RATHEESH C V HST SOCIAL SCIENCE GHSS PERIKKALLOOR,WAYANAD 9539824556

SSLC MARCH 2022 FOCUS AND NON FOCUS AREA NOTE
SOCIAL SCIENCE - II
CHAPTER - 1 SEASONS A N D T I M E

1 . causes of seasonal change :
a. Earth Revolution b. Tilt of the Earth's axis c. The parallelism of the Earth's axis.

2. apparent movement of the Sun
a. The Sun shifts apparently between Tropic of Cancer (23½°N) and Tropic of Capricorn (23½°S) (*Utharayanam and Dakshinayanam*).This is known as the apparent movement of the Sun.
b. There is variation in the sunlight that falls on the Earth due to the apparent movement of the Sun.
c. The Sun's rays fall vertically over one hemisphere during one half of the year and on the other hemisphere, during the other half.

3. Revolution of Earth :The Earth revolves around the Sun in an elliptical Orbit.This is known as revolution of Earth.

4. The parallelism of the Earth's axis.
The Earth maintains this tilt throughout its revolution.This is known as the parallelism of the Earth's axis.

5. Seasons : The seasons are Spring, Summer, Autumn and Winter.

6. Equinoxes
The apparent position of the Sun during the Earth's revolution will be over the Equator on March 21 and September 23. The length of day and night will be equal during these days on both the hemispheres.These days are called equinoxes.

7. Summer Solstice
From 21 March onwards, the Sun apparently shifts from the Equator northwards and reaches vertically over the Tropic of Cancer (23½°N) on 21 June. 21 June is known as the Summer Solstice in the Northern Hemisphere. On this day the Northern Hemisphere experiences its longest day and shortest night.But Southern Hemisphere experiences its longest night and shortest day.From 21 March to 21 June Northern Hemisphere generally experiences spring season and Southern Hemisphere experiences Autumn.

8. Winter solstice
The Sun continues its southward apparent shift from the Equator from 23 September and reaches vertically above Tropic of Capricorn (23½°S) on 22 December. December 22 is known as Winter Solstice.On this day the Northern Hemisphere experiences its shortest day and longest night.

9. Seasons and apparent position of the Sun

Months	The apparent movement of the sun	Seasons	
		Northern hemisphere	Southern hemisphere
From March 21 to June 21	From the Equator to the Tropic of Cancer	Spring	Autumn
From June 21 to September 23	From the Tropic of Cancer to the Equator	Summer	Winter
From September 23 to December 22	From the Equator to the Tropic of Capricon	Autumn	Spring
From December 22 to March 21	From the Tropic of Capricon to the Equator	Winter	Summer

10. Rotation of the Earth- Earth rotates on its axis
a. Day and night occur due to rotation of the Earth b. The Earth rotates from west to east
c. It takes 24 hours to complete one rotation. d. As the Earth rotates from west to east, the Sun rises in the east.

11. Greenwich Time (GMT)
a. The zero degree longitude is known as the Greenwich Meridian.
b. It acquires its name from Greenwich, the place where the Royal British Observatory is situated and through which this line passes.
c. Time is calculated worldwide based on the Greenwich Line.Hence this line is also known as the prime meridian.
d. The local time at the prime meridian is known as the Greenwich Mean Time.

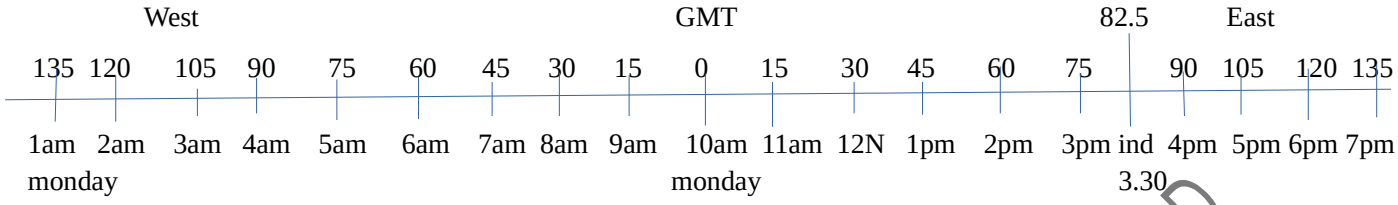
12. Time Zones : Based on the Greenwich Meridian, the world is divided into 24 zones, each with a time difference of one hour.These are known as time zones.

13. Standard Time :
Each country in the world considers the longitude that passes almost through its middle as the standard Meridian. The local time at the longitude that passes through the middle of a country is known as the standard time.
The time at the longitude that passes through the middle of a country is selected as the common time for the whole country.

14. Indian Standard time (IST) : a. The longitudinal extent of India is from 68°E to 97°E.
b. The 82 1⁄2°E longitude which passes almost through the middle has been fixed as the standard meridian of India.

c. The local time along this longitude is generally considered as the Standard Time of India.
d. This is known as the Indian Standard Time.

15. The difference between the Indian Standard Time and the Greenwich Mean Time - 5 .30 hour plus.
16. International Date Line
    a. 180° longitude is known as International Date Line.
    b. There is a difference of 24 hours at the east and west of this line. c. It is not a stright line
    d. The travellers who cross this line from the East calculate the time by advancing it by one day and those who cross the line from the west deduct one day.
17. Calculation of Time



Chapter – 2 In Search of the Source of Wind

Focus Area Note

1.Atmospheric pressure : a. Atmospheric pressure is the weight of atmospheric air at the surface of the Earth.
b. The average weight that air exerts on the earth's surface is1034 mg per cm^2.
c. The atmospheric pressure is measured using an instrument called Mercury Barometer.
d. It is recorded in units like millibar (mb) and hectopascal (hPa).
e. The level of mercury at normal atmospheric pressure will be 76cm.
f. The atmospheric pressure at that point will be 1013.2 mb or 1013.2hPa.

2. Factors affecting Atmospheric pressure : Altitude ,Temperature , Humidity
3. Atmospheric pressure and altitude : a. The atmospheric pressure decreases with altitude .
   b. The atmospheric pressure and the altitude are inversely proportional.
4. Temperature and atmospheric pressure : a. When the air warms up, it expands and goes up.
   b. This causes a decrease in atmospheric pressure
   c. Temperature and atmospheric pressure are inversely proportional.
5. Humidity and atmospheric pressure : a. Humidity is the amount of water present in the atmosphere.
   b. water vapour is lighter than air.
   c. If the quantity of water vapour is more in a unit volume of air, then naturally the atmospheric pressure will be less.
   d. Humidity and atmospheric pressure are inversely proportional.
6. High pressure -Low pressure :
   If the atmospheric pressure of an area is higher than that of the surrounding regions, it can be designated as High pressure.
   And if the atmospheric pressure of an area is lower than that of the surrounding regions, it can be designated as low pressure.
7. Isobars : isobars are the imaginary lines joining places having the same atmospheric pressure.
8. Global pressure belts : At certain latitudes the atmospheric pressure is almost the same.Based on this, the earth's surface is divided into seven pressure belts.These are known as the global pressure belts.
   1. Equatorial low pressure belt -0° 2. Sub tropical high pressure belt – 30^0N,30^0S
   3. Subpolar low pressure belt – 60^0N ,60^0 S 4. Polar high pressure belt - 90°N, 90°S
9. Equatorial low pressure belt – 0° : This is the area where the sun's rays fall vertically throughout the year.
   The air expands due to sun's heat and rises up on a massive scale in this area.This is the reason for the low pressure experienced throughout this zone.This pressure belt is also known as 'doldrum', meaning 'the zone with no winds'.
10. Sub tropical high pressure belt-(30 °N & 30 °S) : This pressure belt is located at 30 ° latitude in both hemispheres.
    The warm air rising from the equatorial low pressure belt (0°) gradually cools and drops to 30° latitudes under the influence of the Earth's rotation.And there it becomes high pressure belt.
11. Sub polar low pressure belt (60°N & 60°S latitudes) :As this zone is close to the Pole, the air is colder here.
    The air in this zone thrown away due to the rotation of the earth.As a result, low pressure is experienced all along the sub polar region.
12. Polar high pressure belt (90°N & 90°S) : This zone experiences severe cold throughout the year.As a result, the air rema ins chilled under the extreme cold that prevails over the Poles, and this contributes to the steady high pressure experienced here.
13. Causes of the formation of different pressure belts : a. Variations in the amount of solar energy received.
    b. The rotation of the earth .
14. Planetary Winds : The winds developed between the global pressure belts can be generally called as planetary winds.
15. planetary winds are Three types : a. Trade winds b. Westerlies c. Polar Easterlies
16. Trade winds : The winds are constantly blowing from the sub tropical high pressure belt of both hemispheres towards the equatorial low pressure belt is known as Trade winds.The Trade winds blows From 30°N & 30°S latitude to 0° latitude.
    As these winds blow from the north east in the Northern Hemisphere, they are known as north east trade winds.
    This wind is blowing from the south east in the Southern Hemisphere, so it is known as the South east trade winds.

The equatorial low pressure zone where the trade winds from both the hemispheres converge is known as the Inter Tropical Convergence Zone (ITCZ).

17. Westerlies : The Westerlies are blow continuously from the sub tropical high pressure zones (30° latitudes) to Sub polar low pressure zones (60 ° latitudes) In both hemispheres.As the direction of these winds is mostly from the west, they are known as the westerlies.
    Due to the vast expanse of oceans in the Southern Hemisphere the westerlies are stronger in the Southern Hemisphere than in the Northern Hemisphere.
18. Different names of rough westerlies in the Southern Hemisphere : a. 'Roaring Forties' (along 40° latitudes)
    b. 'Furious Fifties' (along 50° latitudes) c. 'Shrieking Sixties' (60° latitudes)
19. Polar Easterlies : The cold polar regions are centres of high pressure.The polar winds are the cold winds that blow from these high pressure areas towards the sub polar low pressure belts.These winds blow from the East in both the hemispheres due to the Coriolis Force. Hence these are known as polar easterlies.

Non Focus Area Note

1. winds : The horizontal movement of air from a high pressure zone to a low pressure zone is called wind.
2. Factors that control speed and direction of the winds : a. Pressure gradient b. Coriolis force c. Friction
3. Pressure gradient : The change in pressure with horizontal distance is termed as pressure gradient.The pressure gradient is said to be steeper when the pressure difference is more.The wind speed will be higher there.
4. Coriolis Force : Freely moving bodies get deflected to the right in the Northern Hemisphere and to the left in the Southern Hemisphere.This is due to the force generated as a result of Earth's rotation which is known as the Coriolis force. This force increases as it moves towards the Poles from the Equator.
5. Friction : Wind obstructions cause friction in the wind.The speed of wind will be high over ocean surfaces and plains as the friction is less.
6. Ferrel's law : Admiral Ferrel found out that the winds in the Northern Hemisphere deflect towards their right and those in the Southern Hemisphere deflect towards their left due to the Coriolis Effect.The law put forward by him on the basis of this is known as Ferrel's law.
7. Periodic winds :Periodic winds are winds that repeat at regular intervals of time and can be seasonal or diurnal. Eg.Monsoon winds
8. Monsoon winds **:** The term 'monsoon' is derived from the Arab word 'mousom'.It means 'winds that change direction in accordance with season'.Monsoon is the seasonal reversal of wind in a year.
9. Factors responsible for the formation of the monsoon winds :
   a. The apparent movement of the sun b. Coriolis force c. Differences in heating
10. Sea breeze : The air in contact with the land gets heated up and ascends as the land heats up quickly during the daytime. This leads to the formation of low pressure over the land.which causes the comparatively cooler air blow from the sea to land.This is known as sea breeze.
11. Land breeze : As the land cools faster than the sea during the night it would be high pressure over the land and low pressure over the sea.This results in the movement of air from the land to sea.This is the land breeze.
12. Valley breeze : During the day time the air above the mountains gets heated and rises up.As a result, the wind blows up slope from the valley with relatively lower temperature.This is known as valley breeze.
13. Mountain breeze : During night the air in the mountainous regions cools due to the intense cold conditions in that region. As cool air is dense, it blows towards the valley.This is known as mountain breeze.
14. Local winds : Local winds are winds whose effects are limited to a relatively smaller area.Formed as a result of the local pressure differences, these winds are weak.
    a. Chinook : Chinook is a hot local wind that blows down the eastern slope of the Rocky Mountains in North America.As a result of this winds, the snow along the eastern slopes of the Rockies melts down.Therefore, it is called Chinook, which means 'Snow eater'.
    b. Foehn : Foehn is the wind that blows down the northern slopes of the Alps mountain.
    c. Harmattan : Harmattan is a dry wind which blows from the Sahara desert towards West Africa. On the arrival of these winds, the humid and sultry conditions of West Africa improve significantly.Hence, people call these winds as the doctor.
    d. Loo : Loo is a hot wind blowing in the North Indian plain.
    e. Mango showers : The winds that blow in South India during summer season are called Mango showers. These wind cause the ripening and fall of mangoes and hence the name.
15. Variable winds : Variable winds are winds with entirely different characteristics formed during certain atmospheric situations.Cyclones and Anticyclones are variable winds.
16. Cyclones : Cyclones are caused by the formation of low atmospheric pressure at the centre surrounded by high pressure Regions. Strong whirl winds blow towards such low pressure centres from the surrounding high pressure areas.
    Due to Coriolis effect cyclones are flow in the anti-Clock wise direction in the Northern Hemisphere and clock wise in Southern Hemisphere.Based on the climatic region of their formation, cyclones can be classified as tropical cyclones and temperate Cyclone.
17. Anti cyclones : Anti cyclones are phenomenon where strong whirl winds blow from the high pressure centres to the surrounding low pressure areas.
    Due to Coriolis effect the pattern of winds in anti cyclones is clock wise in the Northern Hemisphere and anti clockwise in the Southern Hemisphere.

Chapter - 3 Human Resource Development in India

Focus Area Note

1. Qualitative features of human resource :
   a. Education b. Literacy rate c. Healthcare d. Life expectancy
2. Qualitative factors that improve the labour potential - Education, Healthcare , Training , Social capital
3. Advantages of improved Human resource
   a. Economic inequality is reduced b. social welfare is ensured c. Entrepreneurship improves
   d. productivity of the workers increases e. Natural resource is utilized effectively.
4. How education helps in the development of a country :
   Education - Improves the skills of individuals - Betters the technological know how
   - Helps to secure better job and income - Improves the standard of living.
5. Literacy rate - Literacy rate refers to the percentage of population that can read and write with comprehension.
6. Right to Education Act (RTE Act) : India has made education a fundamental right and has passed the Right to Education Act (RTE Act) in 2009. The constitution ensures the goal of "elementary education for all" through RTE
7. The projects implemented in India to develop education and skills.

Integrated Child Development Scheme (ICDS)	To ensure integrated development of children upto 6 years To provide healthcare for pregnant and lactating women
Samagra Shiksha Abhiyan (SSA) (formed by integrating SSA and RMSA)	To ensure universal education to all up to higher secondary level To promote the vocational education,To ensure quality and equity
Rashtriya Uchthal Shiksha Abhiyan (RUSA)	To increase the access to higher education To improve the quality of higher education
National Skill Development and Monetary Reward Scheme	To improve the working skills of the youth To ensure the availability of people with employable skills

8. What are the problems still exist in the education sector of India
   a. Certain sections drop out from schools without completing primary education.
   b. There is a lack of availability of basic facilities in the education sector. c. Quality of education has to be improved.
9. What is health ?
   According to the World Health Organization (WHO), health is a state of physical, mental and social wellbeing.
10. How healthy persons can participate in the progress of a country.
    a. Production increases with the increase in efficiency and the number of working days.
    b. Natural resources can be utilized properly. c. Economic development is possible through increase in production.
    d. Medical expense can be reduced, thereby reducing the government's expenditure.
11. What are the facilities to be ensured for health care.
    a. Availability of nutritious food b. Availability of clean water c. Preventive measures
    d. Cleanliness e. Medical facilities f . Healthy environment
12. Government institutions that work at different levels in the medical sector.
    Medical Colleges - District Hospitals - Community Health Centres - Primary Health Centres - Health Sub Centres.
13. Life expectancy : Life expectancy is the expected average years of life of a person lives.
14. Two missions functioned for quality health service provide to all in india

National Rural Health Mission (NRHM)	To provides health services in rural sector
National Urban Health Mission (NUHM)	To provides health services in towns with a population of more than 50,000

Non Focus Area Note

1. Human resource : Human resource refers to people who have the manpower which can be utilised in the production sector.
2. Human resource development : Human resource development is the development of man's physical and mental abilities through education, health- care, and training.
3. What are different levels of Human resource development.
   a. Individuals take efforts to develop their own skills.
   b. Family creates an environment for the development of the potential of individuals.
   c. Various institutions and agencies provide facilities for education and training.
   d. Nation provides the necessary facilities for its people to develop their skills.
4. Quantitative features Human resource :Size of population, Population density,Growth of population -Birth rate,Death rate. Population structure - Age structure, Sex ratio, Labour force participation rate,Dependency ratio.
5. Size of population : Size of population refers to the total number of people residing in a country at a particular time.
6. Demography : The branch of social science that analyses the population, the changes in its size, its structural aspects, etc is known as demography.

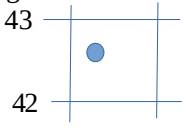
7. population census : Every country collects information on the number of people in the country, their age, sex, socio - economic status, etc. and analyses these at specific intervals of time.This activity is known as population census.
8. In India, census activities are spearheaded by the Office of the Population Registrar General and Census Commissioner.In India, population census is conducted once in ten years.
9. Why are population studies conducted? a. To plan activities and programmes.
   b. It help the government to quantitatively assess the different needs of thepeople
   c. Informs the availability of human resource in a country. d. Quantfies the goods and service requied.
10. Density of population : Density of population refers to the number of people per square kilometer area.
11. Population growth rate in India :Population growth refers to the increase in the number of people in an area within a specific period of time.It is indicated in terms of percentage and states the increase in a year as compared to the previous year.
12. What are the factors that affect the population of a country: Birth rate, Death rate, Migration.
    a. Birth rate increases death rate decreases - Population increases
    b. Birth rate decreases death rate increases - Population declines
    c. Birth rate and death rate are equal - No change in population
    d. Migration - Population increases in one region but decreases in another region
13. Birth rate : Birth rate is the number of live births per 1000.
14. Death rate : Death rate is the number of deaths per 1000.
15. Migration :Migration is the settlement of people of a region in another region.
16. Population Structure : Age structure is the classification of population into different age groups and presenting the ratio of each group in the population. classification is done in age groups like 0- 14 years, 15-59 years, and 60 and above years.
17. Labour force participation rate : Labour force participation rate is the ratio of the population in the age group 15 - 59, who are either employed or actively looking for jobs.This age group has the capability to contribute to the progress of the nation.
18. Dependency ratio : The age groups 0-14 years and 60 years and above are included in the dependent group.Their proportion in total population is known as dependency ratio.This group depends on the working force of the country.
19. Sex ratio : Sex ratio is the number of females per 1000 males. According to census 2011, the sex ratio in India is 940.

Chapter - 4 Landscape Analysis Through Maps

Focus Area Note

1. What is Topographical maps ?
   Topographical maps depict in minute detail all the natural and man made features on the earth's surface.
   These maps show both natural and man-made features in details. Topographic maps are large-scale maps.
   Large-scale maps are maps depicting detailed information of relatively small areas.
2. Who is responsible for making the Topographic map in India - Survey of India
3. Uses of topographic maps : a. Analysis of the physical and the cultural features of the earth surface.
   b. For military operations and the preparation of military maps. c. For urban planning.
   d. To understand land use. e. To understand the topography
   f. Identification and studying of the natural and the cultural resources of a region as part economic planning.
4. Grid reference : Grid reference is the method for determination of the position of the terrestrial objects.
   For this purpose in Toposheets include red lines called eastings and northings.
   The north-south lines are called eastings And east-west lines are called northings.
   The grids formed jointly by the eastings and the northings are called reference grids.Eastings and Northings lines are used to solve the difficulty of accurately determining the location of small geographical features on toposheets.
5. Eastings : a. These are north-south lines. b. Their value increases towards the East.
   c. The value of the easting immediately left to the geographic features is considered for identifying a location.
6. Northings : a. These are lines drawn in the east-west direction. b. Their value increases towards the north.
   c. The value of the northings immediately to the south of the feature in the map is considered for identifying a location.
7. 4-figure grid reference :In the 4 - figure grid reference method, the value of the easting to the immediate left of the feature is to be written first.Then the value of the northing just south of the feature is to be written.
   This positioning method is known as four-figure grid reference.

Eg.



4-figure grid reference of well -2042

Non Focus Area Note

1. Layout and numbering of toposheets : Toposheets for the whole world have been prepared in several sheets of same size and shape. The whole world is picturised in 2222 sheets. The numbering of India's toposheets are done on the basis of the India and Adjoining Countries Map Series. As each of the maps in this series is in 1:1000000 scale, these are known as million sheets.
2. Million sheets : The scale of million sheet is 1:1000000 .so this is known as million sheets.
   The million sheets covering 4° latitudinal and 4° longitudinal extent are given numbers from 1 to 105.
3. Degree sheets : Each million sheet is divided into 16 parts in the order A, B, C, D,.... up to P.

Each of these sheets with 1° latitudinal and longitudinal extent is prepared in 1:250000 scale.

4. Minutes sheets : Degree sheets are divided into 16 parts and each has 15 minutes latitudinal and longitudinal extent. Minutes sheets are numbered as 1, 2, 3, ... 16 .These sheets are prepared in 1 : 50000 scale.

5. Conventional colours used to represent different geographic features in toposheets.

Feature	colour	Feature	colour
Latitudes and longitudes,Non perennial water bodies Railway lines, telephone and telegraph lines, Boundary line	Black	Grid lines (eastings,northings and their numbers),Settlements, roads, paths	Red
Oceans, rivers, wells, tube wells.....	Blue	Barren land	White
Forests,Grasslands,Trees and shrubs,Orchards	Green	Sand dunes and sand hills	Brown
Cultivable land	Yellow	Contour lines and their values	Brown

6. Contour Lines : a. Contours are imaginary lines drawn on maps connecting those places having equal elevation from the sea level.
   b. The respective altitude will be marked with each contour line.These are called contour values.
   c. The difference between the value of two adjacent contour is called contour interval.
   d. The closely spaced contours represent steep slopes and the widely spaced contours represent gentle slopes.

7. What are the three things can be assessed from the contour lines in topographic maps :
   a. Altitude of the place b. Nature of the slope c. Shape of the land form

8. Intervisibility : If any two places are mutually visible, then we can establish that these places are intervisible.
   Intervisibility assessment is being applied for erecting electric posts, mobile towers and wireless transmission towers.

9. Toposheet interpretation -Three types
   A. Marginal Information/Primary information : The general information given outside the margins in topographic maps is known as marginal information
   B. Physical/Natural features : Water bodies such as rivers, streams, springs, etc as well as the different landforms are the physical features in topographic maps.
   C. Cultural/Man-made features : Cultural features are man-made objects on troposheet.Settlements,different types of roads, boundaries, post office etc...

Chapter – 5 Public expenditure and public revenue

Focus Area Note

1. What is public revenue ? a. The income of the government is known as public revenue.
   b. The sources of public revenue are : A. Tax Revenue B. Non Tax Revenue

2. What is Tax ? Two types of Taxes :
   Tax is a compulsory payment to the government made by the public for meeting expenditure towards welfare activities, developmental activities etc. The person who pays tax is called tax payer.
   The two types of Taxes are : **a. Direct Tax b . Indirect Tax**

3. What is **Direct Tax** : Direct Tax is the tax paid by the person on whom it is imposed.
   The unique feature of direct tax is that the tax payer undertakes the burden of the tax.

4. Major direct taxes in India : **A. Personal Income Tax -** a. It is the tax imposed on the income of individuals.
   b. The rate of tax increases as the income increases. c.This tax is collected by central government
   B. Corporate tax - This is the tax imposed on the net income of the companies.

5. **Indirect tax** : In the indirect tax the tax burden can be shifted from the person on whom it is imposed to another person. in the case of sale tax the tax burden initially falls on the trader.But the trader transfers the burden of the tax along with its price to the consumer.The tax is included in the price paid by the consumer.

6. Goods and Services Tax (GST) - Indirect tax in india : Introduced in India on 1 st July 2017.
   To simplify the indirect tax system and to introduce one tax across the country .Merged different indirect taxes imposed 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.

7. Different types of **Goods and Services Taxes** (GST) :
   A. Central GST (CGST) - The tax imposed by the central government is known as Central GST .
   B. State GST (SGST) - The tax imposed by the state government is known as State GST .
   (These taxes are collected jointly from the consumers and are shared equally by the centre and state governments.)
   C. Integrated GST (IGST) - The GST on interstate trade is imposed and collected by the central government. This is known as Integrated GST (IGST). (The share of the state government on IGST is given by the Central government).

8. GST Rates - four GST slabs. : 5% , 12% , 18% , 28%

9. GST Council : Union Finance Minister is the chairman of GST council.Union Minister of State in charge of finance and

state finance ministers are members of GST Council.

10. Duties of the GST Council/Recommendations of GST Council
    a. Taxes, cess and surcharges that are to be merged into GST.
    b. The goods and services that are to be brought under GST. c. Determining GST rates.
    d. The time frame for including the excluded items into GST. e. Determining the tax exemption limit on the basis of total turnover.

Non Focus Area Note

1. public Expenditure : The expenditure incurred by the government is known as public expenditure. Government undertakes many activities for the welfare of the people.Expenditure increases with an increase in the activities of the government.
2. classification of public expenditure : a. Developmental expenditure b. Non-developmental expenditure.
   A. Developmental expenditure : The expenditure incurred by the government for constructing roads, bridges and harbours, starting up new enterprises, setting up educational institutions, etc. are considered as developmental expenditure.
   B. Non-developmental expenditure :Expenditure incurred for war, interest, pension, etc. are considered as non- develop mental expenditure.
3. Why does India's public expenditure increase /Reasons for the increase in india's public debt :
   a. Increase in Population b. Increase in defence expenditure c. Welfare activities d. Urbanization
4. Surcharge : a. Surcharge is an additional tax on tax amount. b. This is imposed for a certain period of time.
   c. Usually surcharge is imposed as a given percentage on the income tax.
5. Cess : a. Cess is an additional tax for meeting some special purpose of government.
   b. Cess is withdrawn once sufficient revenue is collected. c. Education cess on income tax is an example.
6. List the taxes levied by Central, State and Local self Governments in India.

Central Government	State Government	Local self Government
Corporate tax , Personal Income Tax Central GST (CGST) , Integrated GST (IGS	Land Tax , Stamp duty State GST (SGST)	Property tax Professional Tax

7. sources of non-tax revenue of the government : a. Fees b. Fines and penalties c. Grants d. Interest e. Profit
   A. Fees : Fees is the reward collected for the government's services. License fees, tuition fees, etc. are examples.
   B. Fines and penalties : Fines and penalties are punishments for violating the laws.
   C. Grants : Grants are the financial aid provided by one government or organisations for meeting a specific objective. For example, grants are provided by central and state governments to local self governments.
   D. Interest : Government receive interest for loans given to various enterprises, agencies and countries.
   E. Profit : Profit is the net income received from the enterprises operated by the government. For example, profit from the Indian Railways.
8. What is Public debt ? Public debts are loans taken by the government.Loans are availed from within and outside the country. These are two types - a. Internal debt, b. External debt.
   A. Internal debt : Internal debts are the loans availed by the government from individuals and institutions within the country.
   B. External debt : External debts are the loans availed from foreign governments and international institutions.
9. Public finance : Public finance is the branch of economics that relates to public income, public expenditure and public debt. Public finance is presented through the budget.
10. Budget : Budget is the financial statement showing the expected income and expenditure of the government during a financial year. In India, financial year is from April 1 to March 31.
11. Types of Budget :
    a. Balanced budget - When income and expenditure are equal, it is called a balanced budget.(income = expenditure)
    b. Surplus budget - When income is more than expenditure, it is called surplus budget. (income > expenditure)
    c. Deficit budget - When expenditure is more than income, it is called deficit budget.(income < expenditure)
12. Fiscal policy : Government's policy regarding public revenue, public expenditure and public debt is called fiscal policy. These policies are implemented through the budget. Fiscal policy influences a country's progress.
13. What are the goals of the fiscal policy ?
    a. Attain economic stability. b. Create employment opportunities.
    c. Control unnecessary expenditure. d. Prevent inflation.

Chapter - 6 Eyes in the Sky and Data Analysis

Focus Area Note

1. What is remote sensing : Remote Sensing is the method of collecting information about an object, place or phenomenon without actual physical contact .
2. What is a sensor : Sensors are devices used for data collection in remote sensing . Cameras and scanners are sensors.
3. Platform in remote sensing : The carrier on which sensors are fixed is called a platform. Sensors can be installed on balloons, air crafts and satellites.

4. Classification of Remote Sensing based on the platform :
   a. Terrestrial Photography b. Aerial Remote Sensing c. Satellite Remote Sensing

A. Terrestrial photography : The method of obtaining the earth's topography using cameras from the ground is known as terr estrial photography.The images we take using cameras are examples of terrestrial photography.

B. Aerial Remote Sensing : Aerial remote sensing is a continuous process of taking pictures from the sky with the help of a camera mounted on balloons or aeroplanes.Aerial remote sensing is generally used to gather information about comparatively smaller areas.

C. Satellite Remote Sensing : 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 : a. Geostationary satellites b. Sun synchronous satellites

5. Features of Geostationary satellites and Sun synchronous satellites

	Geostationary satellites		**Sun synchronous satellites**
1	It move in accordance with the earth's rotation	1	It revolve around the earth along the poles
2	They orbit the earth at an elevation of about 36000 kilometres above the earth	2	The orbit of these satellites is about 900 km in altitude
3	One third of the earth comes under its field of view	3	The field of view is less than that of the geostationary satellites
4	It stays constantly above a specific place on the earth. This helps in continuous data collection of an area.	4	Repetitive data collection is possible
5	It is used in telecommunication and for weather studies. Eg.INSAT satellites	5	Used for the collection of data on natural resources, land use, ground water etc. Eg. IRS, Land sat series Satellites

6. Geographic Information System - GIS
   Geographic Information System is a computer based information management system by which the data collected from the sources of information like maps, aerial photographs, satellite imageries, tables, surveys etc. are incorporated in to the computer using software which are retrieved,analyzed and displayed in the form of maps, tables and graphs.
7. Analytical Capabilities of GIS : a. Network analysis b. Buffer analysis c. Overlay analysis
8. Overlay analysis : It is used for understanding the mutual relationship among the various features on the earth's surface and the changes they have undergone over a period of time.It is helpful in understanding the changes in the area of crops, the changes in land use etc.
9. Buffer Analysis : It is used for analyzing the activities around a point feature or at a 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.For that with the help of buffer analysis a circular buffer zone with 3 km radius can be created around your school.

Non Focus Area Note

1. Classification of Remote Sensing Based on Source of energy : a. Passive Remote Sensing b. Active Remote Sensing

A. Passive Remote Sensing : Remote Sensing is carried out with the help of solar energy. Here the sensors does not emit energy.

B. Active Remote Sensing : Remote Sensing done with the help of artificial source of energy.

2. Overlap in aerial photographs :
   In each aerial photograph, nearly 60% of the places depicted in the adjacent photo is included.This is done for ensuring contiguity and to obtain three dimensional vision with the help of stereoscope.This is called overlap in aerial photographs.
3. Stereo Pair , stereoscope : Two photographs of with overlap are called a stereo pair.The instrument which is used to obtain three dimensional view from the stereo pairs is called stereoscope.When viewed through a stereo scope, we get a three dimensional view of the area depicted in the stereo pair.
4. Limitations of aerial photographs : a. The shaking of aircrafts affects the quality of photos.
   b. The aircrafts requires open space for takeoff and landing. c. Picturisation of large areas is not practical.
   d. Landing the aircrafts frequently for refuelling increases the cost.
5. Spectral Signature : The amount of energy reflected by each object is called the spectral signature of that object.
6. Spatial Resolution:The size of the smallest object on earth that can be recognized by the sensor is the spatial resolution of that sensor.
7. Uses of remote sensing technology : a. For weather observations b. For ocean explorations c. For oil explorations
   d. For understanding land use e. For the monitoring of flood and drought f. To locate ground water potential places.
8. Spatial data ,Attributes in GIS : All data analysis with GIS are done based on two kinds of data : A.Spatial data B. Attributes

A. Spatial data : Each feature on the surface of the earth has a latitude and longitude location of its own.Such features of the earth's surface having a specific location is known as spatial data.

B. Attributes : The additional information about the characteristics of each spatial data on the earth's surface are called attributes.

9. Layers of GIS :The thematic maps prepared and stored in Geographic Information System for analytical purpose are called layers.
10. Network analysis : The network analysis deals only with linear features include roads, railways lines and rivers etc. on a map. The possibilities of network analysis can be used to find out the easiest and less congested roads from one place to another.

11. Uses of Geographical Information System : a. Compile data from different sources. b. Update and incorporate data easily.
c. Conduct thematic studies d. Represent geographic features spatially e. Prepare maps, tables, and graphs
12. Global Positioning System (GPS) : a. The Global Positioning System helps sensing the latitudinal and longitudinal location and elevation of objects on the earth's surface along with the corresponding time.
b. In this system a series of 24 satellites placed at six different orbits between the altitudes 20000 and 20200 km above the earth's surface locate objects.
c. We can locate places with the help of the signals received from the satellites in our handheld devices
d. The GPS requires signals from at least four satellites to display information like the latitude, longitude,elevation, time, etc.in it.
e. GPS started initially for the U.S. defence. This facility is now open to the public since 1980.
13. Which is a satellite-based navigation system developed by India? Indian Regional Navigation Satellite System -IRNSS

Chapter – 7 India : The Land of Diversities

Focus Area Note

1. India - Physiographic divisions
a. Northern Mountain Ranges b. Northern Great Plains c. Peninsular plateau d. Coastal plains & islands
2. Northern Mountain Region - in Northern mountain region there are three mountain ranges..
A. Trans Himalayas B. Himalayas C. Eastern Highlands
3. Trans Himalayas
A. Trans Himalayas include Karakoram, Ladakh, and Zaskar mountain ranges.
B. Mount K2 (8661m) also known as Godwin Austin, the highest peak in India, is in the Karakoram range.
C. The average height of the Trans Himalayas is 6000 meters.
4. Himalayas : a.These mountain ranges have a length of about 2400 kilometers.
b.Many of the world's highest peaks are situated here.The height of these mountains tend to decrease towards the east.
c. The width of these mountain ranges is just about 150 kilometers in Arunachal Pradesh, whereas it is around 400 kilometers in the Kashmir region.
d. This physical division extending over 5 lakh square kilometers comprises of three parallel mountain ranges.
5. Eastern Highlands : a. Included patkai Bum,Naga hills,Garo,Khasi and Jayantiya hills,Mizo hills .
b. This region which is at an altitude of 500 to 3000 meters is also known as Purvachal.
c. Cherrapunji, the place receiving the highest rainfall in the world is situated here.
d. This region is covered by dense tropical rain forests.
6. Himalayan ranges - Himalayan ranges are divided in to three. - Himadri, Himachal, Siwaliks.

Himadri	Himachal	Siwaliks
• The highest mountain range. • Average altitude is 6000 meters. • Origin of the rivers Ganga and Brahmaputra. • Has a number of peaks above 8000 meters (Eg: Kanchenjunga, Nandadevi)	Situated to the south of the Himadri. Average altitude is 3000 meters. The hill stations like Shimla, Darjeeling, etc. are situated in the southern slopes of this range.	• Situated to the south of the Himachal. • Average altitude is 1220 meters. • 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)

7. Indian rivers are classified in to two. They are:- A. Himalayan rivers B . Peninsular rivers
A. Himalayan rivers

Rivers	Origin	Length	Tributaries	Sea which it joins
Indus	Manasarovar lake in Tibet	About 2880 Km, in India 709Km	Jhelum,Chenab,Ravi,Beas,Satlaj	Arabian Sea
Ganga	Gaumugh caves in the Gangothri glacier	About 2500 Km	Yamuna, Gomathi. Ghaghara, Kosi	Bay of Bengal
Brahmaputra	Chema-yung- dung glacier in Tibet	About 2900 Km, in India 725 Km	Tista, Manas,Luhid, Subensary	Bay of Bengal

B. Peninsular Rivers - Peninsular Rivers are divided in to two:-
a. West flowing rivers- Narmada & Tapti
b. East flowing rivers- Mahanadi, Godavari, Krishna & kaveryGodavari is the longest among the peninsular rivers.
c. Waterfalls are common in most of the peninsular rivers.
d. The highest among these is the Jog Falls (225 metres) in the Sharavathi River in Karnataka.

Peninsular Rivers

River	Origin	Major tributaries	Sea which it joins
Mahanadi	Maikala Ranges (Madhya Pradesh)	Ib, Tel	Bay of Bengal
Godavari	Western Ghats (Nasik district of Maharashtra)	Indravathi,Sabari	Bay of Bengal
Krishna	Western Ghats (Mahabaleswar in Maharashtra)	Bhima,Thungabhadra	Bay of Bengal
Kaveri	Brahmagiri Ranges in Western Ghats (Karnataka)	Kabani, Amaravathi	Bay of Bengal
Narmada	Maikala Ranges (Chhattisgarh)	Hiran, Banjan	Arabian sea
Tapti	Muntai Plateau (Baitul district in Maharashtra)	Anar, Girna	Arabian sea

8. Characteristics of the Himalayan Rivers and Peninsular Rivers

Himalayan rivers	Peninsular rivers
Originate from the Himalayan mountain ranges	Originate from the mountain ranges in the peninsular plateau
Extensive catchment area	Comparatively smaller catchment area
Intensive erosion	Intensity of erosion is less
High irrigational potential	Less irrigational potential
Navigable along the plains	Navigation potential is low

9. Coastal plain of India

a.The approximate length of this coast line is 6100 kms

b.It extending from the Rann of Kutchh in Gujarat to the Ganga-Brahmaputra delta.

c.The coastal plain of India can be divided into two. d. They are: Western coastal plain & Eastern coastal plain.

10. Western coastal plain and Eastern coastal plain - comparison

Western coastal plain	Eastern coastal plain
a. Between the Arabian Sea and the Western Ghats b. From the Rann of Kutchh to Kanyakumari c. Comparatively narrow d. Can be divided into Gujarat coast, Konkan coast, and Malabar coast e. Lakes and Backwaters can be found	a. Between the Bay of Bengal and the Eastern Ghats b. From the Sundarban delta region to Kanyakumari c. Comparatively wide d. Can be divided into north Zircar plain and Coromandal coast e. Deltas are formed

11. The factors influencing the climate of India : Latitude , Physiography , Nearness to ocean, Altitude ,Winds

12.The seasons in India - classified into four.

A. Winter season (December-February) B. Summer Season (March-May) C. South west monsoon season (June-september)

D. North east monsoon season /Retreating monsoon season. (October-November)

13. South west monsoon season : In the months of June,July,August and September India experience south west monsoon Season. (Edavappaathi in kerala)

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 on entering the Land. **Arabian Sea branch and 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 north and causes rainfall in the western parts parts of india.

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 north eastern states through the Brahmaputhra plains and causes heavy rainfall there.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.

14. Retreating monsoon season (North East Monsoon)- Thulaavarsham in kerala

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 south.These winds known as north-east monsoon winds are dry winds that do not generally cause any rain in India.This season termed as retreating monsoon is actually a transition period between the rainy season and the forth coming winter.

This season experienced during the months of October and November.The winds blowing from land to sea due to the

attraction of low pressure over the Bay of Bengal takes from 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.

15. October heat : Northeast monsoon season experienced during the months of October and November makes the days unbearable due to high temperature and humidity.This phenomenon is known as October heat.

Non Focus Area Note

1. Location of India :
   Latitude : 8°4' North to 37°6' North , Longitude : 68°7' East to 97°25' East
2. Human life in the lap of the Himalayas
   a. The major means of livelihood is animal rearing that depends purely on the grasslands here.
   b. Sheep are commercially reared in Kashmir and Himachal.
   c. Potato, barley, and saffron, fruits like apple and orange are cultivated in Siwalik valleys.
   d. The northern mountains are described as the paradise of tourists due to its natural beauty. (Tourism)
   e. Hill stations like Shimla, Darjeeling, Kulu, Manali, etc. are situated here
3. Major mountains in Eastern Highlands
   a. Patkai Bum-Nagaland b. Naga hills-Nagaland c. Garo, Khasi, and Jaintia hills-Meghalaya
   d. Mizo hills-Mizoram
4. Significance of the Northern Mountains :
   - Have been protecting us from foreign invasions from the north since ancient times.
   - Block the monsoon winds and cause rainfall throughout North India.
   - Prevent the dry cold winds blowing from the north from entering India during winter.
   - Caused the emergence of diverse flora and fauna.
   - Source region of rivers.
5. Northern Great Plains. :
   a. This extensive plain took shape as a result of the continuous deposition by the Himalayan rivers for thousands of years.
   b. This plain, extending over seven lakh square km, is one among the few extensive alluvial plains of the world.
   c. This plain is generally known as the Indus-Ganga-Brahmaputra plain.
   d. This region is known as the granary of India.
   e. This Plain is one of the most densely populated regions in the world.
6. Thar Desert – The only one desert in india- Rajasthan
7. The Peninsular Plateau - features
   a. The peninsular plateau made of hard crystalline rocks b. It is the oldest and the most extensive physical division of India.
   c. It extends about 15 lakh square kilometres. d. It includes varied topography such as mountains, plateaus, and valleys.
   e.The highest peak in this region is the Anamudi (2695 m) situated in the Idukki district of Kerala.
8. Importance of Peninsular Plateau
   a. As the peninsular plateau holds numerous deposits of diverse minerals.This region can be termed as the store house of minerals.
   b. The major vegetation of this region receiving seasonal rain is tropical deciduous.
   c. The rainy western slopes of the Western Ghats have tropical rain forests.
   d. Black soil is extensively found in this region.this soil is suited for cotton , it is also called black cotton soil.
   e. Red Soil and Laterite Soil also occurs in Peninsular Plateau
9. Human life in the peninsular plateau -occupations and industries
   Agriculture, mining, and mineral based industries are the main occupations.
   Cotton, pulses, groundnut, sugarcane, maize, ragi, chilli, etc., are the major agricultural crops of this region.
   Iron ore, coal, manganese, bauxite, limestone, etc. are the major minerals found here.
10. Major islands in India : a. The Lakshadweep islands b. The Andaman and Nicobar islands
    A. **The Lakshadweep islands** : a. The Lakshadweep islands are situated in the Arabian Sea
    b. There are 36 islands in this island group, of which only 11 are inhabited. c. Kavarathi is the capital of Lakshadweep.
    d. Lagoons, sandy beaches and coral reefs are the specialities of the Lakshadweep island group.
    e. Fishing and tourism are the major sources of income.
    B. **The Andaman and Nicobar islands :** a. It is situated in the Bay of Bengal.
    b. This islands include about 200 islands of Andaman group and 19 islands of Nicobar group.
    c. Most of these islands are not inhabited. Many of them have dense forests.
    d. The only volcano in India is situated in the Barren Island here.
    e. Port Blair is the capital of Andaman and Nicobar islands.
    f. The Indira Point at the southern most tip of the Nicobar islands is considered as the southern end of India.
11. What is Western Disturbance : The cyclones originating in the Mediterranean Sea during winter, gradually shifts towards the east and reaches India.This causes winter rainfall in the northern plains, especially in the Punjab region.This rain is much beneficial for the winter crops. This phenomenon is called western disturbance.

Chapter - 8 Resource Wealth of India

Focus Area Note

1. cropping seasons in India :

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.

2. Agricultural crops : The diverse agricultural crops of India can be classified as **food crops and cash crops.**
The crops which can directly be consumed as food are called food crops.

3. The major food crops in India are Rice , Wheat and Maize

crops	Rainfall	Temperature	Soil	Features
Rice	More than 150 cm	Above 24^0 C	Alluvial soil	The staple food crop of india, a kharif crop, Rice is mostly cultivated in river basins and coastal plains
Wheat	75 cm	10^0 to 26^0 C	Well drained alluvial soil	The second major food crop produced in India, a rabi crop. It is mainly dependent on irrigation as it is a winter crop.
Maize	75 cm	-	Well drained fertile soil	The third major food crop produced in India. maize is cultivated in both summer and winter.

4. Transport system in india :What is the importance of transportation for the development of a nation?
Efficient mode of transport is essential for ensuring the required raw materials in the areas of production and to bring the products to the consumers.

5. Different types of transport system : a. Road Transport b. Railways c. Water Transport d. Air Transport

6. What are the advantages of water transport ?
a. The cheapest means of transport. b. Suitable for large scale cargo transport. c. Does not cause environmental pollution.
d. Most suited for international trade. e. Accident posibility is very less f. No Trafic problem

7. Water transport can generally be classified in to two: A. Inland water transport B. Marine transport

8. Inland water transport : Water bodies like rivers, lakes and canals are used for inland water transport.
Inland water transport is utilised not only for passenger and cargo transport, but also for fishing and tourism.

9. Which are the water bodies largely used for inland water transport in India.
a. Ganga-Brahmaputra rivers and their tributaries b. Godavari-Krishna rivers and their tributaries
c. Buckingham canal of Andhra -Tamil Nadu region d. Mandovi and Zuvari rivers of Goa e. Back waters of Kerala.

10. National Waterways after the formation of the Inland Water Transport Authority in 1986.

National Waterway 1 (NW 1)	Allahabad to Haldia in the river Ganga (1620 Km)
National Waterway 2 (NW 2)	Sadia to Dubri in the river Brahmaputhra (891 Km)
National Waterway 3 (NW 3)	The west coastal canal in Kerala from Kollam to Kottappuram (205 Km)
National Waterway 4 (NW 4)	Canal from Kakinada to Puducherry linking Godavari and Krishna (1095 Km)
National Waterway 5 (NW 5)	Brahmani - Mahanadi delta river system linked to east cost canal (623 Km)

11. The major ports in India.

Western costal ports	Eastern coastal ports
Kandla - Gujarath	Kolkata – West Bengal
Mumbai - Maharashra	Haldia – West Bengal
Nheva sheva - Maharastra	Paradip - Odisha
Marmagao - Goa	Visakhapatanam - Andrapradesh
Mangalore - Karnadaka	Chennai - Tamilnadu
Kochi - Kerala	Tuticorin - Tamilnadu

Non Focus Area Note

1. What geographical factors are favourable for the cultivation of diverse crops in India?
   a. Diverse topography. b. The ideal climate c. Variety of fertile soils. d. Availability of water through monsoon rains.
2. Cash crops in India. : A. Fiber crops - Eg: cotton, jute. B. Beverage crops - Eg; tea, coffee.
   C. Spices - Eg: cardamom, pepper. D. Other crops Eg: sugar cane, rubber.
3. Fiber crops and Beverage crops :

Type	Crope	Rainfall	Temperature	Soil	
Fiber crops	Cotton	Small amount	20° to 30° C	Black soil alluvial soil	Cotton is known as 'universal fiber'. India ranks fourth in cotton production. The largest agro based industry in India. Mumbai - important cotton textile center in India, the city is termed as 'Cottonopolis'.Next to Mumbai, Ahmedabad in Gujarat is a major cotton textile center
	Jute	Above 150 cm	High temperature	Well drained alluvial soil	India ranks second in jute production in world.Jute and jute products are low cost. West Bengal is the major jute producing region.
Beverage crops	Tea	200cm-250cm	25°C-30°C	Well drained soil rich in humus content	India is the largest producer of tea in the world.Tea is a major export commodity of India. Assam, W.Bengal, Kerala, and Tamil Nadu-tea plantations
	Coffe	High rainfall	Moderate temperature	-	India stands sixth in the production of coffe. Coffee is a tropical plantation crop.Two-third of the total production is from Karnataka.indian coffee seed namely 'Arabica.

4. Sugar cane-Factors required for cultivation : Sugar cane is a tropical crop, requires hot and humid climate.
   a. Soil - Black soil and alluvial soil. b. India ranks second in the production of sugarcane.
   c. Uttar Pradesh is the leading producer in both sugar cane and cane sugar.
   d. In India both sugar and jaggery are produced from sugarcane.
5. Rubber - Factors required for cultivation : It is a Permanent plantation crop.
   a. Soil – Lateriate soil which is generally not suitable for other crops is good for rubber.
   b. Temperature requires - Above 25° Celsius. c. Rainfall – More than 150 cm.
   d. Kerala is the leading producer of rubber in India.
6. Minerals -Two types : A. Metallic Minerals , B. Non Metallic Minerals
7. Metallic Minerals – Ferrous Metals ,Non Ferrous Metals

Ferrous Metals	Iron ores	There are four types of iron ores found in india,namely,Magnetite,Haematite,Limonite and Siderite.Nearly 20 % of the total iron ore reserves in the world is in india.india ranks fourth in iron ore export.
	Manganese	Manganese is a metallic mineral largely used in the iron and steel industry. Manganese deposits are generally found near iron ore mines.Manganese is used to make ferro alloys.Odisha is the leading producer.Karnataka, Maharashtra, and Madhya Pradesh are the other major manganese producing states.
Non Ferrous Metals	Gold,Silver,Copper,Bauxite	

8. Non Ferrous Metals

Mineral	**Uses**	**Major producing states**
Gold	For making jewellery	Karnataka
Silver	For making jewellery, in electro-	Rajasthan, Jharkhand,in photograph
Copper	Conductor in electrical goods industries	Jharkhand, Rajasthan, Madhya Pradesh
Bauxite	Ore of aluminium. Used for making air crafts, electrical equipments, domestic utensils, etc.	Jharkhand, Chhattisgarh, Madhya Pradesh, Odisha
Mica	Used as insulator in electrical industries.	Andhra Pradesh, Rajasthan, Jharkhand,

9. Major iron ore mining regions in India.

State		Major mining centres
Odisha	-	Sundargarh, Mayurbhanj, Jhar
Jharkhand	-	Singhbhum, Durg
Karnataka	-	Bellary, Chikmagalur, Shimoga,Chitradurga
Goa	-	Marmagao
Tamil Nadu	-	Salem, Nilgiris

10. Major iron and steel industries in India

Iron and steel plant	Place of location	Features
Tata Iron and Steel CompanyLtd. (TISCO)	Jamshedpur (Jharkhand).	Largest private sector iron and steel plant.
Indian Iron and Steel Company (IISCO)	Kulti, Burnpur, Hirapur(W.Bengal)	First public sector iron and steel company.
Visweswarayya Iron and Steel Ltd. (VISL)	Bhadravathi (Karnataka)	First iron and steel plant in south India.
HSL Bhilai	Durg (Chhattisgarh)	Established in collaboration with Russia 1959
Hindustan Steel Limited (HSL)Rourkela	Sundargarh (Odisha)	Established in collaboration with Germany in 1959.
HSL Durgapur	Durgapur (West Bengal)	Established in collaboration with the Uk in 1962
HSL Bokaro	Bokaro (Jharkhand)	Established in collaboration with Russia in 1964.

11. Mineral fuels in India : Coal, Petroleum, and Natural gas are the major energy resources.
    A. Coal : Coal is the major source of thermal power in India. Coal is a major industrial fuel.
    Most of the coal found in India is of medium grade of bituminous type.The largest coal field in India is Jharia in Jharkhand.The less energy efficient coal namely lignite is found in Neyveli in Tamil Nadu.
    B. Petroleum and natural gas : Petroleum is the chief energy source for transportation through road, rail or air.
    Other than petrol, diesel, etc. numerous by-products are also obtained from petroleum such as chemical fertilisers, artificial rubber, artificial fibres, vaseline etc. Petroleum mining in India started at Digboi in Assam.
    The largest of the oil fields is the Mumbai High in Maharashtra.Natural gas is the fuel obtained along with petroleum.
    Exclusive reserves of natural gas also exist, especially along the coasts of Tamil Nadu and Andhra Pradesh.
12. What are the main nuclear minerals of India? Which are the places to get these ?
    Uranium and Thorium are the major nuclear minerals in India.There are rich reserves of uranium in the states of Jhark hand, Rajasthan, and Maharashtra.Thorium is produced from ilmenite and monazite deposits largely found in the coastal sands of Kerala and Tamil Nadu.
13. What are the major nuclear power plants in India.
    Tarapur (Maharashtra) , Rawatbhata (Rajasthan) , Kalpakkam and Koodamkulam (Tamil Nadu) , Kaiga (Karnataka) , Kakrapaara (Gujarat) , Narora (Uttar Pradesh)
14. Which are Non-conventional sources of energy? Solar energy, Wind energy, Wave energy, Tidal energy, Biogas
    Advantages - Cheap,Renewable,Environment – friendly.These are the advantages of non-conventional sources of energy.
15. Which are conventional sources of energy ? Coal, Petroleum etc. are being harnessed for energy requirements since ages.Hence such energy sources are called conventional sources .It is non Renewable and the burning of these minerals creates large scale environmental pollution.
16. Road Transport : Road Transport is the most important means to link the rural and urban centres scattered throughout the country. The roads in India are classified based on the construction and management.
    A. National Highways - National Highways are the major roads in the boundry linking the state capitals, major cities, ports etc.The union ministry is responsible for the construction and management of such roads.
    B. State Highways - State Highways are the major roads connecting the state capitals with the district head quarters. State governments are responsible for the construction and maintenance of such roads.
    C. District Roads - District roads are those linking the district headquarters with the important places within the district. These roads are built and maintained by the district panchayats.
    D. Village Roads - Village roads are those ensuring the domestic movement within the villages.More than 80% of the roads in India are village roads.The construction and maintenance of such roads are done by the local self governments.
17. What is the Golden Quadrangle Super Highway'.
    The six- lane super highways connecting the metropolitan cities in India such as Delhi, Mumbai, Chennai, Kolkata are together named as 'the Golden Quadrangle Super Highway'.The National Highway authority of India is responsible for such roads.
18. Railways – The largest railway network of Asia is in india. The largest public sector undertaking in india.
    Rail transport is equally important for cargo as well as passenger transport. Railway plays a decisive role in the industrial development of India.The rail transport in India was started in 1853.The first train ran along the 34 km-long rail between Mumbai and Thane.For administrative convenience, the Indian railway is divided in to 16 zones.Kerala belongs South zone-Headquarters Chennai.
19. How the Indian Railways is classified based on the gauge width of rails.

Rail guage	Width between the rails	Proportionate rail length in india
Broad guage	1.676 metres	74%
Metre guage	1 metre	21%
Narrow guag	0.762 metre /0.610 metre	5%

20. Air transport in India : The air traffic in India is under the control of Airport Authority of India.
There are 126 airports including 11 international airports under this establishment.
Two corporations handled flight services in India are: Air India corporation and Indian Airlines corporation.
The international flight services handled by Air India corporation
The domestic flight services handled by Indian Airlnes corporation.
A number of private companies also operate flight services in India.

Chapter - 9 Financial institutions and services

Focus Area Note

1. Reserve Bank of India : a. RBI is the apex bank of India. b. It was established in 1935. c. Its headquarters is in Mumbai.
2. Functions of Reserve Bank of India :
a. Printing of currency. b. Controlling credit. c. Banker to government. d. Banker's bank.
A. Printing of currency - All currencies except the one rupee note are printed by RBI.
The one rupee note and its subsidiary coins are issued by the Central Finance Department.
B. controlling credit - Control of credit is one of the main functions of the Reserve Bank.
This is made possible by bringing about changes in the rate of interest.
As rate of interest increases, volume of loans decreases.When interest rates fall, the amount of debt increases.
The RBI increases the money supply in Indian economy through the distribution of printed currency and through credit creation.
C. Banker to government - RBI serve as the banker to the central and state governments.
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.The Reserve Bank of India does not charge any fees for these services.
D. 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.
3. Function of Commercial Banks : a. Accepting deposits b. Providing loans
4. Types of Deposits accepted by commercial banks : a. Savings Deposit b. Current Deposit c. Fixed Deposit d. Recurring Deposit.
A. Savings Deposit : This scheme helps the public to deposit their savings. Banks provide low interest rate for such deposits.The depositor can withdraw the money from the deposit, subject to restrictions.
B. Current Deposit : This deposit facilitates depositing and withdrawing money many times in a day.This deposits are used mainly by traders and industrialists.This type of deposits does not receive any interest.
C. Fixed Deposit : Fixed deposits are ideal for depositing money in banks by individuals and institutions for a specific period of time.The interest rate is calculated on the basis of the time period for which the money is deposited.If the amount is withdrawn before the maturity of deposits, then the interest rate will be lower.
D. Recurring deposits : Recurring deposits receive a specific amount every month for a specified period of time.
The interest rate of recurring deposits will be higher than that of saving deposits but less than that of fixed deposits.
The interest rate will be less if the deposits are withdrawn before the maturity date.
5. Bank loans are provided by accepting a collateral.Some collaterals are below :
a. Physical assets such as gold and property documents.
b. fixed deposit certificates and salary papers are bank accept as collaterals. c. Salary Certificates
6. What is Cash credit ? The loans given to individuals and institutions by accepting collaterals are called cash credit.
7. What are the purposes for which banks provide cash credit to the public ? / provide loan for ....
a. Agricultural purposes b.Industrial purposes c. Constructing houses d. Purchasing vehicles e.Purchasing home appliances
8. What is overdraft ? 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.
Generally, this opportunity is provided to individuals who maintain current deposits.
The bank will charge interest on the additional withdrawal amount.
9. Modern trends in banking sector : A. Electronic Banking B. Core Banking
A. Electronic Banking (E- Banking) : 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.
For this,the assistance of the bank employees is not required.Bank account and net banking facility alone are required for this.
B. 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.
10. Benefits of Electronic Banking (E- Banking) :
a. Money can be sent and bills can be paid anywhere in the world from home .
b. Saves time c. Low service charge

Non Focus Area Note

1. Financial institutions : Financial institutions are those institutions where financial transactions like deposits, loans etc. take place.
2. Financial institutions are two types : a. Banks b. Non banking Financial institutions

Banks	Example	Non banking Financial institutions	Example
a. Commercial banks	SBI, PNB	a. Non Banking Financial Companies	KSFE
b. Cooperative banks	District Cooperative banks	b. Mutual Fund Institutions	UTI
c. Development banks	IFCI	c. Insurance companies	LIC
d. Specialised banks	NABARD, SIDBI		

3. Banks : Banks are institutions that accept deposits from the public and grant loans to the needy subject to conditions. They operate on the basis of the general guidelines and conditions set by the Reserve Bank of India.The bank pays interest on deposits from individuals, institutions and the government.Bank levies interest on loans to individuals, institutions and the government.The rate of interest on loans will be higher than the rate of interest given for deposits.The difference betweenthese interests is the main revenue of the banks.
4. Growth of banks in India : The Bank of Hindustan established in 1770 is India's first modern bank. The growth of the banking sector since then can be divided into three phases.
   A. The first phase stretches from 1770 to the nationalisation of banks in 1969.The operation and the growth of banks were slow during this phase.
   B. The second phase stretching from 1969 to 1990, witnessed a speedy development of banks.
   C. In the third phase, stretching from 1991 onwards, banks started rendering services, other than their basic functions.Introduction of Automated Teller Machines (ATM), credit card, phone banking, net banking, core banking, etc. are the results of the third phase of development.
5. New generation banks : The private banks which received license after 1991 ,introduced new and innovative functions at a much quicker pace.Such banks are known as new generation banks.
6. Commercial Banks can be divided into Two - Public Sector Commercial Banks and Private Commercial Banks.
7. Public sector commercial banks : a. It is owned by the government. b. Their functions are controlled by the Reserve Bank. c. State Bank of India, nationalised banks and regional rural banks together constitute public sector commercial banks.
8. Private commercial banks can be divided into two - Private Indian Commercial Banks ,Private Foreign Commercial Banks
   a. Both are owned by private individuals. b. They operate under the control of the Reserve Bank of India.
   c. Private foreign commercial banks are those banks which have registered in India but have headquarters in a foreign country.
9. Facilities and services provided by commercial banks besides the basic functions :
   a. Locker facility - Banks provide locker facilities to individuals and institutions for keeping their valuable assets (gold, property documents, etc.).
   b. Demand Draft - Demand draft is the facility provided by the banks to send money from one place to another.
   c. Mail Transfer - Banks provide an opportunity to transfer money from anywhere in the world either to one's own account or to someone else's account.
   d. Telegraphic Transfer -Telegraphic transfer is the mechanism which can transfer money through a message.It is faster than mail transfer.
   e. ATM facility -The facility to withdraw money any time without going to the bank .
   f. Credit Card facility -Using this, goods and services can be purchased even without having sufficient cash in one's account.The money has to be remitted to the bank later within a specific period.
   g. Recharg & Bill payments : Services like the payment of insurance premium, telephone and elctricity bills, and rendering services like mobile recharging, booking journey tickets, etc.
10. Co-operative Banks : Co-operation, self help and mutual help are the working principles of co-operative banks.
11. The main aims of co-operative banks are :
    a. Provide loans to the public. b. Protect the villagers from private money lenders
    c. Provide loans at low interest rate d. Encourage saving habit among people
12. Different levels of cooperative banks.
    A. State Cooperative banks : Apex body in the state cooperative sector.Provides financial assistance to district cooperative banks and primary cooperative banks.
    B. District Cooperative banks : Operate at district centres.Provide assistance and guidance to primary co-operative banks.
    C. Primary Cooperative banks : Function in villages. Area of functioning is limited. Encourage saving habit in villagers. Provide loans to villagers at low interest rate.
13. Development banks - features and functions : Development banks provide long term loans for various needs such as modernisation of industries.Now, these banks provide loans to agriculture and trade sectors.
    a. Work as an agent that helps in the development of different sectors (agriculture, industry, trade, ...).
    b. Provides loans for construction of house, small scale industry, and basic infrastructure development.
    c. The Industrial Finance Corporation of India (IFCI) is a development bank in India.
14. Specialised Banks : Specialised banks provide financial help for the development of certain specific sectors. They provide help to start new enterprises.

15. specialised banks and their features :

Bank	Features
EXIM Bank of India (Export Import Bank of India)	Provides loans for exporting and importing products. Provides instructions to individuals who come into this sector.
Small Industries Development Bank of India (SIDBI)	Provides help to establish new small scale industries and to modernise existing industries.Aim is to vitalize village industries.
National Bank for Agricultural and Rural Development (NABARD)	Apex bank in India which functions for the development of villages and agriculture.Unites all the banks which operate for the development of villages.Provides financial assistance to agriculture, handicraft, small scale industries, etc.

16. New banks emerged in the banking sector with certain specific aims.

a. Mahila banks b. Payment banks c. Micro Units Development and Refinance Agency(MUDRA) Bank.

Mahila banks	Bharathiya Mahila Bank was started in November 2013. The slogan of this bank is ' Women empowerment is India's empowerment'. Today, this bank has branches in various states.Though the bank accepts deposits from all, it provides loans mainly to women.
Payment banks	Payment banks have been established to help the low income groups, small scale industrialists and migrated employees.They do not provide all facilities provided by banks.
MUDRA Bank.	A recently introduced bank for providing short term loans is MUDRA Bank. Mudra Bank provides financial help to small scale entrepreneurs and micro finances.

17. Features of Payment Banks : a. Accept deposits up to only one lakh rupees from individuals.
b. Provide interest on deposits as specified by the Reserve Bank of India. c. Do not provide loans
d. Charge a specific fee as commission for bank transactions. e. Only debit cards will be provided.

18. Non Banking Financial Institutions :
These institutions work in the financial sector but do not perform all the functions of a bank.These are three types ..

19. Non Banking Financial Companies : These are non banking financial institutions that operate under the supervision of the Reserve Bank of India.They are registered under the Company Act, 1936 and carry out the basic functions of the banks. Eg.KSFE

20. Main services provided by non-banking financial companies :
a. Provide loans for hire purchases. b. Provide loan for construction of house. c. Provide gold loan. d. Running chitty.

21. Mutual Fund Institutions : Mutual fund is a mode of investment.Money is collected from various investors and is invested in share markets,debentures, etc.The profit or loss from this is distributed among the investors.
Such institutions operate in both private and public sectors.Mutual Fund institutions working in public sector in India.
Eg.Unit Trust of India (UTI),LIC MF),SBI mutual fund.

22. Insurance companies : Insurance companies are institutions that provide financial protection to individuals life and wealth.They assure social security and personal welfare.Today, insurance companies operate in public and private sectors.Eg. LIC of India.Non life insurance companies that protect individuals from loss due to accidents, natural calamities etc. also operate in India. Eg . The General Insurance Company .

23. Micro finance : The aim of micro finance is to provide different financial services including micro credit to common people. This helps in encouraging saving habit among the low income groups in the society and to seek self employment.
The Kudumbasree and men self-help groups operating in Kerala are examples of this.

24. Major goals of microfinance : a. Encourages saving habit. b. Provides loans to members in need.
c. Starts small scale enterprises. d. Helps to increase the standard of living of the poor.

Chapter - 10 Consumer : Satisfaction and Protection

Focus Area Note

1. Consumer Protection Act 1986 : The Consumer Protection Act of 1986 has clearly defined consumer rights and established special judicial systems in India for consumer protection.

2. What are the rights of consumers as per the **Consumer Protection Act of 1986** ?
a. The right to be informed about the quality related aspects of goods and services.
b. The right to have access to goods and services at fair prices.
c. The right to be heard and to seek redressal at appropriate forums. d. The right to consumer education.
e. The right to be protected against the marketing of goods and services which are hazardous to life and property.

3. What are the important features of consumer courts ?
a. Simple procedures b. Fast assurance of justice c. Less court expenses d. a written petition is enough.

4. Write Situations in which a consumer can file a complaint.
a. When the purchased product is damaged or defective. b. When over price is collected
c. Violation of the prevention of adulteration law d. Sale of harmful products to life and safety
e. Loss due to unfair trading methods f. Giving misleading advertisement for increasing sales

5. **Administrative Mechanism** :

Different departments and institutions working for the protection of consumers' interests.

Departments and Institution	working
Legal Metrology Department	Ensures the weights and measures standards.
Food Safety Department	Ensures the quality of food products
Central Drugs Price Control Committee	Controls price of medicines
Drugs Control Department	Ensures the quality and safety of medicines.
Food Safety and Standard Authority of India	Ensures the quality of food products at various stages like production, distribution, storage, sale and import.

6. The **symbols** help the consumers in ascertaining the **quality of products** and institutions.

	ISI stamp is given by the Bureau of Indian Standard (BIS) to ensure a fixed quality of products. products such as electrical appliances, cement, paper, paint and gas cylinder
	International Organisation for Standardisation (ISO) certifies the quality of goods and services of more than 120 countries including India.It gives certification to different products and service institutions like hospitals, banks, etc.
	It indicates the purity of gold jewellery
	This symbol is used internationally to certify the safety of electronic and electrical appliances
	Agmark symbol is used to ensure the quality of agricultural and forest products.
	These symbols are marked to distinguish between vegetarian and non vegetarian food items.
	It certifies the safety and quality of products processed from fruits and vegetables. FPO is the short form of Food Products Order.

Non Focus Area Note

1. What is consumption : Consumption is the satisfaction of human wants using goods and services.
2. consumer : A consumer is a person who purchases and uses goods and services by paying or agreeing to pay a price.
3. What are the aspects that a consumer expects while purchasing products and using services?
   a. Quality b. Reliability c. After-sales service d. The correct measure and weight e. The fair price
4. consumer satisfaction : The act of fulfilling the wants of the consumer through the consumption of goods and services is called satisfaction
5. What are the circumstances where the customers are exploited and cheated ?
   a. Selling low quality products. b. Adulteration. c. Charging excess price. d. Manipulation in weights and measures. e. Delay in making services available. f. Selling expired goods.
6. What are consumer courts ? Consumer courts are the legal entity that is obligated to assist the customer in the event of unsatisfactory experiences with the manufacturers and suppliers.Consumer courts play an important role in ensuring justice to the consumers.The consumer courts are able to create confidence in the consumers and bring about a qualitative change in their lives.
7. What are the compensations for consumer disputes obtained through consumer courts.
   a. Replacing the product b. Repayment of cash paid or excess amount appropriated
   c. Monetary compensation for the loss d. Direction to rectify the defects in services. e. Stopping harmful trade practices
   f. Prohibition of the sale of harmful food items g. Reimbursement of the expenses incurred in lodging the complaint.
8. Three- level Consumer Protection Advisory Councils :

   According to the Consumer Protection Act 1986, apart from the consumer courts, three - level advisory councils have been set up. They are:-

   a. District consumer protection council. b. State consumer protection council. c. National consumer protection council.

9. The three levels of consumer courts - district, state and national.

Consumer courts	Structure	Jurisdiction
District consumer disputes redressal forum	functions at district level president and two members at least one woman member	verdicts are given where the compensation claimed does not exceed Rs 20 lakhs.
State consumer disputes redressal commission	functions at state level president and two members at least one woman member state government has the right to appoint more members.	Verdicts are given on consumer disputes where compensation claimed is above Rs. 20 lakhs but upto rupees one crore.
National consumer disputes redressal commission	functions at national level president and not less than four members Central government has the right to appoint more members.	Verdicts are given on disputes where compensation claimed exceeds rupees one crore.

10. Important laws for consumer protection in India.

Acts	Year	Features
Sale of Goods Act	1930	It ensures that the prescribed conditions of sale are met while purchasing products.Violation of guarantee, warranty, after sale services, etc. comes under this Act.
Agriculture Produce (Grading and Marking) Act	1937	This Act is meant for determining the standard of agricultural products.
Essential Commodities Act	1955	This Act protects the consumers from supernormal profit, hoarding, black marketing, etc.
Weights and Measures Act	1976	This Act is helpful in preventing cheating in weights and measures.

11. What are the ways in which the intervention of the society for consumers protection can be made possible ?
    a. Functioning of consumer organisations b. Consumer awareness c. Public interest litigation.

12. The factors complicated and widened the scope of consumption.
    a. Variety in products b. Personal interest c. Increasing demands d. Influence of market force

13. What are the ways by which consumer education can be ensured ?
    a. Awareness programmes b. Inclusion in the curriculum c. Observance of the National Consumer Day
    d. Awareness through medias e. Documentaries f. Posters

14. What are the ways in which consumers are empowered through consumer education ?
    a. Helps to consume sensibly as per the wants. b. Helps to acquire information regarding products and services.
    c. Enables the consumer to make the right Choices. d. Makes the consumer aware of his/her rights.
    e. Makes them capable of intervening in consumer disputes.

15. What habits will be formed as a result of consumer education programmes.
    a. Ask for the bill for every purchase made. b. Make sure that the weights and measures are accurate.
    c. Note the symbols representing the standard of the products. d. Understand how to use and operate the products purchased.
    e. Make sure, while purchasing packed items, that the name of the product, date of packing, expiry date, weight, price, and producer's/distributor's address are stated.

**********.....**********