**E-Content**

**Dept. of Economics,**

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**B.A. IInd Year paper-I**

**Paper-1st:jk"Vªh; vk; fo'ys"k.k] eqnzk ,oa cSafdx**

**(National Income Analysis, Money and Banking)**

**Unit - Ist jk"Vªh; vk; (National Income)–**

,Me fLeFk us lu~ 1776 bZ- esa ^jk"Vªksa ds /ku\* (Wealth of Nations) uked iqLrd esa jk"Vªh; mRiknu ds lEcU/k esa egRoiw.kZ fopkj izLrqr fd;s Fks] fdUrq mUgksaus jk"Vªh; vk; vFkok jk"Vªh; ykHkka'k (National Income or national Dividend) ds lEcU/k esa dksbZ Li"V ifjHkk"kk ;k vo/kkj.kk izLrqr ugha dh FkhA

**jk"Vªh; vk; dh ifjHkk"kk,¡ (Definitions of National Income)**—

v/;;u dh lqfo/kk dh n`f"V ls jk"Vªh; vk; dh ifjHkk"kkvksa dks nks oxksZa esa ck¡Vdj v/;;u dj ldrs gSA

1. uo izfrf"Br vFkZ'kkfL=;ksa dh ifjHkk"kk,a¡ (Definitions by Neo-classical Economists)

uo&izfrf"Br vFkZ'kkL=h ek'kZy] ihxw] fQ'kj vkfn us jk"Vªh; vk; dh vyx&vyx ifjHkk"kk,¡ bl izdkj nh gS %

**¼1½ ek'kZy dh ifjHkk"kk (Marshall's Definition)&**izks- ek'kZy ds vuqlkj] ^^fdlh ns'k dk Je o iw¡th ml ns'k ds izkd`frd lk/kuksa ij dk;Z djrs gq, izfr o"kZ HkkSfrd rFkk vHkkSfrd oLrqvksa ,oa lHkh izdkj dh lsokvksa dk ,d fo'kq) ;ksx mRiUu djrs gSA ;gh fdlh ns'k dh okLrfod fo'kq) okf"kZd vk; ;k vkxe vFkok jk"Vªh; ykHkka'k gSA\*\*

**ifjHkk"kk dh fo'ks"krk,¡ (Characteristics of Definition)&**ek'kZy dh ifjHkk"kk dh fuEufyf[kr fo'ks"krk,¡ gSa& **(i)** jk"Vªh; vk; dh x.kuk lk/kkj.kr% okf"kZd vk/kkj ij dh tkrh gSA **(ii)** dqy mRiknu esa ls e'khuksa dh VwV&QwV ,oa f?klkoV ?kVk nsuk pkfg,A **(iii)** blesa fons'kh fofu;ksxksa ls izkIr fo'kq) vk; tksM+ nsuh pkfg,A **(iv)** blesa mu lsokvksa dks lfEefyr ugha djuk pkfg, tks O;fDr vius rFkk vius ifjokj ds lnL;ksa ds fy, ;k fe=ksa ds fy, fu%'kqYd djrk gSA bl izdkj O;fDrxr lEifÙk rFkk lkoZtfud lEifÙk ls izkIr ykHkksa dks Hkh jk"Vªh; vk; esa 'kkfey ugha djuk pkfg,A

**¼2½ ihxw dh ifjHkk"kk (Pigou's Definition)&** ihxw us jk"Vªh; vk; dh x.kuk esa dsoy mUgha oLrqvksa o lsokvksa dk lekos'k fd;k gS ftudks eqnzk ds ekin.M }kjk ekik tk ldsA bl izdkj ihxw dh ifjHkk"kk ek'kZy dh ifjHkk"kk ls fHkUu gSA **ihxw (Pigou) ds vuqlkj]** ^^fdlh leqnk; dh jk"Vªh; vk; oLrqxr vk; (Objective Income) dk og Hkkx gS ftlesa fons'kksa ls izkIr vk; lfEefyr gksrh gS ftldks eqnzk }kjk ekik tk ldrk gSA\*\*

la{ksi esaa

**jk"Vªh; vk; (NI) = ekSfnzd vk; $ fons'kksa esa fofu;ksxksa ls vk;**

ihxw dh ifjHkk"kk dh fo'ks"krk,¡ (Characteristics)&ihxw us jk"Vªh; vk; dh ifjHkk"kk esa nks ckrksa ij fo'ks"k egRo fn;k gS&

(i) fons'kksa esa fd;s x;s fofu;ksxksa ls izkIr vk; (Income from foreign Investments)& ns'k ds mRiknu ds vfrfjDr ns'k ds ukxfjdksa }kjk fons'kksa esa fd;s x;s fofu;ksxksa ls izkIr vk; dk lekos'k Hkh jk"Vªh; vk; esa fd;k tkuk pkfg,A

(ii) eqnzk dk ekin.M (Measuring Rod of Money)&dsoy mUgha oLrqvksa o lsokvksa dk lekos'k jk"Vªh; vk; esa fd;k tkuk pkfg, ftUgsa eqnzk ds ekin.M }kjk ekik tk ldsA

¼3½ izksQslj fQ'kj dh ifjHkk"kk (Fisher's Definition)& izks- fQ'kj dh ifjHkk"kk ek'kZy rFkk ihxw dh ifjHkk"kkvksa ls fcYdqy fHkUu gS] tcfd ek'kZy vkSj ihxw us jk"Vªh; vk; esa os oLrq,¡ vkSj lsok,¡ lfEefyr dh gS ftudk izfr o"kZ mRiknu fd;k tkrk gS] rFkk fQ'kj us jk"Vªh; vk; esa dsoy ogh oLrq,¡ o lsok,¡ lfEefyr dh gS ftudk izfr o"kZ mi;ksx fd;k tkrk gSA

fQ'kj ds vuqlkj] ^^jk"Vªh; ykHkka'k ;k vk; esa dsoy os gh lsok,¡ lfEefyr dh tkrh gS tks vfUre miHkksDrk dks izkIr gksrh gS pkgs ;s oLrq,¡ HkkSfrd vFkok ekuoh; okrkoj.k ls izkIr gqbZ gksA\*\* fQ'kj us miHkksx ds Lo:i dks Li"V djrs gq, vkxs fy[kk gS fd ^^bl izdkj ,d fi;kuks ;k vksojdksV tks fd esjs fy, bl o"kZ cuk;k x;k gS] og bl o"kZ dh vk; ugha gS cfYd og rks iw¡th esa o`f) gSA dsoy os gh lsok,¡] tks fd bu oLrqvksa ds iz;ksx ls eq>s feysxh] okf"kZd vk; gSA\*\*

ifjHkk"kk dk Li"Vhdj.k (Explanation of Definition)&izks- fQ'kj }kjk izLrqr dh x;h ifjHkk"kk ,d mnkgj.k Li"V dh tkrh gSA eku yhft, fd lu~ 2016 esa 10]000 #i;s dh dher dh ,d eksVj rS;kj dh tkrh gSA vc ek'kZy rFkk ihxw ds vuqlkj lEiw.kZ 10]000 #i;s dks lu~ 2016 dh jk"Vªh; vk; esa lfEefyr fd;k tk;sxk ysfdu izksQslj fQ'kj lewps 10]000 #i;s dks lu~ 2016 dh jk"Vªh; vk; esa lfEefyr ugha djrsA muds vuqlkj lu~ 2016 dh jk"Vªh; vk; esa ml o"kZ esa fd;s x;s eksVj ds mi;ksx ds ewY; dks gh lfEefyr fd;k tkuk pkfg,A eku yhft, fd eksVj dk thoudky 10 o"kZ gSA vr% lu~ 2016 dh jk"Vªh; vk; esa fQ'kj ds vuqlkj dsoy 1]000 #i;s gh tksM+us pkfg,] 10]000 #i;s ughaA

ifjHkk"kk dh fo'ks"krk,¡ (Characteristics of Definition)& ¼1½ fQ'kj us ^miHkksx\* ds vk/kkj ij jk"Vªh; vk; dh ifjHkk"kk izLrqr dh gS] tcfd ek'kZy rFkk ihxw us mRiknu dks jk"Vªh; vk; dh x.kuk dk vk/kkj cuk;k gSA ¼2½ fQ'kj dh ifjHkk"kk vkfFkZd dY;k.k ds vf/kd fudV gS D;ksafd miHkksx dk dY;k.k ls izR;{k lEcU/k gksrk gSA ek= mRiknu ls gh dY;k.k esa o`f) ugha gksrhA ¼3½ fQ'kj dh ifjHkk"kk vf/kd oSKkfud ,oa rdZiw.kZ gSA

dkSu&lh ifjHkk"kk loZJs"B gS \ (Which is suitable definition ?) fu%lansg rhuksa esa ls fQ'kj dh ifjHkk"kk Js"B gS D;ksafd fQ'kj ds vuqlkj jk"Vªh; vk; esa dsoy mUgha oLrqvksa vkSj lsokvksa dk lekos'k gksrk gS tksfd fdlh o"kZ&fo'ks"k esa ml ns'k ds fuoklh miHkksx djrs gSaA fQ'kj dh ifjHkk"kk ml n'kk esa Hkh vf/kd mi;ksxh izekf.kr gksrh gS tcfd gesa ;g Kkr djuk gks fd ,d ns'k ds ;q) ds fy, dqN o"kksZa rd fdruh lkexzh fey ldrh gS D;ksafd blds fy, ;g tkuuk vko';d gS fd fdruh lkexzh cpk;h tk ldrh gS vkSj fdruh dk miHkksx gksrk gSA

**(II) vk/kqfud ifjHkk"kk,¡ (Modern Definitions)**

dbZ vk/kqfud vFkZ'kkfL=;ksa us jk"Vªh; vk; dh ifjHkk"kk,¡ fuEu izdkj ls nh gS%

**¼1½ jk"Vªh; vk; lfefr (National Income Committee)&**jk"Vªh; vk; lfefr us viuh igyh fjiksVZ esa dgk gS fd ^^jk"Vªh; vk; ds vuqeku ls fcuk nksgjh fxurh ds ,d nh gqbZ vof/k esa mRiUu dh tkus okyh oLrqvksa o lsokvksa dh ek=k dh eki dh tk ldrh gSA\*\*

**¼2½ lSE;qvylu (Samuelson)&** ^^;g ¼jk"Vªh; vk;½ ,d uke gS tks fd ge ,d vFkZO;oLFkk esa oLrqvksa vkSj lsokvksa dh okf"kZd xfr ds ekSfnzd eki ds fy, nsrs gSaA\*\*

mi;qZDr ifjHkk"kkvksa ls ge bl fu"d"kZ ij igq¡prs gSa fd ^^fdlh ns'k dh jk"Vªh; vk; lk/kkj.kr% ogk¡ ,d o"kZ esa mRikfnr leLr oLrqvks ,oa lsokvksa ds ewY; dk ;ksx gksrh gS ftlesa ls oLrqvksa ,oa lsokvksa ds mRiknu gsrq iz;ksx dh x;h e'khuksa ,oa iw¡th dh f?klkoV dks ?kVk fn;k tkrk gS rFkk fons'kksa ls izkIr fo'kq) vk; dks tksM+ fn;k tkrk gSA\*\*

**jk"Vªh; vk; dk egRo**

**(Significance of National Income)**

jk"Vªh; vk; ds vuqeku dh fuEu mi;ksfxrk,¡ gSa %&

**¼1½ yksxksa ds thou&Lrj ds ckjs esa Kku (Knowledge about Living Standard of People)&**jk"Vªh; vk; ls lEcfU/kr vk¡dM+ksa ls yksxksa ds jgu&lgu ds Lrj dk vuqeku yx;k tk ldrk gS gS D;ksafd jk"Vªh; vk; dh o`f) ls izfr O;fDr vkSlr vk; esa o`f) gksus ls ns'k ds ukxfjdksa ds thou&Lrj esa o`f) gksrh gSA

**¼2½ vkfFkZd uhfr ds fu/kkZj.k esa lgk;d (Helpful in Determination of Economic Policy)&**izR;sd ljdkj jk"Vªh; vk; ds vk¡dM+ksa ds vuqlkj ns'k ds vFkZO;oLFkk dk lPpk fp= izkIr dj ysrk gS vkSj rnuqlkj gh viuh lk[k eqnzk] fofu;ksx] jkstxkj ,oa ctV lEcU/kh uhfr dk fuekZ.k djrh gSA

**¼3½ vkfFkZd mUufr dk rqyukRed v/;;u (Comparative Study of Economic Progress)&**bldh lgk;rk ls ns'k esa gqbZ vkfFkZd izxfr dk rqyukRed v/;;u fd;k tkrk gSA vU; ns'kksa ls Hkh rqyuk lEHko gks tkrh gSA

**¼4½ vkfFkZd fu;kstu esa egRo (Importance in Economic Planning)&**blh izdkj ds vk/kkj ij vkfFkZd ;kstukvksa dk fuekZ.k gksrk gS D;ksafd jk"Vªh; vk; fdruh gS] fdrus le; esa fdruh o`f) djrh gS] lk/ku D;k gS] ;g lc fuf'pr djuk iM+rk gSA

**¼5½ ns'k ds vkfFkZd dY;k.k dk lwpd (Index of Economic Welfare of Country)&**izks- ek'kZy ds 'kCnksa esa] vU; ckrksa ds leku jgus ij fdlh ns'k dh jk"Vªh; vk; ftruh vf/kd gksrh gS] ml ns'k dk dY;k.k Hkh mruk gh vf/kd le>k tkrk gSA

**¼6½ vk; ds forj.k dk vuqeku (Estimation of Distribution of Income)&**jk"Vªh; vk; ds vkdyu ls lekt ds fofHkUu oxksZa esa vk; ds forj.k dk Hkh Kku gks tkrk gS vkSj bl izdkj vk; dh vlekurk dks nwj djus ds fy, vko';d dne mBk;s tk ldrs gSA

**¼7½ vk;] O;; vkSj cpr dk vuqeku (Estimation of Income, Expenditure and Saving)&**blds }kjk vk;] O;; vkSj cpr dk vuqeku yxk;k tk ldrk gS vkSj muesa mfpr vuqikr j[kus dh n'kk esa iz;Ru fd;s tk ldrs gSA

**¼8½ vFkZO;oLFkk ds nks"kksa dks nwj djus esa lgk;rk (Helpful in Removing the Evils of Economy)&**jk"Vªh; vk; ds vk¡dM+sa bl ckr dh tkudkjh nsrs gSa fd ns'k dh vFkZO;oLFkk esa dkSu&ls nks"k fo|eku gS ftuds dkj.k vkfFkZd fodkl ugha gks ik jgk gSA bl Kku ds vk/kkj ij bu nks"kksa dks nwj djus ds mik; fd;s tk ldrs gSA

**jk"Vªh; vk; dh vo/kkj.kk,¡ (Concept of National Income)**–

1. cktkj dher ij ldy ?kjsyw mRikn (Gross Domestic Product at Market Price, GDPMP) ,d ns'k dh ?kjsyw lhek esa mRikfnr leLr vfUre oLrqvksaa vkSj lsokvksa ds ewY; dks ldy ?kjsyw mRikn dgrs gSA
2. cktkj dher ij ldy jk"Vªh; mRikn (Gross National Product at Market Price)&blls rkRi;Z ,d vFkZO;oLFkk esa ,d ys[kk o"kZ esa mRikfnr leLr vfUre oLrqvksa vkSj lsokvksa ds ekSfnzd ewY; ds ;ksx ls gS ftlesa fons'kksa ls 'kq) vftZr vk; Hkh lfEefyr jgrh gSA

GNPmp = GDPmp + fons'kksa ls 'kq) vk;

1. cktkj dher ij 'kq) jk"Vªh; mRikn (Net National Product at Market Price)&bls ekywe djus ds fy, cktkj dher ij ldy jk"Vªh; mRikn (GNPMP) esa ls ewY; gzkl ?kVk;k tkrk gSA

NNPmp = GNPmp — ewY; gzkl

1. cktkj dher ij 'kq) ?kjsyw mRikn (Net Domestic Product at Market Price)&cktkj dher ij ldy ?kjsyw mRikn esa ls ;fn ge ewY; gzkl ?kVk nsa rks gesa cktkj dher ij 'kq) ?kjsyw mRikn izkIr gks tk;sxkA

NDPmp = GDPmp — ewY; gzkl

1. lk/ku ykxr ij 'kq) ?kjsyw mRikn ;k 'kq) ?kjsyw vk; (Net Domestic Product at Factor Cost or Net Domestic Income)&lk/ku ykxr ls vk'k; mRiknu ds lk/kuksa dks izkIr gksus okyh vk; ls gSA ;g vk; fdlh ns'k dh ?kjsyw lhek esa lHkh mRikndksa }kjk ,d ys[kk o"kZ esa etnwjh] yxku] C;kt rFkk ykHk ds :i esa vftZr lk/ku vk; dk tksM+ gSA

NDPfc = NDPmp — vizR;{k dj $ vkfFkZd lgk;rk

1. lk/ku ykxr ij ldy ?kjsyw mRikn ;k ldy ?kjsyw vk; (Gross Domestic Product at Factor Cost or Gross Domestic Income)&lk/ku ykxr 'kq) ?kjsyw mRikn esa ;fn ge ewY; gzkl dks tksM+ nsa rks gesa lk/ku ykxr ij ldy ?kjsyw mRikn Kkr gks tk;sxkA

GNPfc = GDPfc + fons'kh 'kq) lk/ku vk;

GDPfc = NDPfc + ewY; gzkl

1. lk/ku ykxr ij ldy jk"Vªh; mRikn ;k ldy jk"Vªh; vk; (Gross National Product at Factor Cost or Gross National Income)&lk/ku ykxr ij ldy jk"Vªh; mRikn Kkr djus ds fy, fdlh ns'k ds lkekU; fuokfl;ksa }kjk ,d o"kZ esa lk/ku ykxr ij dh xbZ ldy ewY; o`f) rFkk fons'kksa ls 'kq) lk/ku vk; dks tksM+k tkrk gSA
2. lk/ku ykxr ij 'kq) jk"Vªh; mRikn ;k jk"Vªh; vk; (Net National Product at Factor Cost or Net National Income)&jk"Vªh; vk; ,d ns'k ds lkekU; fuokfl;ksa }kjk ns'k dh ?kjsyw lhek rFkk 'ks"k fo'o ls ,d o"kZ esa etnwjh] yxku] C;kt rFkk ykHk ds :i esa vftZr lk/ku vk; gSA ;g ?kjsyw lk/ku vk; vkSj fons'kksa ls vftZr 'kq) lk/ku vk; dk ;ksx gSA

NNPfc or NY = NDPfc + fons'kh 'kq) lk/ku vk;

1. futh vk; (Private Income)& futh vk; og vk; gS tks futh {ks= dks lHkh L=ksrksa ls izkIr gksus okyh lk/ku vk; rFkk ljdkj ls izkIr orZeku gLrkarj.k rFkk jk"Vªh; \_.k ij C;kt dk ;ksx gSA

jk"Vªh; iz;ksT; vk; ¾ jk"Vªh; vk; ¼lk/ku ykxr ij 'kq) ?kjsyw vk; $ fons'kksa ls 'kq) lk/ku vk;½

$ 'kq) vizR;{k dj $ 'ks"k fo'o ls 'kq) pkyw gLrkarj.k

futh vk; ¾ futh {ks= dks ?kjsyw mRikn ls izkIr vk; $ fons'kksa ls 'kq) lk/ku vk;$

ljdkj ls pkyw gLrkarj.k$ 'ks"k fo'o ls 'kq) pkyw gLrkarj.k$jk"Vªh; \_.kksa ij C;kt

1. oS;fDrd vk; (Personal Income)&

oS;fDrd vk; ¾ jk"Vªh; vk;& fuxe dj & vforfjr O;olkf;d ykHk & lkekftd lqj{kk va'knku

$ varj.k Hkqxrku

vFkok

oS;fDrd vk; ¾ futh vk; & fuxe ykHk dj & m|eksa dh cpr

1. oS;fDrd iz;ksT; vk; (Personal Disposable Income)

oS;fDrd iz;ksT; vk; ¾ oSO;fDrd vk; & izR;{k dj & fn, x, Q.M] Qhl o tqekZuk

1. jk"Vªh; iz;ksT; vk; (National Disposable Income, NDI)%
2. jk"Vªh; vk; izpfyr dherksa ij rFkk fLFkj dherksa ij (National Income on Current Prices and Constant Prices)&tc jk"Vªh; vk; dks izpfyr cktkj dherksa ij ekik tkrk gS rks mls pkyw dher ij jk"Vªh; vk; dgrs gSA pkyw dherksa ij jk"Vªh; vk; dks ekSfnzd GNP dgk tkrk gSA ekSfnzd GNP esa ifjorZu rc gksrk gS tc dherksa esa ifjorZu gksrk gSA

jk"Vªh; vk; dks tc fdlh vk/kkj o"kZ dh dherksa ij ekik tkrk gS rks bls fLFkj dherksa ij jk"Vªh; vk; vFkok okLrfod jk"Vªh; vk; dgrs gSA okLrfod jk"Vªh; vk; esa ifjorZu rc gksrk gS tcfd mRikfnr oLrqvksa dh ek=k esa ifjorZu gksrk gSA

1. lrr~ fodkl (Sustainable Development)&lrr~ fodkl ls vk'k; vkfFkZd fodkl dh ml izfØ;k ls gS ftlesa Hkkoh ihf<+;ksa dh vkfFkZd fodkl dh {kerk dh {kerk dks ?kVk;s fcuk vkfFkZd fodkl fd;k tkrk gSA
2. gfjr jk"Vªh; vk; (Green National Income)&;g og jk"Vªh; vk; gS tks 'kq) jk"Vªh; vk; ,oa izkd`frd lk/kuksa ds 'kks"k.k rFkk i;kZoj.k ls gksus okyh gkfu;ksa dks Hkh /;ku esa j[krh gSA
3. GNP vkSj vkfFkZd dY;k.k (GNP and Economic Welfare)&jk"Vªh; vk; vkSj vkfFkZd dY;k.k ds chp ?kfu"B lEcU/k gSA izks- ihxw ds vuqlkj] ¼v½ jk"Vªh; vk; esa tc o`f) gksrh gS] rks ns'k dh vkfFkZd dY;k.k esa Hkh o`f) gksrh gSA ¼c½ jk"Vªh; vk; ds forj.k esa fu/kZuksa ds i{k esa dksbZ ifjorZu gksrk gS rks mlls vkfFkZd dY;k.k esa o`f) gksrh gSA ¼l½ jk"Vªh; vk; LFkkf;Ro vkfFkZd dY;k.k dks c<+krk gSA

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