Jaipur</td><td>Thiruvananthapuram</td></tr>
<tr><td>Raipur</td><td></td></tr>
</table>
</td></tr>
<tr><td>27</td><td>Important Notes</td><td>a) The Centres and the date of holding the examination as mentioned above are liable to be changed at the discretion of the Board.

NB: Candidates admitted to the examination will be informed of the timetable and place or places of examination. The candidates should note that no request for change of Centre will be entertained.

b) Candidates can select four preferred Examination Centres for Phase-I and Phase-II separately as per their choice and must indicate the same in the online application. The candidate can choose any of the centres (out of the given list) in any State/UT/NCR for the four preferences. Choice of Centre by candidates for Phase-I and Phase-II Examinations can be different and must be indicated in the online application. However, the Board reserves the exclusive right to allot the candidate to any other centre other than the ones the candidate has opted for in the online application.

c) Candidates will appear for the examination at an Examination Centre at their own risks and expenses. The Board does not make any arrangements for boarding/lodging of candidates. Board will not be responsible for any injury or losses etc. of any nature during the course of Examination.

d) Interviews: The Interviews will be conducted at any centre as decided by the Board and the details of the same will be communicated in the Interview Call Letter.</td></tr>
<tr><td colspan="3">How to Apply</td></tr>
<tr><td>28</td><td>How to Apply</td><td>a) Candidates are required to apply only online using the website www.rbi.org.in and no other means/mode of application will be accepted. Detailed instructions for filling up online applications are given at Appendix-I which is available on the Bank’s website</td></tr>
</table>

		www.rbi.org.in. The applicants are advised to submit a single application, however, if due to any unavoidable situation, if he/she submits another/multiple applications, then he/she must ensure that the application with the higher Registration ID (RID) is complete in all respects like applicant's details, examination Centre, photograph, signature, left thumb impression and handwriting undertaking, fee etc. The applicants who are submitting multiple applications should note that only the last completed applications with higher RID shall be entertained by the Board and Application Fee/Intimation Charges paid against one RID shall not be adjusted against any other RID. b) All candidates working in Government Sector, Government owned industrial undertakings, Public Sector Undertakings/Financial Institutions/Banks, Public Enterprises or other similar organizations, whether in a permanent or temporary capacity or as work-charged employees other than casual or daily rated employees, are required to inform their employer (Head of Office/Department) in writing, about applying for this recruitment, prior to the submission of their application online to the Bank. At the time of applying online, candidates working in such organizations, are required to submit an undertaking that they have informed in writing about applying for this recruitment to their Head of Office/Department. Candidates should note that in case a communication is received at the Bank from their employer, withholding permission to the candidate applying for this recruitment/ appearing at the examination, their application/candidature will be liable to be rejected/ cancelled. At the time of joining, the recommended candidates will have to bring proper discharge certificates from their PSU/Government/Quasi-Government employer without any lien. **NOTE** Candidates are not required to submit along with their applications any certificate in support of their claims regarding Age, Educational Qualifications, Scheduled Castes/ Scheduled Tribes/Other Backward Classes and EWS certificates etc. which will be verified at the time of the Interview only. However, PwD candidates shall be required to upload Disability Certificate/ Unique Disability Identity Card (UDID card) /Appendix-IX, as applicable at the time of online application. In case the candidates belonging to Scheduled Castes/ Scheduled Tribes/Other Backward Classes and Physically disabled, EWS etc are not in possession of the requisite certificate on / before the closing date of online application for the posts as prescribed, such candidates should apply under "General (GEN)" category. The prescribed format of certificates to be produced by a candidate belonging to a Scheduled Caste or Scheduled Tribe in support of his/her claim is given in Appendix-VIII. The candidates applying for the posts should ensure that they fulfil all the eligibility conditions for admission to the Examination on / before the closure of ONLINE application date. Their admission at all the stages of the examination for which they are admitted by the Board viz.

		Phase -I, Phase - II or Interview will be purely PROVISIONAL, subject to their satisfying the prescribed eligibility conditions. If on verification at any time before or after the Examinations and Interview, it is found that they do not fulfil any of the eligibility conditions, their candidature for the examination will be cancelled by the Board. If any of their claims is found to be incorrect, they may render themselves liable to disciplinary action by the Board. A candidate who is or has been declared by the Board to be guilty of: (i) Obtaining support for his/her candidature by the following means, namely: - (a) offering illegal gratification to, or (b) applying pressure on, or (c) blackmailing, or threatening to blackmail any person connected with the conduct of the examination, or (ii) Impersonating, or (iii) Procuring impersonation by any person, or (iv) Submitting fabricated documents or documents which have been tampered with, or (v) Making statements which are incorrect or false or suppressing material information, or (vi) Resorting to the following means in connection with his/her candidature for the examination, namely : (a) obtaining copy of question paper through improper means, (b) finding out the particulars of the persons connected with secret work relating to the examination. (c) influencing the examiners, or (vii) Using unfair means during the examination, or (viii) Writing obscene matter or drawing obscene sketches in the scripts, or (ix) Misbehaving in the examination hall including tearing of the scripts, provoking fellow examinees to boycott examination, creating a disorderly scene and the like, or (x) Using a scribe / availing compensatory time in examination despite being ineligible, or (xi) Harassing or doing bodily harm to the staff employed by the Board for the conduct of their examinations, or (xii)Being in possession of or using mobile phone, pager or any electronic equipment or device or any other equipment capable of being used as a communication device during the examination, or (xiii) Violating any of the instructions issued to candidates along with their Admit Card permitting them to take the examination, or (xiv) Attempting to commit or as the case may be abetting the Commission of all or any of the acts specified in the foregoing clauses; may in addition to rendering himself/herself liable to criminal prosecution, be liable. (a) To be disqualified by the Board from the examination for which he/she is a candidate and/or (b) To be debarred either permanently or for a specified period (i) by the Board from any examination or selection held by them; (ii) by the Bank from any employment under them; (iii) dismissal from service by the Bank if he / she is already in Bank's employment; and (iv) if he/she is already in some other service,

		the Board writing to his/her employer for taking disciplinary action. Provided that no penalty shall be imposed except after (i) giving the candidate an opportunity of making such representation, in writing as he/she may wish to make in that behalf; and (ii) taking the representation, if any, submitted by the candidate within the period allowed to him/her into consideration.
General Instructions		
29	**Correspondence with the Board**	a) The Board will not entertain any correspondence with the candidates about their candidature except in the following cases: The eligible candidates shall be issued an Admit Card before the commencement of the examination. The Admit Card will be made available on the Bank's website www.rbi.org.in for downloading by the candidates. No Admit Card will be sent by post. If a candidate does not receive e-Admit Card or any other communication regarding his/her candidature for the examination before the commencement of the examination, he/she should at once contact the help facility as mentioned above viz. http://cgrs.ibps.in. b) No candidate will ordinarily be allowed to take the examination unless he/she holds an Admit Card for the examination. On downloading of e-Admit Card, check it carefully and bring discrepancies/errors, if any, to the notice of the Board immediately.
30	**Proof of Identity to be Submitted at the Time of Examinations**	At the time of appearing for Phase - I or Phase - II of the examination, candidates are required to produce a currently valid photo identity card in original and a photocopy of the same, in addition to the Admit Card. Acceptable photo identity cards are PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognised college / university/ e-Aadhar card / Aadhar card with a photograph/ Employee ID/ Bar Council Identity card with photograph. The candidate's identity will be verified with respect to his/her details on the Admit Card, in the Attendance List and requisite documents submitted. Please note that if identity of the candidate is in doubt, the candidate may not be allowed to appear in the Examination. Ration card and Learners Driving License will not be considered as valid Identity proof. **Note** (i) Candidates have to produce in original the photo identity proof and submit a photocopy of the same photo identity proof along with Admit Card while attending each shift of the examination without which they will not be allowed to take up the examination. (ii) For Phase-II examination, candidates will have to carry two/three photocopies of photo ID proof, as there will be two/three shifts. However, in Phase-I only one photocopy of photo ID will be sufficient. (iii) Candidates must note that the name (provided during the process of registration) as appearing on the Admit Cards should exactly match the name as appearing on the photo identity proof/ certificates/mark-sheets etc. Female candidates who have

		changed first/last/middle name post marriage must take special note of this. (iv) In case of candidates who have changed their name, will be allowed only if they produce original Gazette Notification/their original marriage certificate/affidavit in original, together with a photocopy. (v) If there is any mismatch between the name indicated in the Admit Card and Photo Identity Proof, the candidate will not be allowed to appear in the examination. **(vi) Candidates reporting late i.e. after the Gate Closure Time specified on the Admit Card for examination (Phase-I as well as Phase-II) will not be permitted to take the examination.**
31	**Others**	(a) The Board would be analysing the responses of all appeared candidates to detect abnormal similarity of responses. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/ valid, the Board reserves the right to cancel his/her candidature. (b) Board does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of or for any other reason beyond the control of the Board. (c) The candidates should note that their admission to the examination will be purely PROVISIONAL based on the information given by them in the Application Form. This will be subject to verification of all the eligibility conditions by the Board/Bank. The mere fact that an Admit Card has been issued to a candidate, will not imply that the candidature of the candidate has been finally cleared by the Board or that entries made by the candidate in his/her application for the Phase-I examination have been accepted by the Board as true and correct. Unless candidature is formally confirmed by the Board, it continues to be provisional. The decision of the Board as to the eligibility or otherwise of a candidate for admission to the Examination shall be final. (d) Candidates should note that the name in the Admit Card in some cases, may be abbreviated due to technical reasons. (e) The possibility for occurrence of some problems in the administration of the examinations cannot be ruled out completely, which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of the Board/test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

		(f) Candidates are advised to keep their E-mail ID/Mobile Number active for receiving advices viz. Admit Card/Interview Call Letters, etc. Candidates may check e-mails/SMS regularly. The Board does not send any communication through any other mode. (g) The posts are also open to the employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide their RBI Circular CO. HRMD. No. G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013 read with RBI Circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 09, 2014 and para 5.16 of RBI Master Circular on Recruitment dated April 01, 2025 and who apply online within the closing date. Their status as Staff Candidate will be verified at the time of Interview. (h) The Board does not furnish marksheet to candidates. For Grade 'B' (DR) – General cadre, marks obtained in Phase-I (Online exam) will be made available on the website (www.rbi.org.in) in an interactive mode, after shortlisting of candidates for Phase-II. However, the marks obtained in Phase-II Examination and Interview will be made available on the Bank's website in an interactive mode only after declaration of the final result. For Grade 'B' (DR) – DEPR/DSIM cadre, the marks obtained in Phase-I, Phase-II Examination and Interview will be made available on the Bank's website in an interactive mode only after declaration of the final result. (i) Any canvassing by or on behalf of the candidates or to bring political or other outside influence with regard to their selection/recruitment shall be considered as disqualification. (j) In all matters regarding eligibility, conduct of examinations, Interviews, assessment, prescribing minimum qualifying standards in both the Examination and Interview, in relation to number of vacancies and communication of result, the Board's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard. (k) The eligibility for availing reservation against the vacancies reserved for the PwBD shall be the same as prescribed in "Rights of Persons with Disabilities (RPwD) Act, 2016" provided further that the PwBD shall also be required to meet special eligibility criteria in terms of functional requirements (abilities/disabilities) as prescribed. (l) A candidate will be eligible to get the benefit of community reservation only in case the particular caste to which the candidates belong is included in the list of reserved communities issued by the Central Government. If a candidate indicates in his/her application form that he/she belongs to General category but subsequently writes to the Board to change his/her category to a reserved one or from reserved to unreserved, such request shall not be entertained by the Board. Similar principle will be followed for EWS/PwBD

		categories also. In case of a candidate unfortunately becoming physically disabled during the course of the examination process, the candidate should produce valid document showing him/her acquiring a disability to the extent of 40% or more as defined under RPwD Act, 2016 to enable him/her to get the benefits of PwBD reservation. (m) Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/EWS/Ex-servicemen must ensure that they are entitled to such reservation/ relaxation as per eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits. These certificates should be dated on or before the closing date of applications for the posts. (n) Please note that Corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website www.rbi.org.in. (o) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai only. (p) **Disclaimer:** In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility criteria / norms and/or that he/she furnished any incorrect/ false information or has suppressed any material fact(s), indulged in unfair practice during examination, his/ her candidature will stand cancelled. If any of these shortcomings is /are liable to be detected even after appointment, his / her services are liable to be terminated. Decision of the Bank/ Board in all matters regarding eligibility, conduct of online / written examination/s, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the Bank/Board in this regard.

Advt. No. RBISB/DA/03/2025-26

(Hindi version of this advertisement is available on Hindi website of the Bank.)

Appendix-I

HOW TO APPLY

Candidates must apply only online through the Bank's website i.e. www.rbi.org.in from **September 10 to 30, 2025 (till 06:00 PM)**. No other means/mode of applications will be accepted.

Candidates desirous of applying for posts in both Grade 'B' (DR)-General and Grade 'B' (DR) - DEPR or DSIM (as the case may be) are required to apply using links for both the positions separately and pay the fees for both. Digi Locker has been integrated with the online application form. The candidate may provide access to issued credentials/documents (Aadhaar, Educational Qualification Documents etc.) and information (Name, Date of Birth, Gender etc.) through Digi Locker on voluntary basis.

(A) PRE-REQUISITES FOR APPLYING ONLINE

Before applying online, candidates should –

(i) scan their :
- photograph (4.5cm × 3.5cm)
- signature (with black ink)
- left thumb impression (on white paper with black or blue ink)
- a handwritten declaration (on a white paper with Black Ink) (text given below) **as detailed under guidelines for scanning the photograph and signature as detailed at (D) below.**

(ii) Signature in CAPITAL LETTERS will NOT be accepted.

(iii) The left thumb impression should be properly scanned and not smudged. (**If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)**

(iv) The text for the handwritten declaration is as follows:

"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

(v) The aforementioned handwritten declaration has to be in the candidate's own handwriting and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (**In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left thumb impression below the typed declaration and upload the document as per specifications.)**

(vi) The candidate is required to keep documents/details ready to enable him/her to fill up the application form correctly and to make online payment of fees/intimation charges. The name of the candidate or his/her father/mother/husband, etc. should be spelt correctly in the application as it appears in the photo identity proof/ certificates/mark sheets.

(vii) Candidates should have a valid personal E-mail ID and mobile number which should be kept active till the appointment in the Bank. This is essential for him/her in getting

communication/Interview advice, etc. by E-mail/SMS. The Board does not send any communication by any mode other than E-mail /SMS. No change in E-mail ID/Mobile Number will be entertained during the entire process of the recruitment.

(B) PROCEDURE FOR APPLYING ONLINE

(i) Candidates satisfying the conditions of eligibility as on September 01, 2025 are first required to visit the URL "Direct Recruitment for the post of Officers in Grade 'B' (Direct Recruit-DR) (On Probation-OP) (General/DEPR/DSIM) Cadres - Panel Year 2025" on the Bank's website i.e. www.rbi.org.in >Opportunities@RBI >Current Vacancies > Vacancies and click on the hyperlink "Online Application Form" in the advertisement page for filling the 'Online Application'. It redirects the candidates to the online registration page.

(ii) Candidates will have to enter their basic details and upload the photograph, signature, left thumb impression and a handwritten declaration in the online application form as per the specifications given.

(iii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and E-mail ID. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An E-mail and SMS indicating the Provisional Registration number and Password will also be sent.

(iv) In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application, candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/get the details verified to ensure that the same are correct prior to final submission.

(v) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/entertained after clicking the COMPLETE REGISTRATION BUTTON.

(vi) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Photo identity proof / Certificates/ Mark sheets. Any change/alteration found may disqualify the candidature.

(vii) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.

(viii) Proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature

(ix) Proceed to fill other details of the Application Form.

(x) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.

(xi) Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded, and other details filled by you are correct.

(xii) Click on 'Payment' Tab and proceed for payment.

(xiii) Click on 'Submit' button.

(xiv) Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Board.

(xv) To avoid last minute rush, candidates are advised to pay the application fees/ intimation charges and register online at the earliest.

(xvi) Board does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

(C) MODE OF PAYMENT FOR APPLICATION FEE/ INTIMATION CHARGES

Candidates have to make the payment of requisite fee/intimation charges through the online mode only:

(i) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

(ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets, UPI.

(iii) After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE.

(iv) On successful completion of the transaction, an e-Receipt will be generated.

(v) Non-generation of 'e-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.

(vi) Candidates are required to take a printout of the e-Receipt and online Application Form. Please note that if the same cannot be generated, online transaction may not have been successful.

(vii) For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.

(viii) To ensure the security of your data, please close the browser window once your transaction is completed.

(ix) There is facility to print application form containing fee details after payment of fees up to **October 15, 2025.**

(D) GUIDELINES FOR SCANNING & UPLOADING THE PHOTOGRAPH AND SIGNATURE

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below.

Photograph Image (4.5cm × 3.5cm)

- Photograph must be a recent passport size colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred).
- Size of file should be between 20kb–50 kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

Photograph Capture:

In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.

- On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

<u>Do’s and Don’ts of Photo Capture</u>

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don’ts:

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.

- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background

Signature, Left Thumb (LT) Impression and Handwritten Declaration Image

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his Left Thumb Impression (LTI) on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink.
- The signature, left thumb impression and the handwritten declaration should be of the applicant and not of any other person.
- The signature will be used to put on the Admit Card and wherever necessary.
- **If the Applicant's signature on the attendance sheet or Admit Card, signed at the time of the examination does not match the signature uploaded, the applicant will be disqualified.**
- Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 10kb – 20kb for signature and left thumb impression should be between 20kb – 50kb.
- For handwritten declaration size of file should be 50kb – 100 kb.
- Ensure that the size of the scanned image is not more than 20kb (for signature and 50kb for left thumb impression) and 100 kb (for handwritten declaration).
- **Signature / Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.**

Scanning the Documents

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Colour to True Colour.
- File Size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MS Office can easily obtain documents in .jpeg format not exceeding 50kb for photograph and 100kb for handwritten declaration & 20kb for signature and 50kb for left thumb impression by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) and 100 kb for (handwritten declaration) & 20 kb (signature) and 50 kb for (left thumb impression) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form, the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and handwritten declaration.

Procedure for Uploading the Documents

- There will be separate links for uploading photograph, signature, left thumb impression and handwritten declaration.
- Click on the respective link "Upload photograph / signature / left thumb impression / handwritten declaration".
- Browse and Select the location where the scanned photograph / signature / left thumb impression / handwritten declaration file has been saved.
- Select the file by clicking on it.
- Click the 'Open/Upload' button.

Your Online Application will not be registered unless you upload your photograph, signature, left thumb impression and handwritten declaration as specified.

Note:

(1) In case the face in the photograph or signature or left thumb impression or the handwritten declaration is unclear / smudged the candidate's application may be rejected.
(2) After uploading the photograph / signature / left thumb impression / handwritten declaration in the online application form, candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the handwritten declaration is not prominently visible, the candidate may edit his/ her application and reupload his/ her photograph or signature, prior to submitting the form.
(3) After registering online candidates are advised to take a printout of their system generated online application form.

(E) Edit Window' for Candidates to Modify/ Correct Application Form :

'Edit Window' for Candidates to Modify/ Correct Application Form. After the closing date for receipt of online applications, candidates will be provided for a period of 2 days' edit window to enable them to correct/ modify online application form, wherein candidates will be allowed to re-submit applications after making requisite corrections/changes in online application data as per their requirement. Dates for edit window will be notified on the Bank's website.

Important points regarding the 'Edit Window' for candidates to modify/correct application form :

1. Only those candidates will be allowed to make corrections in the application form, who have successfully submitted their completed online application form along with payment of requisite fees/intimation charges within the specified period of application registration.

2. A candidate will be allowed to correct and re-submit the modified/ corrected application only once during the 'Edit Window to Modify/ Correct Application Form' i.e. no updation will be allowed in case a candidate makes a mistake in updated application. Before submission of the corrected application, candidates must check that they have filled correct details in each field of the form.

3. Data submitted by the candidates in original application for 'Name', 'Email ID', 'Mobile Number', 'State/UT' field in vacancy, 'State/UT' field in Correspondence address and 'Permanent address', 'Post'. 'Category' and 'Nationality' fields cannot be edited.

4. Fee applicable for Modifying/ Correcting the Application form through 'Edit Window' is ₹200/- (inclusive of GST). The correction fee will be uniformly applicable to all candidates irrespective of the category. The correction fee once paid shall not be refunded under any circumstances nor will it be adjusted against any other examination.

5. Subject to the receipt of applicable correction fees, only the latest modified application will be treated as valid.

6. In case of multiple applications, candidates are advised to EDIT the latest application ONLY.

7. Subject to the receipt of applicable correction fees, only the latest modified application will be treated as valid.

8. After the expiry of 'Edit Window for candidates to Modify/ Correct Application Form', no change/modification/correction will be allowed under any circumstances. No requests in this regard will be entertained.

NOTE: Please note that Corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website (www.rbi.org.in).

(Hindi version of this advertisement is available on Hindi website of the Bank.)

Appendix-II

SCHEME OF SELECTION AND SYLLABUS FOR OFFICERS IN GR 'B' (DR) - GENERAL- PY 2025

Selection will be through ONLINE examinations and Interview. Examinations will be held in two phases, as described in the following paragraphs:

(I) **Phase-I Online Examination (Objective Type)**

This will comprise a single Paper for 200 marks and will be held on **October 18, 2025.** Depending on the number of candidates and other administrative exigencies, the examination may be held in multiple shifts and on some other days also. A candidate, however, must appear for examination in only one shift on the given day. The date, time and venue on which a candidate has to appear for examination will be specified in the Admit Card to be downloaded by the candidate from Bank's website (www.rbi.org.in). The 'corrected-scores' obtained by each of the candidates in different sessions (if held) will be normalized using equipercentile method. (If the examination is held in more than one session, the scores across various sessions will be equated following IBPS' standard practice to adjust for slight differences in difficulty level of different test batteries used across sessions.)

a) The Paper will consist tests of :
   i. General Awareness
   ii. English Language
   iii. Quantitative Aptitude and
   iv. Reasoning

A total time of 120 minutes will be given for answering. However, separate time will be allotted for each test. Other detailed information regarding the examination will be given in an Information Handout, which will be made available to the candidates for download along with the Admit Card for examination from the RBI website.

Candidates have to secure minimum marks separately for each test as well as in aggregate, as may be prescribed by the Board.

Candidates, who secure minimum marks separately for each Test, as prescribed, will be shortlisted for Phase-II of the examination based on the aggregate marks obtained in Phase-I. The minimum aggregate cut-off marks for being shortlisted for Phase-II of the examination will be decided by the Board in relation to the number of vacancies. Roll Number of the candidates shortlisted for Phase-II examination will be published on the RBI website, in due time after Phase-I examination.

(ii) **Phase-II Online Examination**

The Phase-II Online Examination will be conducted **on December 06, 2025** only for the candidates who are shortlisted on the basis of results of Phase-I and based on the cut-off decided by the Board. The Phase-II examination will be in shifts. Candidates are required to appear for all the papers in all the shifts. A single Admit Card will be issued for both the shifts. The timetable for Phase-II examination will be intimated to the candidates concerned along with Admit Card for Phase-II. Phase–II online examination will consist of three papers as under:

Name of Paper	Type of Paper	Time (Minutes)	Number of questions	Marks
Paper-I: Economic and Social Issues	50% Objective Type	30 Minutes	@	50
	50% Descriptive Type, answers to be typed with the help of the keyboard. Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout.	90 Minutes		50
	Total	120 Minutes		**100**
Paper-II: English (Writing Skills)	Descriptive, to be typed with the help of the keyboard	90 Minutes	3	**100**
Paper-III: General Finance and Management	50% Objective Type	30 Minutes	@	50
	50% Descriptive Type, answers to be typed with the help of the keyboard. Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout.	90 Minutes		50
	Total	120 Minutes		**100**
Grand Total				**300**

@For both Paper-I and Paper-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 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, first 4 shall be evaluated.

NOTE: All question papers (in both the Phases, except the test of English) will be set bilingually in Hindi and English.

The Board reserves the right to modify the examination dates and time entirely at its discretion.

(iii) **Interview**

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 cut-off 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 RBI website at appropriate time and Interview Call Letters will be sent on registered E-mail ID. Interview will be of 75 marks.

Candidate shall be required to undergo Personality Assessment conducted by the Bank before appearing for the Interview. No marks will be allotted for the same and it will not form part of the final selection criteria. Candidate may opt for Interview either in Hindi or English. Final selection will be

through merit list which will be prepared by adding marks secured by candidates in Phase-II examination and Interview and grace marks as applicable as per extant rules.

Syllabi (Phase-II)

Paper-I : Economic and Social Issues (ESI)

Growth and Development – Measurement of growth: National Income and per capita income – Poverty Alleviation and Employment Generation in India – Sustainable Development and Environmental issues.

Indian Economy – Economic History of India - Changes in Industrial and Labour Policy, Monetary and Fiscal Policy since reforms of 1991 – Priorities and recommendations of Economic Survey and Union Budget – Indian Money and Financial Markets: Linkages with the economy – Role of Indian banks and Reserve Bank in the development process - Public Finance - Political Economy - Industrial Developments in India- Indian Agriculture - Services sector in India.

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; International Economic Issues.

Social Structure in India – Multiculturalism – Demographic Trends – Urbanisation and Migration – Gender Issues – Social Justice

#Suggested Reference Material:

- Books: Indian Economy: 1. Uma Kapila (series of books) 2. Indian Economy: Misra & Puri (Latest Edition) 3. Growth and Development: Debraj Ray 4. Sociology: C.N. Shankar Rao 5. Public Finance - K K Andley and Sundaram
- Prominent Financial Newspapers
- Magazines/Periodicals/ Bulletins including RBI Bulletins, EPW, India Today, etc.
- Reports: 1. World Development Report 2. Economic Survey of India 3. RBI Annual Report 4. Report on Trend and Progress of Banking in India, Report on Currency and Finance etc. 5. IMF: World Economic Outlook
- Material sourced from RBI and BIS website

Paper-II : English (Writing Skills)

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

Paper -III : General Finance and Management

a) Financial System

1. Structure and Functions of Financial Institutions
2. Functions of Reserve Bank of India
3. Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
4. Recent Developments in Global Financial System and its impact on Indian Financial System
5. Role of Information Technology in Banking and Finance

6. Non-Banking System
7. Developments in Digital Payments

b) Financial Markets

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

c) General Topics

1. Financial Risk Management
2. Basics of Derivatives
3. Global financial markets and International Banking – broad trends and latest developments
4. Financial Inclusion
5. Alternate source of finance, private and social cost-benefit, Public-Private Partnership
6. Corporate Governance in Banking Sector
7. The Union Budget – Concepts, approach and broad trends
8. 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.)
9. 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

#Suggested Reference Material

Finance

- Monetary Theory and Public Policy – Kenneth Kurihara
- Indian Economy – Mishra & Puri
- Economic Growth and Development – Meier and Baldwin
- Financial Management – Prasanna Chandra
- Major financial newspapers
- International Business by Hill and Jain
- RBI Annual Report, Report on Trend and Progress of Banking in India, Report on Currency and Finance etc.
- Economic Survey
- Material sourced from RBI website

d) Management

1. 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.

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, McCllelands' 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).

2. Ethics at the Workplace and Corporate Governance

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.

#Suggested Reference Material

<u>Management</u>

- Stephen P. Robbins & Mary Coulter, Management.
- Stephen P. Robbins and Judge T.A., Vohra, Organisational Behaviour
- Dessler Gary, Warkkey Biju- Human Resource Management
- Decenzo and Robbins- Fundamentals of Human Resource Management
- Velasquez Manuel G: Business Ethics- Concepts and Cases.
- Fernando A.C.: Business Ethics – An Indian Perspective.
- Crane Andrew & Matten Dirk: Business Ethics
- Ghosh B N: Business Ethics & Corporate Governance

 # The suggested reference materials are "indicative" only.

Appendix-III

SCHEME OF SELECTION FOR OFFICERS IN GR. 'B' (DR) – DEPR and DSIM Cadres

A. Officers in Grade 'B' (DR) – DEPR- PY 2025 - Job Requirement, Scheme of Selection and Syllabus

(i) Job Requirements

Primarily to undertake economic analysis and research and contribute to policy formulation, apart from compilation of data relating to select sectors.

(ii) Scheme of Selection

Selection will be through Online/ Written Examination (WE) and Interview. There are 4 papers for the Examination. In Phase - I of the examination, there will be Paper – I: Objective Type (on Economics) and Paper- II: Descriptive Type (On English). In Phase - II, there will be Paper – I: Descriptive Type (on Economics) and Paper – II: Descriptive Type (on Economics). The details are as follows:

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 help of 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 computer, answers to be written on paper)	120 minutes	100
Total			**400**

Other detailed information regarding the examination will be given in an Information Handout, which will be made available to the candidates for download along with the Admit Card for examination from the RBI website.

Candidates have to secure minimum marks as may be prescribed by the Board.

Candidates, who secure minimum aggregate marks in Paper-I & II of Phase - I, as prescribed, will be shortlisted for Phase-II of the examination. The minimum aggregate cut-off marks for being shortlisted for Phase - II of the examination will be decided by the Board in relation to the number of vacancies.

Roll Number of the candidates shortlisted for Phase - II examination will be published on the RBI website, in due time after Phase – I examination.

(iii) **Phase-II: Paper-I/ Paper II - Descriptive Type (on Economics) Written Examination (WE)**

The Phase-II: Paper-I/ Paper-II Descriptive Type (on Economics) will be conducted on December 07, 2025 only for the candidates who are shortlisted on the basis of results of Phase-I.

(iv) The Phase-I: Paper-I/Paper-II and the Phase-II: Paper-I / Paper-II Descriptive Type (on Economics) examination will be in shifts. Candidates are required to appear for all the papers in all the shifts. A single Admit Card will be issued for both the shifts. The timetable for Phase-I: Paper-I/Paper-II and Phase-II: Paper-I / Paper-II Descriptive Type (on Economics) will be intimated to the candidates concerned along with Admit Card for Phase-I and Phase-II.

(v) Question papers for 'WE' will be set in Hindi and in English (except Paper-II on English). Answers for Phase II: Paper-I / Paper II Descriptive Type (on Economics) may be written either in Hindi or English. The Phase-I: Paper-II will have to be answered in English only. Candidates may opt for Interview in Hindi or English.

(vi) The number of candidates to be called for Interview will be decided by the Board.

(vii) Final selection will be on the basis of performance in the 'Online / WE' in Phase-I (Paper - I and Paper - II), Phase-II (Paper - I and Paper - II) and Interview taken together. Interview will be of 75 marks. Candidate may opt for Interview either in Hindi or English.

(viii) Candidate shall be required to undergo Personality Assessment conducted by the Bank before appearing for the Interview. No marks will be allotted for the same and it will not form part of the final selection criteria.

Syllabi

Phase-I: Paper-I - Objective Type (on Economics)

(1) Microeconomics (Theories of consumer's demand; Production; Market Structures and Pricing; Distribution; and Welfare Economics)

(2) Macroeconomics (Theories of Employment, Output and Inflation; Monetary Economics; IS-LM Model; Schools of Economic Thought)

(3) International Economics (Theories of International Trade; Balance of Payments; Exchange Rate Models)

(4) Theories of Economic Growth and Development (Classical neo-classical approaches to economic growth and major theories of economic development)

(5) Public Finance (Theories of taxation and public expenditure and Public Debt Management)

(6) Environmental Economics (Green GDP, Environmental Valuation, Environmental policy instruments)

(7) Quantitative Methods in Economics (Mathematical and Statistical Methods for Economics, Ordinary Least Square Regression)

(8) Current developments in Indian Economy (Growth, inflation, poverty, unemployment, financial sector developments, external sector developments, fiscal developments, agriculture, industry, infrastructure, and services)

Phase- I: Paper-II - Descriptive Type (on English)

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

Phase– II: Paper - I - Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)

Microeconomics Module

- 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

Macroeconomics Module

- National Income Accounting: Various methods for 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 – Scope, Objectives and instruments, Inflation targeting
- Theories of Economic Growth and Development: Theories of growth, Classical and neo-classical 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

(Equal weightage will be given to Microeconomic and Macroeconomic modules)

Phase– II: Paper-II - Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)

Module on Quantitative Methods in Economics

- Mathematical Methods in Economics: Differentiation and Integration, Optimisation, Sets, Matrices, Linear algebra and Linear programming
- Statistical Methods in Economics: Measures of central tendency and dispersions, Probability, Time series, 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

Module on Indian Economy – Policy and Trends

- 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
- Sectoral and other developments in India: Agriculture, industry, services and social sector-related developments

(Equal weightage will be given to Quantitative Economics and Indian Economy-related modules)

B. Officers in Grade 'B' (DR) – DSIM- PY 2025 - Job Requirement, Scheme of Selection and Syllabus

(i) Job Requirements

The role involves collection, compilation, analysis, and interpretation of data related to banking, corporate, and external sectors, with a strong emphasis on applications of advanced statistical and econometric techniques for modelling and forecasting key macroeconomic indicators such as inflation and growth. This includes the use of classical and Bayesian inference methods, high-dimensional regression techniques, time series models, and simulation-based methods. The job requires conducting policy-relevant analytical studies, designing and executing complex sample surveys, and understanding theoretical foundations of economic statistics, index number construction, and inequality measurement. Candidates are expected to manage large-scale structured and unstructured datasets using various databases, develop, maintain, and optimize queries for data integration and

reporting, and contribute to the maintenance and advancement of technology-driven centralized reporting systems and data warehouse. The role also calls for the application of data science, artificial intelligence, and machine learning techniques to extract insights from voluminous datasets. A solid grasp of optimization techniques, statistical coding logic, and macroeconomics, along with the ability to intuitively interpret and communicate empirical results for operational and policy use by the Reserve Bank.

(ii) Scheme of Selection

Selection will be through Online/ Written Examination (WE) and Interview. There are 3 papers for the Examination. Paper-I**:** Objective Type (on Statistics**)** to be held on **October 19, 2025** and Paper-II & III will be held on **December 07, 2025** (date to be confirmed in Admit Cards). The details are as follows:

Name of Paper	Duration	Maximum Marks
Paper-I: Objective Type (on Statistics)	120 minutes	100
Paper-II: Descriptive Type (on Statistics) (Question paper displayed on computer, answers to be written on paper)	180 minutes	100
Paper-III: English – Descriptive (To be typed with help of keyboard)	90 minutes	100
Total		**300**

Other detailed information regarding the examination will be given in an Information Handout, which will be made available to the candidates for download along with the Admit Card for examination from the RBI website.

Candidates have to secure minimum marks as may be prescribed by the Board.

Candidates, who secure minimum aggregate marks in Paper-I, as prescribed, will be shortlisted for Paper-II and Paper-III of the examination based on the aggregate marks obtained in Paper-I. The minimum aggregate cut-off marks for being shortlisted for Paper-II and Paper-III of the examination will be decided by the Board in relation to the number of vacancies. Roll Number of the candidates shortlisted for Paper-II and Paper-III examination will be published on the RBI website, in due time after Paper-I examination.

(iii) Paper – II and Paper-III - Online/Written Examination

The Paper-II and Paper-III Examination will be conducted on **December 07, 2025** only for the candidates who are shortlisted on the basis of results of Paper-I. The Paper-II and Paper-III examination will be in shifts. Candidates are required to appear for all the papers in all the shifts. A single Admit Card will be issued for both the shifts. The timetable for Paper-II and Paper-III will be intimated to the candidates concerned along with Admit Card for Paper-II and Paper-III.

(iv) Question papers for 'WE' will be set in Hindi and in English (except Paper-III on English). Answers for Paper-II may be written either in Hindi or English. Paper-III will have to be answered in English only. Candidates may opt for Interview in Hindi or English.

(v) The number of candidates to be called for the Interview will be decided by the Board.

(vi) Final selection will be on the basis of performance in the 'Online / WE' (Paper-I, II and III) and Interview taken together. Interview will be of 75 marks. Candidate may opt for Interview either in Hindi or English.

(vii) Candidate shall be required to undergo Personality Assessment conducted by the Bank before appearing for the Interview. No marks will be allotted for the same and it will not form part of the final selection criteria.

Syllabi

Standard of papers would be that of Post-Graduation Degree Examination of any recognized Institution/ University in India.

Paper - I and Paper – II

(i) Theory of Probability, Probability Distributions and Sampling Theory, (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) Optimization and Statistical Computing; (viii) Data Science, Artificial Intelligence and Machine Learning Techniques, (ix) Database and Data Warehouse Management

Detailed Syllabus

1. Theory of Probability, Probability Distributions and Sampling Theory

- Classical and axiomatic approach of probability and its properties, Bayes Theorem and its application, strong and weak laws of large numbers, characteristic functions, central limit theorem, probability inequalities.
- Standard probability distributions - Binomial, Poison, Geometric, Negative binomial, Uniform, Normal, exponential, Logistic, Log-normal, Beta, Gamma, Weibull, Bivariate normal etc.
- Exact Sampling distributions - Chi-square, student's t, F and Z distributions and their applications. Asymptotic sampling distributions and large sample tests, association, and analysis of contingency tables.
- Standard sampling methods such as simple random sampling, Stratified random sampling, Systematic sampling, Cluster sampling, Two stage sampling, Probability proportional to size etc. Ratio estimation, Regression estimation, non-sampling errors and problem of non-response.

2. Linear Models and Economic Statistics

- Linear algebra - Vector, matrices, spanning of vector space, matrix algebra, inverse of partitioned matrices, g-inverse, orthogonal matrices, properties of idempotent matrices, characteristic roots and vectors, Cayley-Hamilton theorem, quadratic forms, definite, semi-definite and indefinite forms, simultaneous reduction of two quadratic forms, properties of similar matrices.
- Simple linear regression - assumptions, estimation, and inference diagnostic checks;

polynomial regression, transformations on Y or X (Box-Cox, square root, log etc.), method of weighted least squares, inverse regression. Multiple regression - Standard Gauss Markov setup, least squares estimation and related properties, regression analysis with correlated observations. Simultaneous estimation of linear parametric functions, Testing of hypotheses; Confidence intervals and regions; Multicollinearity and shrinkage models (ridge regression, LASSO, Elastic Net) model selection criteria, residual diagnostics, categorical data analysis using dummy variables; Outlier detection and treatment.

- Definition and construction of index numbers, Standard index numbers; Conversion of chain base index to fixed base and vice-versa; base shifting, splicing and deflating of index numbers; Measurement of economic inequality: Gini's coefficient, Lorenz curves etc. Basics of macroeconomics and national accounts.

3. Statistical Inference: Estimation, Testing of Hypothesis and Non-Parametric Test

Estimation

- Concepts of estimation, unbiasedness, sufficiency, consistency, and efficiency. Factorization theorem. Complete statistic, Minimum variance unbiased estimator (MVUE), Rao-Blackwell and Lehmann-Scheffe theorems and their applications. Cramer-Rao inequality.

Methods of Estimation

- Method of moments, method of maximum likelihood estimation, method of least square, method of minimum Chi-square, basic idea of Bayes estimators.

Principles of Test of Significance

- Type-I and Type-II errors (False-positive and False-negative errors), critical region, level of significance, size, p value & its interpretation and power, best critical region, most powerful test, uniformly most powerful test, Neyman Pearson theory of testing of hypothesis. Likelihood ratio tests, Tests of goodness of fit. Bartlett's test for homogeneity of variances.

Non-Parametric Test

- The Kolmogorov-Smirnov test, Sign test, Wilcoxon Signed-rank test, Wilcoxon Rank-Sum test, Mann Whitney U-test, Kruskal-Walls one way ANOVA test, Friedman’s test, Kendall’s Tau coefficient, Spearman’s coefficient of rank correlation.
- Distribution of order statistics, distribution fitting, kernel density estimation.

4. Stochastic Processes

Poisson process

- Arrival, interarrival and conditional arrival distributions. Non-homogeneous Processes. Law of Rare Events and Poisson Process. Compound Poisson Processes.

Markov Chains

- Transition probability matrix, Chapman- Kolmogorov equations, Regular chains and Stationary distributions, Periodicity, Limit theorems. Patterns for recurrent events. Brownian Motion - Limit of Random Walk, its defining characteristics, and peculiarities; Martingales.

5. Multivariate Analysis

- Multivariate normal distribution and its properties and characterization; Logit-Probit models Mahalanobis' D2 statistics; linear discriminant analysis (LDA); Canonical correlation analysis, Principal components analysis, Factor analysis, Cluster analysis.

6. Econometrics and Time Series

- General linear model and its extensions, ordinary least squares and generalized least squares estimation and prediction, heteroscedastic disturbances, pure and mixed estimation. Auto correlation, its consequences, and related tests; Theil BLUS procedure, estimation, and prediction; issue of multi-collinearity, its implications, and tools for handling it; Ridge regression.
- Linear regression and stochastic regression, instrumental variable regression, panel regression, autoregressive linear regression, distributed lag models, estimation of lags by OLS method. Simultaneous linear equations model and its generalization, identification problem, restrictions on structural parameters, rank and order conditions; different estimation methods for simultaneous equations model, prediction and simultaneous confidence intervals.
- Exploratory analysis of time series; Concepts of weak and strong stationarity; AR, MA and ARMA processes and their properties; model identification based on ACF and PACF; model estimation and diagnostic tests; Box- Jenkins models; ARCH/GARCH models.

Inference with Non-Stationary Models

- ARIMA/SARIMA model, determination of the order of integration, trend stationarity and difference stationary processes, tests of non-stationarity.

7. Optimization and Statistical Computing

- Unconstrained optimization using calculus (Taylor's theorem, convex functions, coercive functions). Unconstrained optimization via iterative methods (Newton's method, Gradient/ conjugate gradient-based methods, Quasi Newton methods). Constrained optimization (Penalty methods, Lagrange multipliers). Convex sets, Convex hull, Formulation of a Linear Programming Problem, Theorems dealing with vertices of feasible regions and optimality, Graphical solution, Simplex method.
- Simulation techniques for various probability models, and resampling methods jack-knife, bootstrap and cross- validation; techniques for robust linear regression, nonlinear and generalized linear regression problem, tree- structured regression and classification; Analysis of incomplete data - EM algorithm, single and multiple imputation; Bayesian modelling and estimation; Markov Chain Monte Carlo and annealing techniques, Gibbs sampling, Metropolis-Hastings algorithm; Neural Networks, Association Rules and learning algorithms.

8. Data Science, Artificial Intelligence and Machine Learning Techniques

- Introduction to supervised and unsupervised pattern classification; unsupervised and reinforcement learning, basics of optimization, model accuracy measures. Linear Regression, Logistic Regression, Penalized Regression, Naïve Bayes, Nearest Neighbor, Decision Tree, Support Vector Machine, Kernel density estimation and kernel discriminant analysis; Classification under a regression framework, neural network, kernel regression

and tree and random forests. Hierarchical and non-hierarchical methods: k-means, k-medoids and linkage methods, Cluster validation indices: Dunn index, Gap statistics. Bagging (Random Forest) and Boosting (Adaptive Boosting, Gradient Boosting) techniques; Recurrent Neural Network (RNN); Convolutional Neural Network; Natural Language Processing. Recursive Feature Elimination (RFE), Variance Inflation Factor (VIF), ensembling and stacking methods, Elastic Net regularization, hyperparameter tuning via Grid Search, feature importance interpretation, and cross-validation strategies.

9. Database and Data Warehouse Management

- Data structures; Fundamentals of Relational Database Management Systems (RDBMS) and non-traditional (NoSQL) databases. Principles of database normalization, data redundancy elimination, and consistency maintenance. Structured Query Language (SQL) – querying, updating, aggregating, and managing relational data. Database joins – inner join, left join, right join, outer join – with applications to data merging and integration. Overview of NoSQL databases – document-based, key-value, wide-column stores, and graph databases. Data warehousing concepts, star and snowflake schemas, ETL (Extract, Transform, Load) processes, and OLAP vs OLTP. Database indexing and optimization. Basics of big data frameworks and storage systems for large-scale data handling.

Paper-III

English: The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

C. Manner of conduct of examinations for Grade 'B' (DR)-DEPR /DSIM

DEPR :

(i) The examination will be conducted on two days i.e. Phase-I (Paper-I & II) (Online Examination) on **October 19, 2025** and Phase-II (Paper-I & II) (Online / Written Examination) will be held separately on **December 07, 2025** (date to be confirmed in Admit Cards).

(ii) Phase-I : Paper-I - Objective Type (on Economics) will be conducted online and comprise multiple choice questions. Paper-II - Descriptive Type (on English) to be typed with help of keyboard.

(iii) Phase-II : Paper-I & II will be a Descriptive Type (on Economics) pen / paper based examination where the questions will be displayed on computer screen, answers to be written on paper.

DSIM :

(i) The examination will be conducted on two days i.e. Paper-I on **October 19, 2025** and Paper-II & III will be held separately on **December 07, 2025** (date to be confirmed in Admit Cards).

(ii) Paper - I (Objective type on Statistics) will be conducted online and comprise multiple choice questions.

(iii) Paper - II (on Statistics) will be a Descriptive Type pen/paper based examination where the questions will be displayed on computer screen, answers to be written on paper.

(iv) Paper –III (English) will be of Descriptive Type where the candidates will be expected to type out answers on a computer.

The Board reserves the right to modify the exam dates and time entirely at its discretion.

Appendix-IV

Guidelines for Persons with Disabilities under the Rights of Persons with Disabilities Act, 2016 using a Scribe and/or Compensatory Time

The scribe and/or compensatory time will be allowed as per the guidelines issued vide Office Memorandum F. No. P-13013/75/2023- Policy-DD-III dated August 01, 2025 issued by Government of India, Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan).

2. These Guidelines will apply to all individuals defined as Persons with Disabilities under Section 2(s) of the Rights of Persons with Disabilities (RPwD), Act, 2016. However, the facility of assistance i.e. scribe during written exam may be provided to all such candidates who, due to their disability, face functional limitations in writing an examination, irrespective of the nature or extent of their disability. This includes, but is not limited to, individuals with physical limitations in writing, visual impairments preventing reading or writing, intellectual disabilities affecting comprehension or expression, or any other disability that impedes their ability to participate effectively in the examination process, as certified by a competent authority, as specified in the said guidelines.

In all such cases where the facility of scribe is used, the following rules will apply:

- The candidate will have to arrange his / her own scribe at his/her own cost.

- In case of persons with disabilities in the category of blindness, locomotor disability (Both arms only) and cerebral palsy, the facility of scribe will be given, if so desired by the person, upon production of valid disability certificate/ Unique Disability Identity Card (UDID card) without requiring of production of any medical certificate as per the proforma at Appendix – IX.

- In the case of all other specified disabilities i.e. except blindness, locomotor disability (both arm affected- BA only), and cerebral palsy, the facility of scribe/ compensatory time will be allowed on production of a certificate to that effect that the person concerned has a functional limitation to write, caused by the specified disability and, therefore, a scribe is essential to write the examination on his/ her behalf. The certificate is to be issued, after due medical examination as per the Office Memorandum F.No. P-13013/75/2023-Policy-DD-III dated August 01, 2025 issued by Government of India, Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) by the Chief Medical Officer/ Civil Surgeon/ Medical Superintendent of a Government Healthcare Institution as per the proforma at Appendix – IX.

- In case any candidate reporting disability caused by an incident that happened after filing out the application form, they may be allowed reasonable accommodations as specified under the aforementioned guidelines after production of a valid certificate of disability and medical certificate at Appendix – IX.

- The candidates will also be required to upload their Disability Certificate/ UDID Card/ Appendix – IX, as applicable at the time of online application.

- The candidates must submit the details of their own scribe as per the proforma at Appendix-X on the day of the examination. The details of the scribe is also to be provided at the time of application for the post/s.

- The qualification of the scribe must be a minimum of **"two academic years below"** and a maximum of **"three academic years below"** the minimum qualification for appearing in that examination. (e.g. if the minimum qualification for appearing for the post is Graduate, the scribe's qualification may be in the first academic year of Graduation (for a 3 year course), but not below the 12th standard running).

- Persons appearing as scribes in the online exam shall produce documentary evidence with regard to the educational qualification, at the time of examination.

- Scribes must be impartial individuals with no conflict of interest that could compromise the impartiality of the examination.

- Candidates availing assistance of scribe will have to communicate with the scribe only in the language, as the medium of writing the examination, as opted by them in the application (own scribe proforma/ online application). The scribe may be from any academic stream.

- Both the candidate as well as the scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further, in case it later transpires that the candidate did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the examinations.

- Deliberate wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for specified periods of time for the examinations conducted by the Bank/Board.

- Such candidates who are eligible to use the services of a scribe as per the aforesaid Office Memorandum shall be eligible for compensatory time of 20 minutes for every hour of the examination whether availing the facility of scribe or not.

- In view of the importance of the time element, the examination being of a competitive nature, the candidate must fully satisfy the Medical Officer of the Bank that there was necessity for use of a scribe as he/ she has physical limitation to write including that of speed by the disabilities as mentioned in guidelines regarding Persons with Disabilities using the services of a scribe.

- Candidates eligible for and who wish to use the services of a scribe and/or compensatory time in the examination should have invariably carefully indicated the same in the online application form. Any subsequent request may not be favourably entertained.

- The scribe arranged by the candidate should not be a candidate for the online examination under this recruitment process. The candidate must ensure that the scribe arranged by the candidate is not a candidate for this recruitment process. If violation of the above is detected

at any stage of the selection process, candidature for this recruitment of both the candidate and the scribe will be cancelled.

- A scribe can act as a scribe only for one candidate for the captioned recruitment process. The candidate must ensure that the scribe arranged is only acting as scribe for that candidate and not acting as scribe for any other candidate for this recruitment process. If violation of the same is detected at any stage of the selection process, candidature of the candidates for the recruitment process will be cancelled and the scribe shall be debarred from future examinations conducted by the Bank/Board.

- Only candidates registered for compensatory time (at the time of online application) will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.

- During the exam, at any stage, if it is found that scribe is independently answering the questions or prompting answers in any direct/indirect manner, the exam session will be terminated and the candidate's candidature will be cancelled. The candidature of all such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions or prompted the answer in any direct/indirect manner. In such cases, the candidate and the scribe may also be debarred either permanently or for specified periods from all the recruitment examinations conducted by the Bank/Board.

- The candidates should ensure that the scribes engaged by them should not have been debarred as a candidate or a scribe, in any recruitment examinations conducted by the Bank/Board for any specified periods. Also, the Scribes who have already been debarred in any recruitment examinations conducted by the Bank/Board for any specified periods are not eligible to apply as a candidate for any post under this Notification.

- The Bank/Board reserves the right to share the list of debarred candidates/scribes to other recruiting agencies for their information.

- Any candidate who is using scribe/ compensatory time should ensure that the candidate is eligible to use the services of scribe/ compensatory time in the exam and the eligibility of the scribe should be as per the guidelines mentioned in the OM.

- Any candidate who is not eligible to use scribe and/or compensatory time as per guidelines, as referred above, uses scribe and/or compensatory time in the online examination shall be disqualified to participate further in the recruitment process.

- In case it is found at any stage of the selection process that the qualification of the scribe is not as declared by the candidate and is beyond the specified qualification for the examination, candidature of such candidates shall be cancelled.

- In case it is found that any candidate used the Scribe in violation of the above guidelines then the candidate shall be disqualified and can be removed from service without notice, if already joined the Bank.

NOTE:

- These Guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

Appendix-V

Pre-Examination Training for SC/ST/OBC/PwBD Candidates appearing for Officers in Grade 'B' (DR)- General- PY 2025

The Bank will arrange free of cost pre-examination training for Phase - I and Phase - II (Only for those who have successfully cleared Phase-I) examinations for SC/ST/OBC/PwBD candidates in **online mode**. Candidates who desire to avail of the training may apply (by email only) separately to the Regional Director/General Manager, Reserve Bank of India at any one of the convenient Centres marked (**) below, in the format furnished below on or before **September 30, 2025**. **Candidates should not send their application for training to the Reserve Bank of India Services Board's Office (Board) as the Board will not entertain such applications.**

FORM OF APPLICATION FOR TRAINING

The Regional Director/General Manager Place:

Reserve Bank of India Date:

Human Resource Management Department

**----------

Dear Sir/Madam,

Pre-examination training – Officers in Grade 'B' (DR) - General – PY 2025

I have applied to the Reserve Bank of India Services Board (RBISB) for the post of Officer in Grade 'B' (DR) - General – PY 2025. Please register my name for training in English/Hindi# medium. I enclose an attested copy of the Caste/PwBD Certificate and a copy of online registered application receipt of fees/intimation charges paid online. I note that I will have to make my own arrangements for stay and meet all my expenses. I also note that undergoing the training will not confer on me any right to be called for the Examination or for recruitment in the Bank's service.

Yours faithfully

(Signature)

Name and Address:…….

Provisional application Registration No. ……..

Encl.: Attested copy of the Caste/PwBD Certificate and online registered application and copy of receipt of fees/intimation charges paid online.

#Delete inapplicable.
(Note: Training in Hindi will be held only if sufficient numbers of candidates are registered)

****Postal Addresses and E-mail IDs of the Centres**

One Centre to be chosen from the list given below :

1. Ahmedabad: Ashram Road, Ahmedabad-380014 (rdahmedabad@rbi.org.in); 2**. Andhra Pradesh**: Stalin Central, D. No:27-37-158, MG Road, Governorpet, Vijayawada, Andhra Pradesh – 520002 (rdapro@rbi.org.in) 3.**Bengaluru:** 10/3/08, Nrupatunga Road, Bengaluru-560001(rdbengaluru@rbi.org.in); 4.**Bhopal:** Hoshangabad Road, Bhopal- 462011 (rdbhopal@rbi.org.in); 5.**Bhubaneswar:** Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001 (rdbhubaneswar@rbi.org.in); 6.**Chandigarh:** Central Vista, Opp. Telephone Bhawan, Sector 17, Chandigarh -160017(rdchandigarh@rbi.org.in); 7.**Chennai:** 16, Fort Glasis, Rajaji Salai, Chennai-600001 (rdchennai@rbi.org.in); 8.**Guwahati:** Station Road, Panbazar, Guwahati-781001(rdguwahati@rbi.org.in); 9.**Hyderabad:** 6-1-56,Secretariat Road, Saifabad, Hyderabad -500004(rdhyderabad@rbi.org.in); 10.**Jaipur:** Rambagh Circle, Tonk Road, Jaipur-302004(rdjaipur@rbi.org.in); 11.**Jammu:** Rail Head Complex, Jammu-180012(rdjammu@rbi.org.in); 12.**Kanpur:** M.G. Road, Kanpur-208001(rdkanpur@rbi.org.in); 13.**Kochi:** Ernakulam North, Kochi-682018(gminckochi@rbi.org.in); 14.**Kolkata:** 15, Netaji Subhash Road, Kolkata-700001 (rdkolkata@rbi.org.in); 15.**Lucknow:** 8-9, Vipin Khand, Gomti Nagar, Lucknow-226010(rdlucknow@rbi.org.in); 16.**Navi Mumbai:** Plot No.3, Sector 10, H.H. Nirmaladevi Marg, CBD Belapur, Navi Mumbai-400614 (cgmbelapur@rbi.org.in);17. **Nagpur:** Main Office Building, Dr. Raghavendra Rao Road, Civil Lines, Nagpur-440001(rdnagpur@rbi.org.in); 18.**New Delhi:** 6, Sansad Marg, New Delhi-110001(rdnewdelhi@rbi.org.in); 19.**Panaji:** 7th Floor, Gera Imperium-II, Patto, Panaji, Goa-403001(gmincpanaji@rbi.org.in); 20.**Patna:** South Gandhi Maidan, Patna-800001(rdpatna@rbi.org.in); 21. **Pune:** College of Agricultural Banking, Reserve Bank of India, University Road, Pune-411016 (principalcab@rbi.org.in); 22. **Thiruvananthapuram:** Bakery Junction, Thiruvananthapuram-695033 (rdthiruvananthapuram@rbi.org.in). 23. **Raipur:** Subhashish Parisar, Satya Prem Vihar, Mahadev Ghat Road, Sunder Nagar, Raipur-492 013 (rdraipur@rbi.org.in**)**

Appendix-VI

FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Shri/Smt./Kumari……Son/Daughter of ……of village/town…… in District/Division…… in the State/Union Territory…….…… belongs to the……community which is recognised as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No……dated…… *.

Shri/Smt./Kumari……..and/or his/her family ordinarily reside(s) in the District/Division of the…… State/Union Territory. This is also to certify that he/she does not belong to the persons/sections (Creamy Layer) mentioned in Column 3 of the Schedule to the Government of India, Department of Personnel &Training O.M. No.36012/22/93-Estt. (SCT) dated 08.09.1993, O.M. No. 36033/3/2004-Estt. (Res) dated 9th March, 2004, O.M. No. 36033/3/2004-Estt. (Res) dated 14th October, 2008 and O.M. No. 36033/1/2013-Estt. (Res) dated 27th May, 2013**.

Signature_____

Designation_____$

Dated:

Seal

---

* - The authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

** - As amended from time to time.

$ - List of Authorities empowered to issue Other Backward Classes certificate will be the same as those empowered to issue Scheduled Caste/Scheduled Tribe certificates.

Note: The term "Ordinarily" used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.

Note : The prescribed proforma is subject to amendment / modification from time to time as per Government of India Guidelines.

Appendix-VII

Government of.....

(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No……. Date: …….

VALID FOR THE YEAR……

This is to certify that Shri/Smt./Kumari …… son/daughter/wife of ……. permanent resident of ……. Village/Street……Post Office ……. District …… in the State/Union Territory…… Pin Code …….. whose photograph is attested below belongs to Economically Weaker Sections, since the gross annual income* of his/her "family"** is below Rs. 8lakh (Rupees Eight Lakh only) for the financial year ……. His/her family does not own or possess any of the following assets***:

I. 5 acres of agricultural land and above;
II. Residential flat of 1000 sq. ft. and above;
III. Residential plot of 100 sq. yards and above in notified municipalities;
IV. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. Shri/Smt./Kumari …….. belongs to the …… caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List).

Signature with seal of Office_____

Name_____

Designation_____

Recent Passport size attested photograph of the applicant

*Note 1: Income covered all sources i.e. salary, agriculture, business, profession, etc.

**Note 2: The term "Family" for this purpose include the person, who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.

***Note 3: The property held by a "Family" in different locations or different places/cities have been clubbed while applying the land or properly holding test to determine EWS status.

Appendix-VIII

PRESCRIBED PROFORMAE

The form of certificate to be produced by Scheduled Castes and Scheduled Tribes candidates applying for appointment to posts under the Government of India

This is to certify that Shri/Shrimati/Kumari* ..... son/daughter* of ..... of village/town* ..... in district /Division* .....of the State/Union Territory* ..... belongs to the……. Caste/Tribe* which is recognised as a Scheduled Caste/Scheduled Tribe* Under:

@ The Constitution (Scheduled Castes) Order, 1950.

@ The Constitution (Scheduled Tribes) Order, 1950.

@ The Constitution (Scheduled Caste) (Union Territories) Order, 1951.

@ The Constitution (Scheduled Tribes) (Union Territories) Order, 1951.

[as amended by the Scheduled Castes and Scheduled Tribes List (Modification) Order, 1956; the Bombay Reorganisation Act, 1960, the Punjab Reorganisation Act, 1966, the State of Himachal Pradesh Act, 1970, the North Eastern Areas (Reorganisation) Act, 1971, the Scheduled Castes and Scheduled Tribes Order (Amendment) Act, 1976., the State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganisation) Act, 1987.]

@ The Constitution (Jammu and Kashmir) Scheduled Castes Order, 1956

@ The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Order (Amendment) Act, 1976

@ The Constitution (Dadar and Nagar Haveli) Scheduled Castes Order, 1962

@ The Constitution (Dadar and Nagar Haveli) Scheduled Tribes Order, 1962

@ The Constitution (Pondicherry) Scheduled Castes Order, 1964

@ The Constitution (Uttar Pradesh) Scheduled Tribes Order, 1967

@ The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968

@ The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968

@ The Constitution (Nagaland) Scheduled Tribes Order, 1970

@ The Constitution (Sikkim) Scheduled Castes Order, 1978

@ The Constitution (Sikkim) Scheduled Tribes Order, 1978

@ The Constitution (Jammu & Kashmir) Scheduled Tribes Order, 1989

@ The Constitution (SC) Order (Amendment) Act, 1990

@ The Constitution (ST) Order (Amendment) Act, 1991

@ The Constitution (ST) Order (Second Amendment) Act, 1991

@ The Scheduled Castes and Scheduled Tribes Orders (Amendment) Act 2002

@ The Constitution (Scheduled Castes) Order (Amendment) Act, 2002

@ The Constitution (Scheduled Castes and Scheduled Tribes) Orders (Amendment) Act, 2002

@ The Constitution (Scheduled Castes) Orders (Second Amendment) Act, 2002

% 2. Applicable in the case of Scheduled Castes/Scheduled Tribes persons who have migrated from one State/Union Territory Administration to another.

This certificate is issued on the basis of the Scheduled Castes/Scheduled Tribes certificate issued to Shri/ Shrimati*. ..... Father/Mother of Shri/Shrimati/Kumari ..... of village/town* ..... in District/Division* …… ..... of the State/Union Territory*..... who belongs to the caste/tribe* which is recognised as a Scheduled Caste/Scheduled Tribe in the State/Union Territory* of ..... issued by the ..... dated .....

% 3. Shri/Shrimati*/Kumari* .....and/or*his/her* family ordinarily reside(s) in village/town * ..... of……District /Division* of the State/Union Territory* of…….....

Signature…….

** Designation…….

(With seal of Office)

State/Union Territory*

Place :……

Date :…….

*Please delete the words which are not applicable.

@Please quote specific Presidential Order.

% Delete the paragraph which is not applicable.

NOTE: The term "ordinarily reside (s)" used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.

** list of authorities empowered to issue Scheduled Caste/Scheduled Tribe certificates:

(i) District Magistrate/ Additional District Magistrate/Collector/Deputy Commissioner/ Additional Deputy Commissioner/Deputy Collector/1st Class Stipendiary Magistrate/ ©Sub-Divisional Magistrate/Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner.
©(not below of the rank of 1st Class Stipendiary Magistrate).

(ii) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate.

(iii) Revenue Officers not below the rank of Tehsildar.

(iv) Sub Divisional Officer of the area where the candidate and/or his/her family normally resides.

(v) Administrator/Secretary to Administrator/Development Officer(Lakshadweep).

Note : The prescribed proforma is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time.

Appendix-IX

Certificate for recommendation of scribe/reader/lab assistant and/or Compensatory Time for persons with disabilities as defined under Section 2(s) of the RPwD Act 2016 and have limitation in writing as specified in the Guidelines.

This is to certify that, we have examined Mr./ Ms./ Mrs. ……. (name of the candidate), S/o /D/o ……, a resident of……(Vill/PO/PS/District/State), aged……..yrs, a person with……(nature of disability/condition),and to state that he/ she has limitation which hampers his/ her writing capability owing to his/her above disability/condition. He/ she requires support of scribe/ reader/lab assistant/and or compensatory time as specified in the Guidelines, for writing the examination.

2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid……..(name to be specified)/ other (to be specified), which is/are essential for the candidate to appear at the examination with the assistance of scribe.

3. This certificate is issued only for the purpose of appearing in written examinations conducted by Examining Bodies and is valid up to……. (it is valid for maximum period of one year or less as may be certified by the medical authority) .

Signature of Medical Authority

Name of Government Hospital/ Health Care Centre with Seal

Place :
Date :

NOTE : The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

Appendix-X

Letter of Undertaking by the persons with disabilities as defined under section 2(s) of RPwD Act 2016 using the services of scribe/reader/lab assistant during written examinations conducted by various authorities as specified in the Guidelines.

I ,_____, a candidate with_____ (nature of disability/condition) appearing for the_____ (name of the examination) bearing Roll No. _____at _____ (name of the centre) in the District_____ , _____ (name of the State). My educational qualification is_____ .

2. I do hereby state that_____ (name of the scribe) will provide the service of scribe/reader/lab assistant for the undersigned for taking the aforementioned examination. I further declare that there is no conflict of interest of any kind that may affect the impartiality of the examination.

3. I do hereby undertake that his qualification is_____ . In case, subsequently, it is found that his qualification is not as declared by the undersigned and is beyond the specified qualification for the examination as mentioned in the extant Guidelines, I shall forfeit my right to the post/position/academic seat I am competing for and claims relating thereto.

(Signature of the candidate)

(Counter-signature by the parent/ guardian, if the candidate is minor)

Place:
Date:

Note: The prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.