



REVISED & ENLARGED EDITION

Exam. Oriented Series 1

A Series,
Most Appreciated
by the
TOPPERS,
for the Last
Many Years

PRATIYOGITA DARPAN

PRICE ₹ 280.00

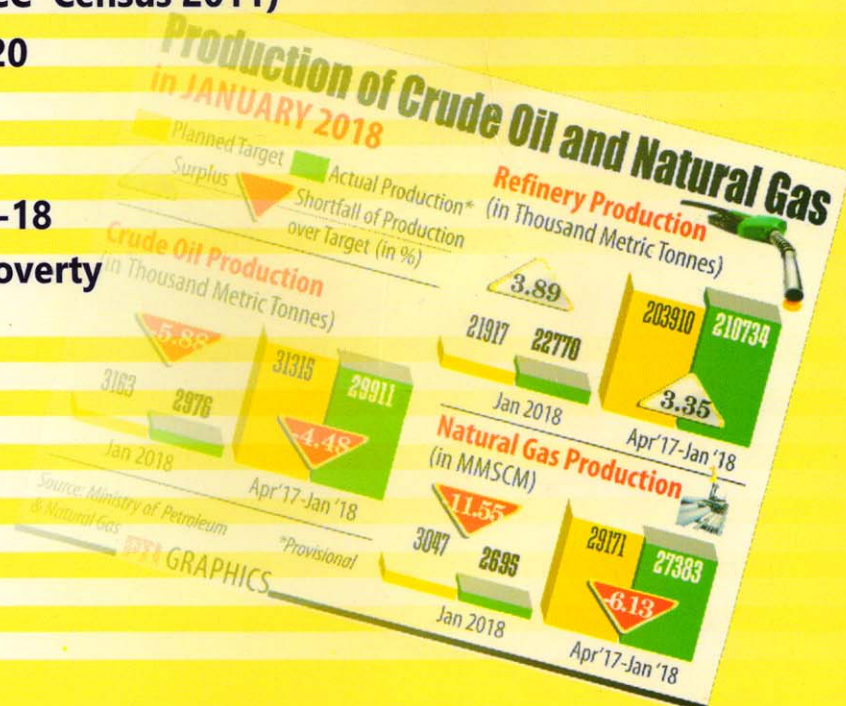
Extra Issue

WHERE EXCELLENCE GUIDES THE SUCCESS

OPTIONAL SUBJECT

Indian Economy

- CSO's National Income Estimates 2017-18
- Demographic Scenario
(with Religion-based and SECC Census 2011)
- Foreign Trade Policy : 2015-20
- Monetary Policy Review
- External Debt
- Foreign Trade Scenario 2017-18
- Employment Oriented and Poverty Eradication Programmes
- New Schemes/Programmes
- Policy Initiatives
- International Organisations
- India in Global Rankings
- Economic Glossary
- Multiple Choice Questions



UNION BUDGET : 2018-19

ECONOMIC SURVEY : 2017-18

Extremely Useful for Union and State Civil Services
Banks, MBA and Other Competitive Exams.

Also Available as

e-Book

www.ebooks.pdgroup.in



**PRATIYOGITA
DARPAN****What the
Toppers
say...**

INDIAN ECONOMY

A must have in your study-material

It is a great initiative by Pratiyogita Darpan Magazine. Certainly, it has helped many in clearing the exam.



—Anmol Sher Singh Bedi
Civil Services Exam., 2016
(2nd Rank)

All issues are very good. INDIAN ECONOMY ISSUE especially gave me all relevant information in one place. It saved me a lot of time and helped me memorize the facts easily.



— Tina Dabi
Civil Services Exam., 2015
(1st Rank)



PD Extra issue is the short hand revision notes. If one had already consulted standard books, he can rely on extra issue series for revision specially history and economics.

—Shweta Chauhan
Civil Services Exam., 2016
(8th Rank)



Keep up the good work ! Students really appreciate the efforts put in by PD team.

—Sahil Gupta
Civil Services Exam., 2016
(19th Rank)

PD extra issues especially the one on economics is very good. It gives complete overview of latest events in a comprehensive and standardised manner.



—Anuj Malik
Civil Services Exam., 2016
(16th Rank)

Extra issue on Economics is brilliant.



—Zaffar Iqbal
Civil Services Exam., 2016
(39th Rank)



It is good for revision and provides a compact source to review if any new development has been missed out.

—Namami Bansal
Civil Services Exam., 2016
(17th Rank)



I have gone through only Indian Economy Issue which gave me relevant information at one place. It saved me a lot of time and helped me memorise the facts easily.

—Ms. Komal Upadhyay
M.P. PSC Exam., 2017
(73rd Rank)





**Indian
Economy
2018**

PRATIYOGITA DARPAN

Contents

- 18 Editorial
- 19 **Indian Economy : A Few Facts : At A Glance**
- 29 **Important Facts Related to Indian Economy**
- 69 **Nobel Prize Winners in Economics**
- 70 **Appointments**

Some Aspects of Indian Economy

- 71 Underdeveloped Country
- 71 Salient Features of Indian Economy
- 72 Important Infrastructural Components in India
- 73 Nature of Unemployment in India
- 74 Woman Labour in India
- 74 Human Development Report-2016
- 75 Employment in India
- 75 Employment in Eight Key Sectors Estimated at 285.22 Lakh
- 76 34% Jump in Job Growth in 8 Years : Sixth Economic Census 2013
- 76 New Poverty Line : ₹ 32 in Rural Areas, ₹ 47 in Urban Areas
- 78 Poverty in India
- 79 Universal Basic Income
- 79 Task-force for Identification of Poor
- 79 India's Poverty Rate at 12.4% in 2011-12 : World Bank's Revised Poverty Line US \$ 1.9
- 80 India Human Development Report 2011
- 81 Guidelines Changed for New BPL Census
- 81 Concept of Hunger
- 82 8.8 million Households Live in Urban Slums : NSSO
- 82 Multidimensional Poverty Index

Mineral Resources of India

- 83 Key Highlights of India's Mineral Sector (2014-15)
- 85 The Mines and Minerals (Development and Regulation) Amendment Act, 2016
- 85 Commercial Sources of Energy
- 86 Parliament Passed Coal Mines (Special Provisions) Act, 2015
- 87 Non-conventional Sources of Energy
- 87 NHDC to set-up 100 MW Wind Power Plant

- 88 India's Fourth Rank in Wind Power in World
- 88 Green Power Capacity Addition During 2017
- 88 'UDAY' for Financial Turn around of Power Distribution Companies
- 89 Ultra Mega Power Projects (UMPPs)

Forest Resources of India

- 90 States/UTs Wise Forest Cover

National Income of India

- 92 Concepts of National Income
- 93 First Advance Estimates of National Income, 2017-18
- 96 Estimates of National Income in India

Population

- 96 Population Touches 1.21 billion Level, but Growth Rate Declines in Census 2011
- 97 Census 2011 : Some Facts
- 99 Final Population Data 2011
- 100 Socio-Economic & Caste Census 2011
- 102 Religion Based Census 2011
- 103 Religionwise Child Sex-Ratio and Literacy Rate : 2011
- 105 National Commission on Population
- 105 Population Policy 2000
- 106 Janasankhya Sthirata Kosh (JSK)
- 106 Occupational Classification
- 106 UN Project 9.6 billion World Population by 2050
- 106 Family Welfare
- 107 National Family Health Survey-4 (2015-16)
- 107 Probability of Death by NCDs High in India : WHO

Agriculture

- 109 Acreage under Kharif and Rabi Crops
- 110 Final Production Data 2015-16
- 110 Mission 2022 : The Challenges of Doubling Indian Farmers' Incomes in Five Years
- 111 Computation of Minimum Support Price for Agriculture Crops
- 111 Minimum Support Prices (MSP) and Bonus for Kharif Crops of 2017-18 Season





- 112 Govt. Hikes Sugarcane FRP by ₹ 25/Q for 2017-18
- 112 Food Management in India
- 112 Food Subsidy
- 113 National Food Grid Proposed for Easing Prices, Cut Wastage
- 113 Organic Farming
- 113 Major Crops and their Seasons
- 113 Horticulture
- 114 Record Production of Horticulture Crops in the Country During 2016-17 is Estimated to be Around 300 million Tonnes
- 114 Plantation Sector
- 115 Land Use
- 115 Commercial Crops
- 115 Land Reforms Programmes
- 116 TRIFED
- 116 NAFED
- 116 ISOPOM
- 116 Agriculture Marketing
- 117 e-NAM : National Agriculture Market
- 117 Agriculture Holdings
- 117 New National Agricultural Policy
- 117 Green Revolution in India
- 118 Call for Evergreen Revolution
- 118 Decentralized Procurement Scheme (DCP)
- 118 Animal Husbandry & Dairy : Highlights
- 118 Seed Bank
- 118 White Revolution and Operation Flood in India
- 119 Fisheries Sector
- 119 National Livestock Mission (NLM)
- 119 Yellow Revolution
- 120 Use of Fertilizers
- 120 Fertilizer Consumption
- 120 Rainfed Agro-Ecologies
- 120 Irrigation
- 121 National Rainfed Area Authority (NRAA)
- 121 New System of Irrigation Sprinkler/Drip Irrigation
- 121 Command Area Development & Water Management Programme (CADWMP)
- 122 Agricultural Credit
- 122 Agriculture Trade
- 122 Agriculture Trade : WTO Agreements
- 122 Flow of Agricultural Credit
- 123 Interest Subvention Scheme for Crop Loans 2016
- 123 Kisan Credit Card Scheme
- Industry**
- 124 New Industrial Policy
- 125 IIP-Based Industrial Performance
- 126 Base Year of Index of Industrial Production Revised from 2004-05 to 2011-12
- 126 Govt. Scraps MSME Exclusive Items List
- 126 Micro, Small and Medium Enterprise Development Act, 2006
- 126 Gross Capital Formation in the Industrial Sector
- 127 Micro, Small & Medium Enterprises (Present Performance)
- 127 Various Schemes for Boosting MSMEs
- 127 Government Changing Definition of MSMEs to be in sync with GST
- 128 Agro & Rural Industries
- 128 National Manufacturing Competitiveness Programme
- 128 Cotton and Textiles Industry
- 129 Important Industries
- 130 Special Package for Employment Generation and Promotion of Exports in Textile and Apparel Sector
- 130 Iron and Steel Industry
- 131 Sugar Industry
- 131 Fertilizer Industry
- 131 Cement Industry
- 132 Jute Industry
- 132 E-Tourist Visa Facility
- 132 Coal Industry
- 133 Sericulture and Silk Industry
- 133 Petroleum Industry
- 134 Govt. Unveils NELP-X
- 134 India's Crude Oil Refining Capacity
- 135 Marketing and Distribution of Petroleum Products
- 135 Coal Bed Methane
- 135 India Hydrocarbon Vision 2025
- 136 Green Fuels
- 136 More Power to Maharatna and Navratna PSUs for Overseas Buyouts
- 136 'Maharatna' and 'Navratna' Companies
- 137 Mini Ratna Scheme
- 137 17 Sick Central PSUs Set to be Closed Down
- 137 Highlights of Public Enterprise Survey 2015-16
- 138 Committee on Public Undertakings
- 138 Department of Disinvestment Renamed as 'DIPAM'
- 138 New Competition Act, 2013
- 139 Competition Commission of India Becomes Operational
- 139 CCI's Approval Required for Companies Mergers and Acquisitions
- 139 "Launch of GeM Samvaad : The GeM-Industry Forum"
- 140 National Labour Commission
- Money and Banking**
- 141 Different Stages of the Development of Indian Banking
- 141 Reserve Bank of India





- | | | | |
|-----|---|-----|---|
| 142 | RBI Decides to Circulate 'Plastic Notes' | 157 | and Non-banking Financial Institutions |
| 143 | Demonetisation of ₹ 500 and ₹ 1000 Notes : Surgical Strike on Black Money | 157 | Damodaran Committee Submits Report on Reforms in Banking Services |
| 144 | Govt. Starts Re-printing of Re. 1 Note from January 1, 2015 | 158 | Report of Financial Sector Legislative Reforms Commission |
| 144 | Composition of Banking System in India | 158 | Capital Market |
| 145 | Quantitative and Qualitative Credit Control | 158 | MIBOR and MIBID Two New Reference Rates of National Stock Exchange |
| 145 | Selective Credit Control | 159 | Two New Share Price Indices for Mumbai Share Market |
| 145 | Highlights of Sixth bimonthly RBI Monetary Policy | 159 | Commodity Futures Market |
| 146 | Commercial Banks in India (April 1, 2017) | 159 | Commodity Exchanges of India |
| 146 | SBI Launched India's First Start-up Focussed Bank Branch SBI Incube | 160 | Universal Commodity Exchange |
| 146 | Govt. kicks off Banking Reforms, to Infuse ₹ 88,000 crore in PSU Banks by March 2018 | 160 | BSE Launches 'Shariah Index' |
| 148 | RBI's New Bad Loan Rules for Loan Recovery | 160 | India's First International Exchange-India INX- at GIFT City in Gujarat |
| 148 | BASEL-III Became Effective <i>w.e.f.</i> January 2013 | 161 | Securities and Exchange Board of India (SEBI) |
| 149 | RBI Replaces Base Rate System by MCLR System | 162 | BSE Launches Index-based Circuit Breaker System |
| 149 | "Pockets"—ICICI Bank's Answer to Payment Banks | 162 | EPFO to Start Investing in Stock Markets |
| 149 | Top Public Sector Banks : A Financial Snapshot | 162 | Depository System in India |
| 150 | RBI's Monetary Policy Committee Constituted | 163 | Working Group's Report on Development Finance Institutions |
| 150 | Govt. Must Reduce Stake in Public Sector Banks to Below 50% : Nayak Committee Report | 163 | Small Industries Development Bank of India (SIDBI) |
| 151 | RBI Gives in-principle Licence for 11 Payment Banks | 163 | Industrial Investment Bank of India Ltd. (IIBIL) |
| 151 | Chandrababu Naidu Committee's Report on Promoting Digital Payment | 164 | State Industrial Development Corporations (SIDCs) |
| 151 | RBI Grants in-principle Licence to 10 Entities for Small Finance Bank | 164 | National Equity Fund Scheme |
| 152 | MUDRA Bank | 164 | State Finance Corporations |
| 152 | Pradhan Mantri Mudra Yojana (PMMY) Crosses the Target of ₹ 1.8 lakh crore for 2016-17 | 164 | Unit Trust of India (UTI) |
| 152 | Salient Features of Banking Laws (Amendment) Act, 2012 | 164 | Export-Import Bank of India (EXIM Bank) |
| 153 | RBI Releases Guidelines for 'on tap' Licensing of Universal Banks in the Private Sector | 165 | National Housing Bank (NHB) |
| 153 | RBI Launches 'Sachet' Portal to Check Illegal Money Collection | 165 | National Bank for Agriculture and Rural Development (NABARD) |
| 154 | RBI Issues Charter of Customer Rights | 166 | India Infrastructure Finance Company Ltd. (IIFCL) |
| 154 | 'iWatch' Banking | 166 | Rural Infrastructure Development Fund |
| 154 | Foreign Bank's Operation in India | 166 | Establishment Years of Major Financial Institutions in India |
| 155 | Indian Banks Abroad | 166 | Agriculture and Rural Development Banks |
| 155 | Co-operative Banks | 167 | Insurance Industry in India |
| 155 | District Central Co-operative Bank (DCCB) | 167 | Reforms in Insurance Sector |
| 156 | Regional Rural Banks | 167 | Insurance Penetration |
| 156 | Parliament Passed Regional Rural Banks (Amendment) Bill, 2014 | 168 | General Insurer's Public Sector Association of India (GIPSA) |
| 156 | SBI Launches 'No Queue App' for Customers | 168 | Agriculture Insurance Company of India Limited (AICIL) |
| 157 | Debt Recovery Tribunals | 168 | Recommendations of Malhotra Committee for Improving Insurance Sector |
| 157 | Capital Adequacy Ratio Standards for Banks | 170 | Inflation |
| | | 170 | Introduction of New Series of CPI (R + U) |
| | | 171 | CPI Basket Weights Revised, Base Year Changed from 2010 to 2012 |
| | | 171 | Producer Price Index |
| | | 171 | Deflation |





- 172 Money Stock Measures in India
- 172 Cheap Money Policy and Dear Money Policy
- 172 Inflation Indexed Bonds No Special Tax Sops for Investors
- 172 Inflation-Indexed Bonds (IIBs)

Development, Poverty Alleviation and Employment Generation Programmes in India

- 173 Pradhan Mantri Adarsh Gram Yojana
- 173 Deendayal Antyodaya Yojana—NRLM
- 174 Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
- 175 Wage Rates under MGNREGA Raised
- 175 Indira Awas Yojana (IAY)
- 175 Pradhan Mantri Gram Sadak Yojana (PMGSY)
- 176 Integrated Watershed Management Programme (IWMP)
- 177 National Food Security Scheme-2013
- 178 Swarna Jayanti Shahari Rozgar Yojana (SJSRY)
- 178 National Urban Livelihood Mission
- 179 Antyodaya Anna Yojana (AAY)
- 179 Annapurna Scheme
- 179 Village Grain Bank Scheme
- 179 National Rural Health Mission (NRHM)
- 179 Various Women-oriented Schemes of State Governments
- 180 National Urban Health Mission (NUHM)
- 180 Prime Minister's Employment Generation Programme (PMEGP)
- 181 Rural Drinking Water
- 181 National Social Assistance Programme
- 181 Kasturba Gandhi Balika Vidyalaya (KGBV)
- 181 Aam Admi Bima Yojana (AABY)
- 182 Self-Employment Programme for the Urban Poor (SEUP)
- 182 Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
- 182 Indira Gandhi Matritva Sahyog Yojana (IGMSY)
- 182 Pratibha Kiran Yojana
- 182 Rajeev Gandhi Scheme for Empowerment of Adolescent Girls—SABLA
- 183 Rajeev Gandhi Shramik Kalyan Yojana
- 183 Members of Parliament Local Area Development Scheme (MPLADS)
- 183 Sarva Shiksha Abhiyan
- 183 Mid-Day Meal Scheme for School Children
- 184 Rashtriya Madhyamik Shiksha Abhiyan
- 184 Rashtriya Uchchar Shiksha Abhiyan
- 184 The Unorganised Workers' Social Security Act 2008
- 185 Khadi and Village Industries Development Scheme

Latest Schemes/Programmes of Central Government

- 186 Schemes/Programmes Related with Banking and Insurance
- 188 Schemes/Programmes Related with Agriculture and Rural Development
- 192 Schemes/Programmes Related with Housing and Urban Development
- 194 Schemes/Programmes Related with Technology, Education and Skill Development
- 197 Schemes for Education
- 198 Schemes/Programmes Related with Employment and Poverty Alleviation
- 199 Schemes/Programmes Related with Health and Sanitation
- 201 Schemes/Programmes Related with Electrification
- 203 Schemes/Programmes Related with Pilgrimage and Tourism
- 204 Other Schemes/Programmes Launched by Central Government

India in Global Indexes

- 209 India Drops to 122 on World Happiness Index, 2017
- 209 India Ranks 81st on Global Talent Competitiveness Index, 2018
- 209 Corruption—A Worldwide Phenomenon : Transparency International's Report 2016
- 210 Global Wealth Report 2017
- 211 India Ranks 9th Among 41 Countries in Corruption in Business : 2017 Survey
- 211 India is Now the Second-Largest Internet Market in the World
- 211 India Ranks 143rd in Economic Freedom Index, 2017
- 212 India Ranks 143 Among 188 Countries in Health Study
- 212 India Jumps 19 Places in World Bank's Global Logistics Performance Ranking in 2016
- 213 India Climbs to 9th Position on FDI Inflow List, US Retains Top Spot
- 213 Global Economic Prospects Report, 2017
- 214 Sustainable Development Goals Index, 2017 : India Ranked 116th of 157 Countries
- 214 India Ranks 103rd on Global Human Capital Index, 2017 Ahead of Bangladesh and Pakistan
- 215 India Ranked 7th in Business Optimism Index
- 215 Global Competitiveness Index 2017
- 215 India at 8th Spot in m-Cap Rankings
- 216 India's 100th Rank in Doing Business Report, 2018





- 217 India Slipped 45 Points in Global Hunger Index-2017 Since 2014
- 217 India Falls 21 Places in Global Gender Equality Report, Ranks 108 in 144-Nation List
- 218 Global Innovation Index 2017
- 218 India Secures Top Position in Global Retail Development Index
- 218 India Ranks Second in EY Renewable List
- 219 73% Indians have Confidence in Modi Government : Report
- 219 India Jumps 12 Spots in WEF's Global Travel and Tourism Ranking 2017
- 219 India Slips to 45th Spot in IMD's Competitiveness List, 2017
- 219 India to Top Global Remittances Chart with \$ 66 billion in 2017 : World Bank
- 220 India up One Place on Per Capita GDP Terms to 126, Qatar Tops the List : IMF Report
- 221 India Ranks 177 out of 180 in Environmental Performance Index, 2018
- 221 India Jumps to 8th Place on Global FDI Confidence Index
- 221 India's 14th Rank in the Climate Change Performance Index (CCPI)
- 222 India Ranks 44 Out of 50 Nations in Global IP Index, 2018

Policy Initiatives

- 222 National Mineral Policy, 2008
- 222 National Textile Policy, 2000
- 223 National Manufacturing Policy, 2011
- 223 New Telecom Policy 2012 Provides Nationwide Free Roaming
- 223 National Mineral Exploration Policy 2016
- 224 New Mining Policy, 2016
- 225 National Capital Goods Policy 2016
- 225 India's Foreign Trade Policy 2015-20
- 226 Mid-Term Review of Foreign Trade Policy 2015-20
- 227 New National Aviation Policy 2016
- 227 National Intellectual Property Rights Policy, 2016
- 228 Comprehensive New Urea Policy, 2015
- 228 New National Steel Policy, 2017
- 229 New Metro Rail Policy, 2017
- 229 Strategic Partnership Model, 2017
- 229 Public Procurement Policy, 2017 for Local Goods
- 230 Major Policy Initiatives for Increasing Share of Renewable Energy in Total Installed Capacity
- 230 New Public-Private Partnership Policy for Affordable Housing 2017

Foreign Trade and Balance of Payments

- 231 Volume of India's Foreign Trade
- 231 India's Foreign Trade : (April-Dec. 2017-18)
- 233 Composition of Trade
- 233 Direction of Trade
- 234 Agricultural Export Zones
- 235 India's Balance of Payments 2016-17
- 236 CAD More than Doubles to \$ 7.2 billion in Q2 of 2017-18
- 236 Textile Exports
- 236 India's Electronics Market may Cross \$ 400 billion by 2020
- 237 Special Economic Zone Act, 2005
- 237 SEZ Norms Liberalised (2013-14)
- 237 Tarapore Committee's Report on Full Convertibility of Rupee
- 238 200 SEZs Likely to be Exempt from 18.5% MAT
- 238 Export Development Centres
- 238 Liberalisation of Foreign Investment Policy
- 239 FDI Norms Liberalised
- 239 'Invest India' Constituted to Promote FDI
- 240 India Allows FDI from Pakistan
- 240 FIPB Abolished
- 240 Government Relaxes FDI Norms for NRIs, PIOs, OCIs
- 240 FDI Rules Liberalized in Single-Brand, Civil Aviation, Construction and Power Exchanges
- 241 APEDA to Focus on Fruits and Vegetables
- 241 International Trade in Agriculture and Allied Services
- 242 Foreign Exchange Reserves in India
- 242 RBI Relaxes FEMA Norms for Individuals
- 242 Foreign Exchange Management Act (FEMA)
- 242 Money Laundering Prevention Act
- 243 The Prevention of Money-Laundering (Amendment) Act, 2012 Notified
- 243 India's External Debt Declines to US \$ 471.9 Billion End-September 2017
- 244 NEER and REER

Transport and Communications

- 245 Railways
- 246 Introduction of LHB Coaches
- 246 Indian Railway Catering & Tourism Corporation (IRCTC)
- 247 Indian Transport Sector : An Overview
- 247 Konkan Railway Plan
- 247 India to Join Trans-Asian Rail Network
- 248 Rail Tourism
- 248 Gatimaan Express on the Track
- 248 India's Maharajas' Express Among Top Rated Trains Globally
- 248 Wi-Fi Services at 100 Railway Stations





- 249 International North-South Transportation Corridor (INSTC) for Better Indo-Russian Connectivity Inches Towards Reality
- 249 Rail Development Authority
- 250 Bio-toilets in All Trains in 6 Years
- 250 Mini Rail Budget : Action Plan for 2017-18
- 250 Road Transport
- 251 National Highway Development Project (NHDP)
- 252 Public Private Partnership in Road Projects
- 252 Rural Roads
- 252 New Rules for Greening National Highways
- 252 'Bharatmala' : A Mega Project of Highways Development
- 253 Setu Bharatam Programme
- 253 New Number of National Highways
- 253 Water Transport
- 254 Maritime Agenda for the Decade 2010-20
- 254 Private Sector Participation in Ports
- 255 Satusamudram Ship Channel Project
- 255 Sagarmala Project
- 255 'Smart Port Cities' : An Ambitious Plan of GoI
- 255 Tamil Nadu to Get 4th Major Port
- 255 Odisha to Develop a Port in Puri
- 256 Satellite Cargo Ports Planned at Surat, Wardha, Aurangabad
- 256 National Waterways Bill 2015
- 256 Air Transport
- 257 Airport Infrastructure
- 257 Government Approved ₹ 4500 crore Project to Revive 50 Airports, Airstrips
- 257 Construction of Greenfield Airports
- 258 GAGAN Project
- 258 Regional Air Connectivity Scheme (RCS)
- 258 India's First Hi-speed Rural Broadband Network Commissioned
- 259 Hyderabad, India's First 1 Gbps-enabled City
- 259 Sanchar Shakti
- 259 USOF
- 259 India is Now the Second-Largest Internet Market in the World
- 260 Audio Tax
- 260 Voice Mail
- 260 Mobiles Industry to Make 8.2% of GDP by 2020, from 6.5% Now
- 261 RERA Effective from May 1, 2017
- 261 Logistics Sector Granted Infrastructure Status

Public Finance

- 262 Financial Relations between Centre and States
- 263 Finance Commission
- 263 Consolidated Funds of India and of the States
- 263 Public Accounts of India and of the States
- 263 Contingency Fund
- 263 Fourteenth Finance Commission Recommendations
- 265 Fifteenth Finance Commission Constituted
- 266 Recommendations of Chelliah Committee on Tax Reforms
- 266 Swachh Bharat Cess of 0.5% on Taxable Services
- 267 GST Rolled Out Finally
- 268 National Anti-Profiteering Authority Set-up
- 268 4-tier Tax Slab Under GST
- 269 GST Council Fixes 4-Rate Structure
- 270 Undisclosed Foreign Income and Assets (Imposition of Tax) Bill, 2015 Introduced in Lok Sabha to Unearth Black Money
- 271 Govt. Set-up Four Task Forces for Financial Sector
- 271 State Level Reforms
- 272 **Economic Survey 2017-18**
- 286 **Union Budget, 2018-19**

Economic Planning in India

- 295 History of Planning in India
- 295 NITI Aayog Replaced Planning Commission
- 296 First Five Year Plan
- 296 Second Five Year Plan
- 297 Third Five Year Plan
- 297 Three Annual Plans
- 297 Fourth Five Year Plan
- 298 Fifth Five Year Plan
- 298 Sixth Five Year Plan
- 299 Seventh Five Year Plan
- 299 Eighth Five Year Plan
- 300 Ninth Five Year Plan
- 301 Tenth Five Year Plan
- 303 India Vision-2020
- 303 Eleventh Plan (2007-12)
- 304 Vision of 12th Five Year Plan (2012-17)
- 305 India's Ambitious 15-Year Vision Plan

Three Year Action Agenda of NITI Aayog

- 306 Medium-term Revenue and Expenditure Framework
- 307 Economic Transformation in Major Sectors
- Agriculture : Doubling Farmers' Incomes
- 307 Remunerative Prices for Farmers
- 308 Raising Productivity
- 308 Trade, Industry and Services Creating Well-paid Jobs
- 308 The Critical Rate of Exports
- 308 Coastal Employment Zones (CEZs) in 2017-18
- 309 Labour Law Reforms
- 309 Food Processing
- 310 Actions in Specific Services Sectors
- 310 Financial Services
- 310 Tourism, Culture and Soft Power
- 310 Soft Power
- 311 Real Estate
- 311 Regional Development/Urban Development
- 312 Coastal Regions and Islands
- 313 Desert and Drought Prone Areas





- 314 Growth Enablers
314 Social Sector

International Organisations

- 315 International Monetary Fund (IMF)
316 International Bank for Reconstruction and Development (IBRD)
318 International Finance Corporation (IFC)
318 International Development Association (IDA)
318 Multilateral Investment Guarantee Agency
319 International Centre for Settlement of Investment Disputes
319 General Agreement on Tariffs and Trade (GATT)
319 GATT Rounds
319 Uruguay Round and Dunkel Proposals
320 World Trade Organisation (WTO)
321 Important International Organisations : A View
321 United Nations Conference on Trade and Development (UNCTAD)
322 Asian Development Bank (ADB)
322 Asian Infrastructure Investment Bank
323 International Fund for Agricultural Development (IFAD)
323 SAARC Summit : When & Where ?
323 South Asian Association for Regional Co-operation (SAARC)
323 South Asian Free Trade Area (SAFTA)
324 ASEAN Summits
324 Association of South-East Asian Nations (ASEAN)
324 Organisation of the Petroleum Exporting Countries (OPEC)
325 The G-5 Summit
325 G-8 (Formerly G-7)
325 G-15
326 G-20
326 G-77
326 Organisation for Economic Co-operation and Development (OECD)
326 European Economic Community (EEC) or European Common Market (ECM)
327 Brexit
327 European Free Trade Association (EFTA)
327 North American Free Trade Agreement (NAFTA)
327 Asia Pacific Economic Co-operation (APEC)
327 Mercosur
328 Indian Ocean Rim Association for Regional Co-operation (IORARC)
328 Food and Agriculture Organisation (FAO)
328 BRICS Nations Agree to Trade in Own Currencies
329 Glossary
340 Objective Questions

The concurrence of the views of the Editor is not necessary for any matter or figure published in Pratiyogita Darpan.

BHARTI CONCEPT

(A Complete Study Centre)

Mathematics का सबसे विश्वसनीय कोचिंग संस्थान

(English & Hindi Medium)

SATELLITE CLASSES

HARYANA ENTREPRENEUR & EXCELLENCE AWARDS 2018 PANIPAT

AWARD FOR EXCELLENCE MATHS COACHING (COMPETITIVE EXAMS) 2018



MATHS by S.S. BHARTI Sir

एक मात्र संस्थान जो Mathematics सिखाने की 100% गारंटी देता है।

अब आपके शहर में

(खासकर उन बच्चों के लिए जो आर्थिक व अन्य कारणों से दिल्ली नहीं आ पाते)

OUR SATELLITE BRANCHES

ROHTAK 7065300999	REWARI 7065400555
PANIPAT 7065300444	HISSAR 7065200666
BADARPUR 7065300222	UTTAM NAGAR 7065500333
BULANDSHAHR 7065300777	MEERUT 7065200888
NEW COMING SOON BRANCHES	JAIPUR 7065400666

AGRA, ALLAHABAD, VARANASI, LUCKNOW, PATNA, GWALIOR, JODHPUR, BIKANER, KOTA, BHOPAL, JABALPUR/ INDORE

Head Office:- MUKHERJEE NAGAR
1st Floor Batra Cinema Complex Delhi-110009
Cont No.- 9136335283, 9250291082, 7065300111





INDIAN ECONOMY

A FEW FACTS : AT A GLANCE

AREA

- Total Area of the Country 3287263 sq. km
- Reporting Area for Land Utilisation Statistics 307·818 million hectare
- Length of Coast line 8118 km
- Exclusive Economic Zone 2·02 million sq. km
- Continental Shelf Area 0·53 million sq. km
- Percentage of World Area 2·42 per cent (7th Place)
- Forest & Tree Cover Area 794245 sq. km (24·16% of the total area)
- Total Forest Cover Area 701673 sq. km (Including 4662 km² area under mangroves) (21·34% of the total geographical area)
- Agricultural Land/Cultivable Land (2014-15) 181·886 million hectare
- Cultivated Land (2014-15) 155·221 million hectare
- Net Area sown (2014-15) 140·130 million hectare
- Per Capita Agricultural Land (2014-15) 0·143 hectare

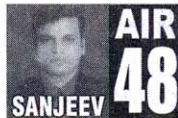
- Gross Irrigated Area 96·457 million hectare (2014-15) (48·6% of total cropped area)
- Rainfed Area as % of net sown area (2014-15) 51·4%
- Largest State (Areawise) Rajasthan
- Smallest State (Areawise) Goa
- State touching boundaries of Maximum States (Touches boundaries of 8 States—Uttarakhand, Himachal Pradesh, Haryana, Rajasthan, M.P., Chhattisgarh, Jharkhand and Bihar) Uttar Pradesh
- Area under foodgrains (2016-17) 127·6 million hectare (91·06% of net sown area)

POPULATION

- Total Population of the Country (Census 2011) 121·0854 crore
- Total population (2016-17) 129·9 crore (projected)
- Decadal Growth Rate (2001-11) 17·7%

DESTINATION IAS ACADEMY

Gems of Destination



POL. SCIENCE by KAILASH MISHRA

Editor-in-Chief-Trend Analysis Author: I. India's Foreign Policy in Changing Scenario, II. Indian Economy

WHY POLITICAL SCIENCE IS THE BEST OPTIONAL?

According to new pattern of Civil Services Examination Political science has emerged as the most popular subject. It helps in General Studies, Essay and interview more than any other subjects. Take syllabus of Political science and General Studies side by side you can deduce the following conclusions:

1. All the civil services aspirants will have to study at least 70% syllabus of political science.
2. Political science covers more than 50% syllabus of GS :
 - (a) Eight out of twelve topics of paper first (Indian Heritage and Culture, History and Geography of the World and Society).
 - (b) Complete paper second (Governance, Constitution, Polity, Social Justice and International relations).
 - (c) Topics number 8, 17, 19 and 20 of paper third (Technology, Economic Development, Bio-diversity, Environment, Security and Disaster Management).
 - (d) Topic number 1 of paper fourth (Ethics, Integrity, and Aptitude).
3. One Essay.
4. Interview which covers mainly current national and international affairs is an integral part of political science.

GENERAL STUDIES

by KAILASH MISHRA

DRDO Scientist, D.U. Professors & experts of each area

**BATCHES BEGIN :
FIRST WEEK OF
EVERY MONTH**

Correspondence Facility Available in
GENERAL STUDIES & CSAT

COURSES ▶ REGULAR | WEEKEND | ONLINE | TEST SERIES | UGC-NET
M-2, Jyoti Bhawan, Mukherjee Nagar, Delhi-110009

Ph. : 09911945480





- Rural Population Growth 12.3%
- Urban Population Growth 31.8%
- Percentage of World Population (2011) 17.5%
- Total Rural Population (2011) 83.37 crore
- Total Urban Population (2011) 37.71 crore
- Rural-Urban Population Ratio (2011) 68.84 : 31.16
- Sex Ratio (2011) 943
(Female per thousand male)
- Child Sex Ratio (2011) (0–6 years) 919
- State with highest Female-Male Ratio (2011) Kerala (1084)
- Labour Force (2009–13) World Bank 48.43 crore
- Total workers (2011 census) 48.17 crore
- Male 33.18 crore
- Female 14.98 crore
- Density of Population (2011) 382 per sq. km
- Birth Rate (2016) 20.4 per thousand population
- Death Rate (2016) 6.4 per thousand population
- TFR per woman (2015) 2.3
- Maternal Mortality Rate 167
(Per 100000 live births) (2011–13)
- Infant Mortality Rate (2016) 34 per thousand live births
- Rural 38
- Urban 23
- Males 33
- Female 36
- Child (0–5) Mortality Rate 2016 39
(Per 1000 Children)

CENSUS 2011 Figures At a Glance—India			
Population	Persons	1210.8 million	100.00
	Rural	833.7 million	68.8
	Urban	377.1 million	31.2
Decadal Population Growth 2001–11		Absolute	Percentage growth rate
	Persons	18,19,89,496	17.7
	Males	99.97 million	12.3
	Females	99.99 million	31.8
Density of Population (per sq. km)		382	
Sex Ratio (Females per 1000 males)		943	
Population in the age group 0–6		Absolute	Percentage to total population
	Persons	164.5 million	13.6
	Rural	121.3 million	14.6
	Urban	43.2 million	11.5
Literacy rate	Persons		73.0
	Males		80.9
	Females		64.6

(The census 2011 results of Mao-Masam, Paomata and Parul subdivisions of Senapati district of Manipur were with-held due to administrative reasons. The figure have now been finalized and declared by office of the registrar General of India on 07-01-2014. Above given census data is after the inclusion of the census of three subdivisions of Senapati District of Manipur.)

- Life Expectancy (at the time of birth) (2011–15) 68.3 years
- Male 66.9 years
- Female 70.0 years
- Literacy Rate (2011) 73.0 per cent
- Male 80.9 per cent
- Female (2016) 64.6 per cent
- **Literacy (2011)**
- Rural Male 77.2%
- Urban Male 88.8%
- Rural Female 57.9%
- Urban Female 79.1%
- **Religionwise Population (2011)**
- (i) Hindu population (%) 79.8%
- (ii) Muslim population (%) 14.2%
- (iii) Christian population (%) 2.3%
- (iv) Sikh population (%) 1.7%

GVA Growth in Various Sectors of the Economy

(At Basic Prices 2011-12)

Sector	(in %)	
	2015-16	2016-17 (PE)
1. Agriculture Forestry and Fishing	0.7	4.9
2. Mining and Quarrying	10.5	1.8
3. Manufacturing	10.8	7.0
4. Electricity, Gas, Water Supply and Other Utility Services	5.0	7.2
5. Construction	5.0	1.7
6. Trade, Hotel Transport, Communication	10.5	7.8
7. Financial Real Estate and Professional Services	10.8	5.7
8. Public Administration Defence and Other Services	6.9	11.3
GVA at Basic Prices	7.9	6.6

Growth Rates

(At Constant Prices)

	(in %)	
	2015-16	2016-17 Provisional Estimates
1. GDP	8.0	7.1
2. NDP	8.1	7.2
3. GVA at Basic Prices	7.9	6.6
4. GNI	8.0	7.0
5. NNI	8.1	7.1
6. Per Capita Income	6.8	5.7

- **Population Growth % (2001–11)**
- (i) Hindu 16.8%
- (ii) Muslim 24.6%
- (iii) Christian 15.5%
- (iv) Sikh 8.4%





- **Religionwise Sex-ratio (2011)**
 - (i) Hindu 939/1000 males
 - (ii) Muslims 951/1000 males
- State having maximum Muslim population Assam

NATIONAL INCOME ESTIMATES

- **New Base Year** 2011-12
- **Real GDP or GDP at Current Price**
 - 2016-17 (1st RE) ₹ 152.54 lakh crore
 - 2017-18 (AE) ₹ 166.27 lakh crore
- **Gross Value Added at Basic Price (on Constant Prices 2011-12)**
 - 2016-17 (1st RE) ₹ 112.47 lakh crore
 - 2017-18 (AE) ₹ 118.71 lakh crore
- **GDP at Constant Prices (2011-12)**
 - 2016-17 (1st RE) ₹ 121.96 lakh crore
 - 2017-18 (AE) ₹ 129.85 lakh crore
- **GNI at Constant Price (2011-12)**
 - 2016-17 (1st RE) ₹ 120.91 lakh crore
 - 2017-18 (AE) ₹ 128.35 lakh crore
- **NNI at Constant Price (2011-12)**
 - 2016-17 (1st RE) ₹ 106.81 lakh crore
 - 2017-18 (AE) ₹ 114.04 lakh crore
- **Per Capita Income at Constant Price (2011-12)**
 - 2016-17 (PE) ₹ 82269
 - 2017-18 (AE) ₹ 86660

- **GNI at Current Price**
 - 2016-17 (1st RE) ₹ 150.77 lakh crore
 - 2017-18 (AE) ₹ 164.39 lakh crore
- **NNI at Current Price**
 - 2016-17 (1st RE) ₹ 134.92 lakh crore
 - 2017-18 (AE) ₹ 147.10 lakh crore
- **Per Capita Income at Current Prices**
 - 2016-17 (1st RE) ₹ 103.870
 - 2017-18 (AE) ₹ 111782

ECONOMIC INDICATORS

- Index of Industrial Production (2016-17) (Average Base 2011-12) 120.0
- Share of Industrial Sector in GVA (2016-17) 31.1%
- Share of Secondary Sector in GVA at Current Prices (2016-17) 26.9
- Index of Agricultural Production (2016-17) (Base : 2007-08 = 100) 130.6
- Wholesale Price Index Average (2016-17) (Base : 2011-12 = 100) 183.2
- Consumer Price Index for Industrial Workers (2016-17) (Base : 2001 = 100) 276
- Consumer Price Index for agricultural labourers (2016-17) (Base 1986-87 = 100) 870
- Consumer Price Index for Rural Labour (2016-17) (Base 1986-87 = 100) 875
- Consumer Price Index (Base : 2012 = 100) Combined (2016-17) 130.3

**DISTANCE****IIRM**
Approved by AICTE**LEARNING PROGRAMS****International Post Graduate Diploma in**

❖ **Life Insurance** ❖ **General Insurance**
❖ **Risk Management**

For Eligibility, Fee structure, global accreditations and other details visit website or contact

Head, Distance Education | Tel:040 - 2300 0005 | dlemail@iirmworld.org.in.

**IIRM**

(An IRDAI Initiative)

Financial Dist, Gachibowli, Hyderabad - 500032

www.iirmworld.org.in

Follow us on:





- Consumer Price Index (Base : 2012 = 100) 132.4
Rural (2016-17)
- Consumer Price Index (Base : 2012 = 100) 127.9
Urban (2016-17)
- Consumer Price Index based inflation Rate (July 2017)
Combined 1.54%

Sixth Economic Census (2014)

- Total Enterprises 5.847 crore
 - Rural 3.502 crore (59.9%)
 - Urban 2.345 crore (40.1%)
- Top 5 states having maximum Enterprises (In Descending Order)
 - Uttar Pradesh
 - Maharashtra
 - West Bengal
 - Tamil Nadu
 - Andhra Pradesh

- Number of Industries Reserved for Public Sector 02
- Atomic Energy (Production, separation or enrichment of special fissionable material and substances and operation of the facilities).
- Railway operations only : Private investment has been allowed in Railways for other construction, operation and maintenance.
- Number of Industries Requiring Compulsory License 04
 - (i) Cigars and Cigarettes of tobacco and manufactured tobacco substitutes.
 - (ii) Electronic Aerospace and defence equipments.
 - (iii) Industrial Explosives including detonating fuses, safety fuses, gun-powder, nitrocellulose and matches.
 - (iv) Specified Hazardous chemicals *i.e.*,
 - (a) Hydrocyanic Acid its derivatives
 - (b) Phosgene and its derivatives.
 - (c) Isocyanates and disocyanates of hydrocarbons.
- Micro, Small and Medium Enterprises (MSMEs) Contribution in country's GDP 37.5%
- Main Food Crop of India Rice
- India's place in the World Production of
 - (i) Sugar and Sugarcane First
 - (ii) Milk First
 - (iii) Banana First
 - (iv) Jute First
 - (v) Steel Third
 - (vi) Manufacturing Sixth
 - (vii) Fish Second
 - (viii) Rice Second
 - (ix) Fruits Second
- First Three States in the Production (2016-17)
 - Wheat Uttar Pradesh, M.P., Punjab
 - Rice West Bengal, U.P., Punjab

- Pulses Madhya Pradesh, Maharashtra, Rajasthan
- Coarse Cereals Maharashtra, Rajasthan, Karnataka
- Total Foodgrains Uttar Pradesh, M.P., Punjab
- Oilseeds Madhya Pradesh, Rajasthan, Maharashtra
- Sugarcane Uttar Pradesh, Maharashtra, Karnataka
- State with Highest Production of Cotton (2016-17) Maharashtra
- State with Highest Production of Potato (2016-17) Uttar Pradesh
- State with Highest Production of Onion (2016-17) Maharashtra
- State with Highest Production of Jute and Mesta (2016-17) West Bengal
- Krishi Vigyan Kendra (2014-15) 641
- Agriculture Universities (2014-15) 70
- Horticulture Crops 341

ANNUAL RATE OF GROWTH OF GDP**(At constant prices)**

First Plan (1951-56)	3.6%
Second Plan (1956-61)	4.1%
Third Plan (1961-66)	2.5%
Three Annual Plan (1966-69)	3.8%
Fourth Plan (1969-74)	3.3%
Fifth Plan (1974-78)	5.0%
Annual Plan (1979-80)	6.0%
Sixth Plan (1980-85)	5.4%
Seventh Plan (1985-90)	5.8%
Annual Plan (1990-92)	3.0%
Eighth Plan (1992-97)	6.7%
Ninth Plan (1997-2002)	5.5%
Tenth Plan (2002-07)	Target 8.0%
	Achieved 7.8%
Eleventh Plan (2007-12)	Target (Original) 9%
	Target (Revised) 8.1%
	Achieved 7.9%
12th Plan (2012-17)	Target 8.0%

MAIN PRODUCTION

Foodgrains (2014-15)	252.02 million tonnes
Foodgrains	
2015-16	251.57 million tonnes
2016-17 (IV AE)	275.68 million tonnes
Raw Steel	86.5 million tonnes
Production of Selected Commodities (2015-16) :	
● Coal Reserves	306.60 billion tonnes
● Lignite Reserves	43.25 billion tonnes
● Coal Production (2016-17)	659.27 million tonnes
● Lignite Production (2016-17)	45.1 million tonnes
● Cement Production	285.83 million tonnes





- Fertilizer's Production (2015-16)
 - (i) Urea 24.461 million tonnes
 - (ii) DAP 3.822 million tonnes
 - (iii) Mixed (Other than DAP) 8.379 million tonnes
 - (iv) SSP 4.355 million tonnes
- Crude Oil (2016-17) 36.0 million tonnes
- Refining Capacity 230.66 million tonnes per annum
4.62 million tonnes per day
- Refinery Throughput 231.92 million tonnes
- Natural Gas (2016-17) 31.9 billion cubic meter
- Total Vehicles (2015-16) 23,960,940
 - (i) Passenger Vehicles 34,13,959
 - (ii) Commercial Vehicles 7,82,814
 - (iii) Three Wheeler 9,33,950
 - (iv) Two Wheeler 1,88,29,786
- Power Generation-installed Capacity
 - (31 January, 2018) : 334399.8 MW
 - (i) Thermal Power 219809.5 MW
 - (A) Coal Based 193821.5 MW
 - (B) Gas Based 25150.4 MW
 - (C) Diesel Based 838 MW
 - (ii) Nuclear Power 6780.00 MW
 - (iii) Hydro Power 44963.4 MW
 - (iv) Renewable Energy Source 62846.9 MW
- Power Generation (Billion kWh 2016-17) :
2017-18 (April-Dec.)

 - (i) Thermal Power 1159.835 902.945
 - (ii) Hydro Power 994.215 767.950
 - (iii) Nuclear Power 122.312 106.830
 - (iv) Bhutan Import 37.644 27.690
 - (v) 5.644 0.475

Agriculture Production

(Million Tonnes)

	2014-15	2015-16	2016-17 (IV AE)
Total Foodgrains	252.02	251.57	275.68
Total Pulses	17.33	20.75	22.95
Total Oilseeds	27.51	25.25	32.1
Rice	105.48	104.41	110.15
Wheat	86.53	92.29	98.38
Coarse Cereals	42.90	38.50	44.40

Minimum Support Prices for Rabi Crops of 2017-18 Season to be Marketed in 2018-19

(₹ per quintal)

Commodity	MSP for 2018-19 Marketing Season
Wheat	1735
Barley	1410
Gram	4400
Masur (Lentil)	4250
Rapeseed/Mustard	4000

IAS EXAM ECONOMICS

(Optional Paper)

Ravindra N. Jha MAINS-2018

**Regular Batch (Weekdays)
Regular Batch (Weekend)
Test Series (Flexible Timing)
(Online & Offline)
ADMISSION OPEN**



**IES Exam-Regular Batch & Test Series
GS (Economy) Pre-Cum-Mains**

BLISS POINT STUDIES®

Old Rajendra Nagar

GTB Nagar

9811343411, 9811343938

www.blisspointstudies.com, blisspointstudies@gmail.com

Onlineclasses@flavido.com



**Minimum Support Prices for Kharif Crops for 2017-18 Season**

(₹ per quintal)

Commodity	Variety	MSP for 2017-18 Season
Paddy	Common	1550
	Grade A	1590
Jowar	Hybrid	1700
	Maldandi	1725
Bajra	—	1425
Maize	—	1425
Ragi	—	1900
Tur (Arhar)	—	5450
Moong	—	5575
Urad	—	5400
Groundnut in-shell	—	4450
Soyabean	Yellow	3050
Sunflower Seed	—	4100
Sesamum	—	5300
Nigerseed	—	4050
Cotton	Medium Staple	4020
	Long Staple	4320

FOREIGN TRADE

(In \$ billion)

	2016-17	2017-18 (April-Dec.)
Exports	276-280	223-513
Imports	384-319	338-370
Trade Balance	108-039	- 114-857

- Establishment of First Trade Point in India New Delhi
(August 16, 1994)
- Sector with Highest Share in Total Export Value (2016-17) Engineering Goods
24.3%
- Country with Highest Foreign Trade with India (2016-17) China
- % Share of Indian exports in total world exports (2016) 1.65%
- India's share in world imports (2016) 2.21%
- WTO Profile India (2017) :
Merchandise Export (f.o.b., 2016) \$ 264-020 billion
Merchandise Import (c.i.f., 2016) \$ 359-065 billion
Rank in World Trade (2016)
Merchandise Exports Imports
20th 14th
Commercial Services 8th 10th
Trade in Commercial Services (2016) \$ 161-250 billion \$ 133-032 billion

FOREIGN EXCHANGE RESERVES

(As on 26 January, 2018)

- Foreign Currency Assets 393-744 billion dollar
- Gold 20-422 billion dollar

- Reserve Tranche with IMF 2-080 billion dollar
 - SDR 1-544 billion dollar
- Total Foreign Exchange Reserved 417-789 billion dollar

TRANSPORT

- Total Rail Route (March 31, 2016) 66,687 km
- Electrified Rail Route (March 31, 2016) (42% of Total)
- Percentage of passenger traffic operated on electric traction (Approximate) 50.5%
- Percentage of freight traffic operated on electric traction (Approximate) 65.2%
- Rail operating ratio 2015-16 90.5%
- Rail operating ratio 2016-17 96.9%
- Rail operating ratio 2017-18 (R.E.) 96.0%
- Rail operating ratio 2018-19 (B.E.) 92.8%
- Asia's First and World's Second Largest Rail System Indian Railways
- Largest Railway Zone Northern Railway
- Total Road Network (Dec. 31, 2016) 5617812 km
- Total Length of National Highways/ Expressways (31 Dec., 2017) 115530 km
- Total Length of State Highways (2015-16) 176166 km
- Total Length of Other Roads (2015-16) 5326166 km
- State with Highest Road Length Maharashtra (608140 km)
- Number of Major Ports 13
- Number of Non-Major Ports 200

MONETARY AND CREDIT POLICY

(Status as on February 7, 2018)

- Bank Rate 6.25%
- Marginal Standing Facility Rate 6.25%
- Cash Reserve Ratio (CRR) 4.0%
- Statutory Liquidity Ratio (SLR) 19.5%
- Repo Rate 6.00%
- Reverse Repo Rate 5.75%

External Debt (End-September 2017)

- Total External Debt \$ 495.7 billion
- Long-term External Debt \$ 403.0 billion
(81.3% of total debt)
- Short-term External Debt \$ 92.7 billion
(18.7% of total debt)

India's Key External Debt Indicators

(Status at September 2017)

1. External debt to GDP (2016-17)	20.2%
2. Debt Service Ratio	8.3%
3. Concessional Debt to Total Debt	9.1%
4. Foreign Exchange Reserves to Total Debt	80.7%
5. Short-term External Debt to Foreign Exchange Reserves	23.2%
6. Short-term External Debt to Total Debt	18.7%



**Currency Composition of External Debt**

(At September 2017)

	(% share)
1. US Dollar	50.0
2. Indian Rupee	35.7
3. Japanese Yen	4.4
4. SDR	5.7
5. Euro	3.2
6. Sterling Pound	0.6
7. Others	0.4

Banking in India (1st December, 2017)**Public Sector Banks**

(i) SBI and its Associate	01
(ii) Nationalised	19
(iii) IDBI Bank	01
(iv) Regional Rural Banks	56

Private Sector Banks

(i) Old Private Banks	13
(ii) New Private Bank	09
(iii) Payments Banks	04
(iv) Small Finance Banks	10
Foreign Banks Operating in India	44

Capital Adequacy (March 2017) (Basel III norms)

● Capital to risk weighted assets ratio (CRAR)	13.6%
● Tier-I Capital (as % of total capital)	82.1%
● CRAR (Tier-I)	11.2%

Asset Quality

● Gross NPAs	₹ 7918 billion
● Net NPAs	₹ 4331 billion

● GNPA as % of Gross Advances	9.3%
● NNPA as % of Net Advances	5.3%

Sectoral Deployment of Credit (2016-17)

● Gross Bank Credit	₹ 71347 billion
(i) Agriculture	₹ 9924 billion
(ii) Industry	₹ 26800 billion
(iii) Services	₹ 18022 billion
(iv) Personal Loans	₹ 16200 billion

● Technological Advances (As on 31 March, 2017)

(i) Total Number of Credit Cards	30 million
(ii) Total Number of Debit Cards	772 million
(iii) Number of ATMs	208354 million

Cooperative Credit Institutions in India**(As at end of March 2017)****(A) Rural Co-operatives (Short-Term Credit)**

* State Co-operative Banks	33
* District Central Co-operative Banks	370
* Primary Agricultural Credit Societies	93367

(B) Rural Co-operatives (Long-Term Credit)

* State Co-operative Agriculture and Rural Development Banks	13
* Primary Co-operative Agriculture and Rural Development Societies	601

(C) Urban Co-operative Banks

* Scheduled Urban Co-operative Banks	54
* Non-Scheduled Urban Co-operative Banks	1508

SHRI RAM

IAS STUDY CENTRE

GENERAL STUDIES

by

A PANEL of EXPERTS

PUBLIC ADMINISTRATION

by

SANJAY SINHA

(Expertise of 21 years)

• Small & Comprehensive Batch • Reserve Your Seat

Medium Eng. & Hindi

Batch Starts on 18 May, 15 June, 18th July & 15th Aug.

1st Chamber, 2nd Floor, Batra Cinema Complex, Dr. Mukherjee Nagar, Delhi-110009

011-40105188, 8882939805, 9958635276

www.shriramias.in





- **Development Banks**
 - * NABARD Estd.—July 12, 1982; HQ—Mumbai
 - * NHB Estd.—July 1988; HQ—New Delhi
 - * SIDBI Estd.—April 2, 1990; HQ—Lucknow
 - * EXIM Bank Estd.—Jan. 1, 1982; HQ—Mumbai

Foreign Direct Investment

- Cumulative FDI inflows (April 2000-September 2017) US \$ 518.1 billion (Including re-invested earnings & other capital)
- Cumulative Portfolio Foreign Investment (April 2000-September 2017) \$ 208.669 billion
- FDI inflows 2015-16 US \$ 55.457
- FDI inflow (2016-17) US \$ 60.082 billion
- FDI inflow 2017-18 (April-Sept.) \$ 33.7 billion
- FDI Equity Inflow (2016-17) US \$ 43.478 billion
- FDI Equity Inflow (2017-18 : April-Sept.) \$ 25.354
- Maximum FDI inflow from (Country) Mauritius (34.0%)
- Maximum FDI inflow in (Sector) Services Sector (17.0%) followed by Telecommunication (8.0%) and Computer Software and Hardware
- Maximum FDI inflow in (State/Region) RBI's Mumbai Regional Office (31%) [(Maharashtra, Dadra & Nagar Haveli, Daman & Diu) followed by NCR Delhi (21%) and Chennai (7%)]

Indian Banking Sector

- Central Bank Reserve Bank of India (Estd. 1935; Nationalised—1949; HQ—Mumbai; Governor—Raghuram Rajan)

- First Nationalisation of Commercial Banks 14 (July 19, 1969)
- Second Nationalisation of Commercial Banks 6 (April 1980)
- Gross Domestic Saving Rate Eleventh Plan (2007–12) Twelfth Plan (2012–17) 33.6%
- Investment Rate Eleventh Plan (2007–12) 38.2% Twelfth Plan (2012–17) 38.8%

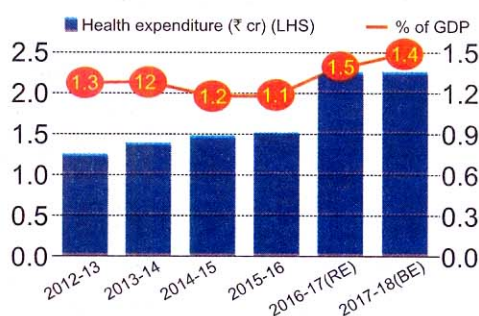
DEVELOPMENT AND EMPLOYMENT PROGRAMME

- Beginning of Jawahar Rojgar Yojana (JRY) April 1, 1989
- Beginning of Employment Assurance Scheme (EAS) October 2, 1993
- Percentage of Wage Factor in Total Expenditure under JRY 60%
- Beginning Year of IRDP 1978-79
- Minimum Percentage of SC/ST People in Target Group of IRDP 50%
- Head Office of CAPART New Delhi
- Beginning of Nehru Rojgar Yojana (NRY) Oct. 1989
- Beginning of Swarn Jayanti Shahari Rojgar Yojana (SJSRY) December 1, 1997
- Annapurna Yojana March 19, 1999
- Beginning of Swarn Jayanti Gram Swaraj Yojana April 1, 1999
- Jan Shree Bima Yojana August 10, 2000

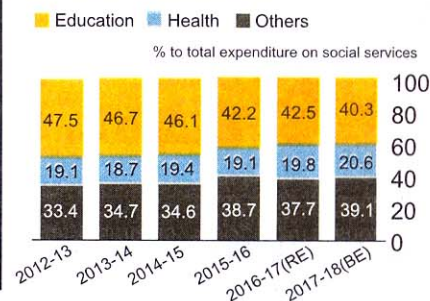
INDIA'S HEALTH CARE SECTOR

The allocation to the healthcare sector has been a meagre rise of 2 per cent in the Budget 2018-19. This is affecting mortality rates and health

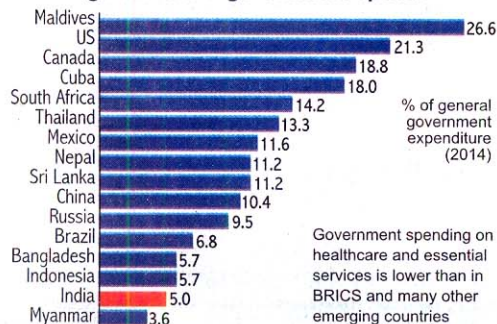
Not in step with GDP growth



Only one-fifth of social service spends for healthcare



India lags the rest in government spend



Critical infections and diseases on the rise

Country	Tuberculosis (Death per 1,00,000 population)	Malaria (Death per 1,000 population)	Non-communicable diseases*
Brazil	41	7.9	16.9
China	67	0.1	18.1
Russia	80	0	29.3
India	217	18.6	23.3
South Africa	834	3.1	26.5

*Death as % of infected people
Noncommunicable diseases are cardiovascular disease, cancer, diabetes or chronic respiratory disease

This results in higher mortality rates in India

Country	Maternal Mortality Ratio (per 1,00,000 lives)	Under 5 mortality (per 1000 lives)	Life Expectancy at birth (Years)
Brazil	44	16	75
China	27	11	76
Russia	25	10	71
South Africa	138	41	63
India	174	48	68

Source: Economic Survey 2017-18; WHO - World health statistics 2017





Beginning of Antyodaya Anna Yojana	Dec. 25, 2000
Beginning of Sampurna Gramin	
Rojgar Yojana	Sept. 25, 2001
Beginning of Pradhan Mantri Gram	
Sadak Yojana	Dec. 25, 2001

Branches of Scheduled Commercial Banks

(As on September 2017)

Banks	Total	Rural
(i) SBI	24081	7849
(ii) Nationalised Banks	65585	20879
(iii) IDBI Bank	2025	418
(iv) Private Sector Banks	25151	4907
(v) Foreign Banks	286	9
(vi) Regional Rural Banks	21413	14936*
(vii) Local Area Banks	72	9
(viii) Small Finance Banks	987	167
(ix) Payment Banks	139728	48845*

* (As on June 2017)

Social Security Scheme for Labours of Unorganised Sector	January 23, 2004
National Food for Work Programme	Nov. 14, 2004
National Rural Employment Guarantee Programme	February 2, 2006
Aam Aadmi Bima Yojana	August 31, 2007
National Rural Livelihood Mission	June 2011
National Urban Livelihood Mission	2013-14
Pradhan Mantri Jan Dhan Yojana	August 28, 2014
Make in India Campaign	September 25, 2014
Pt. Deendayal Upadhyay Antyodaya Yojana	September 25, 2014
Clean India Campaign	October 2, 2014
Pt. Deendayal Upadhyay Shramev Jayate Programme	October 16, 2014
National Mission on Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD)	2014-15
National Heritage Development and Augmentation Yojana	January 21, 2015
Sukanya Samridhi Yojana	January 22, 2015
Beti Bachao Beti Padhao Campaign	January 22, 2015
Pradhan Mantri Kaushal Vikas Yojana	2015-16
HriDAY : 2015-16	
Atal Pension Yojana : 2015-16	
Pradhan Mantri Vaya Vandana Yojana	July 21, 2017
Unnat Bharat Abhiyan (2017-18)	January 12, 2017
Sampada	May 3, 2017

FINANCE COMMISSION

Appointment of Finance Commission	
President	(Under Article 280)
No. of Finance Commissions setup by now	14
Chairman of 12th Finance Commission	
	Dr. C. Rangarajan
Chairman of 13th Finance Commission	
	Vijai L. Kelkar
Chairman of 14th Finance Commission	Y.B. Reddy
Period of Adopting and Implementing	
14th Finance Commission Recommendation's	

**www.afeias.com****Free IAS Preparation****Free guidance for IAS and other competitive Exams by Dr. Vijay Agrawal on his website****Here you will find -**

- ✓ AIR News
- ✓ Videos
- ✓ Free Mock-Tests
- ✓ Knowledge Centre
- ✓ Newspaper Analysis
- ✓ Daily Audio Guidance
- ✓ Exam related Articles
- ✓ Important Newspaper Clippings
- ✓ Current Content (Current Affairs)

Listen to Dr. Vijay Agrawal's Daily Lecture**Logon to- www.afeias.com****The most popular book on IAS Preparation**

Formula to Crack IIPSC exam

HOW TO BECOME AN IASFor free IAS preparation log onto- www.afeias.com**₹250/-**

Dr. Vijay Agrawal

A must read for all IAS aspirants**Available at all leading bookstores**