==========ANSWER==========

## Economics & Social Issues

Q.1) (e)
Explanation:

-The report X mentioned in the above passage is the Global Forest Resources Assessment (GFRA)
-It is the only worldwide assessment based on official national data.
-Released by: United Nations Food and Agriculture Organization (FAO)
- GFRA identifies two broad categories of forest: naturally regenerating and planted.
  - Within these broad categories, it identifies primary forests– those with only native species – as a subcategory of naturally regenerating forests.
  - Under the subcategories of planted forests, it identifies plantation forests (for example, rubber) and other planted forests (forests that are planted but do not satisfy the criteria of a plantation).
- India has achieved a significant milestone in global forest statistics by advancing to the 9th position worldwide in terms of total forest area, according to the GFRA 2025.
- In the previous assessment, India was ranked 10th. India has also maintained its 3rd position globally in the **annual net gain of forest area**.

**This was a factual plus conceptual question, and if you read the passage carefully, most of the answer was directly embedded there**

Now, if you remember, during our environment PIB 247 sessions, it was specifically mentioned that international reports like FAO, IPCC, UNEP etc. become very important for the exam. And this is exactly the type of question that comes from such sources.

So always make it a habit that whenever you see a report in PIB, you should note:

**- who releases it**
**- what is its key feature**
**- and any classification or framework mentioned***

That is what helps you solve such questions with confidence.

Q.2) (c)
Explanation:

According to GFRA 2025, global forest area stands at approximately 4.14 billion hectares, covering about 32% of the world's land area, or roughly 0.5 hectares per person. India accounts for about 72.7 million hectares, nearly 2% of global forest area. Regionally, Europe holds the largest share of global forest area (25%), while South America has the highest proportion of forest relative to land area (49%). More than half of global forests are concentrated in five countries—Russia, Brazil, Canada, the United States, and China—highlighting geographic concentration in forest resources.

This was a purely factual question, but the trick was to identify the incorrect statement.

And if you recall, while discussing environment reports in PIB 247 sessions, it was emphasized that you should not just read rankings, but also remember key numbers and proportions.

Most students remember 'India rank improved', but ignore data like '2% global share' and that is where they make mistakes.

So again, the lesson here is:

- Read PIB for updates
- But revise key data points from it

Because examiners often twist questions using these exact numbers.

Q.3) (b)
Explanation:

About Green Credit Program (GCP)

- Objective: To incentivise environmental positive actions across diverse sectors by various stakeholders like communities through market-based mechanism and generate Green Credit (GC).
  - GC is tradable and made available for trading on a domestic market platform.
- Launch Year: 2023
- Nodal Ministry: Ministry of Environment, Forests and Climate Change
- It introduces a market-based approach to incentivise 8 identified environmental activities.
  - Sustainable agriculture
  - Waste management
  - Air pollution reduction
  - Mangrove conservation and restoration
  - Eco mark label development
  - Sustainable building and infrastructure
  - Water conservation
  - Afforestation
- Focus Activities: In its initial phase, it will focus on water conservation and afforestation.
- Implementing Agency: Indian Council of Forestry Research and Education (ICFRE), Dehradun will serve as GCP Administrator.
  - It will be responsible for program implementation, management, monitoring, and operation.

- It will develop Green Credit Registry and trading platform to facilitate the registration and buying and selling of Green Credits.
- To obtain Green Credits, individuals and entities must register their activities through the central government's dedicated app/ website
- Administrator will verify the activity through a designated agency, with self-verification for small projects.
- Once verification is complete, the Administrator will grant a Green Credit certificate which will be tradable on the green credit platform.

This is a direct conceptual question from a highly important scheme under the LiFE initiative. The keyword “market-based mechanism” makes it very straightforward.

“Now if you remember, during our PIB discussions I had specifically emphasized this scheme and told you that such market-based environment initiatives have a very high probability of being asked. And you can see, it has been asked directly.

This is why we always tell you to trust the sources and revise properly.

For schemes like this, your preparation should always be based on two things:

- PIB for latest updates and framing
- Official scheme details for understanding structure and features

If you combine both, questions like this become very easy.

Q.4) (b)
Explanation:

- Assignment of Tasks: Regulatory authorities including the Central Pollution Control Board (CPCB) and State Pollution Control Boards (SPCBs) are empowered to assign audit duties and tasks to Registered Environment Auditors (REAs).
- Two-Tier Mechanism: The rules introduce a two-tier compliance system. Tier-1 involves government regulators (CPCB/SPCBs) reviewing compliance, while Tier-2 involves independent auditors (REAs) conducting the ground-level verification and monitoring.
- Randomized Allocation: To ensure integrity and avoid conflict of interest, auditors are often assigned to projects through a randomized allocation system rather than direct selection by industries
- Auditor Selection: While experience is a factor, the primary method for certification involves qualifying through a National Certification Examination or via Recognition of Prior Learning (RPL) conducted by the Environment Audit Designated Agency (EADA). A simple "interview" is not the basis described in the formal rules.

It required elimination and understanding of institutional mechanism rather than direct memorisation.

“This is the kind of question where students who only mug up struggle, but those who followed the PIB discussions carefully could handle it better.

We had covered these governance-based environmental reforms in PIB 247b class, and the focus was always on understanding the mechanism rather than memorising lines. That is exactly what helped here.

Always remember, PIB is not just for facts, it helps you understand how institutions function.

Q.5) (d)
Explanation:

- The Securities and Exchange Board of India (SEBI) introduced a revised framework for the Market Wide Position Limit (MWPL)in 2025 to align with current market dynamics and address the surge in retail participation in the derivatives segment. The primary objectives of this revamped framework include:
  - Protecting investors by enhancing transparency and implementing tighter controls to mitigate excessive risk-taking.
  - Ensuring orderly development of the equity Futures & Options (F&O) market to maintain market integrity and sustainability.
  - Strengthening risk oversight through the recalibration of position limits and improved surveillance protocols to manage systemic risks.

This question is a very good example of why we keep telling you not to ignore Finance Current Affairs, especially SEBI and RBI updates.

Many students think such topics are important only for finance papers, but now you can clearly see that the examiner can pick them even in areas where students do not expect them.

In class also, we had stressed that whenever a regulator like SEBI brings a reform framework, you should always prepare it from three angles:
- why it was introduced
- what problem it solves
- what outcome it aims to achieve

If you prepare reforms in this way, then even if the wording of the question changes, you can still reach the correct answer confidently.

Q.6) (c)
Explanation:

- Regulatory Alignment: The framework ensures that large institutional players like Mutual Funds and Category I FPIs (which include government-related entities and high-quality regulated entities) have sufficient headroom to manage large portfolios

without frequently hitting limits.
- Systemic Risk Management: By setting these limits as a percentage of the total market-wide position, regulators prevent any single entity or group from exerting excessive influence over a particular stock's derivative segment.
- NRIs: The standard limit for Non-Resident Indians is typically lower than major institutional categories, often aligned with the 5% or client-level thresholds rather than 20%.
- Proprietary Traders: Their limit is usually set at 20% of the MWPL (at an aggregate level) rather than 10%.
- Category II FPIs (Individuals/Family offices): These entities are subject to lower limits, generally 5% of the MWPL, similar to individual clients, rather than 15%.
- Category II FPIs (Others): While some "Other" Category II FPIs might have different requirements, the specific figure of 5% in the query is often linked to individual/family office sub-types, and the prompt's provided solution explicitly identifies (c) as the uniquely correct match.

This was actually one of those slightly unexpected questions in ESI, because students usually don't anticipate such technical finance updates coming here. Most people prepare finance current affairs thinking they'll be confined to FM or descriptive finance portions, but RBI has been gradually blurring that boundary.

And this is exactly what we keep reminding you in class, whenever a regulator like SEBI comes up with a reform, your job is not to stop at the headline. You have to go one layer deeper, understand the framework, the categories, the limits, and why the change was introduced.

Q.7) (b)
Explanation:

Key Rules for SIFs

- Minimum Threshold: A minimum of ₹10 lakh must be maintained at all times across all SIF strategies from a single AMC.
- Active Breach: If a withdrawal or transfer causes the balance to fall below ₹10 lakh, it is flagged as an "active breach." The investor's units will be frozen until they top up back to ₹10 lakh or exit entirely.
- Market Fluctuations: If the investment value falls below ₹10 lakh due to market movement (not withdrawals), it is not considered a breach; however, the investor still cannot make further partial redemptions that would further reduce the balance.
- Exemption: Accredited investors (meeting specific high net-worth or income criteria) are exempt from the ₹10 lakh minimum rule

This was slightly unexpected for ESI, but fully in line with the current trend where regulators' recent reforms are being tested conceptually. The important thing here is that the examiner was not asking random facts. They were checking whether you understood the logic of the framework, especially the difference between active breach and passive breach. That is why, whenever we cover such reforms, we always tell you to prepare them in a rule-based way:
"what is the threshold, what happens if it is breached, who is exempt".

If you study like that, then even technical questions become manageable.

Q.8) (b)
Explanation:

X is the Udyam Registration Portal. Launched on 1st July 2020 by the Ministry of MSME, this unified, paperless, and digital portal replaced the former Udyog Aadhaar and is now the official system for MSME registration based on the revised definitions. It is integrated with the CBDT and GST networks to facilitate a seamless, self-declaration-based process with no cost to entrepreneurs.

The moment you see keywords like '1st July 2020', 'paperless', 'free registration', it should immediately click. And if you recall, this was one of the most repeatedly revised topics in our PIB sessions. We had clearly told you not to skip MSME portals because they are favourite areas for examiners. So again, consistency in revision pays off here.

Q.9) (e)
Explanation:

Y is the TReDS (Trade Receivables Discounting System). This online electronic platform was established based on Reserve Bank of India (RBI) guidelines issued on December 3, 2014. It serves as an institutional mechanism to facilitate the financing and factoring of trade receivables for MSME sellers against corporate buyers, government departments, and PSUs, specifically to address the issue of delayed payments.

This was a very standard and scoring question from MSME financing. And if you remember, during our PIB 247 revision sessions, we had repeatedly told you that MSME portals, RBI-linked mechanisms, and payment-support systems are very important for the exam. The examiner often frames such questions in a simple way, but only if you have revised the ecosystem properly do you answer them instantly. For topics like this, always prepare in one chain: problem, platform, regulator, and purpose.

Here the chain is very clear: delayed payments, TReDS, RBI, MSME financing.

"If you revise like this, these questions become very easy marks."

Q.10) (d)
Explanation:

- The correct statement about portal Y (TReDS)is (2) Organizations are onboarded to help provide finance to MSMEs

- Onboarding Financiers: The TReDS platform brings together three main participants: MSME sellers, corporate/government buyers, and financiers. Financiers, which include scheduled commercial banks and authorized NBFC-Factors, are onboarded specifically to bid on and provide funds for MSME invoices.
- Facilitating Finance: The primary objective of onboarding these organizations is to provide MSMEs with quick access to working capital by discounting their trade receivables through a competitive bidding process.

Why Other Options are Incorrect

- Regarding Statement (1): TReDS currently supports only domestic trade receivables and factoring. It does not cover export-related pre-shipment or post-shipment factoring; these are typically handled by specialized factoring companies outside the TReDS framework.
- Regarding Statement (2): While the RBI regulates the platform and issued the guidelines for its setup, the RBI does not provide the credit facility itself. Financing is provided by the onboarded commercial banks and NBFCs through an auction mechanism.

This was a conceptual question testing clarity on MSME financing mechanisms. This is where many students get confused between regulator and credit provider. We had discussed this clearly during PIB classes, that RBI regulates platforms like TReDS but does not directly give loans. So those who focused on conceptual clarity rather than just reading names could eliminate options easily.

Q.11) (a)
Explanation:

- The Scheme X mentioned in the above passage is Prime Minister Dhan-Dhaanya Krishi Yojana.
- It draws inspiration from NITI Aayog's Aspirational District Programme and is the first of its kind focusing exclusively on agriculture and allied sectors.
- Progress in each Dhan-Dhaanya district will be tracked through 117 Key Performance Indicators (KPIs) using a centralized dashboard with monthly reviews.
- NITI Aayog will play an oversight and guiding role in reviewing district plans.

This question is directly from a very important PIB scheme of Budget 2025–26. This is exactly the kind of scheme, we had highlighted during revision sessions and told you that Budget-linked schemes are highly probable. The moment you see keywords like 'inspired from Aspirational District Programme', it should directly lead you to NITI Aayog. This is why I keep repeating that PIB + Budget coverage together becomes extremely powerful for exam preparation.

Q.12) (e)
Explanation:

- Financial Outlay: Annual budget of ₹24,000 crore for 6 years, totaling ₹1.44 lakh crore.
  - 40% for subsidies, 30% for infrastructure (storage, irrigation), 20% for loans, and 10% for training and market support.

Many students skip numbers thinking they are not important, but I had specifically told you that budget allocations of new schemes are frequently asked. If you revise these from PIB and Budget documents properly, these become very easy marks.*

Q.13) (a)
Explanation:

- Progress in each Dhan-Dhaanya district will be tracked through 117 Key Performance Indicators (KPIs) using a centralized dashboard with monthly reviews.
- NITI Aayog will play an oversight and guiding role in reviewing district plans.

The number "117 KPIs" is a highly important feature.This is a classic example of how specific numbers become important. During PIB 247 sessions, we had emphasized this KPI number multiple times because such structured monitoring frameworks are favourite areas for examiners. So again, targeted revision makes the difference.

Q.14) (e)
Explanation:

- The basis for identifying 100 districts in the plan are as follows:
  - low productivity
  - low cropping intensity
  - Lower loan payments
- The number of districts in each State/UT will be based on the share of net cropped area and operational holdings.
- However, at least one district from each State will be selected to ensure balanced geographical coverage.
- These districts will be the focal points of change-driven agricultural reforms , tailored to their agro-climatic conditions and cropping patterns.

This is a very good example of how the examiner lifts the exact identification criteria from a scheme and turns it into an elimination-based question. During PIB 247 sessions, we had specifically highlighted this triad because such three-point criteria are very important from the exam point of view. Once you remember the pattern, you can solve the question very quickly. For government schemes, especially new Budget-linked schemes, always prepare four things properly: objective, target area, selection criteria, and institutional mechanism.
That is the safest approach.

Q.15) (e)
Explanation:

- The X scheme mentioned in the above passage is Public Provident Fund (PPF)

- Statement 1 is incorrect: Public Provident Fund (PPF) has a mandatory lock-in period of 15 years, after which the account matures and the subscriber is eligible to withdraw the entire accumulated balance (principal plus interest).
- Statement 2 is incorrect because the minimum deposit of ₹500 is required per financial year, not every month. You can make this deposit as a single lump sum or in up to 12 instalments during the year.
- Statement 3 is incorrect because the partial withdrawal limit is actually up to 50% of the balance (subject to specific calculation rules based on the 4th preceding year or the previous year's balance). While this becomes available after completing 5 full financial years (from the 6th or 7th year), the "25% limit" actually refers to the maximum loan amount you can take against your PPF balance between the 3rd and 6th financial years.

This was a tricky static question because it was designed to confuse students between three different things: minimum deposit, loan rule, and withdrawal rule. Such questions are common in the exam because the examiner knows students often remember one number but mix up the provision attached to it. So whenever you study savings schemes like PPF, Sukanya, NSC, or SCSS, never prepare them only as one-line notes. Make a separate comparison of eligibility, maturity, withdrawal, loan, and tax benefit. That is what prevents confusion in the exam hall.

Q.16) (a)
Explanation:

- The campaign X mentioned in the above passage is Angikaar 2025 campaign.
- Duration: 2 months from 4th September 2025 to 31st October 2025
- Coverage: 5,000+ Urban Local Bodies (ULBs) in the country.
- As part of the campaign, PMAY-U Awas Diwas will be celebrated on 17th September 2025 to mark the first year of launch of PMAY-U 2.0.
- Additionally, an anchor event named “PM Awas Mela – Shehri” will be held at District Headquarters.
  - In case of larger cities, the PM Awas Mela - Shehri would be organised at the Municipal Corporation level.
  - The anchor event will be conducted in two phases – the first phase from 17th September 2025 to 27th September 2025 and the second phase from 16th October 2025 to 31st October 2025.

This is a direct factual question from a recent PIB campaign. The term ‘anchor event’ itself was a clear hint. And if you remember, we had covered PMAY-U 2.0 updates in detail in PIB 247 sessions. We had specifically told you that campaigns and outreach programmes are very likely to be asked. So students who revised properly could answer this instantly.

Q.17) (e)
Explanation:

- It is a 2-month last-mile outreach campaign aims to
- Accelerate the implementation of PMAY-U 2.0 by creating widespread awareness about the scheme across the country.
- Fast-track verification of applications under the scheme and expedite the completion of already sanctioned houses under PMAY-U.
- Inform stakeholders about the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme.
- Provide benefits of the PM Surya Ghar: Muft Bijli Yojana to beneficiaries of PMAY-U
- Prioritize the housing needs of beneficiaries from Special Focus Group identified under PMAY-U 2.0.
- Covered in PIB.

This question was purely based on understanding the scheme ecosystem. In class, we always tell you not to study schemes in isolation, but to see how they are linked with other initiatives like PM Surya Ghar, CRGFTLIH etc. That integrated approach is exactly what helps in such questions.

Q.18) (c)
Explanation:

- Coverage: 5,000+ Urban Local Bodies (ULBs) in the country.

This was a pure factual question, but these are exactly the questions that reward disciplined revision. We keep telling students that campaign duration, coverage numbers, launch dates, and target areas should not be ignored. Examiners often pick one specific data point from a scheme or campaign and frame a direct one-marker. This was covered in PIB, so those who revised the campaign carefully could answer it immediately.

Q.19) (a)
Explanation:

Based on the CARA (Central Adoption Resource Authority) rules and the Juvenile Justice (Care and Protection of Children) Act, 2015, the eligibility for the given scenarios is as follows:

The correct answer is Only 1.

Scenario 1 is eligible: A single female parent up to the age of 45 years is eligible to adopt a child in the age group of 0 to 4 years. Furthermore, a single female is legally permitted to adopt a child of any gender (male or female).

Scenario 2 is ineligible: For a married couple to adopt a child aged up to 4 years, their maximum composite age (combined age of both spouses) must not exceed 90 years. A composite age of 92 years exceeds this limit for that specific age group.

Scenario 3 is ineligible: Under CARA regulations, a single male parent is strictly not eligible to adopt a female child, regardless of his age. He is only permitted to adopt a male child.

This was one of the surprise static questions in the paper. It was

not from routine current affairs, but from social sector rules and legal awareness. The lesson from such questions is very important: not every question will come from a flashy headline. Some questions come from small but important regulatory or legal provisions. So while preparing social sector topics, do not ignore rules, eligibility conditions, and age criteria. These become easy marks if your preparation is balanced.

Q.20) (b)
Explanation:

- Effective April 1, 2025, SEBI has introduced Specialized Investment Funds (SIFs), designed as a specialized category within the Mutual Fund structure to offer more flexible, sophisticated strategies.
- Key Features and Requirements
  - Investment Threshold: A minimum investment of ₹10 lakh is required, except for accredited investors.
  - Strategy Flexibility: SIFs can employ derivative strategies, including unhedged short positions up to 25% of the portfolio.
  - Eligible AMCs:Fund houses must meet specific criteria, including 3 years of operation with a minimum average AUM of ₹10,000 crore, or strong, experienced investment teams.
  - Strategies: Permissible strategies include equity, debt, and hybrid long-short approaches.
  - Risk & Listing: SIFs require a 5-level risk classification, must have distinct branding from the parent AMC, and closed-ended schemes must be listed on stock exchanges.
  - This was a tricky and technical question from recent SEBI regulatory reforms. It required precise knowledge of numbers like ₹10 lakh, 25% derivative cap, and 5-level risk classification. Not a direct PIB line, but covered under Finance current affairs.

This was a technical but very relevant question from recent SEBI reforms. Again, this proves one thing very clearly: current affairs is no longer just about government schemes or appointments. Regulatory frameworks, circulars, and market reforms are equally important. So whenever we say in class that SEBI and RBI updates deserve separate revision, this is exactly why. These questions may look unusual at first glance, but if you have covered finance current affairs properly, they become scoring.

Q.21) (d)
Explanation:

- Statement 3 is correct:The eligibility age for PMSBY is 18 to 70 years. A 54-year-old falls within this range and is eligible for coverage provided they have an active savings account and have paid the annual premium.
- Statement 4 is correct:Under the PMSBY benefits table, the "total and irrecoverable loss of sight of one eye" (permanent partial disability) entitles the insured to a payout of ₹1 lakh.
- Statement 1 is incorrect: 14 years old child is covered: This is incorrect because the minimum entry age for the scheme is 18 years.
- Statement 2 is incorrect: Insurance coverage will be stopped once beneficiary's age of 68. This is incorrect because the coverage continues until the beneficiary attains the age of 70 years. The accident cover only terminates or is restricted upon reaching age 70.

This is a very standard scheme question. And if you remember, while revising social security schemes, we had clearly told you that age limits and benefit amounts are the most frequently tested areas. So if your basics are clear, these become very scoring questions.

Q.22) (e)
Explanation:

Regarding the eligibility criteria for opening a Pradhan Mantri Kaushal Kendra (PMKK), the analysis of the provided statements is as follows:

- (1) In category A areas, the total area needed to establish PMKK is 8000 sq ft.
  - Correct. PMKK centers are classified into three categories based on the district population (for the age group 15-35 years). Category A districts (population above 4 lakhs) require a minimum center size of **8,000 sq. ft..
- (2) Corporate entity X can establish PMKK, as it listed on stock exchange with A- rating.
  - Correct. A corporate entity is eligible if it has a positive net worth and meets at least two of the following criteria: average annual turnover over ₹200 crores, being listed on BSE/NSE, having a credit rating of A- or above, or having 1,000+ direct employees. Since Corporate X meets two of these (listed and A- rating), it is eligible.
- (3) NGO Y is permitted to open PMKK as it is a separate legal entity.
  - Correct. Eligible entities for setting up a PMKK include training providers, corporates, societies, or trusts (NGOs), provided they are legally registered entities and meet the financial and operational guidelines

This was a factual plus conceptual question from the skilling ecosystem. Most students focus only on beneficiary-oriented schemes, but in the exam, they can also ask about implementation structures, institutional eligibility, and operational guidelines like this. So while preparing government schemes, do not stop at objectives alone. Also look at who implements, who is eligible, and what operational conditions are attached. That adds depth to your preparation.

Q.23) (a)
Explanation:

- Statement 1 is correct:Under the PM Surya Ghar: Muft Bijli Yojana, the subsidy is calculated as 60% of the system cost for the first 2 kW and 40% of the additional cost for the 3rd kW. Based on current benchmark prices, this equals ₹30,000 per kW

for the first 2 kW (₹60,000 total) and ₹18,000 for the next 1 kW, totaling a maximum subsidy of ₹78,000 for a 3 kW system.

Why other options are incorrect

- Statement 2 is incorrect:A consumer who already has an existing solar rooftop system is not barred from the scheme. Guidelines specify that if a household enhances their existing capacity (e.g., from 1 kW to 3 kW), they can still claim the subsidy for the additional capacity installed under the new scheme.
- Statement 3 is incorrect:A primary eligibility requirement is that the applicant must own the house where the solar panels are being installed. While some guidelines suggest tenants can install systems with the owner's permission and an electricity connection in their own name, typical subsidy claims require proof of property ownership or specific legal rights that standard "rented house" applications often fail to meet without the landlord's direct involvement.

This was a smart application-based question. And we had specifically told you that new flagship schemes like PM Surya Ghar should not be left because examiners love asking them in different formats. Here, they tested whether you actually understood the scheme or just read it superficially.

Q.24) (c)
Explanation:

As per the latest NPS regulations and withdrawal rules

- He can contribute for 25 more years:This is True. Subscribers can contribute to NPS until the age of 70. If Amit is 45 and starts now, he can contribute for 25 years (60+10 = 70+).
- (2) He will be eligible for withdrawal after 5 years:This is True for premature exit rules. Premature withdrawal (before 60) is allowed after completion of 5 years of subscription.
- (3) He made an investment of 40 lakh and on premature withdrawal will be eligible for a lump sum of 10 lakh:This is False. On premature withdrawal, a subscriber can only withdraw up to 20% of the total corpus as a lump sum, provided the corpus is above the "small corpus" threshold. If the corpus is ₹40 lakh, he can withdraw up to 20%, which is ₹8 lakh (40 * 0.20), not 10 lakh.
- (4) He can change his fund manager 5 times in a year:This is False. NPS allows changing the fund manager only once a year. Changing the investment scheme is allowed up to 4 times a year, but not the fund manager 5 times.

This was a mixed question where one part was static knowledge and another part was numerical application. These are the questions where students lose marks not because they do not know the scheme, but because they have not revised the exact rule carefully. We had always advised that pension and social security schemes should be revised with numbers, limits, and withdrawal conditions. If you do that, such questions become very comfortable.

Q.25) (e)
Explanation:

Based on the official guidelines of the SHRESHTA (Scheme for Residential Education for Students in High Schools in Targeted Areas) scheme, the correct statement is (3). A student whose parental annual income is less than 2.5 lakh will be eligible.

- Income Eligibility: The scheme specifically targets meritorious students from Scheduled Caste (SC) communities whose parental annual income does not exceed ₹2.5 lakh.
- Admission Levels: Admissions under this scheme are strictly for students entering Class 9 and Class 11 after passing the National Entrance Test for SHRESHTA (NETS).
- Scholarship Amounts: For a student (boy or girl) taking admission in Class 11, the scholarship amount is capped at ₹1,25,000 per annum, which covers both school fees (tuition) and hostel fees (including mess charges).

This was a good example of how a social justice scheme can be tested using eligibility plus amount-based traps. Students often remember the broad objective of the scheme but forget the exact admission class or scholarship cap. That is where the examiner catches them. So for such schemes, revise in a very structured way: target group, income limit, class or entry level, and benefit amount. That makes elimination much easier.

Q.26) (b)
Explanation:

- Eligibility Criteria of Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Yojana
  - Age 18–40 years
  - Monthly income ₹15,000 or less
  - Unorganized sector worker
  - Not a member of EPF/ESIC/NPS
  - Not an income taxpayer
- Based on this criteria:
  - A is 65 years old: The age requirement is 18 to 40 years.
  - B is 32 years old, works in an unorganized sector, earns Rs.12000 per month: B meets the age criteria (32), income criteria (under ₹15,000), and is an unorganized worker.
  - C is a member of NPS: Members of the National Pension System (NPS) are excluded from the scheme.

This was a very standard eligibility-based scheme question. And this is exactly the kind of question we keep asking students to master because these are highly scoring if your scheme basics are clear. In social security schemes, the examiner usually tests age, income ceiling, exclusion criteria, and benefit amount. So if you revise those four things properly, you can answer most such questions confidently.

Q.27) (c)
Explanation:

- In the context of the Atal Vayo Abhyuday Yojana (AVYAY),

statements 2and 3 contain incorrect information based on official guidelines.
- A person belonging to BPL and who is above 60 is eligible: This is correct. The scheme focuses specifically on senior citizens (60+) who are indigent or belong to the Below Poverty Line (BPL) category.
- 40% given to set up old age home to some NGO: This is incorrect. Under the Integrated Programme for Senior Citizens (IPSrC), the government provides up to 90%(and in some cases 100%) of the project cost to NGOs for the maintenance of Senior Citizen Homes, not 40%.
- Bed size which was given 6 sq ft: This is incorrect. The official area norms for dormitories in these homes mandate a minimum of 5 square meters (approx. 80 sq ft) per resident to ensure adequate living space.

Key Components of AVYAY

- Integrated Programme for Senior Citizens (IPSrC): Focuses on providing shelter, food, and medical care through NGOs.
- Rashtriya Vayoshri Yojana (RVY): Provides physical aids and assisted-living devices specifically to BPL senior citizens.
- Elderline (14567): A national toll-free helpline for elderly support and grievance redressal.
- SAGE (Seniorcare Ageing Growth Engine): Supports startups developing innovative elderly care products with government equity up to 49%.

This was a slightly tricky factual question because the examiner changed the numbers. That is why we always say that when you study a welfare scheme, pay special attention to funding share, eligibility, physical norms, and major components. These are the most commonly twisted areas. Students who had revised AVYAY properly from scheme notes could eliminate the wrong numbers easily.

Q.28) (e)
Explanation:

- Statement 1 Incorrect: Stand-Up India specifically funds Greenfield projects only, which means the first-time venture of the beneficiary. An existing company with a 5-year historic record is not a greenfield project and would be rejected.
- Statement 2 Correct: In the case of non-individual enterprises (partnership firms, LLPs, Private Limited Companies), it is a requirement that at least 51% of the shareholding and controlling stake is held by either a Woman or an SC/ST entrepreneur.
- Statement 3 Incorrect: While many applications are rejected, this statement does not define a rule. A rejection typically happens if it is not a greenfield project, the applicant is a defaulter, or the 51% stake requirement is not met.

Key Stand-Up India Features:

- Purpose: Set up a new (Greenfield) enterprise in manufacturing, services, or trading.
- Target:SC/ST and/or Women entrepreneurs.
- Loan Amount:₹10 Lakh to ₹1 Crore.
- Ownership: Minimum 51% for non-individual entities

This is one of the most standard and repeatedly tested schemes, and the keyword that decides the whole question is ‘Greenfield’. We had always stressed that if you understand one core word properly in a scheme, half the question is solved. Here that word is Greenfield. So do not prepare schemes only as long notes. Also identify one or two anchor keywords for each scheme. That makes recall much faster in the exam.

Q.29) (e)
Explanation:

- SBM(G) Phase II: Launched in 2020 after India was declared ODF with the aim of achieving Sampoorna Swachhata
- Objectives
- To ensure that all villages sustain their ODF status and progress towards becoming ODF Plus (Model) Villages.
- This includes the following components:
  - ODF Sustainability
  - Solid Waste Management
  - Liquid Waste Management
  - Visual Cleanliness
- Total Outlay: Over Rs.1.40 lakh crore

This was a direct question if you had clarity on the concept of ODF Plus. During PIB 247 sessions, we had emphasized that SBM Phase II is not just about toilets but about complete waste management and cleanliness ecosystem. So if you understood the concept, all options were clearly correct.

Q.30) (e)
Explanation:

- PRAGATI stands for Pro-Active Governance and Timely Implementation
- This mechanism deploys a technology-based platform for Project Monitoring, Citizens’ Grievance Redressal and Reviewing Scheme implementation through active collaboration of Central Ministries and State Governments.
- Prime Minister chairs PRAGATI Review Meetings directly with Chief Secretaries of States and Secretaries of Central Ministries and Departments to address issues in specific Projects and Schemes.
- Structured Project and Issue Escalation Mechanism under PRAGATI led ecosystem, has enabled systematic monitoring and resolution of issues across multiple levels and State Governments.

This is one of the most repeatedly asked governance terms. We had clearly told you during revision that important acronyms like PRAGATI should never be skipped. Such questions are the easiest marks in the exam if you revise properly.