

# Topic Wise General Studies Preparation Guidelines

---

## Civil Services Examination Paper-4 General Studies- 3

### Technology, Economic Development, Bio-Diversity, Environment, Security and Disaster Management.

*Note: Keep your eyes and ears open for issues in everyday news, relating to these topics.*

*Indian Economy and issues relating to planning, mobilization of resources, growth, development and employment*

- Indian Economy  
The first thing you need to understand is what is economy? What is the structure of Indian Economy? What are the parameters which influence Indian Economy? From maximum to minimum, which are the sectors that contribute to Indian economy etc.
- Issues relating to Planning  
What are the issues that require attention while planning Indian Economy?
- Mobilization of Resources  
In Indian Economy, while planning it, how are the country's resources mobilized i.e. strategically utilized, to make the best use of the national resources.
- Growth  
Growth implies quantitative expansion. A growing population means increasing number of citizens.
- Development  
Development implies quantitative as well as qualitative expansion. A developing population means an increase in quality (mature, informed, law abiding, etc.) of population along with increase in number of citizens.

*The entire domain of Economy has a very distinct and unique vocabulary of its own, there is no way one can develop a sensible understanding of Economy, without having their basic concepts and terminologies clear.*

**How much depth of conceptual clarity is required to be able to write UPSC exams? The depth that would suffice you to be able to clearly understand what is being talked about, if you read any financial newspaper.**

To develop such basic conceptual understanding of Economics, the following NIOS books are compulsory readings.

*\*Note: While studying these books, start reading a financial newspaper (Economic Times, Business Standard or Financial Express) from day one. Take one topic a day, and make sure you find out, that, which you could not understand in the newspaper that day. Your target is to make sure that by the time you finish all these chapters, you are also able to clearly understand and grasp any financial newspaper.*

| <b>Section</b>                     | <b>Topic</b>                        | <b>Website</b>  |
|------------------------------------|-------------------------------------|---|
| Understanding Economics            | What is Economics?                  | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-1.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-1.pdf</a>   |
|                                    | Human Wants                         | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-2.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-2.pdf</a>   |
|                                    | Goods and Services                  | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-3.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-3.pdf</a>   |
| About Economy                      | Economy- Its Meaning and Types      | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-4.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-4.pdf</a>   |
|                                    | Central Problems of an Economy      | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-5.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-5.pdf</a>   |
|                                    | Basic Economic Activities           | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-6.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-6.pdf</a>   |
| Producing Goods and Services       | Production                          | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-7.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-7.pdf</a>   |
|                                    | Cost and Revenue                    | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-8.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-8.pdf</a>   |
| Distribution of Goods and Services | Demand                              | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-9.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-9.pdf</a>   |
|                                    | Supply                              | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-10.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-10.pdf</a> |
|                                    | Determination of Price and Quantity | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/">https://www.nios.ac.in/media/documents/SecEcoCour/English/</a>                             |

|                              |  |   |
|------------------------------|--|---|
|                              |  | Chapter-11.pdf  |
|                              | Market   | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-12.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-12.pdf</a> |
|                              | Role of government in determination of Price and Quantity System | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-13.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-13.pdf</a> |
| Money, Banking and Insurance | Money and Its Roles  | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-14.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-14.pdf</a> |
|                              | Banking and Credit   | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-15.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-15.pdf</a> |
|                              | Savings and Insurance  | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-16.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-16.pdf</a> |
| Indian Economy               | An Overview of Indian Economy                                    | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-19.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-19.pdf</a> |
|                              | Sectoral Aspects of Indian Economy                               | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-20.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-20.pdf</a> |
|                              | Challenges before Indian Economy                                 | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-21.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-21.pdf</a> |
|                              | Indian Economy in Global Context.                                | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-22.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-22.pdf</a> |
| Contemporary Economic Issues | Environment and Sustainable Development.                         | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-23.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-23.pdf</a> |
|                              | Consumer Awareness   | <a href="https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-24.pdf">https://www.nios.ac.in/media/documents/SecEcoCour/English/Chapter-24.pdf</a> |

Then Study the following Chapters

| Section     | Topic                     | Website   |
|-------------|---------------------------|---|
| The Economy | Economy and Its Processes | <a href="http://download.nos.org/318courseE/L-">http://download.nos.org/318courseE/L-</a> |

|                 |   |   |
|-----------------|---|---|
| my              |   | 1%20ECONOMY%20AND%20ITS%20PROCESSES.pdf   |
|                 | Basic Problems of an Economy            | <a href="http://download.nos.org/318courseE/318_1/CHAPTERS/L-2%20BASIC%20PROBLEMS%20OF%20AN%20ECONOMY.pdf">http://download.nos.org/318courseE/318_1/CHAPTERS/L-2%20BASIC%20PROBLEMS%20OF%20AN%20ECONOMY.pdf</a> |
|                 | Economic Development and Indian Economy | <a href="http://download.nos.org/318courseE/L-3%20ECONOMIC%20DEVELOPMENT%20AND%20INDIAN%20ECONOMY.pdf">http://download.nos.org/318courseE/L-3%20ECONOMIC%20DEVELOPMENT%20AND%20INDIAN%20ECONOMY.pdf</a>         |
| National Income | Income Flows                            | <a href="http://download.nos.org/318courseE/L-10%20INCOME%20FLOWS.pdf">http://download.nos.org/318courseE/L-10%20INCOME%20FLOWS.pdf</a>   |
|                 | National Income: Concepts               | <a href="http://download.nos.org/318courseE/L-11%20NATIONAL%20INCOME%20CONCEPTS.pdf">http://download.nos.org/318courseE/L-11%20NATIONAL%20INCOME%20CONCEPTS.pdf</a>   |
|                 | National Income: Measurement            | <a href="http://download.nos.org/318courseE/L-12%20NATIONAL%20INCOME%20MEASUREMENT.pdf">http://download.nos.org/318courseE/L-12%20NATIONAL%20INCOME%20MEASUREMENT.pdf</a>                                       |
|                 | Uses of National Income Estimates       | <a href="http://download.nos.org/318courseE/L-13%20USES%20OF%20NATIONAL%20INCOME%20ESTIMATES.pdf">http://download.nos.org/318courseE/L-13%20USES%20OF%20NATIONAL%20INCOME%20ESTIMATES.pdf</a>                   |
| Micro Economics | What Microeconomics is all about        | <a href="http://download.nos.org/318courseE/L-14%20WHAT%20MICRO%20ECONOMICS%20IS%20ALL%20ABOUT.pdf">http://download.nos.org/318courseE/L-14%20WHAT%20MICRO%20ECONOMICS%20IS%20ALL%20ABOUT.pdf</a>               |
|                 | What affects Demand                     | <a href="http://download.nos.org/318courseE/L-15%20WHAT%20AFFECTS%20DEMAND.pdf">http://download.nos.org/318courseE/L-15%20WHAT%20AFFECTS%20DEMAND.pdf</a>   |
|                 | What affects Supply                     | <a href="http://download.nos.org/318courseE/L-16%20WHAT%20AFFECTS%20SUPPLY.pdf">http://download.nos.org/318courseE/L-16%20WHAT%20AFFECTS%20SUPPLY.pdf</a>   |
|                 | Price Determination                     | <a href="http://download.nos.org/318courseE/L-17%20PRICE%20DETERMINATI">http://download.nos.org/318courseE/L-17%20PRICE%20DETERMINATI</a>   |

|  |  |   |
|--|--|---|
|  |  | ON.pdf  |
|  | Cost   | <a href="http://download.nos.org/318courseE/L-18%20COST.pdf">http://download.nos.org/318courseE/L-18%20COST.pdf</a>   |
|  | Revenue  | <a href="http://download.nos.org/318courseE/L-19%20REVENUE.pdf">http://download.nos.org/318courseE/L-19%20REVENUE.pdf</a>   |
| Government Budgeting and Economic Planning | Profit Maximisation                                | <a href="http://download.nos.org/318courseE/L-20%20PROFIT%20MAXIMISATION.pdf">http://download.nos.org/318courseE/L-20%20PROFIT%20MAXIMISATION.pdf</a>   |
|  | Government Budgeting                               | <a href="http://download.nos.org/318courseE/L-21%20GOVERNMENT%20BUDGETING.pdf">http://download.nos.org/318courseE/L-21%20GOVERNMENT%20BUDGETING.pdf</a>   |
|  | Money Supply and Its Regulation                    | <a href="http://download.nos.org/318courseE/L-22%20MONEY%20SUPPLY%20AND%20ITS%20REGULATION.pdf">http://download.nos.org/318courseE/L-22%20MONEY%20SUPPLY%20AND%20ITS%20REGULATION.pdf</a>   |
|  | Need for Planning in India                         | <a href="http://download.nos.org/318courseE/L-23%20NEED%20FOR%20PLANNING%20IN%20INDIA.pdf">http://download.nos.org/318courseE/L-23%20NEED%20FOR%20PLANNING%20IN%20INDIA.pdf</a>   |
|  | Achievements of Planning in India                  | <a href="http://download.nos.org/318courseE/L-24%20ACHIEVEMENTS%20OF%20PLANNING%20IN%20INDIA.pdf">http://download.nos.org/318courseE/L-24%20ACHIEVEMENTS%20OF%20PLANNING%20IN%20INDIA.pdf</a>   |
|  | Recent Economic Reforms and the Role of Planning   | <a href="http://download.nos.org/318courseE/L-25%20RECENT%20ECONOMIC%20REFORMS%20AND%20THE%20ROLE%20OF%20PLANNING.pdf">http://download.nos.org/318courseE/L-25%20RECENT%20ECONOMIC%20REFORMS%20AND%20THE%20ROLE%20OF%20PLANNING.pdf</a> |
| Foreign Trade and Population               | Direction and Composition of India's Foreign Trade | <a href="http://download.nos.org/318courseE/L-33%20DIRECTION%20AND%20COMPOSITION%20OF%20INDIAS%20FOREIGN%20TRADE.pdf">http://download.nos.org/318courseE/L-33%20DIRECTION%20AND%20COMPOSITION%20OF%20INDIAS%20FOREIGN%20TRADE.pdf</a>   |
|  | Foreign Exchange Rate                              | <a href="http://download.nos.org/318courseE/L-34%20FOREIGN%20EXCHANGER%20RATE.pdf">http://download.nos.org/318courseE/L-34%20FOREIGN%20EXCHANGER%20RATE.pdf</a>   |

|                                |   |   |
|--------------------------------|---|---|
|                                | Balance of Trade and Balance of Payments              | <a href="http://download.nos.org/318courseE/L-35%20BALANCE%20OF%20TRADE%20AND%20BALANCE%20OF%20PAYMENTS.pdf">http://download.nos.org/318courseE/L-35%20BALANCE%20OF%20TRADE%20AND%20BALANCE%20OF%20PAYMENTS.pdf</a>   |
|                                | Inflow of Capital: Foreign Capital and Foreign Aid    | <a href="http://download.nos.org/318courseE/L-36%20INFLOW%20OF%20%20CAPITAL%20(%20FOREIGN%20CAPITAL%20AND%20FOREIGN%20AID%20).pdf">http://download.nos.org/318courseE/L-36%20INFLOW%20OF%20%20CAPITAL%20(%20FOREIGN%20CAPITAL%20AND%20FOREIGN%20AID%20).pdf</a> |
|                                | New Trade Policy and Its Implications                 | <a href="http://download.nos.org/318courseE/L-37%20NEW%20TRDE%20POLICY%20AND%20ITS%20IMPLICATIONS.pdf">http://download.nos.org/318courseE/L-37%20NEW%20TRDE%20POLICY%20AND%20ITS%20IMPLICATIONS.pdf</a>   |
|                                | Population and Economic Development                   | <a href="http://download.nos.org/318courseE/L-38%20POPULATION%20AND%20ECONOMIC%20DEBVELOPMENT.pdf">http://download.nos.org/318courseE/L-38%20POPULATION%20AND%20ECONOMIC%20DEBVELOPMENT.pdf</a>   |
|                                | Population of India: Structure, Problems and Measures | <a href="http://download.nos.org/318courseE/L-39%20POPULATION%20OF%20INDIA%20(%20STRUCTURE,%20PROBLEMS%20AND%20MEASURES%20).pdf">http://download.nos.org/318courseE/L-39%20POPULATION%20OF%20INDIA%20(%20STRUCTURE,%20PROBLEMS%20AND%20MEASURES%20).pdf</a>     |
| Market and Price Determination | Forms of Market                                       | <a href="https://www.nios.ac.in/media/documents/SrSec318NEW/Book2_318.pdf">https://www.nios.ac.in/media/documents/SrSec318NEW/Book2_318.pdf</a>   |
|                                | Price Determination Under Perfect Competition         |   |
|                                | Revenue and Profit Maximization of a Competition Firm |   |
| National Income Accounting     | National Income and related aggregates                |   |
|                                | National Income and its Measurements                  |   |
| Theory of Income and           | Consumption, Saving and Investment                    |   |
|                                | Theory of Income Determination                        |   |

|   |                           |  |
|---|---------------------------|--|
| Emplo<br>yment  |                           |  |
| Money<br>,<br>Bankin<br>g and<br>Gover<br>nment<br>Budget | Money and Banking         |  |
|   | Government and the Budget |  |

Remember, the purpose of studying these chapters along with a financial newspaper is the following:

- Develop clarity on various concepts of economy.
- Clear understanding of various terminologies of economy.
- Develop the ability to co-relate economic development/growth with dynamic resource mobilization in the country.
- Create an economic map of India in your mind, so that you are factually aware of the strengths and weaknesses of certain part of India, vis-à-vis its economic potential.
- So that you are able to decipher the news reports in any Financial Newspaper.

*If your study of the above chapters have ended and you are still not able to make sense of what is being talked about in a financial newspaper, something has gone wrong and you are not prepared.*

“**ET in the Classroom**” section of Economic Times will be very helpful for you to understand various concepts of economics.

Besides, whenever you have a difficulty in understanding a certain economic term, **investopedia.com** is a very good source for you to utilize all throughout your civil services preparation and otherwise as well.

For a variety of concepts, explanations and understandings, follow the below mentioned webpage.

Website: <https://www.indianeconomy.net/category/splclassroom/>

The questions from this section will require your assessment/ analysis/ recommendation etc of any existing economic situation/issue in the country. Regular

reading of newspaper and a fair sense of national economic issues will play a vital role in making you able to answer questions from this section.

**REMEMBER, WHILE MAKING NOTES, YOU ARE ALSO PRACTICING FRAMING YOUR OWN ANSWERS.**

Again, make your own notes (**do not buy notes from market, somebody else's hard work will not reap benefits for you**). Once you have covered all of it and made your notes, just keep revising it, repeating it, as much as possible, up till your exam.

*"Your notes are your hard work, stay loyal to them"*

*If you are reading anything beyond the ones stated above, you are either wasting your time or over studying.*

*We will be providing you a list of reference books that you need to pick up and read, once you finish the ones we are mentioning here.*

Note: Reading means understanding while pronouncing, do not move further unless you have understood a line of text.

Note: While reading anything during your civil services preparation, the moment you come across a new word, of which you don't know the meaning, look it up in the dictionary, once you understand the meaning of that word, use that word in your sentences while making your notes. This way, you will simultaneously **improve your vocabulary** and your answers in your GS mains paper will be more mature in language.

**That's all, this topic is done, do not waste your time digging for any more data.**