



EDUVISTA is here to support your learning journey the right way.

At Eduvista, our goal is simple – make concepts clear, practice effective and learning consistent so you can perform your best in exams.



WHAT YOU GET WITH EDUVISTA



Concept-Based Learning

Easy-to-understand notes that explain concepts in a simple and structured way.



Practice That Matters

Topic-wise questions, PYQs and case studies to strengthen your understanding.



Exam-Focused Preparation

Important points, diagrams, flowcharts and high-weightage topics for better revision.



Self-Learn at Your Pace

Well-organized content with examples to help you learn, revise and retain better.



Support When You Need It

Guidance from teachers to help you stay on track.

HOW WE HELP YOU LEARN BETTER



NCERT Based & CBSE Aligned

Content prepared as per latest syllabus.



Visual & Easy to Remember

Diagrams, flowcharts and mind maps for quick understanding.



PYQs & Past Trends

Questions from past years to understand exam patterns.



Revision Made Simple

One-pagers, formula sheets & summary notes for fast revision.



Consistent Improvement

Regular tests and practice to track your progress.

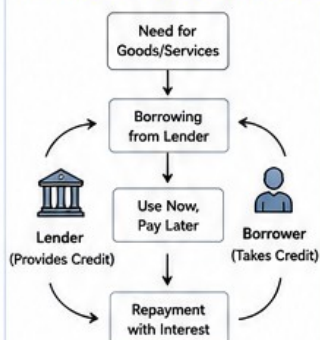
SAMPLE CONTENT YOU WILL GET

KEY CONCEPTS

- **Money:** Anything that is widely accepted as a medium of exchange.
- **Credit:** An arrangement in which the payment for a good or service is made at a later date.
- **Interest:** The payment made for the use of borrowed money.

TIP: Remember the difference between money and credit. Money is paid now, credit is paid later.

FLOWCHART: HOW CREDIT WORKS



PYQ (LAST 5 YEARS)

Q1. Why do people borrow money?
[CBSE 2023]

Ans: People borrow money to meet their immediate needs or to purchase goods and services which they cannot pay for immediately.

Q2. Explain the role of banks in providing credit.
[CBSE 2022]

Ans: Banks provide credit by accepting deposits from people and lending that money to those who need it with interest. They act as intermediaries between borrowers and savers.

ONE PAGER REVISION

Sources of Credit

- Moneylenders
- Employers
- Friends & Relatives
- Commercial Banks
- Cooperatives

Uses of Credit

- Business
- Education
- Medical Needs
- House Construction
- Consumption Needs

Benefits of Credit



Helps in emergencies



Promotes business



Improves living standard



COMMON MISTAKE:

Confusing money (paid now) with credit (paid later).

STUDENTS WHO TRUST EDUVISTA



Latika

Eduvista notes are very easy to understand and help me cover the whole chapter quickly. Tests are helpful for my preparation.



Shaurya

PYQs and case studies help me write better answers in exams. Explains tough topics in a simple way.



Chirag

Regular tests and doubt support keep me on track and improve my scores step by step.

OUR CONTENT COVERS

- ✓ Complete chapter coverage
- ✓ Important definitions & concepts
- ✓ Diagrams, flowcharts & examples
- ✓ NCERT Intext & Exercise solutions
- ✓ PYQs (Last 5 Years)
- ✓ Case studies & Higher Order Qs
- ✓ Common mistakes to avoid

**START TODAY,
SEE PROGRESS EVERYDAY!**

Small steps today lead to big results tomorrow.



JOIN EDUVISTA

and take charge of your learning journey.

HOW TO ENROLL?

- 📍 Visit our centre
- 📞 Call / WhatsApp us
- 🗣️ Speak to our teacher

Let's make learning simple and successful together! ♥

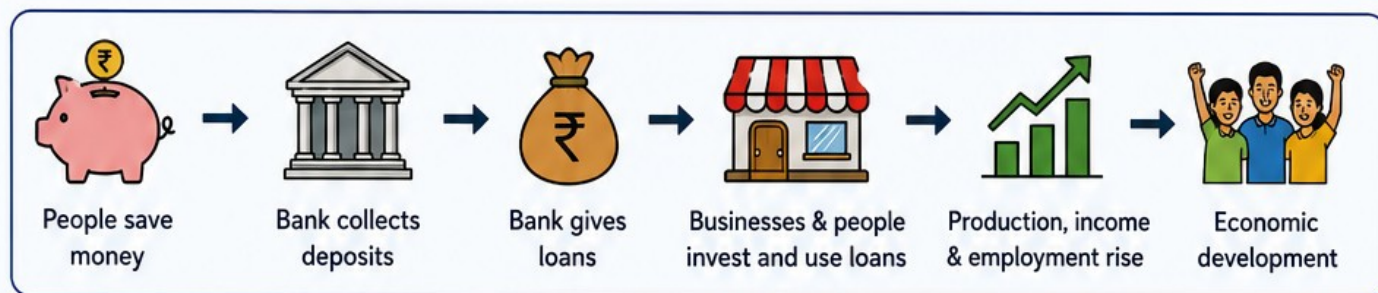
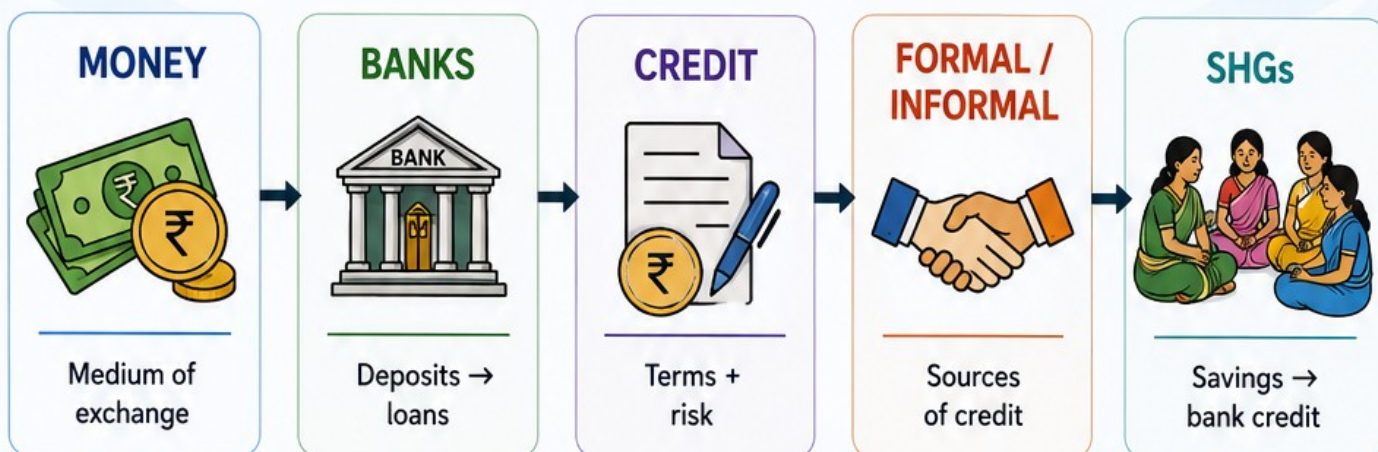




CLASS 10 ECONOMICS

CHAPTER 3 • MONEY & CREDIT

- ✓ Premium visual notes
- 📖 Complete NCERT chapter coverage
- 🖱️ Interactive navigation
- 🎯 Exam checkpoints
- ★ Master revision



DESIGNED FOR ACTIVE REVISION 💡



Tap the Contents page to jump directly to a topic.



Use the chapter tabs and page numbers for quick navigation.



Use the final revision page as a last-minute exam checklist.



Prepared by Abhishek Sir

Eduvista • Class 10 • NCERT-based



EDUVISTA
— LEARNING SIMPLIFIED —



CONTENTS

Tap a topic to jump directly to the notes.



01



**Water Resources:
Availability & Distribution**

Interactive
visual notes



02



**Utilisation of
Water Resources**

Interactive
visual notes



03



**Water Conservation
& Management**

Interactive
visual notes



04



**Rainwater Harvesting
& Watershed Management**

Interactive
visual notes



05



**Water Pollution
& Solutions**

Interactive
visual notes



HOW TO USE

- 1 Learn the concept blocks.
- 2 Follow examples and cause–effect chains.
- 3 Finish with the master revision + NCERT exercises.





WHAT IS THIS CHAPTER ABOUT?

This chapter explains the importance of water, its availability, distribution, utilisation and conservation. Water is a limited resource and must be used wisely for sustainable development.



WHY IS WATER IMPORTANT?

- Essential for all life forms.
- Supports agriculture and industry.
- Used for power generation.
- Helps in economic development.
- Ensures better quality of life.

1. WATER RESOURCES: AVAILABILITY & DISTRIBUTION

1.1 SOURCES OF WATER



Surface Water

Available on the surface like rivers, lakes, ponds, reservoirs, streams, etc.



Ground Water

Found below the surface in the form of wells, tube wells, springs, etc.



Rain Water

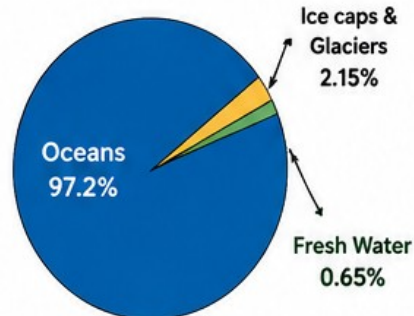
Water received from rainfall, which can be stored and used.



Other Sources

Sea water (after desalination), ice, glaciers, etc.

1.2 GLOBAL DISTRIBUTION OF WATER



Out of total water on Earth, only 0.65% is **fresh water** and most of it is not easily available for human use.

1.3 DISTRIBUTION IN INDIA



India receives about 4000 billion cubic metres (BCM) of water annually.

Water is not distributed equally in time and space.

Some regions face floods, while others face droughts.

Seasonal variations also affect the availability.

1.4 FACTORS AFFECTING AVAILABILITY OF WATER IN INDIA



Climate

Amount and distribution of rainfall.



Relief

Mountainous, plateau and plain areas affect flow of water.



Soil Type

Porous soil allows more infiltration than rocky soil.



Natural Vegetation

Forests help in conserving and regulating water.



Human Activities

Over-extraction, pollution and deforestation reduce availability.



KEY TAKEAWAY: Water on Earth is limited. Its availability and distribution vary due to natural and human factors.

1.5 REGIONS FACING WATER SCARCITY



- Rajasthan, parts of Gujarat, Maharashtra, Karnataka, Andhra Pradesh, Tamil Nadu face water scarcity.
- Low rainfall, overuse and poor management are major reasons.
- Ground water levels are continuously falling in many areas.

1.6 REGIONS FACING FLOODS



- Brahmaputra basin, Ganga basin, West Bengal, Assam, Bihar, Uttarakhand face floods.
- Excess rainfall, siltation and poor drainage cause floods.
- Floods damage life, crops, property and environment.



DID YOU KNOW?

A dripping tap can waste more than 10,000 litres of water in a year!



REMEMBER:

Water is a precious resource. Save water, secure tomorrow.



THINK & ANSWER

1. Why is the availability of water not equal in all regions?
2. What are the main sources of fresh water?





2. UTILISATION OF WATER RESOURCES



Water is used for different purposes in our daily life and for various economic activities.



2.1 AGRICULTURE



- Major user of water resources (about 85%).
- Used for irrigation of crops.
- More water-intensive crops require more water.

Example: Paddy, sugarcane need more water.



2.2 INDUSTRY



- Used in cooling, processing, cleaning and other industrial activities.
- Different industries have different water needs.

Example: Thermal power plants, textile, paper industries use large amounts of water.



2.3 DOMESTIC PURPOSES



- Used for drinking, cooking, bathing, washing, cleaning and other household activities.

Clean and safe water is essential for good health and hygiene.



2.4 HYDRO POWER



- Water is used to generate electricity in hydro power plants.
- Renewable and eco-friendly source of energy.

Example: Bhakra Nangal Project, Tehri Dam.



2.5 OTHER USES



- Navigation
- Fisheries
- Tourism & recreation
- Maintenance of ecosystem

Water supports many other activities and ecosystems.

3. WATER CONSERVATION & MANAGEMENT



Conservation means using water carefully and in a planned way. Management means planning, developing and distributing water resources to meet the needs of people.

3.1 WHY CONSERVE WATER?



Water is limited and not renewable.



Fresh water is already very less.



Growing population and industrialisation increase demand.



Climate change and pollution reduce availability.



3.2 HOW CAN WE CONSERVE WATER?



Use water carefully and avoid wastage.



Harvest rainwater.



Reuse and recycle water where possible.



Use efficient irrigation methods like drip and sprinkler.



Protect water bodies from pollution and over-extraction.

4. RAINWATER HARVESTING & WATERSHED MANAGEMENT

4.1 RAINWATER HARVESTING

- It is the process of collecting and storing rainwater for future use.
- Helps in recharging groundwater and reducing water scarcity.
- Can be done at homes, schools, offices and community level.

METHODS



Rooftop harvesting



Recharge pits



Percolation tanks



Check dams

4.2 WATERSHED MANAGEMENT

- It is the management of natural resources in a watershed area.
- Aims to conserve soil and water and improve vegetation.
- Helps in sustainable use of land, water and other resources.



KEY TAKEAWAY

Water is a precious resource. Its wise use, conservation and proper management are the keys to sustainable development.



EXAMPLE OF GOOD PRACTICES

- Alwar (Rajasthan): Revival of Johads (traditional water harvesting structures).
- Ralegan Siddhi (Maharashtra): Water conservation through community participation.
- Check dams in Saurashtra region helped to raise groundwater levels.



THINK & ANSWER

1. Why is agriculture the largest user of water?
2. What are some ways to conserve water at home?
3. How does rainwater harvesting help in water conservation?



Remember:
Conserve water today,
Secure our tomorrow!



SAVE WATER



EVERY DROP
COUNTS



SUSTAIN TODAY,
THRIVE TOMORROW





5. WATER POLLUTION & SOLUTIONS



Water pollution occurs when harmful substances mix with water, making it unsafe for use and harmful to living beings.

5.1 SOURCES OF WATER POLLUTION



Industrial Waste

Chemicals and waste from industries are released into water bodies.



Sewage

Untreated sewage from homes and cities pollutes rivers and lakes.



Agricultural Runoff

Fertilisers and pesticides from fields wash into water bodies.



Oil Spills

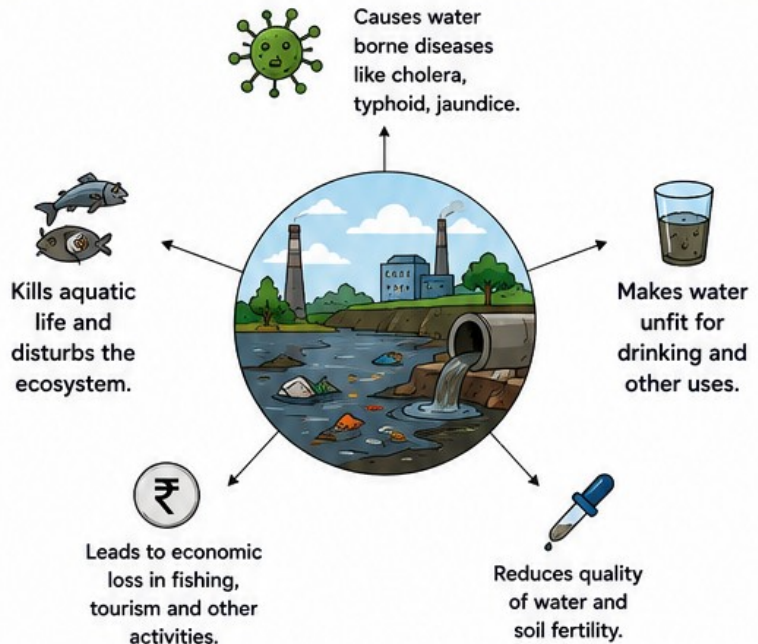
Accidental oil spills from ships and factories pollute water.



Solid Waste

Dumping of garbage, plastics and other waste in water causes pollution.

5.2 EFFECTS OF WATER POLLUTION



5.3 SOLUTIONS TO PREVENT WATER POLLUTION



Treat Wastewater

Treat industrial and sewage water before releasing it into rivers and lakes.



Reduce Chemical Use

Use fewer chemicals and eco-friendly fertilisers in agriculture.



Proper Waste Disposal

Do not throw garbage or plastics into water bodies.



Afforestation

Plant trees near water bodies to prevent soil erosion and runoff.



Strict Laws

Enforce strict laws and penalties against water polluters.



Public Awareness

Spread awareness and encourage people to keep water clean.



KEY TAKEAWAY: Clean water is essential for life. Preventing pollution is everyone's responsibility.

6. CASE STUDY

CHENNAI WATER CRISIS (2019)



- Chennai faced severe water shortage due to low rainfall, overuse of groundwater and poor management.
- Lakes and ponds were encroached and polluted.
- The crisis taught us the importance of conservation, rainwater harvesting and sustainable water use.

LESSONS LEARNED



Rainwater harvesting is crucial.



Conservation must be a habit.



Community participation is essential.

7. QUICK SUMMARY



Water is a limited resource and essential for life and development.



It is available in different sources and unequally distributed.



Water is used in agriculture, industry, domestic and other sectors.



Conservation, management and rainwater harvesting are important to ensure availability.



Water pollution is a major problem that affects health, environment and economy.



Sustainable use and collective efforts can ensure water for the present and future generations.



DID YOU KNOW?

Only 2.5% of Earth's water is fresh water and less than 1% is easily available for us!



REMEMBER:

Conserve water today, so that there is water for tomorrow!



THINK & ANSWER

- Why is water distributed unequally in time and space in India?
- Suggest any three ways to conserve water in your school or home.





8. IMPORTANT SCHEMES & INITIATIVES



Jal Shakti Abhiyan (2019)

A campaign to promote water conservation and rainwater harvesting across India.



Namami Gange Programme

Aims to clean and rejuvenate River Ganga and its tributaries.



Atal Bhujal Yojana

Focuses on sustainable groundwater management in water-stressed areas.



Jal Jeevan Mission

Aims to provide safe and adequate drinking water through tap connections to every rural household.



National Water Policy, 2012

Ensures integrated and sustainable development and management of water resources.

9. WHAT CAN WE DO?



Small steps by everyone can lead to big changes.

Turn off taps when not in use.



Fix leaking taps and pipes.



Use buckets instead of showers.



Harvest rainwater at home.



Water plants in morning or evening.



Reuse water where possible.



Never pollute water bodies.



Spread awareness about saving water.



KEY TAKEAWAY:

Everyone has a role to play. Save water today to secure tomorrow.

10. CASE STUDY

SUKHOMAURI VILLAGE, HARYANA – A MODEL FOR WATER CONSERVATION



THE PROBLEM (1990s)

- Depleting groundwater level.
- Drought-like situation.
- Farmers were facing water shortage for crops.

THE SOLUTION

- Villagers built check dams, recharged ponds and canals.
- Promoted drip irrigation and water-saving crops.
- Everyone participated.

THE RESULT

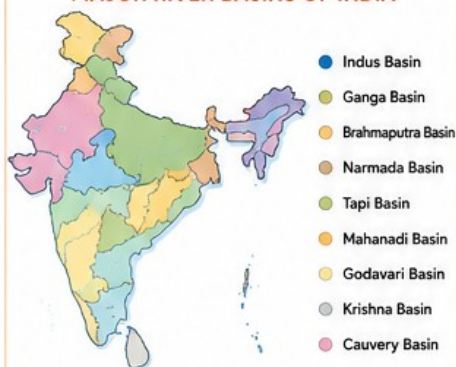
- Water level rose significantly.
- Sufficient water for drinking and irrigation.
- Increased crop yield and income.

“ When communities come together and manage water wisely, they can turn scarcity into plenty. ”



11. MAP WORK

MAJOR RIVER BASINS OF INDIA



Know the major river basins and their importance in water availability.

12. KEY TERMS



Water Resource

Source of water that is useful and available for use.



Availability

The amount of water present in a place at a particular time.



Distribution

The sharing of water among different regions and people.



Conservation

Protecting and using water carefully to avoid wastage.



Management

Planning and controlling the use of water resources.



Groundwater

Water found below the surface in the soil and rocks.



Rainwater Harvesting

Collecting and storing rainwater for future use.

13. COMMON MISTAKES



Students make in exams

- Writing only importance without examples.
- Confusing availability with distribution.
- Not drawing diagrams or maps properly.
- Writing long answers without key points.
- Forgetting solutions to water pollution.



TIP: Write in points, use diagrams, underline keywords and give examples for better marks.

DID YOU KNOW?



More than 70% of Earth's surface is covered with water, but only 2.5% is freshwater!



REVISION CHECKLIST

- ✓ Know sources of water and their distribution.
- ✓ Understand water use in different sectors.
- ✓ Learn conservation, pollution and solutions.
- ✓ Revise important schemes and case studies.



THINK & ANSWER

1. Why is water considered a limited resource?
2. How can rainwater harvesting help in conserving water?
3. Suggest any three ways to reduce water pollution.
4. What is the role of people in water conservation?





14. QUICK RECAP



Water is a limited resource but essential for all life and development.



It is available from different sources and distributed unequally.



Water is used in agriculture, industry, households, power generation and more.



Conservation, management and rainwater harvesting ensure sustainable use.

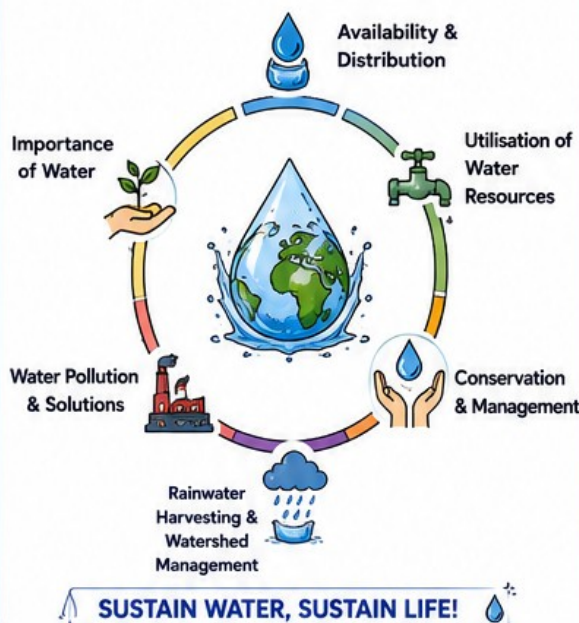


Pollution and wastage reduce water quality and availability.



Collective efforts and responsible use can secure water for future generations.

CHAPTER AT A GLANCE



15. KEY TAKEAWAY



Water is precious and limited.

- ✓ Its availability and distribution vary across regions.
- ✓ Sustainable use is the need of the hour.
- ✓ Small actions by everyone can save a lot of water.
- ✓ Think global, act local – Save water today for a better tomorrow!



16. WATER POLLUTION – IN DETAIL & SOLUTIONS

16.1 MAJOR SOURCES



Industrial Waste:
Chemicals and toxic substances from factories.



Sewage:
Untreated sewage from homes and cities.



Agricultural Runoff:
Fertilisers and pesticides wash into water bodies.



Oil Spills:
Accidental oil spills from ships and factories.



Solid Waste:
Dumping of garbage, plastics and other waste.

16.2 EFFECTS



Water-borne diseases like cholera, typhoid, jaundice.



Kills aquatic life and disturbs the ecosystem.



Makes water unfit for drinking, cooking and other uses.



Leads to economic loss in fishing, tourism and other activities.



Reduces quality of water and affects soil fertility.

16.3 SOLUTIONS



Treat wastewater before releasing it into rivers and lakes.



Reduce use of chemicals and promote organic farming.



Proper waste disposal and recycling of solid waste.



Afforestation and protection of water bodies.



Strict laws, regular monitoring and public awareness.



DO YOU KNOW?

More than 80% of wastewater flows back into the environment without proper treatment.



17. CASE STUDY – REVIVAL OF JOHDS IN RAJASTHAN



Traditional water harvesting structures called Johads were revived in Rajasthan.

- Check dams helped store rainwater.
- Groundwater levels increased.
- Droughts reduced.
- Community participation made it a success.



Lesson: Traditional knowledge + Community effort = Sustainable water management.

18. IMPORTANT FACTS



97.2% of Earth's water is in oceans (salt water).



Only 2.15% is in ice caps and glaciers.



Only 0.65% is fresh water available for human use.



Water is not distributed equally in time and space.



India uses about 80–85% of its water for agriculture.

19. THINK & ANSWER (ANSWERS)

1. Because rainfall varies from place to place and different regions have different water sources and needs.
2. Rainwater harvesting, fixing leaks, using buckets, reusing water, turning off taps, planting trees, etc.
3. It recharges groundwater, reduces runoff, prevents soil erosion and ensures water availability in dry seasons.



20. COMMON MISTAKES

- ✗ Writing only importance without examples.
- ✗ Confusing availability with distribution.
- ✗ Not using diagrams, charts or maps.
- ✗ Writing long answers without key points.
- ✗ Forgetting solutions to water pollution.



21. LAST MINUTE REMINDER

- ✓ Revise key definitions and concepts.
- ✓ Practice maps (river basins, India map).
- ✓ Learn case studies and examples.
- ✓ Write answers in points with examples.
- ✓ Draw neat diagrams wherever possible.

22. MOTIVATIONAL NOTE

“A drop saved today, is a life saved tomorrow.”

**Save Water, Save Life,
Secure Future!**

