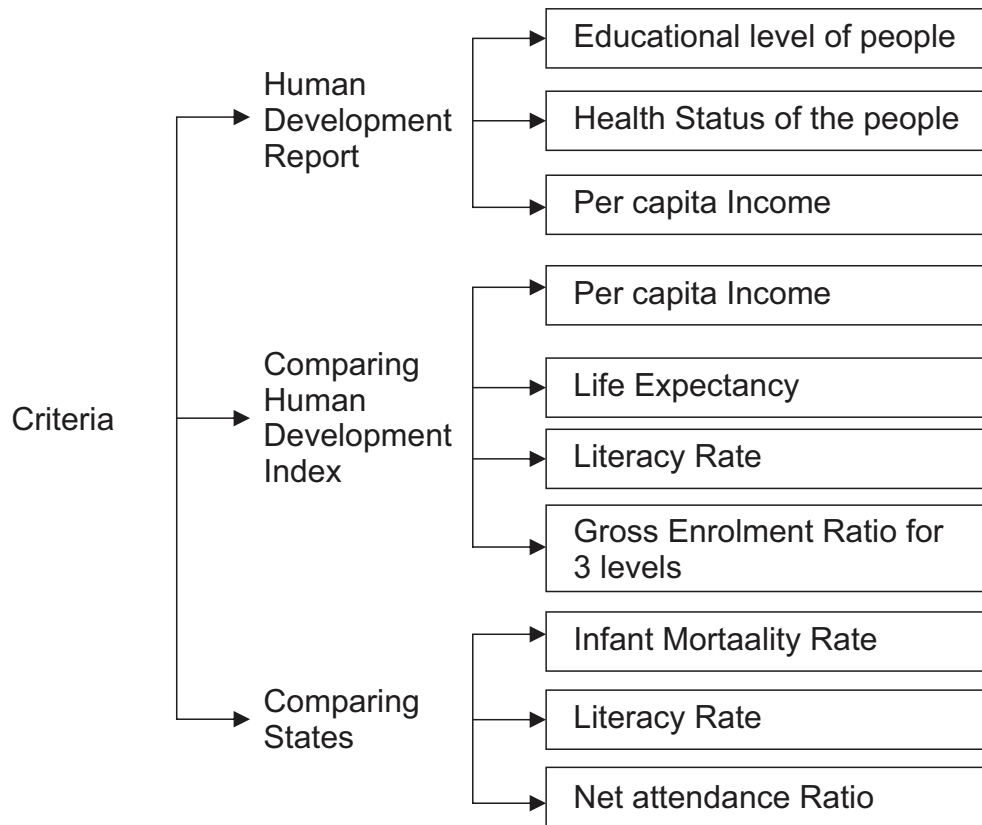
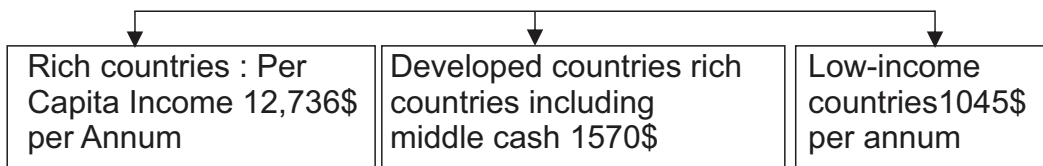


## ECONOMICS DEVELOPMENT



### Types of countries of world Bank



Infant Mortality Rate can be defined as total number of children that die before the age of one year out of 1000 live children born in that particular year.

Literacy rate can be defined as proportion of literate population in the age group of 7 years & above.

Net attendance Ratio can be defined as the total number of children of 6-10 years age group attending school out of total no. of children in the same age group.

$$\begin{aligned} \text{Per capita income} &= \frac{\text{Total Income from all the sectors}}{\text{Total Population}} \\ &= \frac{\text{Total National Income}}{\text{Total Population}} \end{aligned}$$

BMI- can be calculated by taping the weight of a person (kgs) & height (mtr) then divide the weight by the square of the height of a person. If the result is less than 18.5 then person is under nourished & if more than 25, then person is over weight.

HDI (Human Development Index) Rank of India in the World is 136.

### **Key Points to Remember:**

1. **Development :-** Development is generally defined as growth. Some of the important goals are - seeking more income, equal treatment, freedom, security, and respect from others.

Different people have different development goals. What may be development for one may not be for the other. It may be destructive for the other.

One would consider earning more income, being a common factor among people. With this income, they buy services and goods for their daily needs.

**Per capita Income = Total National Income/Total Population**

- For comparing countries, their Income is considered to be one of the most important attributes.

**National development** refers to the ability of a nation to improve the lives of its citizens. Measures of improvement may be material, such as availability of healthcare etc.

**Sustainable Development** is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.

**We have not inherited the world from our forefathers — we have borrowed it from our children.**

**Human Development Index** is a composite statistic of life expectancy, education and per capita income indicators, which are used to rank countries in four tiers of human development.

<b>Basic</b>	<b>Developed Countries</b>	<b>Developing countries</b>
Definition	A country having an effective rate of industrialization and individual income.	A country which has slow rate of industrialization and low per capita Income.
Status	Independent and Prosperous	Dependent and impoverished
Available Resources	Effective Utilized	Ineffective Utilized
Dependency	Self-contained and flourished	Dependent and emerging to be developed.
Literacy Rate	High	Low
Infrastructure	High standard of living and a better environment in terms of health and safety.	Moderate standard of living in terms of health and safety.
Growth	High Industrial Growth	They rely on the developed countries for their growth.
Rates	Low infant mortality rate, death rate and birth rate while high life expectancy rate.	High infant mortality rate, death rate and birth rate, along with low life expectancy rate.
Poverty and Unemployment	Low	High
Generates more revenue from	Service sector	Primary or secondary sector
Distribution of Income	Equal	Unequal
Human Development Index	High	Low
GDP	High	Low

## Very Short Answer Questions (1 Mark Each)

- Q.1 Why Kerala has a low Infant mortality rate?
- Q.2 Is it just right to calculate development based on average income?
- Q.3 What is Life Expectancy at birth?
- Q.4 What is GDP?
- Q.5 How do ration shops under Public Distribution System(PDS) help people?
- Q.6 What are Public facilities?
- Q.7 Which organization publishes the Human Development Report?
- Q.8 Which state in India has ranked first in Human Development Index?
- Q.9 What are the Non-renewable resources?

## Multiple choice question

- Q.1 Which of the following is most likely to be a development goal for landless rural labourers:
- a) Highest support prices      (b) High literacy rate
- c) Raised Wages                (d) Settle the children abroad
- Q.2 Life expectancy at Birth means:
- a) Average expected length of life of a person at the time of birth.
- b) Average expected length of life of a person at time of death.
- c) Average expected length of a child at time of birth.
- d) None of above
- Q.3 Which one of the following countries has the largest size of illiterate population in the age group of 15 in the world.
- a) India                              (b) Myanmar
- c) Srilanka                         (d) Bangladesh

Q.4. Kerala has low infant mortality rate what in the reason for the same?

- a) It has adequate provision of basic health & educational facilities.
- b) It has highest per capita income
- c) It has natural resources
- d) The government of Kerala is very efficient.

Q.5. Which state among the following has lowest literacy rate?

- a) Punjab
- b) Bihar
- c) Kerala
- d) Tamil Nadu

Answers of Multiple Choice Questions

Ans.1 (c)      Ans 3. (d)      Ans. 5 (b)

Ans. 2. (a)      Ans. 4. (a)

Ans.1 Kerala has low infant Mortality rate because it has good prorisions of health & Education facilities.

Ans.2 As income is not distributed equally among all the citizens. So it is not right to calculate development based mere on average income.

Ans.3 It is the average expected length of a person's life at the time of birth.

Ans.4 It stands for Gross Domestic Product. It meant for monetary measure of the market value of all final goods and services produced in a given period of time.

Ans.5 Ration shops help by maintaining the nutritional status of the people and making food available at lower cost.

Ans.6 Public facilities are those which are provided by the government to satisfy the collective needs of the people. Such as — Hospital, School and so on.

Ans. 7 United Nations Development Programme (UNDP)

Ans.8 Kerala topped the table among Indian states in human Development Index.

An's. 9 These resources will get exhausted after some time and are not regenerated by the nature. For example, crude oil and so on.

**Long Answer Type Questions (3 or 5 Marks Each)**

- Q.1 Why do different persons have different notions of development? Explain.
- Q.2 In what respect is the criterion used by the UNDP for measuring development different from the one used by ,the World Bank?
- Q.3 Why is literacy essential for the economic development? Explain.
- Q.4 Money in your pocket cannot buy all the goods and services that you may need to live well. Is it true? Elucidate.
- Q.5 "Girls in India in the rural sector are sometimes not able to get secondary level education". Give three reasons for this.
- Q.6 Briefly define the following terms.
- A. Infant Mortality Rate
  - B. Net Attendances Ratio
  - C. Literacy Rate

- Ans.1 Different people has different notion for development because:
- It is because the life situations of persons are different.
  - People seek things that are most important for them or that which can fulfill their aspirations or desire.
  - What may be development for one may not be for the other. It may even be destructive for the other.
  - For example: The developmental goals of a boy from a rich urban family would be to get admission in a reputed college, whereas the developmental goals of a girl from a rich urban family would be to get as much freedom as her brother.

Ans. 2

<b>UNDP</b>	<b>World Bank</b>
Has taken education, health and per capita income as the base.	It uses per capita income as its base for comparison.
Countries have been ranked.	It is considered as a narrow concept of development.
It is also considered as a broader concept of development.	Under this concept countries have been divided into three categories — rich, middle and poor.

Ans. 3 Literacy is an essential element for the economic development since:

- Education gives us vast knowledge.
- A literate person is eligible to get suitable employment.
- Education develops the ability to implement modern technology.
- Literate people understand the importance of remaining healthy and stay away from the deadly disease.

Ans. 4 Money cannot buy all the goods and services that you may need to live well.

- Money cannot buy us pollution-free environment.
- Money cannot buy us a disease-free life and might not be able to get protection from infectious disease.
- Beside money, people also like to have equal treatment in the society, freedom, dignity and honor in their lives, which money cannot buy them.

Ans. 5

- Gender Discrimination
- 'Poverty
- Distance

Ans. 6

- A. Infant mortality rate is number of deaths under one year of age occurring among the live births in given geographical area during a given year.
- B. Net Attendance ratio is defined as the ratio of the number of people in the official age-group attending any educational institution in a particular class-group to the total number of people in the age-group.
- C. Literacy rate is the total percentage of the population of an area at a particular time aged seven years or above who can read and write with understanding.

Develop the answers of following questions using the key points you can add other points as well.

Q.1 What is National Development? What are the aspects covered under the National development? (CBSE 2010)

- Comprehensive term including education, living, standard, PCI, Education.
- Just & fair use of resources
- Projects & policies affecting large number of people.
- Focus is on social infrastructure

Q.2 “The Earth has enough resources to meet the need of all but not enough to satisfy the greed of even one person.” Explain in light of sustainable development.

- Ground water as renewable resources but over use lowering water table.
- Judicious use & sustainable development
- Resource use without harming the environment
- Reduce, reuse & recycle & alternate sources of energy.



Q.3. Development goals of one may be conflicting or destructive for other or what may be development for one may be destruction for other (2013, 2014, 2015 & 2016)

Ans. 3. Different notions of development

Construction of dam may produce electricity but destruct habitats.

More habitation may lead to houses for many but destruction in natural habitat.

Q.5 Study the given data & Answer the questions:-

State	Infant Mortality Rate	Literacy	Net attendance Ratio	Per capita income
Maharastra	24	82	64	11,7,091
Kerala	13	94	78	10,3,820
Bihar	48	62	35	31,199

- (i) Which state has highest per capita income?
- (ii) Which state has highest literacy rate what could be the possible resource for this?
- (iii) Which has highest infant mortality rate & what could be the reason according to you for this?

Ans. (i) Maharastra

(ii) Kerala. Highest N.A.R.

(iii) Bihar. Low literacy

## Chapter 2

# SECTORS OF THE INDIAN ECONOMY

### Key Points to Remember:

- **Primary Sector:** Producing a good by exploiting natural resources is an activity of primary sector. Such as: Agriculture, Dairy fishing forestry and so on.
- **Secondary Sector:** covers activities in which natural products are changed into other forms through ways of manufacturing that we associate with industrial activities. Such as using cotton fiber from plant.
- **Tertiary Sector:** These activities by themselves do not produce a good but they are an aid or a support for the production process. This sector is known as Service sector also. Such as transport services, insurance services and so on.
- **Private sector** part of a country's economic system runs by individuals and companies, rather than the government.
- **Public sector** usually comprised of organization that are owned and operated by the government and exist to provide services for its citizens.
- **Organized sector** is a sector where the employment terms are fixed and regular, and the employees get assured work.
- **Unorganized Sector** is a sector where the employment terms are not fixed and regular, as well as the enterprises, are not registered with the government.
- **Gross Domestic product** is a monetary measure of the market value

of all final goods and services produced in a period i.e. Sum of Primary sector+ secondary sector + Tertiary sector.

- When more people are working that is needed and even if some people are removed from work, does not affect the total production. This situation is called **disguised unemployment. It is also known as Hidden unemployment.**
  - **Mahatma Gandhi National Rural Employment Guarantee Act** was enacted in **2005** which aims to provide employment of 100 days in a year. If it fails to do so, government will provide unemployment allowances to the people.
1. Primary or agriculture sector. Example-Agriculture, Dairy, Fishing, Forestry etc.
  2. Secondary of Industrial Sector. Example-Manufacturing and industrial activities etc.
  3. Tertiary or Service Sector. Example - Trade, Transport, Banking, Tourism etc.

<b>Share of Sectors in GDP (%)</b>		
	<b>1971-72</b>	<b>2011-12</b>
Primary Sector	Approximately 40%	15%
Secondary Sector	25%	25%
Tertiary Sector	35%	60%
Total	100%	100%

<b>Share of Sectors in Employment (%)</b>		
	<b>1972-73</b>	<b>2011-12</b>
Primary Sector	Approximately 74%	49%
Secondary Sector	11%	24%
Tertiary Sector	15%	27%
Total	100%	100%

**Very Short Answer Type Questions ( 1 MARK EACH)**

- Q.1 Shyama works as a researcher in an Institution. While collecting data she could not classify the working sector of following people. Help her to do the classification with valid reasons.
- A. Yogesh works as lawyer.
- B. Shyam Lal Verma runs a dairy.
- C. Parmod is an Engineer and works in Industrial sector.
- Q.2 Iqbal along with five other members of his family worked as a farmer and produced 50 lakhs tons wheat. Due to some dispute in family two members opted out family business, but still they are able to produce 50 lakh tons Wheat. Can you name such kind of unemployment?
- Q.3 Why is Tertiary sector also called the service sector?
- Q.4 What are the main objectives of Public Sector?
- Q.5 What are the main objectives of Private Sector?
- Q.6 What does Underemployment mean?
- Q.7 How does government support both farmers and consumers?

- Q.8 Ramesh is confused, whether he is working in organized sector or Unorganized Sector. He is getting Paid leaves with fixed hours of working. Would you please help him to find out in which sector he is working?
- Q.9. What is MGNREGA stands for? When it was enacted?
- Q.10 How does development of primary and secondary sector demand for services?
- Q.11. Which activity continued to prove largest employer between 1973 to 2013?
- Q.12. Contribution of which sector is largest in GDP?
- Q.13. Name the sectors which forms the base for all other products?

## **ANSWERS**

**Ans.1 A.** Being a lawyer Yogesh is providing legal services. Therefore his work comes in the Tertiary' sector:

**B.** Shyam Lal Verma runs a dairy and he dependent on biological process of the animals and availability of fodder etc. The product milk also is a natural product. So his work comes under the Primary Sector.

**C.** As Parmod is working in Industry which basically depends upon primary sector for raw material. So his work comes under the Secondary sector.

Ans. 2 Disguised unemployment

Ans. 3 Since these activities provides services rather than goods, the tertiary sector is also called the service sector.

Ans. 4 To provide basic facilities to all their countrymen with the purpose of social welfare.

Ans. 5 To earn more and more profit.

- Ans. 6 In a situation of underemployment, people are apparently working but all of them are made to work less than their potential.
- Ans. 7 The government in India buys wheat and rice from farmers at a fixed price. This is stores in its godowns and sells at a lower price to consumers through ration shops. Here government has to bear marginal cost. In this way, the government supports both farmers and consumers.
- Ans. 8 Organized sector
- Ans.9 MGNREGA is stands for Mahatma Gandhi National Rural Employment Guarantee Act. It Was 'implemented in 2005.
- Ans.10 The development of agriculture and industry leads to the development of services such as transport, trade, storage etc. Greater the development of the primary and secondary sectors, more would be the demand for such services.
- Ans. 11 Agriculture
- Ans.12 Tertiary Sector
- Ans. 13 Primary Sector

### **Long Answer Type Questions (3 or 5 Marks Each)**

- Q.1 Differentiate between economic and non-economic activities. Give any two points.
- Q.2 Using examples from your area compare and contrast activities and functions of Private and Public sectors.
- Q.3 Distinguish between organized and unorganized sector.
- Q.4 Explain the objective of implementing the MGNERGA 2005.
- Q.5 What are the different types of unemployment in India?
- Q.6 How do we count the various goods and services and know the total production in each "sector"?
- Q.7 What are the various ways to provide employment opportunities in rural areas?

- Q.8 "There has been a big change in the three sectors of economic activities in India but similar shift has not taken place in the share of employment." Explain the above statement.
- Q.9 Explain how does the Public sector contribute to the economic development of a nation?
- Q.10 Why is the tertiary sector becoming the most important in India?
- Q.11 The workers in the unorganised sector need protection on the following issues:wages, safety and health. Explain with example.
- Q.12 Mention the major problems faced by farming sector?
- Q.13 How do we create more employment in the agriculture sector?
- Q.14 Discuss the historical changes in the three economic sectors?

### **Answers**

Ans 1. Economics activities are such activity which gets you some income while performing them. For example, a doctor is earning by treating his patients.

Non-economic activities are the activities from which do not gain anything earn you any income. For example, a doctor treating his own family members doesn't earn any money.

Ans. 2

<b>Public sector</b>	<b>Private sector</b>
The main aim of this sector is public welfare.	The main aim of this sector is to earn maximum profit.
It is controlled and managed by Government.	It is controlled and managed by an individual or group of individuals.
Necessary facilities provided by Government.	All the facilities provided by Individual or group of individuals.
Employment is secured.	Employment is not secured.
Fixed wages and important facilities are Provided. Such as medical claim and so on.	Generally neither fixed wages nor other important facilities are provided.
The sector provides basic facilities like education, health, food and security to the people, for example, BSNL, Post office and so on.	The sector provides consumer goods to the people. For example — TISCO, Reliance and so on.

Ans. 3

<b>Organized sector</b>	<b>Unorganized sector</b>
Fixed working hours.	Working hours are not fixed.
Fixed Minimum wages	Less than minimum wages fixed by government.
Secured employment.	Employment is not secured.
Enjoyable working conditions.	Working condition is not up to the mark.
Other facilities such as medical, gratuity, Other pension's are; provided.	No such facilities provided.

- Ans. 4
- Its aims to provide employment of 100 days in a year.
  - All those who are eligible to work would be guaranteed by government. If government fails to do so, it will give unemployment allowance to people.
  - To increase the income and employment to people.
  - Every state/region can develop tourism, regional craft, IT etc. for additional employment.



Ans.5 Underemployment or disguised employment : A situation where more people are engaged than required. So, even if you turned people out, production will not be affected. It is called underemployment.

Seasonal unemployment : When people are unemployed for a particular season, it is as seasonal unemployment. For example, if farmers are ploughing land only for rabi season then , they, become unemployed for the rest of the season.

Ans.6 Economist suggests that the 'values of goods and services should be used rather than adding up the actual numbers. The value of goods and services in the three sectors are calculated and then added up. Not every good(or service), that is produced and sold, needs to be counted. It makes sense, only to include final goods and services.

Intermediate goods are used up in producing final goods and services. The value of final goods already includes the value of all the intermediate goods that are used in making the final goods and services.

So the value of final goods and services produced in each sector during a particular year, provides the total production of the sector for that year. And the sum of production in three sectors gives us the 'Gross Domestic Product.'

- Ans.7 • Provide loans to small farmers for cultivation, irrigation and so on.
- Dams, canal can be constructed will lead to a lot of employment generation.
  - Construction of roads in rural area creates employments in rural community.
  - More and more schools should be opened which would create jobs in education sector and literacy as well in rural area.
  - To improve the health situation, we need more doctors, nurses health workers to work in rural area.

Ans.8 • In primary sector, modern technology has been introduced in agriculture. With the arrival of green revolution and advanced irrigation methods, there are noticeable changes in this sector.

- Industrial production has also increased several times therefore providing more employment opportunities to "the unemployed and underemployed in this sector.
- There are lots of casual workers in the service sector in urban areas who search for employment on daily wages. In the rural areas too, a lot of casual workers sometimes Intermittently do not get job. Many of them are disguisedly unemployed. So besides changes unemployment still exists in India.

- Ans.9
- It promoted rapid economic development through creation and expansion of infrastructure.
  - It creates the employment opportunities.
  - It generates financial resources for development.
  - It encourages development of small, medium and cottage industries. It brings the social justice.

- Ans.10
- It provides basic services to the people. Ex--Hospital, Post Office, Telegraph etc.
  - For the development of agriculture and industry, transport and trade like activities are vital
  - With the increase of income level of the people more service were needed or demanded by people.
  - New services based on information and communication have become essential.
  - It provides employment to people in large number.

- Ans. 11
- The employee refuse to follow laws that protects labourers. That is why protection is needed.

The workers are not paid a fair wages and hence need protection.

Job is not secured that is why they need protection.

The workers get no other benefits like provident fund, gratuity, paid leaves, medical benefits etc.

No pension after retirement.

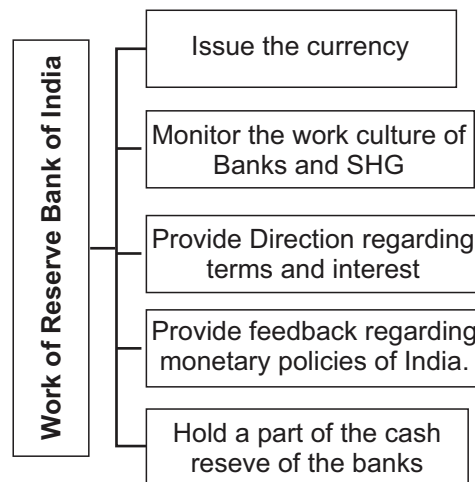
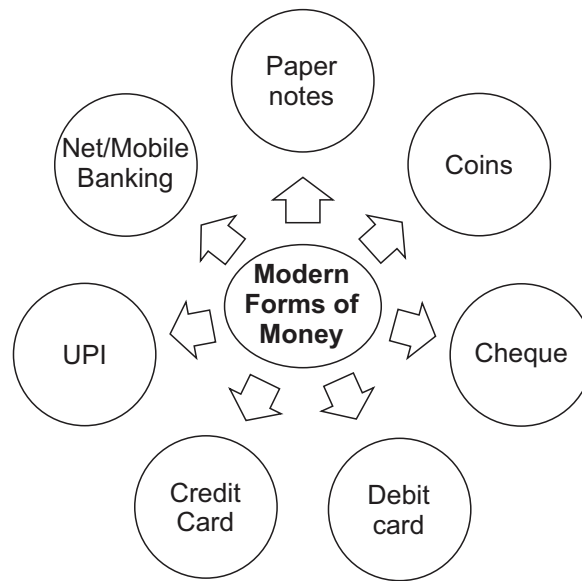
- Ans. 12 Unirrigated land  
Fluctuation in income  
Debt burden  
No job in the off season  
Compelled to sell their grains to the local traders soon after harvest.
- Ans.13 Loans could be given to farmers to buy the agriculture equipments  
Dams can be built to irrigate dry areas.  
Seeds and fertilizers could be subsidized.  
Storage facilities could be provided.  
Transport facilities could be increased.
- Ans. 14 After independence to 1972 primary sector was prominent in Indian GDP.  
As farming method improves and surplus food was produced people channelized their energy towards manufacturing.  
Very soon secondary sector gained prominence  
Because of development of primary and secondary sector, information and technology, trade, transport etc, tertiary sector gained prominence.  
In 2011-12 share of tertiary sector in Indian GDP was approximately 60%.

## Chapter-3

# Money and Credit

### Points to Remember:

- When goods are directly exchanged for goods and there is no use of money, it is called Barter System.
- Money is something that can act as a medium of exchange in transaction. It eliminates the need for double coincidence of wants.
- When both parties have to agree to sell and buy each other's commodities. This is known as the double coincidence of wants.



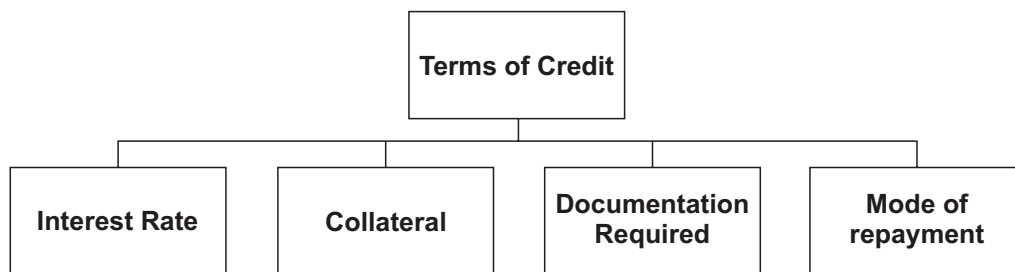
- Credits refers to an agreement in which the lender supplies the borrower money, goods and services in return for the promise of future repayment.

**Credit as an asset:**

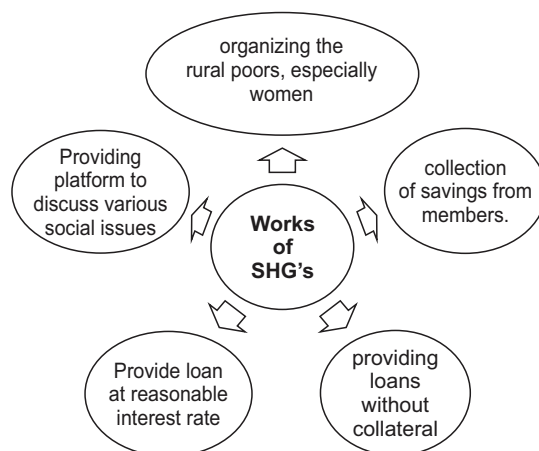
- During the festival season, a shoe manufacturer Salim has received an order of making shoes in bulk, within one month's time. To complete this production, he hires extra workers and has to purchase the raw materials. He asks the supplier to supply leather now and, promise to pay him later. Then he takes some advance payment from trader. By the end, of the month, he is able to deliver the order, make a good profit and repay the money he had borrowed.

**Credit as a debt trap:**

- A farmer swapna picks up loan from a money lender to meet the expenses of cultivation. But unfortunately the crop was hit by the pests and there was crop failure. So, she is unable to repay the loan and debt grows larger with Interest.
- Collateral is asset that the borrower owns (Such as land, building vehicle, livestock) and uses this as a guarantee to a lender until the loan is repaid.



- Self Help Groups: It's basic idea is to provide financial resources for the poor through organizing the rural poor especially women into Small Help Groups.



### 1 Marks Questions

- Q.1 Which of the following can be considered as modern form of Money?  
 1. Paper note 2. Gold Coins 3. Silver Coins 4. Copper coins
- Q.2 In India, Which agency is authorize to issue the notes and currency?  
 1. NABARD 2. Reserve Bank of India 3. World Bank 4. State Bank of India
- Q.3 Where does the large part of deposits spend by the bank?  
 1. For opening new Branches  
 2. To pay taxes  
 3. To pay interest on loan  
 4. To provide loan
- Q.4 Which of the following is not included in the formal source of loan?  
 1. Bank 2. Co-operative Banks 3. Employer 4. None of the above
- Q.5 Which of the following is a symptom of debt Trap?  
 1. Unable to repay the loan 2. Able to repay the loan  
 3. Both are correct 4. Both are wrong
- Q.6 Which of the following is not an example of Collateral?  
 1. Jewelry 2. House 3. Agricultural Land 4. None of the above
- Q.7 Who takes the major decision regarding savings and loans in SHG's?  
 1. Bank 2. Government 3. Members 4. NGOs
- Q.8 How much cash do the bank have with its total cash amount?  
 1. 10% 2. 20% 3. 15% 4. 30%

- Q.9 Which Currency is used as medium of exchange mostly at International Level?
1. American Dollar      2. Singaporean Dollar
  3. Rupees                4. Taka
- Q.10 Who is responsible for the establishment of Grameen Bank in Bangladesh?
1. Wasim Akram            2. Shoaib
  3. Muhammad Yunus      4. Shahid Afridi
- Q.11 Suppose you are living in ancient times, when money is not accepted as medium of transaction. What kind of problem you will find while purchasing and selling the things?
- Q.12 What was the primitive methods of exchange in early ages in India?
- Q.13 Bharti has a doubt that why one cannot refuse a payment made in rupees in India?
- Q.14 Which government agency is authorized to issue notes and currency in India?
- Q.15 Why a loan from Informal Sector is costlier than the formal sector?
- Q.16 Give one example each of modern currency and older currency?

**Answers**

1. Paper note
2. Reserve Bank of India
3. To give loans
4. Employer
5. To unable to repay loan
6. All are wrong
7. Members
8. 15%
9. American Dollar
10. Muhammad Yunus
11. Doubles coincidence of wants
12. Grains and Cattles
13. It is authorized by Government of India
14. Reserve Bank of India
15. Interest Rate is higher.
16. Modern currency- Notes, coins etc. Older currency - Gold coins etc.

Ans.4 Dollar

Ans.5 Reserve Bank of India

Ans.6 People deposit their money in the bank as it earns interest. Since the deposits in the bank accounts can be 'withdrawn on demand, these deposits are called demand deposits.

Ans.7

- Banks keeps only small proportions (15percent) of their deposits as cash with themselves.
- Major portion of money deposits are used to extend loans.

Ans. 8 Collateral is an asset that the borrower owns (such as land, building, vehicle, livestock) and uses this as a guarantee to a lender until the loan is repaid.

Ans.9 Bank charge higher interest rate on loans that what they offer on deposits. The difference of interest is the main source of income of bank.

Ans.10 Interest rate is higher.

### **Long Answer Type Questions ( 3 or 5 MARKS EACH)**

Q.1 Analyse the work of Reserve Bank of India?

Q.2 How do formal and informal sources of credit differ from each other?

Q.3 What is credit? How can credit be both an asset as well as a debt trap?

Q.4 What are the terms of credit? How it may vary for person to person?

Q.5 How is the concept of Self Help Group important for poor people? Give your view points.

Q.6 The credit activities of the informal sector should be discouraged. Support your statement with relevant arguments.

Q.7 Why the formal or informal sector does asks for collateral?

Q.8 How do farmers gets into debts trap?

Q.9 Review any three merits and any two demerits of 'formal sector of credits' in India.

Q.10 What are the reasons why the banks might not be willing to lend to certain borrowers?



## Answers

- Ans.1
- Issue the currency on behalf of Government of India.
  - Issues guidelines regarding working culture of Bank and SHG.
  - Give directions regarding terms and interest on credits.
  - To provide feedback regarding monetary policies to government of India.
  - RBI holds a part of the cash reserve of the bank.

Ans.2

<b>Formal sector</b>	<b>Informal sector</b>
Rate of Interest is lower.	Higher rate of Interest.
Collateral is must for getting loan.	Ready to give loans without any collateral too.
RBI supervises them.	No organization to supervise them.
More documentation is required. It involves many formalities.	Less documentation, less formalities.
Ex.: Banks and co-operatives.	Examples: Moneylender, traders, friends, retailers and so on.

Ans.3 Credits refers to an agreement in which the lender supplies the borrower with money, goods or services in return for the promise of future payment.

- Credit as an asset: During the festival season, a shoe manufacturer Salim has received an order of making shoes in bulk, within a month's time. To complete production, he hired extra workers and has to purchase the raw materials. He asks the supplier to supply leather now and, promise to pay him later. Then he took some advance payment from the trader. By the end, of the month, he is able to deliver the order, make a good profit and repay the money he had borrowed.
- Credit as debt trap: A farmer Swapna picks up loan from a moneylender to meet the expenses of cultivation. But unfortunately the crop is hit by the pests and fails. So, she is unable to repay the loan and debt grows larger with interest.

In Salim's case credit plays a vital and positive role, whereas in

Swapna's case credit pushes the borrowers into a situation from which recovery is painful.

Ans.4

- Every loan agreement specifies an interest rate which the borrower must pay to the lender along with repayment of the principal.
- In addition, lender may demand collateral, i.e., as asset that the borrower owns and uses this as a guarantee until the loan is repaid.
- If the borrower fails to repay the loan, the lender has the right to sell the collateral to obtain payment.
- Terms of credit comprise interest rate, collateral and documentation requirement, and the mode of repayment.

Ans.5

- SHG's basic idea is to provide financial resource for the poor through organizing the rural poor especially women, into small Help Groups.
- It organizes the rural poor, especially women, into small Self Help Groups.
- It collects saving of the members.
- it provides loans without collateral.
- It provides timely loans at reasonable rate of interest.
- It also provides a platform to discuss various social issue.

Ans.6

- Informal lenders charge very high interest on their loans.
- There are no boundaries and restrictions.
- In certain cases, the high interest rate for borrowing can mean that the amount to be repaid is greater than the income of the borrowers.
- This could lead to increasing debt trap, therefore the credit activities of the informal sector should be discouraged.

Ans.7 Lenders may demand collateral or an asset that the borrower owns to use it as a guarantee until he repays the loan. It may be sold if the borrower is not able repaid.

Ans. 8

- Failure of the crop makes loan repayment impossible.
- Downfall of crop prices also makes loan repayment impossible.
- Higher interest makes life difficult. Credit in such a condition pushes the borrowers into a situation from which recovery is painful and they get into the debt trap.

Ans.9 **Merits**

- Helps to meet the working capital needs of production.
- Helps in completing production on time.
- Low interest rate.
- Helps in increasing earnings.

**Demerits**

- Difficulty in obtaining loans.
- Collateral issues.
- Documentation could be a problematic issue for few.

Ans.10

- Banks require proper and legal documentations and collateral as security against loans. The borrowers who have not repaid previous loans, the banks might not be willing to lend them further.
- Those entrepreneurs, who are going to invest in a business with high risks, the might not be willing to lend money.

Practice Questions

Q.1 Why is it necessary to increase a large number of banks mainly in rural areas? Explain.

Q.2 Explain any three reasons for the banks and cooperative societies to increase their lending facilities in rural areas.

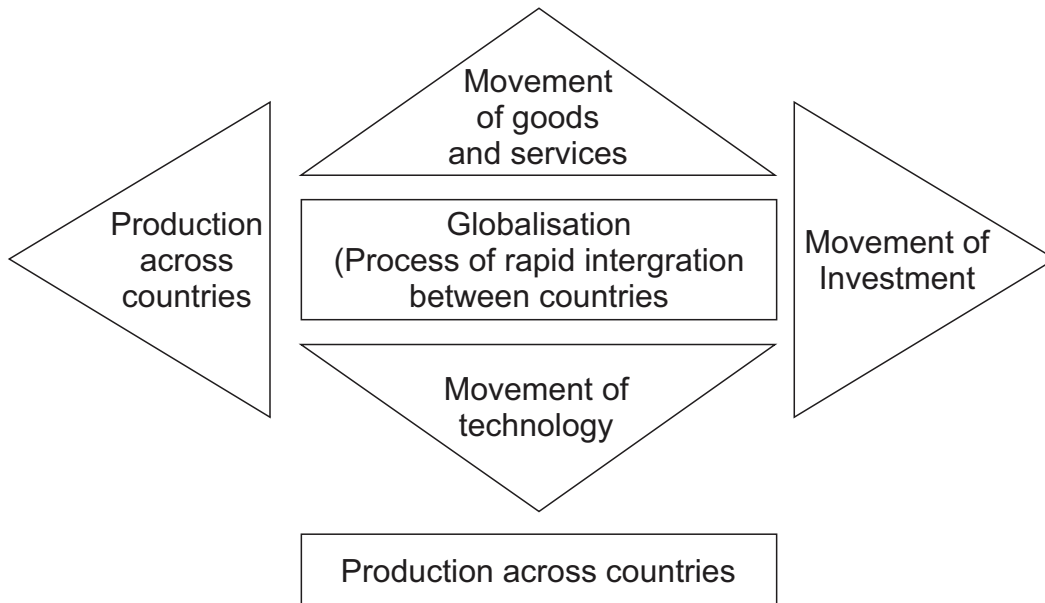
Q.3 Describe the importance of formal sources of credit in the economic development?

Q.4 Describe the bad effects of informal sources of credit on borrowers.

Q.5 Why is it that most of people in Indian still dependent on informal sector of credit for loan?

## Chapter-4

# Globalisation and the Indian Economy



### **Before**

- Untill middle of the 20th country, production was organised within countries
- What crossed the boundries were raw materials, food stuffs and imported finished goods
- Trade was the main channel connecting countries

### **Now**

- Multinational corporations emerged
- They own or control production in more than one nation
- Set up offices and factories in region where they can get cheap labour and resources

### **How MNC's interlink production across counties.**

MNC's set up production unit where it is close to the market where skilled unskilled labour is available at low cost, where government policies are favourable.

They invest money called foreign investment

At times set up production jointly with local companies.

Benefits local companies by providing latest technology and additional investment.

They buy local companies and expand production.

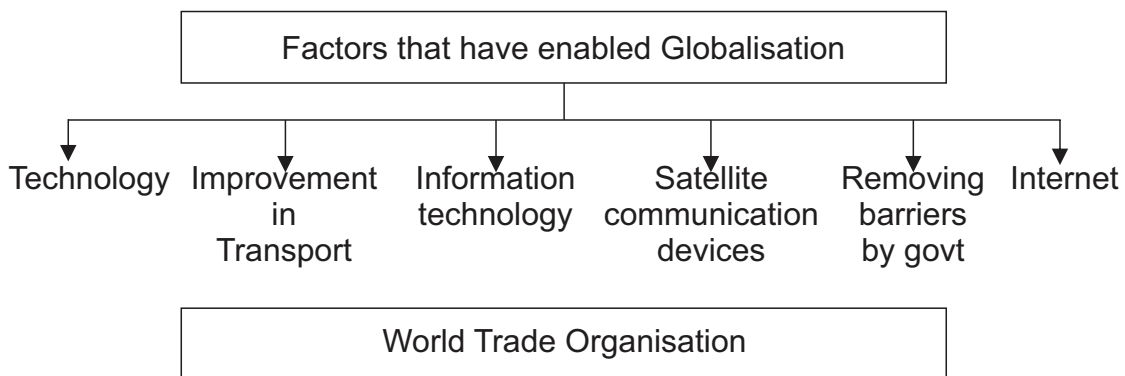
Place orders to small producers for products like Garments, footwear sports items etc.

### **How foreign trade leads to integration of markets?**

Foreign trade creates an opportunity for the producer to reach beyond the domestic market.

Goods can be imported to expand the choice of goods for consumers.

Producers in two countries now closely compete against each other, prices tend to become equal.



### **Aim :- To liberalise international trade**

Started at the initiative of the developed countries

Set up rules regarding international trade.

Force developing countries to remove trade barriers

Developed countries have unfairly retained trade barriers

### **Impact of Globalisation**

For consumers:- Improved quality, lower prices, variety of choices, higher standard of living.

Job have been created.

Local companies supplying raw material to MNC's have become prosperous.

Top Indian companies have been benefitted from increased competition.

Some Indian companies also emerged as MNC's e.g. Tata Motor, Infosys, Ranbaxy, Asian Paints

### **Struggle for a fair Globalisation**

Fair globalisation would create opportunities for all.

The govt. must protect the interests of all the people in the country.

Government can ensure that labour laws are properly implemented and workers get their rights.

Government can negotiate at the WTO for fairer rules.

It can also align with other developing countries.

### **Liberalisation of foreign trade and foreign investment policy.**

Starting around 1991, barriers on foreign trade and foreign investments were removed to a large extent.

It allowed foreign companies to set up factories and offices in India.

Goods could be imported and exported easily.

### **Key Points to Remember:**

- **Globalisation** is a process of international integration arising from the interchange of world views, products, ideas and other aspects of a culture.
- **Multinational Corporation (MNC)** is an enterprise operating in several countries but Managed from one country or group that derives a quarter of its revenue from operations outside of its home country.
- **Liberalization** refers to the reduction or elimination of government regulation or restrictions on private business and trade.
- **Investment** is the purchase of goods (such as machine, house, and other parts etc.) that are not consumed today but are used in the future to create wealth.
- **Foreign Trade** is basically trade between two different countries of the world. It is also known as international trade.
- **World Trade Organization** is the only global international organization dealing with the rules of trade between nations. The main aim of this organization is to liberalize the law of trade between the nations.
- **Privatization** is the transfer of a business, industry, or service from public to private ownership and control.

- **Foreign Investment** is when a company or individual from one nation invests in assets or ownership stakes of a company based in another nation.
- **SEZ** is a special economic zone of a country that is subject to unique economic regulations that differs from other areas in the same country. These regulations tend to be conducive to foreign direct investment.

### **Very Short Answer Type Questions ( 1 mark each)**

- Q.1 What is Globalization?
- Q.2 Give one example of Trade Barriers?
- Q.3 When did India adopt the new economic policy?
- Q.4 Provide one example of Indian MNC's?
- Q.5 Why does MNC's Invest in different countries?
- Q.6 Which sector of economy is still lagged behind even after the Globalization?
- Q.7 When did Ford Motors established in India?
- Q.8 What is privatization?
- Q.9 A company which has ownership or control in more than one country is know as ?
- Q. 10 In which category you will put Indian Economy?

### **ANSWERS**

- Ans.1 Globalization is the integration or interconnection between the countries through trade and foreign investment by multinational corporations.
- Ans.2 Tax on Export
- Ans.3 1992
- Ans.4 Tata Motors
- Ans. 5 To earn more profits.

Ans. 6 Agriculture Sector

Ans. 7 1995

Ans. 8 Privatization means allowing the private sector to set up industries which were earlier reserved for the Public sector.

Ans. 9 MNC's

Ans. 10 Mixed Economy

### **1 Mark Questions**

Q.1 Removing barriers or restrictions set by govt. is called\_\_\_\_\_.

Q.2 Name the Indian manufacturer with which Ford Motors entered the Indian automobile business?

Q. 3 Which Indian company has been bought by Cargill foods and MNC?

Q.4 Globalisation has posed major challenges for

- (a) big producers                      b) small producers
- c) rural poor                              d) none of these

Q.5 Which of the following is an example of a trade barrier?

- a) foreign investment    b) delay or damage of goods
- c) tax on imports              d) none of these

Q.6 State the main motive of MNC?

### **Answers**

- 1) Liberalisation
- 2) Mahindra and Mahindra
- 3) Parakh Foods
- 4) Small producers
- 5) Tax on Imports
- 6) To earn greater profit



### **LONG ANSWER TYPE QUESTIONS (3 OR 5 MARKS EACH)**

- Q.1 What do you mean by globalization? What are the effects of globalization in India?
- Q.2 What is WTO? What are the aim of WTO? What are the drawback of WTO?
- Q.3 What is MNC's? How MNC's can spread and get control over productions?
- Q.4 What is investment? How is foreign investment different from it?
- Q.5 Why are the trade barriers imposed on the foreign trade and investment in a country?
- Q.6 Describe any five advantages to consumers due to globalization and greater competition among producers.
- Q.7 What are the factors have stimulated the globalization process?
- Q.8 How the liberalization policy was gradually adopted in India?
- Q.9 What is liberalization? Describe any five effects of liberalization on the Indian Economy.
- Q.10 How information technology is encouraging the Globalisation ? Explain

### **3/5 Marks Questions**

- Q. 11 Explain how globalisation can be made fairer?
- Q.12 Explain with examples how top Indian companies have benefitted from globalisation.
- Q.13 “Foreign trade integrates the markets in different countries”. Support the statement with argument.
- Q.14 “A wide ranging choice of goods are available in the Indian markets”. Support the statement with examples in context of globalisation
- Q.15 Explain the steps taken by government to attract foreign investment.
- Q.16 “Not every state of India has benefitted from globalisation”. Examine the statement.

## Answers

Ans.1 Globalization is the integration or interconnection between the countries through trade and foreign investment.

### **Positive Impacts:**

- Greater choice and improved quality of goods at competitive price and hence raises standard of living.
- MNC's have increased investment in India.
- Top Indian companies emerged as multinationals.
- Created new opportunities for companies providing services like IT sector.
- Collaboration with foreign companies help a lot to domestic entrepreneurs.

### **Negative Impacts:**

- Indian economy faced the problem of brain drain.
- Globalization has failed to remove unemployment and poverty.
- Cut in farm subsidies.
- Closure of small industries.

Ans:2 WTO is World Trade Organization. It is an organization which is in favor of increasing the world trade through globalization.

### **The Aim of WTO:**

- To liberalize International trade by allowing free trade for all.
- To promote international trade among the countries of the world in an open uniform and non-discriminatory manner.
- Removal of both the import and export restrictions.

### **The Drawback of WTO:**

- It is dominated by developed countries.
- It is used by developed countries to support globalization in areas that are not directly to trade.

Ans.3 MNC's are Multinational corporations. It is a company that owns or controls production in more than one nation. MNC's can spread and control by:

- Setting up joint production units with local companies.
- To buy up local companies and expanding its production base.
- Placing orders with small producers.
- By using their Brand.

Ans. 4 The money that is spent to buy assets such as land, building, machines and other equipment is called investment.

Investment made by MNC's is called foreign investment. Every investment is made with the hope that the assets will earn profits for these companies.

Ans. 5 Trade barriers are used by the government:

- To increase, decrease or regulate foreign trade.
- To decide what kinds of goods and how much of each, should come into the country.
- To protect the producers within the country from foreign competition.

Ans. 6 • There is a greater choice before consumers along with competitive price.

- Then enjoy improved quality and lower prices for several products.
- They enjoy much higher standards of living that was possible earlier.
- Strengthening of Consumers Right like — Right to Information, Right to choose, Right to Be Heard, Right to Seek Redressal has been given to consumers.
- Legal. rights of consumers have become more effective.

Ans. 7• Improvement in Transportation

- Development of Information Technology
- Telecommunication
- Computers
- Internet

Ans. 8• After Independence, the Indian government put barrier on foreign trade and foreign investment.

- Initially, Indian Industries were just coming up after Independence, so competition from imports wouldn't have allowed these industries to come up.
- In 1991, the government decided that the time has come for Indian producers to compete the producers around the globe.

Ans. 9 Removing barriers or restrictions set by the government is known as liberalization.

- Competition would improve the performance of producers within the country.
- Barriers on foreign trade and foreign investment were removed to large extent. This meant that goods could be imported and exported easily.
- Foreign companies could set up factories and offices to boost up production. It allows making decision freely.
- The competition would improve the performance of producers within the country since they have to improve their quality.

Ans. 10

- With Improvement in transportation technique now It become easier to send good at distance place at lower cost.
- Sending and receiving information are now become easier.
- There is rapidly increase in trade with the help of information and Technology.

## Answers

- Ans.11 From Notes
- Ans. 12
- a) Several of the top Indian companies have been able to benefit from the increased competition
  - b) They have invested in newer technology and production methods and raised their production standards.
  - c) Gained from successful collaborations with foreign companies.
  - d) Some large Indian companies emerged as multinationals themselves.
  - e) Created new opportunities for companies providing services particularly those involving IT.
- Ans. 13 From notes.
- Ans. 14 A wide ranging choice of goods are available in the Indian market.
- a) The latest model digital cameras, mobile phones and television made by the leading manufactures of the world are within our reach.
  - b) Every season, new models of automobiles can be seen on Indian roads.
  - c) A similar explosion of brands can be seen for many other goods.
- Ans. 15 Government can take following steps to attract foreign investment:
- a) Industrial zones called SEZ (Special economic zones) are being set up to provide world class facilities-electricity, water, roads, transport, storage etc.
  - b) Govt. has also allowed flexibility in the labour laws to attract foreign investment.
  - c) Instead of hiring workers on a regular basis companies can hire workers 'flexibly' for short periods when there is intense pressure of work.
  - d) Exemption from paying tax in early 5 years
- Ans. 16 Do it yourself from the notes.

**PRACTICE PAPER - 1**  
**CLASS X**  
**SOCIAL SCIENCE**

**Time : 3 hours**

**M.M. - 80**

**General Instructions:**

1. The question paper is divided into four sections- Section A, Section B, Section C and Section D.
2. The question paper has 35 questions in all.
3. All questions are compulsory.
4. Marks are indicated against each question.
5. Questions from serial number 1 to 20 are very short answer type questions. Each question carries one mark.
6. Questions from serial number 21 to 28 are 3 marks questions. Answer of these questions should not exceed 80 words each.
7. Questions from serial number 29 to 34 are 5 marks questions. Answer of these questions should not exceed 100 words each.
8. Question number 35 is a map question of 5 marks with two parts-35 A from History (3 marks) and 35 B from Geography (3 marks)

**Section A**

Q.1 Which among the following is an example of Gender Division?

1. To arrange common schooling.
2. To provide equal prizes to boys and girls for participating in sports events.
3. To provide Bat for boys and Doll for girls to play.
4. All the statements are right.

OR

Write any one example of Gender Division.

Q.2 Which among the following is an example of communalism?

1. People belonging to different religions can live together happily as equal citizen.
2. Do not believe in any religion.
3. One religion is superior to that of others.
4. All the statements are right.

OR

How to eradicate the communalism?

Q.3 Which among the following statement about India's Constitution is True?

1. Treat all the religions as equal.
2. It provides to all individuals freedom to profess any religion.
3. It ensures equality of citizens within religious communities.
4. All the statements are true.

Q.4 Which among the following is dangerous for Indian Society?

1. Casteism
2. Communication
3. Gender Division
4. All of the above.

Q.5 Democracy is better form of government than any other form of government because:

1. It promotes equality among citizens.
2. Enhance the dignity of the individual.
3. Allow room to correct mistakes.
4. All the statements are correct.

Q.6 Corruption has become a serious threat for democracy. Explain with an example.

Q.7 Complaints are treated as testimony to the success of democracy. Explain with an example.

Q.8 Which among the following is may be developmental goal for a girl from a rich urban family?

1. She gets as much freedom as her brother.
2. She is able to take her own decision.
3. She is able to pursue her studies abroad.
4. All of the above.

OR

What may be a developmental goal of landless rural labourers regarding their income?

Q.9 Which among the following criterion is used by the UNDP for measuring development?

1. Education
2. Health
3. Per capita Income
4. All of the above

OR

What may be a developmental goal of prosperous farmer of Punjab?

Q.10 What do you understand by Trade Barrier?

Q.11 Describe any one positive impacts of Globalisation on Indian Economy.

Q.12 Correct the following statement and write.

Gold coins are a modern form of currency.

Q.13 Correct the following statement and write.

Wasim Akram is responsible for establish rural banks in Bangladesh.

Q.14 Why is Perambur famous?

OR

Why is Bengaluru famous?

Q.15 Why was Zollverein formed?

Q.16 Olive branch around the sword is the symbol of.....

OR

Broken Chains is the symbol of .....

Q.17 Who is Frederic Sorrieu?

OR

Who is Bismark?

Q.18 What do you understand by word Vellum?

Q.19 What do you mean by Inquisition?

Q.20 What was the Vernacular Press Act?

### **Section B**

Q.21 Describe the condition of indentured labour that migrated from India during the nineteenth century.

OR

Describe the role of early entrepreneurs of India in the development of industries.

Q.22 How did Britain come into existence as a nation-state? Explain.

OR

Describe the role of Romanticism in developing nationalist feelings among European during nineteenth century?



Q.23 Which crop is known as a 'golden fiber'? Explain any two geographical conditions essential for the cultivations of crop.-

OR

"Irrigation has changed the cropping pattern of many regions in India." Analyse the statement.

Q.24 "Crude oil reserves are limited all over the world. If people continue to extract it as the present rate. the reserve would last only 35-40 years more." Explain any three ways to solve this problem.

Q.25 "We have not inherited the world from our forefathers — we have borrowed it from our children." Describe the importance of Sustainable development in the light of above statement.

Q.26 Distinguish between formal and Informal source of credit.

Q.27 How can the Government of India play a major role to make globalisation more fair? Explain with examples.

Q.28 What is meant by a 'national political party'? State the condition required to be a a national political party'?

### **Section C**

Q.29 Suggest some ways to eradicate unemployment in India.

Q.30 "Consequences of environmental degradation do not respect national or state boundaries." Justify the statement.

'OR

Write a short note on different kinds of soils found in India.

Q.31 "Energy Saved is energy produced." Justify the statement by giving some measures to conserve the energy resources.

OR

"Mineral are an indispensable part of our lives." Justify this statement with suitable examples.

Q.32 How is the idea of power sharing emerged? Explain different forms of power sharing commonly Practiced.

Q.33 Describe the importance of a three-tier of government in a vast country like India.

Q.34 “British rule in India would have been collapsed if Indians had not cooperated.” How did this statement help in starting a mass movement in India against the British rule?

#### Section — D

Q.35A Three places A, B and C are marked on the outline political map of India, identify these places with the help of following information and write their correct names on the lines marked near them:

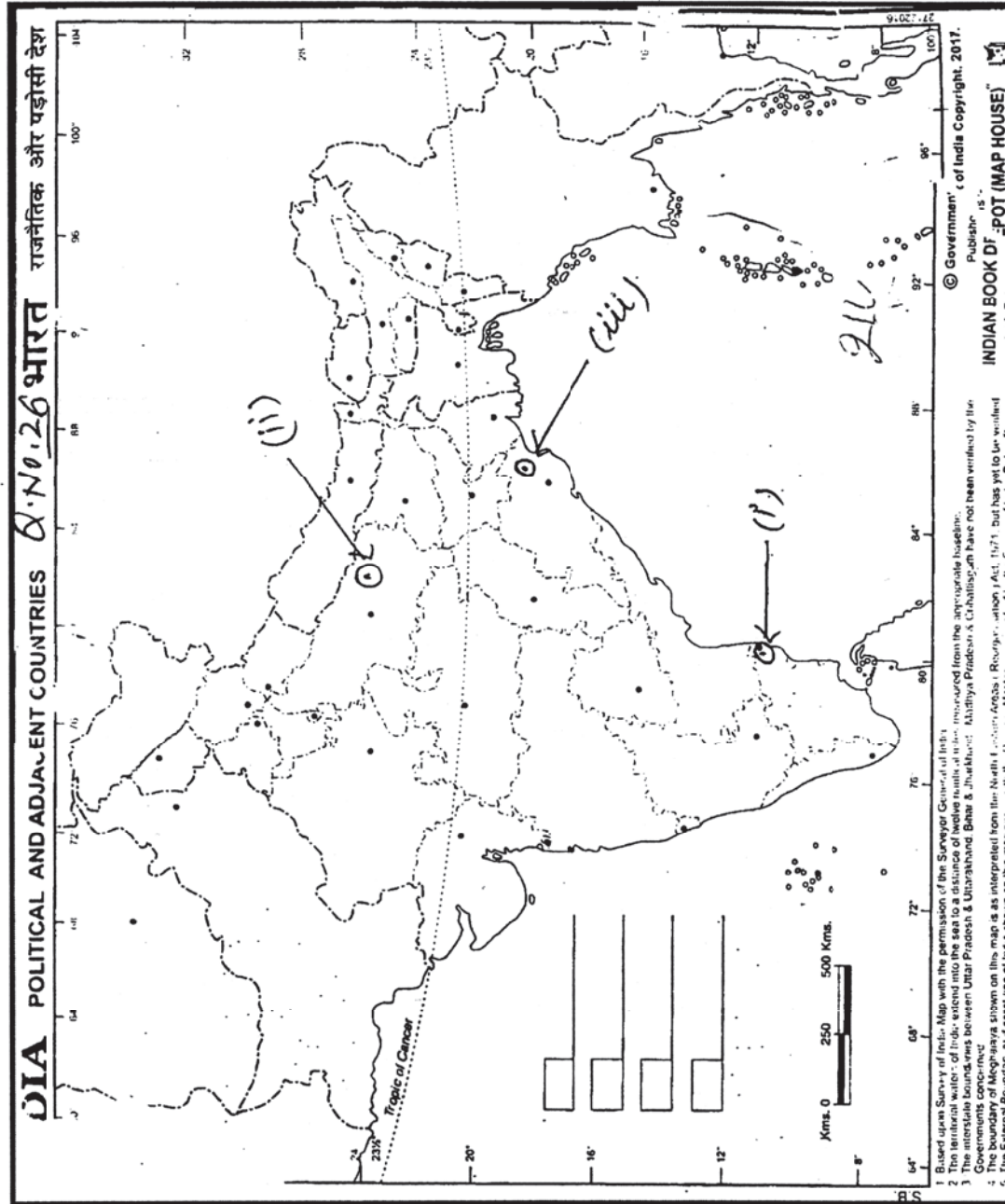
- a. The place where congress session held in 1927.
- b. The place where Non-Cooperation movement was withdrawn by Mahatma Gandhi?
- c. The place where congress session held in September 1920.

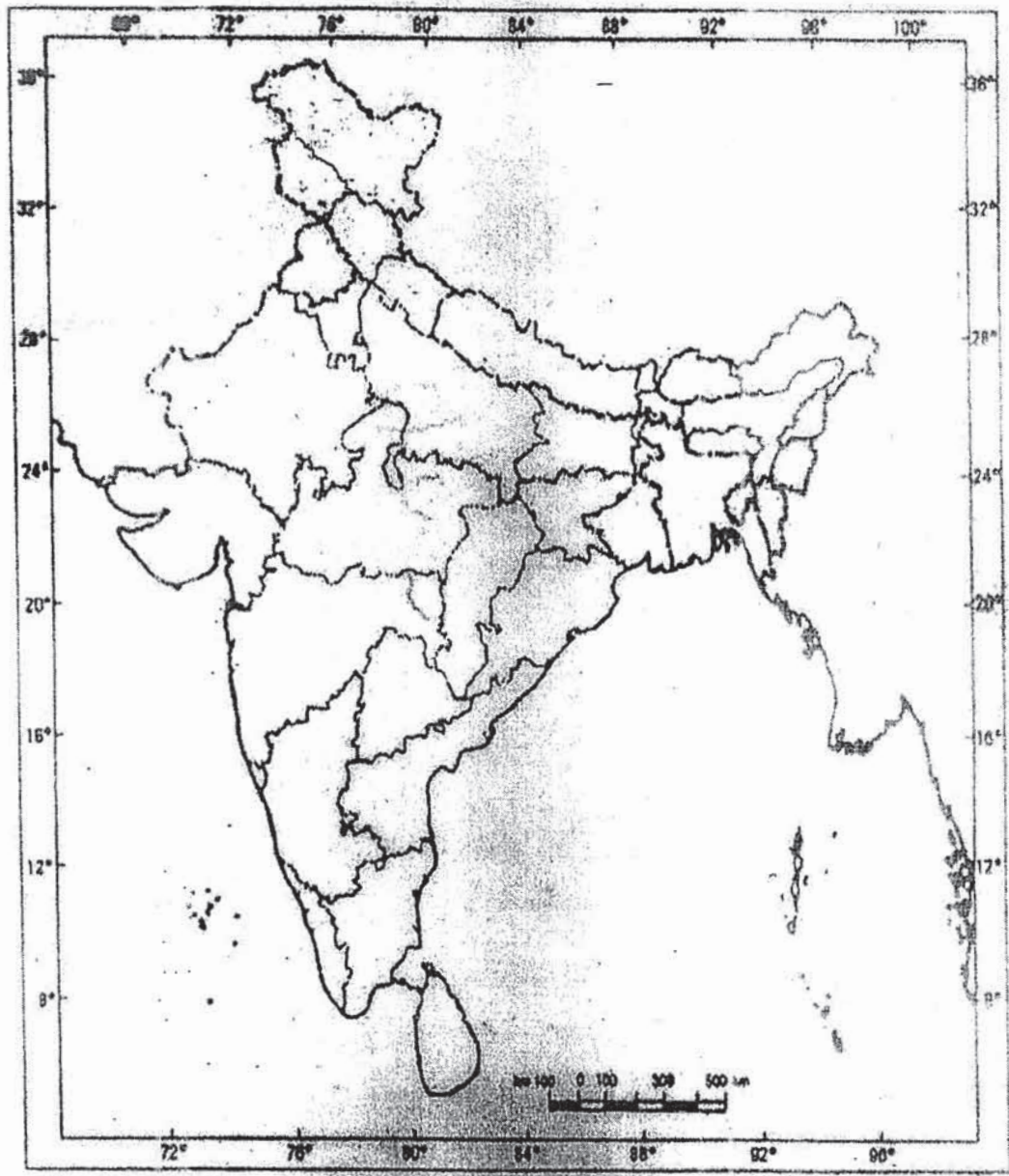
35B Locate and label ANY THREE of the following with appropriate symbols on the same given political map of India.

- i. Salem Iron and Steel Plants.
- ii. Pune Software Technology Parks.
- iii. Bokaro Iron and Steel Plants.
- iv. Indoor cotton textile industries
- v. Noida Software Technology Parks.
- vi. Hyderabad Software Technology Parks.

**Note: The following questions are for the Visually Impaired candidates only in lieu of Q. No. 35. ANY SIX to be attempted:**

- i. In which year the Non-Cooperation movement was withdrawn by Mahatma Gandhi?
- ii. In which congress session, the demand of ‘Purna Swaraj’ or full independence was formalized? , ,
- iii. Who constructs and maintains the State Highways?
- iv. Name the software technology park in Uttar Pradesh.
- v. Name the Iron and Steel Plant in Odisha.
- vi. Name a place in Punjab which is famous for woolen textile.
- vii. In which state is the Kandla Port located?
- viii) Name the state where Jalianwalla Bagh incident took place.
- ix. Name the state where Gandhiji violated the salt law.





### Answer Key of Practice Paper -1

1. To provide Bat for boys and Doll for girls to play.

OR

Student will write answer with their own experience.

2. One religion is superior to that of others.

OR

Student will write answer with their own experience.

3. All the statements are true.

4. All of the above

5. All the statements are true.

6. Money in Exchange of Vote (Any other relevant point)

7. It shows that expectations of people are increased. .

8. All of the above

OR

To get land for agriculture throughout the year. (Any other relevant point)

9. All of the above OR To get proper irrigation.

10. Tax on imports by the Governments is called 'trade barrier'.

11. Student will write answer with their own experience.

12. Modern form should be replace by Older form.

13. Wasim Akram should be replace by Mohmmad yunus.

14. For developing coaches of Train.

OR

Software Technology Park

15. To harness the economic interests which leads to national unification of Germany.

16. Willingness to make peace

OR

Being Freed

17. French Artist

OR

Played important role in unification of Germany.

18. Parchment made from the skin of animal.
19. A former Roman Catholic court for identifying and punishing heretics
20. To censor the editorial and Reports..
21. Please Refer the History Book page 87-88.

OR

Please Refer the History Book page 118-119.

22. Please Refer the History Book page 22.

OR

Please Refer the History Book page 13-15.

23. Please Refer the Geography Book page 45.

OR

Please Refer the Geography Book page 45.

24. Please Refer the Geography Book page 63.
25. Please Refer the Economics Book page 14.
26. Please Refer the Economics Book page 48,49.
27. Please Refer the Economics Book page 70.
28. Please Refer the Democratic Political Science Book page 79.
29. Please Refer the Economics Book page 25.
30. Please Refer the Geography Book page 3-5.

OR

Please Refer the Geography Book page 8-11.

31. Please Refer the Geography Book page 52-53.

OR

Please Refer the Geography Book page 62.

32. Please Refer the Democratic Political Science Book page 7-9.
33. Please Refer the Democratic Political Science Book page 34.
34. Please Refer the History Book page 56-57.

35. Map is attached.

**For Visually Impaired Students**

1. 1922
2. 1929
3. State government
4. Noida Software Technology Park.
5. Bhilai
6. Ludhiana
7. Gujarat
8. Punjab
9. Gujarat

**PRACTICE PAPER - II**  
**CLASS X**  
**SOCIAL SCIENCE**

**Time : 3 hours**

**M.M. - 80**

**Section A**

- Q1. In which year big European powers met in Berlin ? (1)  
(a) 1857  
(b) 1861  
(c) 1885  
(d) 1815
- Q2. Who said 'when France sneezes the rest of Europe catches cold'? (1)  
(a) Metternich  
(b) Otto van Bismarck  
(c) Giuseppe Mazzini  
(d) Giuseppe Garibaldi
- Q3. Name the writer of the book 'Hind Swaraj'? (1)  
(a) Jawaharlal Nehru  
(b) Mahatma Gandhi  
(b) Vallabh Bhai Patel  
(c) Dr.B.R.Ambedkar
- Q4 - In which National Congress Session ,the demand of 'Poorna Swaraj' was formalised? (1)  
(a) Calcutta,1920  
(b) Nagpur,1920  
(c) Madras,1927  
(d) Lahore Session,1929
- Q5- Who was Gutenberg? (1)  
(a) Great philosopher of France  
(b) A painter of Italy  
(c) Great musician of Germany  
(d) Great inventor of Germany.
- Q 6 Napoleon code usually known as- (1)  
(a) The Civil Code of 1805  
(b) The Civil Code of 1806

(c) The Civil Code of 1804

(d) Napoleon code of 1807

Q7 - Give the one characteristics of the alluvial soil? (1)

Or

First Indian state which made the roof top rainwater harvesting structure compulsory to all the houses across the state—

(a) Tamilnadu

(b) Bihar

(c) Maharashtra

(d) Karnatka

Q8 In the context of assessing democracy which among the following is odd one . (1)

(a) Free and fair election

(b) Dignity of the individual

(c) Majority rule

(d) Equal treatment before law

Q9 - What is the guiding philosophy of Bhartiya Janata Party-

(a) Bahujan Samaj

(b) Revolutionary democracy

(c) Integral humanism

(d) modernity

Q.10 Write any one prudential reason for which power sharing is desirable? (1)

Q11 Which one is the subject of union list- (1)

(a) Police (b) Trade (c) Agriculture (d) Communication and Currency

Q12 Suggest one measure to solve the problem of less representation of women in India? (1)

Q 13 What do you understand by defection? (1)

Q14- Mention any two reason which shows that democracy is better than other form of government? (1)

Q 15 - What do you understand by Infant Mortality Rate? (1)

Q 16 Mention any two criteria of development other than income? (1)

Q 17 Which activity continued to prove largest employer between 1973 to 2013-14? (1)



Q 18 How does money act as a medium of exchange? (1)

Q19 Why the Chinese Toys are more popular in Indian market? (1)

Q 20 What is trade barrier? (1)

### Section-B

Q 21 Write a short note on Civil Code of 1804? (3)

Or

Describe the impact of Rinderpest on people's livelihoods and local economy in Africa in the 1890s? (3)

Q 22 What were the limits of Civil Disobedience Movement? (3)

Or

Why did religious leaders fear the effect of easily available printed books? (3)

Q 23 - Explain the reason behind change in caste and caste system in modern India? (3)

Or

Rajan is a Tamil fisherman settled in Sri Lanka. Which type of problem he would face in Sri Lanka? (3)

Q 24 - What are the government initiative for the conservation of forest and wildlife in India? (3)

Or

Distinguish between Khadar and Bangar? (3)

Q 25 - Describe the main features of Alluvial soil? (3)

Or

What are the major problems of sugar industries? (3)

Q 26 Why is the issue of sustainability important for development? (3)

Q27-How can more employment be created in rural areas? (3)

Q 28 — Write a short note on Self Help Group? (3)

Or

How has technology stimulated the globalisation process? (3)

Q 29 — How did Non- cooperation movement spread in countryside? (5)

Or Explain how print culture assisted the growth of nationalism in India? (5)

Q30-Why is the tertiary sector becoming so important in India? ( 5)

Or

How to protect workers in the unorganised sector? (5)

Q 31-'Communalism can take various forms in politics'.Examine the statement (5)

Or

What are the major challenges to democracy? (5)

Q 32 - How is federalism practised in India? Explain with example. (5)

Or

— How can you say that democratic government is accountable, responsive and legitimate government?

Q 33- How is the tourism helpful in the development of economy as a trade or industry? (5)

Or

Describe various kind of roads in India?

Q 34 Why manufacturing sector is considered the backbone of the economy? Explain the reasons. (5)

Q 35 (A) Three places A, B and C are marked on the outline political map of India, identify these places with the help of following information and write their correct name on the lines marked near them:

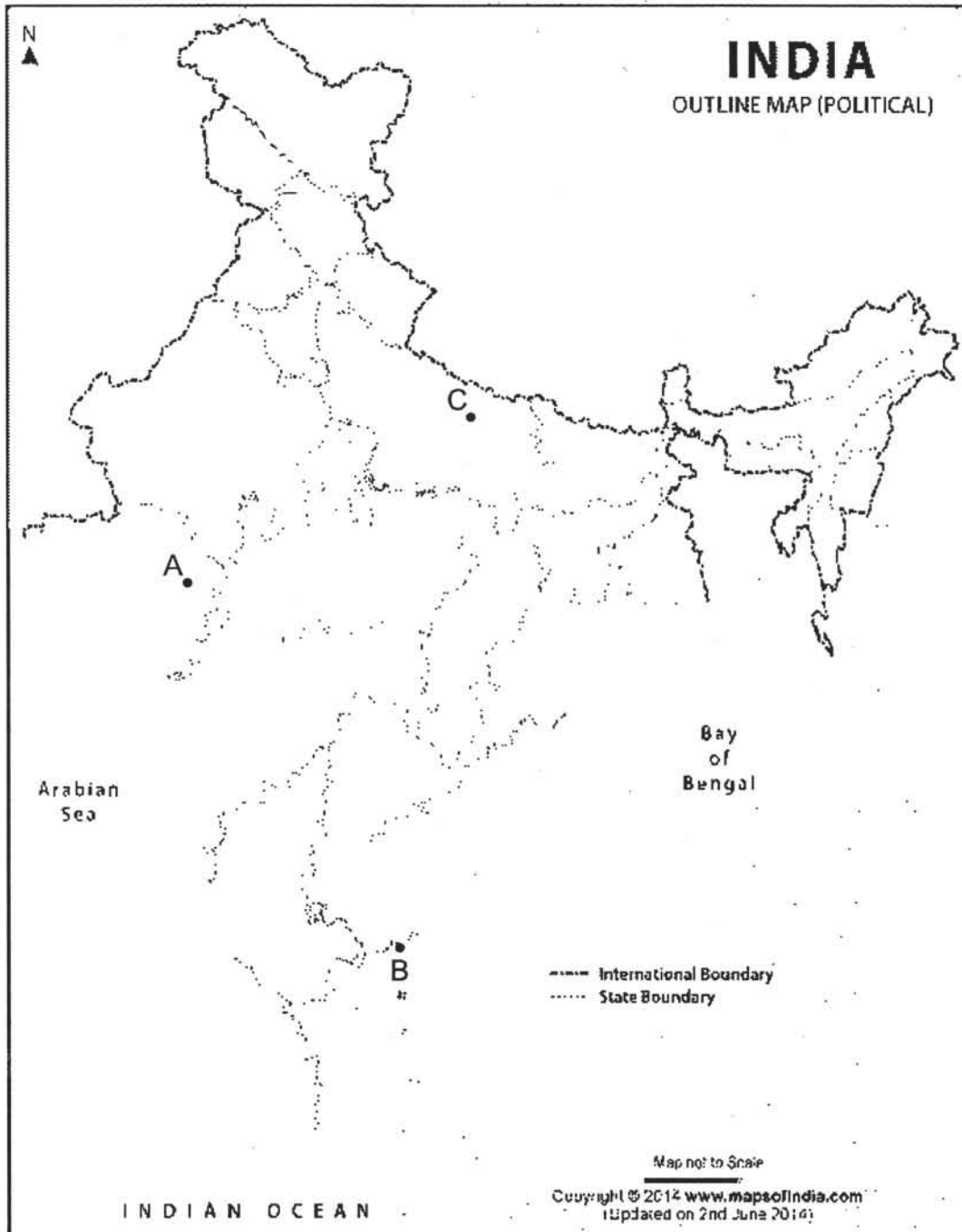
- a. A place where Mahatma Gandhi started Satyagraha for peasants.
- b. The place where the Indian National Congress session 1927 was held.
- c. A place related to calling of the Non Cooperation Movement.

(B) Locate and label Any Three of the following with appropriate symbol on the same given political map of India:

1. Bhakra Nangal Dam
2. Narora Nuclear power plant
3. Kudremukh iron ore mines
4. Mohali Software Technology Park
5. Hazaribagh mica mines
6. Haldia Port

Note — The following questions are for the Visually Impaired candidates only in lieu of Q.No.35. Any six to be attempted :

1. In which year Gandhi Irwin pact was signed,
2. In which year The Rowlatt Act was passed
3. Name the leading Mica producer state in India
4. Who construct and maintains the National highways
5. Name the nuclear power plant in Uttar Pradesh
6. Name the coal mine in Jharkhand
7. In which state Haldia Port is located
8. In which Round table conference congress was participated
9. In which state Raja Sansi Airport is situated.



**Answer of Practice paper**

Ans 1- (c) 1885

Ans 2 — Metternich

Ans 3 - Mahatma Gandhi

Ans 4 —(d) Lahore Session, 1929

Ans 5 - Great inventor of Germany.

Ans 6 - The Civil Code of 1804

Ans 7 - NCERT Geography, Page no.08

Or

Ans 7 (a)Tamilnadu

Ans 8 - (c)Majority rule

Ans 9 - NCERT, Democratic politics, page 80

Ans 10 NCERT, Democratic politics, page 06

Ans 11 NCERT, Democratic politics, page 16

Ans 12 - NCERT, Democratic politics, page 45

Ans 13 NCERT, Democratic politics,page 85

Ans 14- NCERT, Democratic politics,page 90

Ans 15 -- NCERT, Economics , Page 10

Ans 16 — NCERT,Economics , Page 10

Ans 17 — NCERT, Economics , Page 25

Ans 18 — NCERT, Economics , Page 40

Ans 19 - NCERT, Economics , Page 60

Ans 20 - NCERT, Economics , Page 64

Ans 21 — NCERT,History, Page 6

Or

NCERT, Economics, Page 86

Ans 22 NCERT, Economics, Page67-68

Or

NCERT, Economics, Page160

Ans 23 - NCERT, Democratic politics, page 51

Ans 24 NCERT,Geography,Page no 18-19

Or

NCERT , Geography, Page no 08 Ans

25 - NCERT Geography, Page no 08

Or

NCERT , Geography, Page no 70-71 Ans 26 - NCERT, Economics, Page 14

Ans 27 - NCERT, Economics, Page 27

Ans 28 - NCERT, Economics, Page 50

Or

NCERT, Economics, Page 62

Ans 29 NCERT, History, Page 58-59

Or

NCERT, History, Page 175

Ans 30 - NCERT, Economics, Page Pset 24

Or

NCERT, Economics, Page Page 32

Ans 31- NCERT, Democratic politics, page 47

Or

NCERT, Democratic politics, page 102 Ans

32 - NCERT, Democratic politics, page 19

Or

NCERT, Democratic politics, page 91

Ans 33 - NCERT Geography, Page no 97-98

Or

NCERT Geography, Page no 82

Ans 34 - NCERT Geography, Page no 65

**Practice Paper-III**  
**Class-X**  
**Subject : Social Science**

**Time : 3 hours**

**M.M. - 80**

Q.1 Who is authorised to issue currency notes in India?

or

What are the two forms of currency.

Q.2 Name the oldest Japanese book which was printed.

Q.3 Under which economic sector does the production of a commodity through the natural process come?

Q.4 Who wrote Chhote aur Bade ka Sawal.

Q.5 How many seats are reserved for women in Lok Sabha?

Q.6 'Edo' was the earlier name of which place?

Q.7 Mention any two local names of the alluvial soils found in piedmont plains.

Q.8 Which sector of Indian economy is the largest employer.

Q.9 What is the full form of HDI?

Q.10 How many languages are considered as scheduled languages in the constitution of India.

Q.11 Name the river which is related to national waterway No. 1.

Q.12 Name the writer of the book 'Hind Swaraj'

Q.13 Name a political party of India which grew out of a movement.

Q.14 Who took pasta to fifth century Sicily?

or

What is carding?

Q.15 Who is the elected chairperson of a municipal corporation?

Q.16 Which is the cheapest means of transport?

Q.17 Name the minerals which are used to generate atomic or nuclear energy.

- Q.18 What are zaid crops?
- Q.19 Name the soil which develops in areas with high temperature and heavy rainfall.
- Q.20 Who was the architect of German unification?
- Q.21 Explain any three changes which Napoleon introduced to make the administrative system more efficient in Europe.

Or

Describe some steps taken by the French revolutionaries to create a sense of collective identity among the French people.

- Q.22 Mention any two human activities which are responsible for the process of soil erosion Explain the two types of soil erosion mostly observed in India.

Or

Explain any three human activities which are mainly responsible for land degradation in India.

- Q.23 Explain the effects of Non-cooperation movement on the economic front.
- Q.24 Describe the institutional and technical changes introduced in the field of agriculture in India in recent years.
- Q.25 Explain why service sector is gaining more importance in the global economy?

Or

Describe the role of tertiary sector in the development of a country.

- Q.26 Sumit wants to purchase a house and approaches the bank to finance it what conditions the bank may need in orders to process his application for a loan.

Or

Why do rural borrowers depend on the informal sector of credit.

- Q.27 Holding together federation do not give equal power to its constituent units. Explain the statement with examples from India.

Or

Describe the three fold distribution of legislative powers between the union govt. and state govt. of India.

Q.28 What is a secular state? How does the constitution of India ensure that India remains a secular state?

Q.29 Why did the Industrialist of Europe prefer hand labour over machines during the 19th century. Explain any five reasons.

Or

What is meant by the 'Great depression' of 1929? Explain any 4 factors responsible for this great depression.

Q.30 Which is the most abundantly available fossil fuel in India? Assess the importance of its different forms.

Or

Why do non-conventional sources of energy have a bright future.

Q.31 Why do people prefer to work in an organised sector? Explain

Q.32 Explain visible impacts of globalisation on the Indian economy with examples.

Q.33 How are complaints treated as testimony to the success of democracy.

Q. 34 "Political parties are a necessary condition for a democracy" Analyse.

Q.35 On the given political outline map of India locate and label

(A)

(i) Identify the type of soil in the shaded portion given in the map.

(ii) Label and locate the largest producer of Ragi

(iii) Label and locate Bhilai Steel Plant.

(B) Two features A and B are marked on the given political outline map of India. Identify these features with the help of the following information and write their correct names.

(i) The place where the Indian national congress session was held in 1927.

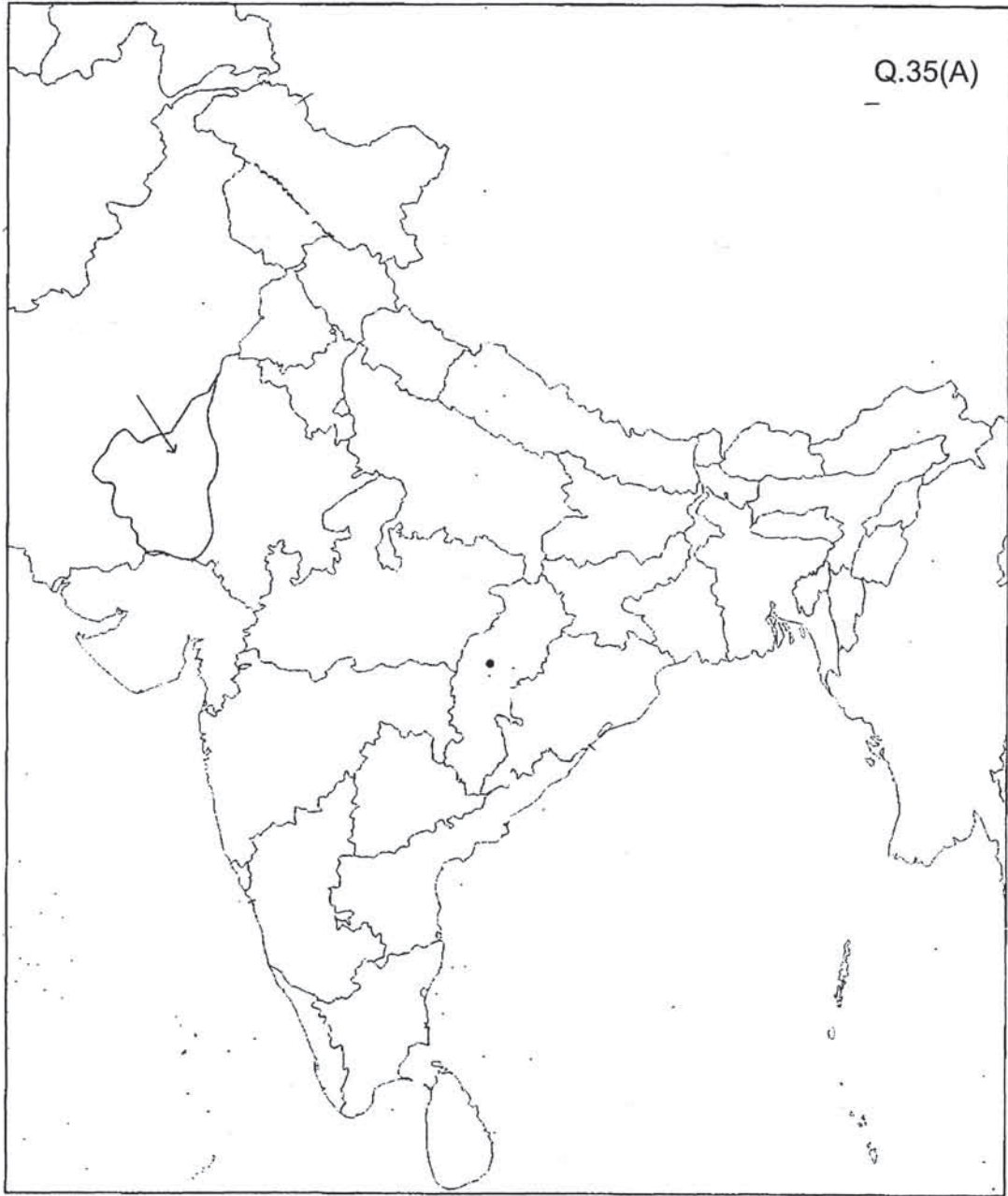
(ii) The place where Jallianwala bagh massacre took place.

(iii) Locate the place where peasants organised a satyagraha in 1917.

Following questions are for visually impaired candidates in lies of Q.35 A and B out of 9 attempt any 6.

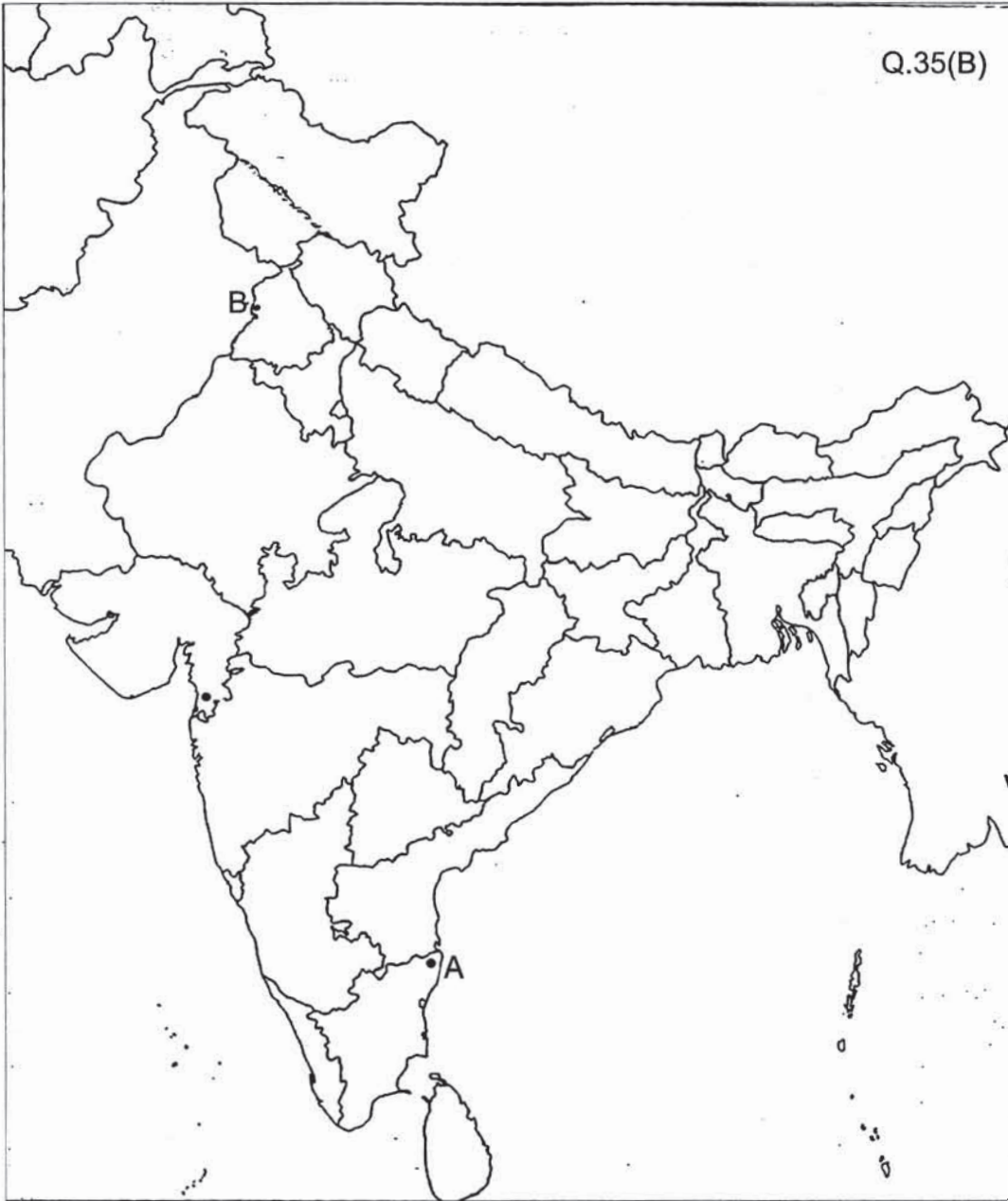


- a) The place where the Indian national congress session was held in 1927.
- b) The place where Jallianwala bagh massacre took place.
- c) The place where peasants organised a satyagraha in 1917
- d) Which type of soil is found in Rajasthan.
- e) Which state is the largest producer of Ragi
- f) Where is Bhilai Steel Plant located
- g) Where is Kalol Oil Field
- h) Name the city where Raja Sansi Airport is located
- l) Where is Paradip



Q.35(A)

Q.35(B)



**Hints to Answers**  
**Class-X**  
**Subject : Social Science**

- Ans.1 RBI or Coins and Currency notes
- Ans.2 Diamond Sutra
- Ans.3 Primary Sector
- Ans.4 Kashibaba
- Ans.5 No Seats
- Ans.6 Tokyo
- Ans.7 Duars, Chos and Terai (any 2)
- Ans.8 Primary Sector
- Ans.9 Human development index
- Ans.10 22
- Ans.11 Ganga
- Ans.12 Mahatma Gandhi
- Ans.13 Asam Gana Parishad, DMK, AIADMK
- Ans.14 Arab Traders / process of preparing cotton / wool before making fibres.
- Ans.15 Mayor
- Ans.16 Waterways
- Ans.17 Uranium and Thorium
- Ans.18 Crops sown between Rabi and Kharif season.
- Ans.19 Laterite
- Ans.20 Otto Von Bismarck
- Ans.21 Refer to NCERT Page no. 6 and 7 (History) / NCERT Pg. no.5 (History)
- Ans.22 NCERT pg 11 (Geography) / NCERT pg 07 (Geography)
- Ans.23 NCERT pg. 58 (History)

- Ans. 24 NCERT pg 43 (Geography)
- Ans. 25 pg. 24-25 NCERT (Economics) / pg 24-25 NCERT (Economics)
- Ans. 26 Pg 45 NCERT (Economics)
- Ans. 27 NCERT Pg.17 (Political Science) or NCERT Pg.16-17 (Political Science)
- Ans. 28 NCERT Pg.48-49 (Political Science)
- Ans. 29 NCERT Pg.109-110 (History) / NCERT Pg 95-96 (History)
- Ans. 30 NCERT Pg.58 (Geography) / NCERT Pg. 62 (Geography)
- Ans. 31 NCERT Pg.30 (Economics)
- Ans. 32 NCERT Pg.66-67 (Economics)
- Ans. 33 NCERT Pg.98 (Political Science)
- Ans. 34 NCERT Pg.73-74 (Political Science)
- Ans. 35 A Map (i) Desert Soil  
(ii) Karnataka  
(iii) Chhatisgarh
- B (i) Madras 1927  
(ii) Amritsar  
(iii) Champaran

Answer of a Questions for visually impaired.

- a) Madras
- b) Amritsar
- c) Champaran
- d) Desert soil
- e) Karnataka
- f) Chhatisgarh
- g) Gujarat
- h) Amritsar
- l) Odisha

**Practice Paper-IV**  
**Class-X**  
**Subject : Social Science**

- Q. 1 What was Inland Emigration act of 1859?
- a) It empowered rulers to stop movement of people.
  - b) Plantation workers were not permitted to leave tea gardens.
  - c) Movement within the country was stopped.
  - d) None of Above.
- Q. 2 Which one of the following is true about the “Treaty of constantinople” of 1832?
- a) It recognised Turkey as an independent Nation.
  - b) It recognised Germany as an independent Nation.
  - c) It recognised France as an independent Nation.
  - d) It recognised Greece as an independent Nation.
- Q. 3 The Non-cooperation movement was called off by Gandhiji in the year?
- a) 1920
  - b) 1922
  - c) 1921
  - d) 1923
- Q. 4 Why did the wheat price in Indian fell down 50% between 1928 and 1934?
- a) Due to less production
  - b) Due to floods
  - c) Due to Depression
  - d) Due to Drought
- Q. 5 Which pre-colonial port connected India to the gulf countries and red sea ports.
- a) Bombay
  - b) Hoogley
  - c) Surat
  - d) Machhalipatanm
- Q. 6 Who among the following brought hand printing technology into Japan around 768-770AD?
- a) Buddhist
  - b) Japanese Traders
  - c) European Traders
  - d) Chinese Traders

- Q. 7 Commercial Agricultural is .....
- a) Practice of farming in crops which are grown for trade.
  - b) It is done in small farms.
  - c) Done with primitive technology
  - d) Practised in areas of high population
- Q. 8 Pipeline transport is on the increase these days because.
- i) They rule out delay & maintain continuous supply
  - ii) The cost of fitting & installation is cheap
  - iii) It is more successful in modern homes
  - iv) The pipelines are not meant for liquid fuel
- Q. 9 The meaning of resource planning is.....
- a) Judicious use of resources
  - b) Not successful in India
  - c) Sustainable development
  - d) Identification, Evaluating, Planning Structure and matching the resource development with national development.
- Q. 10 The places listed below are the centres of cotton textile of Maharashtra except.
- a) Mumbai
  - b) Wardha
  - c) Nagpur
  - d) Ahmedabad
- Q. 11 The three characteristics of Kandla sea port are given please select which is not true for Kandla port.
- a) It is a tidal port and built to ease the volume of trade on Mumbai port.
  - b) It was the first port developed after independence
  - c) It is not fit for heavy goods.
  - d) It caters to the convenient handling of exports and imports of highly productive granary.

- Q. 12 Which of the following is a fibre crop?
- a) Coffee
  - b) Jute
  - c) Tomato
  - d) Rubber
- Q. 13 Power is shared among different political parties that represent
- a) Different candidates
  - b) Same ideologies
  - c) Different ideologies and social groups
  - d) None of there
- Q. 14 Which of the following is not a feature of federalism?
- a) There are two or more levels of government
  - b) Different tiers of government govern the same citizen
  - c) Sources of revenue for each level of government are clearly specified.
  - d) The central government can order the state government.
- Q. 15 All included in commercial politics experts when:-
- a) Religion is seen as the basis of Nation
  - b) When people start believing the beliefs of on religion are superior to other.
  - c) When demands of one religious group are formed in opposition to another
  - d) People have the awareness and tolerance for religions.
- Q. 16 A party that secures at least \_\_\_\_\_% age of the total votes in Lok Sabha election or assembly election in four states and win at least \_\_\_\_\_ seats in Lokshaba is reconised as national party.
- a) 3%, 4
  - b) 2%, 4
  - c) 5%, 4
  - e) 6%, 4
- Q. 17 Which one of the following is also called average income?
- a) National Income
  - b) Per Capita Income
  - c) Total Income
  - d) All of above
- Q. 18 Which of the following sector has most of the people as employer engaged in employment.



- a) Primary Sector
- b) I.T. Sector
- c) Secondary sector
- d) Tertiary Sector

Q.19 Modern forms of money include.

- a) Dollar
  - b) Paper notes & coins
  - c) Paper notes coins
  - d) Coins
- and bank deposits

Q. 20 Entry of MNC's in a domestic market may prove harmful for :-

- a) All large scale producers
- b) All domestic producers
- c) Small scale producers
- d) Cottage and small scale producers

### Section B

Q. 21 Explain the distribution of Iron ore in India.

Or

Explain the distributors of copper in India

Q. 22 "Democracy is seen to be good in principle but felt to be not so good in practice" justify

Q.23 Identify the three local issues in which Gandhiji applied his technique of satyagrah in 1917-1918. How were these issues resolved.

Or

How was interpretation of swaraj different for different groups.

Q. 24 Consequences of Environmental degradation do not respect national or state boundaries justify the statement

Q. 25 What are feminist Movement? What were their major demands.

Q.26 Explain any four provisions of Napoleon Civil code 1804.

Or

Compare the views of liberals and conservatives.

Q.27 What is collateral security? How do demand deposit facilitate transactions

Or

what are objective of NREGA 2005.

Q. 28 The Indian government after independence has put many such barriers on foreign trade and foreign investment". Why was this considered necessary?

### Section C

Q. 29 Print not only stimulate the publication of conflicting opinion among communities but also connected communities and people in different parts of India.

Or

What was civil disobedience movement and how was it different them Non-cooperation movement.

Q. 30 The cluster of textile industry in either in Mumbai or in Ahmedabad. Give reasons.

Or

Distinguish between agro based and mineral based industries

Or

Discuss three important network of pipeline transportation in India.

Q. 31 Explain the role of government in public sector

Or

Who supervises the functioning of Banks and how this supervision in done.

Q. 32 Explain any five facilities available in special Economic zones developed by the central and state governments to attract foreign investment.

Or

Distinguish between Primary, Secondary and tertiary sector.

Q. 33 The focus on caste in politics can sometimes give an impression that elections are all about caste and nothing else. That is far from true". Explain by giving examples.

Q. 34 What were the two main causes of resentment in Belgium in 1960?

How was the conflict solved.

Or

Explain the language policy of Indian federal system. How in it different from Srilanka?

Q. 35 Locate and label any three of the following with appropriate symbols

a) on the same given outline political map of India.

Kalpakkam -Nuclear Power Plant

Vijaynagar -Iron and steel

Noida -Software technology park

Paradweep -Sea port

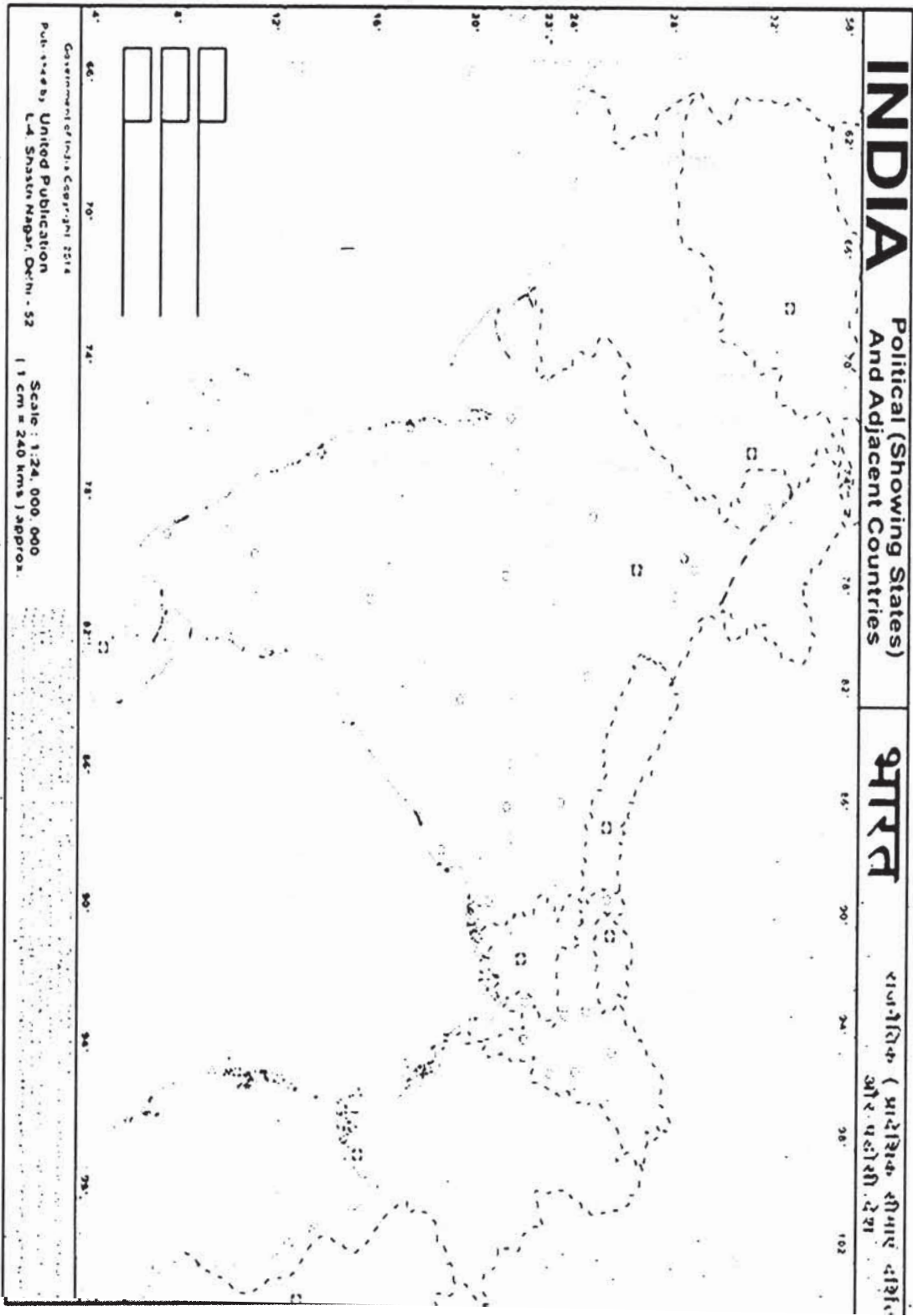
Sardar Sarovar -Dam

b) Two features A & B are marked on given political outline map of India. Identify these features with help of following information.

i) State where Gandhiji Violated the salt law.

ii) Calling off of Non co operation movement.

iii) One congress session.



**Practice Question Paper-V**  
**Class-X**  
**Subject : Social Science**

**Section-A**

**For Question No.1 to 20(Objective types) answer as directed.**

1. What was conservatism ?(Answer in a sentence)
2. Why was Simon commission greeted with the slogan-‘Go back Simon’ (Answer in a sentence)

Or

How was the Civil Disobedience Movement was different from the Non Cooperation Movement?(Answer in a sentence)

3. Rinderpest was a devastating \_\_\_\_ disease.(Fill in the blank)

Or

The first or early phase of industrialisation is also known as - industrialisation. (Fill in the blank)

4. Define Despotism? (Answer in a sentence)

Or

Who said, The Printing Press is the most powerful engine of progress and public opinion is the force that will sweep the despotism away.’

5. Choose a non- renewable resource out of the followings- Water, Coal, Solar energy, Wind
6. Why we should eat Ragi ?(Give one reason)
7. Name the mineral which is made up of a series of plates or leaves ? (Answer in a word)

Or

Name the mineral which is found in sedimentary rocks and is the basic raw material for the Cement industry ? (Answer in a word)

8. Correct the statement and rewrite in your answer book -- ‘India imports Yarn from Japan,’
9. Complete the diagram-

<b>Means of Transport</b>		
<b>LAND</b>	<b>WATER</b>	.....

Or

Choose the correct option—

Which organisation constructs and maintains roads in the bordering areas in India?

- a) NHAI
- b) CPWD
- c) BRO
- d) PWD

10. Why Sea Ports are important for India? (Give one reason)

Or

Why Railways are better than Roadways? (Give one reason)

11. Tamil Natives of Sri Lanka are called (Fill in the blank)

Or

In a Democracy Political Power should be distributed among as many citizens as possible. (Write True or False)

12. Why we can say that India is a Federal country (Give one reason)

Or

Explain the term 'Coalition Government' ? (Answer in a sentence)

13. Which Political Party got majority seats in the General Loksabha Election 2019 ?

Or

Define "Ruling Party" ?

14. Write any one economic outcome of Indian Democracy ? (Answer in a few words)

15. What is Life Expectancy ? (Answer in a sentence )

16. Why we calculate per capita income in dollars only ? (Answer in a sentence)

17. Choose the Tertiary Sector activity/product out of the followings—

- a) Shirt
- b) Cotton
- c) Yarn
- d) Transport

Or

Find the odd one out in terms of sectors of Economy-

- a) Teacher
- b) Vegetable vendor
- c) Doctor
- d) Lawyer

18. Give one example of Collateral ? (Answer in a word)

Or

Why do lenders ask for Collateral while lending money? (Answer in a sentence)

19. Foreign investment is (complete the sentence defining the term)

20. Give an example of Trade Barrier (Answer in few words)

### Section-B

**For Question number 21 to 28 answer minimum in three points.**

21. 'The first clear expression of Nationalism came with the French Revolution.' Support the statement.

Or

Describe the Process of German unification ?

22. Mr.Jatin Das wants to open a Jute Mill in West Bengal near River Hugli. Describe any three factors favouring his decision ?

Or

Mr. Hari Desai is intersted to begin a new cotton mill in Surat Gujarat. Describe any three problems related to factors of industrial establishment he may face ?

23. Ms.Nagma has to reach Mumbai from Delhi within three hours to attend an urgent official meeting. Which mode of transport she should use and Why ?

Or

Ms.Hillery visited India from U.S. in her vacations. Which three problems or drawbacks she would have noticed while travelling by roads ?

24. What do you mean by Belgian model, Examine the interesting elements of Belgian Government ?

Or

Why the Sri Lankan Tamils felt the alienation in their own country ?

25. How the third tier of Indian Democrecy has become more powerful after 1992?

Or

Distinguish between the coming together Federation and holding together Federation? (CBSE 2011, 2015)

26. Describe any three things people may look for growth and development, beside income ?

27. How Public Sector is different than Private Sector ?

Or

Why employment conditions of an organised sector considered better than an unorganised sector ?

28. Paheli and Bujho are debating over the issue of globalisation. Write any three advantages and three disadvantages of globalisation to help them out ?

### Section- C

**Answer the questions from 29 to 34 in detail with atleast five points.**

29. How did Cultural process help in creating a sense of collective belongingness in India during freedom struggle ?

Or

Why the Non-cooperation Movement could not get the cent percent success during Indian Freedom struggle ?

30. How the Print culture assisted the growth of Nationalism in India ? Explain in any five points ?

Or

Explain the effect of Print movement on Indian visual culture in the 19 th century ?(CBSE 2011,2016)

31. Suggest any five ways to improve the Production of Rice in India ?

Or

How Agriculture is considered the back bone of the Indian Economy ?

32. Describe any five features of Indian Democracy which proves that India is not an Unitary kind of Government ?

Or

Describe with examples the three fold distribution of Legislative powers between the Union Government and the State Governments of India ?

33. How a regional Party can become a National Party in India ?

Or

How Political Parties can be reformed ? Suggest any five such ways.

34. Gurpreet thinks that Banks are an important institution in India ? Give any five reasons in support of her thought ?

Or

Seema Jain wants to take a loan for renovation of her house. A Money lender and a Public sector bank are ready to pay her. From whom she should borrow and why ?

#### **Section-D**

35. A) Identify and show with names any three of the following on the political map of India (Any three)

i) The places where the sessions of Indian National Congress held in September 1920, December 1920 and the session of 1927.

ii) The place at Gujarat where the Peasant Satyagraha was organised by Gandhi ji in 1917.

iii) The place at Punjab where the Jallianwala Bagh Massacre occurred in 1919.

iv) The place at Gujarat from where the famous Civil Disobedience Movement was started in March 1930.

B) Identify and locate any three out of the followings on the political map of India—

i) Durg iron ore mine.

ii) Jute producing state of India.

iii) Neyvali Coal mine.

iv) Kalol oil field.



- v) Singrauli Power Plant.
- vi) The northern most terminal of Golden quadrilateral.
- vii) Tarapur(oldest) Nuclear Plant.
- viii) Kanpur cotton textile industry.
- ix) Bhilai steel Plant.
- x) Pune Software technology park.
- xi) Tuticorin Port.
- xii) Rajiv Gandhi International Airport

**Answers of Model Test paper for class X 2020**

1. A political philosophy that stressed the importance of tradition, established institutions and customs, and preferred gradual development to quick change.(NCERT pg.10)
2. As there was not a single Indian member in it.(pg.62)

Or

People were now asked not only to refuse co-operation with the British but also to break colonial laws.(pg.63-64)

3. Cattle (pg.87)

Or

Proto(pg.105)

4. pg.163

Or

Louise-Sebastien Mercier (pg.163)

5. Coal (pg.2)
6. Rich in iron.(Any other.pg.38)
7. Mica (pg.56)

Or

Lime stone (pg. 56)

8. India exports yarn to Japan.(pg.68)
9. Air.(pg.8 1)

Or

c) BRO

10. Exports. imports etc.(pg.87) Or  
Comparatively lesser fare etc. (pg.84)
11. Sri Lankan Tamils.(pg.3)

Or

True (pg.8)

12. Two or more levels of Governments.ete. (pg.15)

Or

Pg.20

13. BJP

Or

Political Party that runs Government. (pg.74)

14.Reduction of inequality and Poverty.(pg.95)

15.Average expected length of life of a person at the time of birth.(pg.13)

16.PCI is calculated in dollars for all countries so that it can be compared.(pg.13 17.d) Transport

Or

b) Vegetable Vendor

18. Property such as land titles.(pg.44)

Or

Pe.44

19. Investment made by MNCs.(pg.57)

20. Tax on imports.(pg.64)

21. Transfer of Sovereignty from the Monarchy to a body of French citizens. ii) A new tricolour iii) National assembly.(pg. 17)

Or

Pg.19

22.1) Cheap water transport for raw and finished goods. ii) Abundant water for processing the raw jute iii) Kolkata Port for Export purpose.(pg.70)

Or

Pg.70

23. Airways as it is fastest, comfortable and prestigious.(pg.88)

Or

i) Unmetalled roads

ii) Congestions

iii) Old and narrow bridges etc.(Pg.84)

24. Accommodation of different communities. 1) Equal distribution of seats.

ii) Concept of Federal Government iii) Equal representation in Brussels

iv) Community Government.(pg.4)

Or

Act of 1956.(Pg.3)

i) Regular elections to local government bodies.

ii) One third representation for women.

iii) Creation of State election commission. (Any other pg.24)

Or

Pg.15

26.1)Peace ii)Security tii) Good health etc.(Any other pg.5)

27.pg.33

Or

1) Job security ii) Regular salary iii) Fixed working hours. (Any other pg.30-31)

28.pg.66-67 and 70.

29.pg.70-72

Or

Pg.58 and 62

30.pg. 168-169

Or

Pe.171

31. (i) Maximum use of plains, coastal areas and deltaic regions.

(ii) Proper irrigation.

(iii) HYV seeds.

iv) Modern equipments.

v) Subsidy and Support to farmers.

Or

Pg.34 and 44

32. Pg. Pg.16-17 About Union, State and Concurrent lists.

33.pg.79

Or

Pg.86-87

34. pg.39.40 and 41.

Or

Pg. 48-49

35. Refer concern books and atlas of India.

## NOTES

## NOTES



