



SHORTHAND INSTITUTE
SKILLS TODAY | BETTER TOMORROW

PROGRESSIVE SHORTHAND

NEW ADDITION
JULY 2026



Exercise 1

Honourable Members, Cost of medical treatment pushes the poor families into financial crisis. In order to protect them from this²⁰ crisis, world's biggest healthcare scheme 'Ayushman Bharat Yojana' has been implemented, providing 'Health-Protection-Cover' to 50 crore poor people.⁴⁰ Under this, so far about 26 lakh poor patients have availed treatment in hospitals. In order to provide medicines⁶⁰ at affordable rates, 5,300 'Jan Aushadhi Kendras' have also been opened. It is our endeavour to provide⁸⁰ medicines at affordable rates to people residing in far-flung areas through these Jan Aushadhi Kendras. The objective is to¹⁰⁰ set up about 1.5 lakh 'Health and Wellness Centres' in all rural areas by 2022.¹²⁰ So far, about 18,000 such Centres have already been operationalised. Our countrymen can learn a lot from tribal communities.¹⁴⁰ Our tribal brothers and sisters live in harmony with the environment and nature and maintain a beautiful balance between development and¹⁶⁰ tradition. In New India, every effort will be made to create an inclusive and sensitive system in the interest of¹⁸⁰ tribal communities. Many schemes have been implemented for all-round development of tribal areas. Work is in progress to provide²⁰⁰ 'Learning to Earning' facilities to the youth residing in the forest areas. In tribal dominated areas, 'Eklaya Model Residential Schools'²²⁰ are being set up for children. The thrust is on value addition and marketing of forest produce through 'Forest Wealth Centres'.²⁴⁰

Honourable Members, Women Empowerment is one of the top priorities of my Government. Empowerment of women and their effective²⁶⁰ involvement in society and economy is the touchstone of a developed society. The Government's thinking promotes not only women's development²⁸⁰ but also women-led development. According to the highest priority to women's security, several effective steps have been initiated with the³⁰⁰ cooperation of the States. Penalties for crimes against women have been made harsher and the new penal provisions are³²⁰ being strictly enforced. The 'Beti Bachao Beti Padhao' campaign has brought down female foeticide and improved the sex ratio in³⁴⁰ many districts of the country. Rural women are the biggest beneficiaries of freedom from smoke through 'Ujjwala Yojana', vaccination³⁶⁰ through 'Mission Indradhanush' and free electricity connections under 'Saubhagya' Yojana. Women are also being given priority in the registration of³⁸⁰ houses built under 'Pradhan Mantri Awas Yojana' in the rural areas. Nearly 2 crore new houses will be built.⁴⁰⁰

ENDEAVOUR: earnest effort;
HARMONY: being in agreement;
FOETICIDE: destruction of fetus

Exercise 2

Honourable Members, Facilities for the women workers in the unorganized sector are also being augmented. Self-employment opportunities are being made available²⁰ to rural women through 'Rashtriya Aajivika Mission'. Under the 'Rashtriya Aajivika Mission', loans amounting to more than⁴⁰ Rs.2 lakh crore have been disbursed so far to 3 crore women in rural areas. My Government is committed⁶⁰ to make women equal stakeholders in the country's development and prosperity. Efforts will be made in collaboration with industry and⁸⁰ corporate sector to provide better employment opportunities to women. In addition, in Government procurement, priority will be given to those¹⁰⁰ enterprises where women's participation in the workforce is more than the prescribed limit. To secure equal rights for every sister¹²⁰ and daughter in the country, eradication of social evils like 'Triple Talaq' and 'Nikah-Halala' is imperative. I would urge¹⁴⁰ all the Members to co-operate in these efforts to make the lives of our sisters and daughters better and dignified.¹⁶⁰

Honourable Members, Our young generation must have a meaningful participation in the building of New India. In the last five years,¹⁸⁰ attempts have been made for developing the skills of the youth, providing them financial support for start-ups and²⁰⁰ self-employment, and making available adequate number of seats for higher education. The amount of scholarship has also been increased²²⁰ by 25 per cent. The Government has made provision of 10 per cent reservation for youth from economically weaker section of the²⁴⁰ general category. This will enable them to get more opportunities in employment and education. To enable the youth of²⁶⁰ all strata of society to fulfil their dreams, timely provision of financial resources is being emphasized. The impact of²⁸⁰ 'Pradhan Mantri Mudra Yojna' has been felt on a big scale. Under this scheme, about 19 crore loans have been disbursed³⁰⁰ for self-employment. An effort will now be made to cover 30 crore people by expanding this scheme. A facility³²⁰ for entrepreneurs to avail loan up to Rs. 50 lakh without any guarantee will also be introduced. Apart from this,³⁴⁰ new employment opportunities will be generated through appropriate policies in sectors which have the potential to accelerate the economy.³⁶⁰ Today India has joined the league of countries with most number of start-ups in the world. To improve the start-up³⁸⁰ ecosystem, the Government is simplifying the rules. This campaign will be further expedited. Our goal is to establish 50,000⁴⁰⁰ start-ups in the country by 2024. Research is being encouraged in higher educational institutions. To further strengthen⁴²⁰ this effort, it is proposed to establish a 'National Research Foundation' to encourage cooperation among different institutions for higher education.⁴⁴⁰

AUGMENTED: increased;
COLLABORATION: cooperation;
IMPERATIVE: essential; ACCELERATE: to increase gradually.

Exercise 3

Honourable Members, It is our responsibility to provide appropriate opportunities, environment and quality education to enhance the talent of children.²⁰ In this regard, the 'Pradhan Mantri Innovative Learning Programme' will be started. In order to attract children early enough, at the⁴⁰ school level, towards technology, suitable infrastructure is being created. Through the 'Atal Innovation Mission', the work of establishing⁶⁰ 'Atal Tinkering Labs' in about 9,000 schools across the country, is progressing rapidly. Similarly, 'Atal Incubation Centres' are being set up⁸⁰ in 102 universities and other institutions. Impressive performance in sports competitions at the world level, enhances the pride¹⁰⁰ of the country as well as increases the interest of children and youth in sports. It also strengthens the culture¹²⁰ of according primacy to health in life. To make India a global sports powerhouse, it is important that talented players¹⁴⁰ living in far-flung areas of the country are identified and their selection process is made transparent. To identify the¹⁶⁰ players at the state and district level, it has been decided to widen the 'Khelo-India Programme'. Under this, ¹⁸⁰ 2,500 talented players have been selected, and are being trained. Now this facility will be provided to²⁰⁰ 2,500 new players every year.

The sports infrastructure in the country will be modernised as well as expanded.²²⁰ A new system is being evolved to make available modern infrastructure and facilities to the players. It is our endeavor²⁴⁰ that our players win high accolades in the sports world and enhance the prestige of our country. Economic development plays²⁶⁰ the most vital role in improving the lives of our countrymen. Today India is among the fastest growing economies in the world.²⁸⁰ Inflation is low, fiscal deficit is under control, foreign exchange reserves are growing and the impact of³⁰⁰ Make In India is clearly visible. India is now on the way to become the world's 5th largest economy in terms³²⁰ of GDP. To maintain the high growth rate, reform process will continue. It is our objective to make India³⁴⁰ a 5-trillion dollar economy by 2024. Work is underway in full earnest to transform India into³⁶⁰ a Global Manufacturing Hub. Keeping in view Industry, a New Industrial Policy will be announced shortly. In 'Ease of Doing Business',³⁸⁰ India has leap-frogged 65 positions during the past 5 years, from a ranking of 142³⁹⁰ in 2014 to 77. Now our goal is to be among the top 50 countries of the world collaboration with the States.⁴⁰⁰

INCUBATION: process of laying eggs;
TRANSPARENT: easy to detect;
FISCAL: based on money; TRANSFORM: to change completely.

Exercise 4

Honourable Members, Taxation regime plays an important role in accelerating economic development. Along with continuous reform, simplification of taxation system is also²⁰ being emphasized. Exemption to persons earning up to Rs. 5 lakh from payment of income tax is an important step in this direction.⁴⁰ Similarly, indirect tax system is also being made simple and effective. With the implementation of GST,⁶⁰ the concept of 'One country, One tax, One market' has become a reality. Efforts to further simplify the GST⁸⁰ will continue. Keeping in view the interests of small traders, my Government has launched a New Pension Scheme for them.¹⁰⁰ 'National Traders Welfare Board' will be constituted shortly, and 'National Retail Trade Policy' will be formulated to promote retail business.¹²⁰ Accident insurance of up to Rs. 10 lakh will also be provided to all traders registered under GST.¹⁴⁰ MSME sector provides a strong foundation to the country's economy, and plays a critical role in employment generation.¹⁶⁰ Several steps have been taken to ensure smooth cash flow to enterprises run by small entrepreneurs. In order to ensure¹⁸⁰ that entrepreneurs associated with MSME sector do not face any problem in accessing credit, the credit guarantee²⁰⁰ coverage is being enhanced to Rs. 1 lakh crore. Good governance reduces corruption, enhances self-respect of the citizens and²²⁰ enables them to optimally utilize their talents and capabilities.

My Government will make the Zero Tolerance Policy against corruption more²⁴⁰ comprehensive and effective. The mission to eliminate corruption from public life and Government services will be implemented with greater zeal.²⁶⁰ Towards this objective, 'Minimum Government Maximum Governance' will be further emphasised. In addition, use of technology will be maximised²⁸⁰ to reduce Human Interface. Appointment of Lokpal will also promote transparency. The campaign against black money will be taken forward³⁰⁰ at a faster pace. During the last two years, 4 lakh 25 thousand Company Directors have been disqualified and the³²⁰ registration of 3 lakh 50 thousand suspicious companies has been revoked. The 'Fugitive and Economic Offenders Act' has proved³⁴⁰ effective in controlling fugitive economic offenders. Now we are receiving information in this regard from 146 countries, including Switzerland.³⁶⁰ Of these, we have concluded agreements with 80 countries for automatic exchange of information. We are now receiving information about³⁸⁰ all those who have stashed black money abroad. The impact of 'Real Estate Regulation Act' or RERA is clearly visible⁴⁰⁰ in curbing black money transactions in real estate sector and protecting the interests of the customers; and house buyers.⁴²⁰ This is a welcome change in the activity of buying of house property by the needy buyers and others in the trade.⁴⁴⁰

ACCESSING: to have reach;
FUGITIVE: hiding from law,
CURBING: restricting.

Exercise 5

Honourable Members, 'Insolvency and Bankruptcy Code' is among the biggest and most impactful economic reforms undertaken in the country.²⁰ With the coming into force of this Code, banks and other financial institutions have been able to settle directly or indirectly⁴⁰ an amount of more than Rs. 3 lakh 50 thousand crore. This Code has also curbed the tendency of wilfully⁶⁰ defaulting on loans taken from banks and other financial institutions. Under the 'Direct Benefit Transfer', funds from more than⁸⁰ 400 schemes are being directly credited into the accounts of beneficiaries. During the last five years, Rs. 7 lakh 30 thousand crore¹⁰⁰ have been transferred through DBT. So far, not only has DBT prevented¹²⁰ Rs. 1 lakh 41 thousand crore from falling into wrong hands, but it has also enabled deletion of names of about¹⁴⁰ 8 crore ineligible beneficiaries. DBT will be further expanded in the coming days. I would urge the State Governments¹⁶⁰ to use DBT in more and more schemes. Infrastructure will play an important role in ushering in¹⁸⁰ a prosperous India.

My Government's continuous endeavour has been to build infrastructure in an eco-friendly manner. Along with concrete, greenery²⁰⁰ has been made an integral part of the highway and expressway projects. For supply of electricity, optimal utilisation²²⁰ of solar energy is being stressed. Household and industrial wastes are also being used in road construction. In the²⁴⁰ 21st century economy, the pace and spread of urbanization will continue to increase. Development of urban infrastructure in cities and²⁶⁰ suburbs will pave the way for economic progress and enhance employment opportunities. My Government is tirelessly working for a modern India²⁸⁰ by providing world-class infrastructure and public amenities in villages as well as cities. Special emphasis is being accorded³⁰⁰ to improving connectivity in the North-East, hilly and tribal areas. In addition to increasing the ease of living of³²⁰ citizens in the North-East, tourism, agriculture and other allied sectors will also benefit from better connectivity. Effective steps are³⁴⁰ being taken to expand organic farming in the North-East. Under the 'Bharatmala Project', construction or upgradation of about³⁶⁰ 35,000 kilometers of National Highways is to be undertaken by 2022. In addition, under the 'Sagarmala Project',³⁸⁰ a network of good quality roads is being constructed in coastal areas and areas adjoining ports in the vast country.⁴⁰⁰

USHERING: introducing;
OPTIMAL: best or most favourable;
AMENITIES: facilities.

Exercise 6

Honourable Members, Urban transport infrastructure is being created to cater to present and future requirements. While developing infrastructure, attention is also being²⁰ given to addressing the challenges posed by pollution. My Government is developing a transport system, which is not only fast⁴⁰ and safe, but is also environment friendly. For this, special emphasis is given to Public transport. Metro rail network is⁶⁰ being expanded rapidly in several cities. The facility of 'One Nation, One Card' has been launched to realize the dream⁸⁰ of seamless mobility. Similarly, electric vehicles are being promoted to reduce vehicular pollution. The network of electric charging stations is¹⁰⁰ also being expanded rapidly. Modern amenities like gas-grid and I-Ways are being developed at a rapid pace.¹²⁰ PNG based domestic fuel and CNG based transportation systems are being developed. In modern India, we are¹⁴⁰ according a special emphasis on production of bio-fuel. Prior to 2014, about 67 crore litres of ethanol¹⁶⁰ was being blended. This year, we have set a target of about 270 crore litres for ethanol blending.¹⁸⁰ Enhancing the use of blended ethanol will not only benefit our farmers but also safeguard the environment. Further, it will²⁰⁰ reduce import of petroleum products thus saving foreign exchange.

My Government is fully devoted to make the flow of Ganga²²⁰ uninterrupted and pollution free. Recently, encouraging evidence of revival of aquatic life at several locations along Ganga have been reported.²⁴⁰ This year, during the Ardhakumbh in Prayagraj, the cleanliness of Ganga and amenities provided to the devotees have made news²⁶⁰ throughout the world. My Government has enhanced the dignity and self-esteem of every person who contributed towards the successful²⁸⁰ organization of Ardhakumbh by honouring them. Under the 'Namami Gange' scheme, my Government will further accelerate the campaign for closure³⁰⁰ of drains releasing effluents in the river Ganga. On the lines of river Ganga, the Government will also endeavour to³²⁰ clean up other rivers such as Kaveri, Narmada, Yamuna and Godavari. My Government is making earnest efforts for conservation of forests,³⁴⁰ wildlife and the environment. In recent years, forest and tree cover has increased by more than 1 per cent. During the³⁶⁰ last five years, protected areas in the country have also increased. In 2014, the number of protected³⁸⁰ areas in the country was 690, which has now gone up to 868. To address the challenges⁴⁰⁰ posed by air pollution, 'National Clean Air Programme' has been started in 102 cities. Solar energy plays⁴²⁰ an important role in reducing the adverse effects of Climate Change and Global Warming. Proactive efforts of India have resulted in the better future.⁴⁴⁰

INFRASTRUCTURE: basic facilities for economy;
BLENDING: mixing.

Exercise 7

Madam Speaker, On this auspicious day of *Vasant Panchami*, I rise to present the Budget for 2017-18.²⁰ Spring is a season of optimism. I extend my warm greetings to everyone on this occasion. Madam Speaker, our Government was⁴⁰ elected amidst huge expectations of the people. The underlying theme of countless expectations was good governance. The expectations included⁶⁰ burning issues like inflation and price rise, corruption in day to day transactions and crony capitalism. There was⁸⁰ also expectation for a major change in the way the country's natural resources were allocated, processed and deployed. In the¹⁰⁰ last two and half years, it has been our mission to bring a Transformative Shift in the way our country¹²⁰ is governed. We have moved from a discretionary administration to a policy and system based administration; from favouritism to transparency¹⁴⁰ and objectivity in decision making; from blanket and loose entitlements to targeted delivery; and from informal economy to formal economy.¹⁶⁰ Inflation, which was in double digits, has been controlled; sluggish growth has been¹⁸⁰ replaced by high growth; and a massive war against black money has been launched. We have worked tirelessly on²⁰⁰ all these fronts and feel encouraged by the whole hearted support of the people to our initiatives. The Government is now²²⁰ seen as a trusted custodian of public money. I take this opportunity to express our gratitude to the people of India²⁴⁰ for their strong support. We shall continue to undertake many more measures to ensure that the fruits of growth²⁶⁰ reach the farmers, the workers, the poor, the scheduled castes and scheduled tribes, women and other vulnerable sections of our²⁸⁰ society. Our focus will be on energizing our youth to reap the benefits of growth and employment.

Madam Speaker, I am³⁰⁰ presenting this Budget when the world economy faces considerable uncertainty, in the aftermath of major economic and political developments during the³²⁰ last one year. Nevertheless, the International Monetary Fund estimates that world GDP will grow by 3.0%³⁴⁰ in 2016 and 3.4% in 2017. The advanced economies are expected to increase³⁶⁰ their growth from 1.6% to 1.9% and the emerging economies from 4.1% to 4.5%.³⁸⁰ As per current indications, macro-economic policy is expected to be more expansionary in certain large economies of the world.⁴⁰⁰

CRONY: favoured; TRANSPARENCY: openness;
SLUGGISH: slow; tardy; VULNERABLE: easy to be hurt.

Handwritten notes in Hindi/English shorthand, including dates like 2017-18, 2016-17, and various numerical figures and symbols.

Exercise 8

There are, however, three major challenges for emerging economies. First, the current monetary policy stance of the US Federal Reserve,⁴²⁰ to increase the policy rates more than once in 2017, may lead to lower capital inflows and⁴⁴⁰ higher outflows from the emerging economies. Second, the uncertainty around commodity prices, especially that of crude oil, has implications for the⁴⁶⁰ fiscal situation of emerging economies. It is however expected that increase, if any, in oil prices would get tempered⁴⁸⁰ by quick response from producers of shale gas and oil. This would have a sobering impact on prices of crude⁵⁰⁰ and petroleum. Third, in several parts of the world, there are signs of increasing retreat from globalization of goods, services⁵²⁰ and people, as pressures for protectionism are building up. These developments have the potential to affect exports from a number of⁵⁴⁰ emerging markets, including India. Amidst all these developments, India stands out as a bright spot in the world economic landscape.⁵⁶⁰ India's macro-economic stability continues to be the foundation of economic success. CPI inflation declined from 6%⁵⁸⁰ in July 2016 to 3.4% in December, 2016 and is expected to⁶⁰⁰ remain within RBI's mandated range of 2% to 6%. Favourable price developments reflect prudent macro-economic management,⁶²⁰ resulting in higher agricultural production, especially in pulses. India's Current Account Deficit declined from about 1%⁶⁴⁰ of GDP last year to 0.3% of GDP in the first half of 2016-17.⁶⁶⁰

The Government has also continued on the steady path of fiscal consolidation, without compromising on the public investment requirements of the⁶⁸⁰ economy. Externally, the economy successfully weathered a number of shocks, the redemption of FCNR deposits,⁷⁰⁰ volatility from the US elections and the Fed rate hike. According to IMF forecast, India⁷²⁰ is expected to be one of the fastest growing major economies in 2017. A number of global reports and⁷⁴⁰ assessments, over the last two years, have shown that India has considerably improved its policies, practices and economic profile.⁷⁶⁰ These are reflected in Doing Business Report of the World Bank; World Investment Report 2016 of⁷⁸⁰ UNCTAD; Global Competitiveness Report of 2015-16 and 2016-17 of the World Economic Forum,⁸⁰⁰ and several other Reports. India has become the sixth largest manufacturing country in the world, up from ninth previously.⁸²⁰ We are seen as an engine of global growth that shall ensure better standards of living of our people here.⁸⁴⁰

FISCAL: relating to money;
POTENTIAL: inner strength;
MACRO/MICRO: aggregate/single, level;
VOLATILITY: sharp fluctuation.

Handwritten notes in Hindi/English shorthand, including dates like 2017, 2016, and various numerical figures and symbols.

Exercise 9

Mr. Deputy Speaker, Sir, I think the House will permit me to begin my speech with a certain personal note. ²⁰ The Prime Minister in his Budget speech referred to the year 39 years ago when in a more difficult situation ⁴⁰ Prime Minister Jawaharlal Nehru presented the Budget. The House will remember that at that time it was an unprecedented shake-up ⁶⁰ in the Finance Ministry in which the Finance Minister, the Principal Finance Secretary, the Chairman of the L.I.C ⁸⁰ and other senior Ministers and secretaries had to leave just a few weeks before the Budget. At that time it ¹⁰⁰ was sheer miracle that I escaped. I consider it a miracle. I was the only person to assist the Prime ¹²⁰ Minister Jawaharlal Nehru in presenting the Budget and in conducting both the Houses. It is a matter of great honour ¹⁴⁰ and privilege which I recollect after 29 years that Prime Minister Nehru commanded the work that I humbly did to ¹⁶⁰ assist him in those difficult times. Today the Prime Minister's Budget speech clearly and sincerely puts the economic development of ¹⁸⁰ this country on the path chartered by Jawaharlal Nehru. It is borne not only by the three quotations of Nehru ²⁰⁰ in his speech, but also by the form and content of his analysis of the economic scene and the measures ²²⁰ proposed by him. It also reflects Prime Minister's distinct personality. He has not given to political or populist approach. He ²⁴⁰ acknowledges the seriousness of the challenges on the economic front and reveals an attempt to respond to them with utmost ²⁶⁰ seriousness.

His speech distinguishes itself by his honesty of purpose and seriousness of the proposals that he has made. His ²⁸⁰ Budget speech also clears several myths. He has demolished several myths. The commitment to wage a battle for eradication of ³⁰⁰ poverty has been re-imposed whatever the Hon'ble Members on the other side may say. This is a rededication with all ³²⁰ vigour and force of his commitment for the eradication of poverty. This is also based on productive employment of the ³⁴⁰ people creating so many man-hours and man-days. It is on the basis of productive employment and not on the distribution ³⁶⁰ of charity syndrome. All these proposals are linked to productivity, employment and growth because there is an inescapable link between ³⁸⁰ growth, employment and productivity. Therefore, the battle for eradication of poverty has been placed in the overall framework of accelerating growth. ⁴⁰⁰

UNPRECEDENTED unaccompanied POPULIST popular SYNDROME
consequence of several symptoms. ERADICATION root out

Handwritten shorthand notes for Exercise 9, corresponding to the typed text on the left.

Exercise 10

Because the basis of the Congress ethos and its economic and social policy has been independent national economy. A country ²⁰ like India if it has to follow an independent policy of non-alignment it cannot follow that policy unless it builds ⁴⁰ up a national economy. It should be an independent national economy based on social justice, commitment to socialism, democracy and ⁶⁰ secularism which Jawaharlal Nehru put forward and behind which in Parliament and in the country there was a national ⁸⁰ consensus. Our consensus Prime Minister when he talks of the unity and independence of the country, threats from outside and the ¹⁰⁰ economic imperialism that is threatening the development of independent economy, the emphasis you will find is on public sector, building ¹²⁰ up the rural sector, growth and social distribution and on that basis building an economy based on self-reliance and not ¹⁴⁰ dependent on foreign capital assistance. The fact is that India is a shining example in the present day world when ¹⁶⁰ you have an adverse international economic environment when economic assistance is going down, the multi-lateral assistance is cut down, the ¹⁸⁰ IDA aid is cut down and policies are framed all round so that our export trade development and ²⁰⁰ our export promotion is faced with greater difficulty.

Even then because of the economic policies laid down by Jawaharlal Nehru ²²⁰ and successively followed by Indiraji and reinforced through this Budget by the present Prime Minister, it shows that this is the only ²⁴⁰ way and this is the only model in which India should develop if it wants to maintain its dignity and ²⁶⁰ emerge as a prosperous and strong country. So this myth is demolished that this Budget is anti-poor or anti growth ²⁸⁰ or this Budget is anti-social justice. Actually, it aims to achieve all these objectives. He has also demolished the myth ³⁰⁰ that this Government or the Government's economic policy is not for the poor but is more concerned about the upper ³²⁰ middle class. This is all demolished and I think it is necessary that in this House there is consensus behind ³⁴⁰ the new path or rather the new enforced path that is sought to be made out by this Budget. Similarly ³⁶⁰ the Budget aims at promising growth and if you see you will find that a number of concessions have been ³⁸⁰ given to industries engaged in mass consumption goods not caring to the needs of the affluent. A number of measures ⁴⁰⁰ have been suggested. I need not go into that. It particularly, tries to promote indigenous capital goods industry which is ⁴²⁰ the basis of self-reliance and which is the basis of promoting growth in the future development of our country. ⁴⁴⁰

Handwritten shorthand notes for Exercise 10, corresponding to the typed text on the left.

Exercise 11

Our life's mission has been fulfilled. We took the responsibility of running the administration of the country on our old shoulders²⁰ as we desired to handover the country to the younger generation as a running concern. We expect the youth⁴⁰ of the country to come forward and share our responsibility and lighten our burden. It, however, pains me to find⁶⁰ that the younger generation as represented by socialists and others are frittering away their energies in destructive activities such as⁸⁰ organising strikes, thus hampering the work of reconstruction. If the youth continues to behave in this irresponsible manner, I for one¹⁰⁰ would not hesitate to lay down the reins of office. The Ruler of small States of Kathiawar have decided to¹²⁰ form a Union of the States of Saurashtra. The representatives of these rulers will meet me soon to discuss the¹⁴⁰ details of the Union. It is a great relief that Gandhiji has broken his fast. I shall not, however, stop at this.¹⁶⁰ I want you to go deep into the causes that brought about the fast, and eradicate them once for all.¹⁸⁰ It pains me to find that free India is not treading on the right path. What happened in the country²⁰⁰ during the last five months has hurt the noble soul of the Mahatma. I appeal to you to create²²⁰ a peaceful and harmonious atmosphere in the country because it is prerequisite of all progress.

I strongly repudiate the²⁴⁰ charge that Congress Ministries are following the same high-handed and antiquated methods used by the old British bureaucracy and that²⁶⁰ Congressmen have become capitalists. The division of the country has created several new problems which have immensely taxed our²⁸⁰ brains during the last five months. We need a powerful army for defence. We cannot rely on foreign countries for³⁰⁰ imports. Everything we have to manufacture in our own country. The transfer of population following partition has created great complications³²⁰ and added to our difficulties. We have to provide food, clothing and shelter for lakhs of refugees and rehabilitate them.³⁴⁰ We have always taken the Socialists into our confidence. We consulted them on the partition of the country, but they³⁶⁰ could not put forward their view-point. When we consulted them on the issue of decontrol, they emphatically demanded the³⁸⁰ immediate withdrawal of all controls. As soon as the rationing of foodgrains was done away with they passed this.⁴⁰⁰

Whatever else may be said against the present Ministry in Bengal, there is at least one thing about which there is no⁴²⁰ dispute, that after many years Bengal has secured a band of workers whose honesty and incorruptibility are not⁴⁴⁰ in question.

Handwritten shorthand notes corresponding to the text on the left page, covering the entire paragraph structure.

I have no doubt they will learn by experience, but if any of you feel that you are⁴⁶⁰ better equipped, I have already told you how to secure the removal of the Ministry. But goondaism cannot and will not be⁴⁸⁰ allowed to prevail. I sincerely tell you that we cannot afford it when we have such delicate⁵⁰⁰ tasks to fulfil. The country is saved from fragmentation by the accession of States. Otherwise, a 'Raja-sthan' would have been⁵²⁰ something worse than Pakistan. There is all round scarcity of consumer goods. The moral is plain. You should have⁵⁴⁰ patience so that these stupendous responsibilities could be satisfactorily discharged by the Central and Provincial governments. You have been slaves⁵⁶⁰ for 200 years. Now that your own men are in office, why can't you have patience for a⁵⁸⁰ few years? Instead, we have the sickening spectacle of a so-called token one-day strike by Labour in Bombay⁶⁰⁰ after their representatives had subscribed to three years of non-strike truce. And what for was the strike organized?⁶²⁰ Admittedly to show that leadership of labour is with the organizers. This is sheer nonsense. Holidays with pay are always welcome⁶⁴⁰ to anyone. A strike of this kind, which does not involve loss of wages, cannot, therefore, show with whom the⁶⁶⁰ leadership lies. Calcutta has had a taste of a general strike once. I hope you have not forgotten its⁶⁸⁰ lesson and in all humility, I ask you to avoid its repetition.

I have been blamed that I am a⁷⁰⁰ friend of Rajas, capitalists and zamindars, but I claim to be a friend of Labour and the poor as well.⁷²⁰ Since I have followed Gandhiji, I have resolved not to own any property and I have none.⁷⁴⁰ But like Gandhiji I want to make the capitalists also understand which way their true duty lies. I cannot succumb to the⁷⁶⁰ prevalent fashion to pose as leader or to attempt to gain leadership by abusing Princes, capitalists, etc., without rhyme or reason.⁷⁸⁰ Many said some time ago that by bringing in Princes I had harmed the cause of the people,⁸⁰⁰ but they were not prepared for the merger of 40 states into a neighbouring province in two days; nor did⁸²⁰ they seem to realize the elementary fact that if Princes wish to exist, they cannot do so without the people.⁸⁴⁰

HAMPERING: to hold back, impede;
HARMONIOUS: agreement in feeling, action;
REPUDIATE: to reject as having no authority;
TRUCE: peace;
SUCCUMB: to yield, to give way to superior.

Handwritten shorthand notes corresponding to the text on the right page, covering the entire paragraph structure.

Exercise 13

Sir, as we look at our imports which have increased by nine to ten times of our exports, we find ²⁰ that the major elements which have led to this shooting up of our imports have been, first, crude oil ⁴⁰ and petroleum products which occupy now 70 per cent of our imports. Mr. Finance Minister in the Associated Chambers ⁶⁰ of Commerce meeting yesterday gave the figure of 72 per cent, and he said that we must plan to bring it ⁸⁰ down to 60 per cent. So the major components of our huge import bill are first, the petroleum ¹⁰⁰ products and crude oil, and, second the group of other items of maintenance such as fertilizers, edible oils, ¹²⁰ cement etc.. Now, Mr. Vice-Chairman, my fourth point is that the import policy which has been announced in this ¹⁴⁰ House for this year does not deal with the main elements, these two groups of elements, namely, crude oil ¹⁶⁰ and petroleum products and fertilizers, edible oil and cement which are causing this huge deficit. We have got a good ¹⁸⁰ import policy, but it has nothing to do with the elements which are causing the main mischief in our trade ²⁰⁰ balance. Let me summarise or recall what has been stated in our new import policy. The new import policy has ²²⁰ removed 160 items from the Open General Licence, it has shifted 42 from the restricted to ²⁴⁰ the banned list, and it has placed 63 new items under the Open General Licence.

Now, if I am ²⁶⁰ not mistaken, Mr. Vice-Chairman, this import policy will reduce our imports this year from that of last year ²⁸⁰ by Rs. 100 crores. Now this Rs. 100 crores reduction of our imports by this new import policy ³⁰⁰ is about 0.8 per cent of our total import bill. That is all that our import policy does ³²⁰ because the new import policy has nothing to do, as I said, with the two major elements causing the import ³⁴⁰ bill to go up, namely, crude oil and petroleum products and fertilisers, edible oils and cement. Now, may I say ³⁶⁰ that with Rs.100 crores reduction the new import policy is going to economise on the import bill for ³⁸⁰ the next year, is not likely to be on account of the import Bill on items other than petrol etc. ⁴⁰⁰

If the Finance Minister is right if the Government is right and the President's Address is right, there ⁴²⁰ is going to be an upsurge of 10 per cent in industrial development. If investments and industries pick up, this ⁴⁴⁰ import policy

will not lead to any economy. A Rs. 100 crores reduction in imports will not come ⁴⁶⁰ about. Therefore, I leave this point by saying that the import policy of the Government is good ⁴⁸⁰ and is necessary for what I call non-important items that we need to have outside the import policy. Therefore, ⁵⁰⁰ I want to plead in the House with the Government for a national energy policy.

Mr. Vice-Chairman, I am one ⁵²⁰ of the economists who has studied the energy problem and published a possible national policy under which there ⁵⁴⁰ can be at least 25 per cent economy in the next year in our use of crude and petroleum ⁵⁶⁰ products. It is not the time to go into them, and it does not apply to the Ministry of ⁵⁸⁰ Commerce. But the deficits in our imports which are primarily due to the deficits in import of crude oil for ⁶⁰⁰ a national energy policy which is urgently needed. Once again would plead for this as this is one of the ⁶²⁰ means of getting our imports in some sort of in line with our exports. As far as fertilizers, edible oils ⁶⁴⁰ and cement are concerned, I do not see any reason why we are continuing these large and increasing imports of ⁶⁶⁰ these items instead of utilising the existing capacity of our units fully. The story of capacity utilisation in fertilizers and ⁶⁸⁰ cement companies for the last year makes sad reading. Therefore, outside the import policy the Government needs to take action ⁷⁰⁰ on these two groups of items - the crude oil and petroleum, and the fertilizers, the edible oils and ⁷²⁰ cement, to make us more self-reliant and self-sufficient in our production as one of the means of having ⁷⁴⁰ our imports in line with our exports. My fourth comment, Mr. Vice-Chairman, is with regard to our exports. We have ⁷⁶⁰ planned in the Seventh Plan for exports amounting to Rs. 9,800 crores, and the new policy ⁷⁸⁰ which has been set forth comprises of more items placed under Open General Licence, controls on a large number of units ⁸⁰⁰ removed, 12 items added to the banned list making a total of 71 items and 3 items de-canalised also. ⁸²⁰ This gradual taking away of controls shall help the industry to grow in the right directions as envisaged in the Budget. ⁸⁴⁰

UPSURGE: sudden rise.

Exercise 14

Sir, I would like to draw attention to some aspects of the export policy and the strategy. We all know that ²⁰our exportable surplus is only a very small part of our gross national product, roughly of the order of five ⁴⁰to six per cent. We know, however, that international trade, foreign trade, is a function of international interdependence. No doubt, ⁶⁰basically we produce for our own consumption. But whatever a natural advantage we have, we naturally have to tap it ⁸⁰to build exportable surpluses so that then we can earn the necessary foreign exchange for meeting our essential requirements. The ¹⁰⁰essential policy that we have followed is correct. I see nothing wrong to fight against. The policy of export promotion ¹²⁰and import substitution must remain our policy. But it seems in actual implementation we have failed on both fronts. Our ¹⁴⁰share of the world trade has come down from roughly one per cent about two decades ago to less than ¹⁶⁰half a per cent in 1984. We remain primarily an exporter of primary products despite all the noise we ¹⁸⁰make about non-traditional items. Tea, jute, iron ore, rice, spices, cashewnuts are our mainstay. And we have probably the only ²⁰⁰exception among the major items, textiles, leather if you can call it an industrial product. We hear so much about ²²⁰engineering goods. Our export of engineering goods accounts for 0.1 per cent of the total world trade in engineering ²⁴⁰exports twenty years after we made our first engineering export to the United States sometime in 1977. I think ²⁶⁰this needs to be improved.

I have, therefore, a few suggestions to make. I feel that our markets must be ²⁸⁰diversified and so should be our sources of supply. We should think of markets nearer home in our close vicinity, ³⁰⁰in Africa, West Asia, in South-East Asia. And one way of doing it will be to build mutually ³²⁰beneficial relationships, ties of interdependence. Secondly, there are a number of items in which greater efforts has to be put ³⁴⁰in order to organise the producers and exporters - I do not want to say combines in associations. And I think ³⁶⁰a little bit of a beginning was made in the case of jute. We can do a better collective bargaining ³⁸⁰with our buyers and we can have more favourable terms of trade, better international marketing then we are having today. ⁴⁰⁰

Thirdly, we have to add naturally to our value adding capacity. From iron ore we are going to pelletisation. But ⁴²⁰why cannot we go to iron and steel? After all, for a

country of our dimensions and resources five ⁴⁴⁰to six million tonnes of steel is peanuts. I just mentioned leather. From leather we have moved on to leather ⁴⁶⁰goods, to shoes etc. We must diversify our exports because, if we want to have a non operational market for non-traditional ⁴⁸⁰goods, we have to adopt a policy of natural self-denial. You cannot run foreign trade in terms of red ⁵⁰⁰and green signals. You cannot run foreign trade in terms of off-a-gain and on-a-gain principle. If ⁵²⁰you want to cultivate a foreign market, you have to service it. You have to see to it that we ⁵⁴⁰do not fail when there is scarcity. But we have also to see that we do not fail internally as ⁵⁶⁰well as externally. For this we have to build up buffer stocks. Mr. Vice-chairman, I know that the Commerce ⁵⁸⁰Minister will say: Yes, all these need to be done. I can do a very good job of buying and ⁶⁰⁰selling. But where are the things to sell? Therefore, surely production comes first; production, both primary and secondary. The constraints coming ⁶²⁰in the way of production have got to be removed so that the installed capacity can be fully utilised. And ⁶⁴⁰as my distinguished colleague has said, productivity has to be improved. For that what is required is to whip up your ⁶⁶⁰infrastructure. There are transport bottlenecks in both rail and road. There are ports which simply cannot handle our import ⁶⁸⁰and export trade. There are ports which foreign liners refuse to touch, because the turn-round period is so high. ⁷⁰⁰I know shipping is a problem. There are many regions with which we do not have direct shipping. There is ⁷²⁰always the problem of whether you first develop your export trade and then establish a shipping link or first have ⁷⁴⁰the shipping link and then develop export trade. There is also the question of adequate banking and insurance facilities with ⁷⁶⁰a number of developing countries. We do not have such facilities. Such facilities have been, by and large, monopolised ⁷⁸⁰by the developed countries. Finally, at home we ought to have better market intelligence and better communication facilities and perhaps ⁸⁰⁰more efficient methods of customs inspection. These are some of the other bottlenecks. I would like the Commerce Minister to ⁸²⁰fight against these bottlenecks and all other constraints and fight against some of his colleagues here to have them removed. ⁸⁴⁰

STRATEGY: policy in war; MAINSTAY: chief support; DIVERSIFIED: to spread; VICINITY: nearby; CONSTRAINTS: compel, confine.

Exercise 15

Sir, I rise to support the Bill brought forward by the Hon'ble Deputy Minister of the Ministry of Finance. Banking is ²⁰a service of vital importance to industry, commerce and agriculture. It is concerned with the creation of credit money and ⁴⁰its distribution between various users such as industry and agriculture or between institutions and individuals. In fact the smooth working ⁶⁰of a modern economy depends on the proper regulation of credit with which the banks are concerned. The question therefore, ⁸⁰of recruitment of the personnel of banking institutions assumes great importance. The Banking Commission had recommended the establishment of such ¹⁰⁰a Commission in its Report in 1985. In fact, Government have been rather late in bringing forward this ¹²⁰very important and necessary piece of legislation. Before nationalisation, some of the big commercial banks had made some arrangements of ¹⁴⁰their own for recruitment of their staff. The Institute of Bank Management and the Reserve Bank of India through the ¹⁶⁰'Bankers' Training College run some short-term and long-term courses for recruitment and training of bank staff. But these ¹⁸⁰arrangements are not adequate even to meet the requirements for recruitment of higher cadres. The largest proportion of banks staff ²⁰⁰consists of clerks and cashiers. The recruitment policies followed by most of the Indian Banks before nationalization were not based ²²⁰on either scientific lines.

In several cases even minimum qualifications were not insisted upon. The Banking Commission has reported that ²⁴⁰ in many cases people who had not even passed matriculation examination were recruited as clerks. There was no proper evaluation ²⁶⁰ of the aptitude or capacity and very often caste and relationship determined the choice of candidates. Lack of training facilities, ²⁸⁰ however, aggravated the problem and banks found themselves with staff which had neither aptitude nor ability to carry out the ³⁰⁰ jobs assigned to them. The Bill, therefore, is welcome. It seeks to provide for proper methods of selection for recruitment. ³²⁰ It provides for the establishment of a body corporate to be called the Banking Service Commission. It shall be the ³⁴⁰ duty of the Commission to hold competitive examinations to recruit people for clerical and allied cadres, junior officers cadres and ³⁶⁰ such other officers' cadre as the Central Government may by notification specify. It shall consist of a Chairman and ³⁸⁰ eight persons who in the view of the Government are men of integrity, ability and have experience of finance and business administration. ⁴⁰⁰

The Bill rightly attaches great importance to selection

of people for the clerical cadre because the clerical staff constitute the ⁴²⁰ largest proportion of the total manpower and it is they who render the banking service to the people. Rapid ⁴⁴⁰ expansion of banking ensures further that many of them will soon get promotion to the officers' cadre. It has been ⁴⁶⁰ emanated that every clerk can hope to reach the officer's level in 10 or 12 years time. Every clerk is, ⁴⁸⁰ therefore, a potential officer. But to be effective, recruitment should attempt to attract appropriate skills and attitude and search for ⁵⁰⁰ suitable talent should not be restricted to the first point of entry in the bank at the clerical level. It ⁵²⁰ should also be extended to attract sufficient number of persons who possess executive skill. With the functional enlargement of the ⁵⁴⁰ banks, they require the service of experts, such as agricultural scientists and those who are experts in engineering. Recruitment of ⁵⁶⁰ such personnel should also be considered by the Banking Commission. A provision in the Bill enables the Government to increase ⁵⁸⁰ the proportion of such junior staff from 25 per cent to 33 per cent. In my view it ⁶⁰⁰ is a welcome provision. There is a provision that a certain percentage shall be reserved for Scheduled Castes and Scheduled Tribes. ⁶²⁰ This percentage has to be determined according to the general principles and also the requirements of the banks. One ⁶⁴⁰ provision says that the Commission will have certain advisory functions. It is an important provision. We know how in Government ⁶⁶⁰ service very difficult problems of promotion and seniority arise. It is better that they are solved by a third body ⁶⁸⁰ rather than the superior officers who have sometimes prejudices against people working under them. I hope this provision will be ⁷⁰⁰ used for that purpose.

I will not take any more time of the House by dilating on the details of ⁷²⁰ the Bill. I hope the Hon'ble Members will accept the basic idea behind the Bill. The establishment of a Commission ⁷⁴⁰ on the lines envisaged, will impart objectivity and impartiality in the recruitment procedures of the banks by prescribing uniform qualifications ⁷⁶⁰ and eligibility standards applicable in all public sector banks and thereby help to tap the right type of persons for ⁷⁸⁰ the banking industry. Finally, there is a last clause which says that the Government may extend the provisions of this Bill ⁸⁰⁰ to other banks. If the Banking Service Commission could cover the requirements of other commercial banks also, so much the better. ⁸²⁰ We will have uniform standards for recruitment of personnel in all the banks. With these words, I support the Bill. ⁸⁴⁰

PERSONNEL: working people; **AGGRAVATED:** worsened; **APTITUDE:** talent, fitness; **EMANATED:** to originate; **PREJUDICES:** bias.

Exercise 16

Since the basis of the Bill has also been questioned, that is whether the restructuring of the capital of the institutions is at all needed. It is our view that a developmental agency should be organisationally independent and its board professionalised. Having fully fed the Industrial Development Bank of India since its infancy for a decade, the Reserve Bank has placed it in a position of importance. The Government have, therefore, taken the view that the time has arrived to elevate the status of the Development Bank to that of the principal financial institution. Just as the Reserve Bank is the Central Bank of the country, the Life Insurance Corporation of India is the principal investment institution, the Development Bank should achieve the status of the principal financial institution, all the three being directly owned by the Government. The Bill seeks to achieve this purpose. Further, the board of the principal financial institution should reflect the various impulses of different States of India particularly those which are industrially backward. As I have already explained, you will see from Clause 6 of the Bill that in a Board of 23 members, excepting two who are Government officials and two employees of the financial institutions, the rest are professionals in the sense that they represent all-India and State-level financial institutions, banks and various fields like science technology, industry, economics, industrial cooperative marketing etc. The Reserve Bank as the Central Bank of the country will be represented at the level of a Deputy Governor on the Board and on the Executive Committee of the Development Bank. The Reserve Bank is, therefore, in a position to continue to make its positive contribution to the operations of the Development Bank and through it, of all the other financial institutions. It has also been argued that after the restructuring of the Development Bank, neither the volume of credit to industry will increase nor will the cost of credit decrease and thus there is no economic rationale for the Bill. In any event the mobilisation of resources and their channelling will be done in close coordination with the Reserve Bank. Having elevated the status of the IDBI, and made it statutorily responsible for the coordination, the Development Bank and the other financial institutions will work with greater cohesion and to that extent there will be better development of resources all round.

A point has also been raised that with the transfer of the shareholding of the Industrial Development Bank of India from the Reserve Bank to the Government, large

industrial group would have easier access to institutional finance than before. In the second note of dissent by my Hon'ble friends, similar point has been made about the credit policies to be followed by the IDBI. Loans have not been defined. The policy of financing industry including small scale industry, co-operatives etc. and the large industrial groups, is determined by Government. For implementing the policy of Government, it is perhaps not very material whether the Industrial Development Bank of India is directly owned by Government or owned through the Reserve Bank. Parliament has, therefore, the opportunity to oversee the policy being followed by the Development Bank and the other institutions in financing industry in general and the larger industrial groups in particular.

The Hon'ble Member have in their Minute of Dissent referred to the position that the employees representatives will not be elected on the Board but will be selected in a manner prescribed by Government. They have referred to the practice prevailing in regard to the appointment of Directors on the Boards of the nationalised banks. I may inform the House that in the case of the nationalised banks, the scheme framed under the Banking Nationalisation Act does not provide as such for a direct election by workmen or their representatives on the boards of the banks and a representative is chosen out of a panel of three names suggested by the Federation, which on verification by the Central Labour Commissioner, has the largest number of workmen as members. A more or less similar procedure will be drawn up in this case also for selection of the employees representatives. I now take this opportunity of paying a tribute to the services rendered by the Reserve Bank of India in feeding the Industrial Development Bank of India from its infancy and having brought it up to its present status so that it could take up the leadership of the other financial institutions independently. As I have already stated earlier, the Industrial Development Bank of India will continue to be as much a concern of the Reserve bank as of the Government in the new set-up as well. I have every hope that the development bank as the principal financial institution in the field of industrial finance with its enlarged role should be able to play an effective part in the balanced industrial development of the country in accordance with national priority and aspirations. This has been provided in the preamble by the Joint Committee, constituted for the that purpose

RATIONALS: logic; COHESION: togetherness; ACCESS: reach;
DISSSENT: disagreement; IMPLEMENT: to enforce;
PREAMBLE: introduction; VERIFICATION: to establish truth of

Exercise 17

Sir, with regard to this Banking laws there is much to be said. After the nationalisation of banks, several issues ²⁰ have cropped up. Here the Government proposes certain amendments out of which some are necessary; but, I would like to ⁴⁰ draw the attention of the Hon'ble Minister to the Banking Laws Bill 70 of 1983 in which there ⁶⁰ is a proposal for prohibition of the acceptance of deposits by un-incorporated bodies. About this I would like to stress this ⁸⁰ point because society has its structure in this country. There are certain money lenders who are rendering some service to the ¹⁰⁰ people. Your branches have not reached there. That entire structure or infrastructure, whatever you name it, is not there. Because ¹²⁰ of that Saraf Associations have made representation to the Government on the way in which you are stopping this thing. ¹⁴⁰ If we say you can collect deposits from ten people only, then this entire thing will come to a standstill. ¹⁶⁰ Your other amendments I support. But as far as this thing is concerned I would like the Government to think. ¹⁸⁰ The basic objective, which is difficult to understand and much less to appreciate, of this underlying objective behind the introduction of the ²⁰⁰ Bill, and more particularly the amendment mentioned above which is likely to have a far-reaching effect on various sectors of ²²⁰ the economy. If the Government is determined to protect and promote the interest of the depositors or root out malpractices ²⁴⁰ on the part of certain elements in the informal credit market, then there are various ways and means by which ²⁶⁰ these aims could be achieved. It is apprehended that such a drastic measure will result in squeezing the source of ²⁸⁰ credit in the informal credit market which will not only paralyse the normal course of conduct of business in the ³⁰⁰ urban and rural areas but also provide wide scope for unhealthy and undesirable practice, a situation which can hardly be ³²⁰ viewed with calm. We humbly feel that rigorous restrictions on acceptance of deposits by the unincorporated bodies has also draconian ³⁴⁰ measures to control them would only cause serious damage to the economy resulting in hardship to millions of people without ³⁶⁰ any commensurate benefit to anybody. Now, Sir, this is the representation that they have made. Since all the branches of ³⁸⁰ our nationalised banks have not reached the rural areas in the far flung areas, what would happen to those people? ⁴⁰⁰

Sir, having stated this, these people had approached me in Bombay. Then, Sir, all the Shroff Associations are already agitated ⁴²⁰ over it. Now, I have got a memorandum which, I think, has been submitted to the Government also. It

is ⁴⁴⁰ Gujarat State Shroff Association. Likewise, that agitation has spread everywhere and there is an apprehension that if the Government goes ⁴⁶⁰ on with this provision, then the entire transactions which are being carried on smoothly at places where no banking facility ⁴⁸⁰ is available, will come to a stop and standstill and the rural people and the lower-middle-class people ⁵⁰⁰ will be very much affected. Now, they have stated the reason why it is an unjustified move and what is ⁵²⁰ the magnitude of the problem. There are certain implication on vital sectors. The move will be an obstruction to informal ⁵⁴⁰ credit structure. It will be a death blow to distributive trade. It will have a detrimental effect on rural sector. ⁵⁶⁰ Then, it has been mentioned that it will have a crippling impact on indigenous banking. It will aggravate unemployment. There ⁵⁸⁰ are certain drastic penal provisions about which also they have stated. They have mentioned about the erosion of moral values ⁶⁰⁰ also. Well, Sir, we may keep it aside. We all should be very much concerned with the moral values also. ⁶²⁰ Now, it has a far-reaching impact. They have stated all this in their memorandum.

I would only like to highlight one ⁶⁴⁰ or two main points. It has to be realised that the informal credit structure comprising of trade, business, commission agents ⁶⁶⁰ and indigenous bankers has been rendering valuable services since times immemorial to various sectors of the society and more particularly, ⁶⁸⁰ in rural and semi-urban areas. What is more, they occupied a place of pride due to personalised service to both ⁷⁰⁰ clients and depositors coupled with high efficiency and prompt service at low over-head cost. Even though, greater percentage of ⁷²⁰ informal credit structure is unsecured vis-a-vis the bank credit which is mostly secured, the default is very low. ⁷⁴⁰ Despite substantial expansion of bank branches not only of the nationalised banks but also the national rural banks and the ⁷⁶⁰ cooperative banks, the informal credit market continues to serve the increasing needs of the internal trade, industry and commerce of ⁷⁸⁰ the country which highlight its viability and indispensability. Even in developed countries like U.S.A. informal and non-banking commercial ⁸⁰⁰ credit markets operate without being subjected to close customary and legal regulation characteristic of commercial banking and its variants. In ⁸²⁰ such circumstances, instead of destroying such informal credit structure, it would be quite useful to revitalise and reinvigorate it. ⁸⁴⁰

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AMENDMENTS: alterations; PARALYSE: cripple, render powerless;
COMMENSURATE: compensatory; VIABILITY: practicability;
VARIANTS: differing in form; REINVIGORATE: to recharge; DETRIMENTAL: harmful.

is ⁴⁴⁰ Gujarat State Shroff Association. Likewise, that agitation has spread everywhere and there is an apprehension that if the Government goes ⁴⁶⁰ on with this provision, then the entire transactions which are being carried on smoothly at places where no banking facility ⁴⁸⁰ is available, will come to a stop and standstill and the rural people and the lower-middle-class people ⁵⁰⁰ will be very much affected. Now, they have stated the reason why it is an unjustified move and what is ⁵²⁰ the magnitude of the problem. There are certain implication on vital sectors. The move will be an obstruction to informal ⁵⁴⁰ credit structure. It will be a death blow to distributive trade. It will have a detrimental effect on rural sector. ⁵⁶⁰ Then, it has been mentioned that it will have a crippling impact on indigenous banking. It will aggravate unemployment. There ⁵⁸⁰ are certain drastic penal provisions about which also they have stated. They have mentioned about the erosion of moral values ⁶⁰⁰ also. Well, Sir, we may keep it aside. We all should be very much concerned with the moral values also. ⁶²⁰ Now, it has a far-reaching impact. They have stated all this in their memorandum.

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Education & Culture Ex. 18 - 25

Exercise 18

I am grateful to the Board of Governors, Director and Members of the staff of this Institute of Technology for ²⁰ having invited me to perform the opening ceremony of the building of the Institute this evening. Being a teacher myself ⁴⁰ it is always an encouraging and stimulating experience for me to meet young men and women, students and teachers, who ⁶⁰ are engaged in the exciting pursuit of knowledge and discovery. It makes me feel happier and younger. I shall always ⁸⁰ carry with me the fragrant memory of the pleasant time I have spent in your midst this evening. I have ¹⁰⁰ been impressed by the considerable thought and hard work that has gone into the design and construction of this building ¹²⁰ which I have had the pleasure to inaugurate. It had beauty without pomp and show and is eminently functional. It is designed ¹⁴⁰ to meet all the present requirements of the Institute and also to provide for further expansion without upsetting the general ¹⁶⁰ pattern. Its cost has been kept significantly low and the speed and efficiency with which it has been constructed deserve ¹⁸⁰ admiration. I was also happy to learn that most of the execution has been done departmentally without any contractors. In ²⁰⁰ the present position of our resources, we cannot spend heavily on buildings, much less on middlemen's profits or ornamental features ²²⁰ which have little educational significance. I, therefore, welcome the emphasis laid in the planning and construction of this building on ²⁴⁰ functional utility, simplicity and economy. I wish we could carry this emphasis still further in all our future constructions.

The ²⁶⁰ development of modern industry has been one of our significant achievements in the post-independence period. We have started several ²⁸⁰ new industries and expanded older ones and this has enabled us to reduce imports, to meet increased internal demands and ³⁰⁰ to promote exports in certain sectors. In this, as well as in building up of the defence potential, our programmes ³²⁰ for the development of technical education have made a significant contribution. In spite of the heavy weather into which these ³⁴⁰ plans have recently run owing to a period of recession through which we are passing. I regard them as one ³⁶⁰ of the more successful areas of our educational planning. In the last twenty years, we have expanded most of the ³⁸⁰ old engineering colleges because a bigger institution tends to be more economic and efficient and also opened new engineering colleges. ⁴⁰⁰

In the development of higher education, the essence of the strategy lies in creating, through concentration of human and material ⁴²⁰ resources, a few centres of

excellence where the highest standards possible are maintained. These centres are then utilised for producing ⁴⁴⁰ high quality teachers, text books and other materials which, in their turn, help to extend the excellence generated in these institutions ⁴⁶⁰ to others and ultimately to raise the standards of the system as a whole. The establishment of the Indian Institute ⁴⁸⁰ of Technology is a good illustration of this process of improving standards in higher education. It has yielded good results ⁵⁰⁰ so far and, if persisted on proper lines, it will eventually crown our efforts with success and help us ⁵²⁰ to raise the standards of the entire system of technical education. I wish such programmes could be developed in other ⁵⁴⁰ sectors of higher education as well.

While I greatly appreciate these attempts at improving quality, we have to be on ⁵⁶⁰ guard against two dangers. The first is to ensure that this pursuit of quality does not push up the costs ⁵⁸⁰ to impossible levels. I concede the point that good education cannot be had without a cost, and that a nation ⁶⁰⁰ which desires to have good education should also be prepared to pay for it. But research studies have shown that ⁶²⁰ the converse of this statement is not necessarily true. Very often, institutions where the cost per student is high show ⁶⁴⁰ a poorer level of attainment than some others where the cost per student is much lower. It cannot, therefore, always ⁶⁶⁰ be argued that an education which costs more is necessarily better. What often happens in practice is that costs of ⁶⁸⁰ education mount up for reasons other than those of qualitative improvement; snobbery, lack of proper planning, or the adoption ⁷⁰⁰ of obsolete techniques. Good scientific research, for instance, costs more money. But larger amounts can also be spent on providing ⁷²⁰ marble floors to laboratories, or on the purchase of costly equipment which is only occasionally utilised. We have to ensure ⁷⁴⁰ that such causes of increase in costs are avoided and that costs per student are reduced to the minimum possible ⁷⁶⁰ consistent with the maintenance of the necessary standards. This will be possible through the adoption of modern scientific techniques, better ⁷⁸⁰ planning, and greater human effort. The Institutes should not be satisfied merely by maintaining the highest standards. They should also ⁸⁰⁰ evolve techniques to avoid waste, to make the best use of all available facilities and to reduce costs to as ⁸²⁰ low a level as possible. This is an important aspect of the problem which I commend for your serious consideration. ⁸⁴⁰

STIMULATING: to excite; FRAGRANT: sweet smelling; YIELDED: gave in; CONVERSE: opposite, contrary; SNOBBERY: person with exaggerated respect.

Exercise 19

Mr. Chairman, Sir, I am grateful to you for giving me an opportunity to participate in the discussion in the Report of the University Grants Commission for the year 1998-99. On behalf of my Party I would like to express my views on this Report of the UGC. At the outset, I would like to raise certain posers. Fifty one years after achieving our Independence what do we witness in the field of education? Has our educational policy enabled us to solve the manifold miseries of our masses? Has our educational policy created additional job opportunities in the country? Unfortunately, to our dismay, we find that we have not made any appreciable progress in education; in fact, I should say that we are slipping back into primitive period. So far education has been confined to bulky books and the educated youths have not proved useful to the society. What is their contribution to the evolution of modern society in our country? Sir, it has become a matter of dispute and discussion. The graduates are groping in the dark. Their education has proved futile to the needs of the nation. They have not been able to contribute substantially to the social, cultural and economic growth of our country. The utility of higher education in India lies in its utter futility. I would like to emphasize that education should be a potent instrument for bringing out the latent talents of the young buds of humanity for the very survival of human society. In this background, we should have a look at the 1997-98 Report of the University Grants Commission. Even a superficial scrutiny shows that there has been inequitable distribution of grants among the universities in our country. You know, Sir, that there are 105 universities in our country, out of which seven are under the control of the Central Government, called the Central Universities. Out of the total amount of Rs. 50 crores available at the disposal of the UGC, five Central universities were given a sum of Rs. 19.20 crores in this year. The remaining hundred Universities were to remain content with the balance of Rs. 30.80 crores. I would like to know why such a step-motherly approach should have been adopted here.

Sir, we go about talking that India is an agricultural country and agriculture contributes 70 per cent of the national income. It is indisputable that the majority of our people are dependent upon agriculture for their livelihood. Yet, we have done very little for the progress

of agricultural education in our country. I have to painfully point out that in the existing scheme of things lion's share of money is allocated to educational institutions imparting arts and science education and agricultural education is to rest content with no share.

I have to say that, in all the Five Year Plans that have gone by, agricultural education received very scant attention in the hands of our Government. The Agricultural universities are the distant cousin of the UGC. I am constrained to quote from page 150 of the UGC Report for 1997-98 which shows that the Agricultural University in Tamil Nadu got a sum of Rs. 20,000 as plan allocation. I hope that at least in the coming years the present Government would give the prime of place for agricultural education and allocate adequate funds for agricultural universities enabling them to produce agricultural graduates and scientists who can take agriculture to the commanding heights of our economy. I have to regretfully point out that paltry sums were spent during this year for library books and scientific equipment for laboratories. You cannot contradict me if I say that educational standards would be only below par in colleges which do not have good libraries and laboratories. In 1997-98, a sum of Rs. 2.45 crores was allocated for library books and Rs. 4.00 crores for scientific equipment. As library and laboratory are the essential ingredient of higher education, the UGC should not be stingy in allocating funds for this purpose. I would like to recall that the Father of the Nation, Mahatma Gandhi and our late revered leader used to emphasize repeatedly the necessity of teaching the young and the youth of the country in mother-tongue. Even after five decades of our Independence, we do not have text books for higher education in mother-tongues. Consequently, the standard of education has gone down steeply. It is of paramount importance that text books for higher education must be brought out in mother tongues. Here, the UGC has a vital role to play. Sir, the universities alone can be entrusted with this onerous task of bringing out collegiate text books in regional languages and no other body can do.

MANIFOLD: many sided; FUTILITY: uselessness; POTENT: latent strength; SCRUTINY: close examination; SCANT: deficient, barely sufficient; INGREDIENT: part of the whole; PARAMOUNT: supreme.

Exercise 20

I am glad to welcome you to the first meeting of the University Grants Commission. In accordance with one of the recommendation²⁰ of the Central Advisory Board of Education, the Government of India decided in 1945 to set up a University⁴⁰ Grants Committee. The functions of this Committee were confined to the three Central universities and it was only an advisory⁴⁰ body. There were several non-officials who were members but they acted on a part-time basis and there was only⁸⁰ one whole-time officer who acted as Secretary for the Committee. With this limited personnel and the circumscribed powers, it¹⁰⁰ was not surprising that the University Grants Committee was not able to make any effective contribution to the development of¹²⁰ University education. In 1947, the Committee was reconstituted with somewhat enlarged membership but since the functions and the¹⁴⁰ official assistance remained more or less the same, this committee also did not prove effective. In 1952, the¹⁶⁰ Government of India therefore, decided to set up a reconstituted University Grants Commission with a full-time Chairman and full-time¹⁸⁰ Secretary and with enlarged membership. It was intended that this Commission should look mainly after the four Central Universities and²⁰⁰ be entrusted with the following functions: One, to advise the Government on the allocation of grants-in-aid from public funds to²²⁰ the Central universities; Two, to advise the Government on the allocation of grants-in-aid to other universities and institutions of higher²⁴⁰ learning whose case for such grants may be referred to the Commission by the Government; and Three, to advise²⁶⁰ the universities and other institutions of higher learning in respect of any question referred by the Government to the Commission.²⁸⁰ After the passing of the Constitution, the Central Government was entrusted with an important responsibility in higher education in respect³⁰⁰ of the co-ordination of facilities and the maintenance of standards in the universities. The Government considered various measures for the³²⁰ discharge of this responsibility and came to the conclusion that it could be best fulfilled by the establishment of a³⁴⁰ Council of University Education by an Act of Parliament. A draft Bill to set up a Council of University Education³⁶⁰ was accordingly prepared and circulated to the universities in order to secure the largest possible support and co-operation from them.³⁸⁰ The draft Bill was considered by the Inter-University Board which agreed with the objects of the Bill as such.⁴⁰⁰

The Government accepted this recommendation as it itself felt that a properly constituted University Grants Commission with enlarged powers and⁴²⁰ functions could

discharge these duties more effectively. This also appeared to be in consonance with the recommendations of the University⁴⁴⁰ Education Commission. In its Report, the Commission had recommended that a University Grants Commission on the lines of the University⁴⁶⁰ Grants Committee in Great Britain should be set up as early as possible. The Scientific Manpower Committee had also recommended⁴⁸⁰ the provision of generous grants for the development of postgraduate facilities in the universities. The Government had accepted these recommendations⁵⁰⁰ in principle, but on account of financial stringency no action could be taken on them at the time. After the⁵²⁰ acceptance of the Five Year Plan, it was known that some funds had been provided for the improvement of university⁵⁴⁰ education, and the Ministry of Education considered the time appropriate for the establishment of a University Grants Commission. Further discussions⁵⁶⁰ have been held by the Government to increase the quantum of these funds, particularly in view of the fact that⁵⁸⁰ the University Grants Commission would have to deal not merely with the four Central Universities but all the Universities of⁶⁰⁰ India. I am happy to announce that we are now in a position to establish a statutory University Grants Commission⁶²⁰ with larger funds to look after all universities, and this Commission will also serve as an instrument of university reform.⁶⁴⁰ A draft Bill has been prepared, and it is hoped that this will be presented to Parliament at an early⁶⁶⁰ date.

The consideration of the Bill by Parliament and its enactment is likely to take some time. The Government, however,⁶⁸⁰ felt that in view of the growing problems of the universities, immediate action was needed. It has, therefore, considered it⁷⁰⁰ desirable to set up a University Grants Commission in accordance with the resolution of November last and allow it to⁷²⁰ start functioning immediately. This Commission will consist of five members and have one person as Chairman. In order to ensure that the⁷⁴⁰ universities do not look upon it as an external body, it has been decided to associate a number of⁷⁶⁰ Vice-Chancellors with it. I am sure you will all agree that this is a momentous decision and will have⁷⁸⁰ far-reaching influence on the development of university education in India. I therefore want that the importance of this step and⁸⁰⁰ the result which we hope to attain through this Commission should be properly appreciated by the people at large.⁸²⁰ The first thing I want to make clear is that the Commission will be fully free and work independently.⁸⁴⁰

CIRCUMSCRIBED: draw line around; STRINGENCY: strict, binding; ENACTMENT: to make a law; MOMENTOUS: having great importance.

Exercise 21

It also gives me great pleasure that on the occasion of this Conference, we have, among us, the Director General²⁰ of Unesco and the Chairman and a Member of the Executive Board. Their participation will enable them to appreciate the⁴⁰ problems and aspirations of a region where more than half of mankind lives. It will also give the new Director General⁶⁰ a deeper insight into the tasks which await the organisation in this part of the world. The proposal to⁸⁰ set up National Commissions in Member States is to be commanded for many reasons. This has resulted in the establishment of¹⁰⁰ a permanent agency for the working out of Unesco's ideas at many levels. While the membership of Unesco is confined¹²⁰ only to States, it is obvious that its work must be carried out among the people. The National Commission with¹⁴⁰ its close association with various non-official agencies provides a platform to disseminate Unesco's programmes in many ways. One may, in¹⁶⁰ fact, say that Unesco's work is delegated to these National Commissions. To my mind, the main purpose of setting¹⁸⁰ up the National Commissions was, on the one hand, to make Unesco conscious of the people's needs, and, on the²⁰⁰ other, to make the people conscious of Unesco's functions and purposes. The National Commissions are therefore, the proper agencies to²²⁰ spread Unesco's ideas and objectives among the people. One may, in fact, go so far as to say²⁴⁰ that Unesco is active only if the National Commissions are active. Similarly, the National Commissions can function properly only if²⁶⁰ Unesco is active. If we keep this test before us, we have to admit that the National Commissions have not²⁸⁰ always been as effective as we would wish them to be. I am not referring to the United States or³⁰⁰ some of the European countries, for I have no direct knowledge of the activities of the National Commissions in these³²⁰ areas. So far as the Eastern countries are concerned, by and large, they have not yet fulfilled what we expected³⁴⁰ of them. The Commissions have been set up, offices opened and staff employed, but they have not yet made their³⁶⁰ influence felt in their own countries; nor have they reflected adequately their points of view in framing Unesco's general programme.³⁸⁰ This is the feeling I have in respect of the Indian National Commission; though our foreign friends may think otherwise.⁴⁰⁰

It is, therefore, necessary for us to devise methods by which National Commissions may be activated. Apart

from the desire⁴²⁰ to have representatives of neighbouring countries among us, this is one of the main reasons why we have invited fraternal⁴⁴⁰ delegates from sister nations. It is our purpose and hope that their association may create an opportunity where representatives of⁴⁶⁰ the Asian and African National Commissions may meet and consider why more progress was not achieved. Such discussions will⁴⁸⁰ also help all of us to define more sharply the main objectives of Unesco and advise it on the⁵⁰⁰ programmes which are necessary to fulfil these objectives in the context of the East.

I wish, in this connection, to⁵²⁰ place before the Conference some important issues which, to my mind, have prevented a more effective implementation of Unesco's ideals⁵⁴⁰ and programmes. My purpose is to express the feelings of my country and other countries in the East fully and frankly.⁵⁶⁰ There is no suggestion of complaint in what I am going to say. In the brotherhood of Unesco, there⁵⁸⁰ must not be any occasion for mutual recrimination. It is, however, necessary that we understand one another clearly and fully,⁶⁰⁰ for without such understanding we cannot co-operate in the achievement of our common goal. The first thing I want to⁶²⁰ say is that there is a feeling throughout the East that the U.N. and its specialised agencies have⁶⁴⁰ not yet given to the East, the attention which it can rightfully claim. The Eastern nations feel that⁶⁶⁰ while in theory they are recognised as equal partners in the United Nations, the practice does not always conform⁶⁸⁰ to the theory. They feel that the Central offices of the U.N. and allied agencies do not fully understand⁷⁰⁰ their problems and needs. So long as there is this feeling, it will be difficult to create whole-hearted enthusiasm⁷²⁰ for the U.N. and Unesco in these regions. One of the reasons for such a feeling in the East⁷⁴⁰ is its recollections of the attitude which developed in the West in the 18th century. Two things happened simultaneously in⁷⁶⁰ that period. On the one hand, the Eastern countries reached the lowest depths of depression and, on the other, a⁷⁸⁰ new impulse to progress and advancement swept throughout Europe and America. The inevitable result of these developments was that the⁸⁰⁰ Western nations divided the world into two categories. There was, on one side, the free and superior world of the⁸²⁰ Western peoples and, on the other, the world of inferior and subject nations in Asia and Africa of the world.⁸⁴⁰

DISSEMINATED: to spread;

RECRIMINATION: make mutual accusations.

Progressive Shorthand (Monthly) July 2026

from the desire⁴²⁰ to have representatives of neighbouring countries among us, this is one of the main reasons why we have invited fraternal⁴⁴⁰ delegates from sister nations. It is our purpose and hope that their association may create an opportunity where representatives of⁴⁶⁰ the Asian and African National Commissions may meet and consider why more progress was not achieved. Such discussions will⁴⁸⁰ also help all of us to define more sharply the main objectives of Unesco and advise it on the⁵⁰⁰ programmes which are necessary to fulfil these objectives in the context of the East.

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Exercise 22

If they want to carry on Government, there are only two ways of doing that. One is the path laid down²⁰ by Mahatma Gandhi. That is the establishment of Ram Raj in which there is complete peace and freedom from crime⁴⁰ and coercion of any kind. All of you can try to achieve it, but there is no doubt that you cannot⁶⁰ get it overnight. The alternative to this method is a firm Government, backed by a strong army, strong navy,⁸⁰ strong air force and strong police, but ultimately governed by the will of the people. Under such a system, the¹⁰⁰ Government in office is entitled to the support of the people unless it follows a wrong path. Prafulla Babu is¹²⁰ a servant of the people. They can place before him all their grievances, for he is not inaccessible like foreigners.¹⁴⁰ Bengal should be proud of its Ministry, its police and its public services. It should teach them how to be¹⁶⁰ good public servants. Similarly the Ministry cannot act in an irresponsible manner. The Public Safety Bill is being attacked¹⁸⁰ because it is taken to be an encroachment on civil liberties of the people, but they forget that the Bill²⁰⁰ is to be enforced by popular representatives. If our own men utilize the provisions of the Bill to harass their²²⁰ political opponents, they cannot remain in office for a day. If, therefore, anybody wants to attack Government on this plank,²⁴⁰ he is making a great mistake.

They also say that the new Ministry is behaving like its predecessors. Even²⁶⁰ if they did so, where was the objection? After all, they are responsible and responsive men. They cannot harm anyone²⁸⁰ without paying the penalty for it. It is in these circumstances that the Ministry has thought fit, placing before it³⁰⁰ the interest of the province, to ask for special powers and they are entitled to get them. Democracy has just been³²⁰ born. Let it stand firmly on its feet before taking it to task for its working. Calcutta is the³⁴⁰ largest city of India. Formerly it commanded the leadership of this country. It should do so even now.³⁶⁰ But it is not the old Calcutta which held aloft the torch of leadership in the olden days. Nevertheless, there is one thing³⁸⁰ of which Calcutta can be proud. It has escaped the storm which affected other parts of India after partition.⁴⁰⁰

For in Calcutta had also given itself up to barbarity, the whole country would have been in flames. The spark which was⁴²⁰ when Calcutta had the taste of a general strike and direct action, has not yet died down. We are not⁴⁴⁰ out of the wood. We have to take out Hindus and Sikhs from Sind,

Handwritten shorthand notes corresponding to the text on page 36.

for, despite all assurances⁴⁶⁰ of protection, they cannot remain there for a day. Those assurances are empty words. Everybody knows that from a peon⁴⁸⁰ right up to the Governor, there is not a Hindu or Sikh in the Services. Authorities in Pakistan wish to⁵⁰⁰ compel people to stay. The present situation is thus fraught with difficulties. Only this morning I saw a long statement⁵²⁰ of a leader in which he had brought in Junagadh along with Kashmir, but there is no parallel. In regard to⁵⁴⁰ Kashmir we say it is better to have an open fight than to have disguised warfare such as has been⁵⁶⁰ going on. It is for this reason that we have gone to the U.N.O. to have the issue⁵⁸⁰ finally settled. But Junagadh things have settled themselves without a fight. The Dewan had asked for our intervention⁶⁰⁰ and the Nawab fled. The 'Provisional Government' started from the Junagadh territory itself and did not get any support either⁶²⁰ from the Indian Dominion or from its population. There is, therefore, nothing common between Junagadh and Kashmir. But even then⁶⁴⁰ we have made it plain that a plebiscite should be the deciding factor in the Kashmir situation.

But how can⁶⁶⁰ any plebiscite be held when fighting is going on? If we have ultimately to save Kashmir by the sword, where is the⁶⁸⁰ scope for plebiscite? I should like to make one thing clear, that we shall not surrender an inch of⁷⁰⁰ Kashmir territory to anybody. As regards the controversy of a secular versus Hindu State, there can no serious talk⁷²⁰ of a Hindu State. But one fact indisputable. There are 4 crores of Muslims in India many of whom⁷⁴⁰ helped the creation of Pakistan. How can one believe that they will change overnight? The Muslims say that they are⁷⁶⁰ loyal citizens and therefore why should anybody doubt their bona fides? To them, I should say: "Why do you⁷⁸⁰ ask us? Search your own conscience." India only wishes to be left alone. I would tell Pakistan, "You have now⁸⁰⁰ got Pakistan. I wish you to be happy. It is only when your teeth are soured that you need come back⁸²⁰ to us. You want to make Pakistan a heaven on earth. We ourselves welcome it, for after all we shall also benefit from it."⁸⁴⁰

GRIEVANCES: causing distress;

PLANK: something to stand on;

ENCROACHMENT: to advance beyond limit;

DISGUISED: to change appearance to conceal identity;

PLEBISCITE: vote to decide affiliation to another country region.

Handwritten shorthand notes corresponding to the text on page 37.

Exercise 23

The fiscal year now drawing to a close has been a difficult one by any standards. It has been a²⁰ year of crisis and of crisis management. It has also been a year of great economic challenges and bold new⁴⁰ initiatives. When the new Government assumed office eight months ago, we inherited an economy on the verge of collapse. Inflation⁶⁰ accelerating rapidly. The balance of payments was in serious trouble. The foreign exchange reserves were barely enough for two⁸⁰ weeks of imports. Foreign commercial banks had stopped lending to India. Non-Resident Indians were withdrawing their deposits. Shortages of foreign¹⁰⁰ exchange had forced a massive import squeeze, which had halted the rapid industrial growth of earlier years and had produced¹²⁰ negative growth rates from May 1991 onwards. Our first and immediate challenge was to arrest the slide and restore¹⁴⁰ India's credibility both domestically and in the eyes of the world. To achieve this objective we had to make immediate¹⁶⁰ measures to avert a default in international payments and also take steps to restore macroeconomics balance in the economy in¹⁸⁰ the short run, with a view to controlling inflation and reducing the balance of payments deficit to a manageable level.²⁰⁰ Our medium term objective was to place the economy back on the path of high and sustainable growth.

The new²²⁰ Government took several initiatives in pursuit of these objectives. We took emergency measures to prevent a default in external payments,²⁴⁰ which would have been highly disruptive. The previous Government had already decided to use a part of the gold held²⁶⁰ by the Reserve Bank of India to mobilise temporary liquidity abroad. We did not consider it prudent to reverse this²⁸⁰ decision. But we promised to redeem the gold at the earliest opportunity and we have kept our word. We³⁰⁰ began the process of restoring macroeconomic balance by seeking to reduce the fiscal deficit which had grown very large in³²⁰ the previous year. We also embarked on a medium term programme of structural reform, including new initiatives in trade policy³⁴⁰ and industrial policy aimed at improving the efficiency, productivity and international competitiveness of Indian industry. Our longer term objective is³⁶⁰ to evolve a pattern of production which is labour intensive and generates larger employment opportunities in productive higher income jobs³⁸⁰ and reduces the disparities in income and wealth between rural and urban areas which is very much essential now.⁴⁰⁰

Stabilisation and structural adjustment are never painless or quick, especially when we are dealing with imbalances and structural rigidities which⁴²⁰ have built up over several years, to

bring the economy⁴⁴⁰ back to a path of rapid and sustainable growth. A firm commitment to austerity, the pursuit of excellence and⁴⁶⁰ the promotion of efficiency and productivity for the benefit of the common people has to be an integral part of this effort.⁴⁸⁰ Given our limited resources, our people cannot afford to copy the soulless consumerism and the wasteful life styles of⁵⁰⁰ the affluent countries of the West. Conspicuous consumption has to be actively discouraged. The virtues of thrift have to be⁵²⁰ emphasised. The owners of wealth, as Gandhiji used to say, must learn to regard themselves as trustees of society.⁵⁴⁰ We cannot postpone structural reform and adjustment, but we must ensure that the burden of adjustment on the poorer and ⁵⁶⁰ weaker sections of our society is reduced to the maximum possible extent. We are travelling through difficult and uncharted terrain,⁵⁸⁰ where no action is without attendant risks, and success will not always be immediate. We need patience, perseverance and national⁶⁰⁰ cohesion, if we are to succeed.

It has been alleged by some people that the reform programme has been dictated⁶²⁰ by the IMF and the World Bank. We are founder members of these two institutions and it is⁶⁴⁰ our right to borrow from them when we need assistance in support of our programmes. As lenders, they are required⁶⁶⁰ to satisfy themselves about our capacity to repay loans and this is where conditionality comes into the picture. All borrowing⁶⁸⁰ countries hold discussions with these institutions on the viability of the programs of which assistance is sought. We have also⁷⁰⁰ held such discussions. The extent of conditionality depends on the amount and the type of assistance sought. However, ⁷²⁰ wish to state categorically that the conditions we have accepted reflect no more than the implementation of the reform programme⁷⁴⁰ as outlined by letters of intent sent to the IMF and the World Bank, and are wholly consistent⁷⁶⁰ with our national interests. The bulk of the reform programme is based on the election manifesto of our Party. There⁷⁸⁰ is no question of the Government ever compromising our national interests, of our policies will take time to materialise,⁸⁰⁰ I am happy to report to the House that we have made substantial progress even in this short space of eight⁸²⁰ months restoring India's credibility and pulling the economy back from the slide into financial chaos.⁸³⁶

RESTORE : to give place EMBARKED : began
DISPARITY : inequality AUSTERITY : economy

I am honoured to be associated with this ceremony to lay the foundation stone of Jawaharlal Nehru Bhavan. This building,²⁰ I believe, will become another landmark in these historic and beautiful environs. It is befitting and natural that we name the building⁴⁰ that will house our foreign office after Pandit Jawaharlal Nehru. With his immense pride in India's great heritage and abiding⁶⁰ faith in our country's capacity to march forth to a bright future, Panditji came to symbolize the hopes and aspirations⁸⁰ of a free India in a brave new world. He was truly the architect of modern India and laid the¹⁰⁰ foundation of a democratic, secular and pluralistic polity. The institutional and policy foundations laid by him have come to underpin¹²⁰ India's rapid ascent on the global political and economic scene. Panditji dreamed big for India and worked tirelessly to realize¹⁴⁰ those dreams. His leadership of India and his boundless love for India and its people, however, did not confine¹⁶⁰ him within the frontiers of our country. His gigantic personality and the breadth of his vision had a far bigger canvas.¹⁸⁰ He was the architect of free India's Foreign Policy. Within six days of his taking the reins of the²⁰⁰ Interim Government in September 1946, he pledged, in the course of a radio broadcast, that India would work²²⁰ for one world in which there was free cooperation of free peoples and no class or group exploited another.²⁴⁰

Addressing the Constituent Assembly on the night of August 14, 1947, when his thoughts were focused predominantly on India²⁶⁰ and her future, Panditji's commitment to humanity at large came out clearly when he said that his dreams are not²⁸⁰ just 'for India, but they are also for the world as a whole. All the nations and peoples are too closely³⁰⁰ knit together today for any one of them to imagine that it can live apart' he went on to add,³²⁰ 'peace has been said to be indivisible; so is freedom, so is prosperity now, and so also is disaster³⁴⁰ in this One World that can no longer be split into isolated fragments.' This thought state movingly, the impulse that drives³⁶⁰ our work. No better vision for the world has been conceived till today. Panditji's great quality was that his idealism and³⁸⁰ vision were rooted in the hard, and often harsh, reality of an unequal world. He recognized the new democratic India.⁴⁰⁰

Along with all the great leaders of our freedom struggle Panditji also saw an intrinsic link between our foreign policy and the⁴²⁰ economic aspirations of our people. A free India had to also be a prosperous India. This vision has informed⁴⁴⁰ our foreign policy and must continue to do so. Every democratically elected

Government has to be mindful of the well-being⁴⁶⁰ of its people. The foreign policy we pursue abroad must reflect our national priorities and concerns. There cannot be⁴⁸⁰ a disconnect between domestic capabilities, national aspirations and external policies. Our foreign policy must help create an international environment conducive⁵⁰⁰ to India's rapid social and economic development. Our civilisation has had a message for the world that informs our foreign policy⁵²⁰ vision. That has been a message of unity in diversity, of pluralism, inclusiveness and secularism. The idea of⁵⁴⁰ 'Vasudhaiva Kutumbakam' The Whole World is One Family. A policy that combines these universal values with national interest is what⁵⁶⁰ Panditji visualized and shaped. For it was our national interest to seek space in the world to facilitate our development.⁵⁸⁰ But our nationalism was not based on narrow chauvinism or aggressive militarism. At the time of our Independence, the world⁶⁰⁰ had just rid itself of one thought of such negative nationalism when it defeated fascism. Our nationalism was elevated by⁶²⁰ larger universal principles as well as an abiding commitment to the well-being of our people. That is precisely why⁶⁴⁰ it was an enlightened nationalism.

Similarly, Panditji's idea of "non-alignment" was also based on the principle that we were not⁶⁶⁰ aligned with anyone against anyone, but only with our values and national interest. Non-alignment was neither an⁶⁸⁰ empty slogan nor a pretext to shirk the responsibility to define our own world-view based on national interest.⁷⁰⁰ Indeed, non-alignment was an expression of our enlightened national interest and continues to be so even today. We have worked⁷²⁰ hard to create the space needed to have the freedom to make policy choices in an increasingly interdependent world⁷⁴⁰ that we live in. The means we adopt to pursue our enduring objectives of peace, national security and development will,⁷⁶⁰ of course, change from time to time. They will have to be evolved in response to the changing realities of⁷⁸⁰ an ever-changing world. While the instruments of our policy and the tactics and strategy we adopt may change with time,⁸⁰⁰ the values in which they are based are universal and remain true for all time. Our diplomats are called upon⁸²⁰ to steer the course of India's foreign relations in an extremely complex global scenario. This what is called for here.⁸⁴⁰

HERITAGE: property from forefathers;

PLURALISTIC: multiplistic;

REINS: seat of power;

INTRINSIC: real;

ENDURING: to sustain, to continue.

Exercise 25 (Legal)

It must, therefore, be held that while enacting a law imposing a tax on sale or purchase of goods under²⁰ Entry 54 of the State List read with sub-clause (b) of clause (29-A) of Article 366⁴⁰ of the Constitution, it is not permissible for the State Legislature to make a law imposing tax on⁶⁰ such a deemed sale which constitutes a sale in the course of inter-State trade or commerce under Section 3⁸⁰ of the Central Sales Tax Act or an outside sale under Section 4 of the Central Sales Tax Act or¹⁰⁰ sale in the course of import or export under Section 5 of the Central Sales Tax Act. So also it is not¹²⁰ permissible for the State Legislature to impose a tax on goods declared to be of special importance in¹⁴⁰ inter-State trade or commerce under Section 14 of the Central Sales Tax Act except in accordance with the restrictions¹⁶⁰ and conditions contained in Section 15 of the Central Sales Tax Act." After laying down the scope of power of the¹⁸⁰ State legislatures to enact laws imposing tax on the transfer of property in goods involved in the execution of²⁰⁰ a works contract, the Court discussed various aspects relating to such laws. One important aspect discussed by the Court was²²⁰ when the tax could be imposed, on what value it was to be imposed, and how to measure such value.²⁴⁰

The relevant observations read thus on behalf of the contractors, it has been urged that under a law imposing²⁶⁰ a tax on the transfer of property in goods involved in the execution of a works contract under Entry 54²⁸⁰ of the State List read with Article 366, the tax is imposed on the goods which are³⁰⁰ involved in the execution of a works contract and the measure for levying such a tax can only be the value of the goods so involved and the³²⁰ value of the works contract cannot be made the measure for levying³⁴⁰ the tax. The submission is further that the value of such goods would be the cost of acquisition of the³⁶⁰ goods by the contractor and, therefore, the measure for levy of tax can only be the cost at which the³⁸⁰ goods involved in the execution of a works contract were obtained by the contractor on behalf of the States.⁴⁰⁰

We are in agreement with the submission that measure for the levy of the tax contemplated by Article 366⁴²⁰ is the value of the goods involved in the execution of a works contract. In Builders' Association case it has been⁴⁴⁰ pointed out that in Article 366 the emphasis is on the transfer of

property in goods.⁴⁶⁰ This indicates that though the tax is imposed on the transfer of property in goods involved in the execution of a⁴⁸⁰ works contract, the measure for levy of such imposition is the value of the goods involved in the execution of⁵⁰⁰ a works contract. We are, however, unable to agree with the contention urged on behalf of the contractors that the⁵²⁰ value of such goods for levying the tax can be assessed only on the basis of the cost of acquisition⁵⁴⁰ of the goods by the contractor. Since the taxable event is the transfer of property in goods involved in the⁵⁶⁰ execution of a works contract and the said transfer of property in such goods takes place when the goods are⁵⁸⁰ incorporated in the works, the value of the goods which can constitute the measure for the levy of the tax⁶⁰⁰ has to be the value of the goods at the time of incorporation of the goods in the works⁶²⁰ and not the cost of acquisition of the goods by the contractor. We are also unable to accept the contention⁶⁴⁰ urged on behalf of the States that in addition to the value of the goods involved in the execution of the⁶⁶⁰ works contract the cost of incorporation of the goods in the works can be included in the measure for⁶⁸⁰ levy of tax.

Incorporation of the goods in the works forms part of the contract relating to work and labour⁷⁰⁰ which is distinct from the contract for transfer of property in goods and, therefore, the cost of incorporation of the⁷²⁰ goods in the works cannot be made a part of the measure for levy of tax contemplated by relevant Article.⁷⁴⁰ Keeping in view the legal fiction introduced by the Forty-sixth Amendment whereby the works contract which was entire and⁷⁶⁰ indivisible has been altered into a contract which is divisible into one for sale of goods and other for supply⁷⁸⁰ of labour and services, the value of the goods involved in the execution of a works contract on which⁸⁰⁰ tax is leviable must exclude the charges which appertain to the contract for supply of labour and service. The value⁸²⁰ of the goods involved in the execution of a works contract will, therefore, have to be determined by taking into account the value of the entire works contract as such.⁸⁴⁰

IMPOSED: to lay down rules for obedience;

CONTEMPLATE: to think or view with continued attention.

Exercise 26 (Legal)

The learned counsel has, while extensively relying on the Constituent Assembly Debates, Preamble, and Article 38 of the²⁰ Constitution which enjoins the State to secure and protect "a social order in which justice, social, economic and political shall⁴⁰ inform the institutions of the national life", stressed that it was to ensure this social justice and the ethos of the⁶⁰ Constitution that special provisions were envisioned under Article 15(4) and reservations in employment were provided under Article 16(4).⁸⁰ He argued that it was due to certain old practices that a section of population was marginalised and was deprived of¹⁰⁰ material resources and educational opportunities. The people in the lowest level of social hierarchy were ostracised and stigmatised from public life¹²⁰ and were deprived of basic liberties and equality. It was to address these historical inequalities that, as a vehicle of positive discrimination,¹⁴⁰ the socially oppressed sections were provided reservations and special provisions so as to give them a voice in administration,¹⁶⁰ access to resources such as education and public employment. Therefore, the idea of ensuring social equality and justice was a¹⁸⁰ congenital feature of the Constitution shaping its basic structure.

The learned counsel has argued that this basic structure has been²⁰⁰ violated by the amendment in question which seeks to empower the privileged sections of society, who are neither socially and educationally backward²²⁰ nor inadequately represented. He also submitted that the amendment in question has introduced those section of people as²⁴⁰ economically weaker who were never subjected to any discrimination, whether historically or otherwise; and were not backward, socially and educationally.²⁶⁰ The learned counsel quoted Dr. B.R. Ambedkar, from the Constituent Assembly Debates, to support his contention that reservation should not²⁸⁰ be used by the forward class as a self-perpetuating mechanism depriving the disadvantaged. The equation of the victims of social discrimination³⁰⁰ with those responsible for their victimisation, for the purpose of conferring benefits, was a contortion of the Constitution and³²⁰ no less than playing a fraud on it. He relied on decisions of this Court in T. Devadasan v. Union of India³⁴⁰ and State of Kerala and Indra Sawhney and others versus Union of India to submit that this Court has³⁶⁰ discerned reservations and special provisions as an effective affirmative action to mitigate inequalities and ensure social justice and equality of opportunity.³⁸⁰ The learned counsel has further relied on the decision of this Court in M.R. Balaji and others.⁴⁰⁰

The learned counsel has further submitted that this clause in Articles 15(6) and 16(6), while granting⁴²⁰ reservation to already privileged and adequately represented class of citizens, has

ما بلو کسریه کما
 38-7-1-2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1001-1002-1003-1004-1005-1006-1007-1008-1009-1010-1011-1012-1013-1014-1015-1016-1017-1018-1019-1020-1021-1022-1023-1024-1025-1026-1027-1028-1029-1030-1031-1032-1033-1034-1035-1036-1037-1038-1039-1040-1041-1042-1043-1044-1045-1046-1047-1048-1049-1050-1051-1052-1053-1054-1055-1056-1057-1058-1059-1060-1061-1062-1063-1064-1065-1066-1067-1068-1069-1070-1071-1072-1073-1074-1075-1076-1077-1078-1079-1080-1081-1082-1083-1084-1085-1086-1087-1088-1089-1090-1091-1092-1093-1094-1095-1096-1097-1098-1099-1100-1101-1102-1103-1104-1105-1106-1107-1108-1109-1110-1111-1112-1113-1114-1115-1116-1117-1118-1119-1120-1121-1122-1123-1124-1125-1126-1127-1128-1129-1130-1131-1132-1133-1134-1135-1136-1137-1138-1139-1140-1141-1142-1143-1144-1145-1146-1147-1148-1149-1150-1151-1152-1153-1154-1155-1156-1157-1158-1159-1160-1161-1162-1163-1164-1165-1166-1167-1168-1169-1170-1171-1172-1173-1174-1175-1176-1177-1178-1179-1180-1181-1182-1183-1184-1185-1186-1187-1188-1189-1190-1191-1192-1193-1194-1195-1196-1197-1198-1199-1200-1201-1202-1203-1204-1205-1206-1207-1208-1209-1210-1211-1212-1213-1214-1215-1216-1217-1218-1219-1220-1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