RESERVE BANK OF INDIA SERVICES BOARD

RECRUITMENT OF SPECIALIST OFFICERS IN GRADE 'B' - PY 2018 IN THE RESERVE BANK OF INDIA

INFORMATION HANDOUT FOR ONLINE EXAM - 29.09.2018

SPECIALISATIONS

1. **FINANCE**
2. **HUMAN RESOURCE MANAGEMENT**
3. **DATA ANALYTICS**
4. **RISK MODELING**
5. **FORENSIC AUDIT**
6. **PROFESSIONAL COPY EDITING**

1. **Scheme of examination:**

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

Shift	Paper	Name of Paper	Type of Paper	Duration (Minutes)	Number of Questions	Maximum Marks
Morning	Paper-I	Professional knowledge in the area of Specialization	Objective Type	90	65	100
	Paper-II	English (Writing Skills)	Descriptive, to be typed with the help of the keyboard	90	3	100
Afternoon	Paper-III	Professional knowledge	Descriptive Questions will be displayed online and answers to be written in a booklet	90	10 out of which 5 questions to be answered	100

This examination will be in two shifts. Candidates are required to appear in both the shifts. **SEPERATE ADMISSION LETTERS SHOULD BE DOWNLOADED FOR MORNING AND AFTERNOON SHIFTS** from RBI website. The date, time of examination/shifts and venue of examinations is indicated in both the Admission Letters.

i. Paper-I of only such candidates who appear in all the three papers will be checked.

ii. Paper I will have negative marking for every wrong answer.

iii. Paper-II & Paper-III of only such candidates who secure minimum aggregate marks in Paper-I, as prescribed by the Board, will be checked.

iv. Paper-I, Paper-II and Paper-III will be held on the same day in two sessions/shifts. There will be a break of approximately 60 minutes between two sessions/shifts.

v. Separate Admission Letters will be issued for each shift. The time-table for Paper-I, Paper-II and Paper- III will be intimated to the candidates concerned along with Admission Letter for Paper-I, Paper-II and Paper-III.

vi. Question papers for Paper-I and Paper-III will be set in Hindi and in English except for the post of Professional Copy Editing. Answers for Paper-III may be written either in Hindi or English except for the post of Professional Copy Editing.

vii. Paper-I and Paper-III for the post of Professional Copy Editing will be set and answered only in English.

viii. Paper-II will have to be answered in English only.

ix. Candidates may opt for interview in Hindi or English.

x. The number of candidates to be called for interview will be decided by the Board.

xi. Final selection will be on the basis of performance in Paper-I, Paper-II, Paper-III and Interview taken together.

xii. The Board reserves the right to modify the exam dates and time entirely at its discretion.

Interview: Candidates will be shortlisted for the interview, based on aggregate of marks obtained in Paper-I +Paper-II +Paper-III. The minimum aggregate cut off marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for interview will be published on RBI website at appropriate time and interview call letters will be sent on registered email ID. Interview will be of 50 marks. Candidate may opt for interview either in Hindi or English. Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Paper-I, Paper-II, Paper-III and Interview.

Paper-I: Objective Type Paper: In objective type Paper all the questions will have multiple choices. The questions will carry varying marks, which will be indicated in the question papers. You can attempt any question at any point of time within the allotted time of 90 minutes. Out of the four answers 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").**

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 upto two digits.

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 key-board of the computer.

PAPER-WISE SYLLABI FOR EAMINATION: (Only indicative and not exhaustive)

Paper	Post	Syllabus
Paper-II English (writing skills)	**ALL**	The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic. Essay, Precis Writing, Comprehension, Business/Office Correspondence
Paper-I & Paper-III	**Finance**	Paper-I - Objective tests on the following topics (finance specific) a. Questions on RBI's guidelines/circulars b. Questions on Basel Norms and Risk Management principles on credit risk, market risk (including Treasury Risk Management, Liquidity Management and Balance Sheet Management), operational risk and Stress Testing c. Questions on financial accounting Paper-III - Subjective Assessment a. Analysing a credit proposal and giving comments on whether to sanction it or not b. Analysing sanctioned proposal and account statements and arriving at correct account classification c. Analysing the business strategy, ICAAP documents and arriving at risk perception of the bank. d. Analysis of an investment proposal and giving comments on whether to invest in the product or not or choose between investing in two products
	Data Analytics	Basics of Statistics, Probability, Distributions, Hypothesis Testing and Confidence Intervals, Correlations and Copulas, Linear Regression, Modelling Cycles: MA, AR, and ARMA Models; EWMA & GARCH models; Business Data Mining; Spreadsheet Modelling; Basic modelling in SAS
	Risk Modeling	Basics of Statistics, Probability, Distributions, Hypothesis Testing and Confidence Intervals, Correlations and Copulas, Linear Regression, Measures of Financial Risk; Stress Testing; Volatility and Distribution; Key Concepts of Credit, Market, Liquidity & Operational Risk; Default Risk Quantitative Methodologies; Basel Accords; Spreadsheet Modelling, Banking products and processes, Risk Management including credit risk, market risk, and operational risk, Stress Testing, BCBS Publications, IFRS and IND-AS, Differentiated bank regulations (Small Finance Banks etc.), RBI major circulars, Basel III capital regulations with the perspective of Indian regulatory environment.
	Forensic Audit	Fundamentals of Forensic Accounting; Frauds related concepts; Red Flags- Concepts and Techniques; Indian & International Laws related to Forensic Audit; IT Act vis-à-vis Business Laws.

Paper	Post	Syllabus
	Professional Copy Editing	**Test for Space:** -Long, Short, and Micro: Three versions of one text The applicants should have the ability to present three versions of each copy-long one for the publication; short one for executive summaries of big reports and for drafting press releases; and a micro one for disseminating though social media. **Test for Copy Editing** - Punctuation and Problem Words The applicants would be tested for their use of punctuation while editing the copy. The copy should be free from problem words. Effort should be given to simplify the words, that might be little heavy for the reader to understand. -Grammar The applicants would be tested for grammatical usage. - Fact checking and Proof reading The applicant should check the facts and read the proof properly before submitting the edited copy. **Test for technique** -Brevity in writing Applicants to be tested on this aspect through precis writing -Transcription Conversion of audio/ video format to written report within given time frame -Simplification Conversion of technical content to blog style/ easily comprehensible, reader friendly writing for common man. **Test for Tone:** -Cultural Sensitivity and Political Correctness The applicants should have the ability to test the copy to be published on the parameters of cultural sensitivity and political correctness. They should ensure that the copy is not biased towards any culture/community/religion and is neutral to any political inclination. **Editing: concept, process and significance** • The copy edited by the applicants would be tested for their editorial values based on the parameters like objectivity, facts, impartiality and balance. • The applicant should have the ability to face the challenge of timeline as submitting the copy in time and in correct form is a primary responsibility of the copy editor and sometimes there would be tight deadlines for submitting the copy.

Paper	Post	Syllabus
		• The applicant should have the ability to present the copy that makes a good reading and generates interest; • The applicant would be tested for the planning and visualisation of the copy, based on the following parameters: • Headlines and introduction • Stylebook and Style sheet • Use of synonyms and abbreviations • Correct usage of Grammar and punctuations • Crispness of content ***Recommended Reading:*** William Strunk, Jr. and E. B. White, *The Elements of Style; Penguin 2007* *Editors on Editing*, ed. Gerald Gross, 3rd ed. (Grove, New York, 1993)
	Human Resource Management	Human Resource Management (HRM): Functions & Scope of HRM; Components of HRM; Role of HR Executives; International HRM - Management Process and Organizational Behaviour - Leadership and Decision Making - Interpersonal and Group Processes - Organisational Dynamics - Human Resource Development (HRD): Need for HRD; Strategies & Systems; Career Planning & Growth; Competency Mapping; Performance & Potential Appraisal; Coaching & Mentoring; Training & Development; Compensation & Reward System; Incentives; Motivation; Morale - Human Resource Planning: Process and Functions of Human Resource Planning; HR Forecasting Techniques; Job Analysis and Design.. Job Evaluation; Recruitment & Selection; Employee Induction, Orientation & Socialization; Succession Planning; Promotion, Transfer and Separation - Organisational Change - Industrial Relations (lR): Concept & Scope of IR; Approaches to IR; Trade Unions & Associations; Collective Bargaining; Employee Participation; Employee Welfare; Grievance Handling; Dispute Resolution; Discipline; Laws on Industrial Relations, Working Conditions, Wages & Social Security - Emerging Trends in HRM. The above syllabus is only indicative and not exhaustive.

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SAMPLE QUESTIONS

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 in 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"?

2. Details of Online Exam Pattern : Operational Instructions

i.   The examination will be conducted in two shifts on a single day i.e. Paper-I and Paper-II in first shift and Paper-III in second shift on September 29, 2018.

ii.   **Paper-I** (Objective type on Professional Knowledge in the area of Specialization) will be conducted online and comprise multiple choice questions.

iii.   **Paper-II** (Descriptive type English) where the candidates will type out answers with the help of keyboard on a computer.

iv.   **Paper-III** (Descriptive type on Professional Knowledge in the area of Specialization) will be online/offline based examination where the questions will be displayed on computer screen and answers to be written in a paper/answer booklet using pen**.**

(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 Admission Letter. There are separate admission letters for both shifts.

(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 the questions in Paper I will have multiple choices. Out of the 4 answers to a question, only one will be the correct answer. The candidate has to select the correct answer and mouse click that alternative which he/she feels is correct. The alternative/option that is clicked on will be treated as answer to that question. 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) 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 exam.

INSTRUCTIONS ONLY FOR PAPER I :

(7) The Question Palette displayed on the right side of screen will show the status of each question using one of the following symbols:

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.
6	The question(s) "Marked for Review" will not be considered for evaluation. Hence, no marks will be allocated for the same.

The Marked for Review status for a question simply indicates that you would like to look at that question again. *If a question is answered and Marked for Review, your answer for that question will be considered in the evaluation.*

(8) 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.

(9) To select the answer, click on one of the option buttons.

(10) To change the answer, click another desired option button.

(11) To save the answer, the candidate MUST click on 'Save & Next'.

(12) To deselect a chosen answer, click on the chosen option again or click on the Clear Response button.

(13) 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.

(14) 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.

(15) **Questions that are saved or marked for review after answering will ONLY be considered for evaluation.**

(16) Sections will be displayed on the top bar of the screen. Questions in a section can be viewed by clicking on the section name. The Section you will view will be highlighted.

(17) A candidate can only change his/her answer before submission.

(18) After the expiry of the exam duration (i.e. 90 minutes), 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.

(19) 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.

(20) **Please note :**

    (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.

(A) Paper-II: Descriptive Type Paper (Online) :

No separate login is required to take the test. This test will start automatically upon auto-submission of Paper-I after 90 minutes. The questions will be in English and answers are to be typed in space provided for the same using keyboard. Only one question will be displayed at a time.

Note: You will not be able to shuffle between objective/descriptive Papers.

(B) Paper III - Descriptive Paper (Online/Offline) : Separate login has to be done for this

3. 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.

4. General Instructions:

(1) Please note your Roll Number, Password, date, time and venue address of the examination given in the Admission Letters.

The mere fact that an Admission Letter has been issued to you does not imply that your candidature has been finally cleared by the Board or that the entries made by you in your 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/PwBD), etc. with reference to original documents, only at the time of interview of candidates who qualify on the basis of result of the examination. You 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 you in the application is incorrect, your candidature is liable to be cancelled forthwith with such further action as the Board/RBI may like to take. You may please note that the admission letter does not constitute an offer of employment with RBI.

(2) **You may visit the venue one day before the online examination to confirm the location so that you are able to report on time on the day of the examination. Candidates who report late will not be allowed to take the test.**

(3) **Both** the Admission Letters (for Morning and Afternoon shifts) should be brought with you to the examination venue along with your recent passport size photograph duly pasted on **each of them**. (Preferably the same photograph as was uploaded).

(4) Please also bring currently valid photo identity proof **in original** and **two photocopies** (One is to be submitted along with the Morning Shift Admission letter and the other with the Afternoon Shift Admission letter) 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.** During each shift, please hand over the respective Admission Letter stapled with one photocopy of the photo identity proof, to the invigilator. Currently valid photo identity proof are PAN Card/Passport/Permanent Driving Licence/Voter's Card/Bank Passbook with photograph/Photo Identity proof issued by a Gazetted Officer on official letterhead alongwith photograph/Photo Identity proof issued by a People's Representative on official letterhead alongwith photograph/Valid recent Identity Card issued by a recognised College/University/Aadhaar Card/E-Aadhaar Card with a photograph/Employee ID/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 RBI Identity Card and its photocopy.** Please note that your name (provided by you during the process of registration) as appearing on the Admission Letters should **exactly** match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. **If there is any mismatch between the name indicated in the Admission Letters and Photo Identity Proof, you 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) will also be captured at the examination venue. With regards to the same, please note the following:

  (a) If fingers are coated (stamped ink/mehandi/coloured, etc.), ensure to thoroughly wash them so that coating is completely removed before the exam day.

  (b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (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 test centre.

    (Any failure to observe these points will result in non-admittance for the examination)

(6) You must scrupulously follow the instructions of the Test Administrator and Board Representative at the examination venue. If you 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) During the examination, books, note books, written notes, pagers, cell phones (with or without camera facility) or any similar electronic communication devices, etc. will **not** be allowed. Candidates are advised not to bring any of the banned items including cell phones/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 from his/her answers.

Non programmable calculators will be made available on the screen for Paper I & Paper III.

(8) Your responses (answers) 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, your 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 by it.

(9) You should bring with you a ball-point pens. 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 Test Administrator 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**, r**egardless 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 RBI website.

   (iii) These candidates are also required to submit a Joint Undertaking/Declaration form that can be downloaded from RBI website.

   (iv) All Visually Impaired candidates, **will** be allowed to use the facility of on screen magnifier.

(12) The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely, which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of re-exam is at the absolute discretion of RBI Services Board or test conducting body. Candidates will not have any claims for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(13) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

(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, other than staff candidates of RBI, should bear their own traveling and other expenses. Staff candidates of RBI may approach their respective offices for instructions in this regard. The Board does not make arrangements for boarding/ lodging of candidates.

5. IMPORTANT POINTS TO REMEMBER:

You are advised to bring with you the following:

(i) Admission Letter with photo affixed thereon and photo ID card in **Original** and photocopy. **Staff candidates have to bring RBI Identity Card and its photocopy.**

(ii) **Separate admission letters, for each shift**.

(iii) Ball point pens with same colour ink.

WISH YOU GOOD LUCK!!