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Krishna Shorthand Institute

कृष्णा आशुलिपिक संस्थान

(English Only) By. A.V. Kushwaha

(For Govt. Jobs, SSC (Group D & C), Supreme Court, High Court, District Courts, ASRB, CRPF, Railway, CBSC & all other departments requiring "English Stenographer/Personal Assistant/Private Secretary")

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(Contact No. 7355504435)

**If you are not upgrading, you are
downgrading.**

Success Mantra

Dear Student,

To achieve high speed and accuracy in English Shorthand, especially for competitive examinations like SSC, Courts, and other government skill tests, a student must follow a disciplined and well-structured daily practice routine. Based on years of training experience, it is recommended that a serious aspirant should practice between 3,500 to 5,000 words daily to build both speed and precision. In this regard, our program at Krishna Shorthand Institute, under the expert guidance of AV Kushwaha, is carefully designed to provide approximately 4,000 words of dictation practice per day for five days a week. This results in a total of 20,000 words of focused shorthand practice in a week, and when continued consistently over four weeks, it amounts to an impressive 80,000 words of practice in a month.

In addition to dictation practice, vocabulary plays a crucial role in improving transcription accuracy and understanding of passages. Therefore, we also provide around 200 words of vocabulary daily. Over a week, this leads to 1,000 words, and in a month, students gain mastery over approximately 4,000

words. When combined with shorthand practice, the total training exposure reaches around 84,000 words per month.

Such an intensive and systematic approach ensures that students develop strong command over outlines, improve their listening and writing speed, and significantly enhance their accuracy during transcription. Unlike average preparation methods that fall short in word volume and consistency, our training methodology is result-oriented and aligned with the actual demands of competitive skill tests. With this level of rigorous practice and expert guidance, students of Krishna Shorthand Institute are well-equipped to confidently crack shorthand skill tests easily and secure a bright and successful future in a Government Department/Court, that too, an an early date.

By Sir AV Kushwaha,

Krishna Shorthand Institute,

via online Telegram Class at 7355504435

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Topic:

India's Growth & Development, Finance, Taxation & Economic Policy Debate

Now India is the 2nd largest manufacturer of mobile phones in the world. Recently, the milestone of converting diesel locomotives into²⁰ 10 thousand horsepower electric engines has also been established by India. As a part of Make in India initiative,⁴⁰ Asia's largest MedTech Zone is being established in Andhra Pradesh. Defence Corridors are being established in Uttar Pradesh and Tamil Nadu,⁶⁰ which will not only strengthen our security through establishment of production facilities for defence equipment, but also provide employment to the⁸⁰ youth. Soon, the passengers will also be able to avail the ultra-modern facilities of our fastest train¹⁰⁰ 'Vande Bharat Express'. I also want to congratulate the scientists and engineers of our country who are tirelessly¹²⁰ working for recognition of India's prowess in this era of modern technology. The scientists and engineers from ISRO¹⁴⁰ in particular are proving their pre-eminent position in the world by setting new records in launching satellites. I, on behalf¹⁶⁰ of the nation, convey our best wishes to our scientists and engineers for 'Mission Gaganyaan'.

The focus of my Government¹⁸⁰ on timely completion of tasks, with accountability, has resulted in increasing the confidence of the people in Government functioning²⁰⁰ and has also enhanced the pace of development. My Government has established a reputation for time bound completion of projects.²²⁰ Many projects where delays in completion had become synonymous with injustice to common people of this country such as India's²⁴⁰ longest Bogibeel railroad bridge in Assam, Western Peripheral Expressway near Delhi, Kollam Bypass in Kerala have been fast tracked and²⁶⁰ completed. By completing these projects, my Government has done justice to the resources of the nation and aspirations of the people.²⁸⁰ Developing modern infrastructure for economic development as per the needs of 21st century, is the aspiration³⁰⁰ of every Indian, especially the middle class. Sensitive to their aspirations, my Government is completing new projects at a fast pace.³²⁰ The airport terminal constructed at Prayagraj in a record period of 11 months is an evident example. Last year,³⁴⁰ the country's first container vessel sailed along the national waterway from Kolkata and reached Varanasi. Eastern Peripheral Expressway, started in³⁶⁰ November 2015, has also been dedicated to the nation last year. My Government believes that eastern part of India³⁸⁰ comprising east Uttar Pradesh, Bihar, West Bengal, Odisha and the States of North-East, has the potential to become⁴⁰⁰ a new 'Growth Engine'. Therefore, my Government is relentlessly striving to strengthen the infrastructure related to railways, highways, waterways and airways in Eastern India.⁴²⁰ Under Udan Yojana, 19 new airports are being built in Eastern India and of these 5 are coming up in the North East.⁴⁴⁰

Handwritten shorthand notes corresponding to the typed text on the left, written in a cursive style on lined paper.

PROWESS: great skill at doing; SYNONYMOUS: similar
STRIVING: trying very hard.

SSC/Court Skill Test Based Dictations: It covers all skill tests conducted by SSC etc including any Court (Supreme Court, High Court, District Courts, Tribunals, Law Firms).

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I have no intention of giving a certificate, about which my hon. friend, Dr. Krishnaswami, was talking some time ago, / since anything like certificate being given by any Member of the business community is likely to be misunderstood. But / the fact remains that IMPARTIAL observers both here and abroad have TESTIFIED to the soundness and stability of our finances / which have successfully WITHSTOOD severe STRESSES AND STRAINS of the changing economic factors, both national and international, and for this / the fullest possible credit is due to the wise handling of the situation by our present Finance Minister.

There have (100) been criticisms on both sides. Some have described the Budget as PRO-big business, as something which has BROUGHT ABOUT / a BOOM in the stock exchange and as something which has brought about satisfaction in the business circles. The fact / is that if there has been any satisfaction, it has been due purely to NEGATIVE features of the budget and / not because any positive relief in any direction has been given to business or industry. It is true that there/were certain fears in the minds of the business community that in view of the expanding and growing needs of (200) the Centre, the Finance Minister might RESORT to certain further additional taxation and since those fears were not realised, there / has been some slight recovery in certain stock exchanges, but that does not in the least mean that whatever relief / and LEGITIMATE relief was due to the business and industrial community has received any adequate RESPONSE from the Finance Minister. /

We have got to face the fact that we are at present engaged in the process of development. People who / talk about U.K. and U.S.A conveniently forget that these are the most highly industrialised countries in the (300) world and our taxation system, so long as we are engaged in expanding and building our economy must be adjusted / and linked with the requirements of the expanding economy and should not be compared with the high taxation levels that / may be PREVALENT in U.K. and U.S.A. Friends have talked about unemployment. But whether the raising of / the direct taxation levels will in any way MITIGATE unemployment is a question that should be considered. If the Finance / Minister gives substantial relief in direct taxation, I think that might lead to an ACCELERATION in the PACE of development. (400)

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Handwritten shorthand notes in Urdu script, appearing to be a transcription of the typed text on the right. The notes are written on lined paper and include various symbols and abbreviations used in shorthand.

So, it has to be considered whether it is relief in taxation which will lead to a reduction of unemployment/ or whether it is raising of taxation to the utmost levels which will dry up the resources and / CHANNELS of capital formation and thereby not only RETARD all further development but might also throw the functioning of present / industries OUT OF GEAR. So, my SUBMISSION is that when the Taxation Enquiry Committee has been appointed, it is only / LOGICAL to expect that no substantial changes in the taxation structure will be made until the findings of that Expert (500) Committee are known, until we know the INCLINENCE of taxation in the various sectors of our economy.

Now, coming to / the question of DEFICIT FINANCING, I am afraid that my ESTEEMED friend's attitude was somewhat different from the line of / opinion in the business and industrial community. Not that we ADVOCATE deficit financing for bringing any artificial rise in prices, / but the fact is that those who have criticised deficit financing have not suggested any other alternative, or made any / other constructive suggestion which will bring about necessary development plans. After all, the fact has got to be faced that (600) whatever programme we have SET OUT in the National Plan should go on UNIMPEDED by any financial considerations. An assurance / has been given by the Finance Minister that so far as financial resources are concerned, he will ensure that the / Five Year Plan will not in any way be retarded. In this connection, I can only say that deficit financing / is one thing so far as the revenue budget is concerned, so far as normal expenses and expenditure are concerned. / Certainly nobody would advocate deficit financing which might be very undesirable. But when it is a question of doing something (700) abnormal, of investing something in productive channels then certainly some risk has got to be taken and I think the / Finance Minister has been fully CAUTIOUS in taking whatever measures he has, so far.

We know the measures that the / Government took for CONTRACTING money supply about the end of 1950 and certain other measures adopted which / brought about a SLUMP. Also, from time to time, the Finance Minister did not HESITATE to MOP UP the surplus, / which, as the records would show, has been about Rs. 300 crores during the past four or five years. (800 words)

Vocabulary Building:

SSC/General/Legal Matter

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- 1.Manufacturer:** (noun) a person or company that makes goods in large quantities for sale; उत्पादक / निर्माता
- 2.Recently:** (adverb) not long ago; in the near past; हाल ही में
- 3.Milestone:** (noun) an important event or stage in the development of something; मील का पत्थर / महत्वपूर्ण पड़ाव
- 4.Diesel Locomotives:** (noun phrase) railway engines powered by diesel fuel to pull trains (*India converted these into electric engines as part of modernisation*); डीज़ल इंजन / रेल इंजन
- 5.Horsepower:** (noun) a unit used to measure the power of an engine; अश्वशक्ति
- 6.Make in India:** (proper noun / government initiative) a flagship programme launched by the Government of India in 2014 to encourage domestic and foreign companies to manufacture their products within

India, boosting employment and self-reliance; मेक इन इंडिया (भारत में निर्माण को बढ़ावा देने की सरकारी पहल)

7. Initiative: (noun) a new plan or process to achieve something or solve a problem; पहल / योजना

8. MedTech Zone: (noun phrase) a specially designated area established for the development, manufacturing, and innovation of medical technology and healthcare equipment (*Asia's largest is being set up in Andhra Pradesh under Make in India*); चिकित्सा प्रौद्योगिकी क्षेत्र

9. To avail: (verb) to make use of; to take advantage of something available; लाभ उठाना

10. Ultra-modern: (adjective) extremely modern; incorporating the very latest technology or design; अत्याधुनिक

11. Tirelessly: (adverb) with great and continuous effort; without getting tired; अथक रूप से / बिना थके

12. Recognition: (noun) the acknowledgement of someone's achievements, efforts, or abilities; पहचान / मान्यता

13. India's Prowess: (noun phrase) India's exceptional skill, strength, and expertise, especially in technology and science; भारत की दक्षता / श्रेष्ठता

- 14.ISRO:** (proper noun / abbreviation) Indian Space Research Organisation — India's national space agency responsible for space exploration, satellite launching, and related research; भारतीय अंतरिक्ष अनुसंधान संगठन
- 15.Pre-eminent position:** (noun phrase) a position of superior importance, rank, or influence above all others; सर्वोच्च स्थान / अग्रणी स्थिति
- 16.Satellites:** (noun, plural) objects or spacecraft placed into orbit around the Earth or other planets to collect information or for communication; उपग्रह
- 17.Accountability:** (noun) the fact of being responsible for one's actions and expected to explain them; जवाबदेही / उत्तरदायित्व
- 18.Enhanced:** (verb) (past tense) increased or improved in quality, value, or extent; बढ़ाया / सुधारा
- 19.Pace:** (noun) the speed or rate at which something happens or develops; गति / रफ्तार
- 20.Reputation:** (noun) the beliefs or opinions that are generally held about someone or something; प्रतिष्ठा / साख
- 21.Time-bound:** (adjective) restricted to or having to be completed within a fixed period of time; समयबद्ध

22.Synonymous: (adjective) closely associated with or suggestive of something; having the same or nearly the same meaning; समानार्थी / पर्यायवाची (यहाँ अर्थ: किसी चीज़ का प्रतीक बन जाना)

23.Bogibeel: (proper noun) India's longest rail-cum-road bridge located in Assam over the Brahmaputra river, completed in 2018 after long delays — its timely completion by the Government was cited as an example of fast-tracked infrastructure; बोगीबील पुल (असम, ब्रह्मपुत्र नदी पर)

24.Western Peripheral Expressway: (proper noun) also known as Kundli-Manesar-Palwal (KMP) Expressway, a major six-lane expressway in Haryana that bypasses Delhi on the western side to reduce traffic congestion; पश्चिमी परिधीय एक्सप्रेसवे (हरियाणा)

25.Kollam Bypass: (proper noun) a road bypass project in Kollam, Kerala, built to ease heavy traffic congestion in the city; कोल्लम बाईपास (केरल)

26.Aspiration: (noun) a hope or ambition of achieving something; आकांक्षा / इच्छा

27.Especially: (adverb) to a greater degree; above all; particularly (Synonyms: particularly, specifically, notably, chiefly) — Example for accurate

transcription: "Developing modern infrastructure is the aspiration of every Indian, especially the middle class" — here it singles out the middle class as the most significant group; विशेष रूप से / खासतौर पर

28.Evident: (adjective) clearly seen or understood; obvious; स्पष्ट / प्रत्यक्ष

29.Vessel: (noun) a large boat or ship; जलपोत / जहाज़

30.Sailed: (verb) (past tense) travelled by water on a ship or boat; जलमार्ग से यात्रा की / रवाना हुआ

31.Waterway: (noun) a river, canal, or other route for travel by water; जलमार्ग

32.Peripheral: (adjective) relating to or situated on the edge or outer boundary of something; परिधीय / किनारे का

33.Comprising: (verb / present participle) consisting of; made up of; शामिल / समाविष्ट (से मिलकर बना)

34.Relentlessly: (adverb) in a harsh, persistent, and continuous manner without stopping; निरंतर / अथक रूप से / बिना रुके

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Vocabulary Building:

SSC/General/Legal Matter

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1. **Impartial:** (adjective) not favouring one side over another; unbiased निष्पक्ष
2. **Abroad:** (adverb) in or to a foreign country विदेश में
3. **Testified:** (verb) (past tense) gave a formal statement or evidence in support of something गवाही दी
4. **Withstood:** (verb) (past tense) successfully resisted or endured something difficult सहन किया / टिके रहे
5. **Stresses and strains:** (noun phrase) pressures and difficulties that cause problems तनाव और दबाव
6. **Pro-big business:** (adjective phrase) favouring or supporting large commercial enterprises बड़े व्यापार का समर्थक
7. **Brought about:** (phrasal verb) caused something to happen उत्पन्न करना / लाना
8. **Boom:** (noun) a period of rapid economic growth and prosperity आर्थिक उछाल / तेजी
9. **Purely:** (adverb) entirely; only; for no other reason केवल / सिर्फ

10.Negative: (adjective) harmful or unfavourable in effect नकारात्मक

11.Resort to: (phrasal verb) to make use of something, especially as a last option सहारा लेना

Accuracy Mantra: "Resort to" is always followed by a noun or a gerund (-ing form). **Examples:** He had to resort to borrowing money in difficult times. They resorted to violence when negotiations failed. Below is a list of similar expressions where "to" is a preposition, so it must be followed by a noun or -ing form:

1.**Resort to** → He resorted to cheating.

2.**Object to** → She objected to paying extra.

3.**Look forward to** → I look forward to meeting you.

4.**Confess to** → He confessed to stealing.

5.**Admit to** → She admitted to making a mistake.

6.**Be used to** → I am used to waking up early.

7.**Get used to** → You will get used to working hard.

8.**Be addicted to** → He is addicted to playing games.

9.**Be devoted to** → She is devoted to helping others.

10.**Be committed to** → They are committed to improving quality.

11.**Accustomed to** → He is accustomed to living alone.

12. **Be opposed to** → I am opposed to wasting time.
13. **Take to** → She took to dancing quickly.
14. **Be prone to** → He is prone to forgetting things.
15. **Be sensitive to** → She is sensitive to criticism.
16. **Be averse to** → He is averse to taking risks.
17. **Be entitled to** → You are entitled to receiving benefits.
18. **Be dedicated to** → He is dedicated to serving people.
19. **Be equal to** → He is equal to handling pressure.
20. **Lead to** → This may lead to increasing costs.

12. **Legitimate:** (adjective) lawful, justified and reasonable वैध / उचित
13. **Response:** (noun) a reaction or reply to something प्रतिक्रिया / जवाब
14. **Conveniently:** (adverb) in a way that suits one's own interests or avoids difficulty सुविधाजनक रूप से
15. **Prevalent:** (adjective) widespread; commonly existing in a particular area or time प्रचलित / व्यापक
16. **Mitigate:** (verb) to reduce the severity or seriousness of something कम करना / शमन करना
17. **Acceleration:** (noun) an increase in the rate or speed of something गति में वृद्धि / त्वरण

18. In the pace of: (prepositional phrase) in the rate or speed of progress or development की गति में

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Vocabulary Building:

SSC/General/Legal Matter

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1. **Whether:** (conjunction) used to introduce a doubt or choice between alternatives क्या / चाहे
2. **Reduction:** (noun) the act of making something smaller or less in amount, degree, or size कमी / घटाव
3. **Channels:** (noun) means or routes through which something is done or communicated माध्यम / मार्ग
4. **Capital formation:** (noun phrase) the process of building up the stock of productive resources in an economy पूंजी निर्माण
5. **Thereby:** (adverb) by that means; as a result of that उसके द्वारा / इस प्रकार
6. **Retard:** (verb) to delay or slow down the progress or development of something अवरुद्ध करना / धीमा करना
7. **Out of gear:** (idiom) not functioning properly; in a state of disorder अस्त-व्यस्त / बेकाबू
8. **Submission:** (noun) a statement or argument presented to an authority for consideration प्रस्तुति / तर्क

- 9.Logical:** (adjective) based on clear, sound reasoning;
rational तार्किक / युक्तिसंगत
- 10.Incidence:** (noun) the extent or rate at which
something occurs or affects something प्रभाव /
घटना-दर
- 11.Deficit financing:** (noun phrase) the practice of
funding expenditure by borrowing rather than
through taxation घाटे की वित्त व्यवस्था
- 12.Esteemed:** (adjective) highly respected and
admired आदरणीय / सम्मानित
- 13.To advocate:** (verb) to publicly recommend or
support a cause or policy समर्थन करना / पैरवी करना
- 14.Alternative:** (noun) one of two or more available
possibilities विकल्प
- 15.Set out:** (phrasal verb) to begin a course of action
with a particular aim; to lay out a plan निर्धारित करना
/ योजना बनाना
- 16.Unimpeded:** (adjective) not obstructed or hindered
in any way अबाधित / निर्बाध
- 17.Cautious:** (adjective) careful to avoid potential
problems or dangers सावधान / सतर्क

- 18.**Contracting**: (verb) (present participle) reducing or shrinking in size or amount संकुचित होना / घटाना
- 19.**Slump**: (noun) a sudden severe or prolonged fall in economic activity मंदी / गिरावट
- 20.**Hesitate**: (verb) to pause before doing something, especially out of doubt or uncertainty हिचकिचाना / संकोच करना
- 21.**Mop up**: (phrasal verb) to deal with the last remaining parts of something; to absorb or clear surplus धन/अधिशेष समेटना / साफ करना

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Passage Analysis for Accurate Transcription

Capitals & Punctuation

PART A — Capital Words: Why Some Words are Capitalized

Reason	Examples from Passage	Simple Rule
(1) Start of sentence	<i>Now India is...</i> <i>Soon, the passengers...</i> <i>There have been...</i>	Every sentence must begin with a capital letter. This is the most basic rule in English.
(2) Names of countries, states & cities	<i>India, Asia, Andhra Pradesh, Uttar Pradesh, Tamil Nadu, Assam, Delhi, Kerala, Kolkata, Varanasi, Bihar, West Bengal, Odisha, Eastern India</i>	Names of specific places are always capitalised — they identify one particular place, not a general one.
(2a) Names of projects, schemes & initiatives	<i>Make in India, MedTech Zone, Defence Corridors, Vande Bharat Express, Mission Gaganyaan, Western Peripheral Expressway, Bogibeel, Kollam Bypass, Udan Yojana, Five Year Plan, National Plan</i>	Official names of government schemes, trains, missions, and plans are Proper Nouns — they name one specific thing.
(3) Titles with a name / Official post	<i>Dr. Krishnaswami</i> <i>Finance Minister</i> <i>hon. friend</i>	A title (Dr., Mr., Finance Minister) is capitalised when used as part of a person's name or refers to a specific office holder.

(4) The pronoun "I"	...which I have no intention... ...and I think the Finance Minister...	"I" is ALWAYS written as a capital — no matter where it comes in a sentence. This is a fixed rule of English.
(5) Abbreviations & Acronyms	ISRO (Indian Space Research Organisation) U.K. (United Kingdom) U.S.A. (United States of America) Rs. (Rupees)	When a name is shortened to its first letters, all letters are capitalised (ISRO). Country abbreviations use capitals with full stops between letters (U.K.).
(6) Month names	November 2015	Names of months (January, February... November...) are always capitalised as they are Proper Nouns.
(7) Coined / quoted special terms	'Growth Engine' 'Vande Bharat Express' 'Mission Gaganyaan'	When a phrase is given a special name (often in single quotes), its key words are capitalised to show it is a specific, named concept.
(8) ALL-CAPS	IMPARTIAL, TESTIFIED, WITHSTOOD, STRESSES AND STRAINS, NEGATIVE, LEGITIMATE, RESPONSE, BOOM, PREVALENT, MITIGATE, ACCELERATION, CHANNELS, RETARD, OUT OF GEAR, SUBMISSION, LOGICAL, INCIDENCE, DEFICIT FINANCING, ESTEEMED, ADVOCATE, SET OUT, UNIMPEDED, CAUTIOUS, CONTRACTING, SLUMP, HESITATE, MOP UP, PRO-big	These words are written in capitalized just to indicate that their meaning has been provided and their meaning and spelling must be learned by heart by the students. This is NOT a standard grammar rule — it is a classroom signal meaning: write this word carefully and spell it correctly.

PART B — Punctuation: Why we apply punctuations in passages?

1. Comma — Most Used Punctuation

Type of Punctuation / Comma	Complete Example from Passage	Grammar Reason
After an introductory word	<p><i>Recently, the milestone of converting diesel locomotives into 10 thousand horsepower electric engines has been established by India.</i></p> <p><i>Soon, the passengers will also be able to avail the ultra-modern facilities.</i></p> <p><i>Therefore, my Government is relentlessly striving to strengthen infrastructure.</i></p> <p><i>So, it has to be considered whether it is relief in taxation.</i></p> <p><i>Now, coming to the question of Deficit Financing.</i></p> <p><i>Also, from time to time, the Finance Minister did not hesitate.</i></p> <p><i>After all, the fact has got to be faced that whatever programme...</i></p>	When a sentence begins with a single introductory word (Recently, Soon, Therefore, So, Now, Also, After all), a comma is placed after it before the main sentence begins.

<p>After an introductory phrase</p>	<p><i>As a part of Make in India initiative, Asia's largest MedTech Zone is being established in Andhra Pradesh.</i></p> <p><i>By completing these projects, my Government has done justice to the resources of the nation.</i></p> <p><i>Sensitive to their aspirations, my Government is completing new projects at a fast pace.</i></p> <p><i>Under Udan Yojana, 19 new airports are being built in Eastern India.</i></p> <p><i>In this connection, I can only say that deficit financing is one thing.</i></p>	<p>When a sentence begins with a phrase (a group of words) before the main subject + verb, a comma separates the introductory phrase from the rest.</p>
<p>Around a parenthetical (extra info that can be removed)</p>	<p><i>I, on behalf of the nation, convey our best wishes to our scientists and engineers for 'Mission Gaganyaan'.</i></p> <p><i>Eastern Peripheral Expressway, started in November 2015, has also been dedicated to the nation last year.</i></p> <p><i>...the Finance Minister did not hesitate to mop up the surplus, which, as the records would show, has been about Rs. 300 crores.</i></p>	<p>Extra information inserted into a sentence is enclosed by TWO commas — one before and one after. Test: remove the words between the commas — the sentence must still make sense.</p>

<p>In a list of three or more items</p>	<p><i>...infrastructure related to railways, highways, waterways and airways in Eastern India.</i></p> <p><i>...comprising east Uttar Pradesh, Bihar, West Bengal, Odisha and the States of North-East.</i></p> <p><i>...India's longest Bogibeel railroad bridge in Assam, Western Peripheral Expressway near Delhi, Kollam Bypass in Kerala have been fast tracked.</i></p>	<p>Items in a list are separated by commas. The last two items are joined by "and" — a comma before "and" is optional in British English. Sometime a comma is put before 'and' and sometime not.</p>
<p>Before a coordinating conjunction (but, or) joining two clauses</p>	<p><i>...those who have criticised deficit financing have not suggested any other alternative, or made any other constructive suggestion.</i></p> <p><i>Not that we advocate deficit financing for bringing any artificial rise in prices, but the fact is that those who have criticised...</i></p>	<p>When two complete ideas are joined by "but" or "or," a comma is placed before the joining word.</p>

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<p>After an if/when clause (condition first)</p>	<p><i>If there has been any satisfaction, it has been due purely to negative features of the budget.</i></p> <p><i>When the Taxation Enquiry Committee has been appointed, it is only logical to expect that no substantial changes will be made.</i></p> <p><i>If the Finance Minister gives substantial relief in direct taxation, I think that might lead to an acceleration in the pace of development.</i></p>	<p>When the "if/when" condition comes FIRST, a comma separates it from the result (the main clause). If the condition comes second, no comma is needed.</p>
<p>Setting off "both... and" / extra detail</p>	<p><i>...the soundness and stability of our finances...of the changing economic factors, both national and international, and for this the fullest possible credit is due.</i></p>	<p>A phrase like "both national and international" added as extra detail is enclosed by commas — one before, one after.</p>
<p>After "so far as... is concerned"</p>	<p><i>So far as financial resources are concerned, he will ensure that the Five Year Plan will not in any way be retarded.</i></p> <p><i>Deficit financing is one thing so far as the revenue budget is concerned, so far as normal expenses and expenditure are concerned.</i></p>	<p>The phrase "so far as... is concerned" acts as a conditional/introductory clause, so a comma follows it.</p>

2. Full Stop / Period (.)

Type	Complete Example	Reason
End of sentence	<p><i>Now India is the 2nd largest manufacturer of mobile phones in the world.</i></p> <p><i>The airport terminal constructed at Prayagraj in a record period of 11 months is an evident example.</i></p>	Every statement (declarative sentence) ends with a full stop.
After abbreviations	<p><i>Dr. Krishnaswami hon. friend U.K. U.S.A. Rs. 300 crores</i></p>	A full stop after an abbreviation shows that letters have been left out (Dr. = Doctor; hon. = honourable; U.K. = United Kingdom).

3. Apostrophe (')

Type	Complete Example	Reason
Possession — showing ownership	<p><i>...recognition of India's prowess in this era of modern technology.</i></p> <p><i>...Asia's largest MedTech Zone is being established.</i></p> <p><i>...the country's first container vessel sailed.</i></p> <p><i>...my esteemed friend's attitude was somewhat different.</i></p>	Add 's to a singular noun to show ownership or association. India's = belonging to India; country's = belonging to the country.

4. Single Quotation Marks (' ')

Type	Complete Example	Reason
Special / coined names and terms	<p>...<i>ultra-modern facilities of our fastest train 'Vande Bharat Express'.</i></p> <p>...<i>convey our best wishes to our scientists for 'Mission Gaganyaan'.</i></p> <p>...<i>has the potential to become a new 'Growth Engine'.</i></p>	Single quotes are used around a specific name or coined phrase to highlight it as a special or well-known term — especially when introducing it for the first time.

5. Hyphen (-)

Type	Complete Example	Reason
Compound adjective before a noun	<p>...<i>the ultra-modern facilities of our fastest train.</i></p> <p>...<i>proving their pre-eminent position in the world.</i></p> <p>...<i>a reputation for time-bound completion of projects.</i></p>	When two or more words are joined to form a single describing word (adjective) that comes before a noun, they are joined with a hyphen: ultra-modern, pre-eminent, time-bound.

Prefix before a word	North-East (States of North-East) PRO-big business	Some prefixes (pre-, ultra-, pro-, North-, South-) are joined to the next word using a hyphen for clarity.
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