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

Skill Test Based Dictation: General Dictation: It covers all skill tests conducted by any Government Department or Court including any private institutions.

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I am thankful to you for having given me this opportunity long last to say a few words on the / Budget. Already, much has been said and I think the Finance Minister has come in for his share of congratulations / as well as criticisms. So, there is not very much to say but I should like to say a few / words.

The increased development expenditure and the absence of any new taxation has earned for the Budget a good / RESPONSE even from the businessmen. I specially welcome the relief given to the middle classes by raising the exemption limit of (100) income-tax in respect of personal income. No doubt, this is some relief to the middle classes. But I would / request the Finance Minister, if he could, to raise this exemption limit from Rs. 40,000 to Rs. 60,000 / as that would give substantial relief to the middle classes.

I am indeed glad that the Taxation Enquiry Commission has / been appointed with Dr. John Mathai as the Chairman, and I am sure that many of the VEXED problems may / be solved through this Commission.

At the same time, I would request the Finance Minister to PUT OFF the ESTATE (200) DUTY Bill for the present, since this Enquiry Commission has been appointed and they may go into this question. For, / I feel that it is not an OPPORTUNE moment to put on more taxes on the people. Already, as Mr. / Gadgil has pointed out, there are so many taxes on the people. The people are over-burdened by taxes and / they are just trying to recover their STABILITY. So, in regard to Estate Duty, I would ask him to consider / about it. My reason for asking it to be postponed is, as I have said, that the people are still (300) facing economic DISTRESS. And then, our Government is not able to offer the AMENITIES which other countries have, where the / Estate Duty exists, such as free compulsory education for children, free medical aid, homes for the poor and the DESTITUTE, / old age pension, etc. So, my humble suggestion is that this point may be considered by the Taxation Enquiry Commission. / I agree that there is a brighter side of the picture and that instead of continually HARPING ON our poverty, / we should also see the bright side. We are making encouraging progress towards laying the foundation of a welfare State. (400)

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With the co-operation of all and the implementation of the Five Year Plan, I am sure, Sir, that we should be / able to lay the foundations and FULFIL the dreams of India. It is indeed encouraging to know from the / Finance Minister that there is a tendency of lowering food prices all over the world; and in that case, the / prices in our country too would be lowered.

Regarding Defence, for obvious security reasons, I do not agree with my / friends who say that the expenditure should be CURTAILED. It is not advisable to take any undue risks and SLACKEN (500) the defence arrangements. Indeed, defence is one of our valuable ASSETS although, strange to say, there seems to be adverse / opinion in some quarters. I agree with what General Cariappa once said that God and Army are remembered only when / there is trouble. The Army consists of the most disciplined and loyal set of young men. It would not be / proper to EFFECT economy in the pay of these brave officers as it would not be an incentive for the / right type of young men to join the Army and it would become ineffective and inefficient. I believe, already officers (600) who were drawing Rs.14,000 as their pay are now getting only Rs.7,000 and / about Rs.1,000 as allowance. That is, they are getting about half of what they were getting before.

It / is very hard for those officers on FIELD DUTY to establish separate establishments for their families and for their children / and I would specially appeal to the Finance Minister to see that the family allowances may be RESTORED to those / officers who are on field duty.

Economy in Army could be EFFECTED in other ways. There is scope for more (700) efficient operation of defence industries which process seems slow and by purchase policy of utilising goods and stores INDIGENOUSLY manufactured. / Preference should be given to country-made war materials such as could be produced here and they would be cheaper / than foreign-made goods. I may also suggest that the Armed Forces who are not on field service or under / any operational COMMITMENTS could be utilised for giving military training to the youths in schools and colleges which would teach/ discipline and loyalty. The University authorities should make military training as part of their compulsory education just as they have (800) adopted social, domestic and political sciences. The National Cadet Corps is already INCULCATING military training in some Universities such as / Bombay and Calcutta. But if military training is made compulsory for our university students, it will go a long way. (840 words)

Increase Your Vocabulary: Learn New and Important Words from the Passage Dictated.

Since our primary goal is to achieve excellence in English Shorthand within the shortest possible time, we will provide vocabulary along with detailed analysis and explanation of essential punctuation.

Remember: A strong vocabulary reduces errors and improves accuracy. In English Shorthand, *accuracy is the key to securing a government job*. Therefore, keep revising all newly learned words at least once every week.

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SSC/General/Legal Matter

1. **congratulations:** (noun) expressions of praise for an achievement or good wishes बधाई
2. **as well as:** (phrase/conjunction) in addition to; and also साथ ही साथ, के अलावा
3. **criticisms:** (noun) (plural) expressions of disapproval or judgments about faults आलोचनाएं

- 4.**expenditure**: (noun) the act of spending money; amount spent व्यय, खर्च
- 5.**response**: (noun) a reaction or reply to something प्रतिक्रिया, जवाब
- 6.**exemption**: (noun) freedom from an obligation or liability छूट, मुक्ति
- 7.**indeed**: (adverb) used to emphasize a statement or response वास्तव में, सचमुच
- 8.**glad**: (adjective) pleased or happy प्रसन्न, खुश
- 9.**vexed**: (adjective) difficult and much debated; causing annoyance जटिल, विवादास्पद
- 10.**put off**: (phrasal verb) to postpone or delay टालना, स्थगित करना
- 11.**Estate Duty Bill**: (noun) a proposed law regarding tax on inherited property संपत्ति शुल्क विधेयक
Accuracy Mantra: Don't transcribe the word 'Estate' as 'State' otherwise you will end up committing one full error.
- 12.**opportune**: (adjective) occurring at a favorable or appropriate time उचित, सामयिक
- 13.**over-burdened**: (adjective) loaded with too much of something अत्यधिक बोझ से दबा हुआ
- 14.**stability**: (noun) the state of being stable; firmness स्थिरता
- 15.**distress**: (noun) extreme anxiety, sorrow, or pain संकट, कष्ट
- 16.**amenities**: (noun) (plural) desirable features or facilities सुविधारं

- 17.**destitute**: (adjective/noun) extremely poor and lacking basic necessities निराश्रित, अत्यंत गरीब
- 18.**harping on**: (phrasal verb) to talk about something repeatedly in a tedious way बार-बार कहना, रटना
- 19.**welfare State**: (noun) a system where the government provides social services कल्याणकारी राज्य

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Increase Your Vocabulary: Learn New and Important Words from the Passage Dictated.

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SSC/General/Legal Matter

1. **Fulfil:** (verb) to achieve or complete something; to carry out a promise or duty पूरा करना, पूर्ण करना

- **Fulfilled:** (verb) (past tense/past participle) पूरा किया (Similar in British and American English)
- **Fulfilment:** (noun) the act of completing or achieving something पूर्ति, संपूर्णता

Accuracy Mantra: British English uses "fulfil, fulfilled, fulfilment" (single 'l' in base form), while American English uses "fulfill, fulfilled, fulfillment" (double 'l' in base form). Prefer British Form only as we follow British Indian.

2. **Tendency:** (noun) an inclination or likelihood to behave in a particular way प्रवृत्ति, रुझान

3. **Curtailed:** (verb) (past tense/past participle) to reduce or restrict something कम करना, घटाना, छोटा करना

4. **Slacken:** (verb) to reduce effort, speed, or intensity; to make something less tight or active ढीला करना, कम करना, शिथिल करना

5. **Assets:** (noun) (plural) valuable possessions, resources, or qualities संपत्ति, परिसंपत्ति, मूल्यवान वस्तुएं

6. **Incentive:** (noun) something that motivates or encourages someone to do something प्रोत्साहन, लाभ, प्रेरणा

7. **Field duty:** (noun phrase) military service performed in operational areas or combat zones (as opposed to office/administrative work) युद्ध क्षेत्र में सेवा, मैदानी कर्तव्य

8. **Restored:** (verb) (past tense/past participle) to bring back or return something to its former condition बहाल करना, पुनः स्थापित करना

9. **Effected vs. Affected:**

Effected: (verb) (past tense) to bring about or accomplish something; to make something happen प्रभावित करना, लागू करना, पूरा करना

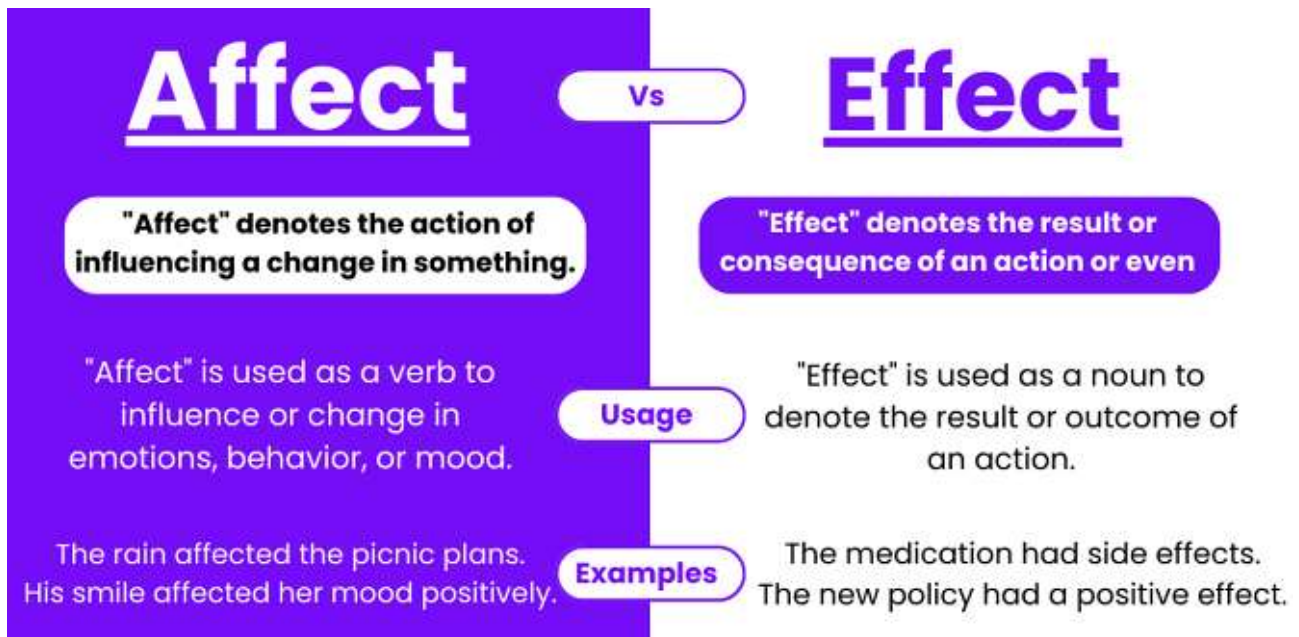
- Example: "Economy in Army could be effected in other ways." (Economy could be *accomplished/achieved*)

Affected: (verb) (past tense) to have an influence on or cause a change in something प्रभावित करना, असर डालना

- Example: "The drought affected the crop yield." (The drought *influenced* the yield)

Accuracy Mantra:

- Use "**effected**" when meaning "to cause/accomplish/bring about" (often with result/change/economy)
- Use "**affected**" when meaning "to influence/impact"
- Remember: **Effect** as verb = to bring about; **Affect** as verb = to influence



10. **Utilizing:** (verb) (present participle/gerund) using something effectively for a practical purpose उपयोग करना, इस्तेमाल करना

11. **Indigenously:** (adverb) in a manner that originates or is produced naturally in a particular place; locally or natively स्वदेशी रूप से, देशी तरीके से

12. **Commitments:** (noun) (plural) obligations, promises, or responsibilities that one is bound to fulfil प्रतिबद्धताएं, वचनबद्धताएं, जिम्मेदारियां

13. **National Cadet Corps:** (proper noun) an organization that provides military training to youth in schools and colleges राष्ट्रीय कैडेट कोर

Pronunciation of "Corps":

- **English:** /kɔːr/ (sounds like "core") - the 'p' and 's' are silent
- **Hindi:** कोर (kor) - silent 'p' and 's'

14. Inculcating: (verb) (present participle/gerund) to instill or teach an idea, attitude, or habit by persistent instruction शिक्षा देना, मन में बैठाना, सिखाना

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Accuracy Builder:

Capitalized Words with Simple Reasons for Capitalization:

Why These Words Are Capitalized

1. Names of People (Proper Nouns)

- **Finance Minister** - specific job title/person
- **Dr. John Mathai** - person's name
- **Mr. Gadgil** - person's name
- **General Cariappa** - military rank + name
- **Chairman** - specific position title

Rule: Names of specific people and their official titles get capitals.

2. Places (Proper Nouns)

- **India** - country name
- **Bombay, Calcutta** - city names

Rule: Names of countries, cities, states always start with capital letters.

3. Government Bodies & Official Things

- **Budget** - refers to the official national Budget document
- **Taxation Enquiry Commission** - official government body

- **Estate Duty Bill** - specific law/bill
- **Five Year Plan** - official government plan
- **Army** - refers to the Indian Army as an institution
- **Armed Forces** - official military institution
- **National Cadet Corps** - official organization
- **University** - when referring to specific universities

Rule: Official organizations, government plans, laws, and institutions get capitals.

4. Respectful Reference

- **Government** - when talking about "our Government" specifically
- **State** (in "welfare State") - refers to the nation/government

Rule: Sometimes capitals show respect or importance for institutions.

5. Religious/Divine Reference

- **God** - deity name

Rule: Names of deities always capitalized.

6. Beginning of Sentences

- **Already, At, With, Regarding, Economy, It** etc. - start sentences

Rule: First word of every sentence = capital letter (basic rule!).

Quick Revision Chart

Type	Examples from Text	Why?
People	Dr. John Mathai, Mr. Gadgil	Proper names
Places	India, Bombay, Calcutta	Geographic names
Official Bodies	Taxation Enquiry Commission, National Cadet Corps	Government organizations
Official Documents	Budget, Estate Duty Bill, Five Year Plan	Important official papers
Institutions	Army, Armed Forces, University	National institutions
Job Titles	Finance Minister, Chairman	Specific official positions
Deity	God	Religious respect

 **Simple Memory Trick:** If it's a **specific name** (person, place, or thing) rather than a general word, it usually gets a capital letter!

Some Comma Uses in Passage and Simple Explanation For Accurate Transcription;

1. COMMAS AFTER INTRODUCTORY ELEMENTS

Example	Rule	Why?
"Already, much has been said"	After opening adverb	Separates introductory word from main clause
"No doubt, this is some relief"	After transitional phrase	Signals pause before main statement
"At the same time, I would request"	After transitional phrase	Sets off introductory element
"For, I feel that..."	After subordinating conjunction	Shows reasoning/explanation follows
"Indeed, defence is one of..."	After emphatic adverb	Emphasizes the statement

2. COMMAS IN SERIES (Lists)

Example: "free compulsory education for children, free medical aid, homes for the poor and the destitute, old age pension, etc."

Rule: Separate three or more items in a list **Note:** "etc." always preceded by comma

3. COMMAS WITH NON-ESSENTIAL CLAUSES

Example	Rule
"if he could, to raise this exemption"	Sets off parenthetical phrase
"I am sure, Sir, that we should be able"	Sets off direct address ("Sir")
"strange to say, there seems to be"	Sets off aside/comment

4. COMMAS BEFORE COORDINATING CONJUNCTIONS

Example: "Already officers were drawing Rs. 14,000 as their pay, and about Rs. 1,000 as allowance"

Rule: Use comma before "and," "but," "so" when joining independent clauses

5. COMMAS WITH CONDITIONAL CLAUSES

Example: "if military training is made compulsory for our university students, it will go a long way"

Rule: When IF-clause comes first, use comma before main clause

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