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**[ Volume 13; Issue No. 5, 6 & 7; May, June & July 2016]**

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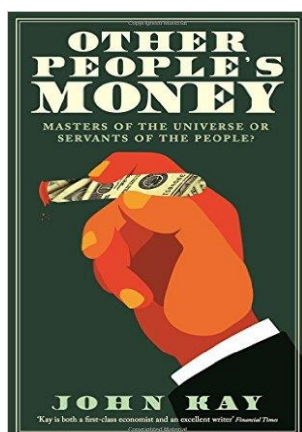
## BANKS AND BANKING

**1. Kay, John**

*Other people's money: Masters of the universe or servants of the people? / by John Kay.. - London: Profile Books, 2015.xii,356.*

**ISBN : 978-1-78283-154-9.**

**332 K180 Q5 49085**



**Book Description:** We all depend on the finance sector. We need it to store our money, manage our payments, finance housing stock, restore infrastructure, fund retirement and support new business. But these roles comprise only a tiny sliver of the sector's activity: the vast majority of lending is within the finance sector. So what is it all for? What is the purpose of this activity? And why is it so profitable?

Industry insider John Kay argues that the finance world's perceived profitability is not the creation of new wealth, but the sector's appropriation of wealth - of other people's money. The financial sector, he shows, has grown too large, detached itself from ordinary business and everyday life, and has become an industry that mostly trades with itself, talks to itself, and judges itself by reference to standards which it has itself generated. And the outside world has itself adopted those standards, bailing out financial institutions that have failed all of us through greed and mismanagement.

We need finance, but today we have far too much of a good thing. In *Other People's Money*, John Kay shows, in his

inimitable style, what has gone wrong in the dark heart of the finance sector.

**\*\*Banks and banking ; Finance ; Financial institutions ; Financial services industry**

## BUDGET DEFICITS

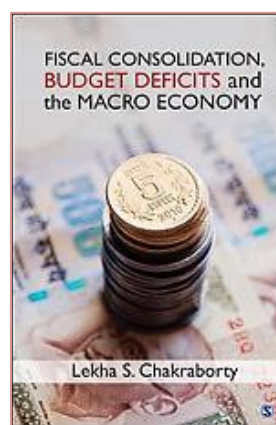
**2. Chakraborty, Lekha S.**

*Fiscal consolidation, budget deficits and the macro economy / by Lekha S.*

*Chakraborty.. - New Delhi: Sage Publications, 2016.xix,197.*

**ISBN : 978-93-515-0989-9.**

**339.520954 C34F Q6 49217**



**Book Description:** Is fiscal deficit detrimental to growth rate? Does it create macroeconomic imbalance? If so, is deficit containment a prerequisite for sustained reduction in inflation? Does fiscal deficit crowd out private investment and, if so, to what extent? Does fiscal deficit affect rate of interest?

This book analyses such debates and impacts of fiscal deficit in India, empirically, through macro econometric exercise. Filling an existing gap, it revisits the debate on the macroeconomic effects of deficit by taking India as a case study based on a long-time series analysis from 1980–81 to 2012–13.

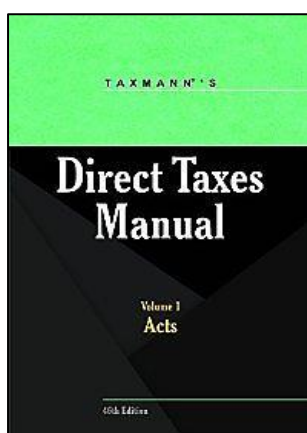
**\*\*Budget deficits ; Fiscal policy ; Public finance**

## DIRECT TAXES

### 3. Taxmann's

*Direct taxes manual 2016 / Taxmann's.. - New Delhi: Taxman Publications Pvt. Ltd., 2016. Misc.*

3Vs.: V.1: Acts; V.2: Rules; V.3: Landmark rulings (1922 - March 2016), Direct taxes law Lexicon, Circulars, clarifications & notifications (1961 -March 2016), Schemes/Allied acts/Models of drafts.  
ISBN : 978-93-5071-892-6.  
336.20202 T18D Q6.1-3 48986- 48988



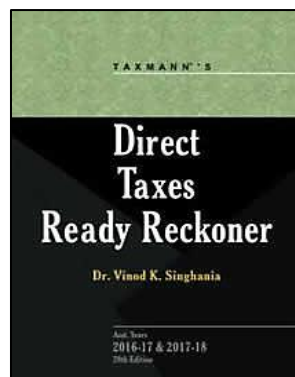
**Book Description:** Containing the whole gamut of the law of direct taxes in India. Vol.1 contains the text of all related Acts, including the latest Income Tax Act; new Finance Act; Wealth Tax Act; Expenditure Tax Act; Benami Act, etc. Vol.2 contains text of all the Rules, many of which are not available otherwise, with specimen forms, schedules, etc. Vol.3 has text of all the Schemes under Direct Taxes with updated case laws, circulars and notifications etc.

**\*\*Direct taxes ; Direct taxes manual**

### 4. Taxmann's

*Direct taxes ready reckoner 2016-17 & 2017-18 / Taxmann's.. - 39. New Delhi: Taxman Publications Pvt. Ltd., 2016. Misc.*

ISBN : 978-93-5071-884-1.  
336.202654 T18D Q6 48993



**Book Description:** Containing tax tables for Direct Taxes (Income-tax & Wealth-tax) for A.Y. 2016-17 & 2017-18 as amended by the Finance Bill, 2016 (as passed by the Parliament). Tax computation tables for last 11 years are also there, along with usual tax planning and other materials.

**\*\*Direct taxes**

## ECONOMIC DEVELOPMENT

*5. India 2039: An affluent society in one generation / edited by Harinder S. Kohli and Anil Sood.. - New Delhi: Sage xvii,281.*

ISBN : 978-81-321-0309-7.  
330.954 K82I Q0 49211



**Book Description:** This book paints a bold and inspiring scenario of India becoming an affluent society by 2039, that is, within a generation from now. It makes a persuasive case as to why such a scenario could be plausible. Even more importantly, the book very appropriately and frankly assess the many hurdles – political, social, policy and institutional –

that the country must overcome to realize this vision and lift millions of Indians from relative poverty today to enjoy the fruits of a modern and inclusive affluent society within 30 years or so. Its agenda of inter-generational issues is central to India avoiding the middle income trap that so many other countries have fallen into. However, India can successfully tackle this trap only by addressing, and addressing urgently and head on, the various facets of governance highlighted in the book.

Features unique to this study

- unlike other vertical studies that treat a topic in depth but on its own, this book tries to connect the dots between the key issues that could decide the future of Indian society
- it has a longer 30-year perspective, with a corresponding emphasis on challenges that require long gestation to address
- it offers a projection not of what will be but of what India's potential is.

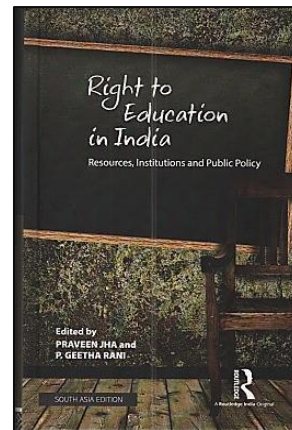
**\*\*Economic development ; Social policy ; Social conditions**

## EDUCATION

**6. Right to education in India: Resources, institutions and public policy / edited by Praveen Jha and P. Geetha Rani. - New Delhi, Routledge India, 2016. 384. South Asia Edition.**

**ISBN : 978-1-138-66694-8.**

**379.110954 J55R Q6 49218**

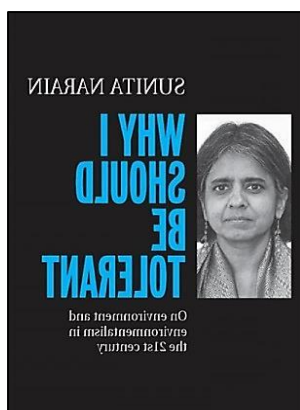


**Book Description:** This is one of the first volumes to comprehensively discuss resource constraints and institutional challenges in realizing the Fundamental Right to Education (RTE) in India. It looks at various aspects of the Sarva Shiksha Abhiyan (SSA), the primary vehicle to implement RTE and a flagship programme to universalize elementary education in the country. The book presents a comparative perspective across regions and states and evaluates the effective delivery of SSA at the grassroots level. Using rich empirical data, not yet available in the public domain, it provides valuable lessons for the planning and financing arrangements of SSA-RTE between the centre and the states, and towards understanding access, equity and quality of education.

**\*\*Education ; Education-Economic aspects ; Education sociology**

## ENVIRONMENTAL ECONOMICS

**7. Narain, Sunita**  
**Why i should be tolerant: On environment and environmentalism in the 21st century / by Sunita Narain.. - New Delhi: CSE, 2016. 196.**  
**ISBN : 978-81-86906-94-1.**  
**333.70954 N16W Q6 49005**



**Book Description:** Why I Should Be Tolerant is a quasi-autobiographical book which chronicles the global development discourse from the 20th and 21st centuries. Narain, listed by Time magazine as one of the world's 100 Most Influential People, has captured the origin and context of the most important environmental issues of our times. Her essays delve into, among other things, the local-to-global connection, the problem of inequity, the "right" development model and most importantly, the role of the poor in the overall environmental discourse.

**\*\*Environmental economics ; Climate change ; Energy ; Air pollution ; Health ; Water**

## INCOME TAX

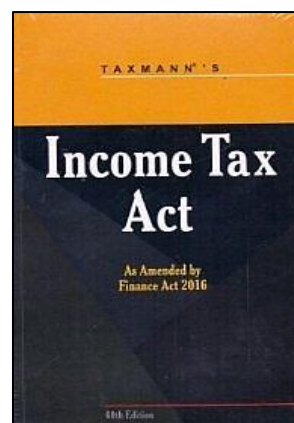
### 8. Taxmann's

**Income tax act 2016 / Taxmann's.. - 60. - New Delhi: Taxman Publications, 2016. Misc.**

**As amended by finance act 2016.**

**ISBN : 978-93-5071-883-4.**

**336.2402654 T19I Q6 48989**



**Book Description:** This book containing full text of the Income Tax Act, 1961, as amended by the Finance Act, 2016. Also given are \* National Tax Tribunal Act \* Securities Transaction Tax.

**\*\*Income tax ; Income tax act**

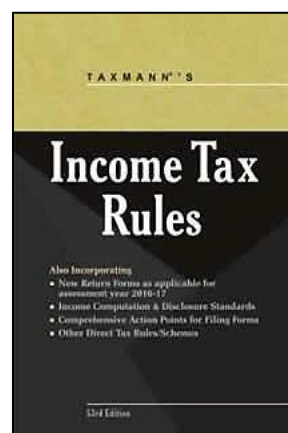
### 9. Taxmann's

**Income tax rules 2016 / Taxmann's.. - 53. - New Delhi: Taxman Publications, 2016. Misc.**

**Also incorporating new returns forms as applicable for assessment year 2016-17, Income computation and disclosure standards, comprehensive action points for filing forms, other direct tax rules/schemes.**

**ISBN : 978-93-5071-885-8.**

**336.2402654 T19I Q6 48991**

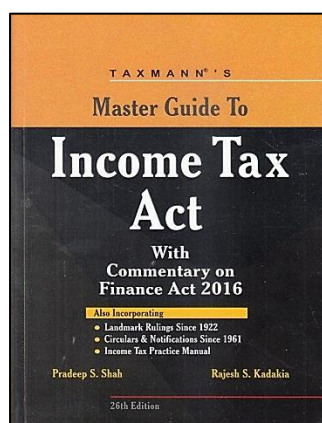




**Book Description:** Being the authentic text of the latest, updated and annotated Income tax Rules with specimen of all Forms for A.Y. 2016-17 with Instructions; comprehensive Action Points for filing forms; 22 other Direct Tax Rules/Schemes.

**\*\*Income tax ; Income tax rules**

**10. Taxmann's**  
**Master guide to income tax act 2016 /**  
**Taxmann's.. - 26. - New Delhi: Taxman**  
**Publications, 2016. Misc.**  
**With commentary on finance act 2016.**  
**ISBN : 978-93-5071-887-2.**  
**336.2402654 T19M Q6 48990**



**Book Description:**

#### DIVISION ONE

- Amendments made by Finance Act, 2016
- at a glance
- Commentary on Finance Act, 2016

#### DIVISION TWO

- Income-tax Practice Manual
- Charts & Tables under Income-tax Act
- Important procedures under Income-tax Act
- Tax Rates
- Tax Rates for the last ten assessment years
- Gold and Silver rates for last ten assessment years

#### DIVISION THREE

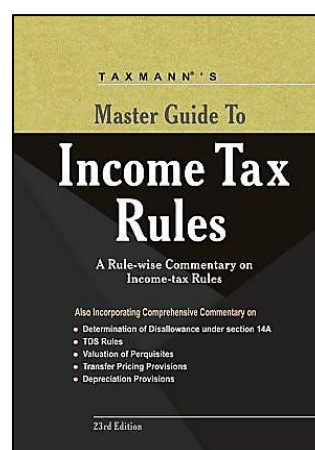
- Circulars, Clarifications & Notifications {1961 - March 2016}

#### DIVISION FOUR

- Case Laws {1922 - March 2016}

**\*\*Income tax ; Income tax act**

**11. Taxmann's**  
**Master guide to income tax rules 2016 /**  
**Taxmann's.. - 23. - New Delhi: Taxman**  
**Publications, 2016. Misc.**  
**A rule wise commentary on income tax rules.**  
**ISBN : 978-93-5071-886-5.**  
**336.2402654 T19M Q6 48992**



**Book Description:**

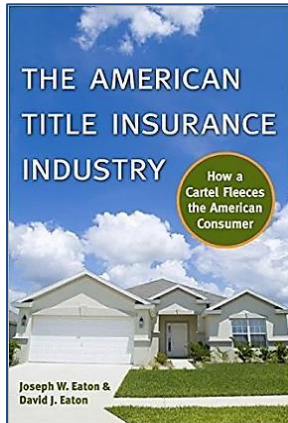
Also Incorporating Comprehensive Commentary on

- Determination of Disallowance under section 14A
- TDS Rules
- Valuation of Perquisites
- Transfer Pricing Provisions
- Depreciation Provisions

**\*\*Income tax ; Income tax rules**

## INSURANCE

**12 Eaton, Joseph W., Eaton, David**  
*American title insurance industry: How a cartel fleeces the American consumer / by Joseph W. Eaton and David Eaton.. – New York: NYU Press, 2007. xiii,287. ISBN : 978-0-8147-2240-4. 368.8800973 Ea8A P7 49176*



**Book Description:** After World War II, banks and other mortgage lenders began requiring insurance to protect them against flawed or defective real estate titles. Over the past sixty years, the title insurance industry has grown steadily in size, power, and secrecy: policies are available for both lenders and property owners and many title insurers offer an array of other real estate services, such as escrow and appraisal. Yet details about the industry's operational procedures remain closely guarded from public exposure. In *The American Title Insurance Industry*, Joseph and David Eaton present evidence that improvements in recordkeeping over the last sixty years-particularly the advent of computers-have reduced the likelihood of a defective title going unnoticed in a property transaction. But the industry's flaws run deeper than mere obsolescence: in most states, title insurers are allowed to engage in anticompetitive business practices, including price-fixing. Among the findings in this meticulously researched study are instances of insurers charging premiums well above the amount

necessary to compensate them for assuming the risk of defect and identical policies with identical risk that vary in price by hundreds of percentage points for different geographic locations. The authors also examine the widely ignored role that the federal and most state governments play in perpetuating the title insurance industry's unfair practices. Whereas most private industries prefer as little government intervention as possible, title insurers welcome it. Federal statute exempts title insurers from anti-trust liability, opening the door for price-fixing and destroying any semblance of free-market competition or market power for consumers. A landmark study for elected officials, and all those involved in the insurance, real estate, and brokerage industries, *The American Title Insurance Industry* brings to light a long-neglected problem-and offers suggestions for how it might be remedied.

***\*\*Insurance ; Title Insurance ; United States***



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## **CORPORATE AUTHOR**

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2. Andhra Pradesh, Govt of  
Finance accounts 2014-15((2Vs.In 2Pts.)Vol.1: Pt.1: (1 April to 1 June2014); Pt.2: (2June 2014 to 31 March 2015); ); Vol.2: Pt.1: (1 April to 1 June2014); Pt.2: (2 June 2014 to 31 March 2015)./ Andhra Pradesh, Govt of. - New Delhi: C.A.G.  
351.7231095484 An2F                      DS48971- DS48974
3. Assam, Govt of  
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351.72310954162 As7A                      DS49215
4. Assam, Govt of  
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Detailed demands for grants to 2016-17 / India,  
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51. India, Ministry of Panchayati Raj  
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54. India, Ministry of Science and Technology  
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