PREVIOUS YEAR QUESTION PAPERS (PYQ) · C4S COURSES

NABARD PHASE II Mains English Descriptive question & Model Answer 2024

30 January 2025 · 7 items

NABARD 2024 PHASE II Mains English Descriptive questions:

Section	Word Limit	Marks	NABARD Asked Questions in 2024
Essay	500-520	40	- Credit facilities for Sustainable Agriculture - Rural Youth Education and Empowerment - Fisheries and its role in GDP - "Look deep into nature and you will understand everything better" – Albert Einstein
Precis	140-150	30	- Ethiopian Water Harvesting, Crisis, and Management
Letter Writing	200-220	30	- Letter to the municipal corporation about road damages and necessary actions - Complaint letter to an organization regarding a faulty electronic device - Letter to the in-house editor requesting an extension of the article deadline due to conflicting tasks

Model Answer, word limit, pattern and Previous Year cutoff for NABARD Phase II English descriptive question

01. Pattern of Exam

Here's a well-structured table for the exam details:

Exam	Mode	Paper	Type of Paper	No. of Questions	Duration
NABARD 2024	Online (typed using keyboard)	Paper 1	General English (50%) - Descriptive	3	90 mins

02. Word Limit for NABARD Grade A English descriptive online paper phase II

Here's a well-structured table for the word limits of different sections:

Section	Word Limit
Essay	500-520
Letter	200-220
Precis	150

03. Stream Wise cutoff of NABARD English descriptive paper phase II – Paper -1 (DP)

DISCIPLINE-WISE & CATEGORY-WISE CUT-OFF POINTS USED ON OBJECTIVE TEST AND DESCRIPTIVE PAPER (GROUP NORMS)

Discipline	Category	Paper-1 (DP) English	Paper-II (OBJ)	Paper-II (DP)
Assistant Manager in Grade A - General	SC, ST, OBC, PWBD	51.25	19.50	28.00

Discipline	Category	Paper-1 (DP) English	Paper-II (OBJ)	Paper-II (DP)
	EWS & Unreserved	53.25	22.50	31.00
Assistant Manager in Grade A - Computer / IT	SC, ST, OBC, PWBD	51.25	13.00	21.00
	EWS & Unreserved	53.25	16.25	23.75
Assistant Manager in Grade A - Finance	SC, ST, OBC, PWBD	51.25	32.25	24.25
	EWS & Unreserved	53.25	35.00	27.50
Assistant Manager in Grade A - Company Secretary	OBC & PWBD	51.25	28.00	26.25
	SC, ST, EWS & Unreserved	53.25	30.75	28.25
Assistant Manager in Grade A - Civil Engineering	SC, OBC & PWBD	51.25	7.75	34.75
	ST, EWS & Unreserved	53.25	10.25	37.00
Assistant Manager in Grade A - Electrical Engineering	OBC & PWBD	51.25	13.00	27.25
	SC, ST, EWS & Unreserved	53.25	18.75	30.00
Assistant Manager in Grade A - Geo Informatics	PWBD	51.25	22.75	16.25
	SC, ST, OBC, EWS & Unreserved	53.25	25.25	20.00
Assistant Manager in Grade A - Forestry	ST & PWBD	51.25	24.75	34.00
	SC, OBC, EWS & Unreserved	53.25	28.50	35.75
Assistant Manager in Grade A - Food Processing	OBC & PWBD	51.25	22.00	31.00
	SC, ST, EWS & Unreserved	53.25	24.25	33.25
Assistant Manager in Grade A - Statistics	PWBD	51.25	2.00	13.00
	SC, OBC, ST, EWS & Unreserved	53.25	8.00	17.50
Assistant Manager in Grade A - Mass Communication / Media Specialist	PWBD	51.25	13.75	32.50
	SC, ST, OBC, EWS & Unreserved	53.25	16.75	35.00

04. Model Answers

The length of model answers are more with more number of points which will help you to have better idea for the topic and write accordingly as per your need

1. How access to increases Credit facilitates Sustainable Agriculture
2. Role of rural youth in education, entrepreneurship and social issues
3. Integrating fish farming with agriculture cropping
4. “Look deep into the nature and you will understand everything better”- Albert Einstein

https://www.youtube.com/watch?v=EH7LHUud6HM

NABARD PHASE II Mains English Descriptive question & Model Answer 2024

01. How access to increases Credit facilitates Sustainable Agriculture

Introduction

Sustainable agriculture refers to farming practices that meet today's food needs while preserving resources for future generations. This means adopting methods that protect the environment, reduce reliance on chemical inputs, use water and land efficiently, and ensure social and economic equity for farmers. Looking ahead, **achieving agricultural sustainability** will be a key priority for all economies where agriculture is a major sector. This will involve transforming conventional farming practices into technology-driven systems, enhancing agricultural commodities' processing and preservation techniques, contributing to value addition at the farm level. We also need to align crop production systems with climate-smart agriculture. And there is a need to ensure adequate and timely finance as well to sustain all of these.

Financing for Sustainable Agriculture

While sustainable agricultural practices are necessary, they are often more expensive to implement than conventional methods. Sustainable practices like organic farming, climate-smart technologies, and modern irrigation systems may seem costly upfront, but they offer long-term benefits by improving productivity, resilience, and environmental stewardship. Without accessible and affordable financing options, the much-needed shift to sustainable farming practices will remain a distant dream for many.

Many farmers, especially those in rural or underserved regions, struggle with economic, institutional, and social constraints that limit their access. Therefore, sustainable finance should not only promote environmentally friendly practices but also ensure that financial resources are available to the farmers who need them most, providing equitable access to tools, technology, and knowledge.

Institutional credit to **agriculture reached an all-time high of ₹25.10 lakh crore during 2023-244**, reflecting the importance of financing in driving agricultural growth. Approximately 7.4 crore active Kisan Credit Cards have emerged as vital tools for providing timely and flexible credit, especially for short-term needs. However, addressing regional disparities in access to credit remains critical. If we can ensure that all farmers, irrespective of their location, have access to adequate and timely financing, we will be better positioned to address the challenges of sustainability and resilience in agriculture.

Traditional lending practices have certain limitations in catering to the needs of the agricultural sector. Agriculture is inherently seasonal, and returns are often delayed or reduced. Innovative financial solutions are necessary- ones that are flexible and tailored to the specific needs of farmers. This coupled with crop insurance products that cover weather-related risks can help mitigate the uncertainties farmers face. Additionally, blended finance models-where public funds are used to leverage private investments-can be instrumental in providing the necessary capital for sustainable transitions. This would not only mobilise resources from multiple sources but also distribute the risks and returns more equitably.

Five solutions which could go a long way in addressing the issue of financing sustainable agriculture.

Role of Collectives

Farmer Producer Organisations or FPOs have emerged as a crucial mechanism for addressing the specific challenges faced by small and marginal farmers. Their growth has been significant, with **over 24,000 Farmer Producer Companies (FPCs) formed by March 31, 20236**.
These organisations are instrumental in scaling up the adoption of sustainable farming technologies developed by research institutions. By aggregating farmers, FPOs enhance their bargaining power as well

as improve their access to technology and increase market opportunities for their output.
To support financing to these organisations, RBI regulations provide that loans to FPOs engaged in agriculture and allied activities, up to an aggregate limit of ₹2 crore per entity, qualify as priority sector lending. If FPOs engage in farming with assured marketing of their produce at predetermined prices, loans of up to ₹5 crore qualify as PSL.

Value Chain Financing

The value **chain financing model integrates various stakeholders-farmers, aggregators, traders, processors, and financial institutions-into a coordinated system** that improves efficiency across the agricultural process. With changing consumer preferences towards branded, well-packed, safe, and healthy food, there is a need for increased focus on structured agriculture value chains and their financing. For financial institutions, access to various participants in the value chain offers additional business opportunities.

Warehouse Financing

Agricultural price volatility is a recurring challenge in India, often forcing farmers to sell their produce at lower prices during peak harvest due to immediate financial needs. Warehouse receipt financing allows farmers to store their produce in warehouses, delaying the sale until market prices become favourable. During this waiting period, farmers can access much-needed funds through commodity financing from banks. This form of financing helps stabilise the prices of agricultural commodities, helps farmers in managing marketing risks, while providing banks with diverse financing opportunities. However, for this form of business to flourish, the country needs more robust third-party warehousing agencies.

Financing Technology Adoption

Technology adoption in agriculture offers immense potential to boost productivity and sustainability. Expanding irrigation infrastructure, promoting micro-irrigation systems, and encouraging farm mechanisation can significantly increase farm income and improve efficiency. Currently, **the area under micro-irrigation in India is just 12.54 million hectares**, i.e. about 9 per cent of the net sown area, indicating a large scope for expansion. Convergence with Centrally Sponsored Schemes such as "Per Drop More Crop" can increase the flow of institutional credit for installing micro-irrigation systems.

Protected cultivation, which can increase crop yields by 5 to 8 times per unit area, **also offers substantial benefits such as saving 50 per cent** on water and 25 per cent on fertilisers and pesticides. With only about 3 lakh hectares under protected cultivation, there is a significant opportunity to expand this practice using modern techniques which enable year-round cultivation of high-value crops, irrespective of climatic conditions.

Capital formation through convergence with Government Schemes

The Indian government is driving capital formation in agriculture by promoting investments through capital subsidy schemes and interest subventions. The ₹1 lakh crore Agri-Infrastructure Fund supports institutional credit in alignment with schemes like PM-KUSUM for solar pumps, the Sub-Mission on Agricultural Mechanisation (SMAM), and the Mission for Integrated Development of Horticulture (MIDH). Other initiatives, such as the Agricultural Marketing Infrastructure (AMI) and programs like Pradhan Mantri Formalisation of Micro Food Processing Enterprises Scheme (PMFME), Animal Husbandry Infrastructure Development Fund (AHIDF), and Pradhan Mantri Matsya Sampada Yojana, further enhance agricultural growth. Converging institutional credit with these schemes will help scale up modern technologies and strengthen the agricultural ecosystem.

Leveraging technology

Technology and data-driven insights can enhance financing models. Financial institutions must leverage technology to improve access to credit and mitigate risks. Collaboration with digital platforms that track crop yields, weather patterns, and soil health can provide real-time data that financial institutions can use to assess risk more accurately. These platforms can also help farmers make more informed

decisions and boost productivity while reducing their environmental impact.
The RBI has taken several initiatives to facilitate digital public infrastructure and make institutional arrangements apart from policy initiatives aimed at promoting innovation while ensuring safety and stability. Last year, RBI announced the Public Tech Platform initiative through the RBI Innovation Hub, aiming to provide frictionless credit by enabling the seamless flow of digital information to lenders. This open, plug-and-play digital platform, now renamed Unified Lending Interface allows financial sector players to connect effortlessly. Recently, NABARD collaborated with RBI Innovation Hub to integrate the e-KCC loan origination system into the platform, significantly reducing the turnaround time for agricultural loans from weeks to minutes.

Way forward

In conclusion, the challenges are significant, but so are the opportunities. Going forward, two critical issues must be addressed: promoting sustainable agriculture and ensuring adequate funding for it. Institutional credit has grown significantly, but regional disparities persist. Value chain financing and warehouse financing offer potential solutions, while government initiatives like the Agri Infrastructure Fund, PMFME, and AHIDF are helping drive agricultural growth. A concerted focus on addressing regional imbalances, enhancing credit access, and integrating value chain financing is crucial for a more sustainable and resilient future for Indian agriculture.

02. How Rural Youth can be educated, skilled and empowered

Introduction

Developing Opportunities for Rural Youth:
In order to leverage this demographic dividend, there is a need to have a systematic approach to creating a suitable environment to develop opportunities for gainful employment of the rural youth. The approach includes three important steps:

Development of Modern Technologies:
Although agriculture is not seen as a remunerative occupation, through advances in innovation, capacity-building, partnership and participatory approaches, better market linkages and, most importantly, by developing a synergy with other sectors of the economy, many employment and entrepreneurial opportunities can be created.
Besides, there exists a huge opportunity in rural areas for the growth of off-farm sector activities (For example, the dairy sector).

Skilling of Rural Youth:
According to NSSO data, the percentage of rural youth, who did not receive vocational training of any sort stood at 93.7% in 2017–18.
This skill shortage not only reduces the employability of youth but is also detrimental to technology adoption.
Furthermore, a lot of the rural youth lack “soft skills,” such as the ability to experiment with new ideas, spot business opportunities, sales and marketing skills, and so on, which could make them more productive and employable.

Creating an Ecosystem for Entrepreneurship:
The skills acquired by the youth need to be linked to their engagement in some livelihood option. This would require a responsive entrepreneurial ecosystem that identifies their talent and absorbs them in economic activity.
Today, the entrepreneurial ecosystem in rural areas of India is better than before. India is the third country having the largest number of start-ups. There are about 450 agri-start-ups.
Steps to be taken

Promoting Technologies: That have a huge potential for job creation.

Emerging fields like agri-tech, agri-based e-commerce, information technology (IT)-linked agri-extension, seed technology, biotechnology, farm monitoring, Agri/rural fin-tech.
Horticultural, dairy production and food processing (related to these sectors) offer much more opportunities for employment generation in rural areas.
The idea of harvesting solar energy as the third crop on the farmer's field is also gaining ground. This can help in increasing employability and profits for them.

Efforts are also needed in finding innovation/technology-based solutions to some of the basic problems relating to agriculture, namely:

- Development of smart agricultural machinery.
- Developing apparatus to encourage precision agriculture.
- Finding solutions to the overuse of water.
- There is a need to facilitate the integration of agricultural research, industrial research and biotechnological research so that many new products can be developed from the by-products/agri-wastes.

Bridging the Skill Deficit:

The quality of training at industrial training institutes (ITIs)/polytechnics needs to be strengthened by redesigning the curriculum and upgrading them through appropriate budgetary allocations under the National Skill Development Fund.
It is equally important to strengthen the institute–industry interface.
In a way, the Apprentices Act of 1961 helps to improve the nexus between the institute and industry as it facilitates apprenticeship training to students in different trades.
Additionally, rural youth should be trained to acquire different soft skills.
Skill development initiatives need to be compatible with programmes and policies directed towards making a Digital India.
The thrust on the skill development of rural youth should be capability-based, and the focus should go beyond agricultural occupations and traditional courses, such as in the areas like data analysis, paramedical fields, and so on.

Establishing Rural Enterprises:

An important aspect of enterprise creation is funding support, which is critical to ensure the success of any enterprise, especially for a start-up.
While many avenues (MUDRA loans) have been created in the recent past to make credit available to these firms, there is a need to diversify by making seed funding available to angel investors. In this context, provision can be made to encourage deployment of the corporate social responsibility (CSR) funds as seed funds for these ventures.
The possibility to make the Krishi Vigyan Kendras (KVKs) or Common Services Centers(CSC) a hub of all the technology solutions developed by different missions, should be explored.
Agriculture graduates from the Indian Council of Agricultural Research (ICAR) system or state agricultural universities may be engaged in agri-related rural entrepreneurship.

Conclusion

India has a high proportion of youth in its population, especially that of rural youth. Harnessing their potential to contribute to the country's growth would require the convergence of rural-centric policies like Deen Dayal Upadhyaya Grameen Kaushalya Yojana, National Rural Livelihood Mission, National Rural Employment Guarantee Act, etc.

03. Advantages of Integrating fish farming with agriculture cropping

Introduction

Fisheries sector in India play a significant role in the Indian economy and provide livelihood to millions of fisher folk. India is the 3rd largest fish producing and 2nd largest aquaculture producing nation in the world. The Blue Revolution in India demonstrated importance of Fisheries and Aquaculture sector. To improve the quality of life and economic well-being of people in rural areas and to create more livelihood opportunities, a holistic approach has been adopted by the Government of India to meet Sustainable Development Goals (SDGs). Integrated fish farming is a system of producing fish in combination with other agricultural/livestock farming operations centered around the fish pond. The farming sub-systems e.g. fish, crop and livestock are linked to each other in such a way that the byproducts/wastes from one sub-system become the valuable inputs to another sub-system and thus ensures total utilization of land and water resources of the farm resulting in maximum and diversified farm output with minimum financial and labour costs.

Some combinations of fish and crops that have been found to be effective in integrated farming systems:

1. **Grass Carp and Vegetable Crops:** Grass carp feed on grass and other vegetable matter which can be grown on the dikes and adjacent agricultural land. They also feed on aquatic plants which can be raised in canals and other adjacent water bodies.
2. **Silver Carp and Livestock:** Silver carp and big head feed on plankton which can be grown by the application of organic manures provided by pigs, cattle, and chicken raised by the side of fish farms.
3. **Indian Major Carps and Exotic Major Carps with Agricultural Crops: In** India, a traditional system of integrated fish farming is practiced, where poly-culture fingerling stocking of six species combination of Indian Major Carps (catla, rohu and mrigal) and exotic major carps (grass carp, silver carp and common carp) is done. The by-products obtained from agricultural crops such as the rice bran, rice polish, wheat flour, mustard oil cake, soya bean etc., can be processed into fish feed.
4. **Fish and Prawns with Vegetables, Fruits, and Rice:** Integrated Aquaculture-Agriculture (IAA) systems that combine fish and prawns with vegetables, fruits, and rice have been found to have the highest productivity of energy, protein, iron, zinc, and vitamin A.

Benefits of Integrated fish farming with crops

1. **Increased Productivity and Income:** In multiple cases with help of NABARD , farmers adopted integrated crop and fish farming techniques. By cultivating crops and raising fish simultaneously, they witnessed a significant increase in overall productivity. The diversified income streams from both crops and fish not only provided financial stability but also reduced the risks associated with relying on a single source of income. For agribusiness firms and farmers cooperatives, this method allows for a more diversified and resilient business model, leading to increased profitability and stability.
2. **Nutrient Recycling:** Many farming communities with help of NABARD are using fish waste as a natural fertilizer for their crops. The nutrient-rich waste from the fishponds, rich in nitrogen and phosphorus, proved to be an excellent organic fertilizer. This not only reduced the dependence on chemical fertilizers but also enhanced soil fertility, leading to healthier crops and increased yields. For agribusiness firms, this practice reduces operational costs and promotes sustainable farming practices.
3. **Eco-friendly Pest Control:** Farmers found that integrating fish farming with crops created a natural balance in the ecosystem. Certain fish species, when introduced into the water bodies, acted as effective predators for pests that commonly affected crops. This reduced the need for chemical pesticides, making the farming system more environmentally friendly and sustainable. For farmers cooperatives, this practice enhances the sustainability of their operations and contributes to environmental conservation.

Conclusion

The collaboration between the government, scientific institutions like ICAR-CIFE, and global initiatives will be instrumental in ensuring that India remains at the forefront of the global push for responsible and sustainable fisheries practices. One of such sustainable fisheries practices is integrated fish farming. It not only augments the income of farmers but also has a positive impact on environment and ecosystem

Precis

Questions asked in NABARD PHASE -2 English descriptive online exam
Paragraph based on Ethiopia rain water harvesting
Model Answer
Ethiopia's rainwater initiative
Ethiopia is turning to alternative water sources, including pond water harvesting, as a crucial strategy to cope with widespread water scarcity. Alongside traditional rooftop water harvesting, pond water collection is emerging as a vital source of potable water in the country. According to recent reports from the Ethiopian Water Project, only 42 per cent of the population has access to clean drinking water, with a mere 11 per cent having access to adequate sanitation services. Over the past two decades, droughts have severely impacted many regions, leaving ponds, wells and streams either dry or dangerously shallow. For millions of Ethiopians, especially those in rural areas, shallow water sources are often contaminated by human and animal waste, parasites and disease-causing organisms. As a result, waterborne illnesses like cholera and diarrhoea are leading causes of death among children under five.

Letter questions asked in NABARD PHASE -2 English descriptive online exam

Model Answer
1. Write a letter to the municipal corporation to inform them about the damages in the roads and to take necessary actions

Model Answer

Your Name,
Your Address,
City,
State- PIN Code

Date

To,
The Municipal Commissioner,
Municipal Corporation Name,
City Name

Subject: Complaint Regarding Poor Quality of Roads

Dear Sir/Madam,

Hereby writing to draw your attention to the deplorable condition of roads in [specific area/locality name]. The poor quality of roads has become a significant inconvenience for nearby residents and poses serious risks to commuters' safety every day.

The roads in this area are submerged with potholes, uneven surfaces, and frequent waterlogging during rains. This not only disrupts daily commuting but also leads to vehicle damage and increases the risk of accidents. Moreover, the lack of timely repairs exacerbates the issue, making it even more difficult for pedestrians and vehicles to navigate the area safely.

I urge the municipal corporation to take immediate action to address this problem. Regular

maintenance, prompt repair of potholes, and ensuring quality construction in roadwork would greatly enhance the quality of life for the residents.

I shall be highly obliged if you give this matter the attention it deserves and look forward to swift action.

Thank you for your understanding and cooperation.

Yours sincerely,
Your Name

02. complain letter to an organization related to faulty device

Model answer

Your Name
Your Address,
City,
State- PIN Code

[Date]

Customer Service Department
Organization Name,
Organization Address,
City,
State-PIN Code]

Subject: Complaint Regarding Faulty [Device Name]

Dear Sir/Madam,

I am writing to express my dissatisfaction with a [Device Name] (Model: [Model Number], Serial Number: [Serial Number]) that I purchased from your [store/website] on [purchase date]. Unfortunately, the product performance is not as expected and appears to be faulty.

The issue began on [date issue started], when I noticed [describe the issue, e.g., "the device stopped functioning," "it does not charge," or "it overheats"]. Despite following the troubleshooting steps outlined in the user manual, the problem still persists.

I believe the product is either defective or did not meet the promised quality standards. As the device is still under warranty, I request a [repair/replacement/refund], as per your policy. Enclosed are copies of the purchase receipt, warranty card, and any other relevant documents for your reference.

I trust that you will address this matter promptly. Please let me know the next steps to resolve the issue. I can be reached at [your phone number] or [your email address] for further communication.

Thank you for your immediate attention to this matter. I look forward to your response within [specific time frame, e.g., "7 days"].

Sincerely,
[Your Full Name]

Enclosures:

1. Copy of purchase receipt
2. Copy of warranty card
3. Any additional documents or evidence

03. Letter to the in-house editor requesting an extension of the deadline for completing an article due to conflicting tasks

Model Answer

Your Name

Your Address,
[City,
State- PIN Code

Date

Editor's Name
Publication Name
Office Address
City,
State-PIN Code

Subject: Request for Extension of Article Submission Deadline

Dear [Editor's Name],

Hereby writing to request an extension for submitting my article, titled [Article Title], which is currently due on [original deadline date]. Unfortunately, due to conflicting tasks and unforeseen commitments, I am unable to meet the deadline without compromising the quality of the work.

Over the past [timeframe], I have been managing [briefly explain the nature of conflicting tasks, e.g., "additional project responsibilities," "unexpected professional obligations," or "personal emergencies"], which have significantly impacted the time I can dedicate to the article. As such, I would appreciate it if you could grant me an extension until [new proposed deadline] to ensure I deliver a well-researched and thoroughly written piece.

I understand the importance of adhering to deadlines and regret any inconvenience this may cause. I assure you that I will remain committed to maintaining the publication's standards and completing the article to the best of my abilities within the extended timeframe.

Thank you for considering my request. Please let me know if the extension is feasible or if there are alternative arrangements I should consider. I appreciate your understanding and support.

Yours Sincerely,
[Your Full Name]

Important essay topics for NABARD Mains Phase II online exams

1. Role of NABARD in rural development
2. Challenges faced by the agricultural sector in India
3. Importance of financial inclusion in rural areas
4. Impact of climate change on agriculture
5. Opportunities for sustainable development in rural areas
6. Role of women in rural development
7. Importance of education in rural areas
8. Challenges faced by the youth in rural areas
9. Impact of technology on rural development
10. Need for agricultural diversification in India
11. Importance of water conservation in rural areas
12. Role of microfinance in rural development
13. Impact of globalization on rural areas
14. Need for rural entrepreneurship
15. Importance of cooperative societies in rural development
16. Challenges faced by the dairy sector in India

17. Opportunities for the poultry sector in India
18. Importance of fisheries in rural development
19. Challenges faced by the sericulture sector in India
20. Opportunities for the floriculture sector in India
21. Role of NGOs in rural development
22. Importance of social entrepreneurship in rural areas
23. Need for rural infrastructure development
24. Challenges faced by the rural health sector
25. Opportunities for the rural tourism sector
26. Importance of food security in India
27. Challenges faced by the food processing sector in India
28. Opportunities for the organic farming sector in India
29. Need for sustainable agriculture in India
30. Role of the government in rural development

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	**32**	**12**	**Daily**
of the top 10 ranks	final selections, one batch	reached the interview	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
Telegram	t.me/Clarity4Sure
Talk to a mentor	+91 87086 52887 · c4scourses.in/enquiry/



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