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.