



SCHEME OF SELECTION AND SYLLABUS FOR OFFICERS IN GR B (DR)-GENERAL- 2019:

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

- (I) **Phase-I online Examination (Objective Type):** This will comprise a single Paper for 200 marks and will be held on November 9, 2019. Depending on the number of candidates, 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 Admission Letter (AL) to be downloaded by the candidate from our 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
- General Awareness
 - English Language
 - Quantitative Aptitude and;
 - 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 for the candidates to download along with the Admission letter 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 No. of the candidates shortlisted for Phase-II examination will be published on RBI web-site, tentatively within a week after Phase-I examination.

- (II) **Phase-II online Examination:** The Phase-II online Examination will be conducted on December 1, 2019, 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 shifts. Separate Admission Letters will be issued for each shift. The time-table for Phase-II will be intimated to the candidates concerned along with Admission Letter for Phase-II. Phase-II online examination will consist of three papers as under:

Name of Paper	Type of Paper	Time (Minutes)	Marks
Paper-I: Economic and Social Issues	Objective Type	90	100
Paper II: English (Writing Skills)	Descriptive, to be typed with the help of the keyboard	90	100
Paper-III: Finance and Management	Objective type	90	100

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 exam 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 No. of the candidates shortlisted for interview will be published on RBI website at appropriate time and interview call letters will be sent on registered email ID. Interview will be of 50 marks. 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.

SYLLABI (Phase-II)

Paper-I - Economic and social Issues:

Growth and Development – Measurement of growth: National Income and per capita income – Poverty Alleviation and Employment Generation in India – Sustainable Development and Environmental issues. Economic Reforms in India – Industrial and Labour Policy – Monetary and Fiscal Policy – Privatization – Role of Economic Planning. 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. Social Structure in India – Multiculturalism – Demographic Trends – Urbanization and Migration – Gender Issues – Social Justice : Positive Discrimination in favor of the under privileged – Social Movements – Indian Political System – Human Development – Social Sectors in India, Health and Education.

Suggested reference material:

<p>Books:</p> <ol style="list-style-type: none"> 1. <i>Indian Economy: Uma Kapila.(Series of Books)</i> 2. <i>Indian Economy: Mishra Puri. (Latest Edition)</i> 3. <i>Growth And Development: Devraj Ray</i> 4. <i>Sociology: C.N. Shankar Rao</i> 	<p>Weekly/Monthly Magazines/Bulletins /Reports:</p> <ol style="list-style-type: none"> 1. <i>Economic and Political Weekly</i> 2. <i>Southern Economist</i> 3. <i>Yojana</i> 4. <i>Business India</i> 5. <i>RBI Bulletins</i>
<p>News Papers:</p> <ol style="list-style-type: none"> 1. <i>Economic Times</i> 2. <i>Hindu,</i> 3. <i>Business Standard</i> 	<p>Reports:</p> <ol style="list-style-type: none"> 1. <i>World Development Report</i> 2. <i>Economic Survey of India</i>

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 -Finance and Management:

(I) Finance

(a) Financial System

1. Regulators of Banks and Financial Institutions
2. Reserve Bank of India- functions and conduct of monetary policy, Banking System in India, Financial Institutions – SIDBI, EXIM, NABARD, NHB, etc.

(b) Financial Markets

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

(c) General Topics

1. Risk Management in Banking Sector



2. Basics of Derivatives: Forward, Futures and Swap
3. Changing Landscape of Banking sector
4. Recent Developments in the Financial Sector, Portfolio Investment, Public Sector Reforms, Disinvestments
5. Financial Inclusion- use of technology
6. Alternate source of finance, private and social cost-benefit, Public-Private Partnership
7. Corporate Governance in Banking Sector, role of e-governance in addressing the issues of corruption and inefficiency in the government sector.
8. The Union Budget – Direct and Indirect taxes; Non-tax sources of Revenue, GST, Thirteenth Finance Commission and GST, Finance Commission, Fiscal Policy, Fiscal Responsibility and Budget Management Act (FRBM),
9. Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components and trends.

Suggested reference material:

- a. *An introduction to Economics – A W Stonier and D C Hauge*
- b. *Monetary Theory and Public Policy – Kenneth Kurihara*
- c. *Indian Economy – Mishra and Puri*
- d. *Indian Economy – R. Dutt and KPM Sundaram*
- e. *Economic Growth and Development – Mayer and Baldwin*
- f. *Major economic newspapers and Economic and Political Weekly*
- g. *Public Finance – K K Andley and Sundaram*
- h. *Financial Management – Prasanna Chandra*

(II) Management:

Management: its nature and scope; The Management Processes; Planning, Organisation, Staffing, Directing and Controlling; The Role of a Manager in an Organisation. Leadership: The Tasks of a Leader; Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader. Human Resource Development: Concept of HRD; Goals of HRD; Performance Appraisal – Potential appraisal and development – Feedback and Performance Counselling – Career Planning – Training and Development – Rewards – Employee Welfare. Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale. 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. Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

The questions on this section will be basic in nature.