

RBI Gr B preparation strategy: By Pushkar Pahwa (a successful candidate of 2016 batch).

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A brief note for the civil services aspirants: - (Others can skip this)

It is indeed a proud moment for me to share with you some tips regarding preparation for the RBI Gr B exam. But since many of you appearing for this exam are civil services aspirants, I would like to devote a paragraph to you before I start with the strategy. Being a civil services aspirant since 2011 and after many failed attempts in a number of competitive examinations including state civil services, believe me that I am very well aware of your struggle and totally understand how frustrating your journey might be. But to reassure you, I would like to mention that a major credit of my success in this exam goes to my civils preparation because it helped me score well in General Awareness & English Sections (in Phase I) and Economics & Social Issues Paper (in Phase II). So although most of you may not be able to taste the direct fruit of your hard work, but believe me all of you will be rewarded for your hard work in numerous indirect ways, and I hope selection in RBI Gr B exam is one of those for many of you. For those of you who have already failed in multiple CSE attempts, I want you to have a look at the list of the exams I failed to qualify in ([table](#) on last page of this document) so that you don't lose heart. Also never forget the fact that none of the examinations is a judgement on your capability and intelligence. There are many variables at work which lead to your success/failure and all of them are not in your control. Your job is to prepare well and give your best. I wish you all the best for your journey!

Few important points for all the aspirants:-

- I would like to clarify that each year, candidates from diverse backgrounds crack this examination. It includes Chartered Accountants, finance students from renowned institutions, civil services aspirants, professionals already working in government as well as private financial institutions/ banks, those working in corporate sector/ IT, journalists, and fresh graduates to name a few. So do not, at any stage of the examination, consider yourself as an underdog. **You have equal chances of getting selected as any other candidate has.**
- While going through this document, multiple times you may feel that I have stated the obvious. But believe me, there is a huge difference in '**knowing the obvious**' and '**doing the obvious**'. It is very few of us who not only 'know' but also 'do' the obvious and that is what makes the difference.
- The moment you decide to write the RBI Gr B exam, make sure you join the RBI Gr B preparation **threads on pagalguy, forumias and 'RBI Gr B exam guidance' facebook page**. These will prove to be an important source of information and discussion throughout the course of preparation throughout the preparation.
- I would also advise you to dig the internet for a couple of strategies to crack this examination before you start your preparation because smart work is as important as hard work in cracking this examination. However you should always remember that while these strategies worked for different aspirants at different times, you should not follow them in toto. Read 2-3 strategies and on their basis, **formulate your own strategy** as per your strengths and weaknesses.
- I am sharing all the documents referred to by me during preparation and my notes in the **google drive** - https://drive.google.com/open?id=0B0yDvnM_wQEksDVnRIJNc09zTWM

Strategy for Phase I of RBI Gr B Examination

This is the most difficult part of the examination in terms of numbers as the level of competition at this stage is fierce. Just to give you an idea of the challenge, and the success ratio, refer to the following table regarding the trends in the last three years:-

Batch	No. of candidates appeared in Phase 1	No. of candidates appeared for phase 2	Phase 1 Cut off (aggregate)	Percentile required to clear phase I*
2014	118630	1598	104	98.65
2015	74661	2617	88.50	96.49
2016	105715	3234	98.50	96.94

* Assuming that all the successful candidates of Phase I appeared for Phase II

So that means you have to **score a minimum of 96.5 percentile** i.e. be in the **top 3.5%** to get through Phase I.

First of all, you need to **go through the syllabus and your previous marks sheet** (if you have already appeared in Phase 1 of Gr B exam) and figure out what are your strong and weak sections. Accordingly you will have to focus more on your weak areas. Secondly by looking at the previous cut offs, you will get a rough idea of how much you need to score in each section. From these two inputs, you should **decide the following three things**:-

1. The order in which you will be attempting the different sections of the exam.
2. The time you will be spending on each section.
3. Number of questions you will be attempting in each section.

My sequence of attempting and section-wise targets were as follows:-

1. English - Target 25 in 18 -20 minutes.
2. General Awareness - Attempt 65-70 questions in 20 minutes with high accuracy. Don't panic or attempt wrong if you don't know some questions. You have a room to leave 10-15 questions.
3. Quantitative Aptitude - Target atleast 15 correct in 25-30 minutes. After doing 15 correct move to next section & if time permits come back to do 3-4 more correct questions.
4. Reasoning: Min 35 questions if you attempt all correct. Otherwise 40 with high accuracy in 45-50 minutes.

Now once you are done with the deciding the above three targets for yourself, you need to start with the preparation. There are two parts to preparation:-

1. Acquiring Knowledge and skills

1.a & 1.b Quantitative Aptitude (QA) & Reasoning:-

To know questions from what topics in quant and LR are asked in the exam. My reference for this was the following list of topics I found on the internet:-

Topics for QA:-

1. Data interpretation (percentage, ratio, fractions, venn diagram)
2. Permutation, combination, probability
3. Pipes, Trains, Boats, Race
4. Profit, Loss, Discount
5. Averages
6. Mixtures, Alligations
7. SI, CI – (do not invest too much time on CI questions as they involve long calculations)
8. AP, GP, HP
9. Linear & quadratic equations
10. Geometry – area & volume
11. Series completion & find the wrong one in the series – Leave ‘find the wrong one’ if they take time.
12. Time & work

Topics for Reasoning:-

1. Statement and conclusion (syllogism, which conclusion is true)
2. Statement and conclusion (based on inequalities, mathematical equations)
3. Statement and conclusion (which conclusion is true)
4. Sitting arrangement (circular, row, building floor) – These are the tough ones. My approach was to attempt them at the last once I have gone through rest of the questions in the reasoning section.
5. Input-output machine – Practice a lot. It will help in recognising patterns quickly. Target full marks in such questions.
6. Statement and inference
7. Statement and assumption
8. Blood relations
9. Data sufficiency (can you answer the question with one, two or three statements)
10. Name-place-colour-thing mapping – Again time consuming. Should be attempted at last.
11. Direction test
12. Series completion - pictures

Prepare topic wise **quick problem solving tips and tricks** and practice a lot of questions of each topic. You can refer to websites such as **bankersadda**, **indiabix** and **cloudaffairs** for this. You can also refer to **youtube videos** for topics such as input-output machine questions. Make **short notes of tips and tricks** which you think you might forget. I am sharing my notes with you in the google drive for your reference.

1.c General Awareness:-

This part is **highly factual** and you need to cover questions related to banking sector. Those preparing for civils tend to ignore this part assuming that they know enough current affairs which is very risky as the kind of facts asked in this exam are very different from civils exam. Definitely you will clear the cutoff but it is highly likely that you fail to score really good. So keep in mind that scoring high in this section assures you that you clear the overall cutoff

even if you are marginally above cutoff in comparatively tougher sections of quant and reasoning.

It is for this reason that I would recommend to go through at least **previous 6 months current affairs notes/capsules** available on banking examination related websites such as **bankersadda, bscacademy, pagalguy Gk bullets**. The factual nature of current affairs makes them very confusing, so make sure you revise them plenty of times. This will make sure that you score above average in this section.

1.d English:-

If you are a regular reader of newspaper, your knowledge of English will be more than enough for this section. The scoring in this section will depend more upon how much you **practice** as the options in this section are very confusing. However you can work on your **vocabulary and learn new words** daily to increase your confidence level and thus the chances of scoring high in this section. But the **key will be practice**. Especially you need to practice the questions of arranging the sentences in a particular order so that it makes a meaningful passage.

Again, keep in mind that **this is the section which will help you clear the overall cut-off**. So your aim should be to **maximise your score in this section**.

2. Implementation/ Putting your knowledge into practice

Once you have learnt the basics of each section and the tips and tricks for QA and LR, it is time to implement your strategy by **practising** as many questions as possible. To start with, solve a few random questions of all sections from the **question banks of affairscloud and indiabix**. You can also practice a few **reasoning questions from the book** – A modern approach to Verbal & Non Verbal Reasoning by RS Aggarwal (pdf in google drive) if you have time, though I did not do it.

But the **most important step** in preparation for Phase I will be **practising mock tests**. I opted for **oliveboard mocks** for phase 1. I particularly like the kind of analysis they provide regarding your attempt and scoring pattern after each mock test. Initially it would be difficult to adhere to time limits decided by you for each section as you might not be able to solve the target number of questions. But don't worry, as you keep practising you will achieve the desired accuracy. For this, it is important that you **attempt at least 10-15 mock tests** before appearing for phase 1.

Note: A very important factor which decides your marks in Phase I is your **decision to leave a question** if it takes a long time to solve. Many a times the question will be very simple but involve long calculations. It is **better to skip** such question at the first instance and come back to them if time permits **rather than clinging** on to it thinking 'how can I not attempt such a simple question'. Remember that apart from the subject knowledge, **your time management skills play an equally important role** in Phase I paper.

This planning worked well for me and I was able to clear Phase 1 with flying colours. I am sharing my mark sheet along with my section wise attempt for your reference.

My attempt in Paper 1 was as follows:-

1. GA – 51
2. Reasoning – 35
3. English – 30
4. QA – 14

My marks in Paper 1 were:-

Name	PUSHKAR PAHWA
Roll No.	1571300742
Category	GEN
Section Name	Marks
GENERAL AWARENESS (Maximum Marks = 80)	48.25
REASONING (Maximum Marks = 60)	26
ENGLISH LANGUAGE (Maximum Marks = 30)	27.25
QUANTITATIVE APTITUDE (Maximum Marks = 30)	13.25
TOTAL SCORE/ Aggregate (Maximum Marks = 200)	114.75

Test wise and aggregate cut – off marks in Phase- I examination held on September 4, 2016, for shortlisting the candidates for Phase-II examination for the post of Officers Grade-B (General)- DR-BY-2016					
Section	Category				
	GENERAL	OBC	SC	ST	PWD (OH/HI/VH)
GENERAL AWARENESS (Maximum Marks = 80)	20.00	16.00	14.25	14.25	14.25
REASONING (Maximum Marks = 60)	15.00	12.00	10.75	10.75	10.75
ENGLISH LANGUAGE (Maximum Marks = 30)	7.50	6.00	5.25	5.25	5.25
QUANTITATIVE APTITUDE (Maximum Marks = 30)	7.50	6.00	5.25	5.25	5.25
TOTAL SCORE/ Aggregate (Maximum Marks = 200)	98.50	88.50	84.50	84.50	84.50

Strategy for Phase II of RBI Gr B Examination

Phase II demands a totally different strategy from Phase I. Although the success ratio is quite high in comparison to Phase I but here you are competing with best minds of the country. As in all the papers of Phase II you have more than adequate time, the speed per se is not very important. You have enough time to think and recall. So your focus should be on wide coverage of the topics and revising them multiple times rather than practising mocks.

Paper I - Economic and Social Issues

The pattern for this paper in 2016 was 30 questions of 1 mark each and 35 questions of 2 marks each. You should **aim to score 70** in this paper.

First of all **go through the sample paper** given by RBI to get an idea of what kind of questions will be asked in the examination. From that you will get an idea as to how deep you need to go into the topics while preparing.

This paper can be divided into two parts. **One is static part** i.e. conceptual which includes basic knowledge of different concepts of macroeconomics like national income, repo rate, bank rate, fiscal deficit, revenue deficit, budget, inflation, banking sector in India etc. The **other part of this paper is the dynamic part** i.e. factual part which is current affairs based and this comprised of the majority of questions in 2016 paper.

i. *Preparing for the static part:* The preparation will depend on your background. If you are a category 1 candidate, i.e. either you have academic background in finance/ economics or you are a civil services aspirant, this part won't be much of a problem for you. Just revise your old notes or economics books which you have already studied a couple of times and that will do.

If you are in category 2 i.e. you are new to economics, you should start by reading **economics NCERT textbooks** of Class 10, 11, 12 to get an idea of basic concepts of macroeconomics. For detailed reading after this, you can refer to **Indian Economy by Ramesh Singh or by Uma Kapila**. Another option which I personally would prefer is to go through the **General Studies notes of Economics by Sriram IAS** coaching institute as the syllabus for this paper is a subset of economics syllabus for General Studies paper of Civil services. Moreover these notes are very lucid, easy to understand, to the point cover important current events of economic significance which gives a better understanding of the concepts.

You can also refer to the economics **Youtube videos by Mrunal** for covering some basic topics of economics portion.

You can refer to the **FAQ section of RBI website** -

<https://rbi.org.in/Scripts/FAQDisplay.aspx> which covers various topics such as banking, currency, foreign exchange, government securities market etc. Since going through it is very time consuming, you can refer to a pdf – **Economy_MyNotes.pdf** in the google drive where I have compiled all the important and relevant information from the FAQs apart from some other random economics topics.

For social issues, the questions asked are of very generic nature and you need not go through any book for that. Just google search the various topics mentioned in the syllabus and read any relevant documents. Apart from this, you should go through **summary of socio**

economic and caste census and census 2011. The documents referred by me can be found in the google drive.

ii. *Preparing for the dynamic part:* Make sure you go through all the social sector schemes, welfare programs, current affairs related to economics of at least last 6 months thoroughly.

You can refer to the monthly **current affairs booklet** of civil services coaching institutes like Vision IAS, Vajiram along with one banking related current affairs booklet probably from www.bankersadda.com.

Apart from this, you need to go through the **budget and economic survey**. For this you can again refer to the special booklets on budget and economic survey by coaching institutes like Vajiram and Vision IAS. Remember that you need to read only the summary of the economic survey and not go through the complete survey unless you have ample free time. You will easily get all these notes free of cost online very easily.

After you're done with this, you can do selective topic wise study from **IGNOU B.A. economy booklets**, if time permits. You can also go through the **RBI's Annual Report** very selectively only if time permits.

This will suffice for dynamic/ current affairs related part.

Note: Please ensure that you pay enough attention to the **minute details and facts** as the questions asked are sometimes very factual in nature. For illustration, a question related to voting percentage in Brexit referendum was asked in 2016 examination with options varying closely.

Paper II – English

This paper can be the **deciding factor** in your selection, if you choose to act complacent and do not prepare for this exam. The range of marks awarded in English for 2016 was from 55 to 82. That is huge. Since you will be in a position to answer all the questions in this paper (unlike ESI & FM), your target should be to maximise your marks in English. And the key to that will be **practising**. You should **aim to score minimum 65-70** in this paper.

Keep in mind the following **three important points** while attempting this paper:-

1. Ensure correct usage of grammar, spelling and punctuation.
2. Stick to the word limit (+/- 5 words).
3. Use simple English. Avoid using difficult and fancy words.

This paper comprises of 3 questions:-

1. *Essay* – In 2016, it was a small essay of 200 words. Since the word limit is less, you need not worry about the matter if you are a regular reader of any standard newspaper. If not, start **reading the newspaper** from today itself. Your focus should be editorial page and social issues and economics related news. Just **make short notes of important facts and figures** as mentioning some of relevant facts in your essay can fetch you more marks.

Regarding the **structure of the essay**, you can divide the essay in 4-5 paragraphs. For illustration, I wrote essay on '*Economic and social impact of farmer suicides*'. I divided my essay in 4 paragraphs:-

- i. Introduction – Why farmer suicides should be our concern, why are farmers committing suicide and some facts about farmer suicides in India.
- ii. Economic Impacts – Food shortage leading to inflation, high food imports and thus BoP deficit, rupee depreciation etc.
- iii. Social Impacts – Poverty, Exploitation of widows, pursuing agriculture is seen as a poor livelihood option by the rural youth leading to migration etc.
- iv. Conclusion – What is being done and what should be done to tackle this problem.

2. Precis Writing – Go through some **sample precis writings** and **practice** a few questions before the exam. Apart from the three points I mentioned above, just google the **rules of precis writing** – writing 1/3rd words, use your own words, giving a suitable title, not changing the tone of the passage etc. But remember that the key to scoring good marks will be practice.

3. Comprehension – Again ensure that you follow the three points mentioned above and practice. Some of the questions demand giving your own suggestions and here you have a chance to get an edge over others. Mostly, the nature of the suggestions asked would be of ‘economic’ nature, so make sure your knowledge of current issues is updated.

Warning: Please keep in mind that in case of English paper you need to type on the keyboard and for those who type slowly, **do not take the time limit for granted**. Even those who can type fast, remember that the keyboard will be of the old type that comes with a desktop and you might have to press the keys really hard (unlike laptop keyboards) which will again increase the number of errors you make and number of times you need to press backspace. Although all of you will complete the paper in time, but again I would say that do not take the time limit for granted.

Paper III– Finance and Management

This is the most difficult paper because of its **technical nature**. Most of you will not have a background in finance and management, so this is the paper you need to work upon the most. The difficulty level of 2016 paper was a very high with the finance portion **comprising of 6-8 numericals**. You should **aim to score 60** in this paper. Though I did not score very well in this paper, I would still share some pointers on how to prepare for this exam based on my preparation strategy and my experience.

1. Finance: The syllabus of finance portion is divided into three heads. My strategy was to prepare topic wise by studying the relevant documents from internet. You can find all the documents in the google drive.

1.a Financial System – The best source to cover regulatory and financial institutions like SIDBI, EXIM, NABARD etc. would be to **visit their website and read the FAQs**. It would **cover the static part** of the topic. I have compiled the static part of some institutions in a pdf titled **Finance_MyNotes.pdf**. For **dynamic part**, which includes current affairs/ news related to these Institutions, you will have to rely on the **current affair capsules**. Alternatively, you can google search the news related to these institutions and go through them selectively.

1.b Financial Markets – The basics of this topic are covered in **Sriram’s Economy Notes**. For detailed study, again google and find a **relevant and updated pdf**.

1.c General Topics – Many of these topics like Inflation, Banking Sector, Budget etc. overlap with the Economics paper. For specific topics like Derivatives, Corporate Governance, PPP, Portfolio investment, again you can rely on topic specific up to date documents from internet.

Regarding Numericals in Finance paper: With no background in finance, this was the most difficult part for me to grasp. The numericals are mostly based on topics like Bond pricing, YTM, P&L Statement, Cash Flow Statement, Accounting Ratios. But remember that once you have mastered the concepts, these will be the sure shot marks you cannot afford to lose. So **practice a lot of numericals** before the exam. The resources you can refer to for numericals are:-

- a. **Financial Management by Prasanna Chandra** (not referred by me. But I would suggest you to refer it as it will help you to cover maximum topics from a single source).
- b. **Corporate Finance by Ross Westerfield Jaffe**. You can find the pdf in google drive. I went through only through Part II of this book i.e. Value and capital budgeting.
- c. **Accounting Ratios from NCERT 12th Accounts Book** – pdf uploaded.
- d. **kmneduonline.com pdf** on Ratio Analysis
- e. **Investopedia** for concepts
- f. **Youtube videos** on numericals

Note: A couple of questions asked in finance part were from the **circulars of the RBI**. So you need to update yourself regularly about these from RBI's website.

2. Management: 25-30 questions in the paper are asked from Management Section. You will have to learn about a **lot of thinkers and their theories** for this topic.

Since I have been a student of Public Administration during my civil services examination preparation, I relied on my Pub Ad notes for the overlapping topics like Leadership, Human Resource Development, Motivation and Communication.

For Planning, Organisation, Directing and Controlling, I referred to this wonderful document – **Principles of Management MG2351 notes.pdf** – uploaded in the google drive.

For rest of the topics, I referred to **IGNOU Management Notes** (pdf uploaded) and a management **capsule by rbigradeb.com** (pdf uploaded).

Note: Many of my fellow aspirants referred to **Organisational Behaviour by S P Robbins** for Management and I would highly recommend you to refer it for many of you might not have the advantage of studying public administration or management as a part of your academics.

My attempt in F&M Paper:-

ESI – Total 54/65 - 25/35 in Section I & 29/30 in Section II

F&M – Total 52/65 - 23/35 in Section I & 29/30 in Section II

English - Essay 210 words including heading

Precis - 168 words (Passage was approximately 510 words)

My Marks in Phase II and Interview:-

Name	PUSHKAR PAHWA
Category	GEN (NON-PH)
Receipt No.	178571
Section Name	Marks Obtained
ECONOMIC AND SOCIAL ISSUE	69
ENGLISH	76
FINANCE AND MANAGEMENT	43.25
INTERVIEW	42
TOTAL MARKS	230.25

CUT-OFF MARKS DECIDED BY THE BOARD AT VARIOUS STAGES OF THE RECRUITMENT PROCESS :				
RECRUITMENT STAGE	Category			
	GENERAL	OBC	SC	ST
AGGREGATE CUT – OFF MARKS IN PAPER- I, PAPER II AND PAPER- III TAKEN TOGETHER IN WRITTEN EXAMINATION FOR SHORTLISTING THE CANDIDATES FOR INTERVIEW (OUT OF TOTAL 300 MARKS).	176.75	161.75	155.75	155.75
AGGREGATE MARKS IN WRITTEN EXAMINATION AND INTERVIEW TAKEN TOGETHER (OUT OF TOTAL 350 MARKS) OBTAINED BY THE LAST RECOMMENDED CANDIDATE UNDER THE RESPECTIVE CATEGORY WITH REFERENCE TO THE NO. OF VACANCIES NOTIFIED UNDER EACH CATEGORY.	225.50	211.00	204.25	210.25

Strategy for interview

Preparing for the interview is the most difficult part as there is no defined syllabus. It includes everything under the sun. For the sake of simplicity, you can divide your preparation in following parts:-

1. About RBI

You should be **well aware of the organisation** you are aspiring to work with. Therefore read about the history, organisational structure, departments and their functions etc. of RBI. The most reliable source for this would be the documents available on the website of RBI itself. I found particularly these **two documents** – i. RBI: Functions and Working & ii. RBI Overview very useful in this regard. You can find these on the RBI website. However if you wish to read the annotated version, you can find the same in the google drive.

2. Finance & Economics related issues

You should be very well aware of the current happenings of financial and economic significance both in India and the world. Also you should be aware of the recent trends and issues in the banking sector. For this, you will have to rely on two sources:-

i. Newspapers: Follow 3-4 newspapers daily. I would suggest **economic times, business line** and economy/ money section of **livemint**. You can use ‘feedly’ app on your mobile phone for this purpose. Do not just read the articles but critically analyse them. Many of the times you will not understand the terminology/ jargons used. Google the same instantly. Do not focus much on facts. **Make your own short notes** of the issues and revise them before the interview.

ii. RBI Speeches: This section is frequently updated on RBI’s website. For me, this was the bible of current issues for my interview preparation. These speeches are mostly delivered by Executive Directors, Dy. Governors and Governor in a lucid language and are very informative. I would recommend you to go through the speeches of past 4 months. That would give you a fair idea of the happenings in the financial sector in the recent past. Again **make short notes** for revision before the interview.

3. Your present job (if you are a working professional)

As per my knowledge, for most of the candidates the interview centred on their present job and the biodata. Since you are the best judge of what you are doing/ working, I would leave it to you to prepare yourself for this part. However I would suggest you to **be truthful** and do **not try to fake** anything as the panel can out smart you very easily. This part could be both your strength as well as weakness depending upon how to prepare for it.

4. Your biodata

You have to submit a biodata form before the interview in which you mention the academic details, your work experience, hobbies/ interests, details of high academic or professional qualifications, particulars of prizes/ medals/ scholarships etc. and your achievements in extra-curricular activities. Again these things are individual specific and you are the best judge to decide about its preparation. However keep in mind that the panel sometimes asks very **typical and unexpected questions related to your hobby or unique academic or professional qualifications**. So make sure you are well prepared about those things. Since

the questions related to the biodata will be 'all about you', you should be in a position to confidently answer all of them.

Miscellaneous tips for the interview:-

- Don't be in a hurry to answer. Take your time before answering.
- Be confident all the time – Saying a confident 'No/ I don't know' is better than giving an under confident/ wrong answer.
- Remember that no matter how much you prepare for the interview, there are high chances that the interview gets steered in an unknown territory. So make sure you are mentally ready for that scenario. The key in such situation would be to retain your calm and confidently say 'I don't know'.
- Don't feel under confident by seeing the biodata/ profile of your fellow candidates. All of you have equal chance to get selected.
- Dress neatly – preferably suit for boys and saree for girls. Do not try a new hairstyle/ look before the interview. For example, being a bearded guy, I was very confused as to whether I should appear for the interview with a beard or clean shaven (which is the norm). I decided to go with beard as trying something new (clean shaven) would have made me conscious and less confident. And I scored good marks in the interview. So the key is to be 'you' – both physically and mentally.

Continued from Page 1

For the civil services aspirants looking for motivation, here is a long list of the examinations I appeared but could not qualify:-

1	UPSC 2012	Failed to qualify in Mains
2	UPSC 2013	Failed to qualify in Mains
3	UPSC 2014	Failed to qualify in Mains
4	UPSC 2015	Failed to qualify in Prelims
5	UPSC 2016	Appeared only for IFoS. Failed to qualify in Prelims
6	Punjab Civil Services 2013	Failed to qualify Prelims
7	Punjab Civil Services 2014	Appeared for the interview. Couldn't make it to the merit list. Last seat allocated to rank 75. My rank was 76.
8	Punjab Civil Services 2015	Appeared for the interview. Couldn't make it to the merit list. Was awarded poor marks in the interview.
9	RBI Gr B 2013	Failed to qualify in Phase 1
10	RBI Gr B 2014	Failed to qualify in Phase 2
11	RBI Gr B 2015	Failed to qualify in Phase 1
12	APFC 2012	Failed to qualify in the 1st stage of exam itself.
13	APFC 2015	Failed to qualify in the 1st stage of exam itself.
14	CAPF 2013	Appeared for the interview. Failed to make it to the merit list.

So, my dear friends just remember:-

***'It might take a year,
It might take a day,
But what's meant to be,
Will always find its way.'***