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LATEST EDITION

HANDWRITTEN NOTES

PRE+ MAINS

General Study paper - 3

Part – 2 Indian Economy (part – 2)



INFUSION NOTES

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PRE + MAINS

**UNION PUBLIC SERVICE
COMMISSION (U.P.S.C.)**

GENERAL STUDY PAPER – 3
Part – 2 Indian Economy (Part - II)

PREFACE

Dear Aspirants, Presented Notes "**UPSC – CSE (PRE + MAINS)**" have been prepared by a team of teachers, colleagues and toppers who are expert in various subjects.

These notes will help the Aspirants to the fullest extent possible in the examination Of Civil Services conducted by the **UNION PUBLIC SERVICE COMMISSION (UPSC)**.

Finally, despite careful efforts, there may be chances of some shortcomings and errors in the notes / So your suggestions are cordially invited in Infusion notes.

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CHAPTER - 25

INSURANCE IN INDIA

MEANING

- Insurance refers to a contract or policy by which an individual or any firm or entity receives protection from financial loss or from any other kind of damage.
- Insurance is a form of hedging and risk management system against uncertain loss and damages.
- Insurance policy is a Debt instrument/Legal contract against eventualities of death or damage.
- Two parties involved in this contract:
- INSURER(Assurer)- the party which is bearing the risk.
- INSURED(Assured) - the person, group, or property for which an insurance policy is issued.

HISTORY AND EVOLUTION

- In India, insurance has a deep-rooted history. It finds mention in the writings of Manu (Manusmriti), Yagnavalkya (Dharmasastra) and Kautilya (Arthasastra). The writings talk in terms of pooling of resources that could be re-distributed in times of calamities such as fire, floods, epidemics, and famine.

1818:- Advent of life insurance business in India with the establishment of the Oriental Life Insurance Company in Calcutta, started by Europeans.

1870:- Bombay Mutual Life Insurance was the first Swadeshi life insurance company started in the Bombay Residency.

1912:- The Indian Life Assurance Companies Act 1912, was the first statutory measure to regulate life business. However, the norms were lax, that led insurance industry to face

problems in the aftermath of Great Depression in USA.

1938:- With a view to protecting the interest of the public, the earlier legislation was consolidated and amended by the Insurance Act, 1938 with tougher regulatory provisions.

1956:- Nationalizing the Life Insurance sector and Life Insurance Corporation (LIC) came into existence. The LIC had monopoly till the late 90s when the Insurance sector was reopened to the private sector.

early 1990s:- The process of re-opening of the sector had begun.

1993:- The Govt. set up RN Malhotra committee to propose recommendations for reforms in the insurance sector.

1999:- On recommendations of Malhotra committee, Insurance Regulatory and Development Authority (IRDA) (made statutory body in 2000) was constituted as an autonomous body to regulate and develop the insurance industry.

2000:- The subsidiaries of the General Insurance Corporation of India (GIC) were restructured as independent companies and GIC was converted into a national re-insurer.

- The insurance sector is a colossal one and is growing at a rate of 15-20%. Together with banking services, insurance services add about 7% to the country's GDP. A well-developed and evolved insurance sector is a boon for economic development as it provides long-term funds for infrastructure development at the same time strengthening the risk-taking ability of the country.
- Like the banking industry, the insurance industry had to be nationalized after independence due to scams, irregularities,

financial inclusion goal and Five-Year Plans.

- There are currently 57 insurance companies in India, of which 46 are from the private sector. There are 24 life insurance and 33 non-life insurance companies in India.

INSURANCE PRINCIPLES

- **Uberrima fides**– Good faith, hide nothing. (Diabetic in case of Health Insurance)
- **Indemnity**– Only “real and actual” loss, not imaginary (could not give UPSC CSE exam due to fire).
- **Subrogation**– Insurer can recover from negligent third party.
- **Causa Proxima** – Direct loss link.
- **Insurable interest**– If “risk-x” not happen, client remains in same position, “risk-x” happens client in bad position.

HOW INSURANCE IS DIFFERENT FROM BANKING SECTOR?

- Insurance policy is a type of debt instrument.
- Insurance companies are liability driven financial intermediaries.
- Risk capital or solvency capital norms are relatively higher. (Banks – CRR, SLR etc.)
- Policy premium is based upon statistics, probability theory, demographic trends, return in financial market and prevalent market situations.
- Insurance is “Sold” but never “Bought” (barring some compulsory insurances such as motor vehicle)

IMPORTANCE OF INSURANCE SECTOR

- Sector helps in mobilizing savings of public to financial assets

- Reduces fiscal burden on govt. to run schemes for social security – reduction in fiscal deficit.
- Insurance sector also act as a stabilizer and it helps people in the situation of crisis (health, accident, etc.)
- Spread of financial services in rural areas – IRDA Regulations provide certain minimum business to be done in rural areas, in the socially weaker sections.
- Insurance is a financial instrument which turns saving into an investment–Circular flow of capital
- A well-developed insurance sector boosts risk-taking in the economy.
- Sector also provides much-needed support to family members in the case of loss of life or health.
- Insurance companies need to invest part of premium in social and economic infrastructure – promotes socio-economic development.
- Insurance enables entrepreneurs to take bold and big-ticket decisions.
- Assets under management of insurance companies represent long-term capital, they also act as a pool in which to invest in long-term projects such as infrastructure development.
- **Budget-2019à** Finance minister Nirmala Sitaraman in the Union Budget last year said that 100% FDI will be permitted for insurance intermediaries. This will facilitate more investment by foreign companies in insurance sector, increased competition, better services to consumer, better and robust economic growth. FDI in the insurance sector was capped at 49% under the automatic route. According to the policy, FDI for insurance company is still capped at 49%
- **NOTE** – The proposed change is only applicable to insurance intermediaries while

the cap on foreign ownership in insurance companies will remain at 49%.

Market Size of Insurance Sector in India

- The overall market for insurance is expected to be USD 280 Bn by 2020.
- Gross premiums in India reached USD 94.48 Bn FY 2018. Of which –

INSURANCE SECTOR IN INDIA

- India currently accounts for less than 1.5 per
- cent of the world's total insurance premiums and about 2 per cent of the world's life insurance premiums despite being the second most populous nation.
- India's life insurance sector is the biggest in the world with about 360 million policies which are expected to increase at a Compound Annual Growth Rate (CAGR) of 12-15 per cent over the next five years.

- The insurance industry plans to hike penetration levels to five per cent by 2020.
- India had also increased FDI limit to 49 per cent from 26 per cent in insurance sector to increase the investments in insurance.

Non-life insurance:-Life insurance

In sector, private companies had a market share of 54.68 % in FY 19.

Life insurance:- In this, private companies had a market share of 33.74 % in FY 19.

The insurance sector is a 72 Billion USD industry and is growing at a speedy rate of 15-20%. Together with banking services, insurance services add about 7% to the country's GDP.

BANKING SECTOR vs INSURANCE SECTOR

YEAR	BANKING SECTOR	INSURANCE SECTOR
Regulator	RBI	IRDAI
1948-49	Nationalization of RBI	
1955 - 56	Nationalization of SBI	Nationalization of the Life Insurance sector and LIC came into existence.
1969	Nationalization of 14 Private Banks	
1972		GIC Act - GIC and its 4 subsidiaries takeover - 107 (private owned) General Insurance Companies.
1980	Nationalization of 6 Private Banks	
Reforms	Narasimham committee I (1991)	Malhotra Committee (1993) + Private

In 1990s	and 11 (1998) + privatization and liberalization of banking sector.	insurance companies were allowed + FDI was liberalized.
Safeguards	CRR, SLR, BASEL	Investment Pattern, Solvency Margin. For instance, Insurance companies must invest minimum "specified %" of premium in G-Sec, they cannot invest more than "specified %" of premium in private companies shares or debentures etc. They must not invest in companies having less than "AA" credit rating etc. Exact norms not imp.
Financial Inclusion and goal of Welfare	Priority Sector Lending (PSL) norms, 25% branches in unbanked rural areas.	Rural & Social Obligation Norms- every year "specified" number of policies must be sold in rural areas, PH/backward etc. Further Insurance companies required to invest minimum "specified" in affordable housing projects, State Govt's fire equipment etc.
Delivery Channel	Bank branch, Business Correspondence Agent (Bank-Mitra).	Agents & brokers, Banks selling insurance (Banc assurance), Surveyor/Loss Assessors, Third Party Administrators (e.g. Hospital where treatment is given)

TYPES OF INSURANCE

- **LIFE**
 - ENDOWMENT INSURANCE
 - WHOLE LIFE INSURANCE
 - TERM INSURANCE
 - UNIT LINKED INSURANCE POLICY
- **GENERAL**
 - HEALTH INSURANCE
 - MOTOR VEHICLE INSURANCE
 - CROP INSURANCE
 - HOUSE/FIRE/MARINE INSURANCE

Life Insurance

Life insurance is insurance that pays out a sum of money either on the death of the insured person or after a set period.

Endowment Insurance-

An endowment policy is a life insurance contract designed to pay a lump sum after a specific term (on its 'maturity') or on death. It is shorter policy: (e.g. 10-20 years).

Whole Life Insurance- Whole life insurance provides coverage for the life of the insured. In addition to paying a death benefit, whole life insurance also contains a savings component in which cash value may accumulate. It is long term policy (e.g. 35-40 years).

Term Insurance- Term insurance is a type of life insurance policy that provides coverage for a certain period of time or a specified

Payment:- Children scholarship and INR30-75k depending on natural death accidental death / disability.

Administrative control:- Ministry of Labour and Employment (since 2017).

Previously Janshree Bima Yojana for Unorganized workers "group insurance" but merged with AABY (2012).

IDBI Bank Purchased by LIC in 2018

- IDBI was setup as a Development Financial Institution (DFI) in 1964 through the Industrial Development Bank of India Act, (1964).
- RBI's P.J. Nayak Committee (2014) suggested that the Government should exit shareholding in smaller PSBs, to enhance their efficiency.
- Henceforth, LIC now owns 51% shareholding in IDBI.
- Though LIC itself is public sector entity but RBI has declared IDBI as 'private sector' bank.

GENERAL INSURANCE

- An insurance policy other than 'life insurance', is called General Insurance. e.g. accident insurance, health insurance, crop insurance, fire-theft-marine & vehicle insurance.

Employees' State Insurance Corporation (ESIC)

- Functioning under the aegis of Ministry of Labour and Employment and Incorporated under the ESI Act of 1948,
- ESIC is a self-financing health insurance and social security initiative for all Indian workers earning less than ₹ 21000 per month as wages.
- ESI is applicable to any establishment with ten or more employees.

- It is co-contributory initiative - "specified" percent of employee's wages + "specified" from employer's side.

Benefits to an ESI subscriber

1. Medical insurance for the worker and his family from day one of joining.
2. Maternity Benefit to women employees.
3. Monthly payment to family if worker dies by employment related injuries.
4. Sickness benefit - partial wages during medical leave.
5. Monthly payment on disability.
6. Unemployment allowance if involuntary loss of employment- through the scheme "Atal Bimit Vyakti Kalyan Yojana".

Project "PACHDEEP" is associated with digitization and automation of ESIC processes by WIPRO (2017).

Project "ARROW" - Modernization of India Post (2008).

GENERAL INSURANCE - HEALTH INSURANCE

A health insurance policy is a contract between insurance and individual or group in which insurer agrees to provide specified health insurance cover in exchange of a regular "premium".

TYPES OF BENEFITS

FIXED BENEFIT

- Fixed payment will be given depending on illness.
- For instance, in fixed benefit case, if the Policy agreement said "if you get TB, we will give you INR10 lakhs." So, even if a patient spends ₹8 lakh on hospitalization, still the company will pay INR 10 Lakhs.

INDEMNITY BASED

- In this type, benefits will be upto to the "actual hospitalization cost" from the total insured sum.

because already there are other schemes for poor people.

Conclusion (PM-JAY)

- SDG 3 –to ensure healthy lives and well-beings at all ages. PM-JAY is a right step in that direction.
- Disease burden has devastating impact on a poor person's wages and savings. PM-JAY can greatly help in poverty alleviation and human capital development in India.
- PM-JAY can improve health outcomes, productivity, and efficiency of Indian population, thus leading to improvement in GDP and in quality of life and ensuring fruits of demographic dividends.
- Taking states into confidence and taking them on board to ensure spirit of cooperative federalism is need of the hour.

GENERAL INSURANCE – OTHER THAN HEALTH INSURANCE

Pradhan Mantri Fasal Bima Yojana (2016)

- **Nodal Ministry** – Ministry of agriculture and farmers welfare
- Public sector general insurance companies, and empanelled private sector insurance companies
- **Intended beneficiary** – All farmers including sharecroppers and tenant farmers growing notified crops in a notified area during the season who have insurable interest in the crop are eligible.
- Scheme covers damage against natural calamities, pests, diseases. Policy also protects before, during and after harvest.
- Premium paid by farmers against the total insured amount:
 - Rabi winter crops – 1.5%
 - Kharif summer monsoon crops – 2%
 - Horticulture & Commercial crops other than oilseed & pulses – 5%.

Premium is paid by Union and State Govt in ratio of 50:50. It is optional for States to join. Insurance policy is compulsory for farmer to buy if he is seeking crop-loan from banks.

- **Challenges** – States are reluctant in paying their contribution, exorbitant delays by private insurance companies in settling claims, poor assessment of damages.
- **Issue** – West Bengal implemented scheme from 2016 to 2018 but then stopped it & launched its own Bangla Fasal Bima Yojana (2019) which hampers spirit of cooperative federalism.

Other Agriculture Insurance Schemes

- Apart from PM Fasal Bima, there is Restructured Weather Based Crop Insurance Scheme (RWBCIS, 2016)- protects against weather only and not in case of pests or diseases.

NIRVIK Scheme (2019)

- NIRVIK is an Export Credit Insurance Scheme (ECIS) operated by Ministry of commerce through Export Credit Guarantee Corporation (ECGC).
- Exporter takes loan from a bank. But if he defaults then ECGC will cover upto 90 percent of both of his principal and interest losses to the bank. (earlier version of NIRVIC scheme, it was only 60%)
- Exporters pay 'premium' to the bank in turn bank pays it to ECGC.
- Premium rates vary across sectors. For instance, premium is on higher side for gems, jewellery sector attributed to risk/losses associated with it.

Third Party Motor Insurance

- **Motor Vehicles Act (1988)** requires all motor vehicle owners to purchase it.

REASONS FOR POOR INSURANCE PENETRATION

- Complex and delayed claim settlement procedures
- Vague and incomprehensible rules and regulations of the insurance companies
- Lack of education and awareness among the masses
- Lower income levels of the population
- Socio-cultural factors – poor literacy and poverty
- Lack of level playing field in the industry
- Less vibrancy in the regulatory framework.

PENSION

- **Pension** – a person eligible to receive “specified” monthly quantum when he retires. And when he dies, his wife is eligible to receive “specified” monthly quantum. When she also dies, the scheme stops.
- **The Economic Survey (2018-19)** observed that in future, we will have an aging population and less young people, so we should gradually raise the age of retirement.

Employee Provident Fund Organisation (EPFO)

- EPFO was set up initially by an ordinance and later accorded statutory status in 1952.
- The Ministry of Labour and Employment is a nodal organisation.
- EPFO governed by Tri-partite “Central Board of Trustees”
- Government (Union + state) à 15 nominees
- Employers (industrialists) à 10 nominees
- Employees (workers) à 10 nominees
- They make policy decisions about avenues for investing money (G-sec > C- Bonds > Shares; with minimum and maximum slabs) and also decide how much interest should be paid to subscribers. 3 schemes –
 - Provident Fund (1955),

- Deposit Linked Insurance (1976)
- Pension (1995).

- EPFO subscriber worker has permanent Universal Account Number (UAN)– remains unchanged even after switching jobs.
- Unlike earlier, in 2019 EPFO allowed employees to generate UAN online by simply giving Aadhar & Mobile Number.
- Factory owner has Labour Identification Number (LIN)– which he uses while uploading the compliance documents on Shram Suvidha web portal (Under Labour Ministry)
- EPFO & ESIC transactions can be done through both public and private sector banks and through Ministry of Electronics and Information Technology (MeitY)’s **UMANG App** (Unified Mobile Application for New-age Governance).

EPF Commutation (2020)

- Employees’ Pension Scheme (of EPFO) in which worker gets pension after retirement at 58 years.
- EPF Pension commutation- Worker can partially withdraw his pension in advance (before reaching retirement age). But, then EPFO will pay him less pension afterwards when he reaches retirement age.

Pradhan Mantri Rojgar Protsahan Yojana (2016)

- Scheme is under the ambit of Ministry of Labour and Employment
- Private sector employers hire workers informally, without registering them on official formal records otherwise they need to contribute to EPFO-funds under statutory norms, with fear of harassment from EPFO officials.
- Moreover, informally hired workers denied job-security & social security.

नोट - प्रिय IAS उम्मीदवारों, यहाँ हमने इस टॉपिक का मात्र SAMPLE ही दिया है, पूरा टॉपिक नहीं दिया है / यदि आपको हमारे नोट्स के सैंपल अच्छे लगे हों तो कम्पलीट नोट्स खरीदने के लिए नीचे दिए गये हमारे संपर्क नंबर पर कॉल कीजिए या लिंक पर क्लिक करें / दोस्तों, हमें पूर्ण विश्वास है कि ये नोट्स आपकी “UPSC IAS (PRE. & MAINS)” की परीक्षा में पूर्ण संभव मदद करेंगे और आप “INFUSION NOTES” के साथ IAS की परीक्षा में जरूर सफल होंगे, धन्यवाद /

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प्रिय दोस्तों, अब तक हमारे विभिन्न नोट्स में से विभिन्न परीक्षाओं में आये हुए प्रश्नों के परिणाम -

<u>EXAM (परीक्षा)</u>	<u>EXAM DATE</u>	<u>हमारे नोट्स में से आये हुए प्रश्न</u>
RAS PRE. 2021	27 अक्तूबर 2021	74 प्रश्न (150 में से) CUT OFF - 64
UPSC - IAS PRE. (2022)	05 JUNE 2022	69 (100 में से)
SSC GD 2021	16 नवम्बर	68 (100 में से)
SSC GD 2021	01 दिसम्बर	65 (100 में से)
SSC GD 2021	08 दिसम्बर	67 (100 में से)
राजस्थान S.I. 2021	13 सितम्बर	113 (200 में से)
राजस्थान S.I. 2021	14 सितम्बर	119 (200 में से)

राजस्थान S.I. 2021	15 सितम्बर	126 (200 में से)
RAJASTHAN PATWARI 2021	23 अक्तूबर (1st शिफ्ट)	79 (150 में से)
RAJASTHAN PATWARI 2021	23 अक्तूबर (2nd शिफ्ट)	103 (150 में से)
RAJASTHAN PATWARI 2021	24 अक्तूबर (1st शिफ्ट)	95 (150 में से)
RAJASTHAN PATWARI 2021	24 अक्तूबर (2nd शिफ्ट)	91 (150 में से)
RAJASTHAN VDO 2021	27 दिसंबर (1st शिफ्ट)	59 (100 में से)
RAJASTHAN VDO 2021	27 दिसंबर (2nd शिफ्ट)	61 (100 में से)
RAJASTHAN VDO 2021	28 दिसंबर (1st शिफ्ट)	56 (100 में से)
RAJASTHAN VDO 2021	28 दिसंबर (2nd शिफ्ट)	57 (100 में से)
U.P. SI 2021	14 नवम्बर 2021 1st शिफ्ट	91 (160 में से)
U.P. SI 2021	21 नवम्बर 2021 (1st शिफ्ट)	89 (160 में से)

& Many More Exams

दोस्तों, इनका proof देखने के लिए नीचे दी गयी लिंक पर क्लिक करें या हमारे youtube चैनल पर देखें -

RAS PRE. - https://www.youtube.com/watch?v=p3_i-3qfDy8&t=136s

VDO PRE. - <https://www.youtube.com/watch?v=gXdAk856Wl8&t=202s>

Patwari - <https://www.youtube.com/watch?v=X6mKGdtXyu4&t=103s>

अन्य परीक्षाओं में भी इसी तरह प्रश्न आये हैं Proof देखने के लिए हमारे youtube चैनल (Infusion Notes) पर इसकी वीडियो देखें या हमारे नंबरों पर कॉल करें।

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- It is critical to adopt a rights-based approach accepting the citizenship's rights of people.
- **Provision of education, healthcare, basic infrastructural needs** are part of the basic rights of every citizen. A persistent increase in social investments such as education and healthcare are attached with long-term benefits and are part of a macro strategy for improving productivity of workers and for enhancing aggregate effective demand in the economy.
- **Gram Sabha** should be empowered and made effective especially in tribal areas and as per FRA their consent should be made mandatory of mining lease.

CHAPTER - 30

INFRASTRUCTURE

Infrastructure is the set of basic facilities that help an economy to function & grow such as energy, irrigation, roads, railway & telecommunication.

- Infrastructure is the 'lifeline' of an economy as protein is the lifeline of the human body. Whichever sector is the prime moving force of an economy, i.e., primary, secondary or tertiary, a suitable level of infrastructure presence is a pre-requisite for growth and development.
- This is why the Government in India has always given priority to the developmental aspects of the sector. But the level of preparedness and performance had always been less than required by the economy.
- Infrastructure provides supporting services in the main areas of industrial and agricultural production, domestic and foreign trade and commerce. These services include roads, railways, ports, airports, dams, power stations, oil and gas pipelines, telecommunication facilities, the country's educational system including schools and colleges, health system including hospitals, sanitary system including clean drinking water facilities and the monetary system including banks, insurance and other financial institutions. Some of these facilities have a direct impact on production of goods and services while others give indirect support by building the social sector of the economy.
- Basically, the goods and services usually requiring higher investment, considered essential for the proper functioning of an economy, are called the infrastructure of an economy. Such sectors might be as many as required by a particular economy such as power, transportation,

communication, water supply, sewerage, housing, urban amenities, etc.

- Since, infrastructure benefits the whole economy, it has been often argued by the economists that the sector should be funded by the government by means of taxation, partly not wholly.
- The Indian infrastructure sector is clearly overstrained and has suffered from underinvestment in the post-reforms period.
- Infrastructure bottlenecks are always constrained in achieving a higher growth for the economy. India needs massive investment, both from the public and private sectors, to overcome infrastructure bottlenecks.
- Investments by the public and private sectors are not alternatives, but complementary to each other as the required investment is very high.
- Public investment in the sector depends upon the ability to raise resources (capital) in the public sector and this in turn depends upon the ability to collect the user charges from the consumers.
- Some divide infrastructure into two categories — economic and social. Infrastructure associated with energy, transportation and communication are included in the former category whereas those related to education, health and housing are included in the latter.

Infrastructure

I. Economic

- BASIC INDUSTRIES
- ENERGY
- WATER & SANITATION
- TRANSPORT
 - Road
 - Railways
 - Waterways

iv. Inland Waterways

- RURAL & URBAN
- COMMUNICATION
- INVESTMENT MODELS

2. Social

Infrastructure sector received a push of Rs 5.97 trillions in the budget 2018-19 up from Rs 1.91 trillion allocated to infrastructure in 2014-15.

Infrastructure sector has following characteristics:

- Sometimes a natural monopoly g. Railways (and once upon a time even the aviation and telecom sector in India).
- Sunk costs are high. It's an investment that cannot be recovered even when the firm goes out of business. e.g. If the airport closed down, the airstrip's asphalt will have little or no resale value because it is very bulky to dig-off and transport.
- 'Output' is often Non-Tradable. e.g. A road / bridge / airport constructed at one place cannot be 'transferred' to another place unlike a box of carrots.
- Sometimes tangible in nature g. we can't touch spect rumor electricity.
- Consumption is often 'Non-Rival' in nature e.g. One person using a road or street light doesn't make that product 'unavailable' for others.
- Price Exclusion is often difficult. A rural road or street light can't be 'denied' to a person who is not paying taxes or user-fees. (whereas if a person cannot afford an iPhone then he is excluded from buying it.)
- Usually creates positive externality: e.g. new railway station / airport → that much more business for taxis & hotel owners in the surrounding area.

Category	Sectors granted 'infrastructure' status by the Finance Ministry;
----------	--

	Dept. of Economic Affairs.
Transport & Logistics:	<ul style="list-style-type: none"> Roads and bridges, Ports, Shipyard, Inland Waterways, Airport, Railway, tunnels, bridges, Transport, Logistics Infrastructure. 2019-Feb: Commerce Ministry released 'Draft National Logistics Policy'
Energy	<ul style="list-style-type: none"> Electricity, Oil, Gas
Water & Sanitation	<ul style="list-style-type: none"> Water supply & treatment, Sewage/Solid Waste Management, Irrigation.
Communication	<ul style="list-style-type: none"> Telecommunication
Social & Commercial Infrastructure	<ul style="list-style-type: none"> Hospitals, Education Institutions, Sports Infrastructure, Tourism infrastructure -hotels, ropeways and cable cars etc. Industrial Parks, food parks, textile parks, SEZ etc. Cold storage, Soil-testing laboratories Affordable Housing

Benefits of getting "Infrastructure Status" to any sector:

- Govt could give them tax benefits, lease public land at a token price, faster environment clearance, automatic FDI approval
- RBI could help them by relaxing the External Commercial Borrowing (ECB) norms, Debt restructuring (e.g. RBI's S/25 rule), Changing PSL norms etc.
- SEBI could relax norms for REITs/InvITs funds to help them mobilize capital easily for the infrastructure sector.
- IRDAI & PFRDA could oblige insurance and pension companies to invest minimum % in infrastructure companies etc.
- They could get easier funding from the World bank & other multilateral banks.

Relation Between Infrastructure & Economic Development:

- Increase in investment:-** The development of agriculture to a considerable extent depends on development of irrigation, power

credit, transportation, marketing, education and training, research and development and other facilities.

- Industrial development:-** It also depends on a sound infrastructure base to a large extent.
- Employment generation:-** Infrastructure improves mobility, productivity and efficiency of labour.
- Trade & commerce:-** Infrastructure facilities play a vital role in the development of trade and commerce. In fact they act as a platform for the expansion of trade and other commercial activities at a rapid speed.
- Thus, infrastructure development can have a significant impact on economic growth. For low income countries, basic infrastructure such as water, irrigation and to lesser extent transport are important. As the economies mature into the middle-income category, the share of power and

Ministry of Chemicals & Fertilizers:

Dept	<ul style="list-style-type: none"> Department of Chemicals and Petrochemicals Department of Fertilizers Department of Pharmaceuticals
Attached	<ul style="list-style-type: none"> Fertilizers Industry Coordination Committee (FICC). National Pharmaceutical Pricing Authority (NPPA).
Autonomous	<ul style="list-style-type: none"> These bodies are set up under either Societies Registration Act or Multi State Cooperative Societies Act. Multi State Cooperative Societies: IFFCO, KRIBHCO. Bureau of Pharma PSUs of India (BPPI) for supplying medicines to PM Jan Aushadhi Kendras. National Institute of Pharmaceutical Education Research (NIPER). Central Institute of Plastics Engineering & Technology (CIPET), Ranchi.
PSU	<ul style="list-style-type: none"> Hindustan Insecticide Limited (HIL) – Responsible for mfg. of Di-chloro-di-phenyl-tri-chloro-ethane (DDT) for mosquito control in Nation vector borne disease control program Hindustan Antibiotics. Karnataka Antibiotics & Pharmaceuticals Limited (KAPL). Bengal Chemicals and Pharmaceuticals Ltd. (BCPL). Hindustan Fluorocarbon Ltd

Ministry of Petroleum & Natural Gas

Attached offices:	<ul style="list-style-type: none"> Directorate General of Hydrocarbons: regulator for the upstream activities i.e. oil and gas exploration and production activities. 2018: proposal to give it statutory status was rejected.
Statutory	<ul style="list-style-type: none"> 2006's Act: Petroleum and Natural Gas Regulatory Board: regulator for the downstream activities i.e. laying of pipelines and fuel marketing.
PSU	<ul style="list-style-type: none"> Bharat Petroleum Corporation Limited Hindustan Petroleum Corporation Limited. Engineers India Limited – consultancy services for petroleum refineries and other industrial projects. Gas Authority of India, Indian Oil Corporation, Oil India, Oil & Natural Gas Corporation (ONGC), ONGC-Videsh Ltd (OVL) – associated with foreign exploration projects like Sakhalin (Russia), Al-Furat (Syria), Greater Nile (Sudan), San Cristobal (Venezuela).

transportation and thus increased transportation costs as well as delays.

- **Environmental concerns** like open cast mining which is highly polluting has become a norm for almost all mining activities.
- **Rehabilitation issues** of tribals and other communities.
- **Non-uniform distribution** of minerals as well as unmapped reserves.
- **Political nexus** encouraging corruption through non-transparent auctioning is another challenge.
- **Social issues** like child labour, exploitation of workers, lack of safety measures, etc.

National Mineral Policy (NMP) 2019:

- **Nodal agency:** Mining Ministry
- NMP 2019 aims to replace 2008's policy.
- **Target:** For non-fuel and non-coal minerals.
- will allow transfer of mining leases from one company to another, help in their merger and acquisition.
- will grant 'industry' status to mining. (so they become eligible for certain tax benefits / schemes meant for the industry sector, if any.)
- Increase the production of major minerals by 200 percent in seven years by granting industry status to mining.
- Attract private investment through various incentives like financial package, right of first refusal at the time of auction etc.
- Introduces the concept of Exclusive Mining Zones, which will come with in-principle statutory clearances for grant of mining lease so as to curtail delay in commencement of mining operations.
- Simplifies the clearance process and make it time bound for mineral development and commencement of mining operations.

- Encourages merger and acquisition of mining entities, and transfer of mining leases to ensure seamless supply of ores and scaling up of business.
- Identify critically fragile ecosystems and declare such areas as "no-go areas"/ "involute areas".
- Incentivising use of renewable sources of energy at mining sites to reduce pollution, carbon footprint and operational costs.
- Appropriate sensitization training about environmental issues to all workers involved in mining operations.
- Scientific mine closure to ensure restoration of ecology and regeneration of biodiversity.

Mines and Minerals Development and Regulation Act, 2015:

- MMDR Act 2015 replaced the 1957's act for EoDB.
- Mining Lease will be granted only through auction. No discretionary allotment to any company.
- Mining Lease shall be given for 50 years, then it will be put up for auction (and not renewal unlike the earlier system).
- Establish a National Mineral Exploration Trust. Mining companies are required to pay them. It will carry out exploration of minerals.
- Establish 'Not-for-Profit Trusts' District Mineral Foundations (DMF) in all districts where mining takes place. Mining companies are required to pay them in Rupees.
- DMF will use it for the welfare of people in the district who are affected by the mining related operations. State govt to prescribe the administrative structure and guidelines of DMFs.
- Higher penalties and jail terms for illegal mining.

Other steps by Govt.

- The Mining Surveillance System (MSS) has been launched to check illegal mining.
- E-auctioning of exploration blocks replaces the current first-come- first serve basis of allocation will ensure transparency and
- Auctioning of exploration blocks on a revenue sharing basis rather than production sharing basis is a win-win for both government and the private sector.

- The policy suggests setting up of National Central for Mineral Targeting (NCMT) to address the exploration challenges.

Effective implementation of the policy will surely revamp the mining sector in India. However, other issues like strengthening EIA, labour exploitation, involving civil society need to be addressed.

COAL:

Type	Note	Carbon%
Peat	Highest moisture content. smoke pollution. Most inferior in energy.	40
Lignite /Brown Coal	Important states: TN (Neyveli), Gujarat, Rajasthan	40-60
Bituminous	Upon heating, it releases a liquid called Bitumen. Imp states: Chattisgarh, Jharkhand, WB, MP, Odisha	60-80
Anthracite	Burns with short blue flame, lowest moisture content, highest energy.	80-90

Coal Ministry:

Attached:- Coal Controller's Organization.

PSU

- Coal India Ltd (CIL) & its subsidiaries. HQ: Kolkata, Maharatna company, single largest coal producing company.
- Neyveli Lignite Corporation, Tamil Nadu.
- Singareni Collieries Company Limited: Telangana Govt 51%; Union: 49%.

Statutory:- Coal Mines Provident Fund Organization.

- Coal Mines Nationalisation Act (1973): Coal India and other CPSEs took over private coal mining companies. They will dig coal, sell it to thermal power plants & other industries.

- In 1993, Private mining allowed for only captive use i.e. industrialists wanting coal for their own steel, cement, aluminium etc. manufacturing processes. In 2014, SC cancelled coal block allocations.

- Coal Mines Special Provision Act (2015): It opens up commercial coal mining for both private and public entities, and thus ends monopoly of Coal India.

Mineral Laws (Amendment) Ordinance 2020

Ordinance aims to amends:

1. Mines and Minerals (Development and Regulation) Act, 1957 (MMDR Act)
2. Coal Mines (Special Provisions) Act, 2015 (CMSP Act).

TRANSPORT: ROAD

- National Highways, which are the responsibility of the Central Government, account for around 2 percent of the total road network in India. National Highways carry around 40% of the total traffic across the length and breadth of the country. Increased industrial activities, along with an increasing number of two and four wheelers have supported the growth in the road transport infrastructure projects.
- The government's policy to increase private sector participation has proved to be a boon for the infrastructure industry. Also, the Government has permitted 100 per cent foreign direct investment (FDI) in the road sector. Recently, the Government has launched Bharatmala Pariyojana which is expected to provide NH linkage to 550 districts, and be a major driver for economic growth in the country.

Min. of Road Transport & Highways:

Statutory Bodies:- National Highways Authority of India (NHA).

PSU:- National Highways and Infrastructure Development Corporation.

Number plate:- Since 2019, Government allowed "LA" number plate mark for vehicles registered in UT of Ladakh. (Lakshadweep: "LD" plates).

E-Governance modules

- **Vahan Portal:** vehicle registration, taxation, permit, fitness and associated services across the country.
- **Sarathi Portal:** driving license, learner licence, driving schools and related activities.

Types Of Road:

Name	Responsibility of	Connects
National Highways	Union Government	State capitals, major cities, ports
State Highways	State Government	State Capitol to District HQ
District Roads	Zila Parishad	District HQ to tehsil and Blocks
Village Roads	Gram Panchayat	Villages to neighboring towns
Expressway	PPP / SPV (usually under aegis for NHAI)	Six to eight lane high class highways e.g. A'bad Vadodara Expressway made by SPV owned by NHAI+ IRB Infrastructure Developers.

Organizations associated with highway construction:

1. National highways authority of India (NHA),

2. State Public Works Department (PWD),
3. Border Roads Organization (under Defense Ministry).

In terms of total road length (bigger to smaller): Other roads >> State highways >> National highways >> expressways.

NHA (1988):

National Highways Authority of India is a statutory body under the Road Ministry. It gets Funds from:

- Road and Infrastructure cess on Petrol & Diesel- Central Road and Infrastructure Fund (setup in 2000, Non-Lapsable).
- External Assistance from World Bank, ADB; Market Borrowings by NHA, Public Private Partnership (PPP).
- In 2019, the Government allowed NHA to set up an Infrastructure Investment Trust (InvITs) with approval of SEBI.
- GATI Portal (2020) by NHA to monitor the progress of Highway construction in India. Contractors can raise complaints through this portal (e.g. Government engineer demanding bribes, not clearing files on time etc.)

NHDP (1998):

PM Vajpayee started National Highways Development Programme (NHDP) to build:

- Golden Quadrilateral connecting the four metro cities of Delhi, Mumbai, Chennai and Kolkata
- North-South corridor to connect Srinagar to Kanyakumari.
- East-West corridors to connect Silchar to Porbandar.

Budget-2014: Diamond quadrilateral proposed to connect major metros through High Speed Railways.

The progress under NHDP has been somewhat slower than anticipated:

- Timeliness in awarding contracts.

- Difficulties in acquiring land.
- Securing environmental clearances.
- Shortages in construction capacity.
- In a 2012 Report, the World Bank alleged the presence of fraudulent and corrupt practices by Indian contractors. Road safety is also a major issue.
- Further optimization of energy and transport under NHDP is achievable with the accelerated construction of service lanes for local traffic in all existing four-lane and six-lane roads. Financing of these roads should rely on the user charge principle in form of tolls and continuing with the existing Central Road Fund through additional levies on petrol and diesel.

Pradhan Mantri Gram Sadak Yojana (2000)

- **Nodal Agency:** Rural Development Ministry.
- Centrally Sponsored Scheme: Core Scheme so not fully funded by the Union. (General-60:40, Sp. Cat-90:10)
- In 2000, PM Vajpayee govt. launched to construct all-weather single (lane) roads for all unconnected rural habitations:
- **Criteria:**
 - Upto min. 500 population (plains) by 2019
 - 250 or above (Sp. Cat States, tribal districts and desert areas) by 2019
 - 100-249 population (if Naxal or Left Wing Extremism affected areas) by 2020
- PMGSY - II (2013 onwards): To upgrade / repair the previously constructed rural roads and to construct new roads.
- PMGSY Phase-III (2019-20 to 2024-25): To upgrade 1,25,000 kms of road in the next five years. In this phase, we'll also construct road bridges upto 150 m in plain areas and 200 m in Himalayan and NE States.

- To reduce carbon footprint, PMGSY roads are built using Green Technology, Waste Plastic and Cold Mix Technology.

Bharatmala Pariyojana (2017):

- **Nodal Agency:** NHAI (Ministry of Road Transport & Highways).
- It aims to upgrade & expand the highways that were built under the previous NHDP.
- It has 7 phases. Phase-I aims to upgrade 24,800 kms of national highways by 2022.
- Special focus on connecting the coastal areas, economic corridors, and border regions (for easier troop movement against China-Pak & increase land based export-import with Nepal, Bhutan, Bangladesh and Myanmar).

Setu-Bharatam:

- **Nodal Agency:** Road Ministry.
 - Central Sector Scheme i.e. 100% funded by the Union.
 - Setu Bharatam aims to make all National Highways free of railway level crossings by constructing Railway Over Bridges (ROB)/Railway Under Bridges (RUB).
 - Mandated timeline: 2019.
- **Advantages:**
 - Less traffic condition & accidents in highways
 - Less employees required for manning the railway crossing signals.

Char Dham Mahamarg Vikas Pariyojana:

- **Nodal Agency:** Road Ministry
- Project aims to build and renovate roads to connect four prominent Dhams in Uttarakhand viz. Gangotri, Yamunotri, Kedarnath and Badrinath.

Electric Vehicle (EV)

- Electric vehicle is an automobile that is propelled by the energy stored in

rechargeable batteries. Such vehicles are further classified into:

- Battery Electric Vehicles (BEVs) and
- Hybrid Electric Vehicles (HEVs) which can run on both battery (using electric motor) and petrol/diesel (using internal combustion engine).

- In India, the transport sector is the second largest contributor to CO₂ emissions after the industrial sector. Electric vehicles can help reduce it.

Shift to EV will result into:

- Less import of crude oil import so less CAD
- India can emerge as a hub for manufacturing for EVs.
- This can provide employment opportunities and earning of foreign exchange through exports.

ES2020: Currently, the market share of electric cars is less than 1% in India, compared to 2% in China and nearly 40% in Norway.

Steps taken to promote EVs in India:

- 100 % FDI through automatic route is permitted in the automobile sector.
- **2013:** National Electric Mobility Mission Plan 2020 (NEMMP) for promoting electric and hybrid vehicles.
- **2015:** Ministry of Heavy Industries & Public Enterprises launched Faster Adoption and Manufacturing of Electric vehicles (FAME) scheme to fast-track the goals of NEMMP.
- **2019:** FAME India Phase II has been launched from April 2019 for a period of three years with funding of INR10,000 crores. It will setup 2700 charging stations in major cities in such manner that

- Specific provisions about security deposit, mechanism to increase rental amount- in a way that it protects both the tenant and landlord.
- If the tenant doesn't vacate the premises after the rent-period is over or damages the property, then heavy penalties on him.
- Collector rank officials will be designated as 'Rent Authority'.
- Higher appeal to Rent Court - Rent Tribunal. Disputes will be settled within a 60 days deadline.

Conclusion:

A homeless family is more vulnerable to crime, disease & disasters. SDG Goal 11 requires India to provide safe and affordable housing to all by 2030.

INFRASTRUCTURE: RURAL

Ministry of Rural Development: Dept

- Dept. of Rural Development.
- Dept. of Land Resources.

Autonomous Bodies

- National Institute of Rural Development and Panchayati Raj- Hyderabad.
- Council for Advancement of People's Action and Rural Technology (CAPART) chaired by the Union Minister for Rural Development to coordination with NGOs & Government.

Shyama Prasad Mukherjee Rurban Mission:

- In 2004, President Kalam suggested PURA (Providing Urban Amenities in Rural Areas), but failed to take off because of inter-ministerial miscoordination in UPA.
- NDA govt. repacked PURA as SPMRM in 2016
- **Nodal Agency:** Rural Development Ministry.
- **Core Scheme.** not 100% funded by the Union.

- **Strategy:** 15-20 villages clusters are selected. They are given finance to improve Electricity, water, roads; centres for Agri Processing, Tourism, Skill development etc.
- As a result, the economic opportunity and ease of living will improve in the rural areas itself. Hence, cities also will face less migration and congestion.

Rashtriya Gram Swaraj Abhiyan (2018):

- Under UPA-era, the Panchayati Raj Ministry had following schemes:
- **Backward Region Grant Fund (BRGF):** Additional Funds to backward areas to build schools, roads, streetlights etc.
- **Rajiv Gandhi Panchayat Sashaktikaran Abhiyan:** Funds for Panchayat Building renovation.
- **Rashtriya Gram Swaraj Yojana (RGSY)** for training of PRI's elected representatives & civil servants.
- Since 14th Finance Commission provided a huge grant in aid to the Panchayati Raj bodies, so govt. stopped these schemes from 2015.
- In 2018, Govt. launches Rashtriya Gram Swaraj Abhiyan (restructured) with basically above features i.e. Panchayati Raj Institutions (PRIs) were given funds to improve e-governance, repair and renovate panchayat buildings. PRI officials, given training & exposure visits, improvised their capacity building so that they become capable of achieving SDG goals.
- **Nodal Agency:** Panchayati Raj Ministry.
- **Core Scheme.** not 100% funded by the Union. (Gen-60:40, Sp.Cat-90:10)

MPLADS (1993): Members of Parliament Local Area Development Scheme

- **Nodal Agency:** Ministry of Statistics and Programme Implementation (MoSPI).
- **Central Sector Scheme.** 100% funded by the Union.

- Each MP can suggest development works worth ₹ 5 crore per year in his constituency. For Rajya Sabha MP, any district in his State. Nominated MPs can select any district anywhere in India.
- Role of the Members of Parliament is limited to recommending works. Thereafter, it is the responsibility of the district authority (Collector) to sanction, execute and complete the works recommended within the stipulated time period.
- If an area is inhabited by SC then 15% fund quota for their development works, 7.5% for STs.
- 20 lakhs / year (out of his 5 cr quota) for PH welfare e.g. giving tricycles, artificial limbs, hearing aids etc.
- Further, if any MP wishes, he may also recommend works anywhere in India upto 25 lakhs per year (out of his 5 cr quota) e.g. during natural disaster or to promote national unity.
- MPLADS Funds are non-lapsable in nature i.e. if not used this year, it is carried forward to the next year.

Corona-2020: Govt suspends this scheme for 2 years which will save about ₹8000 crores. Total amount will be transferred into the Consolidated Fund. The Government justified it, "every rupee was needed to bolster the resources available to our nation as we address the impact of Covid-19".

INFRASTRUCTURE: COMMUNICATION

Ministry of Communication:

Dept

- Dept. of Telecommunications
- Dept. of Posts

Statutory Bodies

- Telecom Regulatory Authority of India (TRAI)
- Telecom Disputes Settlement and Appellate Tribunal (TDSAT)

PSU / PSB

- **BSNL:** Bharat Sanchar Nigam Limited & MTNL: Mahanagar Telephone Nigam Ltd for Delhi & Mumbai.
- **BBNL:** Bharat Broadband Network Ltd.
- Telecommunications Consultants India (TCIL) Ltd
- Indian Telephone Industries (ITI) Ltd
- India Post Payments Bank (IPPB) Ltd.

Attached / subordinate

- Universal Service Obligation Fund
- Telecommunication Engineering Center.

Autonomous

- Centre for Development of Telematics (C-DOT).

Data Security Council is a (private sector) not-for-profit body on data protection by NASSCOM. NASSCOM is a not-for-profit association of Software companies.

TRAI:

- 1999: Telecom Regulatory Authority of India (TRAI), a statutory body under the Communications Ministry.
- Higher appeal lies to Telecom Dispute Settlement And Appellate Tribunal (TDSAT).
- TRAI regulates the operators of telecom, internet, DTH/cable TV sector.
- TRAI's notable initiatives for consumer interest are:
- DND (Do Not Disturb) registry to prevent Telemarketing Calls/SMS.
- Strong directives to reduce Call-drops in mobile plans.
- MySpeed App to help customers to measure 3G/4G speed & share with TRAI.
- Directives for Net Neutrality. Internet Service Providers (ISPs) must treat all internet traffic equally without increasing/slowing down speed towards any website.

नोट - प्रिय IAS उम्मीदवारों, यहाँ हमने इस टॉपिक का मात्र SAMPLE ही दिया है, पूरा टॉपिक नहीं दिया है / यदि आपको हमारे नोट्स के सैंपल अच्छे लगे हों तो कम्पलीट नोट्स खरीदने के लिए नीचे दिए गये हमारे संपर्क नंबर पर कॉल कीजिए या लिंक पर क्लिक करें / दोस्तों, हमें पूर्ण विश्वास है कि ये नोट्स आपकी “UPSC IAS (PRE. & MAINS)” की परीक्षा में पूर्ण संभव मदद करेंगे और आप “INFUSION NOTES” के साथ IAS की परीक्षा में जरूर सफल होंगे, धन्यवाद /

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प्रिय दोस्तों, अब तक हमारे विभिन्न नोट्स में से विभिन्न परीक्षाओं में आये हुए प्रश्नों के परिणाम -

<u>EXAM (परीक्षा)</u>	<u>EXAM DATE</u>	<u>हमारे नोट्स में से आये हुए प्रश्न</u>
RAS PRE. 2021	27 अक्तूबर 2021	74 प्रश्न (150 में से) CUT OFF - 64
UPSC - IAS PRE. (2022)	05 JUNE 2022	69 (100 में से)
SSC GD 2021	16 नवम्बर	68 (100 में से)
SSC GD 2021	01 दिसम्बर	65 (100 में से)
SSC GD 2021	08 दिसम्बर	67 (100 में से)
राजस्थान S.I. 2021	13 सितम्बर	113 (200 में से)
राजस्थान S.I. 2021	14 सितम्बर	119 (200 में से)

राजस्थान S.I. 2021	15 सितम्बर	126 (200 में से)
RAJASTHAN PATWARI 2021	23 अक्तूबर (1st शिफ्ट)	79 (150 में से)
RAJASTHAN PATWARI 2021	23 अक्तूबर (2nd शिफ्ट)	103 (150 में से)
RAJASTHAN PATWARI 2021	24 अक्तूबर (1st शिफ्ट)	95 (150 में से)
RAJASTHAN PATWARI 2021	24 अक्तूबर (2nd शिफ्ट)	91 (150 में से)
RAJASTHAN VDO 2021	27 दिसंबर (1st शिफ्ट)	59 (100 में से)
RAJASTHAN VDO 2021	27 दिसंबर (2nd शिफ्ट)	61 (100 में से)
RAJASTHAN VDO 2021	28 दिसंबर (1st शिफ्ट)	56 (100 में से)
RAJASTHAN VDO 2021	28 दिसंबर (2nd शिफ्ट)	57 (100 में से)
U.P. SI 2021	14 नवम्बर 2021 1st शिफ्ट	91 (160 में से)
U.P. SI 2021	21 नवम्बर 2021 (1st शिफ्ट)	89 (160 में से)

& Many More Exams

दोस्तों, इनका proof देखने के लिए नीचे दी गयी लिंक पर क्लिक करें या हमारे youtube चैनल पर देखें -

RAS PRE. - https://www.youtube.com/watch?v=p3_i-3qfDy8&t=136s

VDO PRE. - <https://www.youtube.com/watch?v=gXdAk856Wl8&t=202s>

Patwari - <https://www.youtube.com/watch?v=X6mKGdtXyu4&t=103s>

अन्य परीक्षाओं में भी इसी तरह प्रश्न आये हैं Proof देखने के लिए हमारे youtube चैनल (Infusion Notes) पर इसकी वीडियो देखें या हमारे नंबरों पर कॉल करें।

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Part - 4 Art and Culture

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GENERAL STUDY PAPER – 2

Part -1 Polity, Constitution and Governance

Part - 2 International Relations

Part - 3 Social Justice and Welfare Schemes

GENERAL STUDY PAPER – 3

Part - 1 Economics Part - 1

Part - 2 Economics Part - 2

Part - 3 Science and Technology

Part - 4 Environment, Ecology and Biodiversity

Part - 5 Disaster Management and Internal Security

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