

Marking Scheme
Strictly Confidential
(For Internal and Restricted use only)
Secondary School Examination, 2026 (Xth)
SUBJECT NAME : Social Science (Q.P. CODE /Set No. 087/32/3/3)

General Instructions: -

1	You are aware that evaluation is the most important process in the actual and correct assessment of the candidates. A small mistake in evaluation may lead to serious problems which may affect the future of the candidates, education system and teaching profession. To avoid mistakes, it is requested that before starting evaluation, you must read and understand the spot evaluation guidelines carefully.
2	“Evaluation policy is a confidential policy as it is related to the confidentiality of the examinations conducted, evaluation done and several other aspects. Its leakage to public in any manner could lead to derailment of the examination system and affect the life and future of millions of candidates. Sharing this policy/document to anyone, publishing in any magazine and printing in Newspaper/Website, etc. may invite action under various rules of the Board and IPC/BNS.”
3	Evaluation is to be done as per instructions provided in the Marking Scheme. It should not be done according to one’s own interpretation or any other consideration. Marking Scheme should be strictly adhered to and religiously followed. However, while evaluating, answers which are based on latest information or knowledge and/or are innovative, they may be assessed for their correctness otherwise and due marks be awarded to them. In Class-X, while evaluating two competency-based questions, please try to understand given answer and even if reply is not from marking scheme but correct competency is enumerated by the candidate, due marks should be awarded.
4	The question paper has been divided into four (04) sections i.e. Section-A, Section-B, Section-C and Section-D. Section- A is History, Section-B is Geography, Section-C is Political Science and Section-D is Economics. 1. Students will divide the answer book in 04 sections in Social Science for writing answers.2. Replies of questions are to be written only within the space identified for the concerned section only.3. Reply of a section should not be written or mixed in any other section.4. In case, if replies are mixed, these will not be evaluated, and no marks will be awarded.5. Such mistakes will not be accepted and addressed even during verification or revaluation process after the results are declared.
5	The Marking scheme carries only suggested value points for the answers. These are in the nature of Guidelines only and do not constitute the complete answer. The students can have their own expression and if the expression is correct, the due marks should be awarded accordingly.
6	The Head-Examiner must go through the first five answer books evaluated by each evaluator on the first day, to ensure that evaluation has been carried out as per the instructions given in the Marking Scheme. If there is any variation, the same should be zero after deliberation and discussion. The remaining answer books meant for evaluation shall be given only after ensuring that there is no significant variation in the marking of individual evaluators.
7	Evaluators will mark (✓) wherever answer is correct. For wrong answer CROSS ‘X’ be marked. Evaluators will not put right (✓) while evaluating which gives an impression that answer is correct and no marks are awarded. This is most common mistake which evaluators are committing.

8	If a question has parts, please award marks on the right-hand side for each part. Marks awarded for different parts of the question should then be totaled up and written in the left-hand margin and encircled. This may be followed strictly.
9	If a question does not have any parts, marks must be awarded in the left-hand margin and encircled. This may also be followed strictly.
10	If a student has attempted an extra question, answer of the question deserving more marks should be retained and the other answer scored out with a note “ Extra Question ”.
11	No marks to be deducted for the cumulative effect of an error. It should be penalized only once.
12	A full scale of marks _____ (example 0 to 80/70/60/50/40/30 marks as given in Question Paper) has to be used. Please do not hesitate to award full marks if the answer deserves it.
13	Every examiner has to necessarily do evaluation work for full working hours i.e., 8 hours every day and evaluate 20 answer books per day in main subjects and 25 answer books per day in other subjects (Details are given in Spot Guidelines). This is in view of the reduced syllabus and number of questions in question paper.
14	<p>Ensure that you do not make the following common types of errors committed by the Examiner in the past :-</p> <ul style="list-style-type: none"> • Leaving answer or part thereof unassessed in an answer book. • Giving more marks for an answer than assigned to it. • Wrong totaling of marks awarded on an answer. • Wrong transfer of marks from the inside pages of the answer book to the title page. • Wrong question wise totaling on the title page. • Wrong totaling of marks of the two columns on the title page. • Wrong grand total. • Marks in words and figures not tallying/not same. • Wrong transfer of marks from the answer book to online award list. • Answers marked as correct, but marks not awarded. (Ensure that the right tick mark is correctly and clearly indicated. It should merely be a line. Same is with the X for incorrect answer.) • Half or a part of answer marked correct and the rest as wrong, but no marks awarded.
15	While evaluating the answer books if the answer is found to be totally incorrect, it should be marked as cross (X) and awarded zero (0) Marks.
16	Any unassessed portion, non-carrying over of marks to the title page, or totaling error detected by the candidate shall damage the prestige of all the personnel engaged in the evaluation work as also of the Board. Hence, in order to uphold the prestige of all concerned, it is again reiterated that the instructions be followed meticulously and judiciously.
17	The Examiners should acquaint themselves with the guidelines given in the “ Guidelines for Spot Evaluation ” before starting the actual evaluation.
18	Every Examiner shall also ensure that all the answers are evaluated, marks carried over to the title page, correctly totaled and written in figures and words.
19	The candidates are entitled to obtain photocopy of the Answer Book on request on payment of the prescribed processing fee. All Examiners/Additional Head Examiners/Head Examiners are once again reminded that they must ensure that evaluation is carried out strictly as per value points for each answer as given in the Marking Scheme.

MARKING SCHEME
Social science (Subject Code - 087) 2026
Class X
(PAPER CODE : 32/3/3)

SET 3
MM: 80

Q.No.	EXPECTED OUTCOMES/VALUE POINTS	Page no	Mark
	SECTION – A (History)		
1.	(D) II, IV, I, III.	120-127	1
2.	(B) The Diamond Sutra	106	1
	For visually impaired candidates only-		
	(A) The Diamond Sutra	106	1
3.	(B) a-iv, b-iii, c-i, d-ii	35,47	1
4.	(C) West Asia	53	1
5.	(C) Assertion (A) is true but Reason (R) is false.	5	1
6.	(A) Berne.	12	1
7	<p>(a) Analyse Gutenberg’s contribution to printing in Europe.</p> <p>(i) Gutenberg learnt the art of polishing stones, became a master goldsmith and also acquired the expertise to create lead moulds used for making trinkets.</p> <p>(ii) Drawing on this knowledge, Gutenberg adopted existing technology to design his innovation.</p> <p>(iii) The Olive press provided the model for printing-press and mould were used for casting the metal types for the letters of the alphabet.</p> <p>(iv) Gutenberg perfected the system of printing.</p> <p>(v) The first book printed by him was the Bible.</p> <p>(vi) About 180 copies were printed in three years.</p> <p>(vii) By the standards of the time this was fast production.</p> <p>(viii) Any other relevant point.</p> <p style="text-align: center;">Any three points to be analysed.</p> <p style="text-align: center;">OR</p>	109	3x1=3

	<p>(b) “Printing is the ultimate gift of God and the greatest one.” Analyse the statement.</p> <ul style="list-style-type: none"> (i) Print created the possibility of wide circulation of ideas. (ii) It introduced a new world of debate and discussion. (iii) Print helped people to think differently. (iv) Print brought about a new intellectual atmosphere and helped spread the new ideas that led to the reformation. (v) The reformation led to a division within the church and to the beginning of the protestant reformation. (vi) Any other relevant point. <p style="text-align: center;">Any three points to be analysed.</p>	112	3x1=3
8	<p>(a) Why is the French Revolution of 1789 considered the first clear expression of nationalism? Explain with examples.</p> <ul style="list-style-type: none"> (i) France was a full-fledged territorial state in 1789 under the rule of an absolute monarch. (ii) The French Revolution brought political and constitutional changes. (iii) The French Revolution led to the transfer of sovereignty from monarchy to a body of French citizens. (iv) The revolution proclaimed that it was the people who would henceforth constitute the nation. and shape the destiny of France. (v) The ideas of la patrie (the fatherland) and le citoyen (the citizen) emphasised the notion of a united community enjoying equal rights under a Constitution. (vi) A new French flag, the tricolour, was chosen to replace the former royal standard. (vii) The Estate General was elected by the body of active citizens and renamed the National Assembly. (viii) New hymns were composed, oaths taken and martyrs commemorated, all in the name of the nation. (ix) A centralised administrative system was put in place and it formulated uniform laws for all citizens within its territory. (x) Internal customs duties and dues were abolished. (xi) A uniform system of weights and measures was adopted. (xii) Regional dialects were discouraged and French became the common language of the nation. (xiii) Any other relevant point. <p style="text-align: center;">Any five points to be explained.</p> <p style="text-align: center;">Or</p>	5	5x1=5

8	<p>(b) How did nationalism, aligned with imperialism, lead Europe to disaster in 1914? Explain with examples.</p> <ul style="list-style-type: none"> (i) Many countries in the world which had been colonised by the European powers in the 19th Century began to oppose imperial domination. (ii) The anti-imperial movements that developed everywhere were nationalist. (iii) They all struggled to form independent nation states. (iv) They were inspired by a sense of collective national unity. (v) European ideas of nationalism were nowhere replicated, for people everywhere developed their own specific variety of nationalism. (vi) The Balkans was a region of geographical and ethnic variation comprising modern-day Romania, Bulgaria, Albania, Greece, Macedonia, Croatia, Bosnia-Herzegovina, Slovenia, Serbia and Montenegro. (vii) The inhabitants of Balkans were known as the Slavs. (viii) A large part of the Balkans was under the control of the Ottoman Empire. (ix) The spread of the ideas of romantic nationalism in the Balkans together with the disintegration of the Ottoman Empire made this region very explosive. (x) One by one, its European subject nationalities broke away from its control and declared independence. (xi) The Balkan states were fiercely jealous of each other and each hoped to gain more territory at the expense of the others. (xii) During this period, there was intense rivalry among the European powers over trade and colonies as well as naval and military might. (xiii) Each power – Russia, Germany, England, Austro-Hungary – was keen on countering the hold of other powers over the Balkans, and extending its own control over the area. (xiv) This led to a series of wars in the region and finally the First World War broke out in 1914. (xv) Any other relevant point. <p style="text-align: center;">Any five points to be explained.</p>	5	5x1=5
9.	<p>Read the following source carefully and answer the questions that follow:</p> <p style="text-align: center;">Quit India Movement</p> <p><i>The failure of the Cripps Mission and the effects of World War II created widespread discontentment in India. This led Gandhiji to launch a movement calling for complete withdrawal of the British from India. The Congress Working Committee, in its meeting in Wardha on 14 July, 1942, passed the historic 'Quit India' resolution demanding the immediate transfer of power to Indians and quit India. On 8 August, 1942 in Bombay, the All India Congress Committee endorsed the resolution, which called for a non-violent mass struggle on the widest possible scale throughout the country. It was on this occasion that Gandhiji delivered the famous 'Do or Die' speech. The call for 'Quit India' almost brought the state machinery to a standstill in large parts of the country as people voluntarily threw themselves into the thick of the movement. People observed hartals and demonstrations and processions were accompanied by national songs and slogans. The movement was truly a mass movement which brought into its ambit thousands of ordinary people, namely students, workers and peasants. It also saw the active participation of leaders, namely, Jayprakash</i></p>	49	1+1+2 = 4

	<p><i>Narayan, Aruna Asaf Ali and Ram Manohar Lohia and many women such as Matangini Hazra in Bengal, Kanaklata Barua in Assam and Rama Devi in Odisha. The British responded with much force, yet it took more than a year to suppress the movement.</i></p> <p>(9.1) Mention the main aim of the Quit India Movement. 1</p> <p>Independence of India.</p> <p>(9.2) Where did Gandhiji deliver the famous 'Do or Die' speech?1</p> <p>Bombay /Mumbai.</p> <p>(9.3) Explain the forms of protest observed during the 'Quit India Movement'.</p> <p>(i) People voluntarily threw themselves into the thick of the movement.</p> <p>(ii) People observed hartals and demonstrations.</p> <p>(iii) Processions were accompanied by national songs and slogans.</p> <p>(iv) Any other relevant point. 2x1=2</p> <p>Any two points to be explained.</p>		
10.	<p>Please see the attached map.</p> <p>Note: The following questions are for the Visually Impaired Candidates only, in lieu of Q. No. 10.</p> <p>(10.1) Name the place where the Indian National Congress session was held in 1927. 1</p> <p>Madras / Chennai.</p> <p>(10.2) Name the place where Gandhiji broke the Salt Law. 1</p> <p>Dandi.</p>		<p>1+1=2</p> <p>1+1=2</p>
	SECTION – B (Geography)		20
11.	(D) Paddy, Maize, Groundnut, Soyabean.	32	1
12.	(B) II, IV, I, III.	24	1
13.	(C) a-ii, b-iii, c-iv, d-i.	7,9	1

14	<p>(a) Differentiate between ferrous and non -ferrous minerals.</p> <table><tr><th>Ferrous Minerals</th><th>Non-Ferrous Minerals</th></tr><tr><td>(i) They provide a strong base for the development of metallurgical industries.</td><td>(i) They play a vital role in a number of metallurgical, engineering and electrical industries.</td></tr><tr><td>(ii) They account for about three fourths of the total value of the production of metallic minerals.</td><td>(ii) India's reserves and production of non- ferrous minerals is not very satisfactory.</td></tr><tr><td>(iii) Iron ore, Manganese are the examples.</td><td>(iii) Copper, Bauxite are the examples.</td></tr><tr><td>(iv) Any other relevant point.</td><td>(iv) Any other relevant point.</td></tr></table> <p>Any two points of differentiation to be explained.</p> <p>OR</p> <p>(b) Differentiate between conventional and non -conventional sources of energy.</p> <table><tr><th>Conventional energy sources</th><th>Non-conventional energy sources</th></tr><tr><td>(i) Non-renewable sources.</td><td>(i) Renewable sources.</td></tr><tr><td>(ii) A source of pollutant.</td><td>(ii) Eco friendly.</td></tr><tr><td>(iii) Limited stock, and exhaustible.</td><td>(iii) Unlimited stock and inexhaustible</td></tr><tr><td>(iv) Conventional sources are coal, firewood, petroleum natural gas etc.</td><td>(iv) Non-conventional sources are solar, wind etc.</td></tr><tr><td>(v) Any other relevant point.</td><td>(v) Any other relevant point.</td></tr></table> <p>Any two points of differentiation to be explained.</p>	Ferrous Minerals	Non-Ferrous Minerals	(i) They provide a strong base for the development of metallurgical industries.	(i) They play a vital role in a number of metallurgical, engineering and electrical industries.	(ii) They account for about three fourths of the total value of the production of metallic minerals.	(ii) India's reserves and production of non- ferrous minerals is not very satisfactory.	(iii) Iron ore, Manganese are the examples.	(iii) Copper, Bauxite are the examples.	(iv) Any other relevant point.	(iv) Any other relevant point.	Conventional energy sources	Non-conventional energy sources	(i) Non-renewable sources.	(i) Renewable sources.	(ii) A source of pollutant.	(ii) Eco friendly.	(iii) Limited stock, and exhaustible.	(iii) Unlimited stock and inexhaustible	(iv) Conventional sources are coal, firewood, petroleum natural gas etc.	(iv) Non-conventional sources are solar, wind etc.	(v) Any other relevant point.	(v) Any other relevant point.	44, 45	2x1=2
Ferrous Minerals	Non-Ferrous Minerals																								
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15.	<p>"There is high population pressure on the land in intensive subsistence farming." Support the statement with appropriate arguments.</p> <p>(i) Intensive subsistence farming is practiced in areas of high population pressure on land.</p> <p>(ii) It is labour intensive farming.</p> <p>(iii) Increase in the demand for agricultural produce due to rising population.</p> <p>(iv) A well-developed irrigation is used for obtaining higher production. Farmers extract maximum output from the limited land.</p>	31	3x1=3																						

	(v) Any other relevant point.		
	Any three points to be explained.		
16.	<p>(a)"The economic strength of a country is measured by the development of manufacturing industries." Support the statement with appropriate arguments.</p> <p>(i) Manufacturing industries are the backbone of modern economies. (ii) Manufacturing industries helps in modernising agriculture. (iii) It reduces the heavy dependence of people on agricultural income. (iv) Industrial development is a pre-condition for eradication of unemployment. (v) It brings down regional disparities. (vi) It reduces poverty. (vii) It helps in the expansion of trade and commerce. (viii) It brings in foreign exchange. (ix) Any other relevant point</p> <p>Any five points to be explained. OR</p> <p>(b) "There is a need to save clean water from industrial pollution in India". Support the statement with suitable arguments.</p> <p>(i) The percentage of fresh water availability is very limited in the world. (ii) Industries are one of the major pollutants of fresh water. For ex: Paper, pulp, chemical, textile, petroleum, refineries, dyeing industries are the major pollutants of water. (iii) Tanneries, electroplating industries that let out dyes, detergents, acids, salt and heavy metals like lead and mercury, pesticides, fertilizers etc release the toxic substances directly into the water bodies. (iv) Fly ash, phospho-gypsum and iron and steel slags are the major solid wastes in India. (v) Hot water and effluents should be treated before releasing into the fresh water bodies. (vi) Primary treatment of water by mechanical means. (vii) Secondary treatment of water by biological means. (viii) Promotion of reuse and recycling of water should be encouraged. (ix) Any other relevant point.</p> <p>Any five points to be explained.</p>	58	5x1=5
		66	5x1=5
17.	<i>Read the given source carefully and answer the questions that follow:</i>	16,17	1+1+2=4

	<p style="text-align: center;">Joint Forest Management</p> <p><i>In India the Joint Forest Management (JFM) programme furnishes a good example for involving local communities in the management and restoration of degraded forests. The programme has been in formal existence since 1988 when the state of Odisha passed the first resolution for joint forest management. JFM depends on the formation of local (village) institutions that undertake protection activities mostly on degraded forest land managed by the forest department. In return, the members of these communities are entitled to intermediary benefits like non-timber forest produces and share in the timber harvested by 'successful protection'.</i></p> <p><i>The clear lesson from the dynamics of both environmental destruction and reconstruction in India is that local communities everywhere have to be involved in some kind of natural resource management. But there is still a long way to go before local communities are at the centre-stage in decision-making. Accept only those economic or developmental activities, that are people centric, environment-friendly and economically rewarding.</i></p> <p>(17.1) Why is conservation of forests necessary? 1</p> <p>(i) To maintain ecological balance. (ii) To conserve wildlife. (iii) Any other relevant point.</p> <p style="text-align: center;">Any one point to be explained.</p> <p>(17.2) Which type of forests are protected under the 'Joint Forest Management' programme? 1</p> <p style="text-align: center;">Degraded Forest.</p> <p>(17.3) Explain the role of local communities in forest conservation.</p> <p>(i) In India, forests are home to some of the traditional communities. (ii) The inhabitants of five villages in the Alwar district of Rajasthan have declared 1200 hectares of forests as 'Bhairavodev Dakav Sonchuri' declaring their own set of rules and regulations. (iii) Local communities and the government can join hands in the conservation of forest. (iv) Local communities can suggest methods of forest conservation. (v) Local communities can organize protests and movements to sensitize public about the need of forest conservation viz. Chipko and Navdanya movement. (vi) Any other relevant point. 2x1=2</p> <p style="text-align: center;">Any two points to be explained.</p>		
18.	<p>Please see the attached map:</p> <p>Note: For Visually Impaired candidates only: Answer any three questions.</p> <p>(18.1) Name the largest dam built on Narmada river in Gujarat. 1</p> <p style="text-align: center;">Sardar Sarovar.</p>		1+1+1=3

	<p>(18.2) Name the place where international airport is located in Punjab. 1 Amritsar/ Chandigarh.</p> <p>(18.3) Name the place where the Software Technology Park is located in Karnataka. 1 Bengaluru.</p> <p>(18.4) Name the place where a major sea port is located in Odisha. 1 Paradwip.</p>		
	SECTION – C (Political Science)		20
19.	(D) Switzerland.	15	1
20.	(A) Sweden.	31	1
21.	(C) Parliament of India.	Cover page	1
	For Visually impaired candidates only: (C) Rajya Sabha.	17,20	1
22.	(A) Small country of Europe.	2	1
23.	<p>Explain the role of political parties in a democracy.</p> <p>(i) Political parties are the most visible institutions in a democracy.</p> <p>(ii) They work on policies and programmes for the society with a view to promote the collective good.</p> <p>(iii) Each political party tries to persuade people why their policies are better than others.</p> <p>(iv) Political parties seek to implement their policies by winning popular support through elections.</p> <p>(v) They gather different views on issues and present it to the government.</p> <p>(vi) They bring together the representatives to form a government.</p> <p>(vii) Any other relevant point.</p> <p>Any two points to be explained.</p>	47-48	2x1=2
24.	<p>Suggest measures to increase the political representation of women in India.</p> <p>(i) Make it legally binding to have a fair proportion of women in the elected bodies.</p> <p>(ii) More seats should be reserved for women in the elected bodies.</p> <p>(iii) Encouraging women to participate actively in public life.</p> <p>(iv) Any other relevant point.</p> <p>Any two points to be explained.</p>	35	2x1=2

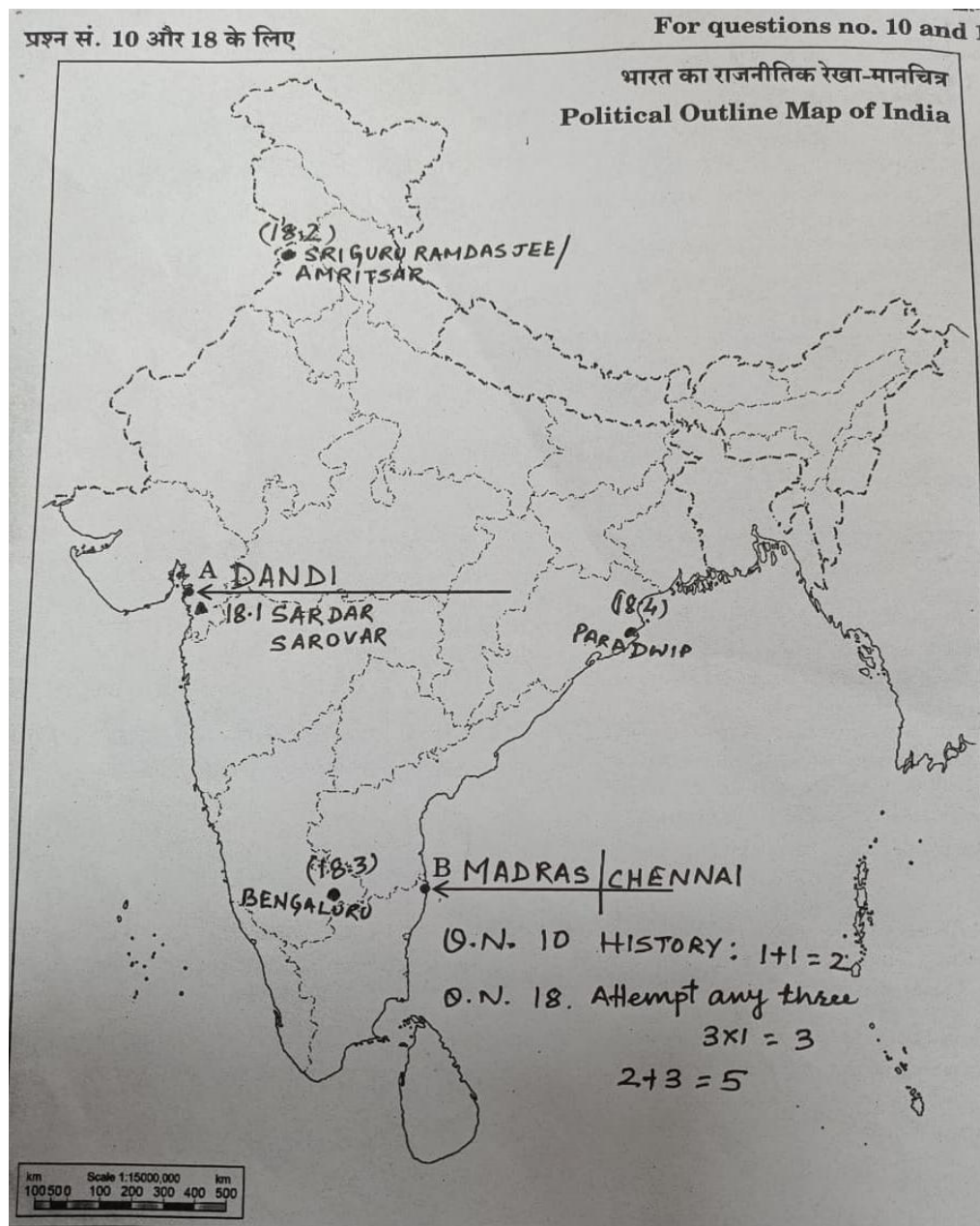
	<p><i>of public policies. Therefore, it follows that in a democracy, political power should be distributed among as many citizens as possible.</i></p> <p>(27.1) Why should all the powers of the government not be in the hands of one person? 1</p> <p>(i) The basic principles of democracy believe in power sharing, so power should be shared. (ii) It might lead to dictatorship. (iii) Any other relevant point. Any one point to be explained.</p> <p>(27.2) Why is power sharing necessary? 1</p> <p>(i) To accommodate social diversity. (ii) To avoid conflicts. (iii) Any other relevant point. Any one point to be explained.</p> <p>(27.3) How does governing through institutions of self-government strengthen democracy? Explain.</p> <p>(i) It strengthens the right of the people. (ii) It makes government more accountable. (iii) Local people have better knowledge of problems in their localities. (iv) It helps people to directly participate in decision making. (v) Any other relevant point. 2x1=2 Any two points to be explained.</p>		
	SECTION – D (Economics)		20
28.	(B) Only I and III are correct.	64	1
29.	(C) Both statement I and statement II are correct.	41	1
30.	(A) Higher support price for crops.	4	1
31.	(B) Individually controlled.	33	1
32.	(C) S	10	1
33.	(A) Both Assertion (A) and Reason (R) are true and Reason (R) is the correct explanation of Assertion (A).	59	1
34.	<i>If the examinee marks any option: A,B,C and D, mark to be awarded.</i>	8,9	1

35.	<p>Why are only final goods and services counted in Gross Domestic Product (GDP)? Explain.</p> <p>(i) The value of final goods already includes the value of all the intermediate goods. (ii) To avoid double counting. (iii) It reflects the real growth of Gross Domestic Product (GDP). (iv) Any other relevant point.</p> <p>Any two points to be explained.</p>	22	2x1=2
36.	<p>How did the development of information and communication technology promote globalisation? Explain with examples.</p> <p>(i) In recent times technology in the areas of telecommunication, computers, internet has been changing rapidly. (ii) Telecommunication facilities (telegraph, telephone including mobile phone, fax) are used to contact one another around the world. (iii) It facilitates access to information instantly across the world. (iv) It has connected even the remote areas to the globe. (v) This has made much faster delivery of goods across long distances. (vi) Internet allows to send instant electronic mails(email) and talk (voice mail) across the world at negligible cost. (vii) Globalisation has been facilitated by satellite communication devices too. (viii) Any other relevant point.</p> <p>Any three points to be explained.</p>	63	3x1=3
37.	<p>Describe the role of 'private sector' in the economic development of the country.</p> <p>(i) Maximum contribution to the secondary and tertiary sector comes from private sector which leads to the economic development of the country. (ii) After liberalization, private sector has played major role to boost the manufacturing sector. (iii) It is playing instrumental role in flourishing Cotton textile industries at present. (iv) Maximum investment in the field of information technology is coming from private sector. (v) It is also playing a major role in providing employment. (vi) Service sector such as healthcare, postal services, online business including doorstep delivery is dominated by private sector. (vii) Any other relevant point.</p> <p>Any three points to be explained.</p>	33	3x1=3

38	<p>(a) Analyse the positive role of credit in the economic development of India.</p> <ul style="list-style-type: none"> (i) Credit plays a vital and positive role in the economic development. (ii) Credit helps people to start new businesses and small-scale industries. (iii) People can invest in agriculture, industries, education and infrastructure with the help of easy access to credit which boosts economic growth. (iv) Farmers can take credit to buy seeds, fertilizers, machinery which increase agricultural productivity. (v) When businesses expand with the help of credit, they create more job opportunities for people. (vi) People can use credit to buy houses, vehicles etc to improve their quality of life. (vii) Industries need large funds for buying machinery, technology and raw material which can be arranged through credit. (viii) Any other relevant point. <p style="text-align: center;">Any five points to be analysed</p> <p style="text-align: center;">OR</p> <p>(b) Analyse the negative impacts of informal sources of loans.</p> <ul style="list-style-type: none"> (i) The sources of informal loans are landlords, money-lenders, relatives and friends who are not liable to rules of credit. (ii) Generally informal sources charge high rate of interest. (iii) The credit activities in this sector are not supervised by Reserve Bank of India (RBI). (iv) There is no cap on the interest rate. (v) There is high risk of losing the collateral by the borrower. (vi) There are high chances of borrowers getting exploited. (vii) Any other relevant point. <p style="text-align: center;">Any five points to be analysed</p>	49	5x1=5
		48	5x1=5

10

Note: Please see Map for answers to Q no. 10 and 18.



Note: IF THE EXAMINEE HAS IDENTIFIED THE TWO LOCATIONS ON THE MAP CORRECTLY BUT LABELLED THEM INTERCHANGEABLY (MADRAS /CHENNAI) AND DANDI OR VICE-VERSA), MARKS MUST BE AWARDED.

