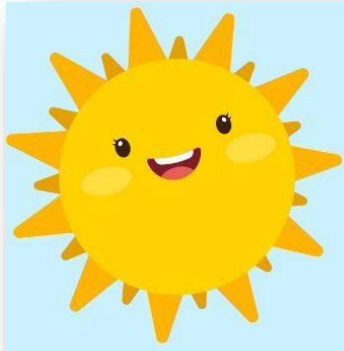


ECONOMICS DISASTER MANAGEMENT AND ROAD SAFETY STUDY MATERIAL

Class 10Th



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ABOUT THE STUDY MATERIAL



This study material for Class 10th covers the core subjects of Economics, Disaster Management, and Road Safety Education, developed strictly in line with the JKBOSE textbook. It presents the content in a simplified, structured, and student-friendly format, ensuring clarity in concepts. The material includes reframed explanations, flowcharts, infographics, and key point summaries to support better understanding and retention. Designed for classroom teaching and exam preparation, it aims to enhance comprehension, critical thinking, and practical awareness among students.



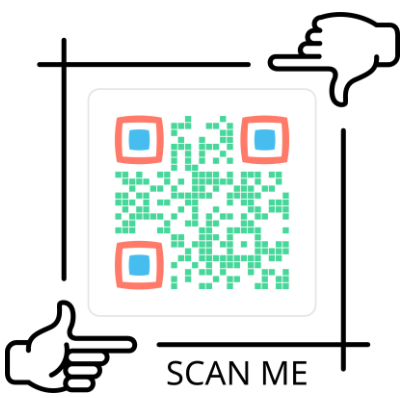
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Chapter-I

Understanding J&K Economy





Economy is made up of all the activities related to producing and distributing goods and services in a region. For example, India's economy includes everything produced and consumed within its borders. The total value of goods and services produced is known as the Gross Domestic Product (GDP). However, economics is the study of how limited (scarce) resources are used to meet human needs through the production and consumption of goods and services. It helps us understand how time, money, land, labour, and other resources can be best used.

Sectors of the Economy

- a) Primary Sector
 - Involves use of natural resources: farming, fishing, mining, etc.
- b) Secondary Sector
 - Converts raw materials into finished goods: factories, construction, etc.
- c) Tertiary Sector
 - Provides services: banking, education, tourism, health, etc.

Economy of Jammu and Kashmir

Traditionally, J&K's economy has been agrarian, meaning most people worked in farming. However, now all three sectors contribute equally to its economic development:

Sector	Contribution to GDP
Primary	21%
Secondary	22%
Tertiary	57%

The Tertiary (Service) Sector is the largest contributor to the UT's economy.

Primary Sector: Backbone of Rural Life

Around 80% of J&K's population lives in rural areas and depends on the primary sector.

Key Components:

1. Agriculture

- Major crops: Rice, Maize, Pulses, Wheat
- Rice (Kharif crop): Grown in Kashmir plains and Jammu

(notably RS Pura for Basmati).

- Maize: Udhampur, Doda, Rajouri, Kupwara, Anantnag.
- Pulses: Rajmash, Moong, Mash.
- Wheat (Rabi crop): Mostly self-consumed, grown in Jammu.

2. Forests

- Provide timber, firewood, medicinal plants, and raw material for businesses (joinery, pharmaceuticals, bat manufacturing using willow).

Forest types vary by region:

- **Jammu:** Dry deciduous and temperate forests.
- **Kashmir:** Dry temperate.
- **Ladakh:** Cold arid zone forests.

3. Livestock

- Key products: Milk and Wool
- Brands like Khyber and Snowcap lead in dairy.
- Pashmina wool is famous for fine shawls.

4. Horticulture

- Fruits: Apples, pears, apricots, almonds.
- Major contributor to income (Rs 5000 crore/year).
- Over 7 lakh families involved.

5. Floriculture

- Tulip gardens in Srinagar attract tourists and generate revenue.

6. Sericulture

- Rearing of silkworms. Focus area for employment generation.

7. Fisheries

- Trout fish farms supported by the government.

8. Minerals

- Rich in limestone, gypsum, coal, silica, sapphire, etc.
- Mining creates jobs and earns revenue through royalties.

Secondary Sector -Manufacturing & Industry

- Converts raw material into useful products.
- Provides large-scale employment.

Key Industries:

1. Handicrafts

- Carpet weaving, shawls (Pashmina, Raffal), wood carving (walnut), Basohli paintings.

2. Textiles

- Example: Chenab Textile Mills, a major cotton mill.

3. Power Generation

- Huge hydroelectric potential (20,000 MW).
- Key projects: Baglihar, Uri, Salal, Dul Hasti.

4. Industrial Estates

- Government provides land at low rates.
- Locations: Khunmoh, Rangreth, Bari Brahmana, Samba, Kathua, etc.

Tertiary Sector -Services

This is the fastest-growing sector in J&K.

Major Services:

1. Tourism

- **Kashmir:** Natural beauty (Dal Lake, Gulmarg, Pahalgam).
- **Jammu:** Religious tourism (Vaishno Devi, Shiv Khori, Budha Amarnath).
- **Ladakh:** Adventure and spiritual tourism (Pangong Lake, monasteries).

2. Banking

- Led by J&K Bank, supported by national and private banks.
- Essential for credit and savings.

3. Warehousing

- Cold storage facilities (like FIL Industries) help reduce agricultural waste.

Hurdles in Economic Development

1. Poor Road Connectivity

- Snowfall, hilly terrain cause isolation in winter and landslides in summer.

2. Limited Employment Awareness

- Overdependence on government jobs; low private sector engagement.

3. Security Issues

- Conflict discourages investment and disrupts normal economic activity.



Agricultural Activity



Handicraft



Teaching

INTEXT QUESTIONS

Short Answer Questions

1. Name major forest-based raw material supplied from the UT of Jammu and Kashmir.

Major forest-based raw materials from UT of Jammu and Kashmir include timber, firewood, Herbs, Gums, Resins, medicinal plants etc.

- Timber is used in joinery and plywood production,
- Medicinal plants are key to the pharmaceutical industry.
- willow wood is utilized in bat manufacturing, especially in the Sangam area of Kashmir



2. Write about qualities of major fruits produced in Jammu and Kashmir.

Jammu and Kashmir is widely recognized for its high-quality fruit production, particularly in the horticulture sector, which contributes significantly to the UT's economy. The major fruits and their specific qualities are:

Fruit	Qualities
Apple	Known for its crisp texture and rich sweetness, mainly grown in Kashmir.
Walnut	Renowned for its superior oil content and rich flavour; produced in Kashmir.
Apricot	Famous for its natural sweetness and soft pulp; cultivated in Ladakh and Kargil.

Almond	Valued for its high oil content and nutritional value; grown in Kashmir and parts of Jammu.
Cherry	Known for being juicy, sweet, and deep red in colour; primarily grown in Kashmir.
Pear	Noted for its juicy, soft flesh and subtle flavour; produced in Kashmir.
Peach	Recognized for its soft, velvety skin and sweet taste; grown in Jammu and Kashmir.
Plum	Known for its tangy flavour and dark skin; mainly cultivated in Kashmir Valley.
Mango	Loved for its sweetness and aroma; Jammu region is famous for mango cultivation.
Guava	Rich in vitamin C and flavour; grown in the warmer parts of Jammu.
Citrus Fruits	Known for tangy taste and high vitamin C; grown in Jammu plains.



3. Write a short note on handicraft and handloom industry in Jammu and Kashmir

The handicraft and handloom industry is a vital part of Jammu and Kashmir's economy and cultural heritage. It provides livelihood to a large number of artisans and contributes significantly to employment and revenue generation. The industry includes:

- **Carpet Weaving:** Introduced during the reign of Sultan Zainul Abideen with influences from Persia, carpet weaving has become a traditional skill in Kashmir.
- **Shawl Making:** Famous Kashmiri shawls are made from fabrics like Shah Tus (ring shawls), Pashmina (known as "Soft Gold"), and Raffal. Pashmina shawls are especially prized globally.

- **Wood Carving:** Using walnut wood, artisans craft intricately designed furniture and decorative items.
- **Ladakhi Carpets:** Locally known as *Khalidan* and *Tsukdan*, these are mainly for personal use.
- **Basohli Paintings:** Miniature paintings from Basohli in Kathua district are known for vibrant colours and expressive features.

This sector, being highly labour-intensive, supports 4–5 lakh artisans across 179 craft clusters and generates over ₹1000 crore in revenue. To support this industry, both the UT and central governments have launched various initiatives, such as carpet clusters in Srinagar, Geographical Indications (GI) for Sozni embroidery and Pashmina shawls, and skill development schemes for artisans

4. Identify five each non-metallic and metallic mineral resources found in Jammu and Kashmir

Metallic Mineral Resources:

1. Sapphire
2. Gold
3. Uranium
4. Magnesite
5. Iron

Non-Metallic Mineral Resources:

1. Limestone
2. Gypsum
3. Coal
4. Silica
5. Marble

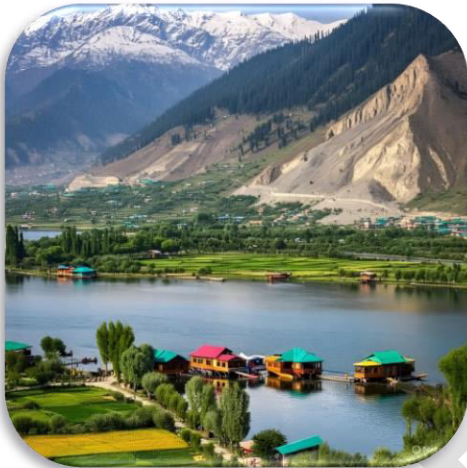
5. Discuss tourism as a service sector in the UT of J&K

The Tourism in the Union Territory of Jammu and Kashmir is a significant part of the service sector and plays an important role in the economy. It provides a major source of income and employment for the local people. The region attracts tourists all year round due to its natural beauty and religious sites. Popular tourist spots include Dal Lake, Mughal Gardens,

Pahalgam, Gulmarg, Verinag, Kokarnag, Simthantop and Sonmarg in Kashmir, as well as the Vaishno Devi shrine, Patnitop, and Mansar Lake in Jammu. In Ladakh, places like Pangong Lake, Lamayuru Monastery, and Leh Palace draw many visitors. The tourism sector helps people earn their livelihood by offering services, while the government earns revenue through entry fees and taxes. Tourism not only boosts the local economy but also creates employment opportunities for thousands of people across the UT.

[OR]

Tourism in J&K is a key contributor to the economy. It provides livelihood through destination tourism (like Gulmarg, Sonmarg, Dal Lake), pilgrimage tourism (like Vaishno Devi and Amarnath), and adventure tourism (in Ladakh). The sector generates revenue, boosts local employment, and supports related industries like transport, hospitality, and handicrafts.



Long Answer Questions

1. Identify major agriculture crops grown in Jammu and Kashmir. Distribute these crops according to Kharif and Rabi seasons

Jammu and Kashmir is predominantly an agrarian economy, with a large section of its population engaged in agriculture and allied activities. The region's diverse agro-climatic conditions—from the sub-tropical plains of Jammu to the temperate valleys of Kashmir make it well-suited for the cultivation of a wide range of crops throughout the year.

The major crops in Jammu and Kashmir are cultivated according to two main agricultural seasons: Kharif (summer crops) and Rabi (winter crops).

Kharif Crops

(Sown in May/June and harvested by September/October)

- **Rice:** The staple food crop, widely cultivated in both Jammu and Kashmir regions.
- **Maize (Corn):** A major cereal crop grown in upland areas.
- **Millets:** Includes crops such as bajra and jowar, typically grown in dry areas.
- **Pulses:** Includes legumes like moong, and rajmash (kidney beans), primarily grown in the Kharif season.
- **Cotton:** Grown in some parts of the Jammu region under suitable climatic conditions.
- **Tobacco:** Cultivated as a commercial crop in select areas.

Rabi Crops

(Sown in October/November and harvested by March/April)

- **Wheat:** A significant cereal crop, particularly in the Jammu region.
- **Barley:** Grown in colder regions and higher altitudes.
- **Pulses:** Includes peas, lentils, and gram, sown during winter in suitable zones.

2.What Discuss the role of service sector in the economic development of the U.T. of Jammu and Kashmir.

The service sector plays an important role in the economic growth of the Union Territory (U.T.) of Jammu and Kashmir. It contributes the highest share of about 57% to the region's Gross State Domestic Product (GSDP), more than the primary and secondary sectors combined. Tourism is one of the biggest contributors of this sector in J&K and attracts visitors to beautiful places like Gulmarg, Pahalgam, Sonmarg, Dal Lake etc., as well as religious sites such as Vaishno Devi, Amarnath, Dargah Hazratbal and temples in Ladakh like Lamayuru Monastery. Tourism also supports areas like hotels, transport, food, and handicrafts, helping many people earn a living. Banking is another important part of the service sector. Jammu and Kashmir Bank, along with other banks, provides loans and financial services to businesses and people. Cold storage units like those by FIL Industries in Rangreth help in storing fruits and vegetables and reduce waste. Services like wholesale and retail trade keep goods moving between producers and customers. This sector creates jobs in tourism, education, health, and finance, and also supports farming and industries.

Overall, the service sector is key to improving income, jobs, and development in Jammu and Kashmir.

3. Explain the various hurdles in economic development of Jammu and Kashmir.

The economic development of Jammu and Kashmir faces several hurdles that slow down its progress. These challenges are as follows:

- **Poor Connectivity:** Snowfall and landslides regularly disrupt road access, especially in middle and greater Himalayas areas.
- **Security Concerns:** Past unrest has discouraged investment, affected business confidence, and disrupted markets.
- **Dependence on Government Jobs:** preference of public employment over entrepreneurship, slowing private sector growth.
- **Harsh topography and Climate:** Limit agricultural productivity and industrial expansion.
- **Lack of Awareness and Skill Development:** unawareness of non-governmental employment options or lack the skills for self-employment.

These challenges hinder industrialization, discourage investment, and restrict economic diversification, making development slow and uneven.

Fill in the Blanks

- (i) Two divisions of our UT are [Jammu](#) and [Kashmir](#).
- (ii) Floriculture deals with [growing and raising of seeds/flowers](#).
- (iii) Kashmiri [Trout](#) fish is famous for its taste and quality
- (iv) Kalakote is famous for [coal mines](#).
- (v) Hazratbal shrine is situated at [Srinagar](#).
- (vi) Tourism raises [revenue](#) of the State.
- (vii) Paper Machines is produced in [Kashmir](#) region of Jammu and Kashmir.

Chapter-II

Employment Generation





The economy of Jammu & Kashmir has been adversely affected by prolonged unrest in the Union Territory over the past two decades, which adversely impacted its economy and employment scenario. While the government alone cannot absorb all the job seekers into public sector roles, the solution lies in reviving traditional sectors, diversifying the economy, and supporting self-employment through public-private collaboration and targeted initiatives.

Sectors for Employment Opportunities

To promote sustainable employment, the following sectors have been identified:

➤ **Agriculture & Allied Sectors**

This includes horticulture, floriculture, and food processing-sectors with huge employment potential especially in rural areas.

➤ **Animal Husbandry**

Livestock rearing, dairy farming, and poultry contribute to employment and nutritional needs. Investment here supports the rural economy.

➤ **Handicrafts and Handlooms**

A backbone of traditional employment in J&K, this sector employs lakhs and holds export potential. Support is needed in marketing, training, and eliminating middlemen.

➤ **Industrial Development**

From small-scale to medium and modern manufacturing units, industries are engines of job creation-requiring infrastructure, credit access, and skill training.

➤ **Education and Health**

Growing demand in these sectors means increased scope for trained professionals, teachers, and healthcare staff.

➤ **Infrastructure (Roads & Railways)**

Construction projects generate substantial employment across skill levels.

➤ **Information Technology & Telecom**

Still in nascent stages in J&K, this sector has high potential, especially for youth skilled in digital domains.

➤ **Tourism and Travel**

With natural beauty and spiritual sites, tourism offers massive scope for job creation across hospitality, transport, retail, and services.

Approaches for Employment Generation

1. Accelerating Economic Growth

By boosting investment, enhancing infrastructure, and modernizing sectors like agriculture and manufacturing, job creation is naturally stimulated.

2. Implementation of Employment Schemes

Government schemes aim to make youth employable and promote entrepreneurship. These include training, subsidies, financial support, and skill development.

Special Industry Initiative (SII J&K)

- Launched as a unique Public-Private Partnership (PPP) project.
- Objective: To make 40,000 youth employable in 5 years by training 8,000 youth per year in various industries.
- Industries partner with educational institutions to deliver hands-on training and improve employability.

Government Measures

1. Self-Employment

Encourages individuals to establish their own income-generating businesses. Government provides capital subsidies, margin money, and interest subsidies.

- **JK Self Employment Scheme:** Provides financial assistance via district employment offices.

2. Schemes for Weaker Sections

Run through SC/ST/OBC Development Corporations, these schemes offer financial support for marginalized communities to start businesses.

3. Artisan Support

- Work-shed cum Housing Scheme: Improves living and working conditions of artisans.
- Aims to boost productivity and the quality of handmade products.

4. Prime Minister's Employment Generation Programme (PMEGP)

Supports the establishment of manufacturing or service-based units in both urban and rural areas.

5. JK Rural Employment Generation Programme (JKREGP)

Launched in 2020 to provide credit-linked subsidies for small business ventures.

6. Skill Empowerment (Himayat & Udaan)

Focus on job-oriented skill training. These initiatives are targeted toward youth placement in private sector jobs across India.

Sectoral Employment Initiatives

Livestock Sector

- High absorption of rural labour.
- Public investment in disease control, quality fodder, and dairy productivity.
- Promotes self-employment in poultry and dairy.

Tourism Sector

- Employment across hospitality, transportation, adventure tourism, and tour operations.
- Need for better land access for hotels via PPP.
- Encourages creation of tourist circuits, online tourism portals, and regular flight connections.

Handicrafts Sector

- Employs 4–5 lakh artisans.
- Suffering from lack of branding, outdated designs, and middlemen.

- Reforms include GI tagging (Pashmina, Sozni, Kani), carpet clusters, and design training programs.

Micro, Small and Medium Enterprises (MSMEs)

- Plays a vital role in inclusive growth.
- Challenges: Poor credit, lack of demand, distance from markets.
- Solutions:
 - Revive JKDFC (Jammu & Kashmir Development Finance Corporation).
 - Expand PMEGP.
 - Government purchase preferences for local units.

Information Technology / BPO Sector

- Potentially a game-changer for youth employment.
- Constraints: Weak internet, lack of trained staff, and low private investment.
- Proposals:
 - Develop IT parks and BPO hubs.
 - Improve connectivity and SWAN network.
 - Encourage private firms to invest.

INTEXT QUESTIONS

Fill in the Blanks

1. Hari Parbat is situated in [Srinagar](#).
2. Kokarnag is famous for [trout fish farming and fresh water springs](#).
3. Dogra Art Museum is famous for [miniature Basohli paintings](#).
4. The river Jhelum is famous for [houseboats and floating markets](#).
5. Full form of PPP is [Public-Private Partnership](#).
6. Paper machie handicraft is produced in [Kashmir Valley](#).
7. Kashmir carpets are exported to foreign countries in [Europe and Gulf regions](#).
8. Hemis Gumpas are situated at [Leh, Ladakh](#).

Short Answer Questions

1. Identify places of religious pilgrimage in Jammu and Kashmir.

The main places of religious pilgrimage in J&K are:

- Hazratbal Shrine (Srinagar)
- Amarnath Cave (Anantnag Pahalgam)
- Shree Mata Vaishno Devi Shrine (Katra, Reasi District)
- Shiv Khori (Reasi District)
- Budha Amarnath (Poonch District)
- Shahdara Sharief (Rajouri District)
- Shudh Mahadev (Udhampur District)
- Machail Yatra (Kishtwar District)
- Hemis Monastery (Leh District)
- Lamayuru Monastery, Leh Palace

2.What do you mean by PPP?

Public-Private Partnership is a collaborative model where the government and private sector join hands to finance, build, and operate projects, often infrastructure or public services, while sharing risks and rewards.

3.What is the role of Handicraft sector in employment generation in Jammu and Kashmir?

The Handicraft sector in Jammu and Kashmir occupies an important place with a fine tradition of craftsmen, employing 4–5 lakh Artisans, 179 major craft clusters and revenue generation of about Rs. 1000 crore. Handicraft sector is highly labour intensive, contributes significantly to employment generation but has underperformed due to lack of a Kashmir brand, poor quality control, obsolete designs, exploitative middlemen and competition from machine-made fabrics.

4. Write a brief note on Micro Small and Medium Scale Industries in employment generation.

Micro, Small and Medium Scale Industries (MSMEs) play a vital role in the socio-economic development and employment generation of Jammu and Kashmir. Despite facing challenges like poor credit flow, low local demand, and market distance, this sector has the potential to absorb a large workforce. The revival of institutions like the JK Development Financial Corporation, expansion of schemes like PMEGP, and procurement preferences in government purchases can help boost the MSME sector.

5. How employment potential in Jammu and Kashmir can be increased?

To enhance employment potential in Jammu and Kashmir, it is important to boost and expand traditional activities like farming (including fruit growing), food processing, handicrafts, handlooms, and tourism. At the same time, private businesses should be encouraged through special offers and support. Since the government cannot provide jobs to everyone, more efforts should go into helping people start their own businesses and find work in the private sector. This can be done by supporting small industries, giving skill training, and running job-focused schemes like PMEGP, JKREGP, and the J&K

self-Employment Scheme. Special plans in areas like animal farming, tourism, handicrafts, small businesses, and information technology can also help create long-term jobs.

Long Answer Questions

1. Discuss the role of tourism in generating employment in Jammu and Kashmir.

Tourism plays a significant role in generating employment in Jammu and Kashmir by offering job opportunities across a wide spectrum of sectors such as hotels, catering, transport, and entertainment. The Union Territory attracts both domestic and international tourists throughout the year due to its natural beauty, pilgrimage sites, and adventure tourism spots. Famous destinations like Dal Lake, Mughal Gardens, Tulip Garden, Gulmarg, Pahalgam, and spiritual sites like Vaishno Devi and Amarnath Cave contribute to livelihood for locals through direct and indirect means. Tourism also supports industries like handicrafts and handlooms by providing a market for their products, and helps the government earn revenue through entry fees and taxes. With infrastructure development and increasing tourist inflow, the sector significantly enhances employment potential and economic growth in the region.

6. Write down sectoral initiatives by the government to generate employment in Jammu and Kashmir.

The Government of Jammu and Kashmir has identified several key sectors for targeted interventions to generate employment. These sectoral initiatives focus on harnessing the potential of local industries, crafts, and services by improving investment opportunities. The major initiatives are:

Employment Generation

1. Livestock Sector:

Increased public investment in dairy and poultry to enhance productivity and generate rural employment.

2. **Tourism Sector:**

Promotion of PPP-based infrastructure and youth training to boost tourism-related jobs.

3. **Handicraft Sector:**

Skill development and GI [Geographical Indication] tagging to modernize crafts and increase artisan employment.

4. **MSME Sector:**

Revival of JKDFC and financial support schemes to strengthen small-scale industry employment.

5. **IT and BPO Sector:**

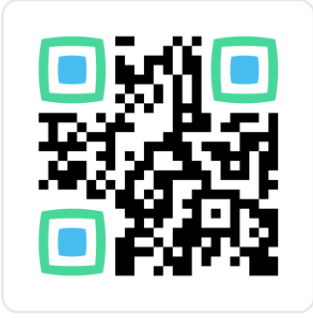
Development of IT parks and digital infrastructure to expand tech-based job opportunities.

Chapter-III

Financial Literacy

(Stock Market Operations)





Financial literacy means understanding how money works – how to earn, save, invest, and grow it wisely. One of the most important parts of financial literacy is knowing about **shares**, **stock markets**, and the **regulatory bodies** that ensure fair play.

1. Shares -Building Blocks of a Company

A **share** is a unit of ownership in a company. If a company is divided into 100 pieces, each piece is called a **share**. Whoever owns the shares/ pieces, owns a part of the company. Let's understand it with **Example**:

*Imagine a company called "Apple juice Pvt. Ltd." The owner wants to raise money to grow the business. So, she decides to divide his/her company into **100 shares** and sell **50 shares** to the public and You buy **10 shares of Apple Juice**, this means you now own **10% of the company**. If the company earns profit, you may get **a part of the profit** (called dividend) and if the company does well, the **value of your shares goes up**, and you can sell them for a profit.*

A **share** represents a unit of ownership in a company. When you own a share, you actually own a small part of that company. If the company makes profits, it may distribute part of the profits to shareholders in the form of **dividends**.

- The **total capital** of a company is divided into **equal units** called *shares*.
- The person who owns these shares is known as a **shareholder**.
- **Shareholders** can earn in two ways:
 1. **Dividends**: when the company shares its profits.
 2. **Price appreciation**: when share prices increase over time.

Owning a share gives you partial ownership of the company and voting rights in major decisions.

2. Debentures

Debentures are *loans* taken by a company from the public. When you buy a debenture:

- You are lending money to the company.
- The company pays you **interest** at a fixed rate.
- You **do not become an owner**, just a creditor.

3. Stock Exchange-Marketplace for Shares

A **stock exchange** is like a supermarket for buying and selling shares, debentures, bonds, and other securities.

Major Stock Exchanges in India:

- **Bombay Stock Exchange (BSE)**
- **National Stock Exchange (NSE)**

Both exchanges facilitate safe and transparent trading through licensed brokers.



4. Stock Market Indices: Sensex & Nifty

To know whether the stock market is doing well or not, we refer to **indices**.

- **SENSEX (BSE):** It includes 30 top companies and shows the health of the stock market.
- **NIFTY (NSE):** Represents 50 well-established companies across 23 sectors.

When these indices go up, it means most companies are doing well and investor confidence is high.

5. SEBI – The Watchdog of Indian Capital Market

SEBI (Securities and Exchange Board of India) was established in **1988** and got statutory powers in **1992**. It is the **regulatory body** for stock markets in India.

Roles of SEBI:

- **Protects investors** from fraud.
- **Monitors stock exchanges** to ensure fairness and transparency.
- **Registers and regulates** stock brokers and other market participants.
- **Prevents insider trading** and **price manipulation**.
- **Develops investor education programs**.

6. SCORES – Redressing Complaints

SCORES stands for *SEBI Complaint Redressal System*. It is an online platform where investors can:

- Lodge complaints against companies or brokers.
- Track the status of their complaint.
- Get redressal within **30 days**.

Key Benefits of Stock Market

Benefits to Individuals	Benefits to Nation
Investment opportunity	Boosts economic growth
Earning profits/dividends	Mobilizes savings
Liquidity (can sell anytime)	Generates jobs in finance & services
Portfolio diversification	Helps companies raise capital

INTEXT QUESTIONS

Fill in the Blanks

1. The person who holds the shares is known as shareholder.
2. Nifty is an index in India consisting of 50 stocks.
3. The two main stock exchanges in India are BSE and NSE.
4. SCORES stands for SEBI Complaint Redressal System.
5. The person who holds a debenture is known as a debenture holder.

Short Answer Questions

1. Differentiate between shares and debentures.

Shares	Debentures
Represents ownership in a company	Represents a loan to the company
Shareholder gets dividends	Debenture holder gets fixed interest
Higher risk and reward	Lower risk and fixed income
No repayment guaranteed	Repayment is guaranteed after fixed term

2. Write a short note on Stock Exchange.

A stock exchange is a **regulated marketplace** where investors can **buy or sell shares, debentures, and securities** of listed companies. It facilitates transparent and efficient trading and reflects the economic performance through indices like Sensex and Nifty.

3. What is SEBI? Explain its role.

SEBI stands for **Securities and Exchange Board of India**. It regulates and monitors the securities market to ensure transparency and protect investors. It prevents insider trading, sets guidelines for stock exchanges, brokers, and protects small investors from fraud.

4. Write a short note on Sensex.

Sensex is the stock market index of the Bombay **Stock Exchange (BSE)**. It is a market indicator that shows the overall performance of the stock market. Sensex includes 30 well-established and financially sound companies listed on **BSE**. These companies are selected from different sectors and are considered representative of the entire market. The movement of Sensex tells whether the prices of shares are going up or down. If the Sensex goes up, it means most of the top **30 companies'** share prices are rising, which shows investor confidence and a growing economy. If the Sensex goes **down**, it indicates that the share prices of those companies are falling, and the market may not be doing well.

SHERA

Chapter-IV

DISASTER MANAGEMENT & COMMUNITY PARTICIPATION





Disasters, both natural and man-made, strike unexpectedly and with devastating impact. While they cannot always be prevented, we can significantly reduce their consequences by improving awareness, preparedness, and community participation. This chapter emphasizes the crucial role of survival skills, resilient infrastructure, effective communication, and shared responsibilities in minimizing disaster-related losses.

Survival Skills: Search and Rescue Operations

Since ancient times, humanity has faced various disasters that result in the loss of lives, destruction of property, and disruption of livelihoods. The Union Territory of Jammu and Kashmir is particularly vulnerable to a range of disasters, especially earthquakes, landslides, snow storms, and severe road accidents. Among these, earthquakes stand out as one of the most sudden, unpredictable, and devastating natural hazards. Their impact occurs without warning and often leads to widespread damage. In such critical moments, it is usually the local population, who become the first responders, providing immediate rescue and basic first aid even before official help arrives. Regarding this the focus should be on developing essential survival skills, particularly Search and Rescue techniques and the basics of First Aid, to empower school children to act effectively during emergencies.

Key Aspects of Search and Rescue:

- **Timely Response:** Immediate action within the 'golden hours' (first 24-48 hours) is vital for saving lives.
- **Safety First:** Rescuers must use proper safety gear and follow safe techniques to avoid further injury-both to themselves and the victims.
- **Community Role:** Local residents often act as first responders before official help arrives. Their knowledge of the area and people proves invaluable.

- **Professional Support:** When disasters exceed local capacity, specialized teams with training, equipment, and coordination skills take over.

Steps for Effective Rescue:

- Identify access routes with minimal risk.
- Move cautiously-do not disturb unstable structures.
- Communicate by calling out to trapped individuals and listening for signs of life.
- Use stretchers, ropes, bamboo poles, or other locally available tools to safely transport victims.
- Provide basic first aid before shifting victims to safer zones.

Equipment Required for Rescuers

➤ **Personal Safety Gear for the Rescuer:**

To ensure the rescuer's own protection while performing critical operations in disaster zones, the following safety items are essential:

- **Helmet:** Protects the head from falling debris or impact.
- **Life Jacket:** Keeps the rescuer afloat in flood or water rescue scenarios.
- **Gumboots:** Shields the feet from sharp objects and contaminated water.
- **Torch:** Aids in visibility during low-light conditions or night operations.
- **Whistle:** Used to signal others or call for help during chaotic situations.

Equipment for Ensuring Victim Safety

To safely reach, extract, and transport victims, rescuers may need the following:

- **Ladders:** For accessing elevated or hard-to-reach areas.
- **Ropes & Pulley Systems:** Useful for lifting or lowering victims or equipment.
- **Small Cutting Tools & Hammers:** To clear debris or break through obstructions.
- **Stretchers:** For transporting injured victims.
- **Bamboo Sticks & Barrels:** Improvised tools for constructing stretchers or rafts.
- **Air-Filled Tubes:** Serve as flotation devices in water rescues.

Advanced Search Equipment

Modern rescue operations are enhanced by technology that helps locate victims trapped under rubble or in hard-to-access areas:

- Infrared Cameras: Detect body heat signatures of victims.
- Acoustic Devices: Capture sounds made by survivors.
- Bio Radars: Identify heartbeats or movement.
- Life Locators: Sophisticated tools that confirm presence of life under debris.



Source: Taken by Sheraz Ah Lone [SDRF, Anantnag]

First Aid

First aid is the immediate and temporary care provided to a person suffering from an injury or sudden illness. The purpose is not to offer a cure, but to stabilize the condition and prevent further harm until professional medical treatment becomes available.

Objectives of First Aid

- Preserve Life by maintaining vital body functions using the ABC technique:
 - **Airway**
 - **Breathing**
 - **Circulation**

Disaster Management & Community Participation

- Prevent Worsening of Condition by using Basic Life Support (BLS) practices.
- Provide Time Buffer until advanced medical care can be accessed.
- Offer Psychological Comfort to reassure and calm the injured individual.

First Aid Action Plan (DRABC Protocol)

First responders should follow the DRABC steps:

D – Danger: Check the surrounding area for any threats to the victim or rescuer.

R – Response: Assess if the victim is conscious or unresponsive:

- Talk to the person.
- Gently shake or tap to elicit a response.

A – Airway: Ensure the victim's airway is not blocked by tilting the head back and lifting the chin.

B – Breathing: Look, listen, and feel for regular breathing patterns.

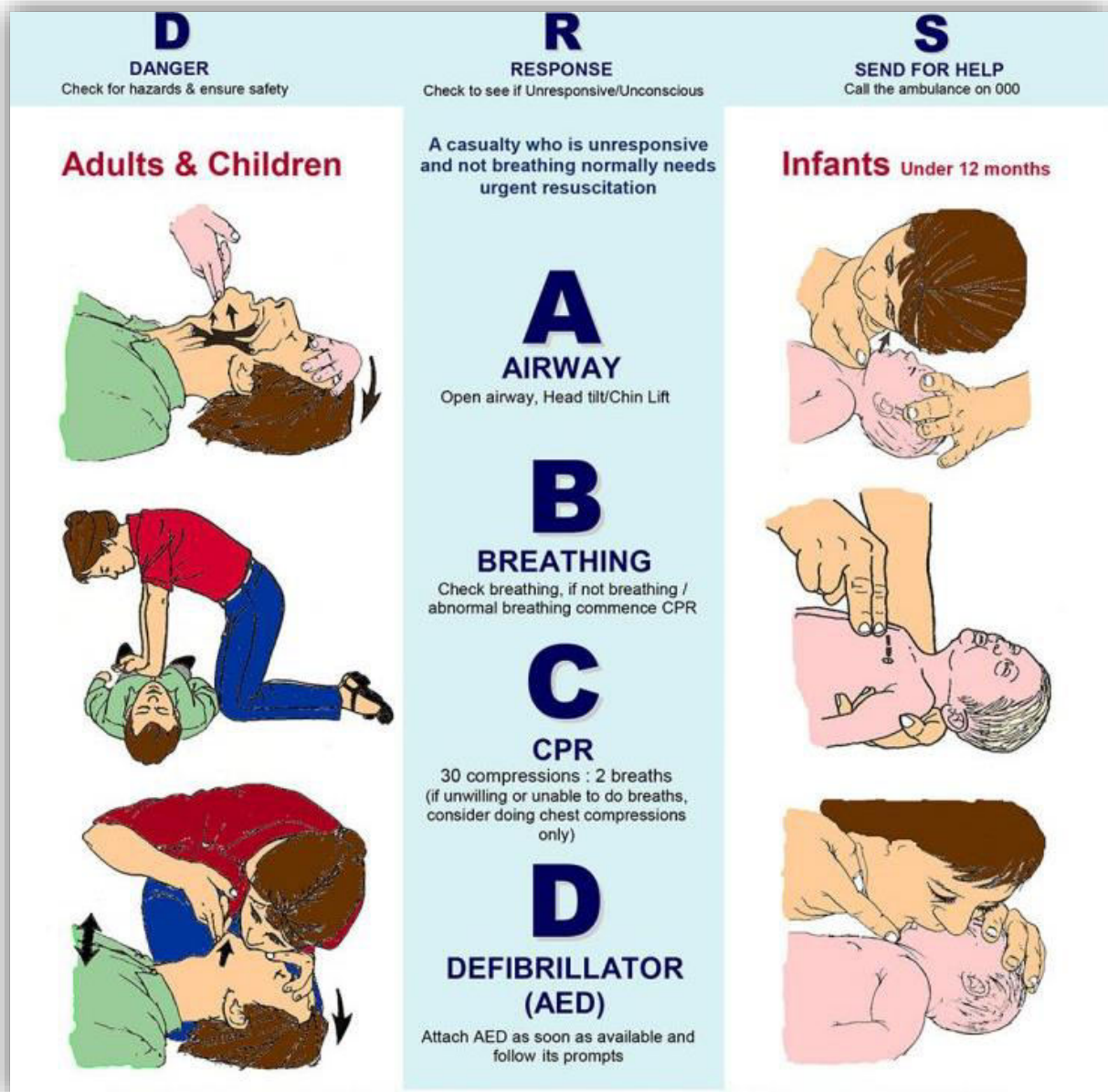
C – Circulation: Observe signs of blood flow and check for a pulse to confirm that the heart is working effectively.

Essential Items in a First Aid Kit

A well-stocked first aid kit is critical for managing minor injuries or providing support in emergencies. Key contents include:

- Sterile gauze dressings (small, medium, and large)
- Triangular bandages (for slings and wrapping)
- Crepe rolled bandages (for compression)
- Safety pins (for securing bandages or slings)
- Sterile disposable gloves and scissors
- Antiseptic creams or ointments
- Cream or spray for insect bites and stings
- Painkillers like paracetamol or aspirin





Source: <https://edmaths.com/cardiac-arrest-and-cpr/>

Fire Incidents and Burns: Understanding, Managing, and Responding Effectively

Burns are injuries to the skin and underlying tissues caused by exposure to:

- Dry heat (e.g., flames, hot objects)
- Moist heat (e.g., steam, boiling liquids)
- Electricity
- Chemicals

- Radiological or nuclear materials
- Sunlight or other sources of intense radiation

Classification of Burns by Severity:

1. First-Degree Burns (Superficial Burns):

- Affect only the outermost skin layer (epidermis).
- Symptoms: Redness, mild swelling, and intense pain.
- Example: Mild sunburn.
- Generally, heal without permanent damage.

2. Second-Degree Burns (Partial Thickness Burns):

- Damage extends to the epidermis and part of the dermis.
- Symptoms: Red, blistered, wet, swollen skin with severe pain.
- Require medical attention and careful wound care.

3. Third-Degree Burns (Full Thickness Burns):

- Involve all layers of the skin and may extend to muscles, nerves, and blood vessels.
- The affected area may appear brown, leathery, or charred.
- Surprisingly, these burns may be less painful due to nerve damage.
- Always require urgent medical treatment.



First Aid for Burns: What to Do and What Not to Do

Do's (Recommended Actions):

- Extinguish flames immediately by pouring water or wrapping the person in a thick cloth. Water helps reduce both heat and severity of burns.
- Cool the burn site with clean, cold water as soon as possible to minimize tissue damage and ease pain.
- Remove tight clothing and jewellery from the affected area before swelling sets in.
- Cover the burn with a clean, non-stick cloth or sterile dressing to prevent infection.
- Encourage oral intake of fluids, especially ORS (Oral Rehydration Solution), to combat fluid and mineral loss—this is especially important in large burns to prevent kidney damage.

Don'ts (What to Avoid):

- Do not touch or move the victim if the burn is due to electric shock and the power source is still active.
- Do not pour water on electrical burns before disconnecting the source—it may cause further electrocution.
- Do not attempt to peel off burnt clothing stuck to the skin.
- Do not apply creams, oils, butter, ointments, or ice—these can worsen the damage and increase risk of infection.

Managing Bleeding: Quick and Effective First Aid

Bleeding is a common consequence of injuries like cuts, deep wounds, crushed limbs, or punctures. If not controlled promptly, excessive blood loss can be fatal.

How to Control Bleeding

Do's:

- Lay the victim down and elevate the bleeding limb above the heart level to reduce blood flow by gravity.
- Apply direct, firm pressure on the wound using a clean cloth or sterile bandage to stop the bleeding.

- If bleeding continues, apply a pressure dressing or even use your hand as a temporary measure.

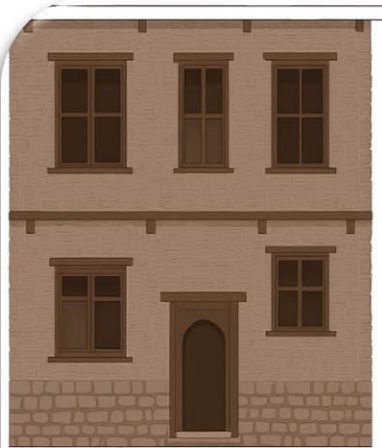


Safe Construction Practices: Building for Resilience

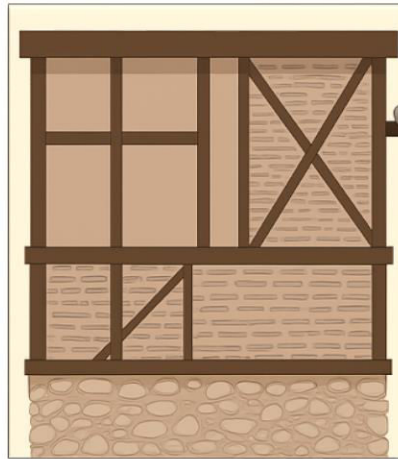
In disaster prone areas like Jammu and Kashmir, constructing disaster-resistant infrastructure can save countless lives. Safe construction includes both structural and non-structural practices designed to withstand hazards like earthquakes and landslides.

Essential Practices:

- **Site Selection:** Choose stable, non-erosive land; avoid flood zones and fault lines.
- **Building Materials:** Use locally appropriate, durable materials- stone, brick, concrete, and reinforced steel.
- **Design Principles:**
 - Buildings should be symmetrical and low-rise.
 - Install flexible joints, strong foundations, and load-bearing walls.
 - Ensure vertical and horizontal reinforcements in columns and beams.
- **Retrofitting:** Strengthening existing buildings with modern techniques to improve their disaster resistance.



(a) Dhajj



(b) Dewari



(c) Taq

Emergency Communication During a Disaster

During disasters, effective communication can mean the difference between chaos and coordinated rescue.

Characteristics of Emergency Communication:

- **Speed:** Information must travel fast to reach those in danger or to initiate help.
- **Clarity:** Instructions should be simple, understandable, and consistent.
- **Reach:** Use multiple channels-loudspeakers, radio, television, mobile alerts, social media.
- **Coordination:** Link district authorities, disaster response teams, local leaders, and the public through a centralized control room.

Modern Tools:

- **HAM Radios:** Helpful when mobile networks fail.
- **Community Volunteers:** Trained citizens equipped with walkie-talkies or megaphones to circulate warnings.
- **Disaster Apps:** Apps and alert systems notify users of nearby threats and provide safety guidance.

Sharing Responsibility: Collaborative Disaster Response

Disaster management is not solely the domain of government agencies. It is a shared responsibility that involves individuals, families, communities, NGOs, and public authorities.

Individual Responsibilities:

- Stay informed and alert.
- Maintain emergency kits (first aid, food, water, flashlight, documents).
- Participate in community drills and training programs.
- Assist neighbours, especially the elderly and differently-abled.

Community's Role:

- Conduct mock drills and awareness campaigns.
- Organize local disaster committees.
- Create emergency shelters and support systems.
- Use local knowledge to identify risks and solutions.

NGOs and Civil Society:

- Deliver humanitarian aid (food, medicine, shelter).
- Train volunteers in first aid and rescue.
- Provide psychological support to affected populations.
- Act as a bridge between authorities and grassroots communities.

Role of Local and State Bodies:

- Formulate and implement disaster management plans.
- Conduct risk assessments and early warning systems.
- Mobilize resources—both human and material.
- Ensure timely rehabilitation and compensation.

Effects of Polythene: An Environmental Hazard

Polythene—often used for packaging and daily utility, is a non-biodegradable plastic that poses serious risks during and after disasters.

Hazards of Polythene Use:

- Chokes Drainage Systems: Leads to flooding in urban areas during heavy rain.
- Soil Pollution: Blocks soil pores, harming agriculture and groundwater recharge.
- Health Risks: Releases toxic fumes when burned and contaminates water bodies.
- Livestock Deaths: Animals often eat discarded polythene, causing fatal blockages.

Solutions:

- Say “No” to single-use plastics.
- Encourage biodegradable alternatives (cloth, jute, paper bags).
- Install proper waste collection and segregation systems.
- Organize cleanliness drives post-disaster to prevent further hazards.



INTEXT QUESTIONS

Long Answer Questions

2. Role of Search and Rescue Team During a Disaster

Search and Rescue (SAR) teams play a crucial role in saving lives after a disaster strikes. Their primary goal is to locate, rescue, and provide immediate aid to victims trapped under debris or in dangerous conditions. The operation begins without delay and involves trained professionals and local volunteers working together. SAR teams must act quickly but carefully to avoid further injury to victims.

Their responsibilities include:

- Assessing the disaster area for safe entry.
- Listening for signs of lifelike voices or movement.
- Avoiding hazards such as live wires, broken structures, or fires.
- Gently removing debris and providing first aid.
- Using stretchers, ropes, or ladders to evacuate victims.

Each SAR team has a leader who gives directions, ensures safety, and coordinates efforts.

Team members must remain calm, alert, and follow safety protocols strictly.



2. What Should Be the Approach to Help a Fire-Burnt Patient?

Helping a fire-burnt patient requires immediate and cautious first aid. The priority is to extinguish flames, reduce further injury, and cool the burns.

Correct approach includes:

- Extinguish flames by pouring water or wrapping the person in a thick cloth.
- Do not use grease, oil, or ointments.
- Pour cool water (not ice) on the burnt area to reduce temperature and pain.
- Remove any tight clothing or jewellery before swelling starts.
- Cover the burn with a clean cloth to prevent infection.
- Provide plenty of fluids to the victim.
- For electrical burns, ensure power is cut before touching the person.

These steps help stabilize the patient before they are shifted to the hosp

3. Explain in Detail the First, Second, and Third Degree of Burns

Burns are categorized based on how deep the damage is:

- **First-Degree Burns:**
Affect only the top layer of skin. Skin becomes red, painful, and dry. These are minor burns and heal quickly.
- **Second-Degree Burns:**
Affect two layers—epidermis and dermis. Skin becomes red, swollen, blistered, and painful. These burns may need medical care.
- **Third-Degree Burns:**
These are deep burns involving all layers of skin and possibly muscles or bones. Skin appears charred or leathery. Surprisingly, these burns are less painful due to nerve damage but are life-threatening and require immediate medical attention.

4. What is Safe Construction Practice?

Safe construction means building houses and structures that can resist disasters like earthquakes. J&K lies in seismic zones IV and V, which are at high risk. To prevent damage:

- Buildings should have simple rectangular designs.
- Use seismic bands at plinth, lintel, and roof levels.
- Doors and windows must be centrally located and not too close to walls' edges.

- Soil testing is essential before construction.
- Reinforced concrete columns support long walls.
- Retrofitting (strengthening old buildings) with vertical and horizontal bands makes them more disaster-resistant.

Traditional designs like Dhajji, Dewari and Taq construction have proved effective during past earthquakes.

5. What Should Be the Role of Community During Disaster?

The community plays a vital role in all stages of disaster management- before, during, and after a disaster. Their responsibilities include:

- Creating awareness and conducting training programs.
- Providing shelters, food, and medical aid during the disaster.
- Volunteering in search, rescue, and first aid operations.
- Checking rumours, providing accurate information, and coordinating with media.
- Helping vulnerable sections such as elderly, women, and children.
- Supporting NGOs and local government bodies by becoming trained responders.

Strong community participation reduces panic, increases preparedness, and speeds up recovery.



Short Answer Questions

1. What Equipment's Should Be Carried by a Rescuer?

- Helmet and gloves
- AMBU bag
- Ropes or ladders
- Stretchers (bamboo or cloth)

- First aid kit
- Torch or flashlight
- Communication tools (like radio)

2. What is ADC/ABC Formula in Disaster Management?

ADC or ABC stands for:

- A – Airway
- D – Breathing (*sometimes Diaphragm or "Depth of breathing"*)
- C – Circulation

This formula is used to assess and provide immediate first aid to victims. It ensures the airway is clear, the person is breathing, and blood is circulating properly.

3. What Should Be the Constituents of a First Aid Kit?

A first aid kit is a small box or bag that contains basic medical supplies used to give quick help when someone gets hurt or feels sick before a doctor arrives.

Constituents of a First Aid Kit:

- Sterile cotton
- Bandages and triangular bandages
- Gloves
- Antiseptic solutions (Povidine, Spirit)
- Soap
- AMBU bag
- Airway device
- Scissors
- Towels
- Oral Rehydration Solution (ORS)



AMBU:
Artificial Manual Breathing Unit

Fill in the Blanks

1. 100 and 101 numbers should be dialled in case of emergency.

Explanation:

- 100 – Emergency number for Police in India.
- 101 – Emergency number for Fire services.

These are traditional emergency contact numbers. Though **112** is now promoted as a single national emergency number, **100** and **101** are still widely used and recognized

2. Sudden temporary loss of consciousness because of the temperature regulation system of the body is known as Heat Stroke.

Explanation:

- Fainting (also called syncope) occurs when there's a brief loss of consciousness due to a drop in blood flow or body temperature regulation failure, often triggered by heat, stress, or dehydration.

3. A kit containing some medicines, bandages, dressings etc. for immediate treatment is called a First Aid Kit.

4. NDMA stands for National Disaster Management Authority.

Explanation:

- NDMA is a government body in India responsible for planning, coordinating, and implementing measures for disaster management and risk reduction.

5. Strengthening of old buildings is called Retrofitting

Explanation:

Retrofitting is the process of making old buildings stronger so they can withstand disasters like earthquakes, floods, or strong winds. It improves the safety of the structure.

Chapter-V

ROAD SAFETY EDUCATION





Road safety is a critical concern for every citizen, especially in a densely populated and rapidly motorizing country like India. Accidents not only cause loss of life and property but also have emotional, psychological, and economic impacts on society. This chapter emphasizes the importance of awareness, education, and responsibility in preventing road accidents and ensuring the safety of all road users—drivers, passengers, and pedestrians alike.

Why Do Children Have Accidents?

Children are among the most vulnerable road users. Their physical and mental development is still ongoing, making them prone to accidents due to:

- I. **Inability to Judge Speed and Distance:** Young children cannot accurately estimate how fast a vehicle is approaching.
- II. **Low Peripheral Vision:** Children have limited side vision and are less likely to notice approaching traffic from the sides.
- III. **Lack of Experience:** They are unaware of traffic rules and do not know how to respond in unpredictable situations.
- IV. **Impulsive Behavior:** Children may suddenly run across the road without looking.
- V. **Short Height:** They are not easily visible to drivers, especially if they are behind parked vehicles or barriers.

Who Can Prevent Accidents?

- **Parents and Teachers:** Must teach children about road safety and correct behaviours.
- **Drivers:** Need to slow down in school zones and be alert near residential areas.
- **Government and Civic Authorities:** Should create pedestrian-friendly infrastructure like zebra crossings, footbridges, and traffic signals near schools.
- **The Children Themselves:** Should be taught to obey road signs, avoid playing on roads, and always use sidewalks.

Important Road Safety Laws: Motor Vehicles (Amendment) Bill, 2019

The Central Government of India further amended the Motor Vehicles Act 1988 by the Motor Vehicle (Amendment) Bill, 2019 which got implemented across the country on September 1st, 2019

This bill was passed to improve road safety by:

- Increasing penalties for traffic violations.
- Mandating stricter punishments for drunk driving, over-speeding, and juvenile driving.
- Enhancing regulations for vehicle fitness and insurance.

Traffic Authorities in India

Traffic laws are enforced by various departments:

- Traffic Police
- Regional Transport Offices (RTOs)
- National Highways Authority of India (NHAI)
- Ministry of Road Transport and Highways (MoRTH)

Common Traffic Offences and Penalties

Offence	Penalty (as per amendment)
Driving without license	₹5000
Drunk driving	₹10,000 or imprisonment
Over-speeding	₹1000 to ₹2000
Not wearing helmet	₹1000 + suspension of license
Not wearing seat belt	₹1000
Using mobile while driving	₹5000

4 E's of Road Safety

To reduce road accidents, the following four pillars must be strengthened:

- Education:** Promoting road safety awareness through schools, media, and community programs.

- II. Engineering: Developing safer road infrastructure (e.g., speed breakers, signboards).
- III. Enforcement: Strictly implementing traffic laws through surveillance and policing.
- IV. Emergency Services: Quick response to accidents to reduce fatalities.

QUESTIONS

Fill in the Blanks

1. The Motor Vehicle (Amendment) Bill was passed in the year [2019](#).
2. The four E's of road safety are [Education, Engineering, Enforcement, and Emergency services](#).
3. A child's [short height](#) makes them less visible to drivers.
4. [Drunk driving](#) can result in a fine of up to ₹10,000 or imprisonment.
5. [Tamil Nadu](#) has been recognized for its best practices in road safety management.

Short Answer Type Questions

1. Why are children more prone to road accidents?

Children lack the ability to judge vehicle speed and distance, have limited peripheral vision, are impulsive, and are often not visible to drivers due to their short height.

2. What is the purpose of the Motor Vehicles (Amendment) Bill, 2019?

The Bill aims to improve road safety by increasing fines, implementing stricter punishments, and making insurance and vehicle fitness mandatory.

3. What are the major penalties for common traffic offences in India?

Driving without a license: ₹5000, Drunk driving: ₹10,000, Not wearing helmet: ₹1000, Using phone while driving: ₹5000.

4.What is meant by '4 Es' in road safety?

The 4 Es stand for Education, Engineering, Enforcement, and Emergency services- critical areas for accident prevention.

5. How do emergency services contribute to road safety?

Quick emergency response, such as ambulances reaching accident sites swiftly, reduces fatalities and helps save lives.

Long Answer Type Questions

1.Explain the role of different groups in preventing road accidents involving children.

Children should be taught road rules at home and school. Parents must set an example and supervise young children. Drivers need to be cautious in school zones. The government should ensure safe infrastructure like pedestrian paths, zebra crossings, and traffic signals. Teachers must organize road safety campaigns.

2.Discuss the major provisions of the Motor Vehicles (Amendment) Bill, 2019.

The bill includes provisions such as increased penalties for violations, protection of Good Samaritans, strict punishment for juvenile offences, vehicle recalls for defects, and ensuring third-party insurance. These reforms aim to improve compliance and reduce accidents.

3.Describe the success of Tamil Nadu's road safety initiative.

What lessons can other states learn?

Tamil Nadu's model included rapid emergency response, technological enforcement of speed limits, public education, and improved trauma care. Their systematic approach reduced fatalities significantly. Other states can replicate these practices to enhance road safety outcomes.

4. Explain the concept of 4 E's of Road Safety. How does each component contribute to the reduction of road accidents?

The 4 E's of Road Safety represent four essential strategies that work together to prevent road accidents and reduce fatalities. Each "E" stands for a specific area of focus:

1. Education

- This involves creating awareness among people, especially children and new drivers, about road safety rules and responsible Behavior.

2. Engineering

- Refers to the design and maintenance of safe road infrastructure.
- Includes proper road signage, speed breakers, traffic lights, pedestrian crossings, footpaths, and well-maintained roads.

3. Enforcement

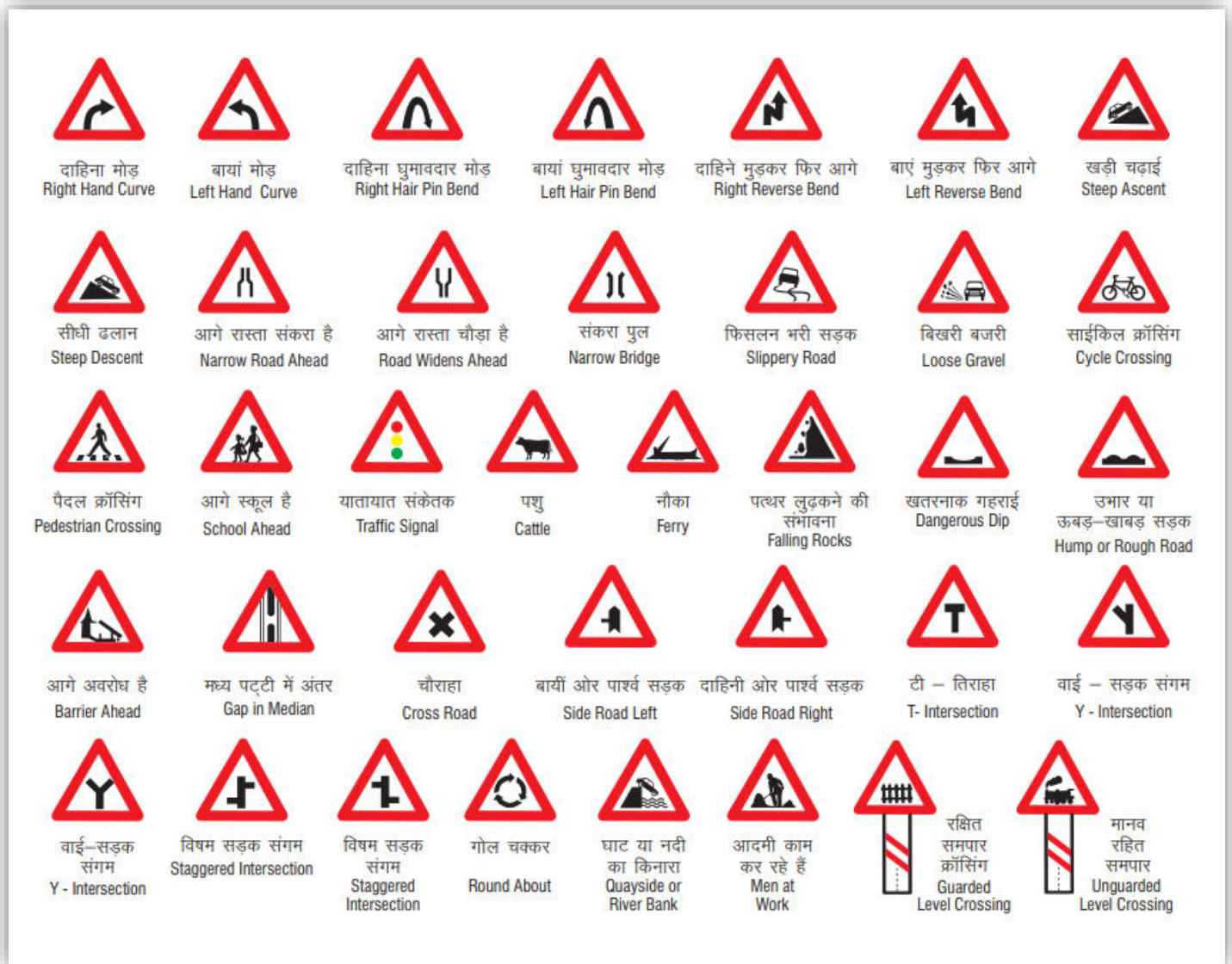
- Involves the implementation and monitoring of traffic laws by authorities.
- Use of CCTV surveillance, traffic police presence, fines for violations, and random checking for offenses like over-speeding, drunk driving, etc.

4. Emergency Services

- Ensures immediate medical help and quick transport to hospitals in case of accidents.
- Includes ambulance networks, trauma care units, and emergency helplines.

Cautionary Signs

[Triangular in shape with Red Colour]

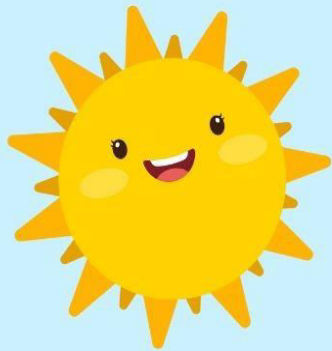


Source: https://morth.nic.in/sites/default/files/road_safety_books.pdf

Mandatory Road Signs

								
रुकिए Stop	रास्ता दीजिए Give Way	प्रवेश निषेध No Entry	आने वाले यातायात को प्राथमिकता Priority for Oncoming Traffic	सभी मोटर वाहनों का आना मना है All Motor Vehicles Prohibited	ट्रकों का आना मना है Truck Prohibited	बैलगाड़ियों और हाथदेलों का आना मना है Bullock & Hand Cart Prohibited	बैलगाड़ियों का आना मना है Bullock Cart Prohibited	तांगों का आना मना है Tongas Prohibited
								
हाथ देलों का आना मना है Hand Cart Prohibited	साइकिलों का आना मना है Cycle Prohibited	पदयात्रियों का आना मना है Pedestrians Prohibited	दाएं मुड़ना मना है Right Turn Prohibited	बाएं मुड़ना मना है Left Turn Prohibited	वापस मुड़ना (यू-टर्न) मना है U-Turn Prohibited	ओवरटेकिंग (आगे निकलना) मना है Overtaking Prohibited	हॉर्न बजाना मना है Horn Prohibited	चौड़ाई सीमा Width Limit
								
ऊंचाई सीमा Height Limit	लंबाई सीमा Length Limit	भार सीमा Load Limit	एक्सल भार सीमा Axle Load Limit	गति सीमा Speed Limit	गाड़ी खड़ी करना मना है No Parking	गाड़ी रोकना या खड़ा करना मना है No Stopping or Standing	बाएं मुड़ना अनिवार्य (दाएं यदि संकेत विपरीत है) Compulsory Turn Left (Right if Symbol is Reversed)	आगे चलना अनिवार्य (केवल आगे) Compulsory Ahead (Ahead only)
								
आगे चलकर दाएं मुड़ना अनिवार्य (बाएं यदि संकेत विपरीत है) Compulsory Turn Right Ahead (Left if Symbol is Reversed)	आगे चलना या दाएं मुड़ना अनिवार्य Compulsory Ahead or Turn Right	आगे चलना या बाएं मुड़ना अनिवार्य Compulsory Ahead or Turn Left	बाएं रहकर चलना अनिवार्य Compulsory Keep Left	अनिवार्य साइकिल मार्ग Compulsory Cycle Track	हॉर्न बजाना अनिवार्य Compulsory Sound Horn	अनिवार्य न्यूनतम गति Compulsory Minimum Speed	रोक समाप्ति चिन्ह Restriction Ends	

Source: https://morth.nic.in/sites/default/files/road_safety_books.pdf



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ECONOMICS DISASTER MANAGEMENT AND ROAD SAFETY STUDY MATERIAL

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