

Speedography

Volume III

(Quarterly - Magazine)

for Stenos'
Recruitment/Skill Tests of
SSC/Jr. Gr.D. ^ CBSE/ITI/Poly/Degree (80 w.p.m.)

By



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(Quartrly Magazine)

Volume - III & IV

(Latest Dictations)

*for Recruitment & Skill Tests of
CBSE/ITI/Poly/Degree (80 w.p.m.) and
SSS Stenos' Gr. D/ SI / Instructor &
Executive Assistants*

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Preface

With the Skill Development Mission of the Prime Minister, for speedy functioning of the Government, Judiciary and Legislature, the demand for Stenographers has increased considerably. To help this Programme, the Author is pleased to publish the Latest Dictation and Transcription material to help the students get quick and attractive employment in Government Departments, PSUs, Corporates, Legal Courts and all other sectors of the economy.

Students and Teachers are advised to use *Simple (Pitman) Shorthand* with *Workbook* for easy and perfect learning of Shorthand for full guidance in the shortest possible time. After finishing these, use *Speedography* containing 1100 Simple Phrases, Speed Exercises of 60, 70, 80 wpm (128 Dictations) with Audio Dictation CDs. for passing all types of Skill Tests.

For Tests of 100 w.p.m. and higher Speeds, use Model Speed Dictations, Vol. I to IV covering all Subjects/topics, for all types of Recruitment Tests of Steno. Gr. C/B, Personal Assistants, P. S., Assembly Reporters and Class I Posts of Parliamentary Reporters in both Houses of Parliament. Efficient Stenographers/Reporters are always in great demand for speedy and efficient functioning of all the wings of a democracy - Executive, Judiciary and Legislature.

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I hope, with these Books your dream will be fulfilled. Write to the Author for any query on the subject.

Dr. G. D. Bist
Author

1st November, 2015

Handwritten shorthand notes on lined paper. The notes are written in a cursive shorthand style. Some legible words include "NDA" and "14". The text is organized into several lines across the page.

Note - Simple Shorthand is perfect, accurate with Audio-CDs.

Exercise 1 Speedo - III

Mr. Vice-Chairman, Sir, the House is very well aware that the Union Budget is a resource allocation *exercise*. Shri / Arun Jaitley has exactly reflected the commitments made in the Address and given a roadmap as to how the Government // is planning to fulfil those commitments through his Budget in the coming years. I also take this opportunity to congratulate /// him for meticulously balancing the corporate sector, on the one hand, and the social sector, on the other. And, if (1/80) I may say so, it tilts a bit towards social sector which is welcomed and appreciated by one and all. / And, I repeat here what the hon. Prime Minister has said about the Budget. He said that it is progressive, // positive, practical, pragmatic and prudent. One of the Opposition leaders said that the Budget is *Dhanwapsi* i.e., giving money /// back to corporates. I only wish to tell him that it is not *Dhanwapsi*, it is *Janwapsi* i.e., return (2/160) of people to the fold of NDA. And, the return of these *Jan* indicates the confidence they have in our / Government for *Achhe Din*.

Sir, after a decade we are moving on the growth trajectory and in the next fiscal // we are going to pip China at the post and become the world's fastest growing economy. Secondly, reduction in international /// crude prices is like a blessing to India which has reduced foreign exchange outgo substantially. Thirdly, confidence of ease of (3/240) doing business in India has substantially gone up in the last 8-9 months and this will be reflected in / the next *Forbes* List of Best Nations for doing Business and in the World Bank rankings. These positive signs help in // galvanising the economic activity, increase job opportunities, expand social network and achieve the goals set for *Amrit Mahotsav*.

As a /// part of cooperative federalism and to strengthen the States, as hon. Prime Minister rightly said that country progress only when (4/320) States progress, Government of India has agreed to the recommendations of 14th Finance Commission and transferred 42 per / cent of taxes to the States which is unprecedented in independent India. This move will definitely help every State in // the country, except Andhra Pradesh as the 14th Finance Commission has not complied with Section 46 and other sections of /// Andhra Pradesh Re-organisation Act which mandates the Central Government to make a separate award and budget for Andhra Pradesh. (5/400)

Note - Use Shorthand script in your language writing to master it.

Exercise 2

Handwritten musical notation on a ten-line staff. The notation includes various rhythmic values such as quarter notes, eighth notes, and sixteenth notes, often beamed together. There are also rests and dynamic markings. Some notes are circled in pink, and some are marked with an 'x'. The notation is written in a cursive, handwritten style.

Sir, In spite of that, we had a lot of expectations from the Budget; but, it has disappointed us. Secondly, the 14th Finance Commission had recommended Andhra Pradesh's share as Rs.24,000 crores, but the Budget has made only // a provision of Rs.22,000 crores for the award period. Secondly, State Disaster Relief Fund grant has been /// reduced by Rs.100 crores, local body grant has also been reduced by about Rs.1,000 crores. If you (1/80) calculate it, the Budget has given an amount of Rs.3,000 crores less than what has been recommended by the / Finance Commission. So, I request the hon. Minister to correct this imbalance.

There is no doubt that the Finance Commission // has examined the financial situation of Andhra Pradesh. The Finance Commission has considered revenue deficit partially and has not addressed /// the massive developmental requirements of the residuary State, including new capital, infrastructure development. But, unfortunately, the Finance Commission has considered (2/160) revenue deficit partially and has not addressed the massive developmental requirements of the residuary State, including new capital, infrastructure development, / incentives required for industrial development and other major growth engines. I am not going into the details, as we have already // apprised the hon. Finance Minister about this. But, I only wish to make one point that even after the award /// period of the 14th Finance Commission, that is, 2019-20, Andhra Pradesh is the only State, apart from a (3/240) few Special Category States, that will be suffering from a revenue deficit of Rs. 2,000 crores. This one figure tells the / whole story of Andhra Pradesh, as to where it would stand after five years from now. Sir, this is precisely // the reason why we have been pleading with the Central Government to give us the Special Category Status. The Government /// is saying that some States such as Bihar, Rajasthan, Odisha, Madhya Pradesh, West Bengal and Jharkhand are also demanding Special (4/320) Category Status. But, Sir, after Finance Commission's recommendations, all these States will be revenue-surplus and only Andhra Pradesh would be / a revenue-deficit State at the end of the award period. Sir, Special Category Status is given only to those States // which are lagging behind and require help.

In this case, since all the other States would become revenue-surplus and /// only Andhra Pradesh will be revenue-deficit, it is all the more justified in its demand for a Special Category Status.(5/400)

Note - Development a spirit of competition to gain positivity in life.

Exercise 3

Handwritten musical notation on a staff with a treble clef. The notation includes various rhythmic values such as eighth notes, sixteenth notes, and rests, along with dynamic markings like 'p' (piano) and 'f' (forte). The piece concludes with a double bar line and a fermata over the final note.

Alt. ending () () ()
 () () () () () ()

Exercise 3

Hence, I request the hon. Finance Minister to be magnanimous and show some generosity towards Andhra Pradesh, as it has / started its journey from scratch. Sir, a lot has been said about extending the fiscal target by one year. We // should feel happy that we have been able to achieve 4 per cent this year, and have set a target /// of 3 per cent for coming years. A one year-extension would give the Finance Minister enough fiscal space to (1/80) get some additional borrowings to spend on social security and other schemes. Sir, India Incorporation's impatience before 28th February / is justifiable with the Modi Government not doing enough to improve the ease of doing business, as India is one // of the most difficult countries to start a business. It all happened due to policy paralysis and little importance given /// by the earlier Government to boost economy. But, with Jaitley's Budget, things will change as he is going to bring (2/160) a legislation to replace the mandated multiple prior permissions to start a business.

Sir, I would give one or two / examples which would show how difficult it is to do business in India. I am saying this with my own experience, // as I had visited Singapore as a part of the Andhra Pradesh Capital Committee. In India, it takes 30 days/// to register a company and in Singapore it takes just three days. To get electricity, we take 67 days; (3/240) in Singapore, it takes just 18 days. To register a property, we take 47 days and Singapore takes just / four days. Finally, to enforce contracts, we take 1,500 days whereas Singapore takes just 150 days. // This clearly shows where we stand. It is all happening because of red-tapism. We have to replace red-tapism /// with *red-carpetism*.

Sir, the Government of Andhra Pradesh has taken an initiative that a company will be given all (4/320) the clearances in 21 days through single window. It has started implementing this from February this year. The second / point is, out of 3 lakh companies in India, we have just 200 companies which are paying more than // Rs. 500/- crore as tax; and more than 3 lakh companies which get profit up to one crore./// I want that this picture should be changed because the more investment we get, the more job opportunities it can create. (5/400)

Note - Don't feel shy in reading out shorthand script.

Handwritten musical notation on a staff with a treble clef. The notation consists of a series of notes, rests, and accidentals (sharps and flats) written in a cursive style. The notes are connected by stems, and there are various rhythmic markings such as beams and slurs. The staff is divided into measures by vertical bar lines. The handwriting is fluid and appears to be a student's practice piece.

Exercise 4

The next point I wish to make is relating to social security. The Government is moving from financial inclusion through / *Jan Dhan Yojna* to social security through *Jan Suraksah*. Hon. Finance Minister has announced, at least, half-a-dozen social // security schemes to achieve universal social security, especially the poor and under-privileged. The Government is planning to roll them /// out through 12 crore *Jan Dhan* Accounts opened and also utilize the 1.5 crore post offices that (1/80) we have in the country. Earlier also, we had social security schemes, but they could not penetrate due to the / faulty implementation by UPA. Now, with this *JAM Number Trinity*, this Government proposed to transfer benefits in a // leak-proof, well-targeted and cashless manner. That is precisely the reason why I said in the beginning that this /// Budget has tilted towards social security a bit and is welcome. Sir, all in the country are now talking of (2/160) Team India--The Prime Minister, the Finance Minister, my Chief Minister from Andhra Pradesh, and other Ministers. The country has / expectations from this Team India, as they are all intellectual and intelligent people. Now, the future of Andhra Pradesh and // the country rests in the people. Andhra Pradesh has elected an experienced and visionary leader, because they thought that it /// is only he who can take the State forward. Our Chief Minister has started his business right from day one. (3/240) He met important business tycoons.

With this Government, we have a good mandate in the entire world. Now, the economy / will grow immediately. They are all looking forward to India only. I met so many people there. Our Chief Minister // made extensive tours to Japan, Singapore and other countries to get investment. I am happy to bring to the notice /// of this House that Japan and Singapore Governments are making a master-plan for new capital. They have come forward (4/320) voluntarily. They have talked to my Chief Minister and they are preparing a master plan for the new capital. The State / Government has also signed a Memorandum of Understanding with them. The Prime Minister assured us that he will make a // world-class new capital in Andhra Pradesh. Sir, that dream is becoming true. They have agreed to do this. Looking /// at his experience, vision and the instinct he has for creating a world-class capital, we hope for a prosperous State. 5/400)

Exercise 5

Handwritten musical notation on a five-line staff. The notation includes various rhythmic values such as eighth notes, quarter notes, and half notes, along with rests and bar lines. The piece is marked with a common time signature 'C' at the top right. The notation is dense and covers most of the staff lines. There are some markings that look like '175' and '15' interspersed within the notes. The handwriting is in black ink on a white background with horizontal staff lines.

Exercise 5

Sir, why are we not able to become a developed country, like Singapore, Dubai, China and the USA? There / are so many other countries which have better development than our country. Why have we not been able to match // with them? What are the reasons that we have not been able to utilize the last one decade of precious /// time? What has happened in Andhra Pradesh? Everybody had seen that in this House. In 175 Constituencies, the (1/80) Congress Party lost the deposit. They were in power for the last ten years. They were ruling the State of / Andhra Pradesh for the last ten years.

Just 15 days ago, you could not save your deposit. Instead of breaking // States for political reasons, for vote bank reasons, instead of allowing people to stash money in safe havens abroad, instead /// of indulging in coal, spectrum, Aadarsh, CWG and other scams, if UPA had spent those golden (2/160) 10 years in building the country, things would have been different. Now that we have got an absolute and thumping / mandate, I am doubly sure, under the leadership of the Prime Minister, with the cooperation of all the Ministers, intelligent // Ministers, intellectuals, we will take India to the ultimate height of development. A couple of days ago IMF /// Managing Director visited India, and let me repeat what she said about India and our present Prime Minister, Shri Modiji. (3/240)

India is a bright spot on a cloudy global horizon. India has the potential to double the size of its / economy by 2019 compared to 2009. This is where our Team India has taken our // country within a short span of 8-9 months. I firmly say that it is —now or never to make /// or mar this country. The country's destination is in the hands of the Team India, having a strong leader (4/320) who transformed Gujarat with his model, a leader who made mark in the world with this development mantra. We have / an erudite and committed Finance Minister and an aggressive task master as Urban Development Minister and other efficient Ministers. Under // their leadership, we will reach all the set goals even before *Amrut Mahotsav*. I now come to the development of /// infrastructure which is vital for emerging economies like ours which has to realize the hopes and aspirations of our people. (5/400)

Exercise 6

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, including stems, beams, and various note heads. Some notes have 'x' marks above them, possibly indicating accents or specific articulation. The notation is dense and fills most of the staff lines.

Exercise 6

Mr. Vice-Chairman, Sir, I thought we were listening to the Budget rather than debate on the Budget. But, nonetheless, / my dear friend has some points to make for his State. He has done so. Sir, I rise to speak// on the debate on the Budget and I was a little selfish because I summoned you back. I thought it /// is no point in making a statement here before the two Ministers who are busy in conversation.

Anyway, Sir, Budgets have (1/80) become an annual *exercise* and everybody impatiently waits what the Budget is going to deliver and what is going to / happen as if some earth shattering *exercise* is going to take place. I think, Budgets are basically an annual *exercise*, // but they are work in progress. No Budget can be as comprehensive that in one year you make a statement /// and it will be sacrosanct for the whole year. I think Budgets are *exercises* which are in continuity, and rightly (2/160) so, and, therefore, I would call a Budget more a statement of intent rather than a document which gives you / an accurate number as to what exactly will be happening on a monthly or an annual basis. Therefore, it is // fine. I think, every Budget has a carry forward of previous Budgets and I am sure, irrespective of Governments changing, /// Budgets are continuity of many past policies and will be a continuation or rather a road map for future policies, (3/240) whether of this Government or any other Government in future. So, Sir, to that extent there is a genuine intent / which has been spelt out and I think, some are good examples also, that on fiscal deficit and fiscal discipline, // a road map not only for what will happen in the current year, but also what will happen in the future /// years, how the fiscal deficit will be reduced over the next three to four years, on that also, a statement (4/320) of intent has been made. Sir, that is a step in the right direction, as was done in the previous Budgets / where the fiscal deficit was sought to be brought down from 4 per cent to 3 per cent. It was // much higher earlier. I think, we are moving in the right direction to bring it down to 3 per cent./// in the next three years. So, I would like to submit that the hon. Finance Minister deserves compliment for this. (5/400)

Note - Every man is a debtor to his profession. It is unfair for anybody to ignore one's profession to get its due status. - Francis Bacon

Exercise 17

The image shows a page of handwritten musical notation on a five-line staff. The notation is dense and includes various note values, rests, and clefs. At the bottom of the staff, there is a handwritten note: "Alt. outlines & by & b (L) & 3 (27)".

Exercise 7

I think, the House, in its collective wisdom has taken the decision to take things forward by auctioning natural resources. / There may be some difference of views on certain issues. But, broadly, it is a collective decision. Therefore, it is // also one of the things that is spelt out in the Budget. I think, this will go a long way /// in clearing the air and bringing in more transparency in governance. Sir that is exactly what the entire House will (1/80) agree that there is no difference of opinion between the Government and the Opposition. We want a progressive India which / brings in equality and reduce the kind of discrepancies which exist in our system today.

Sir, the Government, I would // say, has also been lucky. Since it took over the Office, the Government has got a favourable tailwind. It /// has got a scenario where the international oil prices came down sharply. They came down to an astoundingly low level (2/160) of US \$ 50 or so. It is almost a reduction of about 55 per cent. That / has helped the Government; it helped the country. I don't want just to say that it has helped only the // Government. Ultimately, lower fuel prices have helped the Indian economy. Indian economy gets helped; it helped every person who is /// connected with the country. Therefore, it has resulted in lower fuel prices, though the Government has not, genuinely, passed on (3/240) the impact of lower fuel prices to the people. While claiming that you have been reducing the prices of diesel / and petrol -- I think, it is not your claim; it is because the international prices have come down -- but you // have increased the excise duty. On that count, you have, actually, not passed on the benefits of lower fuel prices /// to the people of the country. But, having said that, I think, it is still one of the good things (4/320) that has happened. It will eventually help the Indian economy to grow in the years to come. Sir, there has / been some change in the methodology of computing how the GDP grows. Suddenly, the base year has been // changed. So, economy, which was growing at 5 per cent and would have grown to 6 per cent this year, /// suddenly, is now going to grow up to 8 per cent. So, this is only by changing the base year. (5/400)]]

Note - Be enthusiastic, hard-working and committed to your work.

Exercise 8

Handwritten musical notation on a staff with a treble clef and a key signature of one flat. The notation includes various notes, rests, and dynamic markings such as 'p' and 'f'. The word 'GST' is written in the first measure, and 'GDP' is written in the second measure. The notation is dense and covers most of the staff.

Handwritten scribble or signature in the bottom right corner.

Exercise 8

Having said that, I think, you will have to brace for certain uncertainties in the future, especially uncertainties in implementation / of the Goods and Services Tax. Sir, the earlier speaker, was mentioning about how GST left out so many // items. The GST is also going to throw up its uncertainties, because some States will complain about loss /// of revenue which, ultimately, will have to be made up, as per your commitment, to such States. This cannot, therefore, (1/80) keep your fiscal deficit and other numbers which you have presented in the Budget as sacrosanct. They will also result / in change of a lot of other things and factors which you have projected. Sir, the 7th Pay Commission is // also one of the major things which will have to be factored by the Government. You don't have the numbers /// yet. As and when the numbers come up, we can see what impact the 7th Pay Commission will have on (2/160) Government finances.

Sir, We had seen the impact of the 6th Pay Commission. It really put a lot of pressure / on the finances of the Centre and the States. Therefore, the 7th Pay Commission figures also, as and when they // come, will impact finances. Now, we do not necessarily know what the impact of that would be. I think, in /// a country as big and vast as ours, it is not going to be an easy *exercise* where we will (3/240) say, "Oh, we have factored all these things." This can throw up a lot of other complications also. There is / again the factor as oil prices helped you with entailments in the earlier days. You are seeing now a reversal // in the oil prices. Slightly, they are inching upwards. I don't think they are going to go up as much /// as they were a year ago. But, certainly, a factor of 50, which you had taken at the time of (4/320) presenting the Budget, over the period of the whole year, the impact may be that it may stabilize at 60 / to 70 US dollars, as has been predicted by many people who are familiar with the oil sector.

Sir, // having said that, there is a huge issue to consider when we take the figures and collate with the present /// GDP growth. I think, whatever figures of growth are visible, it is because of high growth in agriculture. (5/400)

Note - Daily Transcription will get you quick success. Do not repeat your Errors. Rectify these on one attempt.

Handwritten musical notation on a ten-line staff. The notation consists of various rhythmic symbols, including stems, beams, and note heads, written in a cursive style. Some symbols are marked with 'x' or 'o'. The notation is dense and fills most of the page.

Q.M./20

Exercise 9

Sir, agricultural growth over the past decades, was hovering anywhere between one per cent and two per cent. But, in / the last few years, agriculture GDP has grown at least by 3 to 4 per cent. So, that // has also contributed in a major way towards the overall figures when you calculate the GDP. In this /// year, especially, the agricultural GDP is poised to dip and it is going to dip sharply on (1/80) account of various factors, some created by you and some not created by you but by nature. We know / the natural factors, of course, that at some places we have drought, we have excessive rains, we have floods and // various other natural calamities have hit the farmer. On the other side, it is also man-made where you have /// not taken note of the increasing cost of the farm produce and you have not factored that in giving remunerative (2/160) prices to farmers.

Sir, I am sure, my friends from Punjab will agree with me. My friends from most parts / of the country will also agree that today, the farm produce is not as remunerative as may be even a // year ago. The Minimum Support Prices have not risen sharply whether it is of wheat or rice or soybean or /// cotton. But agricultural export from India, last year, was Rs. 3 lac crores and agro-produce export, was a record. (3/240) Where the export figures of all other commodities have gone down, agricultural produce exports have gone up from this country./

Therefore, Sir, we should factor how we are able to give an incentive. I am saying this because Shri Sharad // Pawar has been closely associated with it, not only as an Agriculture Minister, but also in terms of a person /// who has kept agriculture close to his heart. You and many of us know, the Prime Minister, saw what all (4/320) has been done. He acknowledged that this is the way an Indian agricultural model should be developed for the rest / of the country. Therefore, I urge upon the Government to give special emphasis to agriculture, not only in this Budget, // but in all its policy directions.

Sir, in terms of industrial output, the auto industry is one of the largest /// contributors to the manufacturing growth of this country. Almost 30 per cent of manufacturing growth comes from the auto industry. (5/400)

Note - Development a spirit of competition to gain positivity in life.

Exercise 10

Exercise 10

Sir, with lower fuel prices and so-called buoyant economy, as you are claiming, we should have been seeing a / flood of automobiles being sold. Actual automobile sale has shrunk and that itself is something which needs to be seen // and understood by the Government. When you talk of creating more jobs, where are we going to create the jobs? /// The more enthusiasm you show to do all these things, also you are leaving more and more residuary powers in (1/80) the hands of small officers who are more prone to abuse than to use it. That is something, which, I / think, you need to see in whatever enthusiasm you have about black money here or internationally. Please do not forget // that the implementing authority is also going to be misusing that, to some extent, and that may also leave a /// bad taste.

We are not against any issues. Sir, I also compliment the Finance Minister. Some good examples are also (2/160) there about the gold monetisation, about the gold bonds, putting in unproductive assets of this country of such a / magnitude. I do not think anybody has a realistic estimate of how much gold is in this country.

Actually, many // people have not read the fine print. It is really going to help your banking system, it will help a /// lot of foreign investment come in a sector which otherwise would not have realised its potential. So, I think these (3/240) are the steps in the right direction and I would urge you to look at it. Sir, finally, in earlier / point I missed out on black money. Sir, we had Foreign Exchange Regulation Act and Foreign Exchange Money Laundering Act only // because there was a problem in terms of implementation. People were being harassed. Now, I hope that whatever you choose /// to do, you do not forget that the aspect of harassment is duly taken care of in implementing these Acts. (4/320)

Sir, I have two more points. One is the concern that I have, which is about the Government's resource mobilization / plans. This is currently depending almost completely on direct and indirect tax revenue growth, which, in turn, depends on corporate // revival. Sir, we must create more headroom for boosting Government revenues to enable spending on infrastructure, capital assets and absorb any /// external shock. It is very clear that there is absolutely no increase in the actual devaluation to the State Governments. (5/400)

Exercise 11

NDA

Handwritten musical notation on a staff with a treble clef. The notation consists of a series of rhythmic patterns and notes, including eighth and sixteenth notes, rests, and bar lines. The piece is written in a style characteristic of Indian classical music, possibly a raga. The notation is dense and fills most of the staff lines.

Exercise 11

Sir, thank you for allowing me to speak. I speak in support of this Budget. As you know, this is / the NDA Government's first full-year Budget. And, it is my opinion that this Budget is exactly what // the doctor has ordered. The Government has been operating in the backdrop of years of profligacy and mal-governance, which /// have made things even more challenging. Over the last few years, the Government has significantly reduced its investment and spending (*1/80*) capacity. The years of scams and corruption have caused even the bravest of investors running for the exit doors. So, / my colleagues, were talking at length about the need to spend more. I think, I must bring it to your // attention that the first rule of prudent living is to spend within your means. The Government is spending what it /// can and it cannot spend more because of the fiscal mess it has inherited. And, glib talk about fiscal deficit financing (*2/160*) is all very good. But it ignores the very fact that it creates serious economic distortions, expensive to fix, and / leaves debt behind for the future generations to repay. So, the deficit financing is fine in an excel spreadsheet. But, // in the real world, it is moving the liability to future generations.

Over the last nine months, the economy has, /// slowly and steadily, been brought back from the precipice that the UPA left it in. This Budget, therefore, is (*3/240*) a catalyst, and I believe, a first step to a 10 per cent growth economy. About this, I have no / doubts. It addresses the twin task of fiscal consolidation and expenditure rationalization of the Government. And, secondly and most importantly, // it addresses the main task of reviving and restarting a deep and sustainable investment cycle. I can speak a lot /// about these issues. I can speak about Rs. 3 lac crores in the recent auctions. But, by talking about three (*4/320*) specific issues, I want to address head on the propaganda, in some quarters, that this Budget does not address the / poor. Let us talk about delivering benefits to the poor. This Budget specifically talks about re-structuring. How // benefits are delivered to the poor, using the triumvirate of *Jan Dhan Yojana*, *aadhar* and mobile. This is a very, /// very important reform, aimed at benefiting only the poor. It puts money directly in the hands of those that deserve. (*5/400*)

Note - Stenography is a Profession with multiple job opportunities.

Exercise 12

Exercise 12

Sir, it removes corruption, leakage and middle men from the Welfare State model, something that has been the curse of / all Government spending programmes for several decades. This is a significant and real benefit for the poor, rather than simply // announcing big numbers and grandiose schemes that go nowhere. The second aspect of the Budget, I wish to highlight, is /// that of the Mudra Bank, an initiative that is transformational because it takes over 10 crores, and reportedly, up to (1/80) 26 crore people in small and self-employed activities and gives them access to the capital for the first time, / since Independence.

Sir, this informal sector is invisible to the financial sector but visible to all. The informal sector provides // 80 per cent jobs in the non-agricultural sector. It accounts for 50 per cent of our GDP /// and it is disgraceful that all these years, they were neither addressed by policy action nor by the banking system. (2/160) Only 4 per cent of this informal sector have access to organized credit, and loans above Rs.50,000 are / almost impossible, forcing them into the hands of moneylenders. Sir, formalizing the informal sector, which is the objective of this // Budget, targets a large number of Indians at the bottom of the economic pyramid and empowers them. I predict that /// this Mudra initiative, if executed well, can add 15 to 20 per cent to our growth rates. Sir, this (3/240) is a good example of how the Government policy can encourage enterprise and entrepreneurship even at the bottom of the / economic pyramid. The third point is the architecture of social security, which is consisting of insurance and pensioning for the // poor. For a country like ours -- almost a third of our population lives in destitution and poverty -- a social security /// net is a must. This Budget builds on the success of your social security system. Sir, permanent solutions like this (4/320) are far more real and transformational for the poor than slogans and rhetoric.

Sir, this Government's approach to poverty, poor / and the informal sector is fresh and new. These will ensure permanent changes to the lives of the poor over // time. To those in the Opposition, who see the poor of India as simply another fancily named spending programme, this new /// approach of the Government will seem difficult to understand. It was simply because the ideas in this Budget are different. (5/400)

Exercise 13

Handwritten musical notation on a staff with a treble clef. The notation includes various rhythmic values such as eighth and sixteenth notes, rests, and beams. There are several 'x' marks interspersed throughout the score, possibly indicating specific notes or corrections. The handwriting is fluid and appears to be a student's work.

Exercise 13

Sir, I am now coming to Tamil Nadu fisherman issue. There is constant attack and they have been harassed by / the Sri Lankan Navy. To put an end to this perennial problem, our hon. Chief Minister wanted diversification of livelihood // of fishermen so that they are no more harassed. For this purpose, she sought a comprehensive special package for diversification /// of fisheries to the tune of Rs. 1,000 crores. But the Centre has not taken any decision on this (1/80) request and it has also not allocated sufficient funds under the Department of Fisheries. It is disappointing to note that / no Cultural World Heritage Site has been selected from the beautiful State of Tamil Nadu which has many monumental blocks. //

Sir, if we talk about the Public Distribution System, the Centre is talking about transferring subsidy funds directly to people,/// instead of supplying foodgrains through PDS. This move is very dangerous. This will, definitely, affect our food security (2/160) policy. This will also result in farmers getting less and increase in prices which will lead to inflation. The hon./ Finance Minister said, 'One of the achievements of my Government has been to conquer inflation.' The decline in inflation // is the result of decrease in global oil prices due to rise in oil exploration and due to decline in /// demand for oil in the Euro Zone. They are claiming that they have conquered inflation. Is there any change in (3/240) the standards of living of poor people?

Sir, as far as health sector is concerned, under the able guidance of / our hon. leader, Tamil Nadu emerged as the medical tourism destination as it is known for its expertise and affordable // superspeciality hospitals. But, we are happy to note that the Centre has granted an All India Institute of Medical Science to Tamil /// Nadu. I urge upon the Union Government to establish this Institute at the earliest. Sir, we are talking about Team India. (4/320) There is much talk about Team India, but on the contrary, certain budgetary measures do not meet the expectations of / the people of Tamil Nadu. I request the hon. Prime Minister and the Finance Minister to re-consider their proposals // for the State of Tamil Nadu so that our State may also go forward and the people of our State /// may feel the change in the Central Government as we have been neglected in the past by the previous Governments: (5/400)

Exercise 14

Handwritten musical notation on a staff with a treble clef and a key signature of one flat. The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and accidentals. The piece concludes with a double bar line and a repeat sign.

Exercise 14

Mr. Deputy Chairman, Sir, I thank you very much. This is not a speech against the Budget or for it./ This is actually an idea or perception of a social worker on the Budget and its impact that is actually // to create on the poor and the poorer States. I don't find much to be happy with the present Budget /// compared to the last year. I doubted then that there was undue emphasis on promoting the affluent class whom (1/80) I referred to as businessmen against the rest of society as gentlemen. The trend continues now more vigorously. This year's / Budget unequivocally tends to boost up the prospects of corporate by reducing the importance of public undertakings and even // the authority of the State. The main thrust is to lay a robust roadmap to India's growth-oriented economy, which would /// over a period boosts investments. But, Sir, a cut in expenditure allocations in the social sector is a dangerous signal (2/160) for a country like India which is still a multi-layer inequality, which is rampant, and that would hit the / vulnerable groups like women, children and differently-abled sections and would affect India's human development. Some of the Centrally-sponsored // schemes which were primarily targeted to help the deprived and under-privileged would now be either transferred to the State /// Governments or wound up.

As a face saving measures, some of the schemes meant for the under-privileged may continue (3/240) with support of the Union Government. Reducing corporate tax from 30 per cent to 25 per cent, abolishing wealth / tax while tightening the indirect tax regime through GST, may boost investment but within regressive and unequal anti-poor // frame. The impact of such a course of budgeting would hit States like Odisha apart from the damage it would /// cause to the poor and vulnerable sections of the people across the country. Sir, over the last ten months, a (4/320) number of progressive Acts like Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, Insurance (Amendment) / Bill, have been promulgated through the Ordinance route' to remove impediments for implementation of the pro-corporate and pro-rich // initiatives. The Budget does not even try to correct the injustice done to States like Odisha to mitigate them. Odisha /// has been demanding for Special Category status substantiating their claim with all the parameters required for it, by the Centre. (5/400 words)

Exercise 15

Handwritten musical notation on a staff with a treble clef. The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and beams. The piece is written in a single system across 18 staves. The notation is dense and includes many accidentals and dynamic markings.

Exercise 15

Mr. Deputy Chairman, Sir, at the outset, I would say that the Union Budget represents a critical opportunity to the / Government of India to unveil fully its economic strategy and the specific measures to be taken to revive growth and // to improve macro economic situation in the country. When we look into the Budget, there is unprecedented cut in the /// Central assistance to the States, which has been reduced from Rs. 3 lakh crores in the current year, to only (1/80) Rs. 2. lakh crores in the next year. The hon. Minister says that the Government has increased the State's share / from the divisible pool in line with the recommendations of the Fourteenth Finance Commission and he may also say that // the State's share has been increased from 32 per cent to 42 per cent, but the ground reality /// is quite different. Whatever was given in one hand has been taken from another hand. For example, duty of on (2/160) on petrol and diesel has been converted into road cess. With this the State Governments are being deprived of their shareable / revenue.

We talk loud about "Cooperative Federalism" but the actual measures taken by the Government contradict this. Tamil Nadu has // been treated unfairly by the recommendation of the Fourteenth Finance Commission. How? For the welfare of the nation, Tamil Nadu /// undertook "Population Reduction" measures, but there is reduced weightage to our population. Like that, it has included absolute forest area (3/240) as one of the criteria for increased weightage. All these measures go against the interest of Tamil Nadu.

Sir, let / me end with three quick suggestions for the Finance Minister. Sir, I am amongst those who support the recent focus // on corporate culture, but I have to add my voice to the growing group concerned about the implications of the /// legislations on black money. Black money is a scourge and has corroded our democracy and politics. On eliminating it, there (4/320) are no two views. But, Sir, we must not throw the baby out with the bath water. We must be / careful that corporate and investment sentiments are not scared off by a new kind of extortion raj. I trust the Finance // Minister will be careful about how he evolves this, balancing both the interests. So there is an added burden to /// the State's finance. So, I request the Government to give sufficient funds to the States which are performing better. (5/400)

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, with some numbers written above the staff. At the top right, the text "2015-16" is written. The notation includes various note values and rests, with some notes marked with an 'x'.

Exercise 16

Sir, thank you very much for giving me the opportunity to speak on the Budget 2015-16. Though / this is the second Budget of the NDA Government, it is the first full-fledged Budget of the // NDA Government. In every Budget, we have a lot of expectations. We expect some new initiatives, some excitements and some /// popular and new announcements. As happens, after the presentation of the Budget, there are reactions, of both types. Some welcome (1/80) the Budget, some criticise the Budget. Sir, this is the 21st Budget, I have been participating.

In every Budget // which the new Government presents, there are some new initiatives, new announcements and a lot of expectations because there is /// a change of Government. They make promises in the elections, make promises which cannot be fulfilled as happened in the (2/160) case of black money. A lot of expectations were raised that we will bring black money overnight. So, after some time, / there will be total disappointment. Because this Budget is the first full-fledged Budget of the new Government, people expected // that there will be a big-bang Budget; it will be a dream Budget.

Sir, I remember, several Finance Ministers' /// Budgets were also called dream Budgets. Those who are praising and criticising the Budget of the UPA, those (3/240) who are today criticising the UPA, they, themselves, have praised the UPA Budget as development-orientated / and growth-oriented. The same corporate sectors praise every Finance Minister because they will have to keep him in good // mood. Today, some of the corporates say that this is a growth-oriented Budget; there are a lot of incentives /// for development; there are a lot of allocations for infrastructure; forgetting that as the nation grows, our economy grows, the (4/320) allocation also increases.

Sir, the real test is whether the allocations are able to achieve the desired goals. Having seen / the Budgets of the previous several years, and analyzing this Budget, there is nothing sensational in this Budget. This is // a routine Budget. Government comes, Government goes, the Budget is continuing. It is a Statement of receipts and expenditure, and a /// policy statement of what the Government will do, and will achieve during the year for which the Budget is presented. (5/400)

Exercise 17

Sir, the major claim of this Government is that they have accepted the 14th Finance Commission's Recommendation and the devolution / to the States is 42 per cent. This is being repeated and repeated, and now there is no other // thing for this Government to claim. They say, "We have given more money to the States. We believe in federalism, /// we believe in inclusive-federalism, and that is why we have given 42 per cent". Sir, I would not (1/80) like to go into the details. It is very clear that there is absolutely no increase in the actual devaluation / to the State Governments. They have given Rs.1.5 crores by way of additional resources because of the // recommendation of the 14th Finance Commission. So, there is negligible increase in the resources available to the States.

On the /// other hand, they have increased the resources by reducing the Corporate Tax from 30 per cent to 25 per cent. (2/160) They are putting nearly an additional Rs(80,000) crores with the corporates. What was the need for this? I / cannot understand the rationale for reducing the Corporate Tax. Sir, Corporate Tax is given on the profits of the corporates. // The Finance Minister was saying that this will attract investment, and in the South-East Asian countries the tax rate /// is 25 per cent. So, I don't think that any corporate will come because the tax is less here. (3/240) It is a new idea which is being said that, to help the corporate, if you reduce the Corporate Tax, / investment will come here. Nobody demanded the reduction in the Corporate Tax.

Sir, there was a long-standing demand that // interest-free bonds should be floated. Nearly 20 crore people of this country believe that interest is prohibited in that./// Whether one accepts it or not; that is their religion; they believe in it. It is a concept which has (4/320) been accepted world over. The actual mutual fund is a concept, which is Shariah based. You accept mutual fund, but / if the word ' Shariah ' is added to it, you are against it. Now, the State Bank of India, as a // business product, floated an SBI Shariah Equity Fund. It was to be launched on 1st December. Advertisements were /// published. It was a business plan. No Government put any kind of pressure on them; it was on their own. (5/400)

Note - Practical Workbook on Shorthand is essential for Students for proper learning and accurate writing.

① NS

The image shows a page of handwritten musical notation on ten staves. The notation is written in a cursive style and includes various notes, rests, and bar lines. Some numbers are written above the staves, including 34, 28, 4, 8, and 7. The page is numbered 'Exercise 18' at the top and 'S-III-IV/38' at the bottom. There is a small signature or mark in the bottom right corner.

Exercise 18

Hon. Deputy Chairman, Sir, it is with great pleasure that I rise to make a statement to the House on / the Prime Minister's recent visit to Seychelles, Mauritius and Sri Lanka. The importance of these visits can be gauged from // the fact that an Indian Prime Minister has paid a bilateral visit to Seychelles after 34 years, Mauritius after /// ten years and Sri Lanka after 28 years. Sir, these three nations are amongst our nearest ocean neighbours. We (1/80) have a long history with each one of them in which people-to-people ties, economic cooperation and maritime security / have all featured prominently. On this occasion, each one of these facets was taken to a highest level.

The visit // to Seychelles was on remarkable. The Prime Minister was accorded the fullest honours and beyond, being received and seen off /// by President James Michel personally. They had a bilateral meeting where issues of economic, infrastructure and maritime cooperation were discussed. (2/160) The Prime Minister inaugurated the Coastal Surveillance Radar System set up with India's collaboration. Sir, he met with senior leaders / of the Government and addressed the Indian community. Among the important outcomes of the visit were our decision to gift // a second Dornier aircraft, to provide gratis visa for a period of three months and to include Seychelles in the /// Electronic Travel Authorisation Scheme. Four agreements were signed for development of infrastructure facilities at Assumption Island, renewal (6) energy cooperation, cooperation (3/240) in hydrography and sale of navigational charts. The two countries also decided to set up a Joint Working Group on / Cooperation in Blue Economy. Sir, overall, Prime Minister's visit, though brief, made a strong and abiding (3) impact on India-Seychelles // relations. It created positive sentiments in a country that sits astride key sea lines of communication.

Sir, the visit to /// Mauritius was in keeping with the traditional warmth that exists between India and Mauritius. The Prime Minister was accorded the (4/320) highest protocol and spontaneous welcome by all sections of Mauritian society. He was received and seen off by Prime Minister / himself and held meetings with President and Prime Minister of Mauritius. A delegation of the Labour Party called on the // Prime Minister, who was the Chief Guest for the National Day of Mauritius. Sir, overall, Prime Minister's visit served to /// enhance bilateral cooperation with Mauritius to a higher level and further cement the special relationship that India shares with Mauritius. (5/400)

Handwritten musical notation on a five-line staff. The notation consists of rhythmic patterns and notes, including stems, beams, and various note heads, written in a cursive style. The notation is organized into several measures across the staff.

Exercise 19

Sir, the visit to Sri Lanka took place in a nice atmosphere. It was the fourth high-level engagement with / that country since the election of the new President of Sri Lanka. The House will recall that the Sri Lankan // President paid his first visit abroad to India in February this year. The Prime Minister held talks with their President /// and senior members of the Government. The Prime Minister also met the leadership across the political spectrum including former Presidents.(1/80) He addressed the Sri Lankan Parliament and the Ceylon Chamber of Commerce.

Sir, the visit expressed India's strong support for / democracy and reform in Sri Lanka. The Prime Minister noted in his address to the Parliament that recent elections reflected // the collective voice of the nation, the hope for change, reconciliation and unity. He expressed confidence in the future of /// Sri Lanka, defined by unity and integrity, peace and harmony, and opportunity and dignity for everyone. He underlined that for (2/160) India, the unity and integrity of Sri Lanka are paramount. The talks with the Sri Lankan leadership covered a very / wide range of issues. He conveyed India's sincere support and good wishes for Sri Lanka's new journey of peace, reconciliation // and progress. India stands with Sri Lanka in its efforts to build a future that accommodates the aspirations of all /// sections of society, including the Sri Lankan Tamil community, for a life of equality, justice, peace and dignity in a (3/240) united Sri Lanka.

Sir, the Prime Minister unveiled the foundation stone of the Jaffna Cultural Centre to be built / under the grant offered by India. He handed over certificates to the beneficiaries of the Indian Housing Project for internally // displaced persons. The problems of fishermen were also discussed by the Indian delegation during the talks with the Sri Lankan /// authorities. The Prime Minister pointed out that this was a complex issue involving the livelihood of thousands of fishermen of (4/320) both countries and the humanitarian concerns on both sides which need further discussion to find a long-term solution. Both / the countries should sit together and find an amicable solution to the fishermen of both the countries whose living depends // on fishing. Large number of families of Indians of Tamilian origin are living in Sri Lanka and are the citizens /// of that country. There should be cordial relations between the citizens of both countries who are living there for centuries. (5/400)

Exercise 20

Handwritten musical notation on a ten-line staff. The notation consists of various rhythmic symbols, including vertical stems, horizontal lines, and curved marks, typical of a shorthand or shorthand notation system. The notation is densely packed across the staff lines. In the middle of the staff, there are some numerical characters: 10, 945, 927, and 10.

Exercise 20

Sir, my Ministry's functioning is guided by two objectives. One, to empower women to live with confidence, dignity and economic / and educational abilities. Two, to nurture children to develop their full potential and make them safe and healthy in protective // environments. In the last few months, the Ministry has taken up new areas of activities, processes and new ways of /// doing things. This is intended to produce more outcomes and results that impact positively on our mandated community. This period (1/80) has allowed us to review the past with a view to making future programmes and activities impactful and significant. I / will now try to take up the concerns expressed by the hon. Members of Parliament and place before the august // House various initiatives. If you have forgotten the questions and the issues that you have taken up by now, I /// have a list and you are most welcome to ask me.

One of the most important challenges before us is (2/160) the declining child sex ratio and female foeticide. Many hon'ble Members have touched upon the same subject in their own / way. The declining sex ratio is alarming and disturbing. It has declined from 945 to 927 // in 10 years and probably even less today. Coordinated and convergent efforts are needed to ensure survival, protection and empowerment /// of the girl child. Recognizing the need for urgent action, the Government has announced *Beti Bachao, Beti Padhao* programme to (3/240) empower the girl child and enable her education. Over the last few months, my Ministry has worked closely with the / Ministries of Human Resource Development and Health and Family Welfare to design and prepare for implementation of *Beti Bachao, Beti // Padhao* initiative. This programme seeks to arrest the trend of declining Child Sex Ratio and overtime to reverse it so /// that you will see the impact. We have taken a hundred critical districts in all the States and Union Territories (4/320) of the country and focussed our action on them.

I have taken workshops all over India. Just yesterday, I took /a workshop at Amritsar to find out what is being done in this programme. So far, it is going on // extremely well. If you want the details I am happy to give them to you. But first I will finish /// my speech and then if you have time you can ask me the questions. I am prepared to answer them. (5/400)

Handwritten musical notation on a ten-line staff. The notation consists of various rhythmic symbols, including stems, beams, and note heads, written in a cursive style. Some symbols are marked with an 'x' above them. The notation is dense and fills most of the staff lines.

Exercise 21

This programme was launched by the hon. Prime Minister in January at Panipat. On this day, we also launched village to / village outreach programmes through mobile vans which carried the message of *Beti Bachao, Beti Padhao* through audio visual national presentation // in the selected hundred districts. As I said, I have been personally connecting with District Collectors and District Magistrates of /// these hundred districts through video conferencing and by going there for monitoring the programme. One of the important components of (1/80) this programme is to promote institutional delivery as has been suggested by the hon. Members during the discussion.

We worked / with the Ministry of Health and Family Welfare to promote institutional deliveries. The key to the success of the initiatives // will lie with the communities and panchayati raj institutions, I would like to make an appeal to the hon. Members, /// if any of you come from these hundred districts, come and take part, so that we can deliver results. Within (2/160) two years we expect to see a dramatic increase in the number of women. If any of you listen to / the radio, you will also see that we have almost saturated it with uplifting messages. We have also done a // lot of films. We have made every village make out a list of how many men, women, girls and boys /// are there in each village so that they can see it for themselves. We have instituted rewards for informers who (3/240) will tell us when a child is being aborted. I would like to inform the hon. Members that abortion is / not illegal. But when it comes to sex selection, abortion is illegal. We are giving awards to any village that // reaches on a par status. A lot of work and efforts have gone into making this programme simple and doable. /// The head of each programme is the District Collector or District Magistrate.

Sir, we have started working on the establishment (4/320) of one-stop centres for women who are affected by violence. I was really keen to start this last year. We / have got the go-ahead now and the go-ahead has been given for one per State to begin with. // Once this is done and it starts working, then we will take it to the next level which is one /// per district. Sir, we have requested the States and Union Territories to provide us land for establishing one-stop centres. (5/400)

Note - Firm commitment and devotion to work will yield fast results.

Exercise 22

Handwritten Urdu text on a grid background, consisting of approximately 18 lines of cursive script. The text is dense and fills most of the page area.

Exercise 22

Sir, these centres will be linked through a helpline for women, which is being designed in collaboration with the Ministry / of Home Affairs. The money for this is coming out of the Nirbhaya fund. This would answer a couple of // questions regarding what we are doing with Nirbhaya fund. We have also started an extensive outreach programme on the subject /// of changing the mindset on the issue of violence against women through films on different subjects which have been made (1/80) available through cinema houses and You-tube channel. We are sending a film to every school on inappropriate touch which will / be targeted towards young children to make them understand how to deal with touching in schools and educational institutions. On // the issue of safety of children, I would like to inform you that the Ministry of Women and Child Development /// introduced a comprehensive scheme called the Integrated Child Protection Scheme under which, financial and technical support is provided to the (2/160) State Governments and the UT Administrations to provide protection services to children in difficult circumstances and to encourage quicker / establishment of structures and procedures under the Juvenile Justice Act. We have brought several existing child protection programmes under one // umbrella with enhanced financial norms and it has also introduced several new features.

Sir, the erstwhile features which were merged /// include a programme for juvenile justice, an integrated programme for street children and a system of assistance to homes, *Sishu* (3/240) *Grihas*, to promote in-country adoption. The new initiatives which have been incorporated include a dedicated service delivery structure for child / protection at district levels in the States, a child tracking system and a five-tier monitoring system. The scheme has // been revised and approved last year. Besides enhanced norms *inter alia* for maintenance, construction, etc., the revised scheme will also /// provides flexibility in models of service delivery and certain services. The Government aims to create a safety net of service (4/320) delivery structures at national, State and district levels, and to place a cadre of trained personnel working for child protection. / Now, I come to different components that might interest you. To avoid kidnapping, to provide for children in distress, to // listen to children who might want a different view of their own future. Sir, I would like to inform the /// House that we have launched a new and major initiative in collaboration with the Ministry of Railways to provide care.

(5/400)

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, including various note values such as quarter, eighth, and sixteenth notes, as well as rests. Some notes have stems pointing upwards or downwards. The notation is written in a cursive, handwritten style. There are some markings that look like 'x' or 'y' next to certain notes, possibly indicating specific articulation or dynamics. The overall appearance is that of a musical exercise or a short piece of music written for practice.

Exercise 23

It was discovered that over four to five lakh children use the Railways in two ways. Either they are trafficked / in which case they are taken by adults to be used as labour or for other purposes somewhere, or they // run away from home and jump on to trains to avoid being beaten at home, to avoid failure of an /// examination and various other things. Sometimes they come to larger cities where immediately, they are lost. As soon as they (1/80) get down from the train, either they join a gang of ruffians who are already there or they are taken / away by adults who take them for child labour and pay them in drug so that they can never come // back. So, we are now working very closely with the Ministry of Railways to take children who are either run /// away or are trafficked.

We have formulated a standard operating procedure for 20 major railway stations in the country to (2/160) begin with where infrastructure is being provided to take care of these children. Designated Non Governmental Organizations identified by my / Ministry will function in collaboration with the Child Welfare Committees, and the Nodal Officers for this purpose. The steps taken // by my Ministry would provide safety and assistance to a major part of over five lakh children a year who /// pass through the railway stations and need care and protection. We will expand the list of the railway stations as (3/240) and when we identify and capacitate NGOs at the new stations. I hope we will soon be able / to provide protection for every child who comes in contact with the Railways. I would like to place on record // my gratitude to the Minister of Railways for collaborating with our Ministry in this initiative.

One hon'ble Member suggested that /// adoption should be encouraged and procedures should be streamlined. In this context, I would like to inform him that the (4/320) Ministry has taken significant steps in the last few months in the area of adoption. The improvement and simplification of / procedures are being carried out from week to week, and we respond immediately to individual cases.

The persistent malnutrition is // a major concern and demands urgent and sustained attention. It is now widely recognized that nutrition outcomes are determined by/// a complex interaction between individual dietary intake, health status, household food security and access to adequate health services by Government. (5/400)

Handwritten musical notation on a staff with a treble clef and a key signature of one flat (B-flat). The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and beams. The piece concludes with a double bar line and a repeat sign.

Exercise 24

The Government has accorded high priority to the issue of malnutrition amongst children, specially young girls, and it is implementing / several schemes. Sir, to tackle the problem of under-nutrition, a new invigorated National Nutrition Mission has been formulated. Its // basic structure has been designed in consultation with the State Governments and other stakeholders. It involves a real-time monitoring /// of under-nutrition and malnutrition children with the extensive use of technology. We are proposing a Central Monitoring System which (1/80) will ensure that once a child who is under-weight is identified, necessary health and nutritional services are provided to / the child through the institutions of Aanganwadis and ASHA workers.

We are also making efforts to link women artisans directly // to the market so that they are fairly compensated for their skills for this purpose. We are organizing Women Melas /// in different parts of the country. I would request hon. Members to help us with their initiatives in their States (2/160) and constituencies. We have also done an important thing. I have restructured the Rashtriya Mahila Kosh so that it can be a / strong instrument for the skill development of women, and by giving money directly for schemes provides a holistic solution to // skill development as well as financial assistance for women to become micro-entrepreneurs.

The 12th Five-Year Plan seeks to /// make the fulfillment of women's right an inalienable condition for achievement of rapid and sustainable economic growth. Accordingly, the highest (3/240) priority to ending gender-based inequities, discrimination and violence faced by girls and women, has been outlined as a pre-requisite / to the objective of the 12th Plan. It is proposed to launch a Centrally-Sponsored Scheme for strengthening the // mechanism for combating violence against women. It may also be added that the Criminal Law Amendment has enhanced the punishment /// for crimes such as rape, sexual harassment, stalking, indecent verbal and physical gestures.

Most of the Members of Parliament have (4/320) raised the issues for effective implementation of the Protection of Women from Domestic Violence Act such as the appointment of / Protection Officers, training and awareness. The duty to implement this Act lies with the State Government and UT administrations. // As per the available information, all States and UTs have appointed Protection Officers. The Government of India has enacted the /// Prohibition of Child Marriage Act, by repealing the Child Marriage Restraint Act. States are framing rules for implementing this Act. (5/400)

Handwritten Urdu text on a lined page, likely a calligraphy exercise. The text is written in a cursive style and includes several lines of script. Some words are clearly legible, such as "S.P.O" and "33". The page is filled with dense, flowing handwriting.

Exercise 25

Hon. Deputy Chairman, Sir, all States and UTs have been requested to frame rules under the Act and appoint / Child Marriage Prohibition Officers. Till now, 29 States and UTs have framed rules and 19 of them have // appointed Prohibition Officers and they are regularly being persuaded for effective implementation of this Act.

Sir, the challenge of violence /// against women is huge. We need to find innovative ways to address this issue from both the perspectives of change (1/80) in the mindset as well as institutional mechanisms that are created by the Government at various levels to tackle this / problem. Some hon'ble Members pointed out the need for having Protection Officers to handle cases of violence against women. I // would like to inform the august House that I have already requested the hon. Home Minister to examine the possibility /// of the appointment of Special Police Officers to function as a bridge between the women affected by violence and the (2/160) Police authorities.

Sir, there is a gentleman in the Police in Uttar Pradesh who has started an unusual new scheme / called S. P. O. I think he calls them angels and appoints 18 years old women in mohallas and villages // and they have become the bridge between the women affected by violence, especially, domestic violence and the Police. Now, we /// have been working with him on trying to have this scheme on an all-India basis and if we are (3/240) successful, we can do it. We do not pay them anything, so there are no financial implications. But, we are / going to ask him to join us and see whether we can work it out. The only financial implication, of // course, is training these women so that they do not misuse their role to become little bullies or take money. /// But, otherwise, I think it is a good idea and it has just been brought to our attention. We have just (4/320) seen a presentation on this and we will see how we can do it. I also requested each State to / take 33 per cent of women as Police Officers when they do their recruitment. So far, Gujarat is the // only State that has done this.

Mr. Deputy Chairman, Sir, I am going to try and reply as much as /// I can in the available time. If I fall short, please forgive me; I will reply to you in detail. (5/400)

Note - Work with Zeal, Devotion and Self-confidence to get success.

Exercise 26

The image shows a page of handwritten musical notation on a five-line staff. The notation is dense and includes various note values, rests, and markings. Some of the markings include '150', '2004', '296', '40', '5', '95', and '30'. The handwriting is in black ink on a white background with horizontal lines. The notation appears to be a form of musical shorthand or a specific dialect of musical notation.

Exercise 26

Mr. Vice-Chairman, Sir, I am very thankful to you for giving me time. Yesterday, I wanted to speak but / today, I have got the chance. Sir, many thanks to you for giving me a chance because I am the // only person speaking from a State where there is no railway. During the last 150 years, from /// the British period, we had not got any chance of getting or seeing any rail link. But recently, from the (1/80) UPA-I and UPA-II, this has been started from December, 2004. I have / already given a copy of the status of the rail project in Manipur, which is a national project. It was // given to the Railway Minister yesterday.

Sir, Manipur is a small State which is included in 29 States of / India. It has got an area of 22,000 square kilometres with a population of around 40 lakh. This area // was called as the 'Jewel of India' by late Pandit Jawaharlal Nehru. The tricolour was hoisted on Indian soil in /// Manipur by the Indian National Army. There is a statue of Netaji Subhash Chandra Bose in his uniform. So many (2/160) historical places are there to be seen. Out of thirty lakh population, may be, five per cent, have seen the / actual train. Ninety-five per cent of the population has never seen a train. Thousands of people have died without // seeing a train even after India attained Independence around seventy years ago.

Sir, I have given these figures to the hon. /// Railway Minister and I expect that this would be taken up at the earliest. From the North-East, we are (3/240) having representation of eight Members in this House. Out of that, seven Members are from Assam, and, the other seven / States including Manipur, we are having one each. Our voice is very less here but, even then, under the programme // of 'Look-East Policy', our voice should be heard by this House. There will be a huge expenditure. Just now,/// it has been mentioned that 8,000 railway stations in the country but see, there is not a single railway (4/320) station for us. My speech is quite different from others because others are speaking about the welfare and benefits, and / what other works are to be taken up. My request is to complete the scheme, which has already taken eleven // years, within the time specified here. The whole credit shall go to the present Government. On behalf of 30 lakh /// population of my State, I would like to say that the 'Look-East Policy' is necessary for importance of Manipur. (5/400)

Exercise 27

Sir, thank you for giving me this opportunity. I want to bring to the notice of the Minister that in Railways, / there are 80,000 graduate engineers and diploma engineers. Because of the Railway is smoothly working and their work // is risky and they work day and night also. They have one organization also, All India Railway Engineers Federation. This /// organization is not recognized by the Railways. They were kept in the labour unions of the Railways. But their duties, (1/80) their way of functioning, their problems are different from the other employees, workers and labourers of the Railways.

So, they / have been demanding since decades that they should be given recognition and they should be treated separately from the workers // and the labourers. That is one point. And, for that also, the Railway Safety Review Committee and 2nd Indian National /// Labour Commission in 2002 have categorically recommended separating engineers from labour trade unions and to give separate recognition to (2/160) them in view of their nature of duties, responsibilities and mode of recruitment and training. This is my request / to the Minister to look into this problem and give this to them so that they will be able to // solve their problems and they will be more helpful as they can work properly for the interest of the Railways. /// That is one thing.

The second thing is -- my friend Bhupinder Singh also raised that question-- some districts of Orissa, (3/240) bordering Chhattisgarh and Andhra, very backward and especially the naxalite movements are very active in those areas. In that area, / there is no railway line. They have been coming to the railway station after covering nearly 150 // kilometres to board a train. For so many years, they have been demanding a new railway line. My friends have /// raised this issue and brought it to the notice of the Railway Minister. I request the Railway Minister to consider (4/320) it and include it in his Railway projects.

I would like to bring one more thing to the notice of / the Railway Minister. There is one place, Jajpur in Odisha which is an ancient city, and now is a District // Headquarter of Jajpur district. There is one industrial hub and Sukinda is a mineral-rich area. Our proposal is to /// connect this Jajpur Road with the Dhamra Port *via* Jajpur. Last year we made this request to the Railway Minister. (5/400)

Note - Your eyes, ears and mind should be alert while writing dictation.

Exercise 28

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, including stems, beams, and various note heads. Some notes have 'x' marks above them, possibly indicating accents or specific articulation. The notation is dense and fills most of the staff lines.

Exercise 28

Mr. Vice-Chairman, Sir, to begin with, I wish to thank you for giving this opportunity to respond to such / a very enlightened debate, that went on for 10 hours, initiated by Mr. Mahra and concluded by hon. Leader of // the Opposition. I must thank each one of you cutting across party-lines, whether you are sitting on this side // of the Table or that side, for giving constructive suggestions, for offering ideas, supporting the Budget generally and also wishing /// that the Railways performance should improve.

There have been, of course, a lot of criticism and that criticism is understandable (1/80) because Railways has to perform much better than what it is performing. Therefore, there have been all kinds of suggestions / and complaints. To begin with, the Members talked about over-crowding, delays in reaching the destination, running probably sometimes into // hours, bad food, deteriorating service, service not keeping up to the mark, people are expecting more connectivity, people are expecting /// faster trains; just now, Mr. Rajeev Shukla said that Shatabdi is running at a speed of passenger train, which is (2/160) true, not exactly like a passenger train, but he meant that the trains are not running at their optimum capacity. / Corruption has also been highlighted by many. Members complained about lack of customer focus, cleanliness, the poor financial health, poor // response to customer complaints, accidents, station development, the state of stations and Members suggested that they should be developed better.///

There was a talk of less number of wagons. Mr. Dhindsa yesterday talked about Punjab suffering as a result of (3/240) it and there were many other points. So, if you look at it, what do these complaints suggest? If you / really go into this, then you will say that these are all symptoms of a deep-rooted malady which is // going on for a long time. Therefore, we really need to improve it. I am very happy that hour hon./// Prime Minister has decided to make Railways a priority. He has always said that he has travelled by the Railways (4/320) as a child, he continued to travel by Railways as a social worker, he travelled by the Railways as a / political worker as well. As a Prime Minister, now he has got an opportunity to reform the Railways and, therefore, // this is the number one priority of the Prime Minister, a top-most priority of the Government. And, therefore, we /// will definitely try to improve upon. I just want to let my friends know this as a lot of people talk about China. (5/400)

Exercise 29

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, including stems, beams, and various note heads. Some notes have 'x' marks above them, possibly indicating accents or specific articulation. The notation is dense and fills most of the staff lines.

Exercise 29

Sir, I have been to China, many times, though I am not a communist. I have been seeing how Chinese / railway has been able to transform itself. First time I went an overnight journey from Beijing to Shanghai and // lately recently, when I went, may be last year, now as a Minister, I cannot travel as much and when /// I went there, I saw that now you can reach there in few hours. The distance of Delhi and Mumbai (1/80) can be done in few hours. So, this is the transformation but to make that happen, I think we will / have to work on many issues, to which I will come a little later. The real cause is less investment // in railways, which I think, all of you will agree. We have not been able to put as much money /// into railways, as it should have been. And all these symptoms that I have told you about, are the result (2/160) of less investment and many others but less investment to begin with. If you really look at it, some of / them have talked about the distorted ratio between rail traffic and road traffic. This will obviously happen because if we // invest more into roads and less into railways, obviously, the road will be the beneficiary. Therefore, the rail has lost /// out to road because we have not made investment. But less investment has also created the type of problems that (3/240) I have talked about, such as congestion on lines will be there. So many trains, goods trains, Shatabdi trains, Rajdhani / trains, passenger trains are running on the same track, too high density network from Delhi to Mumbai, Delhi to Kolkata, all // completely clogged. Therefore, the trains are getting delayed. This is also the result of less investment. Of course, the result /// is also because of management. We really need to bring in more management. We need the type of strategy, we (4/320) need to put transparency and better financial management to improve the performance of the railways over a period of time. / We must have customer focus and safety should be one of the main priorities. We have decided to work on // it as our action plan to implement it. I respect Mamata ji as my own sister and I have worked /// with her and who was my colleague in the Cabinet. She was also with me in this Parliament for years. (5/400)

Note - Always write Shorthand with peaceful mind.

Exercise 30

Handwritten musical notation on a staff with a treble clef. The notation consists of a series of rhythmic patterns and notes, including eighth and sixteenth notes, rests, and bar lines. Some notes are marked with 'x' or other symbols. The piece concludes with a double bar line and a final note.

Exercise 30

As my good friend if she has prepared something good, are we going to talk about it and fight about / it just because we belong to different political parties? So, I think, her vision and our vision matches. Probably we // can work together again.

Where did I get this number? I will just come to the number that I have /// got. But if you look at the Planning Commission's number, the plan which was prepared by a very distinguished economist, (1/80) Vice Chairman of Planning Commission, chaired by the then Prime Minister and Chairman of the Planning Commission, that plan talked / about of much higher figure. Even Mamta Ji, with that vision, talked about higher number. So, therefore, if you realize // that the number is needed, investment is needed. When we came out with a plan to make that investment, everybody /// is saying, why such a big number. So, that number has come because of the problems that I have told (2/160) you about and we need to address those problems. Network expansion, including electrification, another Rs.2 lac crores, I am / just rounding off the figures. For national projects, North-Eastern and Kashmir, the Leader of the Opposition just now talked // about Kashmir, we need another Rs.39,000 crores, but say, Rs.40,000 crores. For Safety, there were /// committees and committees. So, we just took the number, which is really bare necessity, it is Rs.1 lac crores. (3/240) For Information Technology, at least, Rs.5,000 crores to actually transform it; and for rolling stock, just now, somebody / mentioned that we don't have a problem with the rolling stock, this is about Rs.1 lac crores. On passenger // amenities, Rs.12,000 crores and things like this. In which, Rs.1 lac crores is for station redevelopment and logistic /// part, which will not come from our own investment.

Sir, as my good friend, Shri Praful Patel, yesterday, made out (4/320) some good points that airport is an example, and you can develop this using land and air rights. Therefore, we / do not have to invest our own money, but it is the cost of project, that is why we got // Rs.8 lac crores. Obviously, the second question is, now we should not be questioning, whether we need this investment or /// not. As we know, it has to solve the problem that we talked about, to begin with, delays, congestion, safety, etc. (5/400)

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, with some numbers (1, 2, 3, 4) written above the notes to indicate counts or measures. The notation is dense and fills most of the page.

At the bottom left, there is a label "Act x" followed by a series of numbers and symbols: "1 or 2 3 4 or 5 6 7 8 or 9".

Mr. Vice-Chairman, Sir, I thought we were listening to the Budget rather than debate on the Budget. But, nonetheless, / my dear friend has some points to make for his State. He has done so. Sir, I rise to speak// on the debate on the Budget and I was a little selfish because I summoned you back. I thought it /// is no point in making a statement here before the two Ministers who are busy in conversation.

Anyway, Sir, Budgets have (1/80) become an annual *exercise* and everybody impatiently waits what the Budget is going to deliver and what is going to / happen as if some earth shattering *exercise* is going to take place. I think, Budgets are basically an annual *exercise*, // but they are work in progress. No Budget can be as comprehensive that in one year you make a statement /// and it will be sacrosanct for the whole year. I think Budgets are *exercises* which are in continuity, and rightly (2/160) so, and, therefore, I would call a Budget more a statement of intent rather than a document which gives you / an accurate number as to what exactly will be happening on a monthly or an annual basis. Therefore, it is // fine. I think, every Budget has a carry forward of previous Budgets and I am sure, irrespective of Governments changing, /// Budgets are continuity of many past policies and will be a continuation or rather a road map for future policies, (3/240) whether of this Government or any other Government in future. So, Sir, to that extent there is a genuine intent / which has been spelt out and I think, some are good examples also, that on fiscal deficit and fiscal discipline, // a road map not only for what will happen in the current year, but also what will happen in the future /// years, how the fiscal deficit will be reduced over the next three to four years, on that also, a statement (4/320) of intent has been made. Sir, that is a step in the right direction, as was done in the previous Budgets / where the fiscal deficit was sought to be brought down from 4 per cent to 3 per cent. It was // much higher earlier. I think, we are moving in the right direction to bring it down to 3 per cent./// in the next three years. So, I would like to submit that the hon. Finance Minister deserves compliment for this. (5/400)

Note - Slow and sturdy wins the race. Master the theory fully well.

Exercise 32

Sir, the coupon rate is just above the Government security rate. As the rates are falling, now our Finance Minister / is doing a great job; he is bringing down the inflation under the leadership of the hon. Prime Minister, so // the rate will fall further. And, with five years' moratorium, we will pay it out of our finances. The insurance /// companies are the only companies, which have the long-term maturity funds; the banking system does not have it; (1/80) the Railways need a long-term maturity fund; that is where we found it. The other thing is, the hon. / Finance Minister will give us in the next five years, even if only Rs.60,000 crores a year, that // would mean, at least, Rs.3 lac crores of money we get as gross budgetary support. So, that makes it /// Rs.4 lac crores. I have already told you about Rs.1 lac crores, which is coming completely out of (2/160) the Budget, out of our own resources because this is the money that will come for station development.

Sir, the / World Bank, IFC, Asian Development Bank, all of them will give us the money, which will be necessary // for financing. That again will be long-term soft loan, and that would also help us. There are some States, /// I will give you the statistics, if you want, where somebody is having aversion to World Bank. But I am (3/240) very happy that Kerala, West Bengal and all States, including Bihar have always applied to the World Bank and Asian / Development Bank and taken loan from them. So, if the Railways take it, it is a sell off; if you / take, it is good for the citizens of your State. I think, I will believe in your ideology, then, we // will also take from them, and we will use it for the use of the Railways. So, with the World /// Bank and others, we, the India Infrastructure Finance Limited, a Government of India company, are signing an Memorandum (4/320) of Understanding with them. We will make a fund, which will actually be able to finance the operations. Shri Piyush Goyal, / my good friend and colleague, is my customer too because we transport his coal. So is the case with oil // and gas; so is the case with cement and steel.

All the PSUs are sitting with a lot /// of cash. We are going to use that cash to put the lines for them. So we get a break. (5/400).

Note - Take full advantage of Audio-CDs & Electronic Devices for quick success in Stenography.

Exercise 33

Handwritten musical notation on a page with ten staves. The notation includes various notes, rests, and clefs. Some staves contain text labels: "SBT" on the 5th staff, "IDFC" on the 6th staff, and "25ve" on the 8th staff. The handwriting is in black ink on a white background with horizontal lines.

Exercise 33

Sir, I will tell you what we are planning to do. In fact, I was just telling you that Committees / after Committees had talked about talked about higher amount. So, the amount of money that they have estimated is much, // much higher. We have taken a very conservative number and we are trying to do that, including, the 12th Finance /// Commission who talked about five lakh crores of rupees, at least, from the budgetary source. This money we are going (1/80) to use in a manner that this money will be put into such projects which will start giving us revenue / immediately. That is why, Sir, we talked in this Budget about the strategy of doubling, tripling, and all those traffic // facilities where land acquisition is not required.

There is no need to wait for the execution of the project because /// this can happen in the shortest possible time. If typically, a new project costs rupees ten crores per kilometre, this (2/160) will cost about 60 per cent, may be, six crores per kilometre. So, that is why the money will be / put. So, in addition to this, we are already creating a Finance Cell in the Ministry which will be guided // by the Chairperson of State Bank of India, along with ICICI and IDFC /// Experts. This entity has already entered into an agreement with SBI Capital Market. We will work out the (3/240) complete strategy about where the money is to be deployed, how the cash-flow will come, how the repayment will / happen. Therefore, most of the money will be used in a manner that will generate additional capacity to earn money // and automatically this will also result into more and more resources available.

Sir, the problem of railway is that if you /// take the total cost, 25 per cent goes into fuel; almost 50 per cent goes into staff. Just imagine (4/320) that if we work on this basis, we cannot reduce these expenses. We can reduce the fuel which we are / using about three to four thousand crore rupees this year. We want more employees to be appointed. Many others said // that we should not just fill up vacancies but appoint lakhs of people. So, the staff cost goes up. The /// only way to optimise this cost is not by retrenching anybody. There is no plan to retrench any Railway employee. (5/400).

Note - Firm commitment and devotion to work will yield fast results.

Handwritten musical notation on a staff with a treble clef and a key signature of one flat (B-flat). The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and beams. The piece concludes with a double bar line and a repeat sign. The year '2015' is written in the top left corner.

2015

DMF

Exercise 34

Sir, there are two ways of looking at the Mines and Minerals (Development and Regulation) Amendment Bill, 2015 / after we have gone through it in the Select Committee. One way of looking at it is that there is // a glass of water which is half full and the other way of looking at it is that the glass /// of water is half empty. My Party believes that we should look at this Bill in a positive way. We (1/80) have done that and we have given them some suggestions which they have incorporated. So, let us be optimistic saying / that the glass is half full. So, let us not be negative.

Sir, there are five specific points which I // will make in three minutes because these are the five parameters on which we should judge this Bill. The first is, /// local community as partners of development. Here, last week, we gave the Government a specific suggestion on the floor of the (2/160) House to allow the District Mineral Foundations to be set up by the State Governments and to include tribals because / then tribals will also feel that they are part of the whole system. Tribals have been historically neglected. It is // not the ideal solution, but, as I said, it is half full. The States have also been empowered to set /// up special courts for quick settlement of mining disputes. So, I am also glad that the entire composition of the (3/240) DMF has now been given to the State Governments.

Sir, the second point is, capture the windfall of profits / with the nation, the States and the people. Here again, in our own experience in West Bengal, we have seen // that through e-governance, we have actually increased revenues in the last three years by 87 per cent. So,/// we welcome the concept of e-auctions. It is a transparent process. So, these are the good things.

On the (4/320) other issues, there is no regulatory mechanism for mining as yet. On environment-friendly, I want to make a point / which you have not included in the Bill. But, think about including it and updating the rules because 80 per // cent of the mines today are not environment-friendly. If you look at the rules, the Environment Minister is here,/// those rules are being followed for about twenty years or thirty years. Please look at those rules very, very carefully. (5/400)

Note - Your eyes, ears and mind should be alert while writing dictation.

Handwritten musical notation on a ten-line staff. The notation consists of various rhythmic symbols, including vertical stems, beams, and curved lines, typical of a shorthand musical system. The notes are arranged in a complex, flowing pattern across the staff.

Exercise 35

Mr. Chairman, Sir, thank you for your generosity. I will try to be within that limited time. One thing I / would like to make it clear there is no hurry. The manner in which haste is being shown is not // good. The Ordinance is already there, and the auction process has started. This Bill relates to the new block that /// would go for auction. For that serious study and scrutinisation is there which has not taken place even in the (1/80) Select Committee in spite of a motion.

Number two, so far as the Bill is concerned, we have never opposed / the auctioneering process, but very liberally it is being talked that we are opposing auction and we are against transparency. // The manner in which it is being talked and repeated even after being clarified in the House, it looks bad. ///

Number three, this Bill has taken away the States' right, while speaking lavishly on the so-called co-operative federalism. (2/160) The mines are the property of the State. Even the State does not have the right to auction on its / own without concurrence from the Central Government. Those powers have been hijacked by this particular Bill. There are many examples // to say, but due to limited time I will not go into it. When we go through the body of /// the Bill, we find that in regulating the process, you made every State dependent on the Centre. So, what is (3/240) this cooperative federalism about which you keep speaking so lavishly? Again and again, you are saying that the State will / get money. How will they get the money, unless you desire to put that on auction, and without getting your // stamp, the State Government has got no right even to put it on auction? I am absolutely in the dark /// as to why many of our colleagues in different State Governments are failing to understand this issue.

The fourth point (4/320) is about compensation and the District Mineral Foundation. You have provided that one-third of the royalty should go to / the District Mineral Foundation. The matter was taken up. But what have you done? You have categorized it into two, // to one part one-third of the royalty, for another part there is again a trick. It is not equivalent /// to royalty, but an amount not exceeding the royalty. On what basis you have divided the royalty into two categories? (5/400)

Note - Slow and sturdy wins the race. Master the theory fully well.

Handwritten musical notation on a staff with a treble clef. The notation consists of a series of rhythmic patterns and notes, including stems, beams, and rests. The notes are written in a cursive, handwritten style. The staff is divided into measures by vertical bar lines. The notation includes various rhythmic values such as eighth and sixteenth notes, as well as rests. The overall appearance is that of a musical exercise or a short piece of music written in a personal or working style.

Exercise 36

Mr. Deputy Chairman, I can go on reeling out all figures which you have given. These are not my figures, but these are your figures found in your Economic Survey and your Budget. The primary task of the Government is // to generate revenue, to mobilize revenue. But you have miserably failed in that. There is no roadmap for generating revenue./// For instance, take your Revenue Foregone. Mr. Arun Jaitley can say a different definition because he says, "Backward regions are (1/80) to be developed. So, corporate houses are given subsidies." But I am telling you, you have wound up the Backward / Regions Grant Fund. Why did you do that? In the name of co-operative federalism, on the basis of the recommendation // given by the Fourteenth Finance Commission, you are giving 42 per cent share to the States. But you are /// winding up all the Central Schemes. You are asking the State Governments to take charge of those Central Schemes. And (2/160) the best performing or the good performing States, like Tamil Nadu and Kerala, are being deprived of their benefits. At / the same time, poor States are being deprived of help from the Central Government. What is your policy? That is // what I am asking. You know what the amount is. As Finance Minister, you know that the Government has admitted, /// in this very august House, that Rs.2 lac crores remain as Non-Performing Assets. I am not talking about (3/240) black money, black money stashed abroad or those within the country and what your Government, your Cabinet is going to / do. Let us wait and see. But I am asking about these Non-Performing Assets. Who are the defaulters, wilful // defaulters? They are not innocent defaulters. They are all wilful defaulters. You know the list. When All India Bank Employees' /// Association can release the names, then, why can't Government release the names? What prevents you from releasing their names and (4/320) taking against those people who are the wilful defaulters, who have taken the money from public sector banks, which is / genuinely people's money? You are not taking action and you are telling the people that Government has no money! What // to do? I am asking you, 'What are you going to do?' You are saying, 'Public sectors should be sold /// out.' You have fixed the target; from Rs. 23,000 crores to be increased to Rs. 69,000 crores. (5/400)

Exercise 37

Handwritten musical notation on a staff with a treble clef and a key signature of one flat. The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and accidentals. The piece concludes with a double bar line and the word "Act." followed by a fermata.

Exercise 37

What is this public sector? I am not just referring to Jawaharlal Nehru just like that as Congress people do./ I am sincerely referring to Jawaharlal Nehru. He said, 'Public sector undertakings are the modern temples of modern India.' Why // are you selling those modern temples? Why are you demolishing those modern temples? This is what I am asking you. /// Dr. Manmohan Singh, as Prime Minister, admitted in the same august House that public sector is the strength of India. (1/80) Mr. Pranab Mukherjee had to admit that our fundamentals are quite strong. We asked 'what are the fundamentals?' It is / the public sector undertakings and public sector banks.

They are the fundamentals of Indian economy and they are strong. But // you are weakening the fundamentals of Indian economy. Then you are saying that our economy is in bad shape. This /// is because of your wrong policies. Now the time has come, you will have to review your policies, the neo-liberal (2/160) economic policies. The Congress failed to review and they had to face the wrath of the people and they have / been defeated. And the same fate is waiting for you. The same destiny is waiting for you. Nobody can escape // the wrath of the people if we think we can betray the trust given to us by our people. You should /// learn a lesson from the last election.

So, Sir, this Budget needs to be worked and it should become really (3/240) pro-people and pro-poor. As of now, this Budget is against poor, this Budget is anti-people, this Budget / is pro-corporate houses, pro-big business houses. That is why I strongly oppose this Budget and urge the Members // of this House to oppose it irrespective of their party in the interest of the nation, as a whole.

Mr./// Minister, your Budget removes Wealth Tax. You talk about fiscal deficit. But who is paying for the fiscal deficit? It (4/320) is not the corporate houses, but it is the poor, who are burdened to pay for fiscal deficit, to sustain / your economy. Since 1990 onwards, the trajectory is like that. India, which started its economic trajectory as a welfare // State, has been transforming into a Neo-liberal State, a market-oriented State. That is where you commit mistakes, and /// your Government, is, actually pro-corporates, and all your policies are not in the interests of working people or agricultural workers. (5/400)

Handwritten text in Urdu script, appearing to be a list or a series of notes. The text is written on lined paper and includes various characters, some of which are underlined or marked with dots. The handwriting is somewhat cursive and includes some symbols that look like mathematical or scientific notations, such as '30' and 'BUD'. The text is organized into several lines, with some lines starting with a large letter or symbol. The overall appearance is that of a handwritten document or a set of notes.

Exercise 38

Mr. Deputy Chairman, while I welcome the small extent to which the Government has gone in accommodating the interests of / the Panchayats and the interests of the Tribals in the Amendments that they are bringing, I rise to extend my // full support to the Amendment moved by Shri Rajeev, principally, because when this matter was remitted to the Select Committee,/// there was a restriction of time placed of seven days, but there was no restriction placed on our consulting with (1/80) the State Governments. Shockingly, despite the fact that the Mining Secretaries of the States were in Delhi, at that time, / they were not allowed to be brought before our Committee. So, we had absolutely no consultation with the States, and // a completely bogus argument was put forward that because the Government has consulted the States, there was no need /// for the Select Committee to consult the States. This amounts to saying that Parliament is not necessary in the eyes (2/160) of this Government.

We have seen in consequence of that about which the Leader of BJD in the / House has given us the views of Odisha. If it had come before our Committee, we would have never been // able to present the Bill in this form. Similarly, we have just heard the view of Jharkhand. We can see /// that if only the Select Committee had been allowed to do its fundamental job, which is that of consulting with (3/240) the owners of minerals, this Report would never have come in this form. I, therefore, plead that Shri Rajeev's proposal / be accepted so that the matter is recommitted to the Select Committee and the Select Committee is able to complete // its task instead of being rail-roaded as it was into presenting the present Bill.

Secondly, I think, the point /// raised by Shri Tulsi and referred to by Shri Varma is of utmost importance. We are on the edge of (4/320) passing a Bill that is likely to be declared *ultra vires* because not even Shri Tulsi was given the opportunity of / expressing himself in the Committee, let alone our receiving expert advice from constitutional experts in this regard.

My third // comment relates to what Shri Arun Jaitley stated as we were discussing this matter here. He described obstructionism as a /// sadistic thrill. If it is, then I say that they had the same opinion while they were in the Opposition. (5/400)

Exercise 39

Handwritten musical notation on a staff with a treble clef and a key signature of one flat. The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and beams. The piece concludes with a double bar line and a final cadence.

Net 4 $\frac{3}{5}$ (3 5) 4

Exercise 39

Mr. Vice-Chairman, I think whatever time is allowed, that is my due time and legitimate time and I will / speak within that. So, I start with hon. Minister's presentation while placing the Bill. Please don't put an imputation that // we are not in favour of transparent way of dealing with things. Don't put that imputation; that is a false /// imputation. If you go through our amendment, for your so-called transparent mechanism, I think, there is no opposition to (1/80) that. We oppose the Bill on certain basic premises. You are altering the basic structure of the Coal Mines Nationalisation / Act. After a long experience of private mining, they have nationalized the coal mining sector, and, thereafter, the coal production // in the country got more than quadruplet, coal conservation has improved; coal mine's accident situation has considerably improved and the /// workers' lot has also improved a lot. So, you are trying to reverse this in this Bill by allowing the coal (2/160) block allottees to mine coal not only for own consumption but also for sale or any other purpose.

That will / be the opening up of the denationalization process which the country achieved, the people of the country achieved, not only // the Government or the Prime Minister. It was a prolonged ③ struggle of the people which had achieved this. You are /// now reversing that process. We are opposed to that reversion. You may agree or disagree. But we oppose this Bill. (3/240)

Secondly, you are saying that the common man will get coal at Rs. 2, 3 or 5 per kilo for which / you are removing that restriction. Hon. Minister, please see. We are purchasing rice at forty rupees a kilo in the // city and the producer of that rice is not getting even five rupees per kilo. They are committing suicides. In /// such type of pervert economic governance, I do not understand that only by removing that restriction, how can you ensure (4/320) that small industries' *eent bhataas* and commoners, old ladies, will be getting coal at two rupees a kilogram or three / rupees a kilogram? Whatever you have to deliver to the common people, it is not possible by any trickle down // process that from this, that will follow. No. That trickle down theory has been proved to be completely a bogus /// proposition. You have to attack that problem directly to deliver directly. For that, we should have a kind of mechanism. (5/400)

Exercise 40

Handwritten musical notation on a staff with a treble clef. The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and beams. The piece concludes with a double bar line and a fermata. The number '350' is written in the upper right area of the staff. The page is numbered '70' in the bottom left corner.

Exercise 40

Sir, huge money was minted by so called illegal miners in different plants by exporting that, and it was allowed. / How come such pervert price difference gap? The production cost is Rs.300 per tonne which may fluctuate to // maximum Rs.350 and the actual final product cost is Rs.4,000. But of this, the major /// victims are the workers. They did not get anything out of that. The localities, inhabitants, did not get anything out (1/80) of that. How can that pervert situation continue? Your Bill has given no solution to that. You are talking about / the labour dues that it would be given priority. This is your Bill, as reported by the Select Committee. I // would like to draw the attention of the hon'ble Minister. This is your own Select Committee Report. It is as /// reported by the Select Committee. That clause is still there.

Secondly, wages, bonus, gratuity, pension and provident fund will no (2/160) more be the liability of the prior allottee. It will be the liability of the future allottee. This clause is / there and you are telling that labour dues will be given priority. Where is it there? After the Bill is // passed, you are nowhere there. Some other people who are there will be operating that. Just by sound bites, you /// can confuse people, mislead people. You do have that right; and you are telling about labour. As on date the (3/240) coal workers have not been included in the schedule of employment. So, the Government has got no right even to / set their minimum wages till now and they are thrown to the mercy of the miners only. Whatever wage they // want to give, they have to accept. That is why in my amendment, I have specifically demanded the incorporation of /// that clause.

The Coal India has already set a standard for the contract workers also. Extend that benefit and ensure (4/320) that that is statutorily done. If you are telling that we will take care of it in the Rules, I / am afraid, it is not going to happen. What is the fate of the rules? That is already there. In // the Contract Labour (Regulation & Abolition) Act, in Central Rule No. 25, it is there. It says, 'For doing / same and similar work, the contract workers will be getting the same wages as regular workers.' In your own Department, // are you giving it to the temporary workers who are there? I am sure, you are not giving it. Nowhere /// in the country was that applied although they are there in the rule not from today but from 1970. (5/400)

Exercise 41

Mr. Vice-Chairman, I am extremely honoured that you have given me an opportunity to share my thoughts and concerns / over the Coal Mines (Special Provisions) Bill, 2015. I, on behalf of my Party, the and the entire // State of Odisha, welcome the system of allocation of coal blocks for auction, as provided in this Ordinance, as we /// believe that this is a transparent way.

Sir, I would like to point out that the State Cabinet, under the (1/80) leadership of our hon. Chief Minister, had taken the decision to allocate all mineral concessions through auction by competitive bidding, // even before the promulgation of this Ordinance, thus becoming the first State Government in this whole country to take such a /// policy decision. I would also like to point out that while earmarking coal blocks, the Government of India should take (2/160) the State Governments into confidence and consider the requirement of iron and steel, aluminium and other industries and their captive / power plants. Hon. Chief Minister has already discussed these issues with the hon. Union Minister for Power and Coal, who // has promised to look into these issues, and I am sure he would certainly do that.

I was blessed to be /// a part of this Select Committee and to my happiness, every single Member, be it from the Government side or (3/240) the Opposition side, everyone was whole-heartedly concerned for labourers in this sector. The Government has already clarified that all / the labour laws applicable to other sectors will also be applicable to this sector.

Sir, I and my Party believe // that there is no need for any new provision. Further, I would like to mention that these coal bearing areas /// are mostly backward places, forested or tribal areas. So, the huge revenue which we are going to generate out of (4/320) this auction should be used in the development of our brothers and sisters living in these areas. The Union Government / has taken a historic step in introducing a transparent auction system. Now, what we all should do is, we should // use this opportunity to do justice to the poor and tribal people who are living with the hope that we /// all are there to look after them. The Government of Odisha will totally support this Government in this particular issue. (5/400)

Exercise 42

Handwritten musical notation on a staff with a treble clef and a key signature of one flat (B-flat). The notation includes various rhythmic values such as eighth, sixteenth, and thirty-second notes, as well as rests and dynamic markings like 'p' (piano) and 'f' (forte). The piece concludes with a double bar line and repeat dots.

Alte 90s (4/4) 3 (4/4)

Exercise 42

Sir, subsequent to the Supreme Court judgment on a PIL cancelling the previous allocations of coal mines and / directing to auction in a transparent manner, this Bill has come. Sir, we realize the imperative need of the Bill // but the manner in which it has been brought is under dispute. First of all, Sir, we do not know /// as to why this ordinance route was followed. It is a very, very important Bill which everyone is concerned with. (1/80) No one is against the auctioning of coal mines which increases the income of the exchequer. While the Government is / so much concerned about the income of the exchequer, it should also care about the other side. That is the // issue. This Bill has got far-reaching ramifications. Sir, we are very much sorry to note that in the same /// haphazard manner in which the Bill was discussed in the Select Committee, it is being discussed in this House. Sir, (2/160) according to us, the Select Committee, which had to hear so many stakeholders, has not done so. It was very, / very imperative but due to paucity of time, the Select Committee proceedings were rushed through. However, I do not want // to go deep into this. But, at the same time, some of the suggestions, which were made by the Members of the /// Select Committee, were not taken into consideration.

Sir, the Bill, as it was introduced in the Select Committee, has come (3/240) to the House as it is. It has got 33 clauses, and, all the 33 clauses are unchanged. Sir, / the concept of Standing Committee came into existence in the early nineties, and, its basic objective was to ensure that // every Bill is scrutinized in detail. The Standing Committee is considered to be a mini-Parliament, and, so is the /// Select Committee. Sir, the Select Committee had to hear the stakeholders, various concerned Ministries, the States, which are to be (4/320) affected, the labour which had to lose their jobs and the trade unions which represent them, but they were not / heard. Sir, we even worked on Saturday and Sunday. But due to rushing through, we were not able to come // to a conclusion, and we dissented.

But, now, while this is being discussed in the House, we want to put /// forth these issues before the hon. Minister, who is now very much concerned with the passing of this Bill today. (5/400)

1. ما هي الفوائد التي يجلبها الاستثمار في الأسهم؟
 2. ما هي المخاطر التي تواجه المستثمر في الأسهم؟
 3. كيف يمكن للمستثمر اختيار الأسهم المناسبة؟
 4. ما هي العوامل التي تؤثر على أسعار الأسهم؟
 5. كيف يمكن للمستثمر تقييم أداء الأسهم؟
 6. ما هي استراتيجيات الاستثمار في الأسهم؟
 7. كيف يمكن للمستثمر تجنب المخاطر في الاستثمار في الأسهم؟
 8. ما هي الفوائد التي يجلبها الاستثمار في السندات؟
 9. ما هي المخاطر التي تواجه المستثمر في السندات؟
 10. كيف يمكن للمستثمر اختيار السندات المناسبة؟
 11. ما هي العوامل التي تؤثر على أسعار السندات؟
 12. كيف يمكن للمستثمر تقييم أداء السندات؟
 13. ما هي استراتيجيات الاستثمار في السندات؟
 14. كيف يمكن للمستثمر تجنب المخاطر في الاستثمار في السندات؟
 15. ما هي الفوائد التي يجلبها الاستثمار في العقارات؟
 16. ما هي المخاطر التي تواجه المستثمر في العقارات؟
 17. كيف يمكن للمستثمر اختيار العقارات المناسبة؟
 18. ما هي العوامل التي تؤثر على أسعار العقارات؟
 19. كيف يمكن للمستثمر تقييم أداء العقارات؟
 20. ما هي استراتيجيات الاستثمار في العقارات؟
 21. كيف يمكن للمستثمر تجنب المخاطر في الاستثمار في العقارات؟
 2008

Exercise 43

Mr. Deputy Chairman, Sir, I rise to support the General Budget. Scanning the post budget comments and reviews, I heaved / a sigh of relief when no one called it a 'dream budget.' We all know that dreams vanish the moment // you wake up and you do not even remember what you dreamt a little while back. The legacy of 'dream /// budgets' need not be repeated now. On the other hand, there has been almost consensus to term this Budget as a (1/80) super Budget which is going to transform the idea of India. We all know you, Mr. Finance Minister, as an astute / legal luminary, a political strategist, an outstanding Parliamentarian and a communicator par excellence. Now, with your first full year Budget, // a growth-oriented, transformative and inclusive Budget, you have taken on a new avatar as an architect of India, as /// a nascent economic power house.

For years, we have been debating the conflicting merits of a trickle down and the (2/160) direct attack on poverty. The Minister has been pragmatic in combining both; he has exploded the myth that you have / to bait the rich, if you have to be believed as being pro-poor. Yet, his predecessor in office says // that the Budget has not passed the test of equity and accentuates trends towards inequality. Of course, his predecessor did /// not spare his predecessor also. Just one day before this, he blamed his predecessor as having brought a fiscal indiscipline (3/240) and ruined U.P.A's. chances for yet another term in office. He overlooks the fact that the tax paying / clientele is hardly a 3-crore population of individuals well above the poverty line and any tax concession hardly benefits the // poor. At best, it benefits the upper middle class. It has not given any benefit for the poor people.

Sir, /// he ignores the hard ground reality that the poor and the lower middle class are outside the income tax net. (4/320) He turns a Nelson's eye to the additional surcharge of 2 per cent on the super rich with an income / of over Rs. 1 crore. But, he harps on the phased reduction of company tax promised from the next year // onwards. The advance announcements themselves explain the purpose, that is -- to attract investment. Sir, China moved to 25 per /// cent in 2008; the European average is 19 and the average of India is 21 per cent. (5/400)

Exercise 44

I thank the Chair for this opportunity to speak on the Union Budget. The Government got a critical opportunity to / show its economic strategy, whereas it has failed our expectations. The Finance Minister claimed credit for the turnaround of the // economy. He was pointing at the restoration of the country's macro-economic stability. This was more due to global factors /// like fall in petroleum price. The international price fall has not benefited our Indian consumers. Everyone talks about the States (1/80) getting an increased share of 42 per cent from the total revenue collection of the Union Government. The Centre / has given not only additional money but also added burden to continue with social schemes. On the one hand, money // is given, while, on the other, the States are expected to spend on social schemes which were wholly financed before /// by the Centre.

Sir, the Centre has taken its hands off from at least 24 Schemes. The States (2/160) will be left with financial crunch in the days to come. I urge upon the hon. Finance Minister to take / note of this. Our beloved leader, has also pointed out this. The States Governments are deprived of revenue, while the // Central Government goes on with the Road Cess. While doing a balancing act, our hon. Finance Minister has failed to /// increase allocation for Education, Agriculture, Defence and also for Women and Child Development.

The Ministry of Panchayat Raj gets a (3/240) mere sum of Rs.95 crores, instead of Rs.3,000 crores allocated last year. Allocation for School Education / has been reduced by Rs.13,000 crores. Fund allocation for mother-child care has been reduced by 50 per // cent. This may lead some States to become backward States. Allocation for Agriculture has been reduced by 30 per cent./// The fund allocation for Agricultural Loan has been increased. Similarly, you have made universal education as a right. But allocation (4/320) for School Education has been cut. The allocation for Mid-day Meal Scheme has come down. The fund allocation for / Integrated Child Development Scheme has been reduced. Sir, in total, Rs.50,000 crores has been reduced in this Budget // for social sector. This will affect the poorer section. I want the Government to take note of this. Sir, the /// much talked about 'Inter-linking of Rivers' finds a mention in the President's Address on the 23rd February this year. (5/400)

Handwritten musical notation on a five-line staff. The notation includes various rhythmic values such as eighth notes, sixteenth notes, and rests, along with stems and beams. The music is written in a cursive, handwritten style.

Aff. outlines: $\sqrt{P(V)}$; $P(V)$ (P) (P)
 $\sqrt{P(V)}$ (P) (P)

Exercise 45

Thank you very much, Sir, for allowing me to speak on the Budget, 2015-16. Before speaking about / the details of the Budget, let me take the opportunity of speaking about the framework of the political economy in // terms of which the Budget is to be analyzed.

This is the first Budget, after 1952, which has /// been presented in the absence of the Planning Commission. The setting up of the Planning Commission was a historical decision, (1/80) taken by Pandit Jawaharlal Nehru. He struggled for its establishment from 1936, when the All India Congress Session / took place, till 15th March, 1950. He fought against his Congress colleagues also who were against the establishment of // the Planning Commission. Under these conditions, I think, the Planning Commission has been abolished under the pretext that the Centrally /// planned economy is no more necessary. It is elementary economics that India never had Soviet-type Centralized Planning Economy. It (2/160) was always a mixed economy, committed to a Welfare State. It was always an indicative planning. It was an agency;/ it was an institution; it was a form that was basically overriding the caste, language, regional considerations and monitoring overall // economic development of the country. Under these conditions, I think, it is the greatest dis-service that the BJP /// Government has done by abolishing the Planning Commission. With all apprehensions, I am open for correction, the way the ruling (3/240) party and ruling dispensation is thinking about a thought is lurking in my mind that one of the objectives of / abolishing the Planning Commission was to abolish the intellectual legacy of Pt. Jawaharlal Nehru, which I totally protest. It is // absolutely impossible to erase the legacy of Pt. Jawaharlal Nehru because he is merged in each and every soil particle /// of this country. Of all his contemporaries, it is very difficult to say and I do not want to go (4/320) into comparison, but if a single person is to be identified as the maker of the Modern Indian Nation State,/ it is none other than Pt. Nehru. Now, what has been brought in place of the Planning Commission? It is // National Institute for Transforming India, called NITI Ayog. But it is not AYOOG or Commission. I think the Government has /// totally failed as regards the phonetics and meaning of the NITI AYOOG which means National Institute for Transforming India AYOOG. (5/400)

Handwritten musical notation on a staff with a treble clef and a key signature of one flat (B-flat). The notation includes various rhythmic values and rests, with some notes marked with an 'x'.

85
26
16
24
30
40

Alt. 2 (198) x 2 (200) x 2 (202)

Exercise 46

Sir, the question here is they are talking of transforming India. Now, the Planning Commission was, basically, for transforming the / Indian economy, and incidentally, transforming the social system. Some organizations, definitely, started transforming India through religious bigotry, which is the // country's main worry, so far as this transformation of India is concerned. Sir, the fiscal deficit was under control; current /// account deficit was under control; inflation was under control and the Government's intervention was not at all there. However, there (1/80) were external factors. One would have expected Mr. Jaitley to produce a good Budget, but, unfortunately, he disappointed many of / his friends as well as myself. I have got tremendous respect for him so far his knowledge of jurisprudence is // concerned. I can say that the Budget is not growth oriented at all. The standard Keynesian theory says that the aggregate /// demand which is consisting of the consumption demand and the investment demand, both of them together, determine the level and (2/160) volume of employment. If we take into account the Budget expenditure, we find that the Plan Expenditure has been reduced./ Even if we take the Revised Budget, it is, absolutely, at the same level. This means that there is no // increase in the Plan Expenditure.

Now, it is stated in the Economic Survey that the private investment must be considered /// as the engine of economic growth. Now, in the last ten years, the investment was around average 85 per (3/240) cent of the Gross Domestic Product. Of this, public sector was 9 per cent and private sector was 26 / per cent. Of this 26 per cent, corporate investment was only 10 per cent and household investment was 16 // per cent. In order to stimulate the household sector investment, nothing substantial has been done in this Budget presented by /// the Finance Minister.

Sir, after 1991, and my Party was also partly responsible, we have got the thrust (4/320) on the Foreign Direct Investment. Let me tell the House that whatever Foreign Direct Investment came to China in the / initial years during one month, that much Foreign Direct Investment has not come during the last 24 years in // India. Such a large and big Economy can not be kept dependent upon the Foreign Direct Investment. We have to increase /// the savings and investment rate to 30 per cent in the medium term and 40 percent in the long run. (5/400)

Note - Use a Shorthand Notebook and Shorthand Pencil for learning Shorthand.

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 کے ساتھ ساتھ 32 (32) روپے
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 کے ساتھ ساتھ 50 (50) روپے

Exercise 47

Sir, the Planning Commission was abolished on 15th August. Subsequently, a meeting of the National Development Council was called. I / do not know whether the National Development Council is available. Now, cooperative federalism is being talked about. Many Members spoke // about 32 per cent devolution to States by the Thirteenth Finance Commission and 42 per cent by the /// Fourteenth Finance Commission. But the States have to spend on social sectors.

If we compare Budget to Budget figures of (1/80) last year and this year, then the Government has actually given less. But if we compare the Budget Estimates and / the Revised Estimates, then the Government has actually given Rs.40,000 crores more. But in return of this, the // Government has transferred a number of schemes to the States and it has not evolved any mechanism. If the State /// Governments don't spend this amount, then what is the Government going to do? There is no mechanism at all. The Planning (2/160) Commission had interpreted a mechanism. NITI is just a club of four-five persons, devoid of any political or economic / power as far as the decision-making is concerned. That is why, my colleague in the Planning Commission, has suggested // that 'initially, rather than giving 42 per cent, make it 38 per cent; you keep four per cent /// separate. Let us see how is it functioning and then you go for that.'

Sir, we have been talking about (3/240) agriculture, and agriculture is the backbone. But nothing has been done in agriculture and, routinely, credit has been increased from / Rs.7 lakh crore to Rs. 8 lakh crore. Only 5 crores of rupees have been given for the micro // irrigation. Now, agriculture is basically in a serious crisis in India. The point is, the Budget is not growth-oriented. /// The Finance Minister has made facilitating atmosphere for inducing growth but there is no actual action plan. Facilitating growth and (4/320) taking actual concrete steps for growth are two different things. The Budget is not at all inclusive. My colleague was / just now talking about 'inclusive.' I have got ten major sectors - Women welfare, Health and Family, AIDS, Urban Housing and // Poverty Alleviation, School Education, Literacy, Drinking Water, Water Resources, Gange Namami, Rural Development, Panchayati Raj Institutions and Welfare of Children./// These ten schemes together are the symptoms of the Welfare State. But the total resources for them have been reduced. (5/400)

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic symbols, stems, and beams, typical of a shorthand or shorthand notation system. The symbols are arranged in a series of horizontal lines, with some symbols appearing above and below the lines. The notation is dense and covers most of the page.

Exercise 48

Sir, the next point is about social justice, empowerment, tribal affairs and minorities. The Budget of these three Ministries has / been kept constant. I can submit to the House. Whose development is it? These three sections -- the Scheduled Castes, the // Scheduled Tribes and Minorities -- which constitute 50 per cent of the total population of the country. And what is the /// total Plan allocation for them? It is just below one per cent. I have calculated the figures with respect to (1/80) this. Then, even for labour and employment, the allocation has been reduced as compared to your own previous Budget.

Sir, / I now come to the Special Component Plan and the Tribal Sub-Plan. Twenty-two per cent of the total population // of our country consists of Scheduled Castes and Scheduled Tribes. These two schemes were meant for them, but the resources /// were significantly reduced from one Budget to the next. If we consider that as a proportion to the population, (2/160) then the reduction is actually substantial. I do not wish to go into those figures.

I now come to the / plan for Central assistance to the States, the *Rashtriya Krishi Vikas Yojana* and the Backward Regions Grand Fund. All three // of these schemes have been either pruned or abolished. That is the greatest tragedy. Thirty per cent of this scheme /// was going to backward regions alone under the Backward Regions Reorganization Act. Same is the fate of *Rashtriya Krishi Vikas (3/240) Yojana*, which was instrumental in accelerating agricultural growth. But you have reduced the allocation for that scheme.

Sir, I now / come to the micro, small and medium enterprises. I was talking about the corporate sector. I am making a serious // and responsible statement here. Let us not chase the corporate sector. Nobody is against the corporate sector. Everybody accepts this. /// These are not the days of command economy. But compared to the corporate sector, if any sector in the economy, (4/320) along with agriculture, is going to become the engine of economic growth, it is the micro, small and medium enterprises. / That is why I would request you to prepare a separate plan for the full economic growth of this country.// Without this you can not make any progress. I would like to share something with you. Many speakers have presented /// their views on the Union Budget. Some of them are eminent scholars and regarded as outstanding economists of the world. (5/400)

Handwritten musical notation on a ten-line staff. The notation consists of various rhythmic symbols, including stems, beams, and note heads, with some symbols marked with an 'x'. The notation is dense and fills most of the staff lines. There are some numbers interspersed, such as '125' on the second line and '65' on the fifth line. The handwriting is somewhat cursive and appears to be a form of shorthand or a specific musical notation system.

Exercise 49

Sir, I would like to draw your attention towards two issues. Yesterday Hon'ble Shri Praful Patel raised a point. He / left his point incomplete. He said that nobody has any concern towards the middle class who suffer the most due // to the burden of Income Tax. Out of the total population of 125 crores in India, only /// three crore people pay Income Tax.

Sir, I was a student of Government Law College, in Mumbai, in 1965. (1/80) I remember that, just after the presentation of the Union budget, Shri Nani Palkhiwala, the most famous economist of those / days, used to come and deliver a lecture on the Budget. Once in his speech he made an important point. // I would not be able to exactly quote his speech but would like to present the crux of his speech./// He said that Income Tax should be done away with in our country. All the offices pertaining to Income Tax (2/160) must be vacated and all the employees of the Income Tax department, right from peons to the Commissioner, must be / given the charge of developing the Nation. If this happens then there would be a hike in the collection of // Income Tax by 2 per cent. In addition to this all the malpractices in the I.T. Department would be /// eliminated. Also we could identify the loopholes existing in the system.

Sir, now I would like to talk about the (3/240) Chief Minister of Delhi who has recently returned to Delhi after undergoing Yoga treatment. The Hon'ble Chief Minister of Delhi / was invited as a guest in that programme. He was an Income Tax Commissioner. His wife too works with the // Income Tax department. He made an important remark. He made his point on the basis of his personal experience. He /// said that the inspectors of the Income tax department earn Rs. 1 crore every year.

I would like to draw (4/320) the attention of the Parliament towards it. Nobody dared to say that many people are exploited by the Income Tax / department. The exploitation amounts to ten times the total income of the Income Tax Department. And hence, I suggest that // income tax must be made voluntary. Whosoever wishes to give whatsoever amount may do so by filing his return and /// depositing the money for the same. This should be mandatory, because there is no mechanism to investigate their total income. (5/400)

Exercise 50

Handwritten musical notation on a staff with a treble clef. The notation consists of a series of rhythmic patterns and notes, including eighth and sixteenth notes, rests, and beams. The piece is written in a single system across 18 lines of the staff. The notation is dense and appears to be a rhythmic exercise or a short melodic fragment.

Exercise 50

Mr. Deputy Chairman, Sir, I rise to support the General Budget, of the current year, as it is pragmatic, progressive / and pro-poor. The honourable Finance Minister, while presenting the Budget, has fairly estimated the major challenges ahead of the // Indian economy like falling agricultural income, decline in manufacturing sector, creation of more jobs, insufficient infrastructure, control of fiscal deficit, // measures to curb imports and steps to boost exports. To meet these challenges, the hon. Finance Minister has given top (1/80) priorities to agricultural sector. The latest Pradhan Mantri Gram Sinchai Yojana is aimed at irrigating the field of every farmer / and improving the using water efficiency. Sir, to support the agro sector further with a special focus on small and // marginal farmers, the Rural Infrastructure Development Fund has been set up. While welcoming the above measures, I would suggest that // agricultural practices adopted in a country like Israel be followed in our country to increase the agricultural and horticulture production. (2/160)

Sir, the increasing number of suicides by farmers in Maharashtra is a matter of grave concern. Un-seasonal rains in the / last couple of years have damaged ready to harvest crops. Sir, the root cause of this devastation is drastic climate // change and global warming. This has caused a series of severe droughts on the one hand and un-seasonal rains and // hailstorms on the other. Unless a thorough scientific study is done to check the vagaries of nature and long lasting (3/240) remedial measures are undertaken, rural economy in general, and, the agricultural sector, in particular, will keep deteriorating at a faster / pace. In the meantime, a substantial financial package should be given to all the States affected by un-seasonal rains to // help the farming community, who have lost their crops in the rabi season.

Sir, so far as the manufacturing sector // is concerned, it is a matter of concern that it is declining. The exports have also remained stagnant. It will (4/320) certainly have a cascading effect on the health of the economy and it will result in decline in the employment / opportunities. In this Budget, the hon. Finance Minister has given a thrust on 'Make-in-India' concept to boost the // manufacturing sector and create jobs. India is one of the youngest countries in the world with more than 54 // per cent of the total population below the age of 25. Hon. Prime Minister has explained about 'Skill India' programme. (5/400)

SC, ST - OBC
 MSME
 IFRC - NHB
 GDP
 GST
 2015
 42
 32, 42, 6

Exercise 51

Mr. Deputy Chairman, Sir, these measures will greatly increase the confidence of young educated or skilled workers, mainly belonging to / SC, ST and OBC categories, to a great extent. Similarly, for MSME sector, // measures like establishing an electronic Trade Receivables Discounting System for financing trade are surely going to improve the liquidity in /// the sector and is a highly appreciable positive step. Presently, our infrastructure does not match our growth ambitions as there (1/80) has been no significant progress on the infrastructure front in the last decade. Hon. Finance Minister has increased outlays on / both roads and gross budgetary support to the Railways by Rs.14,000 crore and Rs. 10,000 crore, respectively.// Creating a National Investment and Infrastructure Fund, a model trust, to raise the debt, and, in turn, invest as /// equity in infrastructure finance companies such as IRFC and NHB, is a welcome step.

Sir, (2/160) controlling fiscal deficit has become a challenging job for the Government. Nevertheless, the hon. Finance Minister is firm on achieving / the medium target of three per cent of the GDP in the next three years anticipating increase in the // public investment. Sir, with the economy improving, the pressure for the accelerated fiscal consolidation has decreased. Coupled with this, drastically /// reduced fiscal space, uncertainties that implementation of the GST will create, likely burden from the Report of the (3/240) Seventh Pay Commission, these factors have compelled the Government to keep the fiscal deficit at 4 per cent for the / year 2015-16. Nevertheless, to keep up with spirit of cooperative federalism, the hon. Finance Minister has devolved // a 42 per cent share of the divisible pool of taxes to States as recommended by the 14th Finance /// Commission. A whopping increase from 32 per cent to 42 per cent this year in the share of (4/320) the States is commendable, and, therefore, this bonanza has been acclaimed by all the States.

Sir, internationally falling crude prices/ and decline in gold imports and other measures have resulted in keeping the Current Account Deficit well under control. But // stagnancy or decline in the exports is a cause of worry. Several measures have been taken in this Budget that /// would boost exports and thus help in further bringing down the Current Account Deficit up to maximum 1 per cent. (5/400)

Handwritten musical notation on a staff with a treble clef. The notation consists of a series of rhythmic patterns and notes, including eighth and sixteenth notes, rests, and beams. The piece concludes with a double bar line and repeat dots.

Att. outlines: $\text{rit} (\overset{\curvearrowright}{\underset{\curvearrowleft}{\text{c}}}) \times \text{tr} (\overset{\curvearrowright}{\underset{\curvearrowleft}{\text{v. o.}}})$

Exercise 52

Sir, it is true that when I was told that the Budget would be placed on such and such date, / though I am not a Member of the other House, I had been on the gallery, just to listen to // what he was saying. Sir, after hearing the entire Budget speech, when I came down, it was my impression that /// the hon. Finance Minister neither placed a bird, nor an animal; it is something else. He wanted to shift from (1/80) the Nehruvian economic policy, but he could not place any new idea, he could not teach any new thought in / our country. Only in some places, he has allotted some amount of money and wanted to say that this is // a Budget for the common people. But practically, this Budget is neither for the common people, nor for the corporate /// sector.

Sir, this is a mid-term arrangement, and I am sure, with this type of Budget, Indian economic policy (2/160) cannot grow up, and it will not be possible to develop the economic condition of our country. When the Finance / Minister and the Prime Minister said that the Budget is for common people, I wonder and I take pity on // their being in their own paradise. If I am wrong that people at large are not cursing themselves for electing /// deceptive people, whom they voted to power, then the whole Cabinet can very well go through the full-day telecast (3/240) of all news channels where ordinary people were being interviewed for commenting on the Budget. This could be an eye-opener / for the Government if it is not intoxicated with the influence of power, against which the hon. Prime Minister // prayed during reply to the Motion of Thanks on President's Address.

Sir, as announced in the Budget, Government is legislating /// a law to unearth the black money and hidden assets in (4/320) and outside India. It is a welcome step but the Government will have to ensure that this law does / not become a tool at the hands of the few officers who would harass the honest tax payers instead of // going after the tax evaders or dishonest people. The hon. Finance Minister has not proposed any changes in the rates /// of personal income tax. Now a middle-class person earning income of Rs. 4 lakhs annually has no tax liability. (5/400)

Note : Perfect learning can get you to your highest goal. Use the latest books, magazines or audio-CDs to insure your future prospects.

Handwritten musical notation on a staff with a treble clef. The notation includes various notes, rests, and bar lines. The notes are written in a cursive style. There are several 'x' marks above some notes, possibly indicating specific articulation or performance instructions. The staff is divided into measures by vertical bar lines. The overall appearance is that of a student's practice exercise for musical notation.

Exercise 53

Mr. Deputy Speaker, Sir, this Budget is not at all for common people but for none other than corporates. The / Government did not stop here in hurting the peoples' hopes just with Budget proposals. The same day, it increased the // prices of petrol and diesel by about three rupees rather than adjusting the excise duty, which had been increased deliberately /// several times during falling crude prices. Sir, It is true that no Government has the magic wand to resolve the (1/80) problems. But no Government has right to dilute the welfare schemes of previous Government. For the middle class, income tax / exemption limit has not been increased. And the Finance Minister in his own style asks them to fend for themselves // by making savings. But the moot question remains the same as to where are the savings and how an ordinary /// man will make savings when service tax has been increased and a sword of two per cent cess for clean (2/160) India still hangs on their heads? The increase of 2 per cent in the service tax, which comes to 14 / per cent, has created ripples of unhappiness among the middle class.

Sir, can the Finance Minister say that only the // rich people use petrol and go to restaurants? Do the people of lower middle class not use two-wheelers for /// going to jobs and whether they can not afford to go to some low costing restaurant for celebrating their (3/240) family functions? Then how this Budget is for common man is not understandable. On the contrary, in this Budget, corporate / tax is proposed to be reduced by five per cent during the next four years. This is a very meaningful thing. // It is estimated that about Rs.20,000 crore every year will have to be forgotten for this purpose. I /// think, ordinary people have not been so lucky in getting this much relief by the Government, who were promised – as (4/320) you are saying or the Government is saying – *acche din*. Where the *acche din* are coming? You have no control / on banks in the guise of commercial autonomy.

Sir, in regard to the banks, I would like to request one // thing to you. The banking system in our country should be changed. There are so many industries who took the /// money, financial assistance, from the banks. But the system is such that they are not disbursing the total amount sanctioned. (5/400)

Note - Learn the use of Nasal Vowels and Proper Nouns from the Text Book for Accurate Shorthand writing and its transcription.

Exercise 54

Handwritten musical notation on a staff with a treble clef and a 2/4 time signature. The notation includes various rhythmic values such as eighth notes, sixteenth notes, and rests, along with dynamic markings like 'p' (piano) and 'BPL' (Basso Piano). The piece concludes with a double bar line and a fermata over the final note.

Exercise 54

Mr. Chairman, Sir, minorities are playing a very vital role in Indian political and social field and are contributing significantly / in the development of our country. The benefit of all schemes for minorities must reach the grassroots level. Please take // care of the economic stability of our country which is unstable at present. Please fulfil all the needs of the /// economy while taking economic stability and policies into consideration. Please take care of people's interest. If that is done, if (1/80) an economic policy like that is formulated to take care of the interests of the people at large, of course, / we will support it. But in the name of economic stability, for the purpose of benefiting a few industries, please // do not destroy the hopes and rights of the poor people of this country. If the economic stability policy is /// for the benefit of this country, we will support it.

Sir, at present, in West Bengal, there is Mamata ji's (2/160) Government. Prior to that, for the last 35 years, there was the Left Front Government. A loan of./ Rs. 2 lac crore has been shifted to our Government. It is a huge burden on us. We would request the // Government to write off such loan and interest. Earlier, we had requested the previous Government for this but nobody took /// into consideration our request. We are overburdened with this loan and interest because of the functioning of the previous Governments (3/240) for 35 years. We would request you to consider it.

Public distribution systems should be stopped. All tribal and / BPL people must get rice at the rate of Rs. 2 per kilogram. BPL cards should // be opened immediately. It has been stopped. It should also be increased. In cities it is 18 to 20 per /// cent and in rural areas it is only 25 per cent. I will request the Government to increase these (4/320) BPL cards up to 40 per cent. It is because there are so many people below the poverty / line in rural areas and in cities also. An overview of the performance is required and more study is required. // Persons who deserve to come under the BPL list should be included in the BPL list /// itself.

Infrastructure development is essential for our country. In every rural place, roads should be constructed and be made pucca. (5/400)

Handwritten musical notation on a page with 16 staves. The notation consists of rhythmic patterns and notes, typical of a musical exercise. The page is numbered 16 in the top left corner.

Exercise 55

Sir, I would like to inform you that our Chief Minister has started a project in this regard in one / day. About 16 thousand kilometers of road is going to be constructed in West Bengal. I will request that similar // types of schemes should be undertaken by the Government of India for the construction of roads in rural areas. I /// will request to form a National Rural Road Mission so far as our country is concerned. If such a mission (1/80) is undertaken, ultimately we can start construction of roads. We cannot forget the ideas of Atal ji when all-over / India national highways were constructed. That was his dream and object, which to a certain extent, has been fulfilled. I // will request that similar types of projects be undertaken in rural areas so that all rural roads are made pucca. //

The Government should increase the support price for paddy and jute. The cultivators are suffering from the less supporting price./// Earlier when the present Government was in Opposition, they themselves were demanding that the supporting price should be increased. I (2/160) hope the then Opposition Leader has not forgotten the demand of increasing the support price. That should be implemented. In / case of jute also the support price should be increased. The law should be amended to this extent that 100 per // cent jute bags should be used. If that is done, no jute industry will suffer. Sir, a lot of jute /// industries are there in West Bengal. Since there is lesser production and there is a lesser selling, jute industries have (3/240) started decreasing. Therefore, the Government should take immediate steps for the upliftment and development of jute industries.

Agricultural loans / given to the poor people of this country should be waived. In the last two years, there has been a // tremendous increase in the prices of diesel and other commodities; and so, it has become impossible for the poor people /// to pay their agricultural loans. Similarly, a new land policy should be framed in our country. There should not be (3/20) any forceful acquisition of land in our country excepting taking into consideration the national interest. Land should not be / acquired just by looking at the interests of the industries and other vested interests. Interests of the farmers and the // people should be given top priority. So, there should not be any forceful acquisition of land. The land policy should /// be reviewed. There should be agricultural land bank and the industrial land bank. The policy for agricultural land be framed. (5/400)

Note - Don't feel shy in asking questions from your Teacher or the

Exercise 56

Handwritten musical notation on a five-line staff. The notation includes various rhythmic values such as eighth and sixteenth notes, rests, and beams. There are also some markings that appear to be 'x' or 'y' above certain notes, possibly indicating specific articulation or performance instructions. The handwriting is fluid and characteristic of a personal manuscript.

Handwritten musical notation on a five-line staff, continuing from the first section. This section features more complex rhythmic patterns, including some notes with stems pointing downwards. There are also some markings that appear to be 'x' or 'y' above certain notes. The handwriting is consistent with the first section, showing a personal and somewhat idiosyncratic style.

Exercise 56

Sir, the Minister is here and I would make a request to him. I know him very well. I have / seen him for the last six years. I would request him that in each and every matter, please take into // confidence every State Government. If you take every State Government into confidence and if you discuss matters with each Government, /// you would find that most of the problems will get resolved by having interaction.

Sir, now I want to invite (1/80) the attention of the honourable Minister of Labour to a huge rally of agricultural workers drawn from different parts of / the country demanding immediate passage of the Agricultural Workers' Bill by this House. As you know, there are thousands and // thousands of agricultural workers who are denied the elementary right of having a decent life and living. It is not /// only the question of today but right from the year 1975, there have also been constant efforts (2/160) for organising the rural workers and providing them with certain statutory rights.

Several Committees were appointed and the recommendations were / also made by them. Even a draft legislation was also submitted to the Government. It is also a part of // the commitment made by the United Front Government for providing a legislation at the Central level for the agricultural workers./// I think, the hon. Minister is also ready with a draft Bill. Several all-party meetings were also held at (3/240) the national level. I want that the Minister of Labour should give an assurance that a Bill of that nature / guaranteeing certain rights to the agricultural workers and ensuring better living for the millions of the poorest people of our // country would be passed during the Budget Session of this House.

Sir, agriculture in India is largely rain-fed hence /// prone to temporal and spatial variations in rainfall. Already this year, the Indian Meteorological Department has stated that the monsoon (4/320) deficit in the country is by 31 per cent. As per the State of Indian Agriculture Report, average annual / rainfall in the country is 4000 billion cubic meters, out of which utilizable water resources are only one third.// Even today, in absence of newer technology, irrigation is done through tube-wells and dugwells, which depend on the fast /// depleting groundwater. The ground water in the country has been exploited due to unregulated use and the heavy power subsidies. (5/400)

Handwritten musical notation on a ten-line staff. The notation consists of rhythmic patterns and notes, including stems, beams, and various note heads. Some notes are marked with an 'x' above them. The notation is dense and fills most of the staff lines.

Exercise 57

Sir, let me congratulate the hon. Minister, Shri Sharad Pawar, for bringing this Amendment Bill. Sir, as you know, the cooperative / movement was born in England, for industrialization and to help the poor people. It came to India in the first // decade of the 20th Century, again, to help the small farmers who are under the weight of debt. This /// movement has played a great role in the development of our economy. Sir, cooperative movement is an alternative to capitalist (1/80) economy as well as socialist economy. It is very important, and this being a poor man's economy, it can be / very, very useful in creating 'inclusive society' about which we have been talking for a very long time. Sir, this // has played a great role in Maharashtra, at least. It has brought revolutionary changes in the economy. In the milk /// sector, in sugar industry and various other walks of life also, cooperative societies have played a great role. Therefore, it (2/160) has to be revived. It has to be given more strength, and we should see that it really helps the / poor people not only in India but in the whole world.

Sir, as you know, globalization has threatened the very / existence of cooperative movement. So, we will have to find out ways and means to strengthen this movement in the // face of the pressures of global economy. Otherwise, it will crumble down. So, this is a great challenge. Cooperative movement (3/240) can be helpful in industrializing the rural areas. In this age of privatization, nobody will invest money in the development / of rural areas. It will be only through this movement that industrialization can take place in rural areas, in villages // and all that. So, this is a very, very potential economy as far as that aspect is concerned.

As all (4/320) of you are aware, 81 per cent farmers in this country have holdings of not more than two-and /-a-half acres. It is not viable. Farmers cannot invest money in that. The productivity cannot be increased. Therefore, cooperative // farming has to be introduced today or tomorrow, because, in future, the holding will again come down only to a /// few Bighas. The banking sector has also to be there. In fact, land development cooperative banks have to be started. (5/400)

Note - A Teacher of Stenography without the knowledge of Linguistics is like a Doctor without the knowledge of Human Anatomy.

Exercise 58 (80 w.p.m. - 10 minutes - Transcription)

Mr. Deputy Speaker, Sir, during the discussion on the Finance Bill last week, and when we were discussing the Appropriation / Bill, the Minister of State for Finance gave us some interesting views of his, where he had said that because // of his past experience, he benchmarks everything -- everything is to do with benchmarking -- and how he had read 21 /// Budgets and based on benchmarking those 21 Budgets, how he had come to this conclusion. This was said **(1/80)** by the Minister of State for Finance. We would come to the Union Minister of Finance in a minute. So, I / want to use this opportunity to do some bench-marking on this Bill as far as the BJP goes.//

Sir, let us start by benchmarking. I have got four parameters. The first parameter is this: "The names of the /// foreign account holders must be made public and I demand a time-bound assurance from the Government". Who said this **(2/160)** -- It was the current Parliamentary Affairs Minister, Shri Venkaiah Naidu. When did he say this? When he was not in Government. / So, this is the first benchmarking failure. Now, let us move on to the second benchmarking. "If our Party forms // the Government at the Centre, it will bring back all the black money stashed in foreign banks within 150 /// days. The money brought back will be spent on the welfare schemes." Who said this? It is the current Home **(3/240)** Minister. Don't get mixed up between the Home Minister and the Finance Minister because that is the Home Minister. / There is also a Finance Minister currently who is also the Home Minister. Let me explain. The Finance Minister is // also the Information and Broadcasting Minister. He is in-charge of the fiscal management, but he is more interested in /// 'headline management'. That is the Finance Minister. Sir, these are all their rules, that is, benchmarking by the Minister of **(4/320)** State.

Then, there was one gentleman whose name I would not take, but we all know him. He had said / he would start getting one lakh crores of Indian money back within 100 days of the formation of the // Modi Government. He is the same man who disappears in disguise in the middle of the night. Let us not ///mention his name. So, here again, the benchmarking failed. Sir, the fourth example of benchmarking is actually the best one, **(5/400)** and that is, "I will bring back every rupee that is stored away in foreign banks, any which way, and / ensure that it is used for the rehabilitation of the poor in the country." Who said this -- that

time? It // was the chief election campaigner and now the Prime Minister of India! This is the fourth example of benchmarking failure./// So, in my simple opinion, this actually is the BJP, which I feel, should be called '* jumla promises'.(6/480) This is '* jumla promises' or BJP, because none of these promises have been kept, and now they have / brought this Bill.

Sir, if you look seriously at this Bill, let me point out that 12 such Voluntary Disclosure of // Income schemes have happened in the past. No one knows how much money came back through these schemes. The Standing /// Committee has appointed three agencies to ascertain the amount of black money which has come back to India. We still (7/560) do not have any figure. Now, generation of black money is the issue. Real estate is where the black money / is. So, unless we stop this generation from the real estate business, all this will be like election promises. Sir, // this is the situation as it is today. Sir, I have the contents of a letter here dated the 10th /// September, 2014 which says, "India's ratification of this International Convention Against Corruption was accompanied by a major reservation that (8/640) it will not apply where there is a bilateral protocol with any country. Moreover, the information supplied is only to / be used for tax purposes, neither investigation, arrest nor prosecution". This is not my note; this is from the Prime // Minister's Office. So, it cannot be used for investigation, arrest or prosecution. This is a note to the Secretary, Revenue, /// from the PMO. So, Sir, how will this Bill apply in these situations?

Sir, I want to end (9/720) this little discussion on this mere jumla by giving two suggestions, and I hope the Government will consider both these / suggestions. One, this 'black money' is a wrong word. It is racist because, as it is, we have creams in // India to try and look white. So, this black money is a wrong concept. In the year 1200 in /// Europe, when they were actually minting silver coins, that time in those coins, a lot more copper got in. (10/800)

Intext words - jumla minting Venkaiah Naidu
ratification benchmarking coins racist
minting bilateral protocol disguise
1 lakh crores foreign banks rehabilitation

My last suggestion is very serious and please consider this. We, the Trinamool Congress and Mamata-Banerjee, are suggesting that / you bring back whatever money you can and you find whatever money you can, in whatever way you can, and // then you set up what we call a Democratic Electoral Fund. Whatever you get, put all the money in the /// Democratic Electoral Fund and please use this money to start serious electoral reforms. So, that will become the corpus and (1/80) in that case all political parties will not have to go running around with suitcases only before elections. Please set / up this Democratic Electoral Fund. Your track record of delivering election promises is very, very poor. You keep managing the // headlines. You are very, very good at that. But, otherwise, I am afraid, nothing else is happening with this Government. ///

Sir, I would like to only register a commitment that on the black money issue, we want all the black (2/180) money to come back to the country, to be utilised for the country's development, and that is something which we / have been saying for a very long time. The question we are debating right now is as to how effectively // we can do it. Now, I feel, this is one of the biggest frauds that is being committed on our /// country and our country's resources are being illegally siphoned off, and these should be brought back for the use of (3/240) our people and betterment of their livelihood and our country's development. On that, there is no dispute. But, I think, / the Bill that has been today introduced is totally inadequate to meet that task. Before I say as to why I // feel so, I only have to make two comments. One is that we use the terms 'black money' and 'white /// money'. I seriously beseech this Government, at least, to change the terminology. It has a very racist connotation.

We have (4/320) very black people in our country and, therefore, to say that they are good, they are bad, etc., is not / a good term. So, please consider this and change the terminology. There is my good friend who is also a // very good successful businessman, who only sees the colour of money as green, which is the dollar. He only sees // that colour. Anyway, since this is already a Money Bill, our opinion is only for record. Therefore, nothing substantial is /// going to happen. But, I

ill tell you as to why I say that this Bill is inadequate or incomplete. (5/400)

Sir, so many one-time amnesty laws were enacted by both the Houses, which were directed at bringing this money / back into the country, but that did not work. In fact, we had one-time amnesty of the non-performing // assets in the banks. The Government implemented it. The Non Performing Assets amounts have increased since then. You had this /// one-time declaration and amnesty for black money holders. You legitimized the black money holders. You, in fact, pardoned them (6/480) and said that the crime they committed was right. The country pardoned these people. That is something which is not / acceptable. Therefore, this one-time amnesty scheme is not going to work. It may, in fact, turn out to be // protecting them and, that is something that I am completely against and I do not think we should aim at that /// as being the objective of this Bill.

Secondly, why do I say that this will be inadequate? The problem is the (7/560) generation of black money. This Bill deals with demand side of the problem, not with the supply side. How is / black money generated in our country? We have gone through this issue in this House before. A decade earlier, we // were debating this issue. Though this Government has now made it a habit to say that nothing happened in the /// 60 years before they came to hold the Office, when the six-year term of an earlier Government, led by (8/640) Mr. Atal Bihari Vajpayee, was there, you entered into Double Taxation Avoidance Treaties, a huge number of them.

The hon./ Supreme Court has said, and we have known from our experience, that the Double Taxation Avoidance Treaty, even by definition, // is double taxation avoidance. You cannot have a Double Taxation Avoidance Treaty with a country which does not have that /// tax at all. There is no tax on capital gains in certain countries, with whom you have entered into these (9/720) treaties. They don't pay the capital gains tax in our country as well. So, what is the net result? You / are giving them an avenue to go scot-free without paying any tax. This is how black money is generated.// We need to re-look at all the Double Taxation Avoidance Treaties. This is absolutely necessary if you are serious /// about curbing the black money. So, the hon. Supreme Court's judgments on this issue must also be kept in mind. (10/800)

Exercise 60 (80 w.p.m. - 10 minutes - Transcription)

You say that the earlier Governments did not have the courage to take up this issue with the other countries. / You are a '56-inch ki sarkar'. So, your '56-inch ki sarkar', should take up this issue with the // other Governments and stop this loophole of the Double Taxation Avoidance Treaty. Secondly, coming to the tax collection, there is /// more than 4 lakh crore of 'uncollected' direct taxes according to the Government's own admission. In the Annual Report, they (1/80) have furnished these figures. They call it not 'uncollected' but 'tax avoidance'. It is as per the statement they have / given us.

Sir, this is as per Government's Budget papers. They tell this every year. You have these taxes, and, you // create these loopholes. What my friend, Prof. Ram Gopal Yadav said, more the loopholes you create, more the avenues for /// generating black money. Sir, I will only request you to please extend it because I want to make two important (2/160) points. Unless you curb this 'crony capitalism', you cannot curb the black money. This 'crony capitalism' you will have to / target, if you are interested to do something.

My third point is regarding the Participatory Notes, which you allow in // your stock exchanges. Who are they, where are they coming from, what is their origin? You do not even know /// as to who is buying all these stocks through the Participatory Notes? If you do not stop that, you cannot (3/240) control the black money. The fourth point is about the tax havens. The Supreme Court has noted it. We have / been raising it so often. The House has debated it, but, unfortunately, my good friend, the Finance Minister, in reply // to a question on 15th July, 2014, has said, and, I quote, "The Government has not identified any /// country as tax haven." This was the statement made in this House.

Now, if the Government of the day says (4/320) that there are no tax havens, then, what the Supreme Court is talking about, what we are talking about, and, / if this ambiguity continues, Sir, it is not possible. When Germany and the United States of America have collected the // details from the tax havens, and, they are prosecuting their own citizens holding these unaccounted moneys, why can't this '56-inch /// ki sarkar' do it? Why can't you do it, and, why don't you propose a legislation arming you to do (5/400) it, and, that is why I am saying that it is absolutely inadequate. You had the UN Convention against / corruption in 2004. We ratified it in 2011. Why the Government took so long is a

different // story. But having ratified it, what are the steps we are going to take; there is no enumeration on that. /// And, finally, Sir, there is a BJP's Task Force itself. It is not my Party. It is ruling (6/480) Party today. The BJP appointed a Task Force in 2011. They gave a report titled 'Indian Black / Money Abroad in Secret Banks and Tax Havens'. This report was submitted in 2011. Very eminent economists of the // country were involved in it, and, that report has told you which are the tax havens, where they are, but /// no action has been taken on that. Therefore, this law should not to be reduced again also as an election (7/560) jumla, as they call it. Forget the fifteen lakh rupees going into everybody's account as a result of this Government / coming to power. But, if this law has to be effective, then, the points that I have raised must be // taken into consideration.

Sir, as far as the provisions relating to the tax authorities and tax assessment methods are concerned, /// these are one and the same. Similarly, the process of appeal to the Appellate Tribunals, High Courts or the Supreme (8/640) Court is one and the same. There is not much difference between the existing legislation and this Bill. What is / new in it? There is one-time opportunity, which is provided to those people who have undisclosed foreign assets, to be // used within a limited period, which, I hope, will be decided by the Central Government, after this Act comes into /// force. Once a person gives a declaration regarding undisclosed foreign assets, he has to pay 30 per cent of the (9/720) tax, which is also there in the present Income Tax Act. It is one and the same. It is for / both disclosed and undisclosed, whereas this Bill says that the person who gives a declaration of his undisclosed assets, has // to pay 30 per cent of the tax and he would also be required to pay penalty of hundred per /// cent of the tax, which means, another thirty per cent. It is similar to the earlier provisions regarding black money. (10/800)

Intext words - 56 inch ki sarkar participatory
crony capitalism ratified undisclosed

Note - Transcribe and count and analyze your Errors and rectify these to minimize them, not to be repeated.

Exercise 61 (80 w.p.m. - 10 minutes - Transcription)

Mr. Vice-Chairman, Sir, the Black Money Bill has been very actively debated for a very long time. All I / can say is that a lot of expectations were raised by the Government itself during the elections that there are // unlimited sums of black money held by the Indians outside the country, and, therefore, that money would be brought to /// productive use and that money would be put into the accounts of individuals at the rate of approximately Rs.15 (1/80) lakhs or so. That has caused anxiety and enthusiasm about this Black Money Bill.

Sir, the genesis of black money / in our country is due to the tax regime over the years when we had 97 per cent tax. Because of // this reason, over the years, this kind of a malaise has come into our system. Of course, things have drastically /// changed. It is not the same as before. Certainly with a better tax regime, I am sure, compliance also will (2/160) be better. I do not want to go into the sums because nobody knows the exact number of people who / have money abroad, the sums which they hold. The BJP in its past avtaar in the opposition has // brought out a white paper on black money which, I think, was one of the bases, on which people started /// talking of astronomical sum being stashed by Indians abroad. I think somewhere down the line to create a panic and (3/240) anxiety, you yourself are responsible to some extent for raising the expectations and the bar on what kind of black / money exists outside the country.

Sir, ease of doing business is one of the mantras of this Government and rightly // so. I respect that. I remember in the good old days, when the NDA Government was there, there // was a Finance Committee with which I was associated. One of the jobs which was given was to repeal FERA /// and to bring in FEMA. Why? Because FERA was considered a draconian law. People, in an increasingly globalized economy, were (4/320) finding it difficult to comply with the strict provisions of FERA, and that is why FEMA was brought in. Unfortunately, even / after bringing in FEMA, authorities have been resorting to using another strict law, the Prevention of Money Laundering Act, which // was essentially brought in by a UN Charter because after 9/11, everybody thought that to check the terrorism /// and narcotics money this law needs to be enacted. But our agencies also started using it for simple economic offences, (5/400) because the teeth under FERA was lost and FEMA did not have the requisite penal provisions. I am just

mentioning / this as a background, so that the Government and others understand that we ourselves have, over the years, decided that // we must have more ease of doing business. The Commerce Minister is here. A large amount of exports and imports /// take place in the country. I would say, one of the genesis of this problem lies in the export and (6/480) import of so many goods and services.

Sir, today, we Indians remit the highest amount of foreign exchange into our / country, more than even China. About 70 billion Dollars are the remittances by Indians from overseas. That itself is a // very important number, I would say, from an economic point of view. Our own openness of transacting business with the /// rest of world has greatly increased. Indians are allowed to remit 2,50,000 dollars each year per individual. Now, (7/560) today, even when this is being remitted, there are so many questions that are being asked. Questions are raised about / what this money is being used for. So, I think there needs to be some kind of a clarity in // our objectives, as to how we want to treat the free flow of money, goods and capital. Everybody doing business,/// everybody transacting business outside the country, need not be treated as a criminal or be treated with suspicion.

Today, I (8/640) read something in the Economic Times. I am sure the hon. Finance Minister must have read it too. On / page 7, there is a report that 80,000 Indians have, in the last month itself, sought residency in Dubai or // Singapore. I do not have any veracity of the figure, but, increasingly, this kind of talk is happening. I don't /// wish to attribute any motive to anybody. I am sure the Government, all of us here and everybody, wants to (9/720) see that black money and such other undisclosed assets come back into our country for productive use, they should be /legally taxed, and so on. But if people living in India, primarily being in business, are moving outside India to // live in Dubai or countries which are called tax heavens. What steps are being taken by you to control such things? /// If some action is taken on it, we will be grateful. That is all I wanted to say on this. (10/800)

.....launderingFEMAFERANDA
avatargratefultransacting
veracitymotiveSingapore

Exercise 62 (80 w.p.m. - 10 minutes - Transcription)

Sir, I have read the manifestos of the BJP right from 1952. The Bharatiya Jana Sangh, before emerging as Bharatiya Janata Party, has compiled all their manifestos up to 1980, when the Janata Party // collapsed. Not a single political party in the country has claimed the monopoly of credentials, the monopoly of morality, the /// monopoly of national integrity and the monopoly of character as the BJP has done since its inception. Normally, (1/80) I would not have bothered to discuss these things. But when I look into the promises which the Congress has given / from 1950 till today, and what the Congress has built up, I repeat with all limitations the promises which // the BJP has given, particularly in May, 2014 elections exceeded all the promises given by the /// Congress Party from 1950 till today, and on every promise they have failed, including on the issue of (2/160) back money. Satish Misraji was just now saying that banks were telling people that there was no money in their banks. Now / this is not enough. Banks should also say that the money will never come into their accounts because in this // Bill, there is, basically, no mechanism to deal with the methods of bringing back the black money into the country. /// This is one thing.

The second important point is, I understand, that in a competitive democratic politics, parties are giving (3/240) promises and parties also know that all these promises are not to be fulfilled. But no political party, or, to / say, no chief of a political party has made such a statement of depositing of Rs.15 lakhs of black // money into every one's account. I must compliment the capacity of telling truth to the people, after election was over /// and after getting the victory, particularly, on such false promises.

In 2011, the names of 782 (4/320) Indian accounts were there with the Ministry but the UPA Ministry, at that time, did not disclose them. / I have, like many others, respect for the present Finance Minister, and despite my disagreement with him, it has not diminished // from the time when he was the Leader of the Opposition. In May, 2010, when I joined the /// Rajya Sabha, I carefully heard his speeches, his commitment to bring the black money, his conviction, his powerful attack, his (5/400) jurisprudence, his language and his vocabulary. But so far as this Bill is concerned, nothing of what he said, when he / was the Leader of the Opposition, has been reflected in it.

Sir, the next important question, according to me, is about // the provisions of the Bill. Despite the fact that it was brought to the notice of the House, the Bill /// was first presented in the Lok Sabha by the UPA in 2011, and was referred to the (6/480) Parliamentary Panel. But it lapsed when the Lok Sabha was dissolved. That is why I mentioned earlier that this is / a replication of good parts contained in that Bill. Secondly, the Bill also provides one line 'compliance opportunity' for a // limited period for persons, who have undisclosed foreign assets which have hitherto not been disclosed for the purpose of income-tax./// This is unacceptable. It is stated, "Such persons may file the declaration before the specific Tax Authority within a specified (7/560) period followed by payment of tax at the rate of 30 per cent and an equal amount as penalty." It / means that in respect of those people, who are offenders, there is no distinction between the rate of income-tax // for them and the rate of income-tax for people, who are honestly paying, within the country. Sir, the biggest /// problem of the Bill, the shortcoming, is that at no place, has the mechanism, to bring back the money that (8/640) has been stashed outside, been mentioned. The fourth important thing is, in relation to the understanding which developed nations have reached over / the black money, information exchanges, etc., that information has not been properly utilized while drafting this Bill and thus making // it more accurate. In practice, people are at the mercy of Assessment Officers and at their capricious orders, which are /// justified on the grounds of meeting the tax targets set by the Finance Ministry. But the most important question is, (9/720) apart from these concerns, the safeguards in the Bill, exempting those holding foreign accounts with a balance of Rs.5 / lakhs from criminal consequences, is an amnesty to people, who are offenders, by exempting them from paying the tax.

Therefore, my // appeal is that if you want the opinion of this House, please do not record it as a club /// discussion and do not keep treating and categorizing these as money bills. I hope the Government will consider these points. (10/800)

Intext words -capricious.....).....amnesty.....exempting

.....Bhartiya Jan SanghBharatiya Janta Party

.....Rajya Sabhaexemptexempting

Exercise 65 (80 w.p.m. - 5 minutes - Test)

Sir, every poor country of the world is worried about the disaster which every country has suffered as a result / of black money, and the United Nations, of all the organizations in the world, decided from 2000 to break // these laws of bank secrecy which are preventing the discovery of black money. The United Nations started working on it /// in the year 2000, and I have been carefully watching the movement in the United Nations as to how (1/80) this black money is to be brought back. After four years. of deliberation, the United Nations evolved a Convention, the / United Nations Convention Against Corruption. The main object of this Convention was to defeat, what the banks called in tax // havens, the 'customer confidentiality laws'.

The whole Convention has been passed with the object that these rascals and dacoits from /// all over the world to whom the banks have been providing protection should now be robbed of that protection. The (2/160) United Nations passed this Convention in 2004. We did not give any assistance in bringing about this Convention, / nor did some poor countries, because those countries were also ruled by governments which did not want black money to // be brought back. My friends are right when they say that it is not as if only politicians are involved; /// there are a large number of people in every society who are involved in the generation of black money and (3/240) the hoarding of black money.

Sir, with this background of the United Nations Convention, the Germans took the first lead. / They wanted to break the Swiss Bank Secrecy Laws. The German Government paid 475 million dollars in bribe // to an employee of the Leicheinstein Bank and managed to get 1,400 names of international thugs. I call /// them 'international thugs' because they have stolen money from the poor people of all those nations and put that money (4/320) in those banks. Sir, the 1,400 names were examined by the Swiss Bankers' Association. The Swiss Bankers' Association / reported that amongst these names, majority of the names were those of Indians. I want to ask those who // are today ruling the country and those who have ruled the country for the last 15-20 years, what did /// you do when you came to know of this most disgraceful fact that the majority of these persons were Indians? (5/400) (END)



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