

Money and Banking

1. What is LIBOR and SOFR?
2. What is the Repo rate and reverse Repo rate?
3. What is the market share of SBI?
4. Why was SBI in the news recently?
5. Discuss SBI's recent request for an extension of the date to provide details about electoral bond issuers.
6. Why is SBI asking for such a long time in an era of digitalization?
7. As a citizen of India, I am concerned that some corporates run away with my safe money in the banks. How would you convince me that my money in the bank is safe?
8. What are the reasons for Paytm's crisis?
9. Why do microfinance institutions succeed in rural areas compared to traditional banks?
10. Almost every village has at least one traditional bank. Why do MFIs succeed despite offering high-interest rates?
11. What are the key features of an ATM machine?
12. What is the status of banks in India, and why are NPAs increasing?
13. India Post is funded by taxpayers. Should it be privatized?
14. Private companies like Jio and Airtel are profitable with extensive networks. Should Indian Post be privatized as well? Should India Post venture into e-commerce, similar to Amazon and Flipkart?
15. Post offices have an extensive network in both urban and rural areas. Why has it not succeeded in delivering e-commerce services nationwide?
16. How does India Post contribute to financial inclusion? How does it become the face of the government?
17. Banks have banking correspondents. Does the post office have a similar arrangement?
18. What is the Postman app? Can postmen open accounts for customers by scanning documents through the app? Can they access account balances of Indian Post schemes through it?
19. What is the India Post Payments Bank (IPPB)? How does it operate? How is it different from the Post Office Savings Bank?
20. What types of deposits are accepted by post offices? How many post offices are there in India?
21. Who determines the interest rates for post office savings schemes? Are they fixed or floating?
22. How do post office schemes benefit people?
23. What is the Gold Monetization Scheme? Can it reduce demand for physical gold?

24. Do you think demonetization was a good step? Despite its implementation challenges, do you still support it?
25. Recently, ₹2000 notes were withdrawn. If there's a plan to withdraw ₹500 notes, would you support it?
26. How could a liquidity crisis be resolved in such a scenario?
27. If ₹1000 is reintroduced after being withdrawn, what is the entire point of demonetisation?
28. How does withdrawing ₹500 curb black money if people can still exchange it for new currency?
29. What are the recent problems faced by banks?
30. What steps is the government taking to reduce NPAs?
31. What is the twin balance sheet problem?
32. Does equity form part of liabilities or assets?
33. What caused the collapse of Silicon Valley Bank?
34. What is the difference between Gross NPA and Net NPA? What are the levels of Gross and Net NPAs in your bank (percentage-wise)?
35. What is Capital Adequacy Ratio?
36. What is financial inclusion?
37. Should we raise the Jan Dhan account limit?

Issues related to Indian Economy

1. What should India do to achieve the status of Viksit Bharat by 2047? What immediate steps should we take?
2. What is the concept of Viksit Bharat, and how are we planning to achieve it?
3. What are the challenges to innovation in India?
4. What is the present per capita income, and what target should India aim for?
5. To achieve Atmanirbhar Bharat, what are the major sectors India must focus on?
6. How can India achieve a growth rate of 10%, and which sectors should be the focus?
7. What is a recession, and which countries are facing it? How can a recession be addressed? What should governments do?
8. How can India achieve its aim of a \$5 trillion economy?
9. How is the financial sector regulated at the apex level, particularly at the ministry level?
10. What can be done to make the Indian economy equal to the American GDP?
11. How does India's GDP compare with that of South-East Asian countries?
12. What are India's GDP projections and growth rate estimates? Are India's GDP projections from NSO based on real or nominal terms?

13. What is the current inflation rate? Is it real or nominal? Why is a 6% rate projected to be so high? In terms of decadal growth, which country is ahead—India or China?
14. What is India's privatisation policy, and how does it align with recent discussions on privatisation?
15. Is the government avoiding the Consumption Expenditure Survey to hide its failures?
16. What are the benefits of SEZs? Which country has successfully boosted its economy through SEZs?
17. What is the new monetary policy, and what are its main aspects?
18. Will India become a high middle-income country? What is India's present per capita income? Is India's growth overrated?
19. What major failures do you observe in the Indian economy?
20. What is India's growth rate? How does it compare to projections by private agencies? Can India achieve a 10% growth rate? What about inequality?
21. What are public goods, and what role does the private sector play in providing them? Why should the private sector engage in social work? What role does the private sector have, and can it contribute to building digital infrastructure?
22. What are the structural challenges in India that impact economic growth?
23. Why are Indian PSUs not performing as well as those in Singapore and Dubai?
24. What is the current employment scenario in India? Why is there unemployment despite rapid economic growth?
25. What is black money, and how would you address it?
26. What steps are being taken to reform the Public Distribution System?
27. How are PSUs performing well these days?
28. Should PSUs be allowed to work in other domains?
29. How can India become a developed country by 2047?
30. Is recent poverty data absolute or relative?
31. How can black marketing happen in opium cultivation?
32. Can you provide a macroeconomic analysis of India?
33. India performs well on macroeconomic indicators but not as strongly on microeconomic indicators. What are the possible reasons?
34. What is the warranted rate of economic growth?
35. How would you evaluate the performance of the Insolvency and Bankruptcy Code (IBC)? Why are there so many court cases associated with the IBC?
36. Should the care economy be monetized?
37. Which is better: capital subsidy or PLI?
38. What is the gig economy?
39. Tell me the three problems that the Indian Economy is facing right now.
40. What do you understand by formalisation of the economy?

41. What is inflation? Name the various types of inflation. How does inflation help in economic growth.
42. Describe the state of Indian economy before independence and just after independence.
43. Are PSUs venturing into diverse fields justified? Why or why not?

Budget Related

1. What is an interim budget? Why is it called an interim budget even if it is comprehensive?
2. What is the difference between fiscal and revenue deficit?
3. What is Green Accounting?
4. Why should we adopt Green Accounting practices?
5. Suggest three budget initiatives if you were the finance minister.
6. What is gender budgeting, and why is it important?
7. How can the national budget empower women? What interventions are needed?
8. Is gender budgeting derived from the budget, or is it compiled beforehand? What are its components? Should gender budgeting be applied across all areas? Where should the focus be?
9. What questions arise concerning budgeting and the Consolidated Fund of India?
10. Explain debt, fiscal deficit, and primary deficit.
11. Should the government aim for zero deficit or maintain some deficit?
12. Should a revenue deficit exist, especially since it includes expenditure on health and education? How is it considered wrong?
13. What is the 50/30/20 rule?
14. How will India achieve its fiscal deficit targets of 5.8%, 5.1%, and eventually 4.5%?
15. Why does the government opt for higher spending even when they lack funds?
16. What does the FRBM Act entail? How much debt is acceptable? What were the recommendations of the NK Singh panel regarding debt under the FRBM?
17. What are the current fiscal deficit targets? When was the fiscal deficit at its highest, and what were the reasons?

Human Development Index

1. What is India's present HDI value, and what target should India set?

2. How does the NITI Aayog's Multidimensional Poverty Index compare with the provision of free food for 80 crore people?
3. What is MPI? What components does it include?
4. What is Human Development Index? What are its parameters? What steps can be taken to improve India's rank on the index?

Agricultural Sector

1. What are the benefits of 'Shri Anna' for consumers, producers, and the climate?
2. Why do we focus on agriculture instead of letting it grow at its own pace and focusing on other sectors? Can't we import food if there's a shortage?
3. Do you think agricultural income should be taxed?
4. What are the differences between the two farmers' protests? What provisions were included in the farm bills? What are the issues with agricultural mandis?
5. Why is agricultural productivity low in India? How can it be improved?
6. Agriculture is vital for India's economy. The government introduced farm laws, but they faced widespread protests. Why did these protests occur?
7. Can you explain the process by which the government provides subsidies for fertilizers?
8. Should MSP be retained or should there be a free market regime in agriculture?
9. Should the government avoid intervening and leave agriculture entirely to the market?
10. Apart from the Green and White revolutions, what are other revolutions?
11. What is the Purple Revolution?
12. How can AI be utilized in agriculture?
13. What is contract farming?
14. Why don't people move away from agriculture despite its financial risks? Why are farmers taking on risky agriculture despite the uncertainties?
15. Why are farmers reluctant to adopt crop insurance policies despite awareness?
16. What are the challenges in implementing e-NAM?
17. Despite reforms in the agricultural sector, why does India still import pulses and oilseeds? What steps can be taken to reduce this dependency?
18. What measures can be taken to revive the agricultural economy?
19. Is Minimum Income Support better than the Minimum Support Price?
20. Should the Government legalize MSP? What will be the issues if MSP is legalized?
21. If you were the DM of a district, what steps would you take to improve the condition of farmers? Which larger scheme is the Agriculture Infrastructure Fund a part of?
22. What does MSP legalization mean?
23. Why is India importing milk despite being the largest producer of milk?

Manufacturing and Service Sector

1. What is additive manufacturing? If you were to make a policy for additive manufacturing, what considerations would you include?
2. What can be done to promote the labour-intensive sectors?
3. What was the state of domestic manufacturing before the launch of Atmanirbhar Bharat?
4. What are the major financing challenges faced by MSMEs? What relaxations were provided by banks to MSMEs during the COVID-19 pandemic?
5. What is your understanding of the Make in India initiative?
6. Why is the manufacturing sector underperforming in India? What measures can improve it?
7. Why is the MSME sector important in the Indian economy?
8. What is India's scope for increasing the manufacturing sector?
9. Is India's unorganized retail trade sector truly unorganized? How can action be taken against fake goods in retail trade?
10. What is the current state of manufacturing in India? What is the government's flagship program for manufacturing (Make in India)?
11. Why is India lagging in manufacturing?
12. What reforms are required in the industrial sector? Why is the industrial sector growth low despite FDI?
13. Have you heard of the product reservation policy? Do we need to reserve products for MSME?
14. Why is tourism not flourishing in places like Hampi, while it thrives in Rajasthan?
15. If you were to promote tourism in Hampi, what steps would you take?
16. What measures can be taken to improve tourism in India? What initiatives has the government implemented in this regard?

Taxation

1. Why is India's tax base low?
2. Why is tax compliance low?
3. What is progressive and regressive taxation?
4. What should be the ideal share of direct and indirect taxes in India?
5. What criteria should be used for taxing agricultural income? How would you address black money hoarding disguised as agricultural income? Would you tax a farmer earning more than ₹50 lakh annually?

6. Between personal income tax and corporate tax, which would you prefer to increase
7. Why do you suggest increasing corporate tax over personal income tax?
8. European countries impose high personal income tax. Why is this approach not applicable in India?
9. Should corporate tax rates remain low to attract FDI? What changes would you recommend? Is it wise to frequently adjust corporate tax rates in response to market dynamics?
10. What, in your opinion, should be the ideal balance between direct and indirect taxes in tax revenue? Should direct taxes be higher or lower than indirect taxes, and why? There is a demand to abolish income tax. What is your opinion on this?
11. Are corporates overburdened with taxes, given they pay both corporate tax and capital gains tax? Are these taxes duplicative or cascading?
12. Should capital gains tax be abolished? Why or why not?
13. What was the taxation issue in India related to online gaming?
14. What is anti-dumping duty? Would it be better to ban all Chinese goods, considering deteriorating relations?
15. What are the differences between tax, duty, cess, and surcharge?
16. Should alcohol be included in GST?

Universal Basic Income

1. What is UBI, and how would you feel about a scenario where UBI provides for all basic amenities while productive activities are done by AI?

Export and Import Related

1. What is India's export target, and by when do we aim to achieve it?
2. What is the Balance of Payments?
3. Which sectors or areas in India can be targeted to exploit export potential effectively?
4. What steps can be taken to enhance the share of exports and the manufacturing sector in the GDP?
5. What is the balance of trade?
6. What is the balance of payments?
7. What is the balance of trade, and what is the balance of payment?
8. India is largely dependent on imports of oil and gas to meet her energy needs. What steps are being taken to reduce this energy dependence

International Economic Institutions

1. How is the IMF authorized to conduct surveillance over countries?
2. What are the current issues in the WTO? Provide 4-5 points India is contesting.
3. What is the subsidy issue in the WTO? The percentage of subsidy is based on what?
4. What were the outcomes of the 12th WTO Ministerial Conference? How does the dispute resolution body of the WTO work?

Investments

1. What is GIFT City, and what are its key features? Should customs duties apply in GIFT City, considering it is a foreign territory?
2. What steps would you suggest to attract investment in the country?
3. What are return on equity, return on capital investment, and return on assets? Which of these should be higher or lower?
4. Should investors prefer a company with no debt or one with little debt, if both are performing well?
5. What are Masala Bonds, and how do they benefit investors and issuers?
6. What is GIFT City, and what is its concept?
7. Why is India receiving significant FDI nowadays?
8. Why are foreign investors pulling out money due to developments in the USA?
9. What has been the global business impact post-1991 economic reforms? What are the implications if investment targets are under-realized or over-realized?
10. Which provisions of India's Bilateral Investment Treaty are most opposed by other countries?

Infrastructure Related

1. Is the Bullet Train a wasteful expenditure? Is it catering to the elite? Why not focus on improving existing railway infrastructure?
2. Can infrastructure projects like roads and bridges be included in gender budgeting?
3. What steps has the Indian government taken to develop green energy infrastructure?
4. Why are there increasing calls for steel-intensive buildings? What are the benefits and disadvantages?
5. What are smart cities, and what are the criteria for being a smart city?
6. Should India invest so much money in the Bullet Train project? Who is funding it? Why is Japan offering such low-interest loans?
7. Explain NIP and NMP.

8. Should India privatize railways?
9. What is the Dedicated Freight Corridor?
10. Is the Bullet Train project feasible given that it might be costlier than air travel?
11. What is the economic impact of riverfront projects?
12. How will increasing railways in Jammu & Kashmir impact locals and the defense sector?
13. What are the objectives of the Gati Shakti Mission?
14. What are the benefits of dedicated freight corridors for India?
15. What is the Golden Quadrilateral?

Financial Markets

1. What are your thoughts on the financial markets in India?
2. What is internal trading?
3. Why do you think the Indian stock market is performing well? Can you compare its performance with gold as an investment? Is the Indian stock market still reliant on Foreign Institutional Investors (FIIs)? Why are the numbers of retail investors increasing so significantly?
4. What is short selling of stocks? Name a recent case involving it.
5. Name a famous stock market personality known for short selling. What is short selling?
6. What causes stock market vulnerability? Why do people still risk investing in it?
7. What is the difference between AT1 and AT2 bonds?
8. What is a Green Bond?
9. What are India's stock market indicators? Do they reflect GDP growth?

Startups Related

1. How do startups drive economic growth?
2. Name startups aligned with the national agenda.
3. What does the term "unicorn" mean? Name famous Indian unicorns.
4. What are the common problems faced by startups?
5. What are startups? What criteria define them? How is Chaayos different from a normal chaiwala?
6. During your engineering studies, did you ever consider starting a startup or anything related? What challenges did you face?

7. If you were to launch a startup, which sector would you choose? How would you apply artificial intelligence?
8. What are unicorns in India? What is the difference between unicorns and decacorns?
9. A unicorn recently faced a crisis. What were the causes, and what lessons can other startups draw from this?

Subsidy Related

1. Do you support subsidies? Why are they needed? What are the issues of leakages, and how can they be improved?
2. What is cross-subsidization? Is it fair?
3. Explain the difference between subsidies and grants.
4. Should subsidies be prohibited?

Pharmaceutical Sector

1. What are augmented drugs entering the market?
2. What is the issue around generic and branded drugs? What drugs were recently banned and why?
3. Compare the growth of the API sector in China versus India.
4. How do FDA criteria for small practices like gloves and shoe covers affect the pharma sector?