

NABARD Grade A Previous Year Paper

2024 PHASE 1 AND PHASE 2 PYQS

Complete Phase 1 & Phase 2 PYQs with Detailed
Solutions and Explanations



Solved Questions <

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ESI and ARD Coverage <

**Based on the
Latest Exam
Pattern**

NABARD Grade A 2024

Previous Year Questions – Phase 1 & Phase 2

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2024-NABARD PHASE 1**QUANTITATIVE APTITUDE****Directions (1–4):**

Choose the approximate value that should replace (?) in each of the following questions.

Q1.

$$16.02 + 19.98\% \text{ of } 600.2 - 123.4 = ?$$

- A. 28.6
- B. 13.7
- C. 46.9
- D. 17.5
- E. 12.8

Answer: B**Q2.**

$$20.02\% \text{ of } 199.8 + 12.4 \times 20 = 101 + 5.02 \times ?$$

- A. 36
- B. 42
- C. 38
- D. 55
- E. 30

Answer: C**Q3.**

$$\sqrt{784.2} + 39.8\% \text{ of } 601.5 = ? - 1.2$$

- A. 212
- B. 270
- C. 451
- D. 146
- E. 248

Answer: B**Q4.**

$$(44.98 / 9.02) \times 35\% \text{ of } 350.5 = ?^2 - 13$$

- A. 26
- B. 15
- C. 50

D. 22

E. 28

Answer: E

Q5. Boat P travels 96 km upstream in 6 hours, while Boat Q covers 192 km downstream in 6 hours. The ratio of the still-water speed of Boat P to Boat Q is 4 : 5. If both boats sail in the same river, determine the downstream speed of Boat P.

A. 24 km/hr

B. 36 km/hr

C. 30 km/hr

D. 40 km/hr

E. None of these

Answer: C

Q6. Container A contains 40% milk mixed with water, whereas Container B contains apple juice mixed with water. The contents of A and B are mixed in the ratio 2 : 3. After adding 20 litres of milk to the mixture, the ratio of Milk : Apple Juice : Water becomes 8 : 5 : 16. Find the quantity of apple juice present in Container B.

A. 30 litres

B. 25 litres

C. 40 litres

D. 20 litres

E. None of these

Answer: B

Q7. The income of Person A is 30% higher than that of Person B. Person A saves 25% of his income, while Person B saves ₹2,600. If both individuals save the same amount, what is the difference between their expenditures?

A. ₹3,000

B. ₹2,800

C. ₹2,400

D. ₹8,000

E. ₹2,600

Answer: C

Q8. The Cost Price (CP) and Selling Price (SP) of an article are in the ratio 4 : 5. The profit percentage earned is equal to the discount percentage allowed on the marked price. If the seller earns a profit of ₹37.50, determine the Marked Price (MP) of the article.

- A. ₹350
- B. ₹200
- C. ₹400
- D. ₹250
- E. ₹300

Answer: B

Directions (9–12):

Answer the following questions by determining the missing term (?) in each of the given number series.

Q9.

18, 20, 41, 124, 497, ?

- A. 2488
- B. 2494
- C. 2500
- D. 2482
- E. 2524

Answer: D

Q10.

142, 156, ?, 196, 218, 246

- A. 172
- B. 179
- C. 170
- D. 166
- E. 188

Answer: C

Q11.

14, 34, 60, 80, ?, 126

- A. 101
- B. 105
- C. 96
- D. 132
- E. 114

Answer: B

Q12.

5, 10, 15, 30, 45, ?, 135

- A. 60
- B. 75
- C. 90

- D. 72
- E. 80

Answer: E

Directions (13–15):

Study the information given below carefully and answer the questions that follow.

Three states—**P, Q and R**—have teachers belonging to two subjects: **Mathematics** and **Science**.

- The total number of Mathematics teachers in State R is **50% higher** than the number of Science teachers in State P.
- The number of Mathematics teachers in State P is **180 more** than that in State R.
- The number of Science teachers in State R equals the **average** of the Mathematics and Science teachers in State P.
- The combined number of Science teachers in State R and Mathematics teachers in State Q is equal to the Mathematics teachers in State P.
- The total number of Science teachers across the three states is **960**.
- The total number of Mathematics teachers in State Q is **180**.

Q13. Find the ratio of the number of Science teachers in State R to the number of Mathematics teachers in State Q.

- A. 5 : 2
- B. 9 : 5
- C. 11 : 4
- D. 8 : 3
- E. 7 : 2

Answer: D

Q14. The number of Science teachers in State Q is what percent more or less than the number of Science teachers in State P?

- A. 15%
- B. 25%
- C. 20%
- D. 30%
- E. 40%

Answer: C

Q15. Science teachers in State R are employed either in Government or Private schools. If the ratio of Government to Private school teachers is 11 : 13, determine the number of Private school Science teachers in State R.

- A. 195
- B. 210

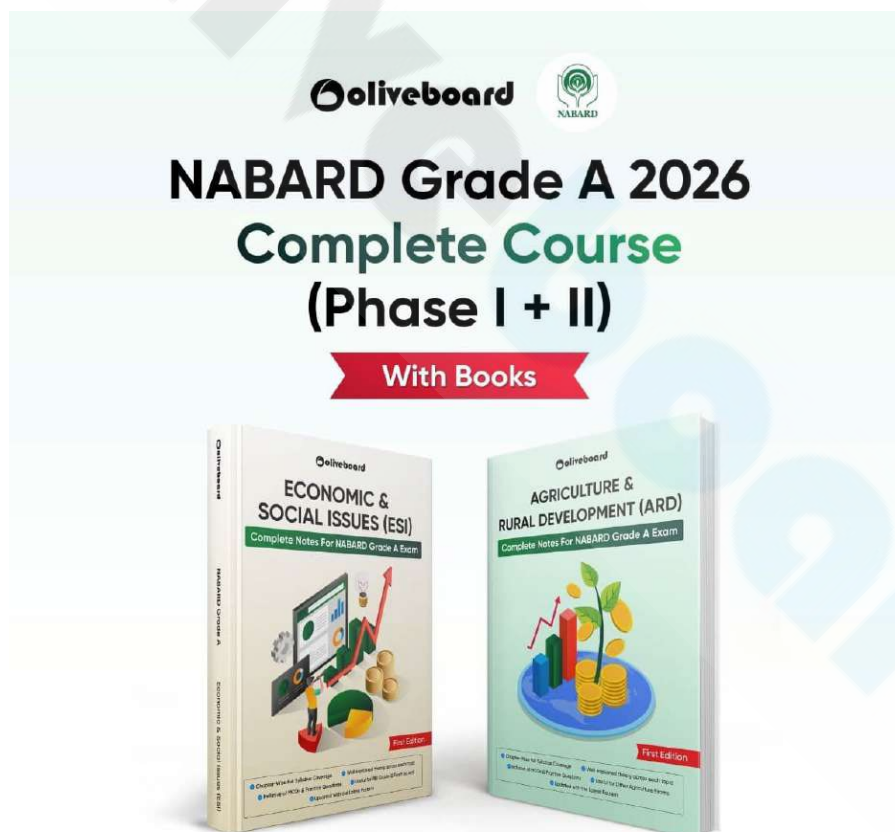
- C. 220
- D. 205
- E. None of these

Answer: C

Q16. A group of 48 workers can complete 60% of a project in 15 days, working 6 hours daily. However, after 12 days, only 40% of the work has been completed. Without increasing the workforce, how many additional working hours per day are required to complete the project within the scheduled time?

- A. 2 hours
- B. 4 hours
- C. 6 hours
- D. 8 hours
- E. None of these

Answer: E



The advertisement features the Oliveboard logo and NABARD logo at the top. The main text reads "NABARD Grade A 2026 Complete Course (Phase I + II) With Books". Below this, two book covers are displayed: "ECONOMIC & SOCIAL ISSUES (ESI) Complete Notes For NABARD Grade A Exam" and "AGRICULTURE & RURAL DEVELOPMENT (ARD) Complete Notes For NABARD Grade A Exam". Both books are labeled as "First Edition".

Directions (17–20):

Study the following data carefully and answer the questions.

The table below gives:

- the total number of children who like **Ice Cream**, and
- the total number of children who like **both Ice Cream and Chocolate**

across five colonies P, Q, R, S and T.

Colony	Ice Cream	Ice Cream & Chocolate
P	90	140
Q	120	190
R	100	230
S	90	210
T	150	250

Q17. Find the ratio of the number of children who like only Chocolate in Colony R to the number of children who like Ice Cream in Colony T.

- A. 13 : 15
- B. 11 : 14
- C. 7 : 10
- D. 8 : 15
- E. None of these

Answer: A

Q18. Find the average of the number of children who like Ice Cream in Colony Q and the number of children who like both Ice Cream and Chocolate in Colony S.

- A. 145
- B. 170
- C. 165
- D. 155
- E. None of these

Answer: C

Q19. The number of children who like both Ice Cream and Chocolate in Colony A is 20% higher than that of Colony R. Find the difference between the number of children who like both Ice Cream and Chocolate in Colonies T and A.

- A. 32
- B. 40

- C. 46
- D. 26
- E. None of these

Answer: D

Q20. The number of children who like Ice Cream in Colony R is what percentage of the number of children who like only Chocolate in Colony S?

- A. 40%
- B. 60%
- C. 75%
- D. 80%
- E. None of these

Answer: B

REASONING

Directions (1–3):

Study the information given below carefully and answer the questions accordingly.

A certain number of people are seated in a straight line facing north with equal spacing between adjacent persons. Exactly five people sit between M and K. Y is seated second to the right of K. There are three persons between Y and X, where X occupies the third position from one of the two ends. The number of persons between M and X is the same as the number of persons between R and Y. P is seated third to the left of M. Exactly six people sit between P and Q, and Q is not positioned to the right of P. The total number of people in the row does not exceed 18.

Q1. How many persons are seated in the row?

- A. 14
- B. 16
- C. 15
- D. 18
- E. 12

Answer: C

Q2. Who is seated fourth to the right of Y?

- A. X
- B. M
- C. P
- D. R
- E. None of these

Answer: B

Q3. How many persons are seated between R and P?

- A. Two
- B. Four
- C. Six
- D. Five
- E. None of these

Answer: C

Q4. If all the digits of the number 829367154 are arranged in ascending order from left to right, what is the sum of the squares of the digits that occupy the second position from the left and the second position from the right?

- A. Four
- B. Six
- C. Two
- D. Five
- E. None of these

Answer: E

Directions (5–8):

Read the following information carefully and answer the questions.

Six persons—A, B, C, D, E, and F—live in two flats, Flat P and Flat Q, of a three-storey building, though not necessarily in the same arrangement. The ground floor is numbered 1, the next floor is numbered 2, and the top floor is numbered 3. Flat P lies to the west of Flat Q. Each person likes a distinct colour among Red, Blue, Green, Yellow, Pink, and Orange.

E lives in Flat P on an odd-numbered floor. The person who likes Red lives above E, but not immediately above. D does not live on the same floor as the person who likes Red. The resident immediately to the west of D likes Orange. The persons who like Pink and Yellow live in the same flat but on different floors. B and C stay on the same floor. C lives to the east of the person who likes Yellow. A likes neither Pink nor Green.

Q5. Who lives to the east of E?

- A. D
- B. F
- C. B
- D. A
- E. None of these

Answer: C

Q6. How many floors are above the floor on which the person who likes Pink resides?

- A. Three
- B. One
- C. Two
- D. Four
- E. None of these

Answer: C

Q7. How many persons are living below F?

- A. Four
- B. Six
- C. Five
- D. Two
- E. None of these

Answer: A

Q8. Identify the flat and floor of the person who likes Yellow, respectively.

- A. Flat Q, Floor 3
- B. Flat P, Floor 2
- C. Flat Q, Floor 1
- D. Flat P, Floor 3
- E. None of these

Answer: D

Directions (9–11):

Read the information carefully and answer the questions.

A three-generation family consists of 11 members and three married couples. Every couple has children. B is the daughter of P, while P is the son of M. X is the brother-in-law of P. Neither P nor X has any siblings. N is the sibling of P and is the mother of F. G is the sister of F. X is the father of F. M is the paternal grandfather of T and the spouse of E. I is the mother of T. T and R are nephews of P. The genders of T and R are different.

Q9. Who is the grandfather of R?

- A. X
- B. E
- C. F
- D. T
- E. I

Answer: B

Q10. How many female members are there in the family?

- A. Seven
- B. Four
- C. Six
- D. Five
- E. Two

Answer: C

Q11. How many members belong to the youngest generation?

- A. Three
- B. Five
- C. Four
- D. Two
- E. Six

Answer: B

Q12. In the number 833594713, subtract 1 from every prime digit occurring at odd positions and subtract 2 from every even digit. After performing these operations, what will be the difference between the third largest and the second smallest digits in the resulting sequence?

- A. 6
- B. 0
- C. 5
- D. 4
- E. 1

Answer: D

Q13. Six people—L, M, N, O, P, and Q—are seated around a circular table facing the centre, though not necessarily in the same order.

- **N** sits **second to the left of Q**.
- **Q** and **O** are immediate neighbours.
- The number of persons between **O** and **N** is equal to the number of persons between **Q** and **P**.
- **M** is adjacent to neither **P** nor **L**.

Which of the following statements is/are true?

- (I) **L** sits immediately to the right of **O**.
- (II) Two persons sit between **N** and **O**.
- (III) **M** sits second to the right of **P**.

- A. Only (I) and (III)
- B. Only (II) and (III)
- C. Only (I) and (II)
- D. Only (III)
- E. All are true

Answer: E

Directions (14–17):

Study the information given below carefully and answer the questions.

Eight persons—**P, Q, R, S, T, U, V, and W**—purchased eight different items: **anklet, bag, candle, drum, eraser, fan, glue, and harp**, though not necessarily in the same order.

- **P** purchased his item **two positions before** the person who bought the **anklet**.
- Exactly **three persons** are between **W** and the **anklet buyer**.
- **Q** bought an item **three places after P**, immediately **before** the **bag buyer**.
- The number of persons between **W** and **Q** equals the number of persons between **R** and the **anklet buyer**.
- More than **two persons** are between **R** and **S**.
- The person who bought **glue** is **immediately after R**.
- The number of persons before **S** equals the number of persons before the **drum buyer**.
- **U** purchased the **harp**, and this occurred **before** the **drum purchase**.
- Neither **Q** nor **R** purchased the **candle**.
- The **eraser buyer** purchased it **immediately after V**.

Q14. Who purchased the drum?

- A. U
- B. P
- C. S
- D. R
- E. Q

Answer: B

Q15. How many persons are there between the buyer of the fan and the buyer of the glue?

- A. Two
- B. Three
- C. Five
- D. Four
- E. Six

Answer: B

Q16. How many persons purchased their items after the person who bought the anklet?

- A. Two
- B. Four
- C. Six
- D. Five
- E. None of these

Answer: A

Q17. How many persons are there between the eraser buyer and U?

- A. Four
- B. Two
- C. Five

- D. Six
- E. Three

Answer: E

Q18. In which of the following expressions is ' $P \leq R$ ' definitely true?

- A. $T \leq P < L > K; L > R < J \geq M$
- B. $R > M \leq S > K; K < P = U \leq I$
- C. $X = T > P < R; T \geq K \leq L = Q$
- D. $P = S \geq K < L; S \leq R < M > T$
- E. $S \geq P = J < R; J < K = A \geq C$

Answer: D

Q19. If $A > D > C \leq F > O$ is true, which of the following s definitely follows?

- A. $D \geq F$
- B. $C \leq O$
- C. $A > C$
- D. $D < F$
- E. None of these

Answer: C

Q20. Which of the following additional expressions will make the ' $D < A$ ' definitely true?

- A. $D \geq G = T = A$
- B. $D > A > G$
- C. $D \leq T = G < A$
- D. $T > D \geq A < G$
- E. $A > T = G < D$

Answer: C



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ENGLISH

Directions (Q1–Q4):

In each question, a sentence contains an underlined word or phrase. Select the option that can replace the highlighted part to make the sentence grammatically correct and contextually appropriate. If no replacement is required, choose the appropriate option.

Q1. The company's latest expansion plan seeks to **extend** its presence across overseas markets.

- A. enlarge
- B. reduce
- C. restrict
- D. limit
- E. No replacement required

Answer: A

Q2. Her **deep** understanding of market dynamics enabled the organisation to outperform its competitors.

- A. shallow
- B. comprehensive
- C. ordinary
- D. limited
- E. No replacement required

Answer: B

Q3. The management appreciated the CEO's **creative** way of addressing the organisational crisis.

- A. imaginative
- B. conventional
- C. outdated
- D. routine
- E. No replacement required

Answer: A

Q4. The successful execution of the project was largely attributed to its **strategic** planning.

- A. accidental
- B. tactical
- C. unplanned
- D. random
- E. No replacement required

Answer: B

Directions (Q5–Q7):

Fill in the blanks with the most appropriate pair of words so that the sentence becomes grammatically and contextually correct.

Q5. The proposal was turned down because of its _____ scope and _____ evaluation.

- A. limited, detailed
- B. extensive, superficial
- C. narrow, comprehensive
- D. broad, cursory
- E. restricted, exhaustive

Answer: D

Q6. The organisation has earned recognition for its _____ customer support and _____ product quality.

- A. exceptional, poor
- B. average, superior
- C. excellent, consistent
- D. ordinary, unpredictable
- E. premium, weak

Answer: C

Q7. To achieve long-term success, the company must _____ its operational processes and _____ its strategic plans.

- A. complicate, simplify
- B. streamline, refine
- C. disturb, manage
- D. restrict, formulate
- E. expand, observe

Answer: B

Directions (Q8–Q11):

Identify the sentence in which the given idiom or phrase has been used correctly.

Q8. The idiom "by and large" has been used correctly in:

- A. By and large, the firm's expansion into new regions proved to be highly successful.
- B. The revised policy is by and large beneficial, though a few concerns remain.
- C. Although the team performed well, by and large they failed to achieve important milestones.
- D. The manager's approach was by and large ineffective in resolving the major issues.
- E. By and large, the project failed despite considerable effort.

Answer: A

Q9. The expression "call the shots" has been used correctly in:

- A. The senior executive continues to call the shots on all major business decisions.
- B. The supervisor was confused about how to call the shots during the discussion.
- C. Employees are expected to call the shots throughout their working hours.
- D. The project team should call the shots while fixing daily schedules.
- E. During the meeting, nobody wished to call the shots regarding the proposal.

Answer: A

Q10. The idiom "**break the ice**" has been used correctly in:

- A. The team arranged an informal networking session to break the ice with prospective clients.
- B. He tried to break the ice by describing his previous work assignments.
- C. The facilitator organised an interactive activity to break the ice and encourage participation.
- D. The organisation expected its revised policy to break the ice with stakeholders.
- E. The primary objective was to break the ice and instantly build trust with investors.

Answer: C

Q11. The phrase "**hit the nail on the head**" has been used correctly in:

- A. The consultant's observations hit the nail on the head by identifying the root cause of the problem.
- B. During the meeting, everyone expected her to hit the nail on the head.
- C. His remarks were useful, but they failed to hit the nail on the head regarding the issue.
- D. The presentation attempted to hit the nail on the head while impressing the audience.
- E. The report tried to hit the nail on the head by focusing only on market trends.

Answer: A

Directions (Q12–Q14):

In each question, a set of sentences is given. Select the sentence that should occupy the specified position so that the paragraph becomes logical, coherent, and well-connected.

Q12. Which of the following sentences should be placed **first** to form a coherent paragraph?

- A. It involves handling team dynamics, resolving individual concerns, and aligning everyone with organisational objectives.
- B. Strong leadership often requires balancing diverse viewpoints and competing priorities.
- C. A capable leader must navigate these challenges while ensuring effective communication and motivation.
- D. Developing these abilities contributes to improved organisational performance and employee satisfaction.
- E. Effective leadership is not merely about taking decisions but also about guiding, supporting, and inspiring the team.

Answer: E

Q13. Which of the following sentences should be placed **second** to complete the paragraph logically?

- A. The organisation's long-term success stems from its commitment to innovation and customer satisfaction.
- B. To sustain future growth, the company should continue expanding its market presence.
- C. The workforce has been actively implementing the newly introduced business strategies.
- D. The CEO's vision has played a major role in achieving these accomplishments.
- E. The board appreciated the detailed roadmap presented for future expansion.

Answer: B

Q14. Which of the following sentences should be placed **third** to form a meaningful paragraph?

- A. Successful leadership requires balancing multiple interests and viewpoints.
- B. This includes managing teams effectively, resolving conflicts, and ensuring alignment with organisational goals.
- C. Leaders who excel in these areas create a positive work environment and inspire higher levels of performance.
- D. Mastering such leadership qualities enhances employee satisfaction and overall organisational effectiveness.
- E. Leadership is not only about making decisions but also about mentoring and supporting employees.

Answer: C

Directions (Q15–Q17):

In each sentence, four words are highlighted. Identify the pair of words that should be interchanged so that the sentence becomes grammatically and contextually correct.

Q15. The company's **competitive (A)** strategy helped it achieve sustained **innovation (B)** in the market through continuous **advantage (C)** and efficient resource management **development (D)**.

- A. competitive, innovation
- B. innovation, development
- C. advantage, development
- D. competitive, advantage
- E. innovation, advantage

Answer: B

Q16. His **dedication (A)** to the project earned widespread **appreciation (B)**, and his **contribution (C)** was recognised as a major **efforts (D)** behind its success.

- A. dedication, contribution
- B. appreciation, efforts
- C. contribution, efforts
- D. dedication, appreciation
- E. appreciation, contribution

Answer: C

Q17. The department has made significant **progress (A)** in **performance (B)** its organisational systems, thereby **strengthening (C)** overall employee **improving (D)**.

- A. A–B
- B. B–D
- C. B–C
- D. C–D
- E. A–D

Answer: B

Directions (Q18–Q20):

Identify the part of the sentence that contains the grammatical error. If the sentence is error-free, choose **(E) No Error**.

Q18. Despite the team's thorough preparation, the presentation failed to meet the required standards.

- A. Despite the
- B. failed to
- C. team's
- D. required standards
- E. No Error

Answer: A

Q19. Every department head have been instructed to submit the monthly reports before Friday.

- A. Every
- B. have been
- C. to submit
- D. monthly reports
- E. No Error

Answer: B

Q20. The company is looking forward to receive valuable feedback from its customers regarding the newly launched product.

- A. is looking
- B. to receive
- C. valuable feedback
- D. from its customers
- E. No Error

Answer: B



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Directions (Q21–Q30):

Read the passage carefully and answer the questions that follow. Select the most appropriate answer based on the information provided in the passage.

In an unexpected but significant move aimed at protecting its agricultural economy, the Kenyan government has officially launched an extensive campaign against the **Rose-ringed Parakeet**, a bird species that originally belongs to the Indian subcontinent. Although the bird is admired for its striking green plumage, intelligence, and remarkable ability to adapt to different environments, it has increasingly become one of the most troublesome invasive species in Kenya. Over the past several years, mounting scientific evidence and numerous reports from farmers have highlighted the severe ecological and economic damage caused by its rapidly growing population. As a result, the government concluded that stronger and more decisive intervention was necessary to safeguard agricultural production.

The Rose-ringed Parakeet has caused extensive destruction across several farming regions by feeding on standing crops and fruit-bearing trees. Farmers cultivating maize, fruits, and other agricultural produce have suffered considerable losses due to the birds' voracious feeding habits and their ability to reproduce quickly. Their expanding population has not only reduced crop yields but has also made conventional pest-control measures increasingly ineffective. In addition to direct agricultural losses, the persistent infestation has forced farmers to spend significantly more on protective measures, surveillance, and pest-management techniques, thereby increasing the overall cost of cultivation and placing considerable financial pressure on the agricultural community.

Before resorting to stronger action, authorities experimented with a variety of population-control measures, including trapping the birds and relocating them to other areas. However, these efforts produced only temporary relief and failed to reduce the overall population in a sustainable manner. The birds continued to spread rapidly because of their adaptability, breeding capacity, and ability to thrive in both rural and urban environments. Consequently, the problem escalated despite repeated management attempts, prompting policymakers to reconsider their strategy.

In response, the Kenyan government has introduced a comprehensive action plan that combines immediate intervention with long-term preventive measures. The strategy includes a nationwide culling programme in heavily affected regions, public awareness campaigns designed to educate communities about the threat posed by the invasive species, and close collaboration with agricultural scientists and environmental experts to develop sustainable methods of preventing future infestations. Officials believe that combining scientific research, community participation, and coordinated policy implementation will not only reduce the current population of the birds but also help minimise future risks. The government has emphasised that protecting agricultural productivity, ensuring food security, and reducing the economic burden on farmers remain the primary objectives of this multi-pronged initiative.

Q21. What was the primary reason behind the Kenyan government's decision to launch action against the Rose-ringed Parakeet?

- A. Its colourful appearance attracted excessive tourism.
- B. The economic burden resulting from crop destruction.
- C. Previous relocation efforts had completely succeeded.
- D. The species lacked the ability to adapt to new environments.
- E. Citizens demanded a ban on keeping exotic birds.

Answer: B

Q22. According to the passage, what type of damage have the parakeets mainly caused?

- A. Destruction of livestock.
- B. Heavy losses in agricultural output, especially maize and fruit crops.
- C. Pollution of nearby water bodies.
- D. Soil degradation across farming regions.
- E. Damage to roads and public infrastructure.

Answer: B

Q23. Which method had already been tried before introducing the new strategy?

- A. Financial assistance to farmers.
- B. Nationwide culling operations.
- C. Trapping and relocating the birds.
- D. International wildlife conservation programmes.
- E. Large-scale public awareness drives.

Answer: C

Q24. Which of the following forms an important component of the government's newly announced strategy?

- A. Complete prohibition of farming activities.
- B. Expansion of the birds' natural habitat.
- C. Nationwide culling together with public awareness campaigns.
- D. Importing predator species to reduce the bird population.
- E. Funding international conservation organisations.

Answer: C

Q25. How has the growing parakeet population affected farmers financially?

- A. It has increased profits from agricultural production.
- B. It has reduced spending on pest management.
- C. It has caused substantial financial losses through crop damage and higher pest-control expenses.
- D. It has generated additional tourism-related income.
- E. It has naturally improved agricultural productivity.

Answer: C

Q26. What is the objective of the government's public awareness campaigns?

- A. To promote bird conservation tourism.
- B. To educate citizens about the effects of the infestation and the government's control measures.
- C. To encourage the import of more exotic bird species.
- D. To distribute financial compensation among farmers.
- E. To promote commercial bird breeding.

Answer: C

Q27. According to the passage, what role are agricultural experts expected to perform?

- A. Develop long-term strategies to prevent future infestations.
- B. Supervise the nationwide culling programme.
- C. Conduct public awareness campaigns.
- D. Organise trapping and relocation drives.
- E. Secure international funding for conservation projects.

Answer: A

Q28. What long-term solution is the government planning?

- A. Creating protected habitats exclusively for parakeets.
- B. Designing sustainable methods to prevent future infestations.
- C. Promoting parakeet-based ecotourism.
- D. Providing incentives to farmers willing to tolerate crop losses.
- E. Restricting agricultural activities in affected regions.

Answer: B

Q29. Which of the following is the closest meaning of the word "detrimental" as used in the passage?

- A. Beneficial
- B. Harmful
- C. Neutral
- D. Advantageous
- E. Protective

Answer: B

Q30. Which of the following is the closest antonym of "infestations" as used in the passage?

- A. Invasions
- B. Outbreaks
- C. Exclusions
- D. Spread
- E. Attacks

Answer: C

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COMPUTER AWARENESS

Q1. AMD is an abbreviation for which of the following?

- A. Applied Machine Devices
- B. Automatic Micro Development
- C. Artificial Memory Design
- D. Advanced Mechanical Devices
- E. Advanced Micro Devices

Answer: E

Q2. Which of the following is not a font formatting feature available in Microsoft Word?

- A. Font Colour and Font Size
- B. Brightness
- C. Strikethrough
- D. Underline
- E. Bold

Answer: B

Q3. Which keyboard shortcut is used in Microsoft Word to clear the formatting applied to selected text?

- A. Ctrl + Spacebar
- B. Ctrl + V
- C. Ctrl + Shift + S
- D. Shift + V
- E. Shift + F6

Answer: A

Q4. Identify the option that is not an operating system.

- A. UNIVAC EXEC 8
- B. MS-DOS
- C. Amoeba
- D. Plan 7 developed by Bell Labs
- E. Novell NetWare

Answer: D

Q5. Who is recognised as the creator of the C programming language?

- A. Dennis Ritchie
- B. Bjarne Stroustrup

- C. Ken Thompson
- D. Ada Lovelace
- E. Patrick J. Hanratty

Answer: A

Q6. Which of the following storage devices provides the least storage capacity?

- A. Pen Drive
- B. CD-ROM
- C. Magnetic Tape
- D. Floppy Disk
- E. Hard Disk Drive

Answer: D

Q7. LDAP stands for:

- A. Lightweight Directory Access Protocol
- B. Local Data Access Program
- C. Large Database Access Platform
- D. Logical Data Authentication Process
- E. Linked Directory Application Protocol

Answer: A

Q8. Expand the abbreviation EEPROM.

- A. Enhanced Erasable Programmable Random Access Memory
- B. Extended Electrically Programmed Read Only Memory
- C. Electrically Erasable Programmable Read Only Memory
- D. Efficiently Erasable Programmable Retention Memory
- E. Embedded Erasable Permanent Read Only Memory

Answer: C

Q9. An IPv6 address is made up of how many bytes?

- A. 4
- B. 8
- C. 12
- D. 16
- E. 20

Answer: D

Q10. The .png file extension is primarily associated with which type of file?

- A. Digital images and web graphics
- B. Audio files
- C. Video streaming files
- D. Executable application files
- E. Database files

Answer: A

Q11. The address 182:128:0:178 follows the format of which type of address?

- A. IPv4 Address
- B. IPv6 Address
- C. MAC Address
- D. E-mail Address
- E. URL

Answer: A

Q12. Which of the following processors was not introduced by AMD?

- A. K5
- B. Athlon
- C. Ryzen
- D. Sempron
- E. Pentium

Answer: E

Q13. What is the expanded form of RAID?

- A. Redundant Array of Independent Disks
- B. Rotational Access and Information Database
- C. Randomized Array of Interconnected Devices
- D. Remote Access to Internal Drive
- E. Redundant Architecture of Intelligent Drives

Answer: A

Q14. Which of the following is not considered a component of a motherboard?

- A. USB Port
- B. CPU Slot
- C. Expansion Slot
- D. Southbridge
- E. CMOS Battery

Answer: D

Q15. Which category of computers is most commonly used in homes for activities such as web browsing, gaming, and everyday computing?

- A. Minicomputer
- B. Microcomputer
- C. Mainframe Computer
- D. Personal Computer
- E. Supercomputer

Answer: B

Q16. What does the abbreviation HTTP stand for?

- A. Hypertext Transfer Protocol
- B. Hypertext Transmission Protocol
- C. High Transfer Text Protocol
- D. Hyperlink Text Transfer Protocol
- E. High-level Text Transfer Protocol

Answer: A

Q17. In Microsoft PowerPoint, what is the function of the shortcut Ctrl + D?

- A. Change the letter case of selected text
- B. Modify the font style
- C. Open the search tool
- D. Create a duplicate of the selected slide or object
- E. Start the presentation from the beginning

Answer: D

Q18. The abbreviation ZIP refers to:

- A. Zone Information Protocol
- B. Zip File Integration Process
- C. Zipped Information Package
- D. Zone Impact Protocol
- E. Zip File Integration Protocol

Answer: A

Q19. One Terabyte (TB) is equal to:

- A. 1,024 MB
- B. 1,024 Bytes

- C. 1,024 EB
- D. 1,024 TB
- E. 1,024 GB

Answer: E

Q20. Expand the term URL.

- A. Uniform Resource Link
- B. Uniform Resource Locator
- C. Uniform Resource Location
- D. Universal Retrieval Locator
- E. Universal Resource Link

Answer: B

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GENERAL AWARENESS

Q1. Mutual fund schemes disclose their Net Asset Value (NAV) to investors at a frequency prescribed by the regulator. How often is the NAV of open-ended mutual fund schemes required to be published?

- A. Monthly
- B. Quarterly
- C. Daily
- D. Weekly
- E. Fortnightly

Answer: C

Q2. According to the Saral Suraksha Bima Yojana of IRDAI, which of the following persons are included within the definition of family?

1. Legally wedded spouse
2. Parents
3. Parents-in-law
4. Unemployed child aged 30 years

- A. 2, 3 and 4 only
B. 1, 2 and 3 only
C. 1 and 2 only
D. 1, 2, 3 and 4
E. 1 and 3 only

Answer: B

Q3. The Government launched CDP–Suraksha under the Cluster Development Programme in April 2024. Which of the following are among its major objectives?

1. Promoting convergence of resources.
2. Raising farmers' income through cluster-based interventions.
3. Encouraging adoption of innovative technologies to improve the global competitiveness of focus crops.

- A. 2 and 3 only
B. 1 and 3 only
C. All of the above
D. 1 and 2 only
E. None of the above

Answer: C

Q4. A Certificate of Deposit (CD) issued by a Scheduled Commercial Bank is an unsecured money market instrument. What is the maximum maturity period allowed from the date of issue?

- A. Six months
B. Three years
C. Three months
D. One year
E. None of the above

Answer: D

Q5. The Reserve Bank of India introduced the Voluntary Retention Route (VRR) to facilitate greater investment by Foreign Portfolio Investors in the debt market. Under this framework, the minimum retention period is:

- A. Two years
- B. Three years
- C. One year
- D. Five years
- E. Six months

Answer: B

Q6. Which of the following initiatives have been introduced by the Government of India to strengthen innovation and the science & technology ecosystem?

1. Atal Innovation Mission (AIM)
2. National Initiative for Developing and Harnessing Innovations (NIDHI)
3. INSPIRE Scheme

- A. 2 and 3 only
- B. 1 and 3 only
- C. All of the above
- D. 1, 2 and 3 only
- E. None of the above

Answer: D

Q7. Which among the following does not function as an intermediary under the National Pension System (NPS)?

- A. Pension Fund Manager (PFM)
- B. Central Recordkeeping Agency (CRA)
- C. Trustee Bank
- D. Employees' Provident Fund Organisation (EPFO)
- E. Point of Presence (PoP)

Answer: D

Q8. Hindon Air Force Station is recognised as one of the world's largest airbases. It occupies which of the following positions globally?

- A. 7th
- B. 8th
- C. 5th
- D. 4th
- E. 3rd

Answer: B

Q9. Under Phase-I of the Green Tug Transition Programme, which of the following ports was not selected?

- A. Deendayal Port Authority
- B. Paradip Port Authority
- C. Visakhapatnam Port Authority
- D. Jawaharlal Nehru Port Authority
- E. V.O. Chidambaranar Port Authority

Answer: C

Q10. At the 54th International Film Festival of India (IFFI) held in Goa in November 2023, who received the Special Jury Award?

- A. Mani Ratnam
- B. Rajkumar Hirani
- C. Rishab Shetty
- D. Dibakar Banerjee
- E. Anurag Kashyap

Answer: C

Q11. In March 2024, SEBI introduced the beta version of which settlement cycle in the Indian securities market?

- A. T+4
- B. T+2
- C. T+3
- D. T+0
- E. None of these

Answer: D

Q12. IARI recently developed a high-yielding wheat variety resistant to yellow rust and leaf rust. Identify the correct variety.

- A. HD 3498
- B. HD 3386
- C. HD 3368
- D. HD 3268
- E. HD 3567

Answer: B

Q13. Under the existing SEBI regulations, what is the minimum investment amount required from an investor in an Alternative Investment Fund (excluding Angel Funds)?

- A. ₹25 lakh
- B. ₹50 lakh
- C. ₹1 crore
- D. ₹2 crore
- E. None of these

Answer: C

Q14. GST collections in July 2024 touched ₹1.82 lakh crore. This represented what year-on-year growth over July 2023?

- A. 8.05%
- B. 10.3%
- C. 9.0%
- D. 11.5%
- E. 11.09%

Answer: B

Q15. The Central KYC Records Registry (CKYCR), created to maintain a centralized database of customer KYC records across financial institutions, became operational in:

- A. 2014
- B. 2012
- C. 2016
- D. 2013
- E. 2017

Answer: C

Q16. Which of the following companies was not ranked among the world's five most valuable companies in 2024?

- A. Apple Inc.
- B. Amazon
- C. Microsoft
- D. Meta Platforms
- E. Nvidia

Answer: D

Q17. Which nation became the 100th signatory/member of the International Solar Alliance (ISA)?

- A. Thailand
- B. South Africa
- C. Paraguay
- D. Nepal
- E. South Korea

Answer: C

Q18. Which Indian company achieved the distinction of carrying out the world's first Ship-to-Ship LNG transfer in 2023?

- A. Cairn India
- B. Petronet LNG
- C. Mahanagar Gas Ltd.
- D. GAIL (India) Ltd.
- E. ONGC Ltd.

Answer: D

Q19. Which ISO standard specifically provides principles and guidelines for risk management?

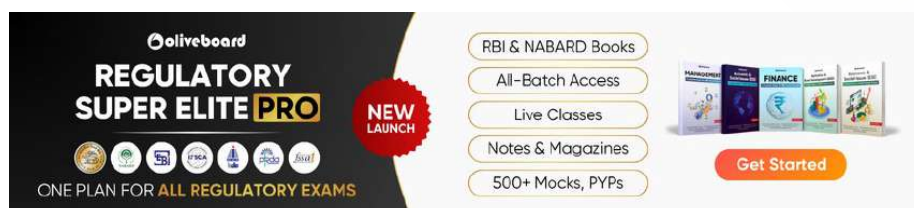
- A. ISO 9000
- B. ISO 14000
- C. ISO 31000
- D. ISO 27000
- E. ISO 22000

Answer: C

Q20. For obtaining authorization as a single-branch Full-Fledged Money Changer (FFMC), the minimum Net Owned Fund (NOF) requirement is:

- A. ₹10 lakh
- B. ₹25 lakh
- C. ₹1 crore
- D. ₹50 lakh
- E. None of the above

Answer: B



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DECISION MAKING

Q1. Which decision-making model relies primarily on rules of thumb (heuristics) rather than complete rational analysis?

- A. Economic Man Model
- B. Administrative Man Model
- C. Garbage Can Model
- D. Retrospective Man Model
- E. Incremental Model

Answer: B

Q2. What is considered one of the primary responsibilities of a manager?

- A. Increasing the workload of employees
- B. Making work unnecessarily complicated for team members
- C. Delegating responsibilities to employees appropriately
- D. Maintaining only administrative records
- E. Repeating previous methods without improvement

Answer: C

Q3. Which of the following best represents a programmed decision?

- A. Sanctioning an employee's leave as per the organization's established policy
- B. Designing a marketing campaign for a newly launched product
- C. Expanding operations into a foreign market
- D. Resolving an unusual customer complaint regarding a defective product
- E. Developing a completely new product for a niche market

Answer: A

Q4. Top-level managers are generally responsible for making which type of decisions?

- A. Routine programmed decisions
- B. Operational programmed decisions
- C. Operational non-programmed decisions
- D. Strategic and complex decisions
- E. Tactical non-programmed decisions

Answer: D

Q5. Preparing the curriculum framework for a school is an example of which type of decision?

- A. Programmed Decision
- B. Operational Decision

- C. Novel Decision
- D. Policy Decision
- E. Tactical Decision

Answer: D

Q6. A company decides to expand into a completely new market despite earning good profits in its existing market. This is an example of:

- A. Creative Decision
- B. Innovative Decision
- C. Active Decision
- D. Passive Decision
- E. Opportunity Decision

Answer: E

Q7. Which characteristic is most commonly associated with a leader possessing high emotional intelligence?

- A. Frequently highlighting employees' mistakes
- B. Understanding and managing both personal emotions and those of others
- C. Delegating work without considering team dynamics
- D. Concentrating only on targets while ignoring employee well-being
- E. Maintaining a rigid and impersonal leadership style

Answer: B

Q8. Which of the following best describes a heuristic in decision-making?

- A. It guarantees the most accurate decision.
- B. It makes the decision-making process more complicated.
- C. It helps reduce the time required to arrive at a decision.
- D. It completely eliminates the need for analysis.
- E. It always produces error-free outcomes.

Answer: C

Q9. A manager repeatedly postpones making important decisions and avoids taking a final call. This behaviour is known as:

- A. Laziness
- B. Assertiveness
- C. Decisiveness
- D. Confidence
- E. Indecisiveness

Answer: E

Q10. A decision-maker continues investing in a project simply because substantial resources have already been spent on it. Which cognitive bias does this illustrate?

- A. Confirmation Bias
- B. Anchoring Bias
- C. Sunk Cost Fallacy
- D. Overconfidence Bias
- E. Status Quo Bias

Answer: C

The advertisement features the Oliveboard logo and the NABARD logo at the top. The main title is "NABARD Grade A 2026 Complete Course (Phase I + II)" in large, bold, black and green text. Below the title is a red banner with the text "With Books". Two book covers are displayed: "ECONOMIC & SOCIAL ISSUES (ESI)" and "AGRICULTURE & RURAL DEVELOPMENT (ARD)". Both books are labeled "Complete Notes For NABARD Grade A Exam" and "First Edition". The book covers feature illustrations of charts, graphs, and a person working at a computer.

ECONOMICS & SOCIAL ISSUES

Q1. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY), implemented by the Ministry of Skill Development and Entrepreneurship (MSDE) since 2015, provides skill development training across the country. Under PMKVY 4.0, the prescribed duration for Short-Term Training (STT) courses is:

- A. 400–700 hours
- B. 60–150 hours
- C. 300–500 hours
- D. 100–300 hours
- E. 200–500 hours

Answer: C

Q2. Under the Mission for Integrated Development of Horticulture (MIDH), financial assistance for setting up cold storage facilities is provided through State and Central Level Committees. What is the maximum eligible cold storage capacity for assistance under the scheme?

- A. 6000 MT
- B. 5000 MT
- C. None of these
- D. 3000 MT
- E. 4000 MT

Answer: B

Q3. Contributions deposited by banks towards meeting their Priority Sector Lending (PSL) shortfall are credited to which of the following funds?

- A. FIDF
- B. RIDF
- C. DIDF
- D. LITF
- E. RIPP

Answer: B

Q4. In the Union Budget 2024–25, the Government announced Transit-Oriented Development (TOD) Plans for 14 major cities having a population exceeding:

- A. 50 lakh
- B. 30 lakh
- C. 15 lakh
- D. 40 lakh
- E. 20 lakh

Answer: B

Q5. Union Minister Shri Arjun Munda launched the SARTHI portal under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in collaboration with which of the following organisations?

- A. World Food Programme (WFP)
- B. World Bank
- C. United Nations Development Programme (UNDP) India
- D. International Fund for Agricultural Development (IFAD)
- E. Food and Agriculture Organization (FAO)

Answer: C

Q6. Which of the following is FSSAI's flagship initiative aimed at promoting safe, healthy and sustainable food environments across institutions, workplaces and hospitals?

- A. Food for Health
- B. Every Bite Counts
- C. Savour the Taste
- D. Eat Right India
- E. India Eats Smart

Answer: D

Q7. Which of the following is not one of the targets envisaged under the Pradhan Mantri Matsya Sampada Yojana (PMMSY)?

- A. Raising fisheries' contribution to agricultural Gross Value Addition (GVA) to nearly 9% by 2024–25
- B. Increasing aquaculture productivity from 3 tonnes/hectare to 5 tonnes/hectare
- C. PMMSY was launched with a total investment of ₹20,050 crore during 2021–22 to 2024–25
- D. Reducing post-harvest losses from around 20–25% to nearly 10%
- E. Enhancing seafood exports to ₹3,00,000 crore by 2024–25

Answer: E

Q8. Pradhan Mantri Virasat Ka Samvardhan (PM VIKAS) seeks to improve the socio-economic conditions of minority communities through skill development, education, women empowerment and entrepreneurship. Which of the following schemes have been integrated under PM VIKAS?

1. Seekho aur Kamao
2. Nai Manzil
3. Nai Roshni
4. USTTAD

- A. 2 and 3 only
- B. 2, 3 and 4
- C. 1, 3 and 4
- D. 1, 2 and 3
- E. 1, 2, 3 and 4

Answer: E

Do the rest

Q9. Under the Namami Gange Programme (NGP), what is the total budgetary allocation approved for the implementation period from April 2021 to March 2026?

- A. ₹18,000 crore
- B. ₹43,500 crore
- C. ₹22,500 crore
- D. ₹31,000 crore
- E. ₹35,000 crore

Answer: C

Q10. In the Union Budget 2024–25, the Government announced the creation of a venture capital fund of _____ to accelerate the growth of India's space economy by five times over the next decade.

- A. ₹2,000 crore
- B. ₹1,500 crore
- C. ₹3,000 crore
- D. ₹1,000 crore
- E. ₹2,500 crore

Answer: D

Q11. The OCI Surajya Recognition & Ranking Framework, launched in August 2024, is based on four key pillars. Which of the following is not one of those pillars?

- A. Shiksha (Education)
- B. Sushasan (Good Governance)
- C. Samriddhi (Prosperity)
- D. Swasthya (Health)
- E. Samanvay (Coordination)

Answer: E

Q12. Which of the following objectives have been envisaged under the Pradhan Mantri Janjatiya Unnat Gram Abhiyan, announced in the Union Budget 2024–25?

1. Achieving saturation of benefits for tribal households in tribal-majority villages
2. Extending coverage to tribal families residing in aspirational districts
3. Covering nearly 75,000 villages under the programme
4. Benefiting around 5 crore tribal citizens

- A. 2 and 3 only
- B. 1, 2 and 4
- C. 1, 2 and 3
- D. All of the above
- E. None of the above

Answer: B

Q13. Consider the following statements regarding the Cabinet-approved modifications to the Credit Risk Guarantee Scheme for affordable housing loans:

1. The corpus of the Credit Risk Guarantee Fund Trust (CRGFT) has been enhanced from ₹1,000 crore to ₹3,000 crore.
2. Housing loans extended by Banks, Housing Finance Companies (HFCs) and Primary Lending Institutions (PLIs) are eligible for credit guarantee coverage.
3. Affordable housing loans provided to Economically Weaker Sections (EWS) and Low Income Groups (LIG) are covered under the scheme.
4. The management of CRGFT has been shifted from the National Housing Bank to HUDCO.

Which of the statements given above are correct?

- A. 2, 3 and 4 only
- B. 1, 2 and 3 only
- C. 1, 3 and 4 only
- D. 1, 2, 3 and 4
- E. Only 3 and 4

Answer: B

Q14. As announced in the Union Budget 2024–25, financial assistance in the form of e-vouchers will be provided for education loans up to _____ for one lakh students pursuing higher education in domestic institutions who have not availed benefits under any other Central Government scheme.

- A. ₹20 lakh
- B. ₹15 lakh
- C. ₹12 lakh
- D. ₹7.5 lakh
- E. ₹10 lakh

Answer: E

Q15. According to the Directorate General of Commercial Intelligence and Statistics (DGCIIS), the share of MSME-related products in India's total merchandise exports during 2023–24 was closest to:

- A. 51%
- B. 38%
- C. 46%
- D. 33%
- E. 54%

Answer: C

Q16. The Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) has been launched for the development of Particularly Vulnerable Tribal Groups (PVTGs). Which of the following is not one of the five PVTGs found in the Andaman & Nicobar Islands?

- A. Sentinelese
- B. Onges
- C. Birhor
- D. Shompen
- E. Jarawa

Answer: C

Q17. As per the Botanical Survey of India, nearly 2,970 non-endemic Indian plant species are included in the IUCN Red List. Which of the following does not represent an official IUCN Red List threat category?

- A. Least Concern
- B. Rare
- C. Vulnerable
- D. Critically Endangered
- E. Endangered

Answer: B

Q18. Based on the recommendations of the Commission for Agricultural Costs and Prices (CACP), the Government announces the Fair and Remunerative Price (FRP) for which of the following crops?

- A. Raw Jute
- B. Cotton
- C. Sugarcane
- D. Copra
- E. Sesamum

Answer: C

Q19. Which of the following bodies is not administered as a commodity board under the Department of Commerce?

- A. Tobacco Board
- B. Raisin and Gum Board
- C. Rubber Board
- D. Spices Board
- E. Tea Board

Answer: B

Q20. As per the recent Government notification, what percentage of vacancies has been reserved for Ex-Agrievs in recruitment to the posts of Constable (GD)/Rifleman in the Central Armed Police Forces and Assam Rifles, including BSF and CISF?

- A. 15%
- B. 5%
- C. 12.5%
- D. 10%
- E. 7.5%

Answer: D

Q21. NABARD has been accredited as the National Implementing Entity (NIE)/Direct Implementing Entity (DIE) for which of the following climate-related funds?

- A. National Adaptation Fund for Climate Change (NAFCC)
- B. Adaptation Fund under the UNFCCC
- C. Green Climate Fund (GCF) under the UNFCCC
- D. All of the above
- E. None of the above

Answer: D

Q22. The PM Mega Integrated Textile Region and Apparel (PM MITRA) Parks initiative aims to establish seven world-class textile parks across India. Which of the following states is not among the locations selected for setting up a PM MITRA Park?

- A. Uttar Pradesh
- B. Gujarat
- C. Karnataka
- D. Rajasthan
- E. Tamil Nadu

Answer: D

Q23. The Ethanol Blended Petrol (EBP) Programme has been introduced to promote ethanol blending with petrol in India. The Government has set the target of achieving 20% ethanol blending by which Ethanol Supply Year (ESY)?

- A. 2034–35
- B. 2025–26

- C. 2031–32
- D. 2029–30
- E. None of the above

Answer: B

Q24. To encourage investment in the renewable energy sector, the Government of India permits up to _____ Foreign Direct Investment (FDI) under the automatic route, including for solar energy projects.

- A. 74%
- B. 100%
- C. 26%
- D. 51%
- E. 49%

Answer: B

Q25. In the August 2024 Monetary Policy, which of the following RBI policy rates continued to remain at 6.75%?

1. Bank Rate
2. Repo Rate
3. Marginal Standing Facility (MSF) Rate
4. Standing Deposit Facility (SDF) Rate
5. Reverse Repo Rate

- A. 2 and 4 only
- B. 1 and 3 only
- C. 3 only
- D. 1 and 3 only
- E. 1 and 3

Answer: E

Q26. Under the Public Procurement Policy for Micro and Small Enterprises (MSEs), Central Ministries, Departments and CPSEs are required to procure at least _____ of their annual purchases from MSEs, including specified shares for SC/ST and women-owned enterprises.

- A. 18%
- B. 25%
- C. 20%
- D. 15%
- E. 30%

Answer: B

Q27. Arrange the following legislations in chronological order based on the year they were enacted by the Parliament of India.

1. Equal Remuneration Act
2. Minimum Wages Act
3. Payment of Wages Act
4. Maternity Benefit Act

- A. 4, 3, 1, 2
B. 3, 2, 4, 1
C. 2, 4, 1, 3
D. 1, 2, 3, 4
E. 3, 1, 4, 2

Answer: E

Q28. The DIKSHA platform developed under the Samagra Shiksha Abhiyan is administered by which of the following organisations?

- A. UGC
B. NCERT
C. AIU
D. CBSE
E. NGO 'Pratham'

Answer: B

Q29. The Union Cabinet approved the establishment of three national-level multi-state cooperative societies. These societies are associated with which of the following sectors?

1. Certified Seeds
2. Organic Farming
3. Distribution of P&K Fertilisers
4. Exports
5. Palm Oil Production

- A. 2, 3, 4 and 5
B. 1, 2 and 4
C. 1, 2, 4 and 5
D. 1, 2, 3 and 5
E. 1, 2, 3, 4 and 5

Answer: B

Q30. At present, the cooperative sector in India is actively engaged in which of the following activities?

1. Banking
2. Fertilisers
3. Handloom
4. Dairy

- A. 2 and 4 only
B. 1 and 2 only
C. 1, 2, 3 and 4
D. 1, 3 and 4 only
E. 1, 2 and 3 only

Answer: C

Q31. Mission Vatsalya supports vulnerable children through various interventions under its Non-Institutional Care component. Which of the following is not covered under this component?

- A. Foster Care
B. Guardianship
C. Sponsorship
D. After Care
E. Adoption

Answer: B

Q32. The Pradhan Mantri Shram Yogi Maandhan (PMSYM) Scheme provides old-age pension benefits to eligible unorganised workers. Which of the following is the prescribed age eligibility for joining the scheme?

- A. 20–35 years
B. 18–40 years
C. 21–55 years
D. 18–50 years
E. 21–55 years

Answer: B

Q33. The Ministry of MSME conducts skill development and entrepreneurship programmes through several organisations. Which of the following is not one of the implementing organisations?

- A. Khadi and Village Industries Commission (KVIC)
- B. National Small Industries Corporation (NSIC)
- C. Rural Self Employment Training Institutes (RSETIs)
- D. Coir Board
- E. Mahatma Gandhi Institute for Rural Industrialisation (MGIRI)

Answer: C

Q34. Which organisation serves as the implementing agency for the RAMP, MSE GIFT, and MSE SPICE schemes of the Ministry of MSME?

- A. IFCI Ltd.
- B. Development Commissioner, Ministry of MSME
- C. SIDBI
- D. KVIC
- E. None of the above

Answer: C

Q35. Under the Union Budget 2024–25, the comprehensive development initiative 'Purvodaya' covers several eastern states. Which of the following states is not included under this initiative?

- A. Andhra Pradesh
- B. Jharkhand
- C. West Bengal
- D. Bihar
- E. Chhattisgarh

Answer: E

Q36. The nationwide campaign 'Ek Ped Maa Ke Naam' was launched on the occasion of World Environment Day, observed annually on:

- A. 15 May
- B. 4 July
- C. 5 June
- D. 26 May
- E. 21 June

Answer: C

Q37. Under NITI Aayog's Sampoorna Abhiyan, which Ministry of Agriculture & Farmers Welfare scheme corresponds to the KPI monitored in both the Aspirational Districts Programme and the Aspirational Blocks Programme?

- A. Paramparagat Krishi Vikas Yojana
- B. Soil Health Card
- C. Mission for Integrated Development of Horticulture
- D. National Bamboo Mission
- E. Per Drop More Crop

Answer: B

Q38. Which online portal was introduced by the Ministry of Labour & Employment for effective implementation of the Child and Adolescent Labour (Prohibition and Regulation) Act, 1986?

- A. TEAM
- B. GAME
- C. PENCIL
- D. LIGHT
- E. SMILE

Answer: C

Q39. According to RBI guidelines, in the case of Regional Rural Banks (RRBs), a Bulk Deposit refers to a single Rupee Term Deposit of _____ or more.

- A. ₹3 crore
- B. ₹2 crore
- C. ₹50 lakh
- D. ₹1 crore
- E. None of the above

Answer: A

Q40. Which of the following was the first community-based institution promoted by NABARD for advancing inclusive development in India?

- A. Self Help Groups (SHGs)
- B. Farmers Producer Organisations (FPOs)
- C. Vikas Volunteer Vahini (VVV)
- D. Joint Liability Groups (JLGs)
- E. Off-farm Producer Organisations (OFPOs)

Answer: C

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AGRICULTURE & RURAL DEVELOPMENT

Q1. The practice of separating a young calf from its mother is referred to as:

- A. Milking
- B. Breeding
- C. Grazing
- D. Weaning
- E. Fostering

Answer: D

Q2. The generation of seed obtained from breeder seed by authorised agencies such as ICAR, State Governments and other approved institutions, while maintaining prescribed quality standards, is known as:

- A. Registered Seed
- B. Foundation Seed
- C. Certified Seed
- D. Nucleus Seed
- E. Breeder Seed

Answer: B

Q3. More than 40% of India's cultivable land is covered by which of the following soil types?

- A. Organic Soil
- B. Red Soil
- C. Laterite Soil
- D. Alluvial Soil
- E. Black Soil

Answer: D

Q4. Cowpox is caused by which of the following disease-causing agents?

- A. Fungus
- B. Virus
- C. Insects
- D. Mites
- E. Bacteria

Answer: B

Q5. Which post-harvest operation is carried out in cut flowers to remove field heat and slow down ageing, thereby preserving quality?

- A. Refrigeration
- B. Soaking
- C. Dipping
- D. Pre-cooling
- E. Freezing

Answer: D

Q6. Which of the following buffalo breeds is recognised as the highest milk producer?

- A. Mehsana
- B. Surti
- C. Murrah
- D. Nili-Ravi
- E. Jaffarabadi

Answer: C

Q7. The term Galactopoiesis refers to:

- A. Let-down of milk
- B. Milk secretion by epithelial cells
- C. Synthesis of milk
- D. Maintenance of milk production
- E. Production of milk

Answer: D

Q8. When extension workers teach farmers a practical skill, such as line sowing or operating farm equipment, the demonstration used is called:

- A. Technique Demonstration
- B. Front Line Demonstration
- C. Method Demonstration
- D. Result Demonstration
- E. Line Demonstration

Answer: C

Q9. Surge irrigation is considered a modified form of which irrigation method?

- A. Border Irrigation
- B. Ring Basin Irrigation
- C. Furrow Irrigation
- D. Check Basin Irrigation
- E. Compartmental Irrigation

Answer: C

Q10. Mulching is mainly practised for which of the following purposes?

- A. It promotes pest infestation.
- B. It helps reduce soil and water erosion.
- C. It is useful only in tropical regions.
- D. It raises the rate of evaporation from soil.
- E. It lowers soil temperature to levels unsuitable for crop growth.

Answer: B

Q11. As per the Census 2011 criteria, the minimum population required for an area to be classified as a rural settlement is:

- A. 20,000
- B. 15,000
- C. 5,000
- D. 10,000
- E. 25,000

Answer: C

Q12. Which of the following structures is specially designed to preserve green fodder under airtight conditions so that controlled fermentation takes place?

- A. Bins
- B. Morai
- C. Silo
- D. Kothar
- E. Bukhari

Answer: C

Q13. The temperature at which an air parcel, with constant water vapour content and pressure, becomes saturated is known as:

- A. Relative Temperature
- B. Wet Bulb Temperature
- C. Absolute Atmospheric Pressure
- D. Dew Point Temperature
- E. Dry Bulb Temperature

Answer: D

Q14. The Rabi marketing season extends during which of the following periods?

- A. January to December
- B. April to March
- C. May to April
- D. July to June
- E. October to September

Answer: B

Q15. Seedlessness in grapes is primarily governed by which type of gene?

- A. Dormant Gene
- B. Hybrid Gene
- C. Dominant Gene
- D. Active Gene
- E. Recessive Gene

Answer: C

Q16. Which of the following funds is administered by NABARD?

- A. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
- B. National Rural Infrastructure Development Fund (NRIDF)
- C. National Green Fund (NGF)
- D. Rural Electrification Fund (REF)
- E. India National Fund for Climate Change (NAFCC)

Answer: E

Q17. With reference to the role of calcium in plants, consider the following statements:

1. It contributes to the structural stability of cell membranes.
2. It neutralizes organic acids.
3. It forms a constituent of chlorophyll.

Which of the above statements is/are correct?

- A. Only 2
- B. Only 3
- C. Only 1 and 2
- D. All 1, 2 and 3
- E. Only 1

Answer: C

Q18. Which type of drip irrigation system places laterals below the soil surface, allowing emitters to deliver water directly into the root zone and is particularly suitable for orchards and row crops?

- A. Surface Drip Irrigation
- B. Micro Sprinkler System
- C. Border Irrigation
- D. Subsurface Drip Irrigation
- E. Inline Drip Irrigation

Answer: D

Q19. Which of the following substances is widely used for cryopreservation of seeds?

- A. Carbon Dioxide
- B. Ethanol
- C. Liquid Nitrogen
- D. Dry Ice
- E. Hydrogen Peroxide

Answer: C

Q20. Which Mandarin variety is popularly known by the name Pokhan?

- A. Khasi Mandarin
- B. Nagpur Mandarin
- C. Kinnow
- D. Coorg Mandarin
- E. Darjeeling Mandarin

Answer: B

Q21. Which of the following states emerged as the largest producer of milk in India in 2023?

- A. Gujarat
- B. Punjab
- C. Uttar Pradesh
- D. Maharashtra
- E. Rajasthan

Answer: C

Q22. Which of the following represents a man-made (artificial) ecosystem?

- A. Forest
- B. Pond
- C. River
- D. Land used for agriculture
- E. Lake

Answer: D

Q23. Which of the following digital platforms has been introduced to address farmers' queries and provide agricultural advisory services?

- A. mKisan
- B. KVK
- C. Kisan Mitra
- D. Krishi Samvad
- E. eNAM

Answer: D

Q24. India has announced its commitment to achieve Net Zero emissions by which year at COP26?

- A. 2050
- B. 2060
- C. 2030
- D. 2070
- E. 2040

Answer: D

Q25. In aquatic ecosystems, which category of weeds has roots anchored underwater while their stems and leaves float or project above the water surface?

- A. Epiphytic Weeds
- B. Floating Weeds
- C. Emergent Weeds
- D. Submerged Weeds
- E. Terrestrial Weeds

Answer: B

Q26. If electricity is charged at ₹1 per unit, approximately how much would a 20 h.p. electric motor with nearly 100% efficiency cost to operate for 100 hours?

- A. ₹2,000
- B. ₹3,000
- C. ₹1,500
- D. ₹2,500
- E. ₹1,000

Answer: C

Q27. Which committee first recommended the establishment of democratic decentralization through the Panchayati Raj system?

- A. Gadgil Committee
- B. Sarkaria Commission
- C. Balwant Rai Mehta Committee
- D. L. M. Singhvi Committee
- E. Ashok Mehta Committee

Answer: C

Q28. According to the Second Advance Estimates (2023–24) for horticulture, which of the following correctly arranges the commodity groups in descending order of production?

- A. Plantation Crops > Fruits > Vegetables > Spices > Flowers
- B. Spices > Fruits > Vegetables > Plantation Crops > Flowers
- C. Vegetables > Fruits > Plantation Crops > Spices > Flowers
- D. Fruits > Vegetables > Spices > Plantation Crops > Flowers
- E. Flowers > Vegetables > Fruits > Plantation Crops > Spices

Answer: C

Q29. Microorganisms used in biological control to eliminate crop pests and diseases belong to which of the following groups?

- A. Predators
- B. Parasitoids
- C. Hosts
- D. Parasites
- E. Prey

Answer: B

Q30. Who among the following are eligible beneficiaries under the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)?

- A. Families living in urban areas
- B. Households owning permanent (pucca) houses
- C. Families residing in one- or two-room non-permanent (kutchha) houses
- D. Households owning more than one house
- E. Only families without any house

Answer: C

Q31. To qualify under the Unnati Project, an individual must have completed how many days of employment under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) during the previous financial year?

- A. 110 days
- B. 100 days
- C. 20 days

- D. 55 days
- E. 80 days

Answer: B

Q32. Which of the following components in a tractor transmits engine power to external implements and machinery?

- A. Crankshaft
- B. Axle Shaft
- C. Differential
- D. Power Take-Off (PTO) Shaft
- E. Drive Shaft

Answer: D

Q33. Which of the following National Missions aims to strengthen human and institutional capacity in science, technology, and climate change?

- A. National Mission on Sustainable Agriculture
- B. National Mission on Climate Resilient Agriculture
- C. National Mission on Strategic Knowledge for Climate Change
- D. National Water Mission
- E. National Mission on Green India

Answer: C

Q34. Which among the following is not recognized as a biodiversity hotspot?

- A. Indo-Burma Region
- B. Western Ghats
- C. Sundaland
- D. Sahara Desert
- E. Himalayas

Answer: D

Q35. Which of the following is not included among the official categories of the IUCN Red List?

- A. Least Concern
- B. Endangered
- C. Rare
- D. Vulnerable
- E. Critically Endangered

Answer: C

Q36. Why are eggs periodically turned inside brooders during artificial incubation?

- A. To improve ventilation around the eggs
- B. To maintain uniform brooder temperature
- C. To prevent the developing embryo from adhering to the shell
- D. To keep eggs in an upright position
- E. To increase humidity inside the brooder

Answer: C

Q37. Which of the following best describes Crop Water Use Efficiency?

- A. Efficiency of irrigation water application
- B. Ratio of crop yield to the quantity of water depleted through evapotranspiration
- C. Efficiency of field water utilization
- D. Consumptive use of water by crops
- E. Overall water use efficiency

Answer: B

Q38. What is the scientific name of barley?

- A. Triticum aestivum
- B. Sorghum bicolor
- C. Hordeum vulgare
- D. Oryza sativa
- E. Zea mays

Answer: C

Q39. Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), what is the farmer's premium rate for Kharif crops?

- A. 5%
- B. 1%
- C. 2%
- D. 3%
- E. 1.5%

Answer: C

Q40. Which of the following agencies provides subsidy support for greenhouse cultivation?

- A. APEDA
- B. NAFED

- C. National Horticulture Board
- D. Ministry of Rural Development
- E. Ministry of Agriculture and Farmers Welfare

Answer: C



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PHASE 2

ENGLISH DESCRIPTIVE

ESSAY

Write an essay of about 50-520 words on any one of the following topics (40 marks)

1. How can Youth contribute to India's progress in Education, Entrepreneurship and Social Initiatives?

"The youth are not useless; they are used less." These words of **Dr. A.P.J. Abdul Kalam** aptly capture India's greatest opportunity. Home to the world's largest youth population, India is experiencing a historic demographic dividend. According to the **United Nations Population Fund (UNFPA)**, nearly **65% of India's population is below 35 years**, while over **27% belongs to the 15-29 age group**. If adequately educated, skilled and empowered, this young population can become the driving force behind India's aspiration of becoming a **Viksit Bharat by 2047**. As **Prime Minister Narendra Modi** has observed, "**India's youth are not merely the beneficiaries of development; they are its biggest stakeholders and drivers.**"

Education forms the foundation of national progress, and the youth themselves can become catalysts for educational transformation. While the **National Education Policy (NEP) 2020** seeks to promote multidisciplinary learning, digital education and skill-oriented curricula, its success depends largely on active youth participation. College students and young professionals are increasingly volunteering through programmes such as the **National Service Scheme (NSS), NCC, Bharat Scouts and Guides**, and various NGO initiatives to mentor school children, improve literacy and promote digital awareness. Digital platforms like **DIKSHA, SWAYAM, PM eVIDYA** and **PM SHRI Schools** have expanded access to quality education, while India's growing EdTech ecosystem has further democratized learning. According to the **India Skills Report 2025**, graduate employability has shown a steady improvement, reflecting the growing emphasis on industry-oriented education.

Equally important is the role of youth in fostering entrepreneurship and innovation. Today's young entrepreneurs are no longer job seekers but job creators. India's startup ecosystem has emerged as the **third largest in the world**, with more than **1.6 lakh DPIIT-recognised startups** generating over **17 lakh direct jobs**. Government initiatives such as **Startup India, Stand-Up India, PM Mudra Yojana, Atal Innovation Mission, Fund of Funds for Startups, Digital India**, and India's robust **Digital Public Infrastructure** comprising **Aadhaar, UPI and DigiLocker**, have significantly lowered entry barriers for aspiring entrepreneurs. Startups such as **Ninjacart, DeHaat, Agnikul Cosmos, Freshworks** and **Zerodha** demonstrate how youth-led enterprises are creating employment, improving productivity and positioning India as a global innovation hub. As **Peter Drucker** rightly stated, "**Innovation is the specific instrument of entrepreneurship.**"

Youth are equally indispensable in promoting social transformation. Sustainable development requires active citizenship, and young Indians have increasingly participated in campaigns related to sanitation, environmental conservation, gender equality and community welfare. Programmes such as **Swachh Bharat Mission, Mission LiFE, Ek Ped Maa Ke Naam, Beti Bachao Beti Padhao, Jal Shakti Abhiyan, Fit India Movement** and **Poshan Abhiyaan** have witnessed enthusiastic youth participation. Thousands of young volunteers also contribute during disasters, public health campaigns and rural development initiatives, thereby strengthening social capital. The **United**

Nations Sustainable Development Goals (SDGs) explicitly recognise youth as indispensable partners in achieving inclusive and sustainable development by 2030.

Nevertheless, several challenges continue to constrain the potential of India's youth. Skill mismatches between education and industry, unemployment, unequal access to quality education, rural-urban disparities, limited entrepreneurial finance and the persistent digital divide continue to impede inclusive growth. The **World Bank** has repeatedly highlighted that investments in human capital, quality education and productive employment are essential for translating demographic advantage into long-term economic growth. Similarly, the **Economic Survey** has emphasized that demographic dividend can become a demographic burden if employment opportunities fail to keep pace with the aspirations of young citizens.

Realising the full potential of India's youth therefore requires sustained policy support. Strengthening vocational education through the **Skill India Mission**, expanding digital connectivity under **BharatNet**, promoting research through the **National Research Foundation**, encouraging industry-academia collaboration, supporting social entrepreneurship and improving access to startup finance will enable young Indians to contribute more effectively to nation-building. Greater participation in local governance, climate action and community service will further deepen democratic and social development.

As **Swami Vivekananda** famously declared, "**Give me a hundred energetic young men and I shall transform India.**" In the twenty-first century, this vision is more relevant than ever. By combining education with innovation, entrepreneurship with responsibility and technology with compassion, India's youth can become the architects of an inclusive, prosperous and sustainable nation. Their energy, creativity and commitment will determine not only the success of **Viksit Bharat 2047**, but also India's emergence as a global leader in the decades ahead.

2. How Access to Credit Increases Sustainable Farming Practices in India

Agriculture remains the backbone of the Indian economy, contributing nearly **18% to GDP** while supporting the livelihoods of almost **46% of the workforce**. However, Indian agriculture continues to face challenges such as fragmented landholdings, climate change, declining soil fertility, inadequate mechanisation and limited adoption of sustainable farming practices. In this context, **timely and affordable access to institutional credit** plays a transformative role by enabling farmers to invest in technologies and practices that improve productivity while preserving natural resources. As **Prime Minister Narendra Modi** has remarked, "**Prosperity of farmers is the foundation of a prosperous India.**"

Sustainable agriculture requires long-term investments that often exceed farmers' own savings. Institutional credit enables farmers to adopt **drip and sprinkler irrigation, solar-powered pumps, precision farming, organic cultivation, natural farming, and climate-resilient technologies**. Affordable finance also facilitates the purchase of quality seeds, bio-fertilisers, farm machinery and efficient irrigation systems, thereby reducing dependence on costly informal credit and improving farm profitability. According to the **Economic Survey**, greater institutional credit improves agricultural productivity while reducing rural indebtedness.

India has significantly strengthened agricultural credit through schemes such as the **Kisan Credit Card (KCC)**, which provides affordable short-term crop loans at concessional interest rates. The **Interest Subvention Scheme** further reduces borrowing costs for farmers who repay loans promptly.

Institutional finance is also promoted through **NABARD, Regional Rural Banks (RRBs), Cooperative Banks, Small Finance Banks**, and commercial banks. During the **Union Budget 2025-26**, the Government further enhanced agricultural credit targets, reaffirming its commitment to inclusive rural development.

Access to credit has become particularly important in promoting environmentally sustainable farming. Government programmes such as the **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** encourage "Per Drop More Crop" through micro-irrigation, while the **National Mission for Sustainable Agriculture (NMSA)** supports climate-resilient farming. Similarly, the **Digital Agriculture Mission, Sub-Mission on Agricultural Mechanisation (SMAM)** and **PM-KUSUM** enable farmers to adopt modern technologies using institutional finance. Credit also facilitates investment in **agroforestry, integrated farming systems, protected cultivation, vermicomposting** and renewable energy, all of which contribute to sustainable resource management.

Farmer Producer Organisations (**FPOs**) have further expanded access to finance by enabling collective borrowing, aggregation and market linkages. Backed by the **Central Sector Scheme for Formation and Promotion of 10,000 FPOs**, these organisations improve bargaining power, reduce transaction costs and facilitate adoption of modern technologies. Likewise, **Self-Help Groups (SHGs)** under **DAY-NRLM** have strengthened financial inclusion among rural women, enabling investments in allied agricultural activities such as dairy, poultry and horticulture.

International institutions also emphasise the importance of agricultural finance. The **World Bank** argues that financial inclusion is essential for improving farm productivity, reducing poverty and strengthening climate resilience. The **Food and Agriculture Organization (FAO)** advocates expanding rural credit to support sustainable land management and efficient resource use. Similarly, the **International Fund for Agricultural Development (IFAD)** considers access to affordable finance indispensable for achieving food security and resilient rural livelihoods.

Despite considerable progress, several challenges remain. Small and marginal farmers, who constitute over **86% of India's farming households**, often face difficulties due to inadequate collateral, incomplete land records, procedural delays, low financial literacy and uneven banking penetration. Dependence on informal moneylenders continues in many regions. Climate-related risks and rising indebtedness further discourage banks from expanding agricultural lending, particularly in vulnerable areas.

Addressing these challenges requires strengthening digital financial infrastructure, expanding **Kisan Credit Card** coverage, promoting **AgriStack** and digital land records, encouraging climate finance and green credit, and improving financial literacy through **Krishi Vigyan Kendras (KVKs)** and extension services. Greater convergence between **NABARD**, financial institutions, agri-tech startups and state governments can ensure that affordable credit reaches even the smallest farmers while encouraging investments in sustainable technologies.

As **M. S. Swaminathan**, the architect of India's Green Revolution, observed, "**The future belongs to nations with grains and not guns.**" In the coming decades, access to affordable institutional credit will be one of the strongest enablers of sustainable agriculture. By empowering farmers to invest in resource-efficient technologies, diversify incomes and adopt climate-smart practices, India can simultaneously achieve the goals of **food security, environmental sustainability** and the vision of **Viksit Bharat 2047**.

3. Integrating Fish Culture with Agricultural Crops Enhances Productivity and Farmers' Income. Discuss.

Indian agriculture is increasingly moving towards **integrated and sustainable farming systems** to address declining farm incomes, shrinking landholdings and climate uncertainties. Among these, the integration of **fish culture with agriculture**, popularly known as **Integrated Fish Farming (IFF)**, has emerged as a highly efficient model that enhances resource-use efficiency, diversifies farm income and promotes ecological sustainability. As **M.S. Swaminathan** rightly observed, "**The future of Indian agriculture lies in sustainable intensification rather than resource-intensive expansion.**" Integrating fisheries with crop cultivation reflects this philosophy by creating a circular farming ecosystem where the output of one enterprise becomes the input for another.

India is the **second-largest producer of fish globally**, contributing nearly **8% of global fish production**. According to the **Department of Fisheries**, the fisheries sector contributes around **1.1% to India's Gross Value Added (GVA)** and over **7% to agricultural GVA**, while providing livelihood support to nearly **3 crore people**. Integrating fish culture with paddy, horticulture and livestock further strengthens these contributions by maximizing productivity per unit area.

The most common model is the **rice-fish farming system**, where fish are reared in waterlogged paddy fields. Fish help control weeds, insects and mosquito larvae while improving nutrient cycling through their excreta. Their movement aerates the soil and enhances microbial activity, thereby reducing dependence on chemical pesticides and fertilizers. Simultaneously, the rice crop provides shade and a natural habitat for fish, creating a mutually beneficial ecosystem. Studies by the **Indian Council of Agricultural Research (ICAR)** indicate that integrated rice-fish farming can increase farmers' net returns by **30–60%** compared to monocropping while reducing input costs.

Integration also allows farmers to diversify income sources and reduce production risks. Fish harvesting provides regular cash flow even if crop yields fluctuate due to adverse weather. Nutrient-rich pond water can be used for irrigating vegetables and orchards, while pond silt serves as an excellent organic manure. Such recycling minimizes waste and promotes efficient utilization of natural resources. States such as **West Bengal, Assam, Odisha, Andhra Pradesh and Kerala** have successfully adopted integrated rice-fish systems, demonstrating substantial improvements in farm profitability.

Recognizing its potential, the Government has introduced several initiatives to promote integrated aquaculture. The **Pradhan Mantri Matsya Sampada Yojana (PMMSY)** supports pond construction, integrated aquaculture, ornamental fisheries and post-harvest infrastructure. The **Blue Revolution Scheme, Rashtriya Krishi Vikas Yojana (RKVY), Mission for Integrated Development of Horticulture (MIDH)** and **National Mission for Sustainable Agriculture (NMSA)** further encourage convergence between fisheries and agriculture. Institutional support from **NABARD**, through concessional credit and the **Fisheries and Aquaculture Infrastructure Development Fund (FIDF)**, has improved farmers' access to finance for integrated farming ventures.

International organizations also advocate integrated farming systems. The **Food and Agriculture Organization (FAO)** recognizes integrated agriculture-aquaculture as an effective strategy for improving **food security, nutritional outcomes and climate resilience**. Similarly, the **World Bank** has emphasized that diversified farming systems enhance rural incomes while reducing vulnerability to climatic and market shocks. Such models also contribute to achieving several **Sustainable Development Goals (SDGs)**, particularly **SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 12 (Responsible Consumption and Production)** and **SDG 13 (Climate Action)**.

Despite its immense potential, the adoption of integrated fish farming remains constrained by fragmented landholdings, inadequate technical knowledge, limited access to quality fish seed, poor irrigation infrastructure and insufficient extension services. Disease outbreaks, water scarcity and lack of organized marketing channels further discourage small farmers. In many regions, farmers continue to practice conventional monocropping due to low awareness about integrated farming benefits.

To unlock the full potential of integrated fish culture, India must strengthen farmer training through **Krishi Vigyan Kendras (KVKs)**, improve credit access via **Kisan Credit Card** and **NABARD**, promote Farmer Producer Organizations (FPOs), encourage climate-smart technologies and expand digital advisory services under the **Digital Agriculture Mission**. Greater convergence among agriculture, fisheries and rural development departments will further accelerate adoption.

As **Prime Minister Narendra Modi** has emphasized, "**Prosperity of farmers lies in diversification and value addition.**" Integrating fish culture with agricultural crops perfectly embodies this vision. By improving productivity, generating multiple income streams, conserving natural resources and enhancing nutritional security, integrated farming offers a sustainable pathway towards **doubling farmers' income**, strengthening rural livelihoods and realizing the vision of **Viksit Bharat 2047**.

4. "Look deep into nature, and then you will start to understand everything better." – Albert Einstein. Elaborate.

Albert Einstein's profound observation, "**Look deep into nature, and then you will start to understand everything better,**" reminds humanity that nature is not merely a source of resources but also the greatest teacher. Every ecosystem demonstrates harmony, resilience, interdependence and sustainability—principles that are equally relevant to economics, governance, agriculture and human development. As the world grapples with climate change, biodiversity loss and environmental degradation, Einstein's words have become more relevant than ever. They urge societies to shift from exploiting nature to learning from it, thereby achieving a balance between development and conservation.

Nature has always shaped human civilization. Agriculture, water management, medicine and even technological innovations have drawn inspiration from natural processes. India, where nearly **46% of the workforce** depends on agriculture, provides a vivid example of this relationship. Sustainable farming practices such as **crop diversification, natural farming, agroforestry, integrated farming systems, and rainwater harvesting** are based on understanding ecological cycles rather than working against them. **M.S. Swaminathan**, the father of India's Green Revolution, emphasized that "**Agriculture is the backbone of sustainable livelihoods when practiced in harmony with nature.**"

Environmental degradation has demonstrated the consequences of ignoring nature's limits. According to the **Intergovernmental Panel on Climate Change (IPCC)**, global temperatures have already risen by approximately **1.1°C** above pre-industrial levels, increasing the frequency of floods, droughts and extreme weather events. Similarly, the **World Economic Forum's Global Risks Report** consistently identifies climate change and biodiversity loss among the greatest long-term risks to humanity. These developments reinforce Einstein's message that understanding nature is essential for ensuring economic stability and human survival.

Recognising this reality, India has launched several initiatives that integrate development with environmental sustainability. **Mission LiFE (Lifestyle for Environment)** encourages sustainable

consumption and responsible lifestyles. **Namami Gange, National Mission for Sustainable Agriculture, PM-KUSUM, Green India Mission, Jal Shakti Abhiyan,** and **Ek Ped Maa Ke Naam** reflect India's commitment to ecological restoration while promoting inclusive development. The **Digital Agriculture Mission** leverages Artificial Intelligence, Remote Sensing and GIS to improve resource efficiency and climate resilience. These initiatives demonstrate that economic growth and environmental conservation can complement each other rather than compete.

Nature also offers valuable lessons in resilience and cooperation. Forest ecosystems function through intricate networks where every organism contributes to ecological balance. Similarly, successful societies depend upon collaboration, diversity and mutual responsibility. The **United Nations Sustainable Development Goals (SDGs)** recognize this interconnectedness by integrating poverty eradication, food security, clean water, climate action and biodiversity conservation into a single development framework. As **UN Secretary-General António Guterres** has repeatedly emphasized, protecting nature is fundamental to protecting humanity itself.

From an economic perspective, investment in natural capital generates long-term dividends. The **World Bank** has highlighted that sustainable management of forests, water resources and ecosystems enhances productivity, strengthens climate resilience and reduces disaster risks. Likewise, **NABARD** has increasingly promoted watershed development, climate-resilient agriculture and natural resource management to improve rural livelihoods while conserving ecological assets. Such initiatives demonstrate that environmental sustainability is not a constraint on growth but a prerequisite for lasting prosperity.

However, significant challenges remain. Rapid urbanisation, deforestation, groundwater depletion, pollution, unsustainable consumption patterns and loss of biodiversity continue to threaten ecological balance. Bridging these gaps requires stronger environmental governance, expansion of renewable energy, promotion of circular economy practices, greater community participation and environmental education beginning at the school level. Technological innovation must be guided by ecological wisdom rather than short-term economic gains.

As **Mahatma Gandhi** wisely observed, "**The Earth provides enough to satisfy every man's needs, but not every man's greed.**" Einstein's quote therefore extends beyond environmental philosophy; it offers a blueprint for sustainable development. By observing nature's balance, resilience and efficiency, humanity can design better institutions, stronger economies and more inclusive societies. Ultimately, understanding nature means understanding the principles that sustain life itself. In an era marked by climate uncertainty and resource constraints, respecting these principles is indispensable for achieving the vision of **Viksit Bharat 2047** and a sustainable future for generations to come.

Make a precis based on the given passage in 120 words (30 marks)

Ethiopia is increasingly adopting alternative water resources, particularly rainwater harvesting through rooftop systems and ponds, as an essential strategy to tackle persistent water scarcity. While rooftop rainwater collection has traditionally been practiced, harvesting rainwater in ponds has also emerged as an important source of potable water for several communities. According to recent findings of the Ethiopian Water Project, only about 42% of the country's population has access to safe drinking water, while merely 11% enjoys adequate sanitation facilities. Recurrent

droughts over the last twenty years have severely affected different regions, causing ponds, streams and wells to dry up or become critically depleted.

For millions of Ethiopians, particularly those living in rural areas, the available water sources are often contaminated with human and animal waste, parasites and harmful microorganisms. Consequently, waterborne diseases such as cholera and diarrhoea remain among the leading causes of mortality in children below five years of age.

The burden of fetching water has also adversely affected educational outcomes. Only about 45% of Ethiopian children are enrolled in primary schools because many rural children spend several hours each day travelling to distant springs, streams and shallow wells to collect water instead of attending classes.

To address these concerns, the Ministry of Water and Energy introduced a nationwide rainwater harvesting programme called "My Dam at My Door." The initiative has considerably expanded access to clean water, reaching nearly 70% of the country's population.

According to Abraha Adugna, State Minister for Water Resources Management, more than 4 million additional people have gained access to clean drinking water under this initiative, increasing the total number of beneficiaries to 74.6 million.

With national clean water coverage now reaching approximately 69.52%, the programme has brought significant improvements, especially in drought-prone regions. It has reduced dependence on declining groundwater reserves and unreliable piped water supply systems. Adugna emphasized that rainwater provides a dependable alternative whenever groundwater or conventional water sources become polluted or insufficient.

He further explained that traditional water sources often become contaminated because of industrial discharge, human waste and naturally occurring minerals such as arsenic, fluoride and salinity. In contrast, rooftop rainwater generally remains safe and of superior quality. Storing rainwater close to households improves accessibility, reduces the burden of water collection and contributes positively to public health.

A study conducted by the Ministry of Water and Energy revealed that rooftop rainwater harvesting is more suitable than pond-based harvesting across Ethiopia. More than 95% of the country possesses favourable conditions for rooftop systems, whereas only about 57% is suitable for pond harvesting. Regions receiving less than 200 mm of annual rainfall are particularly unsuitable for pond-based methods.

As Ethiopia continues to confront the challenge of water scarcity, rainwater harvesting is emerging as a vital long-term solution for ensuring safe, reliable and sustainable water access for its population.

SOLUTION

Rainwater Harvesting: A Sustainable Solution to Ethiopia's Water Crisis

Ethiopia is promoting rainwater harvesting to overcome severe water scarcity and improve access to safe drinking water. With only 42% of the population having access to clean water and 11% to sanitation, droughts and contaminated water sources have led to widespread health problems and poor school attendance. To address these challenges, the Ministry of Water and Energy launched the "My Dam at My Door" initiative, significantly expanding clean water coverage to nearly 70% of

the population. The programme has particularly benefited drought-prone regions by reducing dependence on groundwater and unreliable piped supplies. Studies indicate that rooftop rainwater harvesting is more suitable than pond harvesting, making it a sustainable and effective solution for improving water security and public health in Ethiopia.

Write a letter in 220 words on one of the following topics: - (30 Marks)

1. Write a letter to the Municipal corporation of your city regarding poor conditions of roads in your locality

A-203, Green Valley Apartments

Shivaji Nagar

Pune – 411005

20 June 2015

To,

The Municipal Commissioner

Pune Municipal Corporation

Shivajinagar

Pune – 411005

Subject: Complaint regarding the poor condition of roads in our locality

Sir/Madam,

I am a resident of Green Valley Apartments, Shivaji Nagar, and wish to draw your attention to the deteriorating condition of roads in our locality. The roads have developed numerous potholes, uneven surfaces, and damaged drainage covers, causing severe inconvenience to commuters and residents.

The recent rains have further worsened the situation, as waterlogging conceals potholes and increases the risk of accidents involving pedestrians, cyclists, and motorists. School children, senior citizens, and emergency vehicles are particularly affected. The damaged roads also lead to frequent traffic congestion, vehicle breakdowns, and increased maintenance costs. Furthermore, stagnant water has become a breeding ground for mosquitoes, raising concerns about diseases such as dengue and malaria.

Despite repeated complaints by residents through the municipal grievance portal, no permanent repair work has been undertaken. Temporary patchwork carried out earlier has proved ineffective and deteriorated within a short period.

I request the Municipal Corporation to conduct an immediate inspection of the affected roads and undertake comprehensive resurfacing along with proper drainage maintenance. Regular monitoring and timely repairs will greatly improve public safety and ensure smooth transportation.

I hope the matter will receive your urgent attention and necessary action at the earliest.

Yours faithfully,

ABC

Resident, Green Valley Apartments

Mobile: 98XXXXXXX

2. Write a grievance letter for a faulty piece of electronic device delivered to you

Rahul Mehta

18, Lake View Residency

Sector 12, Dwarka

New Delhi – 110075

4 August 2004

To,

The Customer Relations Manager

TechWorld Electronics Pvt. Ltd.

Plot No. 45, Electronic City

Noida – 201301

Subject: Complaint regarding receipt of a defective electronic device

Sir/Madam,

I am writing to express my dissatisfaction regarding a defective electronic device delivered against Order No. TW458721, placed through your online portal on 20 June 2026 and delivered on 24 June 2026.

The product received was a laptop, but it was found to be defective immediately after delivery. The device fails to boot properly, the battery drains within a few minutes of charging, and the screen displays frequent flickering. Moreover, the packaging appeared damaged, raising concerns that the product may have been mishandled during transit.

I reported the issue to your customer support team on the very day of delivery. However, despite registering my complaint, no satisfactory action has been taken so far. Since the product is covered under the return and warranty policy, I request you to arrange an immediate inspection and provide either a replacement with a new unit or a complete refund.

I have enclosed copies of the purchase invoice, warranty card, and photographs showing the defects for your reference. I hope my grievance will be addressed promptly and an appropriate resolution will be provided at the earliest.

Yours faithfully,

Rahul Mehta

Mobile: 98XXXXXXX

Email: rahul.mehta@email.com

3. Write a letter to the in-house editor for extension of timeline for completing an article due to clash of tasks

From:

Ananya Sharma

Content Writer

Editorial Department

Insight Publications Pvt. Ltd.

Bengaluru – 560001

2 June 2021

To,

The In-house Editor

Insight Publications Pvt. Ltd.

Bengaluru – 560001

Subject: Request for extension of timeline for submission of article

Sir/Madam,

I am writing to request an extension of the submission deadline for the article assigned to me on Emerging Trends in Sustainable Agriculture. The article was originally scheduled for submission on 2 July 2021.

Over the past few days, I have been assigned multiple high-priority editorial responsibilities, including proofreading a special magazine edition, reviewing contributors' manuscripts, and preparing content for an upcoming publication. The simultaneous deadlines of these assignments have significantly limited the time available to complete the article without compromising its quality and accuracy.

As maintaining high editorial standards is my foremost priority, I believe that additional time will enable me to conduct thorough research, incorporate relevant data, and produce a well-structured article that meets the publication's expectations. I therefore request an extension of five days, with the revised submission date being 7 July 2021.

I assure you that I have already completed a substantial portion of the article and will utilize the extended period efficiently to submit a polished and error-free manuscript. I sincerely regret any inconvenience caused by this request and appreciate your understanding and consideration.

I hope you will kindly grant the requested extension.

Yours faithfully,

Ananya Sharma

Content Writer

Employee ID: CW-2145

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ARD & ESI OBJECTIVE

2-Mark Questions

Read the following passage and answer the questions that follow

Agroforestry refers to a land-use system in which trees are deliberately integrated with agricultural crops and/or livestock on the same piece of land. It facilitates the production of multiple outputs while conserving the natural resource base. The system encourages the use of indigenous tree and shrub species that are well adapted to fragile ecosystems and low-input conditions. Compared to monoculture, agroforestry is structurally and functionally more diverse and reflects stronger socio-cultural interactions. _____ is a land-use system where multipurpose trees and shrubs are intentionally grown in close association with annual and perennial crops as well as livestock within household compounds. These integrated tree–crop–livestock units are generally managed intensively by family labour.

Q1. Which of the following land-use systems involves the planned integration of multipurpose trees and shrubs with crops and livestock within the premises of individual households?

- A. Wind Breaker
- B. Kumari System
- C. Homestead Forestry
- D. Taungya System
- E. Agrisilviculture

Answer: C

Q2. Which combination best describes the desirable characteristics of trees suitable for high-forest ecosystems?

- A. Slow growth with low allelopathy
- B. High growth with low allelopathy
- C. High growth with high allelopathy
- D. None of the above
- E. Slow growth with high allelopathy

Answer: B

Read the following passage and answer the questions that follow

The **Agri-Clinic and Agri-Business Centres (ACABC) Scheme** is implemented by the Ministry of Agriculture & Farmers' Welfare, Government of India, with NABARD serving as the subsidy channelizing agency. The scheme seeks to complement the public agricultural extension system by providing advisory and extension services to farmers, either on a fee-based model or free of cost depending on business viability, local requirements, and farmers' affordability. It also aims to promote agricultural development and create self-employment opportunities for unemployed agricultural graduates, diploma holders, intermediate pass-outs in agriculture, and biological science graduates possessing postgraduate qualifications in agriculture-related disciplines. Agri-Clinics are expected to provide professional guidance to farmers on various aspects of agriculture to improve crop and livestock productivity and enhance farm incomes.

Q3. Agri-Clinics provide advisory and support services in which of the following areas?

- 1. Soil Health
 - 2. Cropping Practices
 - 3. Plant Protection
- A. Only 1
 - B. Only 1 and 2
 - C. All 1, 2 and 3
 - D. Only 2
 - E. Only 1 and 3

Answer: C

Q4. Consider the following statements regarding the objectives of the ACABC Scheme:

- A. The scheme supplements the public extension system by offering extension services to farmers either on a paid basis or free of cost, depending on the business model adopted.

- B.** The scheme is exclusively intended to generate employment opportunities for agricultural diploma holders.
- C.** One of the objectives is to encourage agricultural development while promoting self-employment among agricultural graduates, diploma holders, and other eligible candidates.
- D.** The scheme restricts employment opportunities only to intermediate-level agriculture students.

Which of the following is correct?

- A. Only B
B. Only A
C. Only A and C
D. None of the above
E. Only A and B

Answer: C

Read the following passage and answer the questions that follow

NABARD, during its **69th Board Meeting held on 2 February 1993**, approved the creation of the _____ under the provisions of **Section 45 of the NABARD Act, 1981**, with an initial corpus of **₹10 crore**. Subsequently, the corpus was augmented through annual contributions from NABARD's profits. The **Cooperative Development Fund (CDF)** supports activities aimed at strengthening cooperative institutions and improving their operational efficiency.

Q5. Which of the following funds was constituted following NABARD's 69th Board Meeting held on 2 February 1993?

- A. District Cooperative Bank (DCB)
B. Farmers Producer Organisation (FPO)
C. Primary Agricultural Credit Society (PACS)
D. State Cooperative Bank (StCB)
E. Cooperative Development Fund (CDF)

Answer: E

Q6. Assistance available under the Cooperative Development Fund (CDF) can be utilized for which of the following purposes?

- A. Financial Inclusion Programmes
B. Capacity Building and Training Programmes
C. Infrastructure Development Projects
D. Strengthening Rural Cooperatives
E. All of the above

Answer: B

Read the following and answer the questions that follow

The three principal cropping seasons in India are described below:

A – Commonly referred to as the **winter cropping season**, crops are sown after the withdrawal of the southwest monsoon and harvested during summer.

B – Popularly known as the **monsoon cropping season**, crops are sown with the onset of the southwest monsoon and harvested after the rainy season.

C – Also called the **summer cropping season**, crops are cultivated during the short period between the Rabi and Kharif seasons.

Q7. Which one of the following crops is primarily cultivated during Season A?

- A. Sesame
- B. Chickpea
- C. Jute
- D. Bajra
- E. Bitter Gourd

Answer: B

Q8. If adequate irrigation facilities are available, which of the following cropping systems can be adopted?

- A. Intercropping
- B. Monoculture
- C. Multiple Cropping
- D. Monocropping
- E. None of the above

Answer: C

Read the following passage and answer the questions that follow

India is the **second-largest producer of eggs** and the **fifth-largest producer of meat** globally. Egg production in the country has increased significantly from **78.48 billion eggs in 2014–15** to **138.38 billion eggs in 2022–23**, registering a **Compound Annual Growth Rate (CAGR) of 7.35%** over the last nine years. Likewise, meat production has risen steadily from **6.69 million tonnes in 2014–15** to **9.77 million tonnes in 2022–23**, reflecting sustained growth in the livestock sector.

Q9. Approximately what proportion of India's total meat production is contributed by the poultry sector?

- A. 30%
- B. 60%
- C. 51%
- D. 75%
- E. 45%

Answer: C

Q10. What was the per capita availability of eggs in India during 2022–23?

- A. 120
- B. 90
- C. 101
- D. 121
- E. 110

Answer: C

Read the following passage and answer the questions that follow

The **Union Cabinet**, chaired by **Prime Minister Shri Narendra Modi**, approved the **X** with a total financial outlay of **₹79,156 crore** to improve the socio-economic conditions of **tribal communities**. The scheme adopts a **saturation approach** to ensure comprehensive coverage of tribal families residing in **tribal-majority villages and aspirational districts**. It seeks to bridge critical gaps in **health, education, livelihood, and social infrastructure** through convergence of various Government schemes, while promoting holistic and sustainable development of tribal regions. The initiative draws inspiration from the successful implementation of **Y**, launched to achieve **100% saturation of Government schemes** in **Particularly Vulnerable Tribal Group (PVTG)** habitations. Since Independence, tribal development planning has evolved from the **Tribal Sub-Plan (1974–75)** to the present **Scheduled Tribe Component (STC)** and **Development Action Plan for Scheduled Tribes (DAPST)**.

Q11. Which of the following objectives is associated with the scheme represented by X in the passage?

- A. Promoting Economic Empowerment
- B. Developing Enabling Infrastructure
- C. Ensuring Universal Access to Quality Education
- D. Promoting Healthy Living and Dignified Ageing
- E. All of the above

Answer: E

Q12. The initiative represented by X has introduced several innovative measures to enhance livelihood opportunities for tribal and forest-dwelling communities. Which of the following are included among these initiatives?

1. Tourism Promotion
2. Distribution of Forest Rights Act (FRA) Pattas
3. Improvement of infrastructure in Ashram Schools, Tribal Schools, Government Residential Schools and selected Private Schools

- A. Only 2 and 3
- B. Only 1 and 2
- C. Only 1 and 3
- D. All of the above
- E. Only 3

Answer: A

Q13. The X scheme has been conceptualised by drawing upon the experience and success of Y, which was launched by the Hon'ble Prime Minister on Janjatiya Gaurav Diwas with a special focus on Particularly Vulnerable Tribal Groups (PVTGs). Which of the following statements regarding Y is/are correct?

1. It was launched on **15 November 2023**.
2. It covers **75 PVTG communities** across the country.
3. The identified PVTG communities are spread across **18 States and 1 Union Territory**.

- A. Only 1
- B. Both 1 and 2
- C. Only 2
- D. Both 1 and 3
- E. All of the above

Answer: E

Q14. According to the passage, which of the following development planning approaches was subsequently restructured into the Scheduled Tribe Component (STC) and the Development Action Plan for Scheduled Tribes (DAPST)?

- A. Tribal Development Plan
- B. Tribal Welfare Plan
- C. Tribal Sub-Plan
- D. Tribal Benefits Plan
- E. Tribal Action Plan

Answer: C

Read the following passage and answer the questions that follow

The **Periodic Labour Force Survey (PLFS) – Annual Report (July 2023–June 2024)** has recently been released. The survey estimates key employment indicators such as the **Worker Population Ratio (WPR)**, **Labour Force Participation Rate (LFPR)** and **Unemployment Rate (UR)** for urban areas at **three-month intervals** under **A**. It also provides annual estimates of employment and unemployment indicators for both **B** and **C** across rural and urban India.

Further, the **Economic Survey 2023–24** observes that demand for work under **MGNREGS** does not necessarily indicate higher rural distress at the micro level. Instead, MGNREGS has gradually evolved

from being merely the **last resort for employment** to becoming a preferred option for **household asset creation** and **sustainable income generation**.

Q15. As per the report, for persons aged 15 years and above in rural areas under the usual status (ps+ss) approach, the Labour Force Participation Rate (LFPR) has _____, the Worker Population Ratio (WPR) remained _____ than in urban areas, while the Unemployment Rate (UR) has _____ compared to the previous year.

- A. Increased, less, increased
- B. Increased, more, decreased
- C. Decreased, less, increased
- D. Increased, more, increased
- E. Increased, less, decreased

Answer: B

Q16. Which of the following correctly fills the blanks "A", "B" and "C" in the passage?

- A. Usual Status, Current Weekly Status, Usual Status
- B. Current Monthly Status, Usual Status, Current Monthly Status
- C. Current Weekly Status, Usual Status, Current Weekly Status
- D. Monthly Status, Usual Status, Current Weekly Status
- E. Current Weekly Status, Monthly Status, Current Weekly Status

Answer: C

Q17. According to the report, which of the following states recorded comparatively low rural unemployment while also registering higher utilization of MGNREGA funds?

- A. Haryana, Kerala, Goa
- B. Uttar Pradesh, Goa, Mizoram
- C. Tripura, Tamil Nadu, Rajasthan
- D. Rajasthan, Goa, Mizoram
- E. Uttar Pradesh, Tamil Nadu, Rajasthan

Answer: E

Read the following passage and answer the questions that follow

An industrial undertaking is classified as an '**Expansion**' when the investment incurred on **new Plant and Machinery (P&M)** reaches the prescribed minimum proportion of the unit's overall investment. Such expansion facilitates higher production capacity, technology upgradation and improved industrial competitiveness.

Further, **Special Economic Zones (SEZs)** have been established to encourage exports, attract investments and promote manufacturing and service activities through a business-friendly regulatory environment. SEZs provide several operational and fiscal incentives, including simplified

import procedures, subcontracting flexibility and streamlined customs clearances, thereby improving India's export ecosystem.

Q18. An industrial unit shall be regarded as an 'Expansion' only if the expenditure on new Plant & Machinery (P&M) is at least _____ of the total investment in the unit.

- A. 10%
- B. 15%
- C. 20%
- D. 25%
- E. 30%

Answer: D

Q19. What is the number of operational Special Economic Zones (SEZs) currently functioning in India?

- A. 240
- B. 250
- C. 260
- D. 270
- E. 280

Answer: E

Q20. Which of the following represent the important features of the Special Economic Zone (SEZ) Scheme?

- A. Imports are exempt from licensing requirements.
- B. Manufacturing as well as service activities are permitted.
- C. Complete flexibility is provided for subcontracting.
- D. Export and import consignments are generally exempt from routine customs examination.
- E. All of the above

Answer: E

1 Mark Questions

Q21. Which of the following is recognized as a draught-purpose breed of cattle?

- A. Ongole
- B. Red Sindhi
- C. Hallikar
- D. Tharparkar
- E. Murrah

Answer: C

Q22. What is the tenure of the Panchayati Raj Institutions constituted under the 73rd Constitutional Amendment Act?

- A. 2 years
- B. 4 years
- C. 7 years
- D. 5 years
- E. 1 year

Answer: D

Q23. Who among the following acts as the principal agent of agricultural extension?

- A. Farmer
- B. Extension Agent
- C. Extension Technique
- D. Physical Technique
- E. None of the above

Answer: B

Q24. According to the classification of operational holdings, a small farmer possesses land in which range?

- A. 0–1 hectare
- B. 1–2 hectares
- C. 2–5 hectares
- D. 5–10 hectares
- E. Above 10 hectares

Answer: B

Q25. Agriculture contributes nearly one-fifth of India's Gross Value Added (GVA). Approximately what proportion of India's workforce is engaged in agriculture?

- A. 20%–25%
- B. 25%–30%
- C. 40%–45%
- D. 45%–55%
- E. 55%–60%

Answer: D

Q26. India will closely monitor foreign capital movements following its inclusion in the _____ emerging market bond index and take measures to avoid excessive _____, which may lead to volatility in the currency and bond markets.

- A. JP Morgan; easy money
- B. JP Morgan; cold money
- C. JP Morgan; hot money
- D. JP Morgan; tight money
- E. JP Morgan; loose money

Answer: C

Q27. Which mobile application offers farmers information related to weather forecasts, market prices, agri-advisories and plant protection measures?

- A. Kisan Nirdesh App
- B. Kisan Uddhar App
- C. Kisan Suvidha App
- D. Kisan Sahayata App
- E. Kisan Salaah App

Answer: C

Q28. Which of the following statements regarding the Sansad Adarsh Gram Yojana (SAGY) is/are correct?

1. It seeks to inculcate desirable values among villagers so that villages emerge as role models for others.
2. It aims to improve the quality of life by providing better basic amenities, enhancing livelihoods, reducing disparities, ensuring access to entitlements and strengthening social capital.
3. Adarsh Grams are expected to function as centres of health, sanitation, greenery and participatory governance, inspiring neighbouring Gram Panchayats.

- A. Only 1
- B. Only 2
- C. Both 1 & 3
- D. Both 2 & 3
- E. All of the above

Answer: E

Q29. Which of the following statements regarding the Bharatiya Prakritik Krishi Paddhati (BPKP) under the National Mission on Natural Farming (NMNF) is/are correct?

1. It promotes the use of on-farm indigenous cow dung and cow urine formulations.

2. It aims to enhance agricultural productivity.
3. It does not provide standards, certification mechanisms or branding support for natural farming produce.

- A. Only 1
B. Both 1 & 2
C. Both 1 & 3
D. Both 2 & 3
E. All of the above

Answer: B

Q30. The Soil Health Management (SHM) component focuses on improving soil fertility and moisture conservation through sustainable soil management practices. It functions under which of the following missions?

- A. National Mission for Sustainable Agriculture
B. National Agriculture Mission
C. Sub-Mission on Agricultural Mechanization
D. National Mission on Soil Health Management
E. National Mission for Organic Agriculture

Answer: A



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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.

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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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