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HOW TO USE

The **Economic Survey 2024-25** is a crucial annual document that provides an in-depth analysis of India's economic performance, policy measures, and future growth outlook. Released before the Union Budget, it serves as a policy blueprint for the government and a comprehensive resource for economists, researchers, and UPSC aspirants.

For **UPSC Civil Services Examination (CSE)**, understanding key terminologies from the Economic Survey is essential, as they frequently appear in **Prelims, Mains, and the Interview (Personality Test)**. Whether analyzing **GDP growth trends, fiscal policy, inflation control, or monetary measures**, mastering these concepts can significantly enhance one's **answer-writing and economic understanding**.

How to Use This PDF for UPSC Preparation?

▣ Step 1: Understand Key Concepts

Before diving into the **Economic Survey**, familiarize yourself with **basic economic terminologies** such as **GDP, Inflation, Fiscal Deficit, Repo Rate, Balance of Payments, and Growth Drivers**.

▣ Step 2: Link with Current Affairs

Many Economic Survey concepts overlap with **editorials, government policies, and international reports**.



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CHAPTER-1

STATE OF THE ECONOMY: GETTING BACK INTO THE FAST LANE

1. Inflation	It is the rate at which the general level of prices for goods and services is rising , affecting the purchasing power of money. It has eased globally but remains volatile due to geopolitical factors.
2. Fiscal Policy	Fiscal Policy are government strategies regarding taxation and spending . This is important in managing public finances and ensuring economic stability.
3. Private Consumption	The total spending by households on goods and services. It is a key driver of GDP growth in many economies, including India.
4. Gross Value Added (GVA)	GVA is a measure of economic output, which reflects the value added by industries in the production process. India's GVA growth was estimated at 6.4% for FY25.
5. Gross Fixed Capital Formation (GFCF)	The net increase in physical assets like machinery, infrastructure, etc. It is a measure of investment in an economy.
6. External Trade	The exchange of goods and services between countries. India's exports and imports trends are discussed, showing a positive contribution from net exports to GDP growth.
7. Current Account Deficit (CAD)	The balance of trade between a country and the rest of the world. A manageable CAD of 1.2% of GDP in India indicates a stable external sector.
8. Foreign Direct Investment (FDI)	Investment from foreign entities in a country's assets or business ventures. FDI inflows to India increased by 17.9% YoY , signaling strong investor confidence.
9. Foreign Portfolio Investment (FPI)	Investment in a country's financial assets (stocks, bonds) by foreign investors. FPI flows are more volatile due to global factors.
10. Labor Force Participation Rate (LFPR)	The percentage of the working-age population that is either employed or actively looking for work. India's LFPR has improved, indicating more people are entering the workforce.
11. Purchasing Managers' Index (PMI)	A key economic indicator measuring the health of the manufacturing and services sectors. A high PMI suggests economic expansion, while a low PMI signals contraction.

CHAPTER-2

MONETARY AND FINANCIAL SECTOR DEVELOPMENTS: THE CART AND THE HORSE

1. Monetary Policy	It is a policy adopted by the central bank (RBI in India) to control the money supply, inflation, and interest rates to stabilize the economy . Tools like interest rate adjustments, open market operations (OMO), and reserve requirements help achieve price stability.
2. Financial Intermediaries	Institutions such as banks, insurance companies, and capital markets that facilitate the flow of funds between savers and borrowers, ensuring efficient allocation of resources.
3. Credit-to-GDP Ratio	It is a measure comparing the total credit extended by financial institutions to the Gross Domestic Product (GDP) . It helps assess the depth of financial intermediation in an economy.
4. Cash Reserve Ratio (CRR)	It is a specified minimum fraction of the total deposits of customers, which commercial banks have to hold as reserves either in cash or as deposits with the central bank.
5. Rural Financial Institutions (RFIs)	Financial entities like Regional Rural Banks (RRBs), Small Finance Banks, and Microfinance Institutions that provide banking and financial services in rural areas, supporting financial inclusion and agricultural financing.
6. Development Financial Institutions (DFIs)	Institutions that provide long-term financing and technical assistance for infrastructure development and industrial growth. Examples include NaBFID and IIFCL.
7. Insolvency and Bankruptcy Code (IBC)	A legal framework established to facilitate the resolution of corporate insolvencies, allowing creditors to recover dues efficiently, thus reducing NPAs.
8. Capital Markets	Financial markets where long-term debt or equity-backed securities are bought and sold. They are crucial for mobilizing capital and supporting economic growth.
9. Asset Quality	It refers to the health of a bank's loan portfolio and investments. In general, high asset quality means most borrowers repay their loans on time, minimizing bad debts, while poor asset quality indicates higher defaults, which can weaken a bank's financial stability and profitability.



CHAPTER-3

External Sector: Getting FDI Right

1. Balance of Payments (BoP)	The record of all economic transactions between a country and the rest of the world , including trade, investments, and financial transfers. India's BoP has remained resilient despite global uncertainties.
2. Current Account Deficit (CAD)	The difference between a country's total imports and exports of goods, services, and transfers. India's CAD moderated to 1.2% of GDP in Q2 of FY25 due to increasing net services receipts and remittances.
3. Foreign Direct Investment (FDI)	Investments made by foreign entities in Indian businesses. While gross FDI inflows increased in FY25, net FDI saw a decline due to higher repatriation of investments.
4. Foreign Portfolio Investment (FPI)	Investments made by foreign investors in Indian stocks and bonds. FPI inflows remained volatile in FY25, influenced by global interest rates and geopolitical factors.
5. Merchandise Trade Deficit	The difference between the value of merchandise exports and imports. India's trade deficit widened to \$210.8 billion in FY25 due to strong domestic demand.
6. Geopolitical Risk (GPR) Index	A measure of global political instability that impacts trade and investments. Rising trade protectionism and geopolitical tensions have affected India's export markets.
7. e-BRC (Electronic Bank Realisation Certificate)	A digital system streamlining export documentation and financial transactions, saving exporters over ₹125 crore annually.
8. Trade Connect e-Platform	A single-window system introduced by DGFT to provide exporters with trade-related information and connect them with government bodies.
9. Special Economic Zones (SEZs)	Designated areas that offer tax incentives and streamlined regulations to boost industrialization and exports. The effectiveness of SEZs in promoting industrial growth is a key focus of the Survey.
10. Blue Economy	The sustainable use of ocean resources for economic growth. India is focusing on expanding fisheries and seaweed farming as part of its blue economy strategy.

11. Real Effective Exchange Rate (REER)	REER is an index that measures the value of a country's currency against a basket of other currencies (effective), adjusted for inflation (real) . It helps assess export competitiveness; a higher REER can make Indian goods relatively more expensive abroad, potentially reducing exports. On this parameter, Indian rupee has appreciated.
12. Trade Policy Uncertainty (TPU) Index	A measure tracking uncertainty in trade policies. India's export diversification strategy aims to mitigate risks arising from TPU fluctuations.
13. Carbon Border Adjustment Mechanism (CBAM)	CBAM is a policy tool designed to equalize the cost of carbon emissions between domestic and imported goods. For India, this means that imported products with high carbon footprints may incur additional charges, encouraging greener production methods and impacting trade dynamics.



CHAPTER-4

Prices & Inflation - Understanding the Dynamics

1. Core Inflation	Core inflation measures price changes in the economy excluding volatile items like food and fuel . It reflects underlying inflation trends and is a key determinant in monetary policy decisions. India's core inflation reached a decade-low due to reduced input costs and stable service prices. India's core inflation fell by 0.9 percentage points from FY24 to FY25.
2. Headline Inflation	Headline inflation includes all components of the Consumer Price Index (CPI), including food and fuel, which are volatile. It is sensitive to global oil prices and seasonal food fluctuations, making it prone to sharp swings compared to core inflation.
3. Consumer Price Index (CPI)	The CPI measures changes in the price level of a basket of consumer goods and services . Food items constitute about 40% of India's CPI, making food inflation a major driver of overall price trends in the country.
4. Wholesale Price Index (WPI)	The WPI tracks price changes at the wholesale level before products reach consumers. It includes bulk transactions of goods like raw materials and finished goods. Unlike CPI, it does not directly reflect consumer prices but indicates supply-side price pressures.
5. Inflation Targeting	Inflation targeting is a monetary policy framework where a central bank sets a target inflation rate (RBI's target: 4% \pm2%) . It ensures price stability, economic growth, and investor confidence by using interest rate adjustments and other measures.
6. Monetary Policy Committee (MPC)	The MPC is a six-member body of the RBI responsible for deciding interest rates to achieve inflation targets . It uses repo rate changes and liquidity management to maintain price stability and economic growth.
7. Synchronized Monetary Policy Tightening	Major central banks like the US Federal Reserve, ECB, and RBI raised interest rates together to combat post-pandemic inflation. This global tightening led to capital outflows, higher borrowing costs, and reduced liquidity, affecting economic growth and inflation.

8. Food Inflation	Food inflation refers to the increase in prices of essential food items like cereals, pulses, and vegetables. Vegetables and pulses contributed 32.3% to India's food inflation in FY25 , despite having only an 8.42% weight in the CPI.
9. Open Market Sale Scheme (OMSS)	The OMSS allows FCI to sell wheat and rice in the open market to control food prices. In FY25, OMSS was used to stabilize wheat and rice prices amid supply constraints.
10. Inflation Expectations	Inflation expectations refer to consumer and business perceptions of future inflation. High expectations can influence wage demands and investment decisions, affecting long-term price stability.
11. Terms of Trade (ToT)	ToT measures the relative price of exports and imports . If food prices rise faster than industrial goods prices, farmers benefit, but urban consumers face inflationary pressures.
12. Inflation Expected to Moderate:	<ul style="list-style-type: none"> ▣ RBI projects inflation at 4.2% (FY26), assuming normal monsoon. ▣ IMF estimates India's inflation at 4.4% (FY25) and 4.1% (FY26).



CHAPTER-5

Medium Term Outlook: Deregulation Drives Growth

1. Current Account Deficit or CAD	<p>It is the shortfall between the money flowing in on exports, and the money flowing out on imports. Current Account Deficit (or Surplus) measures the gap between the money received into and sent out of the country on the trade of goods and services and also the transfer of money from domestically-owned factors of production abroad.</p> <p>The current account constitutes net income, interest and dividends and transfers such as foreign aid, remittances, and donations among others.</p>
2. MSMEs (Micro, Small, and Medium Enterprises)	<p>MSMEs are businesses classified based on their investment and turnover. In India, they are vital for economic growth and employment generation, spanning diverse sectors from traditional crafts to modern manufacturing, and often benefit from government support aimed at enhancing their competitiveness and innovation. The MSME classification latest criteria, as announced in Budget 2025, include a 2.5 times increase in the investment limit and a doubling of the turnover limit for each MSME category. This update is designed to provide enterprises with greater flexibility and to support sustainable business expansion.</p>
3. Technological Decoupling	<p>It is the growing trend of countries separating their tech industries to limit dependency, potentially causing economic losses and trade disruptions.</p>
4. "Friend-Shoring"	<p>It refers to the practice of favouring trade and supply chain relationships with allied nations to reduce dependence on geopolitical rivals.</p>
5. Re-shoring	<p>It is the process of bringing manufacturing and production back to a home country, reversing outsourcing trends to protect domestic industries and supply chains.</p>
6. Rare Earth Minerals	<p>Rare earth elements include wind turbine magnets, solar cells, smart phone components, cells used in electric vehicles, among others.</p> <ul style="list-style-type: none"> ▫ The 17 Rare Earths are cerium (Ce), dysprosium (Dy), erbium (Er), europium (Eu), gadolinium (Gd), holmium (Ho), lanthanum (La), lutetium (Lu), neodymium (Nd), praseodymium (Pr), promethium (Pm), samarium (Sm), scandium (Sc), terbium (Tb), thulium (Tm), ytterbium (Yb), and yttrium (Y). ▫ REEs are classified as light RE elements (LREE) and heavy RE elements (HREE).

CHAPTER-6

INVESTMENT AND INFRASTRUCTURE: KEEPING IT GOING

1. Capital Expenditure (CapEx)	Capital expenditure refers to the funds used by an organization to acquire, upgrade, and maintain physical assets such as property, industrial buildings, or equipment.
2. Public-Private Partnership (PPP)	A cooperative arrangement between the public and private sectors , typically involving infrastructure projects where both sectors share risks, costs, and benefits.
3. Net Zero Carbon Emission	The goal of balancing the amount of carbon emitted into the atmosphere with an equivalent amount of carbon removed, aiming for no net contribution to global warming.
4. Dedicated Freight Corridors (DFCs)	Specialized railway corridors for freight transportation, designed to improve the movement of goods by separating them from passenger trains, enhancing logistics.
5. Electronic Interlocking (EI)	A railway safety system that electronically manages train signals to ensure safe train movement and prevent accidents.
6. Automatic Block Signalling (ABS)	A train signalling system that automatically controls the movement of trains on a given track , ensuring safe distance and preventing collisions.
7. Multi-Modal Logistics Parks (MMLP)	Integrated logistics hubs that combine different modes of transportation (road, rail, air, and sea) to facilitate seamless movement of goods and reduce supply chain costs. The system is based on container transport
8. GI Cloud (MeghRaj)	A cloud computing initiative for providing Information and Communications Technology (ICT) services to government departments, enabling data sharing and better resource management.



CHAPTER-7

INDUSTRY: ALL ABOUT BUSINESS REFORMS

1. Capital Goods	Goods used in the production of other goods and services , such as machinery and equipment used by industries.
2. Consumer Goods	Products bought and used by consumers for personal use , including food, clothing, and electronics.
3. Technical Textiles	Fabrics and textiles that are engineered for specific technical functions, such as in the automotive, medical, or construction industries.
4. CAR-T Cell Therapy	It is a form of immunotherapy that modifies a patient's T-cells to fight cancer more effectively.
5. Production Linked Incentive scheme (PLI)	<p>PLI scheme aims to enhance the country's manufacturing capacity, The scheme currently targets 14 sectors of strategic and economic importance for India's economic growth.</p> <ul style="list-style-type: none"> ▪ The 14 sectors are: (i) Mobile Manufacturing and Specified Electronic Components, (ii) Critical Key Starting Materials/Drug Intermediaries & Active Pharmaceutical Ingredients, (iii) Manufacturing of Medical Devices (iv) Automobiles and Auto Components, (v) Pharmaceuticals Drugs, (vi) Specialty Steel, (vii) Telecom & Networking Products, (viii) Electronic/Technology Products, (ix) White Goods (ACs and LEDs), (x) Food Products, (xi) Textile Products: MMF segment and technical textiles, (xii) High efficiency solar PV modules, (xiii) Advanced Chemistry Cell (ACC) Battery, and (xiv) Drones and Drone Components.
6. R&D and Innovation in Industry	India ranks 6th in global patent filings.



CHAPTER-8

Services: New Challenges for the Old War Horse

1. Gross Value Added (GVA)	GVA is the measure of total output and income in an economy, representing the contribution of various sectors , including agriculture, industry, and services, to the GDP. It helps in assessing sectoral performance and economic health at both national and state levels.
2. Services PMI (Purchasing Managers' Index)	PMI is an economic indicator that measures business activity in the services sector. A PMI above 50 signifies expansion, while below 50 indicates contraction. India's Services PMI at 53.8 in December 2024 highlights continued growth despite global uncertainties.
3. Servicification	This refers to the growing integration of services into traditional manufacturing activities . For example, industries such as automobiles and electronics increasingly rely on software, logistics, and financial services to enhance competitiveness.
4. Global Capability Centers (GCCs)	GCCs are offshore units of multinational companies that provide IT, financial, and operational support. India hosts over 1,700 GCCs , employing nearly 1.9 million professionals, with strong growth in AI, ML, and cybersecurity applications.
5. Real Estate Investment Trusts (REITs)	REITs are financial instruments that allow investors to invest in real estate without directly owning properties. These trusts pool funds to invest in income-generating real estate assets, boosting commercial real estate investment in India.
6. ONDC (Open Network for Digital Commerce)	ONDC is an initiative to democratize e-commerce by creating an open-source platform where sellers can connect with buyers across different online marketplaces. It aims to reduce platform monopolies and improve accessibility for small businesses.
7. Trade Receivables Discounting System (TReDS)	A digital platform that facilitates MSMEs in securing timely payments from large buyers by selling their invoices to banks/NBFCs at competitive rates. This initiative improves liquidity and financial stability for small businesses.

CHAPTER-9

Agriculture & Food Management

1. Kharif Crops	Crops grown during the monsoon season (June-September) and harvested in autumn . Examples include rice, maize, pulses, and oilseeds .
2. Rabi Crops	Crops sown in winter (October-December) and harvested in spring . Includes wheat, barley, mustard, and gram .
3. Minimum Support Price (MSP)	The government-fixed price at which it procures crops from farmers to ensure price stability and food security . It influences cropping patterns but faces procurement limitations .
4. Climate-Resilient Seeds	Climate-Resilient Seeds are specially developed crop seeds that can withstand extreme weather conditions such as drought, floods, and high temperatures, ensuring stable yields despite climate change. Over 2,177 new seed varieties have been developed since 2014 to resist droughts, floods, and temperature fluctuations , improving farm resilience.
5. Post-Harvest Management (PHM)	Involves cold storage, processing, and logistics to reduce wastage , increase shelf life, and ensure better price realization for farmers.
6. Agroforestry	A sustainable farming practice integrating trees, crops, and livestock to enhance biodiversity, soil health, and farmer incomes.
7. Special Economic Zones (SEZs) in Agriculture	Special Economic Zones (SEZs) in Agriculture are designated areas within a country that offer tax benefits, regulatory relaxations, and infrastructure support to promote agricultural exports, agro-based industries, and investment in modern farming techniques.
8. Livestock Sector	Livestock Sector refers to the branch of agriculture that involves the breeding, rearing, and management of domesticated animals such as cattle, poultry, sheep, and goats for meat, milk, eggs, wool, and other products. The livestock sector has grown at 12.99% CAGR , with increased demand for dairy, meat, and poultry products , making it a key income source for farmers.
9. Contract Farming	Contract farming is an arrangement where farmers enter an agreement with buyers to produce specific crops or livestock under predetermined terms, including price, quality, and quantity. This system can offer farmers better market access, technical support, and stable income, while ensuring a reliable supply for buyers.
10. Smart Agriculture	Use of AI, IoT, and data analytics for precision farming, crop monitoring, and efficient resource utilization in Indian agriculture.
11. Sustainable Agriculture Practices	It includes zero-budget natural farming (ZBNF), permaculture, and regenerative farming, reducing dependency on synthetic inputs.

CHAPTER-10

Climate and Environment – Adaptation Matters

1. Climate Adaptation	Actions taken to minimize the negative impacts of climate change , such as extreme weather, rising sea levels, and water shortages, through infrastructure resilience, sustainable agriculture, and disaster preparedness .
2. Climate Finance	Financial resources provided by developed nations to developing countries for mitigation and adaptation measures , often falling short of commitments under the Paris Agreement and COP negotiations .
3. Renewable Energy Transition	The shift from fossil fuels to solar, wind, bioenergy, and hydrogen-based energy , which currently contributes 47% of India's total installed power capacity .
4. Carbon Footprint	The total greenhouse gas (GHG) emissions produced by an individual, organization, or nation, often measured in tons of CO₂ equivalent per year .
5. Per Capita Emissions	Per Capita Emissions refers to the average amount of greenhouse gases (GHGs) emitted per person in a specific region or country over a given period, usually measured in metric tons of CO ₂ equivalent per year. India's carbon emissions per person stand at 1.9 metric tons , significantly lower than the global average of 4.7 metric tons .
6. Urban Heat Islands (UHI)	A phenomenon where cities experience higher temperatures than surrounding rural areas due to concrete structures, lack of vegetation, and excessive heat absorption . Heat Action Plans (HAPs) : City-specific emergency response strategies to protect vulnerable populations from heat waves, which have increased in frequency and intensity in India.
7. Energy Storage Solutions	Technologies like battery storage, pumped hydro, and hydrogen fuel cells that enable stable supply from intermittent renewable energy sources like solar and wind.
8. Green Bonds	Financial instruments issued by corporates and governments to raise funds for environment-friendly projects such as clean energy, afforestation, and sustainable infrastructure .
9. Emission Intensity Reduction	India's commitment under the Paris Agreement to reduce emission intensity (GHG emissions per unit of GDP) by 45% from 2005 levels by 2030 .
10. Water stress	India houses 18% of the world's population but has only 4% of global freshwater resources .

CHAPTER-11

Social Sector: Extending reach and driving empowerment

1. Inclusive Growth	Inclusive growth refers to economic progress that ensures benefits are widely shared across all segments of society . It aims at reducing inequalities by providing equal opportunities for disadvantaged groups, including in areas like healthcare, education, and employment.
2. Social Infrastructure	Social infrastructure refers to physical and organizational structures that support social services such as healthcare, education, and housing . Developing robust social infrastructure is essential for fostering human capital and ensuring well-being, particularly in rural and underserved areas.
3. Digital Tools	Digital tools are technological solutions that enable people to perform tasks more efficiently , such as mobile apps, online platforms, and cloud-based services. In India, digital tools are used for everything from education and healthcare delivery to government services and e-commerce.
4. Social Services Expenditure (SSE)	SSE refers to government spending on programs aimed at improving social welfare , including education, healthcare, housing, and poverty alleviation. India's social services expenditure is critical to promoting equality and improving the standard of living for its citizens.
5. Public Distribution System (PDS)	The PDS is a government program that provides subsidized food and essential commodities to low-income households . It plays a crucial role in combating food insecurity and poverty, especially in rural areas of India.
6. Gross Enrolment Ratio (GER)	GER is a measure used to assess the total enrolment in a given level of education , regardless of age, as a percentage of the eligible population for that level. In India, improving GER is central to expanding educational access and achieving universal education.
7. Foundational Literacy and Numeracy (FLN)	FLN refers to basic reading, writing, and arithmetic skills that are essential for further learning . In India, FLN is a key focus to address educational challenges, particularly in early childhood education, to improve overall literacy rates.
8. Social and Emotional Learning (SEL)	SEL is an educational framework that focuses on developing the emotional intelligence and interpersonal skills of students . In India, SEL is being incorporated into school curricula to foster emotional well-being, resilience, and positive social interactions.

9. Digital Literacy	Digital literacy involves the ability to use digital tools and technologies effectively and responsibly . In India, enhancing digital literacy is essential to bridge the digital divide and empower individuals to participate in the digital economy.
10. Ayushman Bharat	Ayushman Bharat is a national health insurance scheme aimed at providing affordable healthcare to millions of low-income families in India. It includes coverage for hospitalization, treatment, and critical illnesses, thus reducing the financial burden of healthcare.
11. PM-ABHIM	The PM Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) is a government initiative to strengthen the healthcare infrastructure in India , especially in rural and remote areas. It aims to improve hospital facilities, medical equipment, and access to healthcare services.
12. Universal Immunization	Universal Immunization refers to the widespread vaccination of children to prevent various infectious diseases . India's Universal Immunization Programme (UIP) aims to reduce vaccine-preventable diseases, ensuring health equity across the country.
13. Telemedicine	Telemedicine is the provision of medical care remotely using telecommunication technologies . In India, telemedicine has become crucial in improving access to healthcare services, particularly in rural and underserved areas.
14. Drones for Delivery	Drones for delivery refer to the use of unmanned aerial vehicles (UAVs) to transport goods, including medical supplies and groceries . In India, drones are being explored to improve logistics, especially for remote areas with poor infrastructure.
15. Free Drugs Service	Free Drugs Service is a government initiative that provides essential medicines to citizens at no cost. In India, it is part of efforts to make healthcare more accessible and affordable, especially for low-income populations.
16. Wearable Devices	Wearable devices are electronic gadgets worn on the body that monitor various health metrics, such as heart rate, sleep patterns, and physical activity. In India, wearable technology is used to promote health awareness and improve personal health management.
17. Mental Well-being	Mental well-being refers to the emotional, psychological, and social aspects of health . In India, mental health is increasingly recognized as a key area of focus, with the government and NGOs working to reduce stigma and increase access to mental health services.
18. Rural Infrastructure	Rural infrastructure encompasses the physical and social facilities that support the development of rural areas, such as roads, electricity, water supply, and healthcare services. Improving rural infrastructure is vital for economic development and social well-being in India.



CHAPTER-12

Employment and Skill Development: Existential priorities

1. Sustainable Development	Sustainable development refers to growth that meets the needs of the present without compromising the ability of future generations to meet their own needs. It balances economic, social, and environmental goals, with an emphasis on long-term ecological health and resource conservation.
2. Demographic Dividend	Demographic dividend refers to the economic growth potential resulting from a favorable age structure, where the working-age population (15-64 years) is larger than the dependent population (children and elderly) . It can lead to increased productivity and economic growth if harnessed properly.
3. Governance	Governance involves the processes and mechanisms through which institutions, organizations, and governments make and implement policies . Good governance is characterized by transparency, accountability, participation, and rule of law, ensuring efficient and equitable decision-making.
4. Social Justice	Social justice refers to the fair distribution of wealth, opportunities, and privileges within a society . It aims to ensure that all individuals, especially marginalized groups, have access to rights, resources, and opportunities to achieve equality.
5. Human Development	Human development focuses on improving people's well-being, expanding their capabilities, and ensuring equitable access to resources such as education, healthcare, and employment. It measures progress in terms of human potential rather than just economic growth.
6. Digitalization	Digitalization is the integration of digital technologies into all areas of business, society, and government. It enables more efficient operations, communication, and service delivery, with a major impact on sectors like healthcare, education, and commerce.
7. Economic Growth	Economic growth refers to the increase in the value of goods and services produced by an economy over time. It is typically measured by the growth in GDP and reflects improvements in productivity, employment, and overall economic prosperity.

CHAPTER-13

LABOUR IN THE AI ERA: CRISIS OR CATALYST?

1. Artificial Intelligence (AI)	The simulation of human intelligence by machines , enabling problem-solving, learning, decision-making, and automation, with profound implications for labour markets.
2. AI Automation	The use of artificial intelligence to perform tasks traditionally carried out by humans , potentially improving efficiency but also leading to job displacement in some sectors.
3. Labour Market Disruption	The transformative impact of AI on employment patterns, with the potential to replace routine jobs while simultaneously creating new roles requiring advanced skills.
4. Technological Revolution	A historical shift in economic and labour structures due to ground-breaking technological advancements, such as AI, industrialization, and digital transformation.
5. Enabling Institutions	Organizations and policies that equip workers with skills and training to transition into AI-driven industries, ensuring adaptability and workforce readiness.
6. Insuring Institutions	Social safety mechanisms like unemployment benefits and retraining programs that provide financial and job security to workers affected by AI-induced displacement.
7. Stewarding Institutions	Regulatory bodies responsible for ensuring ethical AI deployment , mitigating biases, and balancing technological innovation with societal well-being.
8. Winner-Takes-All Effect -	The economic phenomenon where a few major AI-driven companies dominate markets , leading to wealth concentration and increasing economic inequality.
9. Job Polarization	The AI-induced shift where middle-skill jobs decline, while demand rises for high-skill (AI-related) and low-skill (service) jobs , widening income disparities.
10. Generative AI	A subset of artificial intelligence capable of creating content, including text, images, and code , revolutionizing creative industries and automation processes.
11. Creative Destruction	The economic process where technological advancements displace traditional industries and jobs while fostering innovation and economic transformation.
12. Labour Augmentation	The complementary role of AI in enhancing worker productivity by automating repetitive tasks, allowing humans to focus on creative and complex work.

13. AI Skill Premium	The wage advantage enjoyed by workers proficient in AI-related skills due to the increasing demand for AI expertise across industries.
14. Digital Infrastructure	The technological foundation necessary for AI deployment, including data centres, computing power, cloud services, and high-speed internet.
15. Tripartite Compact	A cooperative strategy involving the government, private sector, and academia to ensure AI-driven economic transformation is inclusive and sustainable.



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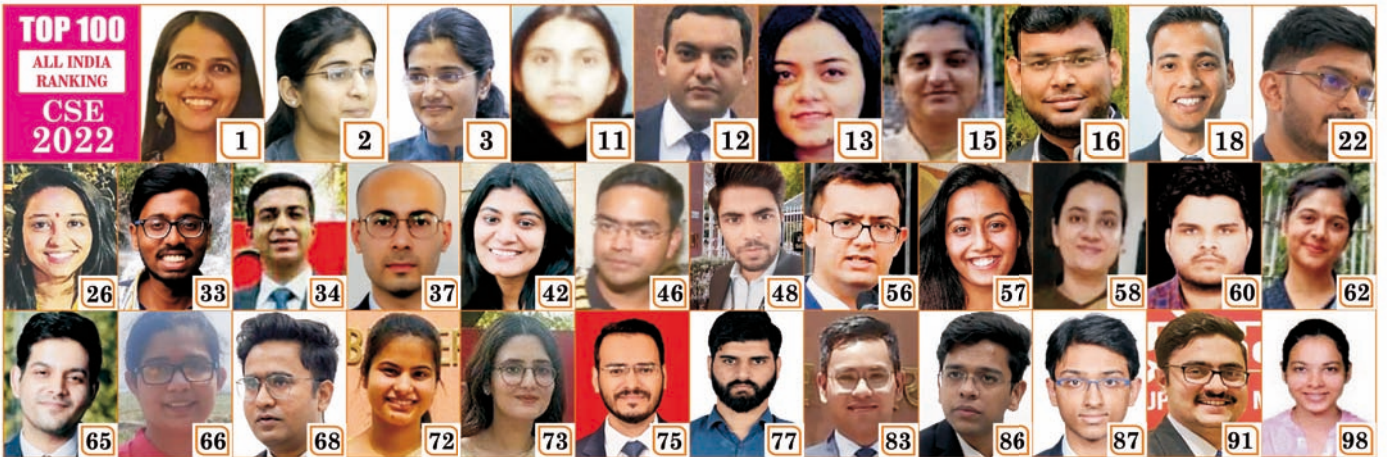


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