



SHORTHAND INSTITUTE
SKILLS TODAY | BETTER TOMORROW

SPEEDOGRAPHY

VOL. 02

Dr. G.D. Bist



www.shorthandinstitute.in

Preface

With the introduction of Simple (Pitman) Shorthand Series of English and Hindi Books in the Syllabi of CBSE/Polytechnics/I.T.Is./R.V.T.Is. and the quick successive results of Learners and enthusiasm of its young Teachers and Learners, the demand for more useful material for Dictation & Transcription has increased throughout the country.

Though all the Help Books and electronic aids/CDs are available for quick and accurate guidance in the Simple (Pitman) Shorthand, yet the demand for latest Dictations and Legal material for Recruitment Tests in Government Departments and Courts/Judiciary has increased for filling up large number of vacancies of Stenographers of D or C/B Grades. The Author has undertaken initiative to provide all the material required for all types of Posts in Stenography filled by direct Recruitment, from Stenographer Gr. D/C, Sub-Inspectors of Police, Stenography Instructors, Training Officers, Vocational Teachers, Lecturers, Personal Assistants, Private Secretaries, Assembly Reporters up to the Class I Posts of Jr. Parliamentary Reporters in both Houses of Parliament. It is realized that without efficient Stenographers, speedy and efficient functioning of the Executive, Judiciary and Legislature is not possible.

The publication of more Volumes of Speedography on **Latest and Legal Dictations** for proper guidance and help of Learners or needy students has started. The text-books and help books with electronic Aids/CDs are available easily, the procedure for which is given in our website. All problems relating to Theoretical and Practical learning or teaching problems of students or Teachers/Instructors will be solved quickly by the Author, on phone-calls.

1st May, 2015

Dr. G. D. Bist
Author

Exercise 1

[illegible]

Handwritten text in Arabic script, likely a list or index, with some words underlined. The text is written on lined paper and includes various symbols and numbers, possibly indicating a sequence or classification.

Exercise 1 (80 w.p.m. mark / 20 words)

Sir, I rise to make my party's views on the present Budget. We have looked carefully at the last year's / Budget and this year's Budget. With full responsibility, and without just criticism for the sake of criticizing, I will say // that it lacks direction and vision and it is full of platitudes.

The Present Government has a character, a habit /// to make very loud announcements and high-sounding words. And then suddenly, there is silence about what was stated last (1/80) year. I will come to the announcements which you made in your last Budget, where we are and where they / are languishing. Many of those projects are non starters, which were considered to be the revolutionary vision of our Prime // Minister, Shri Narendra Modi.

The Finance Minister has claimed in the Budget that the economy is turning around and also /// that they inherited the economy in a weak state, in a comatose state. Both the Prime Minister and the Finance // Minister say that. Can the Finance Minister deny that the turn-around started in the late 2013? Of (2/160) course you will not admit it, but the fact is that the numbers cannot be washed away. The Quarter-1 / number of GDP growth was 5 per cent. Now, let me remind the Finance Minister and this august // House that of these 90 days of Quarter-1, UPA was in office for 56 days. They /// have happily appropriated all that also without saying that yes, the turn-around had started.

Now, with regard to the (3/240) economy, you inherited a very strong economy, an economy which was recovering and which was on a re-bounce. The / foreign exchange reserves were over 300 billion US dollars; exports were 317 billion US dollars; // the Current Account Deficit was down to 2 per cent. Therefore, what you have said is not gracious. It is /// rather unfair to the previous Government. Politics apart, the numbers tell their own story which neither you nor I can (4/320) rewrite or deny.

You have claimed that the economy is surging, but your numbers and the Budget contradict it. Sir, / what are the ground realities today? Investments are falling. Gross capital formation is near zero. Credit off-take by the // industry is very weak. Exports are falling for the third consecutive month. The manufacturing sector is very low. If exports /// and investments are low, it is very clear that the industrial manufacturing is low. What do the figures indicate ? (5/400)

Note - Join 2 or more Dictations for 10 minutes or high speed.

Exercise 2

Handwritten notes in Urdu script, likely a list or index of names and titles. The text is written on lined paper and includes various names and titles, some of which are underlined or highlighted. The notes are organized into several lines, with some names appearing in parentheses or with additional markings. The handwriting is cursive and appears to be from a personal or working document.

Exercise 2

✓ Sir, the figures indicate that the core sector is in a very poor state of health. We don't wish that / to remain there, but, hon. Finance Minister, these are the realities and you are aware of that. What does it // mean? Jobs are not being created. It is not surging economy. // It is still a recovering and a struggling economy. /// This was there in the President's Address. The Prime Minister said that it is for the first time that so (1/80) much of resources have been given to the States, and the Government has accepted the recommendations of the Finance Commission. / That is the first point I want to make.

Sir, What was being done earlier? There were 13 Finance Commissions. // It is the Constitutional mandate of the Finance Commission. When the Constitution was adopted after freedom, it was clear /// that under article 240, which you know more, the Finance Commission has to be established. The 14th Finance (2/160) Commission was constituted when the UPA Government was in office. What is the Constitutional mandate? It is not / your option what you do with that. But to say and to make this claim that, for the first time, // so much of devolution of taxes, of funds is being made to the States is a mirage.

What have you /// done, is very clear. Sir, I want to inform this House that the funds which are committed, the tide funds (3/240) and there are funds which are untied, that is, the State's share of taxes, you have reduced the committed funds, / the tide funds and increased the State's share, eighteen per cent you have reduced the committed funds, fourteen per cent // States' share of taxes for devolution. The Prime Minister has said, "We don't have the money. The Centre doesn't have /// money. But still we are doing so much." Can you deny that the Centre's share remained at 38 per (4/320) cent unchanged? There is no change.

I will elaborate further on that. You claim that the Centre has lost the / money. I would like to say how earlier the Finance Commission recommendations were made. The devolution was based on transfer // of funds. Devolution was on States' share of taxes, plus grant in aids. Now, with this Finance Commission's recommendations we /// have removed this combination that is reflected. You have reduced the planned outlay of the States in this year's budget. (5/400)

Note - Proper Sitting Posture on Chair and writing on the Table is proper method of Practice. Use a Pencil or fine tipped pen for writing.

Exercise 3

$a \rightarrow b$, $b \rightarrow c$, $c \rightarrow d$, $d \rightarrow e$, $e \rightarrow f$, $f \rightarrow g$, $g \rightarrow h$, $h \rightarrow i$, $i \rightarrow j$, $j \rightarrow k$, $k \rightarrow l$, $l \rightarrow m$, $m \rightarrow n$, $n \rightarrow o$, $o \rightarrow p$, $p \rightarrow q$, $q \rightarrow r$, $r \rightarrow s$, $s \rightarrow t$, $t \rightarrow u$, $u \rightarrow v$, $v \rightarrow w$, $w \rightarrow x$, $x \rightarrow y$, $y \rightarrow z$, $z \rightarrow a$.

[illegible]

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New outlines: FICCI $\hookrightarrow$ Dr. Manmohan Singh; 1
Arjun Jaitley $\times$ 2 or 3 $\times$ Jawaharlal Nehru; 1
Maharashtra; 29 or 30 $\times$ Gujarat; 7

Exercise 3

Sir, the Central assistance to the States has been cut by Rs. 1.33 crores. You say it / is a drastic change, for the first time. Yes, but only in the manner of transfer of resource allocation to // the States and Central assistance to the States. It used to be 42 per cent in the previous Budget./// But in this Budget it has been brought down to 24 per cent. Devolution of States' share of taxes (1/80) was 49 per cent. Now, it is untied. That is why I said, committed and non-committed, 63 / per cent. Where is the remainder amount gone?

The Non-Plan grants and loans have been increased from 9 per // cent to 13 per cent. So, the actual numbers remain the same. The Centre still has the same funds. Forget /// about the cess. Cess after cess go directly to the Consolidated Fund of India. When you add up these numbers, (2/160) I am surprised, on what basis this claim is being made, and people are being misled that this Government is / over generous and it has done something which was never done right from the days of Jawaharlal Nehru to Dr. // Manmohan Singh, and the States' are major beneficiaries. But I will tell you and prove that the States will be /// losers.

Now, what are the four pillars of Make in India? The first is Invest India. That was a company, (3/240) set up between the Government of India and the Industry, with FICCI as a partner company, / on the 1st of January, 2010 through a Cabinet decision. The other pillar is, you want to raise // the share of manufacturing. We all wanted to do that. You must achieve that – bring it up from 17 per /// cent to 26 per cent. Create hundred million jobs.

Shri Arun Jaitley is knowledgeable. He would have read the (4/320) National Manufacturing Policy. That is exactly what it said. But that is not on paper. That is something which is / under implementation, the principal instrumentality being the National Investment Manufacturing Zones, 16 of which were notified. Your Budget mentions two; // one in Maharashtra. You have reported the progress and allocated a little bit more fund. The second one is the /// in Gujarat. I am happy that you mentioned that four of these Industrial Manufacturing Cities were launched during our period. (5/400)

Note - Always use Shorthand Notebook made for practice. Never write on Registers or ordinary Notebooks with narrow lines.

Exercise 4

1. The first part of the exercise is a series of numbers and symbols. It starts with a large '1' followed by a series of numbers and symbols: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

2. The second part of the exercise is a series of numbers and symbols. It starts with a large '2' followed by a series of numbers and symbols: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

Narendra Modi

Exercise 4

Now, there is a reason for what I am saying and why am I saying all this. I will keep / that reality in mind. I have also given the numbers to the Finance Minister about this claim that you have // reduced your fiscal space and transferred more. I have given to this House the details as to how not even /// .001 per cent more will go for development; it is only the untied funds and the taxes. I / will come to your taxes later. The allocation for the Scheduled Castes has been brought down. The allocation for Tribal (1/80) Sub-Plan has been brought down. Then Rs. 13,000 crores have been cut from the elementary education. You have / cut money from the Mid-Day Meal Scheme for the poor children. Your allocation for education has been slashed by // 17 per cent. We have given a constitutional right to our people, to our children by giving them the right /// to education, which makes it mandatory that six per cent allocation should have been there for education. But your total (2/160) allocation is 3 per cent.

I would also like to say something very briefly on the black money. I have / spoken earlier about it. I would not repeat that. You had made commitments. The Prime Minister had made commitments. Your // Party had made commitments. We wish you good luck in all your efforts to get it back. Now you are /// talking of a new law. Your Cabinet, as we read, has cleared it. The Prime Minister, Shri Narendra Modi, is (3/240) on record saying, "The UPA Government and the Prime Minister, Dr. Manmohan Singh, are not taking action under / the Prevention of Money Laundering Act." So, he thought that that was adequate to take action. The matter is before // the Supreme Court and the Finance Minister, for whom I have great respect – he is the Leader of this House /// and is a learned lawyer – knows that there are the laws of the land. We cannot hold assets abroad. What (4/320) is Prevention of Money Laundering Act? Mr. Minister, you can take action, under the present laws, which are more than / adequate. But you are doing it for other reasons. Do you know the potential of abuse? Have you forgotten what // has happened in the past in this country? If you really want transparency and accountability, if you want enforcement of /// law, if you want action, my humble submission is that the existing laws of the country are more than adequate. (5/400)

Note - Shorthand Writing is good, Shorthand Reading is better and Short-hand Transcription is best to get the quick and sure success.

Exercise 5

Handwritten musical notation on ten staves, featuring various notes, rests, and bar lines.

[illegible]

Synthetic x or { x - V odisha

Exercise 5

Sir, I thank you, for giving me this opportunity. All of us know that the agriculture sector is the biggest/ contributor to the Indian economy, yet each passing day sees our farmers in misery and plight. Sometimes, the farmer community// thinks whether it is a blessing or a curse to be a farmer in India. Sir, every year, our country ///witnesses flood, super-cyclone and drought putting the farmer community in great danger. Yet when it comes to the farmer's benefit, we (1/80) are far away and far behind the target. Each passing day sees the agricultural land of our country diminishing. Farmers/are caught between the weather god and the money-lenders. They have been harassed by the money-lenders. The Government // does not support them in getting the minimum support price.

The F.C.I. does not buy their foodgrains./// There is distress sale of foodgrains in different parts of the country. They do not get compensation for the losses (2/160) they suffer due to cyclone and flood. The recent hailstorm and rain has really damaged farmers' backbone and has really/ put them in great misery. If I am correct, the Government agencies have said that the suicide rate of the // farmers has dropped this year. Since the Agricultural Minister comes from a farming background, and I also come from a/// farming background, I think he should be sympathetic and he should be honest on what he is going to deliver (3/240) to the farmers.

The Union Budget presented this year shows that there is a decline in the allocation to the /agricultural sector. I would like the Minister to justify as to why there is a decline in the allocation, why// there is a cut in expenditure in the agricultural sector. Sir, for the compensation that the farmers want for damaged ///crop, they have to run around like anything. The total crop insurance is a big scam in our country. [The (4/320) farmers have to fight between the touts, the henchmen but only selected people get the compensation. After running from / pillar to post, when they are frustrated, they are pushed to the wall and they have nothing to do but// to commit suicide.

Sir, I take the example of Odisha, which has a history of flood, drought and super-cyclones. /// The last two super-cyclones damaged the backbone of farmers, who were not given compensation even after many months (5/400).

Note: The Exercises are edited in such a manner that these can be used for 100, 120, 140, 160 wpm by using two or more dictations together.

Exercise 6

[illegible]

Exercise 6

Now, I would like to place a critical point before the Union Government. Sir, March rains are highly complicated rains. / The meteorological study of 2010 indicate that across the Asian region, including India, whenever there are rains, // specially at the concluding phase of Rabi season and at the onset of Kharif season, both the farming community and the /// agrarian sector have faced very serious challenge. In the last 15 years, we have not come across the March rains. (1/80)

[This time, the month of March has begun with untimely rains, and, it is warning us to be alert about/ the fungal diseases. It will not end with this Rabi season. It will also prolong even to the Kharif season// because of its carrying capacity of the germs and fungus.

The locust which creates havoc in the fields across the /// nation is an important scientific point to be taken note of. Besides, Sir, after the beginning of the rains, for (2/160) the initial ten hours, the north-Indian farming community took it as a grace because slight heat waves were / gradually generating, and, the wheat and other crops were getting complications because of the sudden heat waves. These rains would // have been supportive but after eighteen hours, the agricultural research units, in particular, the Indian Institute of Wheat and Barley/// Research, indicated that it was going to have very dangerous ramifications for tomorrow.

Sir, in my State, Telengana, particularly, in (3/240) Nizamabad and other Districts, there have been continuous rains for the last four days. The commercial crops are stable crops / there but this time, vegetables, fruits and other commercial crops are getting complications due to March rains. So, we have // to look at the impending natural calamities. The climate change, the global warming and the El-Nino effect are going to /// harm us. These indicators have to be taken very seriously, and, we should be ready to face these type (4/320) of situations.

Last year, we faced drought throughout the country, and, these untimely rains have given a challenge to the / Kharif season. Keeping these factors in view, I urge upon the Union Government to treat this situation as a 'natural // calamity". Not only this, Sir, during the summer season, we are going to face very serious heat conditions. Even, that /// is something like a natural calamity. These shall be automatically taken note of, apart from sending teams from the Union Government. (5/400)

Exercise 7

[illegible]

Rajasthan : & or of British :
Kaka Kalelkar :

Exercise 7

Sir, I would like to thank you for allowing me to speak on this matter. In 2006, the Government of India had passed the Forest Rights Act. As a result, nearly 8 crore people, who are living in the forest areas comprising of tribals and forest dwellers both, who have a community right over the forest as well as those who are cultivating the forest, should be granted that land and they should be recognized as cultivators (1/80) because they are the real people who have been cultivating that land.

Sir, very unfortunate part is that many States have hardly paid any attention to it despite the fact that the Tribal Affairs Ministry, I think the Tribal Affairs Minister is here, if I am not wrong, is the nodal agency to see to it that this gets implemented by the States. We did not put the Forest Department as the nodal agency because we know the mind of the Forest Department that it would not part with the forest land as well as the community forest. However, many officers of the forest Department have been transferred by the States to the Tribal Affairs Ministry, who have a completely different attitude of not granting the land to the tribals as well as the forest dwellers.

Sir, many States have not even constituted a Committee, as far as the forest dwellers are concerned, because there is a condition put forth (3/240) before the forest dwellers that they have to prove that they are living there since past three generations. The Tribal / Affairs Ministry has interpreted this provision as if they have to prove that for the last 72 years, they are staying there. As a result, none of the forest dwellers, in a State like Gujarat or Rajasthan, is given a forest land despite the fact that they have been cultivating the land for years.

I would also like to (4/320) bring to the notice of the House another fact: Sir, Kaka Kalelkar Commission was appointed in 1952. Many of the people originally belonging to tribal community, were enumerated in the 1931 Census of the British as non-tribal because the princely State at that time told them that if they write or tell the Commission that they were tribal, then, they would be required to marry their girls in lower community, to become Backward Classes. (5/400)

Note - For self-writing or copying, keep your Notebook on the right page and copy script from left to read and write Shorthand accurately.

4/18/2015

Exercise 8

Handwritten notes in Arabic script, likely a list or index, covering the bottom half of the page. The text is dense and includes various symbols and numbers, possibly representing a catalog or a set of instructions.

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Exercise 8

Sir, my point is that this is the mandate of the people. The people are very clear. They are tired. /That is why they have retired many of the parties and then gave a clear mandate to Shri Narendra Modi// because people thought he is a messiah of the people. Earlier, the people used to call him 3D/// Modi - decisive, dynamic and development. Now, 4D also has come. Now, he is decisive, dynamic, development-oriented and also (1/80) devolutional. During his period, - the devolution of 47 per cent of the funds of the Central Government are going/ to States which is a historic evolution. It is like a revolution in the country which is hailed by one// and all. As an Urban Development Minister, Sir, I am extremely happy. Rajiv Gandhi brought the 73rd and 74th ///Constitutional Amendments to strengthen the local self-governance. But, unfortunately, what has happened? His intention was very good. He (2/160) tried also during his regime. But, - the Government at various levels, State Governments—I am not saying this party Government/ or that party Government—have not really devolved in those 29 subjects and 3Fs -- funds, functions and functionaries// -- to the local bodies as they were expected. With the result, the local urban governance, the local governance of the /// Panchayati-raj is under big stress. We know how the urban life in India is because there is a lack (3/180) of funds. Keeping that in mind, - for the first time, Sir, the issue of funds for urban local bodies, for the Panchayati /-raj bodies has been addressed too, by this Government, which is a historic step. One must be happy about that.

Then, //coming to the Team India, we may be different political parties. Every scheme of our Government, every programme of this /// Government which was mentioned by the hon. President, is aimed at empowering the common man, aimed at empowering the rural (4/320) India, empowering the vulnerable sections of the country./ That is the point I wanted to make. If the States are strong, then only the Centre can be strong.// So, keeping aside political differences, we have seen how West Bengal or Bihar or Andhra Pradesh have been given comparatively/// higher allocations. Sir, 13 crore new bank accounts have been opened, but people are kept aloof from the financial inclusion. (5/400) -

Exercise 9

alt. outlines $\rightarrow$ $\int (h_{\omega}) \times h_{\omega}$ spectrum

Exercise 9

Thank you, Mr. Deputy Chairman, Sir. Let me begin, by first congratulating the Finance Minister. I congratulate him because rarely / has a Budget reflected so clearly the philosophy of a Government and a Finance Minister. Sir, as you know, a // Budget is not merely a compilation of statistics. A Budget provides you the key to what is the direction and /// the thrust and the content of economic policy of a Government. I think, in this Budget my esteemed friend, Mr. (1/80) Jaitley has clearly brought out a certain philosophy. I have had the privilege of being his class fellow from school / to College. We did Law together and I have great respect for him.

Sir, The first goal is to incentivize // corporate India and the foreign investor at the expense of your own poor, your own deprived and even your own /// middle-class. And the second strategy, Sir, is the spectacular abdication, an abdication of the State. Withdraw, wherever possible, from (2/160) the welfare activities of the State, make physical capital far more important than human capital. Sir, I would like to follow / the logic of this and I would welcome the hon. Minister of State for Finance if he can rebut it, // if he is not totally pre-occupied in a conversation. I am addressing you, Sir. If those with money become /// bigger they may invest something back into the economy and if the cake will grow bigger there will be some (3/240) - trickle down crumbs even for the poor, the deprived and the needy. I ask you the question. From where is / the money coming for this? I have already said, the hope of the Government is, pamper the rich so that they // may provide the money. But, where are the rich going to get this kind of money?

Sir, India, of which /// I am very proud, has already raided the banking sector. I am not anti-business; let me clarify with clarity that (4/320) we are not anti-business. Sir, a reference was made in the past to the NPA. Rupees 18 / lakh crores of failed PPP projects in the area of infrastructure are with the banks. These NPAs // will be paid by the ordinary tax payers. So, where is the money going to come back? Sir, I say /// that this Budget indicates the philosophy that the public sector is going to be raided to facilitate the corporate sector. (5/400)

Note - Write 8 to 10 outlines horizontally and then copy in full page.

Exercise 10

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Exercise 10

Sir, you have a land of vast discrepancies, the exceptionally rich and the abysmally poor. Where is this money coming / from? And I want to make a charge and I say it with responsibility, that this Budget has been the /// first Budget in the country which has been so clearly against the welfare aspect of the State.

The Budget/// for the ICDS, which has already been mentioned, and the Mid Day Meal Scheme has been cut. (1/80) Sir, the Budget for the all important health sector has been cut by Rs.4,000 crores. Sir, it is / the lowest such Budget for health of any Budget in the world.

In a country like India where primary health // is also not available to the ordinary person. In the last Budget, Sir, the Finance Minister spoke about a plan /// of universal health assurance. There is not a word about this in the new Budget. Sir, 97 per cent (2/160) cut has been made in Central Funds for Panchayati Raj. There has been a further 14 per cent cut in / the farm sector fund. Sir, I will speak about that a little later. Sir, I want to place on record // that the percentage of the Budget which has been set aside for education and health in this Budget is less /// than what Nepal, Sri Lanka and Afghanistan have given to the sectors of education and health in their own Budgets. (3/240) For a country like India, this is a matter to be ashamed about.

Sir, tokenistic tax concessions have been given / to the middle class, but as you are aware, there has been an increase in the Service Tax, // which will add to the inflationary burden on the middle class. Sir, I want to ask as to what are /// the concessions given to the corporate sector. Again, I want to say that we are not against the corporate sector. (4/320) But what has the Budget provided for this sector? The corporate sector accounts for Rs.70,000 crores in tax / exemptions. And, their corporate tax rate has been further reduced from 30 per cent to 25 per cent over // the next four years. Sir, relief to the gold and diamond industry is equivalent to Rs.75,000 crores, /// which is more than the combined budget for the Sarva Shiksha Abhiyan, the Mid-Day Meal Scheme and the health sector. (5/400)

Note - Write with Shorthand Pencil in the beginning to distinguish the thick and thin outlines till these are mastered and recognized.

Exercise 11

[illegible]

Exercise 11

Sir, I want to understand, and this House also wants to understand this aspect. There are smaller companies and there / are entrepreneurs in the middle-class. The small and medium enterprise sector is the most contributing sector. Smaller companies earning // a profit of Rs.1 crore pay a tax of 27 per cent, but companies which earn a profit /// of Rs.500 crores pay 21 per cent. What kind of logic is this? I would request the (1/80) Minister to please check his facts. Finance leasing companies are, in effect, paying a tax which is equivalent to only / 2 per cent. So, Sir, where do the poor go in this kind of a conceptualization? The PM's Irrigation Scheme // has got a truly shameful figure. Please see it as a percentage of the Budget. It is Rs.5,000 /// crores. Agriculture has been ignored except for increase in money available to give rural credit. I ask the Minister as (2/160) to how many farmers, at the lowest level of the economic spectrum have been helped by you with your new /schemes?

Sir, the *babus* of the North Block have done a remarkable jugglery of statistics, and, I shall come to // that one after another. First of all, at the outset, I would like to show as to how the jugglery /// has been done. Sir, much has been talked about the GDP growth, etc., and, the story of growth (3/240) is inbuilt story of every Budget. So, this Budget is no exception to that.

So, taken at face value, this / fiscal, the Indian economy will grow by 7 per cent outpacing China to become the world's fastest growing economy but // a revision in the method of calculation has led analysts and the Government's own Chief Economic Advisor doubting how far /// the data can be trusted. The GDP growth in 2011 was calculated based on 'factor cost', (4/320) which has now been changed to 'constant prices', to take into account gross value addition in goods and services as / well as indirect taxes. Besides this, the base year has been shifted to 2011-12 from 2004.// Sir, the Ministry of Statistics had pegged the previous year's growth at 6 per cent as against 4 per cent /// estimated previously, a revision which led to some economists including the Reserve Bank of India Governor, seeking some more clarity. (5/400)

Exercise 12

[illegible]

Exercise 12

Now, Sir, I come to the story of financial empowerment to States. Sir, because of my little knowledge of economics, / I need not say anything on this, however, I would like to quote the opinion of a former Finance Minister // of India, which was published in the Hindu newspaper on the 3rd of this month. It, *inter alia*, stated that /// "the Finance Commission's recommendations of raising the share of States in the divisible pool of Central taxes from 32 (1/80) per cent to 42 per cent has been cleverly managed. The States' share in absolute numbers, Budget Estimates to / Budget Estimates, has gone up from this year to the next by around Rs. 1 lakh crore. At the same // time, the Central Plan assistance to the States has gone down from Rs. 3, crore to Rs. 2 crore. Therefore, /// the two cancel each other out. Sir, this is the state of affairs that has been projected by a former (2/160) Finance Minister of India. If I state the name of one of the hon. Ministers of State, presently sitting in / this House, he may be embarrassed. So, I am not taking the name. But one should understand that who has // said this. The hon. Finance Minister, during his Budget speech, also announced special financial package for Bihar and West Bengal. /// Nothing is visible in this Budget speech, Sir. Nothing is visible that any type of special package has been sanctioned (3/240) for Bihar or West Bengal.

Of course, later the Finance Minister clarified that special assistance was not in terms of / money, but it would be in the form of some incentive to the investors towards tax exemption provided the investors // go to Bihar and West Bengal and invest in manufacturing sector in those States. So, that is the special package /// for Bihar and West Bengal. No other State should be envious of that Bihar and West Bengal are getting (4/320) special package from the Central Government and they are deprived of. This is the picture that I have tried to / project here. Sir, this is also the story of Andhra Pradesh and Telangana. Sir, now I would like to refer // to the Report of the Finance Commission, Volume-I, published in December, 2014. I will quote only a /// few lines. The Finance Commission observed that the issue in the assessment of vertical imbalance is the issue of resources. (5/400)

Exercise 13

Handwritten notes in Urdu script, likely related to the topic of "مقامی حکومتوں کی مالیاتی پالیسیاں". The text appears to be a list or series of points, possibly discussing various aspects of local government financial policies.

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Now, the observation of the Finance Commission is there. Earlier Finance Commissions, successive Finance Commissions, had recommended that Union Government / should review the current position with respect to non-divisive pool arising out of cess and surcharges and take measures // to reduce their share in the gross tax revenue. However, this has not happened. There are two ways of addressing /// this legitimate concern of the States. What are those two ways to address the system? One, by amending the Constitution (1/80) to include these items in the divisive pool – cess and surcharge, or increase the share of the divisive pool to / compensate States on this account. We rule out first option given the record of experience so far. Therefore, although successive // Finance Commissions recommended for that, the Centre had remained a mute spectator to the Reports.

This is the plan of /// the Government for ICDS and Mid-Day Meal Scheme. This is the plan of the Government for (2/160) the welfare of women and child. Sir, the budgetary allocation for housing and poverty alleviation has been reduced in the / current Budget. Sir, the budgetary allocation for tribal development is short by Rs.5,000 crore. The much-touted slogan // 'Beti Bachao, Beti Padhao' gets only Rs.100 crore. I wonder whether this is the Budget of the Central /// Government or a Zila Panchayat. I cannot understand why only Rs.100 crore has been allocated for Beti Bachao, Beti Padhao, (3/240) for which much drum beating was done and what has my State of West Bengal led by the hon. Chief Minister, has done? /

The symbolic increase in allocation for employment guarantee scheme will make the survival struggle of the poorer people more painful // in the context of galloping inflation. All of us know about the Development Goals Report of the United Nations. I /// repeat it again and again whenever I get a chance that India is a land where the world's one third (4/320) of the poorest of the poor live and their number is forty crore. Forty crore is also one third of / our population. What is in the Budget for those forty crore people who are the poorest of the poor in // the world? There is no answer. There is no mention of them. Not a single word has been uttered by /// the Central Government in the Budget for them. I say it is a shame on the part of Central Government. (5/400)

[illegible]

Exercise 14

Sir, I thank the Chair for permitting me to participate in the debate on this General Budget. Sir, the Budget / is a process which our Constitution makes mandatory to draw money from the Consolidated Fund of India.

Sir, as far // as the Union Budget of 2015-16, is concerned, I would like to submit certain suggestions. I would /// like to tell the hon. Finance Minister that our expectations have not been fulfilled. The Swachh Bharat Abhiyan is the (1/80) flagship campaign of the Government of India. The Government of India now provides Rs. 15,000 for construction of one / toilet per rural household, which is insufficient due to the increased cost of raw material, and this cost would further // rise due to the enhancements made in the Budget. Under the valuable guidance of my leader, the Government of Tamil /// Nadu has completed underground sewerage scheme for 22 urban local bodies, and for another 18 urban local bodies the (2/160) construction is underway. For the remaining urban local bodies, detailed project reports are ready for the construction of underground sewerage / at a total cost of Rs. 22,000 crores. The Government of India must also focus on arranging substantial // funding for the underground sewerage schemes, including concessional aid as we cannot hope to have public health in urban areas /// without adequate underground sewerage.

I ask the Government of India to activate special committee constituted for the implementation of (3/240) inter-linking of rivers based on the orders of the hon. Supreme Court of India. The people of Tamil Nadu / expect that one day Ganga will be interlinked with Cauvery. The process of policy actions, turn around of the economy // and restoration of macro-economic stability were aided by favourable global factors, especially the fall in petroleum prices. Global oil /// prices have declined sharply, since June last year. Unfortunately, many taxation actions of the Government of India have meant that (4/320) the drop in petroleum prices has not been fully passed on to the consumers. However, the Government raised petrol and / diesel rates for the second time in a month as global crude prices rebounded and the rupee weakened against the /// greenback. I want to say here is that when there is fall in the oil prices, people should get benefit. (5/400)

Exercise 15

[illegible]

Exercise 15

Sir, I welcome the increase in deduction on health insurance premium and further increase in this limit in respect of / senior citizens. I would like to remind the hon. Finance Minister that generally, the insurance companies in the private sector // do not entertain enrolment of people above 60 years of age. I urge the hon. Minister to ensure strict compliance /// of the benefits announced in this Budget by the insurance companies, both in private and Government sectors. It is true (1/80) that a large part of India's population is without insurance of any kind, health, accident or life. The announcement of / creation of Health Insurance, Atal Pension Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana, for workers in the unorganized sector // from the age of 18 to 40.

While coming to the health sector, I would like to point out the /// allocation is not enough which is less than last year. Sir, it is not clear how the marginal allocation will (2/160) take the family planning agenda and the new All India Institutes of Medical Sciences. In the Revised Estimates, the allocation / was reduced bringing the total health expenditure in the first three years of the 12th Five Year Plan to // Rs.70,000/-, way below the Rs. 2 crores budgetary allocation targeted. Again Sir, as far as the Department of Health /// is concerned as my friend has earlier stated that all human beings should have good health as it is wealth. (3/240)

The Government of Tamil Nadu has been taking many steps to establish a health community. In order to ensure that competent doctors / and medical personnel are appointed in time in Government hospitals, a "Medical Recruitment Board", the first of its kind in // India, has been constituted in Tamil Nadu. For the welfare of the poor, the Chief Ministers Comprehensive Health Insurance Scheme /// is being implemented. Under this new insurance scheme, each family gets a cover of Rs. 1 lakh per year and (4/320) Rs. 4 lakh in four years. For certain specified treatments, a sum of Rs. 1.5 lakh is being given. / In the last three years from 2011 to May, 2014, under this scheme, 6 lakh // poor people have received treatment to the extent of Rs. 1 crore. Of the above, 2 lac persons have been /// treated in Govt. hospitals. Again the education sector faces one of the biggest Budgetary cut in the current year's Budget . (5/400)

Exercise 16

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Exercise 16

Sir, I am saying it as an anti-farmer Budget because, compared to last so many years, the Budget for / agriculture, for the first time, has been cut by 14 per cent. Budget for National Food Security Mission has been // lowered by Rs. 500 crores. There is a cut in agriculture by 14 per cent and, therefore, it is /// totally an anti-farmer Budget.

For education, the Budget has been slashed shockingly by 16 per cent and the Budget (1/80) for school education has been cut by 25 per cent, which would affect the Mid Day Meal Scheme. The / Budget for Sarva Siksha Abhiyan has been cut by 22 per cent, which is really shameful. But most surprisingly, // even the Budget for important schemes like Integrated Child Development S cheme, which gives healthy food to children, has been cut /// down from Rs. 16,000 crores to Rs. 8,000 crores to keep the poor children hungry and therefore, (2/160) ensure that they do not go to school, do not study and do not develop.

Even the Budget for National / Rural Livelihood Mission, which is to give jobs in rural areas has been cut from Rs. 2,000 crores // to Rs. 1,000 crores. All this shows that it is a pro-poor and anti-kisan Budget, where, in /// fact, instead of increasing the kisans' Budget, their Budget has been cut. For everything there is one answer from the (3/240) hon. Finance Minister, who is not here. But the other day, the Prime Minister has also said —devolution to States./ For every question they give one answer, —from 32 per cent to 42 per cent we have made // to the States and devolution is there. We have given it to the States, therefore, we are cutting the schemes. /// Now, in regard to this, I have to say that for justifying every cut, the Government says that they have (4/320) accepted the recommendations of the Finance Commission, which has suggested devolution from 32 per to 42 per cent / to States. Accordingly, there is devolution by increasing States' share by 10 per cent. But, we have to see as // to what the actual devolution is. In fact, the Government has given with one hand and taken away by other /// hand. This becomes clear because the increase in devolution is claimed to be more than 1.2 lakh crores. (5/400)

Note: Shorthand learning is not a gimmick, but pure linguistics.

Exercise 17

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Exercise 17

Sir, On the other hand, for the Centrally-Sponsored Schemes, grants and loans, which have been cut, is to the tune of Rs.1.34 crores. Thus, in effect, the devolution actually is from 61 per cent to // 62 per cent, which is absolutely nothing. With one hand you have given, and by the other hand you /// have taken it back. This is just befooling the public and everyone when you say that you have taken away (1/80) the Schemes of the Central Government. The anti-poor Budget shows that this Government is clearly against the poor persons. The / Government is justifying the cut on Integrated Child Development Scheme by saying that because they have now introduced a new // scheme of sharing with the States, there will be a category fully funded by the Centre. The second category would /// be where there will be a sharing between the States and the Centre, and the third category would be where (2/160) the Centre will not pay a single rupee for the schemes, which will be fully borne by the States. So, / they have now made out three categories.

The Backward Region Growth Fund, which clearly helped the backward areas in the / country, has been totally abolished. No mention has been found about the 100 smart cities. I am surprised that these // cities have vanished from this Budget. Where they have gone, we don't know. The hundred smart cities were vehemently proposed /// in the first Budget of this Government. Now, 23 Schemes will be funded by the Centre; 13 Schemes will (3/240) be shared between the States and the Centre; and there are Schemes which are totally delinked.

As regards / National e-Governance Plan, no fund has been allocated for modernization of police. Not a single paisa is to be given // by the Centre for the National e-Governance Plan. I would like to speak a few words on the roadmap /// and policies of the Centre. Apparently, the fiscal roadmap is to reduce public spending on welfare schemes by directing not (4/320) to spend any more money on welfare of poor people, and instead reduce the same drastically. As regards FDI, / the focus is on bringing investment through FDI in public sector companies like Railways, Road, Defence, etc., // which is going to drastically affect employment of Schduled Castes, Scheduled Tribes, Other Backward Classes, and Minorities, as there will /// be no reservation there. By giving tax sops to the corporate sector, the financial elite, it will create wealth and income inequality. (5/400)

Exercise 18

Handwritten notes on lined paper:

1. $\frac{1}{x} = x^{-1}$

2. $\frac{d}{dx} x^{-1} = -1 \cdot x^{-2}$

3. $= -\frac{1}{x^2}$

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Exercise 18

Vice, Chairman, Sir, by cutting all the welfare schemes, an extra amount of Rs.70,000 crores is being provided / for investment in infrastructure. By doing so, the growth rate may rise, as the Government believes, in a trickle down // manner, but it will be a top-down approach. It will be trickling from top to bottom. So, it will /// be that approach. The plan is to create wealth at the top, at the corporate level, slowly, which Government believes (1/80) will trickle down below; this is all anti-poor step. For the Government, it appears that the reforms mean the / new Land Law, which we have opposed, and we will oppose, I have already spoken about that. The Government's motto // is to corporatize the entire country. Now, this is very important. Looking at everything, the entire Budget and the way /// in which the Government has been going on, it is clear that the Government is for corporatization of the country. (2/160)

Sir, I request all the Members that while taking on the legislation for the corporatization of the country, they should / stand against this type of policies by voting. I expect all colleagues to do this for this important legislative process. // Sir, I tried to read the Budget Speeches of the UPA and speeches of then Opposition Leader and /// other opposition Members. Sir, this Budget is a continuation of the policies of the UPA Government, that is, (3/240) they are trying to carry forward aggressively the 1991 neo-liberal policies. They tried their best to / carry forward them. Sir, I tried to get the copies of the speeches of the then Leader of the Opposition. // We had several wonderful speeches by Mr. Arun Jaitley in this House, particularly, on Budget. But I could not /// find out the speech for 2013-14 because at that time nobody could speak on Budget because (4/320) we in the opposition jointly obstructed the Budget discussion. The word 'obstruction' is the new terminology used in the Budget / discussion. It is obstructive or it is constructive, it depends upon the perspective. If you look through the eyes of // the corporate, then obstruction to the policies is obstructive, if you look through the eyes of the common man of /// this country, then this obstruction is changed into a constructive approach. Sir, protest, agitation, obstruction, is a part of democracy. (5/400)

Exercise 19

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Exercise 19

In our concept, this obstruction is entirely different from obstructive policies. If we try to obstruct a Budget, which intends / to protect one per cent super rich of this country, then, it is constructive for the common man of this // country. It is constructive to protect the interests of the country.

I recall the speech of Shri Arun Jaitley on /// the Budget Speech of Dr. Manmohan Singh. But, Sir, recent years have witnessed an excessive reliance on indirect tax for (1/80) additional resource mobilization. This escalates cost, fuel inflation, and is regressive in its impact. Therefore, I have not relied on / the indirect tax as a major source of resource mobilization. Sir, Shri Jaitley had demanded that this should be implemented.// But, what is the trend of the Budget presented by the Finance Minister in the Lok Sabha? The Budget proposal /// will reduce direct tax by Rs. 8000 crores which is benefiting the rich. But, it will increase the burden (2/160) on the people through indirect tax hike of Rs. 23,000 crores.

Apart from direct tax benefits, some of my / colleagues have already mentioned, wealth tax has been abolished, corporate tax has been targeted to reduce from 30 to 25 // per cent, greater concession and access to FDI and FII are absolved of capital gains /// tax, and minimum alternative tax. A progressive taxation implies that individual and corporate pay taxes according to their ability to (3/240) pay. What is the composition of indirect and direct tax? The direct tax is different from indirect tax. In the case / of petrol, around 50 per cent of the total cost is indirect tax. I went through the entire speech. It mentions // several types of impacts of indirect tax on economy. For every 100 rupees, collected as tax revenue, approximately 30 /// rupees come from direct tax and the rest come from indirect taxes. The Finance Minister, has mentioned the international experience. (4/320) I would like to draw the attention of the hon. Finance Minister to the composition of the international tax structure. /You are talking about the corporate tax. I am mentioning about the component of direct tax in the total tax. // This is his international experience. Why is the Minister not trying to implement this? This is time to raise the /// direct tax. Instead of that, the Finance Minister has tried to increase the indirect tax and decrease the direct tax. (5/400)

Exercise 20

Now, I am coming to another international experience. During the last discussion on the Budget, I had also tried to / mention the tax-GDP ratio. Our country is the lowest among the G-20 countries. The tax-GDP // ratio in the case of China is 22 per cent; South Africa, 28 per cent; Russia, 30 per /// cent; Brazil, 33 per cent. Sir, increase in one percentage means increase of one lakh crores to the revenue (1/80) of this country. If the tax-GDP ratio is as same as of China, then, India would get / an additional revenue of Rs.9 lakh crores. If it is as same as of Brazil, then, we would get // an additional revenue of Rs.22 lakh crores. Then, there will be no question of these types of deficits. /// The Government is trying to give more concessions to corporates. It has already been mentioned by my learned colleagues, so (2/160) I would not like to repeat and go into those details.

Then, I come to abolishment of wealth tax. From / the Finance Minister's speech, I quote: "Should a tax which leads to high cost of collection and a low yield // be continued or should it be replaced with a low cost and higher yield tax?" This is the logic for /// the abolishment of wealth tax by the Finance Minister. Sir, in 2001, the cost of wealth tax collection (3/240) was 53 per cent of the actual wealth tax. But what is the reality now? This cost of wealth / tax collection has decreased to 9 per cent. So, that logic does not suit for this year's Budget // because you are giving more benefits to corporates.

Then, you have imposed one super tax. There is no constitutional liability /// of the Centre to give a share from this to the State Government. That is what our understanding says. Sir, (4/320) our Finance Minister follows Mr. Chidambaram's path. In 2012, that House and this House passed the Finance Bill / along with retrospective implementation. At that time, Jaitley had taken the same position; he was against retrospective taxation. But // the two Houses of Parliament passed a Finance Bill with retrospective taxation. The then Finance Minister, Mr. Chidambaram, constituted a /// single-man Committee. On the basis of his recommendations, he deferred the decision of the Parliament, representing the whole nation. (5/400)

Note - Understanding phonetic theory of Simple Shorthand is the Key.

Exercise 21

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Ghar Wapasi

Exercise 21

The Finance Minister repeated that the reduction in corporate tax was done after considering the international scenario and for attracting / foreign investment. This is only in developing countries. Next year, some countries are ready to reduce the corporate tax to // 20 per cent. The result is, this country would become a tax haven. India should take the leadership against these /// types of policies, reducing the corporate tax, looking to the developed countries. Why are these developing countries competing for giving (1/80) more concessions? We have a very good tradition in the international scenario as the leader of third world countries. We / should take the leadership against this type of decreasing corporate tax for the benefit of the multinational companies and // finance capital.

Sir, if you are looking at the international scenario, why is the Minister not ready to increase the /// direct tax component as per the international scenario? Why is the Government not ready for increasing the tax ratio? Sir, (2/160) they are not ready for implementing these types of things because this is in the interest of the common man / of this country; this is in the interest of the nation, but it is not in the interest of the // corporates. This corporate tax reduction is to protect the interest of the finance capital. Sir, actually, the genuine investors are /// not scared of the tax. Then why are you trying to give more and more concession than they want?

Sir, (3/240) for investment, we always quote the World Bank. But how can capital come to a country where the communal riots / are the order of the day? How can capital come to a country where —*Ghar Vapasi* is happening? How can // capital come to a country where the churches are burning every day? The capital comes to a country where the /// Government itself determines good habits in the society. This attracts the investment. Sir, inflow of capital or investment, depends upon (4/320) several factors. You are giving more and more tax concessions to the corporates. That is not the right way. Then, what / is your tax collection? It is fallen short by Rs.1 lakh crores from the Budget Estimates. But we should // consider it. In addition to this Estimate, the Government collected more than 25,000 crores of rupees from the people,/// as per the answer given to this House, through the hike in the excise duty on petrol, gas and diesel.(5/400)

Exercise 22

[illegible]

Exercise 22

Then, the Government is not ready to pass the full benefits of the fall in oil price to the domestic / consumers. I heard the speech of the Minister which he made in the other House. The logic of the Minister // is not convincing. It is the repetition of the old theory of under-recovery. Two Parliamentary Standing Committees recommended /// to review the international parity pricing of petroleum products. Why is the Government not ready to do it? Now the (1/80) Government is *de facto* regulating this market giving more and more concessions to the companies? Sir, the Minister changed / the term of revenue foregone to state of revenue impact or tax incentives under the Central tax system. It is // good. But what is the reality? Sir, are we always against our concerns? This is given as an incentive to /// give more dynamism to the economy. Yes. But what is the logic for this? The revenue foregone is estimated to (2/160) be around 43 per cent of the total tax revenue for the year 2014-15.

Sir, customs / duty exemption given to the gold and diamond traders is Rs.75,000 crores. The Minister explained in his // reply to the last Budget speech that by importing gold and by doing some work, we are creating more employment. /// But can we compare it with the employment created under MGNREGA. This is double the (3/240) money allotted to NREGA. The custom duty exemption on gold and diamond is double the total / money allocated for NREGA, which created crores of jobs. I would request the hon. Finance Minister // to give a comparison of employment created under this to gold and diamond traders and that under NREGA, /// or give specific figures on the employment you have been able to generate by giving these types of tax incentives (4/320) to different sectors.

Sir, I now come to the issue of black money. The intensifying inequalities is a very important / issue. One per cent of the world's super rich control 47 per cent of the global wealth. On black // money, the proposal for a new legislation to address this issue is a welcome step. But, Sir, this is the /// era of Ordinances. The Prime Minister had given assurance in this House to do something about it within hundred days. (5/400)

Note - Transcribe at least 4 passages of daily and Mark your Errors. Never repeat Errors committed once, to minimize them for accuracy.

Exercise 23

[illegible]

Exercise 23

Now, you are promulgating Ordinances, one in every 28 days. Then, why are you not ready to issue an / Ordinance on black money, if your words are sincere? Then, why are they not cancelling the double taxation treaties? Recently, // Indonesia cancelled the DTA with Mauritius. Why are you not ready for that? Sir, most of the /// FDI, about 40 to 42 per cent, is coming from Mauritius. That is the Indian money coming through (1/80) the Mauritius route. You have not taken any steps to control that. Then, Sir, there is staff shortage in various agencies. / As per the Finance Ministry's report, there is staff shortage. This is not a political issue. This problem of staff // shortage is echoed through various agencies which has been estimated to be 30,000. I would now quote the /// ADB report -- not our Left report -- "India has the most under-resourced and under-staffed revenue bodies in proportion (2/160) to the size of its population". Do you have any plans to fill up these vacancies?

I now come to dis-investment, / the temples of our modern India. You are expecting to raise Rs. 70,000 crores from dis-investment. Sir, we are totally // against that. Then I come to a very important point, called cooperative federalism. Some points have already been made by /// our learned colleagues here and I do not wish to go back to those points. Now, increasing the transfer of (3/240) 42 per cent of the Divisible Central Tax to the States is a good step. But our demand was / to make it up to 50 per cent. Sir, on deeper examination, we find that the total share of Union // resources transferred to the States has been drastically decreased. It is true that the States' share of taxes and loans /// to the States have been increased, but the Central assistance to States has been drastically decreased.

Then, Sir, the State's (4/320) share in the total Union resources, as a percentage of the GDP, has been decreased from 6 per / cent to 5 per cent in this Budget. This is a decrease in the State's share as a percentage of // the GDP. Is this cooperative federalism? You are trying to mislead the country by saying that they are /// implementing the financial discipline. It is a constitutional mandate. That is a progressive step and we are also supporting that. (5/400)

Exercise 24

[illegible]

9 5/6. 4. 1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838.

Exercise 24

Sir, in addition to this, the Central Government transferred the burden of several Central schemes upon the State Governments. The / Government has decided to discontinue eight Central schemes and the Government changed the pattern of sharing in 24 schemes. The // Government is also going to stop incurring revenue expenditure on several schemes; *de facto*, the Central schemes are effectively getting /// transferred to the State Governments.

As per our opinion, that is capital investment -- the investment on human capital, the investment on human resource. That is (1/80) our perspective; that is capital expenditure. But your own perspective is revenue expenditure. You are thinking only of physical capital; / we are thinking about the human capital. That is more important. We are getting benefit. Hon. Deputy Chairman is always // well aware that one-fourth of the State Domestic Product is coming from Keralite Non-Resident Indians. That is our /// benefit. Yes, we are facing some problems, that is, the second-generation crisis. We are giving education, that is quantitative (2/160) change but we have to make it a qualitative change. Sir, we have made the land reforms. Yes, we have / to change it to productivity. Yes, that is second-generation crisis. Our health index is very high. But we are facing, // in Kerala, the elderly issue. That is second-generation crisis. But we do not consider Revenue deficit is a sin and /// we don't consider it a wrong activity of our State. You are considering the growth rate. Our growth rate is (3/240) very high compared to other State Governments.

Sir, actually this Government is neglecting the social service sector. As our colleague / already mentioned, one-fourth of our population is poor. We are a country where the largest numbers of malnutrition children // are living; we are a country where the largest numbers of anaemic pregnant women are living. In this type of country, /// this Budget is a total change, from the concept of welfare State to total market-oriented State. It is a (4/320) corporatization of the country. Sir, education Budget has been reduced. The total subsidy component has come down from 2 per / cent to 1 per cent.

Sir, then I come to amendment to Land Acquisition. I have all details. Sir, if // you want it, we can sit together. Then, Sir, the allocation to agriculture sector was Rs.19,000 crore in /// the last year but this year it is only Rs.17,000 crore and 4,000 farmers have committed suicide. (5/400)

Exercise 25

EXERCISE 25

1. $\frac{1}{x} - \frac{1}{x^2} = \frac{x-1}{x^2}$

2. $\frac{1}{x^2} - \frac{1}{x^3} = \frac{x-1}{x^3}$

3. $\frac{1}{x^3} - \frac{1}{x^4} = \frac{x-1}{x^4}$

4. $\frac{1}{x^4} - \frac{1}{x^5} = \frac{x-1}{x^5}$

5. $\frac{1}{x^5} - \frac{1}{x^6} = \frac{x-1}{x^6}$

6. $\frac{1}{x^6} - \frac{1}{x^7} = \frac{x-1}{x^7}$

7. $\frac{1}{x^7} - \frac{1}{x^8} = \frac{x-1}{x^8}$

8. $\frac{1}{x^8} - \frac{1}{x^9} = \frac{x-1}{x^9}$

9. $\frac{1}{x^9} - \frac{1}{x^{10}} = \frac{x-1}{x^{10}}$

10. $\frac{1}{x^{10}} - \frac{1}{x^{11}} = \frac{x-1}{x^{11}}$

[illegible][illegible]

Farmers are in a very serious crisis. But the Government reduced the allocation to the agriculture sector. This Budget is / totally against the interest of farmers. The growth rate in agriculture sector is only 1 per cent. In the industrial // sector, the growth rate is 2 per cent. Where do you expect more? Is it the service sector? What is /// your employment scenario? In IT sector, TCS retrenched 30,000 employees. Most of the IT companies (1/80) have started to retrench very experienced employees. How are you going to create employment? In agriculture, there is no chance; manufacturing / sector is decreasing; in service sector, retrenchment is going on. Where is the new avenue for creating employment for // unemployed educated youth in this country?

Sir, The Budget has failed to address the serious concern of this economy. The /// allocation to ICDS has declined. It has already been mentioned. I would not like to go into (2/160) details. The allocation for Mid-Day Meal Scheme has come down from Rs.3000 crores to Rs.2 crores. / This is a serious issue. Sir, I would like to quote from your Budget speech of last year. "The schemes, // such as the Mid-Day Meal Scheme. which are external aids to remove poverty, have been taken into consideration in /// order to determine the decline. So, these are the people who still don't have enough to feed themselves, they are (3/240) still poor, because of schemes like this or external aids like this." Sir, I request the Finance Minister to please / consider his own words. How can he decrease the allocation to the Mid-Day Meal Scheme as per his Budget // estimates?

I will only pin-point four points regarding Kerala, that is, increase of import duty on rubber which is /// your own point, Sir. You have always been demanding this. The Commerce Ministry had submitted a note to the Finance (4/320) Ministry. Earlier also, it was under Mr. Chidambaram's table for more than one year. Now, it is under his consideration. / Please try to increase the import duty on rubber. Then, there is a pending package for Fertilizers and Chemicals Travancore // Limited, the largest public sector fertilizer company in this country. One package is pending before the Finance Ministry. Sir, I /// request him to sanction this. I also request you for establishing a Medical Institute and a Cancer Centre in Kerala. (5/400 words)

Exercise 26

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

Mr. Deputy Chairman, Sir, I stand here on behalf of my Party to speak on the General Budget. Sir, a / Budget is not merely a statement of expenditures and receipts; it is the mirror of the Government and it is // also the vision of the Government. Through the Budget, the Government speaks to the nation that it wants to go /// in this direction. I will definitely thank the hon. Finance Minister present here for trying his best to see that (1/80) there will be a roadmap for this country. But for how many years, will this roadmap be there - for a decade / or till 2030? That has to be clarified. He has tried to satisfy all the sections of the // people living in this great country irrespective of religion, caste, colour or creed. He has tried to reflect everything, but /// it is very difficult in a country like ours, with the fiscal deficit that we face every year, to satisfy (2/160) all the sections of the people in one Budget.

Sir, I wish the crude oil prices continue to be as / they are or even less than the present level. But if the crude oil prices go up, what will happen // to the Budget? The Minister has tried his best by increasing the excise duty on petrol, diesel and kerosene everywhere. /// He is taking away more than Rs.60,000 crores to Rs.70,000 crores out of this. How is (3/240) he going to meet the challenge if the crude oil prices increase? I am asking this because this depends on / international market.

The Commission has recommended Rs. 1 lakh crores as the States' share in the net proceeds. I would like // to mention here, had the Commission adopted the previous criteria, the States would have been eligible to get a share /// of 53 per cent amounting approximately. The Fourteenth Finance Commission has put an end to the special category Status. The (4/320) special category Status is one way. Now, this Finance Commission will come to end by this March. The point which / I am going to make now is that it is the problem for all the Backward Region Districts of the // country. The schemes, which are going to be delinked from the Central support are going to be closed. I would like the /// Finance Minister to please throw some light on this aspect. This is being closed for a backward State like Odisha. (5/400)

Exercise 27

[illegible]

Exercise 27

Sir, for special category State status, all the qualifications are there in the State of Odisha except that it does / not have the international border. You do not grant us the status of special-category State. Commissions after Commissions have // been formed. Sir, the last Commission, the panel headed by Raghuram Rajan /// said that Odisha has all qualifications along with Bihar and Bengal. Sir, you have given package to Bihar. You have (1/80) given package to West Bengal and Andhra Pradesh. In the map, between these, Odisha is also there, Sir. Should we / go somewhere else? Where will we go and to whom will we speak? I appeal you to please look into // this issue. Sir, there are 24 schemes to be run with the changed sharing pattern. As there is not /// much time available with me, I will just cite four, five examples of these schemes. Much has been discussed and (2/80) it has to be discussed. If we cannot justify things for the farmers of this nation, we will fail in / our duties.

Sir, we won't be able to say that there is governance, there is a government, and, there is // a system in this country, if we cannot address the issues of farmers, *in toto*. Sir, the *Rashtriya Krishi Vikas /// Yojana* was hundred per cent Centrally-sponsored scheme. It is now going to be a partnership scheme. For example, for (3/240) Mission for Integrated Development of Horticulture, you have reduced it from 85 per cent to 70 per cent. / For National Mission for Sustainable Agriculture, we were getting 90 per cent and now you are reducing it to 70 // per cent. For Watershed Programme and Micro Irrigation Programme, which is for poor farmers, till this year we are getting /// 90 per cent but now you have reduced it to 50 per cent.

Sir, there are 24 such (4/320) schemes. I will not go into the details of that. I would now like to mention here, Sir, that our / Prime Minister and our Finance Minister, in a very well-mannered way, have convinced that there will be cooperative federalism. // You have planned 3 per cent of the GDP for this year. The original plan was 4 per /// cent. If the crude oil rate increases, to what extent will it go and how will it affect the Budget? (5/400)

Note - Speed writing practice include turning of pages, holding of pen or pencil properly, use of both hands, proper sitting posture etc.

Exercise 28

What has been given in the Budget, which has been discussed here, is that in many social sectors -- education, health, / irrigation, agriculture sector, everywhere -- we need more funds. We know -- this is the feeling of everybody -- that we really need // more funds for this. But again, in all these areas, we have given less than what we had given before. /// 'Budget at Glance' talks about Agriculture and Allied Activities, Rural Development, Irrigation and Flood Control, Energy, Social Services, etc. (1/80) [Where there is drought-prone area, you have to go for dairy farms. There is a scope for expanding fisheries in / our country. We have to give more funds to these areas.

Sir, as you know, Odisha, sometimes Andhra also, is // one of the States which are always prone to natural calamities. Every year, we are facing either flood or cyclone /// or super cyclone or drought. But, there is no mention, Sir, in the Budget about the disaster management. How to (2/160) make this for a State like Odisha? You had promised that you would give after this Budget. This is our / due. An inter-Ministerial Committee has visited our State and they have recommended this fund. Sir, if you think of // Odisha, in 18 districts out of 30 districts in our State, Left Wing Extremism is there. Sir, I have been /// writing to our hon. Finance Minister for opening of rural bank branches in 4,000 un-banked gram panchayats.

Sir, the (3/240) Finance Bill covers three important aspects, the Economic Survey, the 14th Finance Commission Recommendations and the Finance Bill itself. / The Economic Survey is a document marked by clarity, it is forward-looking, and provides a sense of confidence in // the India growth story; however, overlooks some pitfalls or response to potential un-anticipated events. The 14th Finance Commission recommendations /// are significant reforms in the sharing of revenue between the States and the Centre reflecting the progressive maturity of the (4/320) Indian state, and are being described as a hallmark of Cooperative Federalism. This coincides with the dismantling of the Planning / Commission as an instrument for planned investment by the Centre and its replacement by the NITI Aayog. This shift is // to acknowledge the larger role of the National Development Council, increase in share of allocation of revenues to the States /// and phasing out of Centrally-Sponsored Schemes. The Budget was expected to be bold and dramatic, but it is not. (5/400 words)

Exercise 29

[illegible]

96

Handwritten notes in Urdu script.

Sir, some features which the hon. Finance Minister or the Minister of State may wish to clarify are as follows. / There is a need to recognise the rise in prices of goods and services of daily domestic consumption which is // the housewife's dilemma. How to reconcile this dilemma with claims of drop in inflation which could seem incredulous to the /// common person and may be explained in a layman's terms when the hon. finance Minister gives the reply. The instant (1/80) opinions, which were being expressed by the so-called experts and corporate chiefs while the hon. Finance Minister was still / presenting the Budget in the Lok Sabha, have become annual events and are not given much credence by the people // who listen to this instant wisdom except the media which find the Budget a bit complicated.

The Finance Minister may /// kindly share with the House some fallback options if un-anticipated, but not un-usual, events were to occur. For (2/160) example, there are windfall gains from the fall in crude oil prices which begin to gradually rise again, the impact / of massive agriculture losses due to recent un-seasonal and un-expected rains in North India and the consequences of // a possible poor monsoon later this year on India's overall agricultural output and reduction in food stock. While many aspects /// of taxation are innovative, I am afraid, raising service tax escapes logic. This is bound to have an impact on (3/240) domestic consumption. While there is an effort to rationalise corporate tax, the Finance Minister has once again resorted to Cess / Policy, introduced by his predecessors to push up personal income tax.

Sir, this is unfortunate and a bit retrograde. It // would be of greater interest if the hon. Finance Minister could share specific steps being proposed to increase the number /// of taxpayers and significantly improve the efficiency of tax collection as well as the growth ambitions of direct tax revenue. (4/320) The cess route. is bound to become less and less productive sooner rather than later. The debate on black money / must also include the massive generation of domestic black money as well. It is well known that huge amount of // black money is generated, for example, by the domestic real estate sector. So, the urgency of addressing the challenge of /// black money is both international and national. This can be curbed if proper steps are taken in this direction immediately. (5/400)

Exercise 30

1. $\frac{1}{x^2} = x^{-2}$ $\frac{d}{dx} x^{-2} = -2x^{-3} = -\frac{2}{x^3}$
 2. $\frac{1}{x^3} = x^{-3}$ $\frac{d}{dx} x^{-3} = -3x^{-4} = -\frac{3}{x^4}$
 3. $\frac{1}{x^4} = x^{-4}$ $\frac{d}{dx} x^{-4} = -4x^{-5} = -\frac{4}{x^5}$
 4. $\frac{1}{x^5} = x^{-5}$ $\frac{d}{dx} x^{-5} = -5x^{-6} = -\frac{5}{x^6}$
 5. $\frac{1}{x^6} = x^{-6}$ $\frac{d}{dx} x^{-6} = -6x^{-7} = -\frac{6}{x^7}$
 6. $\frac{1}{x^7} = x^{-7}$ $\frac{d}{dx} x^{-7} = -7x^{-8} = -\frac{7}{x^8}$
 7. $\frac{1}{x^8} = x^{-8}$ $\frac{d}{dx} x^{-8} = -8x^{-9} = -\frac{8}{x^9}$
 8. $\frac{1}{x^9} = x^{-9}$ $\frac{d}{dx} x^{-9} = -9x^{-10} = -\frac{9}{x^{10}}$
 9. $\frac{1}{x^{10}} = x^{-10}$ $\frac{d}{dx} x^{-10} = -10x^{-11} = -\frac{10}{x^{11}}$
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 16. $\frac{1}{x^{17}} = x^{-17}$ $\frac{d}{dx} x^{-17} = -17x^{-18} = -\frac{17}{x^{18}}$
 17. $\frac{1}{x^{18}} = x^{-18}$ $\frac{d}{dx} x^{-18} = -18x^{-19} = -\frac{18}{x^{19}}$
 18. $\frac{1}{x^{19}} = x^{-19}$ $\frac{d}{dx} x^{-19} = -19x^{-20} = -\frac{19}{x^{20}}$
 19. $\frac{1}{x^{20}} = x^{-20}$ $\frac{d}{dx} x^{-20} = -20x^{-21} = -\frac{20}{x^{21}}$
 20. $\frac{1}{x^{21}} = x^{-21}$ $\frac{d}{dx} x^{-21} = -21x^{-22} = -\frac{21}{x^{22}}$

21. $\frac{1}{x^{22}} = x^{-22}$ $\frac{d}{dx} x^{-22} = -22x^{-23} = -\frac{22}{x^{23}}$
 22. $\frac{1}{x^{23}} = x^{-23}$ $\frac{d}{dx} x^{-23} = -23x^{-24} = -\frac{23}{x^{24}}$
 23. $\frac{1}{x^{24}} = x^{-24}$ $\frac{d}{dx} x^{-24} = -24x^{-25} = -\frac{24}{x^{25}}$
 24. $\frac{1}{x^{25}} = x^{-25}$ $\frac{d}{dx} x^{-25} = -25x^{-26} = -\frac{25}{x^{26}}$
 25. $\frac{1}{x^{26}} = x^{-26}$ $\frac{d}{dx} x^{-26} = -26x^{-27} = -\frac{26}{x^{27}}$

Exercise 30

Sir, the national issues of black money may be even larger and more challenging than getting black money back from / abroad. The hon. Finance Minister may kindly respond regarding its quantum and the steps the Government proposes to take to // expand the tax net during 2015-16 and certain specific steps to curb and gather more from the /// domestic black money. The GST, as it is evolving, has slowly deteriorated as a result of multiple concessions (1/80) and compromises for the sake of cooperative federalism. It has become the combination of an administrative nightmare and a compromise / with individual States demands. There is a growing impression that when GST is finally introduced, the prices of all // goods of daily consumption may increase. The logic of keeping out petroleum products, liquor, real estate and the cascading one /// per cent tax are bewildering omissions in this law. The Finance Minister, I am sure, will enlighten us appropriately. (2/160)

Sir, I would now have a couple of words about the Reserve Bank of India. I would like the Finance / Minister to kindly elaborate on the so-called 'binding agreement' between the Government of India and the Reserve Bank of // India regarding quarterly inflation targets. Depending on the outcome, what will be the nature of actions in favour of or /// against the Reserve Bank of India? The plan to separate the Government's debt management from the Reserve Bank of India (3/240) is a major departure from a long-standing practice. What are the advantages of curtailing the role of the Reserve / Bank of India? I would request the Government not to interfere and try to change an institution, which is considered // the all-weather watchdog of India and has a shining history of performance. Please do not try to repair what /// is not broken. In order to ensure the outcomes of cooperative federalism, there must be a monitoring mechanism for the (4/320) macro oversight of the progress of projects and the utilisation of funds being devolved to States.

The Finance Minister is to / be complimented for the management of the Current Account Deficit. There is, however, a fairly widespread apprehension that the // key elements of welfare such as farm subsidies, minimum support price and other programmes for the upliftment of the poor /// sections of our society face significant cuts and setbacks as a consequence. These problems have to be carefully solved. (5/400 words)



World's First-ever Ph.D. in Stenography, Gold-Medallist; Guinness World Record Holder for his highest speed Record of 250 w.p.m.; Author of 30 Books in English and Hindi Shorthand, Typography & Computer Application and Office & Secretarial Practice, Dr. G. D. Bist is the only Professional Expert of outstanding Research

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He has been given Life Fellowship of S.W.A.K. and is the Patron of MSRA and All India Stenographers' Association.

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