RBI Grade B 2025 Economic and Social Issues- Recollected Questions

Economic and Social Issues

Objective

Q1. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) is a government-backed accident insurance scheme aimed at providing social security coverage to individuals, especially from economically weaker sections. Below 3 statements are given based on certain parameters related to the scheme. You have to identify which of the following case holds true with respect to above scheme.

1. Raju has dies due to accident. The insurance cover under the scheme is ₹2 lakh for accidental death.

2. Ramesh lost one foot in the accident. In this case, Ramesh will get insurance claim of ₹1 lakh.

3. Sarita, 75 years old, has taken insurance coverage of ₹2 lakh under the scheme.

Which of the following case is/are correct?

F. 1 only
G. 2 only
H. 1 and 2 only
I. 3 only
J. None

Q2. The Public Provident Fund (PPF) is a long-term small savings scheme introduced by the Government of India in 1968 to encourage household savings and provide old-age income security. It is governed by the Public Provident Fund Act, 1968, and administered through post offices and authorized banks. A PPF account can be opened by resident individuals, including minors through guardians. The scheme has a lock-in period of 15 years, with an option to extend in blocks of 5 years.

Consider the following statements regarding PPF:

1. Partial withdrawals are permitted only after the completion of 15 years.

2. The maximum loan amount is restricted to 25% of the balance available at the end of the second year preceding the year of application.

3. The minimum annual investment required to keep the account active is ₹500.

4. If a subscriber fails to deposit the minimum amount, the account is discontinued and the balance is forfeited by the government.

Choose the correct option:

F. 1 and 2 only
G. 2 and 3 only
H. 3 and 4 only
I. 1 and 4 only
J. None

Q3. A private training organisation proposes to open a Pradhan Mantri Kaushal Kendra (PMKK) in a semi-urban district of India. The organisation claims to have experience in skill training, access to adequate infrastructure, and willingness to follow National Skill Qualification Framework (NSQF) norms.

Consider the following statements regarding eligibility for opening a PMKK:

1. The minimum built-up area for a PMKK in a district with a population of 5 Lakh is 8,000 sq. ft.

2. For the purpose of PMKK project, any entity with positive net worth meeting and rating of A – and above shall be considered as a Corporate under PMKK

3. Private entities, including Trusts, Societies, NGOs and Companies, can apply for PMKK provided they have been in existence for at least 5 years.

Which of the following statements given above are correct?

F. 1 only
G. 2 and 3 only
H. 2 only
I. 3 only
J. None

Q4. Consider the following statement with reference to PM Surya Ghar Muft Bijli yojana?

1. Person X wants to install a rooftop solar system. He can receive a maximum subsidy of Rs 78,000, which is available only upto 3 kw capacity.

2. Person Y has already installed a 2 kw rooftop solar system and received subsidy accordingly. He is now planning to upgrade to 3 kw and want to avail additional subsidy of 35% on the extra 1 kw capacity allowed under the scheme.

3. Person Z is a tenant and wants to apply for the scheme, even though he does not own the house or rooftop but wishes to claim the subsidy.

Which of the statements given above are correct?

F. 1 only
G. 2 only
H. 3 only
I. 1 and 2 only
J. None

Q5. Amit is a 45 year old who recently enrolled under NPS, which of the following is true?

1. He can contribute for 25 more years.

2. He will be eligible for withdrawal after 3 years

3. He made an investment of 40 lakh and on premature withdrawal He will be eligible for a lump sum of 10 lakh.

4. He can change his fund manager 5 times in a year.

A. 1 and 2 only
B. 2 and 3 only

C. 1, 2 and 4 only
D. 2, 3 and 4 only
E. 1, 3 and 4 only

Q6. Which of the following are eligible under the CARA rules 2025?
1. A female single parent aged 45 want to adopt a male or female child aged 4 years.
2. Parents having composite age 92 years want to adopt a child aged upto 4 years.
3. A single male parent wants to adopt a female child aged 2 years.
A. 1 and 3 only
B. 1 only
C. 3 only
D. 1 and 2 only
E. None

Q7. Which of the following students are eligible to receive benefits under SHRESHTA scheme?
1. The scheme is open to students from Scheduled Castes, Scheduled Tribes, and Other Backward Classes.
2. The annual income of the parents of the applicant from all sources must not exceed ₹2.5 Lakh.
3. Student passed 7th class will be eligible for scholarship.
4. A girl taking admission in 11th class will get a scholarship of two lakhs for school fees and hostel fees
A. 2 and 4 only
B. 3 only
C. 4 only
D. 2 only
E. 1, 3 and 4 only

Q8. With reference to Atal Vayo Abhyuday Yojana, consider the following statements.
1. A person belong to BPL and who is above 60 is eligible.
2. The Ministry of Social Justice provides equity support of up to ₹1 crore to selected startups.
3. The old age home shall have minimum Area of bedroom/dormitory per resident is 7.5 sq.mtr
4. NGOs are eligible to get 40% grant to set up old age home.
Which of the following statements is/are correct?
A. 1 and 2 only
B. 2 and 3 only
C. 1, 2 and 3 only
D. 2, 3 and 4 only

E. 1, 3 and 4 only

Q9. Which of the following persons are eligible to enroll under PM Shram Yogi Mandhan Yojana?
1. X earns Rs 18,000 per month and is 65 years old and would receive Rs 3000 monthly pension under the scheme.
2. Y is already a member of NPS through his workplace and now wants to enroll in the pension scheme for an additional benefit.
3. Z works in the unorganized sector, earns Rs 14,000 per month, is 32 year old.

A. Only X
B. Both X and Z
C. Only Y
D. Only Z
E. None

Q10. Specialized Investment Funds (SIFs) are a new category of investment products in India, introduced by the Securities and Exchange Board of India (SEBI) in early 2025. They are designed to bridge the gap between traditional mutual funds (MFs), which have limited flexibility, and Portfolio Management Services (PMS) or Alternative Investment Funds (AIFs), which have very high minimum investment thresholds.
Consider the following statements regarding Specialized Investment Funds (SIFs):
1. An investor must commit a minimum of ₹50 lakh per strategy to be eligible for enrollment.
2. The unhedged short exposure in a SIF is capped at 50% of the fund's net assets.
3. Notice periods for redemptions in SIFs can extend up to 15 working days.
4. An individual with a net worth of at least ₹7.5 crore, of which at least ₹3.75 crore is in financial assets is called accredited investor eligible under investment in SIF.
Which of the following statement given above is correct?

A. 1 and 2 only
B. 3 and 4 only
C. 1, 2 and 3 only
D. 2, 3 and 4 only
E. 1, 2, 3 and

Direction (Q11 – Q14) - Read the passage given below and answer the following questions
The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) is a groundbreaking government initiative launched to revolutionize Indian agriculture by making it more productive, sustainable, and financially rewarding for farmers. Announced on February 1, 2025, during the Union Budget 2025-26 by Finance Minister Nirmala Sitharaman and approved by the Union Cabinet on July 16, 2025, PMDDKY targets 100 underperforming districts where farming faces challenges like low crop yields, water scarcity, and limited access to resources.

With an annual budget of __________ for six years (2025-26 to 2030-31), totaling ___________, the scheme aims to support 1.7 crore farmers, particularly small and marginal farmers owning less than 2 hectares of land, who constitute 86% of India's farming population (Economic Survey 2024-25).
(This is a recreated passage and not the exact one asked in the exam)

Q11. Which fintech company has signed MoU with the Ministry of Micro, Small and Medium Enterprises (MSMEs), and the Small Industries Development Bank of India, to register more small merchants?

F. BharatPe
G. Google Pay
H. Cred
I. PhonePe
J. Amazon Pay

Q12. ______A_____ is a platform launched by the government in 2020 to formalise more MSMEs, and SIDBI has already worked on an "assist platform" to make it easier for merchants to register. What will come in place of A?

F. Udyam Portal
G. Udyam Assist Platform
H. TReDS portal
I. Bhuvan Portal
J. None of the above

Q13. Which of the following is the primary regulator of the platform A?

K. RBI
L. SEBI
M. SIDBI
N. Ministry of MSME
O. NITI Aayog

Q14. With reference to the MSME sector as per the Economic Survey 2024-25, consider the following statements:

1. **MSMEs contribute approximately 30% to India's Gross Domestic Product (GDP).**
2. **The sector's share in India's total exports has crossed the 60% mark.**
3. **Formalization of the sector is being primarily driven by registrations on the Udyam Portal.**

Which of the statements given above are correct?

F. 1 and 2 only
G. 1 and 3 only
H. 2 and 3 only
I. 1, 2 and 3
J. 3 only

Direction (Q15 – Q18) - Read the passage given below and answer the following questions

The Pradhan Mantri Dhan-Dhaanya Krishi Yojana (PMDDKY) is a groundbreaking government initiative launched to revolutionize Indian agriculture by making it more productive, sustainable, and financially rewarding for farmers. Announced on February 1, 2025, during the Union Budget 2025-26 by Finance Minister Nirmala Sitharaman and approved by the Union Cabinet on July 16, 2025, PMDDKY targets 100 underperforming districts where farming faces challenges like low crop yields, water scarcity, and limited access to resources. With an annual budget of ___________ for six years (2025-26 to 2030-31), totaling ____________, the scheme aims to support 1.7 crore farmers, particularly small and marginal farmers owning less than 2 hectares of land, who constitute 86% of India's farming population (Economic Survey 2024-25).

(This is a recreated passage and not the exact one asked in the exam)

Q15. What will come in place of blank provided in the paragraph given above in the passage?

F. Rs 12,000 crore, ₹1.24 lakh crore
G. Rs 15,000 crore, ₹1.24 lakh crore
H. Rs 18,000 crore, ₹1.34 lakh crore
I. Rs 21,000 crore, ₹1.44 lakh crore
J. Rs 24,000 crore, ₹1.44 lakh crore

Q16. PM Dhan Dhanya Krishi Yojana draws insights from which of the following initiatives?

F. Stand Up India Scheme
G. Mudra Scheme
H. Make in India Scheme
I. Aspirational District Program
J. None of the above

Q17. Under the PM Dhan Dhanya Krishi Yojana, which of the following reviews the district plan?

A. Ministry of Agriculture
B. Ministry of Panchayati Raj
C. NITI Aayog
D. SIDBI
E. NABARD

Q18. How many indicators are there under Aspirational district Program?

F. 24
G. 37
H. 49
I. 56
J. 67

Direction (Q19 – Q22) - Read the passage given below and answer the following questions

Covering about one-third of the Earth's land surface, forests are crucial for food security, livelihoods and for renewable biomaterials and energy. They are habitats for a large proportion of the world's biodiversity, help regulate global carbon and hydrologic cycles, and can reduce the risks and impacts of drought, desertification, soil erosion, landslides and floods. Yet they also face many challenges and demands, and balancing priorities in forest management requires reliable, timely data. As a knowledge-based organization, the Food and Agriculture Organization of the United Nations (FAO) is mandated to "collect, analyse, interpret and disseminate information relating to nutrition, food and agriculture." In this regard, FAO has conducted Global Forest Resources Assessments (FRAs) in 2025. FRAs build on data collected and reported by countries. A truly collaborative approach, combined with consolidated data collection, analysis and validation, ensures that the best and most recent knowledge is shared and applied through a standardized set of definitions and methodology. To reduce the reporting burden on countries, to increase synergies among reporting processes, and to improve data consistency, the process also involves collaboration among many partner organizations.

(This is a recreated passage and not the exact one asked in the exam)

Q19. Which of the following statements is correct regarding Global Forest Resources Assessment 2025?

1. Global Forest Resources Assessment 2025 is the only worldwide assessment based on official national data.

2. It is the first ever Global Forest Resources Assessment report.

3. FRA identifies two broad categories of forest: naturally regenerating and planted.

A. 1 and 2 only
B. 1 and 3 only
C. 2 and 3 only
D. 1, 2 and 3
E. 3 only

Q20. Which of the following is not a goal of the Green Credit Programme?

1. **Incentivizing tree plantation and mangrove conservation to increase green cover.**
2. **Promoting sustainable agricultural practices and water management.**
3. **Providing mandatory environmental clearance for all infrastructure projects.**
4. **Encouraging air pollution reduction and waste management.**

Select the correct answer using the code below:

A. 1 and 2 only
B. 3 only
C. 3 and 4 only
D. 1, 2 and 4 only
E. 1, 2, 3 and 4

Q21. Consider the following statements regarding the selection and conduct of auditors under Environment Audit Rules, 2025?

1. Auditors to be Certified and Registered by MoEFCC notified Environment Audit Designate Agency (EADA).

2. To prevent bias, auditors are assigned to projects through a random allocation system managed by the EADA.

3. Both centre and state will provide tasks to auditors.

Which of the following statement is correct?

F. 1 and 2 only
G. 1 and 3 only
H. 2 and 3 only
I. 1, 2 and 3
J. 3 only

Q22. With reference to global forest extent as per Global Forest Resources Assessment 2025, consider the following statements:

1. Forests cover approximately 32% of the total global land area.

2. More than half of the world's forests are concentrated in just five countries.

3. The tropical domain accounts for the largest proportion of the world's forests.

Which of the statements given above are correct?

F. 1 and 3 only
G. 1 and 2 only
H. 1 only
I. 2 and 3 only
J. 1, 2 and 3

Direction (Q23 – Q26) - Read the passage given below and answer the following questions

The launch of Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0) has created a significant need to generate public awareness about the scheme and encourage participation of eligible beneficiaries to avail its benefits. With this aim, the Ministry of Housing and Urban Affairs has launched "_____A_____", a last-mile outreach campaign, from 4th September 2025 till 31st December 2025. It aims to boost the implementation of PMAY-U 2.0 by creating widespread awareness about the scheme, along with fast-tracking the verification of applications under the scheme and facilitating the completion of already sanctioned houses under PMAY-U. The campaign also seeks to inform stakeholders about the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) scheme. It will promote last-mile delivery through active community mobilisation, targeted engagement and convergence of schemes of Government of India. Additionally, it aims to enable PMAY-U beneficiaries get benefits of the PM Surya Ghar: Muft Bijli Yojana and prioritises the housing needs of beneficiaries from Special Focus Groups identified under PMAY-U 2.0.

(This is a recreated passage and not the exact one asked in the exam)

Q23. Which of the following will come in place of ______A______?

F. Abhikar 2025
G. Anuraag 2025
H. Pratigya 2025
I. Abhigyan 2025
J. Angikaar 2025

Q24. Which of the following was the theme of the programme, mentioned above in the passage?

F. Net-Zero Housing
G. Social Housing
H. Housing for All
I. Women-Centric Housing
J. Climate-Resilient Shelter

Q25. Which of the following are the four functional verticals under the PMAY-U 2.0 framework?

1. Beneficiary Led Construction (BLC)

2. Affordable Housing in Partnership (AHP)

3. Interest Subsidy Scheme (ISS)

4. Affordable Rental Housing (ARH)

Select the correct answer using the code given below:

F. 1 and 2 only
G. 2 and 3 only
H. 1, 2 and 4 only
I. 1 and 4 only
J. 1, 2, 3 and 4

Q26. Consider the following statements regarding 'Special Focus Groups' (SFGs) in PMAY-U 2.0:

1. SFGs include Safai Karamcharis, street vendors, and residents of slums.

2. Single women and widows are not specifically prioritized to avoid gender bias.

3. Senior citizens are eligible for specific housing approvals in states like Uttar Pradesh.

Which of the statements given above are correct?

A. 1 and 3 only
B. 1 and 2 only
C. 1 only
D. 2 and 3 only
E. 1, 2 and 3

Direction (Q27 – Q30) - Read the passage given below and answer the following questions

The SEBI circular, issued on May 29, 2025, presents a comprehensive framework aimed at improving transparency, risk monitoring, and trading practices in the equity derivatives market. With increasing retail participation and the popularity of short-tenure index options, SEBI has introduced a structured set of measures in consultation with expert working groups and stakeholders to ensure orderly market conduct. One of the most significant changes is the recalibration of the Market Wide Position Limit (MWPL).

(This is a recreated passage and not the exact one asked in the exam)

Q27. Which of the following is/are the objectives of revised framework of Market Wide Position Limit (MWPL)?

1. Ensuring orderly development of the equity Futures & Options market

2. Strengthening market surveillance and risk management systems

3. Promoting speculative trading to enhance liquidity

4. Enhancing investor protection mechanisms

F. 1 and 2 only
G. 2 and 3 only
H. 1, 2 and 4 only
I. 1 and 4 only
J. 1, 2, 3 and 4

Q28. Which of the following is correctly matched with reference to individual entity-level position limits for single stocks as per revised framework of Market Wide Position Limit (MWPL)?

A. Client / NRI – 15% of MWPL
B. Trading Member(Proprietary) – 25% of MWPL
C. Trading Member (Proprietary + Client) / FPI (Category I) / MF – 30% of MWPL
D. FPI (Category II - other than FPIs in sub-category individuals, family offices, corporates) – 10% of MWPL
E. FPI (Category II - FPIs in sub-category individuals, family offices, corporates) – 20% of MWPL

Q29. Consider the following statements about Market-Wide Position Limits (MWPL) in 2025:

5. The MWPL is now capped at the lower of 15% of free-float market cap or 65 times the Average Daily Delivery Value (ADDV).
6. If a stock enters a 'ban period', traders are permitted to increase their net positions provided they pay a penalty.
7. The ban period is triggered when the aggregate open interest exceeds 95% of the MWPL.

Which of the statements given above is/are correct?

F. 1 and 3 only
G. 1 and 2 only
H. 2 and 3 only
I. 1, 2, and 3
J. 1 only

Q30. With reference to the SEBI measures for the Equity Derivatives segment, consider the following statements:

1. The pre-open session for derivatives was introduced primarily to ensure better price discovery and minimize volatility at the market open.
2. Under the new guidelines, the Market-Wide Position Limit (MWPL) for a stock is calculated based on its total market capitalization only.
3. Intraday monitoring of MWPL is conducted at four random intervals during the trading session to prevent sudden speculative surges.

Which of the statements given above is/are correct?

G. 1 and 2 only
H. 2 and 3 only
I. 1 and 3 only
J. 1, 2, and 3
K. None of the above

Descriptive

15 marker (600 words)

Q1. There is a need for high-quality welfare, as these standards are outlined in the World Development Report of the World Bank. Discuss.

Q2. As the world approaches the 30th anniversary of the Beijing Declaration and the final five years of the 2030 Agenda, discuss the six priority pillars of the 'Beijing+30 Action Agenda' highlighted in the UN Women and UNDESA *Gender Snapshot 2025* report.

Q3. Recently released Sustainable development report marks India's first-time entry in the top 100 with a rank of 99th. Discuss the interplay of Sustainable environment, poverty alleviation and economic growth for sustainable development.

10 marker (400 words)

Q4. Urban India is witnessing rapid growth, and the Smart Cities Mission seeks to harness this transformation. With reference to Visakhapatnam, discuss recent trends in urban growth and examine how smart cities can act as flagbearers of India's inclusive and sustainable development.

Q5. The RBI's recent monetary policy assessment highlights sustained consumer demand and a resilient economy during April–October 2025. Discuss the key monetary policy measures announced in October 2025 and examine their implications for economic growth, resilience, and consumer credit.

Q6. Multiculturalism plays a crucial role in fostering cultural diversity, promoting tolerance, and strengthening democratic foundations. Discuss:

a) Prospects and opportunities

b) Challenges

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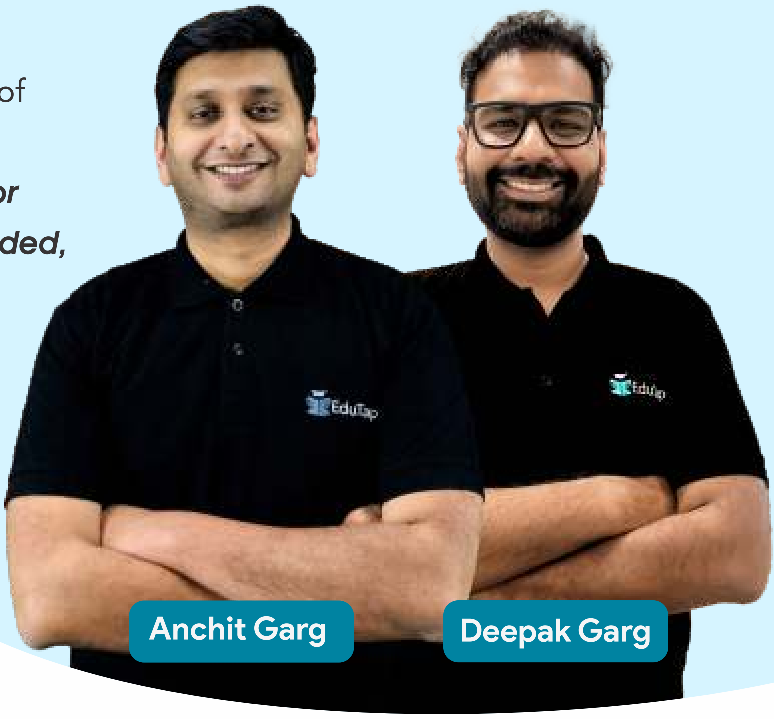

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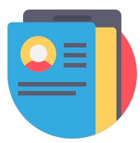

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