RBI PREVIOUS YEAR QUESTION PAPERS (RBI PYQ) · C4S COURSES

RBI Grade B Phase 1 2025 Memory Based Questions with Exam Analysis

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Introduction

Every year, soon after the RBI Grade B Phase 1 exam is held, our platform release *memory-based question sets* compiled from the recollections of candidates who appeared for the test. For the 2025 exam, **Clarity4Sure (C4S Courses)** has published RBI Grade B 2025 Phase 1 memory-based questions to help aspirants analyze the exam, understand the pattern, and revise effectively.

What Are Memory-Based Questions?

Memory-Based Questions (MBQs) are recreated versions of actual exam questions, based on inputs from candidates who appeared for the paper.

Typically, these sets include:

- General Awareness (GA) questions
- Quantitative Aptitude problems
- Reasoning Ability questions
- English Language section highlights

Such questions help aspirants gauge the level of the exam and identify which topics to focus on for future attempts.

How to Use C4S Memory-Based Questions Effectively

1. **Use them for timed practice:**
   - Attempt the paper under exam-like conditions to assess your performance.
2. **Note key topics:**
   - Focus on repeated themes in GA, such as RBI policies, government schemes, and budget highlights.
3. **Track your accuracy:**
   - Identify question types that took more time or led to errors.

RBI Grade B 2025 Phase 1 — Quick Context

The **RBI Grade B Phase 1 (General Stream)** examination for 2025 was conducted on **October 18, 2025**. Shortly after the exam, we are providing you the memory-based papers and exam analysis to assist candidates in reviewing the test and predicting cut-offs.

RBI Grade B 2025 Phase 1 Memory-Based Questions

RBI GB'25- Questions & Answers Collected by Students.

1 Mount Everest - Odd one Out

2 CEDAW- November 25th
3 World Mental Health Day- October 10
4 Vice President vacancy - Vice Chairman of Rajya Sabha Presides but is not considered Vice President
5 Country with 2 or more capitals - Bolivia and South Africa, NOT Singapore
6 Crops – Major producing states - Groundnut - Gujarat, Rice- Telangana, Sugarcane- UP
7 'Sardar' Title - 1928 Bardoli Satyagraha
8 Sveriges Riksbank Prize - Economics
9 UNESCO World Heritage Sites (India) -All
10 NITI Aayog replaced Planning Commission in 2015
11 Olympus Mons - Mars
12 Geological Survey of India HQ - Kolkata
13 Vaishali Rambabu - FIDE Grand Swiss 2025
14 SDGs - Life on Land
15 R&II - Japan, BBB-
16 Asset Reconstruction Companies
17 Credit Rationing
18 Swasth Nari Sashakt Parivar Abhiyaan (SNSPA)
19 CSIR Ex-officio Chairman - Prime Minister
20 CSR – Corporate Social Responsibility - Apr 1, 2014
21 Payment Aggregator - 15 crore
22 EFTA - All
23 Basel 3- Private Sector Banks
24 World's Rivers - Missisipi - North America, Amazon- South America
25 FREE-AI- Six Strategic Pillars
26 IIT Bombay- Top 500
27 RBI - No new licenses since 2004- UCBs
28 SEBI - Venture Capital
29 INS Aravali - Gurugram
30 Financial Inclusion Sub-Index - (Demand for Financial Inclusion)
31 Samudra Pradakshina
32 Small Modular Reactors- China, Russia
33 Nano Banana AI - Gemini
34 NPCI- Merchants- 10 lakh (24 hour limit)
35 China- Hockey World Cup
36 AERB - Energy
37 Max Australian Open- Novac Djokovic
38 Exercise Sea Dragon- Annual
39 GST Exempted- Paneer
40 RBI (Interest Differentials)- Rs 1 lakh
41 Authorised Capital of Indian Infra Finance Ltd- 10000 crore
42 MD & CEO of CII - R Mukundan
43 ID Cards for Women SHGs- Tamil Nadu
44 30 Years of Beijing Platform for Action for women, 25 years of UN Resolution 1325 for Women, - Correct, 75 years of UN - Incorrect
45 Mig-21 Induction Year- 1963
46 ISRO- Vikram Sarabhai was first Chairman
47 World Competitiveness Index by IMD- NOT in Top 5- Norway
48 NBFC Rating by SEBI- BBB-
49 Infosys Collaboration - Mastercard
50 Sunny and Sonia book - By Kiran Desai

51 Pulitzer -First Indian- Gobind Bihari Lal
52 World Pupulation Day Theme- Empowering young people to create the families they want in a fair and hopeful world
53 India's 1st E-Rupee Wallet- CRED
54 Most Insurances in 24 hours- LIC
55 Piyush Goyal Has Served in Which Ministries- Commerce and Railways
56 Kharif Forage Crop - Cluster Bean
57 S3WAAS- Shreshtha
58 First Bio-Gas Plant- Assam
59 Thewa Art- Rajasthan
60 200 million green financing with ADB- Green Climate Fund
61 Daily Updated on RBI Website- All of the above
62 Number of Departments (RBI)- 32

1. AIDIS- By NSO
2. Green Highway- All States
3. Human Development Report- India performed well on which parameters- Years of Schooling, Income, Life Expectancy- All
4. Ombudsman Tenure- 3 Years
5. UCB - Tier 1- 60 lakh
6. WGES- Dubai
7. Global Innovation Index- India's performance in Innovation Inputs and Outputs- Multistatement Question- Answer Unclear- India's Rank in Inputs-52, Outputs-32
8. USA- Geographical Area NOT 1st
9. Partnership for Carbon Accounting Financials (PCAF)- Which Banks are members.
10. Small Finance Bank Question-
11. Multistatement Question on Indian Agriculture- India's Net Sown Area to overall area (Incorrect), Sugarcane production has increased (Correct), Majority of Area irrigated by Tubewells (Correct)

Note: These are compiled by Students as they have been collecting questions, you can match your answer or use Google to search the answer.

RBI GRADE B PHASE 1 2025 QUESTIONS

Download

RBI Grade B 2025 Phase 1 memory-based questions

RBI Grade B 2025 Phase 1 memory-based questions serve as an excellent resource for aspirants who wish to understand the real exam environment and practice with authentic question patterns. While these are not official papers, they provide valuable insights into topic trends, difficulty levels, and preparation gaps. To get the best results, aspirants should combine these MBQs with official RBI updates and consistent conceptual preparation.

RBI Grade B 2025 Exam Pattern (Phase-Wise)

Although the official **RBI Grade B 2025** notification is still awaited, it's expected that the exam pattern will remain similar to previous years. So, if you're planning to appear for this prestigious exam, knowing how it's structured is essential to prepare smartly.

The RBI Grade B Exam is conducted in **three main stages** – **Phase 1**, **Phase 2**, and the **Interview round**. Here's a breakdown:

Phase 1 – Preliminary Exam

- **Type of Questions**: Multiple-choice (objective) questions
- **Sections**: 4 sections – General Awareness, English Language, Quantitative Aptitude, and Reasoning
- **Total Questions**: 200
- **Total Marks**: 200
- **Duration**: 120 minutes (2 hours)
- **Note**: There is a sectional cutoff, which means you need to score minimum marks in each section to qualify.

Phase 2 – Mains Exam

- **Type of Questions**: A mix of **objective** and **descriptive** questions
- **Papers**: 3 papers –
  1. **Economic & Social Issues (ESI)**
  2. **English (Writing Skills)**
  3. **Finance & Management (FM)**
- **Total Marks**: 300
- **Total Time**: 330 minutes (5 hours and 30 minutes)
  - Each paper is timed individually.

Interview – Final Stage

- **Nature of Questions**: Mostly personal and situation-based, covering your academic background, views on current affairs, knowledge about RBI, etc.
- **Total Marks**: 75
- **Weightage in Final Selection**: 20%

Final Selection is based on marks scored in **Phase 2 + Interview**.

Understanding this pattern will help you plan better and focus your preparation smartly across all stages.

The initial two phases – Prelims (Phase 1) and Mains Exam (Phase 2) are computer-based written exams.

RBI Grade B Exam Pattern – Phase 1 (Subjects, Questions & Marks)

Phase 1 is the first hurdle in your journey to becoming an RBI Grade B Officer, and clearing it is necessary to move on to the next stage of the selection process.

This stage tests your knowledge and aptitude in **four key subjects**:

- **English Language**
- **Numerical Aptitude (Quantitative Aptitude)**
- **Reasoning Ability**
- **General Awareness**

Here's everything you need to know about the Phase 1 exam:

Key Highlights:

- **Total Questions**: 200
- **Total Marks**: 200
- **Time Limit**: You'll have 120 minutes (2 hours) to complete the exam
- **Mode of Exam**: It's an online test (Computer-Based Test)

Marking Scheme:

- **+1 mark** for every correct answer
- **-0.25 marks** for each incorrect answer (negative marking applies)

Cut-off Criteria:

To qualify for **Phase 2**, you must:

- Clear the **sectional cut-offs** (minimum marks in each subject), and
- Meet the **overall cut-off** (minimum total marks)

Understanding this structure will help you prepare more effectively and avoid surprises on exam day!

Make sure you meet the sectional cutoff as well as the overall cutoff to move forward.

Sr. No.	Name of the Tests (Objective)	No. of Questions	Maximum Marks	Total Duration
1	English Language	30	30	25 minutes
2	Numerical Ability	30	30	25 minutes
3	Reasoning Ability	60	60	45 minutes
4	General Awareness	80	80	25 minutes
Total		**200**	**200**	**120 minutes**

RBI Grade B Exam Pattern – Phase 2 (Subjects, Questions & Marks)

Phase 2 is the second and most crucial stage of the RBI Grade B selection process. The marks you score here play a major role in deciding whether you qualify for the **final interview round**.

This phase includes **three papers**:

1. **Economic and Social Issues (ESI)**
2. **Finance and Management (FM)**
3. **English (Writing Skills)**

The first two papers include both **objective** and **descriptive** questions, while the English paper is fully **descriptive**, focusing on your writing abilities.

Marking Scheme:

- **Negative Marking**:
  - There is a penalty of **0.25 marks** for every wrong answer in the **objective sections**
  - No negative marking for **descriptive answers**

Cut-off Criteria:

- You must **clear sectional cut-offs** in each paper (ESI, FM, and English)
- You also need to meet the **overall cut-off marks** across all three papers to be eligible for the **Interview stage**

Note: The cut-offs vary every year based on the performance of candidates and difficulty level of the exam.

Understanding this format will help you plan your preparation better and know exactly what to expect on exam day!

Paper	No. of Questions	Time Duration	Marks
Paper 1: Economic and Social Issues	Objective – 30 Questions Descriptive – 6 Questions (attempt 4)	Objective – 30 minutes Descriptive – 90 minutes	Objective – 50 Descriptive – 50
Paper 2: English (Writing Skills)	Descriptive – 3 Questions (Precis, RCs, Essay)	90 minutes	100
Paper 3: Finance and Management	Objective – 30 Questions Descriptive – 6 Questions (attempt 4)	Objective – 30 minutes Descriptive – 90 minutes	Objective – 50 Descriptive – 50

Note:

- For both Economic & Social Issues and Finance & Management, the RBI Grade B exam pattern states that there will be 30 questions and 50 marks for Objective questions (some questions carrying 2 marks each and some carrying 1 mark each).
- For descriptive answers, candidates will be required to attempt only 4 questions (2 of 15 marks each and 2 of 10 marks each).
- In case, candidate answers more than 4 questions in descriptive, the first 4 shall be evaluated.

RBI Grade B Interview

RBI Grade B Interview is the **third and final stage** of the exam process. You will be called for the interview **only after you clear both Phase 1 and Phase 2** exams.

- **Minimum Cut-offs:**
  Only those candidates who clear the **minimum marks required in each section and overall score** will be invited for the interview.
- **Total Marks for Interview:**
  The interview is of **75 marks** and it has **20% weightage** in the final selection process.
- **Language Choice:**
  You can choose to give your interview in **either Hindi or English**, depending on what you're comfortable with.
- **Interview Panel:**
  The interview is conducted by a **panel of 5 senior RBI officers**. They ask questions based on your **personal information, education background, RBI-related knowledge, and current national and international events**.

Psychometric Test for RBI Grade B

Before appearing for the interview, candidates will need to take a **Personality Assessment test** arranged by RBI. This test is only for understanding your personality and does **not carry any marks**.

- **Mode:**
  The test is done **online** and can be taken **from your home**.
- **Options of Language:**
  You can choose to take the test in **English or 9 other Indian languages**.
- **Number of Questions:**
  The test includes around **100 to 120 questions** to assess your **behavior and personality**.
- **Marks:**
  No marks are given for this test, and it does **not affect your final result**.
- **Time Limit:**

The test usually takes about **15 to 20 minutes**. Although there's **no fixed time limit**, the system **tracks your time**, and it is recorded in your final report.

To appear for the RBI Grade B Interview, candidates need to **download their call letter**. It will be sent to the **email ID** of those who have passed the Phase 2 exam.

RBI Grade B 2025 Final Selection

The **final selection** for **RBI Grade B 2025** is done by **adding the marks** you score in **Phase 2 and the Interview**. If any **grace marks** apply as per the rules, they will also be considered.

To **boost your chances** of getting selected as an RBI Grade B Officer, you need to **do well in both Phase 2 and the Interview**.

The **final list of selected candidates** will be published on the **RBI's official website**, usually **3 to 4 weeks** after the interviews are over.

RBI Grade B Syllabus 2025

If you are planning to prepare for RBI Grade B 2025, since the notification for the same is not out yet, you can lay hold of the latest syllabus provided as per the last year notification.

RBI-Grade-B-Syllabus-PDF

Download

The RBI Grade B Exam is conducted in three phases – Phase 1, Phase 2 and the Interview.

The **Phase 1 syllabus consists of 4 sections.** Whereas the **Phase 2 syllabus comprises 3 papers.**

There are three streams made available by the RBI for candidates to choose any one from these. These streams are as follows:

- General Stream
- DEPR or "Department of Economic & Policy Research" stream
- DSIM or "Department of Statistics and Information Management" stream.

Now the majority of the aspirants opt for the General stream. As for the DEPR and DSIM streams, they are opted for by the candidates specializing in Economics and Statistics, respectively.

RBI Grade B Officer Syllabus Phase 1 (Prelims)

The Phase 1 Syllabus for RBI Grade B 2025 includes 4 sections: General Awareness, English Language, Quantitative Aptitude, and Reasoning Ability.

Each of these sections holds equal importance in clearing your examination.

Let's break down each section individually. Here are the key topics covered in each:

English Syllabus	Quantitative Aptitude Syllabus	Reasoning Syllabus	General Awareness Syllabus
Reading Comprehension	Number System (including HCF & LCM)	Analogy	National
Cloze Test	Simplification & Approximation	Classification	Government Schemes
Para Jumble	Number Series	Alphabet Test	State
Phrase usage/replacement	Quadratic Equations	Coding-Decoding	Agriculture & Farmer Welfare

English Syllabus	Quantitative Aptitude Syllabus	Reasoning Syllabus	General Awareness Syllabus
Error Detection	Percentage	Input-Output	Defence
Word Swap	Ratio & Proportion	Inequalities	MOUs
Match the Sentences	Average	Blood Relations	International Affairs
Sentence Rearrangement	Problems on Ages	Direction & Distance	Reports & Indices
Fill in the Blanks	Partnership	Order & Ranking	Banking & Economy
	Mixture & Alligation	Seating Arrangement	GDP
	Profit, Loss & Discount	Puzzles	Budget & Economic Survey
	Simple & Compound Interest	Syllogism	Appointments
	Time & Work (incl. Pipes & Cisterns)	Data Sufficiency	Important Days
	Time, Speed & Distance (incl. Boats & Streams)	Statement & Assumption	Awards
	Data Interpretation	Statement & Argument	Sports
	Mensuration	Statement & Conclusion	Books / Obituary / Disasters
		Statement & Inference	Static GK / Miscellaneous
		Statement & Course of Action	
		Cause & Effect	
		Miscellaneous Topics	

RBI Grade B Officer Syllabus Phase 2 (Mains)

The Phase 2 Syllabus for RBI Grade B 2025 is structured into 3 papers: Economic & Social Issues (ESI), English Descriptive and Finance & Management (FM).

Paper-I: Economic and Social Issues (ESI) Syllabus

- 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 underprivileged, Social Movements

Paper-II: English Descriptive (Writing Skills) Syllabus

The English Descriptive paper will be designed to test the writing skills of candidates including expression and understanding of the topic.

You are asked to write an Essay and Precis in this paper and also solve a few questions based on a given

comprehension.

To provide some examples of the kind of essays that are asked in the English paper, here are some of the topics that were asked in the 2025 RBI Grade B 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 & Cons of teaching Computer Language/Coding to school Students.

Paper-III: Finance Syllabus

RBI Grade B Phase 2 Paper 3 is the Finance & Management (FM) paper. To simplify, I have provided the Finance and Management Details separately. The key topics from the Finance syllabus are listed below:

(a) Financial System

- Structure and Functions of Financial Institutions
- Functions of Reserve Bank of India
- Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
- Recent Developments in Global Financial System and its impact on Indian Financial System
- Role of Information Technology in Banking and Finance
- Non-Banking System
- Developments in Digital Payment

(b) Financial Markets

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

(c) General Topics Syllabus

- Risk Management in Banking Sector
- Basics of Derivatives
- Global financial markets and International Banking – broad trends and latest developments.
- Financial Inclusion
- Alternate source of finance, private and social cost-benefit, Public-Private Partnership
- Corporate Governance in Banking Sector, the role of e-governance in addressing issues of corruption and inefficiency in the government sector.
- The Union Budget – Concepts, approach, and broad trends
- 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.)
- 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.
- FinTech

Paper-III: Management Syllabus

(a) Fundamentals of Management & Organizational Behaviour

1. **Introduction to management:**

- Evolution of management thought: Scientific, Administrative, Human Relations and Systems approach to management;

- Management functions and Managerial roles;
- Nudge theory

1. **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).

1. **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): Organizational Change, Strategies for Change, Theories of Planned Change (Lewin's change model, Action research model, Positive model).

(b) Ethics at the Workplace & Corporate Governance

1. **Ethics:**

- 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.

1. **Corporate Governance:**

- Factors affecting Corporate Governance;
- Mechanisms of Corporate Governance

1. **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.

RBI Grade B Officer DEPR Syllabus:

The syllabus for the DEPR stream is set according to the role of the DEPR Cadre officers of RBI, which is to take care of the economic policies and analysis aspect of the RBI.

The RBI Grade B officer DEPR syllabus is as follows:

1. Papers on Economics would be of the standard that is concurrent with those of Master's Degree examination in Economics of any Central University in India.
2. The English paper shall be set in a way so as to assess your writing skills including expression and understanding of a topic.

List of suggested study material for the same:

RBI publications like:

- Annual Reports
- Monetary Policy Report.
- Report on Trend and Progress of Banking in India.
- Financial Stability Report.
- Economic Survey published by the Government of India of the past 2 years.

RBI Grade B Officer DSIM Syllabus:

The syllabus for the DSIM stream is set according to the role of the DSIM Cadre officers of RBI, which is to take care of the collection, compilation, and Statistical analysis & interpretation of all data related to banking, corporates, and the external sector among a host of other things.

The RBI Grade B officer DSIM syllabus is as follows

- **Paper 1:** Questions covering Probability: Probability Definition, Large and small sample theory, Analysis of Variance, Estimation, Standard distribution, Testing of Hypotheses, Estimation, Multivariate analysis, Stochastic Processes.
- **Paper 2:** Questions covering (i) Statistical Inference: Estimation, Testing of hypothesis and Non-parametric Test, (ii) Linear Models and Economic Statistics, (iii) Probability and Sampling, (iv) Stochastic Processes, (v) Multivariate analysis and (vi) Numerical Analysis and Basic Computer Techniques. Sufficient choices will be given for candidates to attempt the required number of questions from any three or more of the above six groups.
- **Paper 3:** The English paper shall be set in a way so as to assess your writing skills including expression and understanding of a topic.

With that, we come to the end of the section of the RBI Grade B syllabus.

Conclusion

In the competitive world of government exams, having the right preparation partner can make all the difference. C4S Courses delivers expert guidance, meticulously updated content, and a learner-friendly approach that equips you to face your exams with confidence. From beginner to advanced levels, our structured courses and regular updates ensure you stay ahead of the curve. Choose C4S Courses to transform your preparation journey into a success story and achieve your dream career with ease.

Once you have that clarity, you'll study with purpose, plan effectively. It's the foundation on which your entire preparation strategy should be built.

So, don't skip this step. Take time, go through the syllabus in detail, analyze previous years' papers, and create a roadmap that aligns with what the exam actually demands.

With the right direction and consistent effort, cracking the RBI Grade B exam is definitely within your reach.

With a structured plan, daily discipline, and the right resources, you can master and move one step closer to your dream job at RBI Grade B.

You've got this — let's make it happen!

THE CLASSROOM BEHIND THIS BOOK

Be next. Be a topper.

Eight of the top 10 ranks in NABARD Grade A 2025 went to students who prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors write this material every day, and teach the courses below.

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

NABARD Grade A 2026	The complete course — c4scourses.in/join/nabard/
RBI Grade B 2026	Phase 1 + Phase 2 with descriptive practice — c4scourses.in/join/rbi/
Free live strategy sessions	Every week on Zoom, with the mentors behind these results — c4scourses.in/webinar/
Daily current affairs	Every morning, free — c4scourses.in/current-affairs/
Daily quiz	Ten questions on each day's news — c4scourses.in/daily-quiz/
WhatsApp channel	Every new PDF, first — whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F
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