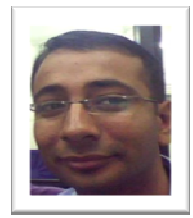


Dinesh Miglani (Trainer for Quantitative Aptitude and GK)



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Dear Friends,

As you know Developmental GK , socio economic GK is an integral section of IRMA (Socio economic GK with current affairs. This compendium will help you to crack the general awareness section of this exams. If u read this thoroughly , cutoff can be cracked very easily.

Few tips to crack GK:

- Read this compendium as many times as possible
- Read one monthly magazine i.e. Competition Success, Competition Master, Pratiyogita Darpan , News & Events etc. from January to till date
- Read the General Knowledge Book of any of Publication either Arihant, Upkar etc (smallest one costing 20 to 25 Rs only) for static GK because experience states that every important point regarding history, general science is available in these books.
- Read Special issue of Indian Economy of Pratiyogita Darpan or Chronicle etc.

You are requested to forward this compendium to your friends who are preparing for these exams. Yours kind suggestions are most welcome for further improvement.

Wish you all the best for the upcoming exams.

Dinesh Miglani

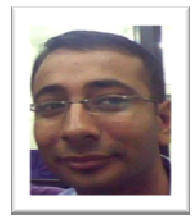
Disclaimer:

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India - Some Basic Information

- ✓ Land - 32,87,263 sq km; 7th largest in the world
- ✓ Pop - 102 cr. (2001 Census); 2nd most populous
- ✓ 28 states, 7 UTs including 1 NCR (Delhi)
- ✓ Chhattisgarh, Jharkhand, & Uttarakhand - 3 new states in that order
- ✓ Land Frontier - 15,200 km
- ✓ Total length of coast line - 7,516.6 km
- ✓ Population Density - 324 / sq km
- ✓ Sex ratio - 933
- ✓ Literacy rate - 65.38
- ✓ 2.4% of the world's surface area & 16.7% of the world's population
- ✓ India has a heritage of democratic republics (Janapadas)

National Symbols

- ✓ **Jana Gana Mana:** adopted January 24, 1950, 1st sung on December 27, 1911, at INC, Calcutta, originally in Bengali....written by Rabinder Nath Tagore
- ✓ **Vande Mataram:** 1st sung at 1896 INC session, originally in Sanskrit by Bankim C Chatterji
- ✓ **Saka Era (AD 78),** adopted on March 22, 1957
- ✓ Tiger (national animal) , Peacock (national bird), Lotus (national flower)
- ✓ National Flag adopted on July 22, 1947
- ✓ State emblem is an adaptation of Sarnath lion capital of Asokha adopted on January 26, 1950
- ✓ Flag code adopted in 2002
- ✓ Dolphin - National Aquatic Creature
- ✓ Satyameva Jayate - from Upanishads
- ✓ Traditional Indian calendar starts with Chaitra

Major Sectors of the Economy

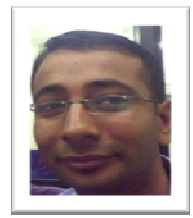
- Primary - Agriculture & allied - 20-22%
- Secondary - Industrial, which includes *mining & quarrying; manufacturing; electricity, gas & water supply, and construction* - 22-24%

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- Tertiary - Services, which includes *trade, hotels, IT, transport & communication; financial services, and community, social & personal services* - 57.2%
- Micro finance hub of India is Andhra Pradesh
- IT and Biotechnology hub is Bangalore
- Automobile hub is Tamil Nadu
- Hyderabad pharma hub
- Mumbai financial capital
- GDP - \$1.25 trillion (2009), world's 11th largest economy
- At \$3.13 trillion, 4th largest by PPP, after U.S., Japan, & China
- 2nd fastest GDP growth among large economies
- India a services led economy. GDP growth rate was 7.5% in 2004-05, 9.5% in 2005-06, 9.7% in 2006-07, 9.2% in 2007-08, 6.7% in 2008-09, 7.4% in 2009-10
- India's share in world trade has increased from 0.7% in 2003 to 1.1% in 2008. Export target \$200 billion by March 2011.
- Latest poverty estimate of Tendulkar Panel is 8.3 crore households and 37.2%
- Principal commodities exported are ores and minerals, gems and jewelry chemical and allied products engineering goods petroleum products, agriculture and allied products
- Principal commodities imported are pearls, fertilizers, cereals, edible oils, newsprint and petroleum products
- Infrastructure and building up of social infrastructure - top priorities
- India was the second largest economy in the world before British era
- Shameful record of famines in British India - 1947 famine in Bengal

Agriculture

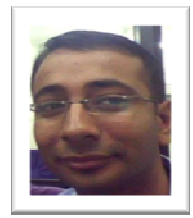
- About 64% of the population dependent on agriculture
- Contributes 20-22% to GDP
- 2008-09 - 4th Advance estimate 233.88 MT
- Net sown area - 1,412 lakh hectares (2000)
- Area under forests - 695.5 lakh hectares (2003-04)
- 60% of area sown is dependent upon rainfall
- Agriculture, Animal husbandry and Fisheries contributed 5.3% to GDP in 2005-06
- **3 harvesting seasons** - Rabi, Kharif, & Zaid

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- Major Rabi crops: *wheat, barley, mustard*
- Major Kharif crops: *rice, jowar, bajra, cotton*
- Foodgrain cropping share comes down to 65 per cent of gross cropped area (2000)
- Estimated production of Rice in 2008-09 is 99.37 mt
- Estimated production of Wheat in 2008-09 is 77.63 mt
- India third largest producer and consumer of fertilizers
- India second largest producer of fruits and vegetables
- Land area under marginal holdings (less than 1 hectare) is 20% of Total Cultivated Area (2001-2002)
- High level of disguised unemployment
- 33% ideal forest cover
- Need for improved irrigation, better seeds & fertilizers, consolidation of land holdings, land reforms, better access to credit, extension of marketing facilities, etc.
- The first Green Revolution achieved breakthrough in the production of wheat and rice
- No significant breakthrough in production of oil seeds & pulses
- M.S. Swaminathan, C. Subramaniam and Norman Borlaug key figures in Green Revolution
- National Food Security Mission
- Rotting foodgrains and malnutrition
- Contract farming and regulated markets - key areas of reforms
- Controversy over GM crops - GM cotton and Brinjal
- Organic farming a necessity not a fad (latest controversy of antibiotics in honey)

Dairy, Poultry and Fisheries

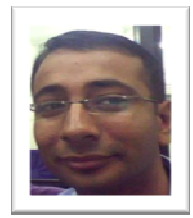
- NDDB (National Dairy Development Board) - chairperson Dr. Amrita Patel
- AMUL started by Dr. Verghese Kurien, who also launched Operation Flood (White Revolution)
- 105 MT of milk production (2008-09)
- UP - largest milk producer, also largest milch bovine pop
- 485 million livestock population, World No.1
- Total egg production reached 50.7 billion in 2006-07
- India ranked sixth in poultry
- India 3rd largest producer of Fish
- Fisheries sector major contributor to exports

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- Rs.8,357 crore valuation in 2008-09 of fisheries exports
- National Fisheries Development Board set up in Hyderabad
- Allied activities give good scope for income generation and employment

Agri & related institutes

- ✓ Central Institute for Medicinal and Aromatic Plants - Lucknow
- ✓ International Crop Research Institute for Semi-arid Tropics - Hyderabad
- ✓ National Fisheries Development Board - Hyderabad
- ✓ National Dairy Research Institute - Karnal
- ✓ Indian Council of Agricultural Research - Delhi
- ✓ Central Sheep Breeding Farm - Hissar
- ✓ National Institute of Agricultural Marketing - Jaipur
- ✓ National Institute of Rural Development - Hyderabad
- ✓ National Institute of Agriculture Research Management - Hyderabad

PANCHAYATI RAJ

The 73rd Constitutional Amendment Act

The idea that produced the 73rd Amendment was not a response to pressure from the grassroots, but to an increasing recognition that the institutional initiatives of the preceding decade had not delivered, that the extent of rural poverty was still much too large and thus the existing structure of government needed to be reformed. It is interesting to note that this idea evolved from the Centre and the state governments. It was a political drive to see PRIs as a solution to the governmental crises that India was experiencing. The Constitutional (73rd Amendment) Act, passed in 1992 by the [Narasimha Rao](#) government, came into force on April 24, 1993. It was meant to provide constitutional sanction to establish "democracy at the grassroots level as it is at the state level or national level". Its main features are as follows :

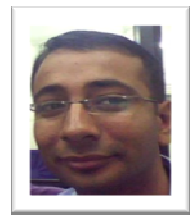
- The Gram Sabha or village assembly as a deliberative body to decentralised governance has been envisaged as the foundation of the Panchayati Raj System.
- A uniform three-tier structure of panchayats at village (Gram Panchayat – GP), intermediate or block (Panchayat Samiti – PS) and district (Zilla Parishad – ZP) levels.
- All the seats in a panchayat at every level are to be filled by elections from respective territorial constituencies.
- Not less than one-third of the total seats for membership as well as office of chairpersons of each tier have to be reserved for women.
- Reservation for weaker castes and tribes (SCs and STs) have to be provided at all levels in proportion to their population in the panchayats.

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- To supervise, direct and control the regular and smooth elections to panchayats, a State Election Commission has to be constituted in every State and UT.
- The Act has ensured constitution of a State Finance Commission in every State/UT, for every five years, to suggest measures to strengthen finances of PRIs.
- To promote bottom-up-planning, the District Planning Committee (DPC) in every district has been accorded constitutional status.
- An indicative list of 29 items has been given in Eleventh Schedule of the Constitution. Panchayats are expected to play an effective role in planning and implementation of works related to these 29 items.

74 CONSTITUTIONAL AMENDMENT RELATED TO MUNICIPAL COMMITTEES

EDUCATION AS A FUNDAMENTAL RIGHT (86th CONSTITUTIONAL AMENDMENT)

Sarva Shiksha Abhiyan

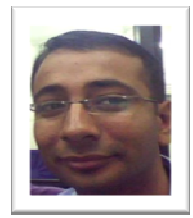
- ✓ Launched in 2001, 75:25 exp sharing during 10th Plan between Centre & States
- ✓ All children in 6-14 yrs bracket in school
- ✓ Bridge all gender & social category gaps at primary stage by 2007 & elementary stage by 2010
- ✓ Universal retention by 2010
- ✓ Before 1976 education was the exclusive responsibility of the states
- ✓ Central Advisory Board for Education was first established in 1920
- ✓ National Programme of Nutritional Support to Primary Education was launched in 1995
- ✓ NCERT set up in 1961
- ✓ National Literacy Mission was launched in 1988
- ✓ Navodaya Schools launched in 1985
- ✓ **Mid-Day Meal Scheme** - Launched 1995, aims to increase enrolment & retention in schools
- ✓ **Operation Blackboard** - Launched 1987-88, 2 large classrooms, 2 teachers, essential teaching material
- ✓ **Lok Jumbish** - Launched in Rajasthan with assistance from Sweden, aims for **edu for all**
- ✓ **Shiksha Karmi Project** - aims at universalisation & qualitative improvement of primary edu in remote places of Rajasthan, special emphasis on girl child
- ✓ National Curriculum Framework was launched in 2005
- ✓ UGC set up in 1953
- ✓ IGNOU set up in 1985

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- ✓ National Book Trust set up in 1957

Environment

- 20.55% area under forest cover (Ideal forest cover is 33.33%)
- Forest Survey of India - HO at Dehra Dun
- 15 Biosphere Reserves, 4 recognized by UNESCO viz., Nilgiri, Sunderbans, Gulf of Mannar and Nanda Devi
- Forest Policy - 1894, revised 1952 & 1988
- Project Tiger - 1973; 281 Tiger Reserves in 17 states
- Project Elephant - 1992; 14 reserves
- Eco-mark - to label environment-friendly consumer products
- Sunderlal Bahuguna of Chipko Movement awarded Padma Vibushan
- Sunita Narain Centre for Science and Environment Delhi
- Vandana Shiva, Maneka Gandhi and Amala - Blue Cross, Navadhanya
- Mining license of Vedanta revoked
- Many projects in Uttarakhand on Ganga put on hold
- Development vs Environment
- India's good record in carbon emissions
- Low development responsible for low emissions?
- Is environment clearance becoming politicized? Ex: Vedanta and Polavaram
- Bishnois - highly eco friendly community - Haryana, Rajasthan

Welfare Schemes -

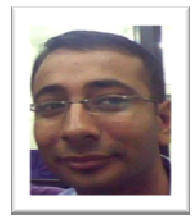
- **Annapurna Scheme (2000-01)** - Poor over 65 yrs of age with no pension are eligible, 10 kg of rice per month
- **Antyodaya Anna Yojana (2000)** - Poorest of the poor, 35 kg of foodgrain at highly subsidised rates (Rs.2 - rice, Rs.3 - wheat)
- **Sampoorna Grameen Rozgar Yojana (2001)** - Universal Food for Work scheme in all UTs / states, who are supplied with 50 lakh tonne food grain free of cost by MoRD
- **MGNREGS** - Food for Work programme in 200 most backward districts; 100 days employment guarantee for ONE member of a poor household or else compensation provided; Minimum Wage at Rs.60 per day
- **Rajiv Gandhi National Fellowship** for scheduled caste and students launched in 2006. For higher studies like M.phil and P.hd

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- **Scheme for Rehabilitation of Manual Scavengers** launched in 2007
- A central scheme for **Primitive Tribal Groups** launched in 1998-99
- National Policy for older persons launched in 1999
- Protection of Women from Domestic Violence Act enacted in 2006
- India ratified the **Convention on Elimination of Discrimination against Women** in 1993
- **Integrated Child Development Scheme (ICDS)** launched in 1975
- **SABLA** scheme for adolescent girls
- Basic services for urban poor

Employment Scenario

- **Total labour force** - Estimated 457.50 million. More than 86% in informal sector
- **Services** - 23 per cent; **Industry** - 17-19 per cent
- **Unemployment for males in 2004** - Increases to 9% in rural areas (5.6% in 1993-94) and 8.1% in urban areas (6.7% in 1993-94)
- **Unemployment for females in 2004** - Increases to 9.3% in rural areas (5.6% in 1993-94) and 11.7% in urban areas (10.5% in 1993-94)
- Disguised unemployment and underemployment feature of India. More than 50% of the workforce in Agriculture
- India's first Rural Employment Guarantee Programme in Maharashtra
- 61st round of NSSO 2004-05 informal sector workers 395 million out of total of 457.50 million
- About 62% of unemployment in rural areas and 38% unemployment in urban areas
- Demographic dividend - 15 to 64 years age group was 62.9% in 2006 - to be 68.4% in 2026

Health (INDIAN DEMOGRAPHY)

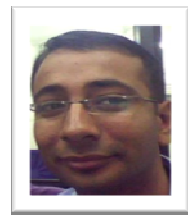
- Population growth - 1.93% (annual)
- Decadal growth - 21.34 (1991-2001)
- Crude Birth Rate (CBR) - 25; CDR - 8.1
- IMR - 64 (2002); MMR - 487
- Total Fertility Rate (TFR) - 3.2
- Life Expectancy at Birth - 63.8 yrs (M); 66.9 yrs (F)
- Highest TFR - Bihar with 4.5
- India first country to officially adopt family planning programme

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- Sale of non-iodated salt banned in 2006 to control Goitre
- AYUSH programme for alternate medical systems (Ayurveda, Yoga, Unani, Siddha and Homeopathy)
- India has the largest number of Homeo practitioners
- India has digitalized traditional knowledge of healing systems like Ayurveda Yoga and Siddha and registered with European patent office to prevent frivolous grant of patents
- Small-pox officially “eliminated” in 1975
- New disease - SARS / Dengue and Swine flu
- Nation Rural Health Mission launched in 2005
- Acute need for Health Insurance
- Malnutrition acute problem
- Fluoride ‘belts’ in the country
- Recurrence of Brain Fever

National Health Policy 2002

Eliminate

- Malaria, Yaws, & Leprosy - 2005
- Kala Azar - 2010; Filariasis - 2015
- Achieve zero level growth of HIV / AIDS - 2007

Reduce

- IMR to 30 / 100 & MMR 100 / lakh by 2010
- Prevalence of Blindness to 0.5% by 2010
- Mortality by 50% on a/c of vector diseases like TB / Malaria

India is home to

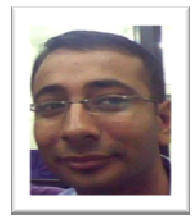
- As per revised estimates carried out in 2006, the number of persons living with HIV in India is 2 to 3.1 million
- Highest blind population
- Highest polio-afflicted population specially in parts of Uttar Pradesh and Bihar
- Highest TB population (1/3rd of global TB pop)
- Highest diabetic population (nearly 15%)
- Highest projected population with cardiovascular diseases

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- Lifestyle diseases in urban, semi-urban areas

Health - National Programmes

- National Malaria Control Programme (1953)
- National Filaria Control Programme (1955)
- National TB Control Programme (1962)
- National Leprosy Control Programme (1955)
- National Programme for Control of Blindness (1953)
- National AIDS Control Programme (1987)
- National Goitre Control Programme (1962)
- National Mental Health Programme (1955)
- National Surveillance Programme for Communicable Diseases (1997-98)
- The Universal Immunisation Programme aims at preventing TB, Diphtheria, Pertussis, Tetanus Polio and Measles
- The pulse polio programme was launched in 1995-96

TRANSPORT

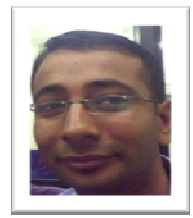
- Railways modest beginning in 1853
- 6909 stations over total track kms of 1,09,996; 41% of total track electrified
- 16 Railway Zones; 11 International Airports
- 12 Major Ports incl. one at Ennore (TN) - India's first corporatised port
- 200 non-major ports
- 219 National Highways; longest NH 7 between Kanya Kumari & Varanasi; shortest is NH 47A between Willingdon Island & Kochi (Kerala)
- Cochin largest shipyard in country
- Golden Quadrilateral - 5,486 km (D-M-C-K)
- North-South Corridor & East-West Corridor - 7,300 km
- Hyderabad and Bangalore International Airports are greenfield airports
- India 33 lakh kms of roads
- NHDP largest highway project in the country
- India has largest merchant shipping fleet in developing countries
- Railways largest employer

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- Railway still a monopoly of public sector
- Dedicated Railway freight corridor proposed

SOME OTHER FACTS

- Biggest constituent of UPA after Congress is Trinamool Congress
- Agatha Sangma aged 28 is the youngest Cabinet Minister
- Pranab Mukherjee is Finance Minister - heads many GOMs
- Hamidullah Syed Basheer, age 27 is the youngest Member of Parliament from Lakshadweep
- The chairman of the National Identification Authority is Nandan Nilekani
- The chairman of the PMEAC is C. Rangarajan
- Bindeswari Pathak receives the prestigious Stockholm Water Prize
- Vandana Shiva awarded Sydney Peace Prize
- Sushma Swaraj and Arun Jaitley - leaders of opposition

Five Year Plans -

1. First plan - 1951-56 Highest Priority to agriculture, irrigation and power
2. Second plan - 1956 to 1961 Highest Priority to Heavy Industries
3. Third plan - 1961-1966 Self sustaining growth
4. 1967 to 1969 plan Holiday three annual plans
5. Fourth plan - 1969-74 Equality and Social Justice
6. Fifth plan - 1974-79 Self Reliance
7. Sixth plan - 1980-85 Removal of Poverty
8. Seventh plan - 1985-90 Increased employment
9. 1991, 1992 - Annual plans
10. Eighth plan - 1992-97 Faster economic growth
11. Ninth plan - 1997-2002 accelerating growth rate with stable prices
12. Tenth plan - 2002-07 Growth with enhanced quality of life
13. Eleventh plan - 2007-2012 Faster and inclusive growth
14. NDC approves plans
15. Planning Commission is advisory body

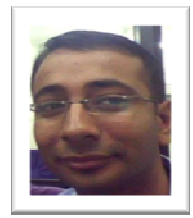
Important Government Programmes

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- SGSY Swarnjayanti Gram Swarozgar Yojana (SGSY) launched in 1999
- PURA (Provision of Urban Amenities in Rural Area) is a concept of Abdul Kalam
- Maharashtra first state to launch Food for Work Programme
- NREGA rechristened as Mahatma Gandhi Rural Employment Act
- Prime Minister Gram Sadak Yojana launched in 2000
- Indira Awaas Yojana launched in 1985
- National Drinking Water Mission launched in 1986
- Sampoorna Grameen Rozgar Yojana launched in 2001
- Jawaharlal Nehru National Urban Renewal Mission (JNNURM) aims at urban development
- VAMBAY(Valmiki Ambedkar Awas Yojna) is a programme aimed at rehabilitation of slum households
- Integrated Child Development Services launched in 1975

Some important Statutory and Autonomous Organisations

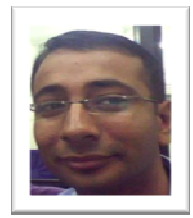
1. National Commission for Minorities, 1993
2. National Commission for Women, 1992
3. National Commission for Protection of Rights of Children, 2007
4. Rashtriya Mahila Kosh, 1993 to facilitate credit support to poor women
5. National Handicapped Finance and Development Corporation
6. Artificial Limbs Manufacturing Corporation of India (ALIMCO) Kanpur a public sector unit
7. Rehabilitation Council of India, 1992
8. National Trust for Welfare of Persons with Autism Cerebral Palsy Mental Retardation and Multiple Disabilities
9. National Minorities Development and Finance Corporation
10. National Commission for Religious and Linguistic Minorities, 2005
11. National Commission for Scheduled Castes
12. National Commission for Safai Karamchari's
13. National Commission for Backward Classes, 1993
14. National Commission for Human Rights
15. Central Adoption Resource Agency (CARA), 1990
16. National Commission on Population, 2000

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17. National Knowledge Commission
18. Council for Advancement of People Action and Rural Technology (CAPART), 1986
19. Unique Identification Authority
20. National Innovation Council
21. Investment Commission

MAHATAMA GANDHI JI

BOOK : A WEEK WITH GANDHILOUIS FISCHER

MY EXPERIMENTS WITH TRUTH.....AUTOBIOGRAPHY OF MAHATAMA GANDHI

MOVIE “ GANDHI”.....DIRECTOR : [Richard Attenborough](#)

WRITER : JOHN BRILEY

IMPORTANT DAYS

Important Days in World History Timeline

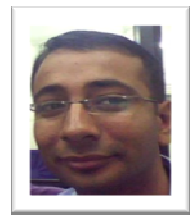
Jan 10	World Laughter Day
Jan 11	Death anniversary of Lai Bahadur Shastri
Jan 12	National Youth Day (Birth day of Swami Vivekanand)
Jan 23	Netaji Subhash Chandra Bose's birth anniversary
Jan 25	International Customs Duty Day, India Tourism Day
Jan 26	Republic Day
Jan 30	(Martyr's day) Mahatma Gandhi's Martyrdom Day; World Leprosy Eradication Day
Feb 2	World Wetlands Day
Feb 13	Sarojini Naidu's Birth Anniversary
Feb 14	St. Valentine's Day
Feb 24	Central Excise Day
Feb 28	National Science Day
Mar 8	International Women's Day
Mar 15	World Consumer Day
Mar 16	National Vaccination Day
Mar 19	World Disabled Day
Mar 21	World Forestry Day

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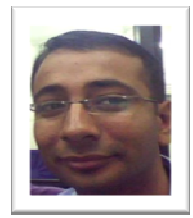
Mar 22	World Day for Water
Mar 23	World Meteorological Day
Mar 24	World TB Day
April 7	World Health Day
April 13	Jallianwallah Bagh Massacre Day (1919)
April 22	World Earth Day
April 23	World Books Day
May 1	International Labour Day (May Day)
May 3	International Energy Day
May 8	International Red Cross Day (It is celebrated to commemorate the birth anniversary of the founder of the Red Cross Organisation Jean Henry Dunant)
May 11	National Technology Day
May 15	International Family Day
May 24	Commonwealth Day
May 31	World No Tobacco Day
Jun 5	World Environment Day
Jun 27	World Diabetes Day
Jul 1	Doctor's Day
Jul 11	World Population Day
Aug 29	Sports Day (Dhyanchand's birthday)
Aug 30	Small Industry Day
Sep 5	Teacher's Day
Sep 7	Forgiveness Day
Sep 8	International Literacy Day
Sep 14	Hindi Day, World First Aid Day
Sep 15	International Day of Democracy
Sep 16	Weld Ozone Day
Sep 21	World Alzheimer's Day
Sep 25	Social Justice Day
Sep 27	World Tourism Day
Oct 1	International Day for the Elderly (UN)
Oct 2	Gandhi Jayanti, International Non-violence Day
Oct 3	World Nature Day
Oct 4	World Animal Day
Oct 5	World Habitat Day; World Teacher's Day

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Oct 6	<u>World Wildlife Day</u>
Oct 8	<u>Indian Air force Day</u>
Oct 9	<u>World Postal Day</u>
Oct 10	<u>World Mental Health Day; National Post Day</u>
Oct 12	<u>World Sight Day</u>
Oct 13	<u>World Calamity Control Day (UN)</u>
Oct 14	<u>World Standards Day</u>
Oct 15	<u>World White cane day (guiding the blind)</u>
Oct 17	<u>International Poverty Eradication Day</u>
Oct 20	<u>National Solidarity Day (China attacked India on that day)</u>
Oct 24	<u>United Nations Day</u>
Nov 7	<u>Infant Protection Day; World Cancer Awareness Day</u>
Nov 14	<u>Children's Day/World Diabetics day</u>
Nov 26	<u>Law Day</u>
Dec 1	<u>World AIDS Day</u>
Dec 10	<u>Human Rights Day</u>
Dec 11	<u>UNICEF Day</u>
Dec 14	<u>National Energy Conservation Day</u>
Dec 23	<u>Kisan Divas (Farmer's day)</u>

C.K. PRAHALAD :

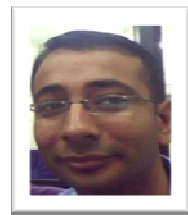
- The Fortune at the bottom of the pyramid
- Competing for the Future.....works of CK Prahald
- (August 8, 1941 - April 16, 2010) was a globally known figure who consulted the top management of many of the world's foremost companies. He was the Paul and Ruth McCracken Distinguished University Professor of Corporate Strategy at the [Stephen M. Ross School of Business](#) in the [University of Michigan](#).
- In 2009, he was awarded Pravasi Bharatiya Sammaan
- In 2009 he was conferred [Padma Bhushan](#) 'third in the hierarchy of civilian awards' by the [Government of India](#).
- In 2009 he was named the world's most influential business thinker on the [Thinkers50.com] list, published by The Times .

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UNIQUE IDENTIFICATION NUMBER

- **Tembhali:** India's most ambitious project to issue an unique identification number to all its citizens got off to a start with the Prime Minister, Dr. Manmohan Singh handing over the first UID Number '782474317884' to Rajana Sonawane, a tribal lady 's in Tembhali village in Nandurbar, Maharashtra on September 29, 2010. This marks the national launch of the Aadhaar Project under Unique Identification Authority of India.

Ranjna received the Aadhaar letter from the Prime Minister. Ranjna's letter marks the point where the Aadhaar initiative transforms from a technology concept to an on the ground reality. Ranjna had enrolled with her five year old son Hitesh, who was the second person to receive the Aadhaar letter. For Hitesh, Aadhaar will be his first proof of identity.

The launch of Aadhaar in Tembhali was also attended by the UPA Chairperson, Sonia Gandhi. During a public function marking the launch, the Prime Minister acknowledged the significance of the number and dedicated Aadhaar to the service of the nation.

Nandan Nilekani, Chairman of Unique Identification Authority of India (UIDAI) & Ex Infosys CEO, mentioned the significance of the Aadhaar number for the millions of residents who still do not have any form of identification, "Today many people in this country do not possess any form of identification. The Aadhaar number will be able to fill this void".

Ranjna and Hitesh were among ten people from Tembhali who received letters containing their Aadhaar number from the Prime Minister and UPA Chairperson. Tembhali thus becomes India's first 'Aadhaar-gram'.

The Aadhaar (UID) project will be rolled out across the country in the next four years. The 12-digit UID number will be stored in a centralised database and linked to the basic demographics and biometric information - photograph, ten fingerprints and iris - of each individual. In Kerala, Akshaya, IT@School and Keltron have been identified as enrolment agencies.

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME

- **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** is an Indian job guarantee scheme, enacted by legislation on August 25, 2005. The scheme provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage of Rs.100 per day. The Central government outlay for scheme is Rs. 40,100 crores in FY 2010-11. It was initially called the National Rural Employment Guarantee Act (NREGA) but was renamed on 2 October 2009.

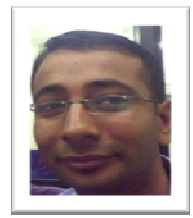
The act was brought about by the UPA coalition government supported by the left parties. The promise of this project is considered by many to be one of the major reasons for the re-election of the UPA in the Indian general election, 2004.

- **Dr. Jean Drèze**, a Belgian born economist, at the Delhi School of Economics, has been a major influence on this project. The act directs state governments to implement MNREGA "schemes". Under the MGNREGA the Central Government meets the cost towards the payment of wage, 3/4 of material cost and some percentage of administrative cost. State Governments meet the cost of unemployment allowance, 1/4 of material cost and administrative cost of State council. Since the State Governments pay the unemployment allowance, they are heavily incentivized to offer employment to workers.

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However, it is up to the State Government to decide the amount of unemployment allowance, subject to the stipulation that it not be less than 1/4th the minimum wage for the first 30 days, and not less than 1/2 the minimum wage thereafter. 100 days of employment (or unemployment allowance) per household must be provided to able and willing workers every financial year.

- The scheme commenced on February 2, 2006 in 200 districts, was expanded to cover another 130 districts in 2007-2008 and eventually covered all 593 districts in India by April 1, 2008. The outlay was Rs. 110 billion in 2006-2007, and rose steeply to Rs. 391 billion (140% increase in amount with respect to previous 2008-2009 budget) in 2009-2010. First a proposal is given by the Panchayat to the Block Office and then the Block Office decides whether the work should be sanctioned. The MGNREGA achieves twin objectives of rural development and employment.

Human Development Index

- INDIAN RANK 134 OUT OF 182 IN HUMAN DEVELOPMENT INDEX
- The Human Development Index (HDI) is a composite statistic used to rank countries by level of "human development" and separate developed (high development), developing (middle development), and underdeveloped (low development) countries. The statistic is composed from data on life expectancy, education and per-capita GDP (as an indicator of standard of living) collected at the national level .

The HDI combines three dimensions:

- * Life expectancy at birth, as an index of population health and longevity
- * Knowledge and education, as measured by the adult literacy rate (with two-thirds weighting) and the combined primary, secondary, and tertiary gross enrollment ratio (with one-third weighting).
- * Standard of living, as indicated by the natural logarithm of gross domestic product per capita at purchasing power parity.

Poverty:

- Poverty in India is widespread with the nation estimated to have a third of the world's poor. According to a 2005 World Bank estimate, 42% of India falls below the international poverty line of US\$ 1.25 a day (PPP, in nominal terms ₹21.6 a day in urban areas and ₹14.3 in rural areas); having reduced from 60% in 1981. According to the criterion used by the Planning Commission of India 27.5% of the population was living below the poverty line in 2004-2005, down from 51.3% in 1977-1978, and 36% in 1993-1994. As per the 2001 census, 35.5% of Indian households availed of banking services, 35.1% owned a radio or transistor, 31.6% a television, 9.1% a phone, 43.7% a bicycle, 11.7% a scooter, motorcycle or a moped, and 2.5% a car, jeep or van; 34.5% of the households had none of these assets

MID DAY MEAL SCHEME

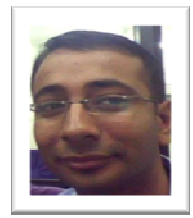
The Mid-day Meal Scheme is the popular name for school meal programme in [India](#). It involves provision of lunch free of cost to school-children on all working days. The key

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objectives of the programme are: protecting children from classroom hunger, increasing school enrolment and attendance, improved socialisation among children belonging to all castes, addressing malnutrition, and social empowerment through provision of employment to women. The scheme has a long history especially in Tamil Nadu introduced statewide by K. Kamaraj government in 1960s and expanded by M. G. Ramachandran in 1982 has been adopted by most of the states in India after a landmark direction by the Supreme Court of India on November 28, 2001. 12 crore (120 million) children are so far covered under the Mid-day Meal Scheme, which is the largest school lunch programme in the world. Allocation for this programme has been enhanced from Rs 3010 crore to Rs 4813 crore (Rs 48 billion1.2 billion) in 2006-2007.

In April 2001 People's Union for Civil Liberties (Rajasthan) initiated the now famous right to food litigation. This public interest litigation has covered a large range of issues relating to right to food, but the best known intervention by the court is on mid-day meals. In one of its many direction in the litigation the Supreme Court directed the government to fully implement its scheme of providing cooked meals to all children in primary schools. This landmark direction converted the mid-day meal scheme into a legal entitlement, the violation of which can be taken up in the court of law. The direction and further follow-up by the Supreme Court has been a major instrument in universalising the scheme

The State of Karnataka introduced the provision of cooked meals in June 2002. Since then it has successfully involved private sector participation in the programme. One of the successful of the ventures is Akshaya Patra, which started with leadership from ISKCON in the Bangalore community. The Foundation gets a corpus from the State government but meets a major share of its costs with donations from private corporations and individuals in the city.

Despite the success of the program, child hunger as a problem persists in India. According to current statistics, 42.5% of the children under 5 are underweight. This is due to simple reasons such as not using iodized salt. "India is home to the world's largest food insecure population, with more than 200 million people who are hungry," India State Hunger Index (ISHI) said, adding that the country's poor performance is driven by its high levels of child under-nutrition and poor calorie count. "Its rates of child malnutrition is higher than most countries in Sub-Saharan Africa," it noted.

A report released as part of the 2009 Global Hunger Index ranks India at 65 out of 84 countries.

LOOK EAST POLICTY :

Look East policy is an attempt to forge closer and deeper economic integration with its eastern neighbours as a part of the new realpolitik in evidence in India's foreign policy, and the engagement with Association of South East Asian Nations (ASEAN) is a part of the recognition on the part of India's elite of the strategic and economic importance of the region to the country's national interests

Members: Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Philippines, Singapore, Thailand, Vietnam

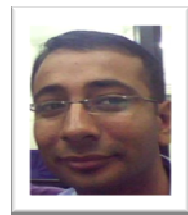
SARVA SHIKSHA ABHIYAAN

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The 'Sarva Shiksha Abhiyan' (Hindi: The 'Education for All' Movement, is a flagship programme of the Government of India pioneered by Atal Bihari Vajpayee for achievement of universalization of elementary education in a time bound manner, as mandated by the 86th amendment to the Constitution of India making free and compulsory education to children of ages 6-14 (estimated to be 205 million in number in 2001) a fundamental right. The programme aims to achieve the goal of universalization of elementary education of satisfactory quality by 2010. There are 8 main programs in SSA. It includes ICDS, AANGANWADI etc. It also includes KGBVY. Kasturba Gandhi Balika Vidyalaya Yojana was started in 2004 with a view to give primary education to all girls. later on it was merged with SSA.

Goals

1. All in school by 2005.
2. Complete 5 years of primary education by 2005 and 8 years of schooling by 2010.
3. Satisfactory Quality with emphasis on education for life.
4. Bridge all gender and social gaps at primary level by 2007 and elementary level by 2010.
5. Universal retention by 2010.

The program seeks to open new schools in those habitations which do not have schooling facilities and strengthen existing school infrastructure through provision of additional class rooms, toilets, drinking water, maintenance grant and school improvement grants.

KUTIR JYOTI SCHEME

In order to boost electrification of households that are below the poverty line (BPL), the Power Ministry wants to revitalise the Kutir Jyoti programme.

Originally launched by the Congress Government in the late 80s, the Kutir Jyoti programme envisaged extending single point light connections to households of rural BPL families. These were to include Harijan and tribal families. The programme had come under criticism as it was seen as one of the factors responsible for rampant increase in transmission & distribution (T&D) losses and even inflating supplies to the agriculture sector over the years.

PMGSY PRADHAN MANTRI GRAMEEN SADAK YOJNA :

Rural Road Connectivity is not only a key component of Rural Development by promoting access to economic and social services and thereby generating increased agricultural incomes and productive employment opportunities in India, it is also as a result, a key ingredient in ensuring sustainable poverty reduction. Notwithstanding the efforts made, over the years, at the State and Central levels, through different Programmes, about 40% of the Habitations in the country are still not connected by All-weather roads. It is well known that even where connectivity has been provided, the roads constructed are of such quality (due to poor construction or maintenance) that they cannot always be categorised as All-weather roads.

With a view to redressing the situation, Government have launched the Pradhan Mantri Gram Sadak Yojana on 25th December, 2000 to provide all-weather access to unconnected habitations. The Pradhan Mantri Gram Sadak Yojana (PMGSY) is a 100% Centrally Sponsored Scheme. 50% of the Cess on High Speed Diesel (HSD) is earmarked for this Programme.

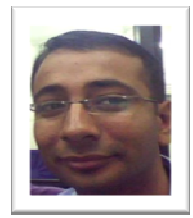
SWARNJAYANTI GRAM SWAROZGAR YOJANA

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Swarnajayanthi Gram Sswarozgar Yojana Scheme is a holistic approach towards poverty eradication in rural India through creation of self-employment opportunities to the rural Swarozgaries. This scheme is implemented in the country through District Rural Development Agencies. The Centre and State fund this program in the ratio of 75:25. It is designed to help poor rural families cross the poverty line. This is achieved through providing income generating assets and inputs to the target groups through a package of assistance consisting of subsidy and bank loan.

Objectives

SGSY came into existence in 1999-2000 duly merging the schemes of Integrated Rural Development Program (IRDP), Training for Rural Youth under Self Employment (TRYSEM) Development of Women & Children in Rural Areas (DWCRA) and Supply of Improved Toolkits to Rural Artisans (SITRA).

The scheme aims to bring every assisted poor family above the poverty line by ensuring appreciably sustainable level of income over a period of time. This objective is to be achieved by organizing the rural poor in to Self Help Groups (SHG) through the process of social mobilization, their training and capacity building, and provision of income generating assets.

INDIRA AWAS YOJNA (IAY) FOR RURAL HOUSING

With a view to meeting the housing needs of the rural poor, Indira Awaas Yojana (IAY) was launched in May 1985 as a sub-scheme of Jawahar Rozgar Yojana. It is being implemented as an independent scheme since 1 January 1996. The Indira Awaas Yojana aims at helping rural people below the poverty-line belonging to SCs/STs, freed bonded labourers and non-SC/ST categories in construction of dwelling units and up gradation of existing unserviceable kutcha houses by providing grant-in-aid. From 1995-96, the IAY benefits have been extended to widows or next-of-kin of defence personnel killed in action. Benefits have also been extended to ex-servicemen and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of Indira Awaas Yojana.

Under the scheme allotment of the house is done in the name of the female member of the households or in the joint names of husband and wife. A minimum of 60 % of funds are to be utilized for construction of houses for the SC/ST people. Further, 60% of the IAY allocation is meant for benefiting SC/ST families, 3% for physically handicapped and 15% for minorities. 5% of the central allocation can be utilized for meeting exigencies arising out of natural calamities and other emergent situations like riot, arson, fire, rehabilitation etc.

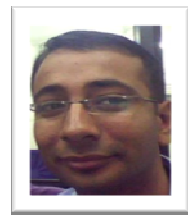
NATIONAL SOCIAL ASSISTANCE PROGRAMME :

The National Social Assistance Programme (NSAP) then comprised of National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS) and National Maternity Benefit Scheme (NMBS). These programmes were meant for providing social assistance benefit to the aged, the BPL households in the case of death of the primary breadwinner and for maternity. These programmes were aimed to ensure minimum national standards in addition to the benefits that the States were then providing or would provide in future.

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Council for Advancement of People's Action & Rural Technology (CAPART)

Recognising the need for an organisation that would coordinate and catalyse the development work of voluntary agencies in the country, particularly to ensure smooth flow of benefits to the underprivileged and socio-economically weaker sections of society, Government of India, in September, 1986 set up the Council for Advancement of People's Action and Rural Technology (CAPART), a registered society under the aegis of the Department of Rural Development, by merging two autonomous bodies, namely, People's Action for Development of India (PADI) and Council for Advancement of Rural Technology (CAPART).

DRDA (DISTRICT RURAL DEVELOPMENT AGENCY)

The District Rural Development Agency (DRDA) has traditionally been the principal organ at the District level to oversee the implementation of different anti-poverty programmes. Since its inception, the administrative costs of the DRDAs were met by way of setting apart a share of the allocations for each programme.

However, of late, the number of the programmes had increased and while some of the programmes provided for administrative costs of the DRDAs, others did not. There was no uniformity among the different programmes with reference to administrative costs. Keeping in view the need for an effective agency at the district level to coordinate the anti-poverty effort, a new Centrally Sponsored Scheme for strengthening the DRDAs has been introduced with effect from 1st April, 1999. Accordingly, the administrative costs are met by providing a separate budget provisions. This scheme which is funded on a 75:25 basis between Centre and States, aims at strengthening and professionalising the DRDAs.

PURA (PROVISION FOR URBAN AMENITIES IN RURAL AREAS)

ELEVENTH FIVE YEAR PLAN MAJOR OBJECTIVES

Eleventh plan (2007-2012)

The eleventh plan has the following objectives:

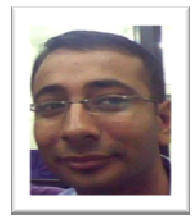
1. Income & Poverty
 - Accelerate GDP growth from 8% to 10% and then maintain at 10% in the 12th Plan in order to double per capita income by 2016-17
 - Increase agricultural GDP growth rate to 4% per year to ensure a broader spread of benefits
 - Create 70 million new work opportunities.
 - Reduce educated unemployment to below 5%.
 - Raise real wage rate of unskilled workers by 20 percent.
 - Reduce the headcount ratio of consumption poverty by 10 percentage points.
2. Education
 - Reduce dropout rates of children from elementary school from 52.2% in 2003-04 to 20% by 2011-12
 - Develop minimum standards of educational attainment in elementary school, and by regular testing monitor effectiveness of education to ensure quality

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- Increase literacy rate for persons of age 7 years or above to 85%
 - Lower gender gap in literacy to 10 percentage point
 - Increase the percentage of each cohort going to higher education from the present 10% to 15% by the end of the plan
3. Health
- Reduce infant mortality rate to 28 and maternal mortality ratio to 1 per 1000 live births
 - Reduce Total Fertility Rate to 2.1
 - Provide clean drinking water for all by 2009 and ensure that there are no slip-backs
 - Reduce malnutrition among children of age group 0-3 to half its present level
 - Reduce anaemia among women and girls by 50% by the end of the plan
4. Women and Children
- Raise the sex ratio for age group 0-6 to 935 by 2011-12 and to 950 by 2016-17
 - Ensure that at least 33 percent of the direct and indirect beneficiaries of all government schemes are women and girl children
 - Ensure that all children enjoy a safe childhood, without any compulsion to work
5. Infrastructure
- Ensure electricity connection to all villages and BPL households by 2009 and round-the-clock power.
 - Ensure all-weather road connection to all habitation with population 1000 and above (500 in hilly and tribal areas) by 2009, and ensure coverage of all significant habitation by 2015
 - Connect every village by telephone by November 2007 and provide broadband connectivity to all villages by 2012
 - Provide homestead sites to all by 2012 and step up the pace of house construction for rural poor to cover all the poor by 2016-17
6. Environment
- Increase forest and tree cover by 5 percentage points.
 - Attain WHO standards of air quality in all major cities by 2011-12.
 - Treat all urban waste water by 2011-12 to clean river waters.
 - Increase energy efficiency by 20 percentage points by 2016-17.

CREDIT RATING AGENCIES IN INDIA

- ONICRA Credit Rating Agency of India Ltd.
- Credit Rating Information Services of India Limited (CRISIL)
- Investment Information and Credit Rating Agency of India (ICRA)
- Credit Analysis & Research Limited (CARE)
- Duff & Phelps Credit Rating India Private Ltd. (DCR India)

Ratings awarded by major credit rating agencies:

- AAA - : Highest Safety
- AA - : High Safety
- A - : Adequate Safety
- BBB - : Moderate Safety
- BB - : Sub -moderate Safety
- B - : Inadequate Safety
- C - : Substantial Risk
- D - : Default

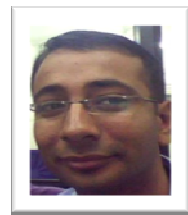
- Under Pulse Polio Programme children in which group are given two doses of oral polio vaccines at an interval of six weeks0 to 5 years

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- Vaidyanathan Committee : corporate credit institutions
- The last live stock census was done in the year 1992.
- NATIONAL FISHRIES DEVELOPMENT BOARD IS LOCATED AST.....HYDERABAD

LATEST CENSUS IN INDIA :

- 15th Indian National census began on April 1, 2010. Census has been conducted in India since 1872 and this is the first time biometric information will be collected.
- The census will cover all 1.2 billion Indians, involve 25 lakh (2.5 millions) officials. It is estimated to cost Rs 2,209 crore (1.3 billion US dollars).
- Information such as name, age, sex, date of birth, caste, ownership of mobile phones, computers and Internet will be collected during this massive undertaking.
- Information on castes initially not intended to be collected was later included after demand from almost all opposition parties. Opposition to not including the caste was spearheaded by Lalu Prasad Yadav, Sharad Yadav and Mulayam Singh Yadav and supported by opposition parties Bharatiya Janata Party, Akali Dal, Shiv Sena, Dravida Munnetra Kazhagam and Anna Dravida Munnetra Kazhagam.^[1] Information on caste was last collected during British Raj in 1931. During the early census, people often exaggerated their caste status to garner social status and it is expected that people downgrade it now in the expectation of gaining government benefits
- Once the information will be collected and digitalised, fingerprints and photos will be collected. Unique Identification Authority of India will issue a 16-digit identification number to all individuals and the first ID is expected to be issued in 2011

NATIONAL RURAL HEALTH MISSION

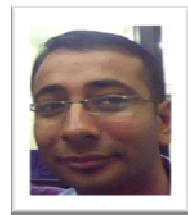
- The National Rural Health Mission (2005-12) seeks to provide effective healthcare to rural population throughout the country with special focus on 18 states, which have weak public health indicators and/or weak infrastructure.
 - These 18 States are Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Himachal Pradesh, Jharkhand, Jammu & Kashmir, Manipur, Mizoram, Meghalaya, Madhya Pradesh, Nagaland, Orissa, Rajasthan, Sikkim, Tripura, Uttaranchal and Uttar Pradesh.
 - The Mission is an articulation of the commitment of the Government to raise public spending on Health from 0.9% of GDP to 2-3% of GDP. It has as its key components provision of a female health activist in each village; a village health plan prepared through a local team headed by the Health & Sanitation Committee of the Panchayat; strengthening of the rural hospital for effective curative care and made measurable and accountable to the community through Indian Public Health Standards (IPHS); and integration of vertical Health & Family Welfare Programmes and Funds for optimal utilization of funds and infrastructure and strengthening delivery of primary healthcare.
 - It seeks to revitalize local health traditions and mainstream AYUSH into the public health system.
- Infant Mortality Rate (IMR) and Maternal Mortality Ratio (MMR)

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- Revitalize local health traditions and mainstream AYUSH
Every village/large habitat will have a female Accredited Social Health Activist (ASHA)

Now Surfing - Rural India @ 5.4 Million Users

If you are talking about an Internet revolution in India, you will, now, have some very impressive numbers to aid you. The Internet and Mobile Association of India (IAMAI) and the Indian Market Research Bureau (IMRB), jointly, carried out a research recently and concluded that the number of active Internet users in rural India is expected to rise to 5.4 million in 2010 - a staggering 30% increase since 2008. The numbers are of users who have logged in at least once over the last 30 days which adds considerable weight to the figures.

e-Choupal: ITC Scaled Down Commodities, Launched Tamil Portal In FY09

its annual report, BSE listed ITC Ltd has noted that with Government intervention over the past year - like a ban on exports, stock controls and subsidization of prices, ITC had to exit trading in several commodities, and consequently, restructure its [e-Choupal](#) network.

ITC launched 50 e-Choupals during the year in Tamil Nadu, supported by the Tamil version of [echoupal.com](#) "with over 250 web pages", looking to target crops such as paddy. ITC also set up three more Choupal Sagar malls during the year, and now has 24 Choupal Sagar in three states.

e-Choupals are outlets for sourcing raw materials and selling FMCG products, set up in Rural India by ITC, in partnership with local entrepreneurs. These are backed by a digital infrastructure, and offer farmers value added services such as crop advisories, advance weather forecasts, output price discovery, direct communication tools etc.

Reuters Market Light also has a service for daily updates via SMS, and powers Nokia Life Tools with similar inputs. eChoupals claim to cover over 40,000 villages, but I wonder if all villagers have access to them. Access to information is power, and given the societal complexities of our country, I feel that personal access to such information via the mobile would be more powerful than having a "Sanchalak" in control of information. According to a press release in July, e-Choupals [reached out](#) to 1 million farmers, which isn't much.

Pranab launches pension scheme for unorganised sector workers

JANGIPUR (WEST BENGAL): Union Finance Minister Pranab Mukherjee on Sunday launched a pension scheme for workers in the unorganised sector who do not have access to the social security net.

"I launched the scheme to coincide with the 78th birthday of Prime Minister Manmohan Singh. This scheme will help those who are not covered under any social security scheme," Mr. Mukherjee said after unveiling the programme at a function here in Murshidabad district.

Validity period

Under the scheme - which is named 'Swavalamban' - subscribers would get Rs.1,000 from the government each year for a subscription amount of Rs.12,000 per year. The scheme will remain valid for this financial year and for the next three consecutive fiscals.

Mr. Mukherjee has already allocated Rs. 100 crore for the scheme in the budget for 2010-11. It will be managed by the Pension Fund Regulatory and Development Authority of India.

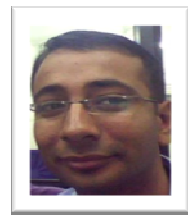
A subscriber can enter the scheme at the age of 18 years and will be eligible for pension after turning 60.

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Mr. Mukherjee said 87 per cent of the country's workforce would benefit from the 'Swavalamban' scheme, adding that there were eight crore people above 60 who were not getting pension.

This figure will rise to 20 crore over the next 17-18 years.

On turning 60, the pensioner can withdraw 60 per cent of his contribution, while the balance will be given as a monthly annuity by the LIC. The LIC has been appointed one of the many aggregators who will collect subscription amounts from subscribers.

Higher pension amount

Mr. Mukherjee said that while announcing the scheme in the budget, he had asked the State governments to join the programme so that pensioners could benefit by getting a higher pension amount.

Responses

"However, only two states – Haryana and Karnataka – have responded to the scheme," he said.

Minister of State for Finance N.N. Meena, LIC chairman T.S. Vijayan and other senior Finance Ministry officials were present at the event.

MAHATAMA GANDHI TANTA MUKTI GAON MOHIM

Pune: The United Nations has decided to recognise the Mahatma Gandhi Tanta Mukti Gaon Mohim (Dispute-free Village Scheme) of the Maharashtra government. The scheme was introduced as a way to get rid of small disputes in the village and thus bring about harmony. It was also seen as a measure to reduce the work pressure on policemen. Pune Rural SP Pratap Dighavkar will present the model to the U.N. at their New York headquarters on August 11.

Speaking to journalists here, he said that he was really happy to be representing India at the global level. "The credit goes to the local police officers and constables. I am just representing them," he said. The presentation will be given to the officials of the United Nations Development Programme (UNDP), the United Nations Children's Fund (UNICEF), the International Labour Organisation (ILO), the U.N. General Assembly and the Security Council.

The Maharashtra model is likely to be replicated in other developing countries, where logistics and infrastructure of the judicial machinery were weak, Mr. Dighavkar said. He will also spend time with social scientists, reformers and peace makers in various universities and share the model and his experiences with them.

Speaking of the achievements of the scheme, he cited figures in Pune district where 790 out of 1,134 villages have become 'dispute-free' in the last two and a half years and hence the district received Rs. 19,31,000,00 (\$4.4 million), as the prize money from the State government. Since October 2009, 36,294 conflicts at the village-level were resolved and now, 28,084 cases were awaiting resolution, he said.

Mr. Dighavkar said the scheme helped the government save Rs. 20 crore and also 15 tonnes of paper. The government did not have to spend a single rupee for the implementation of the scheme.

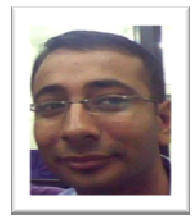
In April 2010, Khairlanji was recognised by the scheme as a dispute-free village. The award and the money came to the village three years after four from a family of Dalits were brutally massacred there. The case will now be heard in the Supreme Court after the death sentence of six of the

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accused was commuted to life term. Calling Khairlanji dispute-free, some would argue, was an irony. The committee members of the village defended themselves saying that murder, as a cognizable offence, was out of the ambit of the scheme and hence, the committee could not do anything about it.

Mr. Dighavkar refused to comment on Khairlanji and said he would do the same if the question came up in the U.N. presentation.

“I cannot say anything about a matter that is in the courts. But I agree, sometimes political and communal biases may play a role at the village level.”

Khairlanji was not the only village facing such issues over the scheme being implemented in the State since 2007, when Chief Minister Vilasrao Deshmukh and Home Minister R.R. Patil introduced it.

Gender issues surrounding the scheme came to light when Kiran Moghe, State president of the All India Women's Democratic Association (AIDWA) studied its implementation in Pune district in association with the Department of Women's Studies, University of Pune.

“In Pune, there are not many sharp distinctions in caste. But there are serious gender problems. In a society that is mostly male-dominated, it is already difficult for women, especially in the rural areas, to express themselves. To add to it, the committee members are in most cases, men. This puts more pressure on the women and cases of domestic violence are covered up,” she said.

Five-eggs-a-week scheme inaugurated in Krishnagiri and Dharmapuri

KRISHNAGIRI/DHARMAPURI: Collector V. Arun Roy inaugurated the five-eggs-a-week scheme at the Panchayat Union Primary School, Kaveripattinam, near Krishnagiri, on Tuesday in the presence of Public Relations Officer N. Monoharan and other officials.

Inaugurating the scheme, the Collector said that during the birth anniversary celebrations of former Chief Minister C.N. Annadurai, Chief Minister M. Karunanidhi had announced the scheme to increase the number of eggs from three to five a week at all the noon meal centres.

Accordingly, a total of 1,99,833 students would get the extra nutrition through the 1,585 rural noon meal centres and 12 urban centres across the Krishnagiri district.

For 4,401 students who do not consume eggs, bananas would be supplied for all the five days.

The Collector called upon the noon meal centre workers to maintain hygiene in the centres, check the quality of eggs and boil them to the required temperature.

He also called up on the Block Development Officers, Assistant Project Officers and elected representatives to visit the noon meal centres on regular basis and verify whether the scheme is implemented properly.

The serving of boiled channa (20 grams) on Tuesdays and boiled potato (20 grams) on Fridays would continue, the Collector added.

In Dharmapuri, Collector P. Amutha inaugurated the scheme at the Illakkiampatti Government Girls Higher Secondary School in Dharmapuri on Monday. After inaugurating the scheme, she said that under the scheme, a total number of 1,92,335 students will be benefited from this scheme. She also said that 7,075 students who do not consume eggs will be provided banana in all the five days.

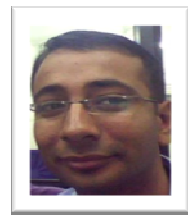
Pranab to launch LIC's Swavalamban scheme today

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NEW DELHI: Finance Minister Pranab Mukherjee is scheduled to formally launch the 'Swavalamban Scheme' of Life Insurance Corporation (LIC) on Sunday at Murshidabad in West Bengal.

The Centre has already approved the operational guidelines for the scheme which was announced by Mr. Mukherjee in his budget speech for 2010-11. The scheme is applicable to all citizens in the unorganised sector who join the New Pension Scheme (NPS), subject to their meeting the eligibility criteria, an official statement said here. The scheme is to be funded by grants from the Centre.

Under the scheme, the Central government will contribute Rs.1,000 a year to each NPS account opened in 2010-11 and for the next three years. To be eligible, a person will have to make a minimum contribution of Rs.1,000 and a maximum contribution of Rs.12,000 annually.

In recognition of their faith in the NPS, all NPS accounts opened in 2009-10 will also be entitled to the benefit of 'Swavalamban', subject to fulfilment of the eligibility criteria. A person will have the option to join the NPS as an individual as per the existing scheme or through the CRA Lite approved by the Pension Fund Regulatory Development Authority (PFRDA).

Akrama-Sakrama scheme approved by Cabinet

Bangalore: The State Cabinet has given approval to the Akrama-Sakrama scheme for regularisation of unauthorised housing layouts and violations in building bylaws across the State.

The scheme will come into effect immediately (after it is notified in the State gazette) and building bylaw violations up to 25 per cent for commercial structures and up to 50 per cent for residential structures will be regularised. The penalty for various categories and varieties of violations has also been slashed by 50 per cent. All violations, with December 3, 2009, being the cut-off date, will be eligible under the regulation scheme, and those who pay the fine within a specified period (likely to be a month) will be eligible for a 5 per cent discount.

Further, the declaration and the fine to be paid will also be similar to the self-assessment scheme (SAS) in payment of the property taxes. All building owners will be given three months' time to submit their application and the applications received will be processed within a period of three months. In other words, violations can be regularised within a period of six months after the notification is gazetted.

Exit from the 'Swavalamban scheme' would be on the same terms and conditions on which exit from Tier-I account of NPS is permitted and will be subject to the condition that the minimum pension out of the accumulated pension wealth would be Rs.1,000 a month, in accordance with the provisions of operational guidelines.

Sabla scheme likely to be launched on November 14

NEW DELHI: The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls - Sabla - is likely to be launched in 200 select districts on November 14, celebrated as Children's Day in the country.

The Scheme is aimed at addressing the multi-dimensional problems of adolescent girls between 11 and 18 years and would be implemented through the platform of Integrated Child Development Scheme (ICDS) projects and anganwadi centres. Over one crore girls are expected to benefit from the scheme annually.

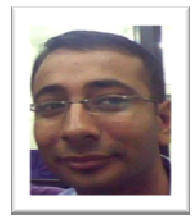
Upgrading skills

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The girls would be empowered by improvement in their nutritional and health status and upgrading home, life and vocational skills. It also aims at equipping the girls on family welfare, health, hygiene and information and guidance on existing public services, along with mainstreaming out of school girls into formal or non-formal education.

Nutrition would be provided to all girls of 11 to 15 years who are out of school and those of 15 to 18 years. The scheme is expected to tackle the inter-generational cycle of malnutrition, effectively, to prepare young girls for future motherhood. It would eventually result in the reduction of high levels of anaemia, maternal mortality rate and child marriages.

Launch on pilot-basis

The Centre is in the process of identifying the 200 select districts where the scheme would be launched on a pilot basis. The government has allocated Rs. 1,000 crore for the purpose for the current financial year. Sabla would be a Centrally-sponsored scheme except for the nutrition component for which the State would have to shell out 50 per cent of the cost. As per the estimates, the cost of nutrition would be Rs. 5 per day per girl.

Health problems

Adolescent girls in general, and those out of school in particular, have considerable unmet needs in terms of health including reproductive health, education, nutrition and skill development. Given the high levels of under-nutrition and anaemia in adolescent girls and women, compounded by early marriage, early child bearing and inadequate spacing between births, adolescent girls perpetuate an inter-generational cycle of under-nutrition, gender discrimination and poverty.

'Laadli' scheme making its mark

NEW DELHI: Over 6,900 girls registered under the Delhi Government's 'Laadli' girl child welfare scheme have passed their Class X examination.

As per information provided by the Delhi Government, the flagship scheme launched in 2008 has come a long way as Rs.3.7 crore has already been released as final claim in respect of these girls who have attained 18 years of age.

The scheme has received a good response so far with 290,655 girls registered under it till July this year. It has helped improve the gender ratio in Delhi and enrolment of girls in schools. Girls who are keen to pursue their studies after passing Class X would be helped in securing admission to higher secondary classes.

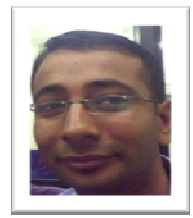
INDIAN AGRICULTURE

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Achievements of Indian Agriculture:

- India is the largest producer of wheat in the world
- India is the largest producer of Rice in the world
- India is among the largest vegetable oil economies in the world
- India is the largest producer of Tea in the world
- India is the second largest producer of Fruits in the world
- India is the largest producer of Milk in the world
- India is the largest producer of Coffee in the world
- India is the largest producer of Cotton in the world

Indian Agriculture by its sheer size can dictate global markets directly and indirectly. Majority of rural population still is dependent on agriculture for their livelihood and over 600 million farmers involved in agriculture related activities.

Agriculture in India has a long history dating back to ten thousand years.

Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and logging accounted for 16.6% of the GDP in 2007, employed 52% of the total workforce and despite a steady decline of its share in the GDP, is still the largest economic sector and plays a significant role in the overall socio-economic development of India.

India is the largest producer in the world of milk, cashew nuts, coconuts, tea, ginger, turmeric and black pepper. It also has the world's largest cattle population (281 million). It is the second largest producer of wheat, rice, sugar, groundnut and inland fish. It is the third largest producer of tobacco. India accounts for 10% of the world fruit production with first rank in the production of banana and sapota.

India's population is growing faster than its ability to produce rice and wheat.

INDIAN ECONOMY AT AGLANCE

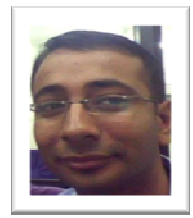
- Illiteracy (Literacy - 64.8% - 75.3% male and 53.7% female literates)
- Low HDI - 134 (Calculated using Life expectancy at birth, primary education, Per capita income)
- Low level of technology and productivity
- Poverty
- 46% of children suffer from malnutrition.
- High savings and low capital formation
- Low per capita income
- Over sized population (1.38% growth)
- Dependence on primary production

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- 72.25% live in villages
- High density of population - 324/sq.km

Agriculture Sector Overview

- Growth rate of 2% approximately
- Green Revolution helped to achieve self sufficiency in food.
- Blue, White, Yellow Revolutions increased the production of marine products, milk and oil seeds.
- 43% land arable
- 60% of arable land - monsoon dependent
- Minimum Support Price, (MSP) on pulses, oilseeds, sugarcane to help farmers

Cropping season

The Indian crops can be divided into three groups in which two are major namely Kharif & Rabi-

Kharif crop- The Kharif season is during the southwest monsoon (July-October). During this season, agricultural activities take place both in rain-fed areas and irrigated areas. Kharif crop includes Rice (Paddy), Jowar, Bajra, Maize, Cotton, Sugarcane, Sesamum, Soyabean, and Groundnut.

Rabi crops- The Rabi season is during the winter months, when agricultural activities take place only in the irrigated areas. This crop is sown in October last and harvested in March/April every year. These crops include Wheat, Jowar, Barley, Gram, Tur, Rapeseed, and Mustard.

Zayad Crop- In some parts of the country a crop is sown during March to June every year. Zayad crops include Melon, watermelon, Vegetables, Cucumber, Moong, Urad etc.

Irrigation

India is a monsoon dependent country for its water resources. Irrigation sector has been fundamental to India's economic development and poverty alleviation since 25% of India's Gross Domestic Product (GDP) and 65% of employment is based on agriculture. During the post independence period, the country has invested a huge amount of capital in the major and the medium irrigation projects. Among the states, three have already achieved 70% or more of the ultimate irrigation potential with Tamilnadu recording 100% achievement, followed by Punjab and Rajasthan at 84% and 74% respectively. Six states, i.e., Haryana, Karnataka, Jammu & Kashmir, and West Bengal are in the range of 63% to 71%, whereas in U.P. and Maharashtra, the achievement would be 56% each. The states of Bihar, Gujarat, Orissa, M.P. and Assam have achieved less than 50% of the ultimate potential.

Revolutions

Revolutions in Indian Economy

Revolutions	Area	Key Person
Green	Agriculture	Dr. Norman Borlaug and Dr. M.S.Swaminathan.
Yellow Oil	Seeds	Sam Pitroda
White	Milk	Varghese Kurien
Blue	Fish -	
Pink	Shrimp -	
Brown	Masaaley -	
Grey	Wool & Poultry -	
Black	Crude Oil	

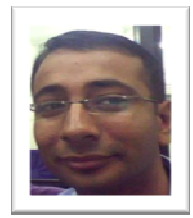
Agriculture: At A Glance

- Agriculture growth rate target for Tenth Plan (2002-2007) is 4%,but achived was merely 1.8%. target for 11th plan is again 4%.
- Agriculture sector provides employment to 58.4% of country's workforce and is the single largest private sector occupation.

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- India holds first position in the world in the production of sugarcane and sugar, Brazil closely follow us and many times its production is more than ours. Brazil is also largest producer of Ethanol.
- Cashew nuts assume an important place in the Indian Economy. India produces 45% of the global production of cashew. India is the largest producer, processor, consumer & exporter of cashew in the world.
- India contributes about 13% to the world vegetable production and occupies first rank in the production of Cauliflower, second in onion and third in cabbage in the world.
- India's share in the world production of mango is about 54%.
- India occupies the first rank in banana production of 1.16 Million tones.
- Animal husbandry output constitutes about 30% of the country's agriculture output.
- U.P. is the highest wheat producing state, Punjab and Haryana hold 2nd & 3rd positions respectively.
- Rice is the main food crop in India. The highest rice producing State is West Bengal, U.P & Punjab are 2nd & 3rd respectively.
- The highest pulses & Soyabean producing state is Madhya Pradesh.
- The highest cereals producing state is Maharashtra.
- India is the largest producer & consumer of tea in the world and accounts for around 27% of world production and 13% of world trade.
- Karnataka, which is the largest producer of coffee in the country, accounts for 56.5% of total coffee production in India. India ranks sixth in the world coffee production.
- Kerela is the main rubber producing state, which produces 90% of the rubber in the country and accounts for over 85% of the area under cultivation.
- India is the largest Milk producing country in the world.
- India is the third highest tobacco producing country in the world.
- India ranked first in production of vegetable in the world. Besides India is the second largest producer of fruits in the world.
- The Horticulture sector contributed 28% of GDP in agriculture.

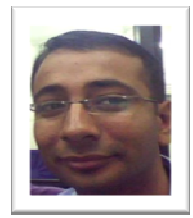
Agriculture finance

Agricultural production in this country depends upon millions of small farmers. It is the intensity of their effort and the efficiency of their technique that will help in raising yields per acre. Because of inadequate financial resources and absence of timely credit facilities at reasonable rates, many of the farmers, even though otherwise willing, are unable to go in for improved seeds and manures or to introduce better methods or techniques. Works of minor irrigation like wells owned by the cultivators either get into disuse or are not fully utilized for want of capital.

Types of Financing: Finance required for production can be divided broadly into :

- (a) short-term (for periods up to 15 months) ;
- (b) medium-term (from 15 months up to 5 years) and
- (c) long-term (above 5 years). Short-term loans are required for purchasing seeds, manures and fertilizers or for meeting labour charges, etc. These are expected to be repaid after the harvest. Medium-term loans are granted for purposes such as sinking of wells, purchase of bullocks, pumping plants and other improved implements, etc. Loans repayable over a longer period (i.e. above 5 years) are classified as long-term loans.

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These are utilised for payment of old debts, purchase of the heavier machines, making permanent improvements and increasing the size of the holding¹⁷.

Primary sources of agricultural credit are:

The following agencies provide finance to the cultivators :—

1. Private agencies:
 - (a) Money lenders and landlords ;
 - (b) Commercial banks.
2. Public or semi-public agencies:
 - (a) The State
 - (b) Co-operative societies
 - (c) Regional Rural banks

Co-operatives: Commercial and regional rural banks are institutional lenders whereas moneylenders which operate in the villages and talukas are non-institutional lenders. Moneylenders have exploited the farmers and small landowners. With increased institutional intervention in the rural finance sector, this exploitation has reduced considerably and the farmers are no longer at the mercy of the whimsical moneylenders for the satisfaction of their financial requirements.

NABARD: NABARD, which is considered to be the leading institution in the agricultural sector, was set up on July 1, 1982. Since its inception, NABARD has taken over the functions of the Agricultural finance department of RBI and the Agricultural

Refinance and Development Corporation (ARDC). NABARD is responsible for the development, planning, operational matters, coordination, monitoring, research, training and consultancy in relation to rural credit.

NABARD maintains two funds, viz National Rural Credit (Long term operations) and the National Rural Credit (Stabilization) Fund. Both the Central and the State governments contribute to these funds. It operates throughout the country through its 16 regional offices and 3 Sub-offices.

Crop Insurance Scheme: the United Front government on an experimental basis in selected districts during the Rabi 1997-98 season introduced The Crop Insurance scheme. The limit of insurance cover was fixed at Rs. 10000 irrespective of the losses incurred by them. Under the new scheme, the farmers will themselves deal with the insurance provider directly and the government will not provide any subsidiary directly to the farmers. Both premium and claims were shared between the central and the state governments in the ratio of 4:1.

National Agricultural Insurance Scheme (NAIS): The National Agricultural Insurance Scheme (NAIS) was introduced in the country from the 1999-2000 Rabi season, replacing the Comprehensive Crop Insurance Scheme (CCIS), which was in operation in the country since 1985. The General Insurance Corporation (GIC) on behalf of the Ministry of Agriculture implements this scheme.

The main objective of the scheme is to protect the farmers against losses suffered by them due to crop failure on account of natural calamities, such as, drought, flood, hailstorm, cyclone, fire, pest/diseases etc.

Forest

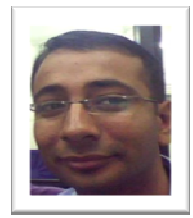
The overall forest cover in India is around 19.3% in the year 1999. The estimate is done by the planning commission of India. One would find different figure from different sources precisely because different agencies have different definition of what constitute a forest. The latest assessment on forest cover (FSI 1999) indicates that 11.48 per cent of the total geographical area is

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dense forest (over 40 per cent crown density) and 7.76 per cent is the open forest (10-40 per cent crown density).

Dense forest 37.73 m ha 11.48%

Open forest 25.51 m ha 7.76 %

Mangroves 0.49 m ha 0.15%

SOME IMPORTANT KEY POINTS:

- The **Tehri Dam** is a rock and earth-fill **embankment dam** on the **Bhagirathi River** near **Tehri** in **Uttarakhand, India**. It is the primary dam of the **Tehri Hydro Development Corporation Ltd.** and the **Tehri hydroelectric** complex. Completed in 2006, the **Tehri Dam** withholds a reservoir of 2.6 billion cubic meters for **irrigation**, **municipal water supply** and the generation of 1,000 MW of hydroelectricity along with an additional 1,000 MW of **pumped storage hydroelectricity**

- Watershed Development Fund (NABARD)

A Watershed Development Fund (WDF) has been established at NABARD with the objective of integrated watershed development in 100 priority districts of 18 States through participatory approach. The total corpus of WDF is Rs.200 crore. Under WDF, two-thirds of amount is given for loan based project and one-third of amount is given for grant based project in the State. A number of externally aided projects are also under implementation on watershed approach, which covers an area of about 1.5 lakh hectares annually.

Various Watershed Development Programmes namely:

- National Watershed Development Project for Rainfed Areas (NWDPR)
- Soil Conservation in the Catchments of River Valley Project & Flood Prone River (RVP & FPR)
- Reclamation & Development of Alkali & Acid Soil (RADAS)
- Watershed Development Project in Shifting Cultivation Areas (WDPSCA) are being implemented.

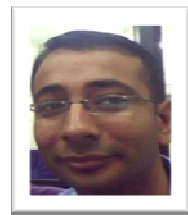
- Treasury Information Management System In Kerala

- The **Group of Eight (G8)**, and formerly the **G6** or **Group of Six** and also the **G7** or **Group of Seven** is a forum, created by France in 1975, for governments of six countries in the world: **France**, **Germany**, **Italy**, **Japan**, the **United Kingdom**, and the **United States**. In 1976, **Canada** joined the group (thus creating the **G7**). In becoming the **G8**, the group added **Russia** in 1997
- The **Group of Twenty Finance Ministers and Central Bank Governors (G-20, G20, Group of Twenty)** is a group of **finance ministers** and **central bank** governors from 20 economies: 19 countries plus the **European Union**, which is represented by the **President** of the **European Council** and by the **European Central Bank**
- 97th Indian Science Congress held at Trivandpuram (Kerala) in January 2010
- Kiran Mazumdar Shaw - Biocon- related to biotechnology
- Un accustomed Earth - Jumpha Lahiri
- Republic Day Guests :
 - 2008 **President Nicolas Sarkozy** 🇫🇷 **France**
 - 2009 **President Nursultan Nazarbayev** 🇰🇿 **Kazakhstan**
 - 2010 **President Lee Myung bak** 🇰🇷 **Republic of Korea**
- Inflation is checked from Whole sale Price Index (WPI)
- The **World Trade Organization (WTO)** is an organization that intends to supervise and **liberalize international trade**. The organization officially commenced on January 1, 1995 under the **Marrakech Agreement**, replacing the **General Agreement on Tariffs and Trade (GATT)**, which commenced in 1948. The WTO has 153 members, representing more than 97%

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- of total world trade. The WTO's headquarters is at the [Centre William Rappard, Geneva, Switzerland](#).
- **BRIC COUNTRIES** : BRIC (typically rendered as "the BRICs" or "the BRIC countries" or known as the "Big Four") is a grouping acronym that refers to the countries of Brazil, Russia, India, and China that are deemed to all be at a similar stage of newly advanced economic development.
 - **OPEC (ORGANISATION OF PETROLEUM EXPORTING COUNTRIES)** The [Organization of the Petroleum Exporting Countries](#)(OPEC) was created in 1960 to unify and protect the interests of oil-producing countries. OPEC allows oil-producing countries to guarantee their income by coordinating policies and prices among them. This unified front was created primarily in response to the efforts of Western oil companies to drive oil prices down. The original members of OPEC included Iran, Iraq, Kuwait, Saudi Arabia, and Venezuela. OPEC has since expanded to include seven more countries (Algeria, Angola, Indonesia, Libya, [Nigeria](#), Qatar, and United Arab Emirates) making a total membership of 12.
 - Competition Bill 2002 replaced MRTP Act..... (Monopoly restrictive Trade practices Act)
 - Narmada Bachao AndolanMegha Patkar
 - Bhoo DaanVinoba Bhave

INDIAN ECONOMY : SOME IMPORTANT DATA

According to the estimates by the Ministry of Statistics and Programme Implementation, the Indian economy has registered a growth of 7.4 per cent in 2009-10, with 8.6 per cent year-on-year (y-o-y) growth in its fourth quarter. The growth is driven by robust performance of the manufacturing sector on the back of government and consumer spending. GDP growth rate of 7.4 per cent in 2009-10 has exceeded the government forecast of 7.2 per cent for the full year. According to government data, the manufacturing sector witnessed a growth of 16.3 per cent in January-March 2010, from a year earlier.

Economic activities which showed significant growth rates in 2009-10 over the corresponding period last year were mining and quarrying (10.6 per cent), manufacturing (10.8 per cent), electricity, gas and water supply (6.5 per cent), construction (6.5 per cent), trade, hotels, transport and communications (9.3 per cent), financing, insurance, real estate and business services (9.7 per cent), community, social and personal services (5.6 per cent). The Gross National Income is estimated to rise by 7.3 per cent in 2009-10 as compared to 6.8 per cent in 2008-09. The per capita income is estimated to grow at 5.6 per cent in 2009-10.

India's industrial output grew by 17.6 per cent in April 2010. The manufacturing sector that accounts for 80 per cent of the index of industrial production (IIP) grew 19.4 per cent in April 2010, as against 0.4 per cent a year-ago.

Capital goods production grew by 72.8 per cent against a contraction of 5.9 per cent a year ago. Consumer durables output continued to grow at a fast pace of 37 per cent, mirroring higher purchase of goods such as televisions and refrigerators.

The Economic scenario

The number of registered foreign institutional investors (FIIs) was 1710 as on May 31, 2010 and the total FII inflow in equity during January to May 2010 was US\$ 4606.50 million while it was US\$ 5931.80 million in debt.

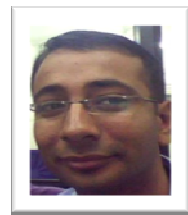
Net investment made by FIIs in equity between June 1, 2010 and June 14, 2010 was US\$ 530.05 million while it was US\$ 875.73 million in debt.

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As on June 4, 2010, India's foreign exchange reserves totalled US\$ 271.09 billion, an increase of US\$ 9.88 billion over the same period last year, according to the Reserve Bank of India's (RBI) Weekly Statistical Supplement.

Moreover, India received foreign direct investment (FDI) worth US\$ 25,888 million during April-March, 2009-10, taking the cumulative amount of FDI inflows during August 1991 - March 2010 to US\$ 1, 32,428 million, according to the Department of Industrial Policy and Promotion (DIPP).

The services sector comprising financial and non-financial services attracted 21 per cent of the total FDI equity inflow into India, with FDI worth US\$ 4,392 million during April-March 2009-10, while construction activities including roadways and highways attracted second largest amount of FDI worth US\$ 2,868 million during the same period. Housing and real estate was the third highest sector attracting FDI worth US\$ 2,844 million followed by telecommunications which garnered US\$ 2,554 million during the financial year 2009-10.

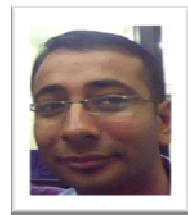
- Exports from India were worth US\$ 16,887 million in April 2010, 36.2 per cent higher than the level in April 2009, which touched US\$ 12,397 million, according to the Ministry of Commerce and Industry. India's imports during April 2010 were valued at US\$ 27,307 million representing a growth of 43.3 per cent over April 2009.
- India's logistics sector is witnessing increased activity—the country's major ports handled 560,968 metric tonnes (MT) of cargo during April-March 2009-10, an increase of 5.74 per cent over previous year traffic, according to revised estimates released by the Ministry of Shipping.
- Foreign tourist arrivals in India during the month of May 2010 were 345,000, an increase of 15.5 per cent over May 2009. Foreign tourist arrivals during January-May 2010 were 2.263 million, an increase of 11.3 per cent over the corresponding period last year. Foreign exchange earnings during May 2010 were US\$ 951 million, an increase of 42.2 per cent over May 2009. Foreign exchange earnings during January-May 2010 were US\$ 5822 million, an increase of 38.3 per cent over the corresponding period last year, according to data released by the Ministry of Tourism.
- The total telephone subscriber base in the country reached 638.05 million in April 2010, taking the overall tele-density to 54.10, according to the figures released by the Telecom Regulatory Authority of India (TRAI). Also the wireless subscriber base increased to 601.22 million.
- According to the latest statistics from the Association of Mutual Funds in India (AMFI), the assets under management (AUM) of mutual funds were worth US\$ 170.46 billion in May 2010 as compared to US\$ 135.58 billion in May 2009.
- As per NASSCOM's Strategic Review 2010, the BPO sector continues to be the fastest growing segment of the industry and is expected to reach US\$ 12.4 billion in 2009-10, growing at 6 per cent.
- According to data released by Society of Indian Automobile Manufacturers (SIAM), the total number of vehicles including passenger cars, commercial vehicles, two wheelers and three wheelers produced in 2009-10 was 14,049,830, as compared to 11,172,275 produced in 2008-09.
- According to the Gem and Jewellery Export Promotion Council, the exports of gems and jewellery from India including rough diamonds, rose by 57.08 per cent during April-May 2010 to touch US\$ 5551.24 million.
- According to the Ministry of Civil Aviation, domestic airlines carried 211,380 passengers between January-May 2010, an increase of 21.95 per cent over 173,340 passengers carried in the same period last year.
- The number of corporate merger & acquisitions (M&As) and private equity (PE) transactions, have more than doubled during January-May 2010. 439 M&A and PE deals valuing over US\$ 30 billion took place between January-May 2010 as compared to 179 deals worth US\$ 8.1 billion in the corresponding period in 2009.

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- The HSBC Markit Business Activity Index, which measures business activity among Indian services companies, based on a survey of 400 firms, rose to 62.1 in April 2010, its highest since July 2008, and compared with 58.1 in March 2010.

Agriculture

Agriculture is one of the strongholds of the Indian economy and accounted for 15.7 per cent of the country's gross domestic product (GDP) in 2008-09, and 10.23 per cent of the total exports. Moreover, it provided employment to 58.2 per cent of the work force.

Production of foodgrains during 2009-10 is estimated at 216.85 million as per second Advance Estimates.

In the Union Budget 2010-11, the Finance Minister, Mr Pranab Mukherjee made the following announcements for the agriculture sector.

- US\$ 86.89 million is provided to increase the Green Revolution to the eastern region of the country comprising Bihar, Chattisgarh, Jharkhand, Eastern up, West Bengal and Orissa.
- US\$ 65.17 million has been provided to organise 60,000 pulses and oil-seed villages in rain-fed areas in 2010-11 and provide an integrated intervention for water harvesting, watershed management and soil health to improve productivity of the dry land farming areas.
- Banks have been consistently meeting the targets set for agricultural credit flow in the past few years. For the year 2010-11, the target has been set at US\$ 81.47 billion.
- In addition to the 10 mega food park projects already being set up, the government has decided to set up five more such parks.
- External commercial borrowings are available for cold storage for preservation or storage of agricultural and allied products, marine products and meat.

Growth potential story

- The data centre services market in the country is forecast to grow at a compound annual growth rate (CAGR) of 22.7 per cent between 2009 and 2011, to touch close to US\$ 2.2 billion by the end of 2011, according to research firm IDC India's report published in March 2010. The report further stated that the overall India data centre services market in 2009 was estimated at US\$ 1.39 billion.
- According to a report by research and advisory firm Gartner published in March 2010, the domestic BPO market is expected to grow at 25 per cent in 2010 to touch US\$ 1.2 billion by 2011. Further, the BPO market in India is estimated to grow 19 per cent through 2013 and grow to US\$ 1.8 billion by 2013. According to the report, the domestic India BPO services market grew by 7.3 per cent year-on-year in 2009.
- The BMI India Retail Report Quarter 3, 2010 released in May 2010, forecasts that total retail sales will grow from US\$ 353.0 billion in 2010 to US\$ 543.2 billion by 2014.
- According to a report titled 'India 2020: Seeing, Beyond', published by domestic broking major, Edelweiss Capital in March 2010, stated that India's GDP is set to quadruple over the next ten years and the country is likely to become an over US\$ 4 trillion economy by 2020.
- India will overtake China to become the world's fastest growing economy by 2018, according to the Economist Intelligence Unit (EIU), the research arm of London-based Economist magazine.

Exchange rate used: 1 USD = 47.14 INR (as on June 2010)

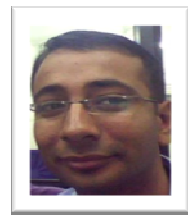
IMPORTANT READING ON ENERGY SECTOR

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Sustainable Development Last Updated: August 2010

Sustainable development in India now encompasses a variety of development schemes in social, cleantech (clean energy, clean water and sustainable agriculture) and human resources segments, having caught the attention of both the Central and State governments and also public and private sectors.

In fact, India is expected to begin the greening of its national income accounting, making depletion in natural resources wealth a key component in its measurement of gross domestic product (GDP).

As per a report by UN Environment Program (UNEP), 'Global Trends in Sustainable Energy Investment 2010', released on July 2010, India was ranked eighth in the world in terms of investment in sustainable energy. The report further stated that India invested around US\$ 2.7 billion in sustainable energy in 2009.

Wind energy attracted 59 per cent of financial investment in clean energy in India. India was placed fifth in the world for installed wind power during the year.

Biomass and waste was the second largest sector recipient of investment, generating US\$ 0.6 billion of new financial investment or 22 per cent of the total.

India's sustained effort towards reducing greenhouse gases (GHG) will ensure that the country's per capita emission of GHG will continue to be low until 2030-31, and it is estimated that the per capita emission in 2031 will be lower than per capita global emission of GHG in 2005, according to a new study. Even in 2031, India's per capita GHG emissions would stay under four tonnes of CO₂, which is lower than the global per capita emission of 4.22 tonnes of CO₂ in 2005.

India has been ranked ninth in the tree planting roll of honour in 2009 in a campaign to plant a billion trees, which was launched by the United Nations Environment Programme (UNEP) in November 2006.

The Secretary of the Ministry of Environment and Forests, Mr. Vijay Sharma, announced that India has joined the United Nations Environment Programme's Plant for the Planet: Billion Tree Campaign (BTC) by planting two billion trees since 2007.

The number of carbon credits issued for emission reduction projects in India is set to triple over the next three years to 246 million by December 2012 from 72 million in November 2009, according to a CRISIL Research study.

This will cement India's second position in the global carbon credits market (technically called Certified Emission Reduction units or CERs). The growth in CER issuance will be driven by capacity additions in the renewable energy sector and by the eligibility of more renewable energy projects to issue CERs. Consequently, the share of renewable energy projects in Indian CERs will increase to 31 per cent.

CRISIL Research expects India's renewable energy capacity to increase to 20,000 mega watt (MW) by December 2012, from the current 15,542 MW.

The contribution of renewable energy to the power business in India has now reached 70 per cent, compared to 10 per cent in 2000, in terms of project numbers and dollar value, according to Anita George, Director, Infrastructure, International Finance Corporation (IFC).

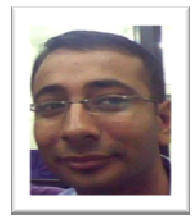
As per industry estimates, private equity and global venture capital companies will invest up to US\$ 1 billion in high-growth, incentive-driven renewable energy companies by the end of the current fiscal. Companies such as Moser Baer and Caparo Energy along with state-owned companies are

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planning to raise funds for clean energy projects. Recently, the International Finance Corporation (IFC), a World Bank arm, committed US\$ 10 million in Azure Power India, a solar energy producer.

India's first-ever 3 MW solar photovoltaic power plant, developed by the Karnataka Power Corporation Limited (KPCL), the state-owned power generating company, was dedicated to the nation at Yalesandra village in Kolar district on June 17, 2010. The plant, which uses modular crystalline technology to generate solar energy, has been set up at a cost of US\$ 1.29 million.

India is the fifth largest wind energy producer in the world, with installed capacity of nearly 10,500 MW and a target to scale up capacity to 14,000 MW by the end of 2011.

Corporate Initiatives

According to a study released in May 2010 by leading Swiss lender, Bank Sarasin, Indian information technology (IT) giant Tata Consultancy Services (TCS), telecom major Bharti Airtel and wind-turbine maker, Suzlon are among the global firms having high sustainable development standards. Other Indian firms, which have high level of sustainability standards mentioned in the report include India's largest manufacturer of irrigation plants, Jain Irrigation and leading IT-firm Infosys.

The study, which was conducted among 360 emerging market companies, found that a third of these firms have high rating in terms of sustainability.

Further, Indian Space Research Organisation's (ISRO) commercial arm Antrix Corporation was awarded the Globe Sustainability Research Award 2010, set up by Stockholm-based Global Forum, for fostering sustainable development. The prestigious award has been conferred on Antrix for its contribution to improve sustainable livelihood of the rural poor while reducing their vulnerability to climate risks.

- Tata Steel Rural Development Society (TSRDS), an organisation involved in the steel major's community building initiatives, embarked on an initiative to empower communities by creating awareness on the Right to Information (RTI) Act at the grassroot level, in October 2009.
- Wipro Infotech, provider of IT and business transformation services, has unveiled its new eco-friendly and toxin-free desktops, manufactured with materials completely free of deadly chemicals like polyvinyl chloride and brominated flame retardants.
- Ramky Enviro Engineers Ltd and GE Power & Water have signed an agreement, to work together and offer environment management solutions, including waste-water treatment and recycling.

Public sector major the Bharat Heavy Electricals Limited's (BHEL) two units—Tiruchi and Ranipet—have collaborated Indian Institute of Technology, Madras (IITM) for joint research and the focus would be sea water desalination and pollutant control systems.

National Solar Mission

According to Union Minister of New and Renewable Energy Dr Farooq Abdullah, the government targets to set up 1,100 MW grid-connected solar plants, including 100 MW capacity plants as rooftop and smaller solar power plants for the first phase of the National Solar Mission till March 2013.

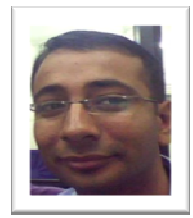
In addition, the government plans to generate 20,000 MW solar power by 2022 under the three-phase National Solar Mission, with 2000 MW capacity equivalent off-grid solar applications, including 20 million solar lights, also planned to be installed during this period.

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The new and renewable energy ministry has signed power purchase agreements for solar capacity of as much as 100 MW to speed up solar power capacity addition in the country.

Seven projects from Tamil Nadu have been selected under the Jawaharlal Nehru National Solar Mission programme. Each of these seven companies is to set up a 1 MW solar photovoltaic power generation facility connected to the state grid.

Clean Energy and Technology

Investment levels in energy efficiency have remained strong despite the global recession according to the Energy Efficiency Indicator (EEI) survey conducted by Johnson Controls in June 2010. Across all regions surveyed, energy management is considered an important priority among commercial decision-makers (92 per cent). Notably, respondents from India (85 per cent) and China (80 per cent) were more likely to consider energy management very or extremely important as compared to those in Europe (55 per cent) and North America (53 per cent).

Green Industry Bio Energy Private Limited, a special purpose vehicle (SPV) formed by Emergent Ventures and US-based Indus Terra is aiming to use poultry litter in Haryana to generate power for the state power grid.

The power project, costing US\$ 13.23 million, will convert poultry manure into electricity and slurry into fertiliser by the process of anaerobic digestion at a high temperature through a process called thermophilic digestion.

The 5.6 MW power project would be built in two phases; phase one with a capacity of 1.4 MW and the second with 4.2 MW capacity.

The Bureau of Energy Efficiency (BEE) is looking to create a demand for energy efficient, products, goods and services awareness. The Bureau has set up an energy efficiency financing platform (EEFP), which aims at ensuring availability of finance at reasonable rates for energy efficiency project implementation and its expansion.

USAID through its clean-tech energy initiatives is stepping up its presence in India by partnering stakeholders and mentoring and working with the policy makers. Through the Environmental Cooperation-Asia Clean Development and Climate Programme (ECO-Asia), a programme of the US Agency for International Development's Regional Development Mission for Asia (USAID/RDMA), it aims to catalyse policy and finance solutions for clean energy.

Corporate Investments

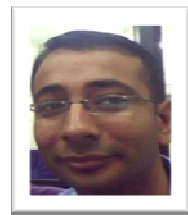
- Gamesa Corporacion Tecnologica, a Spanish company specialising in sustainable energy technologies, especially fabrication of wind turbines and setting up of wind farms, has set up a 500 MW per year capacity facility in Chennai at an investment of US\$ 54.7 million.
- CLP India aims to add around 200 MW of wind power installations every year to its portfolio and has committed an investment of over US\$ 2.2 billion towards this. It recently opened its 99 MW Theni Wind Farm in Tamil Nadu taking its total wind power portfolio in India to 446 MW.
- Power and automation technology major ABB has launched its fourth global wind power generator factory at Vadodara. The factory will supply wind power generators for Indian and global markets.
- US-based private equity (PE) fund Blackstone has invested US\$ 300 million in Moser Baer Projects Private Ltd (MBPPL), a subsidiary of Moser Baer India. It is considered to be the largest investment by a single PE investor in power sector. The investment will fund MBPPL's plans of commissioning 5,000 MW of power generation capacity—4,000 MW of thermal power,

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500 MW of solar power and 500 MW of hydro power—over the next six years in India and Germany.

- Orient Green Power Company Ltd (OGPL), a part of the Chennai-based Shriram Group, has tied up with Nishi-Nippon Environmental Energy Co of Japan to set up a 7.5 MW biomass power project.
- The Mumbai-based Apar Group has announced partnership with Neat Energy, Inc, US, to set up a solar power generation facility of up to 40 MW near Bhuj in Kutch district, at an investment of up to US\$ 130.3 million.
- The Cleantech division of the diversified Mahindra & Mahindra Group plans to install 50 MW of solar power generation capacity across five States at an outlay of US\$ 161.12 million.

Government Initiatives

In the Union Budget 2010-11, the government announced the setting up of the National Clean Energy Fund (NCEF) for funding research and innovative projects in clean technologies. To build the corpus of the NCEF, clean energy cess on coal produced in India at a nominal rate of US\$ 1.08 per tonne has been levied. This cess is also applied on imported coal. The clean energy cess imposed on coal, lignite and peat came into effect from July 1, 2010.

Moreover, the plan outlay for the Ministry of New and Renewable Energy has been increased by 61 per cent, from US\$ 134.7 million in 2009-10 to US\$ 217.2 million in 2010-11.

The Urban Development Ministry has launched a US\$ 300 million green urban transport project called the Sustainable Urban Transport Project (SUTP). Under the project, green urban transport will be introduced in select cities to overcome pollution and other hazards of the existing urban transport system, including traffic impediments for pedestrians.

The Central Electricity Regulatory Commission (CERC) has announced renewable energy certificate (REC) norms in a bid to promote power generation from clean sources in the country.

The Orissa government has come out with a draft Action Plan on Climate Change entailing an investment of around US\$ 3.6 billion in 11 key sectors over the next five years. It has proposed to put in place a Climate Change Agency to ensure effective implementation of the plan. Orissa has become the first state to have formulated the Climate Change Action Plan.

During 2009, the Indian government approved its national biofuels policy, targeting 20 per cent biodiesel and ethanol blends in diesel and petrol respectively by 2017. Under the plan, the government proposes a minimum support price for non-edible oilseeds.

UNITED NATIONS

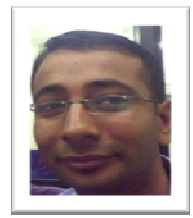
- The **United Nations Organization (UNO)**..... There are currently 192 member states,
- the General Assembly (the main deliberative assembly); the Security Council (for deciding certain resolutions for peace and security); the Economic and Social Council (for assisting in promoting international economic and social cooperation and development); the Secretariat (for providing studies, information, and facilities needed by the UN); the International Court of Justice (the primary judicial organ); and the United Nations Trusteeship Council (which is currently inactive). Other prominent UN System agencies include the World Health Organization (WHO), the World Food Programme (WFP) and United Nations Children's Fund (UNICEF). The UN's most visible public figure is the Secretary-General, currently Ban Ki-moon of South Korea, who attained the post in 2007. The organization is financed from assessed and voluntary contributions from its member states, and has six official languages: Arabic, Chinese (Mandarin), English, French, Russian, and Spanish
- International Court of Justice is located in The Hague, while other major agencies are based in the UN offices at Geneva, Vienna, and Nairobi. Other UN institutions are located throughout the world.

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IMPORNTANT NOTES:

- CURRENT CRR & SLR
- CURRENT PORTFOLIO OF MINISTER RELATED TO AGRICULTURE, RURAL DEVELOPMENT ETC
- COMMON WEALTH GAMES ANY CONTROVERSY

IRMA 2010

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