

# NABARD Grade A 2025 Previous Year Paper

**ENGLISH DESCRIPTIVE**

Complete Phase 2 Subject-wise PYQs with Detailed Solutions



Solved Questions <

Memory Based Paper <

Based on the  
Latest Exam  
Pattern

## 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 Samooh 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**



**oliveboard**

# REGULATORY SUPER ELITE PRO

**NEW LAUNCH**

RBI & NABARD Books

All-Batch Access

Live Classes

Notes & Magazines

500+ Mocks, PYPs

**Get Started**

ONE PLAN FOR ALL REGULATORY EXAMS

Logos of regulatory bodies: RBI, NABARD, IFSCA, prda, fssai

Books shown: MANAGEMENT, Finance & Social Studies (SS), FINANCE, Agriculture & Horticulture, Economic & Social Studies (ESS)



## Free Ebooks

Download Now

## Current Affairs

Explore Now

### FREE MOCK TESTS + TOPIC TESTS + SECTIONAL TESTS

For RBI Gr. B, NABARD Gr. A, SEBI Gr. A,  
IFSCA Gr. A & SIDBI Gr. A Exams

Web

App

#### BLOG

Your one-stop destination for  
all examrelated information &  
preparation resources

Explore Now

#### FORUM

Interact with peers & experts,  
exchange scores & improve  
your preparation

Explore Now

