

## Indian Economy Issues

### Growth and Development/Viksit Bharat

1. How do you distinguish between "Vikasheel" (developing) and "Viksit" (developed)? Where does India currently stand in this spectrum, and why?
2. In your opinion, what are the five most critical challenges the Indian economy faces today?
3. If tasked with creating a roadmap for "Viksit Bharat 2047," what would be your three top priorities, and why?
4. What is a recession, and which countries are experiencing it currently? How has India managed to avoid recession in recent years?
5. Some argue that India's growth narrative is exaggerated. Do you agree?

### Employment/Jobs

6. How would you explain the term "job blues" in the context of India's economic landscape?
7. Why has India faced challenges in generating sufficient quality jobs despite its demographic dividend?
8. Which sectors, in your view, have the highest potential for large-scale job creation in India?

### Money/Banking/Secondary Market

9. What is a bank, and how would you succinctly define its role in the economy?
10. What do you understand by the term "money multiplier," and why is it important?
11. Why is there a growing trend of individuals investing in stock markets rather than keeping money in fixed deposits or savings accounts?
12. What risks does the shift from traditional banking savings to stock market investments pose to financial stability?
13. Is the Indian stock market still overly reliant on Foreign Institutional Investors (FIIs)? What factors are driving the increase in retail investors?
14. What steps can banks take to remain competitive compared to alternative investment options like mutual funds or stock markets?

### RBI/SEBI/Finance Ministry/Monetary Policy

15. In your view, what are the five most significant functions of the Reserve Bank of India (RBI)?
16. Recently, the Commerce and Industry Minister questioned the inclusion of food prices in interest rate decisions, calling it a "flawed theory." What is your perspective on this statement?

17. Given that food inflation is largely a supply-side issue, how does it limit the effectiveness of RBI's monetary policy?
18. What is the mandate of SEBI, and how does it protect investors?
19. What are some recent initiatives taken by SEBI to safeguard small investors?

### External Sector

20. What is the difference between the balance of trade and the balance of payments?
21. What is the "impossible trinity," and why is it significant in economic policy?
22. What does the term "internationalization of the rupee" mean? How is it different from "de-dollarization"?
23. Is India pursuing de-dollarization and rupee internationalization? What steps has it taken in this regard?

### Fiscal Policy/Budget/Taxation

24. What is a Budget, and what documents accompany it during presentation in Parliament?
25. What should be the ideal level of fiscal deficit? Do you think the Fiscal Responsibility and Budget Management (FRBM) Act is too restrictive?
26. Why do governments run deficits, and why is it sometimes necessary for them to spend more than their revenue?
27. Is there a conflict between fiscal and monetary policy? How do these policies clash during phases of high inflation and low growth?
28. Why is India's tax base relatively low compared to other economies?
29. What should be the ideal balance between direct and indirect taxes in India?

### Informal Sector

30. What do you understand by the gig economy? How is it reshaping the Indian labor market?
31. What steps can be taken to formalize India's economy effectively?
32. What is the care economy? Should it be included in the formal economy, and why?

### Infrastructure/Investment

33. What is the difference between saving-led and investment-led growth?
34. Which growth model—saving-led or investment-led—do you think is better suited for India's long-term development, and why?

### Agriculture

35. Why does India emphasize agriculture so heavily instead of allowing it to grow at its own pace while prioritizing other sectors?
36. Should Minimum Support Price (MSP) be retained/legalized, or would a free-market approach be better for Indian agriculture?