

TNPSC GROUP I MAIN – 2021
RAPID REVISION TEST V
PAPER - III

Time: 3 hours

Total marks: 250

SECTION A

UNIT- III : Indian Economy - Current economic trends and impact of global economy on India

7 X 10 = 70

1. Why India opted for LPG reforms? Describe the important initiatives under New Economic Policy.

LPG சீர்திருத்தங்களை இந்திய ஏன் தேர்வு செய்தது? புதிய பொருளாதார கொள்கையின் கீழ் கொண்டுவரப்பட்ட முக்கிய முயற்சிகள் பற்றி விவரி

In India the period after 1980-81 was marked by severe balance of payment difficulties mainly due to hike in oil price and Gulf war in 1990-91 and hostilities in West Asia. When the new government took over in June 1991, India had unprecedented balance of payment crisis. The finances of the central, and state Government had reached a situation of near bankruptcy. With the downgrading of India's credit rating by some international agencies, there was heavy flight of capital out of India.

Since India lost its credit worthiness in the international market, the government mortgaged 40 tons of gold to the Bank of England. Under these circumstances, the government for 1991-92 presented its budget in July 1991 with a series of policy changes which underlined globalization, liberalization and privatization. This has come to be called as India's new economic policy. This policies were strengthened when India signed the Dunkel Draft in 1994.

Important Initiatives

1. Industrial Delicensing
2. De reservation of the industrial sector
3. Public sector policy (de reservation and reform of PSEs)
4. Abolition of MRTP Act
5. Foreign investment policy and foreign technology policy.

1. **Industrial Delicensing policy:** the most important objective of the new industrial policy of 1991 was the end of the industrial licensing or the license raj or red tapism. Under the industrial licensing policies, private sector firms had to secure licenses to start an industry.

2. **De reservation of the industrial sector:** Previously, the public sector was given reservation especially in the capital goods and key industries. Under industrial deregulation, most of the industrial sectors were opened to the private sector as well. Under the new industrial policy, only three sectors viz., atomic energy, mining and railways will continue as reserved for public sector. All other sectors have been opened for private sector participation.
3. **Reforms related to the Public sector enterprises:** Reforms in the public sector were aimed at enhancing efficiency and competitiveness of the sector. The government identified strategic and priority areas for the public sector to concentrate. Loss making PSUs were sold to the private sector.
4. **Abolition of MRTP Act:** The New Industrial Policy of 1991 has abolished the Monopoly and Restrictive Trade Practices Act 1969. In 2010, the Competition Commission has emerged as the watchdog in monitoring competitive practices in the economy. The policy caused big changes including emergence of a strong and competitive private sector and a sizable number of foreign companies in India.
5. **Foreign investment policy:** Another major feature of the economic reform was red carpet welcome to foreign investment and foreign technology. This measure has enhanced the industrial competition and improved business environment in the country. Foreign investment including FDI and FPI were allowed. In 1991, the government announced a specified list of high-technology and high-investment priority industries wherein automatic permission was granted for foreign direct investment (FDI) up to 51 % foreign equity. The limit was raised to 74 percent and subsequently to 100 percent for many of these industries. Moreover, many new industries have been added to the list over the years. Foreign Investment Promotion Board (FIPB) has been set up to negotiate with international firms and approve foreign direct investment in select areas.

2. **Discuss the important features of New Agricultural Strategy of India.**

இந்தியாவின் புதிய வேளாண் உத்திகளின் முக்கிய அம்சங்கள் பற்றி விவாதி

NEW AGRICULTURAL STRATEGY OF INDIA:

The following points highlight the top ten features of New agricultural strategy of India. They are:

1. Consolidation of land holdings and Development of agricultural land,
2. Improved Variety of Seeds, mechanization, manures and use of HYV seeds.
3. Greater Intensity of Cropping
4. Extension of Irrigation
5. Modern Farm Machinery
6. Role of Public Institutions
7. Package of Inputs
8. Guaranteed Minimum Prices
9. Agricultural Research and Education
10. Plant Protection Measures.

Components

1. Cropping Intensity

- New agricultural strategy is concerned not only with higher yield but with a greater intensity of cropping
- New crop rotations have been made possible by development of short duration varieties of paddy, jowar, maize and bajra

2. Agricultural Technology

- Agricultural Technology is considered one of major inputs of Agricultures
- Evolution of National Agricultural Research System

3. Package of Inputs

- Aims of Application of the package of improved practices.
- Package consists of seeds, fertilizer, plant protection, manures, improved agricultural practices.

4. Role of Public Institutions

Many new public institutions were promoted and provided with funds.

5. Guaranteed Minimum Price

- It was an incentive to agricultural production
- A policy of support prices for food grains came to be adopted in 1964
- Agricultural Prices Commission was set up in 1965

6. Monsoon Rainfall Prediction

- The IMD has managed to develop a fairly reliable monsoon prediction model based on 16 global weather related parameters.
- An early monsoon forecast

3. Why are the Micro, Small and Medium Enterprises (MSMEs) considered growth engine for new India?

குறு, சிறு மற்றும் நடுத்தர நிறுவனங்கள் ஏன் புதிய இந்தியாவின் வளர்ச்சி இயந்திரமாக கருதப்படுகிறது?

Significance of Small-Scale Industries

The small scale and cottage industries of India have a decisive role to play in the economic development of the country. By and large, small enterprises have certain definite advantages.

1. **Contribution to National Income and Larger Output:** The small enterprises of India were contributing a larger share of National Income when India became independent. Out of the total national income of Rs. 8,500 crore the share of small industrial units was Rs. 870 crore as against the share of Rs. 610 crore by large industries. Although there has been considerable development of large-scale industries during the period of planning, even now, India remains mainly a country of small-scale production. The growth and output of small-scale industries are very credit-worthy.
2. **Employment Potential:** The small-scale industries are labour intensive. Labour investment ratio in their case is quite high. A given amount of capital invested in small scale industrial undertakings is likely to provide more employment, at least in the short run than the same amount of capital invested in large scale industries. This is a very important factor for a country like India where millions of people are unemployed and under employed. The handloom industry alone employs nearly 50 lakh people or nearly as many as employed in all organized industries. So it is a solution to the unemployment problem. The rapid growth of small scale sector and its employment has great relevance in our national economic policies. The growth of the small sector improves the production of the non-durable consumer goods of mass consumption. As such, it acts as an anti inflationary force.
3. **Capital Light:** Small industries require only a smaller amount of capital than required by large scale industries. Where there is scarcity of capital and economizing capital is essential, small scale industry is the only effective solution.
4. **Skill Light:** The large scale industries require high degree of skill and managerial talent of engineers, technicians, accountants and managers. In our country the supply of qualified personnel is very much limited and economizing the services of these people is also essential. Small scale sector provides the training ground for industrial experience.
5. **Import Light:** Small scale industries require mostly indigenous machines and equipment and they need not depend too much on imported materials. In the case of large industries, heavy engineering equipment, machines, technical skill and even raw materials have to be imported, which would create problems of foreign exchange earnings. Small industries reduce the need for foreign capital or foreign exchange earnings.
6. **Quick Yielding and Decentralization:** The time lag between investment and return in the case of small industries is very short and as such the project would give quick returns. Further the small industries being distributed throughout the country there will be no regional imbalance.
7. **Better Distribution of Wealth:** The decentralization of industries in the small scale sector secures even distribution of income and wealth. Further, small scale industry will not create slums, housing problems, sanitation, disease and squalor as in the case of large scale industries.

8. Contribution to Exports: Growth of small scale industries in the post-independent era has contributed a lot towards export earnings. Bulk of export earnings come from non-traditional items produced by small enterprises.
9. Less of Labour Unrest and Disputes: Generally, in small units, production will not be hampered due to labour trouble, and the labour relationship in small units will be comparatively good and amiable. In the small sector, the labourers are not well organized like large scale sector, and as such they could not express their resentment through strikes and other similar tools of intimidation.

4. **Mention the objectives of the following**

பின்வருவனவற்றின் நோக்கங்கள் எழுதுக

a. **World Bank**

உலக வங்கி

International Bank For Reconstruction And Development (IBRD) or World Bank

The International Bank for Reconstruction and Development (IBRD), otherwise called the World Bank(WB) was established in 1945 under the Bretton Woods Conference in 1944. The purpose is to bring about a smooth transition from a war-time to peace-time economy. It is known as a sister institution along with the International Monetary Fund. The membership in International Monetary Fund is a prerequisite to become a member of IBRD. The IBRD was established to provide long term financial assistance to member countries.

Objectives of IBRD

The following are the objectives of the World Bank:

1. To help member countries for economic reconstruction and development.
2. To stimulate long-run capital investment for restoring Balance of Payments (BoP) equilibrium and thereby ensure balanced development of international trade among the member nations.
3. To provide guarantees for loans meant for infrastructural and industrial projects of member nations.
4. To help war ravaged economies transform into peace economies.
5. To supplement foreign private investment by direct loans out of its own funds for productive purposes.

b. **BRICS**

பிரிக்ஸ்

BRICS is the acronym for an association of five major emerging national economies: **Brazil, Russia, India, China and South Africa**. Originally the first

four were grouped as "BRIC" before the induction of South Africa in 2010. The term 'BRIC' was coined in 2001. The BRICS members are known for their significant influence on regional affairs. Since 2009, the BRICS nations have met annually at formal summits. South Africa hosted the 10th BRICS summit in July 2018. The agenda for BRICS summit 2018 includes Inclusive growth, Trade issues, Global governance, Shared Prosperity, International peace and security.

It's headquarters is at **Shanghai, China**. The New Development Bank (NDB) formerly referred to as the BRICS Development Bank was established by BRICS States. The first BRICS summit was held at Moscow and South Africa hosted the Tenth Conference at Johannesberg in July 2018. India had an opportunity of hosting fourth and Eighth summits in 2012 and 2016 respectively.

Objectives of BRICS

- i. To increase trade co-operation by making an exclusive trade block.
- ii. To use currency other than US Dollar. Since Dollar is a dominant currency and US can control the flow of dollar, BRICS helps in the countries operating with alternative currencies. How far have they succeeded in this respect? Not much.
- iii. To increase regional co-operation.
- iv. To create a separate trade block made for developing countries for trade co-operation.

5. Write a short note on the following questions

பின்வருவனவற்றிற்கு விடையளி

a. Canons of Public Expenditure

பொதுச்செலவு விதிகள்

Canons of Public Expenditure

1. Canon of benefit
2. Canon of economy
3. Canon of Sanction
4. Canon of surplus
5. Canon of elasticity
6. Canon of productivity
7. Canon of equitable distribution

b. Canons of Taxation

வரிவிதிப்பு விதிகள்

CANONS OF TAXATION

The characteristics or qualities which a good tax should possess are described as canons of taxation. It must be noted that canons refer to the qualities of an isolated tax

and not to the tax system as a whole. A good tax system should have a proper combination of all kinds of taxes having different canons.

According to Adam Smith, there are four canons or maxims of taxation. They are as follows:

1. **Canon of Ability**

The Government should impose tax in such a way that the people have to pay taxes according to their ability. In such case a rich person should pay more tax compared to a middle class person or a poor person.

2. **Canon of Certainty**

The Government must ensure that there is no uncertainty regarding the rate of tax or the time of payment. If the Government collects taxes arbitrarily, then these will adversely affect the efficiency of the people and their working ability too.

3. **Canon of Convenience**

The method of tax collection and the timing of the tax payment should suit the convenience of the people. The Government should make convenient arrangement for all the tax payers to pay the taxes without difficulty.

4. **Canon of Economy**

The Government has to spend money for collecting taxes, for example, salaries are given to the persons who are responsible for collecting taxes. The taxes, where collection costs are more are considered as bad taxes. Hence, according to Smith, the Government should impose only those taxes whose collection costs are very less and cheap.

6. List out the recommendations of Narasimhan Committee on the Financial Sector Reforms

நிதித்துறை சீர்திருத்தங்கள் மீதான நரசிம்மன் குழுவின் பரிந்துரைகளை பட்டியலிடுக

Recommendations of Narasimhan Committee on Financial System

- The recommendations the Committee on the Financial System chaired by M.Narasimhan, former Governor of Reserve Bank of India are worth mentioning in the context of improving the working of commercial banks. The committee presented its report in December 1991 and its recommendations cover a wide spectrum of public sector banks, financial institutions and also capital market. Some of the significant recommendations relating to banks are briefed as follows:
 1. **New Banking Structure Proposed:** The Committee recommended some basic changes in the banking structure. The pattern should be:
 - a) Three or four large banks (including State Bank of India) which could be international in character;
 - b) About 10 national banks with a network of branches throughout the country could be engaged in universal banking;
 - c) Local Banks with functions to specific regions of the country; and
 - d) Rural Banks including Regional Rural Bank whose operations could be confined to rural areas only and allied business will be primarily and predominantly in financing agriculture and allied activities. Thus, a restructure of banks on four-tier system has been proposed.
 2. **Enhancement of Capital base of the Banks:** The Committee suggested that the banks should be allowed to raise fresh capital from the public as inadequacy of capital becomes a cause of concern among banks. According to the Committee, the capital adequacy ratio in relation to risk weighted assets should be 8 per cent by March 1996, as it was only 2 per cent at the time of presenting the recommendations.
 3. **Deregulation of interest rates:** The Committee recommended deregulation of interest on loans in order to make them reflect market conditions. It also proposed that interest rate on government borrowings should be closer to market-determined rate. However, the interest rates on bank deposits may continue to be regulated.
 4. **Recovery of Bad debts and Tribunals:** Banks experience lot of difficulties in the recovery of loans and the overdues are mounting up. The Committee suggested that Special Tribunals should be set up to speed up the process of recovery of debts. Further, the Committee recommended the setting up of Asset Reconstruction Fund (ARF) which could take over from the banks and financial institutions, a portion of the bad debts and doubtful debts at a discount, and recover the same from the borrowers. The Committee also suggested that the banks should follow uniform accounting practices which should include non-recognition of income from non-performing assets, and provision against different types of debts.
 5. **Cut in S.L.R. and C.R.R:** The Committee recommended to cut down Statutory Liquidity Ratio in phased manner to 25% over a period of five year from 1991. The

Committee also recommended that the RBI should progressively reduce cash Reserve Ratio from its present high level.

6. **End of Dual Control & Functional Autonomy:** The committee suggested that the duality of control by Banking Division of Ministry of Finance and leaving the latter (i.e., RBI) to regulate the Banking system. The committee recommended functional autonomy of public sector banks; and this should be ensured by injecting 'competition' in the financial sector so as to marketwise the functioning of the banks.
 7. **Liberalization of Capital Market:** The Committee strongly favoured dispensation of prior approval of any issue by the Government or Securities Exchange Board of India (SEBI). The issuing company should be free to decide on the nature of shares and bonds, their terms and pricing. Further, the capital market should be gradually opened up for Foreign Portfolio Investment.
 8. **Abolition of Branch Licensing:** The committee recommended abolition of branch licensing and the opening or closing of branches should be left to the discretion of the individual banks. This will not apply to rural branches.
 9. **Appointment and recruitments:** The Committee strongly believes that in the matters of appointment of the Chief Executives of the banks and members of the Board of Banks, professionalism and integrity should be prime considerations.
7. **All the three editions of NITI Aayog's SDG Index have one common feature - Tamilnadu finishing on top with regard to Goal-1 - Discuss.**
- நிதி ஆயோக் இதுவரை வெளியிட்டுள்ள மூன்று நிலையான நீடித்த வளர்ச்சி இலக்குகள் குறியீட்டிலும் தமிழ்நாடு இலக்கு-1இல் முதலிடத்தில் உள்ளது - விவாதி.
- ❖ SDG - 1 - No Poverty
 - ❖ Third Edition SDG - Tamil Nadu Score 86
 - ❖ Latest SDG Index - Tamilnadu Second Rank - overall

Reasons

- ❖ MNREGA Scheme Implementation
- ❖ Women SHG
- ❖ Universal PDS
- ❖ ICDS Scheme
- ❖ Social Infrastructure
- ❖ CM Health Insurance Scheme
- ❖ Pudhu Vazhvu Thittam
- ❖ Various Welfare Schemes of Tamilnadu Government related to elimination of poverty

Paper II UNIT- II : Role and impact of Science and Technology in the development of India

1 x 10 = 10

Answer all the questions. Answer not exceeding 150 words each

8. **Answer the following questions.**

பின்வரும் வினாக்களுக்கு விடையளி

a. **How does the Electromagnetic Train Work?**

எலக்ட்ரோமேக்னடிக் இரயில் வேலை செய்யும் விதம் யாது?

How does the electromagnetic train work?

Electromagnets are used in Electromagnetic train. Electromagnets are magnetised only when current flows through them. When the direction of current is changed the poles of the electromagnets are also changed. Like poles of the magnets which are attached at the bottom of the train and rail track repel each other. So, the train is lifted from the track up to a height of 10 cm.

We know that we can move any magnetic object with the force of attraction or repulsion properties of magnets. This train also moves with the help of the magnets attached on the sides of track and the magnets fitted at the bottom sideway of the train. By controlling the current we can control the magnets and movement of the train.

As there are no moving parts, there is no friction. So, the train can easily attain a speed of 300 km per hour. These trains are capable of running up to 600 km/ hour.

They do not make any noise. They require less energy and they are eco-friendly. Even though, many countries have taken effort to use these trains, such trains are used for public transport only in China, Japan and South Korea. In India the possibilities of introducing these trains are under consideration.

மின்காந்த தொடர்
வண்டி எவ்வாறு
வேலை செய்கிறது?



மின்காந்தத் தொடர்வண்டியில் மின்காந்தங்கள் பயன்படுகின்றன. இவற்றின் வழியே மின்சாரம் பாயும்போது மட்டுமே காந்தத்தன்மை பெறுகின்றன. மின்சாரத்தின் திசை மாறும்போது இதன் துருவங்களும் மாறுகின்றன. தொடர்வண்டியின் அடியிலும், தண்டவாளத்திலும் உள்ள காந்தங்களின் ஒத்த துருவங்கள் ஒன்றையொன்று விலக்குவதன் காரணமாக இத்தொடர்வண்டிகள் தண்டவாளத்திலிருந்து 10 செ.மீ உயரத்தில் அந்தரத்தில் நிலைநிறுத்தப்படுகின்றன. காந்தத்தின் ஈர்ப்பு விசையையும், காந்தத்தின் விலக்கு விசையையும் பயன்படுத்தி காந்தப் பொருள்களை நகர்த்த முடியும் என உனக்குத் தெரியுமல்லவா? தண்டவாளத்தில் பக்கவாட்டிலும், தொடர்வண்டியின் கீழே பக்கவாட்டிலும் உள்ள காந்தங்களினால் இந்தத் தொடர்வண்டி முன்னோக்கி செலுத்தப்படுகிறது. மின்னோட்டத்தின் மூலம் இக்காந்தங்களை நம்மால் கட்டுப்படுத்த முடியும்.

இத்தொடர்வண்டியில் சக்கரம் போன்ற அசையும் பொருள்கள் இல்லையென்பதால் உராய்வு விசை கிடையாது. அதனால் மணிக்கு 300 கி.மீ வேகத்திற்கு மேல் எளிதாகச் செல்லலாம். இவை மணிக்கு 600 கி.மீ வேகம் வரை கூட செல்லும் திறன் உடையவை. உராய்வு இல்லையென்பதால் இவை செல்லும் போது அதிக சத்தம் கேட்பதில்லை. குறைந்த மின்சாரமே போதுமானது. சுற்றுச்சூழலுக்கும் இவை உகந்தவை.

பல நாடுகளில் இது தொடர்பான முயற்சிகள் மேற்கொள்ளப்பட்டாலும், சீனா, ஜப்பான், தென்கொரியா போன்ற நாடுகளில் மட்டுமே தற்போது நடைமுறையில் பயணிகள் போக்குவரத்திற்குப் பயன்படுகிறது.

இந்தியாவிலும் இது தொடர்பான சாத்தியக் கூறுகளை அரசு ஆராய்ந்து வருகிறது.

சாதாரண தொடர்வண்டிக்கும் மின்காந்த தொடர்வண்டிக்கும் உள்ள வேறுபாடுகளைப் பட்டியலிடுங்கள்.

b. Write a short note on PLA Plastics

பாலி லாக்டிக் அமிலம் நெகிழிகள் பற்றி சிறுகுறிப்பு வரைக

PLA Plastics

Can you see how much plastic litter pollutes our environment? How nice would it be if a material that had similar qualities to plastic could be biodegradable, be absorbed by the soil and give nutrients to the soil!

Yes, scientists have thought about alternatives to synthetic plastics and have found Poly Lactic Acid (PLA) –a substitute for some types of plastics. Poly Lactic Acid or polylactide is compostable and bioactive thermoplastic.

This polymer is obtained from plant starch such as corn, sugarcane and pulp from sugar beets. PLA is a biodegradable material. It is useful for making food packaging, garbage bags and disposable table ware.

Biodegradable plastics

The concept of biodegradable plastics or bio-plastics was first introduced in the 1980s. Based on the nature of degradation, there are two main types of plastics: degradable plastic and compostable plastic.

Degradable plastics are made from petroleum oil or gas which is the same as conventional plastics. The difference is that they have a chemical or additive added to them to make them breakdown faster than conventional plastics when they are exposed to sunlight, oxygen or water.

What do you think will happen to degradable plastics? Degradable plastics breakdown into tiny pieces called microplastics and these stay in our environment for a very long time. It is very important to understand that degradable plastics do not breakdown completely in the environment! Scientists have found that microplastics in the ocean are really bad and it is likely that these tiny pieces in the soil are also harmful.

Compostable plastics are derived from renewable resources such as corn, sugar cane, avocado seeds or shrimp shells. Compostable plastics can be broken down completely by microbes and turned back into food for plants carbon dioxide, methane, water and other natural compounds.

பாலிலாக்டிக் அமிலம் (PLA) நெகிழிகள்:

நெகிழிக் குப்பைகள் நமது சுற்றுப்புறத்தை எந்த அளவிற்கு மாசுபடுத்துகின்றன என்பதை நாம் காண்கிறோம் அல்லவா? நெகிழியின் குணங்களை ஒத்த ஒரு பொருள், மட்கும் தன்மை கொண்டு நிலத்தில் உறிஞ்சப்பட்டு, நிலத்திற்குச் சத்துக்கள் வழங்கும் தன்மை கொண்டதாக இருந்தால், அப்புதிய பொருள் நம்மை இனிமையாக்கும் அல்லவா?

ஆம், செயற்கை நெகிழிகளுக்கு மாற்றாக அறிவியலாளர்கள் கண்டறிந்தே PLA – (Poly Lactic Acid) எனப்படும் பாலிலாக்டிக் அமிலமாகும். இது சில வகை நெகிழிகளுக்கு மாற்றாக அமைகிறது. பாலிலாக்டிக் அமிலம் அல்லது பாலிலாக்டைடு, உரமாகும் தன்மை கொண்ட உயர்ப்புத்திறன் கொண்ட வெப்பத்தால் இளகும் நெகிழி ஆகும். இந்தப் பாலிமர் பெருளைச் சோளம், கரும்பு மற்றும் இனிப்புச்சுவை கொண்ட கிழங்குகளின் கூழ்களில் இருந்து பெறமுடியும். PLA என்பது மட்கும் தன்மை கொண்ட பொருள்.

இப்பொருளைப் பயன்படுத்தி உணவுப் பொட்டலக்கலன்கள், குப்பைப் பைகள் மற்றும் ஒரு முறை மட்டுமே பயன்படுத்தக்கூடிய சமையல் மற்றும் உணவு மேசை கருவிகள் போன்றவற்றைத் தயாரிக்கலாம்.

மட்கும் தன்மை கொண்ட நெகிழிகள்:

1980 களில் முதன் முறையாக மட்கும் தன்மை கொண்ட நெகிழிகள் அல்லது உயிரி நெகிழிகள் என்ற கருத்து தோன்றியது. அவை சிதைவுறும் தன்மையின் அடிப்படையில், இரு வகைப்படும். அவையாவன வீரியம் குறைந்த நெகிழி (Degradable plastic) மற்றும் மட்கும் தன்மை கொண்ட நெகிழி

வீரியம் குறைந்த நெகிழிகள், வழக்கமாக நெகிழிகளைப் போலவே பெட்ரோலிய எண்ணெய் அல்லது பெட்ரோலிய வாயுவினால் தயாரிக்கப்படுகின்றன. வீரியம் குறைந்த நெகிழிகள் சூரிய ஒளி, ஆக்ஸிஜன் மற்றும் நீருடன் இருக்கும்பொழுது, இவ்வகை நெகிழிகளில் உள்ள ஒரு வேதிப்பொருள் (அல்லது சேர்த்தியானது), இவ்வகை நெகிழிகளை வழக்கமான நெகிழிப் போல் அல்லாமல், விரைவாக உடையச் செய்கிறது அல்லது சிதைக்கிறது. இவ்வாறாக, வீரியம் குறைந்த நெகிழிகள், வழக்கமான நெகிழிகளிலிருந்து மாறுபடுகின்றன. வீரியம் குறைந்த நெகிழிகளுக்கு என்ன நடக்கும் என உங்களால் யூகிக்க முடிகிறதா?

வீரியம் குறைந்த நெகிழிகள் சிறிய துண்டுகளாக உடைந்து, மைக்ரோநெகிழிகள் என்றாகி அவை நமது சுற்றுப்புறத்தில் வெகு காலம் சிதைவடையாமல் கிடைக்கின்றன. வீரியம் குறைந்த நெகிழிகள் சுற்றுச்சூழலில் முற்றிலும் சிதைந்து கலப்பதில்லை என்பதைத் தெளிவாக நாம் புரிந்துகொள்ள வேண்டும். இவ்வகையான நெகிழிகளால் உருவான மைக்ரோ நெகிழிகள், கடல்வாழ் உயிரினங்களில் ஏற்படுத்திய விளைவினையும், அவை கடல் வாழ்விலங்குகளை உண்ணும் வகையில், நமது உணவுப் பண்டங்களின் மூலம் எவ்வாறு நம்மை வந்து அடைகின்றன என்பதையும் நாம் இந்தப் பாடத்திலேயே கற்றது உங்களுக்கு நினைவிருக்கலாம்.

புதுப்பிக்கும் தன்மை வாய்ந்த மூலங்களான சோளம், கரும்பு, அவகேடோ விதைகள் அல்லது இறால்களின் ஓடுகள் போன்றவற்றிலிருந்து மூலப்பொருள்களைச் சேகரித்து உருவாக்கப்பட்ட நெகிழிகள், மட்கும் தன்மை வாய்ந்த நெகிழிகள் ஆகும். மட்கும் தன்மை

Current Affairs

2 x 10 = 20

Answer all the questions. Answer not exceeding 150 words each

9. Answer the following questions

பின்வரும் வினாக்களுக்கு விடையளி

a. PM- ABHIM

In the Budget speech of FY 21-22, 'Prime Minister Atmanirbhar Swasth Bharat Yojana' (PMASBY) scheme which has now renamed PM - Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) was announced on 1st February, 2021, with an outlay of about Rs. 64,180 Cr over six years (till FY 25-26). The Scheme was approved by the Cabinet in its meeting held on 15th September, 2021. This scheme is in addition to the National Health Mission.

The measures under the scheme focus on developing capacities of health systems and institutions across the continuum of care at all levels viz. primary, secondary and tertiary and on preparing health systems in responding effectively to the current and future pandemics/ disasters.

The Mission targets to build an IT enabled disease surveillance system by developing a network of surveillance laboratories at block, district, regional and national levels, in Metropolitan areas & strengthening health units at the Points of Entry, for effectively detecting, investigating, preventing, and combating Public Health Emergencies and Disease Outbreaks.

Increased investments are also targeted in the mission to support research on COVID-19 and other infectious diseases, including biomedical research to generate evidence to inform short-term and medium-term response to COVID-19 like pandemics and to develop core capacity to deliver the One Health Approach to prevent, detect, and respond to infectious disease outbreaks in animals and humans.

The components of the PM-ABHIM scheme are:

Centrally Sponsored Components:

Support for 17,788 rural Health and Wellness Centres in 10 High Focus States.

Establishing 11,024 urban Health and Wellness Centres in all the States.

3382 Block Public Health Units in 11 High Focus states. Support for other States/UTs under XV Finance Commission Health Sector Grants and NHM.

Setting up of Integrated Public Health Labs in all districts.

Establishing Critical Care Hospital Blocks in all districts with population

The National Health Mission is envisaged to establish a fully functional, community owned, decentralized health delivery system with inter-sectoral convergence at all levels. NHM aims to provide universal access to equitable, affordable and quality health care mainly focusing on primary and secondary care. However, PM-ABHIM is the largest pan-India scheme for strengthening healthcare infrastructure across the country which focuses on the primary, secondary and tertiary care services. The major aim of PM-ABHIM to establish a health system which is responding effectively to the future pandemics/disasters.

Under the Centrally sponsored scheme component, it is envisaged that Critical Care Hospitals will be established in 602 districts with an outlay of Rs 19064.80 Crores which includes Rs 11952.43 crore as Central share and Rs 7112.37 Crore as State Share. The component will be implemented with the help of State government within the period of five years i.e. 2025-26.

Under the scheme, there is a provision for setting up of Integrated Public Health Labs (IPHLs) in all 730 districts across the country (upto FY 2025-26) with the outlay of Rs 1482.60 Crore which includes Rs 990.40 Crore as Central Share and Rs. 492.20 Crore as State Share

b. Multi-Modal Logistics Park

35 Multi-Modal Logistics Parks (MMLP) Projects to be developed under Public Private Partnership (PPP) across the country

Union Road Transport and Highways Minister Nitin Gadkari on Friday said around 35 multi-modal logistics parks will come up in the country under the Bharatmala project,

Union Minister for Ports, Shipping and Waterways Shri Sarbanand Sonowal has announced forming of a Special Purpose vehicle (SPV) for development of a Multimodal Logistics Park (MMLP) at VOC Port in Chennai. The MMLP to be developed through Public Private Partnership with the SPV providing land and connectivity and the actual MMLP infrastructure to be developed by a private developer. He said, all the three stake holders viz, Chennai Port Authority, TIDCO and NHAI will be equity partners in the proposed SVP. The Minister informed that equity contribution/investment of the Chennai Port is the cost of the land amounting to Rs 167 crore, NHAI/NHIDCL contribution is Rs 130 crore and that of State govt. through TIDCO is Rs 50 crore.

The Chennai Port authority has acquired a land parcel of 121.74 acres on a 99-year lease basis from SIPCOT for the purpose of developing a Dry Port. This land located in Mappedu Village near Sriperumbudur is strategically located near the major automobile industrial clusters. Also, on its own is developing as a warehousing hub of Chennai. The Government of India has taken a novel initiative to develop 35 Multi-Modal Logistic Parks (MMLP) under Bhartmala Pariyojana across the country to enhance the efficiency of Indian logistics and reduce the logistics costs. In this network of MMLPs, Chennai is among the first to be chosen for implementation. NHAI/ NHIDCL under Ministry of Road Transport and Highways have been assigned the task of developing MMLPs.

The Multimodal Logistics Park would facilitate infrastructure for enabling seamless multimodal freight transfer, and specialized storage solutions, such as cold storage, warehouses equipped with mechanized material handling and intermodal transfer terminals for containers, bulk and break-bulk cargo. Further, the MMLP would be offering value-added services such as Customs clearance, bonded storage yards, quarantine zones, testing facilities, warehousing management services, post-manufacturing activities such as kitting and final assembly, grading, sorting, labelling, packaging etc.

10. Describe the salient features of Tamilnadu Health System Reform Programme.

தமிழ்நாடு சுகாதார சீரமைப்பு திட்டத்தின் முக்கிய அம்சங்கள் பற்றி விவரிக்க

Project Profile:

The Government of Tamil Nadu is implementing the World Bank supported Tamil Nadu Health System Reform Program (TNHSRP) to improve the health system. This is being implemented as a Program for Results (P for R) mode which is a reimbursement model based on the achievement of pre- determined health outcomes.

The total project cost is INR 2857 crore (USD 410 million). Out of this INR 1999.90 crore (USD 287 million) is funded by World Bank under this program (TNHSRP) and Government of Tamil Nadu is additionally investing INR 857.10 crore (USD 123 million). The project period is for 5 years. This program also aims to achieve Sustainable Developmental Goal - 3 (Ensure healthy lives and promote wellbeing for all at all ages) over a period of 5 years.

The Goal of the Project is to:

- ✓ Improve quality of care
- ✓ Strengthen management of noncommunicable diseases and injuries
 - Reduce inequities in reproductive and child health services in Tamil Nadu.

Quality of Care:

The uneven quality of services in the primary, secondary and tertiary care institutions will be addressed with financial and technical inputs for

- ✓ Health facility accreditation,
- ✓ Bio medical waste management,
- ✓ Development of quality of care strategy for the state health institutions, •
Introduction of Quality Improvement Initiatives,
- ✓ Use of clinical decision support tools,
- ✓ Expanded and improved Continuous Medical Education (CME) programmes,
- ✓ Improved monitoring and measurement of quality of care using quality dashboards, patient experience questionnaire, etc.,

Non Communicable Diseases (NCD) and Injuries:

Addressing the growing burden of Non-Communicable Diseases by supporting the already ongoing NCD program with additional inputs such as:

- ✓ Drugs and Equipments
- ✓ Establishment of Health and Wellness Hubs in 20 PHCs.
- ✓ Social and Behavior Change Communication (SBCC) strategies.
- ✓ Performance based incentives to primary health facilities.
- ✓ Training of health care providers and front line workers.
- ✓ Development of NCD care cascades.
- ✓ Increased Population based NCD screening efforts.
- ✓ Strengthening of laboratory services.

Addressing the high mortality from traffic accidents and injuries through

- ✓ Establishment of Emergency Department
- ✓ Training of Health care providers
- ✓ Strengthening of Emergency Ambulance Services system
- ✓ Establishment of suicide hotline

Reproductive and Child Health Services (RCH):

Inter district disparity of Reproductive and Child Health Services (RCH) is to be addressed through

1. Strengthening of ANC services, immunization and contraceptive services by IEC activities and training of health care providers especially in nine priority districts of Ariyalur, Dharmapuri, Ramanathapuram, Theni, Thoothukkudi, Tirunelveli, Nilgris, Tiruvannamalai and Virudunagar.
2. Provision of financial and technical inputs for RCH Constraint study.

Tamilnadu Health Programme

1. Makkalai Thedi Maruthuvam
2. Innuyir Kappom

தமிழ்நாடு அரசு தமிழக மக்களின் சுகாதார தரத்தினை மேம்படுத்தும் பொருட்டு உலக வங்கியின் துணையுடன் தமிழ்நாடு சுகாதார சீரமைப்பு திட்டத்தினை செயல்படுத்தி வருகிறது. உலக வங்கி இத்திட்டத்தினை செயல்படுத்த வேண்டிய நிதியினை நல்க ஒப்புக்கொண்டு 19.03.2019 அன்று சுகாதார சீரமைப்பு திட்டத்திற்கு ஒப்புதல் வழங்கியது. புது டெல்லியில் தமிழக அரசின் சார்பில் தமிழக சுகாதார துறை செயலர் மற்றும் சுகாதார திட்ட இயக்குநர் மற்றும் உலக வங்கி இயக்குநர் அவர்களும் கடன் உதவி ஒப்பந்தத்தில் 04.06.2019 அன்று கையெழுத்திட்டனர்.

இத்திட்டத்தின் மொத்த மதிப்பீடு இந்திய ரூபாய் மதிப்பில் 2857.003 கோடிகள் (அமெரிக்க டாலரில் 410 மில்லியன்). இத்திட்டத்திற்கான உலக வங்கியின் பங்கு இந்திய ரூபாய் மதிப்பில் 1999.902 கோடிகள் (அமெரிக்க டாலரில் 287மில்லியன்கள்), தமிழ்நாடு அரசு 857.101 கோடிகள் (அமெரிக்க டாலரின் 123 மில்லியன்கள்) கூடுதலாக முதலீடு செய்ய உள்ளது. இத்திட்டம் உலக சுகாதார அமைப்பின் திட்டமான நிலையான வளர்ச்சி இலக்கு (SDG) (அனைவருக்கும், அனைத்து வயதினருக்குமான சுகாதார திட்டம்) எட்டும் குறிக்கோளுடன் 5 வருடங்களுக்கு செயல்படுத்தப்பட உள்ளது.

இத்திட்டத்தின் முக்கிய குறிக்கோள்கள் மேம்படுத்தப்பட்ட தரமான சிகிச்சை, தொற்றாநோய்கள் மற்றும் காயங்களுக்கான மேம்படுத்தப்பட்ட மேலாண்மை, பேறுசார் மற்றும் குழந்தைகள் நலத் திட்டத்தில் காணப்படும் குறைப்பாடுகளை நீக்குதல் ஆகியன ஆகும்.

திட்ட மேம்பாட்டு குறிக்கோள் குறிக்காட்டிகள்

1. தர சான்றிதழ் (ஆரம்ப நிலை, இரண்டாம் நிலை, மற்றும் மூன்றாம் நிலை) பராமரிப்பு உடன் கூடிய பொது மருத்துவமனைகளின் எண்ணிக்கையை அதிகரித்தல்
2. ஆரம்ப நிலை, இரண்டாம் நிலை, மற்றும் மூன்றாம் நிலை வசதிகளுக்கான தர மதிப்பெண்களை அதிகரித்தல்.
3. கர்ப்பப்பை வாய் மற்றும் மார்பக புற்றுநோய்களுக்கான பொதுத் துறை வசதிகளில் நோய்கண்டறிதல் திறன்களை அதிகரித்தல்.
4. உயர் இரத்த அழுத்தம் மற்றும் நீரிழிவு நோயாளிகளின் இரத்த அழுத்தம் மற்றும் இரத்த சர்க்கரை கட்டுப்பாட்டில் உள்ளவர்களின் எண்ணிக்கையை அதிகரித்தல்.
5. விபத்து மற்றும் காயம் பராமரிப்பு சேவைகளை மேம்படுத்துதல்
6. முன்னுரிமை மாவட்டங்களில் மகப்பேறு மற்றும் குழந்தை சுகாதார சேவைகளின் பயன்பாட்டை அதிகரித்தல்.

இடைநிலை குறிகாட்டிகள்

1. ஆரம்ப நிலை, இரண்டாம் நிலை மற்றும் மூன்றாம் நிலை மருத்துவமனைகளில் தர மேம்பாட்டு குறியீடுகளை செயல்படுத்துதல்.
2. இரண்டாம் நிலை மற்றும் மூன்றாம் நிலை பொது மருத்துவமனைகளின் நோயாளிகளின் அனுபவ தன்மைகளை கண்ட அறிதல்.
3. புதுப்பிக்கப்பட்ட சமூக மற்றும் நடத்தை வியூகம் செயல்படுத்துதல்.
4. ஆரம்ப நிலை மற்றும் இரண்டாம் நிலை மருத்துவமனைகளில் மனநலம் குறித்து பயிற்சி பெற்ற மருத்துவர்களை அதிகரித்தல்..
5. தற்கொலை தடுப்பு அவசர உதவி எண் நிறுவுதல்..
6. நவீன ஆம்புலன்ஸ் வசதிகளை அதிகரித்தல்.

7. விபத்து மற்றும் காய பராமரிப்பு பயிற்சி பெற்ற மருத்துவர்கள் மற்றும் செவிலியர்களின் எண்ணிக்கையை அதிகரித்தல்..
8. சுகாதார மேலாண்மை தகவல் அமைப்பை வலுபடுத்துதல்..
9. ஒருங்கிணைப்பு செயல்திறன் அடிப்படையிலான மேலாண்மை, கற்றல் மற்றும் பிற குறுக்கு வெட்டு செயல்பாடுகளை சிறந்த முடிவுகளுக்காக வலுப்படுத்தல்..
10. குடிமக்கள் ஈடுபாடு மூலம் வெளிப்படைத்தன்மை மற்றும் பொறுப்புடைமை அதிகரித்தல். .

இத்திட்டம் மூன்று அடுக்கு கட்டமைப்புடன் கீழ்க்கண்டவாறு நிர்வகிக்கப்படுகிறது

1. மாநில அதிகாரம் பெற்ற குழு (State Empowered Committee) - அரசு தலைமை செயலாளர் தலைமையில் செயல்படுகிறது.
2. திட்ட வழிகாட்டும் குழு - சுகாதார செயலாளர் தலைமையில் செயல்படுகிறது.
3. திட்ட மேலாண்மை குழு - திட்ட இயக்குநர் தலைமையில் செயல்படுகிறது.

திட்ட மேலாண்மை குழு 16.10.2019 அன்று நிறுவப்பட்டது முக்கிய பதவிகள் அனைத்தும் நிரப்பப்பட்டுள்ளன.

இத்திட்டம் தமிழ்நாடு முழுவதும் உள்ள அனைத்து அரசு மருத்துவக் கல்லூரி மருத்துவமனைகள் மற்றும் மாவட்ட தலைமை மற்றும் வட்ட மருத்துவமனைகள், அனைத்து ஆரம்ப சுகாதார நிலையங்கள் வழியாக மேற்கொள்ளப்படுகிறது. இத்திட்டத்திற்கான நிர்வாக ஒப்புதல் 05.09.2019 அன்று பெறப்பட்டது.

இந்த திட்டத்திற்கான நிதி ஆண்டுதோறும் சுகாதாரத் துறையின் நிதி ஒதுக்கீட்டின் கீழ் தமிழக அரசு வழங்கும். துறை இயக்குநர்கள் தங்கள் வருடாந்திர வரவு செலவுத் திட்டத்தில் நிதித் துறையிடமிருந்து நேரடியாக அவர்களால் செயல்படுத்தப்படும் நடவடிக்கைகளைப் பெறுவார்கள். சுயாதீன சரிபார்ப்பு அமைப்பின் முடிவுகள் மற்றும் அறிக்கையின் அடிப்படையில் தமிழக சுகாதார சீர்திருத்த திட்டத்திற்கு உலக வங்கியால் நிதி வழங்கப்படும்.

தமிழ்நாடு சுகாதார திட்டம்

1. மக்களை தேடி மருத்துவம்
2. இன்னுயிர் காப்போம்

SECTION - B

UNIT- III : Indian Economy - Current economic trends and impact of global economy on India

9 x 15 = 135

11. What is Demographic Dividend? What are the advantages and challenges associated with Demographic Dividend in India? (Ppt 1)

மக்கள்தொகை பகுப்பு என்றால் என்ன? இந்தியாவில் மக்கள்தொகை பகுப்புடன் தொடர்புடைய நன்மைகள் மற்றும் சவால்கள் யாவை?

What is the demographic dividend?

- ❖ United Nations Population Fund (UNFPA) defines demographic dividend as “the economic growth potential that can result from shifts in a population’s age structure, mainly when the share of the working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)”.
- ❖ It is a concept wherein a country that experiences low birth rates in conjunction with low death rates receives an economic dividend i.e., the benefit from the increase in productivity of the working population.
- ❖ With low birth rates, the number of the working-age population becomes higher than that of the young dependent population, leading to fewer people to support and more people in the labour force.
- ❖ This allows the economic resources to be used for other areas to accelerate a country’s economic growth and improved the standard of living of the population.

In India:

- ❖ This bulge in the working-age population is going to last until 2055, or 37 years from its beginning.
- ❖ This transition is mainly due to a decrease in the Total Fertility Rate (number births per woman) after the increase in life expectancy has become stable.
- ❖ A study on India’s demographic dividend by UNFPA found that:
 - The window of demographic dividend opportunity in India is accessible for 5 decades – between 2005-06 and 2055-56. This is longer than any other country in the world.
 - This demographic dividend window is available at different times in different states due to the differential behaviour of the population parameters.

National Level:

- ❖ Currently, India has a large proportion of the population that is young.

- ❖ About 30% of India's population is in the age group of 0-14 years.
- ❖ The elderly in the 60-plus age group is still a small proportion (8%) of the country's population.
- ❖ The working-age group (15-59 years) accounts for 62.5% of India's population.
- ❖ It is estimated that the working-age population will reach the highest proportion of approximately 65% in 2036.

What are the advantages of the demographic dividend?

- ❖ Increase in economic growth because of the increase in economic activities of the higher working-age population and the reduced spending on the dependent population.
- ❖ Increase in labour force improves the economy's productivity
- ❖ Increased fiscal space because of the demographic dividend allows for the diverting of resources meant for children and older population to invest in human capital and infrastructure.
- ❖ Increase in women workforce because of the decline in fertility rate allows for an increase in economic growth.
- ❖ Increase in the overall workforce allows India to supply more than half of Asia's potential workforce in the coming decades. The demographic dividend has historically provided about 15% of the overall growth of the advanced economies.
- ❖ Fast-paced industrialisation and urbanisation due to increased number of job-seeking population. This would force the country towards higher economic activities.

What are the challenges associated with the demographic dividend in India?

- ❖ Lack of skills: Skilling and reskilling are vital in current times because of the increasing new fields and opportunities. India may not be able to take advantage of the opportunities because of a low human capital base and less skilled labour force. Government initiatives like Skill India did little to improve the situation because of the poor education system in the country.
- ❖ Poor performance in human development parameters: India ranks 130 out of 189 countries in the Human Development Index published by the UN Development Programme (UNDP). Improvement in health and education is vital for India to utilise its demographic dividend.
- ❖ The dominance of the informal economy: Most of the labour force in India is employed in the informal economy. This is a hindrance to India's economic growth as the workforce do not get the intended benefits from the government. The other issues pertaining to the informal economy include labour exploitation, black money, money laundering, and other illegal activities.
- ❖ Jobless growth: There is a growing concern about the jobless growth of the Indian economy because of the current trend of isolationism in the global

economy, the emergence of the fourth industrial revolution and rapid technological progress. According to the NSSO Periodic Labour Force Survey 2017-18, India's labour force participation rate for the age group 15-59 years is about 53%. This means that about half of the working-age population is jobless.

12. Define Food Security. Explain the role of Price Policy, Food Corporation of India (FCI) and Public Distribution System (PDS) in ensuring food security in India. (man 17)

உணவுப் பாதுகாப்பை வரையறு. இந்தியாவில் உணவு பாதுகாப்பை உறுதி செய்வதில் விலைக்கொள்கை, இந்திய உணவு கழகம் மற்றும் பொது விநியோகத்திட்டத்தின் பங்கினை விளக்குக.

The Components of the Agricultural Price Policy

- (1) Announcement of minimum support prices for major food grains well in advance of the sowing season. – Minimum support prices are in the nature of a long-term guarantee to producers that in the event of a glut in the market consequent on an increase in production or for any other reason, prices will not be allowed to fall below the minimum economic level. These prices are generally announced well in advance of the sowing season. Once the minimum price for a product is announced, it is implemented by the Government. The Government is committed to purchase at the announced support price, unlimited quantities of the crop concerned irrespective of the size of the harvest and the level of the market price. The support price is of representative cost data.
- (2) Fixation of procurement prices for purchasing a part of the marketable supplies at below market prices. – The procurement price is the instrument consistently used by the Government for making purchases for dealing the public distribution system. It now covers 15 crops. It stands to reason that the procurement prices should be higher than the minimum support prices, since the latter operate when the former is keen to sell to the Government at minimum support prices in conditions of excess production, whereas the former operate when the Government takes the initiative to make purchases from the farmers.
- (3) Running a public distribution system for safeguarding the interests of the low income consumers. – Public distribution is another major instrument of price policy. Public distribution comprises two types of rationing, viz., statutory rationing and informal rationing. In the statutory rationed areas, the open market is legally barred from functioning, the Government undertakes the responsibility of supplying specific rationed quantities to consumers. In the areas of informal rationing, on the other hand, the open market is allowed to function so that the consumers can supplement the ration from the fair price shops by purchases in the open market.
- (4) Building up buffer stocks to meet emergency situation and to mitigate annual price fluctuations. – The Government enters the food grains market to have buffer stock to meet the current needs and to maintain the supply line even in a year of crop failure. The primary objective of buffer stock is price stabilization and to achieve stability of

farm incomes. But the holding of food grains involves cost in the form of interest lost, godown rentals and wastage in storage. These prove a drain on the public exchequer and get translated into high consumer subsidies. India is primarily having a buffer stock of about 25 million tonnes.

Historically, the objectives of the PDS have been were as below:

1. Maintaining price stability
2. Increasing the welfare facilities for the poor (by providing access to basic foods at reasonable prices to the vulnerable population),
3. Rationing during situations of scarcity,
4. keeping a check on private trade,
5. To improve distribution of basic goods,
6. To maintain good quality at low cost, and
7. To unite the production and marketing units of the country into a single system.

FCI

Objectives of FCI

The Food Corporation of India initially serviced only four States in the southern part of the country. Later, it extended its services throughout the country. Today, the FCI is the unrivalled food marketing agency, serving the interests of both the farmers and consumers. Its market operations prevent the speculative trader from acting against the interest of the farmer by assuring him a remunerative price for his produce. It ensures a prompt and uninterrupted supply of food grains to the vulnerable sections of society all over the country. Operationally, the FCI reaches the remotest corners of the country through its vast network of offices and storage centres. Financially, it is one of the largest public sector undertakings, with an annual turnover of over Rs. 25400 crores.

FUNCTIONS

The main functions of the Food Corporation of India are:

- (a) To procure a sizeable portion of the marketable surplus of food-grains and other agricultural commodities at incentive prices from the farmers on behalf of the Central and State Governments;
- (b) To make timely releases of the stocks through the public distribution system (fair price shops and controlled items shops) so that consumer prices may not rise unduly and unnecessarily;
- (c) To minimize seasonal price fluctuations and inter-regional price variations in agricultural commodities by establishing a purchasing and distribution network; and

(d) To build up a sizeable buffer stock of food-grains to meet the situations that may arise as a result of shortfalls in internal procurement and imports.

13. What are the objectives of Disinvestment? Explain the models of Disinvestment and National Investment Fund. (man17)

பங்குவிலக்குதலின் நோக்கங்கள் யாவை? பங்குவிலக்கல் மாதிரிகள் மற்றும் தேசிய முதலீட்டு நிதி பற்றி விளக்குக

Objectives of Disinvestments

- The government decided to set up a new department of disinvestments in 1999 for expediting the process of disinvestments in public sector enterprises.
- The overall objective of the disinvestments policy is to raise resources from within the public sector for meeting the following three categories of cost associated with transforming the Indian public sector.
- Apart of these resources will be used to pay for the enterprises declared as terminally sick by BIER. (Board of industrial and financial reconstruction).
- These costs would primarily include expenses relating to Voluntary Recruitment Scheme (VRS).
- Another part of the revenues would be used for restructuring those enterprises, which are the verge of becoming chronically sick but for the formulation of reinforcement/rehabilitation.
- These enterprises will be given extra infusion of capital after ensuring that a management accountability system based on memorandum of understanding (MOUS) is in place, without the MOUS system being in place, there is a risk that these enterprises may not be able to make the most effective use of the additional resumes given to them.
- A big part of the money raised from disinvestments will be used for retraining of the workers displaced or affected as a result of the closure and internal restructuring involving downsizing.
- Another objective of disinvestments policy is to create conditions conducive to rising productive efficiency in all its dimensions live lowing cost of productive (including unit labour costs) improving.
- Product quality and variety, improving innovative behaviour improving investment based on prospective profitability.
- A part of the proceeds from privatization may be used for retiring public debt-primarily by buying back treasury bills from the banks.
- Overall, the idea should be to improve the strategic performance of the PSUs.

- The Ministry of Disinvestments Government of India has outlined the following as the primary objectives.
- Releasing the large amount of public resources locked up in non-strategic PSEs, for redeployment in areas that are much higher on the social priority, such as basic health, family welfare, primary education and socio economic infrastructure.
- Stemming further out flow of these scarce public resources for sustaining the unviable non-strategic PSEs reducing the public debt that is threatening to assume unmanageable proportions transferring the commercial risk of the private sector wherever the private sector is willing and able to step in.
- Releasing other tangible and intangible resources, such as large manpower currently locked up in managing PSEs and their time and energy, for redeployment in high priority social sector that are short of such resources.

Models of Disinvestments

Once, disinvestments, as a measure has been mooted out to make it more objective and useful the correct policy must be devised.

There are many approaches and models. The most suitable model must be selected. Let us see the different models.

1. Public Offer

The government followed the policy of open auction sale and allowed NRIs and other persons legally permitted to hold equity to participate. This model was adopted in the early 1990s. This method gave excellent results in 1994-95. But late in 1999-2000 the government shifted to strategic scale, that is public offer method. Equity was offered to **retail investors** through domestic public issue. A lot of blue chip PSUs also tapped the overseas market by selling GDRs (Global depository receipts). This model has some good points. It was a sincere effort to broad base the investor base, create share holder value, and return a portion of the wealth generated by PSUs to the people of the country.

This type of method would take very long to complete the process of disinvestments of all public sector undertaking. This method is transparent and thus liable too much less abuse. It was also successful in India during 1994-95. Thus when national and worldwide experience give support to a transparent methodology of privatization there is no reason why it should not be accepted as a method in future. But it is really intriguing that in the case of HPCL and BPCL, both oil giants the government has adopted two approaches. The dichotomy of this approach, and non transparent procedure, which led to the allegations of corruption and nepotism.

2. Cross Holding

In the case of cross holdings, the government would simply sell part of its shares on one PSU to other PSUs.

3. Warehousing

Under this model of government owned financial institutions were expected to buy the government stake in selected PSUs and hold them until any third buyer emerged.

4. Golden Share

- The golden share concept is engineered to protect the government interests in the PSUs.
- In this model the government retains a 26 per cent stake in the PSU-but a lesser stake does not make it a minority shareholder. But it will continue to give to government the status of the majority shareholders.

5. Strategic Sale

This plan is being currently pursued by the government.

Its major features are as follows:

- Government to offload above 51 percent in strategic sales; new cap fixed at 74 per cent.
- Disinvestments price to be market - determined and not prefixed.
- Structural mechanism to speed up disinvestments process to be put in place. Under the structural mechanism, PSUs selected for disinvestments will be freed from the administrative control of the parent Ministry and placed under a new body, to be created for piloting the process.

National Investment Fund: In January 2005, the GoI decided to constitute a 'National Investment Fund' (NIF)50 which has the following salient features:

- (i) The proceeds from disinvestment of will be channelised into the NIF which is to be maintained outside the Consolidated Fund of India.
- (ii) The corpus of the National Investment Fund will be of a permanent nature.
- (iii) The Fund will be professionally managed, to provide sustainable returns without depleting the corpus, by selected Public Sector Mutual Funds (they are - UTI Asset Management Company Ltd.; SBI Funds Management Company Pvt. Ltd.; LIC Mutual Fund Asset Management Company Ltd.).

From April 2009, the disinvestment proceeds are being routed through NIF to be used in full for funding capital expenditure under the social sector programmes of the GoI, namely:

- (i) Mahatma Gandhi National Rural Employment Guarantee Scheme
- (ii) Indira Awas Yojana
- (iii) Rajiv Gandhi Gramin Viduyutikaran Yojana
- (iv) Jawaharlal Nehru National Urban Renewal Mission

- (v) Accelerated Irrigation Benefits Programme
- (vi) Accelerated Power Development Reform Programme

14. What are the objectives of monetary policy? Explain the Credit Control Methods of RBI (man 18)

பணக்கொள்கையின் நோக்கங்கள் யாவை? இந்திய ரிசர்வ் வங்கியின் கடன் கட்டுப்பாட்டு முறைகள் பற்றி விளக்குக

Objectives of Monetary Policy

The monetary policy in developed economies has to serve the function of stabilization and maintaining proper equilibrium in the economic system. But in case of underdeveloped countries, the monetary policy has to be more dynamic so as to meet the requirements of an expanding economy by creating suitable conditions for economic progress. It is now widely recognized that monetary policy can be a powerful tool of economic transformation.

1. Neutrality of Money

2. Exchange Rate Stability
3. Price Stability
4. Full Employment
5. Economic Growth
6. Equilibrium in the Balance of Payments

Methods of Credit Control

I. Quantitative or General Methods:

1. Bank Rate Policy:

The bank rate is the rate at which the Central Bank of a country is prepared to re-discount the first-class securities. It means the bank is prepared to advance loans on approved securities to its member banks. As the Central Bank is only the lender of the last resort the bank rate is normally higher than the market rate. For example: If the Central Bank wants to control credit, it will raise the bank rate. As a result, the deposit rate and other lending rates in the money-market will go up. Borrowing will be discouraged, and will lead to contraction of credit and vice versa.

2. Open Market Operations:

In narrow sense, the Central Bank starts the purchase and sale of Government securities in the money market.

In Broad Sense, the Central Bank purchases and sells not only Government securities but also other proper eligible securities like bills and securities of private concerns. When the banks and the private individuals purchase these securities they have to make payments for these securities to the Central Bank.

3. Variable Reserve Ratio:

(a) Cash Reserves Ratio:

Under this system the Central Bank controls credit by changing the Cash Reserves Ratio. For example, if the Commercial Banks have excessive cash reserves on the basis of which they are creating too much of credit, this will be harmful for the larger interest of the economy. So it will raise the cash reserve ratio which the Commercial Banks are required to maintain with the Central Bank.

Similarly, when the Central Bank desires that the Commercial Banks should increase the volume of credit in order to bring about an economic revival in the economy. The central Bank will lower down the Cash Reserve Ratio with a view to expand the lending capacity of the Commercial Banks.

Variable Cash Reserve Ratio as an objective of monetary policy was first suggested by J.M. Keynes. It was first followed by Federal Reserve System in United States of America. The commercial banks as per the statute has to maintain reserves based on their demand deposit and fixed deposit with central bank is called as Cash Reserve Ratio.

If the CRR is high, the commercial bank's capacity to create credit will be less and if the CRR is low, the commercial bank's capacity to create credit will be high.

(b) Statutory Liquidity Ratio:

Statutory Liquidity Ratio (SLR) is the amount which a bank has to maintain in the form of cash, gold or approved securities. The quantum is specified as some percentage of the total demand and time liabilities (i.e., the liabilities of the bank which are payable on demand anytime, and those liabilities which are accruing in one month's time due to maturity) of a bank.

II. Qualitative or Selective Method of Credit Control:

The qualitative or the selective methods are directed towards the diversion of credit into particular uses or channels in the economy. Their objective is mainly to control and regulate the flow of credit into particular industries or businesses. The following are the frequent methods of credit control under selective method:

1. Rationing of Credit
2. Direct Action
3. Moral Persuasion
4. Method of Publicity
5. Regulation of Consumer's Credit
6. Regulating the Marginal Requirements on Security Loans

1. Rationing of Credit

This is the oldest method of credit control. Rationing of credit as an instrument of credit control was first used by the Bank of England by the end of the 18th Century. It aims to control and regulate the purposes for which credit is granted by commercial banks. It is generally of two types.

- a) **The variable portfolio ceiling:** It refers to the system by which the central bank fixes ceiling or maximum amount of loans and advances for every commercial bank.
- b) **The variable capital asset ratio:** It refers to the system by which the central bank fixes the ratio which the capital of the commercial bank should have to the total assets of the bank.

2. Direct Action

Direct action against the erring banks can take the following forms.

- a) The central bank may refuse to altogether grant discounting facilities to such banks.
- b) The central bank may refuse to sanction further financial accommodation to a bank whose existing borrowing are found to be in excess of its capital and reserves.
- c) The central bank may start charging penal rate of interest on money borrowed by a bank beyond the prescribed limit.

3. Moral Suasion

This method is frequently adopted by the Central Bank to exercise control over the Commercial Banks. Under this method Central Bank gives advice, then requests and persuades the Commercial Banks to co-operate with the Central Bank in implementing its credit policies.

4. Publicity

Central Bank in order to make their policies successful, take the course of the medium of publicity. A policy can be effectively successful only when an effective public opinion is created in its favour.

5. **Regulation of Consumer's Credit:**

The down payment is raised and the number of instalments reduced for the credit sale.

6. **Changes in the Marginal Requirements on Security Loans:**

This system is mostly followed in U.S.A. Under this system, the Board of Governors of the Federal Reserve System has been given the power to prescribe margin requirements for the purpose of preventing an excessive use of credit for stock exchange speculation.

This system is specially intended to help the Central Bank in controlling the volume of credit used for speculation in securities under the Securities Exchange Act, 1934.

15. **Answer the following questions**

a. **Highlight the role of Self-Help Groups in rural women empowerment. (QBBT)**

கிராமப்புற பெண்கள் மேம்பாட்டிற்கு சுய உதவிக்குழுக்களின் பங்களிப்பு பற்றி எழுதுக

- Origin of SHG - TN - 1989 - women development project
- 1992 - Mahalir thittam
- Kalanjiam - P.Chinnapillai
- Micro finance through SHG
- Entrepuernship development through SHG
- Elimination of Money lenders role
- Schemes by Govt of India and TN for SHG and micro finance
- Rural women development programmes
- NABARD Bank Linkage programme

Self Help Groups -What are SHGs?

Self-help Groups (SHGs) are informal associations of people who come together to find ways to improve their living conditions. They are generally self-governed and peer-controlled.

The emergence of Self Help Groups - Origin and Development in India

- ✓ The origin of SHGs in India can be traced back to the establishment of the Self-Employed Women's Association (SEWA) in 1972.
- ✓ Even before, there were small efforts at self-organising. For example, in 1954, the Textile Labour Association (TLA) of Ahmedabad formed its women's wing in

order to train the women belonging to families of mill workers in skills such as sewing, knitting, etc.

- ✓ Ela Bhatt, who formed SEWA, organised poor and self-employed women workers such as weavers, potters, hawkers, and others in the unorganised sector, with the objective of enhancing their incomes.
- ✓ NABARD, in 1992, formed the SHG Bank Linkage Project, which is today the world's largest microfinance project.
- ✓ From 1993 onwards, NABARD, along with the Reserve Bank of India, allowed SHGs to open savings bank accounts in banks.
- ✓ The Swarn Jayanti Gram Swarozgar Yojana was introduced in 1999 by GOI with the intention of promoting self-employment in rural areas through formation and skilling of such groups. This evolved into the National Rural Livelihoods Mission (NRLM) in 2011.

Functions of Self Help Groups

- ✓ They try to build the functional capacity of poor and marginalised sections of society in the domain of employment and income-generating activities.
- ✓ They offer collateral-free loans to sections of people that generally find it hard to get loans from banks.
- ✓ They also resolve conflicts via mutual discussions and collective leadership.
- ✓ They are an important source of microfinance services to the poor.
- ✓ They act as a go-through for formal banking services to reach the poor, especially in rural areas.
- ✓ They also encourage the habit of saving among the poor.

Advantages of Self Help Groups

- ✓ Financial Inclusion - SHGs incentivise banks to lend to poor and marginalised sections of society because of the assurance of returns.
- ✓ Voice to marginalised - SHGs have given a voice to the otherwise underrepresented and voiceless sections of society.
- ✓ Social Integrity - SHGs help eradicate many social ills such as dowry, alcoholism, early marriage, etc.
- ✓ Gender Equality - By empowering women SHGs help steer the nation towards true gender equality.
- ✓ Pressure Groups - SHGs act as pressure groups through which pressure can be mounted on the government to act on important issues.
- ✓ Enhancing the efficiency of government schemes - SHGs help implement and improve the efficiency of government schemes. They also help reduce corruption through social audits.

Problems of Self Help Groups (SHGs)

- ✓ Need for extending this idea into the poorest families, which is not necessarily the case at present.
- ✓ Patriarchal mindset prevailing which prevents many women from coming forward.

- ✓ Sustainability and the quality of operations of such groups have been questionable.
- ✓ There is a need for monitoring cells to be established for SHGs across the country.

Self Help Groups in India

Kalanjiyam – Madurai Based

Chinnapillai – Stree Shakti Puraskar Award

Kudumbashree in Kerala

The Kudumbashree project was started in Kerala in 1998, as a community action to eradicate poverty. It has become the largest women-empowering project in India. There are 3 components namely, microcredit, entrepreneurship and empowerment. Kudumbashree is a government agency.

Mahila Aarthik Vikas Mahamandal (MAVIM) in Maharashtra

SHGs in Maharashtra were unable to cope with the growing volume and financial transactions and needed professional help. Community managed resource centre (CMRC) under MAVIM was launched to provide financial and livelihood services to SHGs. CMRC is self-sustaining and provides need-based services.

Government Measures

1. Swarna Jayanti Gram Swarozgar Yojana – 1999
2. Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission

b. Explain the role of NABARD in Rural Development

ஊரக மேம்பாட்டில் நபார்டின் பங்கு பற்றி விளக்குக

NABARD

Government of India created the RIDF in NABARD in 1995-96, with an initial corpus of Rs.2,000 crore. With the allocation of Rs.40,490.95 crore for 2021-22 under RIDF XXVII, the cumulative allocation has reached Rs.418410.52 crore, including Rs.18,500 crore under Bharat Nirman.

Eligible Activities

At present, there are 37 eligible activities under RIDF as approved by GoI. (Annexure I). The eligible activities are classified under three broad categories i.e.

Agriculture and related sector

Social sector

Rural connectivity

NABARD, following the direction from Government of India, set up Rural Infrastructure Development Fund (RIDF) in 1995-96, to extend financial assistance to the State Governments, Government owned Corporations, Grama Panchayats, Self Help

Groups and Non Government Organisations for completing ongoing or new infrastructure projects in rural areas. The NABARD has released money under different tranches. Starting from Tranche I in 1995-96, the Bank has released so far fourteen tranches upto RIDF-XIV till 2007-08. Major investment covered under the Fund, include, rural roads, bridges, minor irrigation structures, schools, health centres and power projects.

Rural roads under RIDF by RD Department in Tamil Nadu

The financing of Rural Roads & Bridges projects was started during RIDF-II. Funds from RIDF have been used to create new links, convert existing roads into Black Topped roads as well as strengthening the existing Black Topped roads. Roads constructed under RIDF have benefited the rural people enormously, especially the farming community. Improved roads have also positively influenced the quality of life of the villagers in the benefited area.

Projects covering rural roads and bridges sanctioned from RIDF were executed almost entirely by the Rural Roads wing of Highways Department till RIDF-XI, except for Project 19 under RIDF-V and Project 23 & Project 26 under RIDF-VI, which were executed by the Rural Development Department.

16. Answer the following

- a. **“Most Federal Systems resolve the vertical and horizontal imbalances through this mechanism”. Discuss with relevance to India. (10 Marks) (ppt 1)**

“பெரும்பாலான கூட்டாட்சி அமைப்புகள் தங்களுக்கிடையேயான ஏற்றத்தாழ்வுகளை இந்த அமைப்பின் மூலம் தீர்த்து கொள்கின்றன”. இந்த கூற்றினை இந்தியாவிற்கு பொருத்தி விவாதி

Article 280 of the Constitution of India provides for a Finance Commission as a quasi-judicial body. It is constituted by the president of India every fifth year or at such earlier time as he considers necessary.

Composition

The Finance Commission consists of a chairman and four other members to be appointed by the president. They hold office for such period as specified by the president in his order. They are eligible for reappointment.

The Constitution authorises the Parliament to determine the qualifications of members of the commission and the manner in which they should be selected. Accordingly, the Parliament has specified the qualifications of the chairman and members of the commission¹. The chairman should be a person having experience in public affairs and the four other members should be selected from amongst the following:

1. A judge of high court or one qualified to be appointed as one.
2. A person who has specialised knowledge of finance and accounts of the government.
3. A person who has wide experience in financial matters and in administration.
4. A person who has special knowledge of economics.

Functions

The Finance Commission is required to make recommendations to the president of India on the following matters:

1. The distribution of the net proceeds of taxes to be shared between the Centre and the states, and the allocation between the states of the respective shares of such proceeds.
2. The principles that should govern the grants- in-aid to the states by the Centre (i.e., out of the consolidated fund of India).
3. The measures needed to augment the consolidated fund of a state to supplement the resources of the panchayats and the municipalities in the state on the basis of the recommendations made by the state finance commission.
4. Any other matter referred to it by the president in the interests of sound finance.

Till 1960, the commission also suggested the grants given to the States of Assam, Bihar, Odisha and West Bengal in lieu of assignment of any share of the net proceeds in each year of export duty on jute and jute products. These grants were to be given for a temporary period of ten years from the commencement of the Constitution.

The commission submits its report to the president. He lays it before both the Houses of Parliament along with an explanatory memorandum as to the action taken on its recommendations.

Advisory Role

It must be clarified here that the recommendations made by the Finance Commission are only of advisory nature and hence, not binding on the government. It is up to the Union government to implement its recommendations on granting money to the states.

To put it in other words, 'It is nowhere laid down in the Constitution that the recommendations of the commission shall be binding upon the Government of India or that it would give rise to a legal right in favour of the beneficiary states to receive the money recommended to be offered to them by the Commission'.

As rightly observed by Dr. P.V. Rajamannar, the Chairman of the Fourth Finance Commission, "Since the Finance Commission is a constitutional expected to be quasi-judicial, its recommend should not be turned down by the Government India unless there are very compelling reasons.

The Constitution of India envisages the Fin commission as the balancing wheel of fiscal federalism in India. However, its role in the Centre-State fiscal relations was undermined by the emergence of the erstwhile Planning Commission, a constitutional and a non-statutory body. Dr P V Rajamannar, the Chairman of the Fourth Fit commission, highlighted the overlapping of I and responsibilities between the Finance Con and the erstwhile Planning Commission in federal fiscal transfers.

Articles Related to Finance Commission at a Glance

280	Finance Commission
281	Recommendations of the Finance Commission

b. What are the major recommendations of 14th Finance Commission? (5 Marks)

14வது நிதிக்குழுவின் முக்கிய பரிந்துரைகள் யாவை?

- Part XII, Article 280 of the constitution
- A Quasi-judicial body
- Composition: Chairman + 4 members

14th finance commission:

Chairman – Y.V.Reddy

Recommendation:

1. The share of states in the net proceeds of the shareable Central taxes should be **42%**.
2. Removal of Plan and non-Plan distinctions
3. Revenue deficit to be progressively reduced and eliminated.
4. Fiscal deficit to be reduced to 3% of the GDP by 2017-18.
5. A target of 62% of GDP for the combined debt of centre and states.
6. The Medium Term Fiscal Plan (MTFP) should be reformed and made the statement of commitment rather than a statement of intent.
7. Tax devolution should be the primary route for transfer of resources to the States.
8. the increased devolution of the divisible pool of taxes is a “compositional shift in transfers” – from grants to tax devolution
9. distribution of grants to States for local bodies using 2011 population data with weight of 90 per cent and area with weight of 10 per cent

MAJOR RECOMMENDATIONS OF THE 14TH FINANCE COMMISSION

- Increase the share of states in the centre’s divisible tax pool to 42% from 32% at present.
- Reduce fiscal deficit to 3% of GDP by 2016-17 and revenue deficit to zero by 2019-20.
- Establish an independent fiscal council to undertake assessment of the fiscal policy implications of budget proposals.
- Replace the existing FRBM Act with a Debt Ceiling and Fiscal Responsibility Legislation.
- Do away with the distinction between special and general category states for tax devolution purposes, but provide grants to 11 revenue deficit states.
- Do away with plan and non-plan distinction in revenue expenditure of state governments.
- Compensate states fully (100%) for three years in case of revenue loss after GST implementation.

17. What are the causes for Regional Disparity in India? Describe the measures taken by Government of India to reduce the Regional Disparity.

பிராந்திய வேறுபாட்டிற்கான காரணங்கள் யாவை? பிராந்திய வேறுபாட்டினை களைவதற்கு இந்திய அரசு எடுத்துள்ள நடவடிக்கைகள் பற்றி விவரி.

Causes of Regional Disparity

1. Historical Factor

The British government and industrialists developed only those regions of the country which possessed rich potential for prosperous manufacturing and trading activities. Thus, port cities like Bombay, and strategically important areas like Calcutta and Madras received initial development. In the absence of proper land reform measures and proper industrial policy, the country could not attain economic growth to a satisfactory level.

2. Geographical Factors

The difficult terrain surrounded by flood prone areas, hilly terrain, rivers and dense forests leads to increase in the cost of administration, cost of developmental projects, besides making mobilization of resources particularly difficult. The south Indian states like TamilNadu, Kerala and Andrapradesh are though lack of resources it remained mostly developed states due to the accessibility and resources like young populations etc.

3. Location Specific Advantages

Due to some locational advantages like availability of irrigation, raw materials, market, port facilities etc. some regions are getting special favour in respect of site selections of various developmental projects e.g. Ennore oil refineries located in close to sea.

4. Early Mover Advantage

New investment in the private sector has a general tendency to concentrate much on those regions having basic infrastructural facilities. Term-lending institutions and commercial banks tend to concentrate investments in the relatively more developed States. Tamilnadu backed with more BPO companies like TCS, 30modernize etc. Global investor meet brings more companies to invest in tamilnadu.

5. Failure of Planning Mechanism

Local needs; one size fits all approach, lack of adequate resources, poor implementation of plans, lack of planning capacity at state level reduced capacity of Planning Commission to ensure balanced development.

6. Law and Order Problem

Extremist violence, law and order problem etc. have been obstructing the flow of investments into backward regions besides making flight of capital from backward states. In Tamilnadu the modernisation of police force, enhancement of skills, providing latest equipment and other training programme to develop mental strength of police personnel

have reduced caste, communal clashes, terrorism, religious fanaticism, the activities of fundamentalists, extremists and labour unrest substantially.

Government Interventions to Reduce Regional Disparities in India:

1.Higher resource transfers from the Centre to the Backward States via;

1. Planning Commission (before 2014) mainly in the form of plan transfers, and
2. Finance Commission in the form of non-plan transfers. Since 1969 a Special Category status was introduced which was in operation till 13th Finance commission to provide greater percentage of grants to such states from Centre.
3. The large weight given to “Income Distance” by 14th Finance commission is an important step towards plugging the gaps in per-capita income between states.

2. Development Programmes

Programmes of agriculture, community development programme, Drought Prone Areas Programme, irrigation and power, transport and communications and social services aimed at providing basic facilities and services to people in all the regions.

3.Provision of Facilities in Areas which Lag Behind Industrially

River valley projects and multi-purpose projects e.g. Narmada Dam for dry parts of Gujarat and Madhya Pradesh, proposed Ken-Betwa inter river link project for Bundelkhand region etc.

4.Programmes for the Expansion of Village and Small Industries

Village and small industries are spread all over the country and various forms of assistance provided by the Central and State Governments are made available in the areas according to programmes undertaken. Industrial estates have been set up in all States, and increasingly, they are being located in smaller towns and rural areas.

5. Diffusion of industrial activity and infrastructure

In the location of public sector projects, the claims of relatively backward areas have been kept in view wherever this could be done without giving up essential technical and economic criteria.

For North east region East West Corridor project, Special Accelerated Road Development Project (SARDP-NE) and Trans Arunachal Highway for increasing connectivity.

There is an on-going major rail construction programme in the NER. 25 rail projects are under way in the region of which 11 are national projects. Subsidies, exemptions and tax breaks given to industries for investing in backward regions. For instance, North East Industrial and Investment Promotion Policy (NEIIPP 2007) for Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura; Special Package Scheme for Himachal Pradesh, Uttarakhand and J&K.

6. Schemes for Development of Backward Areas

The Backward Region Grant Fund (BRGF) is a Programme implemented in 272 identified backward districts in all States of the country to redress regional imbalances in development. BRGF consists of two funding windows namely Development Grant and Capacity Building. Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY) has been launched in September 2015 for the welfare of tribals and tribal areas and other affected by mining.

7. Competitive Federalism

Competitive federalism means spirit of competition among two or more states in the matters of trade, investment and commerce. States compete with each other to attract funds and investment, which facilitates efficiency in administration and enhances developmental activities.

18. Answer the following questions

பின்வரும் வினாக்களுக்கு விடையளி

a. What is a Sub-Prime Loan?

Sub-Prime கடன் என்றால் என்ன?

Sub-prime refers to a loan given to a borrower, who does not qualify for a regular home loan because of a poor credit record, low income and lack of job security. The banks gave the loans with the expectation that the value of the underlying security or property will go up. They increased the mortgage interest rate, higher than the conventional loan and called it a sub-prime mortgage. They could earn more with the higher mortgage interest rate and if the borrowers discontinued repayment, they could sell the property for a higher consideration due to appreciation in the property prices.

What were its objective?

1. Banks did this on the expectation that the value of the underlying security or the property will go up in future.
2. So, they increased the mortgage interest rate, higher than the conventional loan, so that they could earn more with it.
3. On their part, Borrowers can rent out their house with higher value or they can sell the house with higher value.
4. Paying back the loan payment is not a problem at all for them, since the housing prices were booming at that time.
5. The borrowers also got their loans refinanced with the improvements in their credit ratings.
6. Even if they discontinued repayment, Banks could sell the property for a higher consideration due to appreciation in property prices.
7. The banks also repackaged all mortgages into an investment product and sell it to financial institutions all over the world to further reduce the risks and to get more loans.
8. This made global financial investors around the world to get involved in the subprime mortgage.

9. With housing demand exceeding supply, the cycle became beneficial for all the three stakeholders from 2005 to 2007 (Banks, borrowers and financial institutions).

b. What were the impacts of Global Economic Crisis on Indian Economy?

இந்திய பொருளாதாரத்தில் உலக பொருளாதார நெருக்கடியின் தாக்கங்கள் யாவை?

What were the impacts on Indian economy?

1. With lower dependence on exports and a sizeable contribution of its GDP came from domestic sources, India faced a less severe impact.
2. Indian banks had limited exposure to the U.S. mortgage market as also to the financially-stressed global financial institutions.
3. Still, India's fiscal deficit touched 6% of the GDP in 2008-09, from being just 2.7% in the previous year.
4. The fiscal stimulus provided under the backdrop of the crisis was never withdrawn after that, leading to the rise in twin deficits (FD and CAD).

Growth has slowed down to 7% but that is in line with the trend rate over the past two decades. India has not embraced full capital account convertibility. It has kept short-term foreign borrowings within stringent limits. India did not open up to foreign banks despite pressure from the U.S. and the international agencies.

India faced at least three major crisis-like situations since -

1. A ballooning current account deficit in 2013
2. The non-performing assets that have choked the banking system
3. The rupee slide triggered again by concerns of rising current account deficit
4. Also, Financial Stability and Development Council (FSDC) set up to settle disputes among regulators are also in need of an independent research team drawing from global experiences.
5. That would provide for an inter-regulatory coordination and macro-prudential supervision of the economy so that a sub-prime like crisis in the country could be avoided in the future.

Paper II UNIT- II : Role and impact of Science and Technology in the development of India

1 x 15 = 15

Answer all the questions. Answer not exceeding 250 words each

19. Explain the Bio control methods used in Agriculture (8th Unit 21 21.8.1-21.8.4)
வேளாண்மையில் பயன்படுத்தப்படும் உயிரி கட்டுப்பாட்டு முறைகள் குறித்து விளக்குக

21.8 Bio control Methods

Bio-control or biological control is a method of controlling pests such as insects, mites, weed and plant diseases using other organisms. Bio predators, bio-pesticides, bio-repellents' and bio-fertilizers are used for controlling microorganisms which cause damage to the crops, pests and insects.

21.8.1 Bio-predators

These are naturally occurring insects that use pests for feeding or multiplication. By introducing large numbers of predators in a greenhouse we can destroy the pest. Predators like *Chrysopa* spp. and *Menochilus* spp. are highly useful in controlling a wide variety of pests like aphids, white flies, cotton bollworms, leaf insects etc.

The black knee capid is an insect found on fruit trees. It eats more than 1000 fruit tree red spider mites per year.

21.8.2 Bio-pesticide

Bio-pesticides are living organism or their derived parts which are used as bio-control agents to protect crops against insect pests. Entomopathogenic viruses, bacteria insecticides, particularly *Bacillus thuringiensis*, entomofungal pathogens, protozoans and insect parasitic nematodes have been found to control important pests which affect crops. These bio-pesticides are commercially available but quite difficult to formulate in field conditions. Bio-pesticides are of different types based on their origin.

a. Fungal bio-pesticides:

Trichoderma viride is a fungus used as a biological pesticide. It is useful to control various disease caused by fungi such as wilt, rusting of leaves and root disease.

Bacterial bio pesticide: A culture of *Bacillus thuringiensis* bacteria is effectively used to control the pest *Lepidoptera* that attack cotton, maize plants. Panchagavya and leaves decoction of some plants are also used as bio-pesticides.

21.8.3 Bio - repellent

Compound Azadiractin obtained from seeds of neem serves as a good insect-repellant. One of the earliest pesticides used by man was margosa leaves. The dried leaves repel the pests from stored grains.

21.8.4 Bio-fertilizer

Bio fertilizers are organisms which can bring about soil nutrient enrichment. Nitrogen fixing microorganisms have the capability of converting free nitrogen into nitrogenous compounds and make the soil fertile. The main source of bio-fertilizers is cyano bacteria and certain fungi. Although the chemical fertilizers increase food production, they degrade the natural habitat.

Free living bacteria live freely in the soil and fix atmospheric nitrogen and make it available to the crops like cereals, millets, fruits and vegetables. Eg. Azospirillum. Free living cyano bacterium involves in nitrogen fixation along with photosynthesis. Eg. Anabeana, Nostoc. Symbiotic bacteria fix atmospheric nitrogen. eg. Rhizobium

உயிரி – கட்டுப்பாட்டு முறைகள்

பூச்சிகள், உண்ணிகள், களை மற்றும் தாவர நோய்களை மற்ற உயிரினங்களைக் கொண்டு கட்டுப்படுத்துவதாகும். உயிர் கொன்றுண்ணிகள், உயிர் பூச்சிக் கொல்லிகள், உயிரி பூச்சிவிரட்டிகள் மற்றும் பயிர்களுக்கு சேதத்தை ஏற்படுத்தும் நுண்ணுயிர்களைக் கட்டுப்படுத்த பயன்படுகிறது.

உயிரி கொன்றுண்ணிகள்

இவை ஊட்டத்திற்கு அல்லது பெருக்கமடைவதற்கு பயன்படும் தீங்குயிரி பூச்சிகளை தாக்கும் இயற்கையில் காணப்படும் பூச்சிகள் ஆகும். புகமை இல்லத்தில் அதிக எண்ணிக்கையில் உயிரி – கொன்றுண்ணிகளை பயன்படுத்துவதால் தீங்குயிரி பூச்சிகளை அழிக்கலாம். அசுவினி பூச்சிகள், வெள்ளை ஈக்கள், பருத்தி உருளைப்புழுக்கள், இலைப்பூச்சிகள் போன்றவற்றை கிரைசோபா சிற்றினம் மற்றும் மெனோசிலஸ் சிற்றினம் பயனுள்ள வகையில் கட்டுப்படுத்தப்படுகிறது.

பிளாக் நீல் கேப்பசீடு பழ மரங்களில் காணப்படும் ஒரு பூச்சியாகும். இது 1000க்கும் மேற்பட்ட சிவப்பு சிலந்தி பூச்சிகள் உண்ணுகிறது. உயிரி கட்டுப்பாடு முகவர்களாக பயன்படும் உயிரினங்கள் அல்லது அதிலிருந்து பெறப்பட்ட பகுதிகள் உயிரி – பூச்சிக்கொல்லிகள் எனப்படும். இவை பூச்சிகள், சிறு பூச்சிகளுக்கு எதிராக பயிர்களை பாதுகாக்கப் பயன்படுகிறது.

உயிரி பூச்சிக்கொல்லிகள்

பூச்சிகளில் நோயுண்டாக்கும் வைரஸ்கள், பாக்டீரியல் பூச்சிக் கொல்லிகள் குறிப்பாக பேசில்லஸ் துரினஜியென்சிஸ் பூச்சியில் நோயுண்டாக்கும் பூஞ்சைகள், புரோட்டா சோவான்கள் மற்றும் பூச்சி, ஒட்டுண்ணி உருளைப் புழுக்கள் பயிர்களைத் தாக்கும் தீங்குயிரி பூச்சிகளை கட்டுப்படுத்துவதற்காக உள்ளது. இந்த உயிரி பூச்சிக் கொல்லிகள் வணிக ரீதியாக கிடைக்கிறது. ஆனால் நடைமுறையில் செயல்படுத்துவது மிகவும் கடினமாகும்.

உயிரி பூச்சிக் கொல்லிகளின் வகைகள்

பூஞ்சை உயிரி-பூச்சிக் கொல்லிகள்: டிரைகோடுடெர்மா விருடி உயிரியல் பூச்சிக்கொல்லியாக பயன்படும் ஒரு பூஞ்சையாகும். பூஞ்சைகளால் ஏற்படும் வாடல், இலைகளின் துரு நோய் மற்றும் வேர் நோய் போன்ற பலவகை நோய்களை கட்டுப்படுத்த பயன்படுகிறது.

பாக்டீரியா உயிர் பூச்சிக்கொல்லிகள்: பருத்தி, சோளத் தாவரங்களை பாதிக்கும் லெபிடாப்டீரா பூச்சிகளை திறன்பட கட்டுப்படுத்த பேசில்லஸ் துரினஜியென்சிஸ் பாக்டீரியா வளர்ப்பு பயன்படுகிறது. பஞ்ச கால்யா மற்றும் சில தாவர இலைகளின் வடி திரவம் உயிரி பூச்சிக் கொல்லிகளாகப் பயன்படுகிறது.

உயிரி-பூச்சி விரட்டி

வேம்பு விதைகளிலிருந்து பெறப்படும் அசாடிரக்டின் சேர்மமானது ஒரு நல்ல பூச்சி விரட்டியாகும். மனிதனால் பயன்படுத்தப்பட்ட ஆரம்ப கால பூச்சிக் கொல்லிகளில் ஒன்று மார்கோசா இலைகளாகும். உலர் இலைகள் சேமிப்பு விதைகளிலிருந்து பூச்சிகளை விரட்டுகிறது.

உயிரி - உரங்கள்

மண்ணின், ஊட்டச்சத்தினை அதிகரிக்கும் உயிரினங்கள் உயிரி உரங்களாகும். நைட்ரஜன் நிலைப்படுத்தும் நுண்ணுயிரிகள் தன் நைட்ரஜனை நைட்ரஜன் கொண்ட சேர்மங்களாக மாற்றும் திறனைக் கொண்டுள்ளது. அதன் மூலம் மண்ணை வளப்படுத்துகிறது. சையனோபாக்டீரியா மற்றும்சில பூஞ்சைகள் உயிரி உரங்களின் முக்கிய வளங்களாகும். வேதி உரங்கள் உணவு உற்பத்தியை அதிகரித்தாலும் இயற்கை வாழிடத்தை சேதமாக்குகிறது. தனித்து வாழும் இப்பாக்டீரியா மண்ணில் தனித்து வாழ்கிறது.

தானியங்கள், பருப்புகள், கனிகள், காய்கறிகள் போன்ற வகை பயிர்களுக்கு வளிமண்டல நைட்ரஜன் கிடைக்குமபடி செய்கிறது. எ.கா.அசோஸ்பைரில்லம் தனித்து வாழும் சையனோபாக்டீரியா ஒளிச்சேர்க்கையுடன் நைட்ரஜன் நிலைப்படுத்துதலிலும் ஈடுபடுகிறது. எ.கா.அனபீனா, நாஸ்டாக், கூட்டுயிர்வாழ் பாக்டீரியா வளிமண்டல நைட்ரஜனை நிலைப்படுத்துகிறது. எ.கா. ரைசோபியம்.



Current Affairs

Answer all the questions. Answer not exceeding 250 words each

20. Answer the following questions

பின்வரும் வினாக்களுக்கு விடையளி

a. Trace the origin of DAY-NRLM and highlight its significance. (10 marks)

DAY-NRLM -இன் தோற்றம் பற்றி விவரித்து அதன் முக்கியத்துவத்தையும் வெளிக்கொண்க

IRDP was a centrally sponsored scheme which had been in operation in all the blocks of the country since 1980. Under the scheme central funds were allocated to states on the basis of ratio of rural poor in a state to the total poor in the country

Keeping in view the Ninth Plan Programme a Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched with effect from April 1999 with the merger of IRDP, TRYSEM, DWCRA, GKY, SITRA, MWS (Million Wells Scheme) into it with the following objectives : (i) focussed approach to poverty alleviation, (ii) capitalising advantages of group lending; and (iii) overcoming the problems associated with multiplicity of programmes.

The SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self - employment which includes organising rural poor into Self - Help Groups (SHGs). It integrates various agencies like - District Rural Development Agencies, banks, line departments, Panchayati Raj Institutions (PRIs), non- governmental organisations, and other semi- government organisations. The objective of SGSY is to bring the existing poor families above the poverty line by providing them income generating assets through a mix of bank credit and government subsidy and to ensure that an assisted family has a month net income of at least Rs. 2000/- . Subsidy under SGSY is uniform at 30 percent of the project cost subject to a maximum of Rs 7500/- . In respect of SCs/STs, it is 50 percent subject to a maximum of Rs 10,000. For groups, the subsidy of 50 percent subject to a ceiling of Rs 1.25 lakh. There is no monetary limit on subsidy for irrigation projects. SGSY is funded by the centre and states in the ratio of 75:25.

Aajeevika - National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011.

Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

The Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY) with effect from 01st April 2013

Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) is a new name given to Aajeevika - NRLM in November 2015

Major Features of DAY-NRLM

The chief features of the scheme are as follows:

- ❖ Universal social mobilization: A minimum of one lady member of a rural poor household (with particular emphasis on the marginal sections) is to be brought in the network of an SHG.
- ❖ Participatory Identification of Poor
- ❖ Community Funds as Resources in Perpetuity: this is to strengthen the financial management capacity of the poor
- ❖ Financial inclusion
- ❖ Livelihoods: the mission focuses on promoting and stabilizing the existing livelihood structures of the poor through its three pillars:
 - Vulnerability reduction & Livelihoods enhancement - through expanding existing livelihoods and tapping new livelihood opportunities in both the farm and non-farm sectors
 - Employment - building skills
 - Enterprises - promoting self-employment
- ❖ Another important feature of this scheme is that it places a high priority on convergence and partnerships with other government schemes of the Rural Development Ministry. It also seeks to have linkages with the Panchayati Raj institutions.

b. AMRUT 2.0

Introduction:

Government of India launched Atal Mission for Rejuvenation & Urban Transformation (AMRUT) as a water focused national urban mission in 2015 with an aim to achieve universal coverage of water supply in 500 Mission cities for five years which is extended till march 2023 for completion of projects. At the inception of AMRUT, the water supply coverage was 64% and by the end of the Mission it aims to cover 100% households. The target is to provide 139 lakh water tap connections to achieve universal coverage. So far 115 lakh new water tap connections have been provided under AMRUT, in convergence with other schemes.

AMRUT 2.0

Atal Mission for Rejuvenation & Urban Transformation 2.0 (AMRUT 2.0) has been launched on 1st October, 2021 to carry forward the objective of universal coverage of water supply from 500 cities to all statutory towns. AMRUT 2.0 focuses on making the cities 'self-reliant' and 'water secure'. Mission targets provision of 2.68 crore tap connections to achieve the intended outcomes. Total indicative outlay for AMRUT 2.0 is 2,77,000crore including central share of ₹76,760 crore for five years from FY 2021-22 to FY 2025-26.

AMRUT 2.0 aims to promote circular economy of water through development of City Water Balance Plan for each city focusing on recycle/reuse of treated sewage, rejuvenation of water bodies and water conservation.

CGWB have taken up artificial recharge work in select Aspirational Districts in the year 2018 and completed the same in 2020. Appropriate structures were constructed to harvest the runoff water in streams for storage at suitable locations for augmenting recharge of the ground water. The structures constructed included check dams, percolation tanks, subsurface barrier, recharge wells and recharge shafts.

CGWB has taken up Aquifer Mapping and Management Programme during XII Plan, under the scheme of Ground Water Management and Regulation for the entire country. The aquifer mapping programme is aimed at delineating aquifer disposition and their characterization for preparation of aquifer/ area specific ground water management plans, with community participation. The management plans are shared with the respective State Governments for taking appropriate measures for implementation.

SahiFasal

National Water Mission had launched a campaign 'SahiFasal' campaign on 14.11.2019 to nudge farmers in the water stressed areas to grow crops which are not water intensive, but use water efficiently, and are economically remunerative. Under SahiFasal, series of workshops have been organized in the water stressed areas of the country, including four workshops in Amritsar (Punjab) on 14.11.2019, New Delhi on 26-27.11.2019, Aurangabad (Maharashtra) on 13.01.2020 and Kurukshetra (Haryana) on 14.02.2020.

Catch the Rain

National Water Mission has launched another campaign "Catch the Rain" with the tag line "Catch the rain, where it falls, when it falls" to nudge the States and all stakeholders to create Rain Water Harvesting Structures (RWHS) suitable to the climatic conditions and sub-soil strata, with people's active participation, before the onset of monsoon to ensure storage of rainwater.

Jal Shakti Abhiyan-I

Ministry of Jal Shakti launched Jal Shakti Abhiyan-I (JSA-I), a campaign for water conservation and water security, in 256 water-stressed districts of the country. Under JSA-I, officers, groundwater experts and scientists from the Government of India have worked with State and District officials in these water-stressed districts of the country to promote water conservation and water resource management by focusing on accelerated implementation of five target interventions, viz, water conservation & rainwater harvesting, renovation of traditional and other water bodies/tanks, reuse and recharge of bore wells, water shed development and intensive afforestation.

Jal Shakti Abhiyan, Catch The Rain" (JSA: CTR) -II

The second "Jal Shakti Abhiyan, Catch The Rain" (JSA: CTR) campaign, was launched by Hon'ble Prime Minister on 22 March 2021, with the theme - "Catch The Rain, Where it falls, When it falls". JSA: CTR is taken up in all districts (rural as well as urban areas) of the country during the pre-monsoon and monsoon period in the country i.e. from March 2021 to 30 November 2021.

Government of India has launched 3rd edition of “Water Heroes-Share Your Stories” contest on 01.12.2021 for one year to promote the value of water in general and for supporting country-wide efforts on water conservation and sustainable development of water resources. This contest is aimed at sharing stories of people who are contributing towards water conservation.

நாடாளுமன்றத்தின் மாநிலங்களவையில் கேள்வி ஒன்றுக்கு எழுத்துபூர்வமாக பதில் அளித்த மத்திய வீட்டு வசதி மற்றும் நகர்ப்புற விவகாரத்துறை அமைச்சர் திரு கவுஷல் கிஷோர் எழுத்துபூர்வமாக தாக்கல் செய்த பதிலில் கூறியதாவது:

2021ம் ஆண்டு அக்டோபர் 1ம் தேதி தொடங்கப்பட்ட தூய்மை இந்திய திட்டம்(நகர்ப்புறம்) 2.0 மற்றும் அம்ருத் 2.0 ஆகியவை நகரங்களை அடுத்த 5 ஆண்டுகளில் தூய்மையாக்குவதிலும், தண்ணீர் வசதி ஏற்படுத்துவதிலும் முக்கிய கவனம் செலுத்தும்.

தூய்மை இந்தியா திட்டம் (நகர்ப்புறம்) 2.0-ன் முக்கிய அம்சங்கள்:

வீடுகள் மற்றும் வளாகங்களில் சேகரிக்கப்படும் குப்பைகள் மக்கும் குப்பை, மக்காத குப்பைகளாக பிரிக்கப்படுகின்றன.

வீடுகள், வளாகங்களுக்கு நேரடியாக சென்று குப்பைகள் சேகரிக்கப்படுகின்றன.

100 சதவீதம் அறிவியல் பூர்வமாக குப்பைகள் பாதுகாப்பாக அழிக்கப்படுகின்றன.

ஒரு லட்சம் மக்கள் தொகைக்கு குறைவான நகரங்களில், கழிவு நீர் சுத்திகரிக்கப்பட்டு அகற்றப்படுவதால், நிலத்தடி நீர், நீர் நிலைகள் மாசுபடாது.

ஒருமுறை பயன்படுத்தும் பிளாஸ்டிக் படிப்படியாக குறைக்கப்படுகிறது.

அம்ருத் 2.0 திட்டத்தின் முக்கிய அம்சங்கள்:

- ✓ தண்ணீர் விநியோகம் 500 நகரங்களில் இருந்து, 4,800 நகரங்களுக்கு விரிவுபடுத்தப்படும்.
- ✓ நகரங்கள் தற்சார்புடையதாகவும், நீர் பாதுகாப்புடனும் மாறுவதில் கவனம் செலுத்தப்படும்.
- ✓ 500 அம்ருத் நகரங்களில் கழிவுநீர் மேலாண்மை வசதி ஏற்படுத்தப்படும்.
- ✓ 2.68 கோடி குடிநீர் குழாய் இணைப்புகள், 2.64 கோடி கழிவுநீர் குழாய் இணைப்புகள் வழங்க இலக்கு நிர்ணயிக்கப்பட்டுள்ளது.