



RESERVE BANK OF INDIA SERVICES BOARD

RECRUITMENT OF OFFICERS IN GRADE 'B' (DR) GENERAL - PANEL YEAR-2024

INFORMATION HANDOUT FOR ONLINE EXAM

PHASE-II

1. Scheme of Phase-II examination:

This examination will consist of three papers (to be held in two shifts) as under:

Shift	Paper	Name of Paper	Type of Paper	Number of Questions	Maximum Marks	Duration (Minutes)
Morning	Paper-III	General Finance and Management	Objective Type	30 Questions	50	30
			Descriptive Type Paper to be typed with the help of the keyboard.*	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]	50	90
	TOTAL				100	120
Afternoon	Paper-I	Economic and Social Issues	Objective Type	30 Questions	50	30
			Descriptive Type Paper to be typed with the help of the keyboard.*	6 questions will be asked, of which candidates will be required to attempt 4 questions [2 of 15 marks each (with difficulty level) and 2 of 10 marks each]	50	90
	TOTAL				100	120
	Paper-II	English (Writing Skills)	Descriptive, to be typed with the help of the keyboard	3 Questions	100	90

* Candidates opting to type the answers in Hindi, may type with the help of either (i) Inscript or (ii) Remington (GAIL) keyboards layout.

Note:

- Paper-III-General Finance and Management is scheduled in Morning Shift. Paper-I -Economics and Social Issues and Paper-II-English (Writing Skills) are scheduled in Afternoon Shift without any break between Paper-I and Paper-II.
- For Paper-I and Paper-III, 30 minutes duration is allotted to attempt Objective Type questions. After 30 minutes, Descriptive Type paper will start for which 90 minutes duration is allotted. You will not be able to shuffle between Objective/Descriptive Papers.

- (c) For Paper-I and Paper-III Descriptive Type Paper, the word limit shall be 600 words for 15 marks questions and 400 words for 10 marks questions.

The Phase-II Online Examination will be conducted, only for the candidates who are shortlisted on the basis of results of Phase-I examination. This examination will be in two shifts. Candidates are required to appear in both the shifts. **ADMIT CARD SHOULD BE DOWNLOADED** from the RBI website (www.rbi.org.in). The date, time of Phase-II examination/shifts and examination venue are indicated in the Admit Card.

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 cutoff marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Roll Numbers of the candidates shortlisted for the Interview will be published on the RBI website (www.rbi.org.in). E-Interview Letters will be sent only to the registered email IDs of the candidates.

All papers of Phase-II (except the paper on English) will be set bilingually in Hindi and English. Candidates will have the option to choose questions in Hindi or in English. The option of language is to be chosen at the beginning of the test. However, as required, you will be able to switch/toggle between the two languages, after choosing the option for the language. Answers to the Objective Type Papers of Phase-II (i.e. Paper-I and Paper-III) are to be marked by mouse clicking the correct option and then 'Save and Next'.

The time duration for the examination in the Morning and Afternoon Shift is 120 and 210 minutes respectively; however, you may have to be at the venue for approximately 160 and 240 minutes respectively, including the time required for attendance marking, submission of Admit Card with photocopy of the photo ID proof, logging in, etc.

Paper-I and Paper-III: Objective Type Papers: In Objective Type Papers, all the questions will have multiple options. The questions will carry varying marks, which will be indicated in the question papers. Candidates can attempt any question at any point of time within the allotted time of 30 minutes. Out of the five options given to a question, only one will be the correct answer. **You have to select the correct answer and 'mouse click' that alternative which you feel is correct. The alternative/ option that you have clicked on, will be highlighted and will be treated as your answer to that question (after "Save and Next"). There will be penalty for wrong answers marked by you. For every wrong answer marked by you, 1/4th of the marks assigned to that question will be deducted as penalty.**

The Scores of Online Examination will be obtained by adopting the following procedure:

- (i) Number of questions answered correctly by a candidate in each Objective Test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- (ii) Paper-wise scores are reported with decimal points up to two digits.

Paper-I and Paper-III: Descriptive Type Papers: In case of Descriptive questions, 6 questions will be asked, of which candidates will be required to attempt 4 questions (2 of 15 marks each (with difficulty level) and 2 of 10 marks each). In case, candidate answers more than 4 questions in Descriptive, only the first 4 shall be evaluated.

English (Writing Skills) Descriptive Paper: The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic. The Paper may include Questions on essay writing, précis writing and comprehension etc. Candidates will have to type answers with the help of the keyboard of the computer.

2. **Sample Questions:** Please note that the types of questions in this handout are only illustrative and not exhaustive. In the actual examination you will find questions of a higher difficulty level on some or all of these types and also questions on the types not mentioned here. Some sample questions are given below.

Paper-III – General Finance and Management- Objective Type

(There will be questions carrying 2 marks each and questions carrying 1 mark each)

Q.1-3. The Indian financial system has undergone a significant transformation in 1990s. The deregulation of lending rate and free pricing of equity issues etc., have changed the financial market scenario. Investors have shied away from equity market in last few year due to capital market scams and low return. A comparative analysis of all emerging economies confirms that most of the emerging economies have a corporate bond market. However, the Bonds/debts market in India has not yet fully developed and turnover is very low. The most popular Bonds include partly convertible debentures (PCDs), fully convertible debentures (FCDs), deep discount bonds (DDBs), zero coupon bonds (ZCBs), bonds with warrants, floating rate notes (FRNs) / bonds and secured premium notes (SPNs). Of these instruments, fixed rate bonds emerge as the dominant option with maximum volume transacted.

Q.1. Mrs. Laxmi bought 10% p.a. Bonds of ABC Limited for Rs.105/- each, the face value being Rs.100/- each, with maturity date being exactly 3 years after the date of acquisition. Assuming market rate of return being 12% p.a., per bond present value of the inflow will be:

- (1) Rs. 130.00 (2) Rs. 95.30 (3) Rs. 102.70 (4) Rs. 87.90 (5) Rs. 114.40

Q.2. Vatsal Limited is operating at an EBIT of Rs.9 lacs, depreciation already charged being Rs.2.00 lacs and Tax rate being 35%. The present borrowing is Rs.30 lacs by way of Term loan at a cost of 12% p.a. and working capital limit fully utilized being Rs.10 lacs at a cost of 10% p.a. What is the interest Coverage Ratio?

- (1) 1.54 (2) 2.50 (3) 1.67 (4) 0.97 (5) 1.36

Q.3. Mr. Mohan bought bonds of the face value of Rs.1000/- each at a discount of 10% on face value, bearing coupon@ 10% p.a., residual tenure for redemption at par being exactly 2 years from the date of acquisition. What is the IRR?

- (1) 11.11% (2) 18.12% (3) 12.12% (4) 16.18% (5) 15.25%

Q.4. The halo error that tend to distort appraisals, refers to _____

- (1) The tendency to mark high on all factors due to a high impression on some specific factor
(2) The tendency to mark everyone high
(3) The tendency to give excellent ranking to those appraisee who very often wishes halo to the appraiser
(4) The tendency to rate people higher than they deserve in order to see that poor ratings do not harm the individual
(5) The tendency of the evaluator to rate high those employees who exhibit qualities which they themselves possess

Q.5. Which of the following is/ are functions of financial markets?

- (1) Facilitate price discovery
(2) Provide liquidity to financial assets
(3) Reduce search costs
(4) Reduce information costs
(5) All of the above

Paper-III – General Finance and Management- Descriptive Type

Q.1. Discuss the effectiveness of the quantitative and qualitative tools of credit control by RBI.

Q.2. Discuss Performance Appraisal methods used by organisations and their impact on organizational climate and culture.

Paper-I: Economic and Social Issues -Objective Type

(There will be questions carrying 2 marks each and questions carrying 1 mark each)

Q.1-3. Read the following passage and answer the given questions:

Data released earlier this year revealed a landmark event for the Indian economy that went largely unnoticed: agricultural workers now comprise less than half the workforce for the first time in the history of the Indian economy and its contribution to GDP is less than 14 percent. However in recent years even as the non-agricultural economy remains weak, overall growth has been propped up to the extent it has by the growth of the overall rural economy. And while within the rural economy itself, non-farm activities are becoming increasingly significant, close to two of three workers depend on agriculture for an important part of their income. Lower production from earlier years, higher cultivation costs and weaker yields bode ill for farm incomes and by extension for the rural economy as a whole. If rural incomes are hit, there could be bigger demand for work under the rural employment guarantee scheme. Though there is a government proposal to restrict MGNREGA to tribal districts only, if farm incomes remain weak this feeds into the rest of the economy and the intention of the government to see this policy through could well be tested.

Q. 1. What do the statistics regarding the agricultural sector cited in the passage indicate?

- (1) Farm incomes are likely to be hit by low global commodity prices and weak or stagnant production
- (2) Overall agricultural output will fall significantly this year despite sustained government assistance
- (3) Factors such as a weak monsoon have resulted in an agricultural deficit
- (4) The agricultural sector is very important to the economy despite its falling contribution to India's GDP
- (5) Agriculture must employ more workforce

Q.2. Which of the following is a welcome development?

- (1) Bigger demand for work under rural employment guarantee scheme
- (2) Non-agricultural economy remaining weak
- (3) Agriculture workforce becoming less than half of the total workforce
- (4) Higher cultivation costs
- (5) Restricting MGNREGA to tribal district

Q.3. Which of the following best defines MGNREGA?

- (1) Guaranteeing 100 days of wage-employment in a financial year to every rural household whose adult member volunteer to do skilled work.
- (2) Guaranteeing 100 days of wage-employment in a financial year to every rural household whose adult member volunteer to work in farm sector.
- (3) Guaranteeing 100 days of wage-employment in a financial year to an adult member of a rural household
- (4) Guaranteed regular employment of one adult member in rural areas in a farm or non-farm sector
- (5) Fixing minimum wages in the rural areas.

Q.4. What is the role of Five Year Plans in India?

- (1) To control GDP and BOP only
- (2) To plan for overall development of different production sectors
- (3) To plan for overall development of different production sectors as well as human development
- (4) To plan for overall development of the country and approve budgetary allocation
- (5) To plan for overall agricultural development of the country and allocate resources

Q.5. According to Socio Economic and Caste Census (SECC) exercise that started in 2011 the total

number of households in India are around _____.

- (1) 17.39 crore (2) 19.39 crore (3) 21.39 crore (4) 24.39 crore (5) 27.39 crore

Paper-I: Economic and Social Issues - Descriptive type

- Q.1.** Discuss the impact of inflation on Purchasing Power.

Paper-II: English (Writing Skills) - Descriptive Paper

- Q.1.** Write an essay on any **ONE** of the following topics in about 400 words:
1. Three effective measures to eradicate illiteracy in India. Explain how the measures suggested by you will be effective.
 2. It is often said that computerization results in unemployment. Do you agree? Explain.
 3. High Rise Buildings: Infrastructural and Environmental Issues.
- Q.2.** Write a précis of the following passage in about 120 words and give it a title.

Christian Reed, a project manager, has worked at the Tata Steel plant—Britain’s biggest—for 11 years. His father worked in the local steel industry for 40 years, and his grandfather was a foundry worker. “It’s very difficult to contemplate losing the plant,” he says. “It would be like losing a member of the family.”

The fate of his job and those of about 4,300 other Port Talbot steelworkers, as well as Britain’s loss-making steel industry in general, have become the most poignant part of the political row that has erupted in Britain since Tata Steel, Britain’s biggest producer, said in late March that it planned to sell or close its operations in the country. Opposition politicians have demanded that the government engineer a rescue, either by erecting high tariff walls against cheap steel imports, as America has done, or by going for some sort of nationalisation, as Italy has attempted with the ill-starred Ilva plant in the heel of the country. On April 5th a potential rescuer, Sanjeev Gupta of Liberty House, a commodity-trading company, said he was interested in buying the Port Talbot business, though he wants plenty of government sweeteners before doing so. He has called Britain’s steel industry “probably the worst in the world.”

There are few parts of the rich world where steel remains a good business, however. Port Talbot’s woes are indicative of a global problem—especially in places where makers of unspecialised steel face competition from cheaper producers.

In the eyes of many, including the Welsh steelworkers, the main bogeyman is China, where steel output has ballooned. The country has produced more steel in two years than Britain since 1900, according to the International Steel Statistics Bureau, and is indeed awash with excess capacity. But this is part of a phenomenon that extends across the developing world. The OECD, a club mostly of rich countries, reckons that in the four years to 2017 steelmaking capacity will have grown by 50% in the Middle East, 20% in Africa and 10% in Latin America.

Meanwhile, the China-led slowdown in developing economies and low oil prices, which have hit the use of steel in rigs and pipelines, mean that demand is severely lagging supply. Even in India, which is supposed to be the bright spot of the global steel market, demand growth is unlikely to recover to levels in the years before 2010 when it embarked on a debt-fuelled infrastructure construction binge.

- Q.3. English Comprehension based on a passage:**
Read the following passage carefully and answer the questions that follows.

In this age, when the popular involvement in day-to-day matters is mounting, it is the electronic systems that offer us a potential service infrastructure which could, with careful programming, probably take care of a very large element of what we describe as mechanical, procedural governance without all the distortions, corruptions and harassments which constitute the daily misery of the average citizen. Of course, the electronic systems will only behave to the extent that they are properly programmed. But this is no impossible task today.

Once we move our minds beyond the mere use of the electronic revolution for business efficiency and higher profitabilities and apply it to the task of reducing the routine, repetitive activities of governance, we will conserve time and energy for more important and creative tasks. In other words, the electronic revolution can make for better and more effective handling of real everyday problems, additionally to providing the basic service of computerized information banks. Even in less developed conditions, the potential of the electronic network to take over a great deal of what is called bureaucratic “paper work” has been vividly demonstrated. Licensing system involving endless form filling in endless copies; tax matters which baffle millions of citizens, particularly those who have nothing to hide; election system

which require massive supervisory mobilizations or referendums based on miniscule “samples” which seldom reflect the reality at the social base. At all these points, the electronic advantage is seen and recognized. However, we must proceed further.

It is possible to foresee a situation where the citizen, with his personalized computer entry card, his “number”, is able to enter the electronic network for a variety of needs now serviced by regiments of officials, high and low. Indeed, this is already happening in a number of countries. From simple needs, we will move to more complex servicing, and, ultimately, into creativity or what is called “artificial intelligence”.

- Q. (i) What does the term “bureaucratic paper work” refer to?
- Q. (ii) How has electronic revolution helped organisations in day-to-day activities?
- Q. (iii) What is “artificial intelligence”?

3. Operational Instructions for the Online Examination

(A) Paper-I and Paper-III : Objective and Descriptive Type Papers

- (1) A login screen will be displayed to the candidate. The candidate has to log in using Login ID and Password which will be printed on the Admit Card.
- (2) The candidate’s profile (name, roll no. etc.) will be displayed and the candidate has to confirm the same by clicking on the ‘I Confirm’ button if the profile is correct. Thereafter the instructions will be displayed on the screen. The candidate should ensure that the profile displayed on the screen is that of himself / herself. In case of any discrepancy, the same may be brought to the notice of the Test Administrator/Invigilator prior to the start of examination.
- (3) All objective type questions will have multiple options. Out of the 5 options given to a question, only one will be the correct answer. The candidate has to select by clicking on the option which he/she feels is correct. Answer to any question will be considered for final evaluation only when a **candidate have submitted the answers by clicking on “Save and Next” or “Marked for Review and Next”**.
- (4) A candidate should read the instructions carefully and indicate that he/she has done so by ‘checking’ the box at the bottom of the screen, after which the ‘I am ready to begin’ button is activated.
- (5) After clicking on the ‘I am ready to begin’ button, the actual test time will begin.
- (6) Only one question will be displayed at a time.
- (7) The clock has been set at the server and the countdown timer at the top right corner of the screen will display the time remaining to complete the exam. When the clock runs out the exam ends by default-the candidate is not required to end or submit his/her exam.
- (8) The question palette at the right of screen shows one of the following statuses of each of the questions numbered:



You have not visited the question yet.



You have not answered the question.



You have answered the question.



You have NOT answered the question, but have marked the question for review.



The question(s) "Answered and Marked for Review" will be considered for evaluation.

- 1 You have not visited the question yet.
- 2 You have not answered the question.
- 3 You have answered the question.
- 4 You have NOT answered the question, but have marked the question for review.
- 5 The question(s) "Answered and Marked for Review" will be considered for evaluation.

The Marked for Review status simply acts as a reminder that you have set to look at the question again. *If an answer is selected for a question that is Marked for Review, the answer will be considered in the final evaluation.*

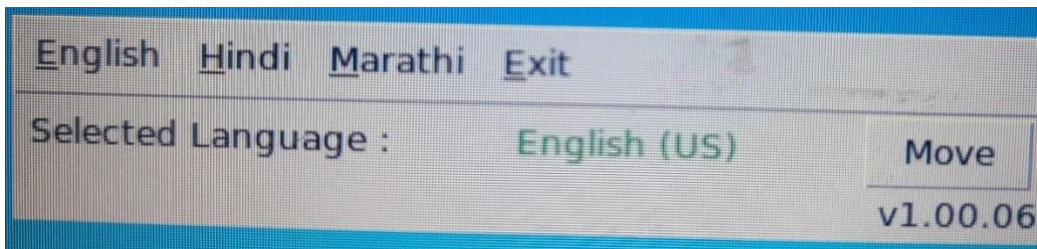
- (9) To select a question to answer, the candidate can do one of the following:
 - (a) Click on the question number on the question palette at the right of the screen to go to that numbered question directly. Note that using this option does NOT save the answer to the current question.
 - (b) Click on 'Save and Next' to save answer to current question and to go to the next question in sequence.
 - (c) Click on 'Mark for Review and Next' to save answer to current question, mark it for review, and to go to the next question in sequence.
- (10) To select the answer, click on one of the option buttons.
- (11) To change the answer, click another desired option button.
- (12) To save the answer, the candidate MUST click on 'Save & Next'.
- (13) To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.
- (14) To mark a question for review click on 'Mark for Review & Next'. If an answer is selected for a question that is 'Marked for Review', the answer will be considered in the final evaluation.
- (15) To change an answer to a question, first select the question and then click on the new answer option followed by a click on the 'Save & Next' button.
- (16) **Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**
- (17) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.
- (18) A candidate can only change his/her answer before submission.
- (19) After the expiry of the entire test duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.
- (20) **30 minutes duration is allotted to attempt Objective Type questions. After 30 minutes, Descriptive Type Paper will start for which 90 minutes duration is allotted. You will not be able to shuffle between Objective and Descriptive Papers.**
- (21) The candidates may ask the Test Administrator about their doubts or questions only before the commencement of the test. No query shall be entertained after the commencement of the examination.
- (22) **Please note for Objective Type paper:**
 - (a) Candidates will not be allowed to "finally submit" unless they have exhausted the actual test time.
 - (b) Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.
- (23) **Please note for Descriptive Type paper:**

- a) No separate login is required to take the test.
- b) This test will start automatically upon auto-submission of Objective Tests.
- c) Questions will be displayed on computer monitor.
- d) Only one question will be displayed at a time.
- e) "While typing if you press the 'Space bar' and then press the 'Enter' key, the cursor will not move to next line. However if you press the 'Enter' key immediately after the last word, the cursor will move to the next line. You should also note in case the 'Space bar'/'Enter' key is pressed multiple times in a single instance only a single keystroke (i.e. one space and one enter to the next line) will be taken by the system."

A Descriptive Test will be administered immediately after the Objective Test in Paper-III and Paper-I. Paper-II will be administered immediately after Paper-I in afternoon shift.

IMPORTANT :

Although the panel as shown below appears in Objective Tests (or elsewhere where not applicable) as well, it is to be used in the Descriptive Test only.



Kindly read the following instructions very carefully

- This panel will be visible with Language Selection option which is to be used during the Descriptive Test. **PLEASE DO NOT CLICK ON "EXIT"** at any point during the examination.
- Use the panel provided to select Hindi Language for answering Hindi Descriptive Question and English Language for answering English Descriptive Question.
- **Do not click on the "Exit"** button on the panel at any point during the examination.
- Keyboard layout will be available only in English. Candidates should have the knowledge of Inscript or Remington (GAIL) mapping on the keyboard if they wish to answer Descriptive part of Paper-III AND Paper-I in Hindi.
- In case a candidate chooses to answer Paper-I Descriptive in Hindi, then he has to necessarily change the selection to English on this toggle bar before answering Paper-II.

(B) Paper-II: English (Writing Skills):

No separate login is required to take the test as this test will start automatically upon auto-submission of Paper-I after 120 minutes. The questions will be in English and answers are to be typed only in English in space provided for the same using keyboard. Only one question will be displayed at a time.

4. About the Submission - All Papers:

- (1) Candidates are not permitted to submit their answers before the entire test time is over.
- (2) A candidate can only change his/her answer before submission.
- (3) After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.

5. General Instructions:

- (1) Please note the Registration Number, Roll Number, Password, Date, Time and Venue Address of the examination given in the Admit Card.
The mere fact that an Admit Card has been issued to a candidate does not imply that his/her candidature has been finally cleared by the Board or that the entries made by him/her in his/her application for examination have

been accepted by the Board as true and correct. It may be noted that the Board will take up the verification of eligible candidates, i.e. age, educational qualification and category (Scheduled Caste/Tribe/OBC/EWS/PwBD), etc. with reference to original documents, only at the time of Interview of candidates who qualify on the basis of result of the Phase-II examination. The candidates may, therefore, please note that if at any stage, it is found that you do not satisfy the eligibility criteria as given in the advertisement or the information furnished by them in the application is incorrect, their candidature is liable to be cancelled forthwith with such further action as the Board/RBI may like to take. The candidates may please note that the Admit Card does not constitute an offer of employment with RBI.

- (2) **The candidates may visit the venue one day before the Phase-II Online Examination to confirm the location so that you are able to report on time on the day of the examination. Candidates reporting after the Gate Closing Time will be strictly not allowed to appear in the examination.**
- (3) The Admit Card should be brought by the candidate to the examination venue along with his/her recent passport size photograph duly pasted on it. (Preferably the same photograph as was uploaded).
- (4) Please also bring valid photo identity proof in original and a photocopy of the same Photo Identity proof which you bring in original - **THIS IS ESSENTIAL. Candidates coming without these documents will not be allowed to take the test.** Valid Photo Identity proof may be PAN Card/Passport/ Permanent Driving License/Voter's Card with photograph/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead /Photo Identity proof issued by a People's Representative on official letter head /Valid recent Identity Card issued by a recognized College/ University/Aadhaar Card/e-Aadhaar Card with a photograph/ Employee ID issued by Government Departments/PSUs/Bar Council Identity card with photograph. **Please Note - Ration Card and Learner's Driving License will NOT be accepted as valid ID proof for this purpose. Staff candidates have to bring the Identity Card issued by RBI and its photocopy.** Please note that the candidates's name (provided by the candidate during the process of registration) as appearing on the Admit Card should exactly match the name as appearing on the Photo Identity proof. **If there is any mismatch between the name indicated in the Admit Card and Photo Identity Proof, the candidate will not be allowed to appear for the exam. In case of candidates who have changed their name will be allowed only if they produce Gazette Notification/their Marriage Certificate/Affidavit.**
- (5) Biometric data (thumb impression) and photograph will be captured before the start of examination at the examination venue. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric data capturing / verification on any occasion may lead to cancellation of candidature. Please note the following aspects towards Biometric data capturing:
 - (a) If fingers are coated (stamped ink/mehndi/coloured etc.), ensure to thoroughly wash them so that coating is completely removed before the examination day.
 - (b) If fingers are dirty or dusty, ensure to wash them and dry them before the thumb impression (biometric) is captured.
 - (c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
 - (d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the examination centre.(Any failure to observe these points will result in non- admittance for the examination).
- (6) The candidates must scrupulously follow the instructions of the Centre Coordinator/Venue-in-Charge/ Venue Officer at the examination venue. If any candidate violate the instructions/rules, it would be treated as a case of misconduct/ adoption of unfair means and such a candidate would be liable for debarment from appearing for examinations for a period as decided by RBISB.
- (7) No use of calculators (separate or with watch), books, note books, written notes, pagers, cell phones (with or without camera facility) or any similar electronic communication devices, etc. will be allowed during the examination. Candidates are advised not to bring any of the banned items including pagers to the venue of the examination as safety arrangements cannot be assured. Candidates found resorting to any unfair means or malpractice or any misconduct while appearing for the examination including giving/ receiving help to/from any candidate during the examination will be disqualified. The candidates should be vigilant to ensure that no other candidate is able to copy his/her answers.
- (8) The responses (answers) of a candidate will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/valid, his/her candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Board may take further action against such candidates as deemed fit under the extant Law/s.

- (9) The candidates should bring with them a ballpoint pen (Blue/Black). A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you **MUST** hand over this sheet(s) of paper to the Invigilator before leaving the venue.
- (10) A candidate who is or has been declared by the Board guilty of impersonation or of submitting fabricated document/s which have been tampered with or of making statements which are incorrect or false or of suppressing material information or otherwise resorting to any other irregular or improper means of obtaining admission to examination or of using or attempting to use unfair means in the examination hall or misbehavior in the examination hall may be debarred permanently or for a specified period -
- (i) By the Board from admission to any examination or appearance at any interview held by the Board for selection of the candidates, and
 - (ii) By the Bank from employment under it, and
 - (iii) If already in the service of the Bank, be liable to disciplinary action under the appropriate rules.
- (11) **Note for Person with Benchmark Disability (PwBD):**
- (i) **The additional/compensatory time of twenty (20) minutes** for every hour of examination may be allowed to only those candidates with disabilities who have physical limitation to write/type including that of speed and who use the facility of a scribe. However, the additional/compensatory time of twenty (20) minutes for every hour of examination will be allowed to all the Visually Impaired candidates, regardless of whether they opt for scribe or self-writing or with the help of assistive devices like magnifier.
 - (ii) The PwBD candidates, who want to use facility of scribe, **MUST** download and carefully **READ** the instructions meant for them, which can also be downloaded from the RBI website (www.rbi.org.in).
 - (iii) These candidates are also required to submit a Joint Undertaking/Declaration form that can be downloaded from the RBI website (www.rbi.org.in).
 - (iv) All Visually Impaired candidates, will be allowed to use the facility of on screen magnifier.
- (12) **Note for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing:**
- i) The compensatory time of twenty (20) minutes for every hour of examination may be allowed to those candidates with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing and who are eligible for getting scribe.
 - ii) Such candidates who want to use facility of scribe, **MUST** download and carefully **READ** the instructions meant for them, which can also be downloaded from the RBI website.
 - iii) These candidates are also required to submit the details of the own scribe as per proforma at Appendix-IX which is given under the detailed notice of the advertisement for the captioned recruitment, available at the Bank's website (www.rbi.org.in).
- (13) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact examination delivery and/or result from being generated. In that event, every effort shall be made to rectify such problem, which may entail shifting of candidates, delay in examination. Conduct of a re-exam is at the sole discretion of the examination conducting body. Candidates will not have any claim for a re-examination. Candidates not willing to shift or not willing to cooperate in the delayed process of examination shall be summarily rejected from the process.
- (14) Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- (15) Candidates should bear their own travelling and other expenses. The Board does not make arrangements for boarding/ lodging of candidates.
- (16) Rough sheet, Admit Card and Photo Identity proof management:
- a. Rough sheet(s) kept at each candidate's desk may be used by the candidate, if required

- b. Those candidates who avail the services of Scribe should submit Scribe Form / Letter of Undertaking along with the Admit Card and copy of Photo Identity proof.
 - c. Candidates must handover the rough sheets, Admit Card along with photocopy of photo identity proof to the Invigilator before leaving the venue.
- (17) Candidates are advised to take note of “The Public Examinations (Prevention of Unfair Means) Act, 2024” and “The Public Examinations (Prevention of Unfair Means) Rules, 2024”.

6. IMPORTANT POINTS TO REMEMBER:

You are advised to bring with you the following:

- (i) Admit Card with photo affixed thereon and photo ID card in **Original** and photocopy. **Staff candidates have to bring RBI Identity Card and its photocopy.**
- (ii) One ballpoint pen.

INSTRUCTIONS WITH REGARD TO SOCIAL DISTANCING

- 1 Candidate is required to report at the exam venue strictly as per the time mentioned in the Admit Card. Candidates arriving after the Gate Closing Time will not be permitted to appear in the Online Examination.
- 2 Candidates should ensure to reach the examination venue well before the Gate Closing Time to avoid any last minute rush/crowding at the venue. No request for relaxation in this regard will be entertained under any circumstances.
- 3 Mapping of ‘Candidate Roll Number and the Lab Number’ will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue.
- 4 Items permitted inside the venue for Candidates
Candidates will be permitted to carry only the following items with them inside the venue.
 - a. Mask
 - b. Personal hand sanitizer (50 ml)
 - c. A ballpoint pen.
 - d. Exam related documents (Admit Card & Photocopy of the ID card stapled with it, ID Card in Original)
 - e. Admit Card should be brought with the photocopy of the Photo ID stapled with it. Original ID (same as photocopy) is also to be brought for verification. The name on the ID and on the Admit Card should be exactly the same.
 - f. In the case of Candidates with Scribe - Scribe form / Letter of Undertaking duly filled and signed.No other items are permitted inside the venue.
- 4 Candidate should not share any of their personal belonging/material with anyone.
- 5 Candidate should maintain safe social distance with one another.
- 6 Candidate should stand in the row as per the instructions provided at venue.
- 7 If a candidate is availing services of a scribe, then scribe also should bring their own Mask.

WISH YOU GOOD LUCK!