

# THE ULTIMATE GDPI BIBLE 2026

## ACE GDPI Program

| 7 Sessions GD WAT PI Program by Cetking |                                  |
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# UNION BUDGET 2026 - TOP 25 DATA-RICH HIGHLIGHTS

| Area                          | Budget 2026 – Allocation, Numbers & Explanation                                              |
|-------------------------------|----------------------------------------------------------------------------------------------|
| Fiscal Deficit                | Targeted at <b>~5.1% of GDP</b> , continuing fiscal consolidation while supporting growth    |
| Capital Expenditure (CapEx)   | <b>₹12.2 lakh crore</b> , <b>~11% YoY increase</b> , reinforcing infrastructure-led growth   |
| Infrastructure (Overall)      | Infra spending sustained at <b>~3.4% of GDP</b> , improving logistics efficiency             |
| Roads & Highways              | Allocation of <b>₹2.8+ lakh crore</b> , focus on expressways and connectivity                |
| Railways                      | <b>₹2.6+ lakh crore</b> , highest-ever allocation, freight corridors & station redevelopment |
| Manufacturing & PLI           | <b>₹1.97 lakh crore PLI outlay</b> across <b>14 sectors</b> continued                        |
| MSME Credit Support           | <b>₹9 lakh crore+ credit flow</b> backed by guarantees and priority lending                  |
| Startups & Innovation         | Policy and funding push for <b>AI, deep-tech, defence &amp; climate tech startups</b>        |
| Employment Generation         | Infra and manufacturing expected to create <b>millions of direct &amp; indirect jobs</b>     |
| Education & Skilling          | <b>₹1.2 lakh crore+</b> , focus on skilling, STEM and digital education                      |
| Healthcare                    | <b>₹90,000+ crore</b> , expansion of medical colleges and primary healthcare                 |
| Green Energy                  | <b>₹35,000+ crore</b> , renewables and green hydrogen initiatives                            |
| Electric Vehicles             | Support for EV manufacturing & charging; <b>30% adoption target by 2030</b>                  |
| Digital Public Infrastructure | Continued funding for <b>UPI, DigiLocker, ONDC</b> , boosting digital economy                |
| Defence                       | <b>₹6.2+ lakh crore</b> , focus on modernisation and indigenisation                          |
| Tax Revenue                   | Gross tax revenue projected at <b>₹38+ lakh crore</b> , driven by GST & income tax           |
| GST Collections               | Monthly GST collections consistently above <b>₹1.6 lakh crore</b>                            |
| Disinvestment                 | PSU stake sales target of <b>₹50,000–60,000 crore</b>                                        |
| State CapEx Support           | <b>₹1.3 lakh crore interest-free loans</b> to states for capital projects                    |
| Urban Housing                 | Continued funding for <b>PM Awas Yojana (Urban)</b>                                          |
| Rural Housing                 | Sustained allocation for <b>PM Awas Yojana (Gramin)</b>                                      |
| Water & Sanitation            | Funding for <b>Jal Jeevan Mission</b> , near-universal tap water coverage                    |
| Tourism & Hospitality         | Support for destination development & infrastructure                                         |
| Research & Innovation         | Higher allocation for <b>R&amp;D and innovation ecosystem</b>                                |
| Social Welfare & DBT          | Continued funding for <b>Direct Benefit Transfer</b> -based schemes                          |

## DOMESTIC CURRENT AFFAIRS - TABLE 1 (1-25)

| Area / Topic                     | Detailed Explanation with Stats & Business Context                                                                                                                                         |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Union Budget 2026                | Capital expenditure raised to <b>₹12.2 lakh crore (≈11% YoY)</b> ; fiscal deficit pegged at <b>~5.1% of GDP</b> , signalling infrastructure-led growth while maintaining fiscal discipline |
| India GDP Size                   | India's nominal GDP crossed <b>\$4 trillion</b> , making it the <b>4th largest economy</b> , driven mainly by domestic consumption and government investment                               |
| GDP Growth Outlook               | FY26 real GDP growth projected at <b>6.5–7%</b> , highest among major economies, indicating macroeconomic resilience despite global slowdown                                               |
| Inflation Trend                  | CPI inflation averaged <b>~5%</b> , remaining within RBI's tolerance band of <b>4% ±2%</b> , stabilising consumer demand                                                                   |
| RBI Monetary Policy              | Repo rate maintained at <b>6.5%</b> to control inflation expectations while avoiding credit slowdown                                                                                       |
| Digital Payments (UPI)           | UPI processed <b>16+ billion transactions monthly</b> with annual transaction value exceeding <b>₹200 trillion</b> , transforming India into a low-cash economy                            |
| Manufacturing & PLI              | Production Linked Incentive schemes cover <b>14 sectors</b> with total outlay <b>₹1.97 lakh crore</b> , aimed at increasing manufacturing share to <b>25% of GDP</b>                       |
| Semiconductor Mission            | Government incentives worth <b>₹76,000+ crore</b> to reduce dependence on chip imports, critical for electronics and defence sectors                                                       |
| Startup Ecosystem                | Over <b>1.25 lakh registered startups, 110+ unicorns</b> , employing millions and contributing significantly to innovation-led growth                                                      |
| Artificial Intelligence Adoption | AI adoption across BFSI, healthcare, governance; estimated economic value addition of <b>\$450–500 billion</b> by 2030                                                                     |
| Data Protection Act              | DPDP Act mandates data localisation, consent frameworks, and penalties, impacting IT services, fintech, and e-commerce firms                                                               |
| Renewable Energy                 | Installed renewable capacity crossed <b>180 GW</b> , with target of <b>500 GW by 2030</b> , attracting large-scale private investment                                                      |
| Electric Vehicles                | EV sales growing at <b>40–45% annually</b> , EV penetration nearing <b>7% in urban markets</b> , reshaping auto and energy sectors                                                         |
| Gaganyaan Mission                | Human spaceflight mission boosts aerospace capability and stimulates private space startup ecosystem                                                                                       |
| Defence Indigenisation           | Defence exports crossed <b>₹21,000 crore</b> , reflecting shift from imports to domestic defence manufacturing                                                                             |
| Agriculture Productivity         | Agriculture employs <b>~45% workforce</b> but contributes <b>&lt;18% GDP</b> ; reforms aim to improve productivity and incomes                                                             |
| Rural Housing                    | PM Awas Yojana targets <b>4+ crore houses</b> , boosting construction demand and rural employment                                                                                          |
| Urban Infrastructure             | Metro rail projects operational or underway in <b>20+ cities</b> , reducing congestion and improving urban productivity                                                                    |
| Railways Investment              | Railways capex at <b>₹2.6+ lakh crore</b> , freight corridors expected to lower logistics costs from <b>14% to &lt;10% of GDP</b>                                                          |
| Roads & Highways                 | National highway network expanded to <b>~1.45 lakh km</b> , improving supply chain efficiency                                                                                              |
| Education Reforms                | NEP focuses on skill-oriented education to address employability gap among graduates                                                                                                       |
| Skill India Mission              | Shift from degree-based to skill-based hiring, especially in IT, manufacturing, services                                                                                                   |
| Women Workforce Participation    | Female LFPR rose to <b>~37%</b> , driven by services, digital platforms, and self-employment                                                                                               |
| MSME Credit Flow                 | MSME credit crossed <b>₹9 lakh crore</b> , MSMEs contribute <b>~30% GDP and 45% exports</b>                                                                                                |
| Digital Public Infrastructure    | Platforms like UPI, ONDC, DigiLocker exported globally, positioning India as DPI leader                                                                                                    |

DOMESTIC CURRENT AFFAIRS - TABLE 2 (26-50)

| Area / Topic              | Detailed Explanation with Stats & Business Context                                                                                   |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| ONDC                      | Open Network for Digital Commerce aims to democratise e-commerce; over <b>2 lakh sellers onboarded</b> , reducing platform dominance |
| Tourism Sector            | Tourism contributes <b>~7% to GDP</b> and employs <b>~4 crore people</b> , with destination-based development focus                  |
| Healthcare Infrastructure | Medical colleges increased from <b>~400 to 700+</b> in a decade, addressing doctor shortages                                         |
| Insurance Penetration     | Life insurance penetration at <b>~3% of GDP</b> , non-life <b>~1%</b> , indicating growth potential                                  |
| FinTech Ecosystem         | India among <b>top 3 global fintech markets</b> , driven by UPI and digital lending                                                  |
| Corporate Governance      | SEBI strengthened disclosure norms after corporate governance failures                                                               |
| ESG Reporting             | Mandatory BRSR reporting for top listed firms influencing capital allocation                                                         |
| Climate Commitments       | India committed to <b>Net Zero by 2070</b> , shaping energy and industrial policies                                                  |
| Water Security            | Jal Jeevan Mission achieved <b>75%+ rural tap water coverage</b> , improving health outcomes                                         |
| Poverty Reduction         | Multidimensional poverty declined sharply since 2015 due to welfare delivery                                                         |
| Logistics Policy          | National Logistics Policy aims to reduce logistics cost from <b>14% to &lt;10% of GDP</b>                                            |
| Defence Manufacturing     | Defence corridors and policies boosting domestic manufacturing                                                                       |
| Space Startups            | <b>150+ space startups</b> enabled by private participation reforms                                                                  |
| Digital Education         | EdTech adoption expanded post-pandemic, hybrid learning mainstream                                                                   |
| DPI Exports               | India's DPI stack shared with <b>20+ countries</b> , enhancing soft power                                                            |
| Employment Trends         | Shift from informal to formal employment via digital platforms                                                                       |
| Census Modernisation      | Upcoming census to be largely digital, improving data accuracy                                                                       |
| Electoral Technology      | Technology improves voter management and election efficiency                                                                         |
| Judicial Reforms          | e-Courts project reduces pendency and improves access to justice                                                                     |
| Cooperative Digitisation  | PACS digitisation improves rural credit access                                                                                       |
| Aspirational Districts    | Improvement in health, education, and income indicators                                                                              |
| Urban Housing             | PMAY-Urban supports affordable housing demand                                                                                        |
| Rural Economy             | Rural consumption stabilising with welfare and housing schemes                                                                       |
| State Capex Support       | Centre supports states with interest-free capex loans                                                                                |
| India @ 2047              | Long-term roadmap focusing on growth, sustainability, inclusion                                                                      |

## INTERNATIONAL CURRENT AFFAIRS - STUDY TABLE (1-25)

| Area / Topic                    | Study Explanation with Data, Cause–Effect & MBA Context                                                                     |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Global Economic Growth          | IMF projects <b>~3% global growth</b> , lower than historical average due to tight monetary policies and geopolitical risks |
| US Monetary Policy              | US Fed maintained high interest rates (~5.25–5.5%) to control inflation, impacting global capital flows                     |
| China Economic Slowdown         | China growth fell below <b>5%</b> , driven by real estate crisis and weak domestic demand                                   |
| Eurozone Economy                | EU growth weak (~1%), inflation cooling but high energy costs persist                                                       |
| Russia–Ukraine War              | War disrupted energy and food supply chains, impacting inflation globally                                                   |
| Israel–Gaza Conflict            | Conflict increased Middle East instability, affecting oil prices and shipping routes                                        |
| Global Inflation Trend          | Inflation easing globally but remains above pre-COVID levels                                                                |
| Oil Prices                      | Brent crude volatile between <b>\$70–90/barrel</b> , affecting import-dependent nations                                     |
| Artificial Intelligence Boom    | AI expected to add <b>\$15+ trillion</b> to global economy by 2030                                                          |
| AI Regulation                   | EU AI Act sets global benchmark for ethical AI usage                                                                        |
| Climate Change Impact           | Climate disasters cause <b>\$300+ bn annual losses</b> globally                                                             |
| COP Climate Talks               | Developing nations demand \$100 bn+ annual climate finance                                                                  |
| Renewable Energy Shift          | Renewables fastest-growing energy source globally                                                                           |
| Electric Vehicle Adoption       | Global EV sales crossed <b>14 million/year</b> , disrupting auto industry                                                   |
| US–China Tensions               | Trade and tech restrictions reshaping global supply chains                                                                  |
| Indo-Pacific Strategy           | Region central to global trade and security competition                                                                     |
| BRICS Expansion                 | BRICS expansion reflects Global South influence                                                                             |
| G20 Role                        | G20 remains primary forum for global economic coordination                                                                  |
| IMF Reforms                     | Emerging economies seek higher quota and voting power                                                                       |
| World Bank Focus                | Increased lending for climate adaptation and poverty                                                                        |
| WTO Crisis                      | Trade negotiations stalled due to protectionism                                                                             |
| Global Supply Chain Shift       | “China+1” strategy benefits India, Vietnam, Mexico                                                                          |
| Semiconductor Race              | Global investments exceeding <b>\$1 trillion</b>                                                                            |
| Central Bank Digital Currencies | <b>100+ countries</b> piloting CBDCs                                                                                        |
| Cybersecurity Threats           | Cybercrime costs estimated <b>\$10 trillion annually</b>                                                                    |

## INTERNATIONAL CURRENT AFFAIRS - STUDY TABLE (26-50)

| Area / Topic                | Study Explanation with Data, Cause–Effect & MBA Context           |
|-----------------------------|-------------------------------------------------------------------|
| Global Startup Funding      | VC funding declined post-2022 but stabilising in 2025             |
| Global FDI Trends           | FDI flows selective due to geopolitical uncertainty               |
| ESG Investing               | ESG assets crossed <b>\$30 trillion</b> , shaping capital markets |
| Green Hydrogen              | Multi-billion dollar investments for clean energy                 |
| LNG Trade                   | LNG demand rising due to energy security concerns                 |
| Maritime Security           | Red Sea disruptions raised shipping costs                         |
| Global Public Debt          | Global debt crossed <b>300% of GDP</b> , limiting policy space    |
| Inflation vs Growth Dilemma | Central banks balancing inflation control and recession risk      |
| Ageing Populations          | Labour shortages in developed economies                           |
| Migration Policies          | Immigration crucial to sustain workforce growth                   |
| Global Elections            | Elections increase policy uncertainty                             |
| Africa Growth Story         | Infrastructure and energy investments rising                      |
| ASEAN Manufacturing Hub     | ASEAN gaining manufacturing share                                 |
| India–EU Relations          | Trade agreement negotiations ongoing                              |
| India–US Relations          | Strategic defence and technology cooperation                      |
| India–Africa Engagement     | Development and trade partnerships expanding                      |
| Global Tourism Recovery     | Tourism near pre-COVID levels                                     |
| WHO Reforms                 | Focus on pandemic preparedness                                    |
| Global Healthcare Systems   | Health resilience now policy priority                             |
| Protectionism               | Rising tariffs and trade barriers                                 |
| Currency Volatility         | Dollar strength pressures emerging markets                        |
| Climate Finance Gap         | Developing nations face \$2–3 trillion gap                        |
| Automation Impact           | Automation expected to impact <b>40% jobs</b>                     |
| Tech Layoffs                | Tech firms restructuring post over-hiring                         |
| Energy Transition           | Shift from fossil fuels gradual but irreversible                  |
| Global Security Order       | World moving toward multipolar power structure                    |

GENERAL KNOWLEDGE - TABLE 1 (1-25)

| GK Topic                     | Study Explanation (Concept + Context + Why it Matters)                                              |
|------------------------------|-----------------------------------------------------------------------------------------------------|
| Capital of India             | New Delhi is the seat of political power, housing Parliament, Supreme Court, and central ministries |
| Federal Structure of India   | India follows a quasi-federal structure with power shared between Centre and States                 |
| Parliament of India          | Bicameral legislature (Lok Sabha & Rajya Sabha) responsible for law-making and accountability       |
| Lok Sabha                    | Directly elected house representing citizens; controls government formation                         |
| Rajya Sabha                  | Represents states; ensures federal balance in legislation                                           |
| Prime Minister of India      | Head of government; controls executive decision-making and policy direction                         |
| President of India           | Constitutional head; ensures continuity and constitutional functioning                              |
| Judiciary of India           | Independent judiciary safeguards rule of law and constitutional rights                              |
| Supreme Court                | Apex court with powers of judicial review and constitutional interpretation                         |
| Reserve Bank of India        | Central bank regulating inflation, money supply, and financial stability                            |
| Monetary Policy              | Tool used by RBI to control inflation and support economic growth                                   |
| Union Budget                 | Annual financial statement outlining government revenue, expenditure, and priorities                |
| Fiscal Deficit               | Indicates government borrowing and fiscal discipline                                                |
| Gross Domestic Product (GDP) | Measures size and growth of the economy                                                             |
| Inflation (CPI)              | Measures rise in consumer prices impacting purchasing power                                         |
| Banking System               | Backbone of credit flow, savings mobilisation, and economic growth                                  |
| Public Sector Enterprises    | Government-owned companies supporting strategic sectors                                             |
| Tax System in India          | Direct and indirect taxes fund government expenditure                                               |
| Goods & Services Tax (GST)   | Unified indirect tax improving compliance and ease of business                                      |
| Financial Year               | April–March cycle used for budgeting and accounting                                                 |
| Election Commission of India | Conducts free and fair elections, ensuring democracy                                                |
| Armed Forces of India        | Protect national sovereignty and strategic interests                                                |
| Space Programme (ISRO)       | Symbol of technological capability and innovation                                                   |
| National Symbols             | Represent unity, culture, and national identity                                                     |
| India @ 2047                 | Vision of becoming a developed, inclusive, and sustainable economy                                  |

**GENERAL KNOWLEDGE - TABLE 2 (26-50)**

| GK Topic                     | Clear Explanation (What it is & Why it Matters)    |
|------------------------------|----------------------------------------------------|
| India's Economy Rank         | Among top 4 global economies by GDP                |
| GDP Growth                   | India among fastest growing major economies        |
| Major Exports of India       | IT services, pharmaceuticals, engineering goods    |
| Major Imports of India       | Crude oil – energy dependence                      |
| Make in India                | Manufacturing and job creation initiative          |
| Digital India                | Digital governance and public infrastructure       |
| Startup India                | Entrepreneurship and innovation ecosystem          |
| UPI                          | Real-time digital payments revolution              |
| GST                          | Unified indirect tax system                        |
| BRICS                        | Group of emerging economies                        |
| G20                          | Global economic coordination forum                 |
| United Nations (UN)          | Global cooperation organisation                    |
| IMF                          | Global financial stability institution             |
| World Bank                   | Development financing institution                  |
| WTO                          | Global trade regulation body                       |
| Paris Olympics               | 2024 host – international sports event             |
| Asian Games                  | Continental multi-sport event                      |
| Commonwealth Games           | Multinational sports competition                   |
| Climate Change               | Global environmental challenge affecting economies |
| Renewable Energy             | Transition towards sustainable power               |
| Artificial Intelligence (AI) | Technology reshaping productivity and jobs         |
| ESG                          | Environmental, Social, Governance framework        |
| Inflation                    | Rise in general price levels                       |
| Interest Rates               | Cost of borrowing money                            |
| India @ 2047                 | Vision of developed India                          |

## FINANCE FUNDAMENTALS (1-25)

| Term (with Full Form)        | Definition                                               | Explanation (Study-Book Level)                                   |
|------------------------------|----------------------------------------------------------|------------------------------------------------------------------|
| GDP (Gross Domestic Product) | Total value of goods and services produced in an economy | Indicates economic size, growth trajectory, and comparative      |
| GNP (Gross National Product) | GDP plus net income from abroad                          | Reflects income earned by residents beyond domestic production   |
| Inflation                    | Sustained rise in general price levels                   | Reduces purchasing power, affects interest rates, savings, and   |
| CPI (Consumer Price Index)   | Measure of retail inflation                              | Primary indicator used by RBI for inflation targeting            |
| Deflation                    | Sustained fall in price levels                           | Leads to lower spending, delayed investment, and economic        |
| Repo Rate (Repurchase Rate)  | Rate at which RBI lends to banks                         | Main tool to control inflation and liquidity in the economy      |
| Reverse Repo Rate            | Rate at which RBI borrows from banks                     | Used to absorb excess liquidity from the banking system          |
| Monetary Policy              | RBI's policy on money supply and credit                  | Balances inflation control with economic growth                  |
| Fiscal Policy                | Government policy on spending and taxation               | Influences growth, employment, and public debt                   |
| Fiscal Deficit               | Excess of government expenditure over revenue            | Indicates government borrowing requirement and fiscal discipline |
| Primary Deficit              | Fiscal deficit excluding interest payments               | Shows current government's spending behaviour                    |
| Revenue Deficit              | Revenue expenditure exceeds revenue receipts             | Indicates borrowing used for consumption, not asset creation     |
| Capital Expenditure (CapEx)  | Spending on long-term assets                             | Drives infrastructure creation and long-term growth              |
| Revenue Expenditure          | Spending on day-to-day operations                        | Required for administration but does not create assets           |
| Public Debt                  | Total borrowings of the government                       | Affects future fiscal flexibility and interest burden            |
| Liquidity                    | Ease of converting assets into cash                      | Higher liquidity reduces financial risk                          |
| Solvency                     | Ability to meet long-term obligations                    | Measures long-term financial stability                           |
| Banking System               | Institutions mobilising savings and providing credit     | Backbone of economic activity and investment                     |
| NPA (Non-Performing Asset)   | Loan where repayment stops                               | Reflects credit quality and banking sector health                |
| Gross NPA                    | Total bad loans of banks                                 | Indicates overall stress in banking system                       |
| Net NPA                      | Bad loans after provisions                               | Shows actual loss exposure of banks                              |
| Financial Inclusion          | Access to formal banking services                        | Expands consumption and economic participation                   |
| Credit Growth                | Growth in bank lending                                   | Signals business expansion and demand                            |
| Inflation Targeting          | RBI framework targeting 4% inflation                     | Anchors expectations and policy credibility                      |
| Central Banking              | Authority managing money and banking system              | Ensures price stability and financial stability                  |

CORPORATE FINANCE, MARKETS & INVESTMENTS (26-50)

| Term (with Full Form)                   | Definition                                   | Explanation (Study-Book Level)                        |
|-----------------------------------------|----------------------------------------------|-------------------------------------------------------|
| Equity                                  | Ownership capital in a firm                  | Carries highest risk but unlimited return potential   |
| Debt                                    | Borrowed capital with fixed obligation       | Lower risk than equity but creates repayment pressure |
| Cost of Capital                         | Cost of raising funds                        | Minimum return required for value creation            |
| WACC (Weighted Average Cost of Capital) | Average cost of equity and debt              | Used to evaluate investment viability                 |
| Risk                                    | Uncertainty of expected returns              | Core factor influencing investment decisions          |
| Return                                  | Gain from an investment                      | Compensation for time and risk taken                  |
| Diversification                         | Spreading investments across assets          | Reduces unsystematic risk                             |
| Working Capital                         | Current assets minus current liabilities     | Funds required for daily business operations          |
| Current Ratio                           | Current assets to liabilities ratio          | Measures short-term liquidity                         |
| Quick Ratio                             | Liquid assets to liabilities                 | Tests immediate solvency                              |
| Market Capitalisation                   | Market value of company's shares             | Used to classify companies by size                    |
| Primary Market                          | Market for new securities                    | Enables companies to raise capital                    |
| Secondary Market                        | Market for existing securities               | Provides liquidity and price discovery                |
| IPO (Initial Public Offering)           | First public issue of shares                 | Converts private company into public entity           |
| Bull Market                             | Prolonged rise in stock prices               | Reflects investor optimism and growth expectations    |
| Bear Market                             | Prolonged fall in stock prices               | Reflects pessimism and economic stress                |
| Mutual Fund                             | Pooled investment vehicle                    | Enables diversification for small investors           |
| SIP (Systematic Investment Plan)        | Periodic mutual fund investment              | Promotes disciplined long-term investing              |
| Asset Allocation                        | Distribution across asset classes            | Balances risk and return                              |
| Credit Rating                           | Assessment of borrower's creditworthiness    | Influences borrowing cost                             |
| Corporate Governance                    | System of company control and accountability | Builds investor trust and long-term value             |
| ESG (Environmental, Social, Governance) | Sustainability evaluation framework          | Influences investment decisions and risk assessment   |
| Exchange Rate                           | Value of domestic currency                   | Affects trade, inflation, and capital flows           |
| Balance of Payments                     | Record of international transactions         | Indicates external economic strength                  |
| Financial Stability                     | Resilience of financial system               | Prevents systemic crises                              |

## MARKETING FUNDAMENTALS & STRATEGY (1-25)

| Term (with Full Form) | Definition                                            | Explanation                                                    |
|-----------------------|-------------------------------------------------------|----------------------------------------------------------------|
| Marketing             | Process of creating and delivering value to customers | Focuses on understanding needs and building long-term customer |
| Market Segmentation   | Dividing market into distinct groups                  | Enables targeted offerings and efficient use of resources      |
| Targeting             | Selecting segments to serve                           | Aligns product and messaging with customer needs               |
| Positioning           | Creating a distinct brand image                       | Shapes how customers perceive a brand                          |
| Value Proposition     | Unique benefit offered                                | Core reason customers choose one brand over another            |
| Marketing Mix (4Ps)   | Product, Price, Place, Promotion                      | Tactical tools to influence demand                             |
| Product               | Good or service offered                               | Must solve a real customer problem                             |
| Price                 | Amount charged                                        | Impacts demand, profitability, and perception                  |
| Place                 | Distribution channels                                 | Ensures availability at right time and location                |
| Promotion             | Communication activities                              | Builds awareness and persuasion                                |
| Branding              | Creating a brand identity                             | Builds recognition and trust                                   |
| Brand Equity          | Value of brand name                                   | Enables premium pricing and loyalty                            |
| Brand Loyalty         | Repeat purchase behaviour                             | Reduces acquisition costs                                      |
| Consumer Behaviour    | Study of buying decisions                             | Helps predict demand                                           |
| Customer Needs        | Explicit or latent requirements                       | Foundation of all marketing strategies                         |
| Customer Satisfaction | Expectation fulfilment                                | Drives repeat business                                         |
| Customer Retention    | Ability to keep customers                             | More profitable than acquisition                               |
| STP Framework         | Segmentation–Targeting–Positioning                    | Core strategic marketing framework                             |
| Differentiation       | Making offerings distinct                             | Prevents commoditisation                                       |
| Competitive Advantage | Sustainable edge                                      | Ensures long-term profitability                                |
| Market Research       | Data collection and analysis                          | Reduces decision uncertainty                                   |
| Primary Research      | First-hand data                                       | Customised insights                                            |
| Secondary Research    | Existing data                                         | Cost-effective information source                              |
| B2C Marketing         | Business-to-Consumer marketing                        | Emotion-driven, mass-oriented                                  |
| B2B Marketing         | Business-to-Business marketing                        | Logic-driven, relationship-based                               |

## MARKETING - PRICING, DIGITAL, ANALYTICS & GROWTH (26-50)

| Term (with Full Form)           | Definition                       | Explanation                           |
|---------------------------------|----------------------------------|---------------------------------------|
| Pricing Strategy                | Approach to price setting        | Balances value, cost, and competition |
| Cost-Plus Pricing               | Cost plus margin pricing         | Simple but ignores customer value     |
| Value-Based Pricing             | Pricing on perceived value       | Enables premium positioning           |
| Penetration Pricing             | Low entry pricing                | Gains rapid market share              |
| Skimming Pricing                | High initial pricing             | Targets early adopters                |
| Demand Elasticity               | Price sensitivity                | Guides pricing decisions              |
| Promotion Mix                   | Advertising, sales, PR           | Integrated communication              |
| Advertising                     | Paid communication               | Builds awareness                      |
| Sales Promotion                 | Short-term incentives            | Drives immediate sales                |
| Personal Selling                | One-to-one selling               | Common in B2B markets                 |
| Public Relations                | Reputation management            | Builds credibility                    |
| Digital Marketing               | Online marketing activities      | Enables precise targeting             |
| SEO                             | Search Engine Optimisation       | Improves organic visibility           |
| SEM                             | Search Engine Marketing          | Paid search exposure                  |
| Social Media Marketing          | Platform-based engagement        | Builds community                      |
| Influencer Marketing            | Opinion-leader promotion         | Leverages trust                       |
| Content Marketing               | Educational content creation     | Nurtures leads                        |
| CRM                             | Customer Relationship Management | Improves retention                    |
| Customer Lifetime Value (CLV)   | Total customer value             | Guides marketing spend                |
| Customer Acquisition Cost (CAC) | Cost to acquire customer         | Must be lower than CLV                |
| Marketing Funnel                | Awareness-to-conversion path     | Maps buyer journey                    |
| Conversion Rate                 | Successful action ratio          | Measures effectiveness                |
| Go-To-Market (GTM)              | Launch strategy                  | Reduces launch risk                   |
| Omnichannel Marketing           | Integrated channels              | Enhances experience                   |
| Growth Marketing                | Experiment-driven marketing      | Focuses on scalable growth            |

## HR FUNDAMENTALS & TALENT MANAGEMENT (1-25)

| Term (with Full Form)             | Definition                               | Explanation                                            |
|-----------------------------------|------------------------------------------|--------------------------------------------------------|
| Human Resource Management (HRM)   | Managing people in organisations         | Focuses on acquiring, developing, and retaining talent |
| Talent Management                 | End-to-end employee lifecycle management | Ensures right people are in right roles                |
| Recruitment                       | Attracting potential candidates          | First step in building workforce                       |
| Selection                         | Choosing suitable candidates             | Impacts performance and culture                        |
| Onboarding                        | Integrating new employees                | Improves early productivity and retention              |
| Job Analysis                      | Systematic study of job roles            | Basis for hiring, appraisal, and pay                   |
| Job Description                   | Documented job responsibilities          | Clarifies role expectations                            |
| Job Specification                 | Required skills and qualifications       | Guides candidate selection                             |
| Workforce Planning                | Forecasting manpower needs               | Aligns HR with business goals                          |
| Training                          | Skill enhancement activities             | Improves employee capability                           |
| Development                       | Long-term employee growth                | Prepares future leaders                                |
| Performance Management            | Evaluating employee performance          | Links goals to outcomes                                |
| Key Performance Indicators (KPIs) | Measurable performance metrics           | Tracks employee contribution                           |
| Appraisal                         | Formal performance review                | Basis for rewards and promotion                        |
| Compensation                      | Monetary rewards                         | Attracts and motivates employees                       |
| Benefits                          | Non-monetary rewards                     | Enhances employee satisfaction                         |
| Pay Structure                     | Salary composition design                | Ensures internal equity                                |
| Incentives                        | Performance-linked rewards               | Encourages higher output                               |
| Employee Engagement               | Emotional commitment of employees        | Drives productivity and retention                      |
| Employee Motivation               | Willingness to perform                   | Influenced by rewards and culture                      |
| Retention                         | Ability to keep employees                | Reduces hiring and training cost                       |
| Attrition                         | Employee turnover                        | High attrition signals HR issues                       |
| Employer Branding                 | Organisation's image as employer         | Attracts quality talent                                |
| Industrial Relations              | Management-employee relations            | Ensures workplace harmony                              |
| HR Policies                       | Formal HR guidelines                     | Provide consistency and fairness                       |

# ORGANISATIONAL BEHAVIOUR, CULTURE & STRATEGIC HR (26-50)

| Term (with Full Form)            | Definition                                  | Explanation                       |
|----------------------------------|---------------------------------------------|-----------------------------------|
| Organisational Behaviour (OB)    | Study of workplace behaviour                | Helps manage people effectively   |
| Organisational Culture           | Shared values and norms                     | Shapes employee behaviour         |
| Leadership                       | Ability to influence others                 | Critical for direction and morale |
| Management vs Leadership         | Administration vs inspiration               | Leaders drive change              |
| Team Building                    | Improving team effectiveness                | Enhances collaboration            |
| Conflict Management              | Resolving workplace conflicts               | Prevents productivity loss        |
| Communication                    | Information exchange                        | Essential for coordination        |
| Change Management                | Managing organisational change              | Reduces resistance                |
| Diversity & Inclusion (D&I)      | Workforce representation and equity         | Improves innovation               |
| Gender Diversity                 | Inclusion of women workforce                | Enhances organisational balance   |
| Emotional Intelligence (EI)      | Managing emotions                           | Improves leadership effectiveness |
| Employee Well-Being              | Physical and mental health                  | Impacts performance               |
| Work-Life Balance                | Managing work and personal life             | Reduces burnout                   |
| Labour Laws                      | Employment regulations                      | Protect employee rights           |
| Compliance                       | Adhering to laws and policies               | Prevents legal risk               |
| Trade Unions                     | Employee representation bodies              | Collective bargaining             |
| Collective Bargaining            | Negotiation between employees and employers | Resolves disputes                 |
| HR Analytics                     | Data-driven HR decisions                    | Improves HR effectiveness         |
| Succession Planning              | Identifying future leaders                  | Ensures leadership continuity     |
| Strategic HRM                    | HR aligned with business strategy           | Creates competitive advantage     |
| Learning & Development (L&D)     | Continuous learning systems                 | Builds future skills              |
| Employer Value Proposition (EVP) | Value offered to employees                  | Differentiates employer brand     |
| Hybrid Work Model                | Mix of remote and office work               | New-age workforce model           |
| Gig Workforce                    | Contract-based workers                      | Flexible talent sourcing          |
| Ethical HR Practices             | Fair and transparent HR                     | Builds trust and culture          |

OPERATIONS FUNDAMENTALS & PROCESS MANAGEMENT (1-25)

| Term (with Full Form)              | Definition                         | Explanation                                         |
|------------------------------------|------------------------------------|-----------------------------------------------------|
| Operations Management              | Management of production processes | Converts inputs into goods and services efficiently |
| Process                            | Set of activities creating value   | Core of operational efficiency                      |
| Supply Chain                       | Network from supplier to customer  | Ensures smooth flow of materials                    |
| Logistics                          | Movement and storage of goods      | Supports timely delivery                            |
| Procurement                        | Purchasing raw materials           | Impacts cost and quality                            |
| Inventory                          | Stock of goods and materials       | Balances demand and supply                          |
| Inventory Management               | Controlling inventory levels       | Reduces holding and stockout costs                  |
| Just-In-Time (JIT)                 | Inventory received when needed     | Minimises inventory holding                         |
| Capacity                           | Maximum output capability          | Determines production limits                        |
| Capacity Utilisation               | Actual output vs potential         | Indicates efficiency                                |
| Forecasting                        | Predicting future demand           | Guides production planning                          |
| Lead Time                          | Order to delivery time             | Affects customer satisfaction                       |
| Bottleneck                         | Process constraint                 | Limits overall output                               |
| Throughput                         | Rate of production                 | Measures system efficiency                          |
| Quality                            | Degree of conformance to standards | Impacts customer satisfaction                       |
| Quality Control (QC)               | Inspection-based quality check     | Detects defects                                     |
| Quality Assurance (QA)             | Process-based quality prevention   | Prevents defects                                    |
| Total Quality Management (TQM)     | Organisation-wide quality focus    | Continuous improvement culture                      |
| Lean Operations                    | Waste reduction approach           | Improves efficiency                                 |
| Six Sigma                          | Defect reduction methodology       | Improves process consistency                        |
| Standard Operating Procedure (SOP) | Documented process steps           | Ensures consistency                                 |
| Automation                         | Use of technology in operations    | Reduces manual effort                               |
| Productivity                       | Output per unit input              | Measures efficiency                                 |
| Operations Strategy                | Long-term operations planning      | Aligns operations with business goals               |

## SUPPLY CHAIN, TECHNOLOGY &amp; STRATEGIC OPERATIONS (26-50)

| Term (with Full Form)              | Definition                           | Explanation                   |
|------------------------------------|--------------------------------------|-------------------------------|
| Supply Chain Management (SCM)      | Integrated supply network management | Improves coordination         |
| Demand Planning                    | Estimating customer demand           | Prevents mismatch             |
| Production Planning                | Scheduling production activities     | Optimises resources           |
| Aggregate Planning                 | Medium-term capacity planning        | Balances demand and supply    |
| Scheduling                         | Timing of operations                 | Reduces delays                |
| Vendor Management                  | Managing supplier relationships      | Ensures reliability           |
| Outsourcing                        | Contracting external services        | Reduces cost and focus        |
| Make-or-Buy Decision               | In-house vs external sourcing        | Strategic cost decision       |
| Logistics Cost                     | Cost of transportation and storage   | Impacts margins               |
| Warehouse Management               | Storage optimisation                 | Improves order fulfilment     |
| Reverse Logistics                  | Return flow of goods                 | Handles returns and recycling |
| Sustainable Operations             | Eco-friendly processes               | Reduces environmental impact  |
| Green Supply Chain                 | Environment-conscious sourcing       | Meets ESG goals               |
| Industry 4.0                       | Smart manufacturing technologies     | Digital transformation        |
| Internet of Things (IoT)           | Connected operational devices        | Enables real-time tracking    |
| Predictive Maintenance             | Maintenance before failure           | Reduces downtime              |
| ERP (Enterprise Resource Planning) | Integrated business system           | Improves coordination         |
| Process Optimisation               | Improving workflow efficiency        | Enhances output               |
| Cycle Time                         | Total process duration               | Impacts delivery speed        |
| Service Operations                 | Managing service delivery            | Focuses on experience         |
| Project Management                 | Managing projects                    | Ensures timely completion     |
| Critical Path Method (CPM)         | Project scheduling technique         | Identifies longest task path  |
| Risk Management                    | Managing operational risks           | Ensures continuity            |
| Business Continuity Planning       | Disaster readiness                   | Reduces operational shocks    |
| Operations Excellence              | Best-in-class operations             | Competitive advantage         |

## ANALYTICS FUNDAMENTALS & DATA HANDLING (1-25)

| Term (with Full Form)           | Definition                     | Explanation                  |
|---------------------------------|--------------------------------|------------------------------|
| Business Analytics              | Data-driven decision-making    | Improves managerial accuracy |
| Data                            | Raw facts and figures          | Base for analysis            |
| Big Data                        | Large complex datasets         | Enables deeper insights      |
| Structured Data                 | Tabular data                   | Easy to analyse              |
| Unstructured Data               | Text, images, videos           | Requires advanced tools      |
| Data Collection                 | Gathering data                 | First step of analytics      |
| Data Cleaning                   | Removing errors                | Improves accuracy            |
| Data Integration                | Combining multiple datasets    | Creates holistic view        |
| Descriptive Analytics           | Analysis of past data          | Explains what happened       |
| Diagnostic Analytics            | Cause analysis                 | Explains why it happened     |
| Predictive Analytics            | Forecasting future outcomes    | Anticipates trends           |
| Prescriptive Analytics          | Recommended actions            | Suggests what to do          |
| Data Visualisation              | Graphical representation       | Simplifies insights          |
| Dashboard                       | KPI summary view               | Supports quick decisions     |
| Key Performance Indicator (KPI) | Performance metric             | Tracks success               |
| Business Intelligence (BI)      | Reporting systems              | Supports strategic decisions |
| Data Warehouse                  | Centralised data storage       | Supports reporting           |
| ETL (Extract, Transform, Load)  | Data processing method         | Prepares data for analysis   |
| SQL (Structured Query Language) | Database query language        | Retrieves data               |
| Statistical Analysis            | Applying statistics to data    | Finds patterns               |
| Correlation                     | Relationship between variables | Indicates association        |
| Regression                      | Predictive statistical model   | Estimates impact             |
| Data Accuracy                   | Correctness of data            | Ensures reliability          |
| Data Governance                 | Data management rules          | Ensures compliance           |
| Data Privacy                    | Protection of personal data    | Builds trust                 |

## ADVANCED ANALYTICS, AI & BUSINESS APPLICATIONS (26-50)

| Term (with Full Form)        | Definition                       | Explanation                   |
|------------------------------|----------------------------------|-------------------------------|
| Machine Learning (ML)        | Self-learning algorithms         | Improves predictions          |
| Artificial Intelligence (AI) | Human-like machine intelligence  | Automates decisions           |
| Supervised Learning          | Learning with labelled data      | Used for prediction           |
| Unsupervised Learning        | Pattern discovery                | Used for clustering           |
| Model Training               | Teaching algorithm using data    | Improves accuracy             |
| Algorithm                    | Set of rules                     | Solves problems               |
| Predictive Model             | Forecasting model                | Estimates future outcomes     |
| Feature Engineering          | Selecting relevant variables     | Improves model performance    |
| Model Accuracy               | Correct prediction measure       | Evaluates model quality       |
| Bias in Data                 | Skewed data patterns             | Leads to incorrect insights   |
| Overfitting                  | Model too closely fits data      | Reduces generalisation        |
| Underfitting                 | Model too simple                 | Misses patterns               |
| A/B Testing                  | Comparing two alternatives       | Data-based decisions          |
| Experimentation              | Controlled testing               | Improves outcomes             |
| Real-Time Analytics          | Live data analysis               | Enables quick response        |
| Customer Analytics           | Analysing customer behaviour     | Improves targeting            |
| Marketing Analytics          | Measuring campaign effectiveness | Optimises spend               |
| Financial Analytics          | Analysing financial data         | Supports investment decisions |
| Operations Analytics         | Improving operations             | Enhances efficiency           |
| HR Analytics                 | Workforce data analysis          | Improves talent decisions     |
| Decision Support Systems     | Analytics-based systems          | Aids management               |
| Automation Analytics         | Data-driven automation           | Improves speed                |
| AI Ethics                    | Responsible AI usage             | Prevents misuse               |
| Data Monetisation            | Earning from data                | Creates new revenue           |
| Data-Driven Culture          | Decision-making mindset          | Competitive advantage         |



| 7 Sessions GD WAT PI Program by Cetking |                                  |
|-----------------------------------------|----------------------------------|
| Session 1                               | PI Introduction & My Past        |
| Session 2                               | PI My Future & Goals             |
| Session 3                               | PI My Present questions          |
| Session 4                               | WAT Writing Ability, SOP Writing |
| Session 5                               | Case Studies & Group Exercises   |
| Session 6                               | Current Affairs                  |
| Session 7                               | Technical Knowledge              |

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