



Prepare 50% Faster

Complete Guide and Preparation Strategy

RBI Grade B – DEPR 2024

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Introduction

- **Reserve Bank of India (RBI)** recruits for its **Department of Economic & Policy Research (DEPR)** every year.
- RBI is the central bank of the country. As per its preamble, RBI is tasked *“to regulate the issue of Bank notes and keeping of reserves with a view to securing monetary stability in India and generally to operate the currency and credit system of the country to its advantage; to have a modern monetary policy framework to meet the challenge of an increasingly complex economy, to maintain price stability while keeping in mind the objective of growth.”*
- The DEPR vacancies are most suitable for the people with a passion for economics and research, where one gets to work with the Central Bank of the country, RBI.
- For starting preparation for **RBI DEPR 2024 exam**, a detailed study plan has been prepared by the faculty at ixamBee.

Job Profile

DEPR is the knowledge centre for macroeconomic policy-oriented research of the RBI. The department is entrusted with the task of providing research inputs and management information system (MIS) services for policy-related decision making. The research agenda of the department primarily focuses on macroeconomic challenges facing the Indian economy and covers multi-dimensional issues relating to monetary policy, growth and inflation dynamics, financial markets, forecasting of macroeconomic variables, banking sector, financial stability and external sector management.

The department is responsible for publishing the various statutory reports of the Reserve Bank. Some of these include:

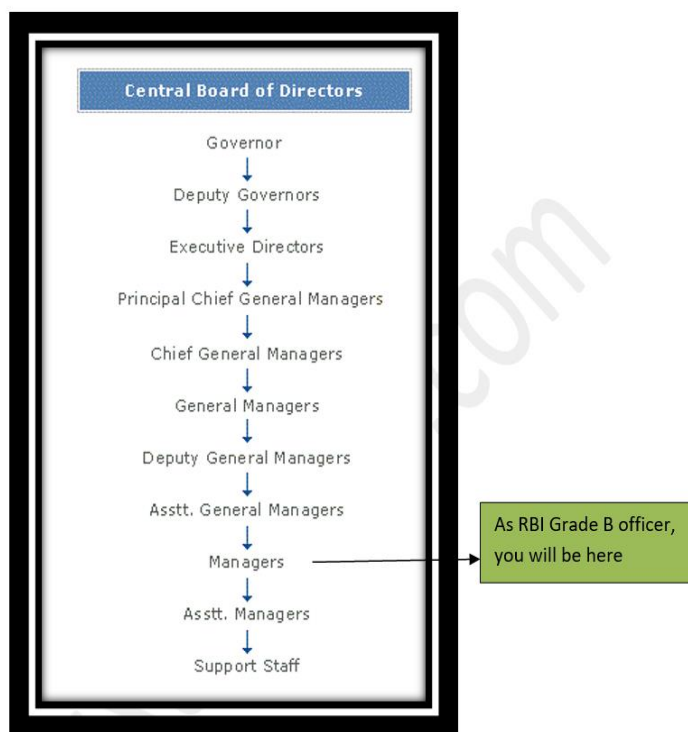
- Annual Report of RBI
- Report on Trend and Progress of Banking in India
- State Finances: A Study of Budgets
- Reserve Bank of India Bulletin
- Handbook of Statistics on Indian States
- RBI Occasional Papers
- The History of the Reserve Bank is also published by the department.

The department is a source of primary statistics on monetary aggregates, balance of payments and external debt, flow of funds, financial savings and state finances. The department has also been playing a crucial role in dissemination of long time series data on a host of macroeconomic variables through print and electronic media.

Note – Complete details of this exam can also be understood in the video

<https://youtu.be/MS1aExvJeFg?si=I1AUyRjunsDuOp>

Career progression at RBI:



Salary and perks

The gross salary of RBI Grade B officer is approximately Rs.1.5 lakh per month. Including various other benefits that are provided to a RBI Grade B officer, the total salary and perks go up even higher.

The Pay scale is given as below RBI:

2. SERVICE CONDITIONS/ CAREER PROSPECTS:

I. Pay Scale: Selected Candidates will draw a starting basic pay of ₹55,200/-p.m. in the pay scale of ₹55200-2850(9)-80850-EB-2850 (2) - 86550-3300(4)-99750 (16 years) applicable to Officers in Grade B and they will also be eligible for Special Allowance, Grade Allowance, Dearness Allowance, Local Compensatory Allowance, Special Grade Allowance, Learning Allowance, House Rent Allowance as per rules in force from time to time. At present, initial monthly gross emoluments (without HRA) are Rs. 1,16,914/- (approximately) The House Rent Allowance of 15% of Basic Pay will be paid, if accommodation is not provided by the Bank.

Note: For candidates possessing very high academic or professional qualification / experience of significant value to the Bank, the Bank may, at its sole discretion, consider granting up to four advance increments. The Board, at its sole discretion, may consider requests for higher emoluments because of higher qualification/special experience of value to the Bank at the interview stage only. Such information may be furnished in the Bio-data Form in the appropriate column. The number of increments will be maximum four. The Board/Bank will not entertain any request received after the interview.

II. Seniority: Candidates selected from recruitment for the post of Officer in Gr. B (DR) GENERAL stream will join General Cadre and candidates selected from recruitment for the post of Grade B (DR) DEPR/DSIM stream will join DEPR/DSIM Cadre.

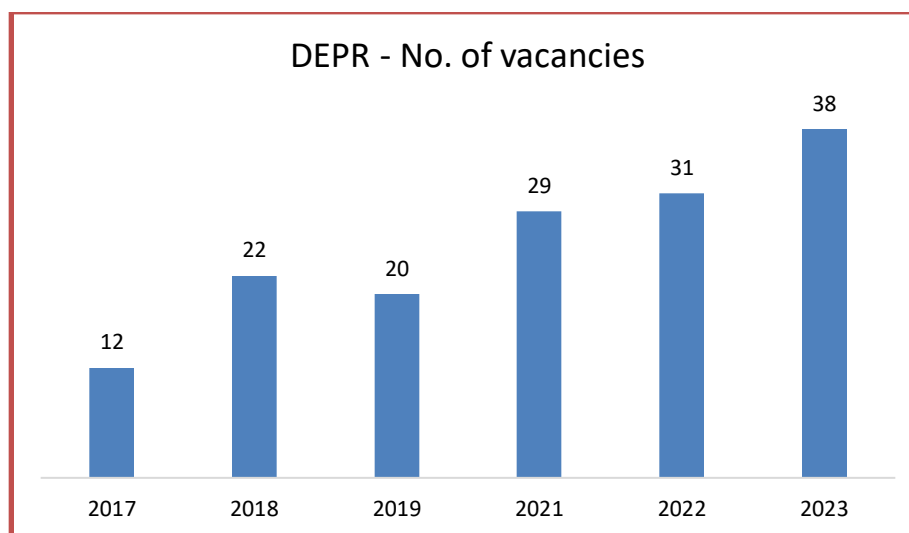
III. Perquisites: Bank's accommodation, subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalization as per eligibility. Interest free festival advance, Leave Travel Allowance (once in two years for self, spouse and eligible dependents). Loans and Advances at concessional rates of interest for Housing, Vehicle, Education, Consumer Articles, Personal Computer, etc.

To understand this further, you may watch the video

https://youtu.be/_5XO289rDFo?si=wr2VoL1m2HRiVhYV

Vacancies Trend

The number of vacancies for the RBI Grade B – DEPR exam has been seeing a rising trend over the past few years. Here's a trend of vacancies in recent years:



The trend of the applicants and movement through each phase of the selection process is shown below.

Note, how the final selections have been falling short of the number of vacancies from last 3 years, indication a demand for good students in RBI for DEPR.

	2017	2018	2019	2021	2022	2023
No. of Applicants	3565	3740	3757	4464	4500	5500-6600
Cleared Phase 1	123	217	217	304	291	429
Cleared Phase 2 – Interview Call	53	70	64	66	63	90
Final Selections	12	22	20	25	26	34
No. of posts	12	22	20	29	31	38

Eligibility (as per 2023 notification)

Educational Criteria	Master's degree in economics with minimum 55% marks (50% for SC/ST/PwBD applicants)
	OR Master's degree in finance with minimum 55% marks (50% for SC/ST/PwBD applicants)
<i>Note – for a degree to be considered as that in Economics or Finance, Economics for Finance should be the 'principal constituent' of the syllabus, respectively. 'Principal constituent' with respect to the syllabus/curriculum</i>	

	<p><i>means that half or more of the total courses/electives/credits must be in Economics or Finance.</i></p> <p>Desirable - A Doctorate Degree in Economics or research or teaching experience in Economics or publications in standard journals</p>
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Age limit

II. Age Limit (As on May 01, 2023):

- A candidate must have attained the age of 21 years and must not have attained the age of 30 years on May 01, 2023 i.e., he/she must have been born not earlier than May 02, 1993 and not later than May 01, 2002.
- The upper age-limit prescribed above will be relaxed:
 - 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;
 - up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of reservation applicable to such candidates if the posts are reserved for them;

Note II: (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.

(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.

(iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 3 II (b) above.

RBI GRADE B DEPR - EXAM PATTERN, SYLLABUS AND CUT-OFF

RBI Grade B DEPR exam is held in 3 phases:

- Phase I** - This is an online examination, consisting of two papers totaling 200 marks. Paper 1 is objective in nature, consisting of a single paper on Economics. Paper 2 is descriptive paper on English to test writing skills.
- Phase II** - This is an online examination, consisting of two papers on economics totaling 200 marks. Both papers are descriptive in nature and handwritten.
- Phase III – Interview:** Candidates who clear the Phase II examination are called for a final interview. Interview carries 75 marks.

Note - Marks of ALL three phases are added for final selection (out of 475 marks).

Phase	Name of Paper	Duration	Maximum Marks
Phase - I	Paper - I Objective Type (on Economics)	120 minutes	100
	Paper - II English - Descriptive (To be typed with help of keyboard)	120 minutes	100
Phase - II	Paper - I Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)	120 minutes	100
	Paper - II Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)	120 minutes	100
Total			400

Phase 3 (Interview)	Interview	75 marks
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Phase – I Exam Pattern (as per 2023)

- The exam is held in 2 shifts on same day.
- The Paper 1 is objective in nature consisting of 65 questions with 4 options. 30 questions are of 1 mark each while 35 questions are of 2 marks each.
- There is a negative marking for every attempted wrong answer of 1/3 marks for 1 mark questions and 1/2 marks for 2 marks questions.
- Paper 2 is descriptive in nature, where answers are typed using keyboard. It consists of essay, Precis, Reading comprehension and Letter writing.

Phase	Name of Paper	Number of Questions	Maximum Marks	Time
Phase-I	Paper – I Objective Type (on Economics)	65 Objective type (4 options) MCQs (30 questions carrying 1 mark, 35 questions carrying 2 marks – Total 100 marks)	100	120 Minutes
	Paper – II Descriptive Type (on English) (To be typed with help of keyboard)	(No. of questions – 4) Paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.	100	120 Minutes
Total			200	240 Minutes

Phase – I Syllabus

Phase - I- Paper I Objective Type (on Economics)

- (1) Microeconomics (Theories of consumer's demand; Production; Market Structures and Pricing; Distribution; and Welfare Economics)
- (2) Macro Economics (Theories of Employment, Output and Inflation; Monetary Economics; IS-LM Model; Schools of Economic Thought)
- (3) International Economics (Theories of International Trade; Balance of Payments; Exchange Rate Models)
- (4) Theories of Economic Growth and Development (Classical neo-classical approaches to economic growth and major theories of economic development)
- (5) Public Finance (Theories of taxation and public expenditure and Public Debt Management)
- (6) Environmental Economics (Green GDP, Environmental Valuation, Environmental policy instruments)
- (7) Quantitative Methods in Economics (Mathematical and Statistical Methods for Economics, Ordinary Least Square Regression)
- (8) Current developments in Indian Economy (Growth, inflation, poverty, unemployment, financial sector developments, external sector developments, fiscal developments, agriculture, industry, infrastructure, and services)

Phase – II Exam Pattern (as per 2023)

- The exam is held in 2 shifts on same day.
- Paper 1 – consists of two sections with 4 questions in each section. A total of 5 questions have to be attempted with minimum 2 questions from each section. Each question will carry 20 marks
 - Section A - 4 descriptive questions on Microeconomics
 - Section B - 4 descriptive questions on Macroeconomics.
- Paper 2 – consists of two sections with 4 questions in each section. A total of 5 questions have to be attempted with minimum 2 questions from each section. Each question will carry 20 marks.
 - Section A - 4 descriptive questions on Quantitative Methods
 - Section B - 4 descriptive questions on Indian Economy

Shift	Paper	Name of Paper	Number of Questions	Maximum Marks	Duration (Minutes)
Morning	Paper-I	Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)	5	100	120
Afternoon	Paper-II	Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)	5	100	120

Phase – II Syllabus

Phase - II - Paper - I Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)

Microeconomic Module

- Consumer Theory: Cardinal and Marginal Utility Analysis, Consumer Surplus, Indifference Curve Analysis, Price, Income and Substitution Effects, Game Theory
- Production Theory: Forms of Production function; Laws of Returns to Scale; Partial Equilibrium Vs General Equilibrium Analysis
- Market Theory: Pricing under different market structures
- Distribution Theories: Ricardo, Marx, Kalecki and Kaldor
- Welfare Economics: Pareto Optimality, Schools of Welfare Thought including Arrow, Coase and Sen

Macroeconomic Module

- National Income Accounting: Various methods for measurement of National Income
- Theory of employment and Output: Classical and Neo-classical approaches, Keynesian theory of Employment and output, Post-Keynesian developments, Business Cycles
- Inflation: Types of Inflation, Philip's curve, Taylor's Rule, Lucas Critique
- Money and Banking: Quantity theory of Money, Neutrality of money, IS - LM Model and AD-AS Models, Money Multiplier, Monetary Policy – Scope, Objectives and instruments, Inflation targeting
- Theories of Economic Growth and Development: Theories of growth, Classical and neo-classical approaches, Theories of Economic Development
- International trade and Balance of payments: Theories of international trade, Determination of exchange rates, Impossible Trinity
- Public Finance: Theories of taxation, Theories of public expenditure, Theories of public debt management

(Equal weightage will be given to Microeconomic and Macroeconomic modules)

Phase - II - Paper-II Descriptive Type (on Economics) (Question paper displayed on computer and answers to be written on paper)*Module on Quantitative Methods in Economics*

- Mathematical Methods in Economics: Differentiation and Integration, Optimisation, S Matrices, Linear algebra and Linear programming
- Statistical Methods in Economics: Measures of central tendency and dispersion, Probability, Time series, Index numbers.
- Econometrics and advanced Applications: Regression analysis, Panel c econometrics, Time Series econometrics, Basics of Bayesian Econometrics, B application of Artificial Intelligence/ Machine Learning

Module on Indian Economy – Policy and Trends

- Fiscal policy in India: Evolution, scope and limitations, current trends
- Monetary Policy in India: Evolution, Functions of the Reserve Bank of India, Monetary Fiscal coordination, Inflation targeting, Operating framework of Monetary Policy, Current trends
- Banking and financial sector development in India: Banks and other constituents Indian financial markets and related developments, Current trends
- Inflation in India: Trends and drivers
- External sector developments in India: Exchange rate management, external d Balance of payments, Current trends

RBI Grade B DEPR Interview

- Candidates will be shortlisted for the interview, based on aggregate marks obtained in Phase I and Phase 2.
- The interview Process will carry 75 marks.
- Psychometric Test will be conducted by the Bank before appearing for the Interview. No marks will be allotted for the same and this will not form part of the final selection criteria.
- Candidate may opt for interview either in Hindi or English.

Final Selection

Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Phase I, Phase 2 examination and interview.

Cut-off trend

Over the last few years, the marking pattern has changed. The cut off is presented below in both actual and comparative format (as % basis).

General Category		2017	2018	2019		2021	2022	2023	
	Out of	Cut-off			Out of	Cut-off		Out of	Cut-off
Phase 1	100	59	52	52.67	100	47.83	41	200	112
Phase 1 + Phase 2	300	202.17	194.34	182.84	300	183.17	191.67	400	254.17
Phase 1 + Phase 2 + Interview	350	253	241.66	229.17	375	249.83	255	475	322

General Category	2017	2018	2019	2021	2022	2023
Phase 1	59.0%	52.0%	52.7%	47.8%	41.0%	56.0%
Phase 1 + Phase 2	67.4%	64.8%	60.9%	61.1%	63.9%	63.5%
Phase 1 + Phase 2 + Interview	72.3%	69.0%	65.5%	66.6%	68.0%	67.8%

RBI Grade B DEPR 2024 IXAMBEE COURSE

ixamBee RBI Grade B DEPR 2024 course is a comprehensive course to help you prepare 50% faster for the exam. This course helps you to cover all aspects of the exam through a unique combination of videos covering relevant syllabus content, downloadable study notes, summary notes of key reports, and lot of practise questions for both the objective and descriptive papers.

Key features of the course:

- **Video Lessons & Study Notes:** Video lessons and study notes which cover all conceptual and key points of Economics syllabus.
- **RBI Grade B DEPR Mock Tests:** 10 full length tests for RBI Grade B DEPR phase 1 paper 1 exam (objective type) with detailed solutions for each question and 5 mock tests for descriptive English for phase 1 paper 2 exam. You will also get 5 practice tests each for both the papers of descriptive economics for the phase 2 exam.
- **RBI Grade B DEPR Practice Tests:** To help you we provide 600 MCQs for practise including 300 numericals
- **Descriptive Economics:** Our RBI Grade B DEPR online test series have been created to give you a real exam feel and make you accustomed to writing the paper. These Descriptive DEPR practice tests will be evaluated by the faculty and detailed feedback will be provided to you.
- **Descriptive English:** RBI Grade B DEPR Online Course will give you access to video lessons and study notes on writing skills, sample essays, suggested topics and 5 Descriptive English Mock Tests with individual Performance Feedback.
- **Interview Guidance:** At interview stage, our experts will provide interview guidance in the form of Mock Interviews and personal feedback on your performance

Study Plan – Day wise and subject wise

S.No.	Module/Subject	Topic	Days	Sub-topic
1	Macroeconomics	National Income Accounting	Mon	Measurement of National Income
2			Tues	Inter-Relationship between the Three Measures of National Income in the presence of Government Sector and International Transactions
3			Wed	Numerical on National Income
4			Thurs	Green National Income.
5		Theory of Employment, Output, Inflation, Money and Banking	Fri	Classical Theory of Employment & Output
6			Sat	Keynesian Theory of Employment and Output
7			Sun	REVISION
8			Mon	Types of Inflation and The Inflationary Gap; Demand-Pull versus Cost-Push Inflation. .
9			Tues	Phillip's Curve and its Policy Implications, Taylor's Rule, Lucas Critique
10			Wed	Classical Theory of Money, Quantity Theory of Money
11			Thurs	Friedman's Restatement of the Quantity Theory. Neutrality of Money.
12			Fri	Supply & Demand for Loanable Funds and Equilibrium In Financial Markets.
13			Sat	Keynes' Theory of Demand for Money.
14			Sun	REVISION
15			Mon	IS-LM Model
16			Tues	AD-AS Model in Keynesian Theory and Money multiplier
17			Wed	Monetary Policy – Scope, Objectives and instruments, Inflation targeting
18		Growth and Development	Thurs	Classical Approach: Adam Smith, Marx and Schumpeter.
19			Fri	Neo-classical approach: Robinson, Solow, Harris-Todaro, Kaldor and Harrod Domar
21			Sat	Neo-classical approach: Rostow, Rosenstein-Roden, Nurske, Hirschman,
22			Sun	REVISION
23			Mon	Leibenstien, Arthur Lewis, Amin and Frank (Dependency school)
24			Tues	Fei-Ranis, AK Model, Balanced and Unbalanced Growth, Kuznets
25			Wed	Sen's capability approach to economic development. Basics of Endogenous Growth Theory.
26			Thurs	Lorenz Curve and Gini Coefficient
27		International	Fri	Theories of International Trade: Smith, Ricardo

S.No.	Module/Subject	Topic	Days	Sub-topic
28		Economics	Sat	Theories of International Trade: Haberler, Heckscher- Ohlin and Stolper-Samuelson
29			Sun	REVISION
30			Mon	Terms of Trade, Theory of Tariffs
31		Balance of Payments and Public Finance	Tues	Disequilibrium in Balance of Payments, Mechanism of Adjustments,
32			Wed	Foreign Trade Multiplier,
			Thurs	Exchange Rates and Multiple Exchange Rates
33			Fri	Mundell- Fleming Model of Balance of Payments
34			Sat	Public Finance: Theories of taxation, Theories of public expenditure, Theories of public debt management
35	Quantitative Methods in Economics	Statistics and Econometrics	Sun	REVISION
36			Mon	Measures of central tendency, Measures of Dispersions
37			Tues	Correlation
38			Wed	Index numbers
39			Thurs	Theoretical foundations, Conditional probability, Multiplication theorem on probability, independent events, Bayes' theorem, Random variables.
40			Fri	Bernoulli Distribution, Uniform Distribution, Binomial Distribution,
41			Sat	Normal Distribution, Poisson Distribution, Chi-Square Distribution, t-Distribution, F-Distribution, etc.
42			Sun	REVISION
43			Mon	Point estimation and Two Variable Regression Model: Point Estimation
44			Tues	Interval estimates and Two Variable Regression Model: Interval Estimation
45			Wed	Hypothesis testing
46			Thurs	Two Variable Regression Model: Hypothesis Testing
47			Fri	Multiple Variable Regression Analysis and Dummy Variable Regression Models
48			Sat	Multicollinearity and Heteroscedasticity
49			Sun	REVISION
50			Mon	Autocorrelation
51			Tues	Time Series Analysis
52			Wed	Principle component analysis, Discriminant analysis.
53			Thurs	Matrix Approach to Regression

S.No.	Module/Subject	Topic	Days	Sub-topic
54			Fri	Basic application of Artificial Intelligence/ Machine Learning
55			Sat	Practise
56			Sun	REVISION
57	Microeconomics	Theory of Consumer's Demand	Mon	Cardinal Utility Analysis
58			Tues	Marginal Utility and Demand
59			Wed	Consumer's Surplus
60			Thurs	Elasticity
61			Fri	Indifference Curve Analysis and Utility Function
62			Sat	Price, Income And Substitution Effects; Slutsky's Theorem and Derivation of Demand Curve
63			Sun	REVISION
64			Mon	Revealed Preference Theory; Duality: Indirect Utility Function and Expenditure Function
65			Tues	Choice Under Risk And Uncertainty
66		Theory of Production	Wed	Factors of Production and Production Function
67			Thurs	Forms of Production Function: Cobb-Douglas, CES And Fixed Coefficient Type, Translog, etc.
68			Fri	Laws Of return: Returns To Scale And Return To Factors of Production
69			Sat	Duality and Cost Function
70			Sun	REVISION
71		Theory of Market Structure	Mon	Perfect Competition
72			Tues	Monopolistic Competition
73			Wed	Oligopoly
74			Thurs	Monopoly
75			Fri	Monopsony, bilateral monopoly, etc
76		Theory of Value	Sat	Peak load pricing, Oi's tariff,
77			Sun	REVISION
78			Mon	Marshallian and Walrasian stability analysis
79			Tues	Pricing with incomplete information and moral hazard problems.
80		Game Theory	Wed	Simple games of complete information, Concept of Nash equilibrium.
81			Thurs	Duopoly Models - Bertrand, Cournot and Stackelberg
82		Welfare Economics	Fri	Public Goods and Externalities
83			Sat	Divergence between Social and Private Welfare
84			Sun	REVISION
85			Mon	Compensation Principle
86			Tues	General Equilibrium. Pareto Optimality
87	Quantitative Methods in Economics	Mathematical Methods	Wed	Differentiation and Integration and their application in economics

S.No.	Module/Subject	Topic	Days	Sub-topic
88			Thurs	Optimisation techniques,
89			Fri	Sets, Matrices and their application in economics
90			Sat	Linear algebra and Linear programming in economics,
91			Sun	REVISION
92			Mon	Input-output model of Leontief and Cob Web Model
93	Indian Economy	Fiscal Policy	Tues	Basic of Fiscal Policy and Finance Commission, Niti Aayog
94			Wed	Economic Survey and Union Budget
95		Monetary Policy	Thurs	Basics, Functions of RBI, Monetary Policy
96			Fri	MPC minutes
97			Sat	RBI Bulletin
98			Sun	REVISION
99		Banking Sector	Mon	Banks and other constituents of Indian financial markets
100			Tues	RBI Bulletin and Banking and Finance updates

Note – latest trends on economic, banking and finance activity in the country, should be a continuous effort. This can be done regularly with help of financial dailies, RBI Bulletins, ixamBee publications like BeePedia.

Important links

Past year papers

[RBI Grade B DEPR Previous Year Question Papers : Attempt Free \(ixamBee.com\)](https://www.ixamBee.com/RBI-Grade-B-DEPR-Previous-Year-Question-Papers)

Mock Tests

[RBI Grade B DEPR Mock Test 2024 Free: Practice RBI Grade B DEPR Test Series in Hindi and English \(ixamBee.com\)](https://www.ixamBee.com/RBI-Grade-B-DEPR-Mock-Test-2024)

Complete Exam details

<https://youtu.be/MS1aExvJeFg?si=I1AUyRjunsDuOp>

IxamBee course Demo page

[RBI Grade B DEPR Online Course, RBI Grade B DEPR Online Coaching 2024: ixamBee](https://www.ixamBee.com/RBI-Grade-B-DEPR-Online-Course)

Success Stories

<https://youtu.be/Wd3cRaSZMY8?si=IWNtKKfqz9BpfxBI>

https://youtu.be/eM7RhE5FuQY?si=N2HSXmBnz9dO_ft0

https://youtu.be/OKGQL6Tklo4?si=bpX4-VlbnXKP_qpb

<https://youtu.be/4crYrITRpYM?si=woSskDR0K7Gltz5z>

<https://youtu.be/vMiEGupBsVU?si=8OSHEgx9UWF-3Ull>

https://www.youtube.com/live/dTKoHtTQ14?si=Kijw6k8gHwb86_L-

https://www.youtube.com/live/Cze5HwtoAPE?si=P4b3UWp5ei91qWA_