

RBI GRADE B · C4S COURSES

RBI Grade B Cut Off: Phase 1, Phase 2 and Final Marks by Year

25 September 2026 · 5 items

RBI Grade B cut offs swing more than almost any exam at this level — the Phase 1 line has ranged from 54.25 to 77.50 out of 200 in five cycles. That is not candidates getting better or worse. It is the paper changing, and the number of posts changing. Read the table as a band, and understand why it moves.

General (DR) cut off, year by year

Cycle	Phase 1 out of 200	Phase 2 out of 300	Final
2025	77.50	—	—
2024	67.25	173.50	226.75
2023	54.25	169.00	229.00
2022	63.75	171.25	234.50
2021	66.75	187.75	252.25
2019	122.00	193.25	238.25

From the 2021 cycle the final total was revised from 350 to 375 — Phase 2 (300) plus interview (75) — so final marks from 2021 onwards are not directly comparable with 2019's.

What the numbers mean

Phase 1 qualifies you and then disappears

This is the single most useful fact on the page. Phase 1 marks are **not carried into the final merit**. Scoring 120 instead of 80 buys you nothing except safety. The cut off is set by the calling ratio, and there are **sectional cut offs as well as an overall one**, so a candidate who scores heavily in General Awareness and collapses in Quantitative Aptitude can miss on a section while clearing the aggregate.

The 2019 number is not comparable

122 out of 200 against 54 to 77 in every later cycle is not a harder field — it is a different paper. Treat 2019 as history, and anchor on the **2021 to 2025 band of roughly 54 to 78**.

2023 was the floor, and it was a warning, not a gift

54.25 out of 200 is a little over 27%. Cut offs fall when papers get harder, and 2023 was the cycle in which RBI leaned into longer, statement-based questions that ate time. A low cut off means everyone struggled. It is not a target to aim at.

2025 was the ceiling, and 2026 halved the posts

The 2025 Phase 1 cut off of 77.50 was the highest of the modern pattern. Then RBI advertised **60 posts in 2026 against 120 in 2025**. Fewer posts means a shallower shortlist at the same calling ratio, which pushes the line up. If you are planning for the next cycle, plan against the top of the band, not the middle.

"The best time to revise was yesterday. The next best is now."

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Phase 2 is where the exam is decided

The Phase 2 cut off has sat between 169 and 188 out of 300 — roughly 56% to 63%. The gap between the Phase 2 cut off and the final cut off is the interview's 75 marks doing its work: in 2024 the Phase 2 line was 173.50 and the final 226.75, a gap of about 53 marks. Since the interview is out of 75, that tells you most shortlisted candidates score somewhere in the fifties there, and that an average interview will not move you far in either direction. **Your rank is made in Phase 2.**

Turning the numbers into a target

For the General stream, Phase 2 is three papers of 100 marks: Economic and Social Issues, Descriptive English, and Finance and Management. To clear a Phase 2 line of around 175 you need roughly 58 in each — and the cheapest of those three to lift is almost always the [descriptive English paper](#), because it is the one candidates never practise. Moving it from 50 to 70 is twenty marks on a line that moves by five.

For Phase 1, work out the sectional minimums you can hold and stop optimising past a comfortable margin above 80. General Awareness is 80 of the 200 marks there, which is why a daily habit beats a revision week — our [daily current affairs](#) and [daily quiz](#) are free and built for exactly this.

A caution on category and stream

Everything above is **General category, General (DR) stream**. OBC, SC, ST and EWS cut offs run lower and are published separately. DEPR and DSIM are separate contests with their own papers and their own lines — with only 10 posts each, their cut offs move sharply from year to year and are a weak guide.

Next

- [Notification and the current cycle's dates](#)
- [How each result is declared](#)
- [Eligibility and attempts](#)
- [Previous year papers](#) — the only honest way to see where you stand against these numbers

Cut off figures are compiled from RBI's published result documents for the cycles named. Always confirm against the official PDF on rbi.org.in for the cycle you are appearing in.

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of the top ten scorers

32

final selections, one batch

12

reached the interview

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“What feels hard today is the easy question next month.”

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