

NABARD Grade A

2024 Previous Year Paper

ESI + ARD DESCRIPTIVE PAPER

Complete Phase 2 Subject-wise PYQs with Detailed Solutions



Solved Questions <

Memory Based Paper <

Based on the Latest Exam Pattern

ARD & ESI DESCRIPTIVE

Pattern-

4/6 to be attempted, 2Q- 15M & 2Q- 10M

Three questions of 15 marks will be given out of which one question is compulsory

Three questions of 10 marks will be given out of which one question is compulsory

Q1. What are the benefits of post-harvest management, value addition and supply chain development in horticultural crops? (15 Marks)

India is the **second-largest producer of fruits and vegetables** in the world, with the horticulture sector contributing nearly **33% of Agricultural Gross Value Added (GVA)** from only about **14% of the gross cropped area**. Besides ensuring nutritional security, the sector supports exports, employment and income diversification. However, due to inadequate post-harvest infrastructure, India loses **5–16% of horticultural produce (ICAR-CIPHET)**. Therefore, strengthening **post-harvest management (PHM), value addition and supply chain development** has become essential for achieving the goals of **Doubling Farmers' Income, Atmanirbhar Bharat and Viksit Bharat @2047**.

I. Benefits of Post-Harvest Management

1. Reduces Post-Harvest Losses and Food Waste

Scientific practices such as **grading, sorting, pre-cooling, packaging, cold storage and refrigerated transport** preserve the quality of fruits and vegetables, reducing both quantitative and qualitative losses. This increases the availability of nutritious food without expanding cultivated area.

2. Improves Farmers' Income

Proper storage and handling enable farmers to avoid distress sales during harvest gluts and sell produce when market prices improve. Better quality also attracts premium prices in domestic and export markets.

Example: Scientific onion storage structures in Maharashtra have substantially reduced storage losses and improved farmers' earnings.

3. Enhances Export Competitiveness

Standardized packaging, traceability and phytosanitary compliance improve acceptance of Indian horticultural products in global markets.

Example: APEDA-supported pack houses and irradiation facilities have boosted exports of **Alphonso mangoes** and **grapes**.

4. Generates Rural Employment

Post-harvest activities create jobs in grading, warehousing, packaging, transportation, cold chain management and food processing, thereby strengthening the rural non-farm economy.

II. Benefits of Value Addition

Value addition converts raw produce into processed products, increasing both economic value and shelf life.

1. Higher Value Realisation

Processing fruits and vegetables into **juices, jams, pulp, pickles, dehydrated products and ready-to-eat foods** significantly enhances profitability.

Example: Tomatoes converted into puree or ketchup fetch much higher returns than fresh produce.

2. Reduces Price Volatility

During periods of surplus production, processing absorbs excess supply, preventing market crashes and minimizing wastage.

3. Promotes Agro-based Industries

Value addition encourages the growth of **MSMEs, Farmer Producer Organisations (FPOs) and Self-Help Groups (SHGs)**, creating entrepreneurship and local employment opportunities.

4. Supports Branding and Exports

Processing facilitates branding, quality certification and GI-based marketing, enabling Indian horticultural products to command premium prices internationally.

Example: **Nagpur Orange, Kashmir Saffron** and **Alphonso Mango** have gained global recognition through branding and processing.

III. Benefits of Supply Chain Development

1. Efficient Farm-to-Market Connectivity

An integrated supply chain comprising collection centres, pack houses, cold chains, reefer vehicles and wholesale markets reduces transit losses and ensures timely delivery of produce.

2. Better Market Access and Price Discovery

Digital platforms like **e-NAM** and direct procurement by organised retailers improve transparency, reduce intermediaries and increase the producer's share in the consumer's rupee.

3. Promotes Inclusive Agricultural Growth

Efficient supply chains enable small and marginal farmers to aggregate produce through **FPOs**, improving their bargaining power and access to processing and export markets.

Case Study: **Sahyadri Farms (Maharashtra)** has successfully integrated production, grading, processing and exports, significantly enhancing members' incomes.

4. Encourages Sustainable Agriculture

Reduced spoilage lowers food waste, conserves natural resources and decreases greenhouse gas emissions associated with repeated transportation and disposal.

Government Initiatives

The Government has strengthened horticultural value chains through **Mission for Integrated Development of Horticulture (MIDH), PM Kisan SAMPADA Yojana, PM Formalisation of Micro**

Food Processing Enterprises (PMFME) under the **One District One Product (ODOP)** approach, the **Agriculture Infrastructure Fund (AIF)** and the promotion of **10,000 Farmer Producer Organisations**. These initiatives support cold chains, pack houses, processing facilities and market linkages.

Way Forward

India should expand integrated cold-chain infrastructure, strengthen digital traceability, encourage Public-Private Partnerships, improve quality certification, and build the capacity of FPOs in aggregation, processing and export marketing. Greater investment in rural logistics and food processing will further reduce post-harvest losses and improve farmers' income.

As **Dr. M. S. Swaminathan** observed, "If agriculture goes wrong, nothing else will have a chance to go right." In the horticulture sector, increasing production alone is insufficient. Scientific post-harvest management, greater value addition and efficient supply chains are equally important to reduce losses, improve farmers' remuneration, strengthen food security and enhance India's competitiveness in global agricultural markets. These three pillars will play a decisive role in achieving sustainable and inclusive agricultural growth.

Q2. India has seen a financial inclusion transformation from 2014 to 2024. What are the key government initiatives and the outcomes of these efforts? (15 Marks)

Financial inclusion refers to ensuring **affordable access to formal financial services** such as savings, credit, insurance, pensions and digital payments for every citizen. Over the last decade, India has witnessed a remarkable transformation in financial inclusion through the **JAM Trinity (Jan Dhan-Aadhaar-Mobile)**, digital public infrastructure and targeted welfare schemes. According to the **Global Findex Report 2021**, nearly **78% of Indian adults own a bank account**, compared to 53% in 2014, making India one of the fastest-growing financial inclusion success stories globally.

"Financial inclusion is the foundation of social inclusion and economic empowerment." – **Prime Minister Narendra Modi**

Key Government Initiatives

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)

Launched in **2014**, PMJDY laid the foundation of financial inclusion by providing **zero-balance bank accounts**, RuPay debit cards, overdraft facilities and accidental insurance cover. It brought millions of previously unbanked households into the formal banking system.

Fact: As of **2025**, over **55 crore PMJDY accounts** have been opened with deposits exceeding **₹2.6 lakh crore**, making it the world's largest financial inclusion programme.

2. JAM Trinity (Jan Dhan-Aadhaar-Mobile)

The integration of **bank accounts, Aadhaar and mobile phones** enabled seamless authentication and digital delivery of government benefits. It has significantly reduced leakages, improved transparency and strengthened Direct Benefit Transfer (DBT).

3. Direct Benefit Transfer (DBT)

DBT ensures that subsidies and welfare payments are credited directly into beneficiaries' bank accounts, eliminating intermediaries and improving governance.

Example: PM-KISAN assistance, LPG subsidy under PAHAL and MGNREGS wage payments are transferred directly through DBT.

Fact: According to the Government of India, DBT has resulted in **cumulative savings exceeding ₹3.5 lakh crore** by curbing leakages and duplicate beneficiaries.

4. Digital Payment Revolution

Initiatives such as **Unified Payments Interface (UPI), BHIM, RuPay, Aadhaar Enabled Payment System (AePS)** and **FASTag** have transformed India's digital payment ecosystem.

Fact: India accounts for nearly **half of the world's real-time digital payment transactions**, with UPI processing **over 18 billion transactions monthly (2025)**.

5. Social Security Schemes

Financial inclusion was expanded beyond banking through affordable social security schemes such as:

- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**
- **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**
- **Atal Pension Yojana (APY)**

These schemes have extended insurance and pension coverage to low-income households and workers in the unorganised sector.

6. Mudra Yojana and Stand-Up India

The Government promoted inclusive entrepreneurship through **Pradhan Mantri Mudra Yojana (PMMY)** and **Stand-Up India**, providing collateral-free institutional credit to micro enterprises, women and SC/ST entrepreneurs.

Outcomes of Financial Inclusion

1. Universal Access to Banking

The number of formal bank account holders has increased substantially, reducing financial exclusion among rural households, women and vulnerable sections.

Global Findex 2021 recognised India as one of the world's leading performers in expanding financial access.

2. Transparent Welfare Delivery

DBT has improved efficiency, reduced corruption and ensured timely transfer of benefits, especially during the **COVID-19 pandemic**, when financial assistance reached millions through PMJDY accounts.

3. Rapid Growth of Digital Economy

The expansion of UPI and digital banking has reduced dependence on cash, promoted financial innovation and strengthened India's Digital Public Infrastructure (DPI).

Economic Survey 2024–25 highlights India's leadership in real-time digital payments globally.

4. Women's Financial Empowerment

Nearly **55% of PMJDY account holders are women**, improving their financial independence, savings behaviour and direct access to government benefits.

5. Enhanced Financial Security

Insurance, pensions and formal savings have reduced household vulnerability to income shocks while encouraging long-term financial planning.

6. Inclusive Credit and Entrepreneurship

Schemes such as Mudra have enabled millions of micro and small entrepreneurs to access formal credit, promoting self-employment and job creation.

Challenges

Despite significant progress, certain issues continue to limit the effectiveness of financial inclusion:

- Dormant Jan Dhan accounts in some regions.
- Digital and financial literacy gaps.
- Cyber frauds and digital security concerns.
- Limited formal credit access for small farmers and informal workers.
- Connectivity constraints in remote and tribal areas.

Way Forward

- Strengthen financial and digital literacy through RBI's **Financial Literacy Centres (FLCs)** and school curricula.
- Expand banking correspondents and digital infrastructure in underserved regions.
- Improve cybersecurity and grievance redress mechanisms.
- Deepen access to affordable formal credit for farmers, MSMEs and women entrepreneurs.
- Leverage AI and Digital Public Infrastructure to develop customised financial products.

The **Economic Survey** describes financial inclusion as a key pillar of **inclusive and sustainable economic growth**. India's decade-long journey from basic bank account ownership to a globally recognised digital financial ecosystem demonstrates the power of technology-driven governance. As **RBI Governor Shri Sanjay Malhotra** observed, "Financial inclusion is meaningful only when it translates into sustained financial well-being." Going forward, strengthening financial literacy, digital

trust and inclusive credit will ensure that financial inclusion evolves from **access to meaningful economic empowerment**, supporting the vision of **Viksit Bharat 2047**.

Q3. What is the institutional rural credit framework in India, and what measures have been taken by the Government to improve rural credit access? (15 Marks)

Institutional rural credit refers to the **organized system of providing timely, affordable and adequate credit through formal financial institutions** to farmers and rural households. It is critical for increasing agricultural productivity, promoting rural entrepreneurship and reducing dependence on informal moneylenders. According to the **Economic Survey 2024–25**, institutional credit remains one of the strongest drivers of agricultural growth and financial inclusion in India.

"Credit is the lifeblood of agriculture." – Reserve Bank of India

Institutional Rural Credit Framework in India

India has developed a **multi-agency rural credit structure**, with different institutions catering to diverse credit needs.

1. Commercial Banks

Commercial Banks account for the largest share of agricultural lending. They provide crop loans, investment credit and finance for allied sectors while implementing schemes such as the **Kisan Credit Card (KCC)**.

2. Cooperative Credit Institutions

The short-term cooperative credit structure consists of **Primary Agricultural Credit Societies (PACS)**, **District Central Cooperative Banks (DCCBs)** and **State Cooperative Banks (StCBs)**. These institutions are the first point of contact for small and marginal farmers, especially in rural areas.

3. Regional Rural Banks (RRBs)

Established under the **Regional Rural Banks Act, 1976**, RRBs primarily serve small farmers, landless labourers, artisans and rural entrepreneurs by extending affordable institutional credit in underserved regions.

4. NABARD

Established in **1982**, **NABARD** is the apex institution for agricultural and rural development finance. It provides refinance to banks, supervises cooperative banks and RRBs, finances rural infrastructure through the **Rural Infrastructure Development Fund (RIDF)** and promotes innovations such as **Farmer Producer Organisations (FPOs)** and the **SHG-Bank Linkage Programme**.

Government Measures to Improve Rural Credit Access

1. Expansion of Kisan Credit Card (KCC)

The Government has expanded KCC coverage beyond crop cultivation to include **animal husbandry and fisheries**, ensuring timely and flexible working capital for farmers while reducing dependence on informal credit.

2. Interest Subvention Scheme (ISS)

Interest subvention enables farmers to access short-term crop loans at concessional rates, while additional incentives for prompt repayment encourage credit discipline and lower borrowing costs.

3. Strengthening Cooperative Credit Institutions

The Government has undertaken **computerisation of over 63,000 PACS**, transforming them into multipurpose institutions offering banking, storage, input supply and Common Service Centre (CSC) services.

4. Priority Sector Lending (PSL)

The **Reserve Bank of India** mandates banks to allocate a specified share of credit to agriculture under Priority Sector Lending, ensuring a steady flow of institutional finance to the rural economy.

5. Digital Financial Inclusion

The **JAM Trinity (Jan Dhan–Aadhaar–Mobile)**, Direct Benefit Transfer (DBT), Aadhaar Enabled Payment System (AePS) and UPI have strengthened rural banking by facilitating seamless transactions, improving transparency and enabling digital credit delivery.

6. Promotion of SHGs and FPOs

Through the **SHG-Bank Linkage Programme** and the scheme for **10,000 Farmer Producer Organisations**, institutional finance has become more accessible to women, tenant farmers and small producers.

Case Study: The **SHG-Bank Linkage Programme**, pioneered by NABARD, has evolved into the world's largest microfinance programme, empowering millions of rural women through formal credit and livelihood support.

Outcomes

These initiatives have significantly expanded formal credit access in rural India. Institutional credit has reduced farmers' dependence on moneylenders, strengthened financial inclusion and increased investment in agriculture and allied sectors. Digital banking has improved transparency, while SHGs and FPOs have enhanced collective bargaining and credit access for smallholders. According to the **Global Findex Report 2021**, nearly **78% of Indian adults now own a bank account**, reflecting the remarkable expansion of formal financial services.

Challenges and Way Forward

Despite notable progress, challenges such as regional disparities in credit flow, inadequate access for tenant farmers, rising NPAs and low financial literacy persist. Going forward, universal digitisation of cooperative institutions, wider KCC coverage, AI-based credit assessment, stronger FPO financing and improved financial literacy will make institutional credit more inclusive and efficient.

As **Dr. M. S. Swaminathan** observed, "Agriculture can prosper only when farmers have timely access to knowledge, technology and credit." India's institutional rural credit framework has evolved into a robust ecosystem supporting agricultural growth and financial inclusion. Strengthening digital finance, cooperative reforms and inclusive lending will further accelerate rural transformation and contribute to the vision of **Viksit Bharat 2047**.

Q4. What are the objectives and aims of the PM Vishwakarma and SVAMITVA Schemes? (10 Marks)

Recognising the importance of **inclusive development**, the Government of India has launched targeted initiatives to empower both **traditional artisans** and **rural households**. While **PM Vishwakarma** seeks to preserve India's rich heritage of traditional crafts by strengthening artisans economically, **SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas)** aims to provide legal ownership rights over rural residential properties through modern drone technology. Together, these schemes contribute to the vision of **Atmanirbhar Bharat** by promoting entrepreneurship, financial inclusion and rural asset creation.

"Our traditional artisans are the true Vishwakarmas of India, and empowering them is essential for building a self-reliant India." – Prime Minister Narendra Modi

I. PM Vishwakarma Scheme

Launched on **17 September 2023**, PM Vishwakarma is a **Central Sector Scheme** implemented by the **Ministry of Micro, Small and Medium Enterprises (MSME)** to support artisans and craftspeople engaged in traditional occupations.

Objectives and Aims

1. Preserve Traditional Skills and Crafts

The scheme seeks to revive and preserve India's traditional occupations by providing institutional support to **18 identified trades**, including carpenters, blacksmiths, potters, cobblers, goldsmiths and masons.

2. Improve Income and Livelihoods

It aims to enhance artisans' productivity and income through **skill upgradation, modern toolkits and technology adoption**, enabling them to compete in contemporary markets.

3. Facilitate Affordable Institutional Credit

The scheme provides **collateral-free loans up to ₹3 lakh** in two tranches at a concessional **5% interest rate**, reducing dependence on informal sources of finance.

4. Promote Market Access and Digital Inclusion

Artisans receive support for **branding, digital transactions, marketing and e-commerce**, helping them integrate with domestic and global value chains.

5. Encourage Entrepreneurship

By combining **skill development, financial assistance and market linkages**, the scheme transforms traditional artisans into sustainable rural entrepreneurs.

II. SVAMITVA Scheme

Launched in **2020** by the **Ministry of Panchayati Raj**, SVAMITVA uses **drone technology** to survey inhabited rural areas and issue **property cards** to eligible household owners.

Objectives and Aims

1. Provide Legal Property Ownership

The scheme grants **legal ownership records** to rural households, reducing disputes over property boundaries and strengthening tenure security.

2. Improve Access to Institutional Credit

Property cards enable villagers to use residential properties as financial assets, facilitating access to formal credit for agriculture, businesses and other livelihood activities.

3. Strengthen Rural Governance

Accurate GIS-based village maps improve property tax assessment, village-level planning and implementation of development programmes by Gram Panchayats.

4. Reduce Land Disputes

Drone-based mapping ensures precise demarcation of properties, promoting transparency and significantly reducing litigation over ownership.

5. Promote Digital Land Records

SVAMITVA supports the **Digital India** initiative by creating technology-driven property records, improving ease of governance and service delivery.

Fact: By 2025, **millions of property cards** had been issued across several States, enabling greater financial inclusion and better rural asset management.

Both **PM Vishwakarma** and **SVAMITVA** address different dimensions of rural transformation. While PM Vishwakarma empowers **traditional artisans through skills, credit and market support**, SVAMITVA strengthens **property rights, financial inclusion and rural governance** through technology. Together, these initiatives promote **inclusive growth, entrepreneurship and economic empowerment**, making rural India more productive, resilient and self-reliant.

Q5. Write a short note on Dryland Farming. (10 Marks)

Dryland farming refers to the cultivation of crops in regions receiving **annual rainfall between 750 mm and 1,150 mm**, where irrigation facilities are either limited or absent and crop production primarily depends on conserved soil moisture. Nearly **52% of India's net sown area is rainfed**, contributing around **44% of foodgrain production, 80% of pulses, 73% of oilseeds**, and a significant share of coarse cereals and cotton. Consequently, dryland agriculture plays a vital role in ensuring **food security, livelihood generation and climate resilience**.

"Rainfed agriculture is not a problem to be solved, but an opportunity to be harnessed." – Dr. M. S. Swaminathan

Characteristics of Dryland Farming

- Relies predominantly on **rainfall**, with little or no assured irrigation.
- Practised in regions prone to **moisture stress and recurrent droughts**.
- Emphasises **soil and water conservation** to maximise moisture availability.
- Generally follows **low-input, climate-resilient farming systems**.

Importance of Dryland Farming

1. Ensures National Food Security

Rainfed areas contribute substantially to India's production of **pulses, oilseeds, millets and cotton**, making them indispensable for nutritional and agricultural security.

2. Supports Rural Livelihoods

A large proportion of **small and marginal farmers** depend on dryland agriculture. Improving productivity directly enhances rural incomes and reduces agrarian distress.

3. Promotes Climate-Resilient Agriculture

Cultivation of drought-tolerant crops such as **millets, pigeon pea, chickpea and sorghum** helps farmers adapt to climate variability and erratic rainfall.

4. Conserves Natural Resources

Practices such as **mulching, contour bunding, conservation tillage, rainwater harvesting and watershed development** improve soil moisture, reduce erosion and enhance groundwater recharge.

5. Encourages Crop Diversification

Dryland farming promotes integrated farming systems involving **horticulture, agroforestry, livestock and pulse cultivation**, reducing production risks and ensuring stable farm income.

Challenges

- Erratic and uneven rainfall due to climate change.
- Frequent droughts and moisture stress.
- Low soil fertility and declining organic carbon.
- Limited irrigation infrastructure and mechanisation.
- Poor market access and inadequate post-harvest facilities.

Government Initiatives

The Government has adopted several measures to strengthen dryland agriculture:

- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** – "Per Drop More Crop" for efficient water use.
- **Watershed Development Component of PMKSY (WDC-PMKSY 2.0)** for integrated watershed management.
- **National Mission for Sustainable Agriculture (NMSA)** to promote climate-resilient farming.
- **National Food Security Mission (NFSM)** for enhancing production of pulses and coarse cereals.
- **Digital Agriculture Mission and ICAR's All India Coordinated Research Project for Dryland Agriculture (AICRPDA)** for technology dissemination and climate-smart practices.

Example: **Hiware Bazar (Maharashtra)** transformed from a drought-prone village into a model of sustainable agriculture through watershed development, rainwater harvesting and community participation.

Dryland farming is not merely a production system but a cornerstone of **sustainable and climate-resilient agriculture** in India. The **Economic Survey 2024–25** highlights that strengthening rainfed agriculture is essential for achieving **income security, nutritional security and climate adaptation**. Greater investment in watershed development, drought-resilient technologies, quality seeds and efficient water management will unlock the full potential of dryland farming and contribute significantly towards the vision of **Viksit Bharat 2047**.

Q6. How does India's storage system contribute to the country's agriculture and food security? (10 Marks)

An efficient storage system is a vital pillar of India's agricultural economy, ensuring that food grains are safely preserved from harvest until consumption. It minimizes post-harvest losses, stabilizes market prices, supports procurement operations and guarantees food availability during emergencies. According to the **Food Corporation of India (FCI)**, India maintains one of the world's largest public food grain stocking systems, making storage infrastructure indispensable for achieving **food security** under the **National Food Security Act (NFSA), 2013**.

"Food security begins with effective storage and efficient distribution." – M. S. Swaminathan

Contribution of India's Storage System

1. Ensures National Food Security

Scientific storage enables the Government to maintain **buffer stocks** of wheat and rice, ensuring uninterrupted food availability during droughts, floods, pandemics and other emergencies. It also supports the implementation of welfare schemes such as the **Public Distribution System (PDS)** and **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)**.

2. Reduces Post-Harvest Losses

Proper storage through warehouses, silos and cold chains minimizes quantitative and qualitative losses caused by pests, rodents, moisture and fungal infestation. This improves food availability without increasing production.

3. Supports Price Stabilisation

Government agencies procure food grains during harvest and store them for gradual release into the market. This protects farmers from distress sales while preventing excessive price fluctuations for consumers.

4. Facilitates Procurement and MSP Operations

The storage network of **FCI, Central Warehousing Corporation (CWC), State Warehousing Corporations (SWCs)** and cooperative institutions enables effective procurement under the **Minimum Support Price (MSP)** system, assuring remunerative prices to farmers.

5. Strengthens Agricultural Marketing

Scientific warehouses allow farmers to store produce and sell when market prices become favourable. Through the **Electronic Negotiable Warehouse Receipt (e-NWR)** system, farmers can also obtain institutional credit against stored produce, improving liquidity and reducing dependence on distress sales.

6. Supports Export Competitiveness

Modern storage facilities preserve grain quality and ensure compliance with international standards, thereby improving India's competitiveness in agricultural exports.

Government Initiatives

To modernize storage infrastructure, the Government has undertaken several initiatives:

- **Grain Storage Plan (World's Largest Grain Storage Programme in the Cooperative Sector):** Announced to create decentralized scientific storage at the PACS level, reducing logistics costs and strengthening rural food security.
- **Agriculture Infrastructure Fund (AIF):** Provides long-term financing for warehouses, silos, cold storages and post-harvest infrastructure.
- **Food Corporation of India (FCI):** Maintains strategic buffer stocks and modern steel silos for scientific grain storage.
- **Warehouse Development and Regulatory Authority (WDRA):** Promotes scientific warehousing and the **e-Negotiable Warehouse Receipt (e-NWR)** system.
- **Mission for Integrated Development of Horticulture (MIDH):** Supports cold storage, pack houses and ripening chambers for perishable horticultural produce.

Challenges

Despite significant progress, India continues to face challenges such as inadequate cold-chain infrastructure, uneven regional distribution of warehouses, storage losses in traditional godowns, high logistics costs and limited awareness among small farmers regarding warehouse receipt financing.

Way Forward

India should accelerate the construction of modern steel silos, strengthen decentralized storage through PACS, expand cold-chain infrastructure, integrate warehouse receipts with digital agricultural platforms such as **e-NAM**, and encourage Public-Private Partnerships to improve storage efficiency and reduce post-harvest losses.

The **Economic Survey 2024–25** highlights that strengthening post-harvest infrastructure is essential for improving farmers' income and ensuring long-term food security. India's storage system not only safeguards agricultural produce but also supports MSP operations, stabilizes prices, strengthens the Public Distribution System and enhances export competitiveness. Continued investment in scientific storage and modern logistics will be critical for building a resilient agricultural economy and achieving the vision of **Viksit Bharat 2047**.



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