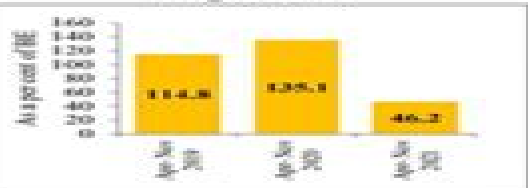


| 13           | If an economy plans to increase its income by ₹ 2,000 crore and the Marginal Propensity to Consume is 75%. Estimate the increase in investment required to achieve the targeted increase in income.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 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><div><p>Figure 1: Trends in Fiscal deficit and primary deficit</p><table><caption>Data for Figure 1: Trends in Fiscal deficit and primary deficit (₹ lakh crore)</caption><thead><tr><th>Period</th><th>Fiscal Deficit</th><th>Primary Deficit</th></tr></thead><tbody><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></tbody></table><p>Source: CGA Monthly Accounts</p></div><div><p>Figure 2: Fiscal deficit as a per cent of Budget estimate</p><table><caption>Data for Figure 2: Fiscal deficit as a per cent of Budget estimate</caption><thead><tr><th>Period</th><th>Fiscal deficit as a per cent of Budget estimate</th></tr></thead><tbody><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></tbody></table></div></div> | Period          | Fiscal Deficit | Primary Deficit | 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 |
| Period       | Fiscal Deficit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Primary Deficit |                |                 |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |   |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                |                 |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |   |
|              | b) Elaborate the objective of 'allocation of resources' in the Government budget.<br>OR<br>a) Distinguish between revenue receipts and capital receipts of the government, with suitable examples.<br>b) Distinguish between direct and indirect taxes, with suitable examples.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3<br>3<br>3     |                |                 |              |     |     |              |      |     |              |     |     |        |                                                 |              |       |              |       |              |      |   |

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**IM Harris**



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