

NABARD GRADE A · C4S COURSES

NABARD Grade A Cut Off 2025, 2024, 2023, 2022, 2021: Phase 1, Phase 2 & Final

16 August 2026

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NABARD Grade A · Cut off · General / RDBS discipline NABARD Grade A Cut Off: 2025–2021 Phase 1, Phase 2 & Final Cut-Off Analysis **NABARD Grade A cut-off** varies by recruitment stage, category and year. Candidates must clear the prescribed Phase 1 cut-offs to qualify for Phase 2, while final selection is based on the marks considered under the notified selection process. This page provides the NABARD Grade A cut-off for **2025, 2024, 2023, 2022 and 2021**, covering **Phase 1, Phase 2 and final cut-offs** along with category-wise trends, sectional cut-offs and a five-year analysis for NABARD Grade A 2026 aspirants. By C4S Courses Editorial Team Published: 13 August 2026 Updated: 29 August 2026 Reading time: 16 min

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01NABARD Grade A Cut Off — 5-Year Overview Read the denominators before reading the numbers **Phase 1 overall merit cut-off is out of 100**. The paper is 200 marks, but only the three merit sections count. **Phase 2 cut-off is out of 200**. Paper I (100) plus Paper II (100). **Final cut-off is out of 250** — Phase 2 (200) plus interview (50). A figure such as "168" is meaningless without "/250". Every table on this page states its denominator.

Year	Phase 1 UR /100	Phase 2 UR /200	Final UR /250
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Read across a row for one year's full picture; read down a column to see how a stage has moved. The first thing the data shows is that **cut-offs do not move in one direction** — the Phase 1 UR figure fell nearly twelve marks between 2021 and 2022, then climbed back over the next two years. 02Is the NABARD Grade A Phase 1 Cut Off Out of 100 or 200? Direct answer The Phase 1 paper carries **200 marks**, but the overall cut-off used for shortlisting is **out of 100**. This is the single biggest source of confusion among candidates, and it comes from the merit-versus-qualifying split introduced in the 2021 pattern:

Section	Marks	Counts towards the cut-off?
General Awareness	20	Yes — merit
Economic & Social Issues (ESI)	40	Yes — merit
Agriculture & Rural Development (ARD)	40	Yes — merit
English Language	30	No — qualifying only
Reasoning Ability	20	No — qualifying only
Quantitative Aptitude	20	No — qualifying only
Computer Knowledge	20	No — qualifying only
Decision Making	10	No — qualifying only

So a UR cut-off of 47.00 in 2024 means **47 out of the 100 merit marks** — not 47 out of 200. In percentage terms that is 47%, which sounds low until you remember it is drawn from only ESI, ARD and General

"A revised fact is worth two new ones."

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Awareness. 03NABARD Grade A Cut Off 2025 Official 2025 cut-offs are out NABARD has published the **Preliminary, Mains and Final cut-offs for the 2025 cycle** (Advertisement No. 05/Grade A/2025-26) as separate official notices. Download them directly from NABARD below — these PDFs are the authoritative source and override any secondary summary, including this page. [Official PDF · NABARD Preliminary Exam Cut-Offs 2025 RDBS, Legal, Protocol & Security · Phase 1, out of 100](#) [Official PDF · NABARD Mains Exam Cut-Offs 2025 RDBS, Legal · Phase 2, out of 200](#) [Official PDF · NABARD Final Select & Wait List Cut-Offs 2025 RDBS, Legal, Protocol & Security · Final, out of 250](#) The headline finding — 2025 is the toughest year on record The UR cut-off for the General discipline reached its **highest level of the entire 2021–2025 period at every single stage**: Phase 1 at **54.50/100**, Phase 2 at **135.25/200** and final selection at **173.25/250**. No previous year topped the table at more than one stage. Anyone setting a 2026 target from 2024's figures is aiming **7.5 marks too low in Phase 1 and 8.5 too low in Phase 2**. The safe-score targets on this page have been recalculated against 2025. NABARD Grade A 2025 Select List vs Wait List Cut Off out of 250 NABARD publishes two separate final cut-offs — the **select list** (offered appointment) and the **wait list** (next in line if a selected candidate does not join). The gap between them tells you how narrow the final margin really is.

List	UR	OBC	EWS	SC	ST
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The 2025 cycle ran on this timeline: notification **8 November 2025**, Phase 1 on **20 December 2025**, Phase 2 on **25 January 2026**, final result **8 May 2026**. Full details are in our [official notification breakdown](#). **NABARD Grade A 2025 cut-off — C4S walkthrough** What the 2025 figures mean stage by stage, and how they compare with previous years. ▶ [Watch NABARD Grade A result & cut-off session](#) Stage-wise breakdown and what it changes for the next cycle. ▶ [Watch NABARD Grade A strategy session](#) Converting cut-off movement into a preparation plan for 2026. ▶ [Watch NABARD Grade A 2025 Discipline-Wise Cut Off — all 14 RDBS disciplines](#) This is the section most cut-off pages skip. Vacancies are earmarked discipline-wise and **merit lists are prepared discipline-wise**, so a specialist candidate's real benchmark is their own discipline — not the General figure.

Discipline	SC	ST	OBC	EWS	UR
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Reading the symbols — no vacancy in that category and discipline · * all qualified candidates merit listed, so the list could not be extended · # no candidates qualified · % all qualified candidates merit listed under unreserved category on own merit What the discipline data shows **Computer / Information Technology was the hardest discipline in 2025** — a UR select-list cut-off of 189.50/250 against General's 173.25, more than sixteen marks higher. **Land Development & Soil Science** followed at 188.75. At the other end, **Fisheries closed at 134.50** for UR — almost forty marks below General. Small disciplines with one or two posts swing enormously, which is exactly why General and specialist figures must never be averaged into one table. NABARD Grade A 2025 Cut Off — Legal and Protocol & Security

Service	Phase 1	Phase 2	Select list	Wait list
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08NABARD Grade A Sectional Cut Off History (UR) Sectional cut-offs are applied on individual tests before the overall total is considered. This table tracks every section across four years for the Unreserved category.

Section max marks	2021	2022	2023	2024
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What the sectional history shows **General Awareness collapsed in 2024** — from 2.75 in 2023 to 1.25 out of 20, the sharpest fall of any section, pointing to a markedly tougher GA paper. **ESI & ARD Descriptive rose every single year** — 21.25 → 23.75 → 31.00 → 32.00 out of 50. Candidates have adapted to descriptive writing, which means the bar keeps rising. **General English in Mains climbed steadily** — 50.25 to 54.00 out of 100, indicating stricter evaluation and stronger competition. **Decision Making never exceeded 2.00** out of 10 in any year — the lowest-impact section on the paper, and evidence that separate preparation for it is wasted time. 09Sectional Cut Off vs Overall Cut Off

	Sectional cut-off	Overall / merit cut-off
What it is	Minimum marks required in a particular section	Aggregate threshold across the merit sections
Applies to	All eight Phase 1 sections, including qualifying ones	The three merit sections combined, out of 100
Effect of failing	Rejected regardless of total score	Not shortlisted for Phase 2
Stage applied	First	Second

A real example of how this ends an attempt In 2022 the UR English Language sectional cut-off was **12.50 out of 30** – the highest sectional bar of any year in this dataset. English is a *qualifying* section whose marks never count towards merit. A candidate could score 60 in the merit sections, comfortably above the 41.75 overall cut-off, and still be rejected for scoring 12 in English. This is why qualifying sections must be cleared confidently rather than abandoned – but also why spending months maximising them is a mistake, since the marks never enter the merit total. 10Phase 1 Cut Off Trend by Category, 2021–2024

Year	UR	OBC	EWS	SC	ST
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Observation. Every category moved in the same direction each year, which indicates the driver is *paper difficulty* rather than category-specific competition. The 2022 crash is visible across all five categories simultaneously. 11Phase 2 Cut Off Trend by Category, 2021–2024

Year	UR	OBC	EWS	SC	ST
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Observation. Phase 2 behaves almost opposite to Phase 1. The year Phase 1 crashed (2022), Phase 2 rose to its highest UR figure of the period. A harder prelims lets through a smaller, stronger pool – which then pushes the Mains cut-off up. 12Final Cut Off Trend by Category, 2021–2024

Year	UR	OBC	EWS	SC	ST
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The most striking pattern in the whole dataset By 2024 the category gap had almost vanished at the final stage. UR closed at **168.00** while SC finished *higher* at **170.00** and EWS at **170.25**. In 2021 the UR-to-SC gap was over eleven marks; by 2024 the reserved-category cut-offs had converged with and in places overtaken UR. The practical implication: reserved-category candidates should not plan around a large cushion at the final stage. It has been shrinking every year. 13Cut Off as a Percentage of Maximum Marks Phase 1, Phase 2 and final cut-offs use different denominators – 100, 200 and 250 – so plotting the raw marks on one chart would be meaningless. Converting each to a **percentage of maximum marks** makes them genuinely comparable: Cut-off percentage = cut-off marks ÷ maximum marks × 100 NABARD Grade A UR cut-off as % of maximum marks Phase 1 (/100) · Phase 2 (/200) · Final (/250) – normalised for comparison Phase 1 Phase 2 Final

Year	Phase 1 %	Phase 2 %	Final %
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Normalising reveals what raw marks hide: **the Phase 1 bar is far lower in percentage terms than either later stage**. Clearing prelims has needed roughly 42% to 54% of the merit marks, while the final stage has demanded between 66% and 69% – a gap of more than twenty percentage points. Prelims is a filter; the final list is won on Phase 2 and the interview. 14How Is the NABARD Grade A Final Cut Off Calculated? Formula **Final merit = Phase 2 (200 marks) + Interview (50 marks) = 250 marks**. Phase 1 marks are **not** carried forward into the final ranking. Candidates must clear the minimum cut-off in **individual tests and total score** in Phase 2, and must have appeared in the mandatory **Psychometric Test**, to be shortlisted for interview. The calling ratio for interview is a maximum of **1:3**, reducible at the Bank's discretion. Because vacancies are earmarked discipline-wise, **merit lists are prepared discipline-wise** – your competition is within your own discipline. Ties are broken by higher Mains marks, then higher qualification or graduation marks, then seniority in age. Why the gap between Phase 2 and final cut-off matters In 2024 the UR Phase 2 cut-off was 126.75 and the final cut-off 168.00 – a difference of **41.25 marks** against an interview worth only 50. A weak interview can undo a strong Mains performance, and a strong one can

rescue a borderline Mains. This gap is the clearest argument for taking interview preparation seriously from the start. Note: selection structures can change between cycles. Verify the applicable rule against each year's official notification before relying on it.

15 Factors Affecting the NABARD Grade A Cut Off

Factor	How it moves the cut-off
Paper difficulty	The dominant factor in this dataset. A harder paper suppresses scores across all categories at once — visible in the 2022 Phase 1 crash and the 2024 General Awareness collapse.
Number of vacancies	Fewer posts mean tighter competition for the same applicant pool, which can push cut-offs up. But it is not the only force at work — see the section below.
Candidate performance	The actual score distribution decides where the line falls. Rising ESI & ARD descriptive cut-offs show candidates improving year on year.
Category	Reserved categories have historically had lower cut-offs, though at the final stage that gap has nearly closed.
Discipline	General and specialist streams have separate merit lists and therefore separate cut-offs. A small specialist discipline can behave very differently from General.
Sectional cut-offs	A candidate may clear the aggregate and still fail on a single section — so the effective bar is higher than the overall figure suggests.
Score equating	Scores across different exam sessions are equated to adjust for minor differences in difficulty level, so your reported score may differ slightly from your raw score.

16 Does Higher Vacancy Always Mean a Lower Cut Off? It is the most repeated claim in exam forums, and the data does not support it as a rule. The counter-example Between 2021 and 2022 the UR Phase 1 cut-off **fell by 11.75 marks**, from 53.50 to 41.75. If vacancies alone drove cut-offs, that would imply a large increase in posts. But in the same year the **Phase 2 cut-off rose** from 118.42 to 130.50 — the opposite direction. A single vacancy figure cannot explain both movements simultaneously. What can is **paper difficulty**: a harder prelims suppressed scores and dropped the Phase 1 line, while the smaller and stronger pool that got through then pushed the Mains line up. The honest formulation is: **Vacancies set the number of selections, not the difficulty of the paper**. They influence how far down the merit list the line falls, but not where candidates' scores cluster. **Difficulty moves all categories together**. When a cut-off change appears uniformly across UR, OBC, EWS, SC and ST — as in 2022 — difficulty is the likelier cause. **Vacancy effects are discipline-specific**. Since merit lists are discipline-wise, a change in General posts says nothing about a specialist discipline's cut-off. What this means for your planning Do not adjust your target downward because a notification announces more posts. You cannot know the paper's difficulty in advance, and difficulty has been the stronger force in every year of this dataset. Set your target against the **highest recent cut-off**, not the average and not the most favourable year.

17 What Is a Safe Score for NABARD Grade A 2026? There is no official safe score Cut-offs depend on vacancies, paper difficulty and the performance of everyone else in the hall — none of which is knowable before the exam. **Historical figures are benchmarks, not predictions**. Any page giving you an exact expected cut-off for a paper that has not been set is guessing. What you can do is set a defensible **preparation target**. The principle: aim clearly above the *highest* cut-off in recent years, not the average, so that a hard paper does not eliminate you.

Stage	Highest UR cut-off, 2021–2024	C4S mock-test target
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Two rules to apply alongside those numbers: **Clear every sectional bar comfortably**. The overall target is worthless if you fail a qualifying section. Treat roughly double the historical sectional cut-off as your working minimum in each qualifying section. **Track your merit-section score separately** in every mock. Your Phase 1 result is decided entirely by General Awareness, ESI and ARD — so a mock score of 130 out of 200 tells you nothing until you know how much of it came from those three. **NABARD Grade A cut-off analysis, explained on video** Year-wise cut-off walkthrough with what each movement meant for candidates — free on the C4S YouTube channel. ► [Watch NABARD Grade A: score targets and strategy](#)

session How to convert cut-off data into a mock-test target and a weekly plan. ► [Watch NABARD Grade A preparation session](#) Phase-wise approach for candidates targeting the next cycle. ► [Watch 18General / RDBS vs Specialist Discipline Cut Offs](#) Scope of the data on this page Every figure above is for the **General discipline of RDBS, and is labelled as such**. Specialist disciplines — Finance, Computer/IT, Agriculture Engineering, Plantation & Horticulture, Fisheries, Economics and others — have their own separate merit lists and therefore their own cut-offs. We do not mix General, RDBS-overall and specialist figures in one table. Doing so is the most common error on cut-off pages and it produces numbers that mean nothing. Why specialist cut-offs behave differently: **Very small vacancy counts**. A discipline with one or two posts can swing dramatically year to year on the performance of a handful of candidates.

Different Paper II. Specialists write a stream-specific Paper II, so their Phase 2 marks are not comparable with the General ESI & ARD paper. **Smaller applicant pools** make the statistics noisier and less useful as a benchmark. Specialist discipline cut-offs will be added here only where complete, verified official data is available for the full period — labelled discipline-wise, never merged with General. 19NABARD Grade A Cut Off FAQs Is the NABARD Grade A Phase 1 cut off calculated out of 100 or 200? Out of 100. The paper carries 200 marks, but only General Awareness (20), ESI (40) and ARD (40) count towards the merit cut-off. The other five sections are qualifying only. What was the NABARD Grade A cut off 2024? For the General discipline, UR: Phase 1 47.00/100, Phase 2 126.75/200 and final 168.00/250. Category-wise figures for all stages are in the 2024 section above. What was the NABARD Grade A Phase 1 cut off 2023? 46.00 out of 100 for UR, 33.50 for EWS, 42.50 for OBC, 37.50 for SC and 30.25 for ST, in the General discipline. What was the NABARD Grade A final cut off 2022? 171.50 out of 250 for UR, 165.75 for EWS, 167.50 for OBC, 160.00 for SC and 156.00 for ST, in the General discipline. Does the Phase 1 score count in final selection? No. Phase 1 is qualifying and decides shortlisting for the Mains only. Final selection is based on Phase 2 (200 marks) and the interview (50 marks), out of 250. Does NABARD have sectional cut-offs? Yes. Cut-offs are applied on individual tests and then on the total score, in both phases. You can clear the overall cut-off and still be rejected for missing a single sectional bar — including in a qualifying section whose marks never count towards merit. Why does the NABARD Grade A cut off change every year? Paper difficulty, vacancies, the number and quality of candidates, and the discipline applied for. The UR Phase 1 cut-off fell from 53.50 in 2021 to 41.75 in 2022, then rose to 46.00 and 47.00 — so it does not move in one direction and cannot be predicted from the previous year. Is the cut off different for General, OBC, EWS, SC and ST? Yes, cut-offs are published category-wise at every stage. Historically reserved categories have had lower cut-offs, but at the final stage that gap has nearly closed — in 2024 the SC and EWS final cut-offs were actually higher than UR. Is the specialist cut-off different from General/RDBS? Yes. Vacancies are earmarked discipline-wise and merit lists are prepared discipline-wise, so each specialist discipline has its own cut-off.

Specialists also write a stream-specific Paper II, so their Phase 2 figures are not comparable with General. What is a safe score for NABARD Grade A 2026? There is no official safe score, and any specific prediction is guesswork. Set a preparation target with a clear margin above the highest recent cut-off rather than matching the previous year's minimum — see the safe score section for the C4S mock-test targets and the reasoning behind them. When does NABARD release the cut off marks? Phase 1 and Phase 2 cut-offs are released together with or after the final result, not immediately after each stage — for the 2025 cycle NABARD published three separate notices covering Preliminary, Mains and Final cut-offs, all linked above. Marks are made available on the NABARD website in interactive mode once the recruitment process concludes; NABARD does not furnish individual mark sheets. 20Related NABARD Grade A Resources

NABARD Notification 2026 [Status, PDF, dates, vacancy](#) **NABARD Grade A Syllabus** [Phase 1 & Phase 2](#) **NABARD Exam Pattern** [Marks, sections, negative marking](#) **NABARD Grade A Eligibility** [Age, qualification, attempts](#) **ARD Topic-Wise Weightage** [5-year PYQ analysis](#) **Previous Year Papers** [PYQ archive](#) **NABARD Grade A Salary** [Pay scale & career growth](#) **Agriculture Current Affairs** [Monthly compilations](#) 21Turning Cut-Off Data Into a Selection C4S NABARD Grade A 2026 Mentorship The data on this page says where the bar sits. Clearing it needs **ESI and ARD to Phase 2 descriptive depth**, evaluated answer writing, sectional mock analysis that tracks your merit score separately, and interview preparation for the 50 marks that create the 41-mark gap between Phase 2 and final cut-offs. 32Selections

Mentorship & Test Series **12** Selections

Interview Programme **44** Total

C4S selections **16** Waitlist

Missed by a whisker NABARD Grade A 2025 final selection, across C4S mentorship, test series and interview programmes. NABARD Grade A 2025 final selection — 32 from Mentorship & Test Series, 12 from the Interview Programme, plus a 16-candidate waitlist. **Amit Kumar — a double success** Cleared **NABARD Grade A 2025** and **UPSC IFoS (Indian Forest Service) 2025** in the same year, from the C4S NABARD Mentorship 2025 batch. NABARD Grade A + UPSC IFoS · 2025 NABARD Grade A 2025: 8 of the top 10 ranks went to C4S students (32 selections in all): **Rank 1** Suraj Ravindra Jatkar **Rank 2** Lokesh Ram Chandran **Rank 3** Vivek Ghadge **Rank 5** Kapil Patlya **Rank 6** Mohit Soni **Rank 7** Siddhant Kesharwani **Rank 8** Nithin Chacko **Rank 9** Lalit Kumar [Explore the Mentorship Programme](#) ▶ [Topper Talk playlist](#) Cut-off alerts, free on Telegram NABARD releases cut-offs with the final result. Join [@Clarity4Sure](#) to get them the day they are published, along with notification alerts and current affairs. [Open t.me/Clarity4Sure](#)

Source and scope. 2025 figures are taken directly from NABARD's official cut-off notices — Preliminary Exam Cut-Offs (RDBS, Legal, P&SS), Mains Exam Cut-Offs (RDBS, Legal) and Final Select & Wait List Cut-Offs — linked in the 2025 section and the line below. Figures for 2021 to 2024 are from C4S Courses' own NABARD Grade A cut-off analysis and cover the **General discipline**. Analysis begins at 2021 because the merit-versus-qualifying Phase 1 pattern was introduced that year, which makes earlier cut-offs non-comparable. Structural details of the selection process are from the official NABARD recruitment advertisement — see our [notification breakdown](#). **Disclaimer.** Cut-offs are historical records, not predictions. NABARD publishes cut-offs with the final result and may change the selection structure between cycles. Candidates should verify figures against official NABARD sources and treat all targets on this page as preparation guidance rather than expected official cut-offs. C4S Courses is a private preparation platform and is not affiliated with NABARD. **Official cut-off notices (NABARD).** [Preliminary Exam Cut-Offs 2025](#) · [Mains Exam Cut-Offs 2025](#) · [Final Select & Wait List Cut-Offs 2025](#) **C4S Courses:** [NABARD Grade A 2026 Mentorship](#) · [Cut-off analysis](#) · [90-day plan](#) · [FPO lecture](#) · [Topper Talk](#) · [t.me/Clarity4Sure](#) © C4S Courses · NABARD Grade A, NABARD Grade B, RBI Grade B and agriculture-based exam preparation.

THE CLASSROOM BEHIND THIS BOOK

Be next. Be a topper.

Eight of the top 10 ranks in NABARD Grade A 2025 went to students who prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors write this material every day, and teach the courses below.

8/10

of the top 10 ranks

32

final selections, one batch

12

reached the interview

Daily

current affairs, free

NABARD Grade A 2026	The complete course — c4scourses.in/join/nabard/
RBI Grade B 2026	Phase 1 + Phase 2 with descriptive practice — c4scourses.in/join/rbi/
Free live strategy sessions	Every week on Zoom, with the mentors behind these results — c4scourses.in/webinar/
Daily current affairs	Every morning, free — c4scourses.in/current-affairs/
Daily quiz	Ten questions on each day's news — c4scourses.in/daily-quiz/
WhatsApp channel	Every new PDF, first — whatsapp.com/channel/0029Vao03aUADTO9sOoigE2F
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Every selection of the 2025 batch on one poster · c4scourses.in/success-stories/

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