

The Constitution of India

Syllabus Detail

- **Preamble** (philosophy, keywords like Sovereign, Socialist, Secular, Republic)
- **Fundamental Rights (Art. 12–35)** → very important for MCQs
- **Directive Principles of State Policy (Art. 36–51)**
- **Fundamental Duties (Art. 51A)**
- **Judiciary**
 - Supreme Court → Articles **124–147**
 - High Court → Articles **214–232**
- **Article 311** (protection for civil servants)
- **Article 338, 338A, 338B** (Commissions for SC, ST, OBC)

Overview Constitutional Development of India

Act	Year	Key Features
Regulating Act	1773	First step towards central control of East India Company.
Pitts India Act	1784	Dual system of control between the British Government and East India Company.
Charter Act	1813	Ended trade monopoly of East India Company; allocated funds for education.
Charter Act	1833	Abolished East India Company's monopoly; centralized administration.
Government of India Act	1858	Transferred control from East India Company to the British Crown.
Indian Councils Act	1861	Increased Indian representation in the legislative council.
Indian Councils Act	1892	Introduced Indian participation in the Imperial Legislative Council.
Morley-Minto Reforms	1909	Introduced separate electorates for Muslims; increased Indian representation.
Government of India Act	1919	Introduced Dyarchy , increased Indian participation in governance.
Government of India Act	1935	Established federal structure; introduced provincial autonomy .
Indian Independence Act	1947	Gave India and Pakistan independence; partitioned India.
Indian Constitution	1950	Adopted a new constitution and gave India a parliamentary democracy.

Constituent Assembly of India – Brief Overview

Topic	Key Points
Introduction	Formed in 1946 , first session on 9 Dec 1946 ; First sovereign democratic body of India.
Formation	Proposed: Mahatma Gandhi → Cabinet Mission Plan (1946). Total Members: 389 (292 from provinces, 93 from princely states, 4 from chief commissioner areas). Later: 299 members after partitions/resignations. Mode: Indirect election via Single Transferable Vote .
Key Members	President: Dr. Rajendra Prasad . VP: Harendra Coomar Mookerjee . Drafting Committee (29 Aug 1947): Dr. B.R. Ambedkar (Chairman) . Prominent: Nehru, Patel, Azad, Sarojini Naidu.
Major Contributions	Drafting of Constitution (adopted 26 Nov 1949 , in force 26 Jan 1950). Committees: Drafting, Union Constitution, Steering, Fundamental Rights Sub-Committee.
Sessions	Total: 11 sessions (1946–1949) . First: 9 Dec 1946. Final: 26 Jan 1950. Longest: Dec 1946 – Jan 1947 (1+ month).
Key Documents	Objective Resolution: by Nehru (13 Dec 1946) . Draft Constitution: 4 Nov 1948 . Debates: Constituent Assembly Debates (CAD).
Adoption & Dissolution	Constitution adopted: 26 Nov 1949 . Enforced: 26 Jan 1950 (Republic Day) . Dissolved: 26 Jan 1950 , replaced by Parliament.
Role of Ambedkar	Father of Indian Constitution. Focused on FR, social justice, equality, safeguards for Dalits & marginalized.
Important Articles	Art. 368 → Amendment process. Art. 324 → Election Commission. Art. 395 → Repealed GOI Act 1935.
Exam Quick Facts (MCQs)	- First session: 9 Dec 1946 . - Drafting Committee Chairman: Ambedkar . - Adoption: 26 Nov 1949 . - Enforcement: 26 Jan 1950 . - Objective Resolution: Nehru .

Introduction to the Indian Constitution

- **Adopted on:** 26th November 1949
- **Came into force on:** 26th January 1950 (Republic Day)
- **Drafting Committee Chairman:** Dr. B.R. Ambedkar
- **Total Articles:** 448 (divided into 25 parts, 12 schedules)
- **Preamble:** The Preamble of the Constitution describes India as a **Sovereign, Socialist, Secular, Democratic, Republic**. It also ensures **Justice, Liberty, Equality, and Fraternity**.
- **Representation:**
 - Anglo-Indian community: Frank Anthony.
 - Parsis: H.P. Modi.
 - Minorities Committee Chairman: Harendra Coomar Mookerjee.

Leadership:

- **First President:** Dr. Sachidanand Sinha.
- **President (Later):** Dr. Rajendra Prasad.

Source of Indian Constitution.

S.No.	Source	Features Borrowed
1	Government of India Act, 1935	Federal system, office of governor, judiciary, public service commissions, emergency provisions, and administrative details.
2	British Constitution	Parliamentary government, rule of law, legislative procedure, single citizenship, cabinet system, writs, parliamentary privileges, and bicameralism.
3	US Constitution	Fundamental rights, independence of judiciary, judicial review, impeachment of president, removal of judges, vice president post.
4	Irish Constitution	Directive Principles of State Policy, nomination of Rajya Sabha members, election method of president.
5	Canadian Constitution	Federation with strong Centre, residuary powers to Centre, state governors appointed by Centre, advisory jurisdiction of Supreme Court.
6	Australian Constitution	Concurrent List, freedom of trade, commerce, intercourse, joint sitting of Parliament Houses.

7	Weimar Constitution (Germany)	Suspension of Fundamental Rights during Emergency.
8	Soviet Constitution (USSR, now Russia)	Fundamental duties and the ideal of justice (social, economic, political) in the Preamble.
9	French Constitution	Republic and ideals of liberty, equality, and fraternity in the Preamble.
10	South African Constitution	Procedure for constitutional amendment, election of Rajya Sabha
11	Japanese Constitution	Procedure established by Law

Schedule of Indian Constitution.

Schedule	Subject Matter
1st	Names & extent of States and Union Territories
2nd	Salaries, allowances & emoluments of President, Governors, Speakers, Judges, CAG, etc.
3rd	Forms of Oaths & Affirmations (Ministers, MPs, Judges, CAG, Legislators)
4th	Allocation of seats in Rajya Sabha to States & UTs
5th	Administration & control of Scheduled Areas & Scheduled Tribes
6th	Administration of Tribal Areas (Assam, Meghalaya, Tripura, Mizoram)
7th	Division of powers – Union List, State List, Concurrent List
8th	22 Recognized Languages (originally 14)
9th	Land reform, zamindari abolition laws – placed beyond judicial review (1st Amendment, 1951)
10th	Anti-Defection Law – disqualification of MPs/MLAs (52nd Amendment, 1985)
11th	29 subjects of Panchayats (73rd Amendment, 1992)
12th	18 subjects of Municipalities (74th Amendment, 1992)

Parts of the Indian Constitution

Part	Title	Articles	Key Features
Part I	The Union and its Territory	Articles 1 to 4	- Deals with formation, renaming, and reorganization of states and territories. - Article 1 : India is a Union of States.
Part II	Citizenship	Articles 5 to 11	- Defines Indian citizenship and the provisions for acquiring and terminating citizenship.

Part III	Fundamental Rights	Articles 12 to 35	- Provides Fundamental Rights (e.g., equality, freedom of speech, right to life, cultural rights).
Part IV	Directive Principles of State Policy	Articles 36 to 51	- Provides non-justiciable principles for the creation of a welfare state.
Part IVA	Fundamental Duties	Article 51A	- Specifies the fundamental duties of citizens (e.g., respect for Constitution, National Flag, and National Anthem).
Part V	The Union	Articles 52 to 151	- Deals with the structure of the Union Government (President, Vice-President, Parliament, etc.).
Part VI	The States	Articles 152 to 237	- Defines the structure of State Governments (Governor, State Legislature, High Courts, etc.).
Part VII	The States in Part B of the First Schedule (Repealed)	Article 238	- This part was repealed by the 7th Amendment Act of 1956 and dealt with former Part B States .
Part VIII	The Union Territories	Articles 239 to 242	- Defines the provisions for the Union Territories (administration and governance).
Part IX	Panchayats	Articles 243 to 243O	- Deals with the Panchayati Raj system (local government in rural areas).
Part IX-A	Municipalities	Articles 243P to 243ZG	- Deals with the Municipalities system (local government in urban areas).
Part X	The Scheduled and Tribal Areas	Articles 244 to 244A	- Provides for the administration of Scheduled Areas and Tribal Areas .
Part XI	Relations Between the Union and the States	Articles 245 to 263	- Defines the distribution of legislative, executive, and financial powers between the Union and States.
Part XII	Finance, Property, Contracts and Suits	Articles 264 to 300A	- Deals with financial relations between the Union and States, property rights, and legal proceedings.
Part XIII	Trade and Commerce Within the Territory of India	Articles 301 to 307	- Deals with the freedom of trade, commerce, and intercourse within India.
Part XIV	Services Under the Union and the States	Articles 308 to 323	- Deals with the Public Services , including conditions of service and recruitment.

Bharatiya Nagarik Suraksha Sanhita, 2023

Section 01: Preliminary

1. **Short Title** → This Act is called the **Bharatiya Nagarik Suraksha Sanhita, 2023**.
2. **Extent & Applicability**
 - Does **NOT** apply to:
 - State of Nagaland
 - **Tribal areas** (as defined under Sixth Schedule, Assam before **21st January 1972**, except Shillong Municipality).
 - However → **State Govt. may apply** it (partially/fully) via **notification**, with modifications if required.
3. **Commencement** → Will come into force on a **date notified by Central Govt.** in the **Official Gazette.**(w.e.f. **25.12.2023**)

Section 2: Key Definitions

1. **Audio-video electronic** – Use of communication devices (VC, recording, evidence, search/seizure, electronic communication); rules notified by State Govt.
2. **Bail** – Release of accused on bond with conditions imposed by officer/Court.
3. **Bailable offence** – Shown as *bailable* in First Schedule / other law; **Non-bailable** = all others.
4. **Bail bond** – Release with surety.
5. **Bond** – Release without surety.
6. **Charge** – Includes each head of charge if multiple.
7. **Cognizable offence** – Police may arrest **without warrant** (per First Schedule or law).
8. **Complaint** – Allegation made to Magistrate (oral/written) of offence committed.
 - Excludes police report.
 - BUT police report disclosing **non-cognizable offence** = deemed complaint.
9. **Electronic communication** – Any written/verbal/pictorial/video info sent via phone, mobile, computer, camera, etc. (as notified by Central Govt.).
10. **High Court** – (i) For a State = that State's HC; (ii) For UTs = HC extended to it; (iii) Other UTs = highest criminal appellate Court (not SC).
11. **Inquiry** – Every inquiry (not trial) by Magistrate/Court.
12. **Investigation** – Proceedings to collect evidence by police/authorised person (not Magistrate). Special Acts prevail if inconsistent.
13. **Judicial proceeding** – Any proceeding where evidence may be legally taken on oath.
14. **Local jurisdiction** – Area where Court/Magistrate can exercise powers; may cover whole/part of State as notified.
15. **Non-cognizable offence** – Police **cannot arrest without warrant**.
16. **Offence** – Any punishable act/omission under law; includes acts under Cattle Trespass Act, 1871 (Sec. 20).

PoSH Act, 2013

POSH Act, 2013 – Key Facts

- **Name:** The Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013
- **Act No.:** 14 of 2013
- **Date of Enactment:** 22nd April, 2013

Purpose:

- Provides **protection against sexual harassment of women** at workplace.
- Ensures **prevention and redressal** of complaints.
- Covers all matters **connected or incidental** to workplace harassment.

Constitutional Basis:

- Protects **Fundamental Rights** of women:
 - **Article 14 & 15** → Right to equality, prohibition of discrimination.
 - **Article 21** → Right to life and dignity.
 - **Article 19(1)(g)** (implicitly) → Right to practice any profession/work in a safe environment.

International Basis:

- Linked to **Universal Human Rights** principles.
- Gives effect to **CEDAW (Convention on the Elimination of All Forms of Discrimination Against Women)**.
- India **ratified CEDAW on 25th June 1993**.

Objective:

- To provide a **safe workplace environment free from sexual harassment**.
- To align Indian law with **international obligations** and **constitutional rights**

Chapter I (Preliminary)

1. Short Title, Extent, and Commencement

- **Title:** Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013.
- **Extent:** Applies throughout India.

- **Commencement:** Comes into force on a date notified by the Central Government.

2. Definitions:

- **Aggrieved Woman:** A woman of any age, employed or not, who alleges sexual harassment at a workplace or dwelling place.
- **Appropriate Government:**
 - Central Government for workplaces funded by the Centre or Union territories.
 - State Government for other workplaces.
- **Chairperson:** Head of the Local Complaints Committee (LCC).
- **District Officer:** Officer notified under Section 5.
- **Domestic Worker:** A woman employed for household work in exchange for remuneration (excluding family members).
- **Employee:** A person working at any workplace, including co-workers, contractors, trainees, etc.
- **Employer:**
 - For government entities: Head of the department or designated officer.
 - For private employers: Person responsible for managing or supervising the workplace.
 - Includes persons employing domestic workers in houses.
- **Internal Committee:** Committee constituted under Section 4 to handle complaints.
- **Local Committee:** Committee formed under Section 6.
- **Presiding Officer:** Head of the Internal Complaints Committee.
- **Respondent:** The person accused by the aggrieved woman of sexual harassment.
- **Sexual Harassment:** Unwelcome conduct such as:
 - Physical advances.
 - Requests for sexual favours.
 - Sexually coloured remarks.
 - Showing pornography.
 - Any other unwelcome sexual behaviour (verbal, non-verbal, or physical).
- **Workplace:** Includes
 - Govt. dept./PSUs/co-op societies.
 - Private sector organisations/NGOs.
 - Hospitals/nursing homes.
 - Sports institutes/stadiums.
 - Any place visited during employment (incl. transport).
 - Dwelling places/houses.

- **Unorganised Sector:** Small enterprises with less than ten workers engaged in production or sale of goods or services.

Rule 3- Prevention of Sexual Harassment Prohibition:

- No woman shall be subjected to sexual harassment at any workplace.
- 2. Circumstances of Sexual Harassment:**
- Sexual harassment may include the following, among other acts:
 1. **Preferential Treatment:** Implied or explicit promise of preferential treatment in employment.
 2. **Detrimental Treatment:** Implied or explicit threat of detrimental treatment in employment.
 3. **Threat to Employment:** Implied or explicit threat about current or future employment status.
 4. **Work Environment:** Interference with work or creation of an intimidating, offensive, or hostile environment.
 5. **Humiliating Treatment:** Treatment likely to affect the woman's health or safety.
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Chapter II- Constitution Of Internal Complaints Committee

Rule 4- Constitution of Internal Complaints Committee -

1. **Constitution of Committee:**
 - Employers must constitute an **Internal Complaints Committee (ICC)** at every workplace.
 - If the workplace has multiple offices or units, an ICC should be formed in each unit.
2. **Composition of Internal Complaints Committee:**
 - **Presiding Officer:** A senior woman employee from the workplace (if unavailable, from other offices or units).
 - **Two Members:** Employees, preferably committed to women's cause, or with experience in social work or legal knowledge.
 - **One External Member:** From a non-governmental organization or association familiar with sexual harassment issues.
 - At least **50% of the members must be women.**
3. **Term of Office:**
 - The Presiding Officer and members hold office for up to **3 years.**
4. **Remuneration:**

- The external member receives fees or allowances for attending the committee proceedings, as prescribed by the employer.
- 5. Removal of Members:**
- The Presiding Officer or any member can be removed if:
 - They violate the provisions of Section 16.
 - They are convicted or under inquiry for an offense.
 - Found guilty in disciplinary proceedings.
 - Their conduct harms public interest.
 - Vacancies are filled through fresh nominations.
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Chapter III- Constitution Of Local Complaints Committee

Rule 5: Notification of District Officer

- The **appropriate government** can notify a **District Magistrate, Additional District Magistrate, Collector, or Deputy Collector** as the **District Officer** to exercise powers under the Act.

Rule 6: Constitution and Jurisdiction of Local Committee

- The **District Officer** must constitute a **Local Committee** to handle complaints from establishments with fewer than **10 workers** or complaints against the **employer**.
- **Nodal Officer:** The District Officer designates one nodal officer in each **block, taluka, tehsil, ward, or municipality** to receive complaints and forward them within **7 days**.
- **Jurisdiction:** The Local Committee's jurisdiction covers the district it is constituted in.

Rule 7: Composition, Tenure, and Terms of Local Committee

- The **Local Committee** consists of:
 - **Chairperson:** An eminent woman from social work, committed to women's causes.
 - **One Member:** A woman from the district's block, taluka, or municipality.
 - **Two Members:** From NGOs or associations committed to women's causes (at least one must be a woman, and one must have legal knowledge).
 - **Ex-Officio Member:** Officer in charge of social welfare or women and child development in the district.
- **Term:** Members serve for **up to 3 years**.

- **Removal:** Members can be removed for violating provisions, being convicted, under inquiry for an offense, or for conduct detrimental to public interest.
- **Fees:** Chairperson and members (except certain nominees) are entitled to fees/allowances for their duties.

Rule 8: Grants and Audit

- **Central Government** may provide grants to **State Governments** for the payment of fees and allowances to Local Committee members.
- The **State Government** may transfer these funds to an agency responsible for making payments.
- **Audit:** Accounts of the agency must be maintained and audited as prescribed.

Chapter IV- Complaint

Rule 9: Complaint of Sexual Harassment

- **Filing a Complaint:** The aggrieved woman must file a written complaint to the **Internal Committee** (if constituted) or the **Local Committee** within **3 months** of the incident or the last incident in a series.
- **Assistance for Filing:** If the complaint cannot be made in writing, the Presiding Officer or any Member of the respective Committee must assist the woman.
- **Extension:** The **Internal Committee** or **Local Committee** may extend the time limit by up to **3 months** if the woman is prevented from filing due to valid reasons.
- **Incapacity or Death:** If the woman is unable to file due to physical or mental incapacity or death, her **legal heir** or a prescribed person can file the complaint.

Rule 10: Conciliation

- **Conciliation Process:** Before starting an inquiry, the **Internal Committee** or **Local Committee** may, at the woman's request, attempt conciliation between the aggrieved woman and the respondent, but **no monetary settlement** is allowed.
- **Settlement Recording:** If conciliation is successful, the settlement is recorded and forwarded to the **employer** or **District Officer** for necessary action.
- **Settlement Copy:** Copies of the settlement must be provided to both the aggrieved woman and the respondent.
- **No Further Inquiry:** If settlement is reached, no further inquiry is needed by the Committee.

Rule 11: Inquiry into Complaint

- **Inquiry Process:**
 - If the **respondent** is an employee, the **Internal Committee** or **Local Committee** will inquire based on the applicable **service rules**.
 - In the case of a **domestic worker**, if a prima facie case exists, the **Local Committee** must forward the complaint to the **police** within **7 days**.
 - **Non-Compliance with Settlement:** If the woman reports non-compliance with the settlement, the **Committee** will resume the inquiry or forward the complaint to the **police**.
 - **Rights of Both Parties:** Both parties will be heard, and both will receive a copy of the findings, enabling them to challenge the findings.
 - **Court's Role:** If the respondent is convicted, the court may order payment of compensation to the aggrieved woman.
 - **Powers of the Committee:** The **Internal Committee** or **Local Committee** has the same powers as a **civil court** under the **Code of Civil Procedure, 1908**:
 - Summon witnesses and examine them on oath
 - Require discovery and production of documents
 - Other prescribed matters
 - **Inquiry Timeline:** The inquiry must be completed within **90 days**.
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Chapter V - Inquiry Into Complaint

Rule 12: Action During Pendency of Inquiry

- **Requests by Aggrieved Woman:** The **Internal Committee** or **Local Committee** may recommend to the employer to:
 - **Transfer** the aggrieved woman or the respondent to another workplace,
 - **Grant leave** to the aggrieved woman (up to 3 months),
 - Provide **other prescribed relief**.
- **Leave Entitlement:** The leave granted is **in addition** to the regular leave entitlement.
- **Employer's Obligation:** The employer must implement the recommendations and report back to the Committee.

Rule 13: Inquiry Report

- **Completion of Inquiry:** The **Internal Committee** or **Local Committee** must submit an inquiry report to the employer or District Officer within **10 days** of completing the inquiry.

Service Discharge Benefit Scheme (SDBS) 2011

1. Scheme Name and Effective Date

- **Name:** Service Discharge Benefit Scheme (SDBS)
- **Effective Date:** 1st April 2011

2. Definitions:

- **Accumulations** – Total balance in **Permanent Retirement Account (PRA)** of GDS + **severance amount**.
- **Aggregator-cum-Accounts Office (AO)** – **GM (PAF) / Director of Accounts (Postal)** (Circle/Postal Accounts Office).
- **GDS Beneficiary/Subscriber** – Gramin Dak Sevak enrolled under SDBS.
- **Annuity/Life Annuity** – Annuity Scheme (from **IRDA-approved Life Insurance Company**) to be purchased **mandatorily at exit**.
- **Collection Centre (CC)** – **Divisional Head Office** (Director, Sr./Supdt. of Post Offices).
- **CRA** – **Central Record Keeping Agency** appointed by PFRDA (maintains records of NPS-Lite & SDBS subscribers).
- **Custodian** – Holds assets of NPS Trust; currently **Stockholding Corporation of India Ltd. (SCIL)**.
- **Department** – Department of Posts (DoP), New Delhi.
- **Depository Account** – Account opened by **Fund Managers** with SEBI-registered Depository for SDBS portfolio.
- **Director General (Posts)** – Chairperson, Postal Services Board & Ex-officio Secretary, GoI.
- **Divisional Head** – Director / Sr. Supdt. / Supdt. of Post Offices.
- **Gramin Dak Sevak (GDS)** – Engaged under **GDS (Conduct & Employment) Rules, 2001** (as amended).
- **NPS** – New Pension Scheme (for Central Govt. employees, regulated by PFRDA).
- **NPS-Lite** – PFRDA's pension scheme for **senior citizens, small investors & unorganised sector**.
- **NPS Trust** – Established by PFRDA under **Indian Trusts Act, 1862** to administer NPS.
- **Oversight Office (OO)** – Office of **DG (Posts)**, New Delhi.
- **PFRDA** – Pension Fund Regulatory & Development Authority.
- **Pension Fund Manager (PFM)** – Company/agency appointed by **PFRDA** for fund management of NPS/SDBS.

- **PRA (Permanent Retirement Account)** – Opened by CRA for each GDS under SDBS.
- **PRAN (Permanent Retirement Account Number)** – Allotted by CRA to each GDS subscriber.
- **Severance Amount** – Amount payable to GDS at end of engagement (subject to conditions).
- **Trustee Bank** – Bank designated by **NPS Trust/PFRDA** for receiving & holding SDBS funds.

3. Eligibility:

- **Existing GDS:**
 - Must have at least 1 year of satisfactory service.
 - **Ineligible:** GDS due to be discharged within 3 years (as of 1st Jan 2011).
 - **Option:** Choose between SDBS or existing Severance Amount scheme.
 - **Severance Accumulation:** Severance amount (Rs. 1500 per year of service) added to PRA on joining SDBS
 - **Amount of Severance for part years :**
 - ✓ <15 days → ignored.
 - ✓ ≥15 days → treated as full month.
- **Newly Appointed GDS:**
 - Mandatory participation after 1 year of satisfactory service.
 - **Ineligible** for Severance Amount benefits.
- **Not Eligible**
 - Provisionally engaged GDS.
 - Substitutes **engaged** for short-term vacancies/leave → cannot join SDBS.

4. Subscription:

- **Contribution:** From 01.07.2018, Government **contributes ₹300 per month**, matched by GDS.
- **No Contribution During Absence:**
 1. No contribution is made during periods of '**Put off**' duty or unauthorized absence (when TRCA is not drawn).

5. Permanent Absorption in Regular Departmental Post

- **GDS absorbed into regular departmental posts** must exit SDBS and transfer their **accrued accumulations** (from SDBS and severance amount) to the **New Pension Scheme (NPS)** for Central Government employees.
- **Transfer Application:** To be submitted using **Form SDBS-1**.

- **Other Scenario:** Applies if GDS is appointed in a regular post under the Central or State Government where NPS is applicable.

6. Scheme Preferences

- GDS beneficiaries will have a **common scheme preference**, selected by the **Department of Posts**.
- **Pension Fund Managers** and **Annuity Providers** are also chosen by the Department of Posts in consultation with PFRDA.
- **Current Investment Preferences:** Based on **Central Government scheme preferences**, and investments are made across three PFMs as decided by PFRDA/NPS Trust.

7. Nodal Agency

- **PFRDA** is the **Nodal Agency**.
- The **Central Record Keeping Agency (CRA)** manages records and transmits data to the **Trustee Bank** for fund transfers to the relevant **Pension Fund Manager (PFM)** for investment.
- **Current CRA:** **National Securities Depository Limited (NSDL)**, Mumbai.

11.Exit from the SDBS

- **Normal Exit (Discharge):**
 - **Life Annuity:** Outgoing GDS must invest **40% of accumulations** to purchase a life annuity from an **IRDA-approved Life Insurance Company**. They can invest more than 40%.
 - **Lump Sum:** The remaining **60% of accumulations** will be paid as a lump sum.
 - **Application:** To be submitted in **Form SDBS-6**.
- **Premature Exit (Post 58 years):**
 - GDS can withdraw **up to 20% of accumulations** after 58 years.
 - The remaining **80%** must be invested in a life annuity.
 - No Department contributions after premature withdrawal.
 - **Application:** To be submitted in **Form SDBS-6**.
- **Resignation from Service:**
 - Upon resignation, the **PR Account is closed**.
 - **85% of accumulations** must be used to purchase a life annuity, and **15%** is paid as a lump sum.
 - **Application:** To be submitted in **Form SDBS-6**.
- **Claim Settlement:**
 - The beneficiary must submit **Form SDBS-6** through the **Collection Center** to the **CRA** for settlement.

12. Death While in Service

PART-2 PAPER 03

Topic

1. Questions on English Language
2. Questions on General Knowledge & Current Affairs (Indian Economy, Polity, Sports, Culture & Science)
3. Questions on Reasoning, Interpersonal Skills, Mental Aptitude, Quantitative Aptitude, Intelligence & Ethics

English Grammar

Introduction to English Grammar

English grammar is like the set of rules for building sentences in the English language. Just like building a house needs a strong foundation and rules (like where to put doors and windows), sentences need grammar rules to be clear and make sense. If you understand these basic rules, you can speak and write English much better.

1. Parts of Speech:

Imagine a sentence as a team of players. Each player has a specific role. In grammar, these "players" are called **Parts of Speech**. There are eight main parts of speech.

1.1. Nouns: Naming Words

- **What they are:** Nouns are words that name **people, places, things, or ideas**. Think of them as "naming words."
- **Examples:**
 - **People:** teacher, student, John, mother, doctor
 - **Places:** school, park, India, city, home
 - **Things:** book, chair, computer, dog, car
 - **Ideas (Abstract Nouns):** happiness, freedom, knowledge, love, courage
- **Types of Nouns (Important for understanding how to use them):**
 - **Common Nouns:** These are general names for people, places, things, or ideas. They are not capitalized unless they start a sentence.
 - Examples: boy, girl, country, table, river, mountain.
 - **Rule:** Start with a lowercase letter.
 - **Proper Nouns:** These are specific names for a particular person, place, thing, or idea. They are **always capitalized**.
 - Examples: Rahul (specific boy), India (specific country), Ganga (specific river), Mount Everest (specific mountain).
 - **Rule:** Always start with a capital letter.
 - **Countable Nouns:** These are nouns that you can **count**. They have both singular (one) and plural (more than one) forms.
 - Examples: one apple, two apples; one chair, three chairs; one idea, many ideas.
 - **How to use them:** You can use numbers with them (e.g., "5 apples"). You also use words like many, few, a few with them.
 - I have **many** books.
 - There are **few** students in the class today.

- **Uncountable Nouns:** These are nouns that you **cannot count** individually. They usually only have a singular form.
 - Examples: water, milk, rice, sugar, information, advice, furniture, knowledge, air, happiness.
 - **How to use them:** You cannot use numbers directly with them (e.g., you can't say "two waters"). You use words like much, little, a little with them.
 - I need **much** information.
 - There is **little** water left.
 - Can I have **some** rice? (Not "some rices").
- **Collective Nouns:** These are words that refer to a **group of people, animals, or things** as a single unit.
 - Examples: team, family, army, flock (of birds), committee, jury, audience, herd.
 - **Important Rule (Subject-Verb Agreement - we'll learn this later, but good to know now):**
 - If the group acts as **one unit**, use a **singular verb**.
 - The **team is** playing well. (The team as a whole is performing).
 - If the individual members of the group are acting **separately**, use a **plural verb**.
 - The **jury are** debating among themselves. (Each member of the jury is arguing separately).
- **Abstract Nouns:** These name **ideas, qualities, or states** that you cannot see, touch, hear, smell, or taste. They are concepts.
 - Examples: love, hate, honesty, beauty, freedom, happiness, sadness, courage, time, peace.
- **Cases of Nouns (How nouns function in a sentence):**
 - **Nominative Case (Subjective):** The noun is the **subject** of the sentence. This means it performs the action.
 - Example: **John** ran quickly. (John is doing the running).
 - **Objective Case:** The noun is the **object** of the sentence. This means it receives the action of the verb or is the object of a preposition.
 - Example: She saw **him**. (Him is receiving the action of seeing).
 - Example: He gave the book to **Mary**. (Mary is the object of the preposition "to").
 - **Possessive Case:** The noun shows **ownership** or possession.
 - **Rule for singular nouns:** Add an apostrophe and an 's' ('s).
 - Example: the **boy's** toy (the toy belongs to the boy).
 - **Rule for plural nouns ending in 's':** Add only an apostrophe (').
 - Example: the **boys'** toys (the toys belong to many boys).

INDIAN ECONOMY:

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1. Introduction to Indian Economy

- **Nature of Indian Economy:** India is a **mixed economy**, characterized by the co-existence of both public and private sectors. It is also an **emerging economy** or **developing economy**.

Overview of Indian Economy

- India is the **5th largest economy** in the world by nominal GDP (2024), and 3rd by purchasing power parity (PPP).

Discount

1. Basic Definition

◇ What is a Discount?

- A **discount** is the **reduction** in the **Marked Price (MP)** of a product
- Formula

$$\text{Discount Amount} = \left(\frac{\text{Discount Percentage}}{100} \right) \times \text{Original Price}$$

Key Terms

Term	Meaning
Marked Price (MP)	The printed price or listed price on an article
Selling Price (SP)	The final price at which the item is sold (after discount)
Discount	Difference between Marked Price and Selling Price
Discount %	Discount expressed as a percentage of the Marked Price

2. Common Question Patterns (MCQ Type)

◇ Type 1: Calculate Discount and Discount %

Q: MP = ₹500, SP = ₹450

A:

$$\text{Discount} = 500 - 450 = ₹50$$

$$\text{Discount \%} = (50 / 500) \times 100 = \mathbf{10\%}$$

◇ Type 2: Find Selling Price (SP)

Q: MP = ₹1200, Discount = 25%

$$\begin{aligned} \text{A: SP} &= \text{MP} \times (100 - 25)/100 = 1200 \times 75/100 \\ &= ₹900 \end{aligned}$$

◇ Type 3: Find Marked Price (MP)

Q: SP = ₹600 after 20% discount. Find MP.

$$\text{A: MP} = \text{SP} / (1 - 20/100) = 600 / 0.8 = ₹750$$

Questions

1. A shirt is priced at ₹1,000, and a discount of 20% is offered. What is the discount amount?
 - a) ₹200
 - b) ₹150
 - c) ₹250
 - d) ₹300
2. An item is sold for ₹800 after a 10% discount. What was the original price?
 - a) ₹880 (approx)
 - b) ₹900 (approx)
 - c) ₹1,000 (approx)
 - d) ₹950 (approx)
3. A dress marked at ₹1,500 is sold for ₹1,200. What is the discount percentage?
 - a) 15%
 - b) 20%
 - c) 25%
 - d) 30%
4. If a product's original price is ₹2,000 and it is sold at a 30% discount, what is the selling price?
 - a) ₹1,200
 - b) ₹1,400
 - c) ₹1,500
 - d) ₹1,600
5. A pair of shoes is available at a discount of 25%, and the sale price is ₹750. What was the original price?
 - a) ₹900
 - b) ₹1,000
 - c) ₹950
 - d) ₹1,050
6. **Problem:** A store offers a discount of 15% on all items. If the original price of a jacket is ₹2,000, what is the discounted price?
 - a) ₹1,700
 - b) ₹1,800
 - c) ₹1,900
 - d) ₹1,950
7. **Problem:** A television originally priced at ₹12,000 is sold for ₹10,800. What is the discount percentage?
 - a) 8%

- b) 10%
 - c) 12%
 - d) 15%
8. **Problem:** An item is marked at ₹600 and sold at a 25% discount. What is the selling price?
- a) ₹450
 - b) ₹500
 - c) ₹550
 - d) ₹400
9. **Problem:** A store is offering a buy-one-get-one-free (BOGO) deal on shirts priced at ₹500 each. What is the effective discount percentage?
- a) 50%
 - b) 40%
 - c) 30%
 - d) 25%
10. **Problem:** If the selling price after a discount of 20% is ₹1,200, what was the original price?
- a) ₹1,400
 - b) ₹1,500
 - c) ₹1,600
 - d) ₹1,800
11. **Problem:** A product marked at ₹2500 is sold for ₹2000. Calculate the discount percentage.
- a) 15%
 - b) 18%
 - c) 20%
 - d) 25%
12. An electronic gadget is marked at ₹5,000 and sold at a discount of 20%. What is the selling price?
- a) ₹4,000
 - b) ₹4,200
 - c) ₹4,500
 - d) ₹4,600
13. If a customer pays ₹680 for an item after a discount of 15%, what was the original price?
- a) ₹800
 - b) ₹900
 - c) ₹750
 - d) ₹850
14. A sofa set originally priced at ₹25,000 is sold at a 10% discount. What is the discount amount?
- a) ₹2,000
 - b) ₹2,500
 - c) ₹3,000
 - d) ₹3,500
15. An item with a marked price of ₹1,200 is sold for ₹960. What is the discount percentage?
- a) 15%
 - b) 20%
 - c) 25%
 - d) 30%
16. A mobile phone is priced at ₹20,000. After a discount of 10%, what is the selling price?
- a) ₹18,000
 - b) ₹19,000
 - c) ₹17,000
 - d) ₹16,000
17. A discount of 25% is given on a shirt priced at ₹600. What is the discount amount?
- a) ₹150
 - b) ₹120
 - c) ₹200
 - d) ₹180
18. A book originally priced at ₹400 is sold for ₹320. What is the discount percentage?
- a) 15%
 - b) 20%
 - c) 25%
 - d) 30%
19. If a table is sold for ₹1,350 after a discount of 10%, what was the original price?
- a) ₹1,500
 - b) ₹1,600
 - c) ₹1,700
 - d) ₹1,800
20. A TV is sold for ₹45,000 after a discount of 10%. What was the original price?
- a) ₹47,000
 - b) ₹48,000
 - c) ₹49,000
 - d) ₹50,000
21. An air conditioner marked at ₹30,000 is available at a 10% discount. What is the discount amount?
- a) ₹3,000
 - b) ₹3,500

- c) ₹4,000
 - d) ₹4,500
22. If an item is priced at ₹4,000 and a discount of 15% is offered, what is the selling price?
- a) ₹3,400
 - b) ₹3,200
 - c) ₹3,000
 - d) ₹3,600
23. A microwave oven is available for ₹9,000 after a discount of 10%. What was the original price?
- a) ₹10,000
 - b) ₹10,500
 - c) ₹9,500
 - d) ₹9,800
24. A laptop priced at ₹40,000 is sold at a 5% discount. What is the discount amount?
- a) ₹1,000
 - b) ₹1,500
 - c) ₹2,000
 - d) ₹2,500
25. A refrigerator marked at ₹22,000 is sold for ₹19,800. What is the discount percentage?
- a) 8%
 - b) 9%
 - c) 10%
 - d) 11%
- 18. b) 20%
 - 19. a) ₹1,500
 - 20. d) ₹50,000
 - 21. a) ₹3,000
 - 22. b) ₹3,400
 - 23. a) ₹10,000
 - 24. c) ₹2,000
 - 25. b) 10%

Answers

1. a) ₹200
2. c) ₹880 (approx)
3. c) 20%
4. b) ₹1,400
5. b) ₹1,000
6. a) ₹1,700
7. b) 10%
8. a) ₹450
9. a) 50%
10. b) ₹1,500
11. c) 20%
12. a) ₹4,000
13. a) ₹800
14. b) ₹2,500
15. b) 20%
16. b) ₹18,000
17. a) ₹150

Time & Work

1. Basic Concepts

◇ Work Concept

- Work is considered as a **whole or complete task** (generally taken as **1 unit**).
- If a person can complete a work in **N days**, then:
 - Work done in **1 day** = $1/N$
 - Time taken = $1 \div (\text{Work done per day})$

☞ Example:

If A can complete a work in 10 days, then A's 1-day work = $1/10$

Combined Work

- If A can do a job in **x** days and B in **y** days, and they work **together**, then:

$$\text{Work done in 1 day} = \frac{1}{x} + \frac{1}{y}$$

$$\text{Time taken together} = \frac{xy}{x+y}$$

Types of Questions (MCQ-Focused)

◇ Type 1: One Person's Time

Q: A does a job in 8 days. How much does he do in 1 day?

A: $1/8$ of the work

◇ Type 2: Two or More Persons Working Together

Q: A can finish a work in 6 days, B in 12 days. How long together?

$$\text{A's 1-day work} = 1/6, \text{ B's} = 1/12$$

$$\text{Combined} = 1/6 + 1/12 = (2 + 1)/12 = 3/12 = 1/4$$

$$\Rightarrow \text{Time} = 4 \text{ days}$$

◇ Type 3: Work Done in Parts

Q: A can do work in 10 days. He works for 4 days. How much is left?

$$\text{Work done} = 4/10 = 2/5$$

$$\text{Remaining} = 1 - 2/5 = 3/5$$

◇ Type 4: Man-Day Concept

- Total work = **Men × Days**
- If more men work, fewer days are required and vice versa.

Q: 4 men finish a task in 12 days. How long will 6 men take?

$$\text{Total work} = 4 \times 12 = 48 \text{ man-days}$$

$$\Rightarrow 6 \text{ men} = 48 \div 6 = 8 \text{ days}$$

◇ Type 5: Efficiency-Based Problems

If A is twice as efficient as B, and B can do a work in 12 days, then A can do it in?

$$\text{A's time} = 12 \div 2 = 6 \text{ days}$$

Questions

1. A can complete a piece of work in 10 days, and B can complete the same work in 15 days. In how many days can they complete the work together?
 - a) 6 days
 - b) 5 days
 - c) 4 days
 - d) 8 days
2. If 5 men can complete a work in 20 days, how many days will 10 men take to complete the same work?
 - a) 10 days
 - b) 20 days
 - c) 15 days
 - d) 5 days
3. A can complete a work in 6 days, and B can complete the same work in 12 days. How many days will it take for A and B to complete the work together?
 - a) 4 days
 - b) 3 days

- c) 2 days
 - d) 5 days
4. If 8 women can complete a job in 12 days, in how many days can 6 women complete the same job?
- a) 16 days
 - b) 14 days
 - c) 18 days
 - d) 10 days
5. A can do a work in 5 days, and B can do the same work in 10 days. If they work together, in how many days will they finish the work?
- a) 6 days
 - b) 5 days
 - c) 4 days
 - d) 3 days
6. **Problem:** A can do a piece of work in 10 days, while B can do it in 15 days. They start working together, but after 5 days, A leaves the work. How many more days will B need to complete the remaining work?
- a) 2.5 days
 - b) 2.6 days
 - c) 3.5 days
 - d) 4.5 days
7. **Problem:** If 12 workers can build a wall in 15 days, how many days will it take for 18 workers to build the same wall?
- a) 10 days
 - b) 12 days
 - c) 8 days
 - d) 9 days
8. **Problem:** A can complete a work in 20 days, and B can complete it in 30 days. They work together for 10 days, and then A leaves. How many more days will B take to finish the remaining work?
- a) 4 days
 - b) 5 days
 - c) 6 days
 - d) 7 days
9. **Problem:** If 5 boys can finish a job in 16 days, how long will it take for 8 boys to finish the same job?
- a) 12 days
 - b) 10 days
 - c) 8 days
 - d) 6 days
10. **Problem:** A and B can together finish a work in 10 days. They start working together, but after 5 days, A leaves. B finishes the remaining work in 5 more days. In how many days can B alone finish the complete work?
- a) 15 days
 - b) 10 days
 - c) 12 days
 - d) 20 days
11. A can complete a piece of work in 18 days, B in 24 days, and C in 36 days. In how many days can they complete the work together?
- a) 9 days
 - b) 8 days
 - c) 7 days
 - d) 6 days
12. If A and B together can complete a work in 12 days and A alone can complete it in 20 days, how long will B take to complete the work alone?
- a) 20 days
 - b) 25 days
 - c) 30 days
 - d) 15 days
13. A can do a job in 6 days, and B can do the same job in 12 days. If A and B work together, how long will they take to complete the job?
- a) 5 days
 - b) 6 days
 - c) 4 days
 - d) 7 days
14. If 10 men can finish a piece of work in 15 days, how many days will 5 men take to finish the same work?
- a) 30 days
 - b) 20 days
 - c) 25 days
 - d) 10 days
15. If A can complete a work in 40 days, and B can complete it in 60 days, in how many days will they finish the work if they work together?
- a) 24 days
 - b) 20 days
 - c) 30 days

- d) 15 days
16. If 15 men can complete a job in 8 days, how long will 12 men take to complete the same job?
- a) 10 days
○ b) 12 days
○ c) 9 days
○ d) 8 days
17. A can complete a task in 25 days and B in 50 days. If they work together, how long will they take to complete the task?
- a) 15.67 days
○ b) 20.67 days
○ c) 16.67 days
○ d) 17.67 days
18. If A can complete a work in 15 days and B can complete the same work in 10 days, how long will it take for both A and B to complete the work together?
- a) 6 days
○ b) 5 days
○ c) 7 days
○ d) 8 days
19. A and B together can finish a work in 6 days. A can finish the same work alone in 10 days. How many days will B take to finish the work alone?
- a) 12 days
○ b) 15 days
○ c) 10 days
○ d) 8 days
20. If 9 men can finish a work in 14 days, how many days will it take for 6 men to finish the same work?
- a) 21 days
○ b) 20 days
○ c) 18 days
○ d) 15 days
21. A can do a work in 12 days and B can do it in 16 days. If they work together for 4 days and then A leaves, how long will B take to finish the remaining work?
- a) 6 days
○ b) 5 days
○ c) 4 days
○ d) 3 days
22. A can complete a task in 30 days, B in 40 days, and C in 60 days. If they work together, how long will it take to complete the task?

- a) 12.33 days
○ b) 13.33 days
○ c) 14.33 days
○ d) 11.33 days
23. If A and B together can complete a work in 8 days and A alone can complete it in 12 days, how long will B take to complete the work alone?
- a) 18 days
○ b) 24 days
○ c) 16 days
○ d) 20 days
24. A can complete a work in 14 days and B can complete the same work in 28 days. If they work together for 7 days and then B leaves, how long will A take to finish the remaining work?
- a) 4.5 days
○ b) 5.5 days
○ c) 3.5 days
○ d) 6.5 days
25. If 7 men can build a wall in 14 days, how long will it take for 14 men to build the same wall?
- a) 10 days
○ b) 8 days
○ c) 6 days
○ d) 7 days

Answers

1. a) 6 days
2. a) 10 days
3. a) 4 days
4. a) 16 days
5. c) 5 days
6. a) 2.5 days
7. b) 10 days
8. b) 5 days
9. c) 10 days
10. b) 10 days
11. a) 9 days
12. b) 25 days
13. c) 4 days
14. a) 30 days
15. b) 24 days
16. a) 10 days
17. c) 16.67 days
18. a) 6 days
19. b) 15 days