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(English Only) By. A.V. Kushwaha

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downgrading.**

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Krishna Shorthand Institute, Online English Shorthand Class at 7355504435 by Sir AV Kushwaha, Shorthand Dictation Legal Matters.

There were high stressed²⁸⁰ and non-performing assets (NPAs) amounting to Rs. 5.4 lakh crore in 2014. Many more were hidden through³⁰⁰ restructuring or otherwise which were discovered during Asset Quality Reviews and inspections carried out since 2015.³²⁰ We put a stop to such questionable practices and stopped the culture of "phone banking". The four R's approach of recognition, resolution,³⁴⁰ re-capitalisation and reforms has been followed. A number of measures have been implemented to ensure Clean Banking. Through a transparent³⁶⁰ and accountable process, we recognised these NPAs. The Insolvency and Bankruptcy Code has institutionalised a resolution-friendly³⁸⁰ mechanism, which is helping in recovery of non-performing loans while preserving the underlying businesses and jobs. Earlier, only small businessmen⁴⁰⁰ used to be under pressure of repayment of loans while in the case of big businessmen, it was the headache⁴²⁰ of banks. But now, defaulting managements are either paying or exiting their businesses. A large amount has been recovered by banks.⁴⁴⁰

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We have ushered in a new era of transparency. We have given a corruption free government. The Real Estate Act,²⁰ 2016 and Benami Transaction (Prohibition) Act, 1988 are helping to bring transparency in the real estate sector.⁴⁰ The Fugitive Economic Offenders Act, 2018 will help confiscate and dispose off the assets of economic offenders who⁶⁰ escape the jurisdiction of the laws in India. Additionally, we conducted transparent auction of natural resources including coal and spectrum.⁸⁰ We have walked the talk. As a tribute to Mahatma Gandhi's 150th birth anniversary in 2019,¹⁰⁰ our Government initiated the world's largest behavioural change movement with the Swachh Bharat Mission. India has achieved 98% rural sanitation¹²⁰ coverage and as many as 5.45 lakh villages have been declared "Open Defecation Free." It is a holistic programme¹⁴⁰ and has succeeded in changing the mindset of our people. With the people participation, they transformed it from a¹⁶⁰ Government Scheme to a national movement. I thank the 130 core people of the nation for the success¹⁸⁰ of Swachh Bharat Abhiyan who adopted it whole heartedly. The poor have the first right on the resources of the nation.²⁰⁰

The Government while maintaining the existing reservation for SC/ST/Other Backward Classes, have now ensured 10%²²⁰ reservation in educational institutions and Government services for poor. In these institutions, around 25% extra seats will be provided²⁴⁰ so that, there is no shortfall of presently available/reserved seats for any class. To provide food grains at affordable prices to the²⁶⁰ poor and middle classes, about Rs.1.70 thousand crores were spent in the year 2018-19 which is²⁸⁰ almost double the amount of Rs. 92,000 crores spent in the year 2013-14. We ensured³⁰⁰ that everyone gets food and none goes to sleep hungry. Rs.60,000 crores are being allocated for MGNREGA³²⁰ in 2019-20. Additional amount would be provided if required. We have worked to bridge the urban-rural³⁴⁰ divide in the country. Hon'ble Members in this August House, most of whom are from rural areas, will³⁶⁰ agree that several times in the past, only empty promises have been made to people living in our villages. During³⁸⁰ the last five years, we have undertaken targeted expenditure to improve their quality of life in all its dimensions.⁴⁰⁰

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Total Words: 523

(Increase your vocabulary:

Learn New and Important Words of the Matter)

Keep revising all new words learned.

Legal/General

1. **Fiscal deficit:** (noun) the difference between government's total expenditure and total revenue राजकोषीय घाटा
2. **Notwithstanding:** (preposition/adverb) in spite of; nevertheless के बावजूद भी
3. **True spirit:** (noun phrase) the genuine essence or real intention सच्ची भावना
4. **Cooperative federalism:** (noun phrase) a system where central and state governments work together सहकारी संघवाद
5. **Predictable:** (adjective) able to be forecast or expected पूर्वानुमेय
6. **Massive:** (adjective) extremely large or heavy विशाल/भारी
7. **Witnessed:** (verb) (past tense) saw or observed; experienced देखा/साक्षी बना
8. **Rapid:** (adjective) happening quickly or at great speed तीव्र/द्रुत
9. **Liberalisation:** (noun) the process of making rules and restrictions less strict उदारीकरण

10. To witness: (verb) (infinitive) to see or observe
देखना/साक्षी होना
11. Wave: (noun) a surge or period of particular activity or phenomenon लहर
12. Aggressive: (adjective) forceful and determined आक्रामक
13. Stressed assets: (noun phrase) loans or investments that are not performing well तनावग्रस्त परिसंपत्तियां
14. Outstanding loan: (noun phrase) money that is still owed and not yet repaid बकाया ऋण
15. Restructuring: (noun/verb) reorganizing something to improve it पुनर्गठन
16. Asset quality: (noun phrase) the condition and performance of investments परिसंपत्ति गुणवत्ता
17. Four R's approach: (noun phrase) a banking strategy involving Recognition, Resolution, Re-capitalisation and Reforms चार आर का दृष्टिकोण
18. Insolvency: (noun) inability to pay debts दिवालियापन
19. Bankruptcy: (noun) legal status of being unable to repay debts दिवाला
20. Defaulting: (verb) (present participle) failing to repay a loan चूक करना

Let us make an analysis of the passage for better transcription:

Capitalized Words and the Reason for their Capitalization

BEGINNING OF SENTENCES

1. **From** - First word of the sentence is always capitalized

PROPER NOUNS (Specific names, places, organizations)

9. **Finance Commission** - Name of a specific government body
10. **States** - Refers to the specific Indian States (proper noun in government context)
11. **Foreign Direct Investment** - Official name of economic policy
12. **FDI** - Acronym for Foreign Direct Investment
13. **Madam Speaker** - Official parliamentary title/address
14. **Goods and Services Tax** - Official name of the tax system
15. **RBI** - Reserve Bank of India (acronym)
16. **Rs.** - Rupees (currency abbreviation)
17. **Asset Quality Reviews** - Official name of banking procedure
18. **Clean Banking** - Specific government initiative/program name
19. **Insolvency and Bankruptcy Code** - Official name of legislation
20. **NPAs** - Non-Performing Assets (acronym)

SPECIAL GRAMMAR RULES

23. **R's** - The letter "R" capitalized because it refers to specific concepts (Recognition, Resolution, Re-capitalisation, Reforms)

(Increase your vocabulary:

Learn New and Important Words of the Matter)

Keep revising all new words learned.

Legal/General

1. Ushered: (verb) (past tense) introduced or brought in something new शुरुआत करना/प्रवेश दिलाना
2. Benami transaction: (noun phrase) property dealings done in someone else's name to hide real ownership बेनामी लेनदेन
3. Fugitive: (noun/adjective) a person who has escaped or is running away from law भगोड़ा
4. Offenders: (noun) (plural) people who commit crimes or break laws अपराधी
5. Escape: (verb/noun) to get away from a place or situation; the act of getting away भागना/पलायन
6. Spectrum: (noun) a complete range or scope of related activities स्पेक्ट्रम/श्रृंखला
7. Walked the talk: (idiom phrase) actually did what was promised; actions matched words कथनी-करनी में एकता
8. Behavioural: (adjective) relating to the way someone acts or behaves व्यवहारिक
9. Open defecation: (noun phrase) the practice of defecating in open areas without proper sanitation खुले में शौच
10. Affordable: (adjective) reasonably priced; within one's financial means सस्ता/वहनीय

11. Ensured: (verb) (past tense) made certain that something happened सुनिश्चित किया

12. Undertaken: (verb) (past participle) began or started a task or project शुरू किया/हाथ में लिया

13. Expenditure: (noun) the amount of money spent on something व्यय/खर्च

14. Dimensions: (noun) (plural) aspects or features of a situation आयाम/पहलू

Let us make an analysis of the passage for better transcription:

Capitalized Words and the Reason for their Capitalization

BEGINNING OF SENTENCES

1. **We** (appears multiple times) - First word of sentences is always capitalised.

PROPER NOUNS (Specific names, places, organizations, laws)

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1. **Real Estate Act** - Official name of legislation 2. **Benami Transaction (Prohibition) Act** - Official name of legislation 3. **Fugitive Economic Offenders Act** - Official name of legislation 4. **India** - Name of country 5. **Mahatma Gandhi** - Person's name 6. **Government** - Refers to specific Government of India

7. **Swachh Bharat Mission** - Official name of government program
8. **Open Defecation Free** - Official designation/status
9. **Government Scheme** - Refers to specific schemes
10. **Swachh Bharat Abhiyan** - Official name of campaign
11. **SC/ST/Other Backward Classes** - Official categories (Scheduled Castes/Scheduled Tribes)
12. **Government (services)** - Refers to specific government services
13. **MGNREGA** - Mahatma Gandhi National Rural Employment Guarantee Act (acronym)
14. **Hon'ble Members** - Respectful title for parliament members
15. **August House** - Formal reference to Parliament

SPECIAL GRAMMAR RULES

26. **I** - Personal pronoun "I" is ALWAYS capitalized regardless of position

CURRENCY/MEASUREMENTS

27. **Rs.** - Rupees (standard abbreviation for Indian currency)

Let us make an analysis of the passage for better transcription:

Comma and the Reason for their Use

Comma Rules Analysis from Government Documents

1. SEPARATING ITEMS IN A LIST/SERIES

Rule: Use commas to separate three or more items in a series.

Examples

- "clean Government and have undertaken transformational, structural reforms"
- "an India free from terrorism, communalism, casteism, corruption and nepotism"
- "recognition, resolution, re-capitalisation and reforms"

2. SEPARATING ADJECTIVES (Multiple Descriptive Words)

Rule: Use commas between coordinate adjectives that equally describe a noun.

Examples

- "most decisive, stable and clean Government"
- "sustainable growth, progress and better quality of life"

3. AFTER INTRODUCTORY PHRASES/WORDS

Rule: Use a comma after introductory words, phrases, or clauses.

Examples

- "Madam Speaker, I rise to present the interim Budget"
- "Under the visionary leadership of Hon'ble Prime Minister Shri Narendra Modi, we have given"
- "Besides generating high growth rate, we contained double-digit inflation"
- "Additionally, we conducted transparent auction of natural resources"

4. SEPARATING INDEPENDENT CLAUSES

Rule: Use a comma before coordinating conjunctions (and, but, or, so, yet) when joining two complete sentences.

Examples

- "We have prepared the foundation for sustainable growth, and we are moving towards realising a 'New India'"

- "This is primarily because food inflation has increased, but our Govt. broke the back"

5. SETTING OFF NON-ESSENTIAL INFORMATION (Appositives)

Rule: Use commas to set off additional information that could be removed without changing the sentence's meaning.

Examples

- "Hon'ble Prime Minister Shri Narendra Modi, we have given"
- "the fiscal deficit, against a high of 5.6% six years ago, is likely to be only 2.5%"
- "The current account deficit, against a high of 5.6% six years ago, is likely"

6. BEFORE QUOTED SPEECH OR TITLES

Rule: Use a comma before direct quotes or when introducing titles/designations.

Examples

- "when he said, 'We have also not been as successful'"
- "Madam Speaker, the people of India gave a strong mandate"

7. WITH NUMBERS AND STATISTICS

Rule: Use commas in large numbers and to separate statistical information.

Examples

- "Rs.1.70 thousand crores were spent in the year 2018-19"
- "Rs.60,000 crores are being allocated for MGNREGA"
- "From being the 11th largest economy in the world in 2013-14, we are today the 6th largest"

8. SEPARATING CLAUSES WITH RELATIVE PRONOUNS

Rule: Use commas to set off non-essential relative clauses (which, who, that).

Examples

- "structural reforms, which have set the stage for decades of high growth"
- "projects were started that could either not be completed or had low capacity utilisation"

9. WITH TRANSITIONAL PHRASES

Rule: Use commas to set off transitional words and phrases.

Examples

- "In contrast, our Govt. broke the back of back-breaking inflation"
- "Earlier, only small businessmen used to be under pressure"

10. SEPARATING DATES, YEARS, AND TIME REFERENCES

Rule: Use commas to separate parts of dates and time references.

Examples

- "by 2022, when we celebrate 75 years of India's independence"
- "in 2019, our Government initiated the world's largest behavioural change"
- "The period of 2008-14 will be remembered as a period of aggressive credit growth"

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