



**UNLOCKING MAINS FACT
FOR UPSC 2023-2024**



SOCIETY

Indian Diversity	<ol style="list-style-type: none"> 1. Racial diversity- The 1931 census classified India's racial diversity in the following groups- The Negrito, The Proto-Australoid, The Mongoloid, The Mediterranean, The Western Brachycephals and the Nordic. 2. Religious diversity- The Indian population consists of the Hindus (82.41%), Muslims (11.6%), Christians (2.32%), Sikhs (1.99%), Buddhists (0.77%) and Jains (0.41%). According to the 2011 census, tribals make up 8.6% of India's population. There are over 700 tribal groups in India, out of which around 75 are Particularly Vulnerable Tribal Groups (PVTGs). 3. Linguistic Diversity- As per the 1961 census, there are 1,652 major languages in India. As per the 2011 census, there are 123 languages out of which 30 were spoken by more than a million native speakers The People's Linguistic Survey of India has identified 780 languages, of which 50 are extinct in the past five decades.
Women	<p>Economic</p> <ol style="list-style-type: none"> 1. India was placed 135th out of 146 nations in the World Economic Forum's Global Gender Gap (GGG) Index for 2022. 2. 3.1% of India's GDP is the value women's unpaid work. 3. The Economic Survey 2022-2023 noted that India has made tremendous strides in promoting gender equality and has a score of 0.490 on the Gender Inequality Index (GII), demonstrating the effectiveness of national policies. 4. Registrar General of India: It reports that the work participation rate for women is 25%, one of the lowest rates in the world. 5. Periodic Labour Force Survey: According to the most recent PLFS data(2019-20), the estimated Worker Population Ratio (WPR) on a typical status basis for people aged 15 and over was 73.0% for men and 28.7% for women, respectively. 6. Women in Managerial Positions: According to Periodic Labour Force Survey data, there were 18.8% of women in managerial positions among Indian officials in 2020 and 18.1% in 2021. 7. Glass Ceiling Effect: It is interpreted as a metaphor for the covert, hidden obstacles that prevent minorities and women from obtaining promotions, raises in wages, and better chances. 8. SDG 5: Achieve gender equality and empower all women and girls. <p>Health</p> <p>Women-Related Data from NFHS-5: Contraception: Overall Contraceptive Prevalence Rate (CPR) has increased substantially across the country. it is the highest in HP and WB (74%).</p> <p>Social</p> <p>Shadow Pandemic Domestic Violence: In the majority of the states and UTs, it has decreased. However, Sikkim, Maharashtra, Himachal Pradesh, Assam, and Karnataka are the five states where it has increased.</p>

	<p>Education-</p> <ol style="list-style-type: none"> 1. Literacy Rate: Currently, 65.46% of women are literate, compared to almost 80% of men. 2. Kerala has the highest percentage of female literacy. Bihar and Uttar Pradesh, on the other hand, have poor percentages of female literacy. 3. STEM: India is first in the world for producing female STEM graduates, but 19th for hiring them. 4. Higher Education: According to the All India Survey on Higher Education (AISHE) 2019–20, female students make up 27.3 per cent of the gross enrolment ratio in higher education institutions, which is higher than male students' enrolment rate of 26.9 per cent. 5. SDG 4: Inclusive and equitable quality education” and “lifelong learning opportunities for all. <p>Crime against Women</p> <ol style="list-style-type: none"> 1. According to the NCRB's report 52,974 cases in total were reported as cybercrimes, a 5.9% rise from 2020. 2. The majority of cybercrime incidents worldwide were concentrated in Telangana, where incidences increased 282% from 2,691 in 2019 to 10,303 in 2021. 3. According to the National AIDS Control Organisation (NACO) over 8000 female sex workers are employed in India, and more than 6000 of them have reported experiencing physical abuse or other types of maltreatment. 4. Justice Verma Commission (2012–2013): It agreed that there is a difference between adult, consenting women who engage in sex work of their own free will and women who are trafficked for commercial sexual exploitation. 5. The Supreme Court ruled in the Budhadev Karmaskar v. State of West Bengal (2011) case that sex workers have a right to dignity. 6. The Economic Survey of 2017-2018 identified 63 million 'Missing girls' in India until 2014. The NFHS-4 data analysis demonstrated a bias in favour of males being the first-born kid, which indicates that 2.5% of first-born girls are prenatally lost. <p>Political</p> <ol style="list-style-type: none"> 1. According to the Election Commission of India, women's participation makes up 49% of the voters in India. 2. Although the percentage of female MPs in the 17th Lok Sabha is the highest since Independence, only 14% of them are women.
Population and other issues	<ol style="list-style-type: none"> 1. India, the most populous country, with over 1.41 billion population. 2. 2011 Census Data: Total population: 121 crores (or 1.21 billion) Population Density: 382 persons per square km The population densities of the regions of Central, Northern and Eastern India grew at a higher rate than the Western, North Eastern and Southern parts. One in every six people on the Earth lives in India, making up about 17.85%

	<p>of the global population. India's population is expected to grow by 25%, with reference to 2011, to 1.52 billion by 2036. (As per National Commission on Population (NCP)) The decade from 2011 to 2021 is predicted to see the lowest decadal population growth rate since independence at 12.5%.</p> <p>3. World Population Prospects (WPP) -2022 The total population of the world reached 8 billion on November 15, 2022, more than three times the population of 2.5 billion in 1950. India and China: India surpassed China as the world's most populous country in 2023.</p> <p>Features Data:</p> <ol style="list-style-type: none"> 1. Population <ul style="list-style-type: none"> • Total Population 1.22 Billion (2011 Census) (17.71.% of World Population) • Rural & Urban Population: 65% & 35% respectively • India will be the most populous country by 2100 2. Working Population <ul style="list-style-type: none"> • Working adults (20-64 years) will reduce from around 762 million in 2017 to around 578 million in 2100 • GDP - India to rise to 3rd in terms of nominal GDP • TFR - Reduce to 1.29 by 2100 from 2.1 in 2019 • Immigration - India will be the second-largest net immigration in 2100 3. Global Data World population: The world population is forecasted to peak at around 9.7 billion people in 2064 and fall to 8.8 billion by the century's end. Global TFR- The global TFR is predicted to steadily decline from 2.37 in 2017 to 1.66 in 2100, well below the minimum rate of 2.1. Demographic variation: With an estimated 2.37 billion individuals over 65 years globally in 2100 compared with 703 million in 2019.
Poverty	<ol style="list-style-type: none"> 1. As per the global 2022 Multidimensional Poverty Index Report by UNDP Around 1.2 billion people in 111 developing countries live in acute multidimensional poverty. 415 million exited poverty in India in 15 years (2005-2022) The global extreme poverty rate fell to 9.2 per cent in 2017, from 10.1 per cent in 2015. That is equivalent to 689 million people living on less than \$1.90 a day. The incidence of poverty fell from 36.6% in 2015-2016 to 21.2% in 2019-2021 in rural areas. One in six poor people lives in a female-headed household 2. In India, 21.9% of the population lived below the national poverty line in 2011. 3. The Rangarajan committee (2012): It estimated that the number of poor was 19% higher in rural areas and a whopping 41% more in urban areas than those of the previous estimates. 4. The MPI data based on NFHS-5 showed the percentage of the population as multidimensionally poor in the urban area is 8.81%. 5. As per the NITI Aayog's multidimensional poverty index 2021, 32.7% of the population in rural India is multidimensionally poor

	<p>6. Poorest population states: 61% of the poor population of India live in seven states i.e. Chhattisgarh, Bihar, Jharkhand, Madhya Pradesh, Odisha, Rajasthan and Uttar Pradesh.</p> <p>7. Oxfam report, "Survival of the Richest: The India story" 2023:</p> <ul style="list-style-type: none"> • Just 5% of Indians own more than 60 per cent of the country's wealth • The bottom 50% of the population possess only 3% of the wealth • As per the 'World Inequality Report 2022', India is among the most unequal countries in the world, with rising poverty and an 'affluent elite'.
Urbanization	<ol style="list-style-type: none"> 1. Urbanization Rate: According to the World Bank, the urbanization rate in India increased from 17.4% in 1950 to 35% in 2015. 2. Urban Population: As of 2021, the urban population in India is estimated to be around 460 million people, making it the second-largest urban population in the world after China. 3. Level of Urbanization/ Percentage of Urban Population: 31.1% 4. Rate of growth of urban population: 2.76% per annum during 2001-2011. 5. Urban Migration: 20% of the total migration is from one urban area to another urban area. As such, urban migration, rural to urban as well as urban to urban accounts for 40% of the total migration which is one of the causes of urbanization in India. 6. Urban Financing: India spends only \$17 per capita per year on urban infrastructure, whereas the requirement is \$100. 7. Most Urbanized state: Goa (62%), Mizoram, Tamil Nadu. Delhi (97.5%) is the most urbanized among the UTs. 8. Least Urbanized State: Himachal Pradesh (10%) followed by Bihar, Assam and Odisha.
Globalization	<ol style="list-style-type: none"> 1. Rise in India's GDP growth rate, from 5.6% in the 1980s-90s to 4% as per the 2016-17 Union Budget. 2. Shrinking Agricultural Sector: Agriculture in 2020-21 contributes only about 19.9% to GDP. The international norms imposed by WTO and other multilateral organizations have reduced government support for agriculture.
Communalism	<p>According to NCRB data-</p> <p>A total of 378 cases of communal and religious rioting were registered in 2021, and 875 in 2020. In 2018, Uttar Pradesh reported the highest number of communal incidents (177), followed by Bihar (69) and Karnataka (65). It's worth noting that these numbers can fluctuate from year to year.</p>

SOCIAL JUSTICE

Scheduled Caste	<p>As per the Census 2001, the total population of the Scheduled Castes constitute 16.2% of the total population</p> <ol style="list-style-type: none"> 1. Literacy rate -66%(73%-India) 2. Female LR-56.5%(64.6%-India) 3. Male LR-75.2%(80.9%-India) 4. Poverty- Rural-31.5%(India-25.7%)
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	Urban-21.7%(India13.7)
Scheduled Tribe	<p>As per the Census 2001, the total population of the Scheduled Tribes constitute 8.6% of the total population</p> <ol style="list-style-type: none"> 1. Literacy rate -59%(73%-India) 2. Female LR-50%(64.6%-India) 3. Male LR-68.5%(80.9%-India) 4. Poverty- <ul style="list-style-type: none"> Rural-45.3%(India-25.7%) Urban-24.1%(India13.7)
Other backward classes (OBC's)	<ol style="list-style-type: none"> 1. The Mandal Commission Report, 1980 estimated the OBC population at 52% and classified 1,257 communities as backward. 2. It recommended increasing the existing quotas, which were only for SC/ST, from 22.5% to 49.5% to include the OBCs. 3. The central government reserved 27% of seats in union civil posts and services for OBCs [Article 16(4)] 4. The 102nd Constitution Amendment Act, 2018 provided constitutional status to the National Commission for Backward Classes (NCBC)
Women	<ol style="list-style-type: none"> 1. Gender Wage Gap Global Gap- India has made significant progress, rising from 135th (in 2022) to 127th out of 146 countries in WEF Global Gender gap report 2023 Globally Women paid 20% less (WEF) 2. As per UN Women Worldwide, women only make 77 cents for every dollar earned by men 3. India's Gender Gap Women paid 34% less than men (WEF) Wage Differentials <ol style="list-style-type: none"> a) Women consist of 60% of the lowest wage category b) Women consist of only 15% of top wage earners Women at Workplace- Ranking (Women Participation Rate)- 84th out of 87 countries (2012) Sector-wise breakdown (Oxfam Report)-80% of all economically active women <ol style="list-style-type: none"> a) 33% Agri Labour b) 48% self-employed farmers c) 20% in the secondary sector d) 18% in services Eco Survey 2023- 60 per cent of women in India in the productive age bracket of 15-59 years are engaged in full-time housework Female Labour Force Participation Rate(F-LFPR) <ul style="list-style-type: none"> - 20.8% (2023 World Bank Report) - 23.5% (before COVID as per ILO) World Average (ILO): <ul style="list-style-type: none"> - 49%(F) - 75%(M)

Children	<ol style="list-style-type: none"> 1. Missing Children: On average, a child goes missing every 10 minutes in India (Ministry of women and child development) 2. Child Labour: There are 33 million child labourers between the ages of 5-18 years in India (Census 2011) 3. Crimes Against Children: 4.5% rise in cases 2018-19 (NCRB) 4. POCSO Cases: 18% rise in 2018-19 (NCRB) 5. Out of School Children: 43% Dropping out before completing upper primary(CAG report) 6. Trafficking: <ul style="list-style-type: none"> Child Beggars: There are an estimated 300,000 child beggars in India. Gang: Every year, 44,000 children fall into the clutches of gan gs. Prostitutes: Children make up roughly 40% of prostitutes.
Student suicides	There has been rise in 18.5% increase in deaths by suicide by children below 18years of age from 2019-2020(NCRB)
Senior Citizen	<ol style="list-style-type: none"> 1. According to the Population Census 2011, there are nearly 104 million elderly persons in India. It has increased from 5.5% in 1951 to 8.6% in 2011. Projected a rise up till 19% in 2050 2. The sex ratio of the elderly has increased from 938 women to 1,000 men in 1971 to 1,033 in 2011 (Feminisation of Ageing) 3. Care Economy- 1% of India's GDP is spent on it
Person with disabilities	<ol style="list-style-type: none"> 1. As per Census 2011, in India, out of the total population of 121 crore, about 2.68 Cr persons are 'Disabled' (2.21% of the total population) 2. Out of 2.68 crore, 1.5 crore are males and 1.18 crore are females 3. Majority (69%) of the disabled population resided in rural areas 4. Right of Persons with Disabilities Act- 2016 increased the quantum of reservation for people suffering from disabilities from 3% to 4% in government jobs and from 3% to 5% in higher education institutes
LQBTIQ	In India, the total population of transgender is around 4.88 Lakh as per the 2011 census.
Health	<p>General Data</p> <ol style="list-style-type: none"> 1. Public Health Expenditure is around 1.3% of GDP on healthcare(US-16.9% of the GDP) 2. Eco Survey 2022(recommends):2.5-3% of GDP(World Average: 6%) (National Health Policy 2017) 3. Deaths <ul style="list-style-type: none"> 61% due to Non-Communicable diseases (Lancet Global Burden of Disease Study in 2016) State of Global Air 2020 Report- 116,000 infants in India died within a month after birth due to exposure to severe air pollution. Due to Pollution 1.67 million annual deaths from stroke, heart attack, diabetes,

- lung cancer, chronic lung diseases, and neonatal diseases in India in 2019.
4. Doctor Availability
 - 11% doctors working in public sector
 - Private sector accounts for 70% of Health care services in India (Central Bureau of Health Intelligence Data)
 - Doctor-Population Ratio- 1: 1456 (.7/1000)[WHO norm: 1:1000 (Economic Survey 2019-20)]
 - Nurse-Population Ratio- 1.7/1000(2020)[*WHO Norm: 1:400]
 5. Mission Indradhanush- 3.38 Crore Children have been vaccinated
 6. Ayushman Bharat Coverage-37% of Population
 7. Out-of-pocket Health Expenditure- 67% of all health expenditure was out of pocket.
 8. National Health Policy 2017 — increase in govt expenditure to 3% of GDP can decrease the OOPE from 65% to 30% of overall healthcare spend.
 9. Expenditure
 - 51% spent on curative health care
 - 6% spent on preventive healthcare
 10. Disease Burden(WHO Reports)
 - 34% of the world's TB burden
 - 26% of the world's premature mortality
 - 27% of the world's neonatal deaths
 - 21% of the world's child deaths
 11. Patient-Bed Ratio Per 1000 (India)- 0.7 * (According to WHO standards, a minimum of 3 beds per 1000 is required)
 12. Medical Equipment- 70-80% Imported
 13. Maternal Mortality Rate- 130 per 1 lakh deliveries *Declined by 77% (1990-2015)
 14. Urban-rural divide- Rural Areas have 70% population but only 16% Hospitals
 15. Birth attended by Skilled Professionals- 81% (2015-16) (World Bank Development Indicators)
 16. NFHS 5: Institutional delivery is over 90% in 14 out of the total 22 States and UTs
 17. Insurance Penetration- 3.69% of the population (IRDA Report)

Education

General Data

Literacy Rates
 Male: 82%
 Female: 65%
 Total: 74%
 (Literacy Gap reduced from 21% in 2001 to 17% in 2011)

Gross Enrollment Ratio

(MHRD Report 2018)	Primary	Secondary	Higher(AISHE)
TOTAL	99%	80%	27.1(2019)
MALE	98%	79%	26.9%
FEMALE	101%	81%	27.3%

Annual School Dropout Rates

(MHRD Report 2018)	Primary	Secondary
Total	4%	17%
Male	4.3%	17.2%
Female	3.8%	16.8%

Pupil-Teacher Ratio (MHRD Report 2018)

Primary: 23

Secondary: 27

Higher Education: 30

Expenditure on Education

3.1% of GDP(Eco Survey 2021)Recommended-6%

Investment on R&D

Eco Survey 2021 (0.65% of GDP,It was 0.8% in 2008-09)

ASER Report Findings

Enrollment - 6-14 ages group, Enrollment at 96%

Infrastructure

Girls Toilet: 66% of Schools

Playground: 80% of Schools

Higher Education

World's 2nd Largest Higher Education System

Enrollment- 27.1% (*World Average: 33%)

QS World Rankings 2021

Only 3 from Indian Institutions in the top 200

Accredited Universities- Only 32% Standard (NAAC Ratings)

68% of Universities: Average

91% of Colleges: Average

Funding on Higher Education- 1.4% of GDP

Artificial Intelligence in Education (AIED)- AI in education systems have contributed to reach US\$7.8 billion by 2025 at the rate of 20.2% CAGR.

<p>Human resource</p>	<p>General Median Age of Indian Population- 28 years (China: 42 Years)</p> <p>Population 27.5% of Total Population (Ages 15-29) 20% of Global Youth Population in India</p> <p>Labour Force Participation Rate (youth)- 37% (2017)</p> <p>Unemployment Rate- 49% of Total Unemployed Urban Male Youth: 19% Urban Female Youth: 27% *85% of Indian graduates are unemployable(NASSCOM Data 2018)</p> <p>Indian Youth Development Index India: Medium Performing Nation Bihar: Lowest Himachal Pradesh: Best</p> <p>Skilling Capacity Present: 7 Million/ year Required: 12 Million/ year</p> <p>Skilled Workforce 5.4% of Total Workplace Japan:80% UK: 68%</p> <p>Placements at Higher Educational Institutes 3 lakh out of 30 lakh receive placements Employable Skilled Youth- 47% Vocational Training - 3% of Secondary School Students</p>
<p>Financial inclusion</p>	<p>RBI- India's Financial Inclusion Index has improved to 56.4 from 53.9 in the previous year 2021. The improvement has been seen across all its sub-indices (Access, Usage and Equality).</p>

Hunger	<ol style="list-style-type: none"> 1. India slipped 107/121 position in the Global Hunger Index 2022 2. GLOBAL- Poverty and Prosperity Report 2021 - 10% of the world's population in extreme 3. In India, 21.9% of the population lives below the national poverty line in 2011 (As per Tendulkar Report) 4. Pew Research Center has found that the corona virus pandemic has pushed about 32 million Indians out of the middle class and increased poverty in the country. 5. At the time of Independence, Poverty in India was 70% 6. Multidimensional Poverty Index(MPI) Between 2005-15, MPI halved in India from 55% to 28% India has the most people living under MPI MPI double in case of Tribals Geographical distribution- 80% of the poor are in rural areas
Poverty	<ol style="list-style-type: none"> 1. Child Stunting & Wasting 37.9% of children under 5 years are stunted. 20.8% are wasted (Global Nutrition Report 2020) 2. Undernourished- 189.2 million people i.e. 14% of our population is undernourished. 3. India is home to the largest undernourished population in the world. 4. National Family Health Survey Underweight Children: 32% Wasted Children: 21% Stunted Children under 5: 38% Anaemia- 51.4% women in the reproductive age (15-49 years) are anaemic

POLITY AND GOVERNANCE

PARLIAMENT AND STATE LEGISLATURE	
Question Hour (17th session of Lok sabha)	<ol style="list-style-type: none"> 1. Functioned only 77% of time in Lok Sabha 2. 47% of the time in Rajya Sabha (PRS Legislative Research)
Working Hours	1. Rajya Sabha worked for 195 hours which is 100% of the scheduled hours. (On an average, Rajya Sabha has worked for 76% of its scheduled time during a session in the past 20 years)
Discussion and Passage of a bill	<ol style="list-style-type: none"> 1. Average time spent - discussing a bill - dropped 213 minutes (2019) to 85 minutes (2021) 2. 22 Sessions conducted since 2014 - only 12 bills were passed. 3. 2021 Monsoon Session - 14 bills passed by Lok Sabha - each debated for 10

	minutes or less.
Parliamentary Committees	Bill referred to committees - In 17th Lok Sabha: 11% of all bills (15th Lok Sabha - 71% of all bills)
Women in Legislature	<ol style="list-style-type: none"> 1. 78/543 women legislators in Lok Sabha 2. In 24 out of 31 states proportion of women MLA is less than 10% 3. Nagaland – no women elected in state legislatures between 2012 and 2021
Budget Session 2023	20% of the demands were discussed; the rest of the Budget was guillotine

Center State relations	
15th Finance Commission	41% of the divisible pool to states.
Borrowing Limits	5% of State GDP (Earlier it was 3%)

Local Government	
Total Panchayati Raj Institutions	2,60,512 (Jan. 2019)
Elected Representatives	31 lakhs
Elected Women Representatives	14 lakhs (Ministry of Panchayati Raj)
Fund Utilisation of PRI	78% (2015-2019)
Total Urban Local Bodies	3700 ULBs 100 Corporations 1500 Municipal Corporations 2100 Nagar Panchayats 56 Cantonment Board

Elections

Electors	90cr registered voters in India
Voter turnout	67.4% turnout in 17th Lok Sabha Elections
Election Funding	<ol style="list-style-type: none"> 1. 75% electoral bonds to ruling party (Rs. 3400 Crores) 2. Rs. 920 crore in the form of corporate donations. 3. Corporate donations constituted 91% of the total contribution to political parties from known sources 4. As of November 2019, nearly 76.5% of the electoral bonds purchased during 2018-19, cannot be traced to any specific political party. (95% Electoral bonds from unknown sources)
Election Expenditure	<ol style="list-style-type: none"> 1. Between Rs 55,000 and Rs. 60,000 crores were spent on the 2019 Lok Sabha and assembly elections in India. 2. 100 Crores per Constituency Approximately(Centre for Media Studies Report)
Unrecognized Political Parties	<ol style="list-style-type: none"> 1. 97.5% of all registered parties 2. 2 time increase in a decade(ADR Report)

Criminalization of Politics	
Prevalence	<ol style="list-style-type: none"> 1. Parliamentarians with pending criminal cases, 43% in 2019. 2. Lok Sabha: 29% of MPs face serious charges 3. Increase: 109% since 2009 4. Conviction Rate: 6% (46% National Average conviction Rate) (ADR Data 2019)
Section 153A	With lowest conviction rates (20.2%) and the second highest police pendency rate (64.3%)

Judiciary	
Pending cases	4.4 Crore
Litigations	Around 50% litigation are government litigation in SC → LIMBS
Existing ratio for judge to population	20 : 1 million, recommended by law commission- 50 : 1 million

Women in Judiciary	<p>Supreme Court: 1 Woman judge currently</p> <p>High Court: 7.2% of total judges</p> <p>Lower Judiciary: 27%</p> <p>Advocates: 15% of all enrolled advocates</p> <p>Only 10 women became Supreme Court judges in the apex court.</p>
Gram Nyayalayas	<p>Expected to reduce around 50% of the pendency of cases in subordinate courts. However, only 208 'Gram Nyayalayas' are functioning in the country as against 2,500 estimated to be required by the 12th FYP.</p>
E-Courts	<p>Between 2006 -2023, there has been an overall increase of 22% in the pendency of cases across all courts, total pending cases have now surpassed 5 crore mark</p>
Tribunal	<p>27 out of 64 posts in CAT are vacant.</p>

Others	
Anti Defection	As per ADR, 45% of MLAs have switched parties (2019)
MPLAD	<p>Rs 5 crore per MP per year - 15% funds for SC and 7.5% for ST</p> <p>Fiscal burden – Rs 4000 crore per annum underutilisation of funds - only 5% of total fund allocated were utilized in 2014-15</p>
Sedition	<ol style="list-style-type: none"> 1. Nature of Cases: 96% of sedition cases filed against 405 Indians for criticising politicians and governments over the last decade were registered after 2014 2. Conviction rate: in 2019 was 3.3% (NCRB) 3. Rate of Increase: 165% increase in cases since 2016 (NCRB)
Abolished Laws	In last 4 years, 1400 laws have been abolished and streamlined

Police reforms	
Enforcing Contracting rank (Ease of Doing Business)	163rd

Police Personnel	137 personnel 100,000 (UN recommends 222)
Women in Police	<ol style="list-style-type: none"> 1. It is just 10.30% of the total police force and only 2.98% of the total strength in Central Armed Police Forces (CAPF). 2. There has been a 16.05% increase of women police over previous year.
Conviction Rate	Only a 47 % conviction rate for crimes (The Law Commission 2012).
Prison Occupancy Rate	118.5% (NCRB Data)
Total Inmates	4,78,600 (NCRB Data)
Undertrials	NCRB's Prison Statistics in India (PSI) Report 2021 – 8 out of 10 prisoners in India were found to be awaiting trial (undertrial prisoners)
Overcrowding	4.8 lakh in almost 1300 prisons, whereas sanctioned strength = 4.1 lakh (NCRB Data)
Police-Population Ratio	<ol style="list-style-type: none"> 1. India's actual Police population ratio (number of police personnel per lakh of the population) is 195.39 2. Best Police-population ratio states/UTs are Nagaland, Andaman & Nicobar Islands and Manipur. 3. The worst states/UTs are Bihar, Daman & Diu and West Bengal.
Custodial Deaths	<p>Over the last 20 years(NCRB)</p> <ol style="list-style-type: none"> 1. 1,888 custodial deaths were reported across the country 2. 893 cases registered against police personnel 3. 358 personnel charge-sheeted 4. But only 26 policemen were convicted in this period 5. Deaths recorded in judicial custody were far higher than those in police custody

Governance	
RTI Applications	More than 4,800 per day
Case Pendency	As of June 2021, 2.56 lakh appeals are pending in 26 Information commissions across India(Centre for Equity Studies)
Rejection Rate	Rejection rate 4.3% (8.4% in 2014-15)

Whistle blowers	Commonwealth Human Rights Initiative - since 2006 Person who files RTI. i. 99 died ii. 180 assaulted iii. 187 threatened
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INTERNATIONAL RELATIONS

India and its neighbourhood	
India-Bangladesh	<p>Trade:</p> <p>Bilateral trade: \$18.2 billion(2022) Total Exports: India 2nd biggest Export partner, 12% of the total exports at US\$13.83 billion. (India Brand Equity Foundation)</p> <p>Trade Relations:</p> <p>\$9bn Trade surplus for India Various Trade Agreements: APTA, SAFTA, SAPTA, CEPA Border Haats: Tripura and Meghalaya Border Trade: Easing of restrictions in Land port Starting from Akhaura (Tripura) and Ghojadanga (West Bengal) FDI: India invested over \$3.1Bn (expected to rise to \$9Bn), whereas Bangladesh invests \$1 billion in India, ranking 12th. Line of Credits– developmental assistance - at \$8bn, \$500 Mn for defence (during 2021 Indian PM’s visit)</p> <p>Energy Sector:</p> <p>Cooperation in power sector Bangladesh imports 1200 MW of Electricity Rooppur nuclear plant- a joint collaboration of India and Russia Maitree power plant at Rampal, Khulna</p> <p>Connectivity:</p> <p>Chattogram and Mongla Port Agartala- Akhaura Rail Project India-Bangladesh Friendship Bridge and Payra Deep Seaport Inauguration of Rupsha bridge, a key part of Khulna-Mongla Port rail project. Khulna Darshana railway link project upgradation. Parbatipur -Kaunia railway line.</p> <p>Water - MoU on sharing of waters of Kushiyara river (branch of Barak river) benefiting southern Assam and Sylhet division of Bangladesh.</p>

	Vaccine Diplomacy: India gave 1.2 million free doses.
India-Pakistan	<p>Trade-</p> <ol style="list-style-type: none"> 1. Bilateral Trade: In 2021 \$535 million trade (A more than 70% decline) with a trade surplus 2. Pakistan exported \$2.08 million to India in 2021.(India consists of 3% of Pakistan's total trade.) 3. India withdrew MFN status (after Pulwama) 4. Pakistan suspended Bilateral Trade (After August 370 decision) 5. Denied Trade access to Afghanistan and Central Asia via Pakistan <p>Others-Vaccine Diplomacy- India exported around \$172 million vaccines.</p> <p>Religious shrines. (15 in Pakistan & 7 in India)- Hazrat Nizamuddin Auliya (Delhi), Gurudwara Shri Nankana Sahib (Rawalpindi) etc Kartarpur - Gurudaspur to Kartarpur- 4km long Samjhauta express (Lahore & Attari) (Suspended for now)</p>
India-China	<p>Trade: Bilateral Trade : \$135.98 billion</p> <ol style="list-style-type: none"> a. India has a trade deficit of \$69.38 billion. b. India imports 19% of total imports from China c. Indian exports to China -7.3% of total Indian exports <p>FDI: Chinese FDI in India (Cumulative between 2000-22) - \$2.43Billion</p> <p>Diaspora:</p> <ol style="list-style-type: none"> a. 5-70000 Multigenerational Chinese in India since British era (2015) b. 15,000 Indian in China(2010) <p>OBOR - part of China's foreign policy of "go west" and "leap east"</p> <ol style="list-style-type: none"> a. Pass through 60 countries, 2/3rd of the world population b. 75% global energy reserves c. Valued at - \$ 4 trillion+ <p>US - 40\$ billion joint fund for silk route to finance BRI CPEC - \$ 50 billion Economic corridor connecting China's Xinjiang to Pakistan's Gwadar port</p> <p>The string of Pearls: Strategic Chinese bases around the Indian subcontinent</p> <ul style="list-style-type: none"> - Chittagong (Bangladesh) - Gwadar port (Pakistan) - Hambantota (Sri Lanka) - Chinese military base at Coco Island - Kyaukpyu Port(Myanmar) - Djibouti port - Ream Naval Base, (Cambodia) <p>Tourism: Chinese among top 10 spenders in India and China is among top 10 destinations for Indians (2021)</p>

<p>India-Sri Lanka</p>	<p>Trade:</p> <p>Bilateral trade: US\$5.45 billion in 2021 —a significant rise (about 48% from 2020) FDI- More than US\$ 2.2 billion (2021) in Sri Lanka India is Sri Lanka’s largest trade partner India-Sri Lanka Free Trade Agreement (ISFTA) in 2000. Currency swap- India granted a \$400 million currency exchange facility to Sri Lanka.</p> <p>Others-</p> <p>Indian housing project - in war affected areas. Assistance for Deep Sea Fishing technique Trincomalee port and oil tank farms development. Joint India-Japan agreement - Mattala Airport & East container terminal (ECT). Jaffna-Colombo rail track and other railway lines Eastern Container Terminal: Sri Lanka scrapped its \$500 million agreement with India and Japan Economic Integration Roadmap (EIRM): Connecting Southern Indian states with Sri Lanka.</p>
<p>India-Bhutan</p>	<p>Trade-</p> <p>Bilateral Trade: Border trade stands at \$1422 million(2021) India is the largest trading partner (Bhutan imports 88% from India) Transactions to be done in UPI India has allotted Rs 4500 crore to Bhutan’s current five -year plan (2018-2023) FDI: India is the largest source of FDI in Bhutan Mutual exception from customs and import duty</p> <p>Others-</p> <p>Power Imports: Bhutan is a net power exporter to India Hydropower: Discussion on Hydroelectric Power Plants in Bhutan like Mangdechhu, Chhukha, Basochhu, Punatsangchhu-I, Sankosh project etc Established first integrated check post at Jaigaon (West Bengal, India) and Phuentsholing (Bhutan) Connectivity: Expedited Kokrajhar (Assam)- Gelephu rail link and supported Gelephu airport construction for investment attraction Number of Bhutanese students pursuing higher education in India has decreased, from 2,468 in 2012–13 to 1,827 in 2020–21, according to the All India Surveys of Higher Education (AISHE) Vaccine Diplomacy: India has helped vaccinate almost 93% of Bhutan.</p>
<p>India-Nepal</p>	<p>Trade-</p> <p>India is Nepal’s largest trade partner Bilateral Free trade agreement (2009): between India and Nepal FDI: India is the largest source of FDI in Nepal</p>

	<p>Assistance to Nepal Indian development assistance -> Budgetary aid to Nepal Humanitarian aid -> 2015 Nepal Earthquake 4 lines of credit extended -> \$1 billion dispersed since 2006 Export – India supply 60% of their oil needs</p> <p>Others-</p> <p>Hydropower- Project is to develop the West Seti and Seti River (SR6) projects. Built Sapta-Kosi high dam project Vaccine Diplomacy: India has extended vaccines and COVID related aid to Nepal</p>
<p>India- Afghanistan</p>	<p>Trade:</p> <p>Our 2nd largest humanitarian aid Largest donor Bilateral trade -> crossed US\$2.8 billion(2021) India's share in Afghan exports -> 40.6% India is top regional donor to Afghanistan Strategic relations The Strategic Partnership Agreement (SPA), 2011</p> <p>Other:</p> <p>Energy : TAPI Gas Pipeline Mineral: Afghan's vast mineral wealth(Hajigak mines) Delivered Mi-25 attack helicopters to Afghanistan India provided Training to Afghan Forces Salma Dam: Reconstruction and also subsequent creation of irrigation facilities Zaranj-Delaram road Export of Wheat to Afghanistan Training for Afghan public servants Construction of new Parliament Electricity substations and transmission lines</p>
<p>India- Myanmar</p>	<p>Trade-</p> <p>Trade - \$1.75 billion USD FDI - US\$ 771.488 million, India Rank 11th.</p> <p>Others-</p> <p>Line of Credit facility by India for railway projects, data link, telecommunication India is the highest investor in Myanmar's energy sector. Oil pipeline deal between Myanmar's Kyauk pyu port to south china city. The Indian side has suggested building a \$6 billion oil refinery in the Thanlyn area, close to Yangon. Rohingya crisis. More than 40,000 Rohingya residing in India.</p>

	Connectivity infrastructure: IMT trilateral highway, Kaladan project, Sittwe port
India- Maldives	<p>Trade</p> <p>India is 3rd largest trading partner: Bilateral trade of US\$ 323.9 Economic Package of \$1.4billion--- to come out of Debt Trap</p> <p>Others</p> <p>Presence of Indian Banks like SBI & EXIM in Maldives: to provide loan Assistance in developmental projects India- Provided assistance for--- Indira Gandhi Memorial Hospital, Polytechnic College, Institute of Hospital and tourism India announced \$500 Million connectivity funding to Male in 2020 to build sea bridges Ferry Service to begin between Kochi & Maldives RuPay card introduced in Male</p>
India- Mauritius	<p>India is Mauritius's largest trading partner Indian Origin Population- 68% FTA- 'Comprehensive Economic Cooperation and Partnership Agreement (CECPA)'2022 100 ICCR scholarships and 200+ Mauritian students in Indian colleges.. Special Economic Package of US\$ 353 million for development. US\$ 190 million Line of Credit for the Metro Express Dornier aircraft and an Advanced Light Helicopter, Dhruv, on lease to Mauritius. 30 days without a visa stay for Indians.</p>
Middle east	
India- UAE	<p>Trade</p> <p>\$100 billion bilateral trade by 2020 3rd largest trading partner after US, China FDI - \$75 billion UAE sovereign wealth fund investment in indian infrastructure (grown by over \$12 billion) UAE is India's second-largest export market and third- largest trading partner.</p> <p>Others</p> <p>Local Currency Settlement System- Rupee Dirham payment settlement. UPI-IPP cross border transfer Aim to boost- Trade over \$100 billion and services to over \$15 billion in next five years. Comprehensive Economic Partnership Agreement (CEPA) in 2022. People - 30% population Indians make largest expatriate community</p>

	<p>Remittances - 50% from gulf. UAE Domestic Workers Rights Bill passed. IIT Delhi campus to be set up in Abu Dhabi</p>
India- Qatar	<p>Largest supplier of LNG to india. (66% of total import) Export - indian export = \$1billion KAFALA LABOUR SYSTEM (2016) - ended Accepted UPI as payment channel.</p>
India- Saudi Arabia	<p>Trade:</p> <p>Bilateral trade: \$42.8 bn. (2021-22) India: 4th largest trading partner of Saudi Arabia. Investment: Saudi Arabia intends to invest \$100 billion in India. Remittances: India 3rd largest recipient of foreign remittances from the kingdom. Rupee-Riyal trade</p> <p>Other-</p> <p>Energy Security- India's second largest supplier of crude oil More than 18% of India's crude oil, 22% LPG imports. Saudi Arabian oil major ARAMCO: partner in Ratnagiri Refinery and Petro-Chemical Project in Maharashtra.</p>
India-USA	<p>Trade:</p> <p>USD 88.75 billion(2019-20) US is biggest source of Indian exports US is the largest trade partner to India at \$119.42 billion (2022-23) Trade Surplus of \$28 billion.(2022-23). India 6th largest services exporter for USA USA has become largest Crude oil Supplier for India in 2021 FDI-3 rd Largest source of FDI in India(\$43 billion)(Invest India Report)</p> <p>Others-</p> <p>STA(Strategic trade Authorization) status to India:It exempts specific licences on Indian exports Defence trade- \$119.42 billion. (Defense Security Cooperation Agency (DSCA) data) Signed India-US Defence Acceleration Ecosystem (INDUS-X) Top 5 Arms exporter to India ISRO-NASA: NISAR project collaboration Joint Indo-US Quantum Coordination Mechanism for advanced technology Critical Minerals Partnership- For EV manufacturing.</p>

	<p>Digital tax: India and the US Agree on a Transitional Approach on Equalisation Levy (EL).</p> <p>Semiconductor Mission- Lam Research will train 60,000 Indian engineers through its "Semiverse Solution"</p> <p>Innovation Handshake- Connect Startup ecosystem.</p> <p>NASA and ISRO have agreed to launch a joint mission to International Space Station in 2024</p>
India-Russia	<p>Trade-</p> <p>Bilateral trade: Amounts to \$ 8.1 billion.</p> <p>Eurasian Economic Union: India in talks for FTA with Russian led EEU</p> <p>Target of increasing Bilateral Trade to \$30 Billion by 2025.</p> <p>Others-</p> <p>India's "Act Far East" (1 billion US\$ LoC to Russia) – Chennai- Vladivostok Route</p> <p>FDI- Russian investment in India at \$18 billion while Indian investment in Russia at \$15 billion</p> <p>India's ONGC Videsh has acquired 20% stakes in Sakhalin oil and gas plant.</p> <p>India is the second largest market for the Russian defence industry 58% of total arms imports from Russia.</p> <p>60% Russian hardware in Indian military</p> <p>Agreements on the construction of 12 nuclear power plants. Eg, Kudankulam power plant.</p> <p>ISRO: ROSCOSMOS joint agreement for India's Human Spaceflight Programme "Gangayan"</p> <p>Joint development of Brahmos Missile</p>
India-UK	<p>Trade</p> <p>Bilateral Trade: Trade of \$25.7 Billion in (2022 -23)</p> <p>India is the 2nd largest foreign investor in UK economy(2022)</p> <p>India has a trade surplus with UK</p> <p>UK is the largest market in the EU for India's service industry.</p> <p>Others</p> <p>JETCO (Joint Economic & Trade Committee): to reduce trade barriers</p> <p>FDI: UK is 6 rd largest FDI investor (2022-23)</p> <p>Defence Logistics MoU in final stages for reciprocal use of bases and airfields</p> <p>India UK Green Growth Equity Fund: for Renewable Energy</p> <p>'Newton-Bhabha Fund': to boost scientific R&D</p>

India-EU	<p>Trade:</p> <p>\$90 billion trade in 2021-22 EU India's third-largest trading partner (11%) India benefits under the EU's Generalised Scheme of Preferences (GSP). FDI: biggest foreign investor in India: US\$ 109.55 billion (22% of total FDI inflows)</p> <p>Others:</p> <p>Open general export licence to facilitate technology engagement with India. Global Innovation Partnership (GIP)- with India and UK will be co-financing up to USD 100 million over 14 years. Enhanced Trade Partnership (ETP) 11th Economic and Financial Dialogue (EFD):- USD 1 billion investment in climate-related projects in India over the period of 2022-2026. Implement 'India-UK Together' ('SAATH-SAATH' in Hindi) to celebrate India's 75th anniversary of Independence.</p>
India-France	<p>Trade</p> <p>€ 9.04 billion. (India trade surplus) (declined by 23%) Investment: 11th largest foreign investor in India (Cumulative between 2000 -21) Services: Growth in service exports by 4% year on year</p> <p>Others</p> <p>Dialogue: Double Taxation Avoidance Convention (DTAC), Joint Committee for Economic & Technical Cooperation Major defence related project-</p> <ul style="list-style-type: none"> ▪ ○ Rafale Aircraft ▪ ○ P-75 Scorpene project <p>Civil Nuclear Energy: Progress on the 6- European Pressurized Reactors power plant project in Jaitapur, Maharashtra Financing the Energy Transition: CITIIS 2.0</p>
India- Japan	<p>Trade: \$ 20.57 billion. (MoEA) (While Japan -China is of \$300 billion) Comprehensive Economic Partnership Agreement (2011) Japan is India's 13th largest trading partner(2022 -23) Languishing trade: Just 5% of Japan-China Trade FDI: India is the largest recipient of Japanese foreign aid since 2003 Japan is the 5th largest source of FDI Japan is the largest Official development Assistance partner for India. Infrastructure- Bullet Train and Industrial corridor Joint Projects- Asia Africa Growth Corridor</p>
India-Africa	<p>Trade: India's total trade with Africa grew from US\$ 6.8 billion in 2003 to</p>

	<p>US\$ 89.5 billion in 2022</p> <p>India is now Africa's third-largest trade partner.</p> <p>Investment: India is the fifth largest investor in the African continent with a cumulative investment of \$54 billion</p> <p>Medical Tourism - 5.4 percent of the total tourist visits in 2010 to 15.4 percent in 2019.</p> <p>UN Peacekeepers: 6,000 Indian soldiers ---in UN peace-keeping missions in five conflict zones in Africa.</p> <p>Asia- Africa Growth corridor joint project of Japan and India.</p>
Indian Diaspora	<p>Indian diaspora population (MoEA)- 32 million (most significant in the world)</p> <p>Top destinations of the Indian diaspora - USA, West Asia</p> <p>Annual remittances to India- Over USD 100 billion (World Bank, Migration and Development Brief 2022)</p> <p>Indian diaspora's contribution to the USA population 1.3%</p> <p>Indian Diaspora's Contribution to UK GDP 6%</p> <p>NRI: 3.10 crore NRIs living in different countries across the world.</p> <p>In 17th Lok Sabha elections roughly 25,000 came to India to vote</p> <p>UK based NRI pledged 500cr for Ganga cleaning.</p> <p>Foreign Policy- Diaspora 'RASHTRADOOT' or 'Informal Ambassadors' as called by PM Modi.</p> <p>Diaspora investment company by Kerala - 74% owned by NRI → fund infrastructure projects and NRI townships under 'Rebuild Kerala'</p>
RCEP	<p>RCEP = ASEAN + 6 FTA members</p> <p>40% of global trade</p> <p>50% of world's population</p> <p>Opens 2 trillion\$ market for Indian commodities</p> <p>Trade deficit with RCEP = \$ 100 billion</p>
ASEAN	<p>India is not a member</p> <p>ASEAN is our fourth largest trading partner (10% of total trade)</p> <p>India is their seventh largest trading partner.</p> <p>Singapore - India's largest foreign investor</p> <p>Trade Deficit: India's exports to ASEAN in 2019-20 were worth US\$31.49 billion while its imports from the bloc reached US\$55.37 billion.</p>
BIMSTEC	<p>7 members - BIMST (bangladesh, india, myanmar, SL, Thailand) + nepal, bhutan</p> <p>22% of the global population</p> <p>GDP of over \$2.7 trillion</p>
BRICS	<p>40% of world population</p> <p>20% of world GDP</p> <p>Total trade of the member nations has expanded by 94%</p>

	Makes Just 17% of world trade
SCO	40% world population 20% world GDP Population: Nearly 1.5 billion people
G20	More than 80% of world GDP 75 percent of global trade 60 percent of the population of the planet.
SAARC	1985 : 8 members ; Secretariat - Kathmandu, Nepal Comprises 3% of the world's area, Population: 21% of the world's population Economy: 4.21% (US\$3.67 trillion) of the global economy, as of 2019. Growth Rate: 2.8% in 2022-23 Less than 5% of total trade
UNSC	India a founding member of UN World's 1nd largest population Non permanent member of UNSC 8 times Major contributor of troops to UN peacekeeping mission Second largest troop contributor [TCC] with 7500 personnel Sudan (Since April 2005): India has contributed two Infantry Battalion groups.

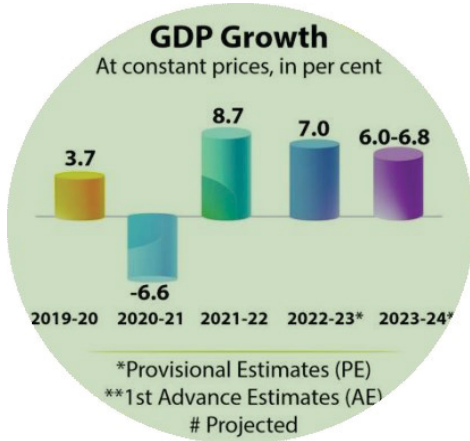
Institute of Civil Services

INDIAN ECONOMY

GDP

During Independence: \$40 Billion

2023: \$3.75 trillion



Eco Survey 2023

Real GDP growth - 6.5%

Nominal GDP Growth- 16.1% (World's 5th Largest)

NSO estimates

GDP= 6.5-7% for 2023

IMF estimates 5.9% for 2023-24

3rd largest by Purchasing Power Parity (PPP) according to the IMF's World Economic Outlook.

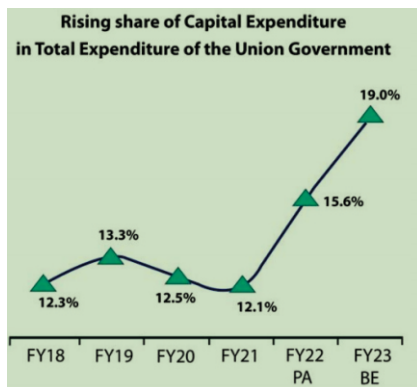
Taxation as percentage of GDP

11.1 % in 2023

Capital expenditure

CENTRE- 2.5% of GDP (2022)

CORPORATE- ₹3.3 lakh crore



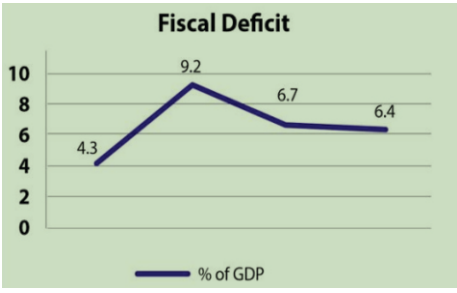
Revenue expenditure

CENTER- 13.5% of GDP (2022)

Fiscal Deficit

6.7% of GDP in FY22

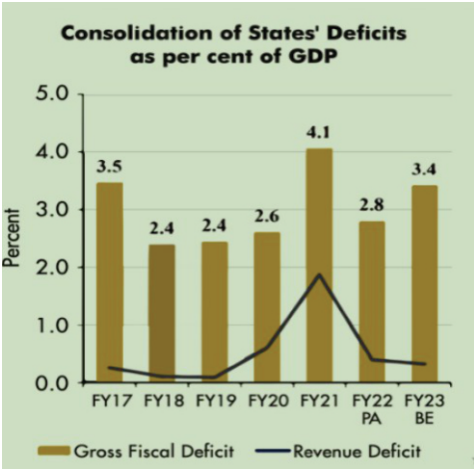
Target - 6.4% for FY23



Gross fiscal deficit of states

2.8% in FY22.

Estimated 3.4% in FY23.



Net borrowing ceilings (NBC) for States- 3.5% of GSDP in FY23

Capital outlay of States- 31.7% in FY22

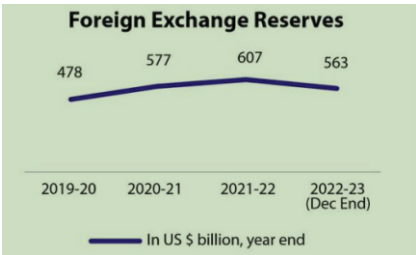
Income Tax Payers

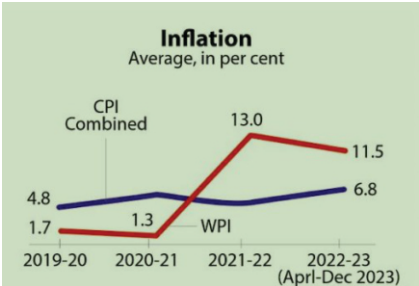
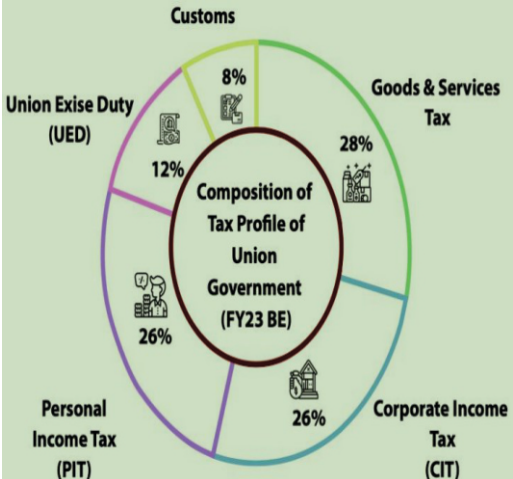
CBDT-

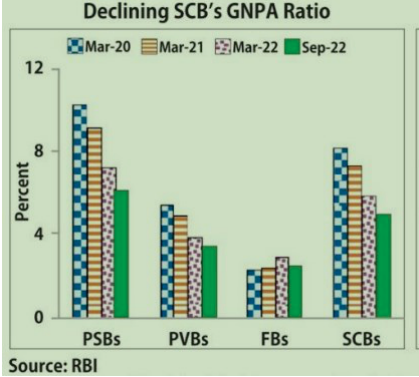
1.46 Cr people pay tax
 5.78 crore individuals filed their income tax returns(So, 4.32 crore individuals reported income below the tax bracket)
 As per 15th Finance Commission, Govt collects tax lesser by 4% of GDP as compared to the true potential

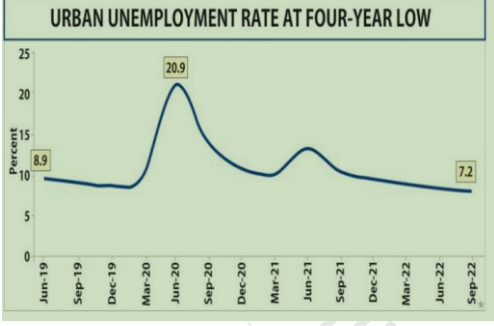
Foreign Exchange Reserves

USD 645 billion.(4th Largest in the world)



<p>Inflation</p> 	<p>India's retail inflation rate peaked at 7.8 % in April 2023.</p> <p>RBI has projected headline inflation at 6.8% in FY23 (outside target range of 6%)</p>
<p>Tax Revenue</p> 	<p>Gross Tax Revenue (GTR) registered a YoY growth of 15.5% from April to November 2022.</p> <p>Net Tax Revenue (NTR) to the Centre after the assignment to states grew by 7.9% on a YoY basis</p> <p>Direct taxes: registered a YoY growth of 26% from April to November 2022.</p> <p>Excise duty collection declined by 20.9%</p> <p>Customs duties registered 12.4% YoY growth.</p>
<p>GST</p>	<p>₹13.40 lakh crore implying a YoY growth of 24.8%</p> <p>GST net has doubled, from nearly 70 lakh GST payers in 2017 to more than 1.4 crore in 2022.(Economic Survey 2022-23)</p>
<p>Per capita expenditure</p>	<p>Central Government: Rs.13000-14000</p> <p>State Governments: Rs.20,000</p> <p>Local Bodies: Rs.6,000</p> <p>Thus state governments spend more per person than the central government. (NITI Aayog)</p>
<p>Self sourced revenue for local bodies</p>	<p>Urban Local: 44% of revenue</p> <p>Rural Local: <10% of revenue (40% in Brazil)</p> <p>Panchayats: 4% of revenue</p> <p>(Budget 2023)</p>

<p>Banking sector</p>	<p>Credit - YoY (Year-on-Year) growth moved into 16.5% 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 sept 2022</p>
<p>GNPA</p>  <p>Source: RBI</p>	<p>Decreased to seven year low of 5.0% in 2022</p> <p>A. Public banks: 11.6%</p> <p>B. Private Banks- 5.3%</p> <p>(RBI Report)</p>
<p>Insurance</p>	<p>Penetration of Life insurance was 4.2% in 2022(world average of 3%) Penetration of non-life was 1% (world average of 3.9%) The Indian Insurance market is expected to reach \$200 BN by 2027. 12% is the average annual growth rate of insurance sector in India. India is 9th largest Life Insurance Market globally</p>
<p>Digital Lending</p>	<p>Disbursed loans through digital channels have increased by 12 times from 2017 to 2020. The value of digital lending in India rose from USD 33 billion in FY15 to USD 150 billion in FY20 and is projected to reach USD 350 billion by FY23 (RBI report) Private sector banks hold a 55% share, followed by NBFCs with a 30% share in the digital lending ecosystem.</p>

<p>Digital payments</p>	<p>As per RBI, cash accounts for nearly 50% of all transactions in India. 50% volume of India's digital payments is dominated by cards, PPIs and IMPS 22.4 digital transactions were happening per capita in 2019</p>																														
<p>FinTech Sector</p>	<p>Indian FinTech industry valued at \$50-60 Bn in FY21 and is estimated at around 150bn by 2025 India had a FinTech adoption rate of 87% in March 2020, compared to a Global average of 64% India has the 3rd Largest FinTech ecosystem.</p>																														
<p>Insolvency and bankruptcy code (IBC)</p>	<p>CIRPs performing well: Since inception, around 6,000 Corporate which is 67% of the cases have been closed/resolved. 69% of the distressed assets were rescued of value around 178% of the liquidation value.</p>																														
<p>Employment</p>  <table border="1" data-bbox="124 1115 619 1440"> <caption>URBAN UNEMPLOYMENT RATE AT FOUR-YEAR LOW</caption> <thead> <tr> <th>Month</th> <th>Unemployment Rate (%)</th> </tr> </thead> <tbody> <tr> <td>Jun-19</td> <td>8.9</td> </tr> <tr> <td>Sep-19</td> <td>~8.5</td> </tr> <tr> <td>Dec-19</td> <td>~8.5</td> </tr> <tr> <td>Mar-20</td> <td>~10</td> </tr> <tr> <td>Jun-20</td> <td>20.9</td> </tr> <tr> <td>Sep-20</td> <td>~15</td> </tr> <tr> <td>Dec-20</td> <td>~10</td> </tr> <tr> <td>Mar-21</td> <td>~13</td> </tr> <tr> <td>Jun-21</td> <td>~10</td> </tr> <tr> <td>Sep-21</td> <td>~9</td> </tr> <tr> <td>Dec-21</td> <td>~8.5</td> </tr> <tr> <td>Mar-22</td> <td>~8</td> </tr> <tr> <td>Jun-22</td> <td>~7.5</td> </tr> <tr> <td>Sep-22</td> <td>7.2</td> </tr> </tbody> </table>	Month	Unemployment Rate (%)	Jun-19	8.9	Sep-19	~8.5	Dec-19	~8.5	Mar-20	~10	Jun-20	20.9	Sep-20	~15	Dec-20	~10	Mar-21	~13	Jun-21	~10	Sep-21	~9	Dec-21	~8.5	Mar-22	~8	Jun-22	~7.5	Sep-22	7.2	<p>Rise in employment levels ie., 41.3% [Periodic Labour Force Survey (PLFS 2021-22)] Urban unemployment rate for people aged 15 years and above declined to 7.2% In both urban and rural areas, unemployment rates fell from 5.8% in 2018-19 to 4.2% in 2020-21. 4.1% of the workforce was unemployed despite seeking active employment About 52 crore workers make up India's workforce 46% workers employed in Agriculture.</p>
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Jun-19	8.9																														
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<p>Capital Formation</p>	<p>Capital investment Outlay increased to Rs 10 Lakh crore ie..3.3% of GDP. Net savings and net investments increased to 31.4 % and 29.5 % of GDP respectively in 2020-21. The private sector investment in capital formation has also declined from 26.9 percent in 2011 to 21.4 percent in 2018.</p>																														
<p>Skill Development</p>	<p>In India, only around 5% of the workforce is formally skilled against 52% in US and 96% in South Korea India has entered its 37years long demographic dividend period lasting from 2018 to 2055.</p>																														

	<p>Only 50.35 of India's educated people are employable, as per India's Skills Report. 2023. Quality of Jobs in India on decline (PLFS)</p>
Financial Inclusion	<p>Population covered with bank accounts increased from 53% in 2015-16 to 78% in 2021.(NFHS) Only 15% are connected to the internet.(NSO) For per 1 lakh adults, there are only 14.6 banks in India.</p>
Disinvestment	<p>During FY15 to FY23, ₹4.07 lakh crore has been realised as proceeds from disinvestment. Privatisation has improved labour productivity and the overall efficiency of the PSUs disinvested during 1990-2015</p>
FDI	<p>India's gross FDI increased to 2.6% in FY15 -FY22 India 5th largest recipient of FDI India has recorded the highest ever annual FDI inflow of USD 83.57 billion in the Financial Year 2021-22 as per the Ministry of Commerce and Industry. 10% growth has been witnessed in FDI in 2021 compared to 2020.</p>
External Sector	<p>Goods- US\$ 422 billion in FY'22. Services- US\$ 254.5 billion in FY '22 (India is 7th Largest service exporter in the world.) India's share 1.8% in world's export.(China 13% and US 9%) Exports are about 18% of its GDP Current Account Deficit: 2.2% of the GDP India's import cover was 9.4 months in Feb 2023</p>
Startup	<p>Record increase in number of recognised Start-ups from 452 in 2016 to 84,012 in 2022.</p>
Demographic Dividend	<p>In the age group of 15- 59 years, India has 62.5% of its population in working age. Share of India's working age population to total population will reach its highest level at 68.9% by</p>

	2030.
FRBM Act	N.K Singh committee recommends- Debt to GDP ratio: The Debt-to-GDP ratio should be 38.7% for the central government and 20% for the state governments together by FY23. Fiscal deficit should be 2.5% of GDP by FY23.
Inclusive Growth	<p>According to the Multidimensional Poverty Index 2023, released by UNDP, India has the largest number of poor people worldwide at 22.8 crore, ie., 18.7% population.</p> <p>In 2018, India ranked 62 amongst the 74 emerging economies, in the Inclusive Development Index released by World Economic Forum (WEF). Top 10% of the global population owns 76% of total household wealth and captured 52% of total income in 2021. (World Inequality Report)</p> <p>According to the World Inequality Report 2022, released by World Inequality Lab India was among the most unequal countries in the world. Bottom 50% of global population owns just 2% of wealth and 8% of income. (World Inequality report)</p> <p>The Global Gender Gap Report published by the World Economic Forum measures the Gender gap between men and women across the four indicators</p> <ol style="list-style-type: none"> 1. Political Empowerment 2. Educational Attainment 3. Economic Participation and Opportunity 4. Health and Survival <p>As per the 2022 edition, India was ranked 127 out of 146 countries.</p>
Housing	3 Crore and 1.2 crore houses required in rural and urban areas respectively Six Light house Projects completed under GHTC-India
Land Record	94% of villages have completed Computerization of Land records (Records of Rights ie., RoR) 70% of the Cadastral Maps have been digitized

	<p>1.15 ha average farm size in 2010-11 <10% of the land under non-agriculture uses.</p>
Industry Sector	<p>63rd position in the Ease of Doing Business Index (from 142nd in 2014). 17% contribution of manufacturing sector to GDP, almost stagnant since 1991. 9 Indian companies feature in Fortune 500 list of 2022.</p>
Textile Sector	<p>It contributes 2.3% to the Indian GDP 7% of the Industrial Output 12% to the export earnings of India India's share- 5% of Global Trade India is one of the largest producers of cotton & jute in the world 2nd largest producer of silk in the world 5th largest producer of Technical Textiles. 95% of the world's hand-woven fabric comes from India. It provides direct employment to over 45 million people (21% of total employment).8th largest e-commerce market [Globally]</p>
E-commerce	<p>8th largest e-commerce market globally 3 largest online shopper base of 140 million in 2020. 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\$ 111 billion by 2024; US\$ 350 billion by 2030. 10 million internet users are added monthly</p>
Telecom Sector	<p>2nd largest telecom sector of the world with its market split into three main segments wireless, wireline and internet services In terms of Urban-Rural India, 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 with total internet connections of 83.37 crore (June 2021). It is 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</p>

	employments and indirectly to 1.8 Mn jobs.
Tourism	<p>54th rank out of 117 countries in Global Travel and Tourism Development Index 2021 of WEF, down from 46th in 2019.</p> <p>Third largest foreign exchange earner for the country until 2019.</p> <p>In 2020, the sector contributed around 4.7 % to the total GDP of the country, a significant decline compared to 79% in 2019.</p>

AGRICULTURE

Agricultural Mechanization	<p>Indian farm mechanisation level is at 40-45% compared to that of the United States (95%), Brazil (75%) and China (57%) (NABARD, 2018).</p> <p>India's farm equipment market is 7% of the global market, with more than 80% of the value contribution coming from tractors.</p>
Financial support to farmers	<p>More than 11.60 crore farmers have been given the financial benefits of approximately Rs 1.60 lakh crore.</p> <p>Overall, 2-2.5% of GDP is provided as subsidy annually in the form of fertilizer, credit, crop insurance and price support subsidies.</p> <p>1/5" of the aggregate farm income is in the form of subsidies.</p> <p>50.2% of the agricultural households are under some kind of debt.</p> <p>About 70% of the loans taken by farmers were from institutional sources.</p>
Allied Sector	<p>7.9% CAGR of Livestock sector during 2014-15 to 2020-21, contributing 30.1% in total agriculture GVA in 2020-21 (at constant prices).</p> <p>24% of the global milk production happens in India, contributing 5% of national economy and employing</p>

	<p>more than 8 crore farmers directly. 37% of India's total exports are contributed by the Horticultural Sector. 3" largest fish producing country in the world accounting for 8% of global production.</p>
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INTERNAL SECURITY

LINKAGES BETWEEN DEVELOPMENT & SPREAD OF EXTREMISM	
Left Wing Extremism	<p>LWE related incidents Decreased by 47 per cent between 2015 and 2020 LWE affected- 90 districts in 11 states Chhattisgarh and Jharkhand continue to account for 69.10% incidents of naxal violence across the country. Similarly, the resultant deaths (civilians + security forces) have reduced by 85 % from an all-time high of 1,005 in 2010 to 147 in 2021. Number of districts covered under the Security Related Expenditure (SRE) Scheme from decreased from 126 to 90 in 2018 and further to 70 in 2021 Number of surrendered cadres- 480 in 2018, 340 in 2019 Deaths- Communist Party of India (Maoist) (53% of all Maoists deaths)</p>
INSURGENCY IN NORTH-EAST INDIA	
BODO PEACE ACCORD	<p>Bodos are the single largest tribal community in Assam, making up over 5-6% of the state's population. Over 1500 armed cadres will abjure violence and join the mainstream. A Special Development Package of Rs. 1500 crores over three years is provided. Over 1,615 cadres of different factions of the NDFB surrendered their arms and joined the mainstream within two days of the signing of the agreement.</p>
BRU REFUGEES	<p>34,000 - Internally Displaced Brus settled in Tripura. Center sanctioned a package of around Rs 600 crores for their rehabilitation and aid.</p>
BORDER AREA	
INDIA BANGLADESH BORDER	<p>Detected infiltrations dropped by over 60% since 2015 Deportation of illegal Bangladeshi immigrants has also dropped by over 63%</p>

	Rohingya crisis (religious persecution) has also added to it as 40,000 rohingya refugees were estimated in India in 2017.
BORDER INFRASTRUCTURE	In 2017, CAG pointed out that of the 73 roads allotted in border areas, only 22 roads were completed by March 2016. The Shekatkar committee recommended introduction of Modern Defence equipment.
MARITIME SECURITY	
PIRACY	One Earth Future Report- In 2018, there were 112 piracy incidents in West Indian waters and around with more than 40 piracy attacks prevented by Indian forces till date.
ANTI MARITIME PRIVACY BILL 2019	According to the Ministry of Shipping, around 95 % of India's trading by volume and 70 % by value is done by maritime transport. 38 incidents of piracy and armed robbery against ships were reported by the International Maritime Bureau (IMB) in the first three months of 2019 (22 from Gulf of Guinea).
TERRORISM	
Jammu and Kashmir	Terrorist incidents: 176% Rise Deaths of Security Personnel: 93% Rise (2014-2018) 11 Infiltration every month
Civilian Deaths	Since 2001, 8,473 Indians have died at the hands of terrorists.
"LONE WOLF" Attacks	Proportion of lone wolf attacks, has risen from under five per cent in the mid- 1970s to above 70 per cent for the period between 2014 and 2018.
DEFENCE	
Defence	India- 2nd largest arms importer during (2015-19) Largest supplier- Russia (SIPRI) Military spending- 3rd highest at USD 76.6. Size of India's defence industry - Rs 80,000 crore approx. Public sector share- Rs 63,000 crore Private sector- Rs 17,000 crore Indigenous arms industry- 64% of capital outlays in the 2021 Indian military budget Defence exports- In 2018-19 Rs 10,745 crore, a growth of over 700%t since 2016-17. India exports to more than 40 countries India's nuclear stockpile increased from 156 in January 2021 to 160 in

	January 2022.
Defence Modernization	The indicative size of the MFDIS for 2021-26 is about Rs, 2.5 lakh crore Defence Budget Allocation More than 50% - Pension Less than 5% - Research and Development (R&D) Over 70% - Revenue expenditure (operating expenses) 30% - Capital expenditure (for modernization of forces)

POLICE	Police working at 77% of its sanctioned strength. Personnel work for 14 hours a day on an average, with about 80% police personnel working for more than 8 hours a day. Eight out of ten personnel do not get paid for overtime work. For 17.21 lakh police personnel, only 5.80 lakh family quarters are available as per Bureau of Police Research and Development (BPR&D) data (2015). Over the last five years, on an average, only 6.4% of the police force have been provided in-service training (SPIR) 50% of cases filed by the police (nearly 80% in rape cases) end up in acquittals. Rajasthan and West Bengal had shortages of 75% and 71% respectively (CAG Audit)
UAPA	72% rise in the number of UAPA cases in 2019 compared to 2015. (MHA) Inappropriate usage: Of the 5922 persons arrested under the Act between 2016-2019, only 2.2% ended in convictions by court.
Organized Crime	India is also among the countries with highest illicit cultivation and production of cannabis from 2010 to 2017. (UNODC 2020 report) TERROR FUNDING - 15% of the finances of the J&K militants were generated through the sale of drugs. Around 40% of the youth in Jammu and Kashmir suffer from some form of drug addiction, which was below 5% in 2008. (Indian Army study, 2018)

Lynching	
Mob Lynching	45 killed in 40 cases (2014-18)
Cow vigilantism	28 people were killed in 63 such incidents. 97% rise after 2014

Whatsapp lynching	50+ cases in last quarter
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Black Money	
Black money in India	75% of GDP (FICCI,2015)
Black money stashed abroad	7-120% inconclusive figures
Money Laundering	2 to 5% of World GDP (IMF) AML Basel Index 2017, India ranked #88 (out of 146 countries)

Internal Violence	
Riots	NCRB - 31 riots took place in one year and no FIRs were filed The NCR reported the highest crime rate among all metropolitan cities in 2016. Crimes against women: top state UP (2016)

Cyber Security	
TELECOM	India- World's second-largest telecommunications market with a subscriber base of 1.16 billion and tele-density of 87.37% in FY20. Total internet users with subscribers at 743.19 million in FY20. 2nd highest in the world. Only 50% of Indian companies have their security strategy for cloud computing. India is heavily dependent on import of telecom equipment at Rs 1.30 trillion and China is the biggest exporter.
Cyber Attacks	India 5.09 % of all cyberattacks such as malware, spam and phishing attacks detected globally in 2017 5th most vulnerable country in the world in terms of cybersecurity breaches India saw at least one cybercrime every 10 minutes. Cost:\$ 4Bn dollars Expected to reach \$20 billion in the next 10 years.
Penetration	India - 3 rd hub for technology-driven startups in the world The ICT sector is estimated to reach a \$225 billion landmark by 2020. By 2020, 50% of travel transactions will be online and 70% of eCommerce transactions will be via mobile.
Internet Shutdown	Total of 550 internet shutdowns since 2012 Software Freedom Law Centre (SFLC)

	<p>Telecom operators lose INR 24.5 million per hour in every Circle Area where there is a shutdown or throttling. Cellular Operators Association of India (COAI)</p> <p>Internet shutdowns in 2020 cost India \$2.8 bn.</p>
CYBER SURVEILLANCE	<p>The World Press Freedom Index produced by 'Reporters without Borders' has ranked India 161 out of 180 countries in 2022.</p>
FAKE NEWS	<p>64% Indians encountered fake news online, the highest reported among the 22 countries surveyed. (Microsoft)</p>

ENVIRONMENT

CO2 Emissions	<p>India's Status</p> <p>2.6 Billion Tonnes(6.88% of World)</p> <p>Increase from 1990: 305%</p> <p>India contributes to 6.8% (2021) of world CO2 emissions while has around 16% of World's Population (Global Carbon Budget 2020)</p> <p>Emissions sources</p> <ul style="list-style-type: none"> ▪ Energy: 73% ▪ Agriculture: 16% ▪ Industry: 8% ▪ Waste: 2%
SO2 Emissions	<p>India contributes 21% of global SO2 emissions</p> <p>India is world's largest SO2 emitter</p>
Renewable	<p>As per Central Government- 175 GW by 2022</p> <p>The revised target is to achieve 450 GW by 2030</p> <p>The Indian renewable energy sector 4th most attractive renewable energy market in the world</p> <p>50% energy requirement will be met from renewable energy by 2030. (Panchamrita)</p> <p>Sector-wise</p> <p>Wind: 47% (4th Largest) - 43 GW (installed)</p> <p>Solar: 34% (4th Largest) -67 GW, 748GW (potential)</p> <p>Bio: 13% - 10 GW, 28GW Potential</p> <p>Small Hydropower: 6% - 4 GW</p>

	<p>Ethanol- 20% ethanol blending in petrol by 2025 Hydrogen- Target production - 5million tonnes by 2025 Ocean Thermal Energy conversion potential- 1,80,000 MW Geothermal Energy Potential in India- 1-GW EV- Sales grew more than 3x in FY22 Renewable production- 96.61% by Private sector</p>
Non- Renewables	<p>500 GW of Non-fossil energy capacity to be installed by 2030.(Panchamrita)</p> <p>Coal</p> <p>60% power generated from coal. India uses 800 million tons from which 150 million is imported. Reserve is 300 billion tonnes. If 50% is extractable, with 1 billion tonnes annual consumption, we can have coal for 150 yrs. India's target : coal production of 1.5 billion tonnes annually by 2022, 80% commercial by CIL</p> <p>Nuclear</p> <p>World's largest thorium reserve - generate power for 600 years - kerala(largest) Thorium based reactors can be constructed only after successful operation of Fast Breeder Reactors for 30-40 years Germany to end nuclear power generation</p>
India's Intended Nationally Determined Contribution (INDC)	<p>175 GW from Renewable energy Reduce its emissions intensity per unit GDP by 33 to 35 % below 2005 by 2030 Create an additional carbon sink of 2.5 to 3 billion tonnes of carbon dioxide through additional tree cover India's carbon dioxide emissions fell by 30 percent in April compared with the same month in 2019</p>
Plastic Pollution	<p>Around 85% of plastic packaging worldwide ends up in landfills. Plastic production is set to triple globally by 2060. Only 9% of annual plastic waste is recycled. 1 in 3 species of marine mammals have been found entangled in marine litter According to UN data, more than 400 million tonnes of plastic is produced every year worldwide, half of which is single-use plastic. Out of which less than 30% is recycled and an estimated 19-23 million tonnes end up in water bodies.</p>

E-waste	<p>India- 3rd largest generator</p> <p>According to the Global E-waste Monitor 2020, the world dumped 53.6 million metric tons of e-waste in 2019.</p> <p>India produced 3.2 million metric tons of e-waste, much of which is dumped for dismantling and recycling with no regulations.</p> <p>Only 22.7% of the e-waste generated in 2019-20 in India was collected, recycled or disposed off.</p>
Solid Waste	<p>Total quantity of solid waste generated in India - 1.6Lakh tonnes</p> <p>Collection efficiency of waste is 95.4%, 50% of waste is treated and 18% is landfilled.</p>
Waste-to-energy	<p>Waste (All types)- India: 3rd largest waste generator in the world</p> <p>A total of 14 waste-to-energy plants have been installed in India, out of which seven plants were closed.</p> <p>Total quantity of solid waste generated in the country was 1,50,761 tonnes per day in 2019-20.</p> <p>Out of Total waste, Just 25% is Treated while 75% is dumped into Landfills</p> <p>Ministry of Environment- 95% of waste handled by the unorganized sector in India</p> <p>3GW Potential of generating electricity from waste.</p>
Air pollution	<p>India Rank 8th in worst air quality index(World Air quality Report, 2022)</p> <p>The NCAP set the target of reducing key air pollutants PM2.5 and PM10 by 40% by 2026, 2017 as the base year.</p> <p>Vehicles are the second largest polluter, with 20 % of PM 2.5 load and approximately 9 % of PM 10</p> <p>17-26% of all delhi pollution is because of biomass burning</p> <p>Only 37 cities have completed the source apportionment studies which quantifies the major sources of pollution in a city</p> <p>Only 180 manual air quality monitoring stations have been installed over the last 4 years whereas the NCAP goal is to have 1500 monitoring stations by 2024</p> <p>Most states have underutilised the funds allotted. Maharashtra with the most number (18) of non-attainment cities have spent only 8% of the allocated funds.</p> <p>Among these cities, the national capital of Delhi ranked the most polluted in 2022 but its PM2.5 (2019 level) has improved by 7%</p> <p>Most cities in the top 10 most polluted list of 2022 were from the Indo-Gangetic Plain.</p> <p>In 2022, the Centre for Science and Environment (CSE) reported that based on PM2.5 levels, only 14 of 43 (NCAP) cities registered a 10% or more reduction in their PM2.5 level between 2019 and 2021.</p> <p>16 NCAP cities and 15 non-NCAP cities registered a significant increase in</p>

	<p>their annual PM2.5 levels.</p>
<p>Global warming and climate change</p>	<p>1. Emissions Gap Report 2022</p> <p>The report has warned that global efforts remain insufficient to limit global temperature rise to 1.5°C, as per the Paris Agreement. Even if the countries meet their pledges, the world is on track for around 2.5°C of warming. The report adds that emissions compared to 2010 levels need to fall 45% by 2030 to meet the Paris goal.</p> <p>2. IPCC Report</p> <p>The Intergovernmental Panel on Climate Change (IPCC) assessment report stated that climate change had produced irreversible losses to natural ecosystems. As per the report, 3-14% of all species on earth face a very high risk of extinction at even 1.5°C. • It adds that limiting warming</p> <p>3. World Resources Institute</p> <p>It suggests that the world needs to curb emissions 6 times faster by 2030 than the current trajectory to meet the 1.5°C target. Of the 40 indicators examined, none is on track to reach the 2030 target.</p> <p>4. India and Climate Change</p> <p>India is the 3rd largest greenhouse gas emitter in the world. India made the 'Panchamrit' commitments (five promises) at the CoP 26</p> <ol style="list-style-type: none"> a. India will achieve net-zero emissions by 2070. b. India will bring its non-fossil energy capacity to 500 GW by 2030. c. India will bring its economy's carbon intensity down to 45% by 2030. d. India will fulfil 50% of its energy requirement through renewable energy by 2030. e. India will reduce 1 billion tonnes of carbon emissions from the total projected emissions by 2030. <p>India is the only G20 country that is on track to achieve its climate goals under the Paris Agreement. Climate Change Performance Index – India ranked among the top 10 countries in 2019 and 2022.</p>
<p>Sea level</p>	<p>The rate of sea-level rise was 2.27 mm/year in 1993-2002, it shot up to 4.62 mm/year in 2013-2022. Ocean warming, the phenomenon of rising mean ocean temperatures, contributed 55% to GSML rise.</p>

	<p>According to the State of the Global Climate 2022 report in 2005-2019, loss of glaciers and ice sheets contributed 36% to the GSML rise.</p> <p>Changes in the storage of land water contributed less than 10% to GSML rise.</p> <p>Thinning of the cryosphere leading to melting of glaciers.</p>
Glaciers	<p>According to a study published in 2021, glaciers in the Pangong region retreated around 6.7% between 1990 and 2019</p> <p>Glaciers in the Drass region of the western Himalayas are melting at a significant rate and thinned by 1.27 metres between 2000 and 2020</p>
Mangrove	<p>India's Status:</p> <p>Mangroves cover 4,992 sq. km or 0.15% of India's total area. Sundarbans is the world's largest mangrove ecosystem in the world. The highest percentage of mangrove cover in India - West Bengal, Gujarat and Andaman and Nicobar islands. The mangroves have been afforded protection under Category I of the CRZ (Coastal Zone Regulation 1991). IFSR report points out that there has been an increase in the mangrove cover from 4,046 sq km in 1987 to 4,992 sq km in 2021</p> <p>Others:</p> <p>Indonesia, Brazil, Nigeria, Australia and Mexico hold 50% of the total world mangrove carbon, mainly due to their large mangrove areas. More than 6% of mangrove cover is lost in the last 20 years, mainly due to the extraction of wood resources and deforestation to create land for saltpans and urban settlement</p>
Emissions from Agriculture	<p>Livestock Emissions mainly include carbon dioxide (from urea), nitrous oxide (from livestock dung and urine), and methane (from belching) among others.</p> <p>Paddy cultivation in wetlands prevents oxygen from penetrating the soil and creates suitable conditions for methane-emitting bacteria thus accounting for 8% of human-linked emissions.</p> <p>Nitrous oxide and methane absorb more energy than CO2 but stay in the atmosphere for a shorter duration.</p> <p>Over a 20-year-period, it has 80 times more GWP than carbon dioxide. An IPCC research showed methane is responsible for at least a quarter of today's global warming.</p> <p>The UNEP and Climate and Clean Air Coalition 2021 assessment found that cutting human or farming-related methane emissions by 45% is the key.</p>
Green Financing	<p>Green bonds accounted for 1.7% of the \$100 trillion bond market in 2020.</p>

	<p>However, a 5th of the over 600 bonds assessed between January 2021 and September 2022 were not truly green.</p> <p>RBI has announced issuance of sovereign green bonds worth Rs 16,000 crore.</p> <p>India ranked 104th out of 192 countries in an index of climate readiness which measures a country's ability to leverage investments toward adapting to higher and extreme weather.</p> <p>\$5.7 trillion needed every year out of which \$4 trillion is required in developing countries(Economic Survey)</p>
Water	<p>About 2.2 billion people in the world are deprived of access to safe water. Nearly three out of four natural disasters are linked to water, and a quarter of the planet lives without safely managed water services or clean drinking water.</p> <p>While around 70% of Earth's surface is covered with water, less than 1% per cent is actually drinkable.</p>
Groundwater	<p>India, with nearly 18% of the world's population, occupies about 2.4% of the total geographical area and consumes 4% of total water resources.</p> <p>A World Bank report says that India is the largest groundwater user. Nearly 80% of the country's drinking water and two thirds of its irrigation needs.</p> <p>According to NASA, India's GWT decreases 0.3m every year</p> <p>According to the Groundwater assessment 2022, there has been a 3% reduction in the number of 'overexploited' groundwater units and a 4% increase in the number of 'safe' category units as compared to 2017.</p>
Carbon sinks	<p>Natural carbon sinks are forests and oceans, which together are estimated to remove as much as 56% of the carbon emitted by humans.</p> <p>Of this, land forests account for roughly 30%, while the oceans absorb about 26%.</p> <p>Ocean absorbs 25% of all carbon dioxide emissions.</p> <p>India is committed to increasing its carbon sink by 2.5-3 billion tonnes of CO2 equivalent by 2030</p>
Carbon credits	<p>The World Bank estimates that trading in carbon credits could reduce the cost of implementing NDCs by more than half - by as much as \$250 billion by 2030</p>
National Green Hydrogen Mission	<p>The current cost in India is around Rs 350-400 per kg; it is likely to become viable only at a production cost of under Rs 100/ kg.</p> <p>₹17,490 crore for the Strategic Interventions for Green Hydrogen Transition Programme (SIGHT).</p> <p>This scheme will promote the development of green hydrogen production capacity of 5 million metric tonnes (MMT) p.a. with an associated renewable</p>

	energy capacity addition of 125 GW by 2030.
Solar	<p>India's status</p> <p>Solar PV is the second largest absolute generation growth of all renewable technologies in 2021 after wind. 4th in solar photovoltaic deployment 3rd largest producer of renewable energy. 5th largest in solar power (2020) India's current solar module manufacturing capacity is limited to 15 GW per year. India only produces 3.5 GW of cells currently. India has no manufacturing capacity for solar wafers and polysilicon ingots, and currently imports 100% of silicon wafers and around 80% of cells even at the current deployment levels. India remains dependent on import of solar modules for field deployment.</p> <p>India's targets</p> <p>National Solar Mission (NSM) - To install 100 GW grid-connected solar power plants by the year 2022. At COP-21 in Paris in 2015 India committed to a 40% share of power generation from non-fossil fuel sources. Target - By 2030, India is targeting about 500 GW of renewable energy deployment, out of which 280 GW is expected from solar PV.</p>
Awarding Legal Rights to Non-humans	<p>Ecuador- In 2008, Ecuador approved a Constitution that grants tropical forests, islands, rivers and air, legal rights to exist, flourish and evolve. Bolivia- In 2011, Bolivia provided legal status to Mother Earth and all its components. Bangladesh- In 2019, River Turag as a living entity with legal rights and held that the same would apply to all rivers in Bangladesh. The Uttarakhand High Court in 2017 granted the river Ganga and its longest tributary Yamuna the legal right to be protected and not be harmed. 2020- The Punjab and Haryana High Court passed an order declaring the Sukhna Lake in Chandigarh city as a living entity, with rights equivalent to that of a person. Legal rights to animals- In 2018, the Uttarakhand High Court ruled that the entire animal kingdom has rights equivalent to that of a living person</p>
Blue economy	<p>1. World</p> <p>80% of world trade happens using the seas. 40% of the world's population live near coastal areas. More than 3 billion people access the oceans for their livelihood The value of the marine environment is estimated to be over \$25 trillion. The annual value of produced goods and services estimated to be \$2.5 trillion per year, equivalent to the world's seventh largest economy in gross</p>

	<p>domes</p> <p>G20 countries together account for around 45% of the world coastlines and over 21% of the Exclusive economic zones.</p> <p>2. India's Status-</p> <p>2nd Largest producer of fish. India ranked 12 among the top 20 countries responsible for marine pollution.</p> <p>3. India's Initiatives</p> <p>Sagarmala initiative The Shipbuilding Financial Assistance Policy Pradhan Mantri Matsya Sampada Yojana The Deep Ocean Mission Coastal Regulation Zone notification Plastic Waste Management Rules (2022)</p>
India forest cover data(ISFR Report)	<p>The total forest and tree cover of the country is 24.62% of the geographical area of the country.</p> <p>Dense and Open Forests – All land areas with tree canopy density of 40% and above are considered dense forests and those between 10-40% are open forests.</p> <p>Very Dense Forests – Since 2003, a new category, very dense forest, was assigned to land with 70% or more canopy density.</p> <p>Isolated Trees – Since 2001, small patches of trees less than 1 hectare and not counted as forest.</p>

Disaster Management	
Earthquake	60% of Landmass prone to Earthquake, 11% fall in very high-risk zone V.
Floods	12% area prone to floods, More than 40million ha
Drought	68% area prone to Drought
Landslides	India among the top 4 countries with the highest Landslide risk. 12.6% of India's land area, excluding snow-covered area. (Landslide Atlas of India, 2023)
Tsunami/Cyclone	76% of area (Coastline) prone to disasters *In Odisha, In 1999, 13000 people died in cyclone, However in Phalin of same

	Intensity, only 22 people died
Heatwaves	At Least 40°C or more for plain and 30°C or more for hilly areas.
Wildfires/Forest Fires	More than 36% of India's forest cover is prone to frequent forest fires. (India State of Forest Report 2021)
Global Climate Risk Index 2022 (Germanwatch)	India as 5th Most Vulnerable in the world
Cost of Disaster (India) IPCC Report	\$76 Billion (1999-2017) Globally there is a rise of 151% in economic cost due to disasters India ranks 4th in terms of disaster related Loss Direct loss from Natural Disaster in India: 2% of GDP [United Nations and Economic Survey 2018]
Disaster Related Deaths	In Last 20 Years, Disaster-related deaths: 1.3 million People Affected due to disaster: 4.4 billion Cost to Economy: \$2 trillion [IPCC]

SCIENCE AND TECHNOLOGY

Blockchain	Global Investment in Blockchain: \$5.6 billion India's Share: 0.2% of global investment. India accounted only for about 2 % of all the blockchain start-ups, globally. Economic Impact: Blockchain's overall contribution to the Indian economy is projected to surge to \$62.2 billion in 2030.
Cryptocurrency	Crypto investments in India grew from \$923 million in April 2020 to \$6.6 billion in May 2021
Big data	Size: It will reach a size of \$18.8 billion by 2025 from \$5.5 billion with a CAGR of 27% Global: Indian Big data will account for 32% of global big data market (Analytics Insights Data)
Artificial Intelligence	Job Loss: 30 per cent or around 3 million will be lost by 2022, in India principally driven by the impact of robot process automation (Bank of America Report) AI has the potential to add US\$957 billion, or 15 percent of India's current gross value in 2035. (Accenture Data)

Digital Ecosystem	<p>India is the 2nd-largest telecom market globally with 1.2 billion digital subscribers.</p> <p>The past 9 years, India's digital economy grew 2.5 times faster than the national economy.</p> <p>Over this period, the number of broadband users rose to 800 million, from 60 million, and the number of internet connections rose to 850 million from 250 million.</p> <p>The government and private sector together have laid over 2.5 million km of Optical Fiber.</p> <p>India is the most connected democracy in the world, where 70 million e-authentications are done every day, and 8 billion UPI (Unified Payment Interface) transactions are made every month.</p>
6G	6G will offer ultra-low latency with speeds up to 1 Tbps.
5G	<p>5G subscriptions forecast to reach 3.5 billion in India by 2026 with First connection likely in 2021(The Ericsson Mobility Report 2020)</p> <p>5G services would have a cumulative economic impact of more than \$1 trillion by 2035.(The Department of Telecommunications Report)</p> <p>5G-enabled digitalisation revenue potential in India will be above \$27 billion by 2026.</p> <p>Rolling out 5G might require an additional investment of \$60-70 billion.(Deloitte)</p>
Data centres	<p>India's data centre industry has around 499 megawatts (MW) of critical information technology capacity</p> <p>Around 80 third-party data centres and is expected to see investments of around \$4.5 billion by 2025.(Nasscom)</p> <p>The size of the digital economy in India is estimated to grow from \$ 200 billion in 2017-18 to a staggering \$ 1 trillion by 2025.</p> <p>India's data centre market is expected to reach values of approximately \$4 billion by 2024</p>
INTERNET OF THINGS	There may be 26.4 billion IoT devices in service globally by 2026.[Telecommunication Engineering Centre (TEC)]
VIRTUAL PRIVATE NETWORK (VPN)	A study showed that 72% of free VPNs embedded third-party trackers in their software.
SCIENTIFIC SOCIAL RESPONSIBILITY (SSR)	India is placed 3rd among countries in scientific publication and ranked 46 th in Global Innovation Index (GII).

Space Sector	<p>Budget: ISRO Budget: 3.48% increase in expenditure allocation 2020-21 Revenue: ISRO generated revenue worth Rs 324.19 crore in the fiscal year 2018-2019 which is a near 40% jump from its earnings of Rs 232.56 crore in 2017-2018. Market Share: \$350 billion (3% of world share)</p> <p>PRIVATE SECTOR PARTICIPATION IN SPACE Currently, India accounts for only about two per cent of the global space economy, which is about USD 447 billion and expected to touch \$1 trillion by 2040. High economic potential: The current global space economy is estimated at US\$ 360 billion, with India accounting for ~2% (US\$ 7 billion). The Indian space sector is projected to increase at a 48% CAGR over the next five years to reach US\$ 50 billion. Limited participation in satellite and ground based services: In the global space market, rocket and satellite launch services, an area in which ISRO specializes, amount to only 5% share. Satellite-based services and ground based systems account for the remaining 95%. As of August 2021, India had only 3 lakh satellite communications customers, compared with 45 lakh in the US and 21 lakh in the European Union.</p>
Space Tourism	<p>Space tourism is a segment of space travel that allows lay people to travel to space for recreational, leisure or business purposes. From \$350 million in 2019, the industry is forecasted to grow to more than \$1 trillion by 2040.</p>
Defence Sector	<p>Budget: 13.73% of total Central Government Expenditure GDP- 2.15% (2021-22.) Importer: 2nd largest importer of arms, with a share of 9.5% of global arms imports. Decline in Imports: India's arms imports fell 33 % between 2015-20, (SIPRI) Top Importers: India's top three arms suppliers, Russia (accounting for 49% of India's imports), France (18%) and Israel (13%) Defence Exports: In 2018-19, they were worth Rs 10,745 crore, a growth of over 700% since 2016-17. India exports to more than 40 countries</p>
Diseases	<p>Global Health Security Index (GHSI) 2021 World's overall performance on GHSI score slipped to 38.9 (out of 100) in 2021 (40.2 in 2019). India also slipped.</p> <p>In India, there were estimated 23.48 lakh People Living with HIV (PLHIV) in 2019.</p>
Medical Devices	<p>India is among top 20 markets for medical devices worldwide.</p>

	Market is expected to reach US\$ 50 billion in 2025 (\$10 billion in 2020).
Vaccines	<p>Recently launches Pneumococcal Conjugate Vaccine</p> <p>In India around 16% of deaths in Children occur due to pneumonia.</p> <p>It is one of the largest public health programmes targeting close to 26.7 million newborns and 29 million pregnant women annually.</p>
AMR	<p>Leading cause of death across the world.(Lancet)</p> <p>Young children were found to be particularly affected by AMR.</p> <p>In 2019, 1 in 5 deaths attributable to AMR occurred in children under the age of five.</p> <p>63 new antibiotics were approved between 1980 and 2000, only 15 new drugs have been approved between 2000 and 2018.</p> <p>24 million more people may be forced into extreme poverty because of AMR.</p>
Malaria	<p>More than 2, 60,000 African children under the age of five die from malaria annually.</p> <p>According to World Malaria Report 2020 (by WHO), India recorded largest reduction in cases in South- East Asia (SEA) from 20 million in 2000 to about 5.6 million in 2019.</p> <p>India, however, still accounted for 88% of malaria cases and 86% of malaria deaths in SEA in 2019.</p> <p>A WHO report also mentioned high Anti Malaria drug resistance in Tripura, Arunachal Pradesh and Mizoram.</p>
TB	<p>India TB report on the theme ‘Coming Together to End TB Altogether’ and National TB Prevalence Survey Report released</p> <p>Key highlights of India TB report</p> <p>2021 witnessed 19% increase from previous year in TB patients.</p> <p>Vision of the National Strategic Plan for Elimination of Tuberculosis (NSP 2017- 25) permeated to state and district levels with 18 states having Committed to Ending TB by 2025.</p> <p>India contributes to approx 31% of the global burden.</p> <p>Increase in the mortality rate by 11% in India.</p> <p>Results of a National TB Prevalence Survey -64% of the symptomatic population did not seek healthcare services.</p> <p>Prevalence- 312 per lakh population for the year 2021.</p>
Transfat	<p>Mandatory Trans Fatty Acids (TFA) elimination policies are currently in effect in 57 Countries, of these, 40 countries (mostly among the high income countries), covering 1.4 billion people (18% of the global population).</p> <p>Transfats-</p> <ol style="list-style-type: none"> Approx 5,40,000 deaths each year globally 60,000 in India

	<p>c. WHO recommends that trans-fat intake be limited to less than 1% of total energy intake i.e., less than 2.2 g/day with a 2,000-calorie diet.</p> <p>d. Target- 2% reduction</p>
Use of technology in Agriculture	<p>Agri-tech is projected to grow to a \$30-\$35 billion market by 2025. Farm mechanization can help in 20-30% savings, 20- 30% reduction in manual labour and 10- 15% overall increase in farm productivity.</p>





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