



RBI Grade B Eligibility Criteria 2025

Eligibility Conditions (as on September 01, 2025)		
3	Nationality	<p>A candidate must be either:-</p> <ul style="list-style-type: none">(i) a citizen of India, or(ii) a subject of Nepal, or(iii) a subject of Bhutan, or(iv) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India, or(v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India. <p>Provided that a candidate belonging to categories (ii), (iii), (iv) and (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.</p> <p>A candidate in whose case a certificate of eligibility is necessary, may be admitted to the examination, but the offer of appointment may be given only after the necessary eligibility certificate is issued to the candidate by the Government of India.</p>
4	Age Limit (As on September 01, 2025)	<p>a) A candidate must have attained the age of 21 years and must not have attained the age of 30 years on September 01, 2025 i.e., he/she must have been born not earlier than September 02, 1995 and not later than September 01, 2004.</p> <p>b) The upper age-limit prescribed above will be relaxed:</p> <ul style="list-style-type: none">i) up to a maximum of five years for candidates belonging to a Scheduled Caste or a Scheduled Tribe, if the posts are reserved for them.ii) up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of



		<p>reservation applicable to such candidates, if the posts are reserved for them.</p> <p>iii) up to a maximum of five years for ex-employees of banking institutions whose services had to be terminated for reasons of economy or because of bank going into liquidation and personnel retrenched from Government Offices after at least one year's service and currently registered with any Employment Exchange.</p> <p>iv) up to a maximum of five years in the case of ex-servicemen including Commissioned Officers and Emergency Commissioned Officers (ECOs)/Short Service Commissioned Officers (SSCOs) who have rendered at least five years Military Service as on September 01, 2025 and have been released :</p> <ul style="list-style-type: none">a. on completion of assignment (including those whose assignment is due to be completed within one year from September 01, 2025) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; orb. on account of physical disability attributable to Military Service; orc. on invalidment. <p>v) up to a maximum of five years in the case of ECOs/SSCOs who have completed an initial period of assignment of five years of Military Service as on September 01, 2025 and whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues a certificate that they can apply for civil employment and that they will be released on three months' notice on selection from the date of receipt of offer of appointment.</p> <p>vi) up to a maximum of 10 years in the case of Gen/ EWS PwBD candidates. For SC/ST PwBD candidates up to a maximum of 15 years and for OBC PwBD candidates up to a maximum of 13 years, subject to reservation of vacancies under the respective post. Relaxation in upper age limit for PwBD will be subject to the posts having been identified suitable for such disabilities.</p> <p>vii) For candidates possessing M.Phil. and Ph.D. qualification, upper age limit will be 32 and 34 years respectively.</p> <p>viii) For candidates having experience as an officer in Scheduled Commercial Banks, Public Sector Insurance Companies and All India Financial Institutions (AIFI), as also prior experience in Reserve Bank of India, upper age limit is relaxed to the extent of number of completed years of such experience subject to a maximum of three years. For such candidates, upper age limit should not exceed 33 years including experience. For experience, probationary period will not be reckoned. For details, please refer Note IV below.</p> <p>ix) For eligible Staff Candidates, as per para 5.16 of RBI Master</p>
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Circular on Recruitment dated April 01, 2025 and RBI circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 09, 2014, the relaxation in age limit is according to RBI circular CO. HRMD. No. G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013.

x) For recruitment to the post of Grade 'B' (DR)-DEPR/DSIM cadre, candidates having Master's Degree with Research/Teaching experience at a recognised Indian/Foreign University/Institute will be eligible for relaxation in upper age to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned.

Note-I

Candidates belonging to either SC or ST or OBC category, who are also covered under clauses of para 4 (b) (iv), (v) and (vi) above, viz. those coming under the category of Ex-servicemen or PwBD, will be eligible for grant of cumulative age-relaxation under both the categories. Other than these two categories, cumulative age relaxation will not be available either under the above items or in combination with any other items.

Note-II

The term Ex-servicemen will apply to the persons who are defined as Ex-servicemen in the Ex-servicemen (Re-employment in Civil Services and Posts) Rules, 1979, as amended from time to time.

Note-III

The age concession under Para 4 (b) (iv) and (v) will not be admissible to Ex-servicemen and Commissioned Officers including ECOs/SSCOs, who are released on own request.

Note-IV

- Scheduled Commercial Banks are the Commercial Banks included in the Second Schedule of the RBI Act, 1934.
- Public Sector Insurance companies are the companies reckoned by Department of Financial Services (DFS) [(i) Life Insurance Corporation of India, (ii) General Insurance Corporation of India, (iii) The New India Assurance Company Limited, (iv) United India Insurance Company Limited, (v) The Oriental Insurance Company Limited, (vi) National Insurance Company Limited and (vii) Agriculture Insurance Company of India Limited.]
- All India Financial Institutions (AIFI) are Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), Small Industries Development Bank of India (SIDBI) and



		National Bank for Financing Infrastructure and Development (NaBFID).	
5	Minimum Educational Qualifications	Minimum Educational Qualifications (as on September 01, 2025):	
		Name of the Posts	
		Officers in Grade 'B' (DR) - General	<p>Graduation in any discipline /Equivalent technical or professional qualification with minimum 60% marks (50% for SC/ST/PwBD applicants) or Post-Graduation in any discipline / Equivalent technical or professional qualification with minimum 55% marks (pass marks for SC/ST/PwBD applicants) in aggregate of all semesters / years.</p> <p>Note:</p> <p>Graduation Level</p> <p>Any such course from a recognised University / Institute that is taken after Class XII and is at least of 3 years' duration/ candidates possessing professional or technical qualifications which are recognised by the Government as equivalent to professional or technical graduation will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p> <p>Post-Graduation Level</p> <p>Any such course from a recognised University / Institute that is taken after Graduation and is at least of 2 years' duration / recognised by the Government as equivalent to professional or technical Post-graduation will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p>
Officers in Grade 'B' (DR) - DEPR	<p><u>Essential</u></p> <p>a) MA/ MSc in Economics or MA/ MSc in courses such as Quantitative Economics, Mathematical Economics, Applied Economics, Econometrics, Financial Economics, Business Economics, Agricultural Economics, Industrial Economics, Development Economics and International Economics (where "Economics" is the <u>principal constituent</u>* of the curriculum/ syllabus)</p> <p>OR</p> <p>b) MA/ MSc in Finance or MA/ MSc in courses such as Quantitative Finance, Mathematical Finance, Quantitative Techniques, International Finance,</p>		



			<p>Business Finance, Banking and Trade Finance, International and Trade Finance, Corporate Finance, Project and Infrastructure Finance, Agri Business Finance (where "Finance" is the <u>principal constituent</u>* of the curriculum / syllabus).</p> <p>c) For a) and b) above, minimum 55 per cent marks or an equivalent grade is required in aggregate of all semesters / years from a recognized Indian or Foreign University / Institute.</p> <p>* "Principal constituent" with respect to syllabus / curriculum means half or more of the total courses including electives must be in Economics or Finance."</p> <p>Note-I</p> <p>For SC, ST and PwBD candidates, the minimum marks required in MA/MSc as in items (a) and (b) above is 50% marks or an equivalent grade in aggregate of all semesters/ years.</p> <p>Desirable</p> <p>A Doctorate Degree in Economics, or research or teaching experience in economics, or publication in the field/ area of Economics in standard journals.</p> <p>Note-II</p> <p>(i) Candidates having M. Phil. Degree and Doctorate Degree from a recognized Indian / Foreign University / Institute in economics will be eligible for relaxation in the upper age limit by 2 years and 4 years respectively.</p> <p>(ii) Candidates having Master's Degree with research / teaching experience at a recognized Indian / Foreign University / Institute in Economics will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned.</p> <p>(iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 4 (b) above.</p>
		<p>Officers in Grade 'B' (DR) - DSIM</p>	<p>Essential:</p> <p>a. Master's Degree with a minimum 55% marks in aggregate of all semesters/ years or an</p>



			<p>equivalent grade/ CGPA in Statistics / Mathematics/ Mathematical Statistics/ Applied Statistics/ Quantitative Economics/ Econometrics/ Informatics or any other related branches of these areas from a recognized Indian/ Foreign University/ Institute approved/ recognized by Government/ UGC/ AICTE;</p> <p>OR</p> <p>b. Master's Degree with a minimum 55% marks in aggregate of all semesters/ years or an equivalent grade/ CGPA in Data Science / Artificial Intelligence/ Machine Learning/ Big Data Analytics or any other related branches of these areas from a recognized Indian/ Foreign University/ Institute approved/ recognized by Government/ UGC/ AICTE;</p> <p>OR</p> <p>c. Four-year Bachelor's Degree with a minimum 60% marks in aggregate of all semesters/ years or an equivalent grade/ CGPA in Statistics / Mathematical Statistics/ Applied Statistics/ Quantitative Economics/ Econometrics/ Informatics/ Data Science/ Artificial Intelligence/ Machine Learning/ Big Data Analytics or any other related branches of these areas from a recognized Indian/ Foreign University/ Institute approved/ recognized by Government/ UGC/ AICTE.</p> <p>Note-I</p> <p>For SC, ST and PwBD candidates, the minimum marks required in items (a), (b) and (c) above is 50% in aggregate of all semesters/ years or an equivalent grade/ CGPA.</p> <p>Desirable:</p> <p>(i) Candidates with a Doctorate in topics related to above subjects will be given preference.</p> <p>(ii) Research or teaching experience and publication in standard journals will be considered as an additional qualification.</p> <p>Note-II</p> <p>(i) Candidates possessing M.Phil. and Ph.D qualification in the specified subjects will be eligible for relaxation in upper age limit by 2 years and 4 years respectively.</p>
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- (ii) Candidates with research / teaching experience at a recognized Indian / Foreign University/Institute will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned.
- (iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 4 (b) above.

Note-I

The candidate must hold a degree of any of the Universities incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be Deemed as a University under Section-3 of the University Grants Commission Act, 1956, or possess an equivalent qualification from a Foreign University recognized by the Association of Indian Universities.

Note-II

Some Universities/Institutes/Boards do not award Class or percentage of marks and allot Aggregate Grade Points (e.g., CGPA/OGPA/CPI, etc.). In case University/Institute/Board defines criteria for conversion of Aggregate Grade Point into percentage of marks, the same will be accepted. However, where the University/Institute/ Board does not define criteria for conversion of Aggregate Grade Point into percentage of marks, in the degree/passing certificates, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10-point scale	Aggregate Percentage of Marks
6.75	60%
6.25	55%
5.75	50%

Note-III

Aggregate Grade Point or percentage of marks wherever awarded would mean aggregate over the entire duration of the course.

Note-IV

Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per Note II above.



		<p>Note-V</p> <p>The relaxation in minimum educational qualifications for SC/ST/PwBD candidates mentioned above is subject to reservation of vacancies under the respective post and category and identification of posts for PwBD as notified above.</p>				
6	Number of Attempts	<p>Candidates belonging to General Category/EWS, who have already appeared Six times for Phase-I Examination for this post/s in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PwBD, if the posts are reserved for them.</p> <p>Note : For Grade 'B' (DR) - General, the Bank encourages candidates with no prior experience to apply.</p>				
7	For SC/ST/OBC/ EWS/PwBD Candidates	<p>a) Even if there is no vacancy reserved for SC/ST/OBC/EWS/PwBD category candidates for a particular post, such candidates can still apply. However, they will not be eligible for any concession/relaxation etc. SC/ST/PwBD candidates are exempt from payment of Application Fee even in such case but will have to pay specified Intimation Charges.</p> <p>b) Candidates seeking reservation as SC/ST/OBC, shall have to produce a certificate in the prescribed proforma only, meant for appointment to posts under the Government of India from the designated authority indicating clearly the candidate's caste, the Act/Order under which the caste is recognised as SC/ST/OBC and the Village/Town the candidate is ordinarily a resident of. They must also ensure that the name of their caste/community and its spelling in their caste/community certificate should be exactly as mentioned in the lists notified by the Central Government from time to time. A certificate containing any variation in the caste name will not be accepted.</p> <p>c) The OBC claim of a candidate will be determined in relation to the State (or part of the State) to which his/her father originally belongs. A candidate who has migrated from one State (or part of the State) to another should, therefore, produce an OBC certificate which should have been issued to him/her based on his/her father's OBC certificate from the State to which his/her father originally belongs.</p>				
8	For Persons with Benchmark Disabilities (PwBD)	<p>(1) As per OM No.36035/02/2017-Estt (Res) dated January 15, 2018 issued by Department of Personnel & Training (DoPT), Government of India regarding 'Reservation for the Persons with Benchmark Disabilities', the four categories of disabilities are as under:</p> <table border="1"> <tr> <td>[A] (a) blindness and low vision</td> <td>[B] (b) deaf and hard of hearing</td> </tr> <tr> <td>[C] (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;</td> <td>[D] (d) autism, intellectual disability, specific learning disability and mental illness;</td> </tr> </table>	[A] (a) blindness and low vision	[B] (b) deaf and hard of hearing	[C] (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;	[D] (d) autism, intellectual disability, specific learning disability and mental illness;
[A] (a) blindness and low vision	[B] (b) deaf and hard of hearing					
[C] (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;	[D] (d) autism, intellectual disability, specific learning disability and mental illness;					



(e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness

(2) The Bank has identified the following categories suitable for the posts mentioned below along with the Functional Requirements and only the following categories of PwBD candidates are, therefore, eligible to apply for the posts:

Sr. No	Name of Post	Suitable category of Benchmark Disabilities*	Functional Requirements**
1.	Officer in Gr 'B' - GENERAL/ DEPR/DSIM	a) B, LV b) HH c) OA, BA, OL, BL, OAL, BLA, BLOA, CP, LC, Dw, AAV, MDy, SD / SI d) ASD(M), MI e) MD involving (a) to (d) above	S, W, MF, RW, SE, C

*** Category Abbreviations Used**

B=Blindness, LV=Low Vision, HH=Hard of Hearing, OA=One Arm, BA=Both Arms, OL=One Leg, BL=Both Legs, OAL=One Arm and One Leg, BLA=Both Legs Arms, BLOA=Both Legs & One Arm, CP=Cerebral Palsy, LC=Leprosy Cured, Dw=Dwarfism, AAV=Acid Attack Victim, MDy = Muscular Dystrophy, SD / SI = Spinal Deformity and Spinal Injury with / without any associated neurological / limb dysfunction, ASD (M) = Autism Spectrum Disorder (Mild), MI = Mental Illness, MD = Multiple Disabilities.

**** Functional Requirements**

S=Sitting, W=Walking, MF=Manipulation with Fingers, RW=Reading & Writing, SE=Seeing, C=Communication.

(3) PwBD candidates may belong to any category (i.e. General/SC/ST/OBC/EWS). Reservation for PwBD is horizontal and within the overall vacancies for the posts subject to the posts having been identified suitable for such disabilities.

(4) PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide 'The Rights of Persons with Disabilities Act, 2016' (RPwD Act, 2016). Such certificate shall be subject to verification/re-verification, as may be decided by the Board/ Competent Authority.

(5) Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available such backlog vacancies would be filled up by interchange among other eligible PwBD candidates



		<p>subject to the posts having been identified suitable for such disabilities as stated at Para 8. (2) above.</p> <p>Note :</p> <p>a) DoP&T in consultation with Department of Empowerment of Persons with Disabilities (DEPwD) vide OM No. 36035/8/2023-Estt. (Res-II) dated May 19, 2023 has advised that it may not be appropriate to grant the benefit of reservation in jobs which are permanent in nature on the basis of temporary certificate of disability as this will have adverse bearing on genuine persons with benchmark disabilities with irreversible permanent disability.</p> <p>b) A person who wants to avail benefit of reservation will have to submit a permanent disability certificate issued by a competent authority as per Government of India guidelines issued time to time in this regard and this certificate will be subject to verification/ re-verification as may be decided by the Bank/Board.</p> <p>c) Candidate should possess permanent disability certificate/s in the prescribed format issued by the Competent Authority issued prior to the closing date of application.</p>
9	Guidelines for Persons with Disabilities (PwD) under the Rights of Persons with Disabilities Act, 2016 using a Scribe and/ or Compensatory Time	<p>The scribe and/or compensatory time will be allowed as per the guidelines issued vide Office Memorandum F. No. P-13013/75/2023-Policy-DD-III dated August 01, 2025 issued by Government of India, Ministry of Social Justice & Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan).</p> <p>2. These Guidelines will apply to all the individuals defined as Persons with Disabilities under Section 2(s) of the Rights of Persons with Disabilities (RPwD), Act, 2016. However, the facility of assistance i.e. scribe during written exam may be provided to all such candidates who, due to their disability, face functional limitations in writing an examination, irrespective of the nature or extent of their disability. This includes, but is not limited to, individuals with physical limitations in writing, visual impairments preventing reading or writing, intellectual disabilities affecting comprehension or expression, or any other disability that impedes their ability to participate effectively in the examination process, as certified by a competent authority, as specified in the said guidelines.</p> <p>3. Such candidates who are eligible to use the services of scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination whether availing the facility of scribe or not.</p> <p>4. Candidates eligible for and who wish to use the services of a scribe and/or compensatory time in the examination should have invariably carefully indicated the same in the online application form. Any subsequent request may not be favourably entertained.</p>