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PUBLIC EXAMINATION - MARCH - 2024

TENTATIVE ANSWER KEY

STD: XII

DATE: 15.03.2024

SUBJECT:ECONOMICS

MARKS : 90

Q. NO	PART - I		MARKS
			20x1=20
	TYPE A	TYPE B	
1.	b) 1	c) Rate of Interest	1
2.	b) Sales tax	b) noise	1
3.	a) Dynamic society	d) Atomic energy	1
4.	b) Capitalist Economy	d) positive	1
5.	d) positive	d) J.M. Keynes	1
6.	d) Atomic energy	b) Prices are rising	1
7.	b) Monetary	c) Income	1
8.	b) Prices are rising	b) 1950	1
9.	b) C/Y	b) Monetary	1
10.	c) North Korea	a) 1911	1
11.	b) 1950	a) Dynamic society	1
12.	b) noise	b) 1	1
13.	d) J.M. Keynes	b) Paper gold	1
14.	d) Foreign Exchange market	b) C/Y	1
15.	c) Income	d) Ragnar Frisch	1
16.	d) Ragnar Frisch	c) North Korea	1
17.	b) Paper gold	b) Capitalist Economy	1
18.	b) Controlling plans	d) Foreign Exchange market	1
19.	c) Rate of Interest	b) Controlling plans	1
20.	a) 1911	b) Sales tax	1
	PART - II		
	II. Answer any 7 questions:(Question No. 30 is Compulsory)		7X2=14
21.	Capitalism ❖ Adam Smith is the 'Father of Capitalism'. Capitalistic economy is also termed as a free economy. (classmate.com)		

	<p>Latin) or market economy where the role of the government is minimum and market determines the economic activities.</p> <ul style="list-style-type: none"> ❖ The means of production in a capitalistic economy are privately owned. Manufacturers produce goods and services with profit motive. 	2
22.	<p>Plastic money :</p> <ul style="list-style-type: none"> ❖ Plastic money is an alternative to the cash or the standard “money”. Plastic money is a term that is used predominantly in reference to the hard plastic cards used every day in place of actual bank notes. ❖ EXAMPLES :Cash cards, Credit cards, Debit cards, Pre-paid Cash cards, Store cards, Forex cards and Smart cards. They aim at removing the need for carrying cash to make transactions. 	2
23.	<p>Full employment:</p> <ul style="list-style-type: none"> ❖ Lerner defines full employment as “that level of employment at which any further increase in spending would result in an inflationary spiral of wages and prices”. 	2
24.	<p>‘Self consumption ‘ difficult in measuring national income:</p> <ul style="list-style-type: none"> ❖ Farmers keep a large portion of food and other goods produced on the farm for self consumption. The problem is whether that part of the produce which is not sold in the market can be included in national income or not. 	2
25.	<p>Frictional Unemployment (Temporary Unemployment)</p> <ul style="list-style-type: none"> ❖ Frictional unemployment arises due to imbalance between supply of labour and demand for labour. 	2
26.	<p>Functions of Agriculture Credit Department:</p> <ol style="list-style-type: none"> a) To maintain an expert staff to study all questions on agricultural credit; b) To provide expert advice to Central and State Government, State Co-operative Banks and other banking activities. 	2
27.	<p>A free trade area:</p> <ul style="list-style-type: none"> ❖ A free trade area is the region encompassing a trade bloc whose member countries have signed a free-trade agreement (FTA). Such agreements involve cooperation between at least two countries to reduce trade barriers. e.g. SAFTA, EFTA. 	2
28.	<p>Seed ball :</p> <ul style="list-style-type: none"> ❖ A seed ball (or seed bomb) is a seed that has been wrapped in soil materials, usually a mixture of clay and compost, and then dried. ❖ The seed is ‘pre-planted’ ❖ Seed balls are an easy and sustainable way to cultivate plants that provide a larger window of time when the sowing can occur. 	2

29.	<p>Zero Base Budget:</p> <ul style="list-style-type: none"> ❖ The Government of India presented Zero-Base-Budgeting (ZBB first) in 1987-88. ❖ It involves fresh evaluation of expenditure in the Government budget, assuming it as a new item. 	2										
30.	<p>Components of GST :</p> <p>CGST: Collected by the Central Government on an intra-state sale (Eg: Within state/ union territory)</p> <p>SGST: Collected by the State Government on an intra-state sale (Eg: Within state/ union territory)</p> <p>IGST: Collected by the Central Government for inter-state sale (Eg: Maharashtra to Tamil Nadu)</p>	2										
<p>PART-III</p> <p>III. Answer any 7 questions:(Question No. 40 is Compulsory)</p>		7x3=21										
31.	<p>Personal and disposable income:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">Personal income</td> <td style="width: 50%; padding: 5px;">Disposable income</td> </tr> <tr> <td style="padding: 5px;">Personal income is the total income received by the individuals of a country from all sources before payment of direct taxes in a year.</td> <td style="padding: 5px;">Disposable Income is also known as Disposable personal income.</td> </tr> <tr> <td style="padding: 5px;">Personal income is never equal to the national income.</td> <td style="padding: 5px;">It is the individuals income after the payment of income tax.</td> </tr> <tr> <td style="padding: 5px;">Personal income is derived from national income by deducting undistributed corporate profit.</td> <td style="padding: 5px;">This is the amount available for households for consumption.</td> </tr> <tr> <td style="padding: 5px;">Personal Income = National Income – (Social Security Contribution and undistributed corporate profits) + Transfer payments</td> <td style="padding: 5px;">Disposable Income = Personal income – Direct Tax. As the entire disposable income is not spent on consumption, Disposal income = consumption + saving.</td> </tr> </table>	Personal income	Disposable income	Personal income is the total income received by the individuals of a country from all sources before payment of direct taxes in a year.	Disposable Income is also known as Disposable personal income.	Personal income is never equal to the national income.	It is the individuals income after the payment of income tax.	Personal income is derived from national income by deducting undistributed corporate profit.	This is the amount available for households for consumption.	Personal Income = National Income – (Social Security Contribution and undistributed corporate profits) + Transfer payments	Disposable Income = Personal income – Direct Tax. As the entire disposable income is not spent on consumption, Disposal income = consumption + saving.	3
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32.	<p>Keyne’s theory:</p> <ul style="list-style-type: none"> ❖ Keynes’ book, “The General Theory of Employment, Interest and Money” published in 1936 is a highly significant work that marked a turning point in the development of modern economic theory. ❖ The theory of Keynes was against the belief of classical economists that the market forces in capitalist economy adjust themselves to attain equilibrium. ❖ Keynes not only criticized classical economists but also advocated his own theory of employment. ❖ Keynes’ theory was a general theory as it tried to explain all types of situations, i.e. not only equilibrium level of employment but also the concept of full employment as well as the possibility of underemployment. 	3										

❖ Keynes theory of employment was based on the view of the short run. According to him, the factors of production such as capital goods, supply of labour, technology and efficiency of labour remain unchanged while determining the level of employment.

33.

Direct Taxes and Indirect Taxes:

Basis For Comparison	Direct Tax	Indirect Tax
Meaning	Direct tax is referred to as the tax, levied on person's income and wealth and is paid directly to the government.	Indirect Tax is referred to as the tax, levied on a person who consumes the goods and services and is paid indirectly to the government.
Nature	Progressive	Regressive
Incidence and Impact	Falls on the same person.	Falls on different persons.
Tax base	Income or wealth of the assessee	Purchase/sale/manufacture of goods and provision of services
Evasion	Tax evasion is possible.	Tax evasion is hardly possible because it is included in the price of the goods and services.
Inflation	Direct tax helps in controlling the inflation.	Indirect taxes push up price inflation.
Imposition and collection	Imposed on and collected from assesses, i.e. Individual, HUF (Hindu Undivided Family), Company, Firm etc.	Imposed on and collected from consumers of goods and services but paid and deposited by the assessee.
Burden	Cannot be shifted.	Can be shifted

3

34.

The objectives of Foreign Direct Investment:

- ❖ Sales Expansion
- ❖ Acquisition of resources
- ❖ Diversification
- ❖ Minimization of competitive risk

3

35.	The meaning of e-waste: <ul style="list-style-type: none">❖ Electronic waste which is commonly referred as “e-waste” is the new byproduct of the Info Tech society.❖ It is a physical waste in the form of old discarded, end of life electronics. It includes a broad and growing range of electronic devices from large household appliances such as refrigerators, air conditioners, cellular phones, computers and other electronic goods".❖ E-waste can be defined as the result when consumer, business and household devices are disposed or sent for re-cycling.	3
36.	The main functions of SAARC are as follows. <ul style="list-style-type: none">❖ Maintenance of the co operation in the region❖ Prevention of common problems associated with the member nations.❖ Ensuring strong relationship among the member nations.❖ Removal of the poverty through various packages of programmers.❖ Prevention of terrorism in the region.	3
37.	The functions of NITI Aayog: <ul style="list-style-type: none">❖ Cooperative and Competitive Federalism: To enable the States to have active participation in the formulation of national policy.❖ Shared National Agenda: To evolve a shared vision of national development priorities and strategies with the active involvement of States.❖ Decentralized Planning: To restructure the planning process into a bottom-up model.❖ Vision and Scenario Planning: To design medium and long-term strategic frameworks towards India’s future.❖ Network of Expertise: To mainstream external ideas and expertise into government policies and programmes through a collective participation.❖ Harmonization: To facilitate harmonization of actions across different layers of government.❖ Conflict Resolution: To provide platform for mutual consensus to inter-sectoral, inter-departmental, inter-state as well as centre-state issues for all speedy execution of the government programmes.❖ Coordinating Interface with the World: It will act nodal point to harness global expertise and resources coming from International organizations for India’s developmental process.❖ Internal Consultancy: It provides internal consultancy to Central and State governments on policy and programmes.	3

- ❖ Capacity Building: It enables to provide capacity building and technology up-gradation across government, benchmarking with latest global trends and providing managerial and technical know-how.
- ❖ Monitoring and Evaluation: It will monitor the implementation of policies and programmers and evaluate the impacts.

38.

Characteristics of Tax

- ❖ A tax is a compulsory payment made to the government. People on whom a tax is imposed must pay the tax. Refusal to pay the tax is a punishable offence.
- ❖ There is no quid pro quo between a taxpayer and public authorities. This means that the tax payer cannot claim any specific benefit against the payment of a tax.
- ❖ Every tax involves some sacrifice on part of the tax payer.
- ❖ A tax is not levied as a fine or penalty for breaking law.

3

39.

The different kinds of Correlation.

Type I: Based on the direction of change of variables

- ❖ Correlation is classified into two types as Positive correlation and Negative Correlation based on the direction of change of the variables.

Positive Correlation:

- ❖ The correlation is said to be positive if the values of two variables move in the same direction. Ex 1: If income and Expenditure of a Household may be increasing or decreasing simultaneously. If so, there is positive correlation. Ex. $Y = a + bx$

Negative Correlation:

- ❖ The Correlation is said to be negative when the values of variables move in the opposite directions. Ex. $Y = a - bx$ Ex 1: Price and demand for a commodity move in the opposite direction. Type II: Based upon the number of variables studied.

There are three types based upon the number of variables studied as

a) Simple Correlation b) Multiple Correlation

c) Partial Correlation Simple Correlation:

- ❖ If only two variables are taken for study then it is said to be simple correlation.

Multiple Correlations:

- ❖ If three or more than three variables are studied simultaneously, then it is termed as multiple correlation. Ex: Determinants of Quantity demanded ; $Q_d = f(P, P_c, P_s, t, y)$ Where Q_d stands for Quantity demanded, f stands for function.

P is the price of the goods, P_c is the price of competitive goods
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3

Ps is the price of substituting goods
 t is the taste and preference
 y is the income.

Partial Correlation:

❖ If there are more than two variables but only two variables are considered keeping the other variables constant, then the correlation is said to be Partial Correlation

❖ **Type III: Based upon the constancy of the ratio of change between the variables**

Correlation is divided into two types as linear correlation and Non-Linear correlation based upon the Constancy of the ratio of change between the variables.

Linear Correlation: Correlation is said to be linear when the amount of change in one variable tends to bear a constant ratio to the amount of change in the other.

Ex. $Y = a + bx$

Non Linear: The correlation would be non-linear if the amount of change in one variable does not bear a constant ratio to the amount of change in the other variables.

Ex. $Y = a + bx^2$.

40.

E- Banking

- ❖ Online banking, also known as internet banking, is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution’s website.
- ❖ The online banking system typically connects to or be part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.
- ❖ Today, “virtual banks” (or “direct banks”) have only an internet presence, which enables them to lower costs than traditional brick-and-mortar banks.

3

PART - IV

IV. Answer the following questions :

7x5=35

41. a)

Calculate Karl Pearson’s Coefficient of correlation from the following data and interpret its value:

Price :X	10	12	14	15	19
Supply:Y	40	41	48	60	50

Let us take Price as X and supply as Y

5

Computation of Pearson's Correlation Coefficient

Price: X	Supply: Y	XY	X ²	Y ²
10	40	400	100	1600
12	41	492	144	1681
14	48	672	196	2304
15	60	900	225	3600
19	50	950	361	2500
$\Sigma x = 70$	$\Sigma y = 239$	$\Sigma xy = 3414$	$\Sigma x^2 = 1026$	$\Sigma y^2 = 11685$

$$r = \frac{N \Sigma XY - (\Sigma X)(\Sigma Y)}{\sqrt{N \Sigma X^2 - (\Sigma X)^2} \sqrt{N \Sigma Y^2 - (\Sigma Y)^2}} \quad r = \frac{(5 \times 3414) - (70 \times 239)}{\sqrt{(5 \times 1026) - (70)^2} \sqrt{5 \times 11685 - (239)^2}}$$

$$r = \frac{17,070 - 16,730}{\sqrt{230 \times 1304}}$$

$$r = \frac{340}{547.65} = +0.621$$

Price of the product and supply for the product is positively correlated. When price of the product increases then the supply for the product also increases

(OR)

b) **Importance of National Income :**

- ❖ We could find how income is produced, how it is distributed, how much is spent, saved or taxed.
- ❖ To formulate the national policies such as monetary policy, fiscal policy and other policies.
- ❖ To formulate planning and evaluate plan progress.
- ❖ To build economic models both in short - run and long - run.
- ❖ To make international comparison, inter - regional comparison and inter - temporal comparison of growth of the economy during different periods.

42. a) **The functions of Reserve Bank of India.**

- ❖ **Monetary Authority:** It controls the supply of money in the economy to stabilize exchange rate, maintain healthy balance of payment, attain financial stability, control inflation, strengthen banking system.

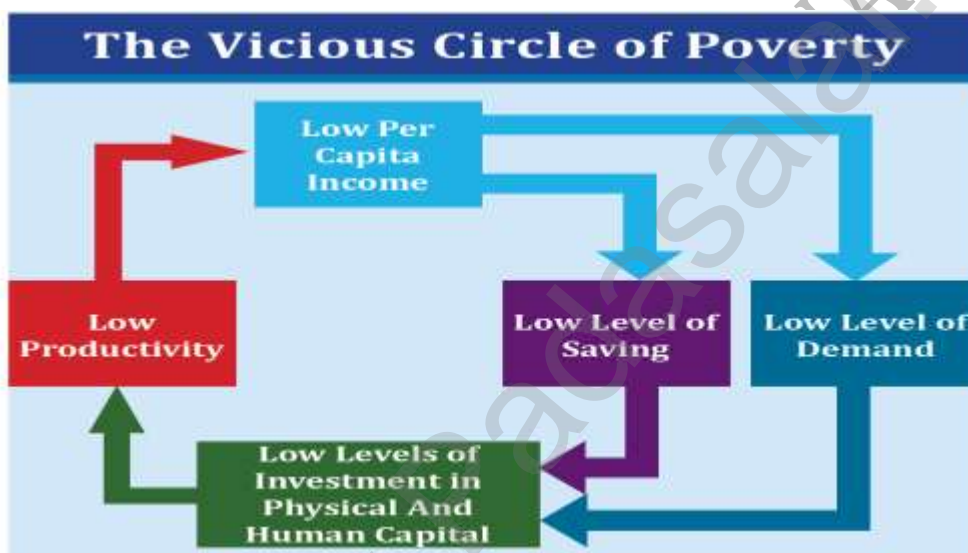
- ❖ The issuer of currency: The objective is to maintain the currency and credit system of the country. It is the sole authority to issue currency. It also takes action to control the circulation of fake currency.
- ❖ The issuer of Banking License: As per Sec 22 of Banking Regulation Act, every bank has to obtain a banking license from RBI to conduct banking business in India.
- ❖ Banker to the Government: It acts as banker both to the central and the state governments. It provides short-term credit.
- ❖ Banker's Bank: RBI is the bank of all banks in India as it provides loan to banks, accept the deposit of banks, and rediscount the bills of banks.
- ❖ Lender of last resort: The banks can borrow from the RBI by keeping eligible securities as collateral at the time of need or crisis, when there is no other source.
- ❖ Act as clearing house: For settlement of banking transactions, RBI manages 14 clearing houses. It facilitates the exchange of instruments and processing of payment instructions.
- ❖ Custodian of foreign exchange reserves: It acts as a custodian of FOREX. It administers and enforces the provision of Foreign Exchange Management Act (FEMA), 1999.
- ❖ Regulator of Economy: It controls the money supply in the system, monitors different key indicators like GDP, Inflation, etc.
- ❖ Managing Government securities: RBI administers investments in institutions when they invest specified minimum proportions of their total assets/liabilities in government securities.
- ❖ Regulator and Supervisor of Payment and Settlement Systems: The Payment and Settlement Systems Act of 2007 (PSS Act) gives RBI oversight authority for the payment and settlement systems in the country.
- ❖ Developmental Role: This role includes the development of the quality banking system in India and ensuring that credit is available to the productive sectors of the economy. It provides a wide range of promotional functions to support national objectives.

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- ❖ Publisher of monetary data and other data: RBI maintains and provides all essential banking and other economic data, formulating and critically evaluating the economic policies in India.
- ❖ Exchange manager and controller: RBI represents India as a member of the International Monetary Fund [IMF].
- ❖ Banking Ombudsman Scheme: RBI introduced the Banking Ombudsman Scheme in 1995.
- ❖ Banking Codes and Standards Board of India: To measure the performance of banks against Codes and standards based on established global practices, the RBI has set up the Banking Codes and Standards Board of India (BCSBI).

(OR)

b) **The Vicious Circle of Poverty:**



There are circular relationships known as the “vicious circles” of poverty’ that tend to perpetuate the low level of development in Less Developed Countries (LDCs).

- ❖ Nurkse explains “It implies a circular constellation
- ❖ Nurkse explains the idea in these words: “It implies a circular constellation of forces tending to act and react upon one another in such a way as to keep a poor country in a state of poverty.

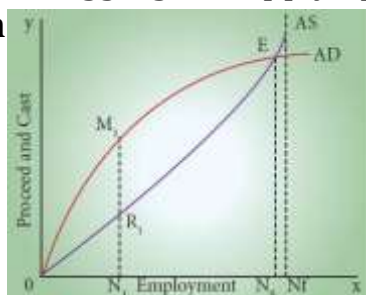
43.

The equilibrium between ADF and ASF with diagram.

a) Equilibrium between ADF and ASF There are two approaches to determination of the equilibrium level of income in Keynesian theory.

These are : 1. Aggregate demand – Aggregate supply approach

2. Saving – Investment approach



5

In this chapter, out of these two, aggregate demand and aggregate supply approach is alone explained to understand the determination of equilibrium level of income and employment.

- ❖ In the figure, the aggregate demand and aggregate supply reach equilibrium at point E. The employment level is N_0 at that point.
- ❖ At ON_1 employment, the aggregate supply is N_1R_1 . But they are able to produce M_1N_1 . The expected level of profit is M_1R_1 . To attain this level of profit, entrepreneurs will employ more labourers.
- ❖ The tendency to employ more labour will stop once they reach point E. At all levels of employment beyond, ON_0 , the aggregate demand curve is below the aggregate supply curve indicating loss to the producers.
- ❖ Hence they will never employ more than one labour.

(OR)

b) **The role of WTO in India's socio economic development:**

- ❖ It enjoys MFN status and allows the same status to all other trading partners.
- ❖ India benefited from WTO on following grounds
- ❖ By reducing tariff rates on raw materials, components and capital goods, it was able to import more for meeting her developmental requirements.
- ❖ India gets market access in several countries without any bilateral trade agreements.
- ❖ Advanced technology has been obtained at cheaper cost.
- ❖ India is in a better position to get quick redressal from the trade disputes.
- ❖ The Indian exporters benefited from wider market information.

44. a)

Say's law of market:**INTRODUCTION:**

- ❖ J.B. Say enunciated the proposition that "Supply creates its own demand". Hence there cannot be general over production or the problem of unemployment in the economy.
- ❖ According to Say, "When goods are produced by firms in the economy, they pay reward to the factors of production. The households after receiving rewards of the factors of production spend the amount on the purchase of goods and services produced by them. Therefore, each product produced in the economy creates demand equal to its value in the market.

ASSUMPTION :

- ❖ There will be a perfect competition in labour and product market.
- ❖ There is wage-price flexibility.
- ❖ Money acts only as a medium of exchange.
- ❖ No Government intervention.
- ❖ Long - run analysis.
- ❖ There is no possibility for over production or unemployment.
- ❖ Unutilized resources used until

Criticisms of Say's Law The following are the criticisms against Say's law:

- ❖ According to Keynes, supply does not create its demand.
- ❖ Automatic adjustment process will not remove unemployment. Unemployment can be removed by increase in the rate of investment.
- ❖ Money is not neutral. Individuals hold money for unforeseen contingencies while businessmen keep cash reserve for future activities.
- ❖ Say's law is based on the proposition that supply creates its own demand and there is no over production.
- ❖ Keynes regards full employment as a special case because there is under - employment in capitalist economies.
- ❖ The need for state intervention arises in the case of general over production and mass unemployment

(OR)

b)

**The components of balance of payments account.
The Current Account**

It includes all international trade transactions of goods and services, international service transactions (i.e. tourism, transportation and royalty fees) and international unilateral transfers (i.e. gifts and foreign aid).

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The Capital Account:

Financial transactions consisting of direct investment and purchases of interest-bearing financial instruments, non-interest bearing demand deposits and gold fall under the capital account.

The Official Reserve Assets Account

Official reserve transactions consist of movements of international reserves by governments and official agencies to accommodate imbalances arising from the current and capital accounts.

Balance of Payment (BOP) Account Chart

Credit (Receipts) – Debit (Payments) = Balance [Deficit (-), Surplus (+)] Deficit if Debit > Credit

45. a) The phases of Trade cycle:



Boom or Prosperity Phase:

- ❖ The full employment and the movement of the economy beyond full employment is characterized as boom period.
- ❖ During this period, there is hectic activity in economy. Money wages rise, profits increase and interest rates go up.

Recession:

- ❖ The turning point from boom condition is called recession. This happens at higher rate, than what was earlier. Generally, the failure of a company or bank bursts the boom and brings a phase of recession.
- ❖ Investments are drastically reduced, production comes down and income and profits decline.
- ❖ There is panic in the stock market and business activities show signs of dullness. Liquidity preference of the people rises and money market becomes tight.

Depression:

- ❖ During depression the level of economic activity becomes extremely low.
- ❖ Firms incur losses and closure of business becomes a common feature and the ultimate result is unemployment.
- ❖ Interest prices, profits and wages are low.

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Recovery:

- ❖ After a period of depression, recovery sets in. This is the turning point from depression to revival towards upswing. It begins with the revival of demand for capital goods.

(OR)

b) **i) Public Debt ii) Primary Deficit**

i) Public Debt

- ❖ Public debt deals with the methods of raising loans from internal and external sources.
- ❖ The burden, effects and redemption of public debt fall under this head.

ii) Primary Deficit

- ❖ Primary deficit is equal to fiscal deficit minus interest payments.
- ❖ It shows the real burden of the government and it does not include the interest burden on loans taken in the past.
- ❖ Thus, primary deficit reflects borrowing requirement of the government exclusive of interest payments.
- ❖ $\text{Primary Deficit (PD)} = \text{Fiscal deficit (PD)} - \text{Interest Payment (IP)}$

46. a) **The importance of sustainable development and its goals:**

- ❖ End Poverty in all its forms everywhere
- ❖ End hunger, achieve food security and improved nutrition and promote sustainable agriculture
- ❖ Ensure healthy lives and promote well-being for all at all ages
- ❖ Ensure inclusive and quality education for all and promote lifelong learning
- ❖ Achieve gender equality and empower women and girls
- ❖ Ensure access to water and sanitation for all
- ❖ Ensure access to affordable, reliable, sustainable and modern energy for all
- ❖ Promote inclusive and sustainable economic growth, employment and decent work for all
- ❖ Build resilient infrastructure, promote sustainable industrialization and foster innovation.
- ❖ Reduce inequality within and among countries
- ❖ Make cities inclusive, safe, resilient and sustainable
- ❖ Ensure sustainable consumption and production pattern
- ❖ Take urgent action to combat climate change and its impacts
- ❖ Conserve and sustainably use the oceans, seas and marine resources

- ❖ Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss
- ❖ Promote just, peaceful and inclusive societies
- ❖ Revitalize the global partnership for sustainable development

(OR)

b) **Objective factors of consumption function:**

- 1) Income Distribution
- 2) Price level
- 3) Wage level
- 4) Interest rate
- 5) Fiscal Policy
- 6) Consumer credit
- 7) Demographic factors
- 8) Duesenberry hypothesis

47. a) **Scope of Macro Economics:**

- ❖ **National Income:**
Measurement of national income and its composition by sectors are the basic aspects of macroeconomic analysis.
- ❖ **Inflation:**
Inflation refers to steady increase in general price level.
- ❖ **Business Cycle:**
Almost all economies face the problem of business fluctuations and business cycle.
- ❖ **Poverty and Unemployment:**
The major problems of most resource - rich nations are poverty and unemployment. This is one of the economic paradoxes.
- ❖ **Economic Growth:**
The growth and development of an economy and the factors determining them could be understood only through macro analysis.
- ❖ **Economic Policies:**
Macro Economics is significant for evolving suitable economic policies.

5

(OR)

b) **The arguments against planning.**

Loss of freedom

- ❖ The absence of freedom in decision making may act as an obstacle for economic growth. Regulations and restrictions are the backbone of a planned economy.

Elimination of Initiative

- ❖ Under centralized planning, there will be no incentive for initiatives and innovations. The absence of private ownership and profit motive discourages entrepreneurs from taking bold decisions and risk taking.

- ❖ As all enjoy equal reward under planned economy irrespective of their effort, efficiency and productivity, nobody is interested in undertaking new and risky ventures.

High cost of Management

- ❖ No doubt the fruits of planning such as industrialization, social justice and regional balance are good. As Lewis remarks, 'The better we try to plan, the more planners we need'.

Difficulty in advance calculation

- ❖ Price mechanism provides for the automatic adjustment among price, demand and supply in a Laissez Faire economy. Excess supply and excess demand can also happen in the market oriented economy. The arguments against planning are mostly concerned with centralized and totalitarian planning.
- ❖ The democratic planning, planning by inducement and decentralized planning especially under mixed economies give equal role for private sector and public sector.

DEPARTMENT OF ECONOMICS

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சுனில்குமார் K

காவ்யா M

கலைவாணி A



அரசு மருத்துவக்கல்லூரி,
மதுரை.



அரசு மருத்துவக்கல்லூரி,
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சக்திநேகா R

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- ✓ 15 ஆண்டுகள் அனுபவமிக்க ஆசிரியர்களைக் கொண்டு பயிற்சி அளிக்கப்படுகிறது.
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- ❖ FOUNDATION, NEET, JEE, UPSC ,OLYMPIAD (For VI to XII)
- ❖ குழந்தைகளுக்கு விளையாட்டு மூலம் கற்றல் கற்பித்தல் (Play Way Method)
- ❖ Montessori தரத்தில் கற்றல் கற்பித்தல் நடைபெறுகிறது.
- ❖ KG குழந்தைகளுக்கு தரமாகவும், சுவையாகவும் மதிய உணவு வழங்கப்படுகிறது.
- ❖ KG - II Std வரை CBSE கற்பித்தல் முறை பின்பற்றப்படுகிறது.
- ❖ சிறந்த அழகிய கையெழுத்துப்பயிற்சி (தமிழ், ஆங்கிலம் மற்றும் ஹிந்தி) அளிக்கப்படுகிறது.
- ❖ சிறப்பாக ஆங்கிலத்தில் பேசும் பயிற்சி (Communicative English) அளிக்கப்படுகிறது.
- ❖ ஒவ்வொரு மாணவர் மீதும் கனிவான தனிகவனம் செலுத்தப்படுகிறது.
- ❖ கதை, கவிதை, கட்டுரை, ஓவியம் மற்றும் பேச்சாற்றலுக்கான சிறப்பு பயிற்சி அளிக்கப்படுகிறது
- ❖ தமிழ், ஆங்கிலம், ஹிந்தி வாசித்தல் திறனை மேம்படுத்தும் வகையில் பயிற்சிகள் அளிக்கப்படுகிறது.
- ❖ ஹிந்தி தேர்வுகளுக்கு (புராதமிக், மத்யமா, ராஷ்ட்ராபாஷா) தேர்வு மையமாக செயல்படுகிறது.
- ❖ ஒவ்வொரு வார இறுதியிலும் புரிதல் தேர்வு (Understanding Test) நடைபெறுகிறது.
- ❖ பாடவாரியாக Club அமைத்து Activity நடைபெறுகிறது .
- ❖ சிலம்பம், வில்வித்தை, கராத்தே, யாதம், மேற்கத்திய நடனம், துப்பாக்கிச்சுடுதல் ஆகிய Extracurricular Activity வகுப்புகள் சிறந்த முறையில் நடைபெறுகிறது.
- ❖ Education Oriented Field Trip அழைத்துச் செல்லப்படுகிறது.
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- ❖ மன அமைதி மற்றும் ஞாபக சக்தியை மேம்படுத்துவதற்காக யோகா வகுப்புகள் நடத்தப்படுகிறது.
- ❖ மாணவர்கள் Chess ல் சிறந்து விளங்க Chess வகுப்புகள் சிறந்த முறையில் நடைபெறுகிறது.
- ❖ ஒவ்வொரு பருவத் தேர்வு இறுதியிலும் School Level Achievement Survey - Test நடத்தப்படுகிறது.
- ❖ மாணவர்களின் உடல் திறனை மேம்படுத்தும் வகையில் விளையாட்டுப் பயிற்சிகள் (Indoor And Outdoor Games) அளிக்கப்படுகிறது.

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கிரியுகள் பிராப்பாதி நறு அல் ளென்றிம்

Proper noun

Proper noun is the name of the particular person or place. Examples
Name: Akbar, Ashraf, Royal, Thomas
Jurnal, Naha, India.

பி. அஷுத கர்னாச
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கர்னா நாமி நயி விபாரி ।
நயி விபாரி தே பிலி ஜான,
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- பி. அஷுத கர்னாச



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