Phase	Duration	Focus Areas	Details & Tips
Phase 1	Days 1 – 10	Basics of Reasoning & Quantitative Aptitude	Build foundational concepts and practice basic problems in reasoning and math.
Phase 2	Days 11 – 20	Basics of English Language & Computer Fundamentals	Strengthen grammar, vocabulary, reading comprehension, and computer basics.
Phase 3	Days 21 – 30	Introduction to Economic & Social Issues (ESI) & Agriculture & Rural Development (ARD)	Understand core concepts and key topics of ESI and ARD.
Phase 4	Days 31 – 40	Current Affairs (Economy, Agriculture, Rural Development)	Daily updates on national & international current affairs relevant to NABARD exam.
Phase 5	Days 41 – 50	Descriptive Writing Practice (English)	Practice essay, précis, letter writing to enhance writing skills.
Phase 6	Days 51 – 60	In-depth Study of ESI Topics	Focus on important ESI subjects such as poverty, inflation, budget, policies, etc.
Phase 7	Days 61 – 70	In-depth Study of ARD Topics	Detailed study of rural development schemes, agriculture practices, allied sectors, etc.
Phase 8	Days 71 – 80	Moderate Mock Tests & Topic-wise Practice	Take mock tests for prelims subjects and analyze weak areas.
Phase 9	Days 81 – 90	Revision of Reasoning, Quant & English	Focused revision and practice to strengthen basics and accuracy.

Phase	Duration	Focus Areas	Details & Tips
Phase 10	Days 91 – 100	Revision of ESI & ARD and Current Affairs	Revise important topics and stay updated on recent developments.
Phase 11	Days 101 – 110	Intensive Mock Tests & Full-Length Practice Papers	Take full mock tests under exam-like conditions to build stamina and time management.
Phase 12	Days 111 – 120	Final Revision, Speed & Accuracy Improvement	Focus on quick revisions, mock test analysis, and enhancing speed and precision before the exam day.