RBI GRADE B · C4S COURSES

RBI Grade B 2026 English Descriptive Paper Analysis

30 July 2026 · 1 items

Paper II · English (Writing Skills) · Memory-based analysis RBI Grade B 2026 English Descriptive Analysis: *Essay, Precis & RC Questions Asked in Mains* Every question from the RBI Grade B Phase 2 English paper held on 25 July 2026 — the four essay options, the precis passage on architecture and public health, and the six-part Reading Comprehension on school mathematics. With model structures, fodder points and the pattern to prepare for next year. Exam date · 25 July 2026 General stream 90 minutes · 100 marks Difficulty · Moderate Updated 28 July 2026 How the 100 marks were split — tap a block to jump **40**Essay **30**Precis **30**Comprehension

The RBI Grade B Mains 2026 English descriptive paper stayed loyal to its old habit: nothing exotic, nothing unfair, but a clock that punishes anyone who has not written under timed conditions. Aspirants who had practised a 600-word essay in 30 minutes walked out comfortable. Those meeting the format for the first time ran out of time in the comprehension. ExamRBI Grade B Phase 2 PaperEnglish Descriptive Held on25 July 2026 Duration90 minutes Total marks100 ModeTyped, English only What this analysis covers Paper pattern and marks split Essay topics asked (40 marks) Essay writing tips from the paper Precis passage asked (30 marks) Model precis, 190 words Reading Comprehension asked (30 marks) PYQ trend: the four-quadrant pattern Strategy for RBI Grade B 2027 Frequently asked questions RBI Grade B 2026 English descriptive paper pattern Paper II is fully descriptive. There is no objective component, no choice between sections, and every answer is typed on the keyboard.

Section	Marks	What was asked	Time to allot
Essay	40	Any one of four topics, 600–620 words	35 minutes
Precis	30	One passage, summarised to roughly one-third	20 minutes
Reading Comprehension	30	One passage, 6 questions × 5 marks	30 minutes
Review	—	Spelling, tense, word count check	5 minutes

Read the word limit twice. The essay instruction specified 600–620 words, a narrower band than the loose "about 600" most mock tests use. Overshooting by a hundred words costs presentation marks that are far easier to keep than to earn back in content. Section 1 · 40 marks RBI Grade B 2026 essay topics asked in Mains Write an essay of 600–620 words on any **one** of the following topics. The four options were deliberately spread across four preparation zones — Economic & Social Issues, current affairs, a static philosophical quote, and management. Whatever your strength, one door was open. 1 Impact of ageing population on the socio-economic conditions of a nation ESIDemographySilver economy Skeleton the examiner was looking for Demographic transition as a global trend — falling fertility, rising life expectancy Key challenges: healthcare burden, pension and social security strain, shrinking workforce, rising dependency ratio Socio-economic implications for growth, savings, labour supply and fiscal space Opportunities in the silver economy — geriatric care, senior housing, wellness, age-tech Policy measures and global best practices (Japan, South Korea, Nordic pension models) India's preparedness: still a young country, but Kerala and Tamil Nadu are ageing fast Way forward — raise labour force participation, build long-term care, reform pensions **Fodder that lifts this essay:** the demographic dividend window, old-age dependency ratio projections, the Atal Vayo Abhyuday Yojana, the National Programme for Health Care of the Elderly, and the contrast between India's north–south demographic divergence. One or two credible numbers beat five vague ones. 2 How localised conflicts such as Middle

East crises trigger global inflation, energy shocks and shipping disruptions for neutral economies Current affairsGeopoliticsSupply chains Skeleton the examiner was looking for An interconnected world: why a regional conflict produces a global spillover effect Recent developments in the Middle East and the chokepoints involved Transmission channels — global inflation, energy markets, shipping and supply chains Why neutral economies still pay: imported inflation, freight and insurance costs, currency pressure Case studies and examples of past shocks feeding into commodity prices India's economic exposure — crude import dependence, remittances, trade routes Strategic responses and policy measures: strategic reserves, diversified sourcing, alternate corridors, hedging The need for diversified and resilient global systems, then a forward-looking conclusion **Why this was the highest-ceiling option:** it lets you write like a central banker. Mention the Strait of Hormuz and Red Sea routing, the crude-to-CPI pass-through, freight rate spikes, and the RBI's monetary policy dilemma when supply-side inflation meets a growth mandate. That vocabulary is exactly what Paper II rewards. 3 "Education is the kindling of a flame, not the filling of a vessel" StaticQuote-basedEducation Skeleton the examiner was looking for Meaning and relevance of the quote — curiosity over accumulation Limitations of rote learning: exam-centric schooling, marks over meaning Education as a tool of empowerment, mobility and citizenship Fostering creativity, critical thinking and values NEP 2020 as a step towards holistic, competency-based education Role of teachers, parents and society in keeping the flame alive Real-life examples — inquiry-led classrooms, experiential learning, vocational integration Conclusion: igniting minds for a brighter future **Quote-essay rule:** unpack the metaphor in your first paragraph before you argue anything. Vessel means passive storage; flame means self-sustaining inquiry. Then return to the metaphor in your last line. Candidates who never explained the image lost the interpretation marks even with good content. 4 Why modern organisational leadership should be based on role allocation and functional merit ManagementLeadershipOrg behaviour Skeleton the examiner was looking for Changing dynamics of organisations — flatter structures, hybrid teams, faster cycles Limitations of traditional authority-based leadership Importance of role allocation; functional merit versus hierarchy Benefits: efficiency and productivity, innovation and adaptability, employee motivation and retention Challenges in implementation — resistance, measurement of merit, cultural inertia Way forward: competency frameworks, distributed leadership, transparent appraisal **Cross-paper advantage:** this topic sits inside the Finance & Management syllabus. Naming a theory or two — situational leadership, transformational versus transactional styles, McGregor's Theory X and Y — converts a general essay into a specialist one at zero extra word cost. Essay craft The five essay habits that actually moved marks Plan before you typeUnderstand the topic and fix your structure in the first four minutes. A skeleton on rough paper beats a beautiful first paragraph with nowhere to go. Use real examplesData, schemes, committee names and country comparisons. Specifics are the difference between an opinion piece and an analytical essay. Keep the argument balancedMaintain a logical flow. Present challenges and opportunities both, then take a clear position in the way forward. Open and close stronglyThe introduction earns attention, the conclusion earns the mark. Never end mid-argument because the clock ran out. Write plainlySimple, precise, impactful language. RBI rewards clarity of thought, not thesaurus depth. Short sentences survive typing errors better. Section 2 · 30 marks RBI Grade B 2026 precis topic: The Built Environment as Prescription The precis passage was titled **"The Built Environment as Prescription: How Architecture Heals or Harms."** It argued that the buildings and cities we design are themselves a form of medicine — or of illness. Here is the component-wise breakdown of what the passage contained.

Component	Key points in the passage
Central theme	The relationship between infrastructure, urban design and public health
Problem identified	Rising prevalence of lifestyle and environment-induced diseases caused by poor architectural design
Cause	Lack of natural ventilation, sunlight, green spaces and walkable urban environments
Health impact	Respiratory illness, sleep disorders, stress, weakened immunity, mental health issues and metabolic disorders

Component	Key points in the passage
Preventive aspect	The importance of preventive healthcare delivered through healthy buildings and better urban planning
Key solutions	Green spaces, walkable cities, improved environmental quality and evidence-based architectural design
Role of smart cities	Integrating healthy urban planning with sustainable infrastructure to raise quality of life
Conclusion	Sustainable, health-centric infrastructure is essential for physical and mental well-being

Model precis Written to roughly one-third of the source, in reported third person, with no new opinion added and no examples retained. **Title: Buildings as Medicine** The passage argues that the spaces people inhabit shape their health as decisively as diet or genetics. Contemporary construction, driven by density and cost, frequently denies occupants fresh air, daylight, greenery and the simple ability to walk. The consequences are measurable: respiratory disease, disturbed sleep, chronic stress, lowered immunity, deteriorating mental health and metabolic disorders. Illness, in this reading, is partly an architectural outcome rather than a purely medical one. The writer therefore reframes design as preventive healthcare. If a building can cause disease, it can equally prevent it, and doing so is cheaper than treating populations afterwards. The remedies proposed are practical rather than utopian: protected green cover, neighbourhoods that can be crossed on foot, cleaner indoor and ambient environments, and design decisions grounded in health evidence instead of aesthetic habit. Smart-city planning is presented as the natural vehicle, since it already combines sustainable infrastructure with data-led urban management. The conclusion is that health-centred, sustainable infrastructure is no longer optional. Cities that build for well-being protect both the bodies and the minds of the people who live in them. Approx. 190 words **Precis scoring checklist:** give it a title. Compress to about one-third and state your word count. Keep the author's sequence of ideas. Use indirect speech and the third person. Drop illustrations, repetitions and rhetorical questions. Never insert your own view, however good it is. Section 3 · 30 marks RBI Grade B 2026 Reading Comprehension: The Mathematical Dilemma Six questions of five marks each followed a passage titled **"The Mathematical Dilemma: Why Secondary School Deficits Threaten Higher Education."** The passage was argumentative rather than technical — the challenge was compression, not vocabulary. Key components of the RC passage

Theme in the passage	What you had to extract
Declining proficiency	Falling mathematical ability among school students and its measurement
Higher education readiness	Students arriving at college unprepared for quantitative coursework
Weak foundations	Erosion of foundational knowledge and basic skills at the secondary stage
Impact of AI	How AI tools are reshaping — and in places short-circuiting — learning habits
Conceptual understanding	The need to strengthen concepts rather than procedures and shortcuts
Technology balance	Balancing digital tools with traditional practice and problem-solving
Reforms	Improving learning outcomes through targeted educational reform

How to answer a 5-mark RC question **Fifty to eighty words is the sweet spot.** Open with a direct one-line answer, add two supporting lines drawn from the passage, and stop. Paraphrase rather than lifting sentences verbatim — RC marks reward comprehension, and copied strings suggest you did not understand. If a question asks "why", every sentence you write should be a reason. Question types this passage would generate **Central idea** — state the link between secondary-school deficits and higher-education outcomes in one sentence, then justify. **Cause identification** — list the reasons the passage gives for declining proficiency, without adding your own. **Effect of AI** — separate what the passage credits AI with improving from what it warns AI erodes. **Author's stance** — is the writer anti-technology or pro-balance? Quote the reasoning, not your assumption. **Vocabulary in context** — give the meaning as used in the line, not the dictionary's first entry. **Suggested remedies** — reforms the author endorses, in the

author's order of emphasis. PYQ analysis The four-quadrant pattern in RBI Grade B essay topics The most useful takeaway from the 2026 paper is structural. The four essay options were not four random topics — they were one topic from each of four fixed preparation zones. Prepare one zone deeply and you are guaranteed a workable option.

Quadrant	2026 topic	What to build for next year
Economic & Social Issues	Ageing population and socio-economic conditions	Demographics, employment, inequality, urbanisation, health and education spending
Current affairs	Middle East conflict, inflation and shipping	Geopolitics, energy, trade corridors, tariffs, global monetary conditions
Static / quote	Education as kindling a flame	Quotes on education, ethics, discipline, failure, leadership and change
Management	Role allocation and functional merit	Leadership styles, motivation theory, organisational culture, corporate governance

The precis and RC follow their own logic: both were *editorial-style, socially themed, non-financial* passages — one on urban design and health, one on school mathematics. Neither required banking knowledge. That is a consistent RBI habit worth remembering: the English paper tests English, and it borrows its content from the op-ed pages rather than from monetary policy statements. Preparation Strategy for RBI Grade B 2027 English descriptive Ninety days, four moves **Build modular fodder, not essays.** Assemble reusable blocks — one data point, one scheme, one global comparison, one criticism — for eight recurring themes. Blocks recombine; memorised essays do not. **Precis one editorial a day.** Take a 500-word column, cut it to 170, count the words, and check whether you dropped an idea or only the adjectives. Fifteen minutes, every day, is the single highest-return habit for this paper — our daily English editorial analysis gives you a fresh passage every morning. **Type, do not write.** The paper is typed. If your speed is below 30 words per minute you will lose the RC, no matter how well you comprehend it. **Simulate the full 90 minutes weekly.** Essay, precis and RC in one sitting. Most marks are lost to time allocation, not to language. **Attempt order that worked in 2026:** RC first while your reading is fresh and your answers are short and certain, then the precis, then the essay with whatever remains. Candidates who started with the essay tended to overspend on it and then rush thirty marks of comprehension in twelve minutes. 365 Free · Every single day Get *daily English editorial analysis* on Telegram The precis and RC passages in this paper came straight from op-ed territory — urban health and school education, not monetary policy. One editorial broken down every day is how you build that reading speed. Vocabulary in context, precis practice and comprehension drills, delivered free. Join @English4sure Read daily editorial analysis On mobile the channel also opens at t.me/English4sure FAQ RBI Grade B 2026 English descriptive: frequently asked questions What essay topics were asked in RBI Grade B Mains 2026? Four options of 600–620 words for 40 marks: the impact of an ageing population on the socio-economic conditions of a nation; how localised conflicts such as Middle East crises trigger global inflation, energy shocks and shipping disruptions for neutral economies; the quote "Education is the kindling of a flame, not the filling of a vessel"; and why modern organisational leadership should be based on role allocation and functional merit. What was the precis topic in the RBI Grade B 2026 English paper? "The Built Environment as Prescription: How Architecture Heals or Harms" — a passage on the link between infrastructure, urban design and public health, covering poor ventilation and daylight, the resulting respiratory, sleep, stress and metabolic disorders, and solutions such as green spaces, walkable cities and smart-city planning. What was the Reading Comprehension passage? "The Mathematical Dilemma: Why Secondary School Deficits Threaten Higher Education", carrying 30 marks across six questions of five marks each. It covered declining mathematical proficiency, weak foundational skills, the impact of AI on learning habits, and the need to balance technology with conceptual understanding. What is the marks distribution of the English descriptive paper? One hundred marks in ninety minutes: Essay 40, Precis 30, and Reading Comprehension 30 as six five-mark questions. All sections are compulsory, there is no internal choice between sections, and answers are typed in English only. When

was the RBI Grade B Phase 2 exam 2026 held? The Mains exam was conducted on 25 July 2026 for the General stream and on 26 July 2026 for the DEPR and DSIM streams. How difficult was the paper, and what is a good attempt? Candidate feedback rated it moderate. A good outcome is a complete essay within the word band, a precis at roughly one-third with a title and word count, and all six RC questions attempted. Completing every section matters more than polishing any one of them, because unattempted questions score zero regardless of how strong the rest of the paper is. Does RBI release the official English descriptive question paper? No. RBI does not publish the question paper or an answer key for Phase 1 or Phase 2. All available question sets, including this one, are reconstructed from the recollections of candidates who appeared for the exam.
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Web: www.c4scourses.in This RBI Grade B 2026 English descriptive analysis is memory-based, compiled from candidate feedback after the Phase 2 exam held on 25 July 2026. The Reserve Bank of India does not release official question papers or answer keys for Phase 1 or Phase 2. Model answers and structures here are indicative and prepared for practice purposes.

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8/10	32	12	Daily
of the top 10 ranks	final selections, one batch	reached the interview	current affairs, free

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