

NABARD Grade A Previous Year Paper

PHASE 1 AND PHASE 2 (2025)

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NABARD GRADE A 2025 PHASE 1 PYQs
QUANTITATIVE APTITUDE

Direction (1-3): In the questions, two equations I and II are given. You have to solve both the equations to establish the correct relation between x and y and choose the correct option

Q1. I. $x^2 + 4x - 96 = 0$

II. $y^2 - 25y + 144 = 0$

- A. $x > y$
- B. $x < y$
- C. $x = y$ or the relationship cannot be established
- D. $x \geq y$
- E. $x \leq y$

Answer: B

Q2. I. $x^2 - 30x + 224 = 0$

II. $y^2 - 38y + 357 = 0$

- A. $x > y$
- B. $x < y$
- C. $x = y$ or the relationship cannot be established
- D. $x \geq y$
- E. $x \leq y$

Answer: B

Q3. I. $12x^2 - 13x + 3 = 0$

II. $18y^2 - 21y + 6 = 0$

- A. $x > y$
- B. $x < y$
- C. $x = y$ or the relationship cannot be established
- D. $x \geq y$
- E. $x \leq y$

Answer: C

Q4. Aman saves 55% of his monthly income. If his savings decrease by 20% while his expenditure increases by 25%, then find the percentage increase/decrease in his monthly income.

- A. 8% increase
- B. 10% decrease
- C. 5% increase
- D. 12% increase
- E. 15% decrease

Answer: C (5% increase)

Q5. A 300-litre mixture of milk and water contains milk and water in the ratio 4:1 respectively. If $(x + 10)$ litres of milk and $(2x + 20)$ litres of water are added to the mixture, the ratio of milk and water becomes 5:3. Find the value of x.

- A. 70
- B. 60
- C. 80
- D. 90
- E. 100

Answer: C (80)

Q6. The ratio of upstream speed to downstream speed of a boat is 5:7. If the boat covers 180 km in still water in 5 hours, find the distance covered upstream in 4 hours.

- A. 96 km
- B. 100 km
- C. 120 km
- D. 108 km
- E. 112 km

Answer: B (100 km)

Q7. P and Q started a business with investments of ₹6,000 and ₹5,000 respectively. After 6 months, P reduced his investment by ₹1,000, whereas Q increased his investment by ₹1,000. Find the ratio of profit share of P to Q at the end of one year.

- A. 13 : 14
- B. 14 : 13
- C. 15 : 14
- D. 16 : 15
- E. 17 : 16

Answer: B (14 : 13)

Q8. Rohan started a work alone and worked for 15 days. He completed $\frac{3}{8}$ of the work and then left. The remaining work was completed by Karan in 25 days. Find the time taken by both of them together to complete the entire work.

- A. 15 days
- B. 18.75 days
- C. 20 days
- D. 22.5 days
- E. 24 days

Answer: B (18.75 days)

Q9. A train P of length 420 metres is moving at a speed of 90 km/h. Another train Q of length 330 metres crosses train P running in the opposite direction in 15 seconds. Find the time taken by train Q to completely cross a platform of length 720 metres.

- A. 42 seconds
- B. 36 seconds
- C. 45 seconds
- D. 48 seconds
- E. 40 seconds

Answer: B (36 seconds)

Q10. The lateral surface area of a cuboid is 864 m^2 . The length and breadth of the cuboid are 24 m and 12 m respectively. The area of a square is 784 m^2 . Find the difference between the side of the square and the height of the cuboid.

- A. 10 m
- B. 12 m
- C. 16 m
- D. 14 m
- E. None of these

Answer: A (10 m)

Q11. Rohit invested ₹48,000 at simple interest for 5 years and received a total amount of ₹1,08,000 at maturity. If Mohit invested ₹54,000 at the same rate of simple interest for 4 years, find the interest earned by

him.

- A. ₹54,000
- B. ₹60,000
- C. ₹57,600
- D. ₹64,800
- E. ₹52,800

Answer: C (₹57,600)

Q12. The cost price of an article is ₹600. It is marked 25% above the cost price and sold after allowing a discount of 20%. Find the percentage profit or loss on selling the article.

- A. 2% Loss
- B. 4% Profit
- C. 5% Loss
- D. No Profit No Loss
- E. 6% Profit

Answer: D (No Profit No Loss)

Q13. Find the wrong number in the following series:

850, 862, 838, 878, 822, 894, 806

- A. 862
- B. 838
- C. 878
- D. 822
- E. 894

Answer: D (822)

Q14. Find the wrong number in the following series:

1200, 1195, 1185, 1168, 1142, 1104, 1053

- A. 1053
- B. 1195
- C. 1185
- D. 1142
- E. 1104

Answer: E (1104)

Q15. Find the wrong number in the following series:

38, 50, 66, 87, 115, 150, 194

- A. 66
- B. 50
- C. 115
- D. 194
- E. 150

Answer: C (115)

Directions (16-20): Study the line graph showing the number of Jars and Mugs sold (in absolute numbers) by a company during the years 2020–2024.

The table shows the selling price per unit (₹) of each Jar and Mug.

Year	Price per Jar (₹)	Price per Mug (₹)
2020	25	45
2021	28	48

Year	Price per Jar (₹)	Price per Mug (₹)
2022	30	50
2023	32	54
2024	35	60

Number of Jars Sold: 1200, 1400, 1600, 1800, 2000

Number of Mugs Sold: 800, 1000, 1200, 1400, 1600

Q16. What is the total revenue generated from the sale of Jars during the five-year period?

- A. ₹2,44,600
- B. ₹2,46,000
- C. ₹2,48,400
- D. ₹2,50,000
- E. ₹2,52,600

Answer: B (₹2,46,000)

Q17. In which year was the difference between revenue generated from Mugs and Jars the highest?

- A. 2020
- B. 2021
- C. 2022
- D. 2023
- E. 2024

Answer: E (2024)

Q18. What was the percentage increase in revenue from Mugs between 2020 and 2024?

- A. 166.67%
- B. 165.25%
- C. 170.50%
- D. 160.00%
- E. 175.00%

Answer: A (166.67%)

Q19. If the cost price of a Jar is ₹18 and that of a Mug is ₹36 throughout the period, what is the overall profit percentage earned by the company over all five years?

- A. 48.72%
- B. 50.34%
- C. 52.08%
- D. 54.56%
- E. 56.25%

Answer: C (52.08%)

Q20. In which year did the company earn the highest combined average revenue per item sold (Jar + Mug)?

- A. 2020
- B. 2021
- C. 2022
- D. 2023

E. 2024

Answer: E (2024)




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REASONING

Directions (21–24): Answer the questions based on the information given below.

Eight persons sit in two parallel rows, i.e., Row I and Row II. Four persons – E, F, G and H – sit in Row I, while four persons – Q, R, S and T – sit in Row II. The persons in Row I face north and those in Row II face south. Each person in one row faces a person in the other row. Every person belongs to a different city among Hyderabad, Lucknow, Bhopal, Indore, Patna, Kochi, Nagpur and Ranchi. Q belongs to Kochi. The person sitting second to the right of Q faces H. Only two persons sit between H and the person who belongs to Lucknow. The person belonging to Lucknow faces S. T sits immediately left of the person who belongs to Hyderabad. R faces the person who sits adjacent to the person belonging to Ranchi. F belongs to Patna. The person who belongs to Nagpur sits second to the left of the person who belongs to Indore. G does not sit adjacent to the person who belongs to Bhopal.

Q21. Who among the following sits immediately left of the one who faces the person belonging to Bhopal?

- A. The person belonging to Kochi
- B. The person belonging to Nagpur
- C. The person belonging to Indore
- D. The person belonging to Patna
- E. None of these

Answer: C (The person belonging to Indore)

Q22. How many persons sit between G and E?

- A. Three
- B. One
- C. Two
- D. None
- E. Cannot be determined

Answer: B (One)

Q23. Which of the following combinations is incorrect?

- A. G – Lucknow
- B. E – Ranchi
- C. S – Nagpur
- D. T – Indore
- E. All are correct

Answer: D (T – Indore)

Q24. Which of the following statements is correct?

- A. G sits second to the left of E
- B. The person belonging to Kochi faces E
- C. R sits third to the right of the person belonging to Nagpur
- D. Two persons sit between T and S
- E. All are correct

Answer: B (The person belonging to Kochi faces E)

Directions (25–28): Study the following information carefully and answer the questions given below.

Six shelves – P, Q, R, S, T and U are arranged one above another. The lowermost shelf is numbered 1 and the topmost shelf is numbered 6. The shelves contain files related to six countries – Fiji, Nepal, Estonia, Bhutan, Latvia and Malta. The information is not necessarily in the same order.

The shelf containing the file of Nepal is kept two shelves above shelf U. The shelf containing the file of Nepal is not the topmost shelf. The number of shelves above the shelf containing Nepal is equal to the number of shelves below shelf R. The shelf containing the file of Latvia is kept two shelves above shelf R. The shelf containing the file of Fiji is kept immediately above the shelf containing the file of Malta. Shelf U contains neither Fiji nor Malta. Shelf Q is kept two shelves above shelf P. Shelf T is kept immediately below the shelf containing the file of Bhutan.

Q25. Which of the following shelves contains the file of Fiji?

- A. The shelf that is kept two shelves above shelf P
- B. The shelf that is kept immediately below shelf U
- C. Shelf S
- D. Shelf T
- E. None of these

Answer: C (Shelf S)

Q26. Shelf Q contains the file of which of the following countries?

- A. Nepal
- B. Latvia
- C. Malta
- D. Estonia

E. Bhutan

Answer: D (Estonia)

Q27. How many shelves are kept between Shelf S and the shelf containing the file of Latvia?

- A. One
- B. Two
- C. Three
- D. Four
- E. More than four

Answer: B (Two)

Q28. Four of the following five are alike in a certain way and hence form a group. Find the one that does not belong to that group.

- A. Q – Estonia
- B. U – Fiji
- C. R – Malta
- D. T – Latvia
- E. P – Bhutan

Answer: B (U – Fiji)

Directions (29-31): Study the following information carefully and answer the questions below.

Ritika starts walking from point P towards the north. After walking 8 m, she reaches point Q. She then turns right and walks 6 m to reach point R. Then she turns left and walks 10 m to reach point S. After that, she turns left and walks 14 m to reach point T. She then turns left and walks 6 m to reach point U. Finally, she turns right and walks 10 m to reach point V and stops there.

Q29. What is the shortest distance between T and V?

- A. 10 m
- B. 12 m
- C. 14 m
- D. 16 m
- E. None of these

Answer: C (14 m)

Q30. What is the direction of V with respect to point Q?

- A. Southeast
- B. Southwest
- C. Northeast
- D. Northwest
- E. East

Answer: C (Northeast)

Q31. Which among the following statements is correct?

- A. The shortest distance between R and T is 14 m
- B. Point P is southwest of S
- C. Point R is east of U
- D. Point T is northwest of P
- E. All are incorrect

Answer: B (Point P is southwest of S)

Directions (32-34): Study the following information carefully and answer the questions below.

Six persons M, N, O, P, Q and R have different heights.

At least two persons are taller than O, who is not the shortest. The number of persons taller than O is equal to the number of persons shorter than Q. Only two persons are between O and P. Two persons are between N and Q. R is taller than M, who is not the shortest. The second tallest person's height is 182 cm. N is not the tallest.

Q32. How many persons are taller than M?

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

Answer: D (Four)

Q33. If the height of N is half the height of R, then what may be the height of M?

- A. 91 cm
- B. 100 cm
- C. 120 cm
- D. 182 cm
- E. 190 cm

Answer: A (91 cm)

Q34. Who among the following is the second shortest?

- A. O
- B. N
- C. Q
- D. R
- E. M

Answer: A (O)

Q35. Five persons A, B, C, D and E are sitting in a straight line facing north. A is sitting at one of the extreme ends. C is sitting immediately to the left of B. E is sitting second to the right of A. Who among the following is sitting immediately right of A?

- A. B
- B. E
- C. C
- D. D
- E. No one

Answer: D (D)

Directions (36-38): Study the following statements and decide which conclusion follows.

Q36.

Statements:

Some Lion are Fox
Some Fox are Deer
No Deer is Camel
All Camel are Horse

Conclusions:

- A. Some Deer are Lion
- B. Some Fox being not Camel is a possibility
- C. Some Horse can be Fox
- D. All Camel are Lion
- E. None of these

Answer: B

Q37.

Statements:

All Rose are Lily

Some Lily are Lotus

No Lotus is Sunflower

Some Sunflowers are Jasmine

Conclusions:

- A. Some Roses are Jasmine
- B. Some Jasmines can never be Sunflower
- C. All Roses are Lotus
- D. Some Jasmines can never be Lotus
- E. None of these

Answer: D

Q38.

Statements:

Some Silver is Gold

All Gold is Platinum

All Platinum is Copper

No Copper is Iron

Conclusions:

- A. All Copper is Silver
- B. Some Gold are not Copper
- C. Some Iron are Gold
- D. All Silver being Copper is a possibility
- E. Some Platinum is not Copper

Answer: D

Q39. Five persons P, Q, R, S and T are sitting around a circular table facing the centre. R sits second to the left of P. Q sits immediately to the right of P. T is not an immediate neighbour of P. Who sits third to the left of S?

- A. Q
- B. T
- C. R
- D. P
- E. Either P or T

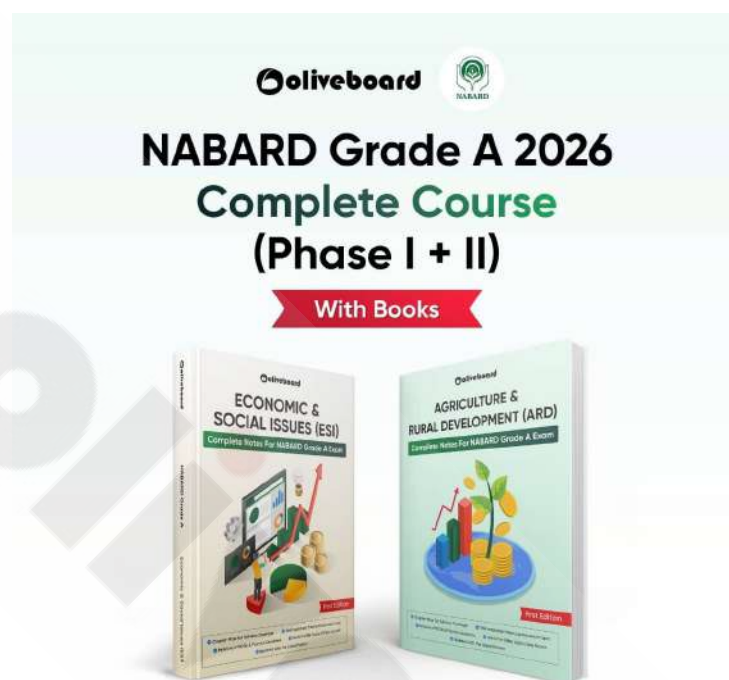
Answer: B (T)

Q40. If the 1st letter of the first word from the left and the 2nd letter of the remaining words from the right are taken after arranging the letters of each word alphabetically, which set forms a meaningful word?

- I. RATE, COIN, DEAL, MIND
- II. BARK, JUMP, WISE, SHOP
- III. FARM, LUCK, DINE, TONE

- A. Only I
- B. Only II
- C. Only III
- D. Only I and III
- E. None

Answer: A (Only I)



ENGLISH

Directions (Q41–Q45):

In each of the following questions, a sentence is given with a word highlighted. Choose the option that best replaces the underlined word to make the sentence grammatically and contextually correct.

Q41.

The regulatory authority adopted a **prudent** approach while assessing financial sector vulnerabilities.

- A. reckless
- B. cautious
- C. indifferent
- D. impulsive
- E. No replacement needed

Answer: B

Q42.

The study highlighted the **detrimental** effects of prolonged policy uncertainty on investment decisions.

- A. beneficial
- B. delayed
- C. harmful
- D. neutral
- E. No replacement needed

Answer: C

Q43.

The framework seeks to **forestall** emerging risks before they affect economic stability.

- A. postpone
- B. anticipate
- C. ignore
- D. intensify
- E. No replacement needed

Answer: E (No replacement needed)

Q44.

Economic forecasts were **moderated** due to weak global demand conditions.

- A. accelerated
- B. tempered
- C. eliminated
- D. distorted
- E. No replacement needed

Answer: B

Q45.

The expert panel presented a **convincing** case for strengthening banking regulations.

- A. ambiguous
- B. persuasive
- C. verbose
- D. weak
- E. No replacement needed

Answer: B

Directions (Q46–Q50): Choose the option in which the idiom or phrase is used most accurately in context.

Q46. "Gain traction"

- A. The reforms gradually gained traction among investors and businesses.
- B. The vehicle gained traction on the road.
- C. Traction was gained by the wheel.
- D. He gained traction while walking.
- E. The policy traction gained.

Answer: A

Q47. "Walk a tightrope"

- A. Policymakers are walking a tightrope between growth and inflation control.
- B. The official walked on a rope during the meeting.
- C. The report walked a rope.
- D. The policy tightened the rope.
- E. The rope was walked carefully.

Answer: A

Q48. "Put a damper on"

- A. Weak industrial output put a damper on growth expectations.
- B. A damper was put on the machine.
- C. He put damp water on the floor.
- D. The report damped the economy literally.
- E. Water was damply applied.

Answer: A

Q49. "On the same page"

- A. The ministry and the regulator were on the same page regarding reforms.
- B. They stood on the same page of the document.
- C. The page was shared by everyone.
- D. The policy was on a page.
- E. The page was common.

Answer: A

Q50. "Read between the lines"

- A. Investors tried to read between the lines of the central bank's statement.
- B. He read the lines between two pages.
- C. The lines were read separately.
- D. She drew lines and read them.
- E. The lines were interpreted literally.

Answer: A

Directions (Q51–Q54): Each sentence is divided into five parts. Identify the part containing an error. If no error, choose (E).

Q51.

The report, despite being comprehensive (A), fails to explain (B) how income inequality affect (C) long-term development outcomes (D) across regions (E).

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

Answer: C

Q52.

Not only the policymakers (A) but also the supporting evidence (B) clearly indicate (C) the need for institutional reforms (D) in the sector (E).

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

Answer: C

Q53.

Hardly had the recommendations been released (A) when analysts (B) started evaluating (C) their likely consequences (D) for financial markets (E).

- A. A
- B. B
- C. C
- D. D
- E. No Error

Answer: E

Q54.

The regulator cautioned against (A) responding excessively to temporary disruptions (B) while simultaneously (C) insisting on the importance (D) of structural reforms (E).

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

Answer: E

Directions (Q55–Q57):Q55.

Some global institutions expect (A) that renewed (B) restrictions on trade will trigger (C) a significant slowdown (D).

A. A-B

B. A-C

C. B-D and A-C

D. A-D

E. The sentence is correct

Answer: E

Q56

Duties (A) have imported (B) several goods imposed (C) on products (D) entering the country.

A. Only A-B

B. Only B-C

C. Both A-B and B-D

D. Both A-C and B-D

E. The sentence is correct

Answer: B

Q57.

The nation (A) ranks the world (B) in the researchers (C) by number (D) employed.

A. A-B and C-D

B. Only B-C

C. A-C and B-D

D. A-D

E. The sentence is correct

Answer: A

Directions (Q58–Q65): Read the passage carefully and answer the questions.

In recent years, central banks across the world have increasingly relied on policy communication as a crucial instrument for influencing market expectations, guiding economic behaviour, and enhancing the overall effectiveness of monetary policy. Traditionally, central banks primarily depended on changes in policy interest rates and other direct interventions to achieve their objectives. However, as financial systems became more complex and interconnected, policymakers recognised that the way they communicate with the public can significantly affect economic outcomes. By providing information about the likely future path of interest rates, inflation expectations, and broader monetary policy objectives, central banks seek to improve transparency and help economic agents better understand the rationale behind policy decisions.

Effective communication plays an important role in reducing uncertainty within financial markets. Investors, businesses, and households constantly make decisions based on their expectations about future economic conditions. When policymakers clearly explain their assessment of economic developments and their likely policy responses, market participants are better equipped to make informed decisions regarding investment, borrowing, saving, and spending. As a result, monetary policy can influence economic activity not only through actual policy actions but also through expectations about future actions. This approach became particularly significant following periods of economic stress and financial instability, when conventional policy tools such as interest rate adjustments lost some of their effectiveness in stimulating growth and supporting economic

recovery.

The effectiveness of policy communication, however, depends heavily on the credibility, consistency, and reputation of the institution delivering the message. Credibility is especially important because communication can influence expectations only when market participants believe that policymakers will act in accordance with their stated intentions. When a central bank has a strong track record of achieving its objectives and maintaining policy consistency, its statements are more likely to be trusted and incorporated into economic decision-making. In such circumstances, communication can successfully shape expectations, stabilise markets, and reinforce policy objectives without requiring frequent policy interventions.

Conversely, communication that is perceived as vague, inconsistent, or contradictory can undermine confidence and create confusion. If policymakers send mixed signals or frequently alter their guidance without adequate explanation, market participants may struggle to interpret the intended message. Rather than reducing uncertainty, poor communication may increase volatility and weaken the effectiveness of monetary policy. Furthermore, excessively detailed commitments regarding future policy actions can create additional challenges. Economic conditions often change unexpectedly, and policymakers must retain sufficient flexibility to respond to new information. Overly rigid promises may limit their ability to adjust policy appropriately when circumstances evolve.

Another important challenge is that different groups within the economy often interpret policy signals in different ways. Financial institutions, professional investors, and market analysts generally possess greater expertise, access to information, and analytical resources, enabling them to respond quickly and accurately to policy announcements. Households and small businesses, by contrast, may have less access to economic information and may interpret the same signals differently. Their responses may also occur more gradually. Consequently, the impact of policy communication is rarely uniform across the economy. The effectiveness of communication depends not only on the clarity of the message but also on the ability of different audiences to understand and act upon it.

These differences become even more pronounced in developing economies. In many such countries, financial markets are less mature, institutional frameworks may be evolving, and economic expectations are often less stable. As a result, communication strategies that work effectively in advanced economies may not always produce the same outcomes in developing nations. Market participants may place varying degrees of trust in official statements, and the transmission of policy signals may be less predictable. Therefore, policymakers in these economies often face additional challenges when attempting to manage expectations through communication alone.

External factors further complicate the process of influencing expectations through policy communication. Modern economies operate within an increasingly interconnected global environment, where domestic developments are frequently affected by international events. Sudden changes in global financial conditions, fluctuations in commodity prices, geopolitical tensions, supply chain disruptions, and large cross-border capital flows can significantly influence economic outcomes regardless of domestic policy intentions. Such developments may alter how investors and businesses interpret central bank statements and can reduce the effectiveness of even the most carefully designed communication strategies. Consequently, policymakers must continuously monitor both domestic and

international developments and adapt their messaging accordingly. Recognising these challenges, many central banks have adopted flexible, data-driven communication frameworks that seek to balance transparency with policy flexibility. Rather than making rigid promises about future actions, policymakers increasingly emphasise that decisions will depend on incoming economic data, evolving risks, and changing economic conditions. This approach allows central banks to provide meaningful guidance while preserving their ability to respond effectively to unexpected developments. By clearly communicating the factors that influence policy decisions, they can help market participants understand the decision-making process without creating unrealistic expectations. Ultimately, policy communication is most successful when it is clear, consistent, transparent, and supported by strong institutional credibility. Effective communication can strengthen monetary policy transmission, improve market functioning, and enhance public confidence in economic institutions. However, its success depends not only on the quality of the message itself but also on the broader economic environment, the credibility of policymakers, and the ability of different audiences to interpret and respond to policy signals. As economies continue to evolve and financial markets become increasingly sophisticated, policy communication is likely to remain a vital component of modern central banking and economic management.

Q58. What is the primary objective of policy communication?

- A. Eliminate inflation
- B. Signal future policy direction
- C. Reduce fiscal expenditure
- D. Replace interest rates
- E. Regulate trade

Answer: B

Q59. Why did policy communication become more important during periods of stress?

- A. Political intervention
- B. Fiscal expansion
- C. Reduced effectiveness of traditional tools
- D. Currency appreciation
- E. Market liberalisation

Answer: C

Q60. What can reduce the effectiveness of policy communication?

- A. Transparency
- B. Credibility
- C. Contradictory communication
- D. Stable expectations
- E. Data dependence

Answer: C

Q61. Why is policy communication less predictable in developing economies?

- A. Strong institutions
- B. Deep financial markets
- C. Less stable expectations
- D. Lower inflation
- E. Strong currencies

Answer: C

Q62. What approach are central banks increasingly adopting?

- A. Fixed commitments

- B. Calendar-based promises
- C. Data-driven communication
- D. Policy silence
- E. Fiscal coordination

Answer: C

Q63. Which word best describes the author's tone?

- A. Alarmist
- B. Analytical and balanced
- C. Cynical
- D. Dismissive
- E. Emotional

Answer: B

Q64. The word "credibility" most nearly means:

- A. Uncertainty
- B. Reliability
- C. Volatility
- D. Flexibility
- E. Diversity

Answer: B

Q65. According to the passage, what can increase uncertainty?

- A. Clear communication
- B. Sound fundamentals
- C. Contradictory signals
- D. Data-driven guidance
- E. Institutional credibility

Answer: C

Directions (Q66–Q70): Fill in the blanks with the most appropriate option.

Q66.

Despite initial resistance, the team managed to _____ a framework that _____ several deficiencies identified earlier.

- A. develop, ignored
- B. create, intensified
- C. propose, highlighted
- D. formulate, addressed
- E. design, aggravated

Answer: D

Q67.

The regulator stated that policy actions must remain _____ and _____ to sustain investor confidence.

- A. arbitrary, flexible
- B. consistent, transparent
- C. erratic, reliable
- D. reactive, uncertain
- E. discretionary, opaque

Answer: B

Q68.

The government's initiative aimed to _____ public concerns while also _____ support for the reform agenda.

- A. alleviate, generate
- B. intensify, weaken
- C. ignore, reduce

- D. provoke, limit
- E. exacerbate, undermine

Answer: A

Q69.

To remain competitive, firms should _____ innovation while _____ potential operational risks.

- A. discourage, magnifying
- B. encourage, mitigating
- C. suppress, neglecting
- D. avoid, ignoring
- E. abandon, increasing

Answer: B

Q70.

The researcher's work was _____ by experts, who appreciated both the robustness of the analysis and the _____ of the findings.

- A. criticized, ambiguity
- B. lauded, clarity
- C. rejected, vagueness
- D. ignored, obscurity
- E. condemned, uncertainty

Answer: B

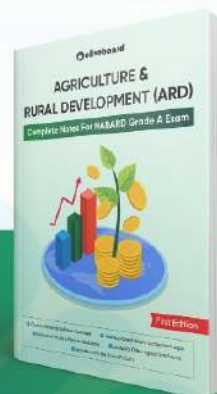
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COMPUTER AWARENESS

Q71. Which of the following is a volatile memory that temporarily stores data and instructions while a program is running?

- A. ROM
- B. SSD
- C. Optical Disk
- D. RAM
- E. DVD

Answer: D

Q72. In MS Word, which feature is used to automatically generate a list of headings along with corresponding page numbers?

- A. Bookmark
- B. Footer
- C. Themes
- D. Navigation Pane
- E. Table of Contents

Answer: E

Q73. In MS PowerPoint, which feature helps maintain a consistent design, font style and layout across all slides in a presentation?

- A. Slide Sorter
- B. Design Ideas
- C. Notes View
- D. Slide Master
- E. Animation Painter

Answer: D

Q74. What is the primary function of a network switch?

- A. Store files permanently
- B. Convert analog signals into digital signals
- C. Connect devices and forward data within a network
- D. Assign IP addresses only
- E. Encrypt network traffic

Answer: C

Q75. Which protocol is primarily used to send email messages from a client to a mail server?

- A. POP3
- B. IMAP
- C. FTP
- D. HTTP
- E. SMTP

Answer: E

Q76. Which of the following is an example of Multi-Factor Authentication (MFA)?

- A. User ID only
- B. Password only
- C. Face Recognition only
- D. Password + Authentication App Code
- E. Security Question only

Answer: D

Q77. Which statement correctly describes phishing?

- A. A cyberattack that redirects users to fake websites without their knowledge
- B. A technique used to compress files
- C. A cyberattack that uses deceptive emails or messages to steal sensitive information
- D. A method used for data encryption
- E. A process used for system backup

Answer: C

Q78. A Worm is:

- A. A firewall application
- B. An operating system utility
- C. A malicious program that can self-replicate and spread across networks
- D. A backup software
- E. A database management tool

Answer: C

Q79. Which principle of information security ensures that data remains accurate and unaltered by unauthorized users?

- A. Availability
- B. Integrity
- C. Authentication
- D. Confidentiality
- E. Authorization

Answer: B

Q80. What type of memory is used by browsers to temporarily store frequently accessed website data for faster loading?

- A. Virtual Memory
- B. Secondary Memory
- C. ROM
- D. Cache Memory
- E. Magnetic Memory

Answer: D

Q81. In email communication, which field allows sending a copy of an email while hiding recipients from one another?

- A. CC
- B. To
- C. Reply All
- D. Forward
- E. BCC

Answer: E

Q82. Which protocol provides encrypted communication between a web browser and a website?

- A. FTP
- B. SMTP
- C. HTTP
- D. HTTPS

E. UDP

Answer: D

Q83. In Microsoft Excel, what does the reference \$B\$5 represent?

- A. Relative reference
- B. Mixed reference
- C. Formula error
- D. Currency symbol
- E. Absolute reference

Answer: E

Q84. The number of bits processed by a processor in a single cycle is known as:

- A. Clock Rate
- B. Processing Speed
- C. Cache Capacity
- D. Bus Frequency
- E. Word Length

Answer: E

Q85. Which of the following best defines browser cache?

- A. Permanent storage of websites
- B. Online cloud backup
- C. Temporary storage of webpage elements to improve loading speed
- D. Storage area for viruses
- E. Database server

Answer: C

Q86. A multiprocessing operating system is one that:

- A. Executes only one program at a time
- B. Terminates background processes automatically
- C. Uses multiple processors to execute tasks simultaneously
- D. Stores information permanently
- E. Operates without memory management

Answer: C

Q87. What is the unique address used to locate a webpage on the Internet called?

- A. MAC Address
- B. Domain Name
- C. Host Address
- D. Email Address
- E. URL

Answer: E

Q88. In computer networks, information is generally transmitted in the form of:

- A. Documents
- B. Signals
- C. Blocks
- D. Packets
- E. Tables

Answer: D

Q89. Which file system is widely recommended for modern Windows systems because it supports security permissions, encryption and large storage volumes?

- A. FAT16
- B. FAT32
- C. exFAT
- D. NTFS
- E. ReFS

Answer: D

Q90. Which of the following is considered a good cybersecurity practice?

- A. Ignoring software updates
- B. Using the same password everywhere
- C. Disabling antivirus software
- D. Sharing login credentials with colleagues
- E. Regularly updating software and enabling security protection

Answer: E

DECISION MAKING

Q91. The concept of "Rational Economic Individual" in economics assumes that people make decisions by carefully evaluating alternatives and choosing the option that maximizes their benefit. Which of the following characteristics best represents such an individual?

- A. Emotion-driven and impulsive
- B. Guided mainly by social obligations
- C. Completely rational and self-interested
- D. Primarily altruistic in behaviour
- E. Highly dependent on group opinions

Answer: C

Q92. Recruitment, selection and employee placement are primarily associated with which managerial function?

- A. Planning
- B. Organising
- C. Staffing
- D. Coordinating
- E. Controlling

Answer: C

Q93. Which of the following best describes a standing plan in management?

- A. A plan developed for a unique event
- B. A policy applicable only to senior managers
- C. A plan designed for recurring organisational situations
- D. A statement of organisational values
- E. A plan activated only during crises

Answer: C

Q94. In the creative problem-solving process, which stage involves testing and validating the solution before acceptance?

- A. Preparation
- B. Incubation
- C. Insight
- D. Verification
- E. Exploration

Answer: D

Q95. In managerial decision-making, decision criteria are mainly used to:

- A. Define the problem
- B. Develop possible alternatives
- C. Compare and choose among alternatives
- D. Execute the chosen solution
- E. Monitor implementation

Answer: C

Q96. Non-programmed decisions are generally characterised by which of the following?

- A. Routine and repetitive situations
- B. Decisions based on fixed procedures
- C. Novel and unstructured situations
- D. Frequently occurring operational issues
- E. Day-to-day supervisory activities

Answer: C

Q97. A manager refuses to adopt a better system simply because he prefers the existing way of working. This is an example of:

- A. Anchoring Bias
- B. Status Quo Bias
- C. Confirmation Bias
- D. Commitment Escalation
- E. Overconfidence Bias

Answer: B

Q98. Which of the following is NOT considered a good practice while making urgent decisions?

- A. Evaluating available information objectively
- B. Seeking expert advice when required
- C. Identifying priorities quickly
- D. Delaying the decision until the deadline is about to expire
- E. Remaining calm during the process

Answer: D

Q99. Which decision-making style is associated with low ambiguity tolerance and a strong focus on efficiency, logic and quick decision-making?

- A. Analytical Style
- B. Conceptual Style
- C. Behavioural Style
- D. Directive Style
- E. Intuitive Style

Answer: D

Q100. A company decides to permanently discontinue a business segment that has generated losses for several years. This decision is best classified as:

- A. Operational Decision
- B. Tactical Decision
- C. Programmed Decision
- D. Strategic Decision
- E. Routine Decision

Answer: D



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GENERAL AWARENESS

Q101. Which year marks the establishment of the Indian Space Research Organisation (ISRO), the apex agency responsible for India's space research and development programmes?

- A. 1949
- B. 1955
- C. 1958
- D. 1962
- E. 1969

Answer: E

Q102. Which Indian international airport became the country's first airport to receive the 'Water Positive' certification?

- A. Indira Gandhi International Airport
- B. Chhatrapati Shivaji Maharaj International Airport
- C. Kempegowda International Airport
- D. Rajiv Gandhi International Airport
- E. Netaji Subhash Chandra Bose International Airport

Answer: A

Q103. In June 2025, which South Asian nation became the first in the region to accede to the United Nations Water Convention?

- A. India
- B. Myanmar
- C. Bangladesh
- D. Pakistan
- E. Sri Lanka

Answer: C

Q104. On which date is World Milk Day observed annually across the globe?

- A. 1st June
- B. 25th July
- C. 3rd August
- D. 16th September
- E. 23rd October

Answer: A

Q105. The bilateral military exercise 'Ajeya Warrior' is conducted jointly by India and which country?

- A. Russia
- B. United Kingdom
- C. Australia
- D. United States
- E. Germany

Answer: B

Q106. Who authored the children's book titled "The Magic of the Lost Earrings"?

- A. J.K. Rowling
- B. Ruskin Bond
- C. Sudha Murty
- D. Anita Desai
- E. Roald Dahl

Answer: C

Q107. Bandhavgarh National Park, known for its tiger population, is situated in which Indian state?

- A. Gujarat
- B. Tamil Nadu
- C. Madhya Pradesh
- D. Karnataka

E. Maharashtra

Answer: C

Q108. Who was appointed as the official ambassador for the ICC Men's T20 World Cup 2026?

- A. Shikhar Dhawan
- B. Virat Kohli
- C. Rahul Dravid
- D. Rohit Sharma
- E. Sachin Tendulkar

Answer: D

Q109. Which city hosted the IUCN World Conservation Congress in 2025?

- A. Geneva
- B. Marseille
- C. Panama City
- D. Tokyo
- E. Abu Dhabi

Answer: E

Q110. Which Indian state/UT has been selected as the host for the Commonwealth Games 2030?

- A. New Delhi
- B. Gujarat
- C. Karnataka
- D. Maharashtra
- E. Odisha

Answer: B

Q111. Which country officially became the 11th member of ASEAN in October 2025?

- A. Timor-Leste
- B. Pakistan
- C. Singapore
- D. Vietnam
- E. South Korea

Answer: A

Q112. The headquarters of the National Horticulture Board (NHB) is located in which city?

- A. Mumbai
- B. Hyderabad
- C. Gurugram
- D. Gandhinagar
- E. Kolkata

Answer: C

Q113. As per the United Nations Office for the Coordination of Humanitarian Affairs (UN OCHA), which country emerged as the largest humanitarian donor?

- A. United Kingdom

- B. Germany
- C. United States of America
- D. Denmark
- E. France

Answer: C

Q114. What was India's overall position in the Commitment to Development Index (CDI) 2025?

- A. 25th
- B. 28th
- C. 32nd
- D. 36th
- E. 39th

Answer: D

Q115. Which organisation signed a Memorandum of Understanding (MoU) with Gati Shakti Vishwavidyalaya (GSV) in November 2025 for the development of smart technologies related to national security?

- A. ISRO
- B. DRDO
- C. BHEL
- D. ONGC
- E. GAIL

Answer: B

Q116. Which state ranks first in India in terms of rice production?

- A. Uttar Pradesh
- B. Bihar
- C. Telangana
- D. Andhra Pradesh
- E. West Bengal

Answer: E

Q117. According to the latest United Nations World Urbanization Report, which city is the most populous city in the world?

- A. New Delhi
- B. Tokyo
- C. Dhaka
- D. Jakarta
- E. Shanghai

Answer: D

Q118. The EPFO constituted a committee to examine cadre restructuring of the retirement fund organisation. Who is the head of this committee?

- A. Neelam Shami Rao
- B. Apoorva Chandra
- C. Sunil Barthwal
- D. Sanjay Malhotra
- E. B. P. Sharma

Answer: E

Q119. In November 2025, APEDA facilitated the export of 20 metric tonnes of fortified rice from which Indian state to Papua New Guinea?

- A. Jharkhand
- B. Punjab
- C. Uttar Pradesh
- D. Chhattisgarh
- E. West Bengal

Answer: D

Q120. UIDAI introduced the SITAA initiative to encourage innovation and collaboration in the digital identity ecosystem. In the acronym SITAA, what does the letter 'I' represent?

- A. Invention
- B. Intervention
- C. Innovation
- D. Inspection
- E. Intelligence

Answer: C

ECONOMY & SOCIAL ISSUES

Q121. Under the ULLAS – New India Literacy Programme, a State/UT is regarded as having achieved full literacy when its literacy rate reaches:

- A. 95% and above
- B. 96% and above
- C. 98% and above
- D. 99% and above
- E. 99.5% and above

Answer: A

Q122. MUDRA loans are available through which of the following financial institutions?

- A. Small Finance Banks
- B. Private Sector Banks
- C. Regional Rural Banks
- D. Public Sector Banks
- E. All of the above

Answer: E

Q123. The National Institute for Micro, Small and Medium Enterprises (NI-MSME) has its headquarters located at:

- A. Mumbai
- B. Hyderabad
- C. Faridabad
- D. Ghaziabad
- E. Bengaluru

Answer: B

Q124. As of July 2025, which state recorded the highest number of farmer registrations under the PM-Kisan Maandhan Yojana?

- A. Uttar Pradesh
- B. Jharkhand
- C. Bihar
- D. Rajasthan
- E. Haryana

Answer: C

Q125. Which institution released the report titled "Infra for Agri R&D: Impact Assessment of Investments in Rural Roads–Bridges under RIDF"?

- A. Ministry of Rural Development
- B. NITI Aayog
- C. RBI
- D. NABARD
- E. SIDBI

Answer: D

Q126. The Rural Prosperity and Resilience Programme announced in Union Budget 2025-26 is targeted towards which of the following groups?

- A. Small and Marginal Farmers
- B. Rural Women
- C. Rural Youth
- D. Rural Households
- E. All of the above

Answer: E

Q127. Which Indian state pioneered the Mid-Day Meal Scheme?

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

Answer: A

Q128. Under the Interest Subvention Scheme, interest benefits on short-term crop loans are available up to a maximum limit of:

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

Answer: D

Q129. In the acronym GOBARdhan, what does the letter 'R' represent?

- A. Recycling
- B. Renewable
- C. Resource
- D. Response
- E. Recourse

Answer: C

Q130. What is the constitutional tenure of a Gram Panchayat?

- A. 1 year
- B. 2 years
- C. 3 years
- D. 5 years

E. 6 years

Answer: D

Q131. According to World Bank data released in July 2025, India's Gini Index stood at 25.5, making it the _____ in terms of equality in wealth, income and consumption.

- A. 2nd Most Equal Country
- B. 10th Most Developed Country
- C. 4th Most Equal Country
- D. 6th Largest Economy
- E. 3rd Largest Economy

Answer: C

Q132. Beneficiaries under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) must generally fall within the age bracket of _____ to 35 years.

- A. 15 years
- B. 16 years
- C. 18 years
- D. 21 years
- E. 24 years

Answer: A

Q133. Which scheme was introduced for the textile sector in November 2025?

- A. TEX-RAMPS
- B. TEX-RODES
- C. TEX-READS
- D. TEX-RECORDS
- E. TEX-RISK

Answer: A

Q134. What is India's rank in the latest Global Gender Gap Report published by the World Economic Forum?

- A. 101st
- B. 124th
- C. 131st
- D. 136th
- E. 148th

Answer: C

Q135. Which of the following banks participate in establishing and supporting Rural Self Employment Training Institutes (RSETIs)?

- A. Canara Bank
- B. Union Bank of India
- C. Punjab National Bank
- D. Indian Bank
- E. All of the above

Answer: E

Q136. Which of the following industrial corridors are included under the National Industrial Corridor Development Programme (NICDP)?

- A. Hyderabad–Warangal Industrial Corridor
- B. Chennai–Bengaluru Industrial Corridor
- C. Delhi–Mumbai Industrial Corridor
- D. Amritsar–Kolkata Industrial Corridor
- E. All of the above

Answer: E

Q137. For how long is an MGNREGA Job Card valid once issued?

- A. 1 year
- B. 2 years
- C. 3 years
- D. 5 years
- E. 10 years

Answer: D

Q138. As per the UN Global Methane Status Report 2025, which sector accounts for the highest methane emissions in India?

- A. Coal Mining
- B. Oil & Gas Production
- C. Fossil Fuel Combustion
- D. Agriculture
- E. Pharmaceutical Industry

Answer: D

Q139. Under the Self-Reliant India (SRI) Fund, who functions as the operator of the Mother Fund?

- A. NSIC Venture Capital Fund Limited (NVCFL)
- B. IFCI Venture Capital Funds Limited
- C. SIDBI Fund of Funds for Startups
- D. Startup India Seed Fund Scheme
- E. SIDBI Venture Capital Limited

Answer: A

Q140. The Global Multidimensional Poverty Index (MPI) is jointly published by UNDP and the Oxford Poverty and Human Development Initiative (OPHI) of:

- A. Oxford University
- B. Harvard University
- C. Pennsylvania University
- D. Singapore University
- E. London School of Economics

Answer: A

Q141. Under DILRMP, the Unique Land Parcel Identification Number (ULPIN) consists of how many digits?

- A. 8 digits
- B. 10 digits
- C. 12 digits
- D. 14 digits
- E. 16 digits

Answer: D

Q142. Under the Rehabilitation of Bonded Labour Scheme (2021), the rehabilitation assistance payable to an adult male beneficiary is:

- A. ₹1.5 lakh
- B. ₹2 lakh
- C. ₹1.25 lakh
- D. ₹1 lakh
- E. None of these

Answer: D

Q143. In which year was the Kisan Credit Card (KCC) Scheme launched in India?

- A. 1996
- B. 1998
- C. 2002
- D. 2005
- E. 2007

Answer: B

Q144. Which of the following activities are major focus areas under the Jal Shakti Abhiyan?

- A. Water Conservation and Rainwater Harvesting
- B. Intensive Afforestation
- C. Reuse and Recharge Structures
- D. Watershed Development
- E. All of the above

Answer: E

Q145. The poverty measure represented by $P_0 = N_p/N$, where the number of poor persons is divided by the total population, is known as:

- A. International Poverty Line
- B. Poverty Headcount Ratio
- C. Poverty Gap Index
- D. Poverty Severity Index
- E. Gini Index

Answer: B

Q146. Under the National Rural Health Mission, ASHA workers should generally belong to the age group of _____ to 45 years.

- A. 18 years
- B. 21 years
- C. 23 years
- D. 25 years
- E. 28 years

Answer: D

Q147. According to NABARD's Rural Economic Conditions and Sentiments Survey (RECSS), approximately what percentage of rural households reported a rise in consumption expenditure over the previous year?

- A. 50%
- B. 60%
- C. 70%

- D. 80%
- E. 90%

Answer: D

Q148. The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act was enacted in which year?

- A. 2002
- B. 2005
- C. 2006
- D. 2008
- E. 2009

Answer: C

Q149. BharatNet is currently being implemented across which of the following states?

- A. Chhattisgarh
- B. Sikkim
- C. Assam
- D. Bihar
- E. All of the above

Answer: E

Q150. Under DILRMP, districts and states securing Platinum grading (99% and above) in MIS performance receive which recognition?

- A. Bhoomi Sampann
- B. Bhoomi Ratna
- C. Bhoomi Samman
- D. Bhoomi Prajakta
- E. Bhoomi Vidhan

Answer: C

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AGRICULTURE & RURAL DEVELOPMENT

Q161. Wallowing, a behaviour in which animals roll or lie in mud or water to regulate body temperature, is most commonly associated with which animal?

- A. Horse
- B. Donkey
- C. Deer
- D. Camel
- E. Buffalo

Answer: E

Q162. Which category of crop is cultivated mainly to suppress weeds by shading the soil surface and reducing the availability of sunlight to unwanted plants?

- A. Cover Crop
- B. Relay Crop
- C. Smother Crop
- D. Companion Crop
- E. Cash Crop

Answer: C

Q163. Which organisation is primarily responsible for promoting, developing and disseminating post-harvest technologies for horticultural produce in India?

- A. NABARD
- B. APEDA
- C. Directorate of Agriculture
- D. National Horticulture Board
- E. CACP

Answer: D

Q164. The proportion of cropped area sown using certified or quality seed instead of farm-saved seed is known as:

- A. Seed Renewal Index
- B. Seed Adoption Ratio
- C. Seed Replacement Rate
- D. Seed Purity Ratio
- E. Seed Vigour Percentage

Answer: C

Q165. Which of the following plant nutrients is categorized as a macronutrient?

- A. Boron
- B. Iron
- C. Molybdenum
- D. Magnesium
- E. Chlorine

Answer: D

Q166. Which of the following is NOT a function of a seed-cum-fertilizer drill?

- A. Metering seeds uniformly
- B. Applying fertilizer simultaneously
- C. Maintaining proper sowing depth

- D. Covering seeds after placement
- E. Ploughing, levelling and pulverizing soil

Answer: E

Q167. Layer hens generally attain peak egg production at what age?

- A. 20–22 weeks
- B. 30–32 weeks
- C. 24–26 weeks
- D. 40–42 weeks
- E. 34–36 weeks

Answer: B

Q168. Which soil type contains excessive soluble salts and is locally referred to as Reh, Kallar or Usar?

- A. Sandy Soil
- B. Forest Soil
- C. Saline Soil
- D. Mountain Soil
- E. Marshy Soil

Answer: C

Q169. The Vindhyan region falls under which agro-climatic zone of India?

- A. Western Himalayan Region
- B. Central Plateau and Hills
- C. East Coast Plains
- D. Western Dry Region
- E. Middle Gangetic Plains

Answer: B

Q170. Which soil is dominant in the Deccan Plateau and is famous for its excellent moisture retention capacity?

- A. Desert Soil
- B. Brown Soil
- C. Red and Yellow Soil
- D. Black Soil
- E. Mountain Soil

Answer: D

Q171. Which among the following animals is not classified under the bovine category?

- A. Mithun
- B. Yak
- C. Buffalo
- D. Gaur
- E. Goat

Answer: E

Q172. Which sprayer is most commonly used for pesticide application in field crops?

- A. Compression Sprayer
- B. Wheelbarrow Sprayer
- C. Knapsack Sprayer

- D. Air Blast Sprayer
- E. ULV Sprayer

Answer: C

Q173. The constitutional term of a Gram Panchayat is:

- A. 2 years
- B. 4 years
- C. 5 years
- D. 8 years
- E. 10 years

Answer: C

Q174. Which spice, belonging to the same family as ginger, is popularly referred to as the "Queen of Spices"?

- A. Saffron
- B. Cardamom
- C. Star Anise
- D. Black Cumin
- E. Mace

Answer: B

Q175. The IPCC was jointly established by which two international organisations?

- A. UNEP and UNESCO
- B. FAO and IFAD
- C. WMO and UNEP
- D. UNDP and FAO
- E. WTO and IMF

Answer: C

Q176. Which of the following is NOT considered a backward agricultural linkage activity?

- A. Seed Processing
- B. Agrochemical Manufacturing
- C. Tractor Production
- D. Agricultural Input Supply
- E. Irrigation Equipment Manufacturing

Answer: D

Q177. Carbon credit trading mechanisms originated under which international agreement?

- A. Paris Climate Accord
- B. Vienna Convention
- C. Basel Convention
- D. Stockholm Convention
- E. Kyoto Protocol

Answer: E

Q178. Which of the following represents a disadvantage of cooperative farming?

- A. Shared Resources
- B. Collective Decision Making

- C. Reduced Bargaining Power of Farmers
- D. Lower Production Costs
- E. Improved Market Access

Answer: C

Q179. Which statement is incorrect regarding intercropping?

- A. Different crops are grown together
- B. Crops follow a planned row arrangement
- C. Resources are utilized efficiently
- D. Crops are not sown simultaneously
- E. Production risk is minimized

Answer: D

Q180. Which statement is NOT correct with respect to drip irrigation?

- A. Water reaches the root zone directly
- B. It leads to water scarcity due to controlled application
- C. Water losses through evaporation are reduced
- D. Irrigation efficiency is enhanced
- E. Suitable for arid and semi-arid regions

Answer: B

Q181. The break-even point refers to the stage where:

- A. Profit is maximized
- B. Expenses exceed earnings
- C. Variable costs are recovered
- D. Total Revenue equals Total Cost
- E. Fixed cost becomes zero

Answer: D

Q182. Hedging refers to:

- A. Arbitrage in commodity markets
- B. Protection against price fluctuations through future/forward contracts
- C. Long-term warehousing
- D. Government procurement
- E. Market speculation

Answer: B

Q183. El Niño is characterized by:

- A. Cooling of Pacific waters
- B. Increased Arctic temperatures
- C. Unusually warm Pacific Ocean surface temperatures affecting weather patterns
- D. Weak monsoon over Europe
- E. Strong Atlantic currents

Answer: C

Q184. Which planting system places an additional plant in the centre of a square formed by four main plants?

- A. Contour System
- B. Hedge Row System
- C. Paired Row System
- D. Quincunx System

E. Diagonal System

Answer: D

Q185. High salinity irrigation water belongs to which category?

- A. C1 with EC below 0.5
- B. C2 with EC 0.5–1.0
- C. C3 with EC below 2.0
- D. C4 and EC greater than 2.5
- E. C5 with EC above 5.0

Answer: D

Q186. Which policy introduced in 1988 focused on environmental protection and conservation of forests and wildlife?

- A. National Biodiversity Policy
- B. Environmental Conservation Policy
- C. Eco-Development Policy
- D. Green India Policy
- E. National Forest Policy, 1988

Answer: E

Q187. Which preservative is widely used for long-term preservation of fruits and vegetables?

- A. Acetic Acid
- B. Sorbic Acid
- C. Common Salt
- D. Lactic Acid
- E. Sodium Metabisulphite

Answer: E

Q188. What is the correct progression of water erosion from beginning to advanced stage?

- A. Sheet → Rill → Splash → Gully
- B. Splash → Gully → Sheet → Rill
- C. Splash → Sheet → Rill → Gully
- D. Rill → Splash → Sheet → Gully
- E. Sheet → Gully → Splash → Rill

Answer: C

Q189. Transhumance refers to:

- A. Nomadic trading activity
- B. Seasonal labour migration
- C. Seasonal migration of livestock and pastoral communities between grazing grounds
- D. Forest-based cultivation
- E. Permanent livestock settlement

Answer: C

Q190. The primary objective of ATMA is to:

- A. Promote agricultural exports
- B. Provide crop insurance
- C. Strengthen decentralized, farmer-led agricultural extension services
- D. Regulate fertilizer distribution

E. Manage agricultural credit

Answer: C

Q191. What is the validity period of an MGNREGA Job Card?

- A. 2 years
- B. 4 years
- C. 5 years
- D. 8 years
- E. Permanent validity

Answer: C

Q192. As per the latest data, how many Krishi Vigyan Kendras (KVKs) are operational in India?

- A. 690
- B. 710
- C. 720
- D. 731
- E. 760

Answer: D

Q193. Which state became the first to implement the PM-Kisan Maandhan Yojana?

- A. Haryana
- B. Punjab
- C. Gujarat
- D. Odisha
- E. Jharkhand

Answer: E

Q194. India's share in global milk production is approximately:

- A. 12–14%
- B. 16–18%
- C. 21–23%
- D. 24–25%
- E. 28–30%

Answer: D

Q195. The ODF Plus Solid Waste Management component is implemented under which scheme?

- A. AMRUT
- B. PMAY-G
- C. Jal Shakti Abhiyan
- D. SBM-U 2.0
- E. SBM-G

Answer: E

Q196. Under PMFBY, crop loss compensation is generally triggered when crop loss is:

- A. Above 75%
- B. More than 60%
- C. Exactly 40%
- D. Equal to threshold yield

E. Less than 50%

Answer: E

Q197. Which of the following are sub-missions under the National Livestock Mission?

- a. Breed Development of Livestock & Poultry
- b. Feed & Fodder Development
- c. Innovation & Extension
- A. Only a and b
- B. Only c
- C. Only a and c
- D. a, b and c
- E. Only b

Answer: D

Q198. APEDA recently facilitated the export of fortified rice to Papua New Guinea from which state?

- A. Maharashtra
- B. Karnataka
- C. Tamil Nadu
- D. Punjab
- E. Chhattisgarh

Answer: E

Q199. Which Government scheme specifically focuses on agro-processing infrastructure and post-harvest management?

- A. PMKSY
- B. PM Kisan Sampada Yojana
- C. NMSA
- D. PM-KISAN
- E. PKVY

Answer: B

Q200. Which digital platform serves as a single-window system for agricultural schemes, services and farmer-centric programmes?

- A. Agrisnet
- B. Digital Kisan Portal
- C. UPAg Portal
- D. Farmer Connect Portal
- E. National Agri Gateway

Answer: C



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PHASE 2

Q1. Write an Essay of about 500 - 520 on any one of the following topics: (40 Marks)

1.Manufacturing is important for Nation's prosperity. Explain how India can bolster manufacturing.

Manufacturing: The Foundation of National Prosperity and the Road Ahead for India

Manufacturing has historically been the backbone of economic transformation and national prosperity. Countries such as **China, South Korea, Germany, and Japan** achieved rapid growth, employment generation, and technological advancement through strong manufacturing sectors. Recognizing its importance, **Prime Minister Narendra Modi** has repeatedly emphasized that "India must become a global manufacturing hub and the factory of the world." For India, strengthening **manufacturing** is not merely an economic necessity but a strategic imperative for achieving the vision of **Viksit Bharat 2047**.

Manufacturing contributes approximately **17% of India's Gross Value Added (GVA)**, significantly lower than **China's** contribution of around **26-27%**. The Government aims to raise manufacturing's share to **25% of GDP** under the **Make in India** initiative. According to the **World Bank**, manufacturing-led growth creates productive employment, enhances exports, and facilitates structural transformation from agriculture to industry.

The importance of **manufacturing** stems from multiple factors. First, it generates large-scale **employment**. India adds nearly **10-12 million people** to its workforce annually, requiring labour-intensive industries such as **textiles, footwear, food processing, toys, and electronics**. The **International Labour Organization (ILO)** highlights manufacturing as a major source of formal employment and skill development.

Second, **manufacturing** strengthens **exports** and reduces dependence on imports. India's success in **mobile phone manufacturing** demonstrates this potential. According to government data, India has emerged as one of the world's largest mobile manufacturing nations, with exports crossing significant milestones in recent years. Similarly, sectors such as **pharmaceuticals, automobiles, and engineering goods** have become major export earners.

Third, manufacturing drives **technological innovation** and **productivity**. The **Economic Survey** notes that countries rarely achieve high-income status without a robust manufacturing base. Industrial growth encourages **Research and Development (R&D)**, innovation, and technology diffusion across sectors.

To bolster **manufacturing**, India must focus on several key areas.

Infrastructure development remains critical. Initiatives such as the **PM Gati Shakti National Master Plan, Bharatmala, Sagarmala, Dedicated Freight Corridors, and Industrial Corridors** can significantly reduce **logistics costs**, which remain around **13-14% of GDP** compared to **8-9%** in developed economies.

Second, improving **Ease of Doing Business** is essential. Simplification of regulations, reduction in compliance burden, faster dispute resolution, and stable policy frameworks can attract greater domestic and foreign investment. The **Production Linked Incentive (PLI) Scheme** across sectors such as **electronics, pharmaceuticals, solar modules, and**

automobiles is a step in this direction.

Third, India must strengthen **skill development**. According to the **World Economic Forum (WEF)**, future manufacturing will increasingly depend on **Industry 4.0** technologies such as **Artificial Intelligence (AI)**, **Robotics**, **Internet of Things (IoT)**, and **Automation**. Initiatives like **Skill India**, **PM Vishwakarma**, and **Digital India** should be aligned with emerging industrial needs.

Fourth, enhancing **MSME competitiveness** is crucial. **Micro, Small and Medium Enterprises (MSMEs)** contribute nearly **30% of India's GDP** and over **45% of exports**. Easier credit access, technology adoption, cluster development, and market linkages can significantly improve their productivity.

Finally, greater investment in **innovation** and **R&D** is needed. India's **R&D expenditure** remains around **0.7% of GDP**, much lower than countries like **South Korea** and **Israel**. Strengthening **industry-academia collaboration** and promoting **startup ecosystems** can accelerate innovation-led manufacturing growth.

In conclusion, **manufacturing** serves as the engine of **growth, employment, exports, and technological advancement**. As former **Prime Minister Atal Bihari Vajpayee** observed, "Economic strength is the foundation of national strength." By improving **infrastructure**, fostering **innovation**, developing **skills**, supporting **MSMEs**, and attracting **investments**, India can build a globally competitive manufacturing ecosystem and realize its aspiration of becoming a **developed nation by 2047**.

2. Farm Subsidies in India: Merits, Demerits and the Way Forward

Agriculture remains the backbone of the Indian economy, supporting nearly **46% of the workforce** while contributing around **18% to Gross Value Added (GVA)**. Given the sector's dependence on monsoons, fragmented landholdings, price volatility, and income uncertainties, the government provides various subsidies on **fertilizers, electricity, irrigation, credit, crop insurance, and food procurement**. Farm subsidies have played a crucial role in ensuring food security and farmer welfare. However, they have also generated concerns regarding fiscal sustainability, resource misallocation, and environmental degradation.

Farm subsidies offer several important benefits. First, they provide **income support and risk mitigation** to farmers, especially small and marginal farmers who constitute over **86% of agricultural households** according to the **Agriculture Census**. Subsidized fertilizers, credit, and irrigation reduce production costs and improve farm profitability.

Second, subsidies have significantly contributed to **food security**. During the **Green Revolution**, subsidized inputs such as fertilizers, electricity, and irrigation enabled rapid growth in wheat and rice production, transforming India from a food-deficit nation to a food-surplus country. According to the **Food and Agriculture Organization (FAO)**, India is now among the world's largest producers of food grains, milk, fruits, and vegetables.

Third, farm subsidies support **rural livelihoods and poverty reduction**.

Schemes such as **PM-KISAN**, interest subvention on crop loans, and fertilizer subsidies provide financial assistance to millions of rural households. The **World Bank** recognizes agricultural support measures as important tools for reducing rural vulnerability and promoting inclusive growth.

Fourth, subsidies help stabilize agricultural production and shield farmers from market fluctuations. Minimum Support Price (MSP) procurement and input subsidies encourage investment in farming activities and reduce uncertainty.

Despite these benefits, farm subsidies have several drawbacks. One major concern is the **fiscal burden**. Food, fertilizer, and other agricultural subsidies together account for a substantial share of government expenditure, limiting fiscal space for investments in agricultural infrastructure, research, and extension services.

Second, subsidies often lead to **resource misallocation**. Free or heavily subsidized electricity has encouraged excessive groundwater extraction, particularly in states such as Punjab and Haryana. Similarly, urea subsidies have resulted in imbalanced fertilizer use, deteriorating soil health and reducing long-term productivity. The **Economic Survey** has repeatedly highlighted the need for rationalizing input subsidies.

Third, subsidies distort cropping patterns. Assured procurement and subsidies for rice and wheat encourage monocropping and discourage diversification towards pulses, oilseeds, and horticulture. This affects nutritional security and sustainable agriculture.

Fourth, benefits are not always equitably distributed. Studies by **NITI Aayog** and the **OECD** indicate that larger farmers often capture a disproportionate share of subsidies due to greater access to land, irrigation, credit, and markets.

Recognizing these challenges, several expert bodies have recommended reforms. The **Shanta Kumar Committee (2015)** advocated rationalization of food subsidies and greater use of Direct Benefit Transfers (DBT). Similarly, the **Economic Survey** has emphasized shifting from input-based subsidies to income support mechanisms.

Going forward, India should gradually move towards **targeted and technology-driven subsidy delivery**, promote **DBT**, encourage **crop diversification**, strengthen **micro-irrigation**, and increase investments in **agricultural research, infrastructure, storage, and extension services**. Subsidies should complement, rather than substitute, productivity-enhancing investments.

In conclusion, farm subsidies have played a vital role in ensuring food security, farmer welfare, and rural development. However, their long-term effectiveness depends on making them more targeted, efficient, and environmentally sustainable. As **Prime Minister Narendra Modi** remarked, "The prosperity of farmers is the prosperity of the nation." Therefore, subsidy reforms must balance farmer welfare with fiscal prudence and sustainable agricultural growth.

3. Agrivoltaics: Integrating Solar Energy and Agriculture for Sustainable Rural Development

Agrivoltaics, also known as Agri-PV, is an innovative land-use approach that combines **agricultural production and solar photovoltaic (PV) energy generation on the same piece of land**. The concept was first proposed by German scientist **Adolf Goetzberger** in 1981 and has gained global attention as countries seek to address the twin challenges of **food security and clean energy transition**. For a country like India, which faces increasing pressure on land resources while pursuing ambitious renewable energy targets, agrivoltaics offers a promising solution.

India has set a target of achieving **500 GW of non-fossil fuel energy**

capacity by 2030 and becoming **Net Zero by 2070**. At the same time, agriculture remains the primary livelihood source for nearly **46% of the workforce**. Agrivoltaics can help bridge the gap between energy security and agricultural sustainability by enabling dual use of land.

One of the major advantages of agrivoltaics is **efficient land utilization**. Traditionally, solar parks require large tracts of land, often leading to concerns about competition with agriculture. Agrivoltaic systems allow farmers to cultivate crops beneath or between solar panels, thereby producing food and energy simultaneously. According to the **International Renewable Energy Agency (IRENA)**, dual land use can significantly improve land productivity and reduce land-use conflicts.

Second, agrivoltaics can provide **additional and stable income** to farmers. Revenue from electricity generation can supplement farm income, reducing dependence on uncertain agricultural earnings. This aligns with the government's objective of enhancing farmers' income. Programmes such as **PM-KUSUM** already encourage decentralized solar energy generation in rural areas and provide a foundation for wider adoption of agrivoltaics.

Third, agrivoltaics contributes to **climate resilience and water conservation**. Solar panels provide partial shade, reducing soil moisture loss through evaporation and protecting crops from extreme heat. Studies conducted by the **Food and Agriculture Organization (FAO)** and various agricultural research institutions indicate that certain crops such as vegetables, fodder crops, and pulses can perform well under moderated sunlight conditions. Reduced evaporation also helps conserve water, a critical advantage in drought-prone regions.

Fourth, agrivoltaics supports India's clean energy goals by increasing renewable energy generation while reducing greenhouse gas emissions. It can also strengthen rural energy access and promote decentralized power generation.

Despite its potential, agrivoltaics faces several challenges. The foremost concern is the **high initial investment cost**. Elevated solar structures, specialized mounting systems, and maintenance requirements make agrivoltaic projects more expensive than conventional farming or solar installations. Small and marginal farmers may find adoption difficult without financial support.

Second, not all crops are suitable for cultivation under solar panels. Crops requiring high sunlight exposure may experience reduced yields. Therefore, careful crop selection and site-specific planning are essential.

Third, agrivoltaic systems require **technical expertise and management skills**. Farmers need training regarding panel maintenance, crop planning, irrigation management, and energy systems. Lack of awareness and limited institutional support may hinder large-scale adoption.

Another concern relates to **financing and regulatory frameworks**. Land-use regulations, grid connectivity issues, and limited access to affordable credit can slow project implementation. The **World Bank** and **International Energy Agency (IEA)** have emphasized the need for supportive policies and investment mechanisms to scale up agrivoltaics globally.

To promote agrivoltaics, India should integrate it with schemes such as **PM-KUSUM**, provide capital subsidies and concessional credit, strengthen research through **ICAR**, encourage public-private partnerships, and develop region-specific crop-solar models. Pilot projects in states such as Gujarat, Maharashtra, and Rajasthan can provide valuable lessons for wider

deployment.

In conclusion, agrivoltaics represents a transformative opportunity for India by combining agricultural productivity with renewable energy generation. It offers multiple benefits including enhanced farmer incomes, efficient land use, climate resilience, and clean energy production. However, challenges relating to cost, technology, and policy support must be addressed. As emphasized by **Prime Minister Narendra Modi**, "Green growth is the future of sustainable development." Agrivoltaics can play a crucial role in advancing this vision while ensuring both energy security and agricultural prosperity.

4. How Startups Can Boost Innovation and Entrepreneurship in India

Startups have emerged as powerful engines of economic growth, innovation, and job creation across the world. In the 21st century, countries that foster entrepreneurial ecosystems are better positioned to drive technological advancement and global competitiveness. Recognizing this potential, India launched the **Startup India Initiative** in 2016 with the vision of transforming the country into a nation of job creators rather than job seekers. Today, India is the **third-largest startup ecosystem in the world**, with over **1.5 lakh DPIIT-recognized startups** and more than **100 unicorns**, highlighting the growing role of startups in shaping India's economic future.

Startups play a crucial role in promoting **innovation**. Unlike traditional businesses, startups are often built around new ideas, technologies, and business models. They introduce innovative solutions in sectors such as **FinTech, AgriTech, HealthTech, EdTech, Artificial Intelligence, Renewable Energy, and Biotechnology**. According to the **World Intellectual Property Organization (WIPO)**, innovation-driven enterprises contribute significantly to productivity growth and economic development. Indian startups such as **UPI-based fintech firms**, digital health platforms, and agritech companies have revolutionized service delivery and enhanced efficiency.

Second, startups strengthen **entrepreneurship culture** by encouraging risk-taking, creativity, and problem-solving. They inspire young individuals to pursue entrepreneurship as a career option. Prime Minister **Narendra Modi** has emphasized that "Startups are not merely about wealth creation; they are about value creation and solving societal challenges." This shift in mindset promotes innovation-led development and reduces dependence on traditional employment avenues.

Third, startups contribute significantly to **employment generation**. According to government estimates, recognized startups have created lakhs of direct jobs and many more indirect employment opportunities. As India adds millions of young people to its workforce annually, startups can play a vital role in absorbing skilled talent and generating high-quality employment opportunities.

Fourth, startups accelerate **digital transformation and technological adoption**. India's success in digital public infrastructure such as **Aadhaar, UPI, DigiLocker, and ONDC** has provided fertile ground for startups to innovate and scale. The **World Bank** has acknowledged India's digital ecosystem as a model for inclusive innovation. Startups leverage these platforms to provide affordable services and improve access to finance, education, healthcare, and government services.

Startups also contribute to **regional development and financial inclusion**.

Increasingly, startups are emerging from Tier-II and Tier-III cities, helping bridge urban-rural divides. Agritech startups, for instance, connect farmers with markets, improve supply chains, and provide advisory services, thereby enhancing rural incomes and agricultural productivity.

However, startups face several challenges. Access to early-stage financing remains difficult for many entrepreneurs. Regulatory compliance, high failure rates, talent retention, and limited research funding also constrain growth. According to the **Economic Survey**, India's startup ecosystem requires stronger linkages between industry, academia, and research institutions to sustain innovation.

To further strengthen entrepreneurship, India must improve access to venture capital, expand incubation centres, promote innovation in universities, simplify regulations, and enhance research and development spending. Initiatives such as **Startup India, Atal Innovation Mission, Fund of Funds for Startups (FFS), Digital India, and Make in India** should be integrated to create a comprehensive innovation ecosystem. Greater participation of women entrepreneurs and rural innovators should also be encouraged.

In conclusion, startups are catalysts of innovation, entrepreneurship, employment generation, and economic transformation. They not only create new products and services but also solve pressing social and developmental challenges. As highlighted by the **World Economic Forum**, innovation-driven entrepreneurship is essential for long-term competitiveness and inclusive growth. By nurturing a vibrant startup ecosystem, India can accelerate its journey towards becoming a **\$5 trillion economy** and realizing the vision of **Viksit Bharat 2047**.

Q2. Make a precis based on the given passage in 120 words: (30 Marks)

Mexico's agricultural sector plays a crucial role in its economy and is characterized by significant diversity due to varied geographical and climatic conditions ranging from deserts and plateaus to tropical lowlands. Nearly 42 percent of the country's land is devoted to agriculture, and the sector provides employment to approximately 27 percent of the workforce. Mexico is a major global producer of several agricultural commodities, supported by favorable growing conditions, international trade linkages, and expanding export markets.

The country has achieved notable success in horticultural and commercial crop production. It ranks among the world's leading producers of avocados and berries and is also a significant producer of coffee and cocoa. Its diverse climatic zones support the cultivation of tomatoes, peppers, citrus fruits, maize, and various tropical crops exported primarily to the United States, Europe, and other international markets. Berry exports alone generated more than \$1 billion in revenue in 2024, while overall agricultural exports have witnessed sustained growth.

Despite these achievements, climate change poses serious challenges to Mexico's agricultural sector and rural communities. Water security has emerged as a major concern. Many farming regions depend on rivers, reservoirs, and groundwater resources that are increasingly stressed due to changing climatic conditions and prolonged dry spells.

Rising temperatures and irregular precipitation patterns have disrupted traditional farming cycles. Frequent droughts, heatwaves, and occasional

extreme rainfall events affect sowing schedules, crop development, and productivity. In 2023, agricultural output declined by approximately 3.8 percent due to unfavorable weather conditions, with export-oriented crops suffering substantial losses.

Staple crops such as maize, which hold significant economic and cultural importance, have also been affected. Maize production fell considerably owing to water shortages and climatic variability. Smallholder farmers are particularly vulnerable because they often rely on rain-fed agriculture and possess limited access to irrigation facilities, insurance coverage, and modern adaptation technologies.

Climate change has additionally intensified soil degradation, pest infestations, and crop diseases. Higher temperatures create favorable conditions for pests to spread into new regions, while extreme weather events accelerate erosion and reduce soil fertility.

The long-term economic implications are substantial. Research suggests that continued climatic changes may significantly lower agricultural productivity by the end of the century, resulting in considerable losses to the sector if effective adaptation measures are not undertaken.

To address these challenges, farmers are increasingly adopting climate-resilient practices such as crop diversification, conservation agriculture, and drought-resistant crop varieties. Governments and private stakeholders are also investing heavily in irrigation projects and water management systems to strengthen resilience, improve productivity, and reduce dependence on uncertain weather conditions.

Solution

Climate Challenges Facing Mexico's Agriculture

Mexico's agricultural sector is an important contributor to employment, exports, and economic growth. The country is a major producer of crops such as avocados, berries, coffee, and maize, benefiting from diverse climatic conditions and strong international demand. However, climate change has emerged as a significant threat to agricultural productivity and rural livelihoods. Rising temperatures, water scarcity, erratic rainfall, droughts, and extreme weather events have disrupted farming activities and reduced crop yields. Small farmers are particularly vulnerable due to limited access to irrigation and risk-management mechanisms. Climate change has also intensified soil degradation and pest infestations. To address these challenges, climate-resilient farming practices and investments in irrigation infrastructure are being promoted to enhance agricultural sustainability and resilience.

Q3. Write a letter in 220 words on one of the following topics: (30 Marks)

1. You have subscribed to a newspaper but have not been receiving the newspaper on daily basis. Write a letter to the media company regarding this complaint.

Rohan Sharma,
45, Green Park Colony,
Lucknow – 226010
Date: 22 June 2025
To,
The Customer Service Manager,

The Daily Herald Newspaper,
Lucknow.

Subject: Complaint Regarding Irregular Newspaper Delivery

Sir/Madam,

I am writing to bring to your notice the persistent irregularity in the delivery of the newspaper for which I have an active annual subscription. I subscribed to *The Daily Herald* in April 2026 and paid the full subscription amount in advance. My subscriber ID is DH45892.

Over the past three weeks, I have frequently not received the newspaper on several days. On many occasions, the newspaper has either been delivered very late or not delivered at all. This has caused considerable inconvenience, as I rely on the newspaper for daily news updates, editorials, and information related to competitive examination preparation.

I have already contacted the local delivery agent on multiple occasions. Although assurances were given that the issue would be resolved, the problem continues to persist. Such inconsistent service is disappointing, particularly when the subscription fee has been paid in full.

I request you to investigate the matter and take immediate corrective action to ensure regular and timely delivery of the newspaper. I would also appreciate compensation or an extension of the subscription period for the days on which the newspaper was not delivered.

I look forward to your prompt response and resolution of this issue.

Yours faithfully,
Rohan Sharma.

2. Write a letter to the head of a factory describing to him the problems faced by workers and provide solutions for it

Rajesh Kumar,
Workers' Welfare Association,
ABC Industrial Estate,
Kanpur – 208001

Date: 23 June 2018

To,

The Factory Head,
ABC Manufacturing Pvt. Ltd.
Kanpur.

Subject: Concerns Regarding Workers' Welfare and Suggested Solutions

Dear Sir,

I am writing on behalf of the workers of our factory to draw your attention to several issues affecting their productivity, well-being, and morale. While the workers remain committed to achieving organizational goals, certain challenges require immediate consideration.

Firstly, many workers have expressed concerns regarding inadequate safety equipment and insufficient safety training. This increases the risk of workplace accidents and injuries. Secondly, prolonged working hours without adequate rest breaks often lead to fatigue and reduced efficiency. In addition, the factory's sanitation facilities and drinking water arrangements require improvement. Workers have also highlighted the need for regular health check-ups and better grievance redressal mechanisms.

To address these concerns, I would like to propose a few practical measures.

The management may conduct periodic safety training sessions and ensure the

availability of quality protective gear. Adequate rest intervals should be provided during shifts to maintain productivity and reduce stress. Improving sanitation facilities, ensuring access to clean drinking water, and organizing regular medical camps would significantly enhance workers' welfare. Further, establishing a formal feedback and grievance mechanism would encourage constructive communication between employees and management.

These measures will not only improve employee satisfaction but also enhance productivity, reduce absenteeism, and strengthen industrial relations. I am confident that the management will give due consideration to these suggestions and take necessary action.

Thank you for your attention to this matter.

Yours faithfully,

Rajesh Kumar

Workers' Representative.

3.As an employee of General administration department, write a letter to the Vendor who has not yet provided the order placed by the company.

Amit Verma

General Administration Department,

XYZ Pvt. Ltd.

New Delhi – 110001

Date: 15 July 2021

To,

The Sales Manager,

ABC Suppliers Pvt. Ltd.

New Delhi.

Subject: Delay in Supply of Ordered Materials

Sir/Madam,

I am writing on behalf of the General Administration Department regarding the delay in the delivery of materials ordered from your company. Purchase Order No. GA/2026/145 was placed on 1 June 2026 for office furniture and related equipment, with an agreed delivery date of 15 June 2026.

However, despite the lapse of the scheduled delivery date, the consignment has not yet been received. The delay has adversely affected our office operations and has caused inconvenience in setting up the newly expanded workspace. We have also not received any formal communication regarding the reason for the delay or the revised delivery schedule.

We value our long-standing business relationship with your organization and expect timely fulfillment of commitments. Therefore, we request you to provide an update on the status of the order and ensure that the materials are delivered at the earliest. If there are any unforeseen issues causing the delay, kindly inform us immediately so that suitable arrangements can be made.

We would appreciate your prompt attention to this matter and look forward to receiving the order without any further delay.

Thank you for your cooperation.

Yours faithfully,

Amit Verma

General Administration Officer,

XYZ Pvt. Ltd.

ESI & ARD OBJECTIVE**Objective – 2 Marker****Paragraph:**

The Monetary Policy Committee (MPC) of the Reserve Bank of India (RBI) is conducting its three-day policy review from December 3 to December 5. During this meeting, the committee is assessing the prevailing economic conditions and deciding the future direction of monetary policy. The review takes place against the backdrop of a resilient economy and significantly moderating inflation.

India's GDP expanded by 8.2 per cent during the July–September quarter of FY 2025-26, indicating continued economic strength. Meanwhile, retail inflation has declined to historically low levels. According to **Report X**, consumer inflation eased to 0.25 per cent in October 2025. The report highlighted that GDP growth in Q2 FY26 surpassed analysts' expectations, while inflation moderated owing to a sustained fall in food prices. It further stated that inflation may remain even lower than the RBI's projected levels in the months ahead. Nevertheless, despite softer inflation, the MPC is expected to adopt a cautious approach considering the robust pace of economic growth.

Q1. According to the Monetary Policy Committee's review in December 2025, what was the prevailing repo rate?

- A. 4.75%
- B. 5.00%
- C. 5.25%
- D. 5.50%
- E. 5.75%

Answer: C

Q2. Consider the following statements regarding Report X mentioned in the passage:

1. Report X is released by the Ministry of Statistics and Programme Implementation (MoSPI).
2. It provides monthly Consumer Price Index (CPI) data and inflation figures for rural, urban and combined India.
3. The report is restricted to measuring inflation only in food and fuel categories.

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

Answer: A

Q3. Following the 56th GST Council meeting and the GST reforms introduced on September 22, 2025, India adopted a simplified GST 2.0 structure with three principal tax slabs: _____ and 40%.

- A. 5%, 12%
- B. 5%, 18%
- C. 8%, 12%
- D. 8%, 16%
- E. 12%, 18%

Answer: B

Paragraph:

Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM) is one of the flagship programmes of the Ministry of Rural Development aimed at alleviating rural poverty by creating sustainable livelihood opportunities. The mission seeks to organize poor rural households into Self-Help Groups (SHGs) and strengthen them through continuous handholding, capacity building, and access to financial services. By promoting self-employment and skilled wage employment, the programme strives to improve household incomes and help families move out of poverty over time. The National Rural Livelihood Mission was introduced in 2010 as a mission-mode programme after revamping an earlier rural self-employment scheme, referred to here as Scheme X.

Normally, an SHG consists of 10 to 20 members. However, in special circumstances such as hilly regions, desert areas, remote tribal locations, and groups comprising persons with disabilities, the minimum membership requirement is reduced to _____(1). Under the DAY-NRLM Interest Subvention Scheme, women SHGs can avail bank credit up to ₹3 lakh at an interest rate of 7% per annum. Additionally, an interest subvention of _____(2)% is available for timely repayment of loans.

The mission also extends support through Fund Y to SHGs that have been functioning for at least 3–6 months and adhere to the 'Panchasutra' principles—regular meetings, regular savings, internal lending, timely recoveries, and proper maintenance of records. Eligible SHGs that have not previously received this assistance are provided a corpus ranging from ₹20,000 to ₹30,000. The objective of **Fund Y** is to improve the group's financial discipline, institutional capacity, and creditworthiness.

Q4. The National Rural Livelihood Mission (NRLM) was introduced in 2010 by restructuring which of the following earlier schemes?

- A. Swarnajayanti Gram Swarozgar Yojana (SGSY)
- B. Integrated Rural Development Programme (IRDP)
- C. Development of Women and Children in Rural Areas (DWCRA)
- D. Jawahar Rozgar Yojana (JRY)
- E. Training of Rural Youth for Self-Employment (TRYSEM)

Answer: A

Q5. Identify the correct values for blanks (1) and (2) mentioned in the passage.

- A. 5, 5
- B. 7, 5
- C. 5, 3
- D. 7, 3
- E. None of the above

Answer: C

Q6. Fund Y referred to in the passage is:

- A. Capital Fund
- B. Revolving Fund
- C. Community Investment Fund (CIF)
- D. Rural Development Fund
- E. None of the above

Answer: B

Paragraph:

During a recent address, **Minister X** highlighted an important initiative introduced by the Ministry of Social Justice and Empowerment. The **PM VISVAS (Vanchit Ikai Samooch aur Vargon ki Aarthik Sahayata) Scheme** has been launched to strengthen the economic position of disadvantaged communities by providing interest subvention on loans. The scheme offers a **5% annual interest subsidy** to eligible Self-Help Groups (SHGs) and individual beneficiaries belonging to the Scheduled Castes (SCs), Other Backward Classes (OBCs), and Safai Karamcharis, including waste pickers, manual scavengers, and their dependents.

Under this initiative, the _____ **portal** has been expanded to introduce a dedicated Interest Subvention Scheme aimed at extending affordable credit to SHGs and individual beneficiaries belonging exclusively to SC and/or OBC communities. SHGs with at least **70% membership** from SC, OBC, or Safai Karamchari categories are eligible for an interest subvention of up to **5% per annum** on loans or cash credit facilities up to _____ **(1)**. Likewise, individual beneficiaries from these target groups can avail interest subvention benefits on loans up to _____ **(2)**. The scheme seeks to provide immediate financial relief and improve credit accessibility for eligible borrowers.

Q7. Which of the following portals was expanded under the PM VISVAS initiative to introduce the Interest Subvention Scheme for eligible SHGs and individual beneficiaries?

- A. UMANG
- B. PM SURAJ
- C. Jan Samarth
- D. Shram Suvidha
- E. DIKSHA

Answer: B

Q8. Identify Minister X referred to in the above passage.

- A. Shri Prahlad Joshi
- B. Shri Jual Oram
- C. Smt. Annapurna Devi
- D. Dr. Virendra Kumar
- E. Shri Sarbananda Sonowal

Answer: D

Q9. Select the correct values for blanks (1) and (2) respectively.

- A. ₹5 lakh, ₹2.5 lakh
- B. ₹2 lakh, ₹1 lakh
- C. ₹4 lakh, ₹2 lakh
- D. ₹8 lakh, ₹4 lakh
- E. ₹10 lakh, ₹5 lakh

Answer: E

Paragraph:

Women's empowerment refers to enabling women to exercise control over decisions that shape their lives and futures. Although empowerment encompasses social, political, and economic advancement, its foundation rests on legal safeguards that ensure dignity, equality, and protection. Two important legislations supporting this objective are the **Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (X Act)** and the **Dowry Prohibition Act, 1961**. While these laws provide a strong legal

framework, their effectiveness depends upon awareness, implementation, and social acceptance. Many women continue to hesitate in reporting workplace harassment due to concerns about discrimination and retaliation. Similarly, dowry practices often continue in indirect forms, making enforcement difficult. Together, these laws contribute towards creating a safer environment that enables women to pursue both personal and professional aspirations with confidence.

The Ministry of Women and Child Development has issued comprehensive operational guidelines under **Mission Shakti**. This umbrella programme was introduced by the Government of India during the Fifteenth Finance Commission period (2021–22 to 2025–26) to promote women's safety, security, and empowerment. Implemented in mission mode, the scheme seeks to strengthen institutional support mechanisms and promote women-led development through convergence of services and community participation. Mission Shakti consists of two major components, namely _____ and _____. In addition, Scheme Z, introduced in 2016, serves as a key initiative aimed at advancing the welfare and empowerment of the girl child.

Q10. Consider the following statements regarding the X Act referred to in the passage:

1. The Act was enacted and brought into force in 2013.
2. The maximum penalty for non-compliance by an employer can extend up to ₹1 lakh.
3. The Chairperson and Members of the Local Committee hold office for a tenure of three years.

Which of the statements given above is/are correct?

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

Answer: C

Q11. The Directive Principle relating to "Equal Pay for Equal Work" is enshrined under which Article of the Constitution of India?

- A. Article 51(d)
- B. Article 26
- C. Article 131
- D. Article 39
- E. Article 48(d)

Answer: D

Q12. Mission Shakti comprises which of the following two sub-schemes?

- A. Sakshyam and Samarthya
- B. Sambal and Sakshyam
- C. Sambal and Samarthya
- D. Swadhar and Ujjawala
- E. Shakti and Sahyog

Answer: C

Q13. Scheme Z mentioned in the passage primarily aims to:

- A. Providing LPG connections to women from economically weaker households.
- B. Providing institutional care and rehabilitation support to women in difficult situations.
- C. Improving the child sex ratio and encouraging education of the girl child.
- D. Providing maternity benefits to pregnant and lactating mothers for the first living child.
- E. Enhancing nutritional outcomes among adolescent girls and mothers.

Answer: C

Objective – 2 Marker

Paragraph:

The **Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PM-FME) Scheme** was introduced on 29 June 2020 as a Centrally Sponsored Scheme to support the development and formalisation of micro food processing units across India. Launched under the **Atmanirbhar Bharat Abhiyan**, the scheme promotes the vision of "**Vocal for Local**" by encouraging local food processing enterprises to become more competitive and sustainable. It offers financial assistance, technical support, capacity building, and business-related services to entrepreneurs seeking to establish new food processing ventures or modernize existing units. The scheme is being implemented from 2020-21 to 2025-26 with a total financial outlay of ₹10,000 crore.

The funding pattern under PM-FME follows a sharing ratio of 60:40 between the Centre and States, 90:10 for North-Eastern and Himalayan States, 60:40 for Union Territories with legislatures, and 100% Central funding for other Union Territories. The programme aims to directly support around 2 lakh micro food processing enterprises through credit-linked financial assistance. It also focuses on developing common infrastructure, strengthening institutional mechanisms, and enhancing value addition within the food processing ecosystem. Over the years, India's food processing sector has witnessed substantial expansion, supported by a strong agricultural base, rising consumer demand, and proactive policy interventions. The sector has emerged as a key contributor to employment generation, exports, and economic growth, positioning India as a future global hub for food processing.

Q14. Under the PM-FME Scheme, an individual SHG member can receive seed capital assistance up to _____ for meeting working capital requirements and purchasing small equipment, while eligible micro food processing units can avail a credit-linked capital subsidy of _____ of the project cost.

- A. ₹1,00,000, 25%
- B. ₹40,000, 35%
- C. ₹1,00,000, 35%
- D. ₹40,000, 25%
- E. None of the above

Answer: B

Q15. A beneficiary proposes to establish a food processing enterprise with a project cost of ₹40 lakh. Under PM-FME, what would be the maximum subsidy available to the beneficiary?

- A. ₹14 lakh
- B. ₹5 lakh
- C. ₹10 lakh

- D. ₹25 lakh
- E. ₹20 lakh

Answer: C

Q16. The highest number of approved micro food processing enterprises under the PM-FME Scheme has been reported from _____, while _____ recorded zero approved enterprises under the scheme.

- A. Bihar, Lakshadweep
- B. Gujarat, Chandigarh
- C. Tamil Nadu, Andaman & Nicobar Islands
- D. Gujarat, Lakshadweep
- E. Bihar, Chandigarh

Answer: A

Paragraph:

Rice cultivation practices vary across different agro-climatic regions depending on factors such as soil characteristics, rainfall distribution, irrigation availability, and prevailing weather conditions. As a water-intensive crop, rice requires substantial moisture throughout its growth cycle. The total water requirement of rice generally ranges between **1,100 mm and 1,250 mm**, while its average daily consumptive water use lies between _____ **(1) mm**. Maintaining an appropriate water level is crucial during various growth stages of the crop. Excessive standing water can adversely affect crop development, particularly during the booting stage. If the water depth exceeds _____ **(2) cm**, it may negatively influence the growth and development of rice plants during this critical phase.

Q17. Which of the following terms is NOT specifically associated with rice cultivation practices?

- A. Tillering
- B. Seedling
- C. Puddling
- D. Reproduction
- E. Transplanting

Answer: D

Q18. Select the correct values for blanks (1) and (2) mentioned in the passage.

- A. 8–10, 7
- B. 6–10, 2
- C. 10–12, 7
- D. 6–10, 5
- E. None of the above

Answer: D

Objective – 2 Marker

Paragraph:

India has established itself as a prominent coffee-producing nation and currently ranks among the world's leading coffee producers. According to data from the Coffee Board of India, the country accounts for nearly **3.5% of global coffee production** and stands as the **seventh-largest producer of coffee worldwide**. India produces around **3.6 lakh tonnes of coffee annually**, of which nearly **70% is exported to over 120 countries**, highlighting the strong international demand for Indian coffee. Coffee cultivation in India is heavily

concentrated in three major producing states, which together contribute nearly **96% of the country's total coffee output**. Among them, _____ (1) is the largest producer with an estimated output of **2,80,275 metric tonnes** (Post Blossom Estimate 2025–26), followed by _____ (2) and Tamil Nadu. India also enjoys Geographical Indication (GI) recognition for several regional and specialty coffee varieties, enhancing their global market appeal. Diverse climatic conditions, altitude variations, and soil characteristics contribute significantly to the unique quality of Indian coffee.

India has also emerged as a major exporter in the global coffee market. The country ranks among the top coffee-exporting nations and contributes around **5% of global coffee exports** from coffee-producing countries. During FY 2024–25, coffee exports touched a record **USD 1.8 billion**, marking a substantial increase over the previous year's exports. Coffee remains one of the most traded agricultural commodities globally and holds considerable economic significance. The top five export destinations for Indian coffee are

_____, _____ (3), while _____ (4) remains the largest importer of Indian coffee. The reduction in GST on coffee extracts, essences, and instant coffee from **18% to 5%** is expected to boost domestic demand, reduce retail prices, and improve profitability for processors and coffee growers alike.

Q19. Identify the correct states for blanks (1) and (2) respectively.

- A. Kerala, Andhra Pradesh
- B. Karnataka, Kerala
- C. Karnataka, Andhra Pradesh
- D. Andhra Pradesh, Telangana
- E. Kerala, Telangana

Answer: B

Q20. Select the correct option for blanks (3) and (4) respectively.

- A. Germany, Italy, Belgium, Russian Federation, UAE; Germany
- B. Belgium, Italy, Germany, Netherlands, UAE; Belgium
- C. Italy, Germany, Belgium, Russian Federation, UAE; Italy
- D. Germany, Italy, Netherlands, Russian Federation, UAE; Germany
- E. Italy, Germany, Belgium, Netherlands, UAE; Italy

Answer: C

Objective – 1 Marker

Q21. Consider the following statements regarding the National Beekeeping and Honey Mission (NBHM):

1. NBHM is implemented through the National Bee Board.
2. The mission was launched as part of India's "Yellow Revolution".
3. Establishment of advanced honey testing laboratories at regional levels and mini laboratories in major honey-producing districts is one of its objectives.

Which of the statements given above is/are correct?

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

E. 1, 2 and 3

Answer: C

Q22. With reference to the Soil Health Card (SHC) Scheme, consider the following statements:

1. The Soil Health Card assesses soil health using 14 parameters.
2. Farmers applying for loans under the scheme are assured sanction within six months.
3. Soil samples collected under the scheme are geo-tagged using GPS-enabled applications.

Which of the statements given above is/are correct?

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

Answer: D

Q23. What is the average gestation period of goats?

- A. 200 days
- B. 150 days
- C. 120 days
- D. 250 days
- E. 100 days

Answer: B

Q24. Which of the following is NOT classified as a marine fishery species?

- A. Sardines
- B. Mackerel
- C. All
- D. Eels
- E. Cobia

Answer: C

Q25. A cultivator possessing 4.5 hectares of agricultural land falls under which category of landholding?

- A. Small
- B. Medium
- C. Marginal
- D. Large
- E. Semi-Medium

Answer: B

Q26. India's National Seed Vault has been established at which of the following locations?

- A. Kapurthala, Punjab
- B. Chang La Pass, Ladakh
- C. Rohtak, Haryana
- D. Shikohabad, Uttar Pradesh

E. Sriganganagar, Rajasthan

Answer: B

Q27. Consider the following individuals:

1. A migrant worker aged 62 years who has returned to his home state.
2. A 32-year-old EPFO member who has availed partial EPF withdrawal.
3. A gig worker operating in the unorganized sector.

Who among the above is/are eligible for registration on the e-SHRAM portal?

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

Answer: C

Q28. Under which of the following conditions can a student avail benefits under the PM Vidyalaxmi Scheme?

- A. Student has secured admission in a recognized course offered by an approved institution.
- B. Only SC/ST category students are eligible.
- C. Student has passed Class 10 examination.
- D. None of the above.
- E. Student is enrolled in a distance-learning programme of an unrecognized university.

Answer: A

Q29. Which agro-climatic zone accounts for more than half of India's coconut cultivation and is considered the core region of coconut production?

- A. Southern Plateau Region
- B. Gujarat Plains
- C. Island Region
- D. East Coast Plain and Hill Region
- E. None of the above

Answer: D

Q30. Consider the following eligibility conditions under the Stand-Up India Scheme:

1. The applicant should not be a defaulter to any bank or financial institution.
2. The applicant should belong to the SC/ST category.
3. The applicant must have attained 18 years of age.

Which of the above conditions are correct?

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

Answer: D

Descriptive – 15 marker (600 words)

Q1. Discuss the challenges in poultry and dairy farming and examine their complementary and supplementary role in agriculture.

[COMPULSORY QUESTION]

Livestock is an integral component of Indian agriculture, contributing nearly **30% to Agricultural Gross Value Added (GVA)** and serving as a major source of livelihood for rural households. India is the world's largest milk producer with around **250 million tonnes of milk production (2024-25)**, while the poultry sector contributes more than **140 billion eggs annually**. Beyond providing nutrition, dairy and poultry have emerged as critical drivers of income diversification and agricultural sustainability.

Challenges in Dairy Farming**1. Low Productivity of Livestock**

- Average milk yield in India remains lower than that of developed nations.
- Limited adoption of improved breeds and scientific animal husbandry practices.

2. Feed and Fodder Shortages

- Deficit of quality green fodder and concentrate feed.
- Rising feed costs adversely affect farmer profitability.

3. Disease Outbreaks

- Diseases such as Foot and Mouth Disease (FMD), Brucellosis and Lumpy Skin Disease (LSD) reduce productivity and increase mortality.

4. Climate Change Impacts

- Heat stress lowers milk yield and reproductive efficiency.
- Erratic rainfall affects fodder availability.

5. Inadequate Infrastructure

- Insufficient milk chilling centres, cold chains and processing facilities.
- Post-harvest losses and quality concerns persist.

Challenges in Poultry Farming**1. Escalating Feed Costs**

- Feed accounts for nearly 65–70% of total production cost.
- Dependence on maize and soybean exposes farmers to price volatility.

2. Disease Vulnerability

- Avian Influenza and Newcastle Disease can cause significant economic losses.

3. Market Fluctuations

- Frequent fluctuations in egg and broiler prices affect income stability.

4. Climate Stress

- High temperatures reduce feed consumption, growth rate and egg production.

5. Limited Access to Institutional Support

- Small poultry farmers often face constraints in accessing credit, insurance and veterinary services.

Complementary Role of Dairy and Poultry in Agriculture

Dairy and poultry complement crop farming by enhancing resource-use efficiency and creating synergies within the farming system.

1. Recycling of Agricultural By-products

- Crop residues such as straw and stover are utilized as cattle feed.
- Broken grains and agricultural waste are used in poultry feed.

2. Improvement in Soil Fertility

- Cow dung and poultry litter serve as valuable organic manure.
- Reduce dependence on chemical fertilizers and improve soil health.

3. Promotion of Integrated Farming

- Integration of crops, livestock and poultry increases farm productivity and sustainability.
- Supports circular agriculture and resource conservation.

4. Generation of Rural Employment

- Creates year-round employment opportunities unlike seasonal crop cultivation.

Supplementary Role of Dairy and Poultry in Agriculture

These sectors supplement agricultural income and strengthen rural resilience.

1. Regular Source of Income

- Milk and eggs provide daily or weekly cash flow.
- Reduce dependence on seasonal crop harvests.

2. Risk Diversification

- Act as a buffer against crop failures caused by droughts, floods or pest attacks.

3. Nutritional Security

- Supply high-quality protein through milk, eggs and meat.
- Contribute significantly to reducing malnutrition.

4. Women Empowerment

- Women play a leading role in dairy cooperatives and backyard poultry enterprises.
- Enhances financial inclusion and decision-making power.

5. Support to Small and Marginal Farmers

- Generates income with relatively low land requirements.
- Particularly important as over 85% of Indian farmers are small and marginal farmers.

Government Support for Strengthening Dairy and Poultry Sectors

Recognizing the importance of livestock in achieving the goal of doubling farmers' income and promoting inclusive rural development, the Government has launched several initiatives.

- **Rashtriya Gokul Mission (RGM)** focuses on breed improvement and genetic upgradation of indigenous cattle.
- **National Livestock Mission (NLM)** promotes entrepreneurship, fodder development and sustainable livestock production.
- **National Programme for Dairy Development (NPDD)** strengthens milk procurement, processing and marketing infrastructure.
- **Animal Husbandry Infrastructure Development Fund (AHIDF)** encourages private investment in dairy processing, value addition and cold-chain infrastructure.
- **Livestock Health and Disease Control Programme (LHDCP)** aims at disease prevention through vaccination and surveillance.
- **Poultry Venture Capital Fund (PVCF)** supports poultry entrepreneurship and modernization of poultry units.

These interventions are improving productivity, reducing risks and enhancing the competitiveness of dairy and poultry farming.

Dr. Verghese Kurien, the architect of India's White Revolution, rightly observed that "India's place in the sun would come from the partnership between wisdom of its rural people and skill of its professionals." Dairy and poultry farming have evolved from subsidiary occupations into vital pillars of agricultural growth. By addressing challenges related to productivity, feed security, disease management and infrastructure while strengthening policy support, these sectors can play a transformative role in achieving sustainable agriculture, nutritional security and rural prosperity.

Q2. In the context of recent incidents on import tariffs, discuss their benefits and the challenges for the Indian economy and suggest a way forward.

Import tariffs are taxes imposed on goods imported from other countries, often used as a strategic tool to protect domestic industries and regulate trade. In recent years, tariffs have returned to the global spotlight. The **US-China trade war**, the **European Union's carbon border taxes**, and India's own tariff hikes on electronics, solar panels, and toys reflect a growing trend of economic nationalism.

India, under the vision of **Atmanirbhar Bharat**, has increased tariffs on several goods—from mobile phone components to solar modules—to boost domestic manufacturing. However, these moves have sparked debates: while they protect local industries, they also raise concerns about higher costs and reduced competitiveness. Thus, tariffs today are not just economic tools but instruments of strategic policy.

Benefits of Import Tariffs for the Indian Economy**1. Protection of Domestic Industries**

- Tariffs help shield Indian industries from cheaper imports, particularly from countries like China.
- For instance, increased tariffs on **toys and electronics (2020 onwards)** led to a surge in domestic production and reduced imports.
- Infant industries get time to mature and compete globally.

2. Promotion of Atmanirbhar Bharat

- Tariffs on **solar panels and mobile components** have encouraged domestic manufacturing under schemes like PLI.
- Reduced dependence on imports in critical sectors such as electronics and renewable energy.

3. Employment Generation

- Growth in domestic industries creates jobs.
- Example: Expansion of mobile manufacturing hubs in **Noida and Tamil Nadu** has generated thousands of jobs.

4. Revenue Generation

- Customs duties contribute significantly to government revenue.
- These funds can be redirected towards infrastructure and welfare schemes.

5. Strategic and National Security Benefits

- Reducing reliance on imports from geopolitically sensitive regions enhances security.
- For example, India's push to reduce dependence on Chinese APIs (Active Pharmaceutical Ingredients) is driven by both economic and strategic concerns.

6. Improvement in Trade Balance

- Tariffs discourage non-essential imports.
- India's efforts to curb gold and luxury imports through duties have helped manage the current account deficit.

Challenges Posed by Import Tariffs

1. Increase in Cost of Production

- Many industries rely on imported inputs.
- For example, higher tariffs on **electronic components** increased costs for domestic manufacturers, affecting competitiveness.

2. Inflationary Pressures

- Consumers bear the burden of higher prices.
- Tariffs on items like **mobile phones and appliances** have made them costlier for the average consumer.

3. Reduced Export Competitiveness

- Higher input costs make Indian exports less competitive globally.

- Sectors like textiles and engineering goods face margin pressures.

4. Risk of Retaliatory Measures

- Trade partners may respond with counter-tariffs.
- India has faced disputes at the WTO, including challenges from the US over tariffs on ICT products.

5. Inefficiency and Complacency

- Overprotection can reduce the incentive for innovation.
- Domestic firms may rely on protection rather than improving productivity.

6. Impact on Global Value Chain Integration

- Modern industries depend on seamless global supply chains.
- High tariffs can discourage multinational companies from setting up manufacturing bases in India.

7. WTO and Trade Agreement Concerns

- Frequent tariff hikes can strain trade relations.
- India's withdrawal from **RCEP (Regional Comprehensive Economic Partnership)** partly reflected concerns over tariff commitments and domestic industry protection.

Implications for India in the Current Global Scenario

1. Emerging Trade Opportunities

- Global companies are diversifying supply chains away from China.
- India has an opportunity to attract investments, as seen in Apple shifting part of its production to India.

2. Need for Competitive Manufacturing

- Protection alone is insufficient.
- Countries like Vietnam have succeeded by combining low tariffs with strong export competitiveness.

3. Balancing Protection and Openness

- Strategic sectors may need temporary protection.
- However, export-oriented sectors require access to affordable imports to remain competitive.

Way Forward

1. Adopt Calibrated Tariff Policies

- Tariffs should be **targeted, time-bound, and sector-specific**.
- Avoid blanket protection that distorts markets.

2. Strengthen Domestic Competitiveness

- Improve infrastructure, logistics, and ease of doing business.
- Initiatives like **PM Gati Shakti** can reduce supply chain costs.

3. Promote Technology and Innovation

- Encourage R&D and skill development.
- Expand schemes like **PLI** to boost high-tech manufacturing.

4. Deepen Global Value Chain Participation

- Ensure access to affordable intermediate goods.
- Integrate Indian firms into global production networks.

5. Expand Trade Partnerships

- Accelerate FTAs with the EU, UK, and other partners.
- Balance protection with market access opportunities.

6. Support MSMEs

- Provide financial support, technology upgrades, and market linkages.
- Help them compete without excessive reliance on tariffs.

Recent global and domestic developments show that tariffs are no longer just economic tools—they are instruments of strategic policy. While India's tariff measures have supported domestic industries and reduced import dependence in sectors like electronics and toys, they have also raised concerns about costs, competitiveness, and global integration.

As Prime Minister Narendra Modi emphasized, **"India must become self-reliant while remaining globally connected."** The challenge lies in striking this balance. A smart combination of calibrated tariffs, structural reforms, innovation, and global engagement will ensure that India not only protects its industries but also emerges as a competitive player in the global economy.

Q3. Discuss the role of institutional funding by global institutions such as the World Bank and IMF in promoting sustainable growth and structural reforms in India.

Institutional funding from global multilateral organizations such as the **World Bank** and the **International Monetary Fund (IMF)** has played a crucial role in shaping India's economic development trajectory. These institutions provide financial assistance, technical expertise, policy advice, and capacity-building support to member countries. For a developing economy like India, such funding has helped bridge resource gaps, strengthen institutions, improve infrastructure, and support reforms aimed at achieving sustainable and inclusive growth.

As India aspires to become a **\$5 trillion economy** and achieve the vision of **Viksit Bharat 2047**, multilateral institutions continue to play an important role in financing development and facilitating structural transformation.

Role of the World Bank in Promoting Sustainable Growth

1. Financing Infrastructure Development

- The World Bank has supported projects in roads, railways, urban transport, irrigation, and rural infrastructure.
- Programmes such as the **PM Gram Sadak Yojana (PMGSY)** received World Bank assistance, significantly improving rural connectivity and market access.
- Support for large-scale infrastructure initiatives like the **Eastern Dedicated Freight Corridor (EDFC)** has enhanced freight efficiency, reduced logistics costs, and strengthened industrial competitiveness.

2. Supporting Human Capital Development

- Funding has been provided for education, healthcare, nutrition, and skill development.
- Initiatives such as the **Sarva Shiksha Abhiyan** and health system strengthening programmes have improved access to basic services.
- Interventions under the **National Health Mission** have contributed to reductions in maternal and infant mortality rates.

3. Promoting Climate Resilience and Sustainability

- The World Bank supports renewable energy, sustainable agriculture, water management, and climate adaptation projects.
- India has received assistance for solar energy expansion under initiatives like the **Rewa Ultra Mega Solar Project**.
- Efforts such as the **National Cyclone Risk Mitigation Project (NCRMP)** have strengthened disaster preparedness in coastal states, reducing loss of life during severe cyclones.

4. Strengthening Rural Development

- Assistance for watershed development, livelihood programmes, and agricultural productivity improvements.
- The **National Rural Livelihoods Mission (NRLM)** has empowered self-help groups (SHGs), especially women, enhancing income generation and financial inclusion.

5. Encouraging Digital and Governance Reforms

- Technical assistance in public financial management, digital governance, and service delivery reforms.
- Support for digital initiatives like **Direct Benefit Transfer (DBT)** systems has improved transparency and reduced leakages in welfare schemes.

Role of the IMF in Supporting Economic Stability and Reforms

1. Maintaining Macroeconomic Stability

- The IMF provides policy guidance on fiscal discipline, inflation management, and external sector stability.
- Its surveillance mechanisms, such as Article IV consultations, help identify vulnerabilities and recommend corrective measures.

2. Balance of Payments Support

- During the **1991 Balance of Payments Crisis**, IMF assistance helped India stabilize its economy and avoid default.
- The crisis triggered significant policy changes, including devaluation of the rupee, reduction in import tariffs, and deregulation of industries.

3. Promoting Structural Reforms

- IMF recommendations have encouraged reforms in taxation, financial markets, public expenditure management, and banking.

- Reforms in indirect taxation eventually paved the way for the introduction of the **Goods and Services Tax (GST)**.

4. Strengthening Financial Sector Resilience

- Support for banking reforms, prudential regulations, and financial supervision.
- Strengthening of capital adequacy norms and regulatory frameworks has improved the resilience of Indian banks.

5. Capacity Building and Technical Assistance

- Provides training and expertise to policymakers, central banks, and regulatory institutions.
- Enhances institutional effectiveness and policy formulation.

Contribution to Structural Reforms in India

1. Economic Liberalization

- IMF-supported stabilization measures during 1991 paved the way for LPG (Liberalization, Privatization and Globalization) reforms.
- Opened the economy to foreign investment and global trade.

2. Fiscal Reforms

- Encouraged fiscal prudence and better public expenditure management.
- Adoption of the **Fiscal Responsibility and Budget Management (FRBM) Act** reflects efforts toward fiscal discipline.

3. Financial Sector Reforms

- Strengthening banking supervision and financial regulation.
- Promotion of financial inclusion through initiatives like **Jan Dhan Yojana**.

4. Governance and Institutional Reforms

- Improved project implementation, monitoring, and accountability mechanisms.
- Enhanced efficiency of public institutions through digitization and transparency measures.

Challenges and Concerns

1. Conditionalities Attached to Funding

- Loans may be accompanied by policy conditions.
- Excessive dependence can reduce policy flexibility.

2. Debt Sustainability Concerns

- Borrowed funds must be utilized productively to avoid long-term debt burdens.

3. One-Size-Fits-All Criticism

- Global prescriptions may not always fully reflect domestic realities and development priorities.

4. Implementation Constraints

- Benefits depend on effective project execution and governance capacity.

Way Forward

1. Utilize Funding for Productive Investments

- Focus on infrastructure, human capital, climate resilience, and technology.

2. Strengthen Project Monitoring

- Improve transparency, accountability, and outcome-based evaluation.

3. Align Funding with National Priorities

- Ensure that multilateral assistance supports India's development goals and local requirements.

4. Leverage Technical Expertise

- Use knowledge sharing and capacity building to improve institutional effectiveness.

5. Promote Sustainable and Inclusive Development

- Channel resources towards vulnerable regions, climate adaptation, and social sector development.

Institutional funding from the World Bank and IMF has significantly contributed to India's economic transformation by supporting infrastructure development, poverty reduction, macroeconomic stability, and structural reforms. The 1991 economic reforms, rural development programmes, climate initiatives, and governance improvements demonstrate the positive impact of multilateral engagement.

However, the true value of such funding lies not merely in financial assistance but in its effective utilization for long-term development. **As former World Bank President James Wolfensohn observed, "The challenge of development is not merely growth, but growth with equity and sustainability."** By strategically leveraging global institutional support while maintaining policy autonomy, India can accelerate sustainable growth, strengthen structural reforms, and move closer to becoming a developed nation by 2047.



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Descriptive – 10 marker (400 words)**Q4. Discuss the challenges, opportunities and policy measures related to the labour migration in India. [COMPULSORY QUESTION]**

Labour migration is a significant socio-economic phenomenon in India, involving the movement of workers from one region to another in search of better employment opportunities and livelihoods. According to the **Economic Survey**, nearly **9 million people migrate annually** within India. For instance, workers from Bihar and Uttar Pradesh migrate to cities like Delhi and Mumbai for construction and service jobs. While migration supports economic growth and poverty reduction, it also presents several challenges requiring policy attention.

Opportunities Associated with Labour Migration**1. Employment Generation**

- Migration enables workers from rural areas to access better jobs.
- For example, migrants from Odisha find employment in Gujarat's textile and diamond industries.

2. Poverty Reduction

- Remittances improve household income and living standards.
- For instance, migrant workers in Kerala send money back to families in Assam and Bihar, reducing rural poverty.

3. Urban and Industrial Growth

- Migrants provide labour for sectors like construction and manufacturing.
- Example: Migrant labour played a key role in building metro rail projects in cities like Delhi and Bengaluru.

4. Skill Development and Human Capital Formation

- Exposure to new technologies enhances skills.
- Returning migrants from Gulf countries often invest in small businesses in their home states like Kerala.

5. Balanced Regional Development

- Remittances boost local economies.
- Example: Increased spending in rural Bihar due to migrant earnings supports local markets.

Challenges of Labour Migration**1. Informal Employment and Job Insecurity**

- Most migrants work in informal sectors without contracts.
- Example: Construction workers in cities often lack job security and benefits.

2. Poor Living and Working Conditions

- Migrants live in overcrowded slums with poor sanitation.
- During COVID-19, many migrant workers in Mumbai faced severe housing shortages.

3. Limited Access to Social Security

- Migrants struggle to access welfare schemes outside their home states.

- Example: Before ONORC, migrant workers could not access ration in destination states.

4. Exploitation and Wage Discrimination

- Contractors often exploit migrant workers.
- Example: Brick kiln workers in states like Haryana face delayed wages and bonded labour conditions.

5. Social and Cultural Challenges

- Language barriers and discrimination affect migrants.
- Example: Migrants from North India in southern states face communication difficulties.

6. Distress Migration

- Migration due to poverty or disasters increases vulnerability.
- Example: Farmers from drought-prone Bundelkhand migrate seasonally for survival.

Policy Measures Undertaken by Government

1. e-SHRAM Portal

- Registers unorganized workers for welfare benefits.
- Example: Helps migrant workers access insurance schemes.

2. One Nation One Ration Card (ONORC)

- Ensures food security across states.
- Example: Migrants in Delhi can access ration using cards issued in Bihar.

3. Labour Codes

- Improve working conditions and social security.
- Example: Code on Social Security aims to extend benefits to gig and migrant workers.

4. Affordable Rental Housing Complexes (ARHCs)

- Provides housing for migrants.
- Example: Housing projects in cities like Ahmedabad support migrant workers.

5. Skill India Mission

- Enhances employability.
- Example: Training programmes for construction workers improve wages and productivity.

6. Interstate Migrant Workmen Provisions

- Protect migrant workers' rights.
- Example: Ensures minimum wages and displacement allowances.

Way Forward

- Strengthen portability of benefits like healthcare and insurance.

- Expand affordable housing and urban services.
- Promote formal employment through labour registration.
- Improve skill mapping and job matching platforms.
- Enhance coordination between states.
- Develop rural employment opportunities like MGNREGA to reduce distress migration.

Labour migration is a key driver of economic growth and poverty reduction in India, as seen in sectors like construction and services. However, issues such as informality, poor living conditions, and lack of social security persist. As Dr. B.R. Ambedkar stated, **"Economic progress cannot be achieved without social justice."** A balanced policy approach is essential to protect migrant workers while leveraging migration for inclusive and sustainable development.

Q5. Discuss the Digital Agriculture Mission [DAM], its key technologies, components and benefits

Agriculture remains central to India's economy, supporting nearly **46% of the workforce** and contributing about **18% to GDP**. However, issues such as fragmented landholdings, climate variability, low productivity, and information gaps hinder its growth. To address these challenges, the Government of India launched the **Digital Agriculture Mission (DAM) 2021–2025**, with renewed focus in the Union Budget 2024–25. The mission aims to build a robust digital ecosystem using technologies like AI, Big Data, Remote Sensing, Drones, GIS, and Digital Public Infrastructure (DPI).

Key Technologies under DAM

Artificial Intelligence (AI) and Machine Learning enable prediction of crop yields, pest attacks, and provide customized advisories. For instance, Microsoft's AI Sowing App in Andhra Pradesh helps farmers choose optimal sowing dates.

Remote Sensing and GIS use satellite imagery to monitor crop health and assess droughts. ISRO's Bhuvan platform supports crop mapping under PMFBY.

Drones and Precision Agriculture improve efficiency in spraying and monitoring. The Drone Didi initiative empowers women SHGs to use drones for farm operations.

Big Data Analytics integrates diverse datasets for policymaking and market insights. The e-NAM platform enables real-time price discovery.

Internet of Things (IoT) uses sensors to optimize irrigation and resource use, as seen in Punjab and Haryana.

Digital Public Infrastructure (DPI) integrates Aadhaar, land records, and PM-KISAN databases for targeted service delivery.

Major Components of DAM

AgriStack creates a digital identity for farmers, enabling targeted benefits. Pilot projects are underway in Uttar Pradesh and Karnataka.

Digital Crop Survey improves crop estimation using mobile-based tools, as implemented in Maharashtra.

Farmer Registry links authenticated farmer data with land records, reducing duplication in schemes like PM-KISAN.

Geo-referenced Village Maps, under the SVAMITVA scheme, digitize land parcels for better planning.

Unified Farmer Service Platform, such as the Kisan Suvidha App, provides a

single window for advisories and services.

Digital Agriculture Ecosystem fosters collaboration with startups like DeHaat and Ninjacart.

Benefits

DAM enhances productivity through data-driven farming and precision agriculture. It improves farmer incomes by providing market access and reducing costs. Digital databases ensure efficient delivery of schemes like PM-KISAN through DBT. It strengthens climate resilience via weather advisories and early warnings. Verified digital records improve access to credit and insurance, while promoting agri-tech innovation.

Challenges and Way Forward

Challenges include digital illiteracy, data privacy concerns, incomplete land records, and poor connectivity in rural areas. Addressing these requires expanding digital infrastructure, strengthening data governance, promoting digital literacy through KVKs, and encouraging public-private partnerships. The Digital Agriculture Mission marks a significant step toward modernizing Indian agriculture. By integrating technology with farming, it aims to boost productivity, enhance incomes, and ensure sustainability. Effective implementation will be crucial in achieving a resilient and globally competitive agricultural sector.

Q6. What is crop diversification? Discuss its benefits, for farmers and agricultural sustainability in India.

Crop diversification refers to cultivating a variety of crops instead of relying on a single crop or limited cropping pattern. It involves shifting from cereal-dominated agriculture to a mix of pulses, oilseeds, horticulture, and other high-value crops. In India, the Green Revolution's focus on rice and wheat has led to ecological stress, especially in Punjab and Haryana, where groundwater depletion and soil degradation are major concerns. Thus, crop diversification is vital for improving farm incomes and ensuring sustainability.

Benefits for Farmers

1. Higher Income

High-value crops like fruits, vegetables, and spices offer better returns than cereals.

Example: Farmers in Nashik (Maharashtra) shifted to grape cultivation, benefiting from exports and higher profits.

2. Reduced Risk

Diversification spreads risk across crops, protecting farmers from climate shocks and price fluctuations.

Example: Farmers in eastern India grow paddy along with vegetables or pulses to offset losses during erratic monsoons.

3. Employment Generation

Horticulture and allied activities are labour-intensive, creating year-round employment.

Example: Vegetable farming near Bengaluru generates continuous work in harvesting and marketing.

4. Nutritional Security

Growing pulses, millets, and vegetables improves dietary diversity and nutrition.

Example: Pulses like chickpea enhance protein intake and soil fertility.

5. Better Market Opportunities

Diversified crops connect farmers to processing industries and exports.

Example: Mango and spice exports from Andhra Pradesh and Kerala boost

farmer incomes.

Benefits for Agricultural Sustainability

1. Water Conservation

Crops like millets and pulses require less water than paddy.

Example: Punjab promotes maize and pulses to reduce groundwater depletion.

2. Soil Health Improvement

Crop rotation maintains soil nutrients and reduces fertilizer dependence.

Example: Pulses fix nitrogen, improving soil fertility.

3. Reduced Pest Incidence

Diversification breaks pest cycles and lowers pesticide use.

Example: Cotton-pulse intercropping in Gujarat reduces pest attacks.

4. Climate Resilience

Diversified systems withstand droughts and climate variability.

Example: Millets in Rajasthan perform better under dry conditions.

5. Biodiversity Promotion

Multiple crops enhance ecological balance and support beneficial organisms.

Government Initiatives

- **NFSM** promotes pulses and oilseeds
- **NMSA** supports sustainable practices
- **PMKSY** improves water efficiency
- **Millet Mission (Shree Anna)** promotes climate-resilient crops
- States like Punjab incentivize shifts from paddy to maize and pulses

Challenges

- MSP and procurement focus on rice and wheat
- Poor storage and marketing infrastructure
- Price volatility in horticulture
- Limited farmer awareness

Crop diversification enhances income, reduces risks, and promotes sustainability. With better policy support, infrastructure, and awareness, it can transform Indian agriculture into a resilient and market-oriented system.



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