

| 13           | If an economy plans to increase its income by ₹ 2,000 crore and the Marginal Propensity to Consume is 75%. Estimate the increase in investment required to achieve the targeted increase in income.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 4                              |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------|-----|-----|--------------|------|-----|--------------|-----|-----|--------|-------------------------------------------------|--------------|-------|--------------|-------|--------------|------|-------------|
| 14           | As per the following news published in The Economic Times on 26 <sup>th</sup> December, 2021: 'Reserve Bank of India has sold government securities worth ₹ 8,710 crore in the secondary market, over the last four weeks, to drain out excessive liquidity'. Identify the likely cause and the consequences behind, this type of action plan of the Reserve Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 4                              |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| 15           | Read the following text carefully, discuss briefly the relevant function of the Central Bank, indicated :<br>Recently, Reserve Bank of India (RBI) conducted a statutory inspection for supervisory evaluation against a Commercial Bank. The commercial bank was imposed with stringent penalties, owing to deficiencies in regulatory compliances.<br>As per the Central Bank, the inspection revealed non-compliances vis-à-vis different directions issued by RBI, on the following fronts:<br>i. ATM Card frauds<br>ii. Ensuring integrity and quality of data<br>iii. Loans to small borrowers<br>(adapted/moderated -livemint.com)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4                              |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
|              | OR<br>'Reserve Ratio and Credit Creation are inversely related.' Do you agree with the given statement? Justify your answer with a suitable numerical example.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 4                              |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| 16           | a) Define Gross Domestic Product (GDP) deflator and discuss its importance.<br>b) State and discuss any two precautions to be considered while estimating national income by Expenditure Method.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3<br>3                         |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| 17           | a) Compare the trends depicted in the figures given below:<br><div><p><b>Figure 1: Trends in Fiscal deficit and primary deficit</b></p><table><tr><th>Period</th><th>Fiscal Deficit (₹ lakh crore)</th><th>Primary Deficit (₹ lakh crore)</th></tr><tr><td>Apr-Nov 2019</td><td>8.1</td><td>4.7</td></tr><tr><td>Apr-Nov 2020</td><td>10.8</td><td>6.9</td></tr><tr><td>Apr-Nov 2021</td><td>7.8</td><td>2.4</td></tr></table><p>Source: CGA Monthly Accounts</p></div> <div><p><b>Figure 2: Fiscal deficit as a per cent of Budget estimate</b></p><table><tr><th>Period</th><th>Fiscal deficit as a per cent of Budget estimate</th></tr><tr><td>Apr-Nov 2019</td><td>114.8</td></tr><tr><td>Apr-Nov 2020</td><td>125.1</td></tr><tr><td>Apr-Nov 2021</td><td>46.2</td></tr></table></div> <div><p>b) Elaborate the objective of 'allocation of resources' in the Government budget.</p><p>OR</p><p>a) Distinguish between revenue receipts and capital receipts of the government, with suitable examples.</p><p>b) Distinguish between direct and indirect taxes, with suitable examples.</p></div> <td>3<br/>3<br/>3</td> | Period                         | Fiscal Deficit (₹ lakh crore) | Primary Deficit (₹ lakh crore) | Apr-Nov 2019 | 8.1 | 4.7 | Apr-Nov 2020 | 10.8 | 6.9 | Apr-Nov 2021 | 7.8 | 2.4 | Period | Fiscal deficit as a per cent of Budget estimate | Apr-Nov 2019 | 114.8 | Apr-Nov 2020 | 125.1 | Apr-Nov 2021 | 46.2 | 3<br>3<br>3 |
| Period       | Fiscal Deficit (₹ lakh crore)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Primary Deficit (₹ lakh crore) |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Apr-Nov 2019 | 8.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 4.7                            |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Apr-Nov 2020 | 10.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 6.9                            |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Apr-Nov 2021 | 7.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2.4                            |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Period       | Fiscal deficit as a per cent of Budget estimate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Apr-Nov 2019 | 114.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Apr-Nov 2020 | 125.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |
| Apr-Nov 2021 | 46.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                |                               |                                |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |             |

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