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Dear Students,



In the competitive landscape of the UPSC Mains examination, the significance of integrating data, facts, and examples into your answers cannot be overstated.



These elements serve as the backbone of a compelling and persuasive response, elevating your answer from a generic narrative to a well-substantiated argument.



To support you, we have distilled essential information from the VisionIAS Mains 365 resources which are renowned for their comprehensive coverage of current affairs. This document provides a concentrated source of high-quality data, facts, and examples.



The layout of this document is designed for **quick reference and easy integration** into your answer.



Leveraging this distilled information will help you **craft comprehensive**, **informative**, **and compelling answers** essential for securing higher marks.

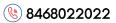


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Snapshot of the Indian Economy

Indian Economy at a Glance

- ♦ National GDP was estimated at Rs. 293.90 lakh crores at current prices in 2023-24 while real GDP (at constant prices) was estimated at Rs. 172.90 lakh crores.
- **External Trade in India** registered record exports in 2023-24 at USD 778 billion and overall imports declined to USD 853.8 billion in 2023-24.
- ♦ **Unemployment Rate** declined to 3.2% in 2022-23 from 4.1% in 2021-22.
- ♦ 81.6% was the public debt-to-GDP ratio for FY2023-24.
- Percentage of the poor has gone down from 25% in 2015-16 to 15% in 2019-21 and around 135 million people were lifted out of poverty during this period



Employment, Labour and Skill Development



- Unemployment rate was 3.1% for calendar year 2023 (PLFS 2023), in which Urban unemployment rate was 5.2% and rural rate at 2.4%.
- ♦ Women's labor force participation rate was 41% (PLFS 2023).
- 1 out of every 3 unemployed individuals was young in India (ILO Report finding).
- Employment ratios for women in India are below average (World Bank South Asia Development Update).
- ◆ About 45.76% of the total workforce is engaged in agriculture (Seasonal employment) and allied sector during 2022-23.

Skill Development

- ♦ In India, only around 5% of the workforce is formally skilled against 52% in the US and 96% in South Korea.
- ♦ India has entered its **37 years long demographic dividend period,** lasting from 2018 to 2055.
- Only 50.3% of India's educated people are employable, as per India Skills Report, 2023.
- Quality of jobs is on decline, highlighted by Periodic Labour Force Survey (PLFS).

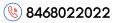


Growth and Development



- India recorded real GDP growth of 7.8% during the April-June period of 2023-24, the highest in the past four quarters.
- ♦ In absolute terms, Gross Fixed Capital Formation in Indian economy increased from Rs. 32.78 lakh crore (constant 2011–12 prices) in 2014–15 to Rs. 54.35 lakh crore in 2022–23 (Provisional Estimates).







- India's gross savings rate stood at 29.7% of Gross National Disposable Income (GNDI) in 2022-23, with households forming 60.9% of aggregate savings.
- ♦ India's net Financial Savings **declined to 5.3% of GDP** during 2022-23 from an average of 8% during 2013-22.
- ♦ At 40.1% of GDP, the stock of household debt in India is relatively low when compared to other Emerging Market Economies (EMEs).
- India's household debt to GDP ratio is one of the lowest in the world, as also the Debt Service Ratio (DSR), which is estimated at 6.7% at end-March 2023.
- ◆ Average Monthly Per Capita Consumption Expenditure (MPCE) has been increasing since 1999-2000.

🥏 Human Development

- ♦ India's rank in Human Development Report improved to 134 (out of 193) in 2022 from 135 in 2021.
- ♦ Life expectancy at birth: Improved to 67.7 years (in 2022) from 67.2 (in 2021).
- **Expected years of schooling:** Increased to 12.6 years from 11.9 years.
- ♦ Mean years of schooling: Increased to 6.57 years.
- ♦ Gross National Income per capita: Improved to \$6,951 from \$6,542.
- ♦ Gender Inequality Index: India jumped 14 places to rank 108 in 2022.

C Urban Poverty

- There are more than 230 million people in Multidimensional poverty in 2021 in India.
- 17% of urban households are slum dwellers (as per the Ministry of Housing and Urban Poverty Alleviation).
- Continued migration pressure with urban population to exceed 590 million people by 2030 due to Urban-pull and Rural-push factors.

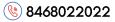
Prinancial Inclusion

- ♦ 14.7 bank branches per 100,000 adults in 2020, higher than Germany, China and South Africa.
- ♦ 50 Crore+ PMJDY accounts with over 55% accounts held by women.
- Bottom 50% of the global population owns just 2% of wealth and 8% of income. (World Inequality Report 2022).
- In 2021, 49% of Indian adult men-owned smartphones, while only 26% of women did, revealing a gender disparity in ownership.
- World Bank has estimated that a 10% increase in fixed broadband penetration would increase GDP growth by 1.38% in developing economies.

🥑 Urban Planning

- India is at present 35% urban, which is expected to go to 53% by 2047.
- As per the Census of 2011, 40% of India's Urban population lives in Tier 2 and Tier 3 cities, which is expected to grow at a very fast pace.
- Under Smart Cities Mission, only 28 cities have received 100% of their share of funds from States/ULBs.
- Till December 2023, out of 7,970 projects taken up by Smart cities, 6,419 projects have been completed with Madurai being the only smart city which has completed 100% of its projects.









- 3 crore additional rural and urban houses announced in June 2024 under PM Awas Yojana (PMAY).
- Over 1 crore houses grounded under PMAY (U) and over 75 lakh houses completed.
- Over 2 crore houses grounded under PMAY (R) and over 2.29 crore houses completed.
- Around 4.12 lakh housing units (44% in NCR) are stalled.
- Under Pradhan Mantri Awas Yojana Urban, around 5.62 lakh houses could not be delivered to beneficiaries
 due to a lack of basic amenities as of December 2022.

Land record modernization

- 95.09% of villages have completed Computerization of Land Records (Record of Rights i.e., RoR).
- 70% of Cadastral Maps have been digitized.
- ◆ 1.15 ha was the average farm size in 2010-11.
- ♦ <10% of the land is under non-agricultural uses.



© Government Financing

- ◆ 5.6% of GDP as fiscal deficit for FY2023-24.
- ◆ Estimated 81.6% public debt-to-GDP ratio for FY2023-24.
- 27.5% combined debt-to-GDP ratio of States at end-March 2023.
- 60% debt-to-GDP ratio (40% Central Government and 20% combined debt-to-GDP ratio of States) by FY25 to avoid the debt spiralling out of control.
- States consolidated Gross Fiscal Deficit to Gross Domestic Product (GFD-GDP) ratio declined from 4.1% in 2020-21 to 2.8% in 2021-22.
- States' dependence on net market borrowings declined to 76% in the budgeted GFD for 2023-24.



- Fiscal Deficit of Union Government reached 9.2% of GDP during pandemic year FY21.
- Fiscal deficit for FY2023-24 moderated to 5.6% of GDP.
- Government aims to reach a fiscal deficit level below 4.5% of GDP by 2025-26.
- Combined Gross Fiscal Deficit (GFD) of states, which increased to 4.1% of GDP in the pandemic-affected year, was brought down to 2.8% in FY22.



- 11.6% tax-GDP ratio in FY2023-24 (6.6% for direct taxes and 5% for indirect taxes);
- Net Direct Tax collections (provisional) for the FY 2023-24 stand at Rs. 19.58 lakh crore marking a growth of 17.70% Y-o-Y.
- Corporate Tax and Personal Income tax are the main contributors to Direct Tax.
- ♦ Direct tax buoyancy at 2.52 in 2021–22 was the highest in last 15 years but declined to 1.18 in 2022–23.









- ◆ Government has budgeted capital expenditure at ₹11.11 lakh crore (an increase of 11.1% over 2023-24) in 2024-25.
- ♦ Total Capex grew at an average rate of 13% during FY12 and FY22.
- ♦ The Centre's Capex has steadily increased from an average of 1.7% of GDP (FY09 to FY20) to 3.4% of GDP in FY2024-25.
- Capex by the Corporate sector increased in FY23, driven by heavy investments in electricity, steel, chemicals, auto and pharmaceuticals sectors.



Banking, Payment Systems and Financial Markets



- 15.4% Credit Growth for Scheduled Commercial Banks (SCBs) in FY22-23.
- 4.5% Gross NPA ratio and 1.2% Net NPA of SCBs at end-December 2022.
- ◆ 71.6% was the Provision Coverage Ratio (PCR) of SCBs in September 2022.
- Annualised Return on Assets (RoA) and Return on Equity (RoE) for PSBs turned positive in 2020 after remaining negative since March 2016.

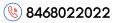
Asset Quality and Restructuring

- The Gross Non-Performing Assets (GNPAs) of Scheduled Commercial Banks (SCBs) fell to 3.9% in 2022-23.
- ♦ The sectoral share of the NPAs is dominated by the infrastructure sector.
- Disproportionate share of Public Sector Banks (PSBs) i.e., about 9/10th of NPAs.
- ♦ India has been one of the worst affected economies from the Global Financial Crisis of 2008.
- Huge Backlog of 13,000 cases under Insolvency and Bankruptcy Code with increase in average resolution time from 324 to 653 days.

Payment systems

- As per RBI, cash accounts for nearly 50% of all transactions in India.
- ◆ **50% volume** of India's digital payments is dominated by Debit Cards, PPIs, and IMPS.
- 53% value of India's digital payments is dominated by RTGS and NEFT.
- 22.4 digital transactions were happening per capita in 2019 (from 2.4 in 2014).
- Cross-border payments market value is estimated to be \$190 trillion in 2023 and expected to reach \$290 trillion by 2030.









- Consistent growth in terms of size during the past few decades (India is the 4th largest stock market).
- Money raised by Initial Public Offering has been the greatest in the last decade.



External Sector



- US\$ 778.22 billion was India's overall exports (merchandise and services combined) in 2023-24.
- 2.4% was India's share in world's exports (China-12% and US-9%).
- India's exports are about 23% of its GDP.
- India's services trade has been a major driver of its exports.
- India's merchandise imports from FTA partners grew by ~38% whereas exports grew by just ~14.5% (Global Trade Research Initiative (GTRI)).

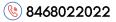
Foreign Direct Investment (FDI)

- FDI into India reached an all-time high of \$84.83 billion in 2021-22.
- ♦ FDI is expected to reach to the tune of \$100 Billion.
- From April 2000-March 2024, India's service sector attracted the highest FDI equity inflow of 16.13%.
- Mauritius, Singapore, USA, Netherlands and Japan emerged as top 5 countries for FDI inflows in India in FY2023-24.
- In 2023-2024, FDI inflows declined by 3.5% to \$44 billion, which is a five-year low.
- ♦ 70% of total inbound FDI was **limited to three states** i.e. Karnataka, Maharashtra & Gujarat in FY 2022 23.

Global Debt of Developing Countries

- Global public debt reached an all-time high of \$97 trillion in 2023 from \$17 trillion in 2000.
- 30% of global public debt is held by developing countries.
- 54 developing countries allocated 10% or more of government revenues to interest payments.
- ♦ Median value of **public debt-to-GDP ratio** fell from a peak of 60.4% in 2020 to 54.7% in 2023.
- India's General Government Debt (GGD) was 80.9% of the GDP.







Agriculture and Allied activities

Agricultural Credit

- ♦ Every 1% increase in agricultural credit produces 0.29% increase in agricultural GDP.
- Small and marginal farmers hold 86% of operational landholdings, only 41% of such farmers could be covered by banks.
- There are more than 65,000 functional Primary Agricultural Credit Societies and they account for 41 % of the Kisan Credit Card (KCC) loans.

Agricultural Mechanization

- ◆ Indian farm mechanization level is at 40-45% compared to that of the United States (95%), Brazil (75%) and China (57%) (NABARD, 2018).
- India's farm equipment market is 7% of the global market, with more than 80% of the value contribution coming from tractors.
- ♦ The trade surplus in non-tractor farm machinery is very small.
- India is reliant on low grade equipment or imports.

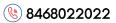
Fertilizer Sector

- India is the 3rd largest producer of fertilisers and the 2nd largest fertilizer-consuming country after China (2022).
- Urea is the most produced (86%), the most consumed (74%), and the most imported (52%).
- Indian fertilizer market is projected to register a CAGR of 11.9% (for 2022-2027).

Financial Support to farmers

- More than 11 crore farmers have been given the financial benefits of approximately Rs 2.81 lakh crores under PM -KISAN (Till feb 2024).
- Overall, 2-2.5% of GDP is provided as subsidy annually in the form of fertilizer, credit, crop insurance and price support subsidies.
- ◆ 1/5th of the aggregate farm income is in the form of subsidies.
- ♦ 50.2% of the agricultural households are under some kind of debt.
- ♦ **About 60%** of the **loans** taken by farmers were **from institutional sources** (NSSO Report).
- Enrolment of farmers under the PMFBY has crossed a record 40 million in 2023-24.









- 13.36% CAGR of Livestock sector during 2014-15 to 2021-22, contributing 30.19% in total agriculture GVA in 2020-21 (at constant prices).
- 25% of the global milk production happens in India, contributing 5% of national economy and employing more than 8 crore farmers directly (2024).
- 37% of India's total exports are contributed by the Horticultural Sector (2019).
- ♦ India is 3rd largest fish producer, 4th largest exporter and 2nd largest aquaculture producer.
- Inland fish production has doubled over the past 9 years to 131 lakh tonnes.

Processing Sector

- Sunrise sector with 7.26% AAGR (FY14-FY22), contributing 1.8% of the total GVA in the country (2021-22).
- 20.05 lakh employees with 12.2% of total persons engaged in the registered manufacturing sector in the country.
- 24 Operational Mega Food Parks out of 41 approved across the country.
- ♦ Share of processed food exports in agri-exports has increased to 25.6% in 2022-23.

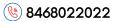
Agricultural Exports

- ♦ Agricultural exports and imports in India registered an 8% decline (2023 24) each.
- India has been a net exporter of agri-products since the economic reforms began in 1991.
- ♦ Share of India's agricultural exports in the world agriculture trade in 2023 was 2.4%.
- ♦ Share of agricultural exports in India's total merchandise exports was 11.9% in 2021-22.

Agricultural Extention

- Every rupee invested in agricultural research yields a return of nearly Rs 13.85.
- Continued technology backstopping has increased average productivity during 2014-23 by 20.2% in cereals, 21.6% in pulses, and 30.4% in spices.
- In 2020-21, India spent 0.7% of its agriculture GDP on extension services.









Industry and Industrial Policy



- 17% contribution of manufacturing sector to GDP, almost stagnant since 1991.
- Improvement on several internationally reputed indices such as the Global Competitiveness Index, Logistic Performance Index and the Global Innovation Index has been seen recently.
- 9 Indian companies feature in Fortune 500 list of 2022.
- Government has approved **development of 11 Industrial Corridors with 32 Projects** in four phases.

Electronics Sector

- ♦ Electronics sector of India contributes **around 3.4% of the country's GDP.**
- ♦ India's domestic production in electronics has increased from \$ 29 Billion in 2014-15 to \$ 87 Billion in 2021-22.
- ♦ India's consumer electronics market size has reached \$73.7 billion in 2022.
- ♦ India's export of electronic goods rose by almost 88% from 2013-14 to 2022-23.
- USA is the largest importer of India's electronic exports followed by UAE, China, the Netherland & Germany.
- ♦ India aims to reach US\$300 billion worth of electronics manufacturing and US\$ 120 billion in exports by FY26.





- ♦ India is 8th largest e-commerce market globally.
- A sunrise sector with 10-15% share in India's retail market.
- ♦ US\$ 55.6 Billion was generated by the industry in 2021 and expected to reach US\$ 350 billion by 2030.
- ♦ India has 3rd largest online shopper base of 140 million in 2020.
- 10 million internet users are added monthly (majorly from tier-II cities) due to increasing internet and Smartphone penetration.



- India is 2nd largest telecom sector of the world.
- Around 66 crore connections are in Urban India and 53 crore in Rural India (Rural tele-density of 59%).
- India has the second-highest number of internet subscribers globally.
- One of the largest sector in terms of FDI inflows, contributing around 6% of total FDI inflow.
- ♦ The sector contributes directly to 2.2 Mn employments and indirectly to 1.8 Mn jobs.









- 39th rank out of 117 countries in Global Travel and Tourism Development Index 2024 of WEF.
- The National Council of Applied Economic Research (NCAER) reports that tourism in India won't return to prepandemic levels until 2026.
- ♦ In 2019 **20, the sector contributed around 5.19 % to the total GDP** of the country.
- ♦ Tourism sector is third largest foreign exchange earner for the country until 2019.
- ♦ India is 7th ranked with 56 million trips in wellness tourism (As per Global Wellness Tourism).



- India has a health protection gap (HPG) of 73%.
- Number of insured farmers declined from 6.1 crore to 5.2 crore in 2023.
- ♦ \$91 is India's overall insurance density in FY21.
- ♦ India is the 10th largest insurance market in the world.
- ◆ 4.2% is India's overall **insurance penetration** in FY21.

C Gaming Sector in India

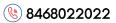
- With 568 million users, India is officially the largest gaming market and accounts for every one in five online gamers globally.
- ♦ Indian gaming market is expected to reach \$6 Billion by 2028.
- Number of Indian gaming companies surged from 25 in 2015 to over 1400 in 2023.





- India's logistics cost has been worked out to be in the range of 7.8-8.9 % of Gross Domestic Product (GDP) in 2021-22.
- India is ranked 38th on World Bank's Logistics Performance Index, 2023, an improvement from 44th in 2018.
- Government has planned 35 MMLPs (to act as freight aggregation and distribution hubs) with an investment outlay of \$6.2 Billion.
- National Rail Plan envisages that share of freight traffic by rail should go up from the current share of 27% to 45% by 2030.









- India has second-largest road network in the world, spanning a total of 6.67 million kilometres (kms).
- Road transport carries ~87% of India's total passenger traffic and more than 60% of its freight.
- ♦ 2.2% of the country's total road network is National Highways which carries over 40% of road traffic.
- India has 1% of the total vehicle population in the world, but accounts for 11% of road crashes and fatalities, costing 3-5% of GDP.

🥏 Indian Railways

- 4th Largest Railway Network in the world behind only US, Russia, and China.
- ♦ The Indian Railways consists of a total track length of 1.26 lakh km with 7,335 stations.
- ♦ A daily passenger count of **24 million passengers and 204 million tonnes of freight.**
- ♦ 1st and 4th respectively in passenger and freight transport globally.
- ♦ Indian Railways is the **single largest employer in India**, employing approximately **1.3 Mn people.**

Port Sector

- ♦ Turnaround time across Indian ports consistently declined from 94 hours (FY13-14) to 52 hours (FY23-24).
- Consistent rise in container traffic from 555 million tonnes (FY13-14) to 796 million tonnes (FY23-24).
- ♦ Cargo handling of the Major Ports has steadily increased over the years, with a 10% increase from last year.
- Operating ratio has come down to Rs. 48 from Rs. 53 in 2020-21 (i.e., Rs. 48 is spent for every Rs. 100 earned).

Civil Aviation

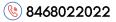
- India has become third largest domestic aviation market in world after USA and China.
- ♦ Between 2009- 2019, India contributed **5.9% to global growth in passenger traffic.**
- Overall, aviation industry contributes \$35 billion annually to India's GDP and offer 7 million jobs.
- India has jumped to 48th rank in ICAO's global aviation safety rankings.

Mining and Energy

Mines and Minerals

- ♦ Mining sector's **contribution to Indian GVA is at ~2%.**
- India continues to be largely self-sufficient in primary raw materials including bauxite, chromite, iron ore etc.
- ♦ India is deficient in **kyanite**, **magnesite**, **rock phosphate**, **manganese ore** etc.
- Indian mining industry is characterized by a large number of small operational mines.
- In terms of value of mineral production, about 97% comes from just 7 states.
- Only 10% of the obvious geological potential (OGP) area of India has been explored.









Coal, Oil and Gas Sector

- ~50% of India's overall energy mix comes from Coal.
- ~28% of India's overall energy mix comes from Oil.
- ♦ India produced **997 million tonnes** of coal in 2023-24.
- India is third largest oil consumer with 4.9 million barrels of oil being consumed per day.
- 87.7% of India's Oil needs are being fulfilled through imports in FY2023-24.
- Overall, India's primary energy demand is expected to nearly double to 1,123 million tonnes of oil equivalent by 2040.



- ♦ Third-largest producer and third-largest consumer of electricity worldwide.
- Installed power capacity of 444 GW by May 2024 (193 GW Renewable Energy and 217 GW Coal-based).
- Solar energy contributed 84 GW, 46 GW from wind power, 10.9 GW from biomass and 46.9 GW from hydropower.
- 1255 kWh is India's per capita power consumption as against the world average at 3,260 kWh.
- ◆ FDI in power sector reached \$ 18.17 billion (2000-2023).
- Power DISCOMS under losses (about Rs 68,832 crore in 2022-23).



Innovation and Entrepreneurship



- 40th rank amongst 132 countries in Global Innovation Index (GII) 2023.
- 42nd rank amongst 55 countries in International Intellectual Property Index, 2024.
- Over I lakh Patents were granted by the Patent office (March, 2023 to March, 2024).
- ♦ 7th position in terms of Resident Patent Filing activity in the world (WIPO Report 2022).
- ♦ India still underperforms in innovation with 0.66% Gross Domestic Expenditure on R&D (GERD) as compared to 2.8% in USA, and 4.2% in South Korea.



- India has the 3rd largest startup ecosystem in the world with over 100+ unicorns and 98000 Startups (2023).
- ♦ For **tech startups**, India is the **2nd largest ecosystem**.
- Around 40% of startups are in tier-II and tier-III cities.
- Overall startups are growing at an average growth rate of 15% year on year.
- Approximately 47% of recognised startups in the country have at least one-woman director.







ERAL STUDIES

PRELIMS CUM MAINS **2025, 2026 & 2027**

16 JULY, 1 PM | 18 JULY, 9 AM | 29 JULY, 1 PM | 30 JULY, 9 AM | 31 JULY, 5 PM

👤 GTB Nagar Metro | 19 JULY, 8:30 AM | 23 JULY, 5:30 PM

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18 JULY	24 JULY	22 JULY	
JODHPUR	LUCKNOW	PUNE	
11 JULY	17 JULY	5 JULY	

Duration of each class: 3-4 hrs, 5-6 days a week (If need arises, classes can be held on Sundays also)

NOTE-Students can watch LIVE video classes of our COURSE on their ONLINE PLATFORM at their homes. The students can ask their doubts and subject queries during the class through LIVE Chat Option. They can also note down their doubts & questions and convey to our classroom mentor at Delhi center and we will respond to the queries through phone/mall.



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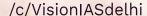
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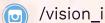


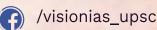
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