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Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

11th June 2025



Declining Fertility Rate Trends: A cause for concern



CONTEXT: United Nations Population Fund report for 2025 has highlighted the declining total fertility rate in India.

About UNFPA

- It is an **UN agency created in 1968** to support the execution of projects and programmes in the area of **population and sexual and reproductive health**.
- In **1987**, it was **officially renamed as the United Nations Population Fund** but the original abbreviation UNFPA (United Nations Fund for Population Activities) was retained.
- Its mission is to deliver a world where **every pregnancy is wanted**, every childbirth is safe and every young person's potential is fulfilled.
- Headquarters:** New York
- UNFPA funds assistance, research, and advocacy programs in three major areas:**
 - Reproductive health**, including family planning, safe motherhood, and the prevention and treatment of sexually transmitted diseases,
 - The **population problems of developed and developing countries** and possible strategies for addressing them.
 - Issues related to the status of women**, including the gender gap in education.

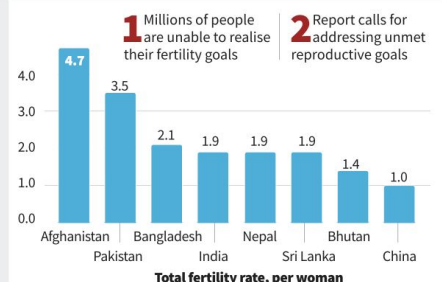
What the Report Says?

- India's population is estimated to have reached **146.39 crore in 2025**.

- It calls **India the "world's most populous nation"**, while pegging **China's current population at 141.61 crore**.
- Country's fertility rate falls **below replacement mark of 2.1 to 1.9**.
- TFR measures** the number of children a woman is expected to have throughout her reproductive age.
- Replacement level TFR** is the rate needed for each generation to replace the previous generation's population.

Below replacement

Indian women are having fewer children than needed to maintain the population size across generations



- This year's report, **'The real fertility crisis: The pursuit of reproductive agency in a changing world'** has called for a shift from panic over falling fertility to addressing unmet reproductive goals.
- "Vast numbers of people are unable to create the families they want"** – **Key drivers** include the prohibitive cost of parenthood, job insecurity, housing, concerns over the state of the world, the lack of a suitable partner & growing anxiety about the future—from climate change to political and social instability.
- People need:** paid family leave, affordable fertility care, and supportive partners.



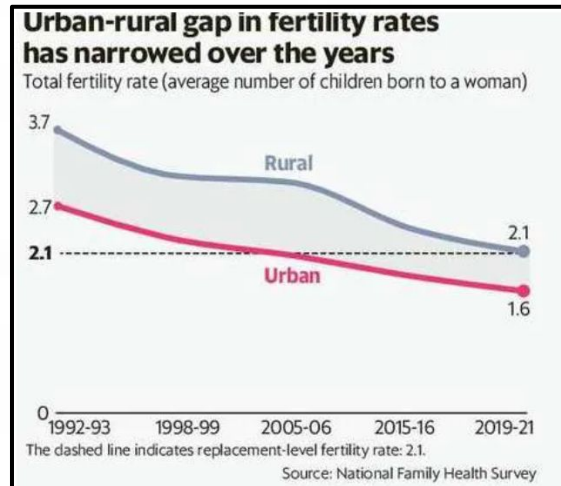
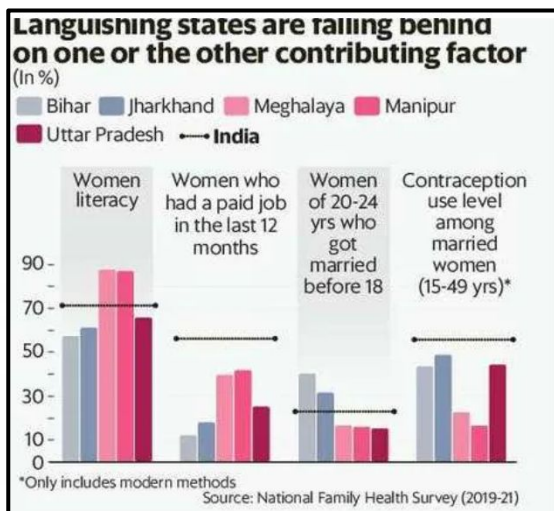
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Data Pointing to falling fertility rate in India

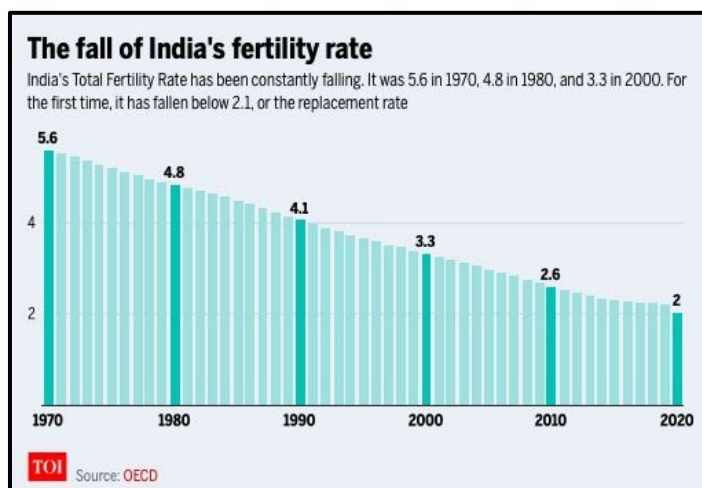
→ National Family Health Survey (NFHS 2019-21):

- ◆ India's Total Fertility Rates (TFR) has **reached 2.0 at the national level.**
- ◆ **Bihar, Meghalaya, Uttar Pradesh, Jharkhand and Manipur** remain the only states with fertility rates above the replacement level and the national average.



Reasons for falling fertility rate in India

- **Government Efforts:**
 - first country to launch a national-level family planning programme in 1952.
 - Mission Parivar Vikas, 2017
 - Compensation scheme for Sterilization Acceptors, 2014
- **Improvement of Maternal and Child Health:**
 - **Maternal Mortality Ratio: 93 per lakh live births** in 2019-21 from **97** in 2018-20, and **103** in 2017-2019.
 - **Infant Mortality Rate** declined from **39 per 1000 live births** in 2014 to **28 per 1000 live births** in 2020.
- **Behavioral Changes:** "hum do hamare do"
- **Reversal of intergenerational flow of wealth**
- **Women empowerment:** Reversible Spacing
- **Choice of adoption**



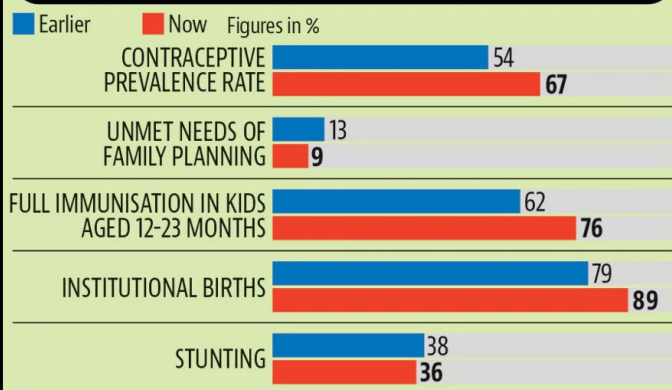
Declining Fertility Rate Trends: A cause for concern



CONTEXT: United Nations Population Fund report for 2025 has highlighted the declining total fertility rate in India.

Here's what latest NFHS data shows

TOTAL FERTILITY RATE: 2.2 EARLIER | 2 NOW



Significance of falling fertility rates for India

- **Better employment conditions**
- **Enhanced participation of women in workforce**
- **Improvement in quality of Social services**
- **Reduced pressure on environment**

Concerns of falling fertility rates for India

- **Increase in dependency ratio:**
 - 68% of the population in India is of working age (15-64 years).
 - elderly population (65 and older) currently stands at 7% projected 13.2% in 2031.
- **Increase in 'non-developmental expenditure**
- **Son-meta preference**
- **Shifting Family Dynamics**
- **Concerns regarding political representation**

Way Forward

- **Formalisation of Workforce**
- **Enhancing Support**
- **Gender equity**
- **Leveraging the Elderly Population**
- **Replicate International practices:**
 - ◆ **Scandinavian model** of providing strong family and childcare support and gender equality measures
 - ◆ **Switzerland's time bank initiative**

Mains Practise Question

"India's Total Fertility Rate (TFR) has fallen below the replacement level of 2.1, indicating a demographic shift. Examine the causes behind the declining fertility rate in India. What are the potential socio-economic and policy implications of this trend?"

(15 Marks, 250 words)



Bharatiya Model of Inclusive Development

CONTEXT: The article highlights India's model of Inclusive development.

About Inclusive Growth

- **OECD** 'Inclusive growth is an economic growth that "creates opportunity for all segments of the population and distributes the dividends of increased prosperity, both in monetary and non-monetary terms, fairly across society".

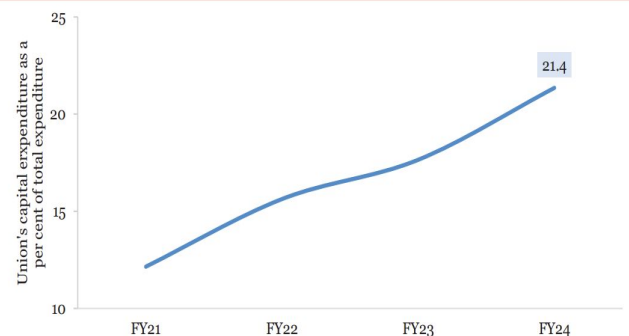


India's Model

- **Guiding Philosophy - "Antyodaya"**
- **Based on four pillars:**
 - Infrastructural Development
 - Growth that is inclusive
 - Manufacturing - Creates jobs
 - Simplifying systems - empower citizens
- **Infrastructural Development**
 - **Increase in Capex** - Rs. 11.2 lakh Crore in 2025-26
 - **India's Digital public infrastructure:**

- UPI, Aadhaar, DigiLocker etc.
- Democratize Technology

Chart I.35: Strong focus on fiscal discipline

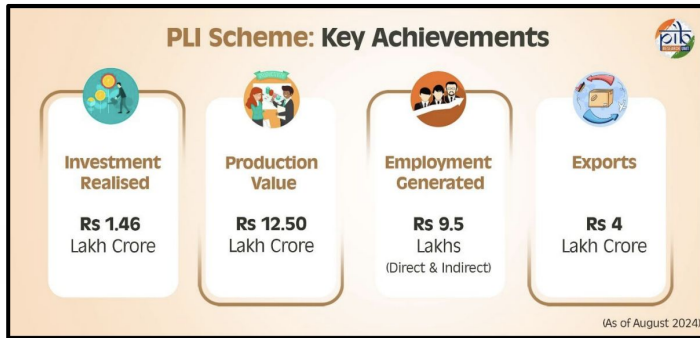


Source: Union Budget documents. Provisional actuals for FY24.

- **Growth that is inclusive**
 - **Strong focus on outcomes**
 - **Over 10.3 crore women** have been provided **free-of-cost gas connections** under **PM Ujjwala Yojana**.
 - **11.7 crore toilets** have been built under **Swachh Bharat Mission**.
 - **52.6 crore Jan Dhan accounts** have been opened.
 - **3.47 crore pucca houses** have been built for the poor people under the **PM-AWAS Yojana**.
 - **11.7 crore households** provided tap water connections under **Jal Jeevan Mission**.
 - **6.9 crore hospital admissions** have been made under the **Ayushman Bharat Scheme**.
- **Manufacturing:**
 - **PLI Scheme:**
 - Electronics manufacturing increased **6 times - Rs 12 Lakh Crore**.
 - Electronics exports increased 8 times



CONTEXT: The article highlights India's model of Inclusive development.



- **Simplifying systems:** DPDP Act

Trend of public expenditure on social services

As per cent of GDP							
Expenditure on Social Services	6.7	6.8	6.8	7.5	7.6	8.0	7.8
of which:							
Education	2.8	2.8	2.9	2.9	2.7	2.9	2.7
Education (MoE's estimates)*	3.9	3.9	4.3 (RE)	4.6 (BE)			
Health	1.4	1.4	1.4	1.6	1.9	1.9	1.9
Others	2.4	2.6	2.6	3.0	2.9	3.2	3.1

India's Progress towards "Inclusive Development"

- **Reduction in MPI:** NITI Aayog's Discussion Paper "Multidimensional Poverty in India since 2005-06" – **29.17%** (2013-14) to **11.28%** (2022-23) i.e. a **reduction of 17.89 percentage points.**
- **Expanding financial inclusion:**
 - 66% in rural & semi-urban
 - Women Inclusion: 55%
- **Improved ranking in Human Development Index:**
 - HDI value increase to 0.685 in 2023 from 0.676 in 2022.
- **Education Accessibility:**
 - **Gender Parity Index (GPI):** Acc. to **All India Survey on Higher Education 2021-2022** the ratio of female GER to male GER is **1.01 in 2021-22.**

- **Improved Health Indicators:**
 - **HDI, 2025:** 72 years in 2023 from 1990 (58.6 years).

Challenges

- **Income and Wealth Inequality**
- **Regional Disparities in Development:**
 - **'Relative Economic Performance of Indian States: 1960-61 to 2023-24'** by Economic Advisory Council
 - **5 Southern states have emerged as major contributors to India's GDP,** accounting for 30% by March 2024. On the other hand, Uttar Pradesh contributes only 9.5% of GDP and Bihar just 4.3%.
- **Global Gender Gap report 2024:**
 - **129 out of 146** countries, **127 (2023)**
- **Jobless Growth:**
 - **Employment elasticity** has fallen from close to **unity in the 70s to 0.4 in the 90s to less than 0.1 today.**

Bharatiya Model of Inclusive Development



CONTEXT: The article highlights India's model of Inclusive development.

Mains Practise Question

"Inclusive development is not just about economic growth, but about ensuring equitable access to opportunities and resources." In this context, critically examine the measures taken by the Government of India to promote inclusive development. Suggest further policy interventions to bridge regional, social, and gender disparities."

(15 Marks, 250 words)



SYLLABUS: G.S. 2: India and its neighborhood- relations.
Newspaper : The Indian Express, **Page No : 12**

EXTERNAL AFFAIRS MINISTER Subrahmanyam Jaishankar's visit to Europe this week and Prime Minister Narendra Modi's travel to Canada for the G7 summit present an opportunity to engage with the growing divergence within the West in the Trump era. Modi is also visiting Cyprus and Croatia, highlighting India's growing interest in Mediterranean Europe.

Delhi's new focus on Europe acknowledges the old continent's emerging role as a potential swing state in the shifting dynamic among major powers — the US, Russia, and China. Equally significant are the new possibilities for deeper India-Europe strategic cooperation. Jaishankar's visit aims to accelerate strategic dialogue with the EU while reinforcing the longstanding partnership with France and strengthening ties with Belgium. Modi's G7 summit attendance goes beyond resetting troubled bilateral ties with Canada — it offers a chance to recalibrate relations with a Western world experiencing a rare upheaval.

The G7 has long been the voice of the collective West, establishing norms for global economic governance, security, and political values. This elite club of industrial democracies — the US, Canada, the UK, Germany, France, Italy, and Japan — has arguably been far more consequential than the UNSC. The 2025 summit convenes amid deepening divisions within the G7. Since the last summit hosted by Canada in 2018, when his European colleagues confronted a defiant Donald Trump, these divisions have intensified. Unlike his predecessor Joe Biden, who emphasised alliances and partnerships, Trump views allies as "free riders" who benefit from US security commitments but do not pay their fair share of the West's collective defence burden. He also believes allies have exploited America through unfair trade practices.

India needs to put Trump's equivocation in its recent conflict with Pakistan in perspective. Trump dismisses NATO — which America established in 1949 after spending much blood and treasure in the World Wars — and shows little regard for the Five Eyes, the historically

About NATO:

- Founded in **1949**, with the signing of the **Washington Treaty**, with the aim of acting as a deterrent to the threat of Soviet expansion in Europe after **World War II**.
- **Headquarters:** Brussels (Belgium)
- NATO is a **political and military alliance of 32 countries** from Europe and North America.
- It is founded on the **principle of collective defence** (Article 5 of the Treaty), meaning that if one NATO Ally is attacked, then all NATO Allies are attacked.
- So far, **Article 5 has been invoked once** – in response to the 9/11 terrorist attacks.
- **Founding members (12):** Belgium, Canada, Denmark, France, Iceland, Italy, Luxembourg, Netherlands, Norway, Portugal, the United Kingdom and the United States.
- Finland joined NATO in **2023**.
- **Purpose:** NATO provides a unique link between the Europe and North America (**the transatlantic link**), enabling them to consult and cooperate in the field of defence and security, and conduct multinational crisis-management operations together.

About Five Eyes Alliance:

- **Origins and Evolution:**
 - **World War II formation:** The alliance originated during World War II with intelligence-sharing agreements between the US and the UK.
 - **Expansion of the alliance:** Canada joined in 1948, followed by Australia and New Zealand in 1956.
 - **Cold war and counterterrorism:** Initially focused on monitoring Soviet activities, the alliance **expanded post-9/11** to counterterrorism and cybersecurity.



SYLLABUS: G.S. 2: India and its neighborhood- relations.
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● Challenges to the Five Eyes Under Trump:

- **US foreign policy shift:** Trump's **rapprochement with Russia**, push for a ceasefire in Ukraine, and weakening of NATO and the EU have unsettled traditional allies.
- **Trade conflicts with Canada**, including Trump's remarks about annexing Canada, suggesting that Canada should become the "**51st state**" of the US.
- **Controversial statements** by US officials about **Britain's political landscape** – accusations of censorship and political extremism within the UK.

Trump's return to the White House has thrown the G7 into disarray. While the US remains central to the group, its leadership of the West has come under a cloud. Trump's reluctance to defend Ukraine's sovereignty and eagerness to deal with Russian leader Vladimir Putin have alarmed European allies – particularly Germany, France, and the UK – creating a fundamental rift within the G7.

As the summit host in 2025, Canada has assumed a broader diplomatic role following its unresolved political tensions with Trump. Ottawa must now reconsider its strategic calculations, historically tied to the US. Prime Minister Mark Carney's invitation to Modi is part of a new effort to diversify Canada's international relations. So is his courtship of Europe. Ottawa is negotiating a landmark defence agreement with the EU to reduce its dependence on US security guarantees. Through the EU's Readiness 2030 initiative and advocacy for joint critical mineral strategies, Canada is developing a transatlantic identity more aligned with Europe than ever.

Under Keir Starmer, the UK – once the champion of transatlanticism – is reorienting toward Europe. While Brexit aimed to revitalise the Anglosphere, the 2025 UK-EU defence pact acknowledges Europe's strategic importance for Britain. Under Friedrich Merz, Germany has ended decades of strategic passivity. Constitutional debt brake reforms now enable massive defence and infrastructure investment, positioning Germany for European security leadership. Berlin's dual strategy – reaffirming NATO commitments while advocating European strategic autonomy – demonstrates both realism and ambition. Emmanuel Macron's well-known promotion of European "strategic autonomy" has acquired a new edge in Trump's second presidency. France is offering to extend its nuclear umbrella over European partners and wants to expand Europe's defence capabilities in partnership with Germany.

The India-Europe relationship has begun to move from the margins to the centre of major-power relations for both Delhi and Brussels. Europe's push for strategic autonomy aligns with India's worldview. The once-improbable India-Europe Free Trade Agreement now looks within reach. The proposed India-Middle East-Europe Economic Corridor aims to reshape Eurasian connectivity and secure alternative supply chains amid the US-China rivalry. The EU-India Trade and Technology Council (TTC), established in 2023, advances cooperation in AI, quantum computing, outer space, and green technologies.

Europe's ReArm Plan (2025), targeting €800 billion for defence modernisation by 2030, creates opportunities for security collaboration with India. India's participation in EU defence mechanisms marks a shift from transactional arms deals to co-development.

For Europe, India has become an important part of its economic and military diversification strategy. For Delhi, Europe offers a much-needed depth to India's great-power relations. Together, they can enhance the prospects for a multipolar global order amid increasing signs of a bipolar domination by the US and China. India and Europe also have their task cut out as America turns inwards and unpredictable.



AI model collapse at complex problems

SYLLABUS: Prelims: Science & Technology
Newspaper : The Indian Express, **Page No : 17**

A NEW research paper by a group of people at Apple has said that artificial intelligence (AI) 'reasoning' is not all that it is cracked up to be. Through analysis of some of the most popular large reasoning models in the market, the paper showed that their accuracy faces a "complete collapse" beyond a certain complexity threshold.

The researchers put to the test models like OpenAI o3-mini (medium and high configurations), DeepSeek-R1, DeepSeek-R1-Qwen-32B, and Claude-3.7-Sonnet (thinking), and the findings showed that the AI industry may be grossly overstating these models' capabilities. They also benchmarked these large reasoning models (LRMs) with large language models (LLMs) with no reasoning capabilities, and found that in some cases, the latter outperformed the former.

"In simpler problems, reasoning models often identify correct solutions early but inefficiently continue exploring incorrect alternatives — an "overthinking" phenomenon. At moderate complexity, correct solutions emerge only after extensive exploration of incorrect paths. Beyond a certain complexity threshold, models completely fail to find correct solutions," the paper said, adding that this "indicates LRMs possess limited self-correction capabilities that, while valuable, reveal fundamental inefficiencies and clear scaling limitations".

For semantics, LLMs are AI models trained on vast text data to generate human-like language, especially in tasks like translation and content creation. LRMs prioritise logical reasoning and problem-solving, focusing on tasks requiring analysis, like math or



Attendees watch a presentation during an event on the Apple campus in Cupertino, US, on Monday. AP

coding. LLMs emphasise language fluency, while LRMs focus on structured reasoning.

To be sure, the paper's findings are a dampener on the promise of large reasoning models, which many have touted as a frontier breakthrough to understand and assist humans in solving complex problems, in sectors like health and science.

The puzzles

Apple researchers evaluated reasoning capabilities of LRMs through four controllable puzzle environments, which allowed them fine-grained control over complexity and rigorous evaluation of reasoning:

■ **Tower of Hanoi:** Involves moving n disks between three pegs following specific rules, with complexity determined by the number of disks.

■ **Checker Jumping:** Requires swapping red and blue checkers on a one-dimensional board, with complexity scaled by the number of checkers.

■ **River Crossing:** A constraint satisfaction puzzle where n actors and n agents must cross a river, controlled by the number of actor/agent pairs and boat capacity.

■ **Blocks World:** Focuses on

rearranging blocks into a target configuration, with complexity managed by the number of blocks.

"Most of our experiments are conducted on reasoning models and their non-thinking counterparts, such as Claude 3.7 Sonnet (thinking/non-thinking) and DeepSeek-R1/V3. We chose these models because they allow access to the thinking tokens, unlike models such as OpenAI's o-series. For experiments focused solely on final accuracy, we also report results on the o-series models," the researchers said.

How complexity affected reasoning

The researchers found that as problem complexity increased, the accuracy of reasoning models progressively declined. Eventually, their performance reached a complete collapse (zero accuracy) beyond a specific, model-dependent complexity threshold.

Initially, reasoning models increased their thinking tokens proportionally with problem complexity. This indicates that they exerted more reasoning effort for more difficult problems.

FULL REPORT ON

www.indianexpress.com



SYLLABUS: Prelims: Polity
Newspaper : The Hindu, Page No : 13

Initiate proceedings to elect Deputy Speaker, says Kharge in letter to Modi

The Hindu Bureau
NEW DELHI

In a letter to Prime Minister Narendra Modi on Tuesday, Congress president Mallikarjun Kharge said that keeping the position of the Deputy Speaker of the Lok Sabha vacant "does not augur well for India's democratic polity and is also in violation of well laid out provisions of the Constitution".

He urged the Prime Minister to initiate the pro-

cess of electing a Deputy Speaker. His letter comes ahead of the Monsoon Session of Parliament, which is set to begin on July 21.

"Dear Prime Minister, I am writing to bring to your kind attention the highly concerning matter in regard to the prevailing vis-à-vis the vacancy of the Deputy Speaker in the Lok Sabha," he said.

"Article 93 of the Constitution of India mandates the election of both the Speaker and the Deputy

Speaker of the House of the People. Constitutionally, the Deputy Speaker is the second-highest presiding officer of the House after the Speaker," he added.

He pointed out that traditionally, the Deputy Speaker has been elected in the second or third session of a newly constituted Lok Sabha and that from the first to the 16th Lok Sabha, every House has had a Deputy Speaker. It has been a well-established convention to appoint the

Deputy Speaker from among the members of the principal Opposition party, he said. "However, for the first time in Independent India's history, this position has remained vacant for two consecutive Lok Sabha terms," he said.

Though the principal Opposition party has not proposed any name at this stage, Kodikunnil Suresh, MP from Kerala, is seen to be a front-runner, if the government agrees to fill the post.

- Under **Article 93** of the Constitution, the Lok Sabha must elect a Speaker and Deputy Speaker from among its members "**as soon as may be,**" though **no specific timeline is given.**
- The date of the Deputy Speaker's election is fixed by the Speaker and communicated to members through a parliamentary bulletin.
- **G.V. Mavlankar and Ananthasayanam Ayyangar** became the **first Speaker and the first Deputy Speaker** (respectively) of the Lok Sabha.
- **Historically,** the Deputy Speaker has been **offered to the Opposition** to foster bipartisan respect and uphold non-partisan ethos.
- **Role and Functions**
 - In the **Speaker's absence or when the post is vacant,** the Deputy Speaker presides over proceedings and performs all associated duties.
 - If nominated to any legislative committee, the Deputy Speaker automatically assumes the **role of its chairman.**

Removal:

- **Article 94** ensures that the Deputy Speaker remains in office until **resignation, removal, or disqualification,** underlining the role continuity.
- **He may vacate his office earlier in any of the following three cases:**
 - If he **ceases to be a member** of the Lok Sabha;
 - If he **resigns** by writing to the Speaker; and
 - If he is **removed by a resolution** passed by a majority of all the then members of the Lok Sabha (**effective majority**). Such a resolution can be moved only after giving 14 days' advance notice.



SYLLABUS: Prelims: General issues on Environmental ecology
Newspaper : The Hindu, **Page No : 14**

Jacob Koshy
NEW DELHI

The Union Power Ministry will wait for the Central Pollution Control Board (CPCB) to decide on whether flue gas desulphurisation (FGD) units should be mandatory for all coal-fired thermal power plants, Union Power Minister Manohar Lal Khattar said at a press conference on Tuesday.

On June 4, *The Hindu* reported on a meeting in April involving a high-powered panel of experts, chaired by Principal Scientific Adviser Ajay Sood. The group recommended that India do away with its policy of mandating equipment, including FGD units, in coal-fired thermal power plants (TPPs).

While 92% of India's 600 TPPs have not yet installed FGD units, the recommendation exempts about 80% of them from installing such equipment. So far, the government has granted three extensions since 2017, the latest being in December 2024, for plants to comply by 2027-2030.

The FGDs are an additional piece of equipment



Manohar Lal Khattar

required to be retrofitted in TPPs to cut harmful sulphur dioxide emissions resulting from burning coal. Sulphur dioxide emissions can also hover in the atmosphere and form aerosols of sulphates that, on the one hand, can somewhat temper the heat from global warming, but also exacerbate particulate matter pollution and respiratory diseases.

"Scientific institutions such as CSIR (Council of Scientific and Industrial Research), IIT (Indian Institute of Technology) Delhi have studied this. The sulphate aerosols from these coal plants aren't to the extent that they affect human health...it is less than 5%. On the contrary, it is necessary that some of it remain in the atmosphere," Mr. Khattar said.

- This mixture can **escape through long pipes, chimneys, and ducts traditionally called 'flues', hence the term 'flue gas'.**
- The **exact composition** of flue gas will **vary depending on the type of fuel** used and the **combustion conditions**.

About Flue Gas Desulfurization

- Used to remove **sulfur dioxide (SO₂)** from flue gases in **coal-fired power plants**.
- The process involves passing exhaust gases through a scrubbing system using adsorbents like **ammonia, sodium sulfite, or limestone**.
- The uncleaned **flue gas is sprayed in a scrubber tower** (absorber tower) **with a mixture of water and limestone (scrubbing slurry)**, whereby most of the **sulphur dioxide is bonded by chemical reaction**.
- can remove up to **95% of sulfur dioxide**, reducing **SO₂ emissions** significantly.
- **Reduces sulfur emissions**, major contributors to **acid rain** and **air pollution**.
- **Gypsum**, a byproduct, can be used in industries like **cement manufacturing**.

About Flue Gas

- refers to the gas that is **released from combustion plants**. It is a **by-product of burning fossil fuels**.
- Flue gas actually **contains** a mixture of gases, such as **carbon monoxide (CO)**, carbon dioxide (**CO₂**), **water vapor, nitrogen oxides (NO & NO₂)**, **sulfur dioxide (SO₂)**, other **trace pollutants**, and often some **particulate matter**.



SYLLABUS: Prelims: Economy

Newspaper : The Indian Express, Page No : 17

Unclaimed amounts: Expedite process of refund to rightful owners, says FM

ENSECONOMICBUREAU
MUMBAI, JUNE 10

FINANCE MINISTER Nirmala Sitharaman on Tuesday urged financial sector regulators and various departments to speed up the refund process of unclaimed amounts to rightful owners.

The minister, who chaired the 29th meeting of the Financial Stability and Development Council (FSDC) in Mumbai, asked regulators and departments to hold special district level camps to expedite the refund process of unclaimed amounts.

She said the drive should be conducted in coordination with the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Ministry of Corporate Affairs (MCA), Pension Fund Regulatory and Development Authority (PFRDA) and Insurance Regulatory and Development Authority of India (IRDA) along with banks, pension agencies and insurance companies.



Finance Minister Nirmala Sitharaman with RBI Governor Sanjay Malhotra and MoS Finance Pankaj Chaudhary at the 29th meeting of the Financial Stability and Development Council in Mumbai on Tuesday. @FinMinIndia

The unclaimed amounts comprise of deposits in banks; unclaimed shares and dividends are managed by the Investor Education and Protection Fund Authority (IEPFA); and unclaimed insurance and pension funds are with IRDAI and PFRDA respectively.

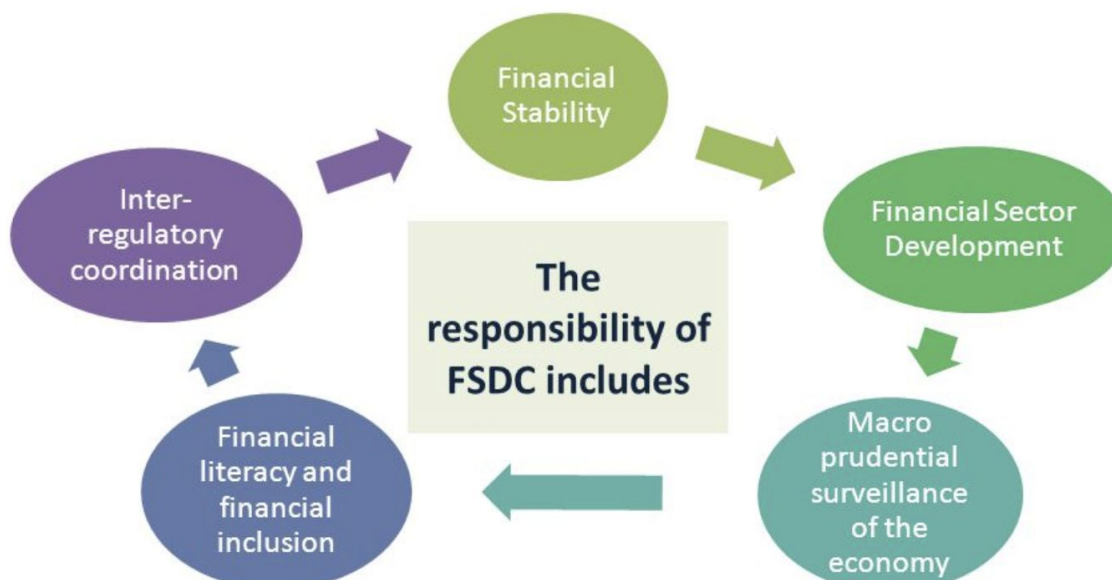
As per the latest RBI annual report, the amount credited to the Depositor Education and Awareness (DEA) Fund increased by 25 per cent to Rs 97,545.12 crore at the end of FY2024-25, from Rs 78,212.53 at the end of FY 2023-24. All banks transfer unclaimed deposits to

the DEA Fund maintained by the RBI.

In the meeting, Sitharaman stressed upon the need to be vigilant in the wake of the emerging trends from domestic and global macro-financial situations.

"The Council recognised the need for proactive efforts to mitigate potential risks to financial stability while adopting adequate safeguards for financial system's resilience. The members decided to strengthen the inter-regulatory coordination for wider development of the financial sector," according to a press release issued by PIB.

The FSDC, set up in 2010, is a body consisting all regulators and the Ministry of Finance. It is the highest forum in matters relating to financial stability. The Council is chaired by the Union Finance Minister



SYLLABUS: Prelims: Economy

Newspaper : The Indian Express, Page No : 17

PYQ

Q. With reference to 'Financial Stability and Development Council', consider the following statements: **(2016)**

1. It is an organ of NITI Aayog.
2. It is headed by the Union Finance Minister.
3. It monitors macro-prudential supervision of the economy.

Which of the statements given above is/are correct?

- | | | | | |
|-----|------------|-----|---|------|
| (a) | 1 | and | 2 | only |
| (b) | | 3 | | only |
| (c) | 2 | and | 3 | only |
| (d) | 1, 2 and 3 | | | |



Q1. Consider the following statements regarding the report, "State of the World Population 2025":

1. It is published by the United Nations Population Fund.
2. India is the world's second most populous nation after China.
3. India's fertility rate remains above the replacement level of 2.1.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) All Three
- d) None

Answer: a

Q2. Consider the following statements about the Five Eyes Alliance:

1. It began during World War II as an intelligence-sharing pact between the US and UK.
2. Canada joined the alliance in 1948, followed by Australia and New Zealand in 1956.
3. The alliance initially focused on Soviet monitoring and later expanded to include counterterrorism and cybersecurity, especially post-9/11.
4. India has joined the Five Eyes Alliance recently.

How many of the statements given above is/are correct?

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: c

Q3. With reference to the Deputy Speaker of the Lok Sabha, consider the following statements:

1. Article 93 of the Indian Constitution mandates the election of a Speaker and Deputy Speaker of the Lok Sabha "as soon as may be."

2. The date of the Deputy Speaker's election is determined by the President.

3. G.V. Mavlankar was the first Deputy Speaker of the Lok Sabha.

Which of the statements given above is/are correct?

- a) 1 and 2 only
- b) 1 only
- c) 1 and 3 only
- d) 2 only

Answer: b

Q4. Consider the following statements about Flue Gas:

1. It is the gaseous emission released from combustion plants after burning fossil fuels.
2. It typically includes water vapour, carbon dioxide (CO₂), nitrogen oxides (NO & NO₂), and sulfur dioxide (SO₂).

Which of the above-given statements is/are NOT correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Answer: d

Q5. Regarding the Financial Stability and Development Council (FSDC), consider the following statements:

1. FSDC was set up in 2010 as a coordinating body for financial sector regulators and the Ministry of Finance.
2. It is the apex forum for discussing matters related to financial stability in India.
3. The Council is chaired by the Prime Minister of India.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 1 and 3 only
- d) 1, 2 and 3

Answer: a





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