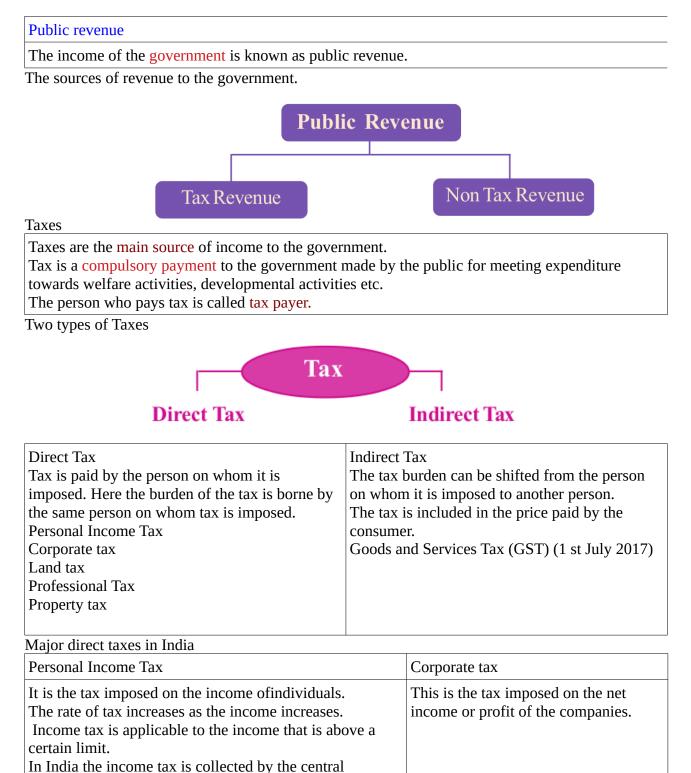
<u>Part 3</u> Social Science II

Unit No	Name of Unit	Focus Zones
5	Public expenditure and public revenue	 Public revenue Taxes Major direct taxes in India Goods and Services Tax (GST) Goods and Services Taxes (GST): Types



government as per the Income Tax Act 1961.

Goods and Services Tax (GST)

GST was introduced by incorporating majority of existing indirect taxes. The prevailing system will continue for those items that are not included in GST.

The major taxes merged into GST are Central excise duty. Service taxes, State value added tax, Central sale tax Entertainment tax etc.

Goods and Services Tax (GST) was introduced in India on 1 st July 2017 merging different indirect taxes imposed Central excise duty by central and state governments

Taxes are levied at different stages starting from production to final consumption of goods and services. In each stage the tax is imposed on the value added. Hence tax is collected only on value addition.

The tax paid in the earlier stages need not be paid by the final consumer.

Goods and Services Taxes (GST): Types

Goods and Bervices Taxes (GDT). Types					
Central GST (CGST)	State GST (SGST).	Integrated GST (IGST)			
The tax imposed by the central government, GST 18% (9% CGST + 9% SGST	the tax imposed by the state government	The GST on interstate trade is imposed and collected by the central government. The share of the state government on IGST is given by the Central government.			
These taxes are collected jointly					

These taxes are collected jointly from the consumers and are shared equally by the centre and state governments.

	services	 Functions of Reserve Bank of India Function of Commercial Banks Modern trends in banking sector
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The Reserve Bank of India is the apex bank of India. It was established in 1935. Its headquarters is in Mumbai.

Functions of R	eserve Bank of India
Printing of currency	All currencies except the one rupee note are printed by the Reserve Bank of India. The one rupee note and its subsidiary coins are issued by the Central Finance Department.
Controlling credit	This is made possible by bringing about changes in the rate of interest. As rate of interest increases, volume of loans decreases and vice versa.
Banker to government	As a banker to the government, the Reserve Bank of India accepts deposits from the government, sanctions loans and renders other banking services to them.
Banker's bank	The Reserve Bank is the apex bank of all banks. To advise and assist all banks in their operations is a function of the Reserve Bank. It acts as a last resort to all banks in their financial matters.

Function of Commercial Banks

Accepting deposits Providing loans		Other facilities and services provided by banks			
Deposits					
Savings Deposit	Current Deposit		Fixed Deposit	Recurring Deposit	
public to deposit their savings	depositing and withdrawing money		for a specific period of time	deposits receive a specific amount every	

provide low interest rate withdraw the money	many times in a day used mainly by traders and industrialists.	interest rate is calculated on the basis of the time period	month for a specified period of time. The interest rate of
from the deposit, subject to restrictions	not receive any interest. Overdraft	6	recurring deposits will be higher than that
stated in the passbook	Overuran	Fixed deposit certificate is a collateral	0
			less than that of fixed deposits.

Providing loans				
cash credit		Overdraft		
The loans given to individuals ar by accepting by collaterals are ca		This is an opportunity for a customer to withdraw money over and above the balance in his/her account. This facility is provided to individuals who have frequent transactions with the bank.		
Collaterals	-		U C Vahid	
Physical assets - gold, property documents, etc.			salary certificates	

Purnoses	for	providing	cash	credit
1 urposes	101	providing	Cash	Cicuit

. ..

Agricultural purposes	Constructing houses	Purchasing home appliances		
Industrial purposes	Purchasing vehicles	Education		
Other facilities and services provided by banks				

locker facilities	Mail transfer	АТМ
Demand draft	Telegraphic transfer	Credit card facility

Banks provide services like the payment of insurance premium, telephone and electricity bills, and rendering services like mobile recharging, booking journey tickets, etc. Some of the transactions of the government which were once operated only through the treasuries are now done through banks. Service pension is also disbursed through banks.

Modern trends in banking sector Electronic banking (E- Banking)

Availing banking services has been made easy by computerisation and the availability of ATM facility. Electronic banking is a method by which all transaction can be carried out through net banking and tele banking. Any time banking, anywhere banking, net banking, mobile phone banking, etc. are part of electronic banking.

How is E- Banking helpful?

Saves time	Low service charge	Money can be sent and bills can be paid anywhere in the world from home
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Core banking (Centralised Online Real-time Exchange Banking)

Core banking is the facility which is arranged in such a way that the branches of all banks are brought under a central server so that banking services from one bank to another is made possible. As a result, ATM, debit card, credit card, net banking, tele banking, mobile banking, etc have been brought together.

Transactions have become simple.

An individual can send money from his bank account to his friend's account elsewhere.



10	Consumer, Sutistact	1011 0	nu i rotection	• Administ	trative mechanism	
Consumer	Protection Act 1986					
	mer Protection Act 19 nechanisms for consur				s rights and sets up special	
What are th	e rights included in th	le Co	nsumer Protection	n Act 1986	?	
• The right and proper		st the	marketing of goo	ods and serv	vices which are hazardous to life	
• The right	to have access to goo	ds an	d services at fair	prices.		
• The right	to be heard and to see	ek rec	lressal at appropr	iate forums		
• The right	to consumer educatio	n.			U C Vahid	
The consur	ner courts were estab	lisheo	l as a result of thi	s Act		
Explain the	structure and jurisdic	tion	of the district, stat	e and natio	onal consumer courts.	
Consumer	courts	Stru	cture		Jurisdiction	
District cor redressal fo	nsumer disputes - orum	 functions at district level president and two members at least one woman member 		embers	After collecting evidence based on the complaint filed by the consumer, verdicts are given where the compensation claimed does not exceed Rs 20 lakhs.	
State consu redressal co	ımer disputes - ommission	- - -state government has the right to appoint more membe			Verdicts are given on consumer disputes where compensation claimed is above Rs. 20 lakhs but upto rupees one crore.	
National co redressal co	onsumer disputes - ommission	1	sident and not les members	s than	Verdicts are given on disputes where compensation claimed exceeds rupees one crore	
	tive mechanism			C .1		
	÷	nd in			otection of consumers' interests.	
		ensures the weights and measures standards				
Food Safety Department Central Drugs Price Control		ensures the quality of food products controls price of medicines				
Committee						
Drugs Con	trol Department		ensures the quali	ensures the quality and safety of medicines.		
Food Safet	wand Standard Autho	oncuros the quali	ty of food	products at various stages		

Consumer Protection Act 1986

Food Safety and Standard Authority
of Indiaensures the quality of food products at various stages
like production, distribution, storage, sale and import.

There are some symbols that are given on the basis of assessing the standard of products and institutions. The symbols help the consumers in ascertaining the quality of products and institutions.

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Consumer: Satisfaction and Protection



to ensure a fixed quality of products . This symbol can be seen in products such as electrical appliances, cement, paper, paint and gas cylinder.International Organisation for Standardisation (ISO)

• ISI stamp is given by the Bureau of Indian Standard (BIS)

- International Organisation for Standardisation (ISO) certifies the quality of goods and services of more than 120 countries including India.
- International Organisation for Standardisation (ISO) gives certification to different products and service institutions like hospitals, banks, etc.

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	•
BIS 100% Hall Marked Jewellery	• It indicates the purity of gold jewellery
CE	• This symbol is used internationally to certify the safety of electronic and electrial appliances
REAL PROPERTY OF THE REAL PROP	 Agmark symbol is used to ensure the quality of agricultural and forest products.
VEG NON-VEG	• These symbols are marked to distinguish between vegetarian and non vegetarian food items.
FPO	• It certifies the safety and quality of products processed from fruits and vegetables. FPO is the short form of Food Products Order.
Name any 2 government	departments working for the protection of consumers' interests. How do

Name any 2 government departments working for the protection of consumers' interests. How do these department ensure the interest of consumer? 4score

6	Eyes in the Sky and Analysis of information	 Remote Sensing Classification of Remote Sensing based on the platform Satellite Remote Sensing - Geostationary satellites & Sun synchronous satellites Analytical Capabilities of GIS (Geographic Information System) Overlay Analysis Buffer Analysis
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Remote Sensing

Remote sensing is the method of collecting information about an object, place or phenomenon without actual physical contact

\mathbf{n}	
≺	Factors
\mathbf{U}	I uctors

Platform	Energy	Sensor
The carrier on which sensors are fixed is called a platform. Sensors can be installed on balloons, air crafts and satellites.	5	Devices used for data collection in remote sensing are called sensors. Cameras and scanners are sensors. The sensors record the electromagnetic radiations reflected by objects.

<u>Liassification of Remote Sensing</u>		
Terrestrial Photography	Aerial Remote Sensing	Satellite Remote Sensing
The method of obtaining the	The method of obtaining	The process of gathering
earth's topography using	photographs of the earth's	information using the sensors
cameras from the ground is	surface continously from the	installed in <u>artificial satellites</u>
known as terrestrial	sky by using cameras	is known as satellite remote
photography.	mounted on aircrafts is	sensing.
	known as aerial remote	
	sensing.	
		l

Satellite Remote Sensing

Classification of Remote Sensing based on the platform

The process of collecting information using sensors fixed on artificial satellites is called satellite					
remote sensing. The artificial satellites are mainly divided into two types:					
Geostationary satellites and Sun Synchronous sat					
eostationary satellites	Sun Synchronous satellites.				
equal velocity with the earth's rotation.	Sun synchronous satellites are the artificial satellites that passes around the				
are given below:	earth along the poles (Fig. 6.10). The features of these satellites are given below:				
 They orbit the earth at an elevation of about 36000 kilometres above the earth. One third of the earth comes under its field of view. As the movement of these satellites corresponds to the speed of rotation of the earth, it stays constantly above a specific place on the earth. This helps in continuous data collection of an area. It is used in telecommunication and for weather studies. India's INSAT satellites are examples of geo-stationary satellites. 	 The orbit of these satellites is about 900 km in altitude. The surveillance area is less than that of the geostationary satellites. The repetitive collection of information of a region at regular interval is possible. Used for the collection of data on natural resources, land use, ground water etc. These satellites are mainly used for remote sensing purposes. Satellites in IRS, Landsat series are examples of sun synchronous satellites. 				

The spectral signature

The amount of energy reflected by each object is its spectral signature

List out the features of sun synchronous satellites. 2018 March Score 4 Write a short note on Geostationary satellites. 2018 Model Score 4 What are the various analytical capabilities of GIS? Explain. What are the two different types of artificial satellites? Explain the features ? Sensors record the electromagnetic radiation either reflected or emitted by the objects. Each object on the surface of the earth reflects electromagnetic radiation in different measures. For example, the energy reflection of plants is different from that of the water bodies.

Spatial Resolution

The size of the smallest object on the earth's surface that a satellite sensor can distinguish is called the spatial resolution of the sensor.

one metre spatial resolution for a satellite imagery means, it can represent an area of the earth's surface of one square metre or 1 m x 1m Area. Sensors having high spatial resolution can represent objects

Satellite imagery

The sensors on artificial satellites distinguish objects on the earth's surface based on their spectral signature and transmit the information in digital format to the terrestrial stations. This is interpreted with the help of computers and converted in to picture formats. These are called satellite imageries.

Geographic Information System – GIS

We can prepare maps, tables and graphs to find scientific answers to our queries by the analysis of the information obtained through remote sensing and other means, using a computer based technology called Geographic Information System.

All data analysis with GIS are done based on two kinds of data.

1. Spatial data 2. Attributes

Analytical Capabilities of GIS

The surface features of the earth collected as spatial data and attributes can be analysed in various ways by the GIS. Network analysis, buffer analysis and overlay analysis are the important analytical capabilities of GIS.

Overlay Analysis

Overlay analysis is used for understanding the mutual relationship among the various features on the earth's surface and the periodic changes undergone by them. Overlay analysis is helpful in understanding the changes in the area of crops, the changes in land use etc.

For example. If we want to understand the changes in the area under paddy cultivation in Thrissur district by the year 2015 compared to 2000, all we have to do is to overlay the land use maps of Thrissur in the corresponding years.

Buffer Analysis

Buffer analysis is an analytical capability used for analysing the activities around a point feature or at a definite distance along a linear feature.

A circular zone created around a point feature or a parallel zone created aside a linear feature in buffer analysis is called buffer zone.

Around a	point feature	Definite distance along a linear feature.		
Suppose if we want to find out the number of houses located within three kilometre radius of your school, the possibility of buffer analysis can be used effectively		Suppose a road in your region is widening from 5 m to 8 m as per the government decision. In such a situation , a zone of required width is created along the existing road by using the possibility of buffer analysis in GIS.		
7		 In the Himalayas - Northern mountain region (Trans Himalayas, Himalayas & Eastern Highlands) Himalayan rivers Peninsular rivers Along the beautiful coastlines Western coastal plain 		

				 Climate Southw Retreat Map- 	est mo ing mo	stal plain onsoon sec onsoon sec untains &	ason	
Physiography						UCV	/ahio	d 9447820303
The Northern	The Norther	'n	The Pen	insular	The C	Coastal pla	in	The Islands
Mountain Ranges	great plain		Plateau					
The Northern Mour	ntain Ranges					1		
Trans Himalayas		Hima	layas			Eastern I (Purvacl	-	
Trans Himalayas								
		Ladak	ch			Zaskar		
Himalayas 5 lal	kh square kilo	ometres	Three	parallel mo	untain	ranges		
Himadri		Hima	chal			Siwaliks		
 The highest mountain range. Average altitude is 6000 metres. Origin of the rivers Ganga and Brahmaputra Has a number of peaks above 8000 metres Kanchenjunga (Sikkim) UC Vahid 		Situated to the south of the Himadri. Average altitude is 3000 metres. The hill stations like Shimla, Darjeeling, etc. are situated in the southern slopes of this range. Altitude of 500 to 3000 metres		netres. la, d in	 Situated to the south of the Himachal. Average altitude is 1220 metres. As the Himalayan rivers cut across this range, its continuity breaks at many places. Broad flat valleys seen along these ranges are called Duns. (Eg: Dehradun) 			
Eastern Highlands	hr 1		de of 500			1		1 • 11
Patkai Bum Boundary between Arunachal and Myanmar	Naga h	nills		Garo, Kh Jaintia hi Cherrapu (Meghal	ls nji in H		Mizo	o hills
Himadri J&K, HP,I Himachal J&K,HP, Siwalik J&K, HP, U Patkai Bum,Naga h Garo, Khasi, and Ja Mizo hills – Mizora	Utterkhand, V Utterkhand, V nills Nagalanc aintia hills Mo	WB VB 1		CLICK		A Karakora badako Shan	m Hima Hima	ali Chai

Khasi Jaintia hills

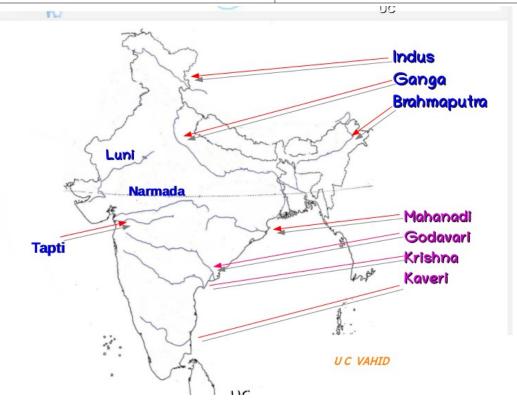
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<u>Himalayan rivers</u>

Himalayan rivers	Origin	Length	Tributaries	States through which it flows	Sea which it joins	
Indus	Manasarovar lake in Tibet	About 2280 Km (Only 709 Km of this river flows through India)	• Jhelum Ravi Beas Sutlej Chenab	Jammu and Kashmir Punjab	Arabian Sea	
Ganga	Gaumugh caves in the Gangothri glacier	About 2500 Km	 Yamuna Son Chambal Gomathy Ken Chambel 	Uttarakhand UP Bihar jharkhand West Bengal	Bay of Bengal	
Brahmaputra	Chema-yung- dung glacier in Tibet	About 2900 Km (Only 725 Km in India)	 Tista Luhith Subansiri 	Arunachal Assam	Bay of Bengal You See	
Peninsular riv The Peninsula						
West flowing			East flowing rivers			
Narmada, Tap	oti		Mahanadi, Godavari, Krishna, Kaveri			

			A	Malan	<u>States</u>	Car anhiah
	River	Origin	Approximate length	Major tributaries	States through which it flows	Sea which it joins
<mark>Rirpur di</mark> s Chatisgh	stricthanadi ar	Maikala Ranges (MRingur distdesh)	857 Km	Ib, Tel	•Chhattisgarh Odisha	•Bay of Bengal
	Godavari	Western Ghats (Nasik district of Maharashtra)	1465 Km	Indravathi, Sabari	•Maharashtra Karnataka Chhattisgarh Telangana Andhra Pradesh	• "
	Krishna	Western Ghats (Mahabaleswar in Maharashtra)	1400 Km	Bhima, Thungabhadra	Maharashtra Karnataka Telangana Andhra Pradesh	• "
	Kaveri	Brahmagiri Ranges in Western Ghats (Karnataka)	800 Km	Kabani, Amaravathi	•Karnataka TamillNadu	• "
	Narmada	Maikala Ranges (Chhattisgath) MP	1312 Km	Hiran, Banjan	Madhya Pradesh Maharashtra Gujarat	• Arabian Sea
	Tapti	Muntai Plateau (Baitul distruct in Maharashtra). MP	724 Km	Anar, Gima	Madhya Prades Maharashtra Gujarat	

Himalayan rivers	The Peninsular rivers
• Originate from the Himalayan mountain ranges	• Originate from the mountain ranges in
Intensive erosion	the peninsular plateau.
• Create gorges in the mountain region and	• Comparatively smaller catchment area
meander in plains	• Intensity of erosion is less
High irrigation potential	• Do not create deep valleys as they flow
• Navigable along the plains	through hard and resistant rocks
•These rivers receive water both from the	Less irrigation potential
monsoon and snow melt	 Potential for inland navigation is low
	• These rivers receive water only from the
	monsoon



Along the beautiful coastlines...



The approximate length of this coast line is 6100 kilometres extending from the Rann of Kutchh in Gujarat to the Ganga-Brahmaputra delta. The coastal plain of India can be divided into two.

Western coastal plain	Eastern coastal plain
• Between the Arabian Sea and the Western	• Between the Bay of Bengal and the Eastern
Ghats	Ghats
• From the Rann of Kutchh to Kanyakumari	• From the Sundarban delta region to
Comparatively narrow	Kanyakumari
• Can be divided into Gujarat coast, Konkan	Comparatively wide
coast, and Malabar coast	• Can be divided into north Zircar plain and
 Backwaters and esturies are seen 	Coromandal coast
•Influence of south-west monsoon is more	• Delta formation takes place
UC	•Influence of north-east monsoon is more
influencing the Climate of India	L

Latitude	Physiog	raphy	Nearness to se	ea	Altitude	Tropical cyclo	one and western disturbance
The seasons	The seasons in India						
Cold weathe	er season	Hot w	eather season	Sοι	uthwest mo	onsoon season	Retreating monsoon season
December to February	D	March	n to May	Jun	e to Septe	mber	October and November

Southwest monsoon season

When the sun is over the northern hemisphere, North Indian regions experience intense low pressure. Owing to the high pressure over the oceans, wind blows from high pressure to low pressure regions, that is, from the Indian Ocean to the Indian sub- continent. As the winds deflect towards right due to coriolis effect, they reach India as southwest monsoon winds.

Because of the peculiar shape of the Indian peninsula, the southwest monsoon winds bifurcate into two branches

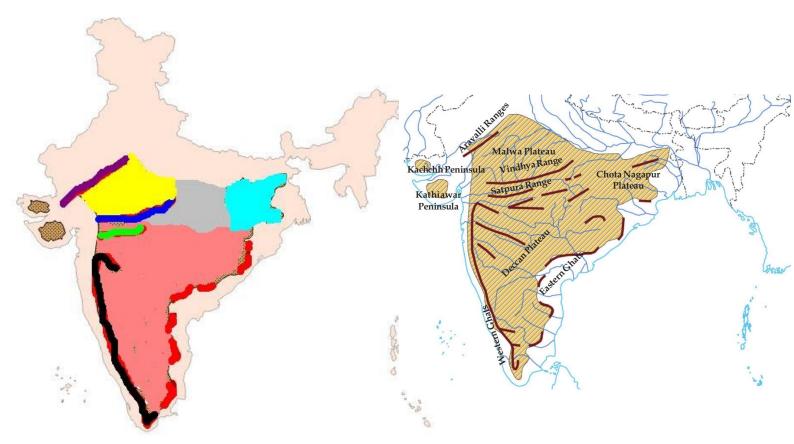
Arabian Sea branch	• Bay of Bengal branch
The Arabian Sea branch that reaches the coast of Kerala by early June causes heavy rainfall here. Then it advances to the states of Karnataka, Goa, Maharashtra, and Gujarat and causes rainfall in the western parts.	The Bay of Bengal branch of the monsoon advances northward by absorbing more moisture from the Bay of Bengal. On reaching West Bengal, crossing the Sundarban delta, it bifurcates into two branches. One branch reaches the northeastern states through the Brahmaputhra plains and causes heavy rainfall there.
Rainfall is scarce in the Rajasthan region because the monsoon branch entering through Gujarat blows parallel to the Aravalli mountain ranges	The other branch enters the Ganga plains and causes rainfall in West Bengal, Bihar, Uttar Pradesh, etc. This branch merging with the Arabian Sea branch in the Punjab plains advances north further and causes heavy rainfall along the foothills of the Himalayas.

Retreating monsoon season

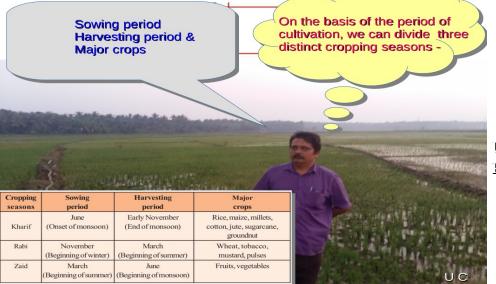
By the end of September, as the sun apparently shifts towards the southern hemisphere, intense high pressure develops over the northern plains. Comparatively low pressure over the Indian Ocean causes wind to blow from the northern part of India towards the Indian Ocean.

The winds blowing from land to sea due to the attraction of low pressure over the Bay of Bengal

Tamilnadu coast receives comparatively heavy rain during Northeast monsoon. Why? What is the other name by which Northeast monsoon is known? takes a northeast to southwest direction. It absorbs moisture from the Bay of Bengal and causes rainfall along the coromandal coast, especially the Tamil Nadu coast. This is the main rainy season of Tamil Nadu, Kerala and some parts of Karnataka also receive northeast monsoon rains.



8	Resource Wealth of India	 Cropping seasons Food Crops Transport Water transport Map- The Major Ports in India. (• Kandla • Tuticorin Mumbai • Chennai Nheva sheva • Visakhapatanam Marmagao • Paradip Mangalore • Haldia 	
		• Nheva sheva • Visakhapatanam • Marmagao • Paradip	



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Cropping seasons	Sowing period	Harvesting period	Major crops
Kharif	June (Onset of monsoon)	Early November (End of monsoon)	Rice, maize, millets, cotton, jute, sugarcane, groundnut
Rabi	November (Beginning of winter)	March (Beginning of summer)	Wheat, tobacco, mustard, pulses
Zaid	March (Beginning of summer)	June (Beginning of monsoon)	Fruits, vegetables

Food crops

The crops which can directly be consumed as food Rice, Wheat. Maize. Millets . Barley .Pulses

Millets – Jower , bajra, ragi etc;

crops	Temperature	Rainfall	Soil
Rice	above 24° C	more than 150 cm	Alluvial soil is most
Wheat	10°C to 26°C	75 cm	Well drained <mark>alluvial</mark> soil
Maize	cultivated in both summer and winter.	average rainfall of 75 cm.	Well drained fertile soil

Rice

• Rice, the staple food crop of India is a kharif crop.

• Alluvial soil is most suitable for rice cultivation.

• Rice requires high temperature (above 24° C) and a good amount of rainfall (more than 150 cm).

• Rice is being cultivated in regions with less rainfall with the aid of irrigation.

• Rice is mostly cultivated in river basins and coastal plains.

Rice is also cultivated by making terraces along the slopes of Siwaliks.

W	heat	
	ucut	

U C Vahid

• Wheat, the second major food crop produced in India is a rabi crop.

• Well drained alluvial soil is ideal for wheat cultivation.

• The crop which is mainly cultivated in temperate regions requires 10°C to 26°C temperature and 75 cm of rainfall.

• Wheat cultivation in India is mainly dependent on irrigation as it is a winter crop.

Maize

- Maize is the third major food crop produced in India.
- In India, maize is cultivated in both summer and winter.
- Cultivated in regions receiving an annual average rainfall of 75 cm.
- Well drained fertile soil is ideal.

• Maize is mostly cultivated in Madhya Pradesh, Karnataka, Rajasthan and Uttar Pradesh.

Transport

Road transport	Railways	Water transport	Air transport
Water transport advantag			

Water transport advantages

• The cheapest means of transport.

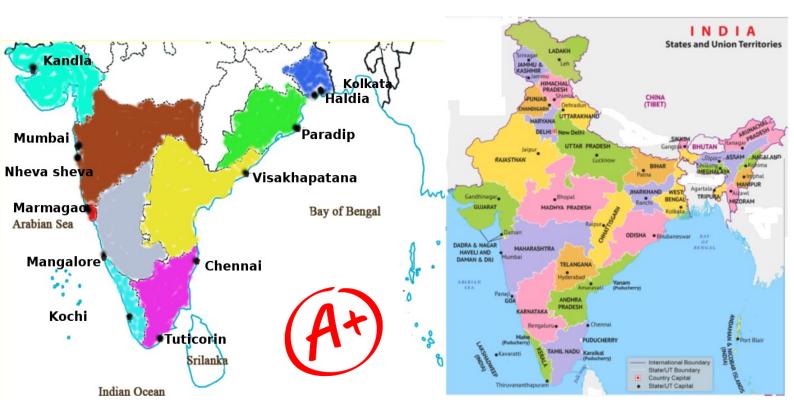
- Suitable for large scale cargo transport.
- Does not cause environmental pollution.
- Most suited for international trade.

•Fuel efficient transportation

Water transport classification Inland water transpor Marine transport The waterbodies largely used Major ports •Ganga-Brahmaputra rivers and their tributaries West coasts East coasts Godavari-Krishna rivers and their tributaries • Kandla • Tuticorin Buckingham canal of Andhra -Tamil Nadu • Mumbai • Chennai region Visakhapatanam • Nheva sheva Mandovi and Zuvari rivers of Goa • Paradip • Marmagao Back waters of Kerala Mangalore • Haldia Five of the inland waterways in India were • Kochi • Kolkata declared as national waterways after the There are about 12 major and 185 minor ports formation of the Inland Water Transport situated in the west and east coasts of India. Authority in 1986.

Major ports

West coasts	East coasts
• Kandla – Gujarath	• Tuticorin- Tamilnadu
• Mumbai- Maharastra	Chennai- Tamilnadu
• Nheva sheva- Maharastra	• Visakhapatanam – Andrapradesh
• Marmagao- Goa	• Paradip- Odisha
• Mangalore- Karnataka	• Haldia – West Bengal
• Kochi- Kerala	• Kolkata - West Bengal



Mark the label the following on the out line map of India provided;

- A) the peninsular river to which River Kabani is a tributary
- B) the place receiving highest rainfall

C) the maor port of Gujerat d) Chotanagpur plateau

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