

# 19: Finance Act Edition

## Finance Secretary (India)

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The Finance Secretary (ISO: Vitta Saciv) is the administrative head of the Ministry of Finance. This post is held by senior IAS officer of the rank of Secretary to Government of India. Ajay Seth is the incumbent Finance Secretary.

Under Section 22, of Reserve Bank of India Act, 1934, Finance Secretary signs the 1-rupee note.

As a Secretary to Government of India, the Finance Secretary ranks 23rd on Indian Order of Precedence.

## Finance

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Finance refers to monetary resources and to the study and discipline of money, currency, assets and liabilities. As a subject of study, is a field of Business Administration which study the planning, organizing, leading, and controlling of an organization's resources to achieve its goals. Based on the scope of financial activities in financial systems, the discipline can be divided into personal, corporate, and public finance.

In these financial systems, assets are bought, sold, or traded as financial instruments, such as currencies, loans, bonds, shares, stocks, options, futures, etc. Assets can also be banked, invested, and insured to maximize value and minimize loss. In practice, risks are always present in any financial action and entities.

Due to its wide scope, a broad range of subfields...

## Climate finance

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Climate finance is an umbrella term for financial resources such as loans, grants, or domestic budget allocations for climate change mitigation, adaptation or resiliency. Finance can come from private and public sources. It can be channeled by various intermediaries such as multilateral development banks or other development agencies. Those agencies are particularly important for the transfer of public resources from developed to developing countries in light of UN Climate Convention obligations that developed countries have.

There are two main sub-categories of climate finance based on different aims. Mitigation finance is investment that aims to reduce global carbon emissions. Adaptation finance aims to respond to the consequences of climate change. Globally, there is a much greater focus...

## Campaign finance reform in the United States

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Campaign finance reform in the United States has been a contentious political issue since the early days of the Union.

The most recent major federal law affecting campaign finance was the Bipartisan Campaign Reform Act (BCRA) of 2002, also known as "McCain–Feingold". Key provisions of the law prohibited unregulated contributions (commonly referred to as "soft money") to national political parties and limited the use of corporate and union money to fund ads discussing political issues within 60 days of a general election or 30 days of a primary election; However, provisions of BCRA limiting corporate and union expenditures for issue advertising were later overturned by the Supreme Court in *Federal Election Commission v. Wisconsin Right to Life*.

Contributions, donations or payments to politicians...

#### Consolidated Fund Act

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#### Campaign finance in the United States

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The financing of electoral campaigns in the United States happens at the federal, state, and local levels by contributions from individuals, corporations, political action committees, and sometimes the government. Campaign spending has risen steadily at least since 1990. For example, a candidate who won an election to the U.S. House of Representatives in 1990 spent on average \$407,600 (\$980,896 in 2024) while the winner in 2022 spent on average \$2.79 million (\$3.00 million in 2024); in the Senate, average spending for winning candidates went from \$3.87 million (\$9.31 million in 2024) to \$26.53 million (\$28.51 million in 2024).

In 2020, nearly \$14 billion was spent on federal election campaigns in the United States — "making it the most expensive campaign in U.S. history", "more than double..."

#### Appropriation Act

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An Appropriation Act is an act of the Parliament of the United Kingdom which, like a Consolidated Fund Act, allows the Treasury to issue funds out of the Consolidated Fund. Unlike a Consolidated Fund Act, an Appropriation Act also "appropriates" the funds, that is allocates the funds issued out of the Consolidated Fund to individual government departments and Crown bodies. Appropriation Acts were formerly passed by the Parliament of Great Britain.

#### Corporate finance

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Corporate finance is an area of finance that deals with the sources of funding, and the capital structure of businesses, the actions that managers take to increase the value of the firm to the shareholders, and the tools

and analysis used to allocate financial resources. The primary goal of corporate finance is to maximize or increase shareholder value.

Correspondingly, corporate finance comprises two main sub-disciplines. Capital budgeting is concerned with the setting of criteria about which value-adding projects should receive investment funding, and whether to finance that investment with equity or debt capital. Working capital management is the management of the company's monetary funds that deal with the short-term operating balance of current assets and current liabilities; the focus...

### Islamic banking and finance

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Islamic banking, Islamic finance (Arabic: ?????? ?????? masrifīyya 'islamia), or Sharia-compliant finance is banking or financing activity that complies with Sharia (Islamic law) and its practical application through the development of Islamic economics. Some of the modes of Islamic finance include mudarabah (profit-sharing and loss-bearing), wadiah (safekeeping), musharaka (joint venture), murabahah (cost-plus), and ijarah (leasing).

Sharia prohibits riba, or usury, generally defined as interest paid on all loans of money (although some Muslims dispute whether there is a consensus that interest is equivalent to riba). Investment in businesses that provide goods or services considered contrary to Islamic principles (e.g. pork or alcohol) is also haram ("sinful and prohibited").

These prohibitions...

### For the People Act

*United States Congress intended to expand voting rights, change campaign finance laws to reduce the influence of money in politics, ban partisan gerrymandering*

The Freedom to Vote Act, originally called the For the People Act, introduced as H.R. 1, is a bill in the United States Congress intended to expand voting rights, change campaign finance laws to reduce the influence of money in politics, ban partisan gerrymandering, and create new ethics rules for federal officeholders.

The act was originally introduced by John Sarbanes in 2019, on behalf of the newly elected Democratic majority in the United States House of Representatives as the first official legislation of the 116th United States Congress. The House passed the bill on March 8, by a party-line vote of 234–193. The bill was viewed as a "signature piece of legislation" from the Democratic House majority. After the House passed the bill, it was blocked from receiving a vote by the then Republican...

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