



SAARTHI • सारथी

करियर मार्गदर्शन पोर्टल • Career Guidance Portal
"सही मार्गदर्शन, उज्ज्वल भविष्य"

करियर शीट • CAREER SHEET

Officer Grade 'B' (Direct Recruit) — Reserve Bank of India

अधिकारी ग्रेड 'बी' (सीधी भर्ती) — भारतीय रिज़र्व बैंक

6 Sept 2026

An Officer in Grade 'B' at the Reserve Bank of India is the officer-level entry to the country's central bank — the institution that issues the currency, sets interest rates and regulates every other bank. No route on this portal...

राजकीय उच्च माध्यमिक विद्यालय, जेठन्तरी

Govt. Sr. Sec. School, Jethantri • ब्लॉक समदड़ी • बालोतरा (Block Samdari • Balotra)

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Principal, GSSS Jethantri • Master Trainer



श्री चेनाराम चौधरी

प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



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सुरेश कुमार सैन

व्याख्याता (भूगोल) • रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) • रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) • रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14–17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14–17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। • An independent project based on the Government's official career-guidance content.

1 About this career

An Officer in Grade 'B' at the Reserve Bank of India is the officer-level entry to the country's central bank — the institution that issues the currency, sets interest rates and regulates every other bank. No route on this portal starts at a higher salary: a starting basic pay of ₹78,450 a month and, in the advertisement's own words, initial monthly gross emoluments of approximately ₹1,54,936 (without house rent allowance). For comparison, NABARD Grade A starts at a basic of ₹44,500. The General cadre asks for a Bachelor's degree in any discipline with 60% marks (50% for SC/ST/PwBD), or a postgraduate degree with 55%. No subject is required — a student from Arts, Commerce, Science, Agriculture or any other stream is eligible. But two things should be clear at the outset: this is a very small recruitment — 60 posts in the whole country, of which 40 are in the General cadre — and the age band is 21 to 30, which makes it a goal for after graduation, not straight after Class 10.

2 At a glance

Minimum qualification	General cadre: a Bachelor's degree in any discipline with at least 60% (50% for SC/ST/PwBD applicants where posts are reserved for them); or a postgraduate degree in any discipline with at least 55% (pass marks for those categories). The DEPR cadre asks for an MA/MSc in Economics or equivalent, and DSIM for a postgraduate degree in Statistics
Recruiting body	Reserve Bank of India Services Board (RBISB), Mumbai
Age limit	21 to 30 years (as on April 01, 2026); relaxation of up to five years for SC/ST candidates
Starting salary	Basic pay of ₹78,450 a month; initial monthly gross emoluments of approximately ₹1,54,936 (without HRA)
Posts	60 in all for Panel Year 2026 — General 40, DEPR 10, DSIM 10

3 What you need

INTERESTS

- An interest in the economy, money and banking policy
- Drawing conclusions from data and explaining them in plain language
- Reading, and arguing a case in writing — half this examination is descriptive

ABILITIES

- Verbal ability — English writing is a full 100-mark paper here, not merely one section
- The stamina to sustain a long preparation — 60 posts draw competition from the whole country
- Numerical and logical ability — two of the four tests in Phase-I are exactly these

KEY SKILLS

- A grasp of economic and social issues (Phase-II Paper-I)
- Knowledge of general finance and management (Phase-II Paper-III)
- Typing in Hindi or English on a computer — descriptive answers must be typed
- Essay and precis writing in English, typed on a keyboard
- A basic understanding of banking regulation and monetary policy

4 How to get there

- 1 Take a degree in any discipline, but watch the marks — the General cadre requires 60% (50% for SC/ST/PwBD). This is one of the few examinations where your graduation marks themselves decide eligibility.
- 2 If 60% does not come, the route is not closed: a postgraduate degree in any discipline with 55% also makes you eligible.
- 3 Begin practising English writing during the degree itself — essays, precis, letters. English is a separate 100-mark paper here.
- 4 Learn to type on a computer. Those answering in Hindi should practise on either the Inscript or the Remington (GAIL) keyboard layout.

- 5 Build the habit of reading the economy pages of a newspaper daily; both the Economic and Social Issues and the General Finance papers rest on this.
- 6 Applications are made only at opportunities.rbi.org.in. The advertisement usually appears in April or May — the Panel Year 2026 advertisement came on April 29, 2026 and applications ran to May 20, 2026.

MAIN EXAMS

- Selection is in three stages — a Phase-I online examination, a Phase-II online examination and an Interview. The most important thing, and it should set the whole direction of preparation: the final merit list is prepared by adding the marks of Phase-II and the Interview. Phase-I marks do not enter it. Phase-I is only a screening gate — clearing its cut-off is enough.
- Phase-II has three papers totalling 300 marks. Paper-I, Economic and Social Issues: half objective (30 minutes, 50 marks) and half descriptive (90 minutes, 50 marks). Paper-II, English (Writing Skills): wholly descriptive, 3 questions, 90 minutes, 100 marks. Paper-III, General Finance and Management: the same shape as Paper-I, 100 marks.
- And this is the thing a Hindi-medium student is rarely told: except for the test of English, every question paper in both phases is set bilingually in Hindi and English. Descriptive answers may be typed in Hindi, using either the Inscript or the Remington (GAIL) keyboard layout. The interview too may be taken in Hindi. For a student from rural Rajasthan that is not a small matter.
- Phase-I is a single paper of 200 marks over 120 minutes containing four tests — General Awareness, English Language, Quantitative Aptitude and Reasoning. Separate time is allotted to each test, and a candidate must secure minimum marks separately in each test as well as in aggregate. Strength in one section cannot cover weakness in another.
- Knowing the shape of the descriptive part changes how you prepare: in Papers I and III six questions are set, of which four must be attempted — two of 15 marks each (of varying difficulty) and two of 10 marks each. If a candidate answers more than four, only the first four are evaluated. The objective part carries 30 questions for 50 marks, some worth 2 marks and some worth 1.
- The Interview carries 75 marks. Before it the Bank conducts a Personality Assessment, for which no marks are allotted and which forms no part of the final selection criteria. The final merit list is made by adding the Phase-II and Interview marks.

- This page is written from Advertisement No. RBISB/DA/01/2026-27 for Panel Year 2026, in which Phase-I was held on June 13, 2026 and Phase-II for the General cadre on July 25, 2026. That cycle is finished; the dates here are given to date the source. Eligibility and the shape of the examination stay as described. When a fresh advertisement opens, take the vacancies, the dates and the reckoning date from that one.

5 Where to study

ONLINE

- Reserve Bank of India — Opportunities portal (advertisements, admit cards, results) — All India (<https://opportunities.rbi.org.in/>)
- Reserve Bank of India — main website, publications and the Annual Report — All India (<https://www.rbi.org.in/>)
- RBI — Monetary Policy statements, the core reading for the ESI paper — All India (https://www.rbi.org.in/Scripts/BS_ViewMonetaryPolicy.aspx)
- Ministry of Finance — Economic Survey and Budget documents — All India (<https://www.indiabudget.gov.in/economicsurvey/>)
- NITI Aayog — reports on social and development issues — All India (<https://www.niti.gov.in/>)

FEES

There is no separate cost of study on this route — the qualification is a degree in any discipline, which a government college provides at very low fees. The examination fee is as stated in the advertisement and is reduced for SC, ST and PwBD candidates. Coaching is not compulsory; the free scheme listed above and the Reserve Bank's own publications can form the spine of the preparation.

SCHOLARSHIPS

- Mukhyamantri Anuprati Coaching Yojana (free coaching, apply via SSO) (<https://sso.rajasthan.gov.in/signin>)
- National Scholarship Portal — central and state scholarships for graduation (<https://scholarships.gov.in/>)

6 What the work is like

WHO HIRES

- Reserve Bank of India — the country's central bank, which issues the currency, sets monetary policy and regulates banks and non-banking financial companies

DEMAND (2026)

The recruitment comes almost every year, but the number of posts is always small — only 60 for Panel Year 2026. So the question of demand runs the other way here: few posts and very many candidates, which makes this a long-preparation goal rather than a quick route. A student who aims at it should keep applying alongside to the larger recruitments — IBPS PO, NABARD Grade A and IBPS RRB Officer Scale-I — because most of the preparation is shared.

7 Career growth

- 1 Officer in Grade 'B' (on probation) — the entry level, basic pay ₹78,450
- 2 Officer in Grade 'C' — onward with regular movement through the scale
- 3 Assistant General Manager, Deputy General Manager
- 4 General Manager and Chief General Manager
- 5 Executive Director and beyond — the Bank's most senior posts

EARNINGS

Starting	मूल वेतन ₹78,450 प्रति माह; आरंभिक मासिक सकल परिलब्धियाँ लगभग ₹1,54,936 (मकान किराया भत्ते के बिना)
Mid level	वेतनमान 16 वर्ष में ₹1,41,600 मूल तक जाता है; भत्तों सहित सकल इससे काफी ऊपर
Senior level	वरिष्ठ ग्रेडों में इससे बहुत अधिक — सहायक महाप्रबंधक एवं उससे ऊपर

The figures are the advertisement's own, not estimates. The full scale is printed as ₹78450-4050(9)-114900-EB-4050(2)-123000-4650(4)-141600 (16 years). On top of this come Special Allowance, Grade Allowance, Dearness Allowance, Local Compensatory Allowance, Special Grade Allowance, Learning Allowance and House Rent Allowance as per rules. Where the Bank does not provide accommodation, HRA of 15% of pay is paid. For candidates with very high academic or professional qualifications the Bank may, at its sole discretion, grant up to four advance increments.

8 The good parts · The challenges

The good parts

- ₹78,450 basic and about ₹1,54,936 gross on the strength of a plain graduate degree — the highest starting point of any general-graduate route on this portal
- No subject requirement — a student from Arts, Commerce, Science, Agriculture or any other stream is eligible
- Except for the test of English, every paper is available in Hindi too, descriptive answers may be typed in Hindi, and the interview may be taken in Hindi
- Work that bears directly on the country's economic policy, and the standing of the central bank

The challenges

- A very small recruitment — 60 posts in the whole country, of which only 40 in the General cadre. The competition is severe.
- 60% in graduation is mandatory (50% for SC/ST/PwBD). Lower marks mean taking a postgraduate degree first — two more years.
- The age band is 21 to 30, so this is not a goal for straight after Class 10 or 12 but for after graduation
- It is an all-India service — a posting may be anywhere in the country, far from home
- Half of Phase-II is descriptive and must be typed on a keyboard; preparing only for multiple-choice questions is not enough here

9 If this route does not work out

One exam or one attempt does not close the door. The same subjects also open these routes — entry is usually easier, and you can return to this field later.

- Assistant — Reserve Bank of India
- Bank Probationary Officer (PO)

- Junior Accountant and Junior Assistant —
Rajasthan State Power Companies

10 Sources & further reading

1. Reserve Bank of India — Opportunities portal, where the advertisement is published — <https://opportunities.rbi.org.in/>
2. Advt. No. RBISB/DA/01/2026-27 — Grade 'B' (DR) General/DEPR/DSIM, Panel Year 2026 — <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/DEPR29042026BE94DEA85E3C4753A82B191EB6A795ED.PDF>
3. Reserve Bank of India — main website — <https://www.rbi.org.in/>
4. RBI — Monetary Policy statements — https://www.rbi.org.in/Scripts/BS_ViewMonetaryPolicy.aspx
5. Economic Survey — core material for the Economic and Social Issues paper — <https://www.indiabudget.gov.in/economic/survey/>