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Q66

Under the Kisan Credit Card scheme, short-term credit support is given to farmers for which of the following purposes? 1. Working capital for maintenance of farm assets 2. Purchase of combine harvesters, tractors and mini trucks. 3. Consumption requirements of farm households 4. Post-harvest expense 5. Construction of family house and setting up of village cold storage facility. Select the correct answer using the code given below: (a) 1, 2 and 5 only (b) 1, 3 and 4 only (c) 2, 3, 4 and 5 only (d) 1, 2, 3 4 and 5 Official key: B.

UPSC Civil Services Prelims 2020 · General Studies · 2 marks · Economy

Indian economy, budget, schemes - Prelims GS Paper I.

Explanation

(a)

1, 2 and 5 only. Tractors/harvesters and a house/cold-store are investment/long-term, not **KCC** short-term as keyed.

(b) Official key

1, 3 and 4 only. Working capital to maintain assets, household consumption, post-harvest expenses. Not combine/tractor purchase or house-and-village cold storage.

(c)

2, 3, 4 and 5 only. Keeps the capex limbs.

(d)

All five. 2 and 5 fail.

Summary

• **Official key is (b) 1, 3 and 4 only. KCC short-term support:** farm working capital, family consumption, post-harvest costs. Machinery and house/cold-storage construction are not that window.

Related possible facts

These can be asked in a future Prelims paper.

KCC

1998; crop + term windows; interest subvention on ST.

Investment credit

Tractors, stores - separate term loans.

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