

RBI GRADE B · C4S COURSES

RBI Grade B Descriptive English: Essay, Precis and Comprehension

25 September 2026 · 1 items

Paper II of RBI Grade B Phase 2 is **100 marks of descriptive English, and every one of them counts in the final merit**. It is a third of your Phase 2 score, it has no negative marking, and it is the paper almost nobody rehearses. That combination makes it the cheapest marks in the exam.

The arithmetic is worth stating plainly. The Phase 2 cut off moves by about five marks between cycles. A candidate who has never written a timed precis typically scores in the low fifties here; one who has practised weekly scores in the seventies. Twenty marks, on a line that moves by five.

What the paper is

Marks	100, counted in the final merit
Duration	90 minutes for the whole paper
Format	Fully descriptive — essay, precis and comprehension
Mode	Online. You type your answers
Negative marking	None

That “you type” line deserves more attention than it gets. If every practice essay you have written has been by hand, the exam will be the first time you compose one at a keyboard, under time, in a plain text box with no spellcheck to lean on. Practise at least some of your pieces the way you will sit them.

The essay

These were among the topics set in the 2025 Phase 2 English paper:

- Future of BPO industries in India
- Importance of creative thinking in business
- An ounce of prevention is a pound worth of cure
- Pros and cons of teaching computer language and coding to school students

Notice what that list is *not*. It is not four questions about monetary policy. RBI mixes a business-and-economy topic, an abstract proverb and a policy debate, which means a candidate who has only prepared “banking essays” can open the paper and find nothing they rehearsed. Prepare the **skill**, not a bank of topics.

A structure that works on any of them

- **Introduction, about 10%** — define the ground, anchor it with a fact or a figure, and state the position you are going to argue. Not a throat-clearing paragraph about how important the topic is.
- **Body, about 80%** — two or three paragraphs, each doing one job. For a policy topic, problem then response then what remains. For an abstract topic, the case for, the case against, and your resolution. Support with something concrete: a scheme, a report, a number, an example.
- **Conclusion, about 10%** — resolve, do not summarise. A conclusion that repeats the introduction wastes the last thing the examiner reads.

“Small steps, every day. That is the whole strategy.”

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If you go blank on ideas, run the topic through a simple frame — political, economic, social, technological, legal, environmental — and you will usually find three angles within a minute. Spend five to seven minutes planning before you write anything. An essay planned for five minutes and written in twenty-five beats one that starts immediately and drifts.

The precis

The precis is the purest skill in the paper, and the one that improves fastest with practice and not at all without it. The rules are unforgiving:

- Reduce the passage to roughly **one-third** of its length, and respect the word limit given.
- Use **your own words**. Lifting sentences from the passage is the most common way marks are lost.
- Keep the author's meaning, order and tone. Add nothing, and do not offer your opinion.
- No examples, no illustrations, no rhetorical flourishes — only the argument.

The method that works: read the passage once for the argument, once with a pen marking only the claims, write the claims as a list, then turn the list into connected prose in your own words, then cut to the word limit. Most people's first draft is 40% too long, which is fine — cutting is part of the exercise.

The comprehension

Answer from the passage, in your own words, inside the limit. The two failures here are answering from general knowledge instead of the text, and writing three times what was asked because you knew more. Neither earns anything.

Timing

Ninety minutes for the whole paper. A workable split:

- **Essay** — about 35 minutes, of which 5 to 7 is planning
- **Precis** — about 25 to 30 minutes
- **Comprehension** — about 20 to 25 minutes
- Leave 5 minutes at the end to read back. Typed answers accumulate errors that you will not see while writing

Whatever split you choose, decide it before the exam and hold to it. The way this paper is usually lost is a beautiful essay, a rushed precis and an unfinished comprehension.

What costs marks

1. **No structure.** An essay without a visible shape reads as a stream of opinions, whatever its content.
2. **Ornate language.** This paper rewards clear, formal, plain English. It does not reward vocabulary for its own sake.
3. **Ignoring the word limit** in either direction.
4. **Lifting lines** from the passage into the precis.
5. **No specifics.** An essay with no figure, no scheme and no example is an opinion piece.
6. **Never having done this before.** The most expensive one, and the easiest to fix.

How to practise

One essay and one precis a week, timed, from the day you start — not from the month before Phase 2. Write some of them at a keyboard. Read each piece back a day later and mark it for structure and length before you mark it for language, because that is the order the examiner notices them in.

For topics, use what is actually happening: read the [daily current affairs](#) and turn one item a week into an essay. That gives you practice and material at the same time, which is why this paper and General Awareness are best prepared together rather than in sequence.

The same paper exists at SEBI and IFSCA, so nothing here is wasted if you are writing more than one of these. Our [analysis of SEBI's 2024 descriptive paper](#) shows how these questions are set and marked in practice.

Next

- [Cut off, year by year](#) — why twenty marks here matters so much
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