

**CCE PF  
CCE PR  
NSR & NSPR**

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ಕರ್ನಾಟಕ ಪ್ರೌಢ ಶಿಕ್ಷಣ ಪರೀಕ್ಷಾ ಮಂಡಳಿ, ಮಲ್ಲೇಶ್ವರಂ, ಬೆಂಗಳೂರು – 560 003  
**KARNATAKA SECONDARY EDUCATION EXAMINATION BOARD, MALLESHWARAM,  
BANGALORE – 560 003**

ಎಸ್.ಎಸ್.ಎಲ್.ಸಿ. ಪರೀಕ್ಷೆ, ಮಾರ್ಚ್/ಏಪ್ರಿಲ್, 2022  
**S. S. L. C. EXAMINATION, MARCH/APRIL, 2022**

ಮಾದರಿ ಉತ್ತರಗಳು  
**MODEL ANSWERS**

ದಿನಾಂಕ : 01. 04. 2022 ]

ಸಂಕೇತ ಸಂಖ್ಯೆ : **96-E**

Date : 01. 04. 2022 ]

CODE No. : **96-E**

ವಿಷಯ : ಅರ್ಥಶಾಸ್ತ್ರ

**Subject : ECONOMICS**

( ಇಂಗ್ಲಿಷ್ ಮಾಧ್ಯಮ / English Medium )

(ಖಾಸಗಿ ಅಭ್ಯರ್ಥಿ & ಪುನರಾವರ್ತಿತ ಖಾಸಗಿ ಅಭ್ಯರ್ಥಿ / ಎನ್.ಎಸ್.ಆರ್. & ಎನ್.ಎಸ್.ಪಿ.ಆರ್.)  
(Private Fresh & Private Repeater / NSR & NSPR)

[ ಗರಿಷ್ಠ ಅಂಕಗಳು : 100

[ Max. Marks : 100

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
I.		<b>Four choices are given for each of the following questions / incomplete statements. Choose the correct answer and write the complete answer along with its letter of alphabet.</b> <b>10 × 1 = 10</b>	
	1.	The country that has the least national income is (A) Nepal (B) China (C) India (D) Japan. Ans. (A) Nepal	1

**PF/PR/NSR&NSPR-(C)-(700)-21012 (MA)**

[ Turn over

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	2.	The bank that got nationalised in 1955 is (A) State Bank of Mysore (B) State Bank of India (C) Canara Bank (D) Union Bank. <i>Ans.</i> (B) State Bank of India	1
	3.	Unproductive agricultural loan means loans (A) to social activities (B) to purchase land (C) for irrigation facilities (D) to permanent development of land. <i>Ans.</i> (A) to social activities	1
	4.	The loans usually given by the government during drought, famine, floods etc. are (A) Long term loans (B) Short term loans (C) Medium term loans (D) Taccavi loans. <i>Ans.</i> (D) Taccavi loans	1
	5.	National Industrial Board was established in the year (A) 1951 (B) 1953 (C) 1955 (D) 1965. <i>Ans.</i> (C) 1955	1
	6.	“Industrialise or perish” was said by (A) Mahatma Gandhi (B) Sir M. Vishveshwaraiah (C) Jawaharlal Nehru (D) Dr. B. R. Ambedkar. <i>Ans.</i> (B) Sir M. Vishveshwaraiah	1

Qn. Nos.	Sub. Qn.No.	Value Points	Marks																
	7.	The main aim of '20 point' programme is (A) providing free education (B) removal of poverty (C) providing free medical facilities (D) providing housing facilities. <i>Ans.</i> (B) removal of poverty	1																
	8.	The programme launched in 1952 to develop rural areas was (A) Food for Work Programme (B) Integrated Rural Development Programme (C) Community Development Programme (D) Jawahar Rojgar Yojana. <i>Ans.</i> (C) Community Development Programmes	1																
	9.	Broad gauge is related to (A) Railways (B) Waterways (C) Airways (D) Roadways. <i>Ans.</i> (A) Railways	1																
	10.	Riks bank is in (A) Japan (B) Sweden (C) India (D) England. <i>Ans.</i> (B) Sweden	1																
<b>II.</b>		<b>Match list A with list B and write them :      5 × 1 = 5</b>  <table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 50%;">A</td> <td style="text-align: center; width: 50%;">B</td> </tr> <tr> <td>a) South Western Railway</td> <td>i) Chennai</td> </tr> <tr> <td>b) Southern Railway</td> <td>ii) Mumbai</td> </tr> <tr> <td>c) Eastern Railway</td> <td>iii) New Delhi</td> </tr> <tr> <td>d) Central Railway</td> <td>iv) Allahabad</td> </tr> <tr> <td>e) Northern Railway</td> <td>v) Kolkata</td> </tr> <tr> <td></td> <td>vi) Jaipur</td> </tr> <tr> <td></td> <td>vii) Hubli.</td> </tr> </table>	A	B	a) South Western Railway	i) Chennai	b) Southern Railway	ii) Mumbai	c) Eastern Railway	iii) New Delhi	d) Central Railway	iv) Allahabad	e) Northern Railway	v) Kolkata		vi) Jaipur		vii) Hubli.	
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<b>III.</b>		<b>Answer the following questions in a word or sentence each :</b>	<b>15 × 1 = 15</b>												
	12.	<p>What is economic development according to Meier and Baldwin ?</p> <p><i>Ans.</i></p> <p>A process whereby an economy's real national income over a long period time.</p>	1												
	13.	<p>Why is Human Development Index developed ?</p> <p><i>Ans.</i></p> <p>To measure standard of living of human beings.</p>	1												
	14.	<p>The achievement of Human Development in India is slow. Why ?</p> <p><i>Ans.</i></p> <p>Low level of education, health facilities and income.</p>	1												
	15.	<p>Why are the Regional Rural Banks established ?</p> <p><i>Ans.</i></p> <p>To provide finance to marginal, small farmers and landless labourers.</p>	1												
	16.	<p>Industrial policy was very essential to India in 1947. Why ?</p> <p><i>Ans.</i></p> <p>Lack of raw materials, capital and technology.</p>	1												
	17.	<p>What is disinvestment ?</p> <p><i>Ans.</i></p> <p>To the sale of equity of public enterprises to private sector.</p>	1												

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	18.	What is Industrialization ? <i>Ans.</i> Establishment and expansion of industries throughout the country.	1
	19.	What is poverty ? <i>Ans.</i> The situation where the individuals are unable to fulfil their basic requirements of life.	1
	20.	What does poverty line indicate ? <i>Ans.</i> The level of income / expenditure required to satisfy the minimum basic needs of a person.	1
	21.	What is the main objective of Food for Work programme ? <i>Ans.</i> Providing jobs to unemployed in and around the place of living and to give foodgrain to them instead of money.	1
	22.	What is central bank according to Veera Smith ? <i>Ans.</i> A banking system in which a single bank has either a complete or residuary monopoly in the note issue.	1
	23.	Where is the headquarters of Reserve Bank of India ? <i>Ans.</i> Mumbai	1
	24.	What is Trade ? <i>Ans.</i> Buying and selling of goods and services.	1
	25.	What is Foreign Exchange ? <i>Ans.</i> Exchange of currency of one country with the currency of other countries.	1
	26.	What is Foreign Trade ? <i>Ans.</i> Trade between the countries.	1

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
IV.		<b>Answer the following questions in about <i>two to four</i> sentences / points each</b> <b>24 × 2 = 48</b>	
	27.	Underdeveloped countries fail to implement effective welfare schemes. Why ? <i>Ans.</i> — lack of political will — bribery, corruption, nepotism and red tapism in bureaucracy ruin.	2
	28.	List out the demerits of moneylenders. <i>Ans.</i> — take the signature or thumb impression on blank bond paper — never give any receipts — compound interest — lend loans for productive and unproductive purpose.	2
	29.	What are the functions of National Bank for Agriculture and Rural Development ? <i>Ans.</i> — plans and developmental programmes — source bank for the institutional credit agencies — supervise the programmes — Kisan credit cards — research and development fund.	2
	30.	Explain the importance of industrial development in India. <i>Ans.</i> — proper utilization of resources — large scale investment — division of labour — structural change in the economy — mechanization.	2
	31.	Mention the characteristics of small scale industries. <i>Ans.</i> — easy to establish — less investment — labour is employed on wages — managed by small entrepreneurs — uses locally available resources.	2

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	32.	Poverty is wide spread in India. Why ? <i>Ans.</i> — rapid growth in population — low productivity in agriculture — rising prices — unemployment problem — lack of proper implementation of poverty alleviation programmes.	2
	33.	Prime Minister's Integrated Urban Poverty Eradication Programme has reduced poverty level in urban areas. Justify. <i>Ans.</i> — self employment strategy — shelter upgradation strategy — providing loans and grants — controlling basic reasons for poverty.	2
	34.	Social basic infrastructure increases human efficiency. How ? <i>Ans.</i> — education — health — drinking water — housing — sanitation.	2
	35.	How does Air Transport help in the development of the country ? <i>Ans.</i> — helpful during natural calamities — relief operation during emergency — important role in defence of the country — suitable for long distance.	2

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	36.	Name the kinds of roads in India. <i>Ans.</i> — National Highways — State Highways — District Roads — Rural Roads.	2
	37.	How does the Board of Financial Supervision work ? <i>Ans.</i> — bank inspections — off-site surveillance — statutory auditor — internal security.	2
	38.	How is Central Board of Reserve Bank formed ? <i>Ans.</i> — One governor and four deputy governors — Four directors — Experts in different fields — Representatives from finance department.	2
	39.	Explain the direction of India's export trade. <i>Ans.</i> — Before independence — Britain — Trade agreements with all the continents	2
	40.	List out India's imports. <i>Ans.</i> Petroleum, oil and lubricants, gold, silver, electronics, chemicals and machineries.	2
	41.	What are the problems of underdeveloped countries ? <i>Ans.</i> — most of the people are illiterates — victim of superstitions — most of them are poor — lack of basic facilities.	2



Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	42.	Availability of quality health care and education facilities develops human resource. How ? <i>Ans.</i> — increases life expectancy — reduces child and mother mortality rate.	2
	43.	Money lenders are more popular in the rural areas. Why ? <i>Ans.</i> — provide loans for any purpose — early approachable — simple methods — no lengthy legal modalities.	2
	44.	List out the demerits of Taccavi loans. <i>Ans.</i> — deprived of loans from government — delay in sanction — inappropriate imposition of rules — repayment modes are rigid.	2
	45.	Name the training institutions set up to train the labourers. <i>Ans.</i> — The Central Tool Rooms and Training Centres — The Central Institute of Tool and Design — The Small Industries Extension Training Institute — The Central Institute of Hand Tool.	2
	46.	Which are the boards set up to promote cottage and small scale industries ? <i>Ans.</i> — All India Khadi and Village Industries Board — All India Handlooms and Handicrafts Board — Jute Corporation of India Ltd. — National Small Scale Industries Board — Central Silk Board.	2

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	47.	Why is National Rural Employment Programme introduced ? <i>Ans.</i> — provide profitable employments — increase income of people — improve standard of living.	2
	48.	How does transport system help in good governance ? <i>Ans.</i> — maintain peace and order — effective functioning.	2
	49.	What are the problems of road transport ? <i>Ans.</i> — road quality is poor — high burden of tax — rise in price of fares of public transport — damage due to natural calamities.	2
	50.	Reserve Bank of India is called as Banker's Bank. Why ? <i>Ans.</i> — commercial banks have their account — they have to maintain reserve funds — lender of last resort for commercial banks.	2
<b>V.</b>		<b>Answer the following questions in about five to six sentences / points each :</b> <b>6 × 3 = 18</b>	
	51.	Mention the characteristics of developed countries. <i>Ans.</i> — Importance to Industrial Sector — High level of capital formation — Use of skills and technology — Slow rate of population growth — availability, equality, education and health facilities — availability of good infrastructure.	3

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	52.	<p>Explain the necessity of agricultural finance.</p> <p><i>Ans.</i></p> <ul style="list-style-type: none"> <li>— development of agricultural land</li> <li>— monetary payment</li> <li>— to increase agricultural productivity</li> <li>— agricultural implements</li> <li>— natural phenomena</li> <li>— modern agricultural system</li> <li>— other purposes.</li> </ul>	3
	53.	<p>List out the problems of small scale industries.</p> <p><i>Ans.</i></p> <ul style="list-style-type: none"> <li>— Problem of raw materials</li> <li>— Financial problems</li> <li>— Use of outdated technology</li> <li>— Power scarcity</li> <li>— Marketing problems</li> <li>— High cost of production</li> <li>— Competition of large scale industries.</li> </ul>	3
	54.	<p>Explain the two types of poverty.</p> <p><i>Ans.</i></p> <ul style="list-style-type: none"> <li>— Absolute poverty — in the view of economic condition — basic needs — level of consumption</li> <li>— Relative poverty — comparison with other countries — per capita income — inequality</li> </ul>	3
	55.	<p>Which are the training institutions of Reserve Bank of India ?</p> <p><i>Ans.</i></p> <ul style="list-style-type: none"> <li>— As part of RBI</li> <li>— College of agricultural banking</li> <li>— Reserve Bank of India staff college</li> <li>— Autonomous Institutions</li> <li>— National Institute for Banking Management</li> <li>— Indira Gandhi Institute</li> <li>— Development and Research Institute</li> </ul>	3

Qn. Nos.	Sub. Qn.No.	Value Points	Marks
	56.	Every nation needs foreign trade. Why ? <i>Ans.</i> — Import of basic goods — Maintaining stability in prices — Industrial development — Expansion of market — Advantages of the movement of capital — International peace and cooperation — Utilization of resources — Transfer of science and technology.	3
<b>VI.</b>		<b>Answer the following question in about <i>eight to ten</i> sentences / points :</b>	<b>1 × 4 = 4</b>
	57.	What are the characteristics of underdeveloped economy ? <i>Ans.</i> — Economic characteristics — Capital deficiency — Lack of manpower planning — Lack of modern technology — Inadequate financial institutions — Lack of basic infrastructure — Non-economic characteristics — Social characteristics — Political characteristics — Administrative characteristics.	4