

	not represent improvements in sustainability.
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Q.61) Solution (d)

Statement Analysis:

Statement 1	Statement 2
Incorrect	Incorrect
<p>The Service Area Approach (SAA) was introduced in April 1989 (during seventh five year plan) in order to bring about an orderly and planned development of rural and semi-urban areas of the country.</p> <p>It was a sub scheme under the lead bank scheme and not its replacement.</p> <p>The lead bank scheme assigned lead role to individual banks in the public sector and private sector for the districts allotted to them.</p>	<p>Under the SAA, all rural and semi-urban branches of banks were allocated specific villages, generally in geographical difficult areas, the overall development and the credit needs of which were to be taken care of by the respective branches.</p> <p>The scheme was applicable to all scheduled commercial banks including Regional Rural Banks.</p>

Q.62) Solution (b)

Statement Analysis:

Revenue Receipts are current incomes of government, which neither create liabilities nor cause any reduction in the assets of the government.

These receipts are classified into Tax Revenue and Non-tax Revenue.

Non-Tax Revenue: The incomes accruing to government from sources other than taxes are non-tax revenues.

Capital Receipts are those receipts of the government which either create liability or cause any reduction in the assets of the government.

Statement 1	Statement 2	Statement 3	Statement 4
Incorrect	Correct	Correct	Incorrect