

**07 July 2025**

**Question 1. With reference to the RBI's recent assessment of the Indian economy, which of the following could compel the Monetary Policy Committee (MPC) to re-evaluate its "withdrawal of accommodation" stance?**

- (a) A consistent fall in core inflation.
- (b) A significant increase in rural demand is expected due to a good monsoon.
- (c) A sustained rise in food and fuel price inflation.
- (d) A moderation of headline CPI inflation to the 4.5% mark.

**Answer: (C)**

- The provided analysis states that while core inflation has remained benign, allowing the MPC to hold rates, "any sustained pressure from food and fuel prices could force a re-evaluation of its 'withdrawal of accommodation' stance."
- A 'withdrawal of accommodation' stance means the central bank is focused on withdrawing liquidity to control inflation.
- A sustained rise in food and fuel inflation (components of headline inflation) would increase overall inflationary pressures, forcing the RBI to consider even tighter monetary policy, thus re-evaluating its current stance.
- A fall in core inflation (A) or moderation of headline inflation (D) would support the current stance, not a re-evaluation. An increase in rural demand (B) is a growth positive, which the RBI would welcome, but it's the inflationary pressure that would force a policy re-evaluation.

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**Question 2. The recent report by the National Health Authority (NHA) indicates a strategic shift in the implementation of the Ayushman Bharat scheme. This shift primarily involves:**

- (a) Focusing exclusively on empanelling large corporate hospitals in metro cities.
- (b) Increasing the health cover from ₹5 lakhs to ₹10 lakhs per family per year.
- (c) Integrating the curative care aspect of PM-JAY with the preventive and primary care of Health and Wellness Centres.
- (d) Shifting the financial burden of the scheme entirely to the state governments.

**Answer: (C)**

- The analysis explicitly states that the government is "focusing on creating a seamless continuum of care by integrating PM-JAY with the Ayushman Bharat Health and Wellness Centres for preventive and primary healthcare."
- It further adds that this integration aims to "shift the focus from curative to preventive healthcare." PM-JAY is the curative component, while Health and Wellness Centres focus on preventive and primary care.
- The report highlights an increase in private hospital empanelment in Tier-2/3 cities, not exclusively metro cities (A).
- The cover remains ₹5 lakhs (B), and it continues to be a centrally sponsored scheme (D).

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**Question 3. The IMD's forecast for the revival of the monsoon in Central and North India is attributed to which of the following meteorological phenomena?**

- (a) The formation of a high-pressure area over the Arabian Sea.
- (b) The weakening of the subtropical westerly jet stream.
- (c) The formation of a low-pressure area over the Bay of Bengal strengthening the monsoon trough.
- (d) The early arrival of the Northeast monsoon.

**Answer: (C)**

- The text directly states that "A low-pressure area forming over the Bay of Bengal is expected to move west-north-westwards, strengthening the monsoon trough and bringing widespread rainfall."
- The monsoon trough is an elongated low-pressure area that is a semi-permanent feature of the monsoon circulation over India.
- Its strengthening by another low-pressure system is a classic mechanism for enhancing monsoon rainfall over the mainland.

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**Question 4. How does India's new \$50 million aid package to Sri Lanka represent a shift in its assistance strategy, as per the given context?**

- (a) It is the first-ever financial aid provided by India to Sri Lanka.
- (b) It shifts focus from emergency credit lines for crisis management to long-term, people-centric developmental projects.
- (c) It prioritises large-scale industrial projects over rural development.
- (d) The projects will be identified and executed solely by Indian agencies to ensure efficiency.

**Answer: (B)**

- The analysis explicitly states that the aid aims to move "beyond emergency credit lines to long-term developmental partnership."
- It focuses on "high-impact community development projects (HICDPs)" in rural areas, targeting grassroots-level needs in agriculture, connectivity, and health.
- This marks a clear shift from the emergency support provided during the 2022 economic crisis to fostering sustainable, long-term development.
- The projects will be identified by the Sri Lankan government in consultation with local authorities, not solely by India.

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**Question 5. Consider the following statements regarding the water quality of the Yamuna River in Delhi:**

1. Biological Oxygen Demand (BOD) is a key indicator used to measure organic pollution in the river.
2. The recent improvement in water quality is primarily attributed to the increased operational capacity of Sewage Treatment Plants (STPs) under the Namami Gange programme.
3. The report concludes that the problem of pollution from industrial effluent has been completely resolved.

**Which of the statements given above is/are correct?**

- (A) 1 only
- (B) 1 and 2 only
- (C) 2 and 3 only
- (D) 1, 2 and 3

**Answer: (B)**

- **Statement 1 is correct**, as the article mentions a reduction in "Biological Oxygen Demand (BOD) levels, a key indicator of organic pollution."
- **Statement 2 is also correct**, as the improvement is attributed to "increased operational capacity of Sewage Treatment Plants (STPs) in Delhi" funded under the "Namami Gange programme."
- **Statement 3 is incorrect** because the report, while acknowledging progress, "highlighted the persistent challenge of industrial effluent and solid waste dumping."

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