

SOCIAL STUDIES: GEOGRAPHY

CHAPTER – 14

INDIA- WATER RESOURCES

10) Write about India's Major Hydro-Electric Power Projects in India

Ans:- Hydro-electric power is the second important source of power in India. Hydro-electric power is generated to an extent of 13.9% of the total power generated in 2011. It is estimated that India has a potential to generate 410 billion kw of hydro-electric power. But presently only 106.68 billion kw power is being generated. The following states have important hydro electric power generation centres.

1. Karnataka: Shivanasamudra, Tungabhadra, Jog, Bhadra, Alamatti, Kali, Supa, Kadra, Kodalalli Dam.

2. Andhra Pradesh: Srisailem project, Ramapadasagar Project, Sileru project.

3. Telangana : Nagarjunasagar

4. Tamil Nadu: Mettur project, Paikara electric project, Periyar project, Kundha project, Moyar project, Kodayar project etc.

5. Madhya Pradesh: Bansagar, Gandhisagar, Pench Project

6. Maharashtra: Tata hydro-electric power project, Beera project, Vaitarana project, Koyna project.

7. Odisha : Hirakud project, Kolab project, Rangali project, Naraja project.

8. Bihar : Kosi project.

9. Gujarat : Kakrapar project, Kadana project, Ukai project.

10. Jharkhand : Suvarnarekha project.

11). 'Rain water harvesting is compulsory today'. Why?

Ans:- Rain water harvesting is compulsory today because –

- a) Water is a very precious natural resource
- b) Rainfall is confined to the rainy season.
- c) Water shortage is seen during summer even in heavy rainfall regions.
- d) The only solution to the drought condition prevailing in India is Rain water harvesting.

12) What is National Power Grid?

Ans:- A National Power Grid is established in order to supply excess power from any state to any other power deficit state.

BUSINESS STUDIES Chapter -1

BANK TRANSACTIONS

Answer the following questions

1. What are banks?

Ans:- Banks are financial institutions which use the money deposited by the customers as investments and agree to return whenever they require

2. What are the functions of the Banks?

Ans:- The functions of the Banks are -

- 1) Accepting deposits from public and others.
- 2) Lending money to public (Loans) and other institutions.
- 3) Transferring money from one place to another (Remittances)

4) Collecting money by cheques, drafts and bills.

5) Discounting of bills.

6) Hiring safe deposit lockers.

7) Conducting foreign exchange transactions.

8) Keeping valuables in safe custody.

9) Issuing letters of credit and guarantee.

10) Conducting government transaction (State and Central)

3. Explain the Relation between the bank and its customers.

Ans:- The relation between the Bank or a Banker and customers falls under two broad categories, namely-

1. General relationship,

2. Special relationship

1) General relationship:

(a) Primary Relationship (Debtor & creditor relationship)

(b) Subsidiary Relationship (Trustee & beneficiary relationship)

(c) Agent and Principal Relationship.

2) Special relationship:

(a) Obligation to honour cheques.

(b) Obligation to maintain secrecy of accounts.

4. What are the advantages of opening a Bank Account?

Ans:- Some of the advantages of opening a Bank Account are as under-

The Bank account -

- a) facilities a safe custody of money.
- b) helps in making payments.
- c) helps in collection of money.
- d) holders get advances and loans.
- e) helps in smooth financial transactions.
- f) holders get safe deposit locker facilities.

5. List out the characteristics relating to bank transactions.

Ans:- The characteristics relating to bank transactions are as under –

(1) Dealing with money: Banks are financial institutions which deal with the money of the public.

(2) Individual/Firm/Company: Bank may be a person, firm or a company. Banking company means the institution that deals with money.

(3) Acceptance of deposits: Banks accept deposits from the public. These deposits are returned whenever the customers demand it or after a prescribed period. Banks provide security to these deposits. Banks provide security to these deposits. Banks act as custodians of the deposits of the public.

(4) Lending loans- Banks advance loans to Industrial sector, Agricultural sector, Education, House construction and for other purposes.

(5) Payment and withdrawal - Banks facilitate the customers to withdraw their deposits in the form of cheques or drafts.