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**RATIONALISM:** 1 Descartes, 2 Spinoza, 3 Leibniz

**EMPIRICISM** 1 LOCKE 2 BERKLEY 3 HUME

**IDEALISM:** KANT, HEGEL

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## **RATIONALISM:**

**1 Descartes, 2 Spinoza, 3 Leibniz**

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**DESCARTES'** AIM: to attain philosophical truth by reason.

**DESCARTES' METHOD:** Mathematics consists in the use of only two mental operations by which true knowledge can be achieved: intuition and deduction.

Descartes' Philosophy. "I think, therefore, I am", "Cogito ergo sum". By intuition he knows that he could not think if he did not exist. In order to obtain mathematical certainty in philosophy he introduces his famous **methodic doubt**.

Rationalism

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**Notion of innate ideas:** Rationalism can be acquired by a priori means. by a priori means.

Existence of All Things Descartes did not believe that the information we receive through our sense is necessarily accurate, He Doubt every existence

Example: when we see an object that is far away, it appears to be smaller.

- The information we receive through our sense is not accurate always.



**Possibility of Error :** Judgement is a faculty of the mind, resulting from the interaction of will and intellect. When our will to make decisions, exceeds the ability to understand, error arises.

**Distinction between Mind and Body**

Body is passive while mind is active and free.

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**Cartesianism** is a species of rationalism, because Cartesians hold certain knowledge. He also made contributions to the theory of equations.

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**What motion is properly so called**

instead of occupying ourselves with that which has no foundation, unless in ordinary usage, we desire to know what ought to be understood by motion according to the truth of the thing, we may say, **in order to give it a determinate nature, that it is the transporting of one part of matter or of one body from the vicinity of those bodies that are in immediate contact with it, or which we regard as at rest, to the vicinity of other bodies.**

भाग दो, धारा पच्चीस: क्या प्रस्ताव ठीक से तथाकथित है

सामान्य उपयोग में, जब तक कि कोई आधार न हो, हम उस पर अपना कब्जा करने के बजाय, हम यह जानना चाहते हैं कि प्रस्ताव की सत्यता के अनुसार गति से क्या समझा जाना चाहिए, हम इसे प्रकृति का निर्धारण करने के लिए कह सकते हैं, कि यह उन पिंडों के आसपास से किसी एक पदार्थ के एक भाग या किसी पिंड का परिवहन होता है जो इसके संपर्क में हैं, या जिसे हम बाकी के रूप में मानते हैं, अन्य पिंडों के आसपास के क्षेत्र में।

पदार्थ के एक भाग के रूप में, मैं उन सभी को समझता हूँ जो एक साथ स्थानांतरित हो जाते हैं, हालांकि यह संभवतः कई हिस्सों से बना होता है, जो स्वयं में अन्य गतियों के होते हैं; और मैं कहता हूँ कि यह ट्रांसपोर्टिंग है, बल या एक्शन नहीं है जो ट्रांसपोर्ट करता है, यह दिखाने के साथ कि गति हमेशा चलने योग्य चीज़ में होती है, न कि उस चाल में; क्योंकि मुझे लगता है कि हम इन दोनों चीज़ों को पर्याप्त सटीकता के साथ अलग करने के आदी नहीं हैं। आगे, मैं समझता हूँ कि यह चल वस्तु की एक विधा है, न कि कोई पदार्थ, जैसा कि आंकड़ा यह है कि उस चीज़ का एक गुण है, और जो कि बाकी है।

**BARUCH (BENEDICTUS) SPINOZA 1632- 1677**

**Modal Pantheism, Substance Monism:**

Substance = Ocean, Attributes = Wave movement, Mode = Particular Wave

**NATURA NATURANS AND NATURA NATURATA**

Natura naturans (literally: Nature naturing): active

Natura naturata (literally: Nature natured): passive 'naturata' in the second signals a causal relation between God and the modal system.

The entire modal system, Natura naturata, follows immanently from the divine nature, Natura naturans.

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a substance A cannot be produced by any other thing B because if it could, the knowledge of A would depend on that of B, which cannot be because a substance is conceived through itself.

existence belongs to the nature of substance. For, a substance cannot be produced by anything else (prop 6). But everything has a cause. Hence, a substance is self-caused, i.e., it exists necessarily, i.e., existence pertains to its nature.

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**Gottfried Wilhelm LEIBNIZ (1646- 1716)**

Leibniz was born in 1646. He was a great mathematician and scientist.

He was one of the great thinkers of the seventeenth and eighteenth centuries and is known as the "LAST UNIVERSAL GENIUS"

Like Descartes and Spinoza, Leibniz continued to employ the geometrical method, and based his philosophy on the notion of substance, but he differed radically from them as regards the relation of mind and matter and the number of substances

Descartes admitted three substances, viz., God, Mind and Matter.

Spinoza admitted God alone.

For Descartes extension is the essence of matter and for Spinoza both extension and thought are attributes of God.



But Leibniz held that extension cannot be an attribute of substance. According to Leibniz extension involves **plurality and belongs to an aggregate of substances**. Each single substance must be unextended. He, therefore, believed in an **infinite number of substances, which he called “Monads”**.  
Monads: in the metaphysics of Leibnitz, an indivisible indestructible unit that is the basic element of reality and a microcosm of it.

#### DOCTRINE OF MONADS, AND PRE-ESTABLISHED HARMONY

Bodies are compounds or aggregates of simple substances without parts, called by Leibniz ‘monads’. They are the ‘true atoms of nature’ or ‘elements of things’ says Leibniz in ‘Monadology’. He believed in a plurality of monads and each monad can be looked upon as a unit of reality.

He affirms **that no two monads can ever have any causal connection. Monads are “windowless”**.

## CONTRIBUTIONS

- He was the first to describe a PINWHEEL CALCULATOR in 1685 and invented the LEIBNIZ WHEEL, used in the ARITHMOMETER, the first mass-produced mechanical calculator.
- He refined the BINARY NUMBER SYSTEM, which is at the foundation of virtually all DIGITAL COMPUTERS Leibniz's calculus ratiocinator, which resembles symbolic logic, can be viewed as a way of making calculations feasible.
- Leibniz thought symbols were important for human understanding. His notation for the **infinitesimal calculus** is an example of his skill in this regard
- The **dot was introduced** as a symbol for **multiplication by Leibniz**. On July 29, 1698, he **wrote in a letter to Johann Bernoulli**: "I do not like X as a symbol for multiplication, as it is easily confounded with x..."

**EMPIRICISM 1 LOCKE 2 BERKLEY 3 HUME**

John Locke (1632- 1704) may be regarded as the founder of Empiricism; father of liberalism (According to Locke nature as gifted us with three inalienable rights like **Right to Life, Liberty and Property**), according to which sense experience is the only source of philosophic knowledge. The conception of substance was the dominant category during the time of Locke.

**POLEMIC (strongly against) AGAINST INNATE IDEAS** Locke begins his Essay with a critical examination of the theory of innate ideas.

Having disposed of the doctrine of innate ideas Locke went on to give his own theories. Locke says that the mind is like a white paper, the **mind is empty**. It is “**tabula rasa**”, an **empty tablet (like blank black board)**. All the materials of knowledge and reason come as per Locke in one word- Experience.

**LOKE'S REPRESENTATIVE THEORY OF PERCEPTION:** the external object or material substance throws its own image into the mind through the respective sense organ. This image is called the idea and this idea acts as the 'copy' or representation of the external object. **The ideas are spoken of as the tertium quid (third thing) between the mind and matter.**

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**LOCKE'S THEORY OF KNOWLEDGE** What reaches to knowledge I think may be called certainty, what comes short of certainty, I think cannot be knowledge."

Locke implies that **our object of knowledge is always in a proposition or an inference.** Locke makes a distinction between 'instructive' and 'trifling' (unimportant) propositions.

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**BERKELEY** (1685-1753) George Berkeley presented a profoundly original perspective on some of the crucial questions in epistemology and metaphysics. Denying the existence of matter with remarkable ingenuity Berkeley initiated an outlook to which philosophy has been indebted ever since.

Berkeley wrote extensively but his best work was over while he was still quite young. Some of his famous works are: Commonplace Book (1706-08), A New theory of Vision (1709), The Principles of Human Knowledge (1710), The Dialogues of Hylas and Philonous (1713), Alciphron (1732) and Siris (1744). His writings after the age of twenty-eight were of less consequence. Berkeley wrote with great elegance and lucidity.

Berkeley was **an empiricist** and his philosophy is **called subjective idealism**. He refuted the doctrines of the reality of **material substances and abstract ideas**.

Strictly conforming to the empirical doctrine that all knowledge arises from the simple ideas of sensation and reflection Berkeley establishes the impossibility of abstract ideas for they appear in neither. He called this theory nominalism that claimed that abstract ideas or universals are just names, only contributed to disorientation on account of confusing words with realities.

**ESSE EST PERCIPI** Berkeley's astounding and provocative statement was that **'to be is to be perceived,'** or esse est percipi, which entailed that if **something were not perceived**, it would not exist. Knowledge is perception and perception is knowledge

**Contributions to philosophy** According to Berkeley there are only two kinds of things: **spirits and ideas**. Spirits are simple, active beings which produce and perceive ideas; ideas are passive beings which are produced and perceived.

Berkeley's views about the existence of God also came under discussion because according to him an external world exists only in so far as it is perceived by an eternally perceiving God.

**REFUTATION (to prove or test) OF DUALISM, ATHEISM AND SKEPTICISM**

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DAVID HUME (1711-1776)

Hume's analysis of the contents of sense-experience begins with the distinction between impressions and ideas.

**THEORY OF KNOWLEDGE:** Impression संस्कार are short lived but left ideas. Eg. When you see someone's hair color Red that is impression but when afterward you can recall Red Hairs is Idea hence, all knowledge nothing apart from sensations and impressions

**THEORY OF CAUSATION**

David Hume claimed that pure rationality alone could not demonstrate the truth of efficient causality; instead, he **relied on tradition and mental habit, claiming that all human understanding is derived solely from experience.** They are formed **(as synthetic a posteriori)** by induction and induction alone, according to Hume.

### **SKEPTICISM**

End of rationalism is in dogmatism (Uncritical attitude toward something, do not consider other's critics) and end of empiricism is in skepticism (doubt in each). Hume is not fully skeptic but he did doubt in theory of causality and do not consider ultimate reality in this manner we can say he was somewhat skeptic

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### IDEALISM: KANT, HEGEL

IMMANUEL KANT (1724- 1804) (deontology), through his philosophical enterprise known as **critical idealism or transcendental idealism**, has made an attempt **to resolve the issues emerging from the conflict between rationalistic and empiricist approaches** by proposing a system that was fundamentally a priori but without sacrificing the value of the phenomenal reality.

Thus, in the **Prolegomena**, Kant claims that “the word ‘**transcendental**’ ... does not signify something passing beyond all experience but something that indeed precedes it a priori, but that is intended to make cognition of experience possible”

As per Kant Knowledge should have **newness (novelty), University, Necessity (NUN)**. He says rationalists have University, Necessity but not newness whereas empiricist have newness but not University, Necessity in philosophy. Both rationalist and Empiricist are true in affirmations but wrong in denials. **Kant is known as reconciler because he reconciled both rationalistic and empiricist philosophies and thus is credited with the ‘Copernican Revolution in Philosophy’.**

## STRUCTURE OF THE CRITIQUE OF PURE REASON

Synthetic A Priori Judgments: The centrality of the first Critique for Kant is achieved in the architectonic plan of his work where the triad of the **Aesthetic-Analytic-Dialectic**

### Knowledge is judgment

(i) **Analytic judgment**: they are based reason which is **innate (rationalism)** not experienced 'A Priori' in which predicate is already implicit in judgment Eg: Bachelor is unmarried male, here unmarried is already in meaning of Bachelor. Analytic judgment is tautology: the saying of the same thing twice over in different words.

(ii) **Synthetic judgment: Based on experience**, 'A posteriori' there will be newness and it vary from person to person but that knowledge will not be universal, necessary hence knowledge cannot come from it only

**Knowledge come from** Synthetic A Priori Judgments combination of both

Eg:  $5+7=12$  here 12 is not implicit in 5 and 7 so 12 is new, '5+7' (predicate) not contained in idea of '12' – thus synthetic. But neither is this proposition true through experience (a posteriori), so it is also a priori.

Some criticized in way that there is no new knowledge as its just addition, argued there can be only Synthetic A posteriori judgment or Analytic a priori is possible

Kant took 12 categories (mould साँचा)

1. **Quantity:** Unity, Plurality, Totality

2. **Quality:** Reality, Negation,  
Limitation

3. **Relation:** Inherence and Subsistence (substance and accident),  
Causality and Dependence (cause and effect), Community (reciprocity)

4. **Modality:** Possibility,  
Existence, Necessity

Kant says particular **type of sensations pass through particular type of mould in mind and it processes becomes proper knowledge**

## **PHENOMENON VS. NOUMENON**

**Nouminon:** world, soul, god a non unknowable skeptic for Nouminon agnostic

Phenomena sensual world sin never attempt to trespass Limit but my reason not satisfied want to know beyond the knowledge

Noumenon is a posited object or event that exists independently of human sense and/or perception.

The term noumenon is generally used in contrast with, or in relation to, the term phenomenon, which refers to any object of the senses.

**Kant provided 3 Ideas of Reason:**

**Paralogism-** Transcendental illusion related to soul

**Antinomies-** Transcendental illusion related to world

Idea of pure reason- speculations/illusion related to god, God is matter of faith, Kant says 'I have to destroy reason in order to make room for faith'

**Agnostic:** There is god but no one can say what they are

**Transcendental Idealism:** Kant's point of view was different from Berkeley/vijnanvada (no material world, nothing exist outside mind, everything is in our mind)

Kant says we can never transcend the limit laid down by mind

- Criticism on this by Hegel: How do you know Noumina is unknown and unknowable, Hegel says only unthinkable things are Unknown and unknowable,

**Kant ends in Epistemological skepticism through Noumina**

## CAUSALITY

Universal & necessary relation, Get sensations of fire and heat, heat not already contained into fire. Fire and heat spaced and timed. One mould for causality (work only to tell causality). **Mould —apriori** (praganubhawik) , innate So necessary and invariable also Synthetic A Priori Judgments (SAJ)

Hume -all knowledge is probable

Kant — SAJ Says Hume right- Heat not already contained in fire But relation universal and necessary- so SAJ Heat & fire spaces and timed, one mould {innate}

## COPERNICUS REVOLUTION

Before kant mind has to reach object to know it, after-reverse sensations will come into mind

Mind actively shapes our perception of reality

Kant shifted Focus metaphysics to epistemology

Kant formulated distinction between cognition and the unthought but conceived under common concept of substance in form of judgement under relation specifically in the **Disjunctive Relation** - 'Earth exists either through a blind chance, or through an inner necessity, or through an external cause'.

These three possibilities mutually exclude each other but jointly somehow they give us complete knowledge.

It is the category of 'community', which is operative here.

कांट ने अनुभूति और असम्बद्ध के बीच अंतर का सूत्रीकरण किया, लेकिन विशेष रूप से विवादास्पद संबंध में निर्णय के रूप में पदार्थ की सामान्य अवधारणा के तहत कल्पना की - 'पृथ्वी या तो एक अंधे अवसर के माध्यम से मौजूद है, या एक आंतरिक आवश्यकता के माध्यम से, या एक बाहरी कारण के माध्यम से।'

ये तीन संभावनाएँ परस्पर एक-दूसरे को बाहर करती हैं लेकिन संयुक्त रूप से किसी तरह वे हमें पूरा ज्ञान देती हैं। यह 'समुदाय' की श्रेणी है, जो यहाँ संचालित है।

Given below are two statements

Statement I: Different communities exist independent of one another but jointly somehow they give an idea of communitarian life of a society

Statement II: Earth exists either through a blind chance or through an inner necessity or through an external cause

In light of the above statements, choose the most appropriate answer from the options given below

1. Both Statement I and Statement II are true
2. Both Statement and Statement II are false
3. Statement I is true but Statement II is false
4. Statement I is false but Statement II is true

कथन I: अलग-अलग समुदाय एक दूसरे से स्वतंत्र होते हैं, लेकिन संयुक्त रूप से किसी तरह वे एक समाज के सांप्रदायिक जीवन का विचार देते हैं

कथन II: पृथ्वी एक अंधे अवसर के माध्यम से या आंतरिक आवश्यकता के माध्यम से या किसी बाहरी कारण से मौजूद है

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**GEORGE WILHELM FRIEDRICH HEGEL (1770-1831)**

Published the following books: Phenomenology of Mind, Phenomenology of Logic, and Philosophy of Right.

Hegel believed that what is rational **is real, and what is real is rational.**

This is his rational structure of the Absolute, and must be regarded in conjunction with his idea that the Absolute must be seen as pure **Thought (idea), Spirit (soul), or Mind, in a process of self-development, governed by the logic of dialectic.**

Hegel says soul was always there but it was unconscious. Then big bang happened then stars, planet, universe come into existence every thing has its own mind but some of them are not conscious

Main aim is to attain self consciousness. Can be understood by it **contradictory: by matter** and can understood by human. Getting enlightened slowly slowly human going toward **self conscious and become rational. Society is controlled by state but Hitler used this state leadership concept in wrong way and took advantage of his statehood.**

**Henotheism** is the **worship of a single**, overarching god while not denying the existence or possible existence of other lower deities. Friedrich Schelling coined the word, and Friedrich Welcker used it to depict primitive monotheism among ancient Greeks.

**Monotheism** is the **belief in one god**. A narrower definition of monotheism is the belief in the existence of only one god that created the world, is omnipotent, omnipresent and omniscient, and intervenes in the world.

**Monism:** The wide definition: a philosophy is monistic if it postulates **unity of the origin of all things**; all existing things return to a source that is distinct from them.

The restricted definition: this requires not only **unity of origin but also unity of substance and essence**.

**Shankaracharya's Darshan is called Advaita Vedanta.** The term Advaita or nondual is the key to understanding his Darsan.

Shankaracharya's philosophy is non-dual; that means the reality is never differentiated itself into the duality of observer and the observed truth. This is the highest and most natural truth about the reality.

**differences between Advaita and other religious views are:**

1. There is no difference between jeevatma and paramatma, it is only avidhya (ignorance) or maya (illusion) that stops us from realizing this. In short, **every thing is God**. We just have to realize this. Other Hindu schools of thought, say that the God is different from other beings. Buddhism and Jainism refute the presence of such a God.
2. Advaita holds **all the Gods are various forms of the same supreme being**. hence we may choose any god we like to worship. Shankara, merged the different schools of worship (Shaurya, Skanda, Shakta, Vaishnava, Shaiva & Ganapatya) into one, and established a composite system of worship. Hence he is called Shan mata Stapakacharya (the teacher who established 6 religions). Other philosophies emphasize that one form of the God is superior that others, Vishnu for Vaishnavas, Shiva for Shaivas, so on and so forth.
3. According to Advaita to **receive salvation, you have to only shed ignorance and realize that the world is maya**. Other school stress the role of god in granting moksha. In Advaita it is all up to you.

**Vyavahaarika Satya:** relative plane of reality. This is the realm of cause-effect and human intellect works here. Phenomenal world is in this level. Everything that exists in this level depends on each other and we cannot say what their essence is.

Ex: A 100 rupee note that you carry in your pocket which you consider precious. And it get things done for you in your ordinary life. That is Vyavahaarika Satya or empirical reality.

**Pratibhasika Satya:** most unreal. Dream is in Pratibhasika level. In dream we perceive different things. But in a strict sense, dream is not completely unreal because those things, which we see, in dream, have external substratum in the phenomenal world

Example: Even though, no sky-flower exists in the world and thus it is unreal, yet, sky and flower, taken separately, are real things

Ex: One night, you see a piece of paper on the road & mistake it for a 100 rupee note. This mental 100 rupee is temporarily real in your mind until you find out that its not. That is Pratibhasika Satya, a mentally superimposed, temporary reality.

**Paramaarthika Satya:** ultimate truth level. It only is ultimately real. It can exist by itself without depending on anything

Ex: Your 100 rupee note is actually nothing but a piece of paper with no intrinsic value, but such value as attributed by the economy. If the govt bans the note, it immediately turns into a worthless piece of paper. This is the absolute truth about that piece of paper you call currency. That is Paramaarthika Satya or absolute reality.

**Broadly seven basics of the Advaita philosophy advocated by Adi Shankara, and they are:**

- 1) There are **three levels of Satya (Truth)** – a) the '**Transcendental**' or the **Paramarthika** level, in which Brahman is the only reality and nothing else exists apart from Brahman, b) the '**Pragmatic**' or the **Vyavaharika** level, in which both Jiva and Ishwara are true, and c) the '**Apparent**' or the **Prathibhasika** level, in which even the material world is false, an illusion.
- 2) **Brahman (Nirguna)** due to **ignorance (avidya)** is visible as the material world and its objects.
- 3) **Maya is the complex illusionary power** of Brahman that causes Brahman to be seen in many forms.
- 4) **Ishvara or the Saguna Brahman** is the reflection of the Self falling upon the mirror of Maya, it is ignorance which is the cause of unhappiness and sin in the mortal world.
- 5) **Atman is the soul** or the self that is identical with Brahman, it is not part of Brahman that ultimately dissolves into Brahman but the whole Brahman itself; Atman is alone, when its reflection falls on Avidya it becomes the Jiva and experiences the world existence through the senses.
- 6) **Moksha or Liberation** results **when Maya is removed** when there ultimately exists no difference between the Jiva and the Atman.
- 7) **Creation** – Though the karana named Brahman, due to vivarta also known as Adhyāsa, appears as the karya named jagat, there is actually no separate karya in reality – Brahman is the only reality and jagat is mithya ('illusion')

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# अपने आप को Proove करके दिखाना है

## Dream, Believe, Act, Achieve



**Ancient and medieval Indian texts identify 6 pramanas as correct means of accurate knowledge and to truths:**

**Kumarila Bhatta recognizes six pramanas**

1. perception (Sanskrit pratyakṣa),
2. inference (anumāna),
3. comparison and analogy (upamāna),
4. word, testimony of past or present reliable experts (Śabda)
5. postulation, derivation from circumstances (arthāpatti),
6. non-perception, negative/cognitive proof (anupalabdhi)

Each of these are further categorized in terms of conditionality, completeness, confidence and possibility of error, by each school of Indian philosophies.

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The various schools of Indian philosophies vary on how many of these six are epistemically reliable and valid means to knowledge.

**Carvaka school of Hinduism** holds that **only one (perception)** is a reliable source of knowledge,

**Buddhism** holds **two (perception, inference)** are valid means,

**Jainism** holds **three (perception, inference and testimony),**

**Mimamsa and Advaita Vedanta schools of Hinduism** hold **all six** are useful and can be reliable means to knowledge.

**Nyaya school's** epistemology **accepts 4** out of 6 Pramanas as reliable means of gaining knowledge – **Pratyakṣa (perception), Anumāṇa (inference), Upamāṇa (comparison and analogy) and Śabda (word, testimony of past or present reliable experts)**

### **Vaisheshika**

Accepts perception (pratyaksha) and inference (anumāna) as valid sources of knowledge.

### **Sankhya**

According to the Sankhya school, knowledge is possible through three pramanas:

**Pratyakṣa**—direct sense perception

**Anumāna**—logical inference

**Śabda**—Verbal testimony

भारतीय दर्शन के विभिन्न स्कूल इस बात पर भिन्न हैं कि इन छह में से कितने ज्ञान के लिए विश्वसनीय और मान्य हैं।

हिंदू धर्म का कारवाका स्कूल मानता है कि केवल एक (धारणा) ज्ञान का एक विश्वसनीय स्रोत है,

बौद्ध धर्म में दो (धारणा, प्रवेश) मान्य साधन हैं,

जैन धर्म में तीन (धारणा, अनुमान और गवाही) हैं,

हिंदू धर्म के मीमांसा और अद्वैत वेदांत स्कूल सभी छह उपयोगी हैं और ज्ञान के लिए विश्वसनीय साधन हो सकते हैं।

न्याया स्कूल की महामारी विज्ञान ज्ञान प्राप्त करने के विश्वसनीय साधनों के रूप में 6 प्राणों में से 4 को स्वीकार करता है - प्रत्याख्य (धारणा), अनुमाँ (अनुमान), उपमा (तुलना और सादृश्य) और शब्द (शब्द, अतीत या वर्तमान के विश्वसनीय विशेषज्ञों की गवाही)

**Pratyakṣa (प्रत्यक्ष) means perception.**

### **Savikalpa**

**I Ordinary (Laukika or Sādhārana), of six types:**

1. Visual perception by the eyes,
2. olfactory perception by the nose,
3. auditory perception by the ears,
4. tactile perception by the skin,
5. gustatory perception by the tongue, and
6. mental awareness of these perceptions by the mind.

**II Extra-ordinary Perception (Alaukika or Asādhārana), of three types:**

1. Samanyalakshana
2. Jñānalakṣana
3. Yogaja

### **Nirvikalpa**

when one just perceives an object without being able to know its features

There is yet another stage called **Pratyabhijñā**, when one is able to re-recognize something on the basis of memory.

**Learning happens through the stages of**

- 1. Sravana (Listening),**
- 2. Manana (Contemplation- can apply) (reflection) and**
- 3. Nididhyasana (Internalisation) (Knowledge is part of you and flows effortlessly into your action).**

**Understanding this process allows us to actively choose and integrate the skills that are essential to us in today's world.**

**Hetu further has 5 characteristics:**

- It must be present in the Paksha.
- It must be present in all positive instances.
- It must be absent in all negative instances. (vipaksha)
- It must not be incompatible with the minor term or Paksha.
- All other contradictions by other means of knowledge should be absent.

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**The hypothesis must further be broken down into two parts,**

- 1. state the ancient Indian scholars: sadhya (that idea which needs to proven or disproven) and**
- 2. paksha (the object on which the sadhya is predicated).**

**The inference is conditionally true if sapaksha (positive examples as evidence) are present, and if vipaksha (negative examples as counter-evidence) are absent.**

**For rigor कठोरता, the Indian philosophies also state further epistemic steps. For example, they demand Vyapti - the requirement that the hetu (reason) must necessarily and separately account for the inference in "all" cases, in both sapaksha and vipaksha. A conditionally proven hypothesis is called a nigamana (conclusion).**

परिकल्पना को आगे दो भागों में विभाजित किया जाना चाहिए,

1. प्राचीन भारतीय विद्वानों का कहना है: साध्या (वह विचार जिसे सिद्ध या अयोग्य होने की आवश्यकता है) और
2. पक्षा (जिस वस्तु पर साधना की गई हो, वह वस्तु है)।

यदि सपाक्स (साक्ष्य के रूप में सकारात्मक उदाहरण) मौजूद हैं, और अगर विपक्षी (प्रतिवाद के रूप में नकारात्मक उदाहरण) अनुपस्थित हैं, तो यह निष्कर्ष सशर्त रूप से सत्य है।

कठोरता के लिए, भारतीय दर्शन भी आगे के महाकाव्यों को बताते हैं। उदाहरण के लिए, वे व्यपत्ति की मांग करते हैं - आवश्यकता है कि सत्तू और विपाक्ष दोनों में, हेटू (कारण) आवश्यक रूप से और अलग से "सभी" मामलों में दोष के लिए खाता होना चाहिए। एक सशर्त रूप से सिद्ध परिकल्पना को निगमान (निष्कर्ष) कहा जाता है।

**Upamāna (उपमान)** means comparison and analogy.

Some Hindu schools consider it as a proper means of knowledge.

1. The subject of comparison is formally called upameyam,
2. the object of comparison is called upamanam, while
3. the attribute(s) are identified as samanya.

Thus, explains Monier Williams, if a boy says "her face is charmingness like the moon in charmingness",

1. "her face" is upameyam,
2. the moon is upamanam, and
3. charmingness is samanya.

**Buddhism** (Buddhist philosophy) does not accept comparison as an independent source of valid knowledge. On their account, Comparison can be reduced to perception and testimony.

The Sāmkhya and the Vaisesika Philosophy believe that comparison can be reduced to inference.

**Arthāpatti (अर्थापत्ति) Implication** means **postulation, derivation from circumstances, Implication.**

As example, if a **person left in a boat on river earlier**, and the time is now past the expected time of arrival, then the circumstances support the truth postulate that the person has arrived.

Many Indian scholars considered this pramana as invalid or at best weak, because the boat may have gotten delayed or diverted.

However, in cases such as deriving the time of a future sunrise or sunset, this method was asserted by the proponents to be reliable.

Arthapatti is the assumption of an **unperceived fact in order to reconcile two apparently inconsistent perceived facts.** When a known fact can't be accounted without another fact, we have to postulate the existence of third fact. The valid and justified knowledge of the third fact is known as arthapati.

अर्थपत्ति (अर्थपत्ति) का अर्थ है, परिस्थितियों से व्युत्पत्ति।

उदाहरण के लिए, यदि कोई व्यक्ति पहले नदी पर नाव में छोड़ गया है, और समय अब आगमन के अपेक्षित समय से अधिक है, तो परिस्थितियां सत्य का समर्थन करती हैं कि व्यक्ति आ गया है।

कई भारतीय विद्वानों ने इस प्रणाम को अमान्य या सबसे कमजोर माना, क्योंकि हो सकता है कि नाव में देरी या उलट हो गई हो।

हालांकि, भविष्य के सूर्योदय या सूर्यास्त के समय को प्राप्त करने जैसे मामलों में, इस विधि को समर्थकों द्वारा विश्वसनीय होने के लिए जोर दिया गया था।

दो स्पष्ट रूप से असंगत कथित तथ्यों को समेटने के लिए अर्थपत्ति एक अप्रमाणित तथ्य की धारणा है। जब एक ज्ञात तथ्य को किसी अन्य तथ्य के बिना नहीं देखा जा सकता है, तो हमें तीसरे तथ्य के अस्तित्व को स्थगित करना होगा। तीसरे तथ्य के वैध और न्यायपूर्ण ज्ञान को अर्थपत्ति के रूप में जाना जाता है।

Example for arthapatti in ancient Hindu texts is, that if  
"Devadatta is fat" and  
"Devadatta does not eat in day",  
then the following must be true: "Devadatta eats in the night".

This form of postulation and deriving from circumstances is, claim the Indian scholars, a means to discovery, proper insight and knowledge.

The **Hindu schools that accept this means of knowledge** state that this method is a valid means to conditional knowledge and truths about a subject and object in original premises or different premises.

प्राचीन हिंदू ग्रंथों में अर्थपट्टी के लिए एक और सामान्य उदाहरण है, कि यदि "देवदत्त मोटा है" और "देवदत्त दिन में नहीं खाता है", तो निम्नलिखित सही होना चाहिए: "देवदत्त रात में खाता है"।

परिस्थितियों से उत्पन्न होने और प्राप्त होने का यह रूप है, भारतीय विद्वानों का दावा, खोज का एक साधन, उचित अंतर्दृष्टि और ज्ञान।

हिंदू स्कूल जो ज्ञान के इस साधन को स्वीकार करते हैं कि यह विधि मूल परिसर या विभिन्न परिसरों में किसी विषय और वस्तु के बारे में सशर्त ज्ञान और सच्चाई के लिए एक वैध साधन है।

**Anupalabdi (अनुपलब्धि)** means **non-perception, negative/cognitive proof.**

Anupalabdhi pramana suggests that knowing a negative, such as "there is no jug in this room" is a form of valid knowledge.

If something can be observed or inferred or proven as non-existent or impossible, then one knows more than what one did without such means.

In the two schools of Hinduism that consider Anupalabdhi as epistemically valuable,

1. a valid conclusion is either sadrupa (positive) or
2. asadrupa (negative) relation - both correct and valuable.

**Abhava** was further refined in 4 types, by the schools of Hinduism that accepted it as a useful method of epistemology:

1. dhvamsa (termination of what existed),
2. atyanta-abhava (impossibility, absolute non-existence, contradiction),
3. anyonya-abhava (mutual negation, reciprocal absence) and
4. pragavasa (prior, antecedent non-existence)

**These are two different kinds of Sabda.**

a) **on the basis of objects of meaning**

i) **Drustārtha:** Sabda deals with perceptible object is called drstārta eg: grass is green

ii) **Adrustārtha:** A sabda deals with imperceptible object is called 'adrsta', e.g.  
Duty is god, Truth is noble

b) **based on the origin of words.**

i) **Laukika:** secular

ii) **Alaukika:** divine or vaidika. Vedas are spoken by god. This vaidika testimony is divine and perfect. According to Nyāyikas, since human beings are not perfect only the words of trust worthy person can be considered as laukika sabda.

## THE GROUNDS OF INFERENCE

Invariable concomitance or **vyâpti** is the logical ground of inference.

Udâharana or example which is the third proposition of the Nyâya system is regarded to be the logical ground of inference.

**Vyâpti** is the nerve of inference.

Invariable concomitance or **vyâpti** is the logical ground of inference.

A fact is said to **pervade another when it always accompanies the other**. A fact is said to be pervaded by another when it is accompanied by the other. In the given example, **smoke is pervaded by fire**, since it is always accompanied by fire.

But while all smoky objects are fiery, all fiery objects are not smoky, e. g. the red hot iron ball. **Thus, vyâpti is a relation of invariable concomitance between middle term and the major term.**

Inference (anumāna) in Indian Logic is rooted in

- (1) variable relation between minor term and major term
- (2) invariable relation between middle term and minor term
- (3) variable concomitance between middle term and major term
- (4) invariable concomitance between middle term and major term



Inference (anumāna) in Indian Logic is rooted in

- (1) variable relation between minor term and major term
- (2) invariable relation between middle term and minor term
- (3) variable concomitance between middle term and major term
- (4) invariable concomitance between middle term and major term

relation of invariable concomitance between "hetu" and "sadhya"  
"हेतु" और "साध्या" के बीच अविभाज्य संबंध का संबंध

Terms can be known as different names

<b>Minor term:</b> Paksha Paka Subject Assertion term Example: Hill	<b>Middle Term</b> Sadhna Linga Madhya Reason Hetu Example: smoke	<b>Major Term:</b> Sadhya Lingi Predicate Example: Fire
<b>Presence of Minor term:</b> Vyapya Pervaded Gamaka	<b>Presence of Middle term:</b> Vyapti Pervade	<b>Presence of Major term:</b> Vyapka Pervades Gamaya

The Naiyayikas distinguish between pramanavakya (valid sentence) and apramanavakya (invalid sentence).

A valid sentence is grammatically and semantically acceptable, while invalid is either ungrammatical or non - semantic or both.

They exclude apramanavakya from their theory of language.

The construction of an intelligible sentence must conform to four conditions which are

1. akanksa (expectancy),
2. Yogyata (competency) and
3. sannidhi (proximity) and
4. tatparya (intention).

Akanksa (expectancy) is the quality of words constituting the sentence.

It is the quality of the words by which they expect or imply one another.

A complete meaning cannot be conveyed by a single word itself.

In order to express a full judgment a word must be brought into relation with other words such that vakyartha can be understood.

**Vatsayana talks about 2 sets of definitions:**

**1 Traditional**

**2 Definition that Vatsayana supports**

**traditional definitions** based on causal relation

**Vatsayayan definition** based on observation

**Traditional**

**1) Pûrvavat inference:** Where the effect is inferred from cause  
Eg: from a specific height, density etc (precisely unati) of clouds  
(one infers that) it will be raining

**Rain is inferred from clouds**

## **2 Sesavat: where cause is inferred from effect**

From the fullness of river that has excess water, which is distinct from old water and high speed of current it had been raining before.

River में पानी ज्यादा था तो थोड़ी देर पहले Rain आई होगी

Effect: fullness of river and excess water

Cause: rain

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**Samanyata drsta:** it has been observed that something changes its position due to movement (vrajya)  
The sun too (changes its position)  
Therefore, the sun too has movement, although the movement has not seen

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There are **five characteristics of a valid term**. When these characteristics are violated, fallacies arise. Five characteristics of a middle term are:

- 1) It must be present in the minor term (**pakadharmatâ**); e.g., smoke must be present in the hill.
- 2) It must be present in positive instances in which the major term is present; e.g., smoke must be present in the kitchen where fire exists (**sapakasattva**).
- 3) It must be absent in all negative instances in which the major term is absent; smoke must be absent in the lake in which fire does not exist (**vipakasattva**).
- 4) It must be non-incompatible with the major term; e. g., it must not prove the coolness of fire (**abâdhita**).
- 5) It must be qualified by the absence of counteracting reasons which lead to a contradictory conclusion; e.g., 'the fact of being caused' should not be used to prove the 'eternality' of sound. (**aviruddha**).

### 5 kinds of Hetvabhasa

1. Savyabhichâra (Deviation)
2. Viruddha (contradictory)
3. Asiddha (Not proved)
4. Satpratipaka (Having an antithesis)
5. Badhita (opposed by another strong pramana)

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### **Savyabhicara (Vyabhicara) (deviation)**

Its another name is **Anaikantika**

It means present only in one side

Savyabhichâra or the fallacy of irregular middle: A middle term may be irregularly related to the major term.

**Savyabhichara:** it is also divided into three parts:

- (a) Sadharana (General)
- (b) Asadharana (Ingeneral)
- (c) Anupasamhari (Inconclusive)

#### **a) Sadharana Vyabhicara (General)**

Presence of Hetu also where Sadhya is absent

If you infer X of basis of Y and

If X is absent but Y is present then you say that Y is deviated X

Here Hetu is present is paksa where sadhya has to be proved (Vipaksa)

b) **Asadharana Vyabhicara (In general)**

Presence of hetu only in paksa, where sadhya has to be proved and nowhere else

province is present only in paksha  
not present in sapksha and  
not presenting vipaksha

**Eg: if one infers sound is eternal because it has soundness as its property**

here soundness is present only in sound (paksha) it is present nowhere as this is defective

### **c) Anupasamhari Vyabhicara (Inconclusive deviation)**

In this case hetu is present in paksha (where Sadhya has to be proved) but there is no similar or dissimilar cases needed to show as example (drstanta)

Eg:

**everything is momentary because of existence**

here we cannot take example which is not covered by paksha (because we included everything) nor can we take the similar case which is non existence and non momentary (because we cannot know the nature of non-existence entity)

**Asiddha or sadhyasama: it is divided into three parts:**

- (a) Ashrayasiddha
- (b) Svarupasiddha
- (c) Vyapyatvasiddha

**(a) Ashrayasiddha**

When paksha is not proved

‘skylotus is fragrant, because it has lotusness in it like a natural lotus’.

Here Sky lotus to which we predicate fragrance is not proved at all (It is not known by pramana)

Sky lotus होता ही नहीं है  
there is Lotus but no Sky lotus

**(b) Svarupasiddha**

**Eg: The lake is fiery because it has smoke**

here lake does not have smoke in it there is absence of smoke

**(c) Vyapyatvasiddha**

no ascertainment of perversion (vyapti) in reason (hetu)

**Eg: the red hot iron ball is a Smoky because it is a fiery**

here pervasion of smoke in fire is not proved

लाल गर्म लोहे की गेंद एक स्मोकी है क्योंकि यह एक उग्र है

यहाँ अग्नि में धुएं का प्रसार साबित नहीं हुआ है

धुआं वास्तव में आग के साथ गीले ईंधन के संयोजन, संयोजन के कारण उत्पन्न होता है

इसलिए हमारे पास आग के आधार पर धूम्रपान करने के लिए पर्याप्त जमीन नहीं है

**Satpratipaksa:** Here the hetu is contradicted by another hetu. If both have equal force, then nothing follows. 'Sound is eternal, because it is audible', and 'Sound is non-eternal, because it is produced'. Here 'audible' is counterbalanced by 'produced' and both are of equal force.

**Badhita:** When another proof (as by perception) definitely contradicts and disproves the middle term (hetu). 'Fire is cold because it is a substance'.

**Viruddha:** Instead of proving something it is proving the opposite. 'Sound is eternal because it is produced'.

## Āstika

A list of six systems or ṣaḍdarśanas (also spelled Sad Darshan) consider Vedas as a reliable source of knowledge and an authoritative source. These are the Nyaya, Vaisheshika, Samkhya, Yoga, Mīmāṃsā and Vedanta schools of Hinduism, and they are classified as the āstika schools:

1. Nyāyá, the school of logic
2. Vaiśeṣika, the atomist school
3. Sāṃkhya, the enumeration school
4. Yoga, the school of Patañjali (which assumes the metaphysics of Sāṃkhya)
5. Mīmāṃsā, the tradition of Vedic exegesis
6. Vedanta or Uttara Mimāṃsā, the Upaniṣadic tradition.

These are often coupled into three groups for both historical and conceptual reasons: Nyāyá-Vaiśeṣika, Sāṃkhya-Yoga, and Mimāṃsā-Vedanta.

**Nāstika**

Schools that do not accept the authority of the Vedas are nāstika philosophies, of which four nāstika (heterodox) schools are prominent:

1. Cārvāka, a materialism school that accepted the existence of free will.
2. Ājīvika, a materialism school that denied the existence of free will.
3. Buddhism, a philosophy that denies existence of ātman (soul, self) and is based on the teachings and enlightenment of Gautama Buddha.
4. Jainism, a philosophy that accepts the existence of the ātman (soul, self), and is based on the teachings and enlightenment of twenty-four teachers known as tirthankaras, with Rishabha as the first and Mahavira as the twenty-fourth

**Nāstika**

वे स्कूल जो वेदों के अधिकार को स्वीकार नहीं करते हैं, वे नासिका दर्शन हैं, जिनमें से चार नासिका (विधर्म) स्कूल प्रमुख हैं:

Cārvāka, एक भौतिकवाद स्कूल जिसने स्वतंत्र इच्छा के अस्तित्व को स्वीकार किया।

Ājīvika, एक भौतिकवाद विद्यालय जिसने स्वतंत्र इच्छा के अस्तित्व को नकार दिया।

बौद्ध धर्म, एक दर्शन जो ātman (आत्मा, स्वयं) के अस्तित्व को नकारता है और गौतम बुद्ध की शिक्षाओं और ज्ञान पर आधारित है।

जैन धर्म, एक दर्शन जो कि आत्मान (आत्मा, स्वयं) के अस्तित्व को स्वीकार करता है, और तीर्थंकर के रूप में जाने वाले चौबीस शिक्षकों की शिक्षाओं और ज्ञान पर आधारित है, ऋषभ के रूप में प्रथम और महावीर चौबीस के रूप में।

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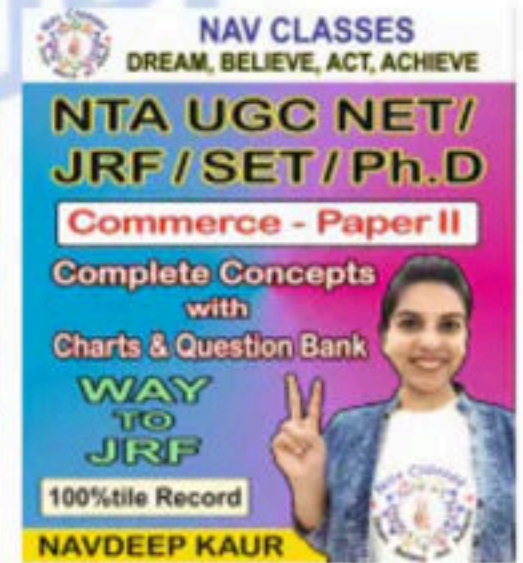
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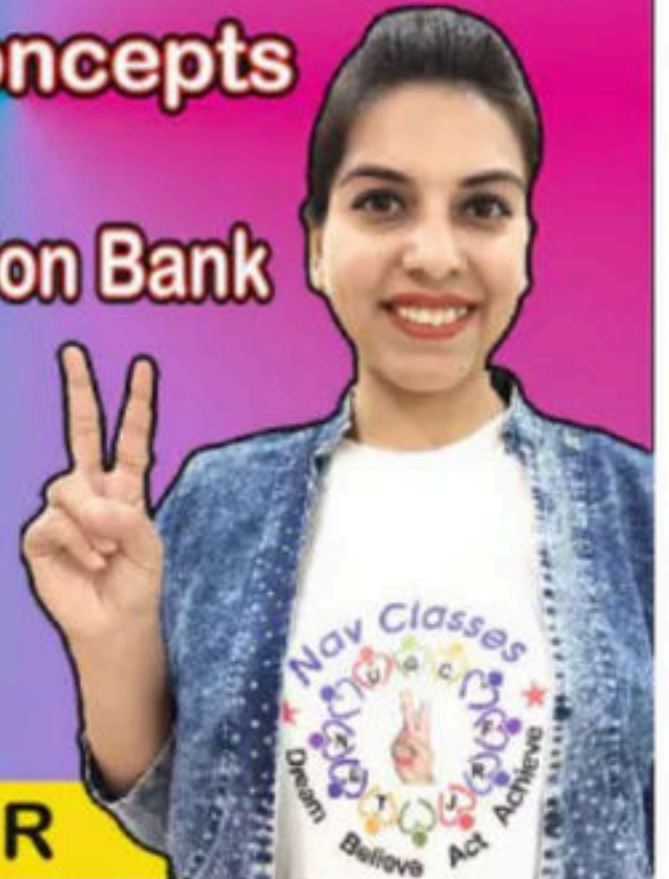
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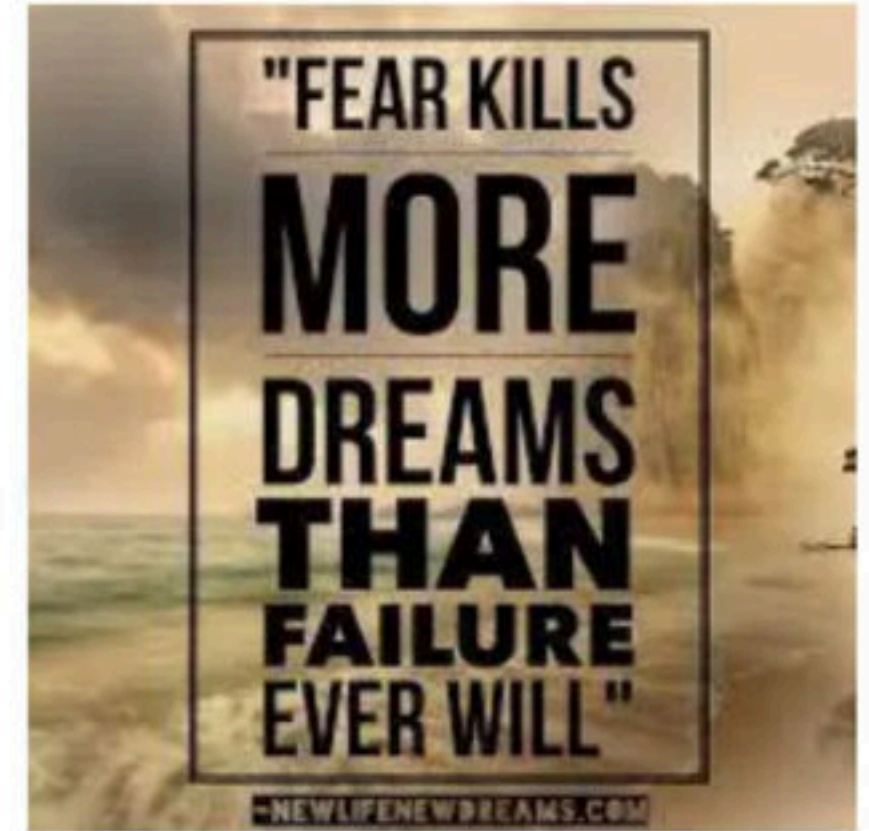
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# Be active during Preparation

- Biggest issue Panic
- Ur fear kills ur time



# How to Manage and deal with Ques.

## Read Ques carefully

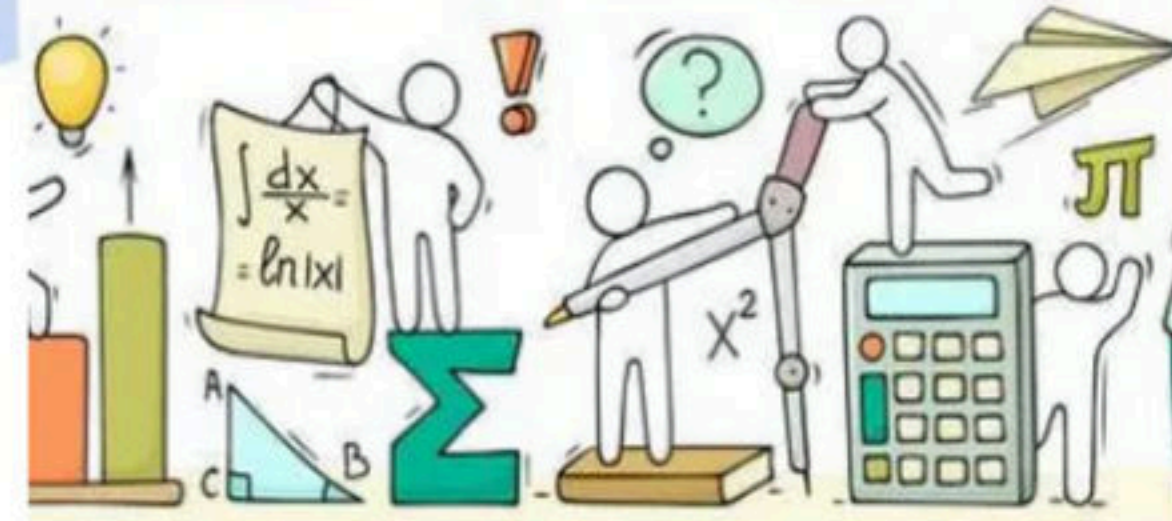
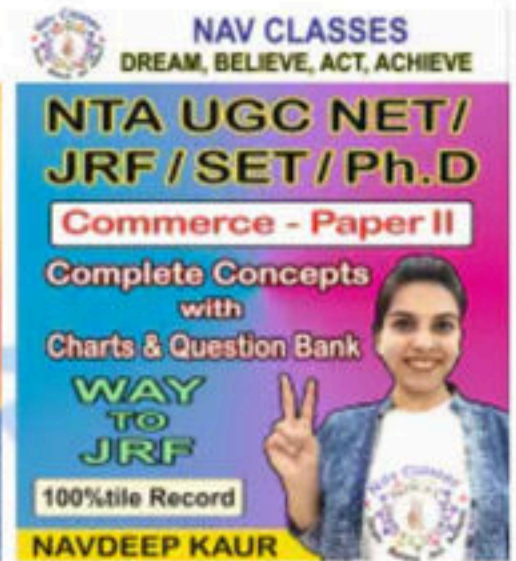
## Best to be Fast but don't skip Important



## In Data Interpretation

## Mathematical reasoning

- Do random Divide Daily
- Slowly read Ques
- Make equation for that part only
- Then read further, then solve
- If not able to, go backward
- Do from options



## **Unit-I Teaching Aptitude**

- **Levels of teaching (Memory, Understanding and Reflective),**
- **Learner's characteristics: (Academic, Social, Emotional and Cognitive),**
- **Methods : Teacher centred vs. Learner centred methods; Off-line vs. On-line methods (Swayam, Swayamprabha, MOOCs etc.).**
- **Teaching Support System: Traditional, Modern and ICT based.**
- **Evaluation Systems: Choice Based Credit System in Higher education, Computer based testing, Innovations in evaluation systems.**





## Unit-II Research Aptitude

- Types, and Characteristics,
- Positivism and Post positivist approach to research.
- Methods: Experimental, Descriptive, Historical, Qualitative and Quantitative methods.
- Steps of Research.
- Thesis and Article writing: Format and styles of referencing.
- Application of ICT in research.
- Research ethics.

## Unit-III Comprehension

## Unit-IV Communication

- Meaning, types
- Effective communication
- Inter-Cultural and group
- Classroom communication.
- Barriers to effective communication.
- Mass-Media and Society



## Unit-V Mathematical Reasoning and Aptitude

- Types of reasoning.
- Number series,
- Letter series, Codes and Relationships.
- (Fraction, Time & Distance, Ratio, Proportion and Percentage, Profit and Loss, Interest and Discounting, Averages etc.).



## Unit-VI Logical Reasoning



- Understanding the structure of arguments: argument forms, structure of categorical propositions, Mood and Figure, Formal and Informal fallacies,
- Uses of language, Connotations and denotations of terms, Classical square of opposition.
- Evaluating and distinguishing deductive and inductive reasoning.
- Analogies.
- Venn diagram: Simple and multiple use for establishing validity of arguments.

## Indian Logic: Means of knowledge.

- **Pramanas:** Pratyaksha (Perception), Anumana (Inference), Upamana (Comparison), Shabda (Verbal testimony), Arthapatti (Implication) and Anupalabddhi (Non-apprehension).
- **Structure and kinds of Anumana** (inference), **Vyapti** (invariable relation), **Hetvabhasas** (fallacies of inference).



## Unit-VII Data Interpretation

- Table-chart and Line-chart



## **Unit-VIII Information and Communication Technology (ICT)**

- **ICT: General abbreviations and terminology.**
- **Basics of Internet, Intranet, E-mail, Audio and Video-conferencing.**
- **Digital initiatives in higher education.**
- **ICT and Governance.**
- **Data representation**
- **Fundamentals**



## **Unit-IX People, Development and Environment**

- **Development and environment: Millennium development and Sustainable development goals.**
- **Human and environment interaction: Anthropogenic activities and their impacts on environment.**
- **Environmental issues: Local, Regional and Global; Air pollution, Water pollution, Soil pollution, Noise pollution, Waste (solid, liquid, biomedical, hazardous, electronic), Climate change and its Socio-Economic and Political dimensions.**
- **Impacts of pollutants on human health.**
- **Natural and energy resources: Solar, Wind, Soil, Hydro, Geothermal,**
- **Biomass, Nuclear and Forests.**

- Natural hazards and disasters: Mitigation strategies.
- Environmental Protection Act (1986), National Action Plan on Climate Change, International agreements/efforts -Montreal Protocol, Rio Summit,
- Convention on Biodiversity, Kyoto Protocol, Paris Agreement, International Solar Alliance.

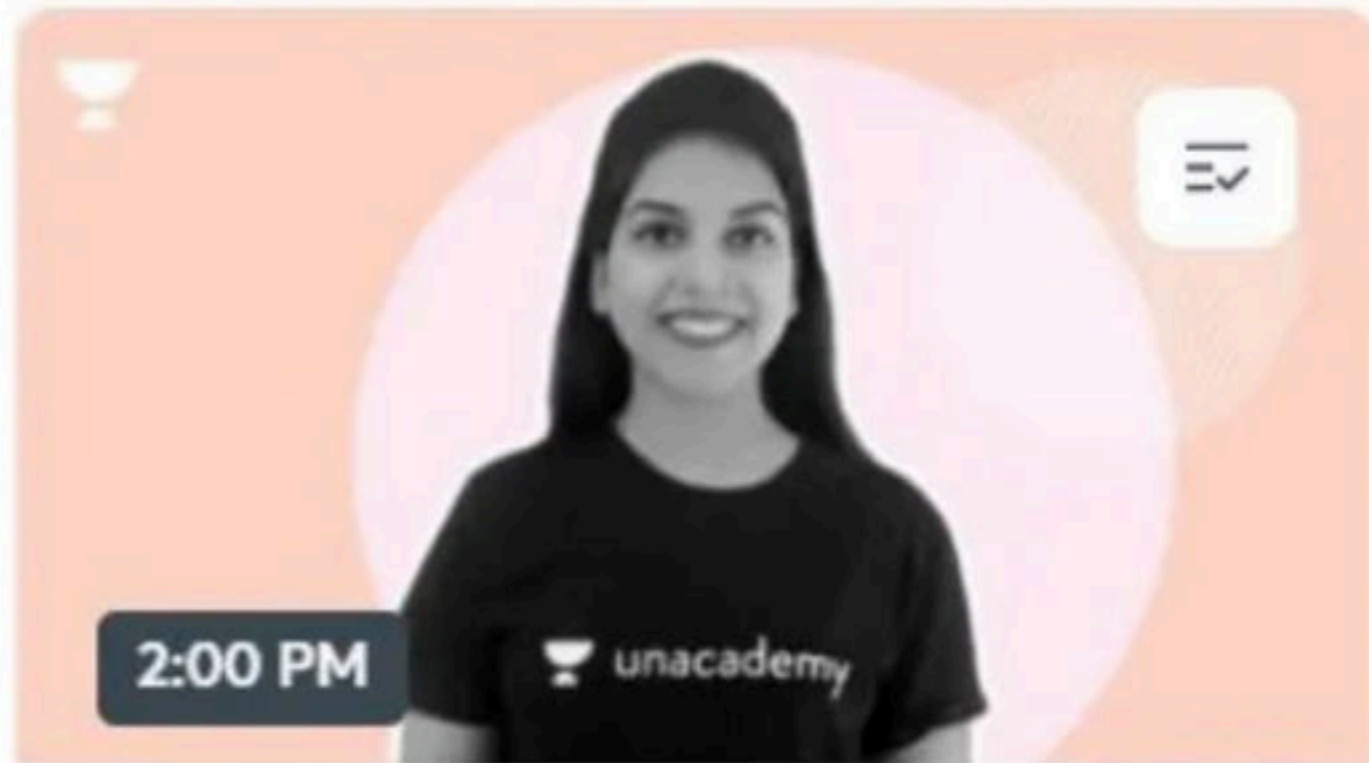


## Unit-X Higher Education System

- Institutions of higher learning and education in ancient India.
- Evolution of higher learning and research in Post Independence India.
- Oriental, Conventional and Non-conventional learning programmes in India.
- Professional, Technical and Skill Based education.
- Value education and environmental education.
- Policies, Governance, and Administration.



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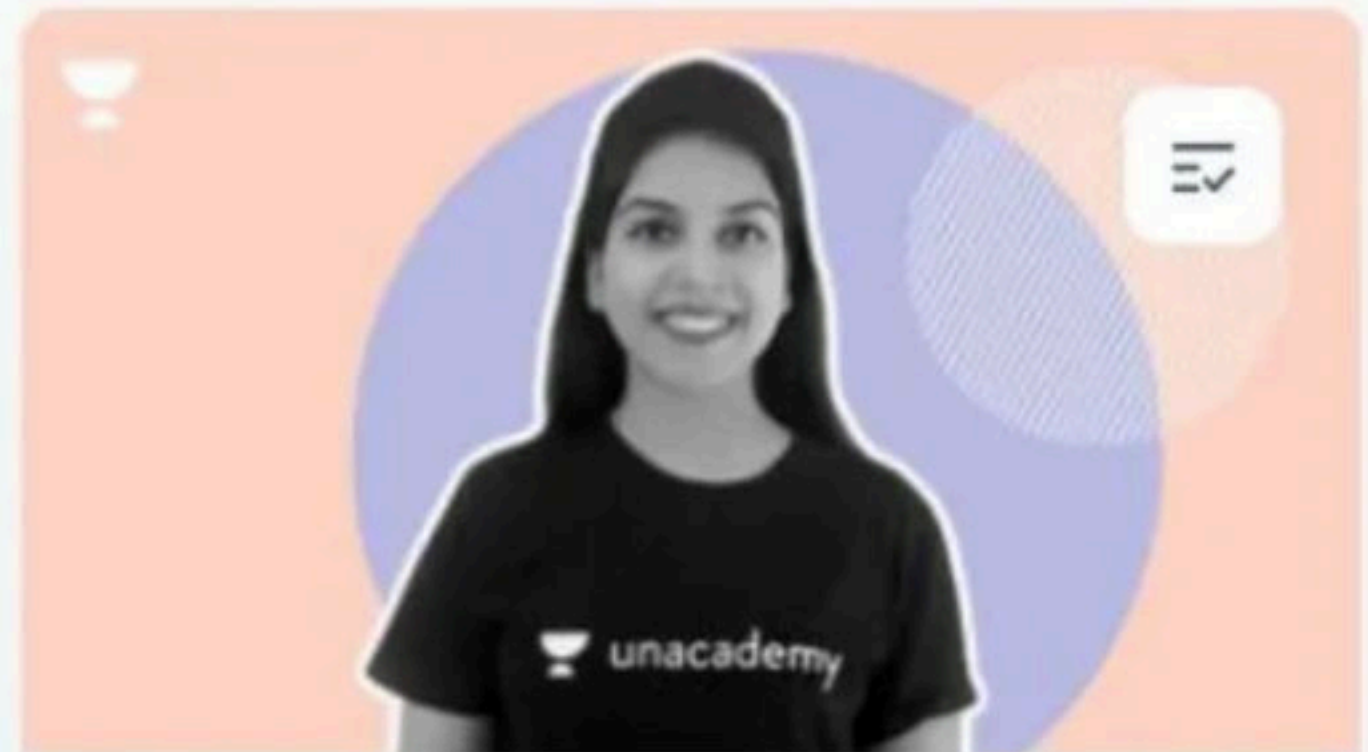
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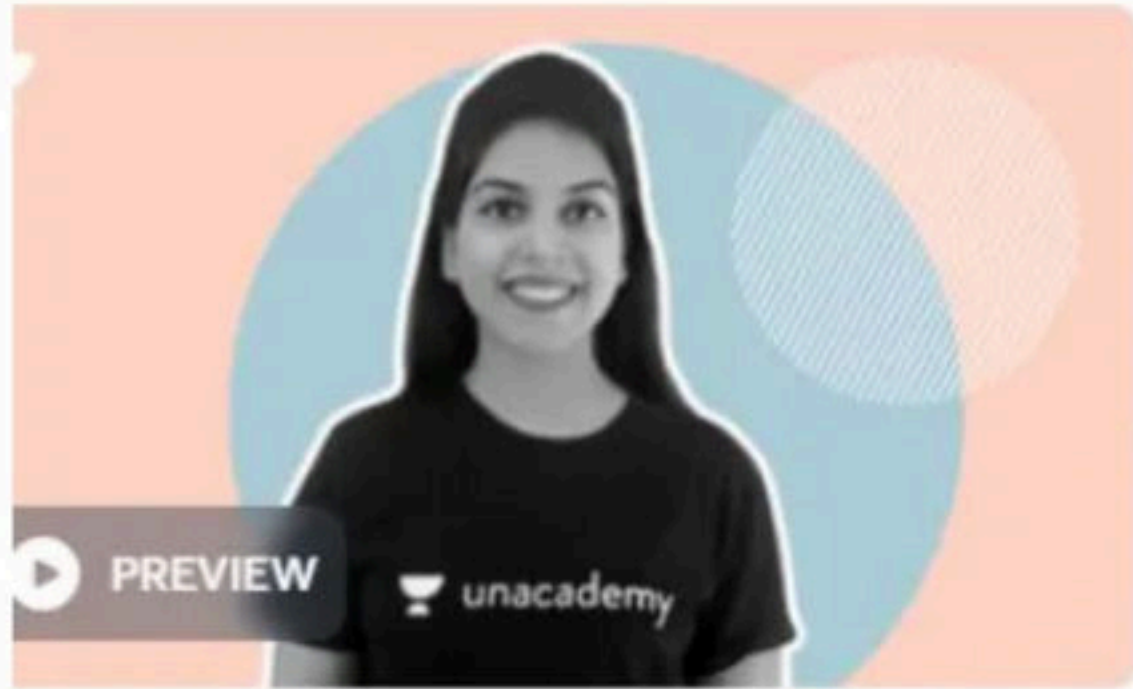
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Jul 7, 2021 - Aug 19, 2021



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Till 21st September we can have **40 Days**

**10 - 10 Units** in **Paper 1 and Paper 2**

**4 Days each** if we do Both Papers Daily

Divide Time between Both Papers keep 2 : 3 Ratio

Like 2 to easy for u and 3 ratio to Difficult for you

**Example**

If you Have 5 hours for Self Study After  
Subscription Classes or All your work

**Then**

**2 Hours paper 1** (As Navdeep Kaur also providing  
REVISION in Free Spacial classes & Nav Classes  
Youtube, Maha Episodes keep watching them live)

**3 Hours to Paper 2 your subject** (For Commerce  
management Maha Episodes will come during last days  
for Revision)

**Samagra Shiksha Scheme 2.0** is a new version of the Samagra Shiksha Scheme.

- 4 Aug 2021

The scheme will be in effect from **April 1, 2021 to March 31, 2026**.

For this period, a **budget of Rs 2.94 lakh crore** has been approved.

The scheme covers **1.16 million schools, over 156 million students, and 5.7 million teachers** from **pre-primary to senior secondary level in government and aided schools**.

The scheme provides up to **Rs 500 per child per year for Teaching Learning Materials (TLM), indigenous toys and games, and play-based activities** in Government Schools' pre-primary sections.

Union Education Minister Dharmendra Pradhan announced the scheme, saying it will provide access to **quality education in an equitable and inclusive classroom environment**.

Samagra Shiksha is a comprehensive school education programme that runs from **pre-school to class 12**. It was created with the overarching goal of improving school **effectiveness as measured by equal access to education and equitable learning outcomes**.

It incorporates the **three schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education into one (TE)**.

Since the implementation of the National Education Policy (NEP) 2020 is underway, the Samagra Shiksha 2.0 scheme will also take new paths.

According to the **cabinet committee on economic affairs (CCEA)**, all **child-centric interventions will be provided directly to students over time through DBT mode (Direct Benefit Transfer) on an IT-based platform** in order to improve the scheme's direct outreach.

Furthermore, the existing infrastructure of **schools, ITIs, and Polytechnics** will be used to ensure that the facilities are utilised optimally, **not only for school-age children but also for out-of-school children**.

**NIPUN Bharat**, a new scheme, has been launched. This is a **National Mission on Foundational Literacy and Numeracy** that aims to ensure that every child achieves the desired learning competencies in reading, writing, and numeracy by the end of third grade and no later than fifth grade.

**Teaching Learning Materials (TLM)** of up to Rs 500 per child per year, Rs 150 per teacher for teacher manuals and resources, and Rs 10-20 lakh per district for assessment are available.

For **out-of-school children aged 16 to 19**, the scheme will provide **Rs 2,000 per child for SC, ST, and disabled children**. This is in order for them to complete their **secondary/senior secondary levels via NIOS/SOS**.

**The Major interventions proposed under the scheme are includes:**

- Universal Access to Education including Infrastructure Development and Retention
- Foundational Literacy and Numeracy
- Gender and Equity
- Quality and Innovation
- Financial support for Teachers' Salary
- Digital initiatives
- Vocational Education
- Sports and Physical Education
- Strengthening of Teacher Education and Training

**Major Objectives of the scheme:**

1. Implementing the recommendations of the National Education Policy 2020
2. Implementation of Right of Children to Free and Compulsory Education (RTE) Act, 2009
3. Early Childhood Care and Education
4. Emphasis on Foundational Literacy and Numeracy
5. Emphasis on activity-based Curriculum and Pedagogy to impart 21st-century skills to the students
6. Bridging Social and Gender Gaps in School Education
7. Strengthening and up-gradation of State Councils for Educational Research and Training (SCERTs)/State Institutes of Education and District Institutes for Education and Training (DIET) as the nodal agency for teacher training
8. Ensuring a safe, secure and conducive learning environment and maintenance of standards in schooling provisions

समग्र शिक्षा योजना 2.0 समग्र शिक्षा योजना का एक नया संस्करण है।

यह योजना 1 अप्रैल, 2021 से 31 मार्च, 2026 तक प्रभावी रहेगी। इस अवधि के लिए 2.94 लाख करोड़ रुपये के बजट को मंजूरी दी गई है।

इस योजना में 1.16 मिलियन स्कूल, 156 मिलियन से अधिक छात्र, और 5.7 मिलियन शिक्षक पूर्व-प्राथमिक से वरिष्ठ माध्यमिक स्तर के सरकारी और सहायता प्राप्त स्कूलों में शामिल हैं।

यह योजना सरकारी स्कूलों के पूर्व-प्राथमिक वर्गों में शिक्षण शिक्षण सामग्री (टीएलएम), स्वदेशी खिलौने और खेल, और खेल-आधारित गतिविधियों के लिए प्रति वर्ष 500 रुपये तक प्रदान करती है।

केंद्रीय शिक्षा मंत्री धर्मेन्द्र प्रधान ने इस योजना की घोषणा करते हुए कहा कि यह एक समान और समावेशी कक्षा के माहौल में गुणवत्तापूर्ण शिक्षा तक पहुंच प्रदान करेगी।

समग्र शिक्षा एक व्यापक स्कूली शिक्षा कार्यक्रम है जो पूर्व-विद्यालय से कक्षा 12 तक चलता है। इसे शिक्षा की समान पहुंच और समान सीखने के परिणामों द्वारा मापा गया स्कूल प्रभावशीलता में सुधार के व्यापक लक्ष्य के साथ बनाया गया था।

इसमें सर्व शिक्षा अभियान (एसएसए), राष्ट्रीय माध्यमिक शिक्षा अभियान (आरएमएसए), और शिक्षक शिक्षा की तीन योजनाओं को एक (टीई) में शामिल किया गया है।

चूंकि राष्ट्रीय शिक्षा नीति (एनईपी) 2020 का कार्यान्वयन चल रहा है, समग्र शिक्षा 2.0 योजना भी नए रास्ते अपनाएगी।

आर्थिक मामलों की कैबिनेट कमेटी (सीसीईए) के अनुसार, योजना की सीधी पहुंच में सुधार के लिए आईटी आधारित प्लेटफॉर्म पर डीबीटी मोड के माध्यम से समय के साथ सभी बाल-केंद्रित हस्तक्षेप सीधे छात्रों को प्रदान किए जाएंगे।

इसके अलावा, स्कूलों, आईटीआई और पॉलिटेक्निक के मौजूदा बुनियादी ढांचे का उपयोग यह सुनिश्चित करने के लिए किया जाएगा कि न केवल स्कूली उम्र के बच्चों के लिए बल्कि स्कूल से बाहर के बच्चों के लिए भी सुविधाओं का बेहतर उपयोग किया जाए।

NIPUN भारत, एक नई योजना शुरू की गई है। यह मूलभूत साक्षरता और संख्यात्मकता पर एक राष्ट्रीय मिशन है जिसका उद्देश्य यह सुनिश्चित करना है कि प्रत्येक बच्चा तीसरी कक्षा के अंत तक और बाद में पांचवीं कक्षा के बाद पढ़ने, लिखने और अंकगणित में वांछित सीखने की क्षमता हासिल कर ले।

प्रति बच्चा प्रति वर्ष 500 रुपये तक का टीएलएम, शिक्षक नियमावली और संसाधनों के लिए प्रति शिक्षक 150 रुपये और मूल्यांकन के लिए 10-20 लाख रुपये प्रति जिला उपलब्ध है।

16 से 19 वर्ष की आयु के स्कूल से बाहर के बच्चों के लिए, योजना एससी, एसटी और विकलांग बच्चों के लिए प्रति बच्चा 2,000 रुपये प्रदान करेगी। यह उनके लिए एनआईओएस/एसओएस के माध्यम से अपने माध्यमिक/वरिष्ठ माध्यमिक स्तर को पूरा करने के लिए है।

योजना के तहत प्रस्तावित प्रमुख हस्तक्षेपों में शामिल हैं:

- बुनियादी ढांचे के विकास और प्रतिधारण सहित शिक्षा के लिए सार्वभौमिक पहुंच
- मूलभूत साक्षरता और संख्यात्मकता
- लिंग और समानता
- गुणवत्ता और नवाचार
- शिक्षकों के वेतन के लिए वित्तीय सहायता
- डिजिटल पहल
- व्यावसायिक शिक्षा
- खेल और शारीरिक शिक्षा
- शिक्षक शिक्षा और प्रशिक्षण का सुदृढीकरण

योजना के प्रमुख उद्देश्य:

इस योजना का उद्देश्य सभी को स्कूली शिक्षा तक सार्वभौमिक पहुंच प्रदान करना है, जिसमें राज्यों और केंद्र शासित प्रदेशों को सहायता प्रदान करने के कुछ प्रमुख उद्देश्य शामिल हैं:

1. राष्ट्रीय शिक्षा नीति 2020 की सिफारिशों को लागू करना
2. बच्चों के मुफ्त और अनिवार्य शिक्षा के अधिकार (आरटीई) अधिनियम, 2009 का कार्यान्वयन
3. बचपन की देखभाल और शिक्षा
4. आधारभूत साक्षरता और संख्यात्मकता पर जोर
5. छात्रों को 21वीं सदी के कौशल प्रदान करने के लिए गतिविधि आधारित पाठ्यचर्या और शिक्षाशास्त्र पर जोर
6. स्कूली शिक्षा में सामाजिक और लैंगिक अंतर को पाटना
7. शिक्षक प्रशिक्षण के लिए नोडल एजेंसी के रूप में राज्य शैक्षिक अनुसंधान और प्रशिक्षण परिषद (एससीईआरटी) / राज्य शिक्षा संस्थान और जिला शिक्षा और प्रशिक्षण संस्थान (डीआईईटी) का सुदृढीकरण और उन्नयन
8. एक सुरक्षित, सुरक्षित और अनुकूल शिक्षण वातावरण सुनिश्चित करना और स्कूली शिक्षा के प्रावधानों में मानकों का रखरखाव करना



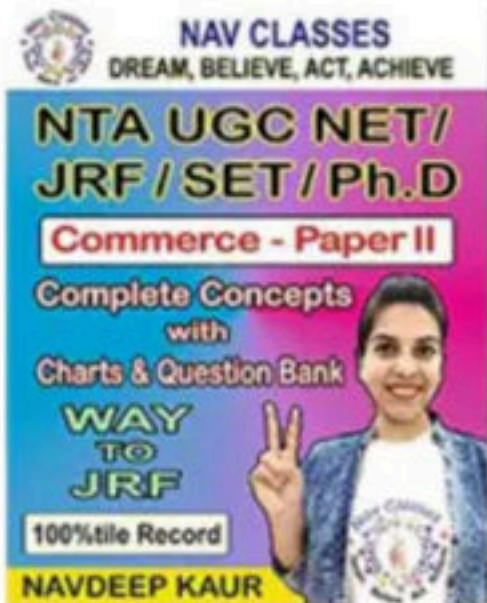
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PRIME MINISTER  
**NARENDRA MODI**

to launch digital  
payment solution

**e-RUPI**

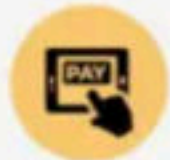
on 2nd August



e-RUPI is a **cashless and contactless** instrument for **digital payment** developed by **National Payments Corporation of India**



Connects sponsors of the services with beneficiaries & service providers in a **digital manner without any physical interface**



Assures timely payment **without involvement of any intermediary.**



It can also be used for **delivering services** meant for **providing drugs & nutritional support under Mother & Child welfare schemes, TB eradication programmes, etc**

**e-RUPI Digital Payment Launched  
by PM Modi**

**India's own Digital currency**

<b>Initiative</b>	<b>e-RUPI Digital Payment</b>
<b>Launched By</b>	<b>Government Of India</b>
<b>Beneficiary</b>	<b>Citizens Of India or anyone having it can redeem Example: Can be used for fertilizer subsidies, Ayushman Bharat, Pradhan Mantri Jan Arogya Yojana etc</b>
<b>Objective</b>	<b>To Provide Cashless And Contactless Instrument For Making Digital Payments</b>
<b>Official Website</b>	<b><a href="https://www.npci.org.in/">https://www.npci.org.in/</a> National Payments Corporation of India</b>
<b>Year</b>	<b>2021</b>

## Everything Nav Learner Need to Know About e-RUPI

- e-RUPI is a cashless and contactless digital payment instrument. It is a QR code or SMS string-based e-Voucher that is delivered to the beneficiaries' mobile phones.
- Users of this one-time payment mechanism will be able to redeem the voucher at the service provider without the need for a card, digital payments app, or internet banking access.
- It was created in collaboration with the Department of Financial Services, the Ministry of Health and Family Welfare, and the National Health Authority on the National Payments Corporation of India's UPI platform.
- e-RUPI connects service sponsors with beneficiaries and service providers in a digital manner, with no physical interface. It also ensures that payment is made to the service provider only after the transaction is completed. Because it is pre-paid, it ensures timely payment to the service provider without the involvement of a third party.
- It is expected to be a game-changing initiative aimed at ensuring the delivery of leak-proof welfare services.
- Not only the government, but any general organisation or organisation that wants to help someone in their treatment, education, or any other work will be able to do so using e-RUPI rather than cash.

नव लर्नर को e-RUPI के बारे में जानने की जरूरत है सब कुछ

- e-RUPI एक कैशलेस और कॉन्टैक्टलेस डिजिटल पेमेंट इंस्ट्रूमेंट है। यह एक क्यूआर कोड या एसएमएस स्ट्रिंग-आधारित ई-वाउचर है जो लाभार्थियों के मोबाइल फोन पर दिया जाता है।
- इस एकमुश्त भुगतान प्रणाली के उपयोगकर्ता कार्ड, डिजिटल भुगतान ऐप या इंटरनेट बैंकिंग एक्सेस की आवश्यकता के बिना सेवा प्रदाता के वाउचर को भुनाने में सक्षम होंगे।
- इसे भारतीय राष्ट्रीय भुगतान निगम के UPI प्लेटफॉर्म पर वित्तीय सेवा विभाग, स्वास्थ्य और परिवार कल्याण मंत्रालय और राष्ट्रीय स्वास्थ्य प्राधिकरण के सहयोग से बनाया गया था।
- ई-आरयूपीआई बिना किसी भौतिक इंटरफेस के डिजिटल तरीके से सेवा प्रायोजकों को लाभार्थियों और सेवा प्रदाताओं से जोड़ता है। यह यह भी सुनिश्चित करता है कि लेन-देन पूरा होने के बाद ही सेवा प्रदाता को भुगतान किया जाए। क्योंकि यह प्री-पेड है, यह किसी तीसरे पक्ष की भागीदारी के बिना सेवा प्रदाता को समय पर भुगतान सुनिश्चित करता है।
- लीक-प्रूफ कल्याण सेवाओं की डिलीवरी सुनिश्चित करने के उद्देश्य से यह एक गेम-चेंजिंग पहल होने की उम्मीद है।
- न केवल सरकार, बल्कि कोई भी सामान्य संगठन या संगठन जो किसी के इलाज, शिक्षा या किसी अन्य काम में मदद करना चाहता है, वह नकद के बजाय ई-आरयूपीआई का उपयोग करके ऐसा कर सकेगा।

**The following are the consumer benefits of e-RUPI:**

**Contactless:** The beneficiary does not need to carry a printout of the voucher.

**Simple redemption:** A two-step redemption procedure

**Safe and secure:** Because the beneficiary is not required to share personal information during redemption, privacy is maintained.

**There is no need for a digital or bank presence:** The consumer who redeems the voucher does not need to have a digital payment app or a bank account.

ई-आरयूपीआई के उपभोक्ता लाभ निम्नलिखित हैं:

- संपर्क रहित: लाभार्थी को वाउचर का प्रिंटआउट ले जाने की आवश्यकता नहीं है।
- सरल मोचन: एक दो-चरणीय मोचन प्रक्रिया
- सुरक्षित और सुरक्षित: चूंकि मोचन के दौरान लाभार्थी को व्यक्तिगत जानकारी साझा करने की आवश्यकता नहीं होती है, इसलिए गोपनीयता बनाए रखी जाती है।
- डिजिटल या बैंक उपस्थिति की कोई आवश्यकता नहीं है: वाउचर को भुनाने वाले उपभोक्ता के पास डिजिटल भुगतान ऐप या बैंक खाता होने की आवश्यकता नहीं है।

© Navdeep Kaur - Way to JRF

The terms 'pyrolysis and plasma gasification' are mentioned in which of the following contexts?

- (a) Rare earth element extraction
- (b) Techniques for extracting natural gas
- (c) Automobiles that run on hydrogen fuel
- (d) Waste-to-energy (WTE) systems

निम्नलिखित में से किसके संदर्भ में पद हैं

'पायरोलिसिस और प्लाज्मा गैसीकरण' का उल्लेख है?

- (ए) दुर्लभ पृथ्वी तत्वों का निष्कर्षण
- (बी) प्राकृतिक गैस निष्कर्षण प्रौद्योगिकियां
- (सी) हाइड्रोजन ईंधन आधारित ऑटोमोबाइल
- (डी) अपशिष्ट से ऊर्जा प्रौद्योगिकियां

**The terms 'pyrolysis and plasma gasification' are mentioned in which of the following contexts?**

- (a) Rare earth element extraction
- (b) Techniques for extracting natural gas
- (c) Automobiles that run on hydrogen fuel
- (d) Waste-to-energy (WTE) systems

निम्नलिखित में से किसके संदर्भ में पद हैं  
'पायरोलिसिस और प्लाज्मा गैसीकरण' का उल्लेख है?

- (ए) दुर्लभ पृथ्वी तत्वों का निष्कर्षण
- (बी) प्राकृतिक गैस निष्कर्षण प्रौद्योगिकियां
- (सी) हाइड्रोजन ईंधन आधारित ऑटोमोबाइल
- (डी) अपशिष्ट से ऊर्जा प्रौद्योगिकियां

PAG is a waste-treatment method that uses a mix of electricity and high temperatures to convert municipal waste (garbage or trash) into useable by-products without the use of combustion (burning).

**Which of the following claims concerning methane hydrate deposits is true?**

1. The release of methane gas from these deposits could be triggered by global warming.
2. In the Arctic Tundra and beneath the seafloor, large deposits of 'methane hydrate' can be found.
3. After a decade or two, methane in the atmosphere oxidises to carbon dioxide.

Using the code provided below, select the correct answer.

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

मीथेन हाइड्रेट जमा के संबंध में निम्नलिखित में से कौन सा दावा सही है?

1. इन जमाओं से मीथेन गैस का उत्सर्जन ग्लोबल वार्मिंग के कारण हो सकता है।
2. आर्कटिक टुंड्रा और समुद्र तल के नीचे 'मीथेन हाइड्रेट' के बड़े भंडार पाए जा सकते हैं।
3. एक या दो दशक के बाद, वातावरण में मीथेन कार्बन डाइऑक्साइड में ऑक्सीकृत हो जाती है।

नीचे दिए गए कूट का प्रयोग कर सही उत्तर का चयन करें।

- (ए) केवल 1 और 2
- (बी) केवल 2 और 3
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Only certain physical, chemical, and geological conditions allow methane hydrates to form. The optimal conditions are high water pressures and cold temperatures. Methane Hydrate deposits can be hundreds of metres thick and can be found in two places: beneath Arctic permafrost and beneath the ocean floor. As a result of global warming, the temperature has risen, destabilising the methane hydrates and allowing methane to escape. Methane has a short lifetime in the atmosphere; within a decade or two, a molecule of methane is oxidised to water and carbon dioxide, primarily by interaction with another trace gas, the hydroxyl radical OH-.

केवल कुछ भौतिक, रासायनिक और भूवैज्ञानिक स्थितियां ही मीथेन हाइड्रेट्स को बनने देती हैं। इष्टतम स्थितियां उच्च पानी के दबाव और ठंडे तापमान हैं। मीथेन हाइड्रेट जमा सैकड़ों मीटर मोटी हो सकती है और इसे दो स्थानों पर पाया जा सकता है: आर्कटिक पर्माफ्रॉस्ट के नीचे और समुद्र तल के नीचे। ग्लोबल वार्मिंग के परिणामस्वरूप, तापमान बढ़ गया है, मीथेन हाइड्रेट्स को अस्थिर कर रहा है और मीथेन को बाहर निकलने की इजाजत दे रहा है। वातावरण में मीथेन का जीवनकाल छोटा होता है; एक या दो दशक के भीतर, मीथेन का एक अणु पानी और कार्बन डाइऑक्साइड में ऑक्सीकृत हो जाता है, मुख्य रूप से एक अन्य ट्रेस गैस, हाइड्रॉक्सिल रेडिकल OH- के साथ बातचीत करके।

**Consider the following propositions:**

1. The Ramsar Convention requires the Indian government to safeguard and conserve all wetlands within its borders.
2. The Wetlands (Conservation and Management) Rules, 2010, were drafted by the Indian government in response to the Ramsar Convention's recommendations.
3. The Wetlands (Conservation and Management) Rules, 2010 also cover the authority's determination of the wetlands' drainage area or catchment areas.

Which of the following assertions is/are correct?

- (a) 1 and 2 only
- (b) 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

निम्नलिखित प्रस्तावों पर विचार करें:

1. रामसर कन्वेंशन के लिए भारत सरकार को अपनी सीमाओं के भीतर सभी आर्द्रभूमियों की सुरक्षा और संरक्षण की आवश्यकता है।
2. आर्द्रभूमि (संरक्षण और प्रबंधन) नियम, 2010, रामसर कन्वेंशन की सिफारिशों के जवाब में भारत सरकार द्वारा तैयार किए गए थे।
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निम्नलिखित में से कौन सा/से कथन सही है/हैं?

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The Ramsar Convention is an intergovernmental convention that establishes a framework for national and international action to conserve and wisely utilise wetlands and their resources. The Contracting Parties agree to work toward the wise use of all their wetlands under the Convention's three pillars: designate suitable wetlands for the Ramsar List and ensure their effective management; and cooperate internationally on transboundary wetlands, shared wetland systems, and shared species. As a result, it does not refer to all wetlands on a country's territory. The convention took effect in India on February 1, 1982.

रामसर कन्वेंशन एक अंतर सरकारी सम्मेलन है जो आर्द्रभूमि और उनके संसाधनों के संरक्षण और बुद्धिमान से उपयोग करने के लिए राष्ट्रीय और अंतर्राष्ट्रीय कार्रवाई के लिए एक रूपरेखा स्थापित करता है। अनुबंध करने वाले पक्ष कन्वेंशन के तीन स्तंभों के तहत अपने सभी आर्द्रभूमि के बुद्धिमान उपयोग की दिशा में काम करने के लिए सहमत हैं: रामसर सूची के लिए उपयुक्त आर्द्रभूमि नामित करें और उनका प्रभावी प्रबंधन सुनिश्चित करें; और ट्रांसबाउंड्री वेटलैंड्स, साझा वेटलैंड सिस्टम और साझा प्रजातियों पर अंतरराष्ट्रीय स्तर पर सहयोग करते हैं। नतीजतन, यह किसी देश के क्षेत्र में सभी आर्द्रभूमियों को संदर्भित नहीं करता है। यह सम्मेलन 1 फरवरी, 1982 को भारत में प्रभावी हुआ।

In our country, there has recently been a growing awareness of the relevance of Himalayan nettle (*Girardinia diversifolia*) because it has been discovered to be a sustainable source of nutrition.

- (a) anti-malarial drug
- (b) textile fibre
- (c) biodiesel
- (d) pulp of paper industry

हमारे देश में, हाल ही में हिमालयन बिछुआ (गिरार्डिनिया डायवर्सिफोलिया) की प्रासंगिकता के बारे में जागरूकता बढ़ी है क्योंकि इसे पोषण का एक स्थायी स्रोत के रूप में खोजा गया है।

- (ए) मलेरिया-रोधी दवा
- (बी) कपड़ा फाइबर
- (सी) बायोडीजल
- (डी) कागज उद्योग का लुगदी

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The Himalayan Nettle, or *Girardinia diversifolia*, is a fiber-producing plant found in the Himalayan mountain range. This plant is most commonly found in alpine and mountainous areas above 3000 metres above sea level. Himalayan Nettle grows profusely in the forest, along riverbanks, and in damp environments.

For individuals living in the Himalayan mountain area, this fiber-producing plant has become a good source of income. As a result, this plant has a commercial value. The Government of India is funding research and development for Himalayan Indian Nettle. This fibre is recyclable and biodegradable. As a result of these characteristics, this fibre is environmentally beneficial. The Government of India is pushing its textile and commercial uses in order to increase output.

For their livelihood, several Himalayan people produce fabric from Himalayan Nettle. Because this fabric and the products made from it are in high demand both locally and internationally.

**Consider the following propositions: The Environment Protection Act of 1986 gives the Indian government the authority to protect the environment.**

1. State the demand for public participation in the environmental protection process, as well as the approach and method for obtaining it.
2. establish criteria for the emission or discharge of contaminants into the environment from various sources.

Which of the following assertions is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

निम्नलिखित प्रस्तावों पर विचार करें: 1986 का पर्यावरण संरक्षण अधिनियम भारत सरकार को पर्यावरण की रक्षा करने का अधिकार देता है।

1. पर्यावरण संरक्षण प्रक्रिया में जनभागीदारी की मांग के साथ-साथ इसे प्राप्त करने का तरीका और तरीका बताएं।
2. विभिन्न स्रोतों से पर्यावरण में प्रदूषकों के उत्सर्जन या निर्वहन के लिए मानदंड स्थापित करें।

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Environment Protection Act of 1986 is to allow citizens to participate in decision-making, which helps society achieve its aim of sustainable and environmentally sound growth. Participation of the public in environmental decision-making, particularly in EIA, has several advantages in these procedures. The decision-making process, up to and including the final decision, becomes more transparent and genuine as a result of public participation. This legislation gives the Union government the authority to take all necessary steps to prevent and regulate pollution, as well as to set up effective equipment to safeguard and improve the environment's quality. It also establishes criteria for the emission or discharge of contaminants into the environment from various sources. As a result, both assertions are true.

1986 का पर्यावरण संरक्षण अधिनियम नागरिकों को निर्णय लेने में भाग लेने की अनुमति देता है, जो समाज को स्थायी और पर्यावरणीय रूप से ध्वनि विकास के अपने लक्ष्य को प्राप्त करने में मदद करता है। पर्यावरणीय निर्णय लेने में जनता की भागीदारी, विशेष रूप से ईआईए में, इन प्रक्रियाओं में कई फायदे हैं। निर्णय लेने की प्रक्रिया, अंतिम निर्णय तक और सार्वजनिक भागीदारी के परिणामस्वरूप अधिक पारदर्शी और वास्तविक हो जाती है। यह कानून केंद्र सरकार को प्रदूषण को रोकने और नियंत्रित करने के लिए सभी आवश्यक कदम उठाने के साथ-साथ पर्यावरण की गुणवत्ता की सुरक्षा और सुधार के लिए प्रभावी उपकरण स्थापित करने का अधिकार देता है। यह विभिन्न स्रोतों से पर्यावरण में प्रदूषकों के उत्सर्जन या निर्वहन के लिए मानदंड भी स्थापित करता है। परिणामस्वरूप, दोनों कथन सत्य हैं।

**The BioCarbon Fund Initiative for Sustainable Forest Landscapes is overseen by which of following**

- (a) World Bank
- (b) International Monetary Fund
- (c) United Nations Environment Programme
- (d) Asian Development Bank

सतत वन परिदृश्य के लिए बायोकार्बन फंड पहल की देखरेख निम्नलिखित में से किसके द्वारा की जाती है

- (ए) विश्व बैंक
- (बी) अंतर्राष्ट्रीय मुद्रा कोष
- (सी) संयुक्त राष्ट्र पर्यावरण कार्यक्रम
- (डी) एशियाई विकास बैंक

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- (डी) एशियाई विकास बैंक

**The BioCarbon Fund ISFL is a global initiative managed by the World Bank and sponsored by donor nations.**

**The BioCarbon Fund Initiative for Sustainable Forest Landscapes (ISFL) is a multilateral facility that promotes and rewards better land management, such as REDD+ (Reduced Emissions from Deforestation and Forest Degradation), climate smart agriculture, and smarter land use planning and policies, in order to reduce greenhouse gas emissions and increase sequestration. The ISFL will test techniques and share lessons learned by piloting programmes and interventions at a jurisdictional level.**

**In 2013, the BioCarbon Fund launched the Initiative for Sustainable Forest Landscapes. Germany, Norway, Switzerland, the United Kingdom (Department for Business, Energy and Industrial Strategy and Department for Environment, Food and Rural Affairs), and the United States all support the Initiative. It sponsors initiatives in Colombia, Ethiopia, Indonesia, Mexico, and Zambia with \$355 million in fund money.**

बायोकार्बन फंड आईएसएफएल विश्व बैंक द्वारा प्रबंधित और दाता देशों द्वारा प्रायोजित एक वैश्विक पहल है।

बायोकार्बन फंड इनिशिएटिव फॉर सस्टेनेबल फॉरेस्ट लैंडस्केप्स (ISFL) एक बहुपक्षीय सुविधा है जो बेहतर भूमि प्रबंधन को बढ़ावा देती है और पुरस्कृत करती है, जैसे REDD+ (वनों की कटाई और वन क्षरण से कम उत्सर्जन), जलवायु स्मार्ट कृषि, और स्मार्ट भूमि उपयोग योजना और नीतियां, क्रम में ग्रीनहाउस गैस उत्सर्जन को कम करने और जब्ती बढ़ाने के लिए। ISFL तकनीकों का परीक्षण करेगा और एक अधिकार क्षेत्र के स्तर पर पायलटिंग कार्यक्रमों और हस्तक्षेपों से सीखे गए पाठों को साझा करेगा।

2013 में, बायोकार्बन फंड ने सतत वन परिदृश्य के लिए पहल शुरू की। जर्मनी, नॉर्वे, स्विट्ज़रलैंड, यूनाइटेड किंगडम (व्यापार, ऊर्जा और औद्योगिक रणनीति विभाग और पर्यावरण, खाद्य और ग्रामीण मामलों के विभाग), और संयुक्त राज्य अमेरिका सभी पहल का समर्थन करते हैं। यह कोलंबिया, इथियोपिया, इंडोनेशिया, मैक्सिको और जाम्बिया में 355 मिलियन डॉलर के फंड मनी के साथ पहल करता है।

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**Make it realistic**

**Write down Your Goal JRF with 5 Point Reason**

- > Why
- > For whom
- > How Important
- > Why only this most admirable
- > How much effort You can do to get JRF



**Make it realistic**

**Write down Your Goal JRF with 5 Point Reason**

- > Why
- > For whom
- > How Important
- > Why only this most admirable
- > How much effort You can do to get JRF



## **Why laziness comes**

- > Just bcz ...
- > Am i Preparing in correct Way
- > What Habit i have to Change

**When i will start focusing and be mature to get JRF**

# Hey Let's Start For JRF Now !!

Way to JRF



# **NTA UGC NET - Way to JRF 2021**

**Target: 100 Percentile AIR- 1**

**NTA UGC NET JRF**

**COMMERCE 17 October 2020**

**1st Shift PYQ with Official**

**Answer Keys, Explanation**



**JRF is Mine**

**इस बार JRF लेकर ही रहेंगे**

# International Yoga Day 2021

**Theme 2021**

**" Yoga for  
Well-Being "**



सक्सेस की सबसे  
बड़ी खास बात यह है कि  
वह मेहनत करने वालों पर  
फिदा हो जाती है!!

शिक्षा वो शेरनी का दूध है जो  
इसे पियेगा वो शेर की तरह  
दहाड़ेगा- Dr. B.R.  
Ambedkar

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**A computer cannot boot if it does not have which of the following?**

- [A] Compiler
- [B] Loader
- [C] Operating System
- [D] Assembler

एक कंप्यूटर बूट नहीं कर सकता यदि उसमें निम्न में से क्या नहीं है?

- [ए] संकलक
- [बी] लोडर
- [सी] ऑपरेटिंग सिस्टम
- [डी] असेंबलर

An operating system is the most important software that runs on a computer. It manages the computer's memory and processes, as well as all of its software and hardware.



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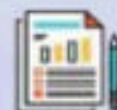


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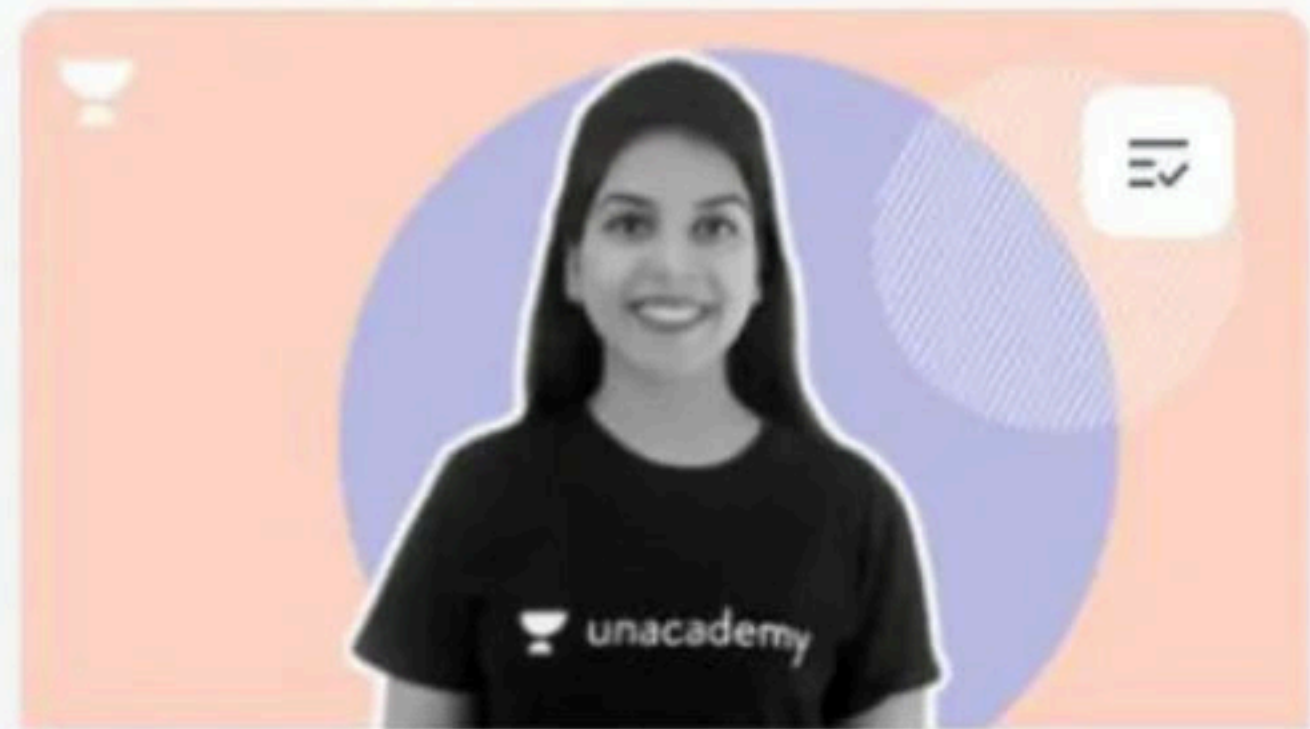
HINDI

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## Unacademy - Accelerate Scholarship Test

### Schedule

Feb 21 - May 30 • 14 tests

**Code:**  
**NAVCLASSES**

MAY  
**9** Scholarship Mock 10 | Computer Science  
Test 11 • 4:00 PM

MAY  
**16** Scholarship Mock 11 | Sociology  
Test 12 • 4:00 PM

MAY  
**23** Scholarship Mock 12 | Commerce  
Test 13 • 4:00 PM

MAY  
**30** Scholarship Mock 13 | Paper 1  
Test 14 • 4:00 PM

## Advance Expected MCQs Course on Paper 1- Way to JRF

Discussion Forum

### Week 1

Mar 29 - Apr 4 • 1 lesson, 2 quizzes

Code:  
**NAVCLASSES**

APR  
2  
Expected MCQs Quiz on Teaching Aptitude  
Quiz 1 • 7:30 PM

Create quiz

APR  
3  
Analysis of Expected MCQs Quiz on Teaching Aptitude  
Lesson 1 • 5:00 PM

APR  
4  
Expected MCQs Quiz on Research Aptitude  
Quiz 2 • 7:30 PM

Create quiz

## Course on Commerce Paper II through MCQs (Way to JRF)

[Discussion Forum](#)

### Week 1

Apr 5 - 11 • 1 lesson

APR  
10 Expected MCQs Quiz on Unit I BE & IB  
Lesson 1 • 2:00 PM



### Week 2

Apr 12 - 18 • 1 lesson

APR  
16 Expected MCQs Quiz on Unit II Accounting  
Lesson 2 • 2:00 PM



**Theories of Dividend: Walter's model, Gordon's model and Modigliani and Miller's Hypothesis**

On the relationship between dividend and the value of the firm different theories have been advanced.

1. Walter's model
2. Gordon's model
3. Modigliani and Miller's hypothesis
4. Traditional position
5. bird in hand argument
6. informational content
7. market imperfection
8. radical position on dividend
9. dividend signalling theory

**1. Walter's model:**

Professor James E. Walter argues that the choice of dividend policies almost always affects the value of the enterprise. His model shows clearly the importance of the relationship between the firm's internal rate of return ( $r$ ) and its cost of capital ( $k$ ) in determining the dividend policy that will maximise the wealth of shareholders.

**Walter's model is based on the following assumptions:**

1. The firm finances all investment through retained earnings; that is debt or new equity is not issued;
2. The firm's internal rate of return ( $r$ ), and its cost of capital ( $k$ ) are constant;
3. All earnings are either distributed as dividend or reinvested internally immediately.
4. Beginning earnings and dividends never change. The values of the earnings per share ( $E$ ), and the dividend per share ( $D$ ) may be changed in the model to determine results, but any given values of  $E$  and  $D$  are assumed to remain constant forever in determining a given value.
5. The firm has a very long or infinite life.

**$r > k$  Growth firm: 0% div**

**$r < k$  Declining firm: 100% div**

**$r = k$  indifferent**

Walter's formula to determine the market price per share (P) is as follows:

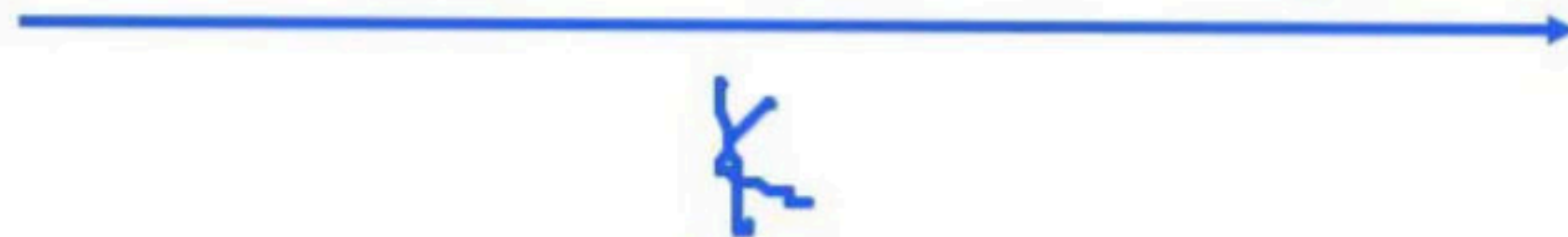
$$P = [D/K + r(E-D)/K] / K$$

The above equation clearly reveals that the market price per share is the sum of the present value of two sources of income:

- i) The present value of an infinite stream of constant dividends,  $(D/K)$  and
- ii) The present value of the infinite stream of stream gains.

$$[r (E-D)/K/K]$$

$$D_1 + (E_1 - D_1) \frac{r}{K}$$



## **2. Gordon's Model: 100% payout**

One very popular model explicitly relating the market value of the firm to dividend policy is developed by Myron Gordon.

### **Assumptions:**

Gordon's model is based on the following assumptions.

1. The firm is an all Equity firm
2. No external financing is available
3. The internal rate of return ( $r$ ) of the firm is constant.
4. The appropriate discount rate ( $K$ ) of the firm remains constant.
5. The firm and its stream of earnings are perpetual
6. The corporate taxes do not exist.
7. The retention ratio ( $b$ ), once decided upon, is constant. Thus, the growth rate ( $g$ ) =  $br$  is constant forever.
8.  $K > br = g$  if this condition is not fulfilled, we cannot get a meaningful value for the share.

Limitation of Gordon model the formula can't be used if  $g$  ( $br$ ) is greater than or equal to  $k$  (As Price can never be -ve)

According to Gordon's dividend capitalisation model, the market value of a share ( $P_0$ ) is equal to the present value of an infinite stream of dividends to be received by the share.

Thus:

$$P_0 = \frac{E_1 (1 - b)}{K - br}$$

$$P_0 = D_1 / K - g$$

$$P_0 = E_1 (1 - b) / K - g$$

The above equation explicitly shows the relationship of current earnings ( $E_1$ ), dividend policy, ( $b$ ), internal profitability ( $r$ ) and the all-equity firm's cost of capital ( $k$ ), in the determination of the value of the share ( $P_0$ ).

**Theories of Dividend: Walter's model, Gordon's model and Modigliani and Miller's Hypothesis**

On the relationship between dividend and the value of the firm different theories have been advanced.

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9. dividend signalling theory

1) Company earns Rs 6 per share, return on investment at rate 20 %, capitalisation rate 10 %, If company's dividend payout ratio is 30%. what should be the Price?

कंपनी प्रति शेयर 6 रुपये कमाती है, 20% की दर से निवेश पर रिटर्न, पूंजीकरण दर 10%, अगर कंपनी का लाभांश भुगतान अनुपात 30% है। कीमत क्या होनी चाहिए?

- A. 420
- B. 202
- C. 102
- D. 88

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1) Company earns Rs 6 per share, return on investment at rate 20 %, capitalisation rate 10 %, If company's dividend payout ratio is 30%. what should be the Price?

कंपनी प्रति शेयर 6 रुपये कमाती है, 20% की दर से निवेश पर रिटर्न, पूंजीकरण दर 10%, अगर कंपनी का लाभांश भुगतान अनुपात 30% है। कीमत क्या होनी चाहिए?

- A. 420
- B. 202
- C. 102
- D. 88

$R > K = 20 > 10$

company can  
Increase value by reducing  
Payout

$$D_1 + \frac{(E_1 - D_1) \frac{R}{K}}{K}$$

$$= \frac{1.80 + \frac{.20}{.10} (6 - 1.80)}{0.10} \quad P = \frac{1.80 + \frac{.20}{.10} (4.20)}{0.10}$$

$$P = \frac{1.80 + 8.40}{0.10} \quad P = ₹ 102$$

**4) what should be the Price as per Walter Model?**

Earning per share

₹ 12

Dividend per share

₹ 3

Cost of capital

18%

Internal Rate of Return on investment

22%

Retention Ratio

75%

A. 88.9

B. 77.7

C. 200

D. 140

**4) what should be the Price as per Walter Model?**

Earning per share

₹ 12

Dividend per share

₹ 3

Cost of capital

18%

Internal Rate of Return on investment

22%

Retention Ratio

75%

**A. 88.9****B. 77.7****C. 200****D. 140**

$$= \frac{\text{₹ } 3 + \frac{0.22}{0.18} (\text{₹ } 12 - \text{₹ } 3)}{0.18}$$

$$= \frac{\text{₹ } 3 + \text{₹ } 11}{0.18} = \text{₹ } 77.77$$

## Working Capital

There are two concepts of working capital:

- (i) Gross working capital
- (ii) Net working capital.

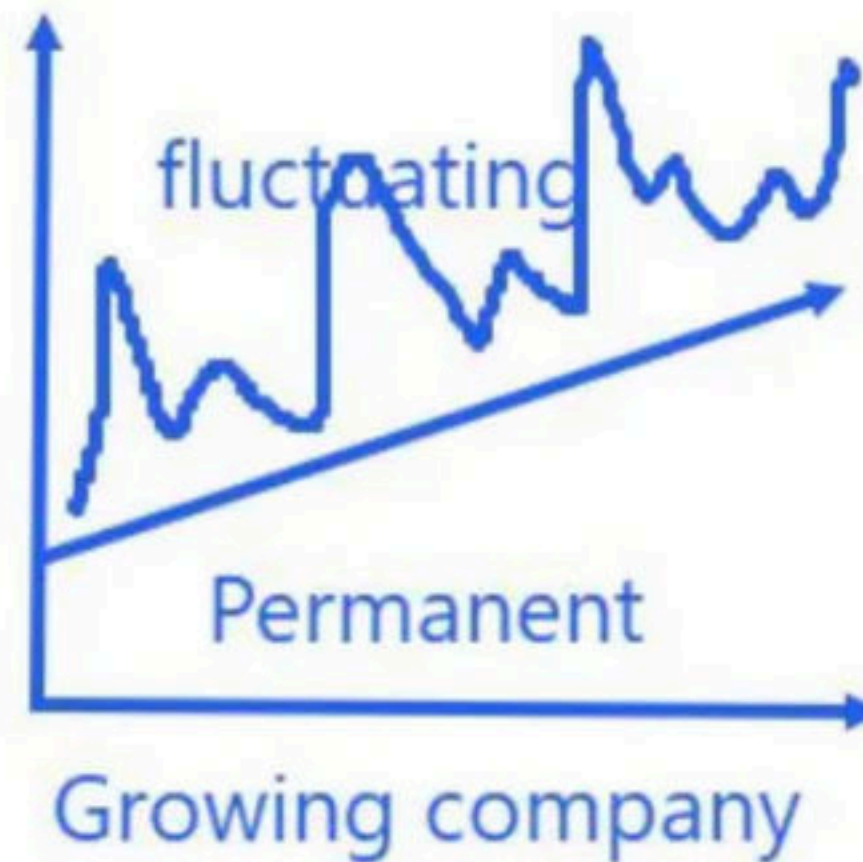
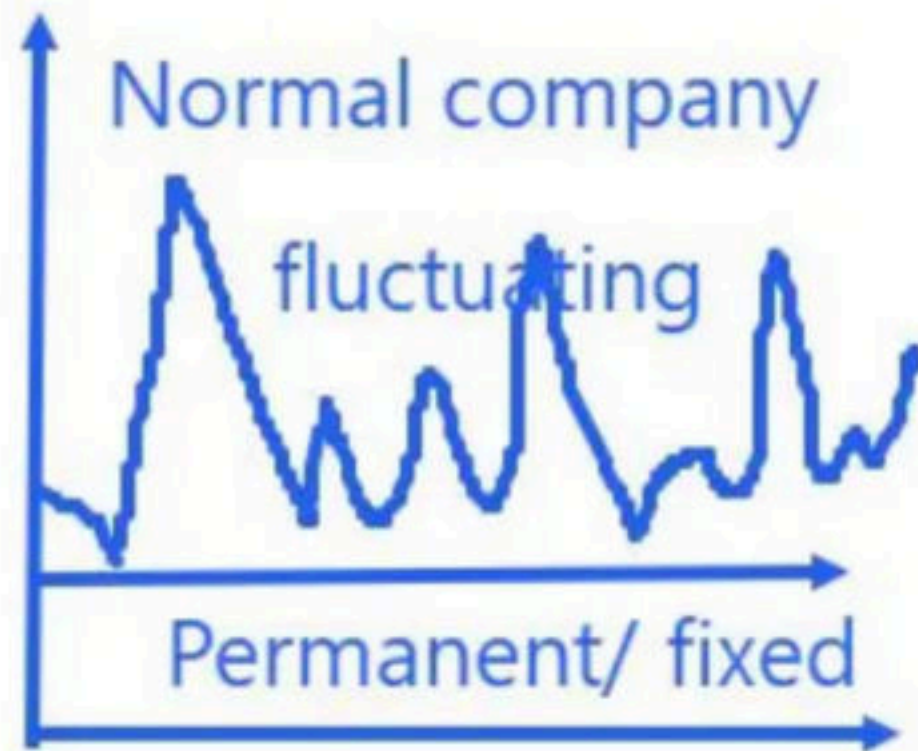
**Gross working capital** is the capital invested in total current assets of the enterprise. Examples of current assets are : cash in hand and bank balances, Bills Receivable, Short term loans and advances, prepaid expenses, Accrued Incomes etc. The gross working capital is financial or going concern concept. **Net working capital** is excess of Current Assets over Current liabilities.

**Net Working Capital = Current Assets – Current Liabilities**

When current assets exceed the current liabilities the working capital is positive and negative working capital results when current liabilities are more than current assets. Examples of current liabilities are Bills Payable, Sunday debtors, accrued expenses, Bank Overdraft, Provision for taxation etc. Net working capital is an accounting concept of working capital.

**gross working capital:** A firm's investment in current asset cash marketable securities  
inventory account receivable

IRF



**AGGRESSIVE STRATEGY**  $\text{NET WC} = 0$ ,  $\text{CA} = \text{CL}$ 

This strategy is the most aggressive strategy out of all the three. The complete focus of the strategy is in profitability. It is a high-risk high profitability strategy. In this strategy, the dearer funds i.e. long term funds are utilized only to finance fixed assets and a part of the permanent working capital. Complete **temporary working capital and a part of permanent working capital also are financed by the short-term funds.**

It saves the interest cost at the cost of high risk. Here, funds are applied as below and can be clearly seen in the above diagram.

**CONSERVATIVE STRATEGY**  $\text{NET WC} = \text{Gross WC} = \text{Total CA}$ , No CL

As the name suggests, it is a conservative strategy of financing the **working capital with low risk and low profitability**. In this strategy, apart from the **fixed assets and permanent current assets**, a part of **temporary working capital is also financed by long-term financing sources**. It has the lowest liquidity risk at the cost of higher interest outlay.

**Matching or hedging approach:** This approach matches assets and liabilities to maturities. Basically, a company uses long term sources to finance fixed assets and permanent current assets and short term financing to finance temporary current assets.

**Example:** A fixed asset which is expected to provide cash flow for 5 years should be financed by approx 5 years long-term debts. Assuming the company needs to have additional inventories for 2 months, it will then seek short term 2 months bank credit to match it.

Here profitability as well as risk are average so this approach is optimum

**NET WC= CA- CL**

**= Permanent CA + Temporary CA- CL**

**= Permanent CA (As Temporary CA= CL**

**Optimum approach**

In Baumol model, the carrying cost of holding cash-namely the interest forgone on marketable securities is balanced against the fixed cost of transferring marketable securities to cash, or vice-versa. The Baumol model finds a correct balance by combining holding cost and transaction costs, so as to minimize the total cost of holding cash.

The optimum level of cash balance is found to be:

$$C = \sqrt{\frac{2AT}{I}}$$

$$C = \sqrt{2AT/I}$$

Where,

C = Optimum level of cash balance

A = Annual cash payments estimated

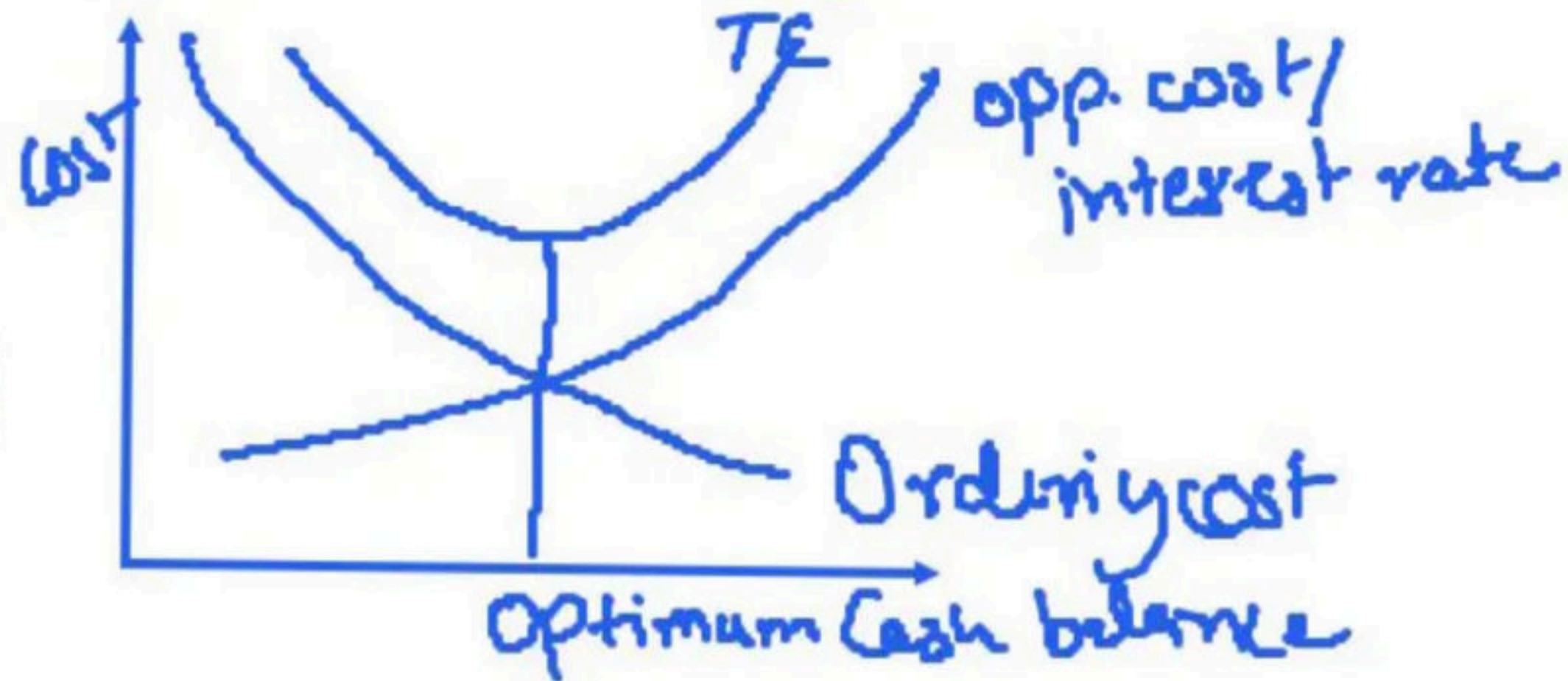
T = Cost per transaction of purchase or sale of marketable securities

I = Interest on marketable securities p.a. (i.e., carrying cost per rupee of cash)

According to the model, optimum cash level is that level of cash where the carrying costs and transaction costs are the minimum. The carrying costs refers to the cost of holding cash i.e. interest forgone on marketable securities. The transaction cost refers to the cost involved in getting the marketable securities converted into cash and vice versa.

Holding cost, Carrying cost, opprt cost, interest rate, int. foregone on marketable securities are same

Transaction cost and ordering cost are same



Total opportunity cost = Avg cash balance  $\times i$

Carrying  $\frac{C}{2} \times i$

Total opportunity cost =  $\frac{D}{C} \times B$  cost per order

= no. of orders  $\times$  cost per order

**Statement - I:** Working capital leverage measures the responsiveness of Return on Equity for changes in current Assets.

**Statement - II :** When the annual demand for an item is 3200 units, unit cost Rs 6, inventory carrying charges 25% p.a. and cost of one procurement Rs 150, the economic ordering quantity would be 700 units.

Codes

- A. Both statements are correct
- B. Both statements are incorrect
- C. Statement - I is correct and Statement - II is incorrect
- D. Statement - I is incorrect and Statement - II is correct

$$Q^* = \sqrt{\frac{2 \times \text{Annual Demand} \times \text{cost per order}}{\text{holding cost per unit per year}}}$$

**Statement - I:** Working capital leverage measures the responsiveness of Return on Equity for changes in current Assets.

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$$Q^* = \sqrt{\frac{2 \times \text{Annual Demand} \times \text{cost per order}}{\text{holding cost per unit per year}}}$$

Option: b

$$eoq = \sqrt{\frac{2(\text{annual demand})(\text{order cost})}{\text{annual carrying cost per unit}}}$$

so therefore eoq in the above question=

$$= \sqrt{\frac{2(3200)(150)}{25\% \times 6}} \dots$$

$$= \sqrt{\frac{(3200)(300)}{1.5}}$$

$$= \sqrt{\frac{(3200)(300)}{1.5}}$$

$$= \sqrt{960000 / 1.5}$$

$$= \sqrt{640000}$$

$$= 800$$

$$\sqrt{\frac{2 \times 3200 \times 150}{25\% \text{ of } 6}} = \sqrt{960000 / 1.5} = 800$$