

LEARN **STENO**

VOLUME 1

CURATED DICTATION EXERCISES
FOR SPEED DEVELOPMENT



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Introduction

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Parliamentary Exercise 1(A)

To achieve the goal of economic reforms, rapid and broad-based growth of 7 to 8 percent is required which will help eradicate poverty and unemployment. This is possible only by pursuing a bold strategy of economic reforms. The steps being contemplated include the setting up of an Expenditure Commission, tax reforms, formulation of a fiscal responsibility Act, reforms of banks and financial institutions, a programme for rural conductivity, a National health policy, a water policy, renewed thrust on information Technology and promoting efficiency of investments in the infrastructure sectors. The Government is committed to promote the interests of labour, especially those in the unorganized sector and has decided to give top most priority to social sector development.

Mr. Speaker, Sir, the programme of economic reforms is a continuous process. It is not proper to say on anybody's part that economic reforms were started from a particular date and ended on a definite date. It is a continuous process when we had accepted socialism, it was according to the economic philosophy of that time. In 1991, when the Congress Government had started the programme of new economic policy and economic reforms, an effort was made to make circumstances of that time favourable and today we are trying to make our policies and principles favourable according to the circumstances prevailing in and outside the country. Keeping this in view, we are trying to make progress. I would like to say that the programme of economic reform started in 1991, was in a series. Under that series many good measures were taken and after that when we came to power, we felt that we have to divide the programme of economic reforms in three parts. First of all, we should try to strengthen the returns and gains of first phase of economic reforms. Some economic reforms which were started in 1991 or after that should continue, and initiatives should be taken to introduce new economic reforms also. Therefore I had made a mention of it in this year's budget. We all know that circumstances took such shape that the budget session could not be completed. The promise made by me was also not possibly fulfilled. But I would like to draw the attention of the honourable Member towards the President's address of this year, in which we have given a blueprint, of the phase II of the economic reforms. I do not want to go into the detail of it, but the outline of this programme has been described in the President's address.

Parliamentary Exercise 1(B)

Mr. Speaker, Sir, further there is a question on this point related to banks, but as honourable Member has asked the question, I will reply. Last year, the Narsimhan Committee had submitted its second report to the Government. At the time of submission of first report, Congress party was in power. On the basis of the first report, the Congress Government took many steps for the financial sector and banking sector. Earlier the Government stake in public sector banks was 100 percent, the measure was taken to reduce it to 51 percent. As far as the question of State Bank is concerned, it has been agreed to reduce it to 55 percent. In the second report of Narsimhan Committee it was said that bank requires more capital and in view of the prudential norms of the day, more capital is required. I remember, in my budget speech. I had made a mention of 9% according to prudential norms, and Reserve Bank had made a mention of 10 percent. But in view of this every bank will be requiring more capital. Now the question is, from where will this capital come? The Government should fulfil the demand of capital in its budget or should we give freedom to the banks, to adopt the policy which was followed by the Government of Congress Party. Under this policy, we will ask them to go to the market and generate capital. All these points need to be considered. On some issues of the second report of Narsimhan Committee, the Reserve Bank had taken further action, and on some issues no action has been taken. When we will consider about reforms in banking sector, then these recommendations, recommendations of other Committees and circumstances will work as input. We will consider all these things while thinking about reforms in banking sector.

Mr. Speaker, Sir, in the main reply of the question, I have told that the Government will give full attention to the worker's class, particularly of unorganised sector in its series of economic reforms. As far as the question of coal mines is concerned, at present, I can only say that Government is considering to bring some amendments in the Coal Mines Nationalisation Act. When these amendments will be ready, we will bring them and present them before the Parliament. But, I would like to make one thing very clear that the interests of the workers will be fully protected under the programmes of economic reforms and we cannot keep their interests on stake under any circumstances.

Handwritten musical notation on a five-line staff, featuring various notes, rests, and bar lines. The notation is written in a cursive, handwritten style. A large, semi-transparent watermark reading "STENO" is visible across the middle of the page.

Parliamentary Exercise 2(A)

Honourable Members, This is my first address in this new Parliament building. This magnificent building has been constructed at the beginning of “Azadi ka Amrit Kaal”. It resonates with the resolve to respect our democratic and parliamentary traditions. Moreover, it embodies the commitment to forge new traditions for the new India of the 21st century. I am confident that this new building will be witness to productive dialogue on policies, policies that will shape the development of ‘Viksit Bharat’ in the Amrit Kaal of our independence. I extend my best wishes to all of you. Honourable Members, this year is also the 75th year of adoption of our Constitution. During this period, Amrit Mahotsav, the celebration of 75 years of independence, was completed. During this period, many programmes were organized across the country. The country remembered its unsung freedom fighters. After 75 years, the young generation relived that period of freedom struggle. Over two crore trees were planted. More than 16 crore people uploaded their selfies with the Tricolour.

Honourable Members, the past year has been full of historic achievements for India. During this period, there were many moments which enhanced the pride of our countrymen. Amidst serious global crises, India emerged as the fastest-growing major economy, consistently maintaining a growth rate of over 7.5 percent for two consecutive quarters. India became the first country to hoist its flag on the southern pole of the Moon. India successfully launched the Aditya Mission and its satellite reached a distance of 15 lakh kilometres away from Earth. Success of the historic G-20 Summit strengthened India's global standing. India won more than 100 medals for the first time in Asian Games. We also won more than 100 medals in Para Asian Games. India got its largest sea-bridge, the Atal Setu. India got its first Namo Bharat train and the first Amrit Bharat train. India became the country with the fastest 5G rollout in the world. An Indian Airline company executed the world's largest aircraft deal. Last year, my government has given government jobs to lakhs of youth in mission mode. Honourable Members, over the past 12 months, my government introduced several important legislations. These laws have been enacted with the cooperation of all parliamentarians. These are laws that lay a strong foundation for the realization of vision of 'Viksit Bharat'. This has paved the way for ensuring greater participation of women in the Lok Sabha and the Legislative Assemblies.

Handwritten musical notation on a five-line staff, featuring various notes, rests, and bar lines. The notation is written in a cursive style, typical of early manuscript notation. The staff is divided into measures by vertical bar lines. The notes are written in a dark ink, and the background is a light, aged paper. The notation includes various note values, including minims, crotchets, and quavers, as well as rests and bar lines. The overall appearance is that of a historical musical manuscript.

Parliamentary Exercise 2(B)

This strengthens my government's resolve for women-led development. My government has continuously upheld its commitment to reform, perform and transform. The criminal justice system rooted in the era of slavery is now history. Now, justice takes precedence over punishment. The Digital Personal Data Protection Act will make the digital space more secure. Anusandhan National Research Foundation Act will strengthen research and innovation in the country. The Jammu and Kashmir Reservation Act will ensure the right to representation to tribals there. During this period the Central University Act was amended. This paved the way for setting up a Sammakka Sarakka Central Tribal University in Telangana. Last year, 76 other old laws were also repealed. My government is aware of the concerns of youth regarding irregularities in examinations. Therefore, it has been decided to enact a new law to deal sternly with such malpractices. Honourable Members, any nation can progress at a fast pace only when it overcomes the past challenges and invests maximum energy in the future. Over the past 10 years, India has witnessed several such tasks being accomplished in the national interest, for which the people of the country were waiting for decades. For centuries, there was an aspiration to construct the Ram Mandir. Today it is a reality.

There were doubts regarding the removal of Article 370 from Jammu and Kashmir. Those are now history. This Parliament also enacted a strict law against Triple Talaq. This Parliament also enacted a law to grant citizenship to persecuted minorities from our neighbouring countries. My government also implemented One Rank One Pension, which was awaited for four decades. After implementation of OROP, the ex-servicemen have by now received approximately Rupees 1 lakh crore. For the first time, a Chief of Defence Staff has been appointed for India's defence forces. The achievements that are visible today are the outcome of the endeavours of last 10 years. Now, for the first time in our lives, we are witnessing eradication of poverty on a massive scale. According to NITI Aayog, in the last one decade of my Government, about 25 crore countrymen have been lifted out of poverty. This is something that instils great confidence among the poor. If the poverty of 25 crore people can be alleviated, then her poverty can also be alleviated. If we look at various dimensions of the economy today, then it boosts our confidence that India is moving forward in the right direction, taking right decisions.

Handwritten mathematical derivations or calculations, likely related to the physics problems above, showing various algebraic manipulations and equations.

Parliamentary Exercise 3(A)

Honourable Members, in the last decade, my government has made good governance and transparency the main foundation of every institution. As a result of this, we have witnessed major economic reforms. During this period, Insolvency and Bankruptcy code was enacted in the country. The country now has One country One Tax law in the form of GST. My Government has also ensured macro-economic stability. In 10 years, Capex has increased 5 times to Rupees 10 lakh crore. Fiscal Deficit is also under control. Today, we have Forex reserves in excess of 600 billion US dollars. Our banking system, which was in a very bad shape earlier, has today become one of the strongest banking systems in the world. NPAs of banks which used to be in double digits in the past are today around only 4 percent. Make in India and Aatmanirbhar Bharat campaigns have become our strengths. Today, India is the world's second-largest producer of mobile phones. During the last decade, there has been a five-fold increase in mobile phone manufacturing. A few years ago, India used to import toys, today India is exporting Made in India toys. India's defence production has crossed Rupees one lakh crore. Today, every Indian feels proud on seeing the country's indigenous aircraft carrier INS Vikrant. The combat aircraft Tejas is becoming the strength of our air force. The manufacturing of C-295 transport aircraft is going to take place in India. Modern aircraft engines will also be made in India. Defence corridors are being developed in Uttar Pradesh and Tamil Nadu. My government has ensured participation of the private sector in the defence sector. Our government has opened up the space sector also for young start-ups.

Honourable Members, my government acknowledges the contribution of wealth creators and believes in the capabilities of India's private sector. We are committed to creating a conducive environment for doing business in India, and the government is consistently working towards this goal. There has been consistent improvement in Ease of Doing Business. More than 40,000 compliances have been removed or simplified in the last few years. 63 provisions in the Companies Act and Limited Liability Partnership Act have been removed from the list of criminal offences. The Jan Vishwas Act has decriminalized 183 provisions under various laws. A Mediation law has been enacted for amicable resolution of disputes outside the court. Forest and Environment Clearances now take less than 75 days whereas it used to take 600 days earlier. Faceless Assessment Scheme has brought greater transparency in tax administration. Honourable Members, our MSME sector is also benefiting enormously from reforms. As you are aware, today, crores of citizens are working in MSMEs. Our government is working with full commitment to empower the MSMEs and small entrepreneurs. The definition of MSMEs has been expanded. Investment and turnover have been added in the new definition. Presently, approximately 3.5 crore MSMEs are registered on the Udyam and Udyam Assist Portal. Under the Credit Guarantee Scheme for MSMEs, guarantees of nearly Rupees 5 lakh crore have been sanctioned in the last few years. This is over six times higher than the amount provided in the preceding decade before 2014.

Handwritten notes in Urdu script, including the acronym MSME, are present on the right side of the page.

Parliamentary Exercise 3(B)

Honourable Members, another significant reform of my government is the creation of Digital India. Digital India has made life and business much easier in India. Today, the whole world acknowledges this as a great achievement of India. Even developed countries do not have a digital system like India has. It was beyond the imagination of some people that, even in villages, routine buying and selling will be done digitally. Today, 46 percent of the world's total real-time digital transactions take place in India. A record 1200 crore transactions were done through UPI last month. This amounts to a record transaction of Rupees 18 lakh crore. Other countries of the world are also now providing the facility of transactions through UPI. Digital India has made banking more convenient and disbursement of loans easier. The trinity of Jan Dhan Aadhar Mobile has helped curb corruption. My government has so far transferred Rupees 34 lakh crore through DBT. Thanks to Jan Dhan Aadhar Mobile, about 10 crore fake beneficiaries have been weeded out from the system. This has helped prevent Rupees 2.75 lakh crore from going into wrong hands. The facility of DigiLocker is also making life easier. More than 6 billion documents have so far been issued to its users.

Honourable Members, along with digital, there has been record investment in physical infrastructure. Today, infrastructure is being built in India, the kind of which every Indian used to dream about. In the last 10 years nearly 3.75 lakh kilometers of new roads have been built in the villages. The length of National Highways has increased from 90 thousand kilometers to 1 lakh 46 thousand kilometers. The length of four-lane national highways has increased 2.5 times. The length of the high-speed corridor was 500 kilometers earlier, is now 4 thousand kilometers. The number of airports has doubled from 74 to 149. Cargo handling capacity at major ports of the country has doubled. The number of broadband users has increased 14 times. Nearly 2 lakh village panchayats of the country have been connected with optical fiber. More than 4 lakh common service centers have been opened in villages. These have become a major source of employment. 10,000 kilometers of gas pipeline has been laid in the country. One Nation, One Power Grid has improved power transmission in the country. One Nation, One Gas Grid is boosting gas-based economy. The metro facility, limited to only 5 cities is now in 20 cities. More than 25 thousand kilometers of railway tracks were laid. This is more than the total length of railway tracks in many developed countries. India is very close to 100% electrification of railways. During this period, semi high-speed trains have been started for the first time in India. Today Vande Bharat trains are running on more than 39 routes. More than 1300 railway stations are being transformed under Amrit Bharat Station Scheme.

Handwritten notes in Hindi script, likely a transcription or summary of the speech, covering the same topics as the printed text.

Parliamentary Exercise 4(A)

Honourable Members, in the last few years, the world has witnessed two major wars and faced a global pandemic like Corona. Despite such global crises, my government has managed to keep inflation in the country under control, preventing additional burden on our countrymen. In the 10 years prior to 2014, the average inflation rate was over 8 percent. However, the average inflation rate has been maintained at 5 percent in the last decade. My government's endeavour has been to increase savings in the hands of ordinary citizens. Earlier, Income Tax in India was levied on income of Rupees 2 lakh and above. Today in India, there is no tax on income up to Rupees 7 lakh. Due to tax exemptions and reforms, Indian taxpayers have saved about Rupees 2.5 lakh crore in the last 10 years. In addition to the Ayushman Bharat scheme, the central government is also providing free treatment in various hospitals. This has helped country's citizens save nearly Rupees three and a half lakh crore. Jan Aushadhi Kendras have helped our countrymen save about Rupees 28 thousand crore on purchase of medicines. Prices of coronary stents, knee implants, cancer medicines have also been reduced. Due to this, patients are saving approximately Rupees 27 thousand crore every year.

My government is also running a programme to provide free dialysis to kidney patients. More than 21 lakh patients are availing this facility every year. This has helped patients save Rupees one lakh every year. My government has spent nearly Rupees 20 lakh crore so that poor people continue to receive subsidized rations. Railways gives about 50 percent discount on every passenger travelling by Indian Railways. Due to this, poor and middle class passengers save Rupees 60 thousand crore every year. The poor and middle class are getting air tickets at lower prices. Under the UDAN scheme, the poor and middle class have saved more than Rupees three thousand crore on air tickets. Thanks to the LED bulb scheme, there has been a saving of over Rupees 20,000 crore in electricity bills. Honourable Members, my government is working at every level to strengthen Nari Shakti. This year's Republic Day Parade was also dedicated to women empowerment. In this parade, the world once again witnessed the capability of our daughters. My government has enlarged the role of daughters everywhere - in water, land, sky and space. We all are aware what economic independence means for women.

Handwritten text in Arabic script, likely a religious or historical document, written on lined paper. The text is dense and covers most of the page, with some lines starting with 'Bismillah' (In the name of Allah, the Most Gracious, the Most Merciful).

Parliamentary Exercise 4(B)

My government has made relentless efforts to enhance women's economic participation. Today about 10 crore women are associated with Self-help groups. Bank loans worth Rupees 8 lakh crore and financial assistance worth Rupees 40 thousand crores have been disbursed to these groups. Increasing maternity leave from 12 weeks to 26 weeks has greatly benefited lakhs of women of the country. Our government has granted permanent commission to women for the first time in the Armed Forces. For the first time, women cadets have been given admission in Sainik Schools and National Defence Academy. Today, women are also fighter pilots and are also commanding naval ships for the first time. Out of more than 46 crore loans extended under Mudra Yojana, more than 31 crore loans have been given to women. Crores of women have become self-employed by availing benefits under this scheme.

Honourable Members, my government is laying stress on making farming more profitable. Our aim is to reduce the cost of farming while increasing profits. For the first time, my government has given priority to over 10 crore small farmers in the country's agricultural policy and schemes. Under the PM-Kisan Samman Nidhi scheme, farmers have received over Rupees 2 lakh 80 thousand crore so far. Over the past 10 years, there has been a threefold increase in easy loans for farmers from banks. In return, they have received a claim of Rupees 1.5 lakh crore. In the last 10 years, farmers have received nearly Rupees 18 lakh crore as MSP (Minimum Support Price) for paddy and wheat crops. This is 2.5 times more than the preceding 10 years before 2014. Previously, the government procurement of oilseeds and pulses crops was negligible. In the last decade, farmers producing oilseeds and pulses have received over Rupees 1.25 lakh crore as MSP. It is our government that has formulated the Agricultural Export Policy in the country for the first time. This has led to agricultural exports reaching up to Rupees 4 lakh crore. In 10 years, more than Rupees 11 lakh crore have been spent to provide fertilizers to farmers at affordable prices. So far, around 8,000 Farmer Producer Organizations have been formed. My government is promoting cooperatives in agriculture. Therefore, a Ministry of Cooperation has been established for the first time in the country. The world's largest Grain Storage plan has been launched in the cooperative sector. In villages where there are no cooperative societies, 2 lakh societies are being established.

Parliamentary Exercise 5(A)

Honourable, Speaker, I present the Interim Budget for 2024-25. The Indian economy has witnessed profound positive transformation in the last ten years. The people of India are looking ahead to the future with hope and optimism. With the blessings of the people, when our Government under the visionary and dynamic leadership of Honourable Prime Minister Shri Narendra Modi assumed office in 2014 the country was facing enormous challenges. The Government overcame those challenges in right earnest. Structural reforms were undertaken. Pro-people programmes were formulated and implemented promptly. Conditions were created for more opportunities for employment and entrepreneurship. The economy got a new vigour. The fruits of development started reaching the people at scale. The country got a new sense of purpose and hope. Naturally the people blessed the Government with a bigger mandate. In the second term, our Government under the leadership of Honourable Prime Minister doubled down on its responsibilities to build a prosperous country with comprehensive development of all people and all regions. Our development philosophy covered all elements of inclusivity, namely, social inclusivity through coverage of all strata of the society and geographical inclusivity through development of all regions of the country. India overcame the challenge of a once-in-a-century pandemic, took long strides towards Atmanirbhar Bharat. As a result, our young country has high aspirations, pride in its present, and hope and confidence for a bright future. We expect that our Government, based on its stupendous work, will be blessed again by the people with a resounding mandate.

Our humane and inclusive approach to development is a marked and deliberate departure from the earlier approach. Development programmes, in the last ten years, have targeted each and every household and individual through electricity for all, cooking gas for all, bank accounts and financial services for all, in record time. The worries about food have been eliminated through free ration for 80 crore people. Minimum support prices for the products are periodically increased appropriately. These and the provision of basic necessities have enhanced real income in the rural areas. Their economic needs could be addressed, thus spurring growth and generating jobs. Our Government is working with an approach to development that is all-round, all-pervasive and all-inclusive. It covers all castes and people at all levels. We are working to make India a Viksit Bharat by 2047. For achieving that goal, we need to improve people's capability and empower them.

Handwritten text on lined paper, likely a student's work or a list of items. The text is written in a cursive script and includes various numbers and symbols, such as "2024-25", "2014", "2017", and "2018". The text is partially obscured by a large, faint watermark in the background that reads "STUDY" and "MATHS".

Parliamentary Exercise 5(B)

Previously, social justice was mostly a political slogan. For our Government, social justice is an effective and necessary governance model. The saturation approach of covering all eligible people is the true and comprehensive achievement of social justice. This is secularism in action, reduces corruption, and prevents nepotism. There is transparency and assurance that benefits are delivered to all eligible people. The resources are distributed fairly. All, regardless of their social standing, get access to opportunities. We are addressing systemic inequalities that had plagued our society. We focus on outcomes and not on outlays so that the socio-economic transformation is achieved. As our Prime Minister firmly believes, we need to focus on four major castes poor, women, youth and farmer. Their needs, their aspirations, and their welfare are our highest priority. The country progresses, when they progress. All four require and receive government support in their quest to better their lives. Their empowerment and well-being will drive the country forward. We believe in empowering the poor. The earlier approach of tackling poverty through entitlements had resulted in very modest outcomes. When the poor become empowered partners in the development process, government's power to assist them also increases manifold. In these 10 years, the Government has assisted 25 crore people to get freedom from multi-dimensional poverty. Our Government's efforts are now getting synergized with energy and passion of such empowered people. This is truly elevating them from poverty.

Farmers are our Annadata. Every year, direct financial assistance is provided to 11.8 crore farmers, including marginal and small farmers. Crop insurance is given to 4 crore farmers under PM Fasal Bima Yojana. These, besides several other programmes, are assisting farmers in producing food for the country and the world. Electronic National Agriculture Market has integrated 1361 mandis, and is providing services to 1.8 crore farmers with trading volume of 3 lakh crore. The Skill India Mission has trained 1.4 crore youth, upskilled and reskilled 54 lakh youth, and established 3000 new ITIs. A large number of new institutions of higher learning have been set up. PM Mudra Yojana has sanctioned 43 crore loans aggregating to 22.5 lakh crore for entrepreneurial aspirations of our youth. Besides that, Fund of Funds, Start Up India, and Start Up Credit Guarantee schemes are assisting our youth. The country is proud of our youth scaling new heights in sports.

Handwritten notes in Hindi, likely a transcription or summary of the text, covering the same topics: social justice, government's approach, focus on poor, women, youth, and farmers, and the role of various schemes like PM Fasal Bima Yojana, Skill India Mission, and PM Mudra Yojana.

Parliamentary Exercise 5(C)

The empowerment of women through entrepreneurship, ease of living, and dignity for them has gained momentum in these ten years. Thirty crore Mudra Yojana loans have been given to women entrepreneurs. Female enrolment in higher education has gone up by twenty-eight percent in ten years. All these measures are getting reflected in the increasing participation of women in workforce. Reservation of one-third seats for women in the Lok Sabha and State legislative assemblies, and giving over seventy percent houses under PM Awas Yojana in rural areas to women as sole or joint owners have enhanced their dignity. Over the last ten years, the direct tax collections have more than trebled and the return filers swelled to 2.4 times. I would like to assure the taxpayers that their contributions have been used wisely for the development of the country and welfare of its people. I appreciate the tax payers for their support. As for tax proposals, in keeping with the convention, I do not propose to make any changes relating to taxation and propose to retain the same tax rates for direct taxes and indirect taxes including import duties.

In 2014 when our Government assumed the reins, the responsibility to mend the economy step by step and to put the governance systems in order was enormous. The need of the hour was to give hope to the people, to attract investments, and to build support for the much-needed reforms. The crisis of those years has been overcome, and the economy has been put firmly on a high sustainable growth path with all-round development. It is now appropriate to look at where we were then till 2014 and where we are now, only for the purpose of drawing lessons from the mismanagement of those years. The Government will lay a White Paper on table of the House. People are living better and earning better, with even greater aspirations for the future. Average real income of the people has increased by fifty percent. Inflation is moderate. People are getting empowered, equipped and enabled to pursue their aspirations. There is effective and timely delivery of programmes and of large projects. The exemplary track record of governance, development and performance and effective delivery, has given the Government trust, confidence and blessings of the people to realize, whatever it takes, the goal of Viksit Bharat with good intentions, true dedication and hard work in the coming years and decades.

With this, I commend the interim budget to this august House. Jai Hind.

Handwritten text in Amharic script, consisting of approximately 20 lines of cursive writing on lined paper. The text is written in a fluid, connected style typical of Amharic cursive. A large, semi-transparent watermark with the word "FENNO" is visible across the lower half of the page.