

Section - 1

1. What is meant by Non-banking Financial Institutions?

Non-banking Financial Institutions (NBFIs) provide financial services like loans, investments, and asset management but do not have a banking license and cannot accept deposits like traditional banks.

2. Explain the meaning of Multinational Corporations.

Multinational Corporations (MNCs) are companies that operate in multiple countries, managing production or delivering services across international borders, often with headquarters in one country and subsidiaries globally.

3. What do you mean by Structural Unemployment?

Structural unemployment occurs when there is a mismatch between workers' skills and the requirements of available jobs, often due to technological changes, economic shifts, or industry evolution.

4. Explain the meaning of Fiscal Deficit.

Fiscal deficit refers to the difference between the government's total expenditure and its total revenue (excluding borrowings) in a fiscal year, indicating the amount borrowed to meet expenses.

5. What is the difference in literacy rates of males and females in Chhattisgarh State as per the 2011 Census? Up to what percent to bring down this gender literacy rate difference is the goal of the State Government Policy?

As per the 2011 Census, the male literacy rate in Chhattisgarh was 81.45%, and female literacy was 60.59%, a gap of 20.86%. The State Government aims to reduce this gap to 10%.

6. What are the major items of Revenue Expenditure of Chhattisgarh Government?

Major revenue expenditure items include salaries, pensions, interest payments, subsidies, and administrative expenses on sectors like education, health, and social welfare programs.

7. Give the main characteristics of Gond tribes of Chhattisgarh State.

The Gond tribes are known for their distinct culture, traditional dance forms, vibrant art, and agrarian lifestyle. They practice shifting cultivation and maintain a strong connection to their forests.

8. Explain the business structure of Chhattisgarh State.

Chhattisgarh's business structure is largely driven by agriculture, forestry, mining, and industries such as steel, cement, and power, with a growing emphasis on small-scale and rural enterprises.

Part-2

1. Explain the geographical nature of the Aravalli Range.

The Aravalli Range, one of the oldest mountain ranges in India, stretches across Gujarat, Rajasthan, Haryana, and Delhi. It features rugged, rocky terrain with hills, valleys, and a rich biodiversity, contributing to regional climate moderation.

2. Where is the Bhabar Region of North Indian Plains located, and what are its main characteristics?

The Bhabar Region lies at the foothills of the Himalayas, extending from Punjab to Assam. It is characterized by porous soil, allowing rivers to disappear underground, and supports sparse vegetation and low agricultural productivity.

3. Why does Bangalore receive lower rainfall than Mangalore?

Bangalore receives lower rainfall than Mangalore due to its location on the leeward side of the Western Ghats, which causes the orographic effect, blocking moist winds and reducing rainfall in Bangalore.

4. Explain the characteristics of Regur Soil in brief.

Regur soil, also known as black cotton soil, is rich in clay and organic matter. It retains moisture well, making it ideal for cotton cultivation. It is predominantly found in the Deccan Plateau region.

5. What is meant by organic farming, and what is its main element?

Organic farming involves growing crops and raising livestock without synthetic chemicals, using natural methods like crop rotation, composting, and biological pest control to maintain soil fertility and ecological balance.

6. Aluminium is produced from which ore? Apart from the ore, what are its other main inputs?

Aluminium is primarily produced from bauxite ore. Other main inputs include electricity (for electrolysis), sodium hydroxide (for refining), and cryolite (used as a flux in the electrolytic process).

Part-3

1. Write the characteristics of Keshkal Scarp.

Keshkal Scarp, a prominent escarpment in Chhattisgarh, is marked by steep, rugged terrain with lush green forests, waterfalls, and scenic views. It serves as a natural barrier and a transition zone between the Bastar plateau and the plains.

2. Where are the Cuddapah Group of Rocks Found in Chhattisgarh?

The Cuddapah Group of Rocks, mainly composed of shale, sandstone, and limestone, is found in the southern part of Chhattisgarh, particularly in the Bastar region, contributing to its rich mineral deposits.

3. Write about the drainage of Kanhar River.

The Kanhar River, a tributary of the Son River, drains through Chhattisgarh and Uttar Pradesh. It flows through the northern part of Chhattisgarh, providing water for irrigation and sustaining local agriculture and ecosystems.

4. In which areas does the highest rainfall in Chhattisgarh occur?

The highest rainfall in Chhattisgarh occurs in the Bastar region, particularly in areas like Dantewada and Narayanpur, due to the influence of the southwest monsoon and the region's proximity to the Eastern Ghats.

5. Explain the location and salient characteristics of Bhaisadarha Sanctuary.

Bhaisadarha Sanctuary, located in the Dhamtari district of Chhattisgarh, is a small but ecologically significant area known for its wetland ecosystem. It serves as a habitat for migratory birds, including the endangered Lesser Florican.

6. Write the production and distribution of Tin in Chhattisgarh.

Chhattisgarh is the sole producer of tin in India, with deposits primarily in the Bastar region. The tin is extracted from cassiterite ore, processed in smelters, and distributed for use in various industries, including electronics and alloys.

7. What are the major oilseed crops of the Jashpur Pat Area?

The major oilseed crops of the Jashpur Pat Area in Chhattisgarh include mustard, sesame, and linseed. These crops are cultivated mainly during the rabi season and contribute to the region's agricultural economy.

8. Write the cultural significance of ancient temples of Talagaon.

The ancient temples of Talagaon, located in the Bilaspur district of Chhattisgarh, hold cultural significance as they reflect the region's rich historical and architectural heritage. These temples, dedicated to various deities, are important pilgrimage sites and showcase the artistry and religious practices of the period.

Section-2

Answers in 80 words

9. What is meant by 'Ways and Means' (WAM) advances?

'Ways and Means Advances' (WAM) are temporary loan facilities provided by the Reserve Bank of India (RBI) to the government to meet short-term financial needs. These advances help manage mismatches in revenue and expenditure, ensuring smooth government operations. WAM advances are interest-bearing and are intended to be repaid quickly. The limits and terms for these advances are periodically reviewed and set by the RBI based on government needs and overall economic conditions.

10. Explain Statutory Liquidity Ratio.

Statutory Liquidity Ratio (SLR) is a reserve requirement that commercial banks in India must maintain in the form of liquid assets such as cash, gold, or government securities before offering credit to customers. The SLR is determined by the Reserve Bank of India (RBI) and is used as a tool to control liquidity, inflation, and credit growth in the economy. It ensures banks maintain a safety net and promotes financial stability by regulating the amount of money banks can lend.

11. Why is a Revolving Fund constituted by the Chhattisgarh Government? Explain its Five Formulas.

A Revolving Fund is constituted by the Chhattisgarh Government to provide financial assistance for ongoing projects, ensuring continuous availability of funds without requiring repeated sanctions. The fund is replenished as repayments are made, creating a sustainable financing model. The Five Formulas include:

1. Initial Fund Allocation: Setting up a base fund.

2. Repayment Terms: Establishing clear terms for fund repayment.
3. Fund Replenishment: Reinvesting repayments into the fund.
4. Usage Flexibility: Allowing fund utilization for varied projects.
5. Monitoring Mechanism: Ensuring transparency and effective use.

12. What are the causes of social backwardness of Scheduled Castes and Scheduled Tribes in Chhattisgarh?

Social backwardness of Scheduled Castes (SCs) and Scheduled Tribes (STs) in Chhattisgarh arises from several factors, including historical discrimination, lack of access to education, economic deprivation, and limited political representation. Traditional caste hierarchies and social exclusion further marginalize these communities, restricting their opportunities for social mobility. Additionally, geographical isolation, particularly for STs in tribal areas, impedes access to government schemes, healthcare, and modern amenities, perpetuating poverty and social inequality.

13. Describe shortly the major schemes for the development and empowerment of women implemented by the Women and Child Development Department, Chhattisgarh.

The Women and Child Development Department of Chhattisgarh has implemented several major schemes for women's development and empowerment:

1. Mukhyamantri Kanya Vivah Yojana: Provides financial assistance for the marriage of girls from economically weaker sections.
2. Beti Bachao Beti Padhao: Focuses on improving the girl child's education and survival rate.
3. Sakhi One-Stop Centers: Offers support services to women affected by violence.
4. Self-Help Groups (SHGs): Promotes women's entrepreneurship and financial independence.

Part-2

7. Why has irrigated area by wells and tube-wells been increased rapidly in India?

The irrigated area by wells and tube-wells has increased rapidly in India due to the need for reliable and controlled water sources for agriculture, especially in regions with erratic rainfall. Groundwater extraction through tube-wells has become more accessible with technological advancements and the availability of subsidized electricity. This method allows farmers to ensure crop yields during dry spells, leading to enhanced agricultural productivity.

8. What is meant by 'Amul Model' of dairy development in India?

The 'Amul Model' of dairy development is a cooperative structure where farmers own the dairy cooperatives, which handle milk collection, processing, and marketing. This model empowers farmers by providing them with better prices for their milk, eliminating middlemen, and ensuring quality control. It has successfully transformed India into the world's largest milk producer, promoting rural development and farmer welfare.

9. Explain the role of the Green Revolution in the development of agriculture in India.

The Green Revolution in India introduced high-yielding varieties (HYVs) of seeds, chemical fertilizers, pesticides, and irrigation techniques in the 1960s, significantly boosting agricultural productivity, especially in wheat and rice. This led to food self-sufficiency, reduced dependency on imports, and transformed India into a food grain surplus country. However, it also brought challenges such as environmental degradation, over-reliance on chemical inputs, and regional disparities.

Part-3

9. Describe the physical features of the Maikal Range of Chhattisgarh.

The Maikal Range is a hill range in Chhattisgarh, part of the Satpura range system. It is characterized by rugged terrain, dense forests, and a series of plateaus and valleys. The range acts as a watershed between the Narmada and Mahanadi river systems. It is home to rich biodiversity and is a significant part of the tribal region of central India, with peaks rising up to 1,200 meters.

10. Give an account of the rains during retreating Monsoon in Chhattisgarh.

During the retreating monsoon season, from September to November, Chhattisgarh experiences reduced rainfall as the southwest monsoon withdraws. The state receives occasional showers, primarily in the southeastern parts, due to the cyclonic disturbances over the Bay of Bengal. This period is crucial for the rabi crop season, as the residual moisture supports the sowing of winter crops. The overall rainfall is less intense compared to the monsoon months.

11. Write the characteristics of Pairi Project.

The Pairi Project is a medium irrigation project located in the Dhamtari district of Chhattisgarh. It involves the construction of a dam across the Pairi River, a tributary of the Mahanadi. The project aims to provide irrigation facilities to the surrounding agricultural lands, enhancing crop productivity and ensuring water availability during dry seasons. It also supports local water supply needs and contributes to regional agricultural development.

12. Explain the Forest Village Development Scheme of Chhattisgarh.

The Forest Village Development Scheme in Chhattisgarh aims to improve the living conditions of forest-dependent communities by providing basic infrastructure and services like housing, roads, education, and healthcare. It promotes sustainable livelihood options such as agriculture, agroforestry, and non-timber forest produce collection, ensuring the socio-economic development of these villages while preserving the forest environment. The scheme also emphasizes community participation and empowerment.

13. Throw light on the significance of Sirpur Tourist Place.

Sirpur, located in the Mahasamund district of Chhattisgarh, is an archaeological and historical site of great significance. It was a prominent center of Buddhism in the 6th-8th centuries and is known for its ancient temples, monasteries, and sculptures. The Laxman Temple, one of the finest brick temples in India, is a major attraction. Sirpur's rich cultural heritage and architectural grandeur make it a significant tourist destination, reflecting the region's historical and religious importance.

Section-3

Answers in 150 words

14. Discuss the effects of disinvestment on the Indian Economy.

Disinvestment, the process of selling government stakes in public sector enterprises (PSEs), has significant effects on the Indian economy. It aims to reduce the fiscal burden on the government, improve efficiency in PSEs by bringing in private sector management practices, and raise revenue for development projects. Disinvestment also helps in broadening the capital market by increasing public ownership of shares. However, it can lead to job losses, reduced government control over key sectors, and potential undervaluation of assets during the sale. The success of disinvestment depends on strategic planning, transparency, and the reinvestment of proceeds into productive areas of the economy.

15. What is the 'Banking Ombudsman Scheme'?

The Banking Ombudsman Scheme is a grievance redressal mechanism introduced by the Reserve Bank of India (RBI) in 1995. It allows customers to file complaints against their banks for issues related to banking services, such as delays in payment, non-issuance of drafts, misrepresentation, and unauthorized transactions. The Banking Ombudsman, an independent official appointed by the RBI, reviews these complaints and provides resolution within a specific time frame. The scheme covers all scheduled commercial banks, regional rural banks, and some cooperative banks. It aims to ensure fair and quick resolution of customer grievances, enhancing trust and transparency in the banking system.

16. What is the criteria for ranking of States with respect to Financial Management by the Reserve Bank of India in any particular Financial Year? Explain.

The Reserve Bank of India (RBI) ranks states based on their financial management using criteria such as fiscal deficit, debt-to-GDP ratio, revenue deficit, and the quality of expenditure. Other factors include the state's ability to generate revenue, adherence to fiscal responsibility and budget management (FRBM) targets, and the efficiency of fund utilization. The RBI also considers the state's expenditure on development activities versus administrative expenses, the sustainability of public debt, and the state's creditworthiness. The ranking reflects the fiscal health of states, guiding policy decisions and promoting financial discipline. It encourages states to adopt sound financial practices and manage public resources effectively.

Part-2

10. Explain the role of the Jet Stream in the origin of the Indian Monsoon.

The Jet Stream, particularly the subtropical westerly jet, plays a crucial role in the onset of the Indian Monsoon. In the summer, the heating of the Indian subcontinent creates a low-pressure area, causing the Jet Stream to shift northwards. This shift weakens the high-pressure zone over the Indian Ocean, allowing the moist southwest monsoon winds to flow towards the subcontinent. The interaction between the Jet Stream and the Tibetan Plateau also enhances the strength and onset of the monsoon. The easterly Jet Stream, which develops in the upper atmosphere during this period, further aids the distribution of monsoon rains across the region.

11. Underline the significance of wind power as a source of non-conventional energy.

Wind power is a significant source of non-conventional energy due to its sustainability, low environmental impact, and potential to reduce dependence on fossil fuels. It generates electricity by harnessing natural wind flows, a renewable resource, without emitting greenhouse gases. Wind power can be deployed on a large scale through wind farms or on a smaller scale for local

communities, contributing to energy security and rural development. It also creates job opportunities in manufacturing, installation, and maintenance. As technology advances, the efficiency and cost-effectiveness of wind power are improving, making it a key component of global efforts to combat climate change and transition to a clean energy future.

Part-3

14. Describe the Shivnath-Mahanadi Doab Area of Chhattisgarh.

The Shivnath-Mahanadi Doab area in Chhattisgarh is a fertile alluvial tract located between the Shivnath and Mahanadi rivers. This region, known for its rich agricultural productivity, is characterized by deep, fertile soils suitable for diverse cropping patterns, including paddy, wheat, and pulses. The area benefits from abundant water resources due to the proximity of two major rivers, supporting extensive irrigation systems. The landscape is predominantly flat with some undulating terrain, facilitating easy agricultural operations. The Doab area is also significant for its socio-economic development, as agriculture remains the primary livelihood for the local population. The region plays a crucial role in Chhattisgarh's agricultural output and food security.

15. Write the characteristics of Marhan, Tikra, and Gabhar.

Marhan, Tikra, and Gabhar are traditional land classifications in Chhattisgarh, each with distinct characteristics:

- Marhan: Refers to upland areas with well-drained soils, often used for cultivating drought-resistant crops like pulses and millets.
- Tikra: These are medium-elevation lands, neither too high nor too low, suitable for a variety of crops, including cereals, due to moderate water retention.
- Gabhar: Low-lying, fertile lands that retain water well, making them ideal for paddy cultivation, particularly during the monsoon season.

These classifications reflect the region's agricultural diversity and the adaptation of farming practices to the local topography and soil types.

16. Describe the forest-based small-scale industries of Chhattisgarh.

Chhattisgarh's forest-based small-scale industries are integral to the state's economy and livelihood for tribal communities. These industries include the production of non-timber forest products (NTFPs) such as tendu leaves (used in beedi making), sal seeds (for oil extraction), lac, honey, and bamboo products. Handicrafts made from wood, bamboo, and natural fibers are also significant, reflecting the region's rich cultural heritage.

. These industries promote sustainable use of forest resources, provide employment, and contribute to rural development. They also play a vital role in preserving traditional skills and knowledge while supporting eco-friendly and sustainable economic activities in the state.

Section-4

Answer in 150 words

13(a) Differentiate between the drainage system of the Peninsular Plateau and the Himalayan Region.

The drainage system of the Peninsular Plateau and the Himalayan Region differ significantly:

- Peninsular Plateau: The rivers are older, with well-established, stable courses. They are non-perennial, primarily rain-fed, and flow over hard rock surfaces, leading to less erosion. The rivers, like the Godavari, Krishna, and Narmada, flow through narrow, deep valleys and often form waterfalls.

- Himalayan Region: The rivers are younger, perennial, and glacier-fed, with high erosion and sediment load due to steep gradients. Rivers like the Ganges, Yamuna, and Brahmaputra have meandering courses, form large floodplains, and are prone to frequent changes in course due to the unstable nature of the young fold mountains.

13(b) Discuss the relative significance of rain-water harvesting methods in India.

Rainwater harvesting is crucial for water conservation in India, addressing the country's growing water scarcity. It involves collecting and storing rainwater for future use, which reduces dependence on groundwater, mitigates floods, and replenishes aquifers. In urban areas, it helps reduce waterlogging and provides an alternative water source. In rural areas, it supports agriculture, especially in drought-prone regions, by ensuring water availability during dry periods. Rainwater harvesting is cost-effective, sustainable, and essential for maintaining water security in a country with uneven rainfall distribution and increasing demand for water.

Section-5

Answer in 200 words

Part-1

17(a) Write an essay on structural reforms in the Indian Economy.

Structural reforms in the Indian economy have been pivotal in transitioning from a closed, centrally planned system to a more open, market-driven one. Initiated in 1991, these reforms focused on liberalization, privatization, and globalization. Key areas of reform included deregulation of industries, reduction of import tariffs, disinvestment in public sector enterprises, and financial sector liberalization. These changes aimed to enhance economic efficiency, attract foreign investment, and integrate India into the global economy. Reforms in taxation, such as the introduction of the Goods and Services Tax (GST), and labor market flexibility have further supported economic growth. The effects of these reforms include higher GDP growth, increased FDI inflows, and a more vibrant private sector. However, challenges remain, such as ensuring inclusive growth, addressing income disparities, and managing environmental sustainability. Continuous structural reforms are necessary to sustain long-term growth and meet the aspirations of a rapidly growing population.

17(b) Mention the indirect taxes which have been included in Goods and Services Tax (GST) in India. Also, comment on the revenue implications of GST implemented since July 2017 with respect to Chhattisgarh State.

The Goods and Services Tax (GST) subsumed various indirect taxes, including Central Excise Duty, Service Tax, Value Added Tax (VAT), Central Sales Tax (CST), Octroi, Purchase Tax, Luxury Tax, and Entertainment Tax, into a single unified tax structure. This consolidation simplified the tax regime, reduced cascading effects, and made compliance easier.

Since its implementation in July 2017, GST has had significant revenue implications for Chhattisgarh. Initially, there were concerns about revenue shortfalls due to the state's dependency on taxes like VAT and CST, particularly from sectors like mining and manufacturing. However, the GST compensation provided by the central government helped mitigate these concerns. Over time, the state witnessed an increase in tax collections due to the broadened tax base and improved compliance, contributing to its fiscal health. The shift to GST has also encouraged the formalization of the economy, benefiting Chhattisgarh's small and medium enterprises (SMEs).

Part-3

17(a) Discuss the trend of population growth, its causes, and consequences in Chhattisgarh. Chhattisgarh has experienced steady population growth, driven by factors such as high fertility rates, improved healthcare, and migration. The state's population growth is higher in rural areas, where traditional practices and limited access to family planning services persist. Urban centers, however, are also witnessing growth due to migration from rural areas for employment opportunities.

The consequences of this growth include increased pressure on natural resources, such as land and water, leading to deforestation and environmental degradation. Rapid population growth has also strained infrastructure, healthcare, and education systems, resulting in inadequate services and lower quality of life in some areas. Additionally, the rising population has exacerbated unemployment and poverty, particularly in rural regions. To address these challenges, the state government has initiated measures to promote family planning, improve education, and create job opportunities, aiming for sustainable development and balanced population growth.

17(a) Discuss the non-conventional sources of energy with special reference to Chhattisgarh. Non-conventional sources of energy, such as solar, wind, biomass, and small hydropower, are gaining prominence in Chhattisgarh. The state has significant potential for solar energy due to its geographical location, with abundant sunlight throughout the year. The government has initiated solar power projects and encourages rooftop solar installations to meet the growing energy demand sustainably. Biomass energy is another important source, particularly in rural areas, where agricultural and forest residues are used for energy generation. Chhattisgarh also has potential for small hydropower projects, which are environmentally friendly and suitable for the state's hilly regions. Wind energy is less prominent but has scope for development in certain areas. The state's focus on non-conventional energy sources aligns with national goals for renewable energy expansion, reducing dependency on fossil fuels, and mitigating environmental impacts. By promoting these energy sources, Chhattisgarh aims to enhance energy security, create employment, and support sustainable economic growth.

