

evwl K wi tcvU©
2013-2014



evsj vt`k e`vsK

ewl R wi tcvU©
(Rj vB 2013-Rp 2014)



ewsj vft` k e"vsK

cwi Pj K cl ©

W. AwZDi ingvb

mFvcwZ

Rbve tgyt Avej Kvftmg

cwi Pj K

W. tgv`bv Kvgvj gRix

cwi Pj K

Aa`vcK mbr Kzvi mrvv

cwi Pj K

W. mw`K Avntg`

cwi Pj K

Aa`vcK nvbubv teMg

cwi Pj K

Rbve dRtj Kwei

cwi Pj K

Rbve tgyt tMvj vg tnvmBb

cwi Pj K

W. Gg. Avmj vg Aij g

cwi Pj K

Rbve Avntg` Rvgvj

miPe

MfbP

W. AvwZDi ingvb

tWcW MfbP

tgrt Avej Kvfmg
Aveytnbv tgrvt i vRx nvmvb
wmZvsi Kzvi mj tPšaj x
bvRbxb mj Zrbv

tPÄ g`vfbRtgU G`WfvBRvi

tgrt Avj vn gvwj K KvRgk

Pxd BfKvbig ÷

W. nvmvb Rvgvb

wbePnx cwi Pvj K (tRbvij)

tgrt Avnmb Dj vn
tgrt GeZv`j Bmj vg
mxi P`^`vm
`vk_ß Amxg Kzvi
tgrt AvZvDi ingvb
g. gvndRj ingvb
Gm. Gg. gubi`3/4vgvb
tgrt Ave`j nK

tgrnv`\$` bl kv` Avj x tPšaj x
Avntg` Rvgvj
wbgP P`^`f³
i f¹/4i mrvv
tgrnv`\$` gvmg Kvgvj fBqv
tgrt Ave`j i wng
wRbvZj evfKqv

A_ŠwZK Dct` óv

W. tgrt AvLZvi`3/4vgvb

wbePnx cwi Pvj K (AvBvmlU)

tMšiv¹/₂ P eZP

wbePnx cwi Pvj K (wefkl wqZ)

tgrt Avājn mvEvi wqqv

čavb Kvňj tqi wfvMmga I wfvMxq čavbMY*

GKvDUm GÜ evfRiUs wVcUfjU
Kul FY I Aw_K tmerf³ wfvM
ejsj v² k e²vsK čk²qY GKvWgx

ejsj v² k dvBb²wYqyj BwUij tRY BDubU
e²vsKs čteia I bmxZ wfvM
tmUij e²vsK t÷š² nbs čR± tmj
Pxd BtKvbwg÷čm BDubU
Kgb mwf²mm wVcUfjU-1
Kgb mwf²mm wVcUfjU-2
t wWU Bbdi t²gkb ej²iv
tWU g²v²bRtqU wVcUfjU
e²vsK cwi² k² wfvM-1
e²vsK cwi² k² wfvM-2
e²vsK cwi² k² wfvM-3
e²vsK cwi² k² wfvM-4
wVcUfjU Ae KvgDib²KkY GÜ cvej² tKkY
wVcUfjU Ae Kv²i Yx g²v²bRtqU
Aw_K čZövb I evRvi wfvM
e²vsK g² t² cwi² k² wfvM
wVcUfjU Ae Adm²BU m²cvi wFkb
wVcUfjU BY²ji Y wVcUfjU
G² t²cU²Pvi g²v²bRtqU wVcUfjU
dvBb²wYqyj B²U²MU GÜ Kv÷gvi mwf²mm wVcUfjU
dvBb²wYqyj ÷ wvej² wVcUfjU
e²vsK g² t² w²btq² wfvM
d²ti b G² tPA Acv²i kb wVcUfjU
e²vsK g² t² bmxZ wfvM
d²ti w² Rv²GU tURvi x g²v²bRtqU wVcUfjU
MfbP m²Pej² q
wMY e²vsKs GÜ mGmAvi wVcUfjU
wDg²v² w² t²m²t²m² wVcUfjU-1
wDg²v² w² t²m²t²m² wVcUfjU-2
B²U²iv² b²j AwWU wVcUfjU
Bbdi t²gkb w²t÷g²n tW²t²fj čt²gU wVcUfjU
AvB²U Acv²i kb GÜ KvgDib²KkY wVcUfjU
AvB² wfvM
g²ub²U²ix čuj² w² wVcUfjU
t²čt²gU w²t÷g²n wVcUfjU
M²te²l Y² wfvM

m²Pe wfvM
v²bi v²č²Ev e² v²č²v² wfvM
GmGgB GÜ t²č²k²v² t²č²M²g²n wfvM
t²č²k²v² ÷ wWR tmj
cwi² m²L²v² wfvM

e² i² j² nK Lvb, g²nie² v²č²K²@
č²f²vl P² g²uj² K, g²nie² v²č²K²
t²g²vt AvZ²Di i² ngvb, w²bef²ix č²vi P²j K
t²KL AwRR²j nK, g²nie² v²č²K²
j²v²B²j v² w²ej² m²Km Av²i v, g²nie² v²č²K²
G. tK. Gg. dR²j² i² ngvb, g²nie² v²č²K²
t²g²vt eR²j² v² i² ngvb t²g²v² v, g²nie² v²č²K²
t²g²vt t²g²kv²i i² d² t²n²t²mb Lvb, g²nie² v²č²K²
t²iv²t²K²q² Av²vi, g²nie² v²č²K²
t²g²vt Ave² j² AvD²q² v² mi K²vi, g²nie² v²č²K²
t²g²vt b²t² j² Awg²b t²B²q², w²t÷g²n g²v²bR²vi
t² e² č²hw² t² e²bv², g²nie² v²č²K²
t²g²vt b²w²i t²g²v²g²v²b, g²nie² v²č²K²
t²KL Av²aj² w², g²nie² v²č²K²
t²e²M²g² m²j Z²iv² i² w²R²q², g²nie² v²č²K²
t²K. Gg. M²l Q²g²v²g²v²b, g²nie² v²č²K²
t²g²vt t²gn²mb-2, g²nie² v²č²K²
t²g²vt j²rd²j² Kexi, g²nie² v²č²K²
w²č²č² m²iv², g²nie² v²č²K²
A²t²kv² K²g²vi t², g²nie² v²č²K²
m²j Z²iv Av²n²š, g²nie² v²č²K²
t²g²vt ũ²g²v²b K²ie², g²nie² v²č²K²
t²g²vt t²M²j² v²g² t²g²v² č²v, g²nie² v²č²K²
Gd. Gg. t²g²v²t²š² nK, g²nie² v²č²K²
t²g²vt ũ²g²v²b Kexi, g²nie² v²č²K²
t²g²vt kv² Av²j² g, g²nie² v²č²K²
t²g²vt B² v² w²g²v², g²nie² v²č²K²
Gm. Gg. i² w²D²j² n²m²v², g²nie² v²č²K²
L²i²M² P² t² e²bv², g²nie² v²č²K²
t²g²vt v²š² AvK²vm D²i² v²b, g²nie² v²č²K²
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t² e²vm²š² e²š² g²nie² v²č²K²
G. Gb. Gg. Avej² Kv²t²g, g²nie² v²č²K²
t²g²vt kv²č²K² B²m²j² v²g, g²nie² v²č²K²
t²g²vt g²m²j² w²ek²m, g²nie² v²č²K²
K²v²R² Q²v² j² i² ngvb, g²nie² v²č²K²
G. Gd. Gg. Av²m² š² v²g²v²b, g²nie² v²č²K²
Avej² g²bm²j² Av²t²g, g²nie² v²č²K²
Avej² d²i² v² t²g²vt b²č²i, g²nie² v²č²K²
t²g²vt AwRR²j² i² ngvb, g²nie² v²č²K²
t²g²vt m² i² j² ũ² v, g²nie² v²č²K²@
t²g²vt w² R²v²b² nK, w²t÷g²n g²v²bR²vi
K²v²R² b²w²i Av²t²g, w²t÷g²n g²v²bR²vi
m²q² Z²w²i K²š² v²g²v²b, g²nie² v²č²K²
g²ni² v²š² Z² R²v²v²b, g²nie² v²č²K²
t²K. Gg. Av²aj² l² q² v², g²nie² v²č²K²
w²ej² m²K² m²j Z²iv, g²nie² v²č²K²
t²g²vt Ave² j² K²v²B²q, g²nie² v²č²K²
t²iv²t²K²q² t²e²M²g, g²nie² v²č²K²
W. Avej² K²v²j² v²g Av²R², g²nie² v²č²K²
t²j² t² K²t (Aet) t²g²vt g²ng²j² nK Lvb t²š²aj²x, w²č²G²m²m, g²nie² v²č²K²@
t²g²vt g²v²Q² č²v²U²q²ix, g²nie² v²č²K²
t²g²vt B²uj² q²vm w²K² v²i, g²nie² v²č²K²
t²g²vt Av²aj² ev²ix, g²nie² v²č²K²
G. tK. Gg. dR²j² nK w²g²v², g²nie² v²č²K²

t²biUt 1. t²g²vt w²iv²R²j² B²m²j² v²g, g²nie² v²č²K², t²KL t²g²v²R²iddi t²n²t²mb, g²nie² v²č²K², t²g²vt v²š² t²M²j² v²g² n²q² v²i, g²nie² v²č²K², t²g²vt g²v²Rei i² ngvb, g²nie² v²č²K²,
g²iv²R² K²g²vi w²ek²m, g²nie² v²č²K², t²g²vt kv² v² Av²j² g, g²nie² v²č²K² h² v² t²g² B²B²G² BDubU, ejsj v² k B²w²=w²DU Ae e²vsK g²v²bRtqU, w² B²w²=w²DU
Ae e²vsK m² ejsj v² k, m²v²q²b Z²niej², g²v²t² v² w²WU t² t² U²ix A²w²i w² Ges² K²v²cm²U t²W²t²fj čt²gU di w² ejsj v² k e²vsK t²č²R²± B²g²v²č²U²č²U²č²
BDubU (CDBBPiU) G t²č² t²Y² w²btq²m²RZ Av²č²q² |
2. t²g²vt t²m²iv²l² q² v²š² g²nie² v²č²K², t²g²vt kv² v² i² ngvb, g²nie² v²č²K², w²Dg²v² w² t²m²t²m² wVcUfjU-1 G msh²š² Av²č²q² |
@ = P²š² v²č²č²K²
*30 R²p 2014 Z²w²i t²l |

Awdmmgn I Awdm cãvMY*

ewi kvj	bî"j Avj g KvRx, gnve"e"vcK
e,ov	tgt wgRvbj i ngvb tRi"vi, gnve"e"vcK
PÆMôg	tgvnv=g` gvmg Kvgvj fBqv, wbeñx cwí Pvj K
Lj bv	tgt Ave`j i wng, wbeñx cwí Pvj K gþbvr Kwší`ei vMx, gnve"e"vcK
gnZwSj	i f¼i mrvv, wbeñx cwí Pvj K tgt mvBdj Bmj vg Lvb, gnve"e"vcK tRvqvi`vi Bmi vBj tnvþmb, gnve"e"vcK tK. Gg. bwKej Avj g, gnve"e"vcK Wrt wgnwi KwšíP eZ®, Pxd tgvWþKj Awdmvi
gggbwmsn	tgt Avãj nwig`, gnve"e"vcK
i vRkvnx	wRbwZj evþKqv, wbeñx cwí Pvj K gnvt bwRgwi b, gnve"e"vcK
i scj	tgt Lj kv` Avj g, gnve"e"vcK
m`i NvU	tgt tgvQtj g Dwi b, gnve"e"vcK
wmþj U	tgvnv=g` tgvwi K tnvþmb, gnve"e"vcK

mPcĪ

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mPcĪ

Aa"vqmgñ

CpV

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mPcĪ

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mPcĪ

Aa`vqmgñ

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1.4 vekĕ emvĕŕĕi cēŕ× 2013 mĕbi kZKiv 3.0 fVŦ t_ĕK eŕ× tĕtq 2014 mĕb kZKiv 3.8 fVŦ Ges cieZŕZ 2015 mĕb Avĕiv eŕ× tĕtq kZKiv 5.0 fVŦM DbĕZ nĕe etj cōŕĕcY Kiv nĕtqŕQ| DbĕZ A_ŕōwZi ĕ`k_ĕjvi Avg`vbi cēŕ× nvi 2013 mĕbi kZKiv 1.4 fVŦ t_ĕK eŕ× tĕtq 2014 mĕb kZKiv 3.7 fVŦ Ges 2015 mĕb kZKiv 4.3 fVŦM `vovĕe etj cĒ'vkv Kiv nĕtqŕQ| Zĕe, D`xqgvb I Dbĕqbkxj A_ŕōwZi ĕ`k_ĕjvĕZ Avg`vbi cēŕ× nvi 2013 mĕbi kZKiv 5.3 fVŦ t_ĕK nvm tĕtq 2014 mĕb kZKiv 4.4 fVŦ Ges cieZŕZ Zv eŕ× tĕtq 2015 mĕb kZKiv 6.1 fVŦM `vovĕe etj cōŕĕcY Kiv nĕtqŕQ| DbĕZ ĕ`k_ĕjvi iBvmb cēŕ× 2014 mĕb eŕ× tĕtq kZKiv 3.6 fVŦ

Ges 2015 mĕb kZKiv 4.5 fVŦ nĕe etj cĒ'vkv Kiv nĕtqŕQ| D`xqgvb I Dbĕqbkxj ĕ`k_ĕjvĕZ iBvmb cēŕ× 2014 Ges 2015 mĕb h_v ĕg kZKiv 3.9 fVŦ Ges 5.8 fVŦ nĕe etj cĒ'vkv Kiv nĕtqŕQ|

1.5 vekĕ Aww_ŕ e`e`v AĕbK_ĕjv P`vĕj Ä Gi ga` w`ĕq AwakZi w`wZkxj Zvi w`ĕk aweZ nĕ"Q| tMvevĕ dvBb`wŕYqvĕ ÷`vvevĕ wŕŕ wĕĕcvU© (GFSR, Aĕ±vei 2014) Abĕvqŕ, vekĕ A_ŕōwZK Ges Aww_ŕ mĕĕtUi Qq eQi cil vekĕ A_ŕōwZi cpi"xvĕi avivevĕwZv GLbl DbĕZ A_ŕōwZi ĕ`k_ĕjvi mrvqK gj`ŕōwZi Dci e`vcKfĕte vbfŕ KiĕQ| A_ŕōwZK Sŕk MĕYĕK DrmŕvZKiĕYi ŕviv tŕv³v KZŕ cĕKZ e`q eŕ× Ges e`emv tŕĕĕĕ Awak vevĕĕqvm Ges vĕĕqvm AvKv`Lvi gva`ĕg A_ŕōwZĕK mrvqZv Kivi vevĕĕq mrvqK gj`ŕ bwiZ GLbl „i"ZĕY© fvgKv cvĕb KiĕQ| hvŕĕvK, cĕŕZ Aw_ŕ mnRvKiY AZ`wvK Aw_ŕ Sŕk MĕYĕK DrmŕvZ KiĕZ cvĕi | hv I Aw_ŕ mnRvKiĕYi A_ŕōwZK mĕj wKQz ĕ`ĕk `k`gvb nĕtqŕQ, Zevĕ evRvi I Zivĕ" Sŕk th gvĕvq eŕ× tĕtqŕQ, hv tM vevĕqŕ vevĕPbvq bv tĕqv nq Zĕe Zv Aw_ŕ w`wZkxj ZvĕK vevĕĕKiĕZ cvĕi | D`xqgvb evRvi A_ŕōwZi ĕ`k_ĕjv DbĕZ A_ŕōwZi ĕ`k_ĕjvi AwfNvĕZ AĕbK vevĕ bRĕK, thĕnZv eZĕvĕb GB ĕ`k_ĕjv DbĕZ A_ŕōwZi ĕ`k_ĕjv t_ĕK tĕvUĕdvĕj I vevĕĕqŕMi evĕĕĕvĕ Gi AĕbKvŕKB AvZĕFZ KiĕQ| vevĕĕK A_ŕōwZK Ges Aww_ŕ mĕĕtUi ci t_ĕK cvĕR evRvi FĕYi Awak „i"ZĕY© thvMvĕ`vZv nĕq DĕvĕQ, hv Sŕki tK>ĕe>ĕK Qvqv e`vŕŕKs (shadow banking) Gi w`ĕk `vĕvŕĕi Z KiĕQ| hvĕivĕŕĕ Aw_ŕ e`e`vq c×wZMZ Sŕki tŕĕĕĕ Qvqv e`vŕŕKs Gi Ae`vb BDĕiv AAĕ Ges hvĕivĕŕĕi tPĕq AĕbK vevĕ |

1.6 mvgwōK fvi mĕĕĕi tĕwZevPK Sŕki vevĕqŕmĕ GLĕbv vevĕĕK A_ŕōwZK m=ŕebvi `k`ĕtU cĕvĕb` vevĕĕi KiĕQ| vevĕĕi vevĕfĕe Aĕĕk vevĕvRgvb f-ivRōwZK DĕĕRvvi eŕ×i KviĕY tZĕj i gj` eŕ×, m=ŕĕĕi gj` nvm Ges AwakZi A_ŕōwZK `b`-kv Sŕk eŕ× cvĕ"Q| vekĕ Aww_ŕ evRvi vevĕĕI Z gvĕwKŕ

1.9 thvMvtbi c0ZeÜKZv Ges ivR%0wZK Aw`iZvi dtj m0 `e0 Af`šlixy Pwin`vi Kvi0y A_0Qi 14-G wk0Lv0Zi c0e0x nvi A_0Qi 13-Gi kZKiv 9.6 fvM t_0K nvm tctq kZKiv 8.4 fvM `uovq| A_0Qi 14-G wbg0y Dc-LvZ e`ZxZ wk0Lv0Zi mKj Dc-Lv0Zi c0e0x nvi A_0Qi 13-Gi Zj bvq nvm cvq| LwbR I Lbb Dc-Lv0Z met0tq teuk nvm cwi j w0Z ntqt0|

1.10 A_0Qi 14-G tmev Lv0Zi c0e0x A_0Qi 13-Gi kZKiv 5.5 fvM t_0K mvgvb` e0x tctq kZKiv 5.8 fvM `uovq hv wk0y, `0` I mvgwRK tmev Ges tjvK c0kmb I c0Zi0y Dc-Lv0Zi Aw0K c0e0x0Z c0Zdwj Z ntqt0| Zte, Aw0R ga`ZvKvix c0Z0vb Ges KvgDibul, mvgwRK I e`w0MZ tmev Dc-Lv0Zi c0e0x AcwiewZ0Z itqt0| wk0y Dc-Lv0Zi c0e0x A_0Qi 13-Gi kZKiv 6.3 fvM0i Zj bvq A_0Qi 14-G kZKiv 8.2 fvM Dtj L0thvM` c0e0x AR0 K0it0 (mvi Yx 1.2)|

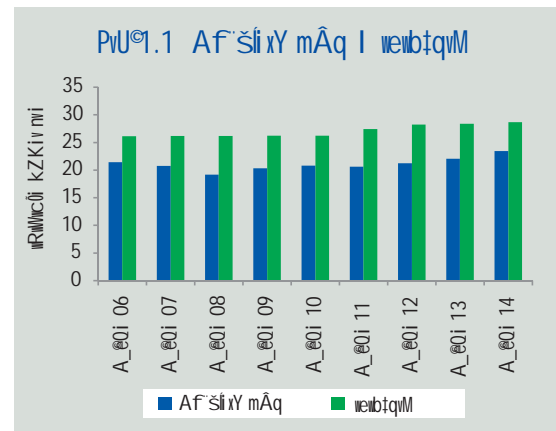
m0q I wewbtqM

1.11 tgvU w`i (fixed) wewbtqM-wRiWwic AbcvZ A_0Qi 13-Gi kZKiv 28.4 fvM t_0K mvgvb` e0x tctq A_0Qi 14-G kZKiv 28.7 fvM `uovq| tgvU w`i wewbtqM0i g0a`, miKwi wewbtqM temiKwi wewbtqM0i Zj bvq `0Z e0x tctqt0| dj `0fc, wRiWwic-0Z miKwi wewbtqM0i Ask A_0Qi 13-Gi kZKiv 6.6 fvM t_0K e0x tctq A_0Qi 14-G kZKiv 7.3 fvM `uovq Ges GKB mg0q wRiWwic-0Z temiKwi wewbtqM0i Ask kZKiv 21.8 fvM t_0K mvgvb` nvm tctq kZKiv 21.4 fvM `uovq| wRiWwic0i Abcv0Z Rivxq m0q kZKiv 30.5 fvM AcwiewZ0Z itqt0| wRiWwic0i Abcv0Z Af`šlixy m0q A_0Qi 13-Gi kZKiv 22.0 fvM t_0K e0x tctq A_0Qi 14-G kZKiv 23.4 fvM `uovq, thLv0b `e0`wkK m0q0i Z`vbnv0i nvm tctqt0| wRiWwic0i kZKiv wntm0e Af`šlixy m0q-wewbtqM0i e`eavb A_0Qi 13-Gi kZKiv 6.4 fvM t_0K nvm tctq A_0Qi 14-G kZKiv 5.3 fvM `uovq|

mvi Yx 1.2 tgvU t`KR Drcv`0bi LvZi qvix c0e0x0i nvi
(A_0Qi 060i w`i evRvi g0j` kZKiv0i)

	A_0Qi 06-14 (Mo)	A_0Qi 13m	A_0Qi 14m
1 Kwi	4.4	2.5	3.4
K) Kwi I ebR	3.9	1.5	2.5
1) km` I kvK-me0R	4.0	0.6	1.9
2) ci m=0`	2.4	2.7	2.8
3) ebR m=0`	5.4	5.0	5.1
L) grm` m=0`	6.3	6.2	6.5
2 wk0i	8.5	9.6	8.4
K) LwbR I Lbb	7.0	9.4	5.2
L) wk0i	9.0	10.3	8.7
1) enr I grSmi	9.3	10.7	9.2
2) 0i`	7.7	8.8	6.6
M) w`0r, M`m I cwb mieivn	8.7	9.0	7.4
N) wbg0y	7.5	8.0	8.6
3 tmev LvZ	6.0	5.5	5.8
K) c0BKwi I Lpiv me0yb	6.6	6.2	6.6
L) tnt0j I ti0`liu	6.0	6.5	6.7
M) cwi enb, msi0y I thw0thM	8.0	6.3	6.5
N) Aw0R c0Z0mbK tmev	9.8	9.1	9.1
O) w0tqj G0-U, fvov I e`emv KgR0E	3.9	4.0	4.2
P) tjvK c0kmb I c0Zi0y	7.9	6.5	7.1
Q) wk0y	7.1	6.3	8.2
R) `0` I mvgwRK tmev	5.1	4.8	5.0
S) KvgDibul, mvgwRK I e`w0MZ tmev	3.1	3.3	3.3
wRiWwic (A_0Qi 060i w`i evRvi g0j`)	6.2	6.0	6.1

Drm : esj w` k cwi msL`ib e0t0i v|
m = mstkw0Z, mv = mvgw0K|



g0j` cwi w`0Z

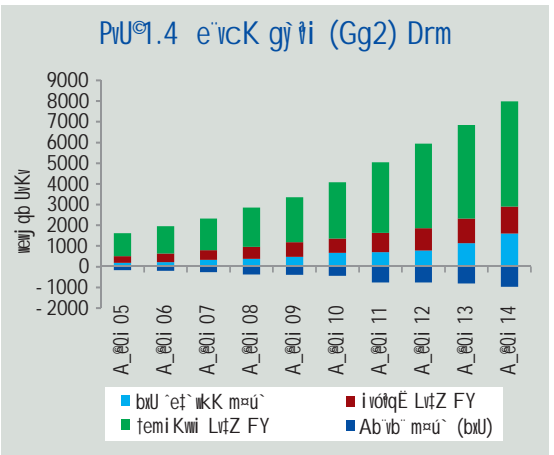
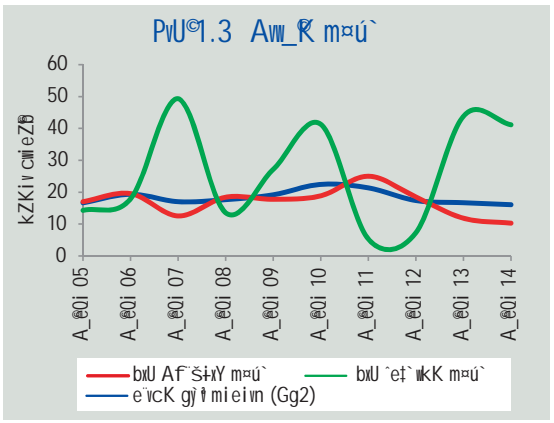
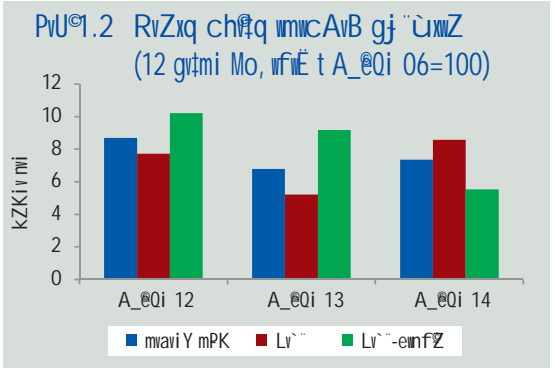
1.12 A_0Qi 14 tk0l Mo g0j`0xw0zi nvi (wRiW0t A_0Qi 06=100) A_0Qi 13 tk0li kZKiv 6.8 fvM t_0K e0x tctq kZKiv 7.4 fvM `uovq| Lv` g0j`0xw0Z e0x0i dtj GB e0x ntqt0, hv A_0Qi 13 tk0li kZKiv 5.2 fvM t_0K e0x tctq A_0Qi 14 tk0li kZKiv 8.6 fvM `uovq| AcwiewZ0Z, `e0` Af`šlixy Pwin`vi dtj Lv`-ewf0Z g0j`0xw0Z Rp

2013 m@bi kZKiv 9.2 fVM t_@K gk nvm tctq Rp 2014 tk@l kZKiv 5.5 fVM `uovq| hv I Mo gj`úwZ e@x tctq@0, ctqU-UzctqU wfvE@Z gj`úwZ A_@Qi 13-Gi kZKiv 8.1 fVM t_@K nvm tctq A_@Qi 14-G kZKiv 7.0 fVM `uovq|

g@ t I FY cwi w`vZ

1.13 bU `et`wK m@ú`i AZ`wK e@x Ges gj`úwZ P@ci S@Ki tctqvc@U A_@Qi 14-G evsj vt`k e`vK GKIU mZK@KŠ' AŠf@B gj`K c@x Ges w@btqvM evUe g@ `b@wZ M@hY K@i | gj`úwZ@K j`@g@vq ivLvi D@l@k` evsj vt`k e`vK A_@Qi 14-Gi cúg I w@Zxq@t@Df@B GKIU mshZ gj`b@wZ Aeja@b Ae`vZ t@l@Q Ges b@wZ nvmgn h_v, t@t@v I w@fv@t@t@v nvi h_v @g A_@Qi 13-Gi w@Zxq@t@P w@b@wZ nvi kZKiv 7.25 Ges 5.25 fVM Acwi ewZ@Z t@l@Q| GQovl, evsj vt`k e`vK 24 Rp 2014 Zwi L t_@K e`vK_tjvi Rb` bM` Rgv msi`@Y Avek`KZv (CRR) 50 teimm ctqU e@x K@i kZKiv 6.5 fVM c@t@b@f@Y K@i t@Q|

1.14 A_@Qi 14-G e`vK g@ti (Gg2) c@x Gi w@b@wZ j`@g@v kZKiv 17.0 fVM Ges A_@Qi 13-Gi c@KZ c@x kZKiv 16.7 fVMi w@ci@Z nvm tctq kZKiv 16.1 fVM `uovq| e`vK g@ti w@g@e@x c@vbZt bU `et`wK g@t Ges miKwi LvZ F@Yi w@g@e@x i mvt`m@wK@Z| e`vKs LvZi bU `et`wK m@ú`i (NFA) c@x A_@Qi 14-G kZKiv 38.6 fVM e@x cvq, hv Gi w@b@wZ j`@g@v kZKiv 9.9 fVM t_@K teuk wKŠ' ce@Z@A_@Q@i c@KZ c@x kZKiv 50.1 fVMi Zj b@v Kg| tingU`v@Yi Zj b@vj K Kg AŠt@v Gi c@vb KviY| A_@Qi 14-G miKwi LvZ F@Yi c@x kZKiv 8.8 fVM e@x cvq| A_@Qi 14-G temiKwi LvZ F@Yi c@x A_@Qi 13-Gi kZKiv 10.8 fVM t_@K cwi@gZfvte e@x tctq Gi w@b@wZ j`@g@v kZKiv 16.5 fVMi w@ci@Z kZKiv 12.3 fVM `uovq| Ab`ir@k, bU Af`š@xY m@ú`i (NDA) c@x nvi A_@Qi 13-Gi kZKiv 11.1 fVM t_@K nvm tctq A_@Qi 14-G kZKiv 11.0 fVM



`uovq, hv Gi w@b@wZ j`@g@v kZKiv 18.6 fVM t_@K Kg| F@Yi Pw@v`i `weiZv Gi c@vb KviY| w@Rv@g@t (RM) A_@Qi 14-G kZKiv 15.4 fVM e@x cvq, hv c@w@Z c@x nvi kZKiv 16.2 fVM t_@K Kg| miKvi Ges ewY@R`K e`vK_tjv KZ@ evsj vt`k e`vK t_@K M@vZ F@Yi cwi@gY nvm Avtj vP` mg@q w@Rv@g@t c@x nvtm fvgK iv@L|

1.15 g`vi Avq-MwZ (income velocity of money) A_@Qi 13-Gi 1.99 t_`K nvm tctq A_@Qi 14-G 1.93 G `wovq, hv A_`wZi Awv`R Mfvi Zv (financial deepening) w`b` R K`i |

1.16 e`vsK AvMvg I AvgvbtZi I ci c`q m`i i fviX Mo nvi Rb 2013 tk`li h_v t`g kZKiv 13.7 fVM I 8.5 fVM t_`K nvm tctq Rb 2014 tk`li kZKiv 13.1 fVM I 7.8 fVM `wovq | hv`nvK, GKB mg`q G `t`qi w`vi (spread) mvgv` e`v` tctq kZKiv 5.1 fVM t_`K kZKiv 5.3 fVM `wovq |

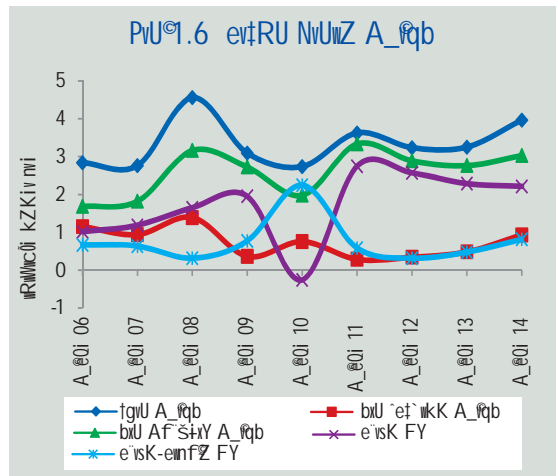
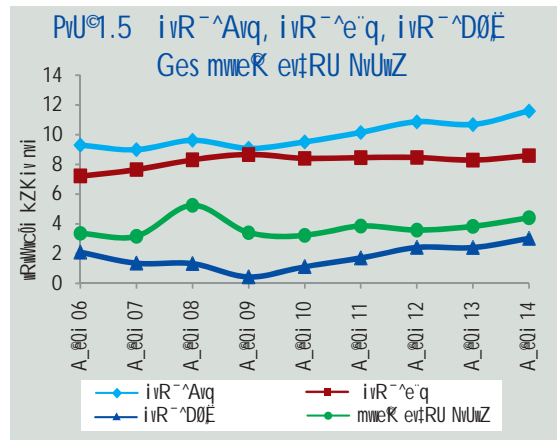
mi Kwi A_`ms`vb

1.17 ivR`^ msM`h tRvi`vi Ki`Yi cvkiv`nk mi Kwi e`q w`q`S`Yi gva`tg ivR`^ msKj vb `vb (Fiscal Space) w`Z Kivi j`t`q` mi Kwi e`v`K c`w`w`MZ Ges KvVv`g`v`MZ ivR`^ c`t`q`c M`hY K`i`t`q` |

1.18 mwe`R evtRU NvUwZ (`e`w`K Abj`vb e`Z`X) w`Rw`w`c`i kZKiv w`m`te A_@Qi 13-Gi 3.8 fVM t_`K e`v` tctq A_@Qi 14-G 4.4 fVM `wovq | hv`nvK, evtRU NvUwZi AF`S`li`xY A_`q`b A_@Qi 13-Gi w`Rw`w`c`i kZKiv 2.8 fVM t_`K mvgv` e`v` tctq A_@Qi 14-G w`Rw`w`c`i kZKiv 3.0 fVM `wovq |

1.19 A_@Qi 14-G tgvU ivR`^`t` c`e`v` A_@Qi 13-Gi kZKiv 11.7 fVM t_`K e`v` tctq kZKiv 22.3 fVM `wovq | dj`f`c, ivR`^`w`Rw`w`c` AbcvZ GKB mg`q kZKiv 10.7 fVM t_`K e`v` tctq kZKiv 11.6 fVM `wovq |

1.20 mi Kwi e`q A_@Qi 13-Gi w`Rw`w`c`i kZKiv 14.5 fVM t_`K e`v` tctq A_@Qi 14-G kZKiv 16.0 fVM `wovq | A_@Qi 14-G mi Kwi e`t`qi c`e`v` A_@Qi 13-Gi kZKiv 14.2 fVMi Zj`bvq kZKiv 24.3 fVM e`v` cvq | A_@Qi 14-G Pj`wZ e`q w`Rw`w`c`i kZKiv 8.6 fVM w`Qj |



`e`w`K LvZ

1.21 A_@Qi 14-G iBw`b Avt`qi (Bw`c`t`RW mn) c`e`v` Ae`vnZ `v`K hv A_@Qi 13-Gi 26567 w`g`w`j` qb g`w`K`Wj vi t_`K e`v` tctq 29765 w`g`w`j` qb g`w`K`Wj vi `wovq | GKB mg`q, tgvU Avg`w`b e`q 33576 w`g`w`j` qb g`w`K`Wj vi t_`K e`v` tctq 36571 w`g`w`j` qb g`w`K`Wj vi `wovq | e`w`YR` NvUwZ A_@Qi 13-Gi 7009 w`g`w`j` qb g`w`K`Wj vi t_`K nvm tctq A_@Qi 14-G 6806 w`g`w`j` qb g`w`K`Wj vi `wovq | c`l`w`g`K Avq I t`m`t`K`U`wi Avq mn t`m`e`v Ges Avq w`m`v`te 8152 w`g`w`j` qb g`w`K`Wj vi D`E` nq | A_@Qi 14-G Pj`wZ w`m`ve fvi`m`v`t`g` 1346 w`g`w`j` qb g`w`K`Wj vi D`E` nq, hv A_@Qi 13-G 2388 w`g`w`j` qb g`w`K`Wj vi w`Qj | A_@Qi 14-G g`j`abx I Awv`R w`m`v`te D`E` Ae`vnZ `v`K hv A_@Qi 13-Gi 3399

A_@Qi 14-G kZKiv 0.3 fV M AewPwZ (depreciation) nq| Aciv`tk, A_@Qi 14-G c`vZt Awakvsk ewYR` Askx`vi t`tki Zj vbvq Af`šlixY gj`"úxwZ ewx cvlqvi dtj cKZ KvhRi wewbgq nvti kZKiv 5.6 fV M DcwPwZ (appreciation) NtU|

1.26 evsjv`tki `et`wkK FtYi w`wZ A_@Qi 13 tktli 22381.4 wgvj qb gwK`Wj vi t`tk ewx tctq A_@Qi 14 tktli 23626.6 wgvj qb gwK`Wj vti `uovq| Zte, wRwWwC`i kZKiv wntmte `et`wkK FtYi w`wZ GKB mgtq 14.9 fV M t`tk nwm tctq 13.6 fvtM `uovq|

evsjv`tki A_@wZi `f I ga`tgqvw` m`v`ebv

1.27 evsjv`tki A_@wZi `f I ga`tgqvw` m`v`ebv thšw`Kfvte mšv`l RbK| kw`kvj x Af`šlixY Pwv`vi wfvE, wewbtqvM cwite`tki gMz DbwZ, Awb`dqZv nwm, Kg gj`"úxwZ Zj bvgj K fvtjv A_`%wZK KgRv`Ei DbwZ NUvte etj cZ`vkv Kiv nq| gj`"úxwZtK GKwU thšw`K ch`q ti`L A_@Qi 15-G wRwWwC`i c`w`x kZKiv 6.2 fV M t`tk 6.5 fvtMi gta` _vKte etj cZ`vkv Kiv nq| AeKvVtgv LvZ eo wewbtqvMm n Kwl I wk`i Dfq LvZi c`w`x eRvq ivLvi Rb` mvgwóK A_@wZi bwZgijv Avev`Kfvte Ae`vNz ivLz nte thLvth miKvti i ivR`^msMh ewx i c`P`v tRvi`vi _vKte|

D`P gj`"úxwZi S`Ki gta` itqtQ AvšRwZK Lv` g`j`i nwm-ewx, Af`šlixY dmj Drcv`tb th tKvb AwfNvZ Ges miKwii LvZ gRvi ewx i EaY`g`Lx mgštqi c`fve| ivR`^I gj`"vbwZi mgšq Ae`vNz ivLv Ges miKwii LvZ FtYi cwigvY evtRtU wba`wi Z mxgvi gta` ivLvi avivemK Ae`vb Ae`vNz _vKte etj cZ`vkv Kiv nq, hvZ temKwii LvZ FY c`v`n nvtmi tKvb S`K bv`v`K|

evsjv`tk e`vsK gj`"úxwZtK wba`wi Z j`"g`v`v kZKiv 6.5 fvtM ivLvi Rb` bRi`wi Ae`vNz

ivLte, cvkvcv`k, epEi cwimti wewbtqvM Ges Ašf`g`j`K c`w`x AR`b mrvqZv c`v`bi j`"j`" gj`"vbwZtZ FY`vb Kvh`t`gi ch`B m`thwM _vKte|

evsjv`tk e`vsK KwZcq mvgwóK w`P`Y`Zv c`Yw` Z (macro-prudential) nwmZqvi thgb w`cixZ AveZ`k`j` gj`ab evdvi (countercyclical capital buffer) Ges AveZ`g`y`L`Zv (pro-cyclicality) tK wnmv`qb Kivi Rb` MwZk`j` c`f`k`w`b Mh`Yi w`l`q wetePbv Ki`Q, hv e`vsK`_t`j`v`K c`xwZMZ S`Ki (systemic risk) dtj D`m`v` m`v`e` g`vi w`cixZ m`j`"v c`v`b Ki`te| GQvovl, evsjv`tk e`vsK c`v`w`MZ bgbxqZv (Regulatory forbearance) cwivni Kti mgwšZ Z`E`y`v`b (Integrated Supervision) c`xwZi Avl Zvq Aw`_R Z`E`y`v`b (Financial Supervision) tRvi`vi KiY Ae`vNz ivLte|

t`tki ewntLvZi w`wZk`j`Zv eRvq ivLvi c`P`v Ges A_@Qi 14-Gi Zj bvg Avtiv Awak cwivgZfvte A_@Qi 15-G `et`wkK gj`ti gRj` ewx Ae`vNz _vKte| evsjv`tk e`vsK `et`wkK gj`ti Awzi` DVvbgv`K w`b`q`š`Y ti`L evRvi wfvE`K `et`wkK gj`ti wewbgq nvi e`v`v`K mrvqZv c`v`b Ae`vNz ivLte|

c`v`b `v`wZK t`kmg`n t`tk w`v`v`b`l`a Avtiv`ci Kvi`Y Awf`v`m`x k`g`K`i`i ewnM`g`b nwm cvlqvi dj`k`v`Z`Z`t`i w`g`U`v`Y`i Ašlc`v`n hw` I A_@Qi 14-G nwm tctqtQ, Z`v`c A_@Qi 15-G tiw`g`U`v`Y` ewx cvte etj cZ`vkv Kiv nt`Q| miKvi wbtqvMKvix t`k`_t`j`vi mnt`hwMZvq Avtiv tem` k`g`K cvVt`bvi t`P`v Ki`Q| evsjv`tk e`vsK A_@Qi 15-Gi Rb` iBvnb Avq I Avg`wb e`t`qi c`w`x h`v` t`g` kZKiv 12 fV M I 15 fV M nte etj c`P`"c`Y Kti`Q| 2021 m`bi gta` evsjv`tk GKwU ga`g Avtqi t`tk cwivZ n`l`qvi AvKv`Lv` c`t`Yi m`v`ebv itqtQ hw` Aw`_R I ivR`^LvZ m`k`v`b, ivR`%wZK w`wZk`j`Zv I AeKvVtgvMZ m`y`v`i Db`q`b eRvq _v`K|

†`kR cKZ A_0xiZ

A_0xiZK c0p

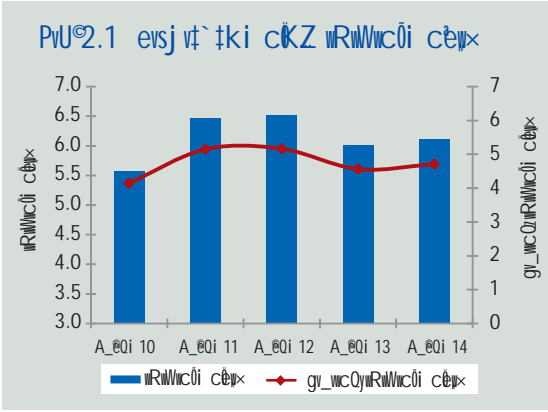
2.1 ivR%0xiZK Aw'iZv Ges `ewkK A_0xiZi mxwgZ cpi"xvi nIqv m†EjI A_0Qi 14-G eysjv†`tki A_0xiZ†Z c0pxi MvZaviv eRvq_v†K| A_0Qi 14-G cKZ wRwWwci ce0ZP A_0Q†i kZKiv 6.0 fVM †_†K 0.1 cv†m0UR c†qU epp t††q kZKiv 6.1 fv†M `w††q†Q (mviYx 2.1)| A_0Qi 14-G bvwgK tgvU †`kR Drcv`†bi (wRwWwci) cwi gvY 13509.2 wewj qb UvKv, hv A_0Qi 13 Gi Zj bvq kZKiv 12.7 fVM tewk| A_0Qi 14-G gv_wvcQy cKZ wRwWwci Ges tgvU RvZxq Avq h_v †g 49726.0 Ges 53040.0 UvKvq c0`j b Kiv n††q†Q| Avevi, GKB mg†q bvwgK gv_wvcQy wRwWwci Ges tgvU RvZxq Avq h_v †g 86731.0 Ges 92510.0 UvKvq c0`j b Kiv n††q†Q| A_0Qi 13 Gi Zj bvq A_0Qi 14-G †`tki cKZ gv_wvcQy wRwWwci kZKiv 4.7 fVM Ges bvwgK gv_wvcQy wRwWwci kZKiv 11.2 fVM epp t††q†Q (PvU0.2.1)|

2.2 Kwl Lv†Zi kZKiv 3.4 fVM †Rvi†jv c0pxi cvkvcwk tmev Lv†Z kZKiv 5.8 fVM Ges wk† Lv†Z kZKiv 8.4 fVM cwiwgZ c0p. A†jvP` A_0Q†i wRwWwci c0p. AR0b fvgKv iv†L| Av†jvP` A_0Q†i A_0xiZi m†c†hviY wQj e`vcKwfvEK, hv A_0xiZi mKj LvZ I Dc-Lv†Zi abvZ†K c0p†Z c0Zdij Z nq| A_0Qi 14-G wRwWwci mvgwMK c0p kZKiv 6.1 fVM tmev Lv†Zi Ae`vb wQj 3.1 cv†m0UR c†qU, Ab`w†K wk† I Kwl Lv†Zi Ae`vb h_v †g kZKiv 2.5 Ges 0.5 cv†m0UR c†qU|

mviYx 2.1 wRwWwci LvZi qvi x c0p
(A_0Qi 060i w'i g†j` kZKiv nvi)

	A_0Qi 11	A_0Qi 12	A_0Qi 13	A_0Qi 14m
1 Kwl	4.5	3.0	2.5	3.4
K) Kwl I ebR	3.9	2.4	1.5	2.5
1) km` I kvK-mewR	3.9	1.8	0.6	1.9
2) ci m†u`	2.6	2.7	2.7	2.8
3) ebR m†u`	5.6	6.0	5.0	5.1
L) grm` m†u`	6.7	5.3	6.2	6.5
2 wk†	9.0	9.4	9.6	8.4
K) LubR I Lbb	3.6	6.9	9.4	5.2
L) g'v†p†vKpwi s	10.0	10.0	10.3	8.7
1) enr I gvSmi	11.1	10.8	10.7	9.2
2) †jz`	5.7	6.6	8.8	6.6
M) w`yr, M'vm I cwb mieivn	13.4	10.6	9.0	7.4
N) wbgPY	7.0	8.4	8.0	8.6
3 tmev	6.2	6.6	5.5	5.8
K) cvBKmi I LPiv wcvYb	6.7	6.7	6.2	6.6
L) t††Uj I ti†`viw	6.2	6.4	6.5	6.7
M) cwi enb, msi †jY I thw††h†M	8.4	9.2	6.3	6.5
N) Aw`K ga`ZvKvix c0Z0vb	10.4	14.8	9.1	9.1
1) gubwmi c0Z0vb (e'vsk)	13.0	17.6	10.9	10.5
2) exgv	3.7	4.4	0.6	1.8
3) Ab'vb`	-2.5	2.3	3.1	3.5
O) w††qj G†÷U, fiov I e'emv KgKvE	3.9	3.9	4.0	4.2
P) ijvK ckwmb I c0Zi †jv	8.8	7.5	6.5	7.1
Q) wk†jv	5.6	7.8	6.3	8.2
R) †`†` I mvgwRK tmev	6.3	3.8	4.8	5.0
S) KvgDabU, mvgwRK I e'w3MZ tmev	3.2	3.3	3.3	3.3
tgvU g†` m††hRb w'i g†j`	6.6	6.7	6.1	6.2
wRwWwci (A_0Qi 060i w'i evRvi g†j`)	6.5	6.5	6.0	6.1

Drm t eysj v†`k cwi msLv†b e††i v|
mw = mvgwK|



Kwl LvZ

2.3 Kwl LvZi c@x A_@Qi 13-Gi kZKiv 2.5 fVM t`tK ep` tctq A_@Qi 14-G kZKiv 3.4 fVM `uovq| AbKj Avenlqv, miKvfi Ae`vnZ mn`thwMZv Ges AwA kwi gvtY Kwl FY weZiY Kwl LvZi GB c@x ARb mnvqZv Kti| Kwl LvZi c@x ep` cvlqv mtEj| wRwWwCtZ GB LvZi Ae`vb Ab`vb` LvZi Zj bvqj K ep`i tPtq Kg| wRwWwCtZ A_@Qi 14 G Kwl LvZi Ask wQj kZKiv 16.3 fVM hv A_@Qi 13 G wQj kZKiv 16.8 fVM|

A_@Qi 14 G Kwl LvZi gta` AwAkvsk Dc-LvZ fvj c@x ARb Kti| km` I kvKmevR Dc-LvZ A_@Qi 14 G kZKiv 1.9 fVM c@x AwRZ nq, hv A_@Qi 13 G wQj kZKiv 0.6 fVM| ci m`u` Ges grm` m`u` Dc-LvZ h_v t`g A_@Qi 13 Gi kZKiv 2.7 Ges 6.2 fVM c@x i Zj bvq A_@Qi 14 G mvqvb` tenk kZKiv 2.8 Ges 6.5 fVM c@x AwRZ nq| ebR m`u` Dc-LvZ MZ A_@Qi i kZKiv 5.0 fVM i Zj bvq A_@Qi 14-G kZKiv 5.1 fVM c@x AwRZ nq|

2.4 A_@Qi 14-G mvqWkK Lv`km` Drcv`b (AvDk, Avgb, tevfi Ges Mg) A_@Qi 13-Gi 35.09 wgvj qb tgvUK Ub t`tK kZKiv 1.3 fVM ep` tctq 35.55 wgvj qb tgvUK Ub `uovq| Atc`vKZ Ac`vb dmj AvDfki Drcv`b A_@Qi 13-Gi 2.16 wgvj qb tgvUK Ub Gi Zj bvq kZKiv 7.9 fVM ep` tctq A_@Qi 14-G 2.33 wgvj qb tgvUK Ub `uovq| WZxq c`vb dmj Avgtbi Drcv`b A_@Qi 14-G 13.02 wgvj qb tgvUK Ub ep` cvq hv A_@Qi 13-G 12.9 wgvj qb tgvUK Ub wQj | eQti i GKK ep`Eg dmj tevfi Drcv`b A_@Qi 13-Gi 18.78 wgvj qb tgvUK Ub t`tK kZKiv 0.7 fVM ep` tctq A_@Qi 14-G 18.92 wgvj qb tgvUK Ub `uovq| A_@Qi 13-G Mg Drcv`tbi cwi gvtY wQj 1.26

mvi Yx 2.2 enr I gySwii g`vbd'vKpwi s wki` Drcv`tbi tKvqvUvg mPK (wFvE t A_@Qi 06 =100)

Dc-LvZ	fvi	A_@Qi 12	A_@Qi 13	A_@Qi 14
1. g'vbd'vKpwi s wki` i mvi Y mPK	100.00	174.92	195.19	213.22
2. Lv`	10.84	161.34	219.10	241.52
3. cvbxq	0.34	152.46	189.81	243.19
4. ZvgK	2.92	136.79	144.66	149.65
5. e`i	14.07	139.44	142.41	139.68
6. tcvkK cwi`Q`	34.84	235.44	265.83	293.70
7. Prgov Ges PrgovRvZ `e`	4.40	132.32	139.76	147.83
8. Kv I KvRvZ `e` Ges KK`	0.33	235.99	238.81	243.39
9. KMR I KMRvZ `e`	0.33	171.34	160.43	151.95
10. wCUs GU mi cWkKkb Ae ti KtWw wgvWqv	1.83	123.23	124.36	127.73
11. tKv I cwi`kvaZ tctUvj qvg	1.25	90.85	101.54	92.76
12. i mvqvbK Ges i mvqvbRvZ `e`	3.67	80.77	84.62	80.41
13. JIaRvZ Ges vPKrmv KvR e`enh`K wgtKj	8.23	169.82	178.79	230.60
14. i veri Ges cwi`K `e`	1.56	217.59	244.87	263.84
15. bb tgvUvj K LubR `e`	7.12	138.22	139.51	144.18
16. tgvUvj K avZe `e`	3.15	114.26	136.41	150.20
17. tgvUvj e`ZvZ Ab vb` tctvKtUW avZi	2.32	138.81	149.03	164.33
18. Kv`uDUvi, Bvj `ib- Ges AcwUK vj cWv`	0.15	114.77	99.00	105.46
19. Bvj `ibK mvqM	0.73	125.22	128.53	132.06
20. tgvUvj Ges BKvBctgvU (Gb.B.m)	0.18	178.29	155.86	172.68
21. tgvUvi hvb, tUvj i mGes tvg tUvj i m	0.13	201.46	186.62	205.84
22. Ab vb` hibe vnb mi Avg	0.73	158.31	138.21	152.88
23. AmerecT	0.88	100.98	109.14	101.12
Drm t evsj vt` k cwi msL'vb ejt'v				

wgvj qb tgvUK Ub, hv A_@Qi 14-G kZKiv 1.6 fVM ep` tctq 1.28 wgvj qb tgvUK Ub `uovq| mgqgZ Kwl DcKiY Ges Ab`vb` c`qvRbxq tmew` A_@Qi 14 G D`PZi Lv`km` Drcv`tbi Ae`vb ivtL|

wki` LvZ

2.5 wki` LvZi c@x A_@Qi 13 Gi kZKiv 9.6 fVM t`tK Ktg A_@Qi 14 G kZKiv 8.4 fVM `uovq| gj Zt MZ RvZxq wbePtbi mgq Af`siY Pwv`vi AcCZj Zv Ges ivR`wWZK Aw`i Zvi KvfiY

wk`i LvZ q`wZM0`nq| wk`i LvZi Ab`vb` Dc-LvZi gta` wbgfY Dc-LvZ A_@Qi 13 Gi kZKiv 8.0 fvM Mi Zj bvq A_@Qi 14 G kZKiv 8.6 fvM c`e`x AwRZ nq| wKs, Avtj vP` mgf`q wk`i LvZi Ab`vb` Dc-LvZi c`e`x nwm cvq| LwbR I Lbb Dc-LvZi c`e`x A_@Qi 13 G kZKiv 9.4 fvM t`_tK D`j L`thvM` cwi gvY Ktg A_@Qi 14 G kZKiv 5.2 fvM `uovq| g`vbd`vKPwis Dc-LvZi c`e`x A_@Qi 13 Gi kZKiv 10.3 fvM t`_tK nwm tctq A_@Qi 14 G kZKiv 8.7 fvM `uovq| epr I gvSwi g`vbd`vKPwis, hv mveR g`vbd`vKPwis LvZi kZKiv 81.9 fvM, ceZP A_@Qti kZKiv 10.7 fvM c`e`x i Zj bvq Avtj vP` A_@Qti kZKiv 9.2 fvM c`e`x ARB Kti| c`f`vst`i, q`iz` g`vbd`vKPwis wk`i Dc-LvZi c`e`x A_@Qi 13-Gi kZKiv 8.8 fvM t`_tK nwm tctq A_@Qi 14-G kZKiv 6.6 fvM `uovq| wk`i Drcv`tbi tKvq`Uvg mPK (QIP), A_@Qi 14-G kZKiv 9.2 fvM c`e`x ARB Kti (mvi Yx 2.2)| JIaRvZ Ges wPwKrmv KvR e`envh` i vmqwbK RvZxq `te`i Drcv`tbi Avtj vP` A_@Qti D`j L`thvM` (kZKiv 29.0 fvM) cwi gvY c`e`x AwRZ nq| Avtj vP` A_@Qti cvbxq, tgvkbwvi Ges BKiBctg`U (Gb.B.wm), Ab`vb` hvbevnb mi`Avg, tcvkvK cwi`Q`, tgvUihvb, tUBj i m&Ges tmg tUBj i m& tgvkbwvi e`ZxZ Ab`vb` t`h`KtUW avZi Lv`, tgvij K avZe `e`, ivevi Ges cwi`K `e` Ges Kw`uDUvi, Btj`+wb` Ges AcwJK`vj c`w`±RvZ ctY`i avvZK c`e`x AwRZ nq| `Zwi tcvkvK I bxUq`vi, t`tki c`avb `j i Bwb ctY`i c`e`x A_@Qi 13-Gi kZKiv 12.7 fvM t`_tK e`x tctq A_@Qi 14-G kZKiv 13.8 fvM `uovq| Ab`w`tK, Avtj vP` A_@Qti tKvK I cwi`tkwaZ tctU`wq, AvmevecT, KvMR I KvMRRvZ `e`, i vmqwbK Ges i vqbrvZ `e` Ges e`_j Dc-LvZ FYvZK c`e`x AwRZ nq|

mvi Yx 2.3 wRwWc0i LvZi qvi x Ae`vb
(A_@Qi 06li w`i Drcv`K g`j` (Producer prices) kZKiv Ask)

	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14m
1 Kw	18.0	17.4	16.8	16.3
K) Kw I ebR	14.3	13.7	13.1	12.6
1) km` I kvK-meR	10.5	10.0	9.5	9.1
2) ci` m`u`	2.0	1.9	1.8	1.8
3) ebR m`u`	1.8	1.8	1.8	1.7
L) grm` m`u`	3.7	3.7	3.7	3.7
2 wk`i	27.4	28.1	29.0	29.6
K) LwbR I Lbb	1.6	1.6	1.7	1.6
L) g`vbd`vKPwis	17.8	18.3	19.0	19.5
1) enr I gvSwi	14.3	14.9	15.5	15.9
2) q`iz`	3.4	3.4	3.5	3.5
M) we`jr, M`vm I cwb mieivn	1.4	1.4	1.5	1.5
N) wbgfY	6.7	6.8	6.9	7.1
3 tmev	54.6	54.5	54.2	54.1
K) cvBKwi I Lpiv wecYb	14.0	14.0	14.0	14.1
L) tnvUj I tjt`liu	0.8	0.7	0.8	0.8
M) cwi`enb, msi`qY I thvM`thvM	11.2	11.5	11.5	11.5
N) Aw`R ga`-ZvKvix c0Z0vb	3.0	3.2	3.3	3.4
1) gubwmi c0Z0vb (e`vsk)	2.4	2.6	2.7	2.8
2) exgr	0.4	0.4	0.4	0.4
3) Ab`vb`	0.2	0.2	0.2	0.2
O) w`iqj Gt`-U, fiov I e`emv KgRvE	7.4	7.2	7.1	7.0
P) t`vK ckvmb I c0Zi`qv	3.3	3.4	3.4	3.4
Q) wk`qv	2.2	2.2	2.2	2.3
R) `v` I mvgwRK tmev	2.0	1.9	1.9	1.9
S) KvgDibul, mvgwRK I e`w`MZ tmev	10.7	10.4	10.1	9.8
tgvU g`j` msthvRb w`i g`j`	100.0	100.0	100.0	100.0

Drm t`esj`v`k cwi`msL`vb e`j`iv|
mv = mvgwK|

we`jr, M`vm I cwb mieivn Dc-LvZ c`e`x A_@Qi 13 Gi kZKiv 9.0 fvM t`_tK nwm tctq A_@Qi 14 G kZKiv 7.4 fvM `uovq|

tmev LvZ

2.6 tmev LvZ A_@Qi 14-G kZKiv 5.8 fvM c`e`x ARB Kti hv MZeQti Zj bvq mvgv` tenk| GB c`e`x gj`Zt cvBKwi I Lpiv wecYb, t`vK ckvmb I c0Zi`qv, wk`qv Ges `v` I mvgwRK tmev Dc-LvZi c`e`x 0`iv cwi`Pwiz nq| cvBKwi I Lpiv wecYb, t`vK ckvmb I c0Zi`qv Ges `v` I mvgwRK tmev Dc-LvZi c`e`x h`v`tg A_@Qi 13 Gi kZKiv 6.2, 6.5 Ges 4.8 fvM t`_tK e`x tctq A_@Qi 14 G kZKiv 6.6, 7.1 Ges 5.0 fvM `uovq| c0`wgK we`vj`q`i wk`qv msL`v D`j L`thvM` nvti e`x cvl`qvi Kv`tY wk`qv Dc-LvZi c`e`x

A_@Qi 13 Gi kZKiv 6.3 fVtM t_tK epx tctq A_@Qi 14 G kZKiv 8.2 fVtM `uovq| tnvUj I tit`viv, cwi enb, msi qY I thvMvthvM Ges witqj Gt÷U, fvov I e'emv KgRvE Dc-LvtZ h_v t g A_@Qi 13 Gi kZKiv 6.5, 6.3 Ges 4.0 fVtM cEpx i Zj bVq A_@Qi 14 G kZKiv 6.7, 6.5 Ges 4.2 fVtM cEpx AvRZ nq| AvwR ga`ZvKvix cAZovb Ges KvgDwbU, mvgwRK I e`w³MZ tmev Dc-LvtZi cEpx A_@Qi 14 G Acwi ewZZ i tqfQ|

wRwWicO'i LvZ wfvwEK KvVtgv

2.7 wRwWicO'i LvZwfvwEK Ae`vfb KwL LvtZi Ask gkt nvm cvt`Q thLvtb wk' LvtZi Ask epx cvt`Q (mvi Yx 2.3)| A_@Qi 14-G wRwWicO'tZ KwL LvtZi Ask A_@Qi 13-Gi kZKiv 16.8 fVtM t_tK nvm tctq kZKiv 16.3 fVtM `uovq; tmev LvtZi Ask I A_@Qi 13-Gi kZKiv 54.2 fVtM t_tK nvm tctq A_@Qi 14-G kZKiv 54.1 fVtM `uovq| Gi dtj wk' LvtZi Ask A_@Qi 13-Gi kZKiv 29.0 fVtM t_tK epx tctq A_@Qi 14-G kZKiv 29.6 fVtM `uovq|

2.8 km` I kvK-mewR Dc-LvtZi Ask (KwL LvtZi kZKiv 55.8 fVtM) A_@Qi 13 Gi kZKiv 9.5 fVtM t_tK nvm tctq A_@Qi 14 G kZKiv 9.1 fVtM `uovq; hvi cAvb KviY gj Zt wRwWicO'i LvZ wfvwEK KvVtgv tZ KwL LvtZi Ask nvm cvlq (mvi Yx 2.3)| Avtj vP` A_@Qti enr I gvSwi gvbpd`vKpwi s Dc-LvZ Ges wbgfY Dc-LvtZi Ae`vfb i epx wRwWicO'tZ wk' LvtZi Ae`vb epx tZ fvqKv ivtL| we`yr, M'vm I cwlb mieivn Dc-LvtZi Ask Avtj vP` A_@Qti Acwi ewZZ _vtK| LwbR I Lbb Dc-LvtZi Ask A_@Qi 13 Gi kZKiv 1.7 fVtM t_tK mvgvb` Ktg A_@Qi 14 G kZKiv 1.6 fVtM `uovq| tmev LvtZ cvBKwi I Lpiv wecyb, AvwR ga`ZvKvix cAZovb Ges wk'qY Dc-LvtZi

mvi Yx 2.4 e`q wfvwEK tgvU t`kR Drcv`b
(Pj wZ erRvi g'jt` t wej qb UrKv)

	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14 ^m
Af`SliY Pwn`v	9781.0	11294.8	12751.0	14219.4
tFvM	7269.6	8312.5	9347.3	10344.3
temi KwI	6802.8	7780.8	8733.9	9642.2
mi KwI	466.8	531.7	613.4	702.1
wab tqm	2511.3	2982.2	3403.7	3875.1
temi KwI	2029.8	2374.2	2607.5	2889.1
mi KwI	481.5	608.0	796.2	986.0
m=ut`i fvi mvg`	-693.9	-821.7	-865.7	-739.1
i Bmb	1824.5	2127.5	2342.4	2669.2
Avg`vb	2518.4	2949.2	3208.1	3408.3
tgvU Af`liY e`q	9087.1	10473.0	11885.3	13480.3
tgvU t`kR Drcv`b	9158.3	10552.0	11989.2	13509.2
cwi mswL`K cv`K`	71.2	79.1	104.0	28.9

Drm t esj vt`k cwi msL`vb ejtiv|
m = mvguqK|

mvi Yx 2.5 mAq I wab tqm
(wRwWicO'i kZKiv Ask wntmie)

	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14 ^m
mi KwI				
wab tqm	5.3	5.8	6.6	7.3
Af`SliY mAq	1.4	1.4	1.4	1.6
Af`SliY mAq-wab tqm e`eavb	-3.9	-4.4	-5.2	-5.7
temi KwI				
wab tqm	22.2	22.5	21.8	21.4
Af`SliY mAq	19.3	19.9	20.6	21.8
Af`SliY mAq-wab tqm e`eavb	-2.9	-2.6	-1.2	0.4
tgvU				
wab tqm	27.4	28.3	28.4	28.7
Af`SliY mAq	20.6	21.2	22.0	23.4
Af`SliY mAq-wab tqm e`eavb	-6.8	-7.1	-6.4	-5.3
Riziq mAq	28.9	29.9	30.5	30.5

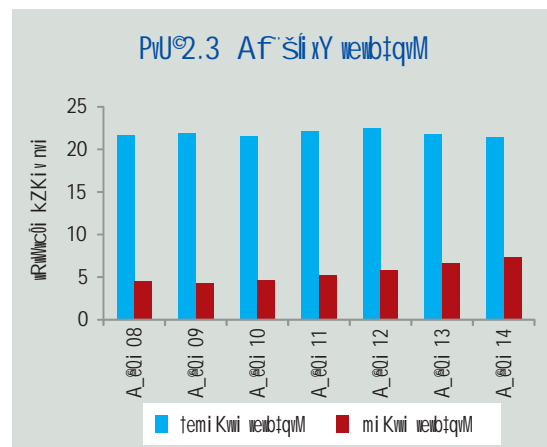
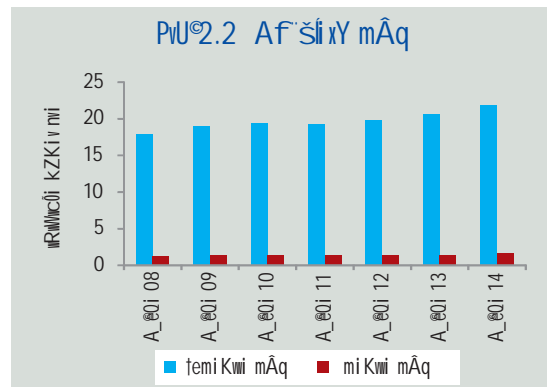
Drm t esj vt`k cwi msL`vb ejtiv|
m = mstkwaz, mv = mvguqK|

Ask wKQlv epx tctj I witqj Gt÷U, fvov I e'emv KgRvE, `v` I mvgwRK tmev Ges KvgDwbU, mvgwRK I e`w³MZ tmev Dc-LvtZi Ask wKQlv nvm cvq| tmev LvtZi Ab`vb` Dc-LvtZi Ask Avtj vP` A_@Qti Acwi ewZZ _vtK (mvi Yx 2.3)|

bxU DcKiY Avq (GbGdAvB) Gi FYvZK c@v`x ntqtQ|

2.12 wRwWvc0i kZKiv Ask wntmte wnbttqvM A_@Qi 14-G 28.7 fvM `wovq, hv A_@Qi 13-G wQj 28.4 fvM (mviYx 2.5, PvU©2.3)| wRwWvc0i kZKiv wntmte temiKwi wnbttqvM A_@Qi 13-Gi 21.8 fvM t_#K nwm tctq A_@Qi 14-G 21.4 fvM `wovq Ges wRwWvc0Z miKwi wnbttqvM kZKiv Ask A_@Qi 13-Gi 6.6 fvM t_#K ev`x tctq A_@Qi 14-G 7.3 fvM `wovq| MZ eQ#i Zj bvq Pj wZ A_@Qi evwl R Dbqtb Kg#vP (GwWvc) ev`lvqtbi nvi ev`x cvl qvq A_@Qi 14-G wRwWvc0i kZKiv wntmte miKwi wnbttqvM Ask ev`x tctqtQ|

2.13 wRwWvc0i kZKiv Ask wntmte Af`šli xY mÂq-wnbttqvM e`earb A_@Qi 13-Gi 6.4 t_#K nwm tctq A_@Qi 14-G 5.3-G `wovq (mviYx 2.5)| Af`šli xY mÂq-wnbttqvM e`earb wv`k t_#K c0B bxU DcKiY Avq 0vivi tgvv#bv ntqtQ|



gj'' I gj''ÜxwZ

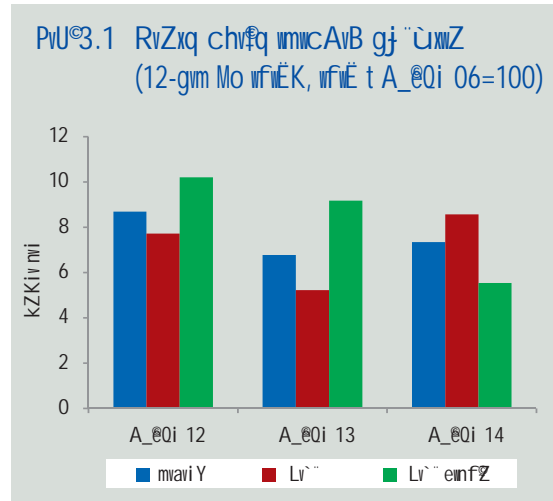
ewkK gj''ÜxwZ cwiw'wZ

3.1 2014 mtb wekpe'vcx KwZcq ctY'i D'P gj'' mtEj| gj''ÜxwZ wbcwšZ wQj | cY'' gj'', wekkl Kti Rjywb I Lv''g'j'' wbg'wZ mviw wek| Rfo gj''ÜxwZ nvtm Ae'vb tiL'Q| hy'ivo' I BDtiv AÄtj i gZ cävB Dbz A_ÜxwZtZ gj''ÜxwZ 2013 mtb h_v t'g kZKiv 2.1 I 2.5 fVM t_tK kZKiv 1.5 I 1.3 fVM tbtg Avtm| BDtiv AÄtj 2013 m'bi PZy_Ägwm'tK mviwY (headline) Ges cKZ (underlying) gj''ÜxwZ DfQB kZKiv 1.0 fVMi wbtP wQj | GKB mg'tq D'xqgvb I Dbq'bkxj t'k_tjvtZi gj''ÜxwZi G wbg'wLx aviw we''gvb wQj |

evsj vt'iki tfv'vgj''

3.2 A_ÜQi 14-G evsj vt'iki tfv'v gj''mPKwfwEK ewl R Mo gj''ÜxwZtZ (wfwEt A_ÜQi 06=100) w'k'aviv cwi j w'IZ nq| g'v'wZ tNvl Yvq (Rvbw'wi - R'p 2014) Gi wba'wi Z j 'g'v'v kZKiv 7.0 fVMi wecixZ R'p 2014 tk'tl kZKiv 7.35 fVM wovq, thLv'tb A_ÜQi 13-G cKZ gj''ÜxwZ wQj kZKiv 6.78 fVM (mviYx 3.2, PvU© 3.1)|

wbe'Pb ce'Zr'ivR'wZK Aw'i Zvq thv'wv e'vnZ n'lqvi dtj Lv''g'j''i D'P nvti i Kvity tde'qwi 2013-G gj''ÜxwZi Pvc ew'x 'ii' nq Ges Rvbw'wi 2014 G mte'P ch'q t'ct'Q (kZKiv 7.6 fVM) | Zte tfv'v gj''mPK tde'qwi 2014-G Kg'tZ 'ii'



mviYx 3.1 gwmK gj''ÜxwZ cwiZ'bi nvi

gvm	mviwY	Lv''	Lv''-ewfZ
Rjywb 13	1.49	2.25	0.38
AvM÷ 13	1.42	2.08	0.44
tm'tp=ft 13	1.48	1.87	0.90
A't'vei 13	0.92	1.15	0.56
b'f=ft 13	0.39	0.49	0.26
w'tm=ft 13	0.54	0.76	0.19
Rvbw'wi 14	1.19	0.84	1.71
tde'qwi 14	0.20	0.24	0.14
g'p'14	0.15	0.13	0.17
Gicj 14	0.05	0.02	0.08
t'g 14	-1.18	-1.97	0.06
R'p 14	0.13	-0.06	0.42

m't : evsj vt'ik cwi mSL'vb ej'tiv|

Kti Ges Rþ 2014 G nwm tctq kZKiv 7.35 fvþM ùvoq| gj Zt tZþj i gj" w" wZKxj _vKvq I dmtþj i Af"šlaxY Drcv`b fvj nI qvq Ges `et`wkK gj` evRvi w" wZKxj _vKvq gj" ùxwZ KgþZ _vtK| GQovvl, evsj vt`k e"vsK t_þK miKwi FY Kþg hvl qvi mvþ_ mvþ_ A_@mieivn I temiKwi LvþZ FþYi vbgæcæþx i nvi gj" ùxwZ nvtm Ae`vb ivþL| evþiv gvtmi tfv³v gj" mPK wfvwEK ctþU-UzctþU gj" ùxwZ Rþ 2013 Gi kZKiv 8.05 fvþMi Zj bvq Rþ 2014 tkþl kZKiv 6.97 fvþM ùvoq| evsj vt`k A_@Qi 14-Gi ewl R Mo I ctþU-Uz ctþU Lv" gj" ùxwZþZ wgvkæviv cwi j wþZ nq| ewl R Mo Lv" gj" ùxwZ Rþ 2013-Gi kZKiv 5.22 fvþM t_þK eþx tctq Rþ 2014-G kZKiv 8.57 fvþM ùvoq| ctþU-UzctþU Lv" gj" ùxwZ eþx tctq A_@Qi 14-Gi tg gvtm A_@Qi i mþevP kZKiv 9.09 fvþM tctþQ Ges cieZxþZ Zv Rþ 2014 tkþl Kþg kZKiv 8.0 fvþM ùvoq| ivR%wZK Aw"i Zvq e"emvqxt`i ctþYi Dci evwZ cwi enb LiP I AwbðqZvi KviþY SmK wæcþgqvg wntmte Lþiv gjþ` thvM nI qvq Lv" gj" ùxwZi D"P nvi we`gvb wþj | GQovvl, e"emvqvgnj `vg ewotq ivR%wZK Aw"i ZvKvj xb þwZ cþl þq wþZ tþqþQj | t`þki mveR ivR%wZK cwi w" wZi DbwZ nI qvq t`kxq I AvšRwZK evRvti Lv" gj" Kgvq Ges evRvti tevþiv avþbi AvMgb NUvq 2014 mþbi Rþ t_þK Lv" gj" ùxwZ nwm tctþZ _vtK|

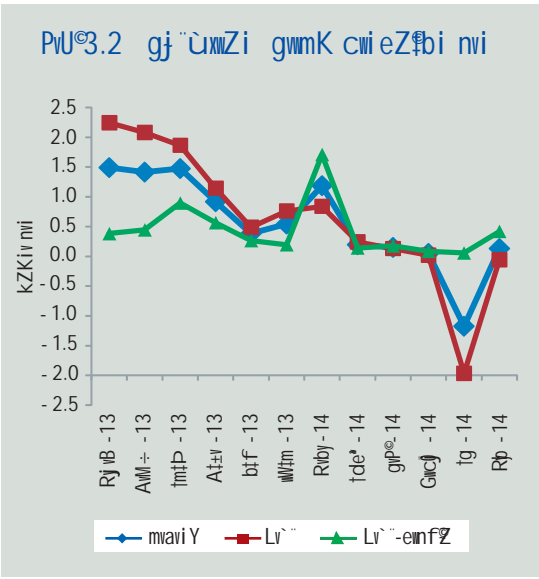
Af"šlaxY Pwn`v Kg _vKvq Ges tK`þq e"vstKi mZK@gj`þxwZi KviþY A_@Qi 14-G ewl R Mo Lv"-eivfZ gj" ùxwZþZ vbggþLx aviv cwi j wþZ nq| ewl R Mo Lv"-eivfZ gj" ùxwZ Rþ 2013 Gi kZKiv 9.17 fvþMi Zj bvq nwm tctq Rþ 2014 tkþl kZKiv 5.54 fvþM ùvoq| ctþU-UzctþU

mvi Yx 3.2 ewl R MowfvwEK tfv³v gj" mPK wvYxZ gj" ùxwZ

(wfvw t A_@Qi 06 = 100)

wfvw	fvi	A_@Qi 12	A_@Qi 13	A_@Qi 14
K) RvZxq chþq				
mvi Y mPK	100.00	170.19 (8.69)	181.73 (6.78)	195.08 (7.35)
Lv"	56.18	183.65 (7.72)	193.24 (5.22)	209.79 (8.57)
Lv"-eivfZ	43.82	152.94 (10.21)	166.97 (9.17)	176.22 (5.54)
L) MþgvY				
mvi Y mPK	100.00	173.26 (8.69)	183.90 (6.14)	196.90 (7.07)
Lv"	61.41	183.62 (7.50)	192.14 (4.64)	207.72 (8.11)
Lv"-eivfZ	38.59	156.77 (10.96)	170.79 (8.94)	179.69 (5.21)
M) kni				
mvi Y mPK	100.00	164.53 (8.70)	177.71 (8.01)	191.72 (7.89)
Lv"	46.52	183.71 (8.27)	195.91 (6.64)	214.85 (9.66)
Lv"-eivfZ	53.48	147.84 (9.16)	161.88 (9.49)	171.61 (6.01)

Drm t evsj vt`k cwi mSL`vb eyþiv| eÜbxfþ mSL`v`þj v ewl R gj" ùxwZi nvi wþt`RK|



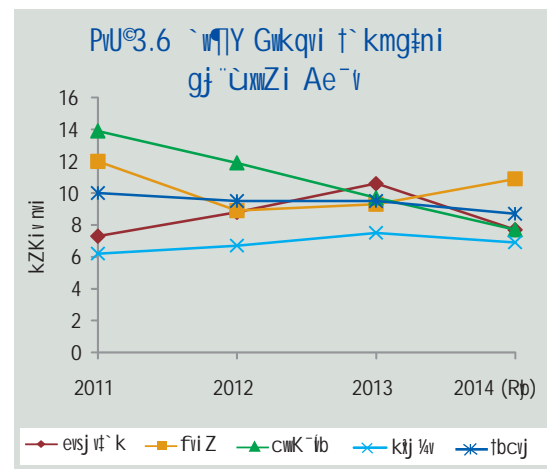
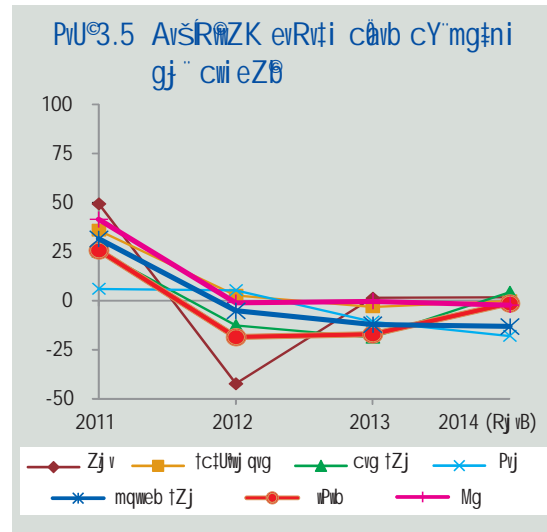
evsjv`k e'vsK gj' 'umZiK ewl R kZKiv 7.0 fvtMi wbtP Avbvi j t' A_@Qi 14-G mZK® gy' bmxZi fwb/ MhY Kti | MZ KtqK gvftmi gea@vb gj' 'umZi Pvtci gftL evsjv`k e'vsK bM` Rgvi Avek`KZv 50 tewmm ctqU ewx Kti Ges Ab'vb' e'vsK, tj vfk temi Kwmi LvtZi FY c'evn dUKv LvtZ e'envi bv Kti Drcv` bKxj LvtZ e'envi Kivi Rb` DrmwnZKiY Ae'vnZ ivtL |

3.5 weMZ A_@Qi i Zj brq 2014-G Lv' Ges Lv' -emfZ `te'i AvSRmZK gj' i wgtaviv cwij wqZ nq (mviYx 3.3, PvU®3.5) | G mgftq i agvt cvg tZj Ges Zjvi gj' i cwieZ® abvZK wQj (h_v t'g kZKiv 4.3 Ges 1.7 fVM), thLvtb Pvj Ges mqweb tZj i gj' i cwieZ® FYvZK wQj (h_v t'g kZKiv 18.0 Ges 13.2 fVM) |

3.6 A_@Qi 14-G wqY Gkxq t' k, tj vtZ wftkl Kti evsjv`k l fviZi gZ mvKfj t' k, tj vtZ h_v t'g kZKiv 7.35 Ges 6.5 fVM D'P gj' 'umZ cwij wqZ nq | mvKfj t' k, tj vi gta' tbcvtj 2014 mtbi Gucj gvtm mtevP gj' 'umZ kZKiv 9.5 fVM wQj (mviYx 3.4, PvU®3.6) |

gRyi nvti i MwZaviv

3.7 A_@Qi 13-Gi Zj brq A_@Qi 14-G mKj LvtZ gRyi nvti wbgæc'ewx cwij wqZ nq | ewl R mvaviY gRyi nvti A_@Qi 13-Gi kZKiv 14.73 fVM t' tK Kt'g A_@Qi 14-G kZKiv 9.10 fvtM `woiq (mviYx 3.6, PvU®3.7) Ges wbgfY LvtZi gRyi ewx me'wbgæch'ftq kZKiv 7.20 fVM wQj | D'tj L' th, t'fv'v gj' mPK Øviv wbyZ ewl R Mo gj' 'umZi nvi kZKiv 7.35 fvtMi Zj brq mvaviY gRyi ewx i nvi kZKiv 9.10 fVM wQj, hv c'KZ gRyi kZKiv 1.75 fVM ewx wbt` R Kti |



mviYx 3.7 `ewkK gj' 'umZi cwiv`wZ

(kZKiv cwieZ®)

	2012	2013	2014	2015 ^c
Dbz A_@mZ	2.0	1.4	1.6	1.8
h'p'iv'v	2.1	1.5	2.0	2.1
BD'iv A'j	2.5	1.3	0.5	0.9
D'xqgib Ges Dbqbkaj A_@mZ	6.1	5.9	5.5	5.6
Dbqbkaj Gukqv	4.7	4.7	4.1	4.2
evsjv`k	6.2	7.5	7.2	6.7
fviZ	10.2	9.5	7.8	7.5
k'tj sKv	7.5	6.9	3.8	5.4
cmK`lb	11.0	7.4	8.6	8.0

c= c'ftcY
Drmt I qvi 'B'ikubgK AvDUj K, At'wei 2014 |

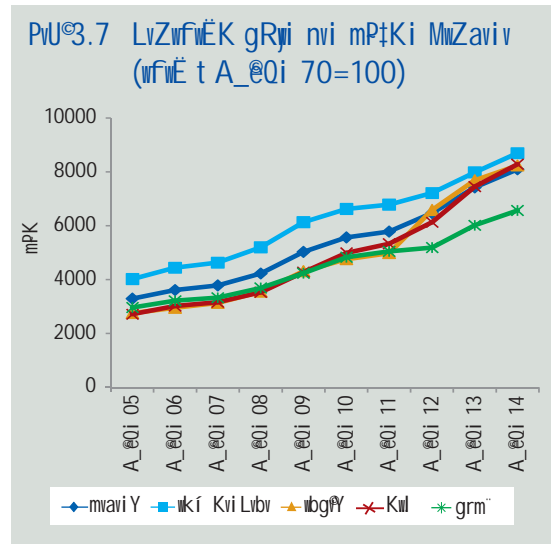
საერთაშორისო მდებარეობა

3.8. საერთაშორისო მდებარეობა. საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის (Headline) საერთაშორისო (Core) საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

FAO-ის მიხედვით, 2014 წელს საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.



საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

3.9. საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით, საერთაშორისო მდებარეობის მიხედვით.

gj'`uxwZ epixi m`tebvl itqtQ| HwZnvmKfvte, Avenl qv m`uukZ S`Kmg` Kwl Drcv` b`K c`fweZ Kti | Avti Kiu w`KueZ`S`Ki w`lq n`Q ivR%wZK Awb`dqvZvi fqv`n u`guk, hv mivavi Y w`wbtqvMKvix` i Av`vtK `lq Kti w`tZ cvti | ZvQvov, mi Kvi fZ`Ki tevSv nuj Kv Kivi Rb` KtqK gvtmi gta` Rjv w`b tZtj i `vg epix Kivi cw`Kibv KitiQ| Rjv w`bi `vtgi GiKg mg`stl gj'`uxwZ epix KitiZ cvti,

hvi dtj gj'`uxwZi j`l'gv`v A_@Qi 14-G kZKiv 7.0 fv`M ivLv KwB n`Z cvti |

gj'`uxwZtK 2015 m`b kZKiv 6.5 fv`M bwgtq Avbvi j`l' i Bw`b epix Zj`w`stZ Kiv Ges `et`wkK m`u`f` i `uxwZ D`j L`thvM`nvti c`kugZ Kiv c`q`vRb| G j`l' ARB Af`stixY Lv`i Aw`K Drcv`tbi Dci w`bf` KitiQ, hv Avei Avenl qv I w`w`te mieiv`ni Dci w`bf`kxj |

e'vsK_utj vi e'e'vcbvi mel tq cwi Pj b v c l^o t j vi m t 1/2 mg t Sv Z v t i t Ki (MOU) w f w E t Z Z v t i FY c e t x i l c i m x g v w b a f t i Y i A v l Z v q e n r FY Ges G K K F Y M t Y m x g v i (single borrower exposure) A w Z w i³ F t Y i R t b e v s j v t k e v s t K i c e f t g v b, e v t j Y u k U e m f z w e l q w (off-balance sheet items) m e u t K e v s j v t k e v s t K w b q w Z c o z t e b t c o Y e v a z v g j K K i v n t q t Q | i v o t q g w j K v b v a x b e v s t K i A t U v t g k b e v l e v q t b k g v b A M M w i Z A w Z w i³ g j a b N v U w Z c i Y (recapitalisation) Z n w e j O v t o i A b t g v t b i c e R Z w n t m t e t q v n t q t Q |

A w l R L v t Z i w t Z k x j Z v t t k i A w l Z K D b q t b i R b A c w i n h G e v c v t i e v s j v t k e v s K A Z s i m R v M |

t t k i e m t L v t Z w t Z k x j Z v e R v q i v L v g y t b w i Z i A b z g G K u j j q | A e Q i 14-G t b A s t K i i B w b c e t x k Z K i v 12.0 f v t M i w e c i x t Z k Z K i v 8.9 f v M (w b g e w f w e i K v i t Y) A v g w b c e t x e w Y R N v U w Z n w m K t i (c w i w k o - 3, m v i Y x - 15) |

A e Q i 14-G e t w k K g y t i w i R v f 21.5 w e j q b W j v t i D b z n q, h v 7 g v t m i A v g w b e q w g U v t Z m q | g | w e b g q n v t i A w Z w i³ D V v b g v c w i n v i e v s j v t k e v s t K i G K u j g y t D t i k | A e Q i 14-G W j v t i w e c i x t Z U v K i b u g b v j g t t Z g b c w i e Z t n q u b, Z t e c k Z w e b g q n v i i B w b i c o z t h w M Z v m q | g Z v q m v g v b c f v e t d t j t Q |

e t w k K w e b g q e v R v t i e v s j v t k e v s t K i n t f q c U v K i g j g v t b E a Y w g Z v n w m K t i i B w b K v i K t i t t m s i q Y K t i | e v s j v t k e v s K A e Q i 14-G e t w k K w e b g q e v R v i t t k 5.15 w e j q b g w i K t W j v i q K t i |

mvi Yx 4.2 w i R v f g j t c w i w t Z (w e j q b U r K i)

	Rp 2013 t k t i	Rp 2014 t k t i	
	c k Z w t Z	c t f c y	c k Z w t Z
1 b t U e t w k K m e u 1 / @	948.2	-	1400.2
b t U e t w k K m e u 2 / @	935.1	1036.9	1352.5
2 b t U A f s i x Y m e u 1 /	173.5	-	-105.3
b t U A f s i x Y m e u 2 /	186.7	266.0	-57.7
K) A f s i x Y F Y	344.2	304.2	156.9
	(-17.9)	(-11.6)	(-54.4)
i) m i K w i L v t Z F Y 3 /	281.4	240.4	102.3
	(-20.2)	(-14.6)	(-63.7)
ii) Z d m i j e v s K m g t K c o E F Y 4 /	62.8	63.8	54.6
	(-6.0)	(1.6)	(-13.1)
L) A b v b m e u (b t U)	-157.5	-38.2	-214.6
3 w i R v f g j t (K + L) e v (1 + 2)	1121.8	1302.9	1294.8
	(15.0)	(16.2)	(15.4)
K) B m j K Z g j t	753.7	892.8	854.9
	(16.1)	(18.5)	(13.4)
L v) e v s j v t k e v s t K e v s K m g t n i R g v 5 / @	368.0	410.1	440.0
	(12.7)	(11.4)	(19.5)
4 g j t Y K (G g 2 / w i R v f g j t)	5.38	5.42	5.41

e U b r f s m s L v t j v e Q i w f i E K c w i e Z t b i k Z K i v n v i t b t K K |
 1/ g m t k t i w e b g q n v i e e n v i K t i A w l R R i x D c i e n t Z n m w e q Z |
 2/ w i w e b g q n v i i (R p 2011 t k t i) w f i E t Z n m w e q Z |
 3/ m i K w i L v t Z (b t U) n m w e q t b G o v t . L e n d i n g F u n d A v g i b Z n t m t e w e t e P Z n t q t Q |
 4/ Z d m i j e v s K m g t K c o E t K e j g r t O F Y i A v M g O w e t e P Z n t q t Q |
 5/ e t w k K g j t w K q m i s w t Z G e s b b - e v s K w f i c u R U e Z i Z |
 @ e t w k K g j t w K q m i s w t Z G e s A d t k v i e v s K n m w e e Z i Z |

mvi Yx 4.3 g y t i A v q M i Z (w e j q b U r K i)

A e Q i	P j w z e v R v i g t j t g w t k R D r c r b (w f i E e Q i t 2005-06)	e v c K g j t (G g 2) (R p t k t i)	g y t i A v q M i Z (w R w i c / G g 2)
A e Q i 08	6286.82	2486.9	2.53
A e Q i 09	7050.72	2963.6	(-2.69)
A e Q i 10	7975.39	3628.2	2.38
A e Q i 11	9158.29	4403.2	(-5.93)
A e Q i 12	10552.04	5171.10	2.20
A e Q i 13	11989.23	6031.9	(-7.56)
A e Q i 14	13509.20	7001.8	2.08
			(-5.45)
			2.04
			(-1.92)
			1.99
			(-2.45)
			1.93
			(-3.02)

t b v t e U b r f s m s L v t j v c e Z A e Q i t i Z j b r q k Z K i v c w i e Z t b t R K |

4.3 e w l R M o g j t u x w Z k Z K i v 7.0 f v M G e s k Z K i v 7.2 f v M c k Z w R w i c c e t x i j q t v g v t w b t q A e Q i 14-G i g y t b w i Z t K s k j c f q b K i v n q | t m A b m y t i e v c K g j t m i e i v t n i (M2) c e t x k Z K i v

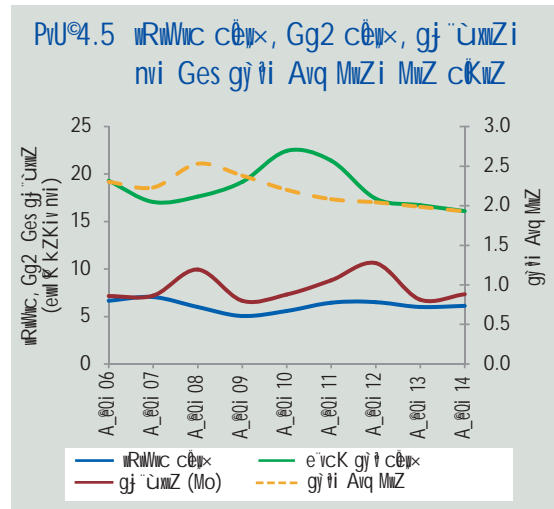
17.0 fvtM c0q|cY Kiv nq| A_0i 14-G e`vcK gy ı mieivt`ni (M2) c0p`x `uovq kZKiv 16.1 fvtM, thLvtb A_0i 13-G c0KZ c0p`x uQj kZKiv 16.7 fvtM| Avu`R mPK_tjvi j q|`gvıv Ges c0KZ Ae`v mvi Yx 4.1-G t` Lvıbv ntjv|

e`vcK gy ı mieivt`ni (M2) c0p`x nvm cvq gj Z bxU `et`kk m`ut`i (NFA) c0p`x Ges miKwi LvıZ FıYi c0p`x nvm cvlqvi KviıY| m`Acı wew i gva`tg (hv A_0i 13-Gi 7.73 wej qb UvKvi Zj bvq A_0i 14-G `uovq 117.07 wej qb UvKv) e`vsK-emfZ LvZ t`tk miKvıi FY MıY ep`x cvlqvq e`vskS LvZ t`tk FıYi c0p`x nvm cvq| A_0i 14-G kZKiv 22.9 fvtM j q|`gvıvı wecixZ miKwi LvıZ FıYi c0p`x kZKiv 8.8 fvtM `uovq, A_0i 13-G c0KZ c0p`x uQj kZKiv 11.1 fvtM| A_0i 14-G kZKiv 16.5 fvtM j q|`gvıvı wecixZ temiKwi LvıZ FıYi c0p`x `uovq kZKiv 12.3 fvtM, hv A_0i 13-Gi c0KZ c0p`x kZKiv 10.8 fvtMi tPtq wKQlvı tek uQj | dtj , A_0i 14-G kZKiv 18.6 fvtM j q|`gvıvı wecixZ bxU Af`silıY m`ut`i c0p`x `uovq kZKiv 11.0 fvtM, hv A_0i 13-G GKB uQj | Acıctq|, kZKiv 9.9 fvtM j q|`gvıvı wecixZ Ges A_0i 13-Gi kZKiv 50.1 fvtM c0KZ c0p`xi Zj bvq A_0i 14-G bxU `et`kk m`ut`i c0p`x `uovq kZKiv 38.6 fvtM| j q|`gvıvı Zj bvq bxU `et`kk m`ut`i D`P c0p`xi KviY nt`Q D`P iBwb c0p`x Ges cwiıgZ Avg`vb c0p`x |

e`vcK gy ı mieivn (M2) Ges Gi Dcv`vbmgnı MıZavıv PvU4.2-G t` Lvıbv ntjv|

wi Rvf`gy ı cwi w`ıZ

4.4 mmeR gy ı c0q|cYi mıt`_msMıZcYFıve Zvi j `mgstq wi Rvf`gy ı e`enwi K j q|` (operating



mvi Yx 4.4 e`vsK FY*: A_0i 14- Gi t` gwmK cwi w`ıZ (wej qb UrKi)

Zwi L	Avımgmgn	wej mgn	tıvU
30 Rp 13	4283.15 (95.56)	199.01 (4.44)	4482.16
30 tmtıvı 13	4422.62 (95.70)	198.64 (4.30)	4621.26
31 wıvıvı 13	4567.99 (95.94)	193.53 (4.06)	4761.51
31 gvıvı 14	4663.81 (96.17)	185.68 (3.83)	4849.49
30 Rp 14	4854.00 (96.17)	193.49 (3.83)	5047.49

eUbrfıe mSL`ıjvı tıvU w`ıZı kZKiv Ask ıbt` kR|
* `et`kk FY I Avste`vsK FY et` |

target) wıvıvı e`eüZ nq| wi Rvf`gy ıi gvıvıK c0fweZ Kivi KıtR tURvıx weıjı mıvıvıK ıbjıvı Ges gy ııvıvı mıg Kivi KıtR tııcvı I wi fvtM tııcvı ıbjıvı e`eüZ nq|

4.5 e`vcK gy ı c0p`x c0q|cYi mıt`_msMıZ tııL A_0i 14-Gi gy ıı KgnıPtZı wi Rvf`gy ı c0p`x kZKiv 16.2 fvtM aıvı ntjı, c0KZ c0p`x `uovq kZKiv 15.4 fvtM| c0q|cYi Zj bvq bxU Af`silıY m`ut`i cwi gY Dıj Lıthw`ıvıve Kg nıı qvı Avıjıvı

mg'atq wi Rvf'gy'iti c'eyx c'q'ct'Yi Zj'bvq nvm cvq | A_@Qi 14-G 266.0 wej'qb UvKv j'q'gv'ivi wecix'Z bxU Af's'li xY m'au't'i cwi'gyY `uovq FYvZ'K 57.7 wej'qb UvKv | Af's'li xY F't'Yi c'eyx `uovq FYvZ'K kZKiv 54.4 f'vM; evsj'v't`k e'vsK t_#K miKv'tii FY M'hy c'v'v'kvi Zj'bvq nvm cvl'qvq miKwi Lv'Z F't'Yi c'eyx FYvZ'K kZKiv 14.6 f'vM j'q'gv'ivi Zj'bvq FYvZ'K kZKiv 63.7 f'vM `uovq | A_@Qi 13-G miKwi Lv'Z F't'Yi c'eyx vQj FYvZ'K kZKiv 20.2 f'vM | c'q'v'Rbxq Pwn`v'v'gUv't'bv'vi gZ ch'f'f'Zvij `vKivq 63.8 wej'qb UvKv j'q'gv'ivi wecix'Z A_@Qi 14-G Zdv'm'ij e'vsK_t'j'v't'k c'0 E' F't'Yi cwi'gyY `uovq 54.6 wej'qb UvKv |

Ab'w't'k, evsj'v't`k e'vs't'Ki bxU `e't`vk'K m'au' D't'j' L't'hvM'f'v'te 315.5 wej'qb UvKv e'v'x' f'ct'q j'q'gv'iv 1036.9 wej'qb UvKv wecix'Z 1352.5 wej'qb UvKvq `uovq | Wj'v't'ii wecix'Z UvKv c'0Z't'hvM'Z'v'g'j'K m'q'g'Z'v' a't'i i'v'Lv'v' j't'q' evsj'v't`k e'vsK `e't`vk'K gy'it'evR'vi t_#K A_@Qi 14-G 5.15 wej'qb g'v'v'K'W'j'v'v' q'K'ivi d't'j' evsj'v't`k e'vs't'Ki bxU `e't`vk'K m'au't'i cwi'gyY D't'j' L't'hvM'nv't'i e'v'x' cvq |

4.6 gy'it_YK A_@Qi 13-Gi 5.38 t_#K e'v'x' f'ct'q A_@Qi 14-G 5.41 G `uovq | wi Rvf'Av'g'v'b'Z Ab'cv'Z A_@Qi 13-Gi 0.084 t_#K e'v'x' f'ct'q A_@Qi 14-G 0.085 G `uovq | gy'it-Av'g'v'b'Z Ab'cv'Z A_@Qi 13-Gi 0.126 t_#K m'v'g'v'b' nvm f'ct'q 0.123 G `uovq | D'f'q Ab'cv'Z cwi'e'Z'f'bi bxU d'j'v'd'j' gy'it_YK e'v'x'Z' c'0Z'd'v'j'Z n't'q't'Q | gy'it_YK Ges'wi'Rvf'gy'it' c'eyx D'f't'q'i K'v'i't'Y' e'vc'K gy'it (M2) c'eyx cwi'e'Z'Z' n'q' | A_@Qi 14-G Af's'li xY FY I Gi D'c'r'v'b_t'j'v'v' M'v'Z'c'K'v'Z P'v'U'4.3-G

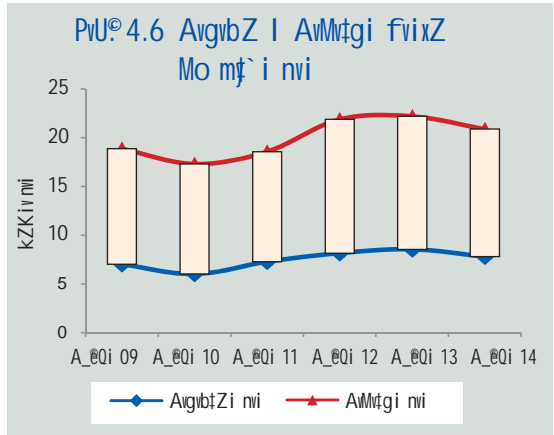
mvi Yx 4.5 e'vs'K Av'g'v'b'Z*: A_@Qi 14- Gi `T'g'v'm'K cwi'w'v'Z (wej'qb UvKv)

Zwi L	Zj'we Av'g'v'b'Z	t'g'q'w' Av'g'v'b'Z	mi Kwi Av'g'v'b'Z	t'g'v' Av'g'v'b'Z
30 R'p 13	557.37	4799.02	372.52	5728.91
30 t'm't'P 13	539.45	5032.87	348.71	5921.03
31 w'f'm 13	553.65	5253.32	394.14	6201.11
31 g'v'P'v'4	602.19	5341.95	386.19	6330.33
30 R'p 14	643.44	5589.78	392.18	6625.40 ^m

* Av's't'e'vs'K I v'b'q'u'e'Z'Z Av'g'v'b'Z e'v't' | m = m's't'k'w'v'Z |

mvi Yx 4.6 Zdv'm'ij e'vs'Kmg'v'ni f'v'ix'Z Mo m't' i nvi

Lv'Z	R'p t'k't'l (kZKiv m't' i nvi)					
	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14
Av'g'v'b'Z	7.01	6.01	7.27	8.15	8.54	7.79
Av'M'v'g	11.87	11.31	12.42	13.75	13.67	13.10
e'v'v'f'	4.86	5.30	5.15	5.60	5.13	5.31



t`Lv't'bv nj | e'vc'K gy'it (M2) Ges'wi'Rvf'gy'it' K'g'v'v'P'i Zj'bvq c'K'Z c'eyx P'v'U'4.4 G t`Lv't'bv nj | gy'it' Av'q M'v'Z

4.7 gy'it' Av'q M'v'Z A_@Qi 13-Gi 1.99 t_#K nvm f'ct'q A_@Qi 14-G 1.93 G `uovq (mvi Yx 4.3) | gy'it' Av'q M'v'Z n'v't'mi nvi A_@Qi 13-Gi

kZKiv 2.45 fvtMi Zj bvq A_@Qi 14-G kZKiv 3.02 fvtM `uovq| weMZ KtqK eQi ati gj' ti Avq MvZi gnvmgvb aviv A_@ZtZ gea'vb gy'qb (monetisation) Ges Avw_ R Mf'xvqb (financial deepening) vb' R Kti | A_@Qi 2006-14 mgtq wRwMvci c'x, e'vcK gj' (M2) c'x, gj' 'u'vZi nvi Ges gj' ti Avq MvZi MvZ c'KvZ P'U©4.5-G t' Lv'tbv ntj v|

e'vsK FY

4.8 A_@Qi 13-Gi kZKiv 8.88 fvm e'x'i weci'xZ A_@Qi 14-G e'vsK F'tYi w'vZ ('et' w'kK wej I Av'site'vsK tj bt' b ev't) 565.33 weij qb UvKv ev kZKiv 12.61 fvm e'x' tctq 5047.49 weij qb UvKv `uovq| AvMvg e'x'i Kv'tY A_@Qi 14-G e'vsK FY e'x' cvq|

ce@Zr'A_@Qtii kZKiv 10.45 fvm e'x'i weci'xZ Av'tj vP' A_@Qtii AvMvmgmg' 570.85 weij qb UvKv ev kZKiv 13.33 fvm e'x' cvq| qKZ I ev'EvKZ wej mg' A_@Qi 13-Gi kZKiv 16.57 fvm e'x'i Zj bvq A_@Qi 14-G 5.52 weij qb UvKv ev kZKiv 2.77 fvm nvm cvq| 'TgwmK w'v'EtZ e'vsK FY I Gi Dcv' vbmgn mvi Yx 4.4-G t' Lv'tbv ntj v|

e'vsK AvgvbZ

4.9 e'vsK AvgvbZ (Av'site'vsK tj bt' b ev't) A_@Qi 13-Gi kZKiv 16.91 fvm e'x'i weci'xZ 896.49 weij qb UvKv ev kZKiv 15.65 fvm e'x' tctq A_@Qi 14-G 6625.40 weij qb UvKv `uovq| gj' Zt tgqvw` AvgvbZ Ges Zj we AvgvbZ e'x'i mg'stq tgvU e'vsK AvgvbZ e'x'B Av'tj vP' A_@Qtii e'vsK AvgvbZ e'x'tZ f'v'Kv iv'tL| tgqvw` AvgvbZ A_@Qi 13-Gi kZKiv 17.80 fvm

c'x'i weci'xZ A_@Qi 14-G 790.8 weij qb UvKv ev kZKiv 16.48 fvm e'x' tctq 5589.78 weij qb UvKv `uovq| mi K'vvi AvgvbZ A_@Qi 13-Gi kZKiv 17.98 fvm e'x'i weci'xZ 19.66 weij qb UvKv ev kZKiv 5.28 fvm e'x' tctq A_@Qi 14-G 392.18 weij qb UvKv `uovq| Zj we AvgvbZ A_@Qi 13-Gi kZKiv 9.16 fvm e'x'i weci'xZ A_@Qi 14-G 86.07 weij qb UvKv ev 15.44 kZ'vsk e'x' tctq 643.44 weij qb UvKv `uovq| A_@Qi 14- G e'vsK Avgvb'tZi 'TgwmK MvZaviv mvi Yx 4.5 G t' Lv'tbv ntj v|

FY/AvgvbZ Ab'cvZ

4.10 Zdv'mwj e'vsKmg'ni FY/AvgvbZ Ab'cvZ (we'k'lvqZ e'vsKmg' ev't) R'p 2013 Gi kZKiv 0.78 fvm t'tK e'x' tctq R'p 2014 tk'tl kZKiv 0.79 fvtM `uovq| Avgvb'tZi c'x'i Zj bvq F'tYi c'x' te'to hvl qvq FY/AvgvbZ Ab'cvZ e'x' cvq|

evsj vt' k e'vsK ntZ Zdv'mwj e'vsKmg'ni KR©

4.11 2013 m'tbi R'p tk'tl kZKiv 56.76 fvm ev 94.42 weij qb UvKv weci'xZ evsj vt' k e'vsK ntZ Zdv'mwj e'vsKmg'ni F'tYi cv' gvY 39.15 weij qb UvKv ev kZKiv 41.46 fvm nvm tctq 2014 m'tbi R'p tk'tl 55.27 weij qb UvKv `uovq| gj' ev'Rvti ch'fB Zvij' `v'Kvq evsj vt' k e'vsK ntZ Zdv'mwj e'vsKmg'ni F'tYi w'vZ nvm cvq|

evsj vt' k e'vs'tK Zdv'mwj e'vsKmg'ni Rgv Ges Zvt' i vbR' ^v'm' t'K iv'v'Z Zv'wej

4.12 2013 m'tbi R'p tk'tl kZKiv 12.68 fvm e'x'i weci'xZ evsj vt' k e'vs'tK Zdv'mwj e'vsKmg'ni Mv'QZ Rgv 71.95 weij qb UvKv ev kZKiv 19.55 fvm e'x' tctq 2014 m'tbi R'p tk'tl

იბტრე`ი რიოZ თიქტო| G Dტ`მ Aw_℞ მრვZv კულ I GmGgB ლიქK მიZკი Kivi გა`ტგ Af`სიxY Drcv`b I Pwn`v ეიქ Kტიტო, hv Dbz A_ბმიZი გ`vi AwfNvZ ntZ mპ Pwn`v გ`vRიBZ `ქქZv ntZ A_ბმიZიK მიქქი w`ტტო| evsj vt`k e`vsტKi მრვK ბმიZ_ტjv e`vsK I Aw_℞ cōZōvb_ტj vtK e`qmkōq გქVტdib/`ღU`Kw`Ges kvLv cwi ტmevi eivტიi Ab`vb` cwi ტmev cōvტი c_ტjv e`envi Kტი Ges evsj vt`k e`vsტKi Dტ`vტM Aw_℞ ლიქ Z`` cტი³ i cwi KvVტგvტ th Dbqბ ntტო ZvტK KvტR j vMტq Drcv`bkij KvტR იბჰ Aw_℞ ტmeveiAZ m`u`vq Ges ლიქ_ტjvi ტ`vi ტMოვq Aw_℞ ტmev ტcტი ტ`evi AmsL` bZb Dტ`vMტიK DrmwnZ KტიZ mქგ ntტო|

Aw_℞ ბმიZი KZ^ექი უნტე evsj vt`k e`vsტKi ფიგKv macro-prudential ცეავბ Ges micro-prudential Z^ეეავტი მიგამ` weavb Kiv| macro-prudential c`ტქc_ტjvi გტა` იტტო, cwi გvYmZ სიქი cōZ გბvტhM ZიქქეKiv, chფ გქატი გvb მიბო`ტი Kiv, e`vsK_ტjvi `ქქZv მბv³ Kivi Rb` ტ`-ტn ტU`-s Kiv, AvKw`სK msKU ტვიქქევი cwi Kი ბv Kiv, evტij -3 გქ ab KVტგვი Aaxტb Zvi ტი`i cტიqRბიქZv მიბო`ტი Kiv hv ტ`ტი Aw_℞ e`e`vტK ტcტიბტკ A`wqZi ტ_ტი `ტი მივტ ტბე| Aw_℞ ლიქ w`wZკი Zv იბიქქი Rb` Avსტიბqსქ mgსტი cōZōvbK e`e`v ბZvტა`B Kiv ntტო| მიZiv, Aw_℞ w`wZკი Zv იქი evsj vt`k e`vsტKi cōZw qიქი ფიგKv ბv ტიქ eis cტიvPK Ges cōZტიატქი ფიგKv ცj ბ Kტი| გქ ბმიZი j ტქი`i w`K ტ_ტი გქ` w`wZკი Zv I Aw_℞ w`wZკი Zv cōZბბx ბq eis მიგამ`cY`უნტე evsj vt`k e`vsK გბ Kტი | Aw_℞ weტქტი ციკი Aw_℞ eivტიi Z`` გქ` w`wZკი Zvi e`vcტი ტK` ჯ e`vsტKi ავი Yv ARტb m`u`K ფიგKv ცj ბ Kტი |

გქ` I მიგოK Aw_℞ w`wZკი Zv ატი იvლი ტქტი Aw_℞ Aსიქქი ავი Yტი გქ ბმიZი გქ ავივq ბტq Avk ფტი v djvdj etq გტიტო| `ენქ Aw_℞ msKU Ges Gi dj კიZტი mპ `ენქ cტი³ i k-MიZი გტა`I evsj vt`ტი Aw_℞ ლიქ იქ AქZ I AwfNvZ mქგ Ges evsj vt`ტი Aw_℞ ლიქ weტქ გ`v ბივ cტიweZ Af`სიxY ლიქK მი qტიე mg_ტი hქMტიტო Ges Af`სიxY Pwn`vტი Pw`v იvლი mg_ტი მი Kტი i i vR`cტიPóvq m`u`Y Kტიტო|

439.98 weij qb UvKvq `uovq| 2013 მტი ბი Rბ ტტი kZKiv 20.68 fVM ev 78.19 weij qb UvKvi weciტZ Zდმიჯ e`vsKmgტი fტი e`wქZ UvKvi cwi გvY kZKiv 9.69 fVM ev 7.58 weij qb UvKv ეიქ ტტი Rბ 2014 ტტი 85.77 weij qb UvKvq `uovq|

evsj vt`k e`vsტK Zდმიჯ e`vsKmgტი ბM` Rgv msi ქქY Avek`KZv (CRR)

4.13 Zდმიჯ e`vsKmgტი KZ[℞] evsj vt`k e`vsტK იქი Ze` ბM` Rgv ნი (CRR) 24 Rბ 2014 ტ_ტი 50 თემm ტტqU ეიქ Kტი Zტი i ტvU Zი we I ტგw` `vტი kZKiv 6.5 fტიM იბაქი Y Kiv nქ|

Dტი L` th, e`vsKmgტი Mტი wბ-mvბvნიK w`vEტიZ kZKiv 6.5 fVM ბM` Zნიე msi ქქY Kტი Ges G Rგი ნი `ბK w`vEტიZ ტკvბ ტგB kZKiv 6.0 fტიMi Kg ნე ბv|

Zდმიჯ e`vsKmgტი Zიჯ m`u` msi ქქY Avek`KZv (SLR)

4.14 e`vsK-ტიKv`u`ბ AvBb, 1991 Gi ავი 33 Gi Dc-ავი (2) G AvბxZ mტიკvბx Abტიvqx e`vsKmgტიK Zიჯ m`u` msi ქქYi Avek`Kxq ნი (SLR) c_ტიKტიე cwi ცj ბ KტიZ ნე| cტიქ Zავი e`vsტKs Gi ტქტი` w`AviAvi Gi AwZi³ ბM` Rგimn evsj vt`ტი Af`სტი მნიR weიბგტიhM`

mæúf`i msi qYxq gvÎv `wbK wfvÉtZ Zvt`i tgvU Zj we I tgqw` `vtqi kZKiv 13.0 fvM Ges Bmj wq kixqvn& wfvÉK e'vswKs Gi tqtÎ G gvÎv kZKiv 5.5 fvM Kg nte bv| G wbt`R 1 tde'qwi 2014 t_tK KvhrKi ntqtQ|

e'vsk tiU

4.15 A_@Qi 14-G e'vsk tiU kZvKiv 5.0 fvM AcwiewZ`_vtK| G nvi 6 btfæf 2003 t_tK KvhrKi itqtQ|

AvgvZ I AvMvtgi I ci mtf`i nvi

4.16 A_@Qi 09 ntZ A_@Qi 14 chSÍ Zdwij e'vskmgfni AvgvZ I AvMvtgi fvixZ Mo mtf`i nvi Ges Gi e'wB (spread) mviYx 4.6 Ges PvU© 4.6-G t`Lvfbv ntqtQ| mviYx t_tK t`Lv hvq th,

A_@Qi 09 t_tK 14-G AvgvZ I AvMvtgi fvixZ Mo mtf`i nvti wqk0 aviv wQj | evsj vt`k e'vstKi bwiZ mj nvi AcwiewZ`_vKv mtfÉi FtiYi wbgæPwn`v Ges evsj vt`k e'vsk KZR `bwZK c0ivPbv Ae'vnZ ivLvi KviY AvMvtgi fvixZ Mo mtf`i nvi A_@Qi 13-Gi kZKiv 13.67 fvM t_tK nvm tctq A_@Qi 14-G kZKiv 13.10 fvM `wovq| AvgvbtZi fvixZ Mo mtf`i nvi A_@Qi 13-Gi kZKiv 8.5 fvM t_tK nvm tctq A_@Qi 14-G kZKiv 7.8 fvM tctq| e'vswKs e'e'vq AtcqvKZ AwZwi³ Zvij` AvgvbtZi nvi KgvfZ mrvnh` Kti | e'vstKi FY I AvgvbtZi mj nvtii we'vi A_@Qi 10 t_tK A_@Qi 14 chSÍ kZKiv 5.0 fvM tevk wQj | A_@Qi 13-Gi kZKiv 5.13 fvM Zj bvq A_@Qi 14-G mtf`i nvtii we'vi (spread) kZKiv 5.31 fvM `wovq|

e`vswKs LvZi Kg`qZv, c`leavb Ges e`vsK_s,tj vi Z`Ejearb

5.1 ivR%bwZK Aw`iZv m`Ej 2014 m`b evsjv`tki e`vswKs LvZi AwfNvZ m`qZgZv ep`KvY tek wKQz AMWZ AwRZ n`q`Q| t`tki Avw`R e`e`v kw`kvj xKiYi I ci evsjv`k e`vstKi t`dvKv Ae`vZ i`q`Q| AvtjvP` eQti e`vsK_s,tj vi SwK e`e`vcbv, m`kymb, t`m tUw`s, Kt`c`fU mvgwRK `vqexZv I w`b e`vswKs Kv`g tRvi`vi KiY Ges e`vstK msMwZ wef`b Rvj-Rvj qwZi NUbv Self Assessment of Anti-Fraud Internal Controls Gi gva`tg Z`viwKkiY ms v`l Kv`tg „Z`fivc Kti MpxZ c`f`c Ae`vZ `v`K| Av`RwZK gv`bi mvt` Avil msMwZc`Y`Kivi j`f` m`stkwaz K`v`tgj m` tiw`b w`b`KwU ev`evqb Kiv n`q`Q| 2013 m`b AvbxZ e`vsK tKv`vbx AvBb 1991 Gi m`stkrvbx Avtjv`K Z`dvwvj e`vsK_s,tj v KZ` tkqvi I w`wKdwi w`R

w`b`q`M Gi Z`viwK Kv`g Avil tRvi`vi Kiv n`q`Q| e`vsKmg`n h_vh_ SwK e`e`vcbv w`b`Z Kivi j`f` c`l` chv`q SwK e`e`vcbv Kw`U Mv`b eva`Zvgj K Kiv n`q`Q| m`v`R SwK e`e`vcbv ms v`l Kv`gZvi w`f`E`Z eZ`g`v`b e`vsK_s,tj vi tiw`b Kiv n`q`Q| e`vsK I Avw`R c`Z`v`b_s,tj vi Rb` evsjv`k e`vstKi m`v`c`Z`K`v`j MpxZ wef`b c`leavb I Z`viwKgj K c`f`c Ges e`vswKs LvZi m`v`R cwi`ms`v`b I Kg`qZvi w`P` w`b`g`e Ab`q``_tjv`Z Z`j aiv n`q`Q-

K. e`vswKs LvZi Kg`qZv

5.2 evsjv`tki e`vswKs LvZi tgvU 4 (Pvi) ait`bi Z`dvwvj e`vsK i`q`Q| G_s,tjv n`tjv t iv`l`q gv`vj Kv`v`x`b ew`Yw`R`K e`vsK (Gm`m`e), iv`l`q gv`vj Kv`v`x`b w`f`kl w`qZ Avw`R c`Z`v`b (w`V`G`d`Av`B),

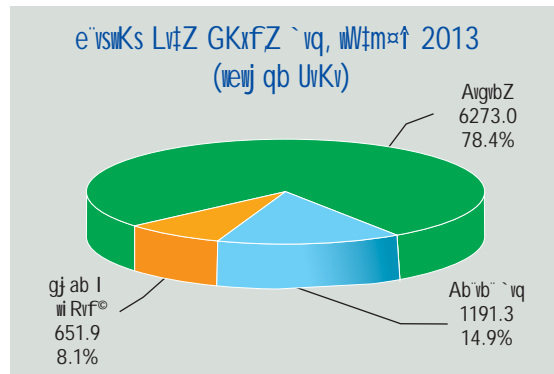
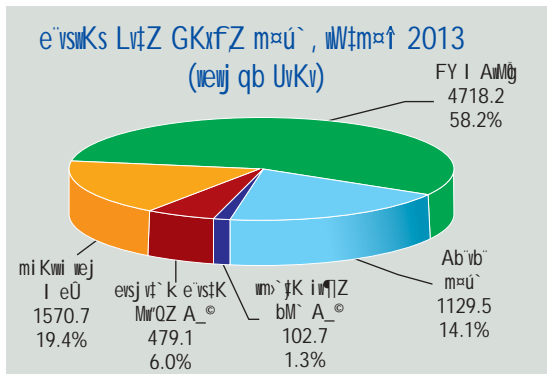
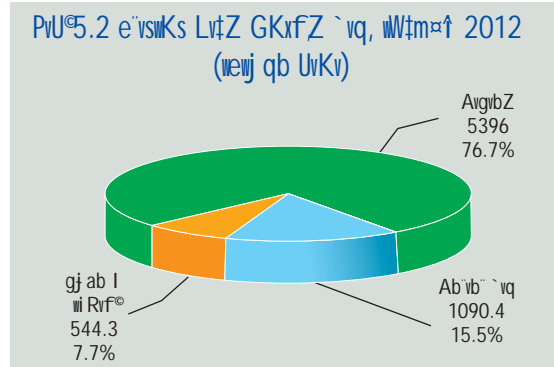
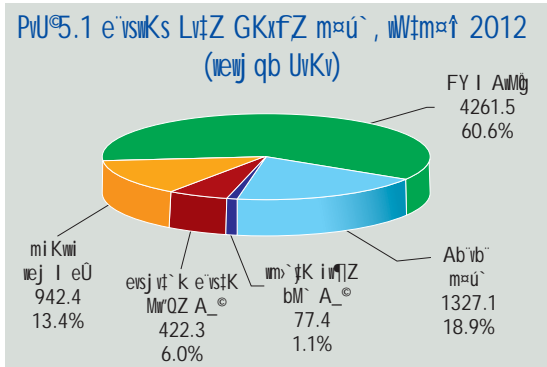
mvi Yx 5.1 e`vsK e`e`vi Kv`v`tgj (w`ej qb UrKv)

e`vstKi aib	2012						2013					
	e`vstKi ms`v	kvLvi ms`v	tgvU m`u`	tgvU m`u` Gi kZKiv Ask	tgvU AvgbZ	tgvU AvgbZi kZKiv Ask	e`vstKi ms`v	kvLvi ms`v	tgvU m`u`	tgvU m`u` Gi kZKiv Ask	tgvU AvgbZ	tgvU AvgbZi kZKiv Ask
Gm`m`e	4	3478	1831.9	26.1	1377.9	25.5	4	3520	2108.5	26.4	1631.2	26.0
w`f`kl w`qZ	4	1440	385.5	5.5	260.4	4.8	4	1494	454.8	5.7	343.0	5.5
temi Kwvi	30	3339	4371.5	62.2	3430.7	63.6	39	3602	4948.2	61.9	3939.3	62.8
w`f`wk	9	65	441.8	6.3	327.0	6.1	9	69	488.7	6.1	359.5	5.7
tgvU t	47	8322	7030.7	100	5396.0	100	56	8685	8000.2	100	6273.0	100

t`b`l` e`vsK_s,tj v c`w`Kv el`q`f`E`K w`v`Z`c` (e`v`j`Y` k`u) c`f`Z` K`ti Ges eQti v`l`Z`Z` i`tk` w`b`w`qZ w`v`Z`c` (e`v`j`Y` k`u) `w`Lj` K`i`Z`n`q| t`m` Rb` e`vsK_s,tj vi Kg`qZv m`u`K`Z` Z`m`gn` c`w`Kv el`q`f`E`K t`Lv`b`n`j`v|

temi Kwvi ew`Yw`R`K e`vsK (w`c`m`e) Ges w`f`wk ew`Yw`R`K e`vsK (Gd`m`e)| bZb j`v`B`m`Y`c`b` 9wU temi Kwvi ew`Yw`R`K e`vsK G eQti e`vswKs Kv`g `i` Kti`q| d`j, Z`dvwvj e`vstKi ms`v 2012 m`bi 47wU n`Z ep` t`c`q 2013 m`b 56wU`Z

w`b`q`Q| w`f`m`f` 2013-G e`vsK_s,tj vi tgvU kvLvi ms`v `w`b`q`Q 8685wU| gj Zt temi Kwvi Ges w`f`kl w`qZ e`vsK_s,tj v KZ` bZb bZb kvLvi tLvj vi d`j e`vsK kvLvi tgvU ms`v 2012 m`bi 8322wU n`Z ep` t`c`q 2013-G 8685wU`Z `w`b`q`Q|



2014 A_@Qtii Rb tktl tgvU kvLvi msL`v Avi I ep`x tctq 8794wJtZ `wotqtQ Ges e`vsKti msL`v 56wJtZ AcwiewZ i`qtQ (cwiwkó-4, mvi Yx-1) | e`vsKti aib Abjvnti e`vsK e`e`vi Kvwvtgv mvi Yx 5.1-G t` Lvtbv nj |

5.3 e`vsnkS LvtZi tgvU m`u`t` i gta` ivotq gwj Kvbvaxb ewYwR`K e`vsK,tj vi m`u`t` i cwi gvY 2013-G `wotqtQ kZKiv 26.4 fVM, hv 2012-G wQj kZKiv 26.1 fVM | tgvU m`u`t` temi Kwii ewYwR`K e`vsKti tkqvi w`wZkxj MwZaviv eRvq ti`L`tQ Ges 2012 m`bi kZKiv 62.2 fVM t`tk mvgvb` nwm tctq 2013 m`b kZKiv 61.9 fVM DcbxZ ntqtQ | 2013-G wet`wk ewYwR`K e`vsK,tj vi tgvU m`u`t` i cwi gvY wQj kZKiv 6.1 fVM, hv ce@Z`eQtii Zj bvq kZKiv 0.2 fVM Kg | 2013-G wet`klwqZ e`vsK,tj vi tgvU m`u`t` i cwi gvY wQj kZKiv 5.7 fVM, hv 2012-G wQj kZKiv 5.5 fVM |

5.4 2013 m`b tgvU AvgvZ 2012 m`bi 5396.0 weij qb UvKv ntZ kZKiv 16.3 fVM ep`x tctq 6273.0 weij qb UvKvq `wovq | ivotq gwj Kvbvaxb ewYwR`K e`vsK,tj vi tgvU AvgvZ 2012 m`bi kZKiv 25.5 fVM ntZ mvgvb` ep`x tctq 2013-G kZKiv 26.0 fVM DcbxZ ntqtQ | Aciw`tk, 2013-G temi Kwii ewYwR`K e`vsK,tj vi AvgvbtZi cwi gvY `wotqtQ 3939.3 weij qb UvKv ev e`vsnkS LvtZi tgvU AvgvbtZi kZKiv 62.8 fVM, hv 2012-G wQj 3430.7 weij qb UvKv ev e`vsnkS LvtZi tgvU AvgvbtZi kZKiv 63.6 fVM | 2013-G wet`wk e`vsK,tj vi AvgvbtZi cwi gvY weMZ eQtii Zj bvq 32.5 weij qb UvKv ep`x tctqtQ | wet`klwqZ e`vsK,tj vi AvgvbtZi cwi gvY 2012-Gi 260.4 weij qb UvKv ntZ kZKiv 31.7 fVM ep`x tctq 2013-G 343.0 weij qb UvKvq `wovq | e`vsnkS LvtZ 9wU bZb e`vsKti Ašf` NUtj I mweR fite tgvU AvgvZ ce`xi nvi nwm tctqtQ | GQrov,

Avšite'vsk KtR' cwi gvYI Dtj L'thvM' nvti n'm tctqtQ |

K.1. mgvšZ w'wZcĀ

5.5 m'au` t 2013 m'tb e'vskLs LvZi GKrfZ m'au` i cwi gvY 2012 m'tbi Zj bvq mwe'K fvt'e kZKiv 13.8 f'vM ep'x tctqtQ | Avtj vP' mg'tq i v'oiq gvij Krvvaxb ewYwR'K e'vsk_s,tj vi tgvU m'au` kZKiv 15.1 f'vM Ges temi Kvi ewYwR'K e'vsk_s,tj vi tgvU m'au` kZKiv 13.2 f'vM ep'x tctqtQ | GKrfZ m'au` (8000.2 wej qb UvKv) FY I AwM'g LvZi Ae'vb me'kaK, hvi cwi gvY uQj 4718.2 wej qb UvKv (kZKiv 58.2 f'vM) | 'e'f'wkK gj 'mn nvtZ bM` Znvetj i cwi gvY uQj 102.7 wej qb UvKv; evsj v'k e'vstK M'v'QZ AvgvbtZi cwi gvY uQj 479.1 wej qb UvKv; Ab'vb' m'au` i cwi gvY uQj 1129.5 wej qb UvKv Ges mi Kvi w'w'KDwi u'JtR w'eb'tqv'tMi cwi gvY uQj 1570.7 wej qb UvKv (PvU'5.1) |

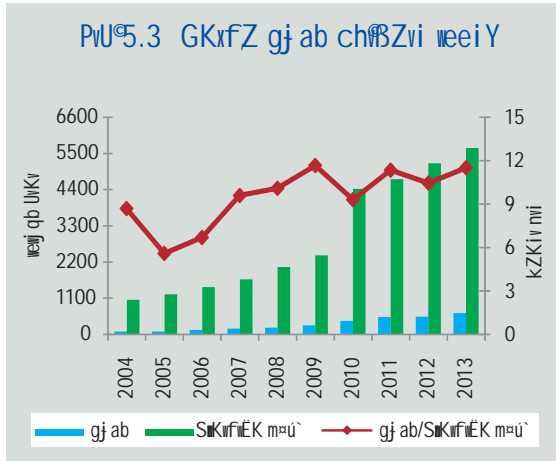
5.6 'vq I gj ab t 2013 m'tb e'vskLs LvZi m'v'g'w'k 'vq I gj atbi g'ta' tgvU AvgvbtZi nvi uQj kZKiv 78.4 f'vM (6273.0 wej qb UvKv); hv e'vskLs e'e'vq Znvetj i c'lvb Drm w'nt'mte KvR K'ti'tQ | 2013 m'tb e'vsk_s,tj vi m'v'g'w'k gj ab I m'w'AvZi cwi gvY uQj 651.9 wej qb UvKv (kZKiv 8.1 f'vM); hv 2012 m'tb uQj 544.3 wej qb (kZKiv 7.7 f'vM) UvKv (PvU'5.2) |

K.2. gj ab ch'f'Zv

5.7 gj ab ch'f'Zv e'vsk_s,tj vi mwe'K gj atbi Ae'v Ges m'v'le' Aw'k' q'w'Zi Aw'f'NvZ n'tZ AvgvbtZvix I Ab'vb' cvl b'v't'i i m'j'q'v c'v't'bi I ci Avtj vKcvZ K'ti | G'w' m'v'le' me Aw'k' S'k thgb- FY S'k, evRvi S'k, cwi Pvj b S'k, evovZ S'k, gj S'k, FY t'k' f'ZK'iY S'k, m'j' nvi S'k, Zvi j' S'k, m'p'v'gnvbi S'k, w'b'v'v'k'iY S'k,

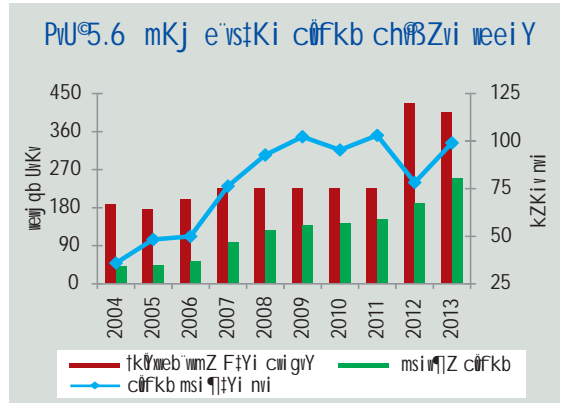
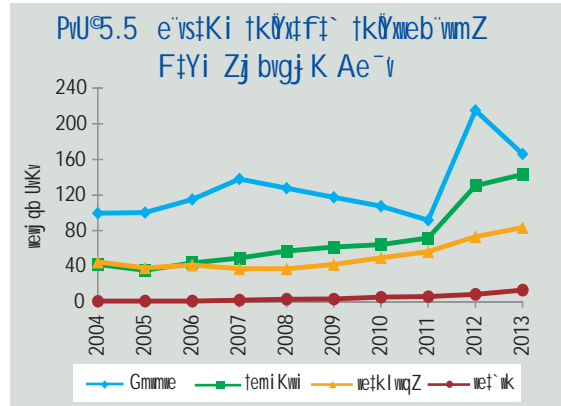
mvi Yx 5.2 e'vstKi tk'v'f'f' gj ab I S'k f'vix m'au` i Ab'cvZ (kZKiv nvi)

e'vstKi alb	2006	2007	2008	2009	2010	2011	2012	2013	2014 (Rp)
G'mmie	1.1	7.9	6.9	9.0	8.9	11.7	8.1	10.8	8.7
w'et'kl w'qZ	-6.7	-5.5	-5.3	0.4	-7.3	-4.5	-7.8	-9.7	-13.7
temi Kvi	9.8	10.6	11.4	12.1	10.1	11.5	11.4	12.6	12.1
w'et'wk	22.7	22.7	24.0	28.1	15.6	21.0	20.6	20.2	20.6
t'g'u	6.7	9.6	10.1	11.6	9.3	11.4	10.5	11.5	10.7



t'k'skj MZ S'k, cwi tek I Rj evqj cwi e'Z'v'v'Z S'k BZ'w' tgvKv'tej vq m'v'v'Zv K'ti | e'v'tmj -2 tgvZv'teK e'vsk_s,tj v'tK b'bZg gj ab w'nt'mte S'k'f'v'k' m'au` i kZKiv 10.0 f'vM A_ev 4.0 wej qb UvKv, G'v'tqi g'ta' th'w' tenk Zv msi'q'Y Ki'tZ nq | Z'Yeavb ch'f'j vPbv c'w'v'Zi (Supervisory Review Process) Avl Zvq e'vsk_s,tj v'tK f'v'el'r m'v'le' me S'k tgvKv'tej vq m'q'lg ch'f' gj ab Z_v b'bZg c'v'q'v'Rbxq gj atbi tenk msi'q'Yi w'b't' Rbv t'qv n'tqtQ | e'vsk_s,tj vi Rb' c'v'hr' GB ch'f' gj atbi cwi gvY m'v'v'YZ SRP-SREP (Supervisory Review Evaluation Process, the central bank's assessment) W'v'qj t'Mi g'v'a'tg w'b'v'v'Z I P'ov's' n'tq 'v'tK | 31 w'w't'm'f 2008-G e'vsk_s,tj vi mwe'K gj atbi cwi gvY uQj 205.8 wej qb UvKv; hv kZKiv 216.8 f'vM ep'x tctq w'w't'm'f 2013-G 651.9 wej qb UvKvq Db'v'Z nq |

5.14 mviYx 5.3(L)-G Pvi aitbi e'vstKi 2006 mb ntZ 2014 Gi Rp chSĪ tkĀweb'vmZ FĀYi cwi gvY t'Lvfbv ntqtQ| ivōiq gwij Kvbvaxb emYwR'K e'vsKs,tj vi tkĀweb'vmZ FĀYi cwi gvY 2006 mĀbi 115.0 weij qb UvKv t_tK epx tctq 2013 mĀb 166.1 weij qb UvKvq `wotqtQ| GKB mgĀq temi Kwii e'vsKs,tj vi tkĀweb'vmZ FY 43.7 weij qb UvKv t_tK 99.4 weij qb UvKv epx tctq 143.1 weij qb UvKvq, weĀklwqZ e'vsKs,tj vi 41.5 weij qb UvKv t_tK epx tctq 83.6 weij qb UvKvq Ges weĀ'wk e'vsKs,tj vi 0.8 weij qb UvKv t_tK epx tctq 13.0 weij qb UvKvq `wotqtQ| 2014 mĀbi Rp tkĀl ivōiq gwij Kvbvaxb, weĀklwqZ, temi Kwii l weĀ'wk e'vsKs,tj vi tgvU tkĀweb'vmZ FĀYi cwi gvY `wotqtQ h_v tĀg 197.2 weij qb, 110.5 weij qb, 191.5 weij qb l 14.2 weij qb UvKv|



mvi Yx 5.5 cĀfkb chĀBZv nvti i Zj bvgj K wĀĪ

(weij qb UvKv)

eoi	AvBĀtUg	Gmmie	weĀklwqZ	temi Kwii	weĀ'wk
2012	cĀqvRbxq cĀfkb	119.2	29.8	84.4	8.9
	msiwĀZ cĀfkb	81.9	13.6	84.9	9.3
	cĀfkb msi'ĀYi nvi (%)	68.7	45.7	100.6	104.3
2013	cĀqvRbxq cĀfkb	107.8	38.3	94.8	11.6
	msiwĀZ cĀfkb	122.3	17.4	97.8	12.3
	cĀfkb msi'ĀYi nvi (%)	113.5	45.5	103.2	106.0
2014 Rp	cĀqvRbxq cĀfkb	124.2	49.3	114.4	12.5
	msiwĀZ cĀfkb	110.7	19.3	117.9	12.5
	cĀfkb msi'ĀYi nvi (%)	89.1	39.2	103.1	100.1

5.15 mviYx 5.4-G mKj e'vstKi 2006 t_tK Rp 2014 chSĪ mvgwMK tkĀweb'vmZ FĀYi cwi gvY, cĀqvRbxq cĀfkb Ges msiwĀZ cĀfktbi cwi gvY t'Lvfbv ntqtQ| mviYx 5.4 l 5.6-G t'Lv hvq, i'aygvĀ 2009 l 2011 mb e'ZxZ 2006 mb ntZ 2013 mb chSĪ mvgwMK fvtē e'vsKs,tj v tkĀweb'vmZ FĀYi wecixZ cĀqvRbxq cĀfkb msi'ĀY gwmZfvtē e'ntqtQ| 2009 l 2011 mĀb e'vsKs,tj v kZKiv 100 fvm ev Zvi teik cĀfkb msi'ĀY mg_© ntqtQ| 2006 mĀb e'vsKs,tj vi cĀqvRbxq cĀfkb msi'ĀYi nvi wQj kZKiv 49.9 fvm, hv cieZĀZ epx tctq 2011 mĀb kZKiv 103.0 fvm, 2013 mĀb kZKiv 99.0 fvm Ges 2014 mĀbi Rp tkĀl kZKiv 86.7 fvtM `wotqtQ|

Aetj vctbi Rb' cĀfkb `vbsĪ | j'qYxq th, D³ weĀepvaxb mgĀq weĀ'wk gwij Kvaxb e'vsKs,tj v chĀB cĀfkb msi'ĀYi t'qĀĀ AwakZi fvtjv Ae'vĀb i'tqtQ| mviYx 5.5-G 2012, 2013 mĀbi Ges 2014 (Rp tkĀl)-Gi cĀfktbi meĀkl Ae'vi GKwU Zj bvgj K wĀĪ cĀwKZ ntqtQ|

2000 mb t_tK 2013 mb chSĪ cĀqvRbxq cĀfkb msi'ĀY NvUwZi gj KviY nt'Q KwZcq ivōiq gwij Kvbvaxb, weĀklwqZ Ges cĀtjg e'vsKmn KtqKwU temi Kwii e'vstKi AchĀB gpvdiv Ges FY

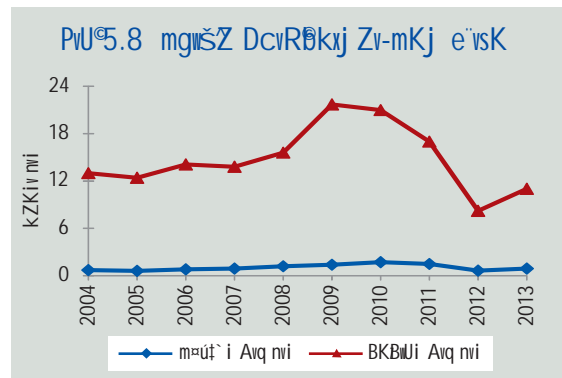
5.16 wĀtm=Ā 2013 tkĀl 39wU temi Kwii emYwR'K e'vstKi gĀ' 37wU e'vsKB chĀB cĀfkb

mvi Yx 5.8 e'vstKi tkĶxtf' g'vrdv AR'bi nvi (kZKiv nvi)

e'vstKi aib	m'ut' i Avq nvi (ROA)									BK'BiLi Avq nvi (ROE)								
	2006	2007	2008	2009	2010	2011	2012	2013	Rp 2014	2006	2007	2008	2009	2010	2011	2012	2013	Rp 2014
Gmmie	0.0	0.0	0.7	1.0	1.1	1.3	-0.6	0.6	-0.1	0.0	0.0	22.5	26.2	18.4	19.7	-11.9	10.9	-2.4
vetklvqZ	-0.2	-0.3	-0.6	0.4	0.2	0.1	0.1	-0.4	-0.9	-2.0	-3.4	-6.9	-171.7	-3.2	-0.9	-1.1	5.8	-9.5
temiKwi	1.1	1.3	1.4	1.6	2.1	1.6	0.9	1.0	0.8	15.2	16.7	16.4	21.0	20.9	15.7	10.2	9.8	8.4
vet'ik	2.2	3.1	2.9	3.2	2.9	3.2	3.3	3.0	3.5	21.5	20.4	17.8	22.4	17.0	16.6	17.3	16.9	20.1
tglU	0.8	0.9	1.2	1.4	1.8	1.5	0.6	0.9	0.6	14.1	13.8	15.6	21.7	21.0	17.0	8.2	11.0	8.4

K.5. g'vrdv I DcvR'kxj Zv

5.20 DcvR'kxj Zv I g'vrdv cwi gvtci Av'tiv vevf'bamPK i tq'tQ Z'te e'vckfv'te e'euZ mPK nt'Q m'ut' i Dci Avq nvi (ROA) hv BK'BiLi Dci Avq nvi (ROE) Ges bxU m' g'vR' (NIM) cwi c'k Ab'cvZ vnt'mte 'ĶZ |



5.21 ROA Ges ROE ņiv cwi g'vckZ DcvR' ĶgZvi Ae'v'tb e'vstKi aib'tf' e'vck Zvi Zg' cwi j'vĶZ ntq _vtK | vevf'breait'bi e'vstKi ROA Ges ROE mvi Yx 5.8-G cĀ k' Kiv ntq'tQ | G mPK,tj v vet'k't'Y t' Lv hvq th, iv'Ńq g'v'j K'v'v'x'v ew'Y'R'K e'vskS,tj vi ROA ŃQj e'vskS Lv'Zi Mo kZKiv nvt'ii v'btP | iv'Ńq g'v'j K'v'v'x'v ew'Y'R'K e'vskS,tj vi ROA 2011 mb ch'Sl mg'tqi mvt_ g'v's'tq ep'x t'ctj | 2012 m'tb v'ecj cwi g'v'Y bxU Ķ'v'Zi K'v'it'Y ROA FY'v'Z'Ķ kZKiv 0.6 fv'tM 'v'v'Ńq'tQ | 2013 m'tb ROA Gi g'v'b ep'x t'ctq ab'v'Z'Ķ Ae'v'q i'tq'tQ | vet'K'v'e I iv'K'v'e av'iv'ev'n'K'fv'te t'j v'K'm'v'tb cwi P'v'j Z n'l q'v'i K'v'it'Y vet'kl'v'q'Z e'vskS,tj vi Ae'v' fv't'j v'nt'Q b'v | 2013 m'tb vet'kl'v'q'Z e'vskS,tj vi ROA FY'v'Z'Ķ kZKiv 0.40 fv'tM 'v'v'Ńq'tQ | temiK'v'v'i ew'Y'R'K e'vskS,tj vi ROA 2010 mb ch'Sl k'v'x Ae'v'tb _v'K'tj I bxU Ķ'v'Zi K'v'it'Y 2011 I 2012 m'tb m'v'g'v'b' Aeb'v'Z ntq'tQ | Z'te, 2013 m'tb ce'Z'P e'Q't'ii Z'j b'v'q cwi v'v'Zi Aeb'v'Z N't'U'v'b | v'eM'Z e'Q'i,tj v't'Z vet'ik e'vskS,tj vi ROA av'iv'ev'n'K'fv'te

mvi Yx 5.9 e'vstKi tkĶxtf' bxU m' Avq (v'ej qb U'K'v)

e'vstKi aib	2006	2007	2008	2009	2010	2011	2012	2013	Rp 2014
Gmmie	9.0	7.4	7.9	12.1	19.8	34.3	14.9	-5.4	-9.3
vetklvqZ	1.7	1.4	1.9	1.9	6.2	4.9	4.7	3.8	1.9
temiKwi	25.4	36.1	48.5	56.7	82.8	91.4	114.7	118.2	63.8
vet'ik	8.2	9.9	12.6	10.7	13.0	16.1	19.6	15.8	6.7
tglU t	44.3	54.8	70.9	81.5	121.9	146.7	153.8	132.3	63.1

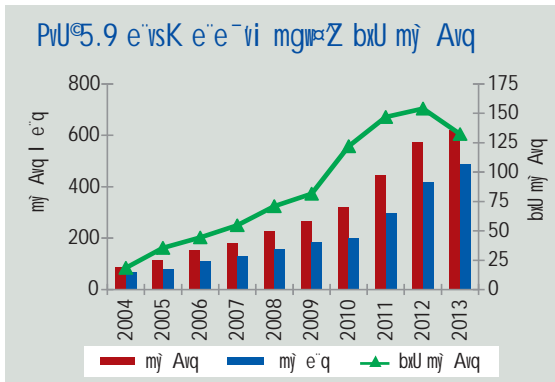
k'v'x'v Ae'v'tb _v'K'tj I 2013 m'tb ROA m'v'g'v'b' n'v'm cvq Ges Rp 2014-G Ave'v'i ep'x t'ctq'tQ |

5.24 iv'Ńq g'v'j K'v'v'x'v ew'Y'R'K e'vskS,tj v Z'nev'j e'q n'v't'mi g'v'a't'g 2006 mb t't'k 2011 ch'Sl Z'v't' i bxU m' Avq ev'Ń'Z m'Ķg n'q | Z'te, 2012 m'tb iv'Ńq g'v'j K'v'v'x'v ew'Y'R'K e'vskS,tj vi m' Av'tqi Z'j b'v'q m' e'q A'v'K n'v't'i ep'x cv'l q'v'q bxU m' Avq e'vckfv'te n'v'm cvq | 2006 mb t't'k 2013 mb ch'Sl temiK'v'v'i ew'Y'R'K e'vskS,tj vi

mvi Yx 5.10 e'vstKi tk'v'f'f' Zvi j' i nvi (kZKiv nvi)

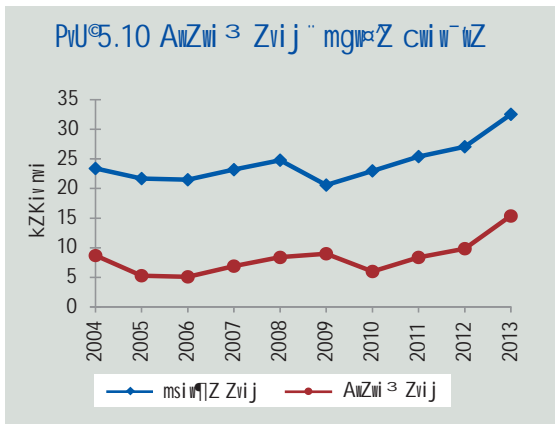
e'vstKi aib	Zij m'au`										AnZwi ³ Zvi j'`								
	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp	
Gmmie	20.1	24.9	32.9	25.1	27.2	31.3	29.2	44.3	41.2	2.1	6.9	14.9	17.6	8.2	12.3	10.2	25.3	28.2	
vet'klvqZ	11.9	14.2	13.7	9.6	21.3	6.9	12.0	15.3	10.0	3.8	5.6	4.9	7.1	2.3	1.3	1.0	4.2	1.2	
femi Kwii	21.4	22.2	20.7	18.2	21.5	23.5	26.3	28.0	21.7	5.6	6.4	4.7	5.3	4.6	6.6	9.5	11.3	12.8	
vet'wk	34.4	29.2	31.3	31.8	32.1	34.1	37.5	46.2	47.1	16.4	11.2	13.3	21.8	13.2	15.3	18.7	27.4	34.9	
tgvU	21.5	23.2	24.8	20.6	23.0	25.4	27.1	32.5	27.4	5.1	6.9	8.4	9.0	6.0	8.4	9.9	15.4	17.3	

AwaK bxU m'j Avq AR'K K'ti'Q | 2013 m'tb i v'otq gwj Kvbraxb ewYw'R'K e'vsk's,tj vi g'v cwi w'wZi Rb' mvgw'MK bxU m'j Avtq t'bwZerPK c'fve co'tj l e'vsk's LtZi mvgw'MK bxU m'j Avq 2006 mb t'tK 2012 mb ch'Si msMwZcy'EAy'g'lx aviv eRvq w'Qj | bxU m'j Avtqi G Ea'g'lx aviv t'tK c'Zxqgvb nq th, temi Kwii Ges vet'wk ewYw'R'K e'vsk's,tj vi m'j' i e'earb (Interest Spread) i v'otq gwj Kvbraxb ewYw'R'K e'vsk' l vet'klvqZ e'vsk's,tj vi Zj b'vq tenk |



K.6. Zvi j'`

5.25 eZ'g'v'tb ewYw'R'K e'vsk's,tj vt'K Zvt' i w'0-mv'bw'nK Mo Zj we l tgqvw' `vtqi kZKiv 6.50 f'vM w'0-mv'bw'nK w'f'v'EtZ Ges `wbK b'bZg kZKiv 6.0 f'vM bM` Zij m'au` (CRR) msi'q'Y Ki'tZ nq | eZ'g'v'tb Kbt'fbk'bvj e'vsk's,tj vi we'w'ae'x Zij m'au` (SLR) msi'q'Yi cwi g'vY tgvU Zj we l tgqvw' `vtqi kZKiv 13 f'vM Ges Bmj w'w'g ki xqvn'w'f'v'EtZ cwi Pwj Z e'vsk's,tj vi SLR Gi cwi g'vY kZKiv 5.5 f'vM | tem'K e'vsk' e'ZxZ Ab'vb' vet'klvqZ e'vsk's,tj vt'K SLR msi'q'Yi era'evaKZv n'tZ Ae'v'nwZ t'qv n'tj l w'ba'w'i Z nvti bM` Zij m'au` (CRR) msi'q'Y Ki'tZ nq | CRR evsj vt'k e'vst'K bM` w'ntm'te Ges SLR `vq'nxb Ab't'g'w' Z mi Kwii w'w'w'KDwi w'UR t'qi g'va't'g msi'q'Y Ki'tZ nq |



ewYw'R'K e'vsk's,tj vi Zij m'au` msi'q'Yi nvi m'ter'P w'Qj | weMZ Pri eQi a'ti e'vsk's,tj v Zij m'au` msi'q'Y EAy'g'lx aviv Ae'v'nZ ti t'L'tQ |

5.26 mvi Yx 5.10 n'tZ t' Lv hvq th, vet'wk ewYw'R'K e'vsk's,tj vi ci i v'otq gwj Kvbraxb

K.7. K'vt'gj m'ti w'Js

5.27 K'vt'gj m'ti w'Js Ggb GKwU Z'vi w'K e'e'v hvi g'va't'g w'bw'eo Z'vi w'Ki Rb' c'q'v'Rb Gi'fc

e'vsKmgā wPvYz Kiv nq | AvšRĀZK e'vsuKs gvtbi mġ½ mvgĀm' tiġL Pj v, AvaybK e'vsuKs Kvĥ° gġK hġMvcthvMx Kiv Ges e'vsġKi mġ'Zv Avġiv wbfġ fġte wbyġqi jġġ' ceĒZĖ K'vġgj m tiuUs wbt'ġKwU wWcvUġg:U Ae Ad-mvBU mġv:irfkb KZR cġtciXġv Kiv ntġtQ | bZb cĕwZĖ wbt'ġKwU wWġmġ 2013 wfwĒK K'vġgj m& tiuUs wbyġ ntZ AbmZ nt'Q |

mġkwaZ wbt'ġKwUġZ AbmZ ev mPK Gi tġġġB i'ayeo aiġbi cwieZĖ Avbqb Kiv ntġtQ Zv bq, eis ŸYMZ gj'vqġbi tġġġI cĕġvjv (Questionnaire) bZb fġte web'ġI Kiv ntġtQ | wbt'ġKv chġġj vPbi tġġġI gj'ab chġZv ms vŒ e'vġmj -3 bmwZgvj vġK wetePbvq tbqv ntġtQ Ges G mġuKĖ Kuzcq Ab'vb' wġq AŒfĖ Kiv ntġtQ | gj'ab chġZv tġġġI DĒg gvbmġubġgj aġbi I ci Ÿi'Zġġivc Kivmn gj'aġbi Zj'bvq cġRevRvġi wewbtqvM I e'vġj YġkU einfĖZ `dvi cwigvY, tgvU gj'aġbi Zj'bvq en'vsK FġYi cwigvY wnmvevġtb AŒfĖ Kiv ntġtQ | bZb K'vġgj m tiuUs wbt'ġKwUġZ mġuġ'i ŸYMZgvb gj'vqġbi Rb' tkġxKZ FġYi nvi, cġfġkubs cwiw'wZi cvkivcwk mweR fġte e'vsġKi tġvb tcvUġdvj I tK'ġfZ wKbv Zv hvPvB Kivi Rb' HHI (Herfindahl-Hirschman Index) cĕZĖ Kiv ntġtQ | SġKcYġewfbwLvZ cĖ Ē FġYi cwigvYI wnmvevġtb AŒfĖ Kiv ntġtQ | K'vġgj m& tiuUs Gi Avl Zvq e'vsK_ġj vġK `Ģ cĕKvi tiuUs Avġivġci gva'ġg gj'vqb Kiv nq | (1) Dcv'vb wfwĒK cvidiġY& tiuUs, hv K'vġgj m& Gi QquU Dcv'vb A_Ė gj'ab chġZv, mġuġ'i ŸYMZ gvb, e'e'vcvb, DcvRĖ ġġgZv, Zvij' I evRvi SġKi cĖZ mste`bkj Zv Gi wfwĒZ wbyġ Kiv nq Ges (2) mgwŒZ K'vġgj m& tiuUs, hv e'vsġKi mweR Aw_Ė Ae'vi wfwĒZ wbyġZ ntġ_vġK | Dfġ cĕKvi tiuUs 01-50 t'ġj wbyġ Kiv nq, 010 Gi gva'ġg meġPġq

fġj ev DrKó tiuUs wbt'Ė Kġi | Aciw'ġK, 050 Gi gva'ġg meġPġq Lvivc ev wKó tiuUs tevSġbv nq | tKvb e'vsġKi mgwŒZ K'vġgj m& tiuUs 040 ev 050 A_Ė ĖcĖŒKĖ ev 0AmġŒI RbKĖ wbyġZ ntġ mvariYzt H e'vsKwUġK ĖcĖġj g e'vsKĖ wntġte wPvYz Kiv nq Ges Gi Kvġġej x I Aw_Ė Ae'v evsjvġ'k e'vsK KZR wbeofvte chġġY Kiv nq |

5.28 K'vġgj m& mPġKi gva'ġg wPvYz e'vsK_ġj vi `ġġZv `ġ Kivi Rb' evsjvġ'k e'vsK gvP°2005 ntZ Avġ'ĖI qwbĖ wnt'g (EWS) mġv:irfkb cġwZ cĕZĖ KġiġQ | tKvb e'vsġKi Kvġġg `ġġZv cwij'ġġZ ntġ ZvġK EWS Gi Avl Zvq wbtġ Avmv nq Ges wbeofvte chġġYi gva'ġg Gi Kvġġg gi gvġbvġġb mrvqZv Kiv nq | eZġvġb tKvb e'vsK EWS chġġYi Aaxġb tbB |

5.29 cĕwZĖ bZb K'vġgj m& tiuUs wbt'ġKv Abġvqx wWġmġ 2013 G tKvb e'vsġKi tiuUs 1 ev 0kiv'kvj x0 wbyġZ nqwb, 28wU e'vsġKi tiuUs 2 ev 0mġŒI RbKĖ, 12wU e'vsġKi tiuUs 3 ev 0tgvUvgwU fġj 0, 6wU e'vsġKi tiuUs 4 ev 0cĖŒKĖ Ges 1wU e'vsġKi tiuUs 5 ev 0AmġŒI RbKĖ wġj |

K.8. kni I MġgxY AĀġj e'vsK_ġj vi cwipġj b Kvġ°g

5.30 e'vsuKs LvġZi tgvU kvLvi msL'v Ges kni I MġgxY AĀġj i wfwĒZ AvgvbZ I FġYi cwigvY cwimkó-4 (mviYx-13) G cĖwĖZ nj | wWġmġ 2013 cĖŒŒK MġgvĀġj tgvU kvLvi msL'v `wotġtQ 4962wU (tgvU kvLvi kZKiv 57.1 fġM) Ges knivĀġj Gi cwigvY 3723wU (tgvU kvLvi kZKiv 42.9 fġM) | knivĀġj Zj'bvq MġgvĀġj kvLvi msL'v Zj'bvġj Kfġte Kg nġi epġ tġtġtQ | wWġmġ 2013 tkġI MġgxY kvLv_ġj vġZ AvgvbġZi cwigvY wġj 1117.1 weġj qb UvKv (tgvU AvgvbġZi kZKiv

mvi Yx 5.11 Bmj wqg e'vskLs LvtZi Zj bvgj K wP[†] (wWtm[†] 2013 tk†l) (weij qb UvKv)

weeiY	Bmj wqg e'vsk		cPuj Z e'vskKi Bmj wqg kvLv		Bmj wqg e'vskLs LvZ		mKj Zchmij e'vsk	
	2013	2012	2013	2012	2013	2012	2013	2012
1	2		3		4=2+3		5	
e'vskKi mSL'v	8	7	16	16	24	23	56	47
tgvU AvgvbZ	1117.9	961.2	61.0	56.7	1178.9	1017.9	6273.0	5396.0
tgvU weibqtqM	951.3	858.9	52.5	51.2	1003.7	910.1	4638.7	4318.6
weibqtqM-AvgvbZ AbjciZ	85.1	89.4	68.1	90.3	85.2	89.4	73.9	80.0
Zrij 't D0E(+)/NvUvZ(-) @	91.2	51.0	3.1	0.8	94.3	51.9	955.8	505.4

@ cPuj Z e'vsk₂tj vi Bmj wqg e'vskLs kvLv/kvLv₂tj v Avj v' v'fite GmGj Avi msi ¶Y Kti bv| msik-oe'vskKi c'avb Kvthfj q mgw[†]Z'fite GmGj Avi msi ¶Y Ges Zrij 't D0E/NvUvZ wmmie Kti 'vtK|

18.3 fVM) Ges k'uti kvLv₂tj vtZ AvgvbZi cwi gvY wQj 4988.21 weij qb UvKv (tgvU AvgvbZi kZKiv 81.7 fVM)| GKB mgtq M0g I kniv'Atj F†Yi cwi gvY wQj h_v t'g 450.6 weij qb UvKv (tgvU F†Yi kZKiv 10.2 fVM) Ges 3987.8 weij qb UvKv (tgvU F†Yi kZKiv 89.9 fVM)|

K.9. Bmj wqg e'vskLs

5.31 1983 m†b evsj vt' tk c'vMZ (Conventional) my wfwEK e'vskLs c'wZi cvkvcwk Bmj wqgK e'vskLs Kvh[®] g 'i' nq| A_0Qi 14-G evsj vt' tk KvhpZ 56wU e'vskKi g†a' 8wU temi Kwii e'vsk c'Y% Bmj wqgK e'vsk Ges 16wU c'Puj Z e'vsk (3wU 'et' wKk e'vskmn) Bmj wqgK e'vskLs kvLvi gva'tg Bmj wqgK e'vskLs Kvh[®] g cwi Pvj bv Ki†Q| 1983 mb t_†K wWtm[†] 2012 chS' A_0wZi Dbqt'bi mv†_ Zvj wqj t'q Bmj wqgK e'vskLs LvZi tRvi†j v c'w[†] eRvq ti†L†Q, hv mgM0 e'vskLs B0wv-†Z m'w', A_0qb Ges AvgvbZ we†ePbvq Bmj wqg e'vskLs LvtZi ewaZ gv†K0 tkqvi Gi gva'tg c'vZdij Z nt†Q| 2013-tZ Bmj wqgK e'vsk₂tj vi Kvh[®] g gj Zt w'†gZ ntq c†o H e0†i weivRgvb S'Kc'Y'e'emmwqK cwi†et'ki Kvi†Y| mvi Yx 5.11-G Bmj wqgK e'vskLs Kvh[®]†gi msw¶B wP[†] c'0 k0 Kiv nt†Q| wWtm[†] 2013 tk†l mKj

Bmj wqgK e'vsk Ges c'Puj Z e'vsk₂tj vi Bmj wqg e'vskLs kvLv₂tj vi tgvU AvgvbZi cwi gvY 'wot†Q 1178.9 weij qb UvKv, hv mgM0 e'vskLs LvtZi tgvU AvgvbZi kZKiv 18.8 fVM Ges 2012 Gi Zj bvgj Kg| wWtm[†] 2013 tk†l mKj Bmj wqgK e'vsk Ges c'vMZ e'vsk₂tj vi Bmj wqg e'vskLs kvLv₂tj vi tgvU weibqtq†Mi cwi gvY 'wot†Q 1003.8 weij qb UvKv, hv t'†ki mgM0 e'vskLs LvtZi tgvU weibqtq†Mi kZKiv 21.6 fVM|

L. AvBbMZ KvW†gv Ges c'lewaMZ eva'evaKZv

L.1. e'vsk₂tj vi Rb' S'KwfwEK gj ab ch0Zv (RBCA)

5.32 evsj vt' k e'vsk ti₂tj Uwi eva'evaKZv w†m†e Rvbqvii 2010 ntZ e'vsk₂tj vi Rb' S'K wfwEK gj ab ch0Zvi (RBCA) KvW†gv c'0Z0 K†i†Q| G0vov, we' gvb S'KwfwEK gj ab ch0Zvi bwiZ Ges e'vsk₂tj vi c'†eP gj ab ch0Zvi wi†cwi0 m†kvab K†i evsj vt' k e'vsk 2010 m†b b-bZg gj ab ch0Zvi nvi (CAR) Ges b-bZg c'0qvRbxq gj ab (MCR) ch0j vPbv K†i| Rj vB 2011 ntZ e'vsk₂tj vtK S'KwfwEK m'w††i kZKiv 10.0 fv†Mi mgcwi gvY ev Z' a'0gj ab ch0Zvi nvi (CAR) msi ¶Y Ki†Z n†e| e'vtmj -2 Gi wcvj -1

Abjvqx FY SĕK (credit risk), evRvi SĕK (market risk) Ges cwiPvj b SĕK (operational risk) Gi wecixtZ e'vsKmgĀ SĕKwfvĒK m'ú` wnmvevqb KitiQ| cĀZ ĀgwmK tkĀI gj ab chĒBZvi weeiYx evsjvĀk e'vsK `wLĀji Rb` e'vsK, tjtĀK wbt` Rbv cĀvb Kiv ntqtQ| eZgvtb evsjvĀk e'vsK SĕKwfvĒK gj ab chĒBZvi (RBCA) KvWtgvĀ wcvĀ - 2 ev'ĕvqtbi KvR KitiQ| ZĒyearb chĒj vPbv c'xwZ (supervisory review process)-SRP Gi gj bwxZ nj ōe'vsK, tjtĀZ wi Ā tcĀdvBĀji AvtjtĀK mvguMĀK gj ab chĒBZvi wbiĀĀYi Rb` GKwU cĀ qv Ges chĒB gvĀvq gj ab msiĀĀYi Rb` GKwU tKĀkj `vKĀZ nteŀ| e'vsK, tjtĀK GKwU SRP Uxg MVĀbi Rb` wbt` Rbv cĀvb Kiv ntqtQ, thLvtb wi Ā gvĀbRtgU BDwbU nt`Q GKwU Awet`Q` Ask| GQrov, e'vsK, tjtĀK Zvt` i mvguMĀK wi Ā tcĀdvBĀji wbiĀĀYi Rb` Internal Capital Adequacy Assessment Process (ICAAP) kxĀR GKwU cĀmm WKĀgU cĀvqb Kivi wbt` Rbv cĀvb Kiv ntqtQ| e'vtmj 2-tZ SĕK e'e'vcbvĀ gvĀvi mvt` gj abĀK m'úMĀZ Kiv ntqtQ| KvĀRB e'vsK, tjtĀZ Zvt` i SĕK, tjtĀZ v'iwK Ges tgvKvtejv Kivi Rb` mteŀP AbĀxj bĀhM` SĕK e'e'vcbv tKĀkj `vKĀZ nte|

eZgvtb evsjvĀk e'vsK e'vtmj -3 ev'ĕvqtbi Rb` tiwG'vc Ges Kgĕwi KĀbv cĀvb ev tNvlYv KĀitiQ| G wbt` Rbv, tjtĀZ Rvbqwi 2015 ntZ avtc avtc Āi` ntq Rvbqwi 2020-G cYĀiĀĀc gj aĀbi nvi ev'ĕvqb Kiv nte| bZb gj ab chĒBZvi KvWtgvĀ Avl Zvq e'vsK, tjtĀK wbtgĕewYZ nvi, tjtĀZ msiĀĀYi KitiZ nte t

1. Kgb BKĀBwU wJvi-1 gj ab nte tgvU SĕKwfvĒK m'úĀi KgcĀĀ kZKiv 4.5 fvM|

2. wJvi-1 gj ab nte tgvU SĕKwfvĒK m'úĀi KgcĀĀ kZKiv 6.0 fvM| A_ŀ AwZwi³ wJvi-1 gj ab tgvU SĕKwfvĒK m'úĀi mteŀP kZKiv 1.5 fvM chĀntZ cviĀe |
3. SĕKwfvĒK m'úĀi mvt` gj aĀbi b'bzg AbcvZ (Capital to Risk Weighted Ratio, CRAR) nte tgvU SĕKwfvĒK m'úĀi kZKiv 10.0 fvM| A_ŀ wJvi-2 gj ab tgvU SĕKwfvĒK m'úĀi mteŀP kZKiv 4.0 fvM chĀntZ cviĀe|
4. SĕKwfvĒK m'úĀi I gj aĀbi b'bzg nvi (CRAR) QvovĀ e'vsK, tjtĀK tgvU SĕKwfvĒK m'úĀi kZKiv 2.5 fvM Avc` Kvj xb mĀĀĀ wntmĀ AwZwi³ Kgb BKĀBwU wJvi-1 gj ab msiĀĀYi KitiZ nte|

5.33 ZĒyearb chĒj vPbv gj`vqb c'xwZ ev Supervisory Review Evaluation Process (SREP) Gi AaxĀb e'vsK, tjtĀZ SRP Uxg Gi mvt` Zvt` i ICAAP ms vsĀ chĒĀĀY/gj`vqb wĕĀq evsjvĀk e'vsKĀi msjvc AĀĀĀ iĀĀQ| D³ SRP-SREP msjvcKvtĀ evsjvĀk e'vsK cwiĀvYMZ I, YMZ w'K wĕĀPbvq wĀq msĀk-ōe'vsKĀi chĒB gj aĀbi cwiĀvY wbyĀ KĀĀe| 2011 mĀb cĀg SREP msjvc Āi` Kiv nq| AvtĀ vP` msjvc mnRZi Kivi jĀĀĀ evsjvĀk e'vsKĀi cĀĀ tĀĀK tg 2013 tZ GKwU mĀkwaZ c'xwZMZ `wjj cĀvqb Kiv ntqtQ| G c'xwZMZ `wjj Gi Avl Zvq e'vsK, tjtĀK tiwWqvĀ SĕK, gj` SĕK, tjtĀZ e'e'vcbv ms vsĀ gj`vqb, FY cĀĀfZKĀY SĕK, mĀ nvi SĕK, Zvij` SĕK, mĀvq SĕK, tjtĀb w'úĀĀi SĕK, tKĀkj MZ SĕK, cwiĀĀMZ SĕK, Ges Ab'v` e'MZ SĕK ms vsĀ Z` wbaĀi Z digĀvU evsjvĀk e'vsK `wLĀji wbt` Rbv cĀvb Kiv ntqtQ| G cĀ qvq

Kti Pti tQ| Rybqi e`vsK mpcvirkfb t`ukwj ÷ iv e`vsKs,tjvi tURvix Kvh`g, gj ab chfßZv, FY-AvgvbZ nvi cĀwZ wbiXqY Kti _vtKb Ges wbaWi Z mgq cici e`vsKs,tjvi wbiXqYZ AwR cĀZte`tb Z`vbtvqx Diagonestic Review Report (DRR), Quick Review Report (QRR) cĀZ Ktib| GQrov, e`vsKs,tjvi cwi Pvj bvcl`, wbeX/AwWU Kwguji mfvi Kvh`eiYx chqj vPbv Kivi mvt_ mvt_ ivotq gwj Kvbvxb e`vsKs,tjvi mvt_ m`uwi Z mgtsvZv `yiK Gi AMWZ chqj vPbv Ktib Ges ZvrqYwYKfvte mswk-ó EaYzb KgRZqK AeinZ Ktib| Ab-mvBU mpcvirkfb Gi w`wi Z Kvh`g wbtP Ztj aiv njt

M.2. Ab-mvBU cwi`kĀ wfvM

5.38 ersj vt`k e`vsKti wvax Kvh`tgi Ask wntmte eZv`tb 7u wfvM - e`vsK cwi`kĀ wfvM-1 (wvAvB-1), e`vsK cwi`kĀ wfvM-2 (wvAvB-2), e`vsK cwi`kĀ wfvM-3 (wvAvB-3), e`vsK cwi`kĀ wfvM-4 (wvAvB-4), `et`wkK gj t cwi`kĀ wfvM (wvGdAvB), dvBb`wYqj BwUwMĀ GŪ Kv÷gvi mwf`mm wvUv`gU (GdAvBwGmW) Ges ersj vt`k dvBb`wYqj BwUwYtR`y wvUv`gU (wvGdAvBBD) cwi`kĀ Kvh`g cwi Pvj bv Kti| G mvZu wfvM ivotq gwj Kvbvxb e`vsK, wtklvqZ e`vsK, temi Kwvi ewYwR`K e`vsK (Bmjwg kixqvn& wfvEK e`vsKs,tjv mn), wtk e`vsK Ges Bbt`f÷tgU Ktcr`kb Ae ersj vt`k (AvBimie) I gwvb tPÄvimn Ab`v` cĀZövmgn cwi`kĀ Kti _vtK| G wfvMgn thme cwi`kĀ KvR Kti _vtK tm,tjvtK wZbvtM fvM Kiv hvq- 1.wek` cwi`kĀ 2. SmK wfvEK/ wnt`g tPK cwi`kĀ Ges 3. wtkl/ ZvrqYwYK cwi`kĀ|

5.39 wek` cwi`kĀ e`vsKmgtni mveR Ae`vKvh`g (Z_v gj ab chfßZv, m`ut`i ,YMZ

gvb, Zvij`, DcvRĀ qlgZv, e`e`vcbrv `qZv BZ`w) gj`vqb Kiv nq| G,tjv gj`vq`bi wfvEKZ e`vsKs,tjvtK 1-5 wbgg`x t`tj tiuS Kiv nq| Ab-mvBU (On-site) cwi`kĀ wfvMgn cwi`kĀ cĀZte`tb cĀĒ mpcwik I wbt`Rvmgn h_vh`fvte cwi cvj Z nt`Q wKbv Zv chqY Kti _vtK| e`vsKmgtni SmK e`e`vcbr wbt`Kkvi cwi cvj b I Abkxj b ZĒyearb Kivi Dti`tk` SmKwfvEK cwi`kĀ cwi Pvj bv Kiv nq| AvgvbZKvix, RbmvariY ev tkvb cĀZövtbi AwfthvtMi wfvEKZ wtkl cwi`kĀ cwi Pvj bv Kiv nq|

5.40 thme ewYwR`K e`vsKti K`vtgj m&tiuS 3 t`tK 5 Gi gta` _vtK, tm,tjv cĀZeQi cwi`kĀ Kiv nq| thme e`vsKti tiuS 1 A_ev 2, tm,tjv cĀZ`jeQti GKevi cwi`kĀ Kiv nq| cĀfkb, Avq I e`q wmvemgn AbmUvceR e`vsKs,tjvtK Zvt`i Pevšl wmv mstkvatbi Rb` ejv ntq _vtK| Ab-mvBU mpcvirkfb Kvh`wi Zv epx Ges Ab-mvBU I Ad-mvBU mpcvirkfb mgq e`eavb nwmKti G cxwZ cĀZĀ Kiv ntqtQ|

5.41 A_eQi 14-G 28u e`vsKti cĀvb Kvh`qmn 884 u kvLvq e`vsK cwi`kĀ wfvM-1 (wvAvB-1) KZK cwi`kĀ Kvh`g m`ubae Kiv ntqtQ| GKB mgqtq, wvAvB-1 Gi ZĒyearb _vkv 8u e`vsK ersj vt`k e`vsK KZK BmjKZ g` SmK wbt`Kkvi (Core Risk Guidelines) [m`u`-`vq e`e`vcbr (ALM), FY SmK e`e`vcbr (CRM), Z`thvMvtvM cĀKškj (ICT), Af`šli xY wbcšY I wbiXqv (ICC)] ev`evq`bi AMWZ chqj vPbv j`q` cĀvb SmK wfvEK cwi`kĀ Kvh`g cwi Pvj bv Kiv ntqtQ| cĀZu e`vsKti cĀvb Kvh`q/ AvÄwj K Awdmmn thtkvb GKw kvLv cĀvb SmK wfvEK cwi`kĀbi Avl Zvq tbqv ntqtQ| 30 Rj 2013

wfWÉK GKw e'vstKi c'avb Kvh'q mn tgvU 200wU kvLvi cwi`k' Kvh'g m'ubaeKiv ntqtQ| c'avb Kvh'q qmgn Ges 219wU eo kvLvi cwi`k' Kvh'g m'ubaeKiv ntqtQ 31 wWtmst 2013 wfWÉK| e'vsK_tj vi ewl R Aw_R c'Zte`b Pevs'Kivi c'e` Zvt`i e'e'vcbv cwi`l` (MANCOM), evsj vt`k e'vstKi cwi`k' Ges ewntubix'qK Gi mgstq w`l`-`lixq mfv Kivi wbt`R t`qv ntqtQ| e'vsK cwi`k' wefvM-1 bq Kg'etm 35wU Af'slixY c'ok'qY cwi Pvj bvi e'e'v Kti'tQ|

5.42 e'vsK cwi`k' wefvM-2 (wWveAvB-2) me'fgvU 855wU wek` cwi`k' Kvh'g cwi Pvj bv Kti'tQ Zb'ta` 7wU c'avb Kvh'q, 152wU eo kvLv Ges 696wU tQvU kvLv Ašif' | GKB mg'tq iv'otq gv'vj Kvbvaxb ewYwR`K e'vsKmn we'tklv'qZ e'vsKmg'tn me'fgvU 71wU we'tkl cwi`k' Ges 6wU e'vstK 29wU SntK wfWÉK cwi`k' Kvh'g cwi Pvj bv Kiv ntqtQ| Avakš, wefvMwU 31wU Aw_R c'Zovtb wek` cwi`k' Kvh'g cwi Pvj bv Kti'tQ, hvi g'ta` 97wU kvLv, 29wU c'avb Kvh'q i'tqtQ Ges 27wU we'tkl cwi`k' Kvh'g cwi Pvj bv Kiv ntqtQ|

5.43 wWveAvB-3 KZR wek` cwi`k' bi Avl Zvq 5wU c'avb Kvh'q, 95wU eo kvLv, 640wU tQvU kvLv Ges 143wU GmGgB m'vrf'm tK` ; GmGgB/Kw kvLv mn me'fgvU 740wU cwi`k' Kvh'g m'ubaeKiv ntqtQ| wefvMwU KZR e'vsKmg'tn 12wU SntK wfWÉK, 5wU Zvr'qYK Ges 14wU we'tkl cwi`k' Kvh'g m'ubaeKiv ntqtQ| GKB mg'tq 4wU e'vstK (GmGgB mn) me'fgvU 103wU we'tkl cwi`k' Ges 2wU e'vstK 11wU SntK wfWÉK cwi`k' Kvh'g cwi Pvj bv Kiv ntqtQ|

5.44 A_Qi 14-G e'vsK cwi`k' wefvM-4 (wWveAvB-4) wefvbae'vstKi c'avb Kvh'q i kvLvq

tgvU 248wU cwi`k' Kvh'g m'ubaeKti'tQ| G mg'tqi g'ta` e'vsK cwi`k' wefvM-4 Gi Avl Zvaxb 20wU e'vstKi 19wU kvLv i 17wU c'avb Kvh'q tq evsj vt`k e'vsK KZR Rwi KZ Core Risk Management Guideline (Asset-Liability management, Credit Risk Management, Information security System, and Internal Control & Compliance) Gi ev'lvqb we'lqK AMMwZ Ges GKB mvt` e'vstKi SntK e'e'vcbv c'xwZ Ges cwi'tek gj`vqb i ch'j'vPvi j't'` gj` SntKwfWÉK cwi`k' m'ubaeKiv ntqtQ| GKB mg'tq e'vsK cwi`k' wefvM-4 20wU e'vstKi 130wU kvLv i 19wU c'avb Kvh'q tq wek` cwi`k' Kvh'g Ges 12wU e'vstKi 62wU kvLv i 1wU c'avb Kvh'q tq we'tkl cwi`k' cwi Pvj bv Kti'tQ| Av'tj'vP` A_Qi t'vbxq ÷K G` tPÄ Gi Zv'ij Kv'f' me e'vsK Gi cvkvcv'k 1wU GbAvi we e'vsK i 5wU we't`k e'vstKl Zvt`i ewl R Aw_R c'Zte`b Pevs'Kiti'Yi c'e` cwi`k' Kvh'g m'ubaeKiv Kti'tQ| Kvh'g ce` cwi`k' Gi wfWÉZ bZb 9wU e'vstK Zvt`i e'vsnKs Kvh'g i i` Kivi AbgvwZ c'lvb Kiv ntqtQ|

5.45 `et`wkK gy't cwi`k' wefvM (wWBGdAvB) KZR `et`wkK ewYt'R` A_Qb, e'vsK_tj vi tURvix Kvh'g i `et`wkK gy't SntK e'e'vcbv Ges e'vsK i gv'vbtPÄvi't`i `et`wkK gy't tj'bt`b ms v's' cwi`k' cwi Pvj bv Kiv nq| A_Qi 14-G D³ wefvM 8wU c'avb Kvh'q i 387wU Ab'tgvw` Z w'j'vi kvLvmn me'fgvU 395wU wek` cwi`k' Kvh'g cwi Pvj bv Kti'tQ| GQ'ovl D³ wefvM `et`wkK gy't SntK e'e'vcbv we'lqK 45wU cwi`k', 62wU we'tkl cwi`k', gv'vbtPÄvi't`i Dci 21wU cwi`k' Ges `et`wkK ewYR` i `et`wkK gy't we'vbgq Av'vbgq ms v's' D'tj' L'thvM` msL`K cwi`k' Kvh'g m'ubaeKti'tQ|

5.46 26 Rj vB 2012 Zwi tL MĀnK `v`msi qY tK`^ (CIPC) tK Financial Integrity and Customer Services Department (FICSD) brtg GKw cY% wfvM wntmte cĀMvZ Kiv ntqtQ| eZgvtb FICSD AZ`^ cĀix wntmte e`vsK Ges Ab`vb` Aw`R cĀZōvbmgnĀ (NBFIs) Af`šliY I eint Rvj -Rwj qwiZi ce`mZKkKiY j qY wetePbvq wbtq Rwj qwiZi AbmŪvb ceR cĀqvRb Abmvti Aw`R Rwj qwiZ m`cukZ tdSR`wi Aciva wel tQ Z`šI Kti `vtK| GQovl e`vsK I Aw`R cĀZōvbmgnĀ wbi vEv, `qZv, Kvhrvwi Zv, `^QZv Ges Z` I cĀh` (ICT) Kivvtgvi Sūk e`vcbv DbvZKi tYi t`qTĀI wbi šli tPōv Ae`vnZ ti tL tQ|

5.47 A_@Qi 14-G AĀ wfvM nU j vBb, BtgBj, cĀvMZ wPwI gva`tg tgvU 4477wU Awf`thvM MĀhY Kti tQ| G wfvM evsj vt`k KvhpZ e`vsK Ges Aw`R cĀZōvbmgnĀ 126wU wtkl cwi`kĀ Kvh`g m`cbeKti tQ| cĀvb Kvhtj tqi MĀnK tmev wfvM wbr wbr Gj vKvi Avl Zvaxb e`vsK MĀnKt`i Awf`thvM Z`šli Rb` evsj vt`k e`vsKti 10wU kvLv AwdmmgnĀ MĀnK `v`msi qY tK`^ (CIPC) `vcb Kti tQ|

A_@Qi 14-G evsj vt`k dvBb`wYqvj BtUwj tRĀ BDwbU (BFIU) gĀ Sūk Kvh`g Gi Avl Zvq wfvb e`vsKti 67wU kvLv I 22wU e`vsKti cĀvb Kvhtj tQ wnt`g tPK wclqK cwi`kĀ Kvh`g Ges 4wU e`vsKti 4wU kvLv wtkl cwi`kĀ Kvh`g m`cbeKti tQ| GQov, m`nRbK A_` cĀvn wclqK cĀZte`b (Suspicious Transaction Reports) AwakZi chĀj vPbvi Avtivil wKQy wtkl cwi`kĀ Kvh`g m`cbeKiv ntqtQ| A_@Qi 14-G GKB DĀt`k` 12wU e`vsKti cĀvb Kvhtj tQ Ges 19wU e`vsKti 18wU kvLv wtkl cwi`kĀ Kvh`g

cwi Pj bv Kiv ntqtQ| AwakS, wfvb wYqv, e`v` Ges cĀZōvb Gi gva`tg cĀB Awf`thvM Z`šli Rb` Avi I wKQy cwi`kĀ Kvh`g cwi Pj bv Kiv ntqtQ| GQovl evsj vt`k dvBb`wYqvj BtUwj tRĀ BDwbU (BFIU) A_@Qi 14-G 8wU e`vsKti cĀvb Kvhtj tQ Ges 25wU e`vsKti 12wU kvLv wtkl cwi`kĀ Kvh`g m`cbeKti tQ|

5.48 gwmb j Ūwis Ges mšytm A_@q cĀZti vta A_@Qi 14-G tek wKQy Kvh`g MĀhY Kiv ntqtQ| The Anti-Terrorism Rules 2013 Ges Money Laundering Prevention Rules 2013 A_@Qi 14-G KvhrĀ Kiv ntqtQ| KvhrĀ ZĒyearvbi `v` e`vsKmn mKj Aw`R cĀZōvbi wmiUAvi Ges GmiUAvi h_vh`vte `wLj Kiv cĀvb weteP` wclq| goAML mclU q`vi ev`vq tbi dtj A_@Qi 14 ntZ Ab-j vBb wi tcvU e`v Pj j ntqtQ| weGdAvBBD Rvbpwmi 2014 t`k mKj Zdvwuj e`vsK ntZ goAML I tQtei gva`tg wmiUAvi Ges GmiUAvi MĀhY Kti tQ| e`vsK KgRZMtiYi mPZbZv ep`xi j t` A_@Qi 14-G 7wU `vbxq I qvKĀc/tUĀs Ges 7wU AvĀwj K mfvi AvtqvRb Kiv ntqtQ| e`vsK,tjvi Bb-nvDR gwmb j Ūwis cĀZti va cĀk qY e`vq mnvqZvi j t` Avtj vP` eQi Training of Trainers (TOT) KgĀPi AvtqvRb Kiv ntqtQ|

M.3. e`vsKmggnĀ Ad-mvBU gwmbUis

5.49 A_@Qi 14-G Avi I wbeo I `Z wtkl tYi j t` bZb tKškj Ges cxwZ cĀZĀbi mvt` mvt` Ad-mvBU gwmbUis Ab-mvBU cwi`kĀbi m`u`K wntmte Kvh`g Ae`vnZ ti tL tQ|

KBK wi wFD wi tcvU`

5.50 w`gvb ZĒyearvbi nwiZqvi thgbt K`vtg m`ti wS, t`m tUw`s, dvBb`wYqvj cĀRKkb

gtWj BZ'w` e'envi Kti evsjv`k e'vsK`ĪgwmK wfvĒZ KBK wivfD wivcU[©] cĕq'bi gva'tg e'vsK,tj vi Awl_R Ae'v ubifcY Kiv i i" Kti tQ| G wivcU[©] gva'tg e'vstK we`gvb cĕvb cĕvb Smlmgn `*Z wPvYZ Kiv Ges H mKj Sml tgvKwej vi m'pe' cš' wYq Kiv hvq|

Kvhĕei Yx chĕj vPbv

5.51 2013 mb chš' vbxq Zdvuj e'vsK,tj vi 1,798w Kvhĕei Yx (cwi Puj bv cl[©], wbe'rx Ges AwWU Kuglji mfv) chĕj vPbvi gva'tg tek wKQz Awbqg Ges e'vsiks AvBb I bwxZgvj v j sNtbi welq D`&wUJZ ntqtQ| Z`vbjv'ti e'vsK,tj v'K Awbqg Ges e'vsiks AvBb wewa wearb j sNtbi welqmgā wbcqgZKi'tYi Rb" cĕqvRbxq wbt`Rbv cĕvb Kiv ntqtQ, hv'tZ gj` Awl_R wbt`Rkmgāni Dbq'bi cvkvcwK Af'sli'xY wbcqšY e'e'v Avil Kvhĕi nq Ges e'vsK,tj v Sml mnb'qZv ARB Ki'tZ cv'ti |

ivóq gwj Kivvaxb ewYwR`K e'vsK,tj vi gubUuis

5.52 c'pM'bi ci t_tK ivóq gwj Kivvaxb ewYwR`K e'vsK,tj vi (Gmmwe) Awl_R mP'tK BvZevPK cwi eZ' j q' Kiv hv'tQ Ges e'vsK,tj vi Kg'qZv ce@Z'eQ'ti Zj bvq AwAKZi fvj nt`Q| GZ`m'tĒj evsjv`k e'vsK 2003 mb ntZ mg'tSvZv `š'i'tKi (Memorandum Of Understanding-MOU) Avl Zvq Av'tj vP" e'vsK,tj vi Kg'qZv wbeofv'te chĕ'qY Ki'tQ| FY wmv'tei Rb" wKQz `i"ZcY'wbcq I wbt`Rbv AbjmiY, e'vstKi FY bwxZgvj v I Sml e'e'vcbv wbt`ĕKv cwi cvj b BZ'w` mg'tSvZv `š'i'tK Aš'f' Kiv ntqtQ| GQov, Awl_R m'Zv wv'Z Kivi j't' t'k`'q e'vstKi wbt`Rbvjv'ti e'vsK,tj v B'tZvgtā FY bwxZgvj v,

Zvij" e'e'vcbv bwxZgvj v I Af'sli'xY wbcqšY I cwi cvj b bwxZgvj v cĕqb Kti tQ| e'vsK,tj v'K G mKj bwxZgvj v cY'f'v'te Abjmi'tYi Rb" evsjv`k e'vstKi c'q' ntZ wbt`Rbv t`qv ntqtQ| Ab'w'tK, A_@Qi 14-Gi mg'tSvZv `š'i'tKi Avl Zvq evsjv`k Kwl e'vsK I ivRkvx Kwl Dbq'b e'vsK'tK wbeofv'te ZĒyearv I chĕ'qY Kiv ntqtQ| B'tZvgtā A_@Qi 15-Gi Rb" cĕvZ mg'tSvZv `š'i'tKi Avl Zvq e'vsK `wU'tK chĕ'qY Kiv nt`Q|

M.4. e'vstKi Sml e'e'vcbv

5.53 e'vsiks LvZ Sml e'e'vcbv v'q, Kvhĕix Ges dj cĕZvi w'Zv wearb evsjv`k e'vsK 6w tKvi wim e'e'vcbv wbt`ĕKv, Sml wfvĒK gj ab ch'Zv Ges t`m tUw` s wbt`ĕKv Rwi Kti tQ| 15 tde'qwi 2012 Zwi tL evsjv`k e'vsK e'vstKi Sml e'e'vcbv bwxZgvj v kxl' wkt'v'v'tg Av'ti Kwl wbt`ĕKv Bmj Kti tQ| Gw Sml e'e'vcbv GKw mgw'Z c't'c hv e'vsK,tj v'K Zv'ti cĕZ'v'tbi Smlmgn wYq/wPvYZ, cwi gvc, Z'v'wK Ges wbcqš'Y mgm'v'wqK c'wZ Avq'tĒ m'v'h' Ki'te|

5.54 Db'Z Sml e'e'vcbv cwi cvj tbi j't' R'p 2009 m'tb cĕZw Zdvuj e'vsK'tK GKw Avj'v Sml e'e'vcbv BDwU MV'tbi wbt`Rbv t`qv nq| we`gvb Ges f'w' tZ NU'tZ cv'ti Ggb me ait'bi Sml Ki w'k'tY m'q'j Z GKw Sml e'e'vcbv cĕZ'te`b cĕZKi Zt wbcqgZ gwmK Sml e'e'vcbv BDwU mfvq Dc'vcv Kiv Ges cieZ'Z mfv' w'v's'g'āmn Avl Ggw'c/Sml e'e'vcbv cĕZ'te`b w'cvU'g'U Ae Ad-mvBU m'cv'w'f'kb G t'cĕ'tYi R'tb I e'vsK,tj v'K wbt`Rbv t`qv nq|

5.55 Sml e'e'vcbv Kvh'q'g Av'tivl `i"Zi t`qvi j't' Sml e'e'vcbv BDwU'ti cwi e'tZ'Sml

e- 5.2

evsj vt`k Kvh'PZ t wWU tiwJs GtRwYmg#ni fwgKv

t wWU tiwJs GtRwY (G· Uvibj t wWU Gtmftgu Bbw=JDKb (ECAI) brtgl cwi wPZ) weifbæ'e'emv c'Zvrtbi FY m'qgZvi Dci wfiE Kti BmjKZ wmkDwiUR thgb eU ev ÷K Gi tiwJs Kti _vtK| e'vsK Ges Aw_R c'Zvrtbmgæ ECAI Øviv Zvt`i M'hnKt`i tiwJs Kivi Abguz t` qv n'tqtQ| e'vtmj KwVrtgv Abjmti e'vsK/Aw_R c'Zvrtbmg#ni M'hnKt`i t wWU tiwJs msuk-óSmK fvi Gi mvt_ m'úúKZ| G c'xwZtZ e'vsK/Aw_R c'Zvrtbmgæ Zvt`i tgvU Ftyi wecixtZ tgvU SmK fi m'ú` (Risk Weighted Asset) Gi wmwve Ki tZ cvti | hw` tKvb M'hnKti tiwJs br Kiv nq tm't'jt e'vsK/Aw_R c'Zvrtbmgæ AwakZi SmK fvi Avtivc Ki tZ cvti | Gi fc ti tUW I AvbtitUW Ftyi SmK fvi m'ú` w'bfy Kti e'vsK I Aw_R c'Zvrtbmgæ e'vsK tKv'úúw AvBb 1991 Gi 13 aviv tgvZvték gj ab ch'ßZv w'bfy I msi q'Y Kti |

G t'c'jtZ evsj vt`k wmkDwiUR GÜ G· tPÁ Kwgkb ntZ j vBtmY c'wBi ci evsj vt`k e'vsK 8wU t wWU tiwJs GtRwYtK `xKwZ c'vB Kti tQ| c'Zvrtbmgæ nj , t wWU tiwJs Bbdi t'gkb GÜ m'w'f'f'nm wj wgtUW (CRISL), t wWU tiwJs GtRwY Ae evsj vt`k wj wgtUW (CRAB), b'vkbj t wWU tiwJs wj wgtUW (NCRL), BgwRS t wWU tiwJs wj wgtUW (ECRL), AviMm t wWU tiwJs m'w'f'f'nm wj wgtUW (ACRSL), Avj dv t wWU tiwJs wj wgtUW (ACRL), I qv'tmv t wWU tiwJs tKv'úúw (wew) wj wgtUW Ges evsj vt`k tiwJs GtRwY wj wgtUW (BDRAL) | Gi gta` evsj vt`k tiwJs GtRwY wj wgtUW (BDRAL) i agvT GmGgB tiwJs Gi Rb` j vBtmY Ges `xKwZc'vB| evsj vt`k e'vsKti `xKwZi kZ'Abhvqx me_sj v ECAI Gi Kvh`g ewl R wfiE tZ ch'f'j vPbv Kiv nq| tKvb e'emvqK mEyi (Entity) FY m'qgZv w'Y'q c'Z'K t wWU tiwJs GtRwY evsj vt`k e'vsK I evsj vt`k wmkDwiUR G· tPÁ Kwgk'tbi b'wZg'v t'gtb cwi gvYMZ I _YMZ gvb`E h'ß Kti Zvt`i wBR`tiwJs c'xwZ `Zwi Kti tQ|

eZ'vrtb evsj vt`k Aw_Z t wWU tiwJs GtRwY_sj v weifbæai tbi tiwJs Kvh`g cwi Pj br Ki tQ| hvi gta` AvtQ c'Zvrtbi tiwJs, K'tc'f'iu FY tiwJs, BKiBiU tiwJs BZ'w` | teuki f'wM t wWU tiwJs GtRwYi Awf'ÁZv teuk w` tbi bq GgbwK KtqKw GtRwY GKert'ib bZb| Gw'j 2013 ntZ gvP'2014 ch'f' mg'tq Zviv me'f'gu 6936 Rb M'hnKti (teuki f'wMB K'tc'f'iu M'hnK) tiwJs Kti tQ| evsj vt`ki A_ßwZ we'tpbrq t wWU tiwJs GtRwYi msL'v m't's'f' RbK| GQovov e'vtmj b'wZg'v ev`brqb Ges Aw_R wek'qb Zj m'sZ Kivi t'q'jt tiwJs GtRwYmg#ni Avtiv teuk AskM'ht'Yi m'f'wM i t'qtQ|

evsj vt`ki Aw_R evRvti t wWU tiwJs GtRwYmgæ _i`Zc'Y'AskM'ht'YKvix wnt'mte c'Zw'Z n'tqtQ| ZvOrov, FY `vZv I M'hnZvi gta` Zt`i AmsMwZ Kgv'tbvi t'q'jt Zviv _i`Zc'Y'f'wgKv cvj b Ki tZ cvti | GZ`E`ZxZ kw'ß kuj x Ges mwK tiwJs Ftyi LiP Kgv'tbvi mvt_ mvt_ FY c'v'n mnRj f` Kti |

2007 t`tk Kvh'Ki Kiv n'tqtQ| m'úúZ w'c'g'vq nvi ewx Kiv n'tqtQ, hv Rvbg'wi -Rb 2013 t'q'v` t`tk Kvh'Ki Kiv n'tqtQ| mKj Z'w'w'j e'vsKti b'vq Aw_R c'Zvrtbmgæ (NBFIs)-t'KI AvgvbZ exgv `ag (DIS) Gi Avl Zvq A's'f' Kivi j t'q'j` evsj vt`k e'vsK c`t'q'c M'ht'Y Kti tQ, hv eZ'vrtb A_` g's'v'j t'qi (MoF) we'tpbrxb i t'qtQ|

5.66 RbMY hw` AvgvbZ exgv `atgi Aw_Z; I m'f'wM m'úúK'm't'PZb nq Z'te c'xwZMZ SmK (Systemic Risk) n'vt'mi t'q'jt Gi Kvh'w'wi Zv w'w'v'Z f'v'te ewx cv'te| G w'elqW j'q'j` ti tL evsj vt`k e'vsK B'tZv'gta` AvgvbZ exgv `ag m'úúK` Rbmt'PZbZv w'elqK GKwU mwK'f'vi Bmj Kti tQ Ges mvavi Y RbMYt'K c'Zw'vqZ AvgvbZ exgv `atgi

mvi Yx 6.1 mewfbacY' /LvZ cwi tekevÜe A_ÿqb t A_@Qi 14 (wuj qb UvKv)

e'vstKi aib	Biluc		ertqv-M'vm c-üU	tmSi -kw³ / bevqbtwM' Rjz vnb c-üU	ertqv- cmlU'vBRvi c-üU	GBPGBPtK	Ab'vb''	nmKZ mj nvti cwi tekevÜe A_ÿqb
	Biluc 'rc'rb A_ÿqb	Biluc mshy³ cKt'i A_ÿqb						
Gmmie	5.87	2,963.68	4.64	262.36	13.28	1,403.09	46.50	0.00
wetk'vwqZ	2.00	2,466.09	2.14	0.84	0.00	23.08	77.61	0.00
temi Kwii	1,205.63	266,460.23	400.79	1,475.20	1.68	3,546.38	16,667.18	47.68
wet'wk	1,193.43	75,335.17	0.00	624.69	0.00	0.00	0.00	7,984.00
tgvU	2,406.93	347,225.17	407.57	2,363.08	14.96	4,972.55	16,791.29	8,031.68

mTt wMb e'vswKs GU mGmAvi wVcU'fgU, ersj vt' k e'vsk |

tiwst'hwM' 38,893wU cKt'i i gta'' tiwskZ cKt'i i
msL'v wQj 35,890wU | Zb'fa'' 30,540wU cKt'i
1580.7 wuj qb UvKv A_ÿqb Kiv ntqtQ (mvi Yx
6.3) |

K.4. Rj evqySwK Znnej I cwi tekevÜe wecYb

6.6 A_@Qi 14-G Rj evqySwK Znnej ntZ 22wU
e'vsk I cwi tekevÜe wecYb LvZ 29wU e'vsk
h_v t'g 440.4 wuj qb I 147.7 wuj qb UvKv e'q
Kt'i tQ | GKB mgtq Aw_ÿ cÜZövb_ t'j v Zvt' i
Rj evqy SwK Znnej I cwi tekevÜe wecYb LvZ
h_v t'g 102.4 wuj qb I 1.29 wuj qb UvKv e'q
Kt'i tQ | Dt'j L'', bZb e'vsk_ t'j v Rj evqySwK Znnej
I cwi tekevÜe wecYb LvZ A_@Qi 14-G t'Kvb e'q
Kt'i w |

K.5. Abj vBb kvLv I Rjz wnb `qZv

6.7 A_@Qi 14-G 47wU e'vstKi gta'' 46wU tZ
Abj vBb kvLv i tqtQ thLv tB A_@Qi 13-G G msL'v
wQj 45wU | A_@Qi 14-G Abj vBb kvLv msL'v tgvU
kvLvi kZKiv 51.9 fvM `wovq, hv A_@Qi 13-G
kZKiv 47.0 fvM wQj | cwi tekevÜe e'vswKs bmxZ
Abjvnti mKj e'vsk tmSi we'yr Pwj Z kvLv 'rcb
Kt'i tQ | A_@Qi 14-G tmSi we'yr Pwj Z e'vsk kvLvi
msL'v 315wU tZ `wovq, hv A_@Qi 13-G 248wU
wQj |

K.6. ersj vt' k e'vstKi wBR'^cwi tek e'e'vcvb

6.8 Rjz wbi `q e'envt'i i j t'q' ersj vt' k e'vsk
Zvi fet'bi Qvt' tmSi kw³ e'e'v I mGdvm wM@Y
nvtmi j t'q' wPj vi m=übaGqvi KwÜkubs e'e'v 'vcvb

**mvi Yx 6.2 cÜ'q Ges ctiv'q cwi tekevÜe
A_ÿqb t A_@Qi 14** (wuj qb UvKv)

e'vstKi aib	cÜ'q cwi tekevÜe A_ÿqb	ctiv'q cwi tekevÜe A_ÿqb	tgvU cwi tekevÜe A_ÿqb	LvZwfmEK Ae'vb
Gmmie	1.7	3.0	4.7	1.2
wetk'vwqZ	0.1	2.5	2.6	0.7
temi Kwii	23.3	266.6	289.8	72.8
wet'wk	9.8	75.3	85.1	21.4
Aw_ÿ cÜZövb	9.2	6.8	16.0	4.0
tgvU	44.1	354.2	398.2	

mTt wMb e'vswKs GU mGmAvi wVcU'fgU, ersj vt' k e'vsk |

**mvi Yx 6.3 e'vsk I Aw_ÿ cÜZövb_ t'j vi Rb''
cwi tek SwK tiwst t A_@Qi 14**

e'vstKi aib	tiwskZ cKt'i i msL'v	A_ÿqbKZ tiwUW cKt'i i msL'v	tiwUW cKt'i weZiYKZ A_ÿqbtbi cwi gY' (wuj qb UvKv)
Gmmie	843	692	30.0
wetk'vwqZ	1204	1204	24.4
temi Kwii	29023	25604	1344.3
wet'wk	2649	1069	110.7
Aw_ÿ cÜZövb	2171	1971	71.3
tgvU	35890	30540	1580.7

mTt wMb e'vswKs GU mGmAvi wVcU'fgU, ersj vt' k e'vsk |

Kt'i tQ | `vBwi K KvR KmT'ri e'envi nvtmi j t'q'
BvU'btU I BvUvi t'btUi gva'tg B-wi t'gt'U, B-
cÜKDi t'gt'U, WKt'gt'Ukb g'v'tBrt'gt'U wnt'÷g, wj f
g'v'tBrt'gt'U wnt'÷g, Abj vBb Aw'dm Aw'f wnt'÷g,
B'tj KU'wbK cvm&wnt'÷g, Abj vBb m'v'vwi I GKvD'U

ტ-უტგუ, ე"მ³ MZ ბუ_ ნvj ბMv` იმტ-გ BZ`w` Pvjy Kiv ntqtQ| GQovl , 3500 Gi I თეკ KიუDUvi i გვატგ ეvsj vt`k ე`vsტKi c`avb Kvhჟ tqi mKj მეFvM I mKj kvLv AwdmtჟK KიუDUvi tბUI qvჟK[Ⓢ] Avl Zvq Avbv ntqtQ| ეvsj vt`k ე`vsK Gi MvZkxj I tgemvბტUi გვატგ გ³ Z` Dჟ`vM PvjyKჟiჟQ, hv c`OZ გრჟZ[Ⓢ] ნvj ბMv` nt"Q| ე`vsK I Avu_[Ⓢ] c`OZ`vბ_ tjvi AvAKvsk ti_ tj Uix wiტvU[Ⓢ] I tqe AvctjwW I GლვიC`BR Wwlv I q`vi nvDჟRi გვატგ msMh Kivi ე`e`v Kiv ntqtQ| ეvsj vt`k AტvტგტUW tPK c`omms იმტ-გ, ეvsj vt`k Bჟj KUmბK dvU UY`dvi tბUI qvK,[Ⓢ] Abj vBb t wWU Bbdi tგkb ეჟივ Ges GლვიC`BR wi ჟmvm`c`-vბs BჟZvgჟa`B Kvh[Ⓢ] g` i` KჟiჟQ|

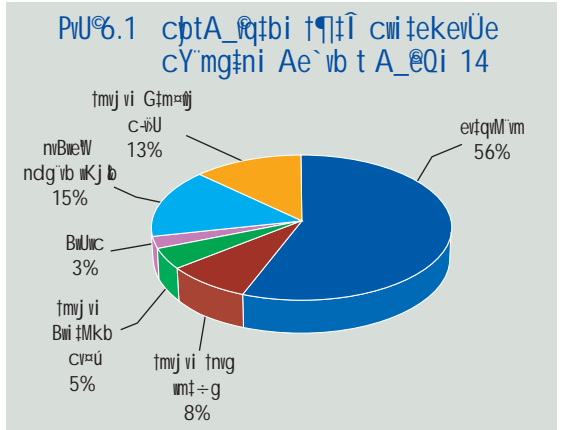
K.7. cwiჟეკეUე cY`/LvჟZi Rb` ეvsj vt`k ე`vsტKi cბტA_[Ⓢ]qბ`-[Ⓢ]აგ

6.9 მსი კი³, ერტqv-M`vმ c`-vბU, Gdj ჟqUw wUUtგU c`-vჟUi გტZv cwiჟეკეUე cY`/LvჟZ A_[Ⓢ]qბi c_ mMg Kivi jჟჟ" ეvsj vt`k ე`vsK wბR`^ Zნეჟ ntZ 2009 მტბ 6wU cwiჟეკეUე cY`/LvჟZi Rb` 2 მეჟ qb UvKvi GKwU AveZ[Ⓢ]კxj cბტA_[Ⓢ]qბ`-[Ⓢ]აგ` Zwi Kჟi | A_[Ⓢ]Qi 14 ch[Ⓢ]SI G cY` Zvj Kiv 6wU ntZ 44wUtZ Db[Ⓢ]z Kiv nq Ges 9wU fჟM fvM Kiv nq h`ut 1) ბეყბტhvM` Rჟj vბ, 2) Rჟj vბ`-[Ⓢ]ჟZv, 3) KwWb eR[Ⓢ] ე`e`vcbv, 4) Zij eR[Ⓢ] ე`e`vcbv, 5) მეKí Rჟj vბ, 6) Av_ tბ tcvovtბv BU, 7) bb-dvqvi eK მეK, 8) cბტc` qvKZ I cბტc` qvZe` cY` Ges 9) მეეე| ეvsj vt`k ე`vsK G Zvj Kiv Avჟiv მე`Z Kivi cwi Kíbv KჟiჟQ, hv A_[Ⓢ]Qi 15-Gi c`Og` I gwmტჟK c`eWZ[Ⓢ] ntZ cvti | ეvsj vt`k ე`vsტKi გვატგ cwiჟეკეUე cჟY`i Rb` cბტA_[Ⓢ]qბ`-[Ⓢ]აგ Avl Zvq FჟYi მეZiY A_[Ⓢ]Qi 13-Gi 506.1 wგუჟ qb UvKvi Zj ბvq kZKiv 24.6 fvM nwm tctჟ A_[Ⓢ]Qi 14-G 381.5 wგუჟ qb UvKvq`-[Ⓢ]ovq| A_[Ⓢ]Qi 14-G cბტA_[Ⓢ]qბi Avl Zvq tmj vi Bwi ჟMkb cv[Ⓢ]ú ე`Zx mKj cY` wfv[Ⓢ]EK LvჟZ FჟYi მეZiY nwm tctჟQ| mvi Yx 6.4 G Zნეჟ i ე`ენი aviv t` Lvტbv ntj v|

mvi Yx 6.4 cwiჟეკეUე cჟY`i tჟჟI ეvsj vt`k ე`vsK cბტA_[Ⓢ]qბ`-[Ⓢ]აგ i ე`ენი c`Ov
(wგუჟ qb UvKvi)

cwiჟეკეUე cჟY`i აib	A_ [Ⓢ] Qi 10	A_ [Ⓢ] Qi 11	A_ [Ⓢ] Qi 12	A_ [Ⓢ] Qi 13	A_ [Ⓢ] Qi 14
ერტqvM`vმ	1.9	50.2	133.2	113.6	212.8
tmj vi tნvგ იმტ-გ	0.0	59.4	10.5	40.2	32.2
tmj vi Bwi ჟMkb cv [Ⓢ] ú	3.1	12.4	8.4	0.0	17.9
BiUic	0.0	10.8	22.2	57.4	10.0
nvBweW ndg`vბ wKj ბ	0.0	0.0	55.0	172.2	59.0
tmj vi Gჟm`ჟj c`-vბU	0.0	0.0	248.8	122.7	49.6
tგvU	5.0	132.8	478.1	506.1	381.5

mჟ t wMბ ევისსის G`U` mGmAvi wWcvUტგU, ეvsj vt`k ე`vsK|



6.10 გუკqvb tWჟfj cტგU ე`vsტKi Avu_[Ⓢ] მნvqZvq `BUfvUvi`-[Ⓢ]ჟZv Db[Ⓢ]z A_[Ⓢ]qბ cKí ო wktivbvტგ 2012 მტბ ეvsj vt`k ე`vsტK GKwU cბტA_[Ⓢ]qბ`-[Ⓢ]აგ Pvjy Kiv nq, hvi DჟI k` ntjv jvMmბ c`h[Ⓢ]3 I Rჟj vბ ე`ენი Kჟi cwiჟეკეUე BУfvUv`-[Ⓢ]vტბi გვატგ cwiჟეკ`-[Ⓢ]Y tiva Kiv| G Zნეჟ Gუკqvb tWჟfj cტგU ე`vsK ntZ c`O[Ⓢ] tგvU FჟYi cwi გvY c`Oq 50 wგუჟ qb გwM[Ⓢ] Wjvჟi i mgcwi გvY ეvsj vt`kx UvKv hv`-[Ⓢ]ჟfvტ მეF[Ⓢ] t c`Og` fvM c`Oq 30 wგუჟ qb გwM[Ⓢ] Wjvჟi i mgcwi გvY ეvsj vt`kx UvKv hv ე`eüZ nt"Q wcl` W wPგvბ wKj ბჟK Dbz` wRMR`vM wKj ბi i cvšii KiჟY Ges wOZxq fvM c`Oq 20 wგუჟ qb გwM[Ⓢ] Wjvჟi i mgcwi გvY ეvsj vt`kx UvKv, hv ე`eüZ nt"Q bZb fvM[Ⓢ]Ruj k`vdU მეK wKj ბ, nvBweW ndg`vბ wKj ბ Ges Uტbj wKj ბ`-[Ⓢ]vტბ| A_[Ⓢ]Qi 14-G Zნეჟ ntZ cბტA_[Ⓢ]qბi kZ[Ⓢ]ჟj xZ cwi eZ[Ⓢ] Avbv ntqtQ| Rბ 2014 ch[Ⓢ]SI G Zნეჟ i Avl Zvq 34wU ე`vsK I 17wU Avu_[Ⓢ]

mvi Yx 6.7 Rb 2014 tk'tl Pvr^ol wd gy³ K.I.K Ges K.I.K e'ZxZ me'fgvU wnmve msL'v

e'vstKi b'g	Pvr ^o l wd gy ³ wnmve					
	K.I.K	mvgwRK wbi vc'Ev Kgf'wPi Avl Zvq FvZv'fVmx	gy ³ t'hrxv	'jz' Rxeb exgv M'bxZv (\$100/- wnmve)	Ab'vb' 10/- UvKvi wnmve	t'gU
t'mbvj x e'vsK wj t	2280050	1504202	134896	4272	343672	4267092
RbZv e'vsK wj t	1492646	357691	3207	2466	91182	1947192
AM'v x e'vsK wj t	1463420	392352	1150	1020	125607	1983549
i'f'cvj x e'vsK wj t	487847	23266	235	693	49273	561314
ersj v' k Kwl e'vsK	2534917	583889	24810	4923	327723	3476262
ersj v' k t'W'f'j ct'gU e'vsK wj t	1	0	3	0	0	4
i'vRk'vnx Kwl Db'q'b e'vsK	1430873	254362	810	2040	120349	1808434
te'mK e'vsK wj t	520	0	1	0	126	647
t'gU	9690274	3115762	165112	15414	1057932	14044494

m'f't w'lb e'vsnKs G'U w'GmAvi w'c'U'f'gU, ersj v' k e'vsK |

K.I.K, gy³ t'hrxv, mvgwRK wbi vc'Ev Kgf'wPi Avl Zvq m'jeav't'f'vMx, 'jz' Rxeb exgv M'bxZv, AwZ `wi' m'jeav't'f'vMx k'lgK, 'jz' Rbt'Mv'xi Rb' e'vsnKs, 'g e'vsnKs Ges Kg'R'xex c'w'ki'f'i Rb' e'vsnKs Gi gva't'g Pvr^ol wd gy³ wnmve t'Lv'j'vi Rb' e'vsK, t'j'v't'K w'b't' Rbv c'v'vb Kiv nq |

M.1 Pvr^ol wd gy³ K.I.K Ges K.I.K e'ZxZ Ab'vb' wnmve

6.16 ersj v' k e'vsK Rvb'p'wi 2010 G Z'd'w'w'j i'v'ot'q gw'j K'v'v'axb ew'Yw'R'K e'vsK Ges w'e't'k'l'w'qZ e'vsK, t'j'v't'K Pvr^ol wd gy³ K.I.Ki wnmve t'Lv'j'vi Rb' w'b't' Rbv c'v'vb K'i | t'm Ab'h'v'q'x A_@Qi 13 ch'S'ersj v' k e'vsK 8wU t'k'v'x't'Z wnmve t'Lv'j'vi Rb' w'ef'f'w'b'w'b't' Rbv c'v'vb K'i | A_@Qi 14-G X'v'Kv D'ei I X'v'Kv `w'f'Y w'mU K't'c'f'ik't'b Kg'P'Z c'wi "Qb'z'v Kg'f, ^Z'wi t'c'v'k'K w'k't'f' Kg'P'Z k'lgK Ges 'jz' c'v'K'v I P'v'gov w'k't'f' Kg'P'Z k'lgK't' i Rb' Pvr^ol wd gy³ wnmve t'Lv'j'vi Rb' D' e'vsK, t'j'v't'K w'b't' Rbv c'v'vb Kiv nq |

6.17 Rb 2014 tk'tl t'mbvj x e'vsK wj t 4267092wU, ersj v' k Kwl e'vsK 3476262wU, AM'v x e'vsK wj t 1983549wU, RbZv e'vsK wj t

mvi Yx 6.8 Rb 2014 tk'tl 'g e'vsnKs G me'fgvU wnmve msL'v Ges w'v'Z

e'vstKi ai b	wnmve msL'v	w'v'Z (w'g'j' qb UvKv)
G'm'm'e	101468	50.4
w'e't'k'l'w'qZ	106503	69.8
te'mi K'wi	430284	3935.3
w'e't'w'k	1210	17.4
t'gU	639465	4072.9

m'f't w'lb e'vsnKs G'U w'GmAvi w'c'U'f'gU, ersj v' k e'vsK |

1947192wU, i'vRk'vnx Kwl Db'q'b e'vsK 1808434wU, te'mK e'vsK wj t 647wU Ges ersj v' k t'W'f'j ct'gU e'vsK wj t 4wU Pvr^ol wd gy³ wnmve L't'j' t'Q | Rb 2014 tk'tl i'v'ot'q gw'j K'v'v'axb ew'Yw'R'K e'vsK Ges w'e't'k'l'w'qZ e'vsK, t'j'v' Lv'Z'w'f'w'EK Pvr^ol wd gy³ 10 UvKvi wnmve L't'j' t'Q, Gi g't'a' K.I.Ki wnmve me'fgvU 9690274wU, mvgwRK wbi vc'Ev Kgf'wPi Avl Zvq t'Lv'j'v m'jeav't'f'vMx't' i wnmv't'ei msL'v 3115762wU | K.I.K e'ZxZ Ab'vb' 10 wnmv't'ei msL'v 1057932wU, gy³ t'hrxv 165112wU Ges 'jz' Rxeb exgv M'bxZvi (100 UvKv wnmve) Avl Zvq t'Lv'j'v wnmve 15414wU | Pvr^ol wd gy³ K.I.K Ges K.I.K e'ZxZ Ab'vb' wnmve Gi Z' mvi Yx 6.7 G t' Lv't'bv n't'j'v |

M.2. ġ e'vstKs

6.18 Aww_R AšfPŠK Avtív e'vcK I Mfxi Zi Kivi c`tġc wntmte 2010 mtb 18 eQi eqm chŠġ ġ wkġlv_xP i Rb" ġ e'vstKs cĦjb Kiv nq| ZLb ntZ e'vsk_tjv mĀtqi gva'tg ġ Qvġ-Qvġt`i e'vstKs wkġlv Ges AvajbK e'vstKs tmev I chġy³ i mvt_ m³ú³ Kti Zvt`i gta" mĀtqi gvbwmKZv mġó Kivi jġġ" weifbæmĀq Ges mĀqx ġtġg wnmve tLjvvi tmev cĦvb KiġQ| evsj vt`k e'vsk KZĤ Rwi KZ A±vei 2013 Gi ġ e'vstKs bwiZgijv Abġvqx 6-18 eQi eqmx ġ wkġlv_xPv wczvgvZv A_ev AvBbMZ AwffveġKi gva'tg th tKvġbv Zdimwġ e'vstK 100 UvKv Rgv cĦvb Kti ġ e'vstKs wnmve LjġZ cvti | G aiġbi wnmve ntZ tKvġbv cĦkvi mwiġġ PVR³KZĤ Kiv nq bv| Rb 2014 tkġl tgvU ġ e'vstKs Gi 639465uU wnmvtei weciġZ tgvU w`wZ 4072.9 wġwġ qb UvKvq `wovq| ġ e'vstKs Gi AMMwZi Z` mvi Yx 6.8 G t`Lvġbv ntjv|

M.3. KgRex c_wki-wkġkviġ i Rb" e'vstKs

6.19 fġM" ewĀZ c_wkiġ i cĦwZġmbK Aww_R tmevi Avl Zvq wbtq Avmvi jġġ" evsj vt`k e'vsk gġP³2014 G c_wki/KgRex wki-wkġkviġ i Rb" e'vstKs Kvġġgi Dġ`vM MġY Kti | 10 UvKv Rgv cĦvb Kti th tKvġbv wbeÜbKZ GbwRI Gi gva'tg G aiġbi mĀqx e'vsk wnmve tLjv hvte| wnmveavix c_wkiġ i Aww_R mjġġvi Rb" msuk-óGbwRI wnmve cwi Pj bv i `vq-`wqZ;enb Kite| G Kvġġg 31 tg 2014 ZwiġL ii" ntġqQ Ges G aiġbi tmev cĦvġbi jġġ" Rb 2014 tkġl weifbæwbeÜbKZ GbwRI ōi mvt_ 7uU e'vsk wġcwġġK Pw³ KtiġQ| Rb 2014 tkġl c_wki/KgRex wki-wkġkviġ i Rb" tgvU 405uU wnmvtei weciġZ tgvU w`wZ 35.4 nvRvi UvKvq `wovq| tgvU wnmve Ges w`wZi Z` mvi Yx 6.9 G t`Lvġbv ntjv|

M.4. GġR:U e'vstKs

6.20 e'vstKs Avl Zv eimfZ weġkl Kti tġŠtMwġ Kfvġte ewĀZ AvĀwġ K mvgwRK mjeav ewĀZ `wi`RbġMvġġK weKí tWġj fwi P'vġbj Gi gva'tg Aww_R tmevi Avl Zvq wbtq Avmvi jġġ" wġtm³ 2013 G GġR:U e'vstKs Kvġġg Pjy Kiv nq| thLvġb cwi cYġvte e'vstKi kvLv tLjv Kivb A_ev Am³e tmLvġb GġR:U e'vstKs e'vstKi wbtqMKZ GġR:U Zvi AvDUġġ MġnKġ i t`vi tMvovq Aww_R tmev cĦvb Kiġe| Rb 2014 G GġR:U e'vstKs Kvġġg mnRZi Kivi jġġ" e'vsk_tjvi GġR:U e'vstKs Kvġġġgi Abġgv`b Ges Gi cwi Pj bv ms vŠġGKwU wbt`Rbv tbiU Rwi Kiv ntġqQ|

M.5. 10 UvKvi wnmveavix i Rb" cġtA_ġqb ġg

6.21 Aww_R tmev ewĀZ ZYgġ RbġMvġġK cĦwZġmbK Aww_R tmevi Avl Zvq wbtq Avmvi jġġ" evsj vt`k e'vsk MZ tg 2014 G 2.0 wġwġ qb UvKvi GKwU cġtA_ġqb AveZġkġj Znġej Mvġ KtiġQ| G ġtġgi Avl Zvq mġeP 50,000.0 UvKv chŠġ cġtA_ġqb mjeav t`qv hvte Ges AskMġYKvix e'vsk_tjv wġwġ kZ³mvtġġġ G Znġej ntZ FY fZġK cvte|

M.6. Ambemx evsj vt`kġ i (GbAvi we) WwUġteR

6.22 evsj vt`kġi A_ġwZġZ `et`wkK tiwġU`vġYi Ae`vb `i"ZġYġ A_ġQi 13-G evsj vt`k mġeP 14.50 wġwġ qb gwġKĤ Wj vi ewl Ĥ tiwġU`vġY ARĤ KtiġQ| Ambemx evsj vt`kġ i Ae`vġbi `ġKwZ ġġfc evsj vt`k e'vsk Zvt`i m³úwKZ Z`wġ Ab jvBb WwUġteRi gva'tg mšMġ, Ges Zv MwZkġj I mPj ivLvi Dġ`vM MġY KtiġQ| evsj vt`k e'vstKi IġqemvġUi gva'tg th tKvġbv Ambemx evsj vt`kġ GB WwUġteR wnmve LjġZ cvti b Ges Zvi Z`wġ WwUġteR AšfPŠ KġġZ cvti b| G WwUġteR evsj vt`k e'vsk Ges Ambemx

7.6 Aw_R cĀZĀv AvBb 1993 Gi weavb Abjvnti Aw_R cĀZĀvbmġn GKwU wv' 8 cwiġvY chSĀ cġR evRvti wevbtqvM KiġZ cvti | wWtm=ġ 2013 tkġl Aw_R cĀZĀvbmġni cġR evRvti tġvU wevbtqvM wQj 10.7 wevj qb UvKv, hv wWtm=ġ 2012-G wQj 14.6 wevj qb UvKv | 2013 mġb Aw_R cĀZĀvbmġni tkqvġii wevbtqvM wQj Zvġi tġvU m=ġġ' i kZKiv 2.5 fġM |

G. 2. AvgvZ

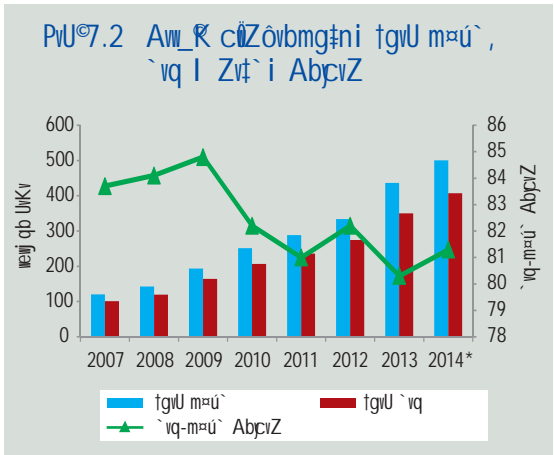
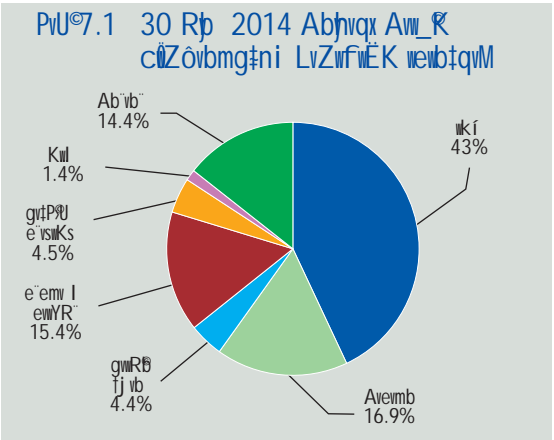
7.7 Aw_R cĀZĀvbmġni tġvU AvgvbtZi cwiġvY 2012 tkġli 145.4 wevj qb UvKv (tġvU vġqi kZKiv 53.0 fġM) nġZ 2013 tkġl kZKiv 36.4 fġM eġx tctq 198.3 wevj qb UvKvq (tġvU vġqi kZKiv 56.6 fġM) DbwZ nq | Rġp 2014 G tġvU AvgvbtZi cwiġvY eġx tctq 233.2 wevj qb UvKvq DbwZ nq (mvi Yx 7.2) |

G. 3. Ab'v' vq I BKġBwU

7.8 Aw_R cĀZĀvbmġni mvgwMġK vġqi cwiġvY 2012 tkġli 274.3 wevj qb UvKv nġZ kZKiv 27.7 fġM eġx tctq 2013 tkġl 350.4 wevj qb UvKvq DbwZ nġqQ | tġvU BKġBwU cwiġvY 2012 tkġli 59.6 wevj qb UvKv nġZ kZKiv 44.1 fġM eġx tctq 2013 tkġl 85.9 wevj qb UvKvq DbwZ nġqQ | Rġp 2014 G mvgwMġK vq I BKġBwU cwiġvY vovq h_v ġg 406.9 wevj qb I 93.7 wevj qb UvKv |

G.4. eU I wmwKDwi UvBġRkb Kih^ġ g

7.9 evsjvġġk eU ġvġKġJi Avġiv AvavbKvqb cĀqvRb | vġf mSġK cĀZĀv I mwxgZ Bb=ġtġvU wbtq G ġvġKġ cwiPwġj Z nġQ | wRġiv Kcb eU I ġġmU e'vKwU wmwKDwi eU Bmjġi ġvġġg Aw_R cĀZĀvbmġn eU ġvġKġ Dbwġb DġġġhVM' fġġKv cvjb KiġQ | Aw_R cĀZĀv I evRvi wefvM nġZ AbvciĒ mviUġġġKU MĀYceĒ Rġp 2014 G GKwU Aw_R cĀZĀv (AvBwġGj m dvBb'vY wj wġġUW) KZĒ 1.5 wevj qb UvKvi bb-KbfvUwġj wRġiv Kcb eU Bmjġi Kiv nq |



mvi Yx 7.2 Aw_R cĀZĀvbmġni m=ġ, vq I AvgvZ
(wevj qb UvKv)

	2008	2009	2010	2011	2012	2013	2014*
tġvU m=ġ	142.4	193.8	251.5	288.4	333.9	436.3	500.6
tġvU vq	119.8	164.4	206.8	235.7	274.3	350.4	406.9
vq-m=ġ AbġvZ	84.1	84.8	82.2	81.0	82.2	80.3	81.3
tġvU AvgvZ	38.3	80.8	94.4	112.6	145.4	198.3	233.2
tġvU vġqi kZKiv wntmġe AvgvZ	32.0	49.2	45.7	47.8	53.0	56.6	57.3

*30 Rġp 2014 | Dm t Aw_R cĀZĀv I evRvi wefvM, evsjvġġk e' vsġK |

we. Aw_R cĀZĀvbmġni Kg^ġqZv I tiwS

7.10 e'vsġKi b'vq Aw_R cĀZĀvbmġni Kg^ġqZv K'vġġmġ tiwS Gi ġvġġg ġġ'vqb Kiv nġq vġK, hvġZ Zvġi Kg^ġsvi QqU v'ZġY^ġ wbt' RġKi chġġvPbv I ġġ'vqb Kiv nq | K'vġġmġ tiwS G e'eüz wbt' RK QqU nġjv t 1. ġġ ab

chßZv, 2. mæú`i i „YMZgvb, 3. e`e`vcbv `¶Zv, 4. DcvRß ¶lgZv, 5. Zvij` cwi w`wZ I 6. evRvi SñKi mvt` mste` bkxj Zv |

we. 1. gj ab chßZv

7.11 gj ab chßZv Awu_R cöZövtbi gj atbi mweR Ae`vi Dci AvtjvKcvZ Kti Ges mæte` Awu_R ¶wZi nvZ t`tK AvgvbZKvi xt`i mj ¶lv Kivmn cövb Awu_R SñK (thgb- FY SñK, evRvi SñK, mj nvi SñK BZ`w)` tgvKvtjvq cöZövtK mnvqZv Kti | e`vtmj GKW[©]Gi Avl Zvq Awu_R cöZövmgñtK Zvt`i SñKivfñEK mæú`i Kgct¶ kZKiv 10 fvM (hvi gta` gj` gj ab Kgct¶ kZKiv 5 fvM) gj ab wntmte msi ¶Y Ki tZ nq | Rþ 2014 tk¶l 30wU Awu_R cöZövtbi (bZb GKwU evt`) gta` 28wU Awu_R cöZövb KwLZ gv¶vq gj ab msi ¶tY mg_`ntqtQ | K`vtgj m& tiwUs Gi gj ab chßZv Dcv`vtb w¶tmæ¶ 2013 tk¶l 30wU Awu_R cöZövtbi (1wU cöZövb GLb chßi G tiwUstqi Avl Zvfß nqvb) gta` 1wU tiwUs wQj 01 ev mj p0, 17wU 02 ev mtsñl RbK0, 10wU 03 ev tgvUvgwU fvj 0 I 2wU 04 ev cöñSK0 Ges Rþ 2014 tk¶l 1wU tiwUs wQj 01 ev mj p0, 19wU 02 ev mtsñl RbK0, 8wU 03 ev tgvUvgwU fvj 0, 1wU 04 ev cöñSK0 I ewk 1wU 05 ev Amtsñl RbK0 |

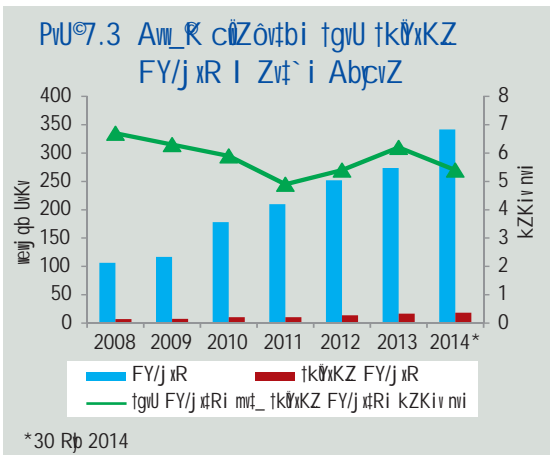
we. 2. mæú`i i „YMZ gvb

7.12 mæú`i i „YMZ gvb wby¶qi „Zcy[©]mPK nt`Q tgvU FY/j xtRi Zj bvq tkñwvbmZ FY/j xtRi nvi | Rþ 2014 tk¶l Awu_R cöZövmgñi G nvi wQj 5.4 kZvsk, hv 2007 mb tk¶l wQj mte¶P (7.1 kZvsk) | Awu_R cöZövmgñi tgvU mæú`i gta` FY, jxR I AwMögi cwi gvY 72.2 kZvsk | w¶tmæ¶ 2013 tk¶l mæú`i i „YMZ gvtb 30wU Awu_R cöZövtbi (1wU cöZövb GLb chßi G tiwUstqi Avl Zvfß nqvb) gta` 4wU tiwUs wQj 02 ev mtsñl RbK0, 18wU 03 ev tgvUvgwU fvj 0 I ewk 8 wU 04 ev cöñSK0 Ges

mvi Yx 7.3 tgvU FY/j xR Ges tkñxKZ FY/j xR
(wej qb UvKv)

	2008	2009	2010	2011	2012	2013	2014*
FY/j xR	106.4	116.7	178.1	209.7	252.1	273.6	341.7
tkñKZ FY/j xR	7.1	7.3	10.5	10.3	13.7	16.8	18.5
tgvU FY/j xtRi kZKiv							
wntmte tkñKZ FY/j xR	6.7	6.3	5.9	4.9	5.4	6.2	5.4

*30 Rþ 2014 |
Drn t Awu_R cöZövb I evRvi wefvM, ersj vt` k e`vsk |



Rþ 2014 tk¶l 9wU tiwUs wQj 02 ev mtsñl RbK0, 10wU 03 ev tgvUvgwU fvj 0 Ges ewk 11 wU 04 ev cöñSK0 |

we. 3. e`e`vcbv `¶Zv

7.13 mpy e`e`vcbv th tKvb Awu_R cöZövb kw³kvj xKiY I cöw^x AR¶bi metPtq „Zcy[©] ceRZ¶ tgvU Avq-e`q AbcvZ, cwi Pvj b e`q I tgvU e`q AbcvZ, KgPvi x cöZ Avq I cwi Pvj b e`q, Ges mj nvt`i e`eavb BZ`w` mpy e`e`vcbv gj`vqvtbi gvckvW wntmte e`eüZ ntq `vtK | e`e`vcbv `¶Zvq w¶tmæ¶ 2013 tk¶l 30wU Awu_R cöZövtbi (1wU cöZövb GLb I G tiwUstqi Avl Zvfß nqvb) gta` 1wU tiwUs wQj 01 ev mj p0, 15wU tiwUs wQj 02 ev mtsñl RbK0, 10wU 03 ev tgvUvgwU fvj 0 I ewk 4wU 04 ev cöñSK0 Ges Rþ 2014 tk¶l 18wU tiwUs wQj 02 ev mtsñl RbK0, 9wU 03 ev tgvUvgwU fvj 0 I ewk 3wU 04 ev cöñSK0 |

we. 4. Avq I DcvR[©] ĠġZv

7.14 Avq cĀvn I DcvR[©] ĠġZv Aw_R cĀZĠv[©]bi `Ġ m[©]ú` e`e`vcbv I `xN[©]tgq^w mĠġZvi cwi PivK | DcvR[©] Ges ġv[©]dv cwi ġv[©]ci wewfb[©]c^xiZi ġta` eúġ I m[©]te[©]Eg e`enZ mPK n[©]t[©]0 m[©]ú[©] i I ci Avq nvi (ROA) hv BKiBwI I ci Avq nvi (ROE) Gi m[©]ú[©] K | w^wt^má[©] 2013 tk[©]l mKj A-e[©]isK Aw_R cĀZĠvbmġni ROA I ROE wġ h_v ġg 1.5 I 7.5 Ges R[©] 2014 tk[©]l wġ h_v ġg 1.4 I 7.6 | w^wt^má[©] 2013 G DcvR[©] ĠġZvq 30w Aw_R cĀZĠv[©]bi ġta` (1w cĀZĠv GLbl G tiw[©]stġi Avl Zv[©]f[©] nqwb) 2wI tiw[©] wġ 01 ev m[©] p[©]0, 11wI 02 ev m[©]š[©]l RbK[©]0, 16wI 03 ev tġvUvġw[©] fvġ 0 I ewK 1wI 04 ev cĀšK[©]0 Ges R[©] 2014 G 1wI tiw[©] wġ 01 ev m[©] p[©]0, 20wI 02 ev m[©]š[©]l RbK[©]0 I ewK 9wI 03 ev tġvUvġw[©] fvġ 0 |

we. 5. Zvij[©] cwi w[©]z

7.15 Aw_R cĀZĠvbmġni iay tgq^w AvġvZ M[©]hY Ki[©]z c[©]ti | eZġv[©] Aw_R cĀZĠvbmġni K tġvU tgq^w `vt[©]qi kZKiv 5 f[©]w w[©]iaex Zij m[©]ú` (GmġAvi) i[©]fc, hv ġta` tgq^w Avġv[©]z[©] kZKiv 2.50 f[©]w (`wbK b[©]z[©]g kZKiv 2 f[©]w) bM` Zij m[©]ú` (wAviAvi) w[©]t^má[©] w[©]-m[©]v[©]wnK w[©]f[©]w[©]É[©]Z m[©]iĠ[©]Yi Ki[©]z nq | tgq^w AvġvZ M[©]hY K[©]ti bv Ggb Aw_R cĀZĠvbmġni GmġAvi kZKiv 2.50 f[©]w | miKwi Aw_R cĀZĠv[©] Bbdv[©]=vK[©]Pvi t[©]w[©]f[©]ġ c[©]ġvU tKv[©]úwb wġ wġt[©]UW (IDCOL) w[©]iaex Zij m[©]ú` m[©]iĠ[©]Yi G ev[©]eraKZv t[©]ġK Ae[©]vnuZc[©]0[©] | 30w Aw_R cĀZĠv[©]bi ġta` (1w cĀZĠv GLbl G tiw[©]stġi Avl Zv[©]f[©] nqwb) w^wt^má[©] 2013 tk[©]l Zvij[©] cwi w[©]z[©] 16wI tiw[©] wġ 02 ev m[©]š[©]l RbK[©]0, 12wI 03 ev tġvUvġw[©] fvġ 0 I 2wI 04 ev cĀšK[©]0 Ges R[©] 2014 tk[©]l 22wI tiw[©] wġ 02 ev m[©]š[©]l RbK[©]0, 7wI 03 ev tġvUvġw[©] fvġ 0 I 1wI 04 ev cĀšK[©]0 |

mvi Yx 7.4 Aw_R cĀZĠvbmġni ġv[©]dv AR[©]bi nvi (kZKiv)

	2007	2008	2009	2010	2011	2012	2013	2014*
BKiBwI Avq nvi (ROE)	13.8	12.9	20.9	24.4	11.7	10.4	7.5	7.6
m [©] ú` Avq nvi (ROA)	2.3	2.1	3.2	4.3	2.1	1.9	1.5	1.4

*30 R[©] 2014 |
Drm t Aw_R cĀZĠv[©] I evRvi w[©]f[©]w, e[©]sj[©] v[©] k[©]e[©]isK |

we. 6. evRvi S[©]ki m[©]t[©] m[©]st[©] b[©]k[©]j Zv

7.16 m[©] nvi ev BKiBwI cwi eZ[©] tKv Aw_R cĀZĠv[©]bi m[©]ú` -`vq, DcvR[©] Ges ġv[©]dv Dci wK ai[©]bi w[©]ifc c[©]ve t[©]ġj evRvi S[©]ki m[©]t[©] m[©]st[©] b[©]k[©]j Zv Zvi ġv[©] w[©]bt[©] R K[©]ti | G m[©]st[©] b[©]k[©]j Zv ġv[©]vt[©]bi mġq Kv[©]h[©]Ki S[©]ki e`e`vc[©]bi ġv[©]tg evRvi S[©]ki w[©]ifcY I w[©]qš[©]Y tKv cĀZĠv[©]bi e`e`vc[©]bi mĠġZvi Dci `iZ[©] t[©]qv n[©]tq[©] v[©]tK | m[©]st[©] b[©]k[©]j Zv ġv[©]vt[©]bi t[©]ġt[©] tKv Kw[©]b cwi w[©]z[©] m[©] nvi A_{ev} BKiBwI ġ[©] i (A_{ev} D[©]f[©]q[©]iB) m[©]te` Aw[©]f[©]N[©]vZ[©]R[©]w[©]Z `p[©] Z[©]v[©]tK w[©]teP[©]brq t[©]bq nq | A[©]t[©]B Aw_R cĀZĠv[©]bi t[©]ġt[©] evRvi S[©]ki c[©]w[©]gK Drm Z[©]v[©] i A_{ev} w[©]Y[©]w[©]K Ae[©]v[©] Ges m[©] nvi cwi eZ[©] Zvi m[©]st[©] b[©]k[©]j Zv t[©]ġK D[©]w[©]z nq | w^wt^má[©] 2013 tk[©]l 30w Aw_R cĀZĠv[©]bi ġta` (1w cĀZĠv GLbl G tiw[©]stġi Avl Zv[©]f[©] nqwb) evRvi S[©]ki m[©]t[©] m[©]st[©] b[©]k[©]j Zvq 9wI tiw[©] wġ 02 ev m[©]š[©]l RbK[©]0, 14wI 03 ev tġvUvġw[©] fvġ 0, 6wI 04 ev cĀšK[©]0 I ewK 1wI 05 ev Am[©]š[©]l RbK[©]0 Ges R[©] 2014 tk[©]l 7wI tiw[©] wġ 02 ev m[©]š[©]l RbK[©]0, 17wI 03 ev tġvUvġw[©] fvġ 0 I 6wI 04 ev cĀšK[©]0 |

we. 7. mġv[©]šZ K[©]v[©]ġj m[©]tiw[©]s

7.17 R[©] 2014-G 30w (1w cĀZĠv GLbl G tiw[©]stġi Avl Zv[©]f[©] nqwb) Aw_R cĀZĠv[©]bi ġta` 16wI mġv[©]šZ K[©]v[©]ġj m[©]tiw[©]s wġ 02 ev m[©]š[©]l RbK[©]0, 13wI 03 ev tġvUvġw[©] fvġ 0 Ges ewK 1wI 04 ev cĀšK[©]0 | Ab[©]w[©] t[©]K, R[©] 2013-G 13wI mġv[©]šZ K[©]v[©]ġj m[©]tiw[©]s wġ 02 ev m[©]š[©]l RbK[©]0, 14wI 03 ev tġvUvġw[©] fvġ 0 Ges ewK 3wI 04 ev cĀšK[©]0 |

Fund Index bvtḡ GKwU mḡwšZ weeiYx cōZ Kti
evsj vt`k e`vsḡKi I tqemvBḡU Avctj vW Ges
cōZḡvḡm BbḡW· nvj bvMv` Kti _vtK|

Dḡj L` Base Rate nḡjv meḡḡḡmḡ nvi th nvti
FY/j xR ḡ`qv nq| mḡbw`ō ḡKvb bvxZḡjv bv _vKvq
Aw_℞ cōZōvbmḡḡ Zvt`i wR`^c×wZḡZ mḡ nvi
wbaḡY Kti _vtK| wKQz Aw_℞ cōZōvb fvmḡvb
mḡ nvi wbaḡY Kti _vtK| G c×wZḡZ cōZōvbmḡḡ
Zvt`i wR`^Znwej Gi LiḡPi ZviZḡḡi wFwĒḡZ
mḡ nvi wbaḡY Kti _vtK| G KviḡY, Zvi j`
e`e`vcbvq cōZōvbmḡḡni `¶¶Zv Ges m¶¶ḡZv
mi vmi MōhKḡ`i cḡwēZ Kti | Aw_℞ cōZōvbmḡḡ

KZ℞ fvmḡvb mḡ nvi c×wZi ḡ¶¶ḡ Reference
Rate Gi Rb` ḡKvb Av`k°ḡvb mḡbw`ō bv _vKvq
GKwU MōYḡḡvM` ḡi dvḡi Y wntmḡte Cost of Fund
Index e`ēüZ nḡ`Q| Base Rate System mḡ nvi
wbaḡY c×wZḡK mnRZi Ges Aw_℞ cōZōvbmḡḡni
wmiwei ¶¶Y I `wqḡZi`^QZvtK Av I wbiōZ Ki ḡe|

fvi Z, tbcvj , fḡvbm Av I AḡbK ḡ`ḡk Base
Rate System e`ēüZ nḡ`Q| evsj vt`ḡk cōḡevḡi i
ḡḡZv Aw_℞ cōZōvbmḡḡni Rb` Cost of Fund
Index Ašifḡ Kti Base Rate System cōZō
Kiv nḡḡḡQ|

Aww_℞ evRvi

8.1 t'iki Aww_℞ evRviti ^QZv Ges w'wZkxj Zv eRvq ivLvi cōvm A_℞Qi 14-tZI Ae'vnZ _vfk| evsj v'k e'vsK Aww_℞ evRviti Dbq̄b m'úfk' mZK' itq̄Q Ges Aww_℞ evRvitiK cwi c'Y' Kvh℞i Kivi Rb' cwi m mi'Ávg e'envi Ki t̄Q| Avtj vP' A_℞Qi Kj gmb Ges tURvix wej l e'Űi m' i nvi wbḡyLx wQj | A_℞Qi 14-G c'p'evRvi Ges e'f' w'kK gy' i evRvi tek w'wZkxj wQj |

gy' i evRvi

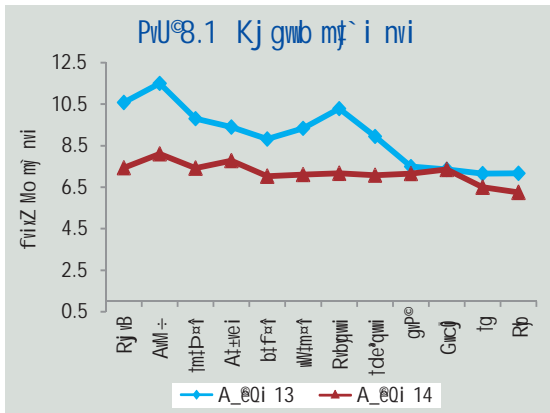
Kj gmb gvfk' A_℞Qi 14

8.2 Avtj vP' A_℞Qi Aww_℞ cōZōvbm e'vsK, t̄jvi m' i nvi w'wZkxj cōv' j' ℞' Kiv hvq| evsj v'k e'vsK cōBgvwi wWjvi l cōBgvwi wWjvi ewnf'Z e'vsK, t̄jvi avi YKZ thvM' tURvix wej l tURvix e'Űi wecix'Z ti'cv, we'kl ti'cv l Zvij' mnvqZv m'p'ev cōvb K' i | evsj v'k e'vs'Ki weP'Y bxiZ c' t' t̄ci d' t̄ A_℞Qi 14-G Avš' e'vsK Kj gmb evRviti fvixZ Mo m' i nvi kZKiv 6.3 fvM t' t̄ kZKiv 8.1 fv' Mi g' ta' w'wZkxj _vfk (mvi Yx 8.1 Ges PvU' 8.1) | A_℞Qi 14-G Kj gmb evRviti Mo t̄j b' t̄bi cwi gvY 51.1 wej qb UvKv ew' cvq hv A_℞Qi 13-Gi Zj bvq kZKiv 3.7 fvM tewk wQj | Kj gmb gvfk' t̄j b' t̄bi cwi gvY Ges fvixZ Mo m' i nvi A_℞Qi 14-G GKw m' g cōY'Zv j' ℞' Kiv hvq| Z' e, A_℞Qi i 4_ cōš' t̄K w'KQv wbḡvi j' ℞' Kiv hvq|

mvi Yx 8.1 Kj gmb gvfk' t̄j b' t̄bi cwi gvY l fvixZ Mo m' i nvi

mgq	t̄j b' t̄bi cwi gvY (wej qb UvKv)	fvixZ Mo m' i nvi (%)	t̄j b' t̄bi cwi gvY (wej qb UvKv)	fvixZ Mo m' i nvi (%)
	A_℞Qi 13		A_℞Qi 14	
Rj vB	1449.43	10.58	1640.98	7.44
AM÷	1096.70	11.51	1066.39	8.11
im' p' t̄	1483.71	9.81	1654.45	7.42
Ai' ±vei	1432.07	9.40	1532.19	7.78
bt' f' t̄	1308.25	8.82	1620.51	7.03
w'w' m' t̄	1228.25	9.34	1565.09	7.11
Ribq' w' i	1483.17	10.29	1497.71	7.17
t' de' q' w' i	1411.82	8.95	1477.28	7.08
g' i P'	1138.88	7.50	1403.11	7.16
G' i c' j	1431.53	7.35	1362.92	7.35
t̄ g	1478.48	7.15	1015.98	6.50
R' p	1689.53	7.17	1408.72	6.25
Mo	1385.98	8.99	1437.11	7.20

Drn t' t̄WU g' v' b' R' t̄ g' U w' c' w' t̄ g' U, evsj v' k e' vsK |



c'p' t̄ q P' i' w' b' j' v' g- A_℞Qi 14

8.3 A_℞xiZ' t̄Z cōq' Rbxq A_℞cō' Kiv Ges e'vsK, t̄jvi t' f' t̄gq' w' Zvij' eRvq ivLvi Rb' cōq' Rbxq Znwej thvM' b' t' l' qvi D' t̄ t̄k' A_℞Qi 14-G ti'cv w' b' j' v' g' Kvh' g Ae'vnZ ivLv nq|

mvi Yx 8.2 cþt q Þri³ wbj vg-A_@Qi 14

tgvU AbyðZ wbj vtgi msL`v	tgvq`	cÞS `icĪ		MpxZ `icĪ		MpxZ `icĪi mġ`i nvi (%)
		msL`v	AurfinZ gj` (weij qb UvKv)	msL`v	AurfinZ gj` (weij qb UvKv)	
246	1-ri` b/2-ri` b	1611	3309.00	1611	3233.40	7.25-10.75
	3-ri` b/7-ri` b	491	1043.95	491	1024.93	7.25-10.75
	tgvU t	2102	4352.95	2102	4258.33	7.25-10.75*

Drn t gubUwi cij im w/cvUfþgU, evsj vt` k e`vsK |
* MpxZ `icĪi mweℙ mġ`i nvi |

A_@Qi 14-G 1-2 w`b tgvq` tittcv, weþkl tittcv Ges Zvij` mnvqZv mweav cðvtbi mġ`i nvi h_v tþ kZKiv 7.25, 10.25 Ges 7.25 fvM AcwiewZ` _vtK | e`vsK_ tji vi Zvi tji`i cðqvRtb weþkl tittcv nvi tewk wQj | mZK`Aw_ℙ bxiZ AbymitYi gva`tg evsj vt` k e`vsK GKwU Kw-LZ chþq Zvij` eRvq ivLþZ e`vsK_ tji vi Rb` GB DBþUv tLvj v ivtL |

evsj vt` k e`vsK Zvi ðFþYi tkl Avkð`j ð-Gi `wðfwi/2 eRvq ivLvi Rb` cðtg evRvi t_þK FY MðYþK DrmwnZ Kti | evsj vt` k e`vsK `wbK tittcv wbj vtgi gva`tg A_@Qi 14-G e`vsK_ tji vtK GKwU hþ³ m½Z cwi gyY tittcv Znwej cðvb Kti |

8.4 A_@Qi 14-G tgvU 246wU cþt q Þri³ wbj vg (weþkl tittcv l LSF wbj vgm) AbyðZ nq | D³ wbj vtg tgvU 4352.95 weij qb UvKvi 2102wU `icĪi gta` tgvU 4258.33 weij qb UvKv MpxZ nq, hv A_@Qi 13-Gi MpxZ `icĪmgþni gj` gvtbi Zj bvq kZKiv 77.91 fvM Kg wQj ; thLvþb A_@Qi 13-Gi tgvU wbj vtg 24356.71 weij qb UvKvi 6291wU `icĪi gta` tgvU 19275.72 weij qb

UvKvi `icĪ MpxZ ntqWj (mvi Yx 8.2) | A_@Qi 14-G MpxZ `icĪi mġ`i nvtii mxgv wQj ewl ℙ kZKiv 7.25-10.75 fvM, ce@Zr`A_@Qi il G mġ`i nvtii mxgv GKB wQj |

wecixZ cþt q Þri³ (reverse repo) wbj vg-A_@Qi 14

8.5 wi Rvf`gy` t l gy` t_ YKþK mwK chþq ivLþZ evsj vt` k e`vsK wecixZ cþt q Þri³ wbj vg Kvþtgi gva`tg A_@evRvi t_þK evsj vt` k e`vsK Awzi³ A_@DþEjv b Kti | A_@Qi 14-G tgvU 165wU `wbK wecixZ cþt q Þri³ wbj vg AbyðZ nq | tgvU 2444.36 weij qb UvKvi 527 wU `icĪ 1-2 w`b Ges 123 wU 3-7 w`b tgvq` hvi me_ tji vB MpxZ nq | A_@Qi 13-G tgvU 138.71 weij qb UvKvi `icĪi gta` me_ tji vB MpxZ ntqWj | A_@Qi 14-G MpxZ `icĪi mġ`i nvi wQj ewl ℙ kZKiv 5.25 fvM (mvi Yx 8.3) |

evsj vt` k e`vsK wej

8.6 e`vsK e`e`vq Zvij` cwi w`wZþK AwakZi KvþKiv fvte eRvq ivLvi Rb` A_@Qi 14-G

mvi Yx 8.3 wecixZ cþt q Þri³ wbj vg-A_@Qi 14

tgvU AbyðZ wbj vtgi msL`v	tgvq`	cÞS `icĪ		MpxZ `icĪ		MpxZ `icĪi mġ`i nvi (%)
		msL`v	AurfinZ gj` (weij qb UvKv)	msL`v	AurfinZ gj` (weij qb UvKv)	
165	1-ri` b/2-ri` b	527	1974.99	527	1974.99	5.25
	3-ri` b/7-ri` b	123	469.37	123	469.37	5.25
	tgvU t	650	2444.36	650	2444.36	5.25*

Drn t gubUwi cij im w/cvUfþgU, evsj vt` k e`vsK |
* MpxZ `icĪi mweℙ mġ`i nvi |

mvi Yx 8.4 evsj vt`k e`vsK wej i wbj vg-A_@Qi 14

wej i tgq`	c`fweZ `icT		MpxZ `icT		wej i w`wZ (Rp 2014 tkTl) (weij qb UrKv)	ewl ℞ Avq nvti i cwi mxgv* (%)	
	msL`v	AwfwnZ gj` (weij qb UrKv)	msL`v	AwfwnZ gj` (weij qb UrKv)		A_@Qi 13	A_@Qi 14
30- w`b	383	398.57	383	398.57	19.83	7.10-9.41	5.30-7.70
tgU t	383	398.57	383	398.57	19.83	7.10-9.41	5.30-7.70

Drm t gubUwi cij wn wcvUfgU, evsj vt`k e`vsK |
 * MpxZ `icT i fvixZ Mo ewl ℞ Avq nvti i cwi mxgv |

evsj vt`k e`vsK wej Kvh`g Ae`vnZ `vtK | w`wZKxj m`i nvi Ges `et`wkK weibgq nvi eRvq i vLvi D`f`tk` evsj vt`k e`vsK Avtj vP` mg`q `¶Zvi mvt_ G Kvh`g cwi Pvj bv Kti | A_@Qi 14-Gi evsj vt`k e`vsK wej i wbj vtgi dj v dj mgn mvi Yx 8.4 G t` Lv`bv ntj v |

mi Kwi wmwKDwi wJR gv`K

mi Kwi tURvix wej i wbj vg

8.7 tURvix wej I tURvix eU wbj vtgi gva`tg Bmj Kiv nq thLv`b H mKj `icT`tk eivl` c`vb Kiv nq hviv meibge` t`tk mte`P Avq mxgvq c`AwicZ cwi gvY ciY Ki`Z cvti | `icT`ti Rb` meibge` Avq nvti K ce`wba`wi Zfvte Avs`kK eivl` i vL nq | evsj vt`k e`vsK G ctiv¶ gj` i nwiZqvi mgn FY e`e`vcbvi Rb` e`envi Kti `vtK | mi Kv`ti evfRU NvUwZ`Z A_@`tbi Rb` Ges AwZwi` Zvij`tk `f` Kivi nwiZqvi wntmte evsj vt`k e`vsK G `tj vtK e`envi Kti | A_@Qi 14-G `icT wbj vtgi t¶t¶ c`Zk`Zex 15wU c`wgK wWj vti (wcvW) gta` 3 wU Aw_℞ c`Z`vb evf` 12wU c`wgK wWj vi (wcvW) Aetj LK Ges evRvi wba`K wntmte KvR Kti | mstkwaz wbj vg c`wZ Abjv`ti 12wU wcvW e`vsK wbj vtgi Aegj`wqZ Astki kZKiv 60 fVM Ges 25wU wcvW ewnf`Z e`vsK kZKiv 40 fVM Zvt`i `f` Kvj xb Ges `xN`vj xb tgvU `vtqi wetePbvq avi Y Ki`te |

8.8 Avtj vP` mg`q mi Kv`ti i FY e`e`vcbvi c`vb nwiZqvi wntmte 91- w`b, 182- w`b I 364- w`b

tgq`w` mi Kwi tURvix wej i mviBwnK wbj vg Ae`vnZ wQj | A_@Qi 14-G tURvix wej i wbj vtgi dj v dtj i mvi mst¶c mvi Yx 8.5 G t` Lv`bv ntqtQ | 91- w`b, 182- w`b I 364- w`b tgq`w` mi Kwi tURvix wej `tj vi tenki fVM wbj vtgi t¶t¶ c`QvR`tbi Zj bvq Kg `icT MpxZ nI qvq evsj vt`k e`vsK/wcvW/ bb-wcvW`i woku wWfj `gU A_@Qi 13 Gi Zj bvq A_@Qi 14-G nwm cvq | A_@Qi 14-G mg`t tURvix wej i fvixZ Mo m` nwm tctqtQ |

8.9 A_`evRvti Zvij` cwi w`wZi Dci wbf`P Kti wef`be`tgq`w` tURvix wej i fvixZ Mo nvi mshZ mxgvi gta` cwi ewZ`Z nq | Rp 2014 tkTl wef`be`tgq`v`i fvixZ Mo m`i nvti Rp 2013 tkTl i Zj bvq LwbKUV cwi wGZ mxgv cwi j w¶Z nq |

8.10 Avtj vP` mg`q tgvU 1755.84 weij qb UrKv g`j`i 3784wU `icT cvlqv hvq, hvi gta` 121.39 weij qb UrKvi wWfj `gUmn tgvU 865.77 weij qb UrKv g`j`i 1385wU `icT MpxZ nq | MpxZ `icT`ti fvixZ Avq nvi mxgv wQj ewl ℞ kZKiv 6.82-10.60 fVM | A_@Qi 13-G 924.34 weij qb UrKv g`j`i 2283wU `icT cvlqv wM`qUj, hvi gta` tgvU 573.02 weij qb UrKv g`j`i `icT MpxZ ntqUj |

evsj vt`k Mfb`gU tURvix eU (weRwUe) Gi wbj vg

8.11 Zvij` I mvgw`K A_`wZi mPKmgn wetePbvq wbtq evsj vt`k e`vsK I A_`g`š`vj q kZ℞ c`ZKZ ce`NwL Z wbj vg mgqm`P Abjv`x I vb`wmK wFw`K m` Kcbevnx 2-eQi, 5-eQi, 10-eQi, 15-

mvi Yx 8.5 mi Kwii tURvix wej i wbj vg-A_@Qi 14

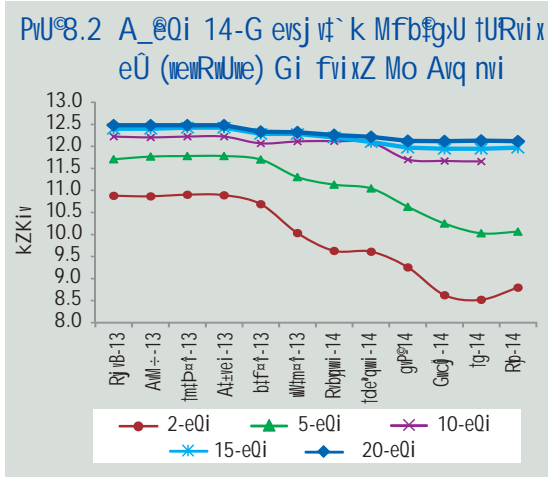
wej i tgv`	c`lweZ `icT		MpxZ `icT		wej i w`wZ (Rp 2014 tkTl) (wej qb UrvKv)	eml R Avq nvti i cwi mgy* (%)	
	msL`v	AirfinZ gj` (wej qb UrvKv)	msL`v	AirfinZ gj` (wej qb UrvKv)		A_@Qi 13	A_@Qi 14
91- w`b	1568	892.86	519	363.09	99.02	8.13-11.40	6.82-8.68
182- w`b	1145	449.88	461	201.52	117.00	9.83-11.42	7.43-10.24
364- w`b	1071	413.10	405	179.77	215.75	10.13-11.54	7.68-10.60
wWfj #gU Uzwe/ncwW Ges bb wcvW				121.39			
tgvU t	3784	1755.84	1385	865.77	431.77	8.13-11.54	6.82-10.60

Drn t gubUwi cwi m wWcUf#gU, evsj vt` k e`vsk |
* MpxZ `icT i fviXZ Mo eml R Avq nvti i cwi mgy |

eQi Ges 20-eQi tgvw` tURvix etUi wbj vg cOZgvtm AbyoZ nq| Zvij` Ges m`u`-`vtqi mvgAm` Dbqtbi j`f` 28 tg 2013 t`tK 2-eQi tgvw` weRiUwe cOZb Kiv nq| e`vskmgA Zvt` i Zij m`u` msi`f`Yi Avek`KxqZvi (SLR) Df`tk` Mfb#gU tURvix wej Ges weRiUwe e`envi Kitz cvti | GB wej Ges eUmgn tmTKUvwi gvtKfU tjbt`tbi Rb`l thvM` | A_@Qi 14-G AvtjvP` eU`tjvi 59wU wbj vg AbyoZ nq thLvtb 461.87 wej qb UrvKv tgvU 1975 wU `icT i gta` 221.50 wej qb UrvKv 621 wU `icT MpxZ nq Ges evsj vt` k e`vsk cOBgwi wWj vi t` i woku 46.43 wej qb UrvKv wWfj #gU Kiv nq| Rp 2014 tkTl G etUi w`wZ 1026.27 wej qb UrvKv `wovq, hv Rp 2013 tkTl wQj 850.43 wej qb UrvKv | A_@Qi 14-G etUi w`wZi cwi gvy A_@Qi 13-Gi Zj bvq kZKiv 20.68 fVM teik wQj | A_@Qi 14-Gi weRiUwe wbj vtgi dj vj mgA mvi Yx 8.6 G t` Lvfbv ntj v |

8.12 A_@Qi 14-G tURvix eU`tjvi fviXZ Mo Avq nvi kZKiv 8.5206 fVM t`tK kZKiv 12.4800 fvtMi gta` mgyex wQj | tURvix etUi fviXZ Mo Avq nvi AvtjvP` eQti nwm cvq hv mvi Yx 8.6 G t` Lvfbv ntqtQ | mKj tgvw` tURvix etUi fviXZ Mo Avq nvti i cwi eZfbi MwZi weeiY PvU` 8.2 G t` qv nj |

8.13 A_@Qi 13-G 167.17 wej qb UrvKv `icT cvl qv hvq, hvi gta` 204.52 wej qb UrvKv



`icT MpxZ nq Ges evsj vt` k e`vsk/wcvW woku 117.69 wej qb UrvKv wWfj #gU Kiv nq| A_@Qi 13-G fviXZ Mo Avq nvi kZKiv 10.9449 fVM t`tK kZKiv 12.4800 fvtMi gta` mgyex wQj |

evsj vt` k Mfb#gU Bmj wvK Bbt`÷tgvU eU (Bmj wvK eU)

8.14 Bmj wv e`vskS LvZi gy` evRvti Dbqtbi j`f` Bmj wv e`vskmgA l e`w`MfYi Øviv `Zwi Znwej i wecixZ RvgvZ `f`c mi Kvi eU Bmj Kti `vtK | cKZct`f` mi Kvi G LvZ t`tK tKvb A_@avi Kti bv | Bmj wv kixqvn&wfvEK m`Atqi nvi Ges Bmj wv e`vski w`wZcT`i msnk-ómP`f`K Øviv cOZdij Z jvf ev tjvKmvfbi mvt` msMwZ ti`tL etUi Avq wbf` Kti | A_@Qi 05-G Puj`KZ

mvi Yx 8.6 evsj vt`k Mfbf`gU tURvix eÜ Gi wbj vg - A_@Qi 14

etÜi tgv`	cÜweZ `icI		MnxZ `icI		etÜi w`wZ (Rb 2014 tkI)	eml R Avq nvti i cwi mgv* (%)
	msL`v	AvfinZ gj` (weij qb UvKv)	msL`v	AvfinZ gj` (weij qb UvKv)		
2-eQi	422	133.31	90	47.56	63.00	8.5206-10.9039
wFj`fgU Uzwe/wcW Ges bb wciW				9.44		
5-eQi	499	145.60	144	52.86	301.18	10.0287-11.7800
wFj`fgU Uzwe/wcW Ges bb wciW				19.14		
10-eQi	391	83.26	162	27.78	404.66	11.6598-12.2200
wFj`fgU Uzwe/wcW Ges bb wciW				12.72		
15-eQi	337	49.19	113	23.56	140.36	11.9417-12.4200
wFj`fgU Uzwe/wcW Ges bb wciW				3.44		
20-eQi	326	50.51	112	23.31	117.07	12.1169-12.4800
wFj`fgU Uzwe/wcW Ges bb wciW				1.69		
fgU	1975	461.87	621	221.50	1026.27	8.5206-12.4800@

Drn t gubüwi cij`m wciUfgU, evsj vt`k e`vsK|
 * MnxZ `icI i fvi xZ Mo eml R Avq nvti i cwi mgv|
 @ weifbutgqiw` tURvix etÜimj nvti i mweR cwi mgv|

MYcRvZŠx evsj vt`k miKvti i Bmj wvg kixqvn& wfvEK 6-gvm, 1-eQi Ges 2-eQi tgvw` evsj vt`k Mfbf`gU Bmj wvgK Bbtf`÷`fgU eÜ (Bmj wvgK eÜ) bvtg eÜwU A_@Qi 14-GI Ae`vnZ `vtK| Bmj wvg kixqvn& tgvZvteK GB miKwi eÜ cwiPwj Z nq| wbgg Abjvvti, Bmj wvg kixqvn wfvEK e`emvi jvf-tj vKmvb MbtY m`\$Z evsj vt`kx cÜZövb I e`w³MY Ges th tKvb Awbevnx evsj vt`kx G eÜ q KiZ cvti| Rb 2014 tkI D³ etÜi tgvU we tqi cwi gvY `woq 121.34 weij qb UvKv, thLvfb tgvU A_@qb I bU w`wZi cwi gvY `woq h_v t g 24.37 weij qb UvKv Ges 96.96 weij qb UvKv| Rb 2013 tkI D³ etÜi tgvU we tqi cwi gvY wQj 107.13 weij qb UvKv| Aciw`tk tgvU A_@qb I bU w`wZi cwi gvY wQj h_v t g 67.78 weij qb UvKv Ges 39.35 weij qb UvKv| G etÜi mweR tj btf`b i mvi mst`c mvi Yx 8.7 G t` I qv nj |

cjR evRvi

evsj vt`k wewbtqvM A_@qb

8.15 wewbtqvM A_@qtb tgvw` Fti cÜavb` Dtf`v³vt` i wR`^Znvetj i `f Zv I `f Svk wbt`R Kti, hvi mvt` `ftgvw` AvgvbtZi gva`tg `xNfgqww` Fti A_@qb t`tk D`mZ Zvij` SvkMn

mvi Yx 8.7 evsj vt`k Mfbf`gU Bmj wvgK Bbtf`÷`fgU eÜ

(weij qb UvKv)

weei Y	A_@Qi 12	A_@Qi 13	A_@Qi 14
we q	31.48	107.13	121.34
A_@qb	31.26	67.78	24.37
bU w`wZ	0.22	39.35	96.96

Drn t gvZiSj Awcm, evsj vt`k e`vsK|

mvi Yx 8.8 e`vsK I Awv_R cÜZövb`_tjvi tgvw` wki FY

(weij qb UvKv)

weei Y	A_@Qi 13	A_@Qi 14	kZKiv nvi
wEZiY	425.3	423.1	-0.5
Av`vq	365.4	418.0	14.4
w`wZ (Rb tkI)	903.4	1003.9	11.1

Drn t GmGgB GU t`ükj t`cMgmwciUfgU, evsj vt`k e`vsK|

FY cÜvbKvix e`vsK I Awv_R cÜZövb`_tjvi Dci AmvgÄm`cY`vte D`PgvIvi Svk RwoZ i tqtQ|

8.16 A_@Qi 14-G e`vsK I Awv_R cÜZövb`_tjvi gva`tg weZiYKZ tgvw` wki Fti cwi gvY `woq 423.1 weij qb UvKv (mvi Yx 8.8), hv cÜBtfU tcm`tgU Ges cvej K Advii s Gi gva`tg cjR evRvti bZb Bmj ntZ msMnxZ 6.6 weij qb UvKv Zj bvq eÜ_Y tenk| GtZ wki LvZ wewbtqvM i t`qI e`vsKmgfni AZ`wäK A_@qtb i cÜZdj b NtU|

8.17 A_@Qi 14-G mgtq mgtq KvhŔi e`e`v tbqvi dtj XvKv ÷K G. †PÁ wj wgtUW (wWGb) Gi gj` mPK Ges evRvi gj ab tek w`wZkxj _vtK| G. †PÁ wWgDPzqvj vB†Rkb AvBb, 2013 Abjhvqx tUwS AwaKvi n†Z gwj Kvbv I e`e`vcbvi wWgDPzqvj vB†Rkb m`úbæ n†qtQ Ges cwí †ktl wWGb I PÆMóg ÷K G. †PÁ wj wgtUW (wGmB) 21 b†f`† 2013 t_†K wWgDPzqvj vB†Rkb G. †PÁ i fcvšwi Z nq| wWGb ti _tj kb (tm†Uj tgvU M`vi vU dvÚ)-2013, 4 wWtm`† 2013 Zwi†L tM†RU AvKvti cKvkZ nq| 20 Rvbqwi 2014 Zwi†L S&P Dow Jones KZŔ cŔqbKZ MvBW j vBb Abjhvqx wWGb bZb mPK wWGbG. kwi qvn BbtW. (DSEX) Pvj yKti | mwfŔj Ý mdUŔ q`vi Gi Dbq†bi Rb` mBwK tKv`úmb “TRAPETS-AB” Gi mvt_ Pw³ Abjhvqx 11 tde`qwi 2014 Zwi†L wWGb bZb mwfŔj Ý mdUŔ q`vi “Instant-Watch” Pvj Kti Ges tkqvi tj b†`†bi mePabK cŔw³ cŔq†bi j†Ŕ| wWGb Zvi we`gvb tUwS c-vUdg© cŔv`ct†bi Rb` NASDAQ OMX Gi mvt_ 21 gvP© 2014 Zwi†L Pw³ `ŔŔi Kti |

8.18 GKwU wKqwis tKv`úmb cŔZóvi j†Ŕ| wGmB Ges wWGb g†a` 21 AvM÷ 2013 Zwi†L GKwU mg†SvZv `švi K (Ggl BD) Pw³ `ŔŔi Z nq| GB mg†SvZv `švi K `ŔŔi dtj cŔRevRvti bZb tŔwv± wntmte tWwi†fUf& K†gvwWwU BZ`w` tj b†`†bi m†hvM cvte| 3 b†f`† 2013 Zwi†L t_†K wWGb Ges wGmB wU + 2 tj b†`b wó`úwEi mgqmxgv Pvj yKti th mgqmxgv c†e© wU + 3 wQj | G†Z tkq†i i`i eŔx†Z KvimwR tiva, tj b†`†bi cwí gvY eŔx, wewb†qvMKZ A_@`*Z tdiZ Ges evRvti Av†iv `^QZv Avb†e| wGmB fvi†Zi RvZxq ÷K G. †PÁ (GbGmB) Gi mvt_ AvM÷ 2013 m†b GKwU mg†SvZv `švi K `ŔŔi Kti hvi gva`tg wGmB Zvi Dbq†b wclqK GbGmB Gi mnt†hvMZv Ges cívq©cvte|

A_@Qi 14-G cŔR evRvti i Kvh© g

cŔwK Bmj

8.19 A_@Qi 14-G 12wU bZb tKv`úmb cŔR evRvi n†Z 6.6 wej qb UvKvi gj ab msMh Kti, hv A_@Qi 13-G 14wU tKv`úmbi gva`tg msMnxZ 12.2 wej qb UvKvi Zj bvq Kg| A_@Qi 14-G bZb BKzBwU Bmji gva`tg msMnxZ gj a†bi g†a` 2.4 wej qb UvKv cŔB†FU tcm†gvU I 4.2 wej qb UvKv cvej K Adwis Gi gva`tg msMnxZ nq| A_@Qi 13-G cŔB†FU tcm†gvU I cvej K Adwis Gi gva`tg h_v tgv 1.0 wej qb Ges 11.2 wej qb UvKv msMnxZ n†qvQj |

8.20 A_@Qi 14-G cvej K Adwis Gi wecix†Z GMvi _†Yi I tenk UvKvi Av†e`b Rgv c†o, hv cŔBgvwi evRvti bZb BmjKZ wmkDwi wUR Gi `†Zvi Bw½Z t`q| A_@Qi 14-G 137wU tKv`úmb Zvt`i j f`vst†k i wŔŔZ UvKvi wecix†Z tgvU 31.1 wej qb UvKvi tevbm tkqvi Bmj Kti hv A_@Qi 13-Gi 161wU tKv`úmbi BmjKZ 34.4 wej qb UvKvi Zj bvq Kg|

tm†KŔwi evRvi Kvh© g

8.21 A_@Qi 14 t†l evRvi gj a†bi kZKiv wntmte g`vbp†vKpwis LvZ cŔavb` we`vi Kti hvi Ae`vb nj kZKiv 53.8 fV, Gi ci gvš†q mwfŔŔm I weea (kZKiv 29.1 fV), Aw_Ŕ LvZ (kZKiv 17.1 fV), Ges KtcŔ†U eŔ (kZKiv 0.02 fV)-Gi Ae`vb it†tQ| A_@Qi 14 t†l XvKv ÷K G. †PÁi bZb Bmjmn tgvU evRvi gj a†bi cwí gvY A_@Qi 13-Gi 2530.2 wej qb UvKvi Zj bvq kZKiv 16.3 fV eŔx t†tq 2943.2 wej qb UvKvq `wovq, hv tgvU t`kR Drcv`†bi kZKiv 21.8 fV (PvU©8.3)| A_@Qi 14 t†l PÆMóg ÷K G. †PÁ G evRvi gj a†bi cwí gvY

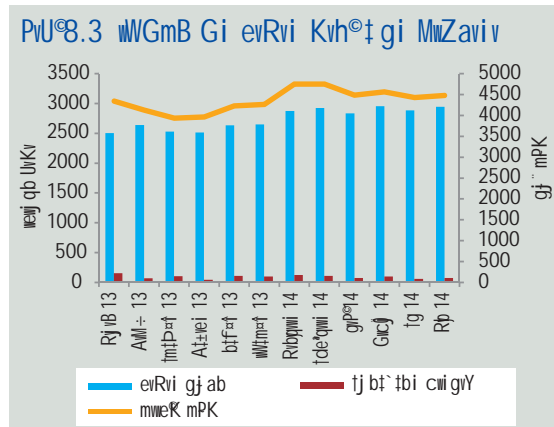
A_@Qi 13-Gi Zj bvq kZKiv 19.1 fVM epx` tctq 2286.7 wej qb UvKvq `vovq, hv tgvU t`kR Drcv`tbi kZKiv 16.9 fVM | A_@Qi 14-G XvKv ÷K G. tPÄ I PÆMög ÷K G. tPÄi tm`KÜvwi evRvti tgvU wmwKDwi uJR tj bt`tbi cwigvYI weMZ A_@Qiti Zj bvq h_v t`g kZKiv 31.3 fVM I kZKiv 0.2 fVM epx` cvq | A_@Qi 14-G XvKv ÷K G. tPÄ I PÆMög ÷K G. tPÄi tm`KÜvwi evRvti mKj tkqv`tii gj` mPK weMZ A_@Qiti Zj bvq h_v t`g kZKiv 9.2 fVM I kZKiv 8.1 fVM epx` tctq 4480.5 I 13766.2 nq (mviYx 8.9 I 8.10) | A_@Qi 14-G gj` mPK, tj bt`tbi cwigvY Ges evRvi gj` t`bi w` bnfv`EK cwieZ` PvU`8.3 tZ cÄZdwj Z ntq`tQ |

Avbevmx tcvU`cdwv I webtqvM

8.22 A_@Qi 14-G Avbevmx webtqvMKvixMY KZ` Avbevmx webtqvMKvix UvKv wmwve (NITA)-Gi gra`tg evsj vt`tki ÷K G. tPÄi tkqvi/wmwKDwi uJR webtqv`Mi tgvU Aš`tcv`tni cwigvY A_@Qi 13-Gi 18.0 wej qb UvKv t`tK te`to `vovq 41.3 wej qb UvKvq | tkqvi/wmwKDwi uJR ve qj` ä A_@vet`tk cÄ`vem`tbi tgvU A`_P cwigvY A_@Qi 13-Gi 7.8 wej qb UvKv t`tK epx` tctq A_@Qi 14-G 14.5 wej qb UvKvq `vovq | `i` (Gw`g 1992) t`tK Rb 2014 ch`SÍ webtqv`Mi tgvU Aš`tcv`tni cwigvY `vovq 128.7 wej qb UvKv, Gi wecix`Z vet`tk cÄ`vevmZ ve qj` ä A`_P tgvU cwigvY `vovq 89.6 wej qb UvKv |

AvBvmie Kvh`g

8.23 t`tk `*Z w`k`vqb Ges m`ysnZ I mw` q gj` ab evRvi cpM`v, we`tkl Kti t`tki wmwKDwi uJR evRvi Dbq`tbi tcd`vctU Bbtf ÷t`gU Kt`v`i kb Ae evsj vt`k (ICB) cÄZw`Z nq | AvBvmie K`v`wUvj



mvi Yx 8.9 XvKv ÷K G. tPÄ (WGMb) Gi Kvh`g (wej qb UvKv)

weiy	Rb tktl		
	A_@Qi 12	A_@Qi 13	A_@Qi 14
Zwj Kvf`p wmwKDwi uJR			
Gi mSL`v*	511	525	536
BmjKZ BKiBul Ges FY* (wej qb UvKv)	933.6	983.6	1032.1
cÄbtfU tcm`t`gU Ges			
cwej K Adwi s Gi gra`tg			
bZb BKiBul (wej qb UvKv)	16.4	12.2	6.6
evRvi gj` ab (wej qb UvKv)	2491.6	2530.2	2943.2
tj bt`b cwigvY (wej qb UvKv)	1171.5	857.1	1125.4
tj bt`b mSL`v (wej qb)	18.6	21.6	24.3
eW BbtW- (DSEX)@	4572.9	4104.7	4480.5

Drm t Xiv ÷K G. tPÄ | @ DSE 28 Rbpmi 2013 Zwi tL s & P Ges Dow Jones KZK cl`vqbKZ MvBvj vBb Ab`vq teAgv`DSE eW BbtW- (DSEX) Pij yKti | 01 AvM ÷ 2013 Zwi L t`tK evRvi ntZ DSE mavi Y mPK emZj Kiv nq | * = tKv`cwb, ugDP`qj` chU, w`teAvi Ges tURvi x eUmn |

mvi Yx 8.10 PÆMög ÷K G. tPÄ (WGMb) Gi Kvh`g

weiy	Rb tktl		
	A_@Qi 12	A_@Qi 13	A_@Qi 14
Zwj Kvf`p wmwKDwi uJR			
Gi mSL`v*	251	266	276
BmjKZ BKiBul Ges FY (wej qb UvKv)	375.2	428.6	470.7
evRvi gj` ab (wej qb UvKv)	1871.5	1919.9	2286.7
tj bt`b - cwigvY (wej qb UvKv)	134.9	102.0	102.2
tj bt`b - mSL`v (wej qb)	2.5	2.8	2.7
mweK tkqvi gj` mPK	13736.4	12738.2	13766.2

Drm t PÆMög ÷K G. tPÄ | * = tKv`cwb, ugDP`qj` chU Ges w`teAvi mn |

g`vfbRtguU wjt (ICML), AvBumwe G`vfmU g`vfbRtguU tKvrcwib wjt (IAMCL) Ges AvBumwe wmwKDwi uJR tUWs tKvrcwib wjt (ISTCL) bvtg vZbuU mvevmlWqwi tKvrcwib cãZõv I Kvh`tgi gva`tg AvBumweõi gj ab evRvi Dbqtb KgfñP (CMDP) Kvh`tgi cwimi ep× Kiv ntqtQ| A_@Qi 14-G weibqtqMKvix`i wmvtei wecixZ bxU& weibqtqMi cwigvY `uovq 8.7 weij qb UvKv| Gi wecixZ AvgvbZi cwigvY `uovq 0.8 weij qb UvKv| AvBumweõi G`vfmU g`vfbRtguU tKvrcwib wjt (IAMCL) t`tki `*Z mrcãwii Z G`vfmU g`vfbRtguU tKvrcwib,tjvi Ab`Zg cãZõvb wntmte AvZicKvk Kti | Rb 2014 tktl tKvrcwibwU 11wU tKvRW-GÜ I 4wU I tcb-GÜ wgdPzqvj dvÜ cJR evRviti vbtq Avtm| GQov, tKvrcwibwU weifbe cKv`i wgdPzqvj dvÜ (cãZubqZ Ges wetkl) cJR evRviti vbtq Avtm| 15wU wgdPzqvj dvÜi tcvU`dvij l-tz bxU& weibqtqMi cwigvY `uovq 32.0 weij qb UvKv, hvi evRvi gj `uovq 26.3 weij qb UvKv| AvBumweõi wmwKDwi uJR tUWs mvevmlWqwi tKvrcwib ISTCL t`tki GKU GKK epEg ÷K tefKvi wntmte AvZicKvk Kti Ges A_@Qi 14-G tgvU 135.0 weij qb UvKv tj bt`b Kti, hv XvKv I PÆMög Dfq ÷K G· tPÄi tgvU tj bt`bi kZKiv 11.0 fvm| gj AvBumwe A_@Qi 14-G 1.0 weij qb UvKv g`j`i BDwbU mviU`ctKU we q Kti, Gi wecixZ 0.2 weij qb UvKv g`j`i BDwbU mviU`ctKU cjt q Kti | Avtj vP` A_@Qi AvBumwe 0.2 weij qb UvKv AvgvbZ MhY Kti Ges weibqtqMKvix`i weibqtqM wmvtei wecixZ 1.4 weij qb UvKv FY Abtgv`b Kti | Avtj vP` A_@Qi AvBumwe tgvU 17.7 weij qb UvKv weibqtqM AsMxKvi Kti, hvi gta` BKzBwUtz weibqtqM 17.1 weij qb UvKv Ges wWteÁvi q 0.6 weij qb UvKv| A_@Qi 13-G AvBumwe tgvU 18.5 weij qb UvKv weibqtqM AsMxKvi Kti wQj |

cJR evRviti Zdimwj e`vsK,tjvi weibqtqM

8.24 Zdimwj e`vsK,tjvi cJR evRviti i wmwKDwi uJR (BKzBwU I wWteÁvi wntmte) evsj vt`k Mfb`gU Bmj wqK Bbtf ÷tgU eÜ e`ZiZ Rb 2014 tktl tgvU weibqtqMi cwigvY `uovq 169.0 weij qb UvKv, Rb 2013 tktl hvi cwigvY wQj 153.0 weij qb UvKv| tkqvi I wmwKDwi uJR Gi wecixZ Zdimwj e`vsK,tjvi AvMvtgi w`wZ Rb 2014 tktl `uovq 27.5 weij qb UvKv, hv Rb 2013 tktl wQj 21.0 weij qb UvKv|

cJR evRvi Dbqtb MpxZ c`tqjC

8.25 `xN`gqww` w`wZkxj Zv Avbqb Ges cJR evRvitiK tRvi`vi KitiYi j`tqj` wmwKDwi uJR GÜ G· tPÄ Kvgkb (SEC) A_@Qi 14-G tekwKQz c`tqjC MhY KitiQ t

- weibqtqMKvix, wK`vwe` I bwiZ wbañ Kti i Z_` A`vt· m wbuõZ Kivi Rb` evsj vt`k wmwKDwi uJR GÜ G· tPÄ Kvgkb (weGmBum) KZK BKzBwU wi mvp`cKvkbv Dbj` Kiv ntqtQ| tm tgvZvteK evsj vt`k wmwKDwi uJR GÜ G· tPÄ Kvgkb (Mtel Yv wetkY) i`j m& 2013 c`q qb Kiv nq, hv 22 AvM÷ 2013 Zwi tL evsj vt`k tMtrtU cKvKZ nq|
- cJR evRvi ms vsl gvgj vmgn `*ZZvi mvt_ wbuõEi j`tqj` wmwKDwi uJR GÜ G· tPÄ Aa`vt`k, 1969 Gi aviv 25we Gi Dc-aviv (1) G cÜ E` qjgZvetj mi Kvi wetkl U`Bejvbj cãZõv KitiQ, hvi c`Ávcb 7 Rvbqwi 2014 Zwi tL evsj vt`k tMtrtU cKvKZ nq|
- Zvj Kvf` tKvrcwibmg`ni wbi`qv Kvh`tg AwaKzi `^QZv wbuõZ Kivi j`tqj` Kvgkb KZK wbtqMKZ wbi`qtKi gva`tg

mviYx 8.12 e`vsK I Aw_R cŁZövb,tjvi tgqwm` wkí FY (wej qb UvKv)

FY cŁvbKvix ms`v	weZiY		Av`vq		v`uZ		tgqwt` vEY®		tgvU v`uZi gta` tgqwt` vEY® FtYv kZKiv nvi	
	A_@Qi 13	A_@Qi 14	A_@Qi 13	A_@Qi 14	A_@Qi 13	A_@Qi 14	A_@Qi 13	A_@Qi 14	A_@Qi 13	A_@Qi 14
i vÓtq gvuj Kivrbxb ewYvR`K e`vsK	57.2	13.9	54.5	29.6	192.8	194.7	39.0	31.6	20.2	16.2
temi Kivi ewYvR`K e`vsK	287.2	325.2	247.5	316.1	530.1	593.6	52.9	50.5	10.0	8.5
vet`nk e`vsK	17.5	12.8	14.3	14.8	22.6	21.9	1.1	1.7	4.9	7.8
i vÓtq gvuj Kivrbxb vet`klwqZ e`vsK (weWveGj, vet`Kve, ivKve, temK)	14.6	13.2	9.5	9.0	49.6	53.9	6.4	17.2	12.9	31.9
Aw_R cŁZövb	48.8	58.0	39.6	48.5	108.3	139.8	7.8	8.2	7.2	5.9
tgvU t	425.3	423.1	365.4	418.0	903.4	1003.9	107.2	109.2	11.9	10.9

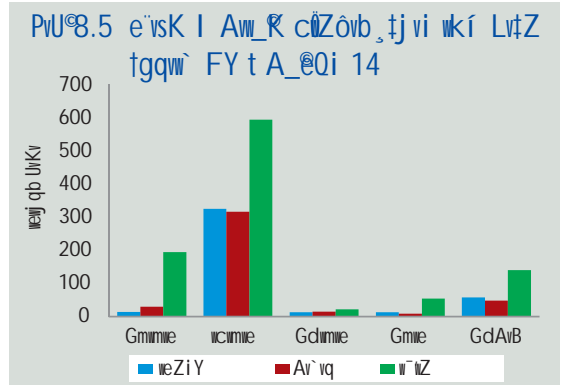
Drm t GmGgB I t`úkij t cŁMgmeFvM, eisj vt`k e`vsK|

tWvi t fWUfn Gi evRvi PjyKiv mnRZi nte Ges tmÚj tgvU M`viviU dvÚ MVtbi gva`tg vet`nk webtqvmKvi xMY AvKó nte|

FY evRvi

A_@wZK Dfít`k`i cKvift` Zdwuj e`vsK,tjvi AvMvg

8.27 A_@Qi 14-G A_@wZK Dfít`k`i cKvift` Zdwuj e`vsK,tjvi AvMvtgi t`fít EaYg`Lx cEYZv j`fí Kiv hvq (mviYx 8.11)| Rb 2014 tkfí A_@wZK Dfít`k`i cKvift` Zdwuj e`vsK,tjvi tgvU AvMvtgi cwi gvY 4695.9 wej qb UvKvq `uovq, hv Rb 2013 tkfí i 4248.1 wej qb UvKvi Zj bvq kZKiv 10.5 fVM tenk| mvrúúZK eQi,tjvtZ A_@wZK Dfít`k`i cKvift` Zdwuj e`vsK,tjvi AvMvg cŁv`tbi t`fít Dfj L`thvM` cwi eZB j`fí Kiv hvq| A_@Qi 13-Gi Zj bvq A_@Qi 14-G tgvU AvMvtgi gta` PjwZ gjatb A_@qb LvZ AvMvg Dfj L`thvM` cwi gvY ewx cvq hv ce@Zx`eQfii Zj bvq kZKiv 53.3 fVM tenk| AvtjvP` eQfii Ab`vb` LvZ AvMvtgi cEwx uQj wbgie`c t`emv LvZ kZKiv 14.3 fVM, Kwl, eb l grm` kZKiv 14.2 fVM Ges wbgfY LvZ kZKiv 8.6 fVM| GKB mgtq ce@ZP` eQfii Zj bvq cwi enb l thvMvthvM LvZ kZKiv 41.9 fVM, wkí LvZ kZKiv 11.2 fVM Ges Ab`vb` LvZ kZKiv 2.4 fVM AvMvg nvm cvq|



A_@Qi 14-G tgvU AvMvtgi LvZvfwEK Ae`v`tbi t`fít t`Lv hvq th, e`emv LvZi (kZKiv 39.0 fVM) fvgKv mefMj Zvici itqtQ PjwZ gjatb A_@qb (kZKiv 19.0 fVM), wkí LvZ (kZKiv 17.0 fVM), wbgfY LvZ (kZKiv 9.0 fVM), Kwl, eb l grm` (kZKiv 5.0 fVM), cwi enb l thvMvthvM LvZ (kZKiv 1.0 fVM) Ges Ab`vb` LvZ (kZKiv 10.0 fVM)| A_@Qi 14-G Zdwuj e`vsK,tjvi tgvU AvMvtgi A_@wZK Dfít`k`i wfwEK Ae`vb PvU®8.4 G t`Lv`bv nj |

e`vsK I Aw_R cŁZövb,tjvi tgqwm` wkí FY

8.28 A_@Qi 14-G e`vsK I Aw_R cŁZövb,tjvi tgqwm` wkí FY weZiY kZKiv 0.5 fVM nvm tctq 423.1 wej qb UvKvq `uovq| Ab`v`fK, Av`vtqi cwi gvY kZKiv 14.4 fVM ewx tctq 418.0 wej qb

UvKvq `uovq| Rþ 2014 tkþl FþYi w`wZ kZKiv 11.1 fVM eþx tctq 1003.9 wej qb UvKvq `uovq| A_@Qi 14-G tgqv`vËY®FY kZKiv 1.8 fVM eþx cvq Ges tgvU FY w`wZi kZKiv wntmte tgqv`vËY® FY nvm tctq 10.9 fvtM `uovq (mvi Yx 8.12) |

8.29 Rþ 2014 tkþl 1003.9 wej qb UvKvi tgvU tgqvw` wki FþYi w`wZi gta` temiKwi emYwR`K e`vsK_ tji vi Ask wQj kZKiv 59.1 fVM, hv tgqvw` wki FY weZiþYi tþtþ Zvt` i gL` fvgKv wbt`R Kti (mvi Yx 8.12 Ges PvU®8.5) | tgvU w`wZtZ PviwU ivótg gwj Kvbvaxb emYwR`K e`vsK I PviwU weþklwqZ e`vstKi Ae`vb wQj kZKiv 24.8 fVM | Zte, tgqv`vËY®FþYi cwi gvY tenk _vKvq eZgvtb FY`vþb Zvt` i cKZ fvgKvi tMSY | e`vsK_ tji A_@Qi 14-G gv` 27.1 wej qb UvKv (kZKiv 6.4 fVM) FY weZiY Kti, thLvþb meþgvU weZiYKZ FþYi cwi gvY wQj 423.1 wej qb UvKv | Rþ 2014 tkþl tgqvw` wki FY weZiþYi tþtþ temiKwi emYwR`K e`vsK_ tji vi Ae`vb metþtq tenk (325.2 wej qb UvKv), Gi cieZi®Ae`vþb itqtQ h_v þg Aw_℔ cÖZövmgñ (58.0 wej qb UvKv), ivótg gwj Kvbvaxb emYwR`K e`vsKmgñ (13.9 wej qb UvKv), weþklwqZ e`vsK (13.2 wej qb UvKv) Ges weþ`wk e`vsK (12.8 wej qb UvKv) |

8.30 Rþ 2014 tkþl Aw_℔ cÖZövb_ tji vi tgqv`vËY®FþYi cwi gvY wQj LþB Kg (kZKiv 5.9 fVM) | temiKwi emYwR`K e`vsK_ tji vi Ges weþ`wk e`vsK_ tji vi tgqv`vËY®FþYi cwi gvYI Zj bvgj K fvtþ AþB Kg (h_v þg kZKiv 8.5 Ges 7.8 fVM) | Rþ 2014 tkþl ivótg gwj Kvbvaxb emYwR`K e`vsK Ges weþklwqZ e`vsK_ tji vi tgqv`vËY®FþYi cwi gvY wQj AþB tenk (h_v þg kZKiv 16.2 fVM Ges 31.9 fVM) |

8.31 weþKwe Ges ivKve gj Zt KwL LvþZ FY cÖvbKvix cÖZövb nI qvq tgqvw` wki FþYi tþtþ Gt` i fvgKv LþB bMY` | mviúwZK eQi_ tjtZ tgqv`vËY®FþYi tevSv wbtq wki LvþZi weþklwqZ FY`vbKvixiv FY Av`vtq Zrci wQj |

Bbþf ÷ þgU cÖgvkb GÜ dvBb`wYs d`vwmj wU (IPFF)

8.32 ÖBbþf ÷ þgU cÖgvkb GÜ dvBb`wYs d`vwmj wU (IPFF)Ö cKí wU Abþj bWVs wfwËK Technical Assistance (TA) cKí hv`vbxq Aw_℔ cÖZövb_ tji vi mvgt` evBti AeKvWtgv I Ab`vb` weibþqM cKí_ tjtZ tgqvw` A_@cÖvþbi gva`tg Aw_℔ evRvti m`ú` m`úþY KitiQ | GwU gj ab cKí weþkl Kti AeKvWtgv Dbqþb temiKwi LvþZi Dþ`v³vt` i GwMþq AvþþZ KvR Kti | miKvti i A_ gšYvj tqi A_@ wefvþMi ctþ evsj vt` k e`vsK cKvmbK Pw³ Abþvqx` wU chþq G cKí wU ev`lvqb KitiQ | miKvi Abþgw` Z temiKwi AeKvWtgvMZ Dbqþb cKí_ tji hv miKwi -temiKwi Dþ`vþMi (PPP) wfwËtZ ev`lvwqZ nte, tm_ tjtZ wbeþPZ AskMþYKvix Aw_℔ cÖZövtbi (PFIs) gva`tg IPFF Gi Avl Zvq A_ñs`vb Kiv nþ`Q | IPFF Gi Avl Zvq A_ñs`vþbi Rb` thvM` LvZ_ tji v nþjv AeKvWtgv Dbqþb cKí, we`yr, tmev, wki Ges mvgwRK LvZ | wÖZxq chþqi cKí i gL` `enkó_ tji vi gta` GKwU nþjv cKí i Avl Zvq th þKvb Abþgw` Z cKí i tgvU e`tqi kZKiv 25 fVM Dþ`v³vi wR`^Zwej t_þK e`q KitiZ nte Ges cKí e`tqi Kgctþ kZKiv 15 fVM PFI e`q Kite | Aenkö kZKiv 60.0 fVM IPFF dvÜ t_þK A_þqþb Kiv nte | PFI_ tji vB FY thvWþb D`mZ mKj emYwR`K SmK enb Kite etj aviYv Kiv nþ`Q | Pw³ Abþvqx cKí wU Rvþgwi 2007 t_þK wWþmþt 2011 chþ cvþ eQi tgqv` Kvþj tgvU LiP wQj 60 wgvj qb gwK® Wj vi | IPFF cKí wU cÖg Pvi eQtii gta` Gi Abþj wOs Kþ`vþbU-Gi kZfvM weZiY Kti hvi dj kÖwZtZ Avi I AwZwi³ 307.0 wgvj qb gwK®

Wjvi (IDA 257.0 wgyj qb gwnKŔ Wjvi Ges evsj v`k miKvi 50.0 wgyj qb gwnKŔ Wjvi) Abtjv`b Kti cKŕi i tgvv` wWtm`f 2015 chŔi ewaZ Kiv ntqtQ|

Dtj L` , IPFF tgvU Znvej i kZKiv 100 fVM (4.2 wej qb UvKv ev 57.5 wgyj qb gwnKŔ Wjvi) A_Ŕvo KiŕZ mg_`ntqtQ hv cKŕi i Abtj bWws Kt`uvtbU wntmte ivLv ntqtQj Ges Zv t_ŕK cKŕi tgvv` i 4_` eQti i cŕg avci gta` 178 tgmvl qvU aviYŕgZv m`uboe7wU cvl qvi cWU-G A_ŕqŕbi Rb` e`envi Kiv ntqtQ| IPFF-Gi Avl Zvq me_`tjv cvl qvi cWU t_ŕK RvZxq wWŔw cvl qvi mieivn nt`Q| wŔZxq avc Rb 2014 chŔi 67.6 wgyj qb gwnKŔ Wjvi weZiY Kiv ntqtQ, hv 105 tgmvl qvU m`uboe2wU cvl qvi cWU, 1wU Bbj`vU KbŕUBbvi wWŕcvU`Ges 3wU cvnb tkvabvMvi wbgŕY cŕv Kiv ntqtQ|

BKŕBwU GŪ GŪvi t`cŕvi kxc dvU (EEF)

8.33 SmKcY`wKŔŠ' D`xqgvb Kvl wfvEK/Lv` cŕ qvRvZKiY Ges Z_` chŕy` LvZ wnbttqMŕK DrmwvZ Kivi j`ŕŕ` evsj v`k miKvi evŕRU eivŕi i gva`tg cŕE 1.0 wej qb UvKvi Znvej wbtq A_ŕQi 01-G BKŕBwU GŪ AvUvi cŕvbi kxc Znvej (EEF) MVb Kti | 1 Rb 2009 ZwiŕL evsj v`k e`vsK I AvBvmei gta` BBGd Gi cwi Pvj bvgj K Kvŕ`g n`ŕŕŕi i GKwU Pŕ` m`uvw` Z nq| G Pŕ` i Avl Zvq AvBvme GLb BBGd Gi cwi Pvj bvgj K Kvŕ`g m`uv`b KiŕQ, thLvŕb evsj v`k e`vsŕKi BBGd BDwU bxiZ wbaŕY, Znvej cwi Pvj bv I Kvŕ`g cwi exŕŕY ms vsŕ KvR KiŕQ| G chŔi RvZxq evŕRU t_ŕK tgvU 27.0 wej qb UvKv eivŕi i wecixZ miKvi wevfbœA_ŕQi 18.3 wej qb UvKv Ovo KtiŕQ| i` t_ŕK 30 Rb 2014 chŔi meŕgU 60.7 wej qb UvKv e`q m`ŕj Z 1543wU (1443wU Kvl wfvEK/ Lv` cŕ qvRvZKiY Ges 100wU AvBwU) cKŕi wevfbœavc EEF gAjx t`qv ntqtQ| Rb 2014 tkŕl EEF t_ŕK cKŕi i AbKŕj 18.3 wej qb UvKv gAjxi wecixZ cyŕfZ BKŕBwU FY

mvi Yx 8.13 Mnvqb LvZ FŕYi w`wZ (wej qb UvKv)

FY cŕvKvi x cŕZŕv_`tjv	tgvU w`wZ (Rb tkŕl)		
	A_ŕQi 12	A_ŕQi 13	A_ŕQi 14
K) Mnvqb A_ŕqŕb			
wetklwqZ cŕZŕv_`tjv	51.9	55.7	59.7
1 GBPŕeGdim	25.8	28.0	29.6
2 tWŕ-e`vK nŕDŕs			
dvBb`Y	23.6	24.9	26.8
3 b`vkbj nŕDŕs dvBb`Y	2.5	2.8	3.3
L) e`vsK_`tjv	286.8	349.0	366.8
1 temi Kwii ewŕŕ`K e`vsK	191.8	229.8	235.6
2 ivŕqj gwj Kivrab			
ewŕŕ`K e`vsK	63.4	73.1	100.1
3 Ab`v` e`vsK	31.6	46.1	31.1
M) Ab`v` Aw_Ŕ cŕZŕv	19.2	20.8	27.7
N) ŕi` FY cŕvKvi x cŕZŕv			
MŕxY e`vsK	0.06	0.04	0.04
tgvU t	358.0	425.5	454.2

Drmt Aw_Ŕ cŕZŕv I evRvi wefM, cwi msl`vb wefM, evsj v`k e`vsK Ges MŕxY e`vsK|
mv = mvgŕK|

weZiŕYi cwi gvY` wntqtQ 10.2 wej qb UvKv | G chŔi 85wU (cPŕnk) EEF mnvqZvcŕŕ tKv`uvwb 1.5 wej qb UvKv AvsnkK A_ev m`uvY`tkqvi -evB-e`vK mjev MŕY KtiŕQ| BBGd mnvqZv cŕB cKŕi 17000 Rŕbi Kgŕs`vb mŕŕ KtiŕQ| BBGd Gi mnvqZv cŕB AvBvme cKŕi KZŔ cŕZKZ wekŕvŕbi mclUŕ q`vi GLb t`ke`vcx e`eüZ nt`Q|

Mŕ wbgŕY A_ŕis`vb

8.34 Rb 2014 tkŕl e`vsK I Aw_Ŕ cŕZŕv_`tjvi Mnvqb FŕYi w`wZ`vovq 454.2 wej qb UvKv (mvi Yx 8.13), hv temi Kwii LvZ FŕYi kZKiv 9.7 fVM|

8.35 m`vcŕZK eQi_`tjv tZ tgvU Mnvqb FY tcvUŕdvj I-Gi tŕŕŕŕ Dtj L`thvM` cwi eZŕ j`ŕŕ Kiv hvq| tgvU Mnvqb FŕYi gta` temi Kwii e`vsK_`tjv Zvŕi wekvj AvgvbZ mslMŕni gva`tg Mnvqb FY tcvUŕdvj I m`cŕviY KiŕQ Ges Rb 2014 tkŕl

Kwl I M0gxY A_`qb

ewl R Kwl FY Kg`mPi

9.1 t`tki A_`bmiZtZ Kwl i ZvrchEY`fmgKv we`tePbv Kti miKvi G LvZtK me`kaK „i“Zi c0vb Kti Avmt0 Ges A_`@Qi 14-tZI tRvivtjv bmxZ mnvqZv c0vb Ae`vnZ titL0Q| Kwl i mKj DcLvZ mvdjt`i Kvi`y G LvZ c0vxi nvi A_`@Qi 13-Gi kZKiv 2.5 fVM t`tK ep`x tctq A_`@Qi 14-G kZKiv 3.4 fv`M `wotq0Q| AvtjvP` mg`q wRwMictZ G LvZi Ae`vb wQj kZKiv 16.3 fVM|

miKvtii c0P0vi mvt_ mvgA`m` titL evsjv`k e`vsKI tUKmB Kwl c0vxi Rb` bZb ifcKt`i Avtjv`K ep`Ei AvsM`K bmxZgvjv I FY Kg`mPi Ae`vnZ titL0Q| evsjv`k e`vsK A_`@Qi 14-Gi Rb` 146.0 wevj qb UvKvi weZiY j`q`gvT`v m`0j Z ewl R Kwl I cuj -FY bmxZgvjv I Kg`mPi tNvlYv Kti0Q, hv A_`@Qi 13-G wQj 141.3 wevj qb UvKv| M0gxY ch`q e`vsuKs tmev m`c0nviY, e`vsuKs Kv`0tg K.I.Kt`i Af`i Kti Kwl I cuj -FtYi AvlZv ep`x Ges Awl`R Ašif`G bmxZgvjvi gj j`q` wQj | G bmxZgvjv I Kg`mPi Kwl Drcv`b ep`x Kti M0gxY `wi`r we`tgvPtb c0Z`q fmgKv ivLte etj c0Z`vkv Kiv ntq0Q| wba`wi Z j`q`gvT`vi wecixtZ c0KZ AR`bi nvi wQj kZKiv 109.9 fVM, hv temiKwi e`vsKmg`ni wbr`^ kvLvi gva`tg D`j L`thvM` AskM0hY I q`iz FY c0vbKvix c0Z0vb`_tjvi (GgGdAvB) mnvqZvi d`j m`e ntq0Q|

A_`@Qi 14-G Kwl I cuj -FY Kg`mPi MpxZ wKQz „i“ZcY`c` t`q`c ev`evqb t

- A_`@Qi 14-G tgvU 3.3 wgvj qb K.I.K (0.6 wgvj qb bvi x) we`fbae`vsK ntZ c0q 16.1 wevj qb UvKv Kwl I cuj -FY M0hY Kti0Qb|
- A_`@Qi 14-G we`fbae`vsK KZR AvtqvmRZ tgvU 15862 wU c0KvK` FY weZiY Kg`mPi gva`tg 0.2 wgvj qb K.I.tKi gv`S c0q 7.6 wevj qb UvKv Kwl I cuj -FY weZiY Kiv ntq0Q|
- GKB A_`@Qi 2.5 wgvj qb q`iz`a I c0šK Pvlx we`fbae`vsK t`tK 106.5 wevj qb UvKv Kwl I cuj -FY tctq0Qb|
- A_`@Qi 14-G Pi, nvl i c0fuz AbM0hi GjvKvi 23976 Rb K.I.tKi gv`S we`fbae`e`vs`tki D`t`v`M c0q 483.6 wgvj qb UvKv Kwl I cuj -FY weZiY Kiv ntq0Q|
- G mg`q 619 Rb mdj K.I.K we`fbae`vsK ntZ c0q 91.0 wgvj qb UvKv Kwl FY tctq0Qb hv we`tkl fvte D`j L`thvM`|
- K.I.Kt`i Rb` iv0`q gwj Kvbxvb e`vsK`_tj vtZ gvT` 10 UvKv Rgv M0hYceR A_`@Qi 14 ch`š c0q 9.7 wgvj qb (c`j`xfZ) wnmve tLvjv ntq0Q|
- Avg`wob weK`i wba`wi Z wKQz dmtj (thgb-Wwj, tZj exR, gmj vRvZiq dmj Ges f`Ev) kZKiv 4

fVM tiqwiZ mÿ nvti 0.8 weij qb UvKv weZiY Kiv ntqtQ|

- A_@Qi 14-G cveZ` PÆM0tgi 3wU tRj vq c0q 18097 Rb DcRwiZ KI.tKi grtS grT kZKiv 5 fVM mÿ nvti 0.8 weij qb UvKvi I tenk FY weZiY Kiv ntqtQ|
- A_@Qi 14-G Kwl I cwi -FY KgmmPi Avl Zvq tmSi we` jr Pwuj Z tmP cvu, mgwSZ Mi "cuj b I evtqvM`vm c-0U Ges tmvj vi tnvq wnt-g LtZ h_v t g 17.9, 212.8 Ges 32.2 wgvj qb UvKvi FY weZiY Kiv ntqtQ|

evsj vt` k e`vsK A_@Qi 15-Gi Rb` Kwl I cwi -FY bwiZgvj v I KgmmP tNvl Yv Kti tQ| G KgmmPtZ Kwl I cwi -FY weZiYi j j`gvtv wbaY Kiv ntqtQ 155.5 weij qb UvKv, hv A_@Qi 14-Gi j j`gvtv 146.0 weij qb UvKvi Zj bvq kZKiv 6.5 fVM tenk|

weZiY

9.2 A_@Qi 14-G cKZ weZiY wQj 160.4 weij qb UvKv, hv A_@Qi 13-Gi tgvU weZiY 146.7 weij qb UvKvi Zj bvq kZKiv 9.3 fVM tenk| mvi Yx 9.1 G Kwl FtYi mvgwMK weZiY I Av`vq cwi w`zi Zj bvgj K Ae`v Ges PvU©9.1 I 9.2 G A_@Qi 14-G Kwl FY weZiYi j j`gvtv I cKZ weZiY t` Ltfbv ntj v|

mweR FY weZiYi c0q kZKiv 74.1 fVM wQj `f tgvw` Ges Aewk0 kZKiv 25.9 fVM wQj tmP hšcwZ, Kwl hšcwZ Ges Mew`ci BZ`w` LtZ c0E `xNtgvw` FY| `f tgvw` FtYi wmsnfvMB wQj km` Drcv`b I `wi`a wetgvPb KgmmPtZ, hv tgvU `f tgvw` FtYi h_v t g kZKiv 60.0 I 15.7 fVM (mvi Yx 9.1)|

Kwl LtZ tgvU etKqv FtYi cwi gvY A_@Qi 13-Gi 310.6 weij qb UvKvi Zj bvq 35.8 weij qb UvKv ev kZKiv 11.5 fVM ewx tctq A_@Qi 14-G 346.3 weij qb UvKv `wovq (mvi Yx 9.2)|

Kwl I cwi -FY weZiYi t`gt` `0w wetklwqZ e`vsK h_v - wetKwe I ivKve Ges PviwU iv0tq gvuj Kvbvaxb ewYwR`K e`vsKti gL` fvgKv cwi b Kti AvmtQ| temi Kwii e`vsK,tjvi Ae`vbl Gt`gt` wetkl fvte Dtg Lt`hvM`| A_@Qi 14-G iv0tq gvuj Kvbvaxb ewYwR`K e`vsK,tjv j j`gvtv Zj bvq 9.1 fVM Kg FY weZiY Kti| Ab`w`tK, wetKwe, wet`wk ewYwR`K e`vsKmgA I temi Kwii ewYwR`K e`vsKmgA A_@Qi 14-G j j`gvtv Zj bvq h_v t g kZKiv 18.0, 37.0 I 13.5 fVM tenk FY weZiY Kti (mvi Yx 9.2)| GQrov, weAviWwe Ges weGmieGj wBR`^A_@Qtb 6.6 weij qb UvKv weZiY Kti, hvi dtj A_@Qi 14 G tgvU Kwl FY weZiYi cwi gvY `wovq 167.0 weij qb UvKv|

Av`vq

9.3 A_@Qi 14-G Kwl FY Av`vq ce0ZP A_@Qi 13-Gi tgvU Av`vq 143.6 weij qb UvKvi Zj bvq kZKiv 18.7 fVM ewx tctq 170.5 weij qb UvKv `wovq| Kwl cY` Drcv`tbi KuPvgv I Drcw`Z cY` Dfq t`gt` fZ0K c0vtbi gva`tg Kwl Drcv`tbi mweR mnvqZv, tgvvt`vExY©FY Av`vtqi j t`gt` MpxZ mweR c`t`c tbqvi dj k0wZtZ A_@Qi 14-G Kwl FY Av`vq ewx cvq|

Kwl FtYi w`zi Zj bvq tgvvt`vExY©FtYi kZKiv nvi A_@Qi 13-Gi Rb tk`ti kZKiv 16.8 fVM t`tK ewx tctq A_@Qi 14-Gi Rb tk`ti kZKiv 22.0 fVM `wovq (mvi Yx 9.2)| dmj KvUvi tgvmtgi mvt_ mvgAm` ti tL e`vsK,tjvi FY

Av`vtqi KgKSkj wbaFY Kiv Ges c0Yv`bvi gva`tg c`fQc,tjv AwaKZi tRvi`vi Kiv c0qvRb| dtj AvMvqx eQi,tjvZ KwI FY Av`vtq AwaKZi AMMwZ mwiaZ nte|

KwI F4Yi Drmmgn

9.4 iv0lq gwj Kivbraxb ewYwR`K e`vsK,tjvB GLb chSÍ KwI LvZ A_@qbi c0vb Drm| wetkIwqZ e`vsK,tjv thgb- wetkIe I ivKve Ges iv0lq gwj Kivbraxb ewYwR`K e`vsK KwI FY weZi4Y gY` fvgKv cij b Kti _vtK| ewl R KwI FY weZi4Y MZ eQti b`vq Gevil wmsnfvM weZiY Kti4Q wetkIe| A_@Qi 14-G wetkIe GKKfvte tgvU KwI F4Yi kZKiv 33.8 fvM weZiY Kti, Gici itq4Q temiKwi gwj Kivbraxb ewYwR`K e`vsKmgñ (kZKiv 38.0 fvM) Ges iv0lq gwj Kivbraxb ewYwR`K e`vsK (kZKiv 15.5 fvM)| A_@Qi 14 Gi tk4l tgvU etKqv F4Yi w`wZ4Z iv0lq gwj Kivbraxb ewYwR`K e`vsK,tjvi tgvU vEY`F4Yi cwi gvY `uovq kZKiv 32.1 fvM, thLv4b ivKve Ges wetkIe - Gi tgvU vEY`F4Yi cwi gvY wQj etKqv F4Yi h_v t4g kZKiv 35.7 I 21.0 fvM|

KwI FY weZi4Yi t4l4l temiKwi Ges wet`wk e`vsK,tjvi Ae`vb D4j L4thwM` nvti ep4 tct4t4Q| A_@Qi 14-G e`vsK,tjv 66.9 wej qb UvKv FY weZiY Kti, hv Av4jvP` eQti tgvU weZiYKZ KwI F4Yi c0q kZKiv 41.7 fvM|

KwI F4Yi weci4Z evsj vt`k e`vs4Ki cptA_@qb

9.5 A_@Qi 14-G wetkIe, ivKve Ges e`vK evsj vt`k e`vsK t_4K 10.5 wej qb UvKvi cptA_@qb mjev M0Y Kti | Av4jvP` A_@Qti Ab` tKvb c0Z0vb evsj vt`k e`vsK t_4K cptA_@qb mjev M0Y Ktiwb| c4eP cptA_@qbKZ F4Yi 17.1 wej qb UvKv (m4 mn) Av`vq Kivi dtj A_@Qi 14-

mvi Yx 9.1 KwI FY weZiY I Av`vtqi Zj bvgj K weei Yx			
(wej qb UvKv)			
weZiY	A_@Qi 12*	A_@Qi 13*	A_@Qi 14*
1	2	3	4
1 FY weZi4Yi j 4l gvlv	138.00	141.30	145.95
K) km` (Pv e ZvZ)	62.38	65.38	69.38
L) tmP h4scwZ	4.12	4.34	3.68
M) Mew`ci	12.84	13.55	15.26
N) KwI cY`wecYb	3.04	3.32	2.57
O) grm`	12.92	12.68	12.68
P) `wv` `4xKiY	14.22	12.63	11.16
Q) Ab`vb` KwI KgKvE	28.48	29.40	31.22
2 cKZ weZiY	131.32	146.67	160.37
K) km` (Pv e ZvZ)	53.50	64.34	71.31
L) tmP h4scwZ	3.29	2.79	2.39
M) Mew`ci	12.44	18.03	19.96
N) KwI cY`wecYb	2.75	2.26	1.67
O) grm`	10.26	13.21	13.78
P) `wv` `4xKiY	16.09	16.58	18.64
Q) Ab`vb` KwI KgKvE	32.99	29.46	32.62
3 tgvU wvE4K FY weZiY			
`f4tqv`	57.22**	106.12	118.85
`v4tqv`	25.95**	40.56	41.52
4 cKZ Av`vq	123.59	143.62	170.46
5 tgvU F4Yi w`wZ	259.75	310.58	346.33
6 tgvU tgvU vEY`FY	60.52	52.09	76.12
7 tgvU F4Yi w`wZ4Z tgvU vEY` F4Yi kZKiv nvi	23.30	16.77	21.98
Drmt KwI FY I Av`R tmerf43 wfvM, evsj vt`k e`vsK			
* weAvIwIe Ges weGmeGj e ZvZ			
** temiKwi Ges wet`wk ewYwR`K e`vsK e ZvZ			

Gi R4b tk4l e`vsK/c0Z0vb,tjvi Av`vqthwM` etKqv w`wZi cwi gvY 48.7 wej qb (m4 mn) UvKv `uovq| evsj vt`k e`vsK t_4K wevfbac0Z0vb4K cptA_@qbi we`4wi Z cwi w`wZ mvi Yx 9.3-G t` Lv4bv ntj v|

evsj vt`k e`vs4Ki ZE4ev4b KwI FY cK4/KgfvPmgñ

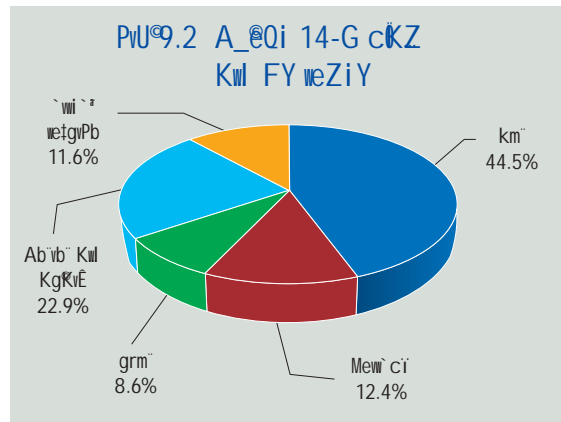
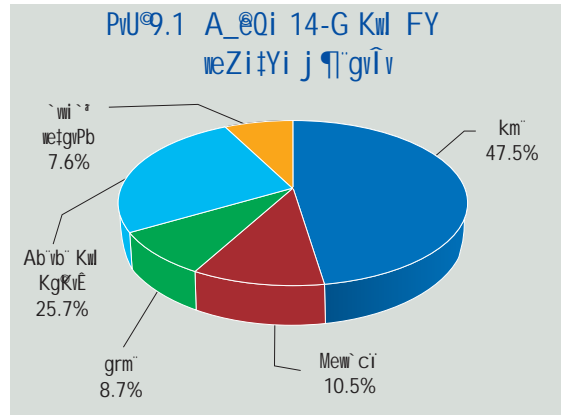
9.6 A_@Qi 14-G `vZv`i Avw`R mn4thwMZvcp Ges e`vs4Ki w4R`^A_@qtb cwi Pw4j Z KwZcq KwI FY cK4 / KgfvP4Z 1.8 wej qb UvKv

weZiY Ges 0.4 wej qb UvKv Av`vq Kiv nq| Pj gvb cKÍ / KgmmPi gta` itqtQ Kwl wfvwEK wkÍ I chp³ Dbqcb cKÍ (ATDP), c0sK I qjz` Lvgvi e`e`vq km` wbeoKiY cKÍ (MSFSCIP) Ges km` `vgRvZKiY FY cKÍ (SHOGORIP), DEi-cwDg km` eúglxKiY cKÍ (NCDP) Ges wDZiq km` eúglxKiY cKÍ (SCDP)| DEi-cwDg km` eúglxKiY cKÍ Kiv® g 2001 m`bi wWtm`† gvtm` i`i` nq Ges 2009 m`bi Rb` gvtm` tkl nq| GwWwe0i A_`qtb cwi Pwj Z 1.7 wej qb UvKvi G cKÍ w evsj v` tki DEi-cwDg AÂtj i 16w tRj vq D`Pgj` m`úbe Dbz` RvZi km` Drcv`b I evRi RvZKiYi A_`qtb cwi Pwj Z nq| cKÍ w mdj fvte tkl nlqvi ci Gi FY Znwej NY`qgvb Znwej ifcv`li Kiv nq, hv 2019 m`bi Rb` gym` ch`l Ae`vnZ `vKt| G NY`qgvb Znwej t`tK cwi tktvai wfvwE`Z K.I.K I Kwl wfvwEK wkÍ D`v`v`v` i gvtS 4w GbwRI /GgGdAvB Gi gra`tg FY weZiYi Rb` ivKvetK A_`mieivn Kiv nte| G cKÍ i Avl Zvq A_`Qi 14-G ivKvetK tgvU 0.8 wej qb UvKv c0vb Kiv nteqtQ| Aciw`tK, wDZiq km` eúglxKiY cKÍ wU GwWwe0i A_`qtb cwi Pwj Z hvi Avl Zvq A_`Qi 14-G 0.8 wej qb UvKv weZiY Kiv nteqtQ|

evsj v`k e`vsk KZK A_`Qi 10-G MpxZ eM`Pvix` i Rb` wetkl cptA_`ms`vb KgmmP A_`Qi 14-tZI Ae`vnZ wQj | G KgmmPi Avl Zvq evsj v`k e`vsk A_`Qi 14-G 0.2 wgvj qb eM`Pvix` i gvtS 4.5 wej qb UvKv cpt A_`ms`vb Kti tQ|

qjz` i gvSwi wktÍ A_`qcb

9.7 A_`mwZtZ qjz` i gvSwi wktÍ i `i`Zi Ges G ai`bi c0Z0v`bi cwi Pj b c0ZEUkZv wetePbv



Kti qjz` i gvSwi wktÍ LvZi Dbqcb I c0p`x mnvqK bwiZgvj v` cY`qcb Kiv c0qvRb|

evsj v`k e`vsk qjz` i gvSwi wktÍ i Dbqcbi j`q`v`v` KuzcQ KgmmPi Avl Zvq wewfb`e`vsk I Aw`R c0Z0v`tK Zj bvgj K Kg m` G LvZ FY t`qvi Rb` Drmn w`t`Q| bvix D`v`v`v` i t`tki Dbqcbi gj` tmZavivq m`ú³ Kivi j`q`v`v` wetkl `i`Zi t`qv nteqtQ| Drcv`b LvZ bixi Ask M0Y ew`xi j`q`v`v` evsj v`k e`vsk tgvU GmGgB A_`qtb kZKiv 10.0 fvM ewlR mteP`P kZKiv 10 fvM m`nvti bvix D`v`v`v` i Rb` msiw`qZ titLtQ| evsj v`k e`vsk i GmGgB I t`úkvj tc0M0gm& wefvM GmGgB A_`qcb gubUwis-Gi KivR Kiti Q| GmGgB LvZi AM0wZ I Dbqcbi Rb` A_`Qi-14 tZI evsj v`k e`vsk cptA_`qcb KgmmP Pvj y titLtQ|

mvi Yx 9.2 Kul FY`vZv cOZovbmgfni KvH© g - A_Qi 14

(weij qb UrKv)						
FY`vZv	weZiY j fl'gvT v	cKZ weZiY	Av`vq	fgqf`vExY©	w`wZ	tgvU FfYi w`wZi Zj bvc fgqf`vExY©FfYi nvi
1	2	3	4	5	6	7
Gmmiem	27.40	24.92	23.81	25.39	79.07	32.11
weikie	46.00	54.26	65.84	33.12	157.85	20.98
ivKve	14.50	14.31	16.77	14.83	41.57	35.68
Dc tgvU t	87.90	93.49	106.42	73.34	278.49	26.34
Gchmie	4.33	5.93	4.63	0.0004	3.83	0.01
wcime	53.72	60.95	59.41	2.78	64.01	4.34
Dc tgvU t	58.05	66.88	64.04	2.78	67.84	4.09
meftgvU t	145.95	160.37	170.46	76.12	346.33	21.98
mswflBmvi						
A_Qi 14@	145.95	160.37	170.46	76.12	346.33	21.98
A_Qi 13@	141.30	146.67	143.62	52.09	310.58	16.77
A_Qi 12@	138.00	131.32	123.59	60.52	259.75	23.30
A_Qi 11	126.17	121.84	121.48	60.97	254.92	23.92
A_Qi 10	115.12	111.17	101.12	64.04	225.87	28.35

Drmt Kul FY I Aw_R tmerfaw mefM, evsj v`k e`vsK |
* weAvi wwe I weGmieGj evt` |

evsj v`k e`vsK fl`a I gvSwi wktf i Dbqtb j fl`
KwZcq wefkl KgmPi Avl Zvq wefbae`vsK I
Aw_R cOZovbK 2014 mbi Rp chSltgvU 35.9
weij qb UrKv cptA_qb mjeav cOvb KftQ |
A_Qi 14-G Avtj vP` mjeavi Avl Zvq tgvU
DcKvifvMx Dt`v`v cOZovb msL`v `wovq
42661wU | evsj v`k e`vstKi gva`tg cO E G
cptA_qb mjeav ,tj v wbtgAvtj vPbv Kiv ntj v t

K) fl`a wktf cptA_qb

46wU e`vsK I Aw_R cOZovb wbtgwe` cKf ,tj vi
Avl Zvq GmGgB LtZ A_qtb AskMhY Kivi Rb`
evsj v`k e`vstKi mvt_Pw` v`fl`i KftQ |

1) evsj v`k e`vsK dvU t evsj v`k e`vsK t`tki fl`a
wktf Dbqtb mnvqZv `v`bi j fl` Zvi wBR`^Znwej

t`tk 6.0 weij qb UrKvi `sj G`Uvi cOBTm& dvU
(GmBGd) bvtg GKwU cptA_qb KgmP cOZB
KftQ | G KgmPi Avl Zvq e`vsK I Aw_R
cOZovb ,tj vi gva`tg fl`a wktf i Rb` e`vsK tiU-G
cptA_qb mjeav m`umviY Kiv ntqTQ | KgmPwU
D`P Pwn`v itqTQ | GmGgB LtZ Av`vqKZ FY
cptA_qtb Rb` cpivq e`envi Kiv nt`Q | G
Znwej i Aaxtb 2014 mbi Rp chS22wU e`vsK I
22wU Aw_R cOZovbK 22321wU Dt`v`v cOZovb
weciXZ 20.0 weij qb UrKv cptA_qb mjeav cOvb
Kiv ntqTQ |

2) G`Uvi cOBR tMh GU e`vsK gWbvBtRkb tcmhg
(EGBMP) dvU t t`tki fl`a wktf LtZi Dbqtb
A_qbK Zj wSZ Kivi j fl` wek`vstKi AvBwG

mviYx 9.3 KwI F`Yi weciXtZ evsj v`k e`vsK i cptA_`qcb (weij qb UvKv)

	A_`Qi 12			A_`Qi 13			A_`Qi 14		
	cptA_`ms`vb M0Y	cptA_`ms`vb cwi`tkva	cptA_`ms`vb v`wZ	cptA_`ms`vb M0Y	cptA_`ms`vb cwi`tkva	cptA_`ms`vb v`wZ	cptA_`ms`vb M0Y	cptA_`ms`vb cwi`tkva	cptA_`ms`vb v`wZ
1 we`Kue	-	3.42	35.65	5.00	2.20	33.42	0.00	3.42	31.13
2 i`vKve	2.60	1.78	19.44	0.18	1.76	16.14	6.00	9.12	13.00
3 e`vK	2.50	1.91	2.46	4.49	2.46	4.49	4.50	4.49	4.50
4 weGmeGj	-	0.04	0.18	-	0.04	0.13	-	0.04	0.09
4 weAvi`wve	-	-	0.12	-	0.12	-	-	-	-
tgwUt	5.10	7.15	57.85	9.67	6.58	54.18	10.50	17.07	48.71

Drm t KwI FY I Aw_`R tmerfir` wefvM, evsj v`k e`vsK |

DBs evsj v`k miKv`i i mvt_` v`v`wi Z tWfj ctgU t wWU GmM0gt`Ui Avl Zvq BwRweGgwc dvfU AwZwi` 0.01 weij qb gwK0 Wj vi (0.58 weij qb UvKv) A_`c0 vb Kti`q | GKB mvt_` evsj v`k miKvi I D` GmM0gt`Ui Avl Zvq G cKt`i 0.6 weij qb UvKv eiv`i w`tqtQ | cptA_`v`q`bi Rb` AvBwWG A_`v`q`b I evsj v`k miKv`i i A_`v`q`b wgtj GLv`Z tgvU 1.2 weij qb UvKv MpxZ ntqtQ | G dvU Qvovl 32wU e`vsK I Aw_`R c0Z0vb`K 3.1 weij qb UvKv cptA_`qcb mjeav c0 vb Kiv ntqtQ | 2011 m`bi R`b dvU weZiY tkl nq | 2014 m`bi R`b ch`S 3.0 weij qb UvKv Av`vq ntqtQ Ges 0.1 weij qb UvKv Av`vq`thvM` wntmte i`qtQ |

3) GwWve dvU-1 t GwWve dvU-1 Gi A_`q`tb GmGgB tWfj ctgU cK`i 2005 m`b `i` Kiv nq | evsj v`k i GmGgB LvZ`K kw`kvj x Kivi j`t`v` Gkxq Dbq`b e`vsK GKwU FY Pw`i Avl Zvq c0`wKfvte 30 wuj qb UvKv c0 vb Kti`q | 2009 m`bi tm`P` ch`S G dvU Gi Aax`b 3.4 weij qb UvKv wefvbae e`vsK I Aw_`R c0Z0vb`K 3264wU D` v`v`v c0Z0vb`bi weciXtZ c0 vb Kiv nq | 2014 m`bi R`b ch`S 3.3 weij qb UvKv Av`vq ntqtQ Ges 0.01 weij qb UvKv Av`vq`thvM` wntmte i`qtQ |

4) GwWve dvU-2 t Gkxq Dbq`b e`vsK Ges evsj v`k miKv`i i th`S D` v`v`M 2009 m`b GmGgB tWfj ctgU cK`i (SMEDP) PvjntqtQ | SMEDP thvM` GmGgBmg`ni Rb` ga`g t_`tK `xN`gqqt` A_`v`q`b c0`B Zi`v`S`Z Ki`Z FY mjeav c0 vb Kti`q | SMEDP (GwWve-2)-Gi tgvU Znweij 0.95 weij qb gwK0 Wj vi | Gi gta` GwWve wR`^ Znweij ntZ 0.76 weij qb gwK0 Wj vi Ges evsj v`k miKvi (evsj v`k e`vsK) 0.19 weij qb gwK0 Wj vi c0 vb Kti, hv ce`Zx` GwWve-1 (SMESDP) Gi w`wZ t_`tK `v`v`S`li Kiv ntqtQ | G Znweij i Avl Zvq 2013 m`bi wWtm`f`i dvfU i weZiY mgv`b nq Ges e`vsK I Aw_`R c0Z0vb`_`tj v`K 13645wU D` v`v`v c0Z0vb`bi weciXtZ 7.5 weij qb UvKv c0 vb Kiv ntqtQ | G Znweij i Avl Zvq 2014 m`bi R`b ch`S 2.6 weij qb UvKv Av`vq ntqtQ Ges 4.8 weij qb UvKv i`qtQ Av`vq`thvM` wntmte |

5) RvBKv Uz`÷`c tj vb dvU t GmGgB LvZ`i Dbq`b Ges A_`q`t`bi Rb` RvBKv, Rvcvb Ges evsj v`k miKv`i i gta` FY Pw`i Abjvqx evsj v`k e`vsK 00`v`i` I gvSvwi wkt`i i Dbq`t`bi j`t`v` Aw_`R LvZ` cK`i (FSPDSME) BD-P670 bvtg GKwU cK`i ev`lv`qb Kti`q | GmGgB LvZ` we`kl Kti Drcv`bkxj

cõvbKvix cõZõvb_`tjv RbMY`K ¶jz`a FY KvH`õtgI
gva`tg AwL`R tmev cõv`tb m`xú,³ Kiv ntqtQ|

ersjv`tk wecj msL`K GbwRI Ges ¶jz`a FY
cõvbKvix cõZõvb_`tjv ¶jz`a FY cwi Pjv bvi Kv`R
wb`tgwRZ _vK`tj I, i`ay MõgxY e`vsK Ges epr 5wU
jvB`tmY cõB ¶jz`a FY cõvbKvix cõZõvb thgb- e`vK,
Avkv, cõkKv, wUgGmGm Ges eýtiv ersjv`k
mvgwM`K FY w`wZ Ges m`A`tqi wmsnfvMB cõZwbwZj
Ki`tQ|

A_`QI 14-G A_`QI 13-Gi Zj bvq weZiY
kZKiv 7.7 fvM ewx` tctqtQ| Av`vtqi cwi gvY
A_`QI 13-Gi kZKiv 50.0 fvM ewx`i Zj bvq
A_`QI 14-G kZKiv 12.6 fvM ewx` tctqtQ|
e`tkqv F`Yi w`wZ`Z tgqv`v`E`xY`F`Yi nvi A_`QI
13-Gi kZKiv 3.3 fvM`i Zj bvq wKQ`lv nwm tctq
A_`QI 14-G kZKiv 2.5 fvM` `wovq|
wctKgmGd-Gi gva`tg A_`QI 14-G 273wU
Askx`vi ms`v (POs) ev GbwRI KZR` cõ`E F`Yi
cwi gvY `wovq 188.3 wej qb UvKv, thLv`tb A_`QI
13-G Gi cwi gvY wQj 161.3 wej qb UvKv|

mvi Yx 9.4 MõgxY e`vsK I epr GbwRI _`tjvi ¶jz`a FY KvH`õ g
(wej qb UvKv)

	A_`QI 12	A_`QI 13	A_`QI 14
1 tgvU weZiY	293.65	369.89	398.19
K) MõgxY e`vsK	115.77	122.01	117.23
L) e`vK	97.72	112.65	133.87
M) Avkv	52.76	96.18	102.60
N) cõkKv	2.29	2.30	2.22
O) wUgGmGm	11.85	14.64	18.64
P) eýtiv ersjv`k	13.26	22.11	23.63
2 tgvU Av`vq	232.27	348.44	392.28
K) MõgxY e`vsK	77.36	117.61	113.68
L) e`vK	83.99	103.34	138.39
M) Avkv	45.19	95.45	99.04
N) cõkKv	2.13	2.86	2.25
O) wUgGmGm	10.73	13.18	16.02
P) eýtiv ersjv`k	12.87	16.00	22.90
3 tgvU F`Yi w`wZ	207.52	229.28	254.42
K) MõgxY e`vsK	79.84	84.18	87.73
L) e`vK	57.24	66.45	81.17
M) Avkv	54.99	55.73	59.29
N) cõkKv	2.02	1.97	1.94
O) wUgGmGm	6.50	7.95	10.57
P) eýtiv ersjv`k	6.93	13.00	13.72
4 tgvU w`wZ`Z tgqv`v`E`xY`F`Yi nvi	6.00	7.67	6.40
K) MõgxY e`vsK	1.64	1.54	1.68
L) e`vK	2.36	3.80	2.12
M) Avkv	0.74	1.18	1.70
N) cõkKv	0.82	0.75	0.25
O) wUgGmGm	0.22	0.24	0.33
P) eýtiv ersjv`k	0.22	0.16	0.32
5 tgvU w`wZ`Z tgqv`v`E`xY`F`Yi nvi	2.89	3.34	2.51
K) MõgxY e`vsK	2.05	1.83	1.91
L) e`vK	4.13	5.72	2.61
M) Avkv	1.34	2.11	2.87
N) cõkKv	40.61	38.25	13.09
O) wUgGmGm	3.44	3.01	3.17
P) eýtiv ersjv`k	3.17	1.24	2.36
Drm t`grB` vt wU ti _`tj Uwi A_`wU (GgAviG)			

mi Kwii A_ᄁs`vb

10.1 ga"tgq" mvgnK A_ᄁmZK KwVtgv (GguUgGd) Gi AvtjvtK A_ᄁQi 14-Gi evtRU cYqb Kiv nq| G KwVtgv gL` Dcv`vb ntjv gy` I ivR`^b"mZ tKŠktj i avivmKZv eRvq ivLv Ges mvgnK A_ᄁmZK w`wZkxj Zv wbowZ Kiv| GuU Abgvb Kiv nq th, 2013 mvjt Ges cieZᄁZ wek| A_ᄁmZi cᄁx cpi"xvi nte| Gi dtj, t`tki emYR", webtqM Ges Rbkiv³ iBwb Avtiv tRvi`vi nte| temi Kwii LvZ webtqM epxi MvZkxj Zv Avkv tiL A_ᄁQi 14-G A_ᄁmZK cᄁxi nvi aiv nq kZKiv 7.2 fVM| A_ᄁQi 14-Gi mstkwaZ evtRtU tgvU e"q Ges tgvU Avq cUwgK j ᄁ"gvTvi Zj bvq Kg nq| wRwWicU kZKiv Ask wntmte evtRU NvUwZ (Abj vb evt`) kZKiv 5.0 fVM `wovq, hv kZKiv 4.6 fVM j ᄁ"gvTvi Zj bvq tenk (mvi Yx 10.1)|

A_ᄁQi 14-Gi mstkwaZ evtRtU ivR`^cUᄁBi j ᄁ"gvTvi A_ᄁQi 13-Gi evtRtUi cKZ cUᄁBi Zj bvq kZKiv 22.3 fVM tenk wbaY Kiv nq| A_ᄁQi 14-Gi mstkwaZ evtRtU Pj wZ e"q A_ᄁQi 13-Gi cKZ evtRtUi Pj wZ e"qi Zj bvq kZKiv 16.7 fVM tenk| Ab`w`tk, A_ᄁQi 14-Gi mstkwaZ evtRtU 600.0 wej qb UvKvi eml R Dbqb KgᄁP (GuWic) A_ᄁQi 13-Gi cKZ GuWicU Zj bvq kZKiv 21.3 fVM tenk `wovq| A_ᄁQi 14-Gi mstkwaZ evtRtU wRwWicU kZKiv 5.0 fVM evtRU NvUwZ (Abj vb e`ZxZ) A_ᄁQi 13-Gi cKZ evtRU NvUwZi Zj bvq 0.6 cvtmUR ctqU tenk (mvi Yx-10.1)|

mvi Yx 10.1 mi Kvti i ivR`^Avq I e"q

(wej qb UvKv)

	A_ᄁQi 13#	wRwWicU kZKiv nvi #	A_ᄁQi 14*	wRwWicU kZKiv nvi	A_ᄁQi 15**	wRwWicU kZKiv nvi **
tgU ivR`^	1281.3	12.3	1566.7	13.3	1829.5	13.7
K) Ki	1074.5	10.4	1301.8	11.0	1552.9	11.6
L) Ki-emfZ	206.8	2.0	264.9	2.2	276.6	2.1
tgU e"q	1740.1	16.8	2162.2	18.3	2505.1	18.7
K) Pj wZ	993.8	9.6	1160.0	9.8	1282.3	9.6
L) eml R Dbqb KgᄁP	494.7	4.8	600.0	5.1	803.2	6.0
M) Ab`vb`	251.6	2.4	402.2	3.4	419.6	3.1
evtRU NvUwZ	458.9	4.4	595.5	5.0	675.5	5.0

Drm : evtRtUi msᄁᄁBmvi 2014-15, A_ᄁSᄁYj q|
= cKZ, * = mstkwaZ evtRU, ** = evtRU cU"j b|
tgvU t wRwWic (wRwWic t A_ᄁQi 96)|

A_ᄁQi 14-Gi evtRU Ges ivR`^cwi w`wZ

(K) ivR`^cUᄁB

10.2 A_ᄁQi 14-G tgvU mstkwaZ ivR`^cUᄁBi cwi gyY wQj 1566.7 wej qb UvKv, hv j ᄁ"gvTvi Zj bvq kZKiv 6.4 fVM Kg Ges A_ᄁQi 13-Gi evtRtUi cKZ ivR`^cUᄁBi Zj bvq kZKiv 22.3 fVM tenk| AvtjvP" eQtI Ki ivR`^; hv tgvU ivR`^cUᄁBi kZKiv 83.1 fVM, A_ᄁQi 13-Gi kZKiv 12.8 fVM cᄁxi Zj bvq kZKiv 21.2 fVM epxi cvq (mvi Yx 10.1)|

A_ᄁQi 14-G Ki-emfZ ivR`^ceZP A_ᄁQi i kZKiv 6.2 fVM epxi Zj bvq kZKiv 28.1 fVM epxi cvq| wRwWicU kZKiv Ask wntmte tgvU ivR`^

- we`gvb Ki AeKvk mjeav Rp 2013 t_#K Rp 2015 chSiefx Kiv nq|
- tcwè`mkfí Avtqi Dci we`gvb Ki Ae`vnuZ mjeav Rp 2013 t_#K Rp 2015 chSiefx Kiv nq|
- grm` Lvgyi, Mew` cii Lvgyi Ges mkfí Avtqi Dci AvqKi kZKiv 5 fVM t_#K 3 fVM nvm Kiv nq|
- cvU Ges e`i LvTZ we`gvb kZKiv 15 fVM AvqKi Avtqici weavb Rp 2013 t_#K Rp 2015 chSiefx Kiv nq|
- gj abx hšcwZ Ges ga`eZP KuPvgvtj i Dci Avg`vnb`ié h_v t_g kZKiv 3 l 12 fVM t_#K 2 l 10 fVM nvm cvq|
- Pvj, Wj, Mg, ucqvR, mvi, KxUvbkK, exR, Rxeb i`lvKvix Jla, l Zjvi Dci kZKiv kb` fVM Avg`vnb`ié Ges tfvR` tZj Avg`vnb`i Dci tiqwZ kZKiv 10 fVM gmK mjeav Ae`vnZ ivLv nq|
- evtqvM`vm c`vU i KtqKuU KuPvgvtj i Dci Avg`vnb`ié h_v t_g kZKiv 12 l 25 fVM t_#K 5 l 10 fVM nvm Kiv nq|
- tcvU Mv`mi Dci m`úK`ié kZKiv 30 fVM t_#K 45 fVM e`x Ges tkvevè A`vBtWi Dci Avg`vnb`ié kZKiv 12 fVM t_#K 5 fVM nvm Kiv nq|
- 5,000 wj Uvtii tPtq Kg aviY qIgzvm`úbe M`vm unvj Úvtii Dci Avg`vnb`ié kZKiv 3 fVM t_#K 10 fVM DbwZ Kiv nq|
- tRbvtiÚti l Piv hšstki Dci kZKiv 2 fVM Avg`vnb`ié Avtvc Kiv nq|

mvi Yx 10.2 LvZwfwEK ivR`^Av`vq
(wej qb UvKv)

	A_@Qi 13#	A_@Qi 14*	A_@Qi 15**
Ki ivR`^	1074.5	1301.8	1552.9
gj` msthvRb Ki (gmK)	386.6	458.8	550.1
Avg`vnb`ié	126.3	134.3	145.9
iBvnb`ié	0	0.4	0.3
m`úK`ié	163.0	191.6	213.3
Avq l gpvdr i ci Ki	344.0	443.7	560.9
÷`vú`ie q (bb RpWkqvj)	27.2	32.6	35.1
AveMvi`ié	7.5	12.0	12.5
fig ivR`^	5.2	6.9	7.4
hvbvnb`i	8.1	11.6	12.5
gv`K`ié	0.7	0.7	0.8
Ab`vb`i l`ié	5.9	9.2	14.1
Ki-einFZ ivR`^	206.8	264.9	276.6
ckvmbK`id	31.8	44.4	45.0
j`f`vsk l gpvdr m`j	47.6	50.0	49.3
gj ab ivR`^	6.1	10.3	7.3
tmev e`v`cúB	0.4	1.2	0.7
8.8	4.9	4.9	
A-ewvR`K`ie q	3.8	4.1	3.9
f`vov, BRv i Av`vq	1.2	1.6	1.6
cúZi`qv`ev`cúB	9.7	25.3	25.4
tUj l t`j`rF	3.0	4.8	4.9
Rvi gvbv, `É l evtRqvBKiy	4.6	4.5	4.6
t`j`c_	7.7	10.0	11.0
Wk`we`fVM	2.4	2.9	2.9
Ki`e`ZiZ`Ab`vb`i ivR`^ l`cúB	79.7	100.9	115.1
tgvU	1281.3	1566.7	1829.5

Drn : evtRtUi msvfjBmvi 2014-15, A_`gS`y`v`q|
= cKZ, * = mstkwaZ evtRU, ** = evtRU`cú`j`b|

- wWvRUj K`vtg`v Ges l`tqe K`vtg`vi Dci Avg`vnb`ié kZKiv 25 fVM t_#K 10 fVM nvm Kiv nq|
- tmvjvi ewZ, Gj BwW ewZ Ges AvMbe`cK hšcwZi Dci Avg`vnb`ié kZKiv 12 fVM t_#K 5 fVM nvm Kiv nq|
- m`cY`Ki Ae`vnuZi Rb` qI`l gvSwi mkfí i (GmGgB) Uvb`f`vi mxgv 7 wgvj qb UvKv t_#K 8 wgvj qb UvKvq e`x Kiv nq|

- Acwi tkwaZ I cwi tkwaZ cvg Atqj , mqvweb tZj , Ges Acwi tkwaZ mhqjLx I m'vclw qvi tZtji Dci kZKiv 10 fVM gmK mjeav 30 Rp 2013 t_tK 30 Rp 2014 chSlepx Kiv nq|
- tcwë'fWBix/gvtQi Lv'', me ai'tbi mvi, Bbmjyb, Bbmjyb tcb, t÷'ctUvKvBtbR Bb'tRkKb, üBj tPqvi, cöZeÜxt`i evnb, AUt`i Nno, Ges nvmcivZvtji kh'vi Dci Drcv`b I Avg`vnb ch'q gmK Ae'vniZ t`qv nq|
- Gj wciR umwj Üvtii Drcv`b ch'q gmK Ae'vniZ mjeav 30 Rp 2013 t_tK 30 Rp 2017 chSlepx Kiv nq|
- Ki Ae'vniZ mjeav t'v'tMi j't'K' Kwi wkt'i c-üU, tgvk'bvixR I BKBCt'gt'U gj'ab wewbt'qvm mxgv 2.5 wgvj qb UvKv t_tK 4 wgvj qb UvKvq DbwZ Kiv nq| ewl R Uvb'fvi mxgv 4 wgvj qb UvKv t_tK 6 wgvj qb UvKvq epx Kiv nq|

10.3 A_@Qi 14-Gi mst'kwaZ evt'RtU Avq I g'p'vclw I ci c'Z'q Ki kZKiv 29.0 fVM nvti epx t'ctq 443.7 wej qb UvKvq `uovq, hv tgvU Ki ivRt`^c'Z'q Kt'ii Ask'tK A_@Qi 13-Gi kZKiv 32.0 fVM ntZ kZKiv 34.1 fVM DbwZ Kt'i | A_@Qi 13-Gi c'KZ evt'RtU Zj'bvq AveMwi i'é, Ab'vb' Ki I i'é, hvbevnb Ki, f'ig ivR`^ ÷`v'au we q (bb Ryl'w'k'q'j), gj' mst'hrB Ki (gmK), m'au'tK i'é, Ges Avg`vnb i'é h_v t'g kZKiv 60.0, 55.9, 43.2, 32.7, 19.9, 18.7, 17.5 Ges 6.3 fVM epx cvq| Ab'w'tK, gv`K i'é eve` c'öB Acwi ewZ' _vtK| A_@Qi 14-Gi mst'kwaZ evt'RtU 0.4 wej qb UvKv i'ßnb i'é eve` aiv nq (mviYx 10.2)|

mviYx 10.3 ivR`^e'tqi aviv

(wej qb UvKv)

	A_@Qi 13#	A_@Qi 14*	A_@Qi 15**
mvgwRK LvZ	283.1	351.7	389.5
Rb c'k'vmb	59.9	122.4	145.6
Af'sliY F'tYi mj	223.2	248.5	293.1
c'öZi q'v	90.7	105.6	112.7
Rb ksLjv I w'ivc'Ev	83.8	101.0	104.3
`et`w'kK F'tYi mj	15.9	16.9	17.4
Kwl LvZ	159.6	130.8	131.8
cwi'vnb I th'w't'wM	39.4	45.1	48.7
`vbxq miKvi I cij -Dbq'v	23.2	23.5	25.0
M'v'q'v	8.2	8.8	9.2
Ab'vb'	6.8	5.7	5.0
t'gvU t	993.8	1160.0	1282.3

Drm : evt'RtU mst'kwaZ 2014-15, A_@g's'v'j q|
= c'KZ, * = mst'kwaZ evt'RU, ** = evt'RU c'ö'j b|

10.4 Ki-ewf'Z ivR`^ Lv'tZ gj'ab ivR`^ c'öZi q'v, mj , Ges t'Uj I t'j'w'f eve` c'öB A_@Qi 13-Gi c'KZ evt'RtU Zj'bvq e'v'c'Kf'v'te h_v t'g kZKiv 200.0, 160.8, 68.9 Ges 60.0 fVM epx cvq| epx c'öB Ab'vb' DcLvZ_t'j'vi g'ta'' w'qj c'k'vmb'K w'd eve` c'öB kZKiv 39.6 fVM, f'vov, BR'v'v I Av`vq kZKiv 33.3 fVM, t'j'c_ kZKiv 29.9 fVM, Ki e'Z'xZ Ab'vb' ivR`^ I c'öB kZKiv 26.6 fVM, WvK we'fVM kZKiv 20.8 fVM, A-ew'w'R'K we q kZKiv 7.9 fVM, Ges j'f'v'sk I g'p'vclw kZKiv 5.0 fVM| Ab'w'tK, t'mev eve` c'öB Ges Rwi'gvbv, `É I evt'RqvB'KiY eve` c'öB h_v t'g kZKiv 44.3 I 2.2 fVM nvm cvq|

L) e'q

10.5 A_@Qi 14-Gi mst'kwaZ evt'RtU t'gvU miKwi e'q `uovq 2,162.2 wej qb UvKv, hv 2,224.9 wej qb UvKv c'ö_w'g'K c'ö'j't'bi Zj'bvq kZKiv 2.8 fVM Kg Ges A_@Qi 13-Gi 1,740.1 wej qb UvKv c'KZ e't'qi Zj'bvq kZKiv 24.3 fVM t'w'k| A_@Qi 14-G 1,160.0 wej qb UvKv

mstkwaz Pj wZ e`q c0_wgK c0`q|cY 1,134.7 wej qb UvKv tPtq kZKiv 2.2 fvM teuk wQj (mvi Yx 10.1)|

10.6 A_@Qi 14-G KtqKwL LvZ h_v mvgwRK LvZ, c0Zi`qv, Rb k;Ljv I wbi vcEv, Ges Mpvqb LvZ mstkwaz Pj wZ e`q c0_wgK eivl`tk AwZ g Kti (mvi Yx 10.3)|

A_@Qi 14-Gi c0`lweZ Abpabgj K Pj wZ e`tq wbtg` mstkvabx_tj v wQj t

- grvN` fvZv LvZ 34.9 wej qb UvKv AwZwi` eivl` t`qv nq|
- m`u` mS`h I cZ`KvR LvZ 8.3 wej qb UvKv AwZwi` eivl` t`qv nq|
- gj evRtUi Zj bvq AwZwi` 5.0 wej qb UvKv cY` I tmev LvZ eivl` t`qv nq|

10.7 A_@Qi 14-G ewil`R Dbqb Kg`mP A_@Qi 13-Gi 494.7 wej qb UvKv t`tk kZKiv 21.3 fvM ewotq 600.0 wej qb UvKvq c`p`b`Y Kiv nq| c0`x I `wi` wbi mb j t`i mvt_ m`wZ ti tL tgvU e`tqi kZKiv 35.1 fvM AeKwvtgv LvZ (we`jr, tZj, M`vm, I c0`KwZK m`u`, cwi enb Ges thvMvthvM) I kZKiv 20.3 fvM mvgwRK LvZ (wk`qv I ag`Ges `r, c`p, RbmsL`v I cwi evi Kj`vY) e`q Kiv nq (mvi Yx 10.5)|

(M) A_@Qi 14-Gi evRtRU NvUwZ A_`qb

10.8 A_@Qi 14-Gi mstkwaz evRtRU NvUwZ (Ab`vb e`ZxZ) `voiq 595.5 wej qb UvKv (wRwWw`c0i kZKiv 5.0 fvM)| G Ab`cvZ c0_wgKfvte c0`q|cZ Ab`cvZi Zj bvq teuk| A_@Qi 14-G NvUwZ A_`qtb Af`šlixY FtYi Ask

mvi Yx 10.4 mvgwRK LvZ e`tqi aviv

(wej qb UvKv)

	A_@Qi 13#	A_@Qi 14*	A_@Qi 15**
wk`qv I ch`p`	146.6	184.1	196.0
`r`r	50.6	59.1	66.5
wetbv`b, ms`wZ I ag`	11.2	11.6	12.2
k0 I Kg`ms`vb	0.5	0.5	0.6
mvgwRK wbi vcEv I Kj`vY	74.2	96.4	114.2
tgvU t	283.1	351.7	389.5

Drm : evRtUi mS`hBmvi 2014-15, A_`gS`vYj q|
= c0KZ, * = mstkwaz evRtRU, ** = evRtRU c0`j b|

mvi Yx 10.5 ewil`R Dbqb Kg`mP`Z wevfb` LvZi Ask

(kZKiv nvi)

	A_@Qi 13#	A_@Qi 14*	A_@Qi 15**
KwL	5.1	5.9	5.3
cuj-Dbqb I c0Z`ob	11.8	11.6	8.7
cwb m`u`	2.8	3.2	3.1
wk`i	3.4	4.6	2.5
w`jr	15.0	13.4	10.8
tZj, M`vm, I c0`KwZK m`u`	2.4	3.2	5.1
cwi enb	14.5	17.2	22.6
thvMvthvM	1.6	1.3	1.0
tfSZ cwi K`i bv, cwb mieivn Ges Mpvqb	8.6	9.0	12.2
wk`qv I ag`	11.6	13.3	11.5
`r`r, c`p, RbmsL`v I cwi evi Kj`vY	7.1	7.0	5.9
Ab`vb`	16.1	10.3	11.3
tgvU	100.0	100.0	100.0

Drm : ewil`R Dbqb Kg`mP 2013-2014 Ges 2014-2015, cwi K`i bv gS`vYj q|
= c0KZ, * = mstkwaz evRtRU, ** = evRtRU c0`j b|

wQj 409.8 wej qb UvKv (wRwWw`c0i kZKiv 3.5 fvM)| Gi gta` 299.8 wej qb UvKv (wRwWw`c0i kZKiv 2.5 fvM) wQj e`vsK e`e`v t`tk MpxZ FY Ges Ab` Ask 110.0 wej qb UvKv (wRwWw`c0i kZKiv 0.9 fvM) wQj e`vsK-ewmfZ FY hv c0`vbZ Rivxq m`Aq c0K`i mgn tZ MpxZ FY (PvU`10.3)| evRtRU NvUwZi `et` wkK A_`qb Dcv`vb wQj 185.7 wej qb UvKv (wRwWw`c0i kZKiv 1.6 fvM)|

Dbqab e`q ce@ZP A_@Qḥii mstkwmaZ evtRḥUi tPḥq kZKiv 32.5 fvM tenk|

(K) ivR`^cḥB

10.10 ce@ZP A_@Qḥii mstkwmaZ evtRḥUi Zj bvq A_@Qḥi 15-G ivR`^cḥB kZKiv 16.8 fvM eḥx tctq 1829.5 weij qb UvKiv `uovte etj j`ḥgvḥv w`i Kiv ntqtQ| A_@Qḥi 14-Gi mstkwmaZ evtRḥUi Ki I Ki-einfZ cḥBi cḥx h_v ḥg kZKiv 21.1 I 28.1 fvḥMi Zj bvq h_v ḥg kZKiv 19.3 I 4.4 fvM nte etj cḥvkv Kiv ntqtQ| tgvU ivR`^wRwvcḥi AbcvZ A_@Qḥi 14-Gi kZKiv 13.3 fvḥMi Zj bvq A_@Qḥi 15-G kZKiv 13.7 fvḥM `uovte etj cḥḥcY Kiv ntqtQ (mvi Yx 10.1)| cḥivḥ Ki (gmK, Avg`vnb ié, mḥúḥK ié Ges iBvb ié) Gi kZKiv 15.9 fvM cḥx i wecixZ Avq I gḥvdi I ci cḥvḥ Ki cḥBi cḥx kZKiv 26.4 fvM nte etj cḥḥcY Kiv ntqtQ (mvi Yx 10.2)|

Ki-einfZ ivR`^Drḥmi gḥa` Ab`vb` Ki einfZ ivR`^Ges cḥB ce@ZP A_@Qḥi kZKiv 26.6 fvM eḥx i Zj bvq kZKiv 14.1 fvM eḥx cvte etj cḥḥcY Kiv ntqtQ| A_@Qḥi 15-G tij c_, Rwi gvbv, `É I evtRqvBKiv, tUvj I tj wḥ, cḥvmbK wd Ges cḥZiḥv eve` cḥB h_v ḥg kZKiv 10, 2.2, 2.1, 1.4 Ges 0.4 fvM eḥx cvte etj aviYv Kiv ntqtQ| A_@Qḥi 15-G gj ab ivR`^ mḥ, A-eivwR`K we q, Ges j f`vsk I gḥvdi eve` cḥBi j`ḥgvḥv ce@ZP A_@Qḥi t_ḥK h_v ḥg kZKiv 41.7, 29.1, 4.9 Ges 1.4 fvM Kg aiv ntqtQ| tmev, WwK wefvM Ges fvov, BRviv I Av`vq eve` cḥB h_v ḥg 4.9 weij qb, 2.9 weij qb Ges 1.6 weij qb UvKiv w`i _vKḥe etj aiv ntqtQ (mvi Yx 10.2)|

(L) e`q

10.11 A_@Qḥi 14-Gi mstkwmaZ tgvU mi Kwii e`ḥqi Zj bvq A_@Qḥi 15-G e`q kZKiv 15.9 fvM eḥx tctq 2505.1 weij qb UvKiv `uovte etj cḥvkv Kiv ntqtQ| A_@Qḥi 14-Gi mstkwmaZ evtRḥUi Zj bvq Pj wZ e`q kZKiv 10.5 fvM, eml K Dbqab KgḥP kZKiv 33.9 fvM Ges Ab`vb` e`q kZKiv 4.3 fvM eḥx cvte etj aiv ntqtQ| tgvU e`q-wRwvcḥi AbcvZ A_@Qḥi 14-Gi mstkwmaZ evtRḥUi kZKiv 18.3 fvḥMi Zj bvq A_@Qḥi 15-G kZKiv 18.7 fvḥM eḥx cvte etj cḥḥcY Kiv ntqtQ (mvi Yx 10.1)|

10.12 A_@Qḥi 15-Gi evtRḥUi cḥḥcZ Pj wZ e`q `uovq 1282.3 weij qb UvKiv (mvi Yx 10.1 I 10.3)| tgvU Pj wZ e`ḥqi cḥq GK PZḥBḥki tenk eivḥ Kiv ntqtQ mvgwRK LvZ, hvi cḥvb AskB wḥv I cḥy³, `v`", mvgwRK wḥvcÉv I Kj`vY KgḥPḥZ e`wqZ ni qvi gva`ḥg gvbe mḥú` Dbqab I mvgwRK wḥvcÉv teobx mḥcḥviḥy mnvqZv Kite (mvi Yx 10.4)|

Kwḥ LvZi Rb` (Dbqab I Abḥqab e`q wḥtj) tgvU 191.0 weij qb UvKiv eivḥ t`qv ntqtQ, hv ce@ZP A_@Qḥii mstkwmaZ evtRḥUi eivḥ i Zj bvq kZKiv 7.9 fvM tenk| G LvZ fZḥK wntmte 90.0 weij qb UvKiv eivḥ t`qv ntqtQ|

gvbe mḥú` Dbqab ntj v meḥxvb Dbqab cḥPóvi ALÉ Ask| gvbe mḥú` Dbqab LvZ (Dbqab I Abḥqab e`q GKḥI) tgvU 540.7 weij qb UvKiv eivḥ t`qv ntqtQ| G e`q tgvU Dbqab I Abḥqab evtRḥUi kZKiv 21.6 fvM| cḥwēZ evtRḥUi Pig `wi`* `ixKiḥy wevfbaeKgḥPḥTbqv ntqtQ| Gme KgḥPḥZ tgvU eivḥ i cwi gyV 15.0 weij qb UvKiv|

10.13 A_@Qi 15-G ewl R Dbqb KgñP 803.2 wej qb UvKv c'q|cY Kiv nq, hv A_@Qi 14-Gi mstkwaz ewl R Dbqb KgñP 600.0 wej qb UvKv Atc'v kZKiv 33.9 fVM tek| tgvU ewl R Dbqb KgñPi kZKiv 39.5 fVM AeKvVtgv LvZ eiv' t'qv ntqtQ| Ab'w tK, tgvU ewl R Dbqb KgñPi kZKiv 17.4 fVM tctqtQ mvgwRK LvZ (mvi Yx 10.5)|

(M) A_@Qi 15-Gi evtRU NvUwZ A_@qb

10.14 A_@Qi 15-Gi c'w'j Z 675.6 wej qb UvKv evtRU NvUwZ (Abj vb e'ZxZ) A_@Qi 14-Gi mstkwaz evtRU NvUwZi Zj b'q 80.1 wej qb UvKv tek| A_@Qi 15-G c'q|wZ evtRU NvUwZ-wRwñc AbjvZ kZKiv 5.0| Avkv Kiv nt'Q th, Af'sli xY e'vsK I e'vsK-ewnfZ FtYi gva'tg NvUwZi 432.8 wej qb UvKv (wRwñc'oi kZKiv 3.2 fVM) c,iY Kiv

nte, hv A_@Qi 14-Gi mstkwaz evtRtU wQj 409.8 wej qb UvKv (wRwñc'oi kZKiv 3.5 fVM) Ges et'wkK A_@q'tbi gva'tg Aewkó 242.8 wej qb UvKv (wRwñc'oi kZKiv 1.8 fVM) tgvU'tbv nte, hv A_@Qi 14-G wQj 185.7 wej qb UvKv (wRwñc'oi kZKiv 1.7 fVM) (PvU'10.3 I 10.4)| Af'sli xY FY 432.8 wej qb UvKvi gta' e'vsK e'e'v ntZ FY 312.2 wej qb UvKv c'q|cY Kiv nq|

10.15 evtRU c'v'q'tbi mgq wef'baegš'vj tqi msm'xq 'vqx KwguUi gvbbxq m'm'e'x', wewkó A_@wZwe', tckvR'xex, e'emvqx mgvR, GbwRI t'bzv, MYgva'g Kg'Ges wef'baefVM I gš'vj tqi mwPet' i mvt_ KtqKwU c'ok& evtRU Avtj vPbv m'fvi AvtqvRb Kiv nq| A_@šx wmtj U tRj vi Kl.Kt' i mvt_ evtRtUi we' t'q gZwe'bgq Kti b|

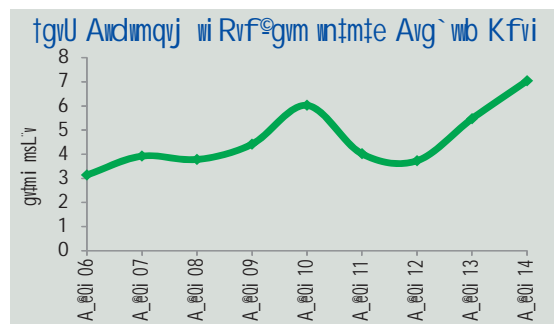
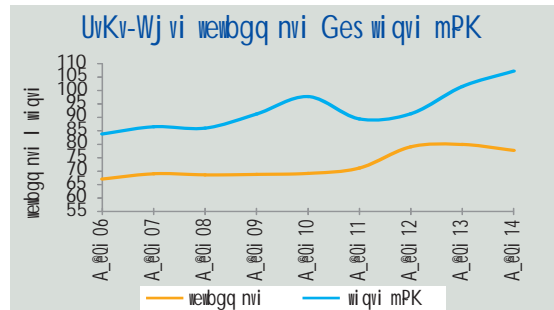
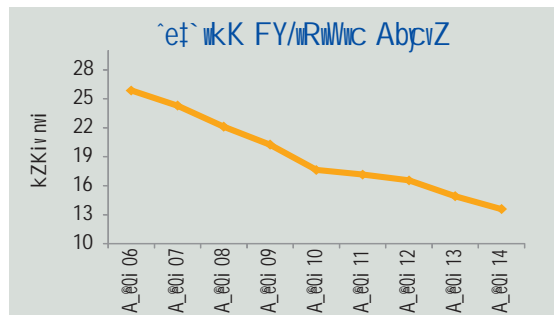
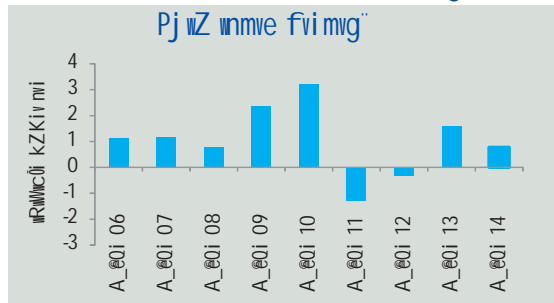
ˆef`wkK LvZ

ˆef`wkK ewYR` Ges tj bt`b fvimvg`-mwieR cwiv`wZ

11.1 A_@Qi 14-G t`tk ivR%wZK Aw`iZv mtEjI iBwb Ges Avg`wvb DfQ LvZ D`P cEpxi KviiY ˆef`wkK LvZi cwiv`wZ mtSvI RbK wQj | t`tki cAvb cAvb iBwb cY`i t`qT`I evsjv`k cAvZhwMZv eRvq tiL AvmtQ Ges kZKiv 10 fvTmi teuk iBwb cEpx ARB Kti; cvkvcvuk Avg`wvb wQj gjZt Drcv`b I cEpxgYx| tgvU Avg`wvb cAv gvI GK mBgvsk wQj Lv`km` I Ab`vb Lv`cY`, ewK Ask wQj tctUwj qvq cY`, KvPvgvj Ges gj abx cY`| qj`a e`vBsi iBwb wFvE t`tk tRvvtjv iBwb cEpxi gva`tg ewYR` NvUwZi cKgb Ae`vnZ itqtQ| A_@Qi 14-G iBwb I tiwU`vY cEpxi Zj bqv Kg Avg`wvb cEpxi dj kAvZtZ t`tki ˆef`wkK gy`ti gRj D`tj L`thvM` nvti epx cvq| A_@Qi 14-G UvKv-Wj vi wewbgq nvi cAv w`wZkxj wQj |

11.2 A_@Qi 14-G ewYR` fvimvtg`i DbwZ nI qv mtEjI tmev I cAv wGK Avtq e`vcK NvUwZ Ges gva`wGK Avtqi nvti cFvte Pj wZ wnmvtei fvimvg` D`tj L`thvM` nvti Ktg hvq| ewYR` fvimvtg`i NvUwZ nvm, tcvU`dvwj I wewbtqvTmi D`tj L`thvM` epxi gva`tg Aw`R wnmvtei e`vcK epx Ges gj abx wnmvtei mvgvb` epxi mgStq mwieR tj bt`b fvimvtg`i D0E A_@Qi 13-Gi 5128 wgvj qb gvwKb Wjvi t`tk epx tctq A_@Qi 14-G 5483 wgvj qb gvwKb Wjvti `wovq| ga`tgqvT`i tPtq `xN`fgqvT` tj bt`b fvimvg`tK kv`kxj x Kivi Rb` A-FY I `xN`fgqvT` A_@C`evn thgb mi vmi ˆef`wkK wewbtqvM`tK (FDI) DrmwvNz Ki tZ nte| G tcv`tZ

PvU`11.1 ˆef`wkK LvZi cAv wbt` RKmgv



Avw`R LvZ D`vixKiY Ges wevbtqvM cwi tek c`hvi tK DrmwvZ Kivi Rb` c`MwZkxj c` t`c MhY Kiv nt`Q| et`wkK LvZi c`avb wKQzwb t`RKmgfni MwZaviv PvU`11.1-G t` Lv t`bv ntj v|

11.3 A_@Qi 14-G iBwv Avq (Gdl we) 3198 wgvj qb gwkB Wj vi (kZKiv 12.0 fVfM) ep`x tctq 29765 wgvj qb gwkB Wj vti `uovq (cwi wk`-3, mvi Yx-15)| tctUwvj qvg DcRvZ, KuPvcvU, cvURvZ `e` Ges we tklwvqZ e`Lv tZ FYvZK c`ep`x nl qv mtEj| Abivb` mKj c`avb iBwv thvM` ctY` avvZK c`ep`x AwRZ nq| A_@Qi 13-Gi Zj bvq A_@Qi 14-G Pv, Pvgov I PvgovRvZ cY`, wngvqZ wPsvio I gvQ, wvU q`vi Ges I t`fb tcvkvK LvZi c`ep`x iBwv Avq ep`x tZ D t`j L thvM` Ae`vb i v tL| A_@Qi 14-G Abivb` tkYxi A`sf`p wevea cY` g`fj`i wntmte iBwv Avtq kZKiv 6.8 fVfM avvZK c`ep`x AwRZ nq| wRwvnci kZKiv wnmvte iBwv 0.6 cvfM`UR ctqU nrm tctq A_@Qi 13-Gi kZKiv 17.7 fVfM t` tK A_@Qi 14-G kZKiv 17.1 fVfM `uovq|

11.4 tgvU Avg`wv e`q (Gdl we) A_@Qi 14-G 2995 wgvj qb gwkB Wj vi (kZKiv 8.9 fVfM) ep`x tctq 36571 wgvj qb gwkB Wj vti `uovq| A_@Qi 14-G Acw t`kwaZ Ryj wv tZj I mvi Avg`wv tZ FYvZK c`ep`x nl qv mtEj| `Zj exR, Lv` km, U`wvbs I WvBs c` qvRvZ mvgM, `p I `p`RvZ `e`, cwi`K Ges ivevi mvgM, wKsKvi, t`fvR` tZj, gj abx h`scwZ Ges wPvB BZ`w`i D t`j L thvM` c`ep`x mvgvMk Avg`wvi c`ep`x tK Zj w`sz Kti| wRwvnci kZKiv wnmvte Avg`wv 1.34 cvfM`UR ctqU nrm tctq A_@Qi 13-Gi kZKiv 22.38 fVfM t` tK A_@Qi 14-G kZKiv 21.04 fVfM `uovq|

11.5 iBwv Avtqi D`P c`ep`xi cvkvcvK Avg`wv e` tqi mt`stl RbK c`ep`xi Kvi tY A_@Qi 13-Gi Zj bvq A_@Qi 14-G mvgvMk f`rte emvYR` NvUwZi cwi gvY nrm cvq| emvYR` NvUwZ A_@Qi 13-Gi 7009.0 wgvj qb gwkB Wj vi t` tK nrm tctq

A_@Qi 14-G 6806.0 wgvj qb gwkB Wj vti `uovq| tmev wnmvtei NvUwZ A_@Qi 13-G 3162.0 wgvj qb gwkB Wj vi t` tK D t`j L thvM` nvti 1027.0 wgvj qb gwkB Wj vi (kZKiv 32.5 fVfM) ep`x tctq A_@Qi 14-G 4189.0 wgvj qb gwkB Wj vti `uovq| c` w`gK Avq wnmvtei NvUwZ A_@Qi 13-Gi 2369.0 wgvj qb gwkB Wj vi t` tK kZKiv 8.5 fVfM ep`x tctq A_@Qi 14-G 2571.0 wgvj qb gwkB Wj vti `uovq| gva`w`gK Avq wnmvtei NvUwZ A_@Qi 13-Gi 14928.0 wgvj qb gwkB Wj vi t` tK nrm tctq (kZKiv 0.11 fVfM) A_@Qi 14-G 14912.0 wgvj qb Wj vti `uovq| Pj wZ wnmve LvZi A`sf`p c`evmxt` i t`c`i Z ti w`U`vY A_@Qi-14 G 1.56 fVfM nrm cvq| GmKj LvZi dj k`wZ tZ Pj wZ wnmve fvi mvtg`i D`E A_@Qi 13-Gi 2388.0 wgvj qb gwkB Wj vi t` tK D t`j L thvM` cwi gvY nrm tctq A_@Qi 14-G 1346.0 wgvj qb gwkB Wj vti `uovq| wRwvnc-Gi kZKiv wntmte Pj wZ wnmve fvi mvg` A_@Qi 13-Gi kZKiv 1.59 fVfM t` tK nrm tctq A_@Qi 14-G kZKiv 0.77 fVfM `uovq| G wi t`cv tUP cwi wk`-3 Gi mvi Yx 15 tZ A_@Qi 14 Ges 13-Gi t`j b` b fvi mvtg`i weei Yx t` Lv t`bv ntj v| PvU`11.2 G wRwvnc`i kZKiv wntmte mv`c`wZK eQi `tj vi emvYR`, Pj wZ wnmve Ges mve`R t`j b` b fvi mvtg`i MwZaviv t` Lv t`bv ntqtQ|

11.6 et`wkK gy`vi wi Rv t`f`p m`tebvqg Drm wntmte mivmvi et`wkK wevbtqvM t`K mi Kvi KZ`R tenk `i`Zi c`v b Kiv ntqtQ| ivR`wvZK Aw`i Zv Ges Ryj wv t` f Zvi dtj, c` w`gK wnmve Abjvqx bxU mivmvi et`wkK wevbtqvM i cwi gvY A_@Qi 13-Gi 1726.0 wgvj qb gwkB Wj vi t` tK kZKiv 12.9 fVfM nrm tctq A_@Qi 14-G 1504.0 wgvj qb gwkB Wj vti `uovq|

iBwv

11.7 mvi Yx 11.1 G t` Lv hvq A_@Qi 13-Gi Zj bvq A_@Qi 14-G t` tki iBwv Avtq

kw³kvj x cē³ AwRZ n³tq³Q | A_@Qi 14-G tgvU i Bwb Avq A_@Qi 13-Gi 27027.4 w³qj qb gwK³ Wjvi t_+k kZKiv 11.7 f³M e³x t³q 30176.8 w³qj qb gwK³ Wjvti `wvq | t³vkK LvZ (l³fb t³vkK Ges b³U l³q³vi `ē³w³) i Bwb S³oi ep³Ei Ask (c³uP f³v³Mi P³ri f³M t_+k t³mk) `Lj K³i Av³Q |

i Bwbi Mšē

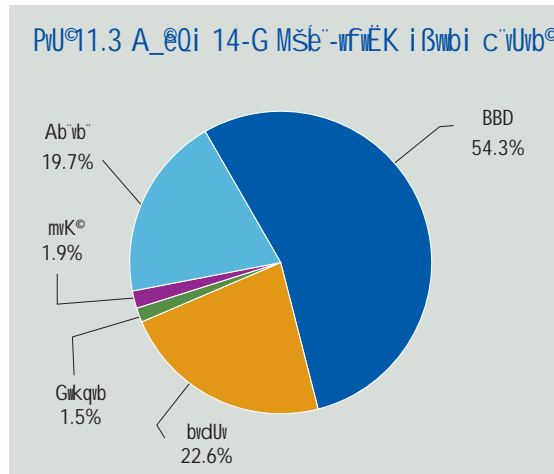
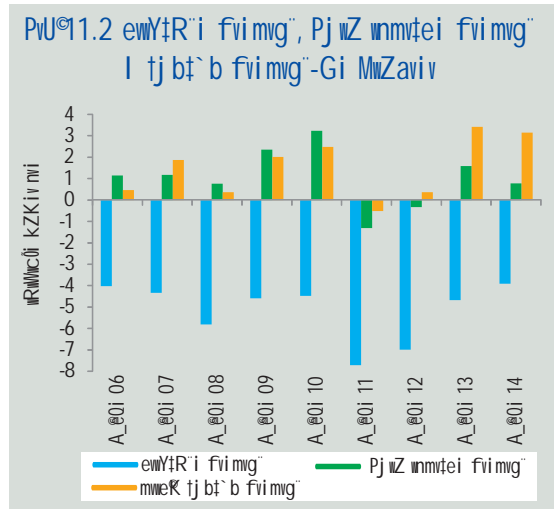
11.8 A_@Qi 14-G evsjv³t³ki i Bwb (Bw³t³RW Gi i Bwb ē³ZiZ) Mšē³ b³dUv Ges BD³t³v³ci evR³vmg³ c³lv³b³ wē³li K³i³Q | Av³t³v³P³ A_@Qi BD³t³vcxq BD³w³qb³f³ t³k³ t³v³Z kZKiv 54.3 f³M Ges b³dUv (NAFTA) t³R³v³f³ t³k³ t³v³Z kZKiv 22.6 f³M c³Y³ i Bwb K³iv n³q | A_@Qi 14-G tgvU i Bwb Av³q ASEAN M³š³f³ t³k³ t³v³, m³v³ (SAARC) Ges Ab³v³ A³Āj f³ t³k³ t³vi Ask w³Qj h³v³ t³g kZKiv 1.5, 1.9 Ges 19.7 f³M (P³U³ 11.3) |

i Bwb KvVt³gv

11.9 `Z³ni t³vk³K (l³fb t³vk³K l³ b³U l³q³vi c³Y³) t³ evsjv³t³ki tgvU i Bwbi Av³qi kZKiv 81.2 f³M AR³kv³ x `Z³ni t³vk³K Lv³Zi Av³q D³t³ L³th³M³ f³vtē e³x t³q A_@Qi 13-Gi 21515.8 w³qj qb gwK³ Wjvi t_+k A_@Qi 14-G 24491.9 w³qj qb gwK³ Wjvti `wvq | A_@Qi-13 Gi Z³j b³v³q A_@Qi-14 G l³fb Ges w³U l³q³vi c³Y³i t³q³ h³v³ t³g kZKiv 12.7 l³ 15.0 f³M cē³ c³ij w³q³ n³q |

11.10 P³gov l³ P³govR³v³Z `ē³ t³ P³gov l³ P³govR³v³Z `ē³i i Bwb Av³q A_@Qi 13 Gi 561.3 w³qj qb gwK³ Wjvi t_+k kZKiv 32.8 f³M e³x t³q A_@Qi 14-G 745.6 w³qj qb gwK³ Wjvti `wvq |

11.11 w³gw³q³ Lv³ t³ A_@Qi 14-G w³gw³q³ Lv³ Lv³Z w³tk³l³ K³i w³Ps³oi i Bwb Av³q D³t³ L³th³M³



m³vi Yx 11.1 i Bwb KvVt³gv

LvZmgn	(w ³ qj qb gwK ³ Wj vi)		
	A_@Qi 13	A_@Qi 14	kZKiv c ³ ieZ ³
1. K ³ u ³ P ³ c ³ U	229.9	126.4	-45.0
2. c ³ U ³ R ³ v ³ Z `ē ³	800.7	698.1	-12.8
3. P ³	2.4	3.7	52.1
4. P ³ gov l ³ P ³ govR ³ v ³ Z c ³ Y ³	561.3	745.6	32.8
5. w ³ gw ³ q ³ w ³ Ps ³ oi Ges g ³ Q	512.9	602.7	17.5
6. l ³ fb t ³ vk ³ K	11039.9	12442.1	12.7
7. w ³ U l ³ q ³ vi `ē ³ w ³	10475.9	12049.8	15.0
8. i ³ mv ³ q ³ bK `ē ³	93.0	93.2	0.2
9. t ³ c ³ t ³ U ³ w ³ q ³ q ³ g D ³ c ³ R ³ v ³ Z	314.0	162.3	-48.3
10. c ³ ĀK ³ š ³ j x `ē ³ w ³	367.5	366.6	-0.2
11. w ³ tk ³ l ³ ē ³ -LvZ	124.5	108.8	-12.7
12. c ³ r ³ K ³ v	419.3	550.1	31.2
14. Ab ³ v ³ tgvU t	2238.6	2227.5	6.8
	27027.4	30176.8	11.7
Drmt i Bwb Db ³ qb e ³ jt ³ iv			

cex`x cwi j w`jZ nq| wngwqZ wPswio l gvQ iBwb Avq A_@Qi 13-Gi 512.9 wgwj qb gwnk`Wj vi t_`tk kZKiv 17.5 fVM epx` tctq A_@Qi 14-G 602.7 wgwj qb gwnk`Wj vti `uovq|

11.12 cv`Kv t A_@Qi 14-G cv`Kv iBwb Avq A_@Qi 13-Gi 419.3 wgwj qb gwnk`Wj vti Zj bvaq kZKiv 31.2 fVM epx` tctq 550.1 wgwj qb gwnk`Wj vti `uovq|

11.13 ivmvqubK `e` t ivmvqubK `e` ntZ iBwb Avq A_@Qi 13-Gi 93.0 wgwj qb gwnk`Wj vi t_`tk kZKiv 0.2 fVM epx` tctq A_@Qi 14-G 93.2 wgwj qb gwnk`Wj vti `uovq|

11.14 Pv t A_@Qi 14-G Pv iBwb Avq A_@Qi 13-Gi 2.4 wgwj qb gwnk`Wj vti i weci`xZ 3.7 wgwj qb gwnk`Wj vti `uovq|

11.15 cvURvZ `e` (Kv`tc` e`ZiZ) t A_@Qi 14-G cvURvZ `e` iBwb Kti 698.1 wgwj qb gwnk`Wj vi Avq nq, hv A_@Qi 13-G 800.7 wgwj qb gwnk`Wj vi wQj |

11.16 KuPvcvU t A_@Qi 14-G KuPvcvU iBwb Avq A_@Qi 13-Gi 229.9 wgwj qb gwnk`Wj vti i weci`xZ 126.4 wgwj qb gwnk`Wj vti `uovq|

i Bwb Dbq`b Znvej (BwWGd)

11.17 t_`tki iBwb LvZ`K mrvqZv c`v`vbi D`f`f`k` iBwb Dbq`b Znvej (BwWGd) 0.80 wej qb gwnk`Wj vi t_`tk epx` Kti 1.5 wej qb gwnk`Wj vti DbwZ Kiv ntq`qQ| BwWGd-Gi Avl Zvq GwW e`vsK_`tj`vK c`E` c`ptA_`q`b m`j`eav e`eni Kti iBwbKviKti i iBwb Kv`fR e`env`ti i Rb` `Zwi tcvkV, tU· UvBj , evB·mvB`fKj LvZ Ges weWJGgG m`m` wj_`tj`vi Rb` c`U`gK l gva`w`gK KuPvgj , GK`fmmwi R Ges c`w`ks mvgM` Avg`v`b`fZ iBwb Gj`mi Avl Zvq GKRb iBwbKviK m`te`P 15 wgwj qb gwnk`Wj vi ch`S l FY m`j`eav M`hY KitiZ

cvite| GQrovI ersj`v`k c`w`-K `Wm g`v`b`d`v`K`P`v`i G`U G· tcvU`m G`f`m`v`m`t`q`k`b (weWcW`R`G`g`B`G), g`v`b`d`v`K`P`v`i-G· tcvU`m Ae t`j` `vi t`c`W`v`± G`U d`W`l`q`vi g`v`b`d`v`K`P`v`i G`U G· tcvU`m G`f`m`v`m`t`q`k`b Ae ersj`v`k (Gj`GdGgBGwe) Ges ersj`v`k wmiw`gK l`q`vi m g`v`b`d`v`K`P`v`i m G`f`m`v`m`t`q`k`b (weWm`W`e`D`G`g`G)-Gi m`m` wj_`tj`vi DcKiY Avg`v`b`l BwWGd t`j`v`bi Avl Zvq Avbv ntq`qQ| Gj`GdGgBGwe Ges weWm`W`e`D`G`g`G-Gi m`m` wj_`tj`vi Rb` Zv`i ce`E`Z`P`e`Q`ti iBwb Avtqi Dci w`f`w`E` Kti BwWGd-Gi cwi gvY wba`f`i Z nte| Ab`w``f`K, weWcW`R`G`g`B`G-Gi m`m` Kvi Lv`v`_`tj`vi G FY m`x`v (1) c`te`P 12 gv`f`mi Af`S`li`xY e`v`K Uz e`v`K Gj`m-Gi weci`xZ Kvh`Ki `e`f` `mk`K gj`i`i teWk nte bv, A_`ev (2) 500000 (cuP j`f`l) gwnk`Wj vti i g`f`a` thwU Kg| 15 w`f`m`e`f` 2013 Zwi`f`L BwWGd Gi Avl Zvq Wj`v`ti m`f` `i nvi nvm Kti Qq gv`f`m LIBOR+2.50% t_`tk Qq gv`f`m LIBOR+1.5% Kiv ntq`qQ| Z`v`b`m`v`f`i BwWG`f`di Rb` A_`iv`BRW wWj`vi e`vsK_`tj`vi Dci Qq gv`f`m LIBOR+0.50% n`v`f`i ersj`v`k e`vsK m`j` avh`K`i`te Ges iBwbKviK FYM`h`x`Zvi Dci LIBOR+1.50% n`v`f`i m`sw`k`-0 A_`iv`BRW wWj`vi e`vsK_`tj`v m`j` avh`K`i`te|

Avg`v`b

11.18 A_@Qi 14-G tgvU Avg`v`b (Gdl we) e`q A_@Qi 13-Gi 33576.0 wgwj qb gwnk`Wj vi t_`tk kZKiv 8.9 fVM epx` tctq 36571.0 wgwj qb gwnk`Wj vti `uovq| A_@Qi 14-G Acwi`f`k`w`a`Z t`c`f`U`h`j` qvg l mvi e`Z`x`Z Ab`v`b` mKj c`f`Y`i Avg`v`b (Gdl we) e`q A_@Qi 13-Gi Zj bvaq epx` tctq`qQ| Lv` `km` Ges Ab`v`b` Lv` ` `f`e`i Avg`v`b e`q D`f`j`L`f`h`M` n`v`f`i h_`v` f`g kZKiv 101.8 l 31.0 fVM epx` tctq`qQ| Gi c`h`v`b KviY wQj Pvj l Mg Avg`v`b epx`| Lv` `k`f`m`i Avg`v`b e`q A_@Qi 13-G 726 wgwj qb gwnk`Wj vti i weci`xZ A_@Qi 14-G 1465 wgwj qb gwnk`Wj vti `uovq (Pvj

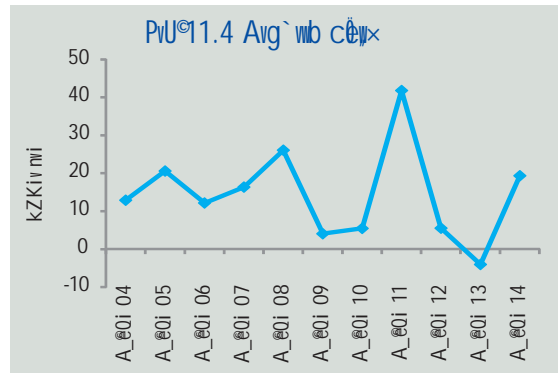
kZKiv 1056.7 fM | Mg kZKiv 61.8 fM) | Ab`vb` Lv` ``te`i Avg`vnb e`q A_@Qi 13-G 3128.0 wgwj qb gmkB Wj vti wecixZ A_@Qi 14-G 4098.0 wgwj qb gmkB Wj vti `uovq (`Zj exR 109.9 fM, gmj v 55.1 fM, `p Ges `pRvZ `e` kZKiv 35.0 fM, tfr` tZj 25.6 fM, wPib 23.4 fM Ges Wj kZKiv 7.8 fM) | tfr` I ga`eZPcY` Avg`vnb e`q A_@Qi 13-Gi 16694.0 wgwj qb gmkB Wj vi t`tk kZKiv 11.4 fM epx tctq 18602.0 wgwj qb gmkB Wj vti `uovq (U`vbs I WBs c` qvRvZ mvgM` 34.8 fM, cw`K Ges ivevi mvgM` 31.3 fM, wKsKvi 27.1 fM, KuPv Zj v 21.0 fM Ges ivmqubK `e` 15.1 fM) | gj abx `e` I Ab`vb` ctY`i Avg`vnb e`tq A_@Qi 13-Gi 11031 wgwj qb Wj vi t`tk kZKiv 23.2 fM epx tctq A_@Qi 14-G 13592 wgwj qb gmkB Wj vti `uovq (gj abx `e` kZKiv 27.1 fM, tj sn, B`ciZ Ges Ab`vb` teR avZy 13.8 fM Ges Ab`vb` 25.4 fM) | BictRW Gi Avg`vnb A_@Qi 13-Gi 2505.0 wgwj qb gmkB Wj vti i Zj bvg kZKiv 18.8 fM epx tctq A_@Qi 14-G 2975.0 wgwj qb gmkB Wj vti `uovq |

ewYR` kZ`

11.19 A_@Qi 14-G ewYR` kZ` 85.98 uQj , hv A_@Qi 13-Gi mgvb (wfvE t A_@Qi 06=100) | A_@Qi 14-G Avg`vnb i gj` mPK I i Bvnb gj` mPK DfqB kZKiv 7.2 fM epx cvq |

wocw`K Ges eucw`K m`uK`

11.20 ersj vt`k A_@Qi 14-G wocw`K, Av`Aj K Ges eucw`K Av`j vPbv I Pw`i gva`tg `et`mkK ewYR` c`ntii aviv Ae`vnZ ivtL | ersj vt`k t`tki ewYR` I A_@QvZK `v`i`vi Rb` "Bangkok Declaration on Regional Cooperation and Integration in Asia and Pacific" mn tek wKQz `i`ZcY` tbtMvmmqktb AskM`hY Kti tQ |



mvi Yx 11.2 Avg`vnb KvVvtgv

weiy	(wgy qb gmkB Wj vi)		
	A_@Qi 13	A_@Qi 14m	kZKiv c`ieZB
K) Lv` km`	726	1465	101.8
1 Pj	30	347	1056.7
2 Mg	696	1118	60.6
L) Ab`vb` Lv` ``e`	3128	4098	31.0
1 `p Ges `pRvZ `e`	214	289	35.0
2 gmj v	118	183	55.1
3 tZj exR	242	508	109.9
4 tfr` tZj	1402	1761	25.6
5 Wj (mKj cKvi)	422	455	7.8
6 wPib	731	902	23.4
M) tfr` I ga`eZPcY`	16694	18602	11.4
1 wKsKvi	487	619	27.1
2 Acni tkwaZ tctUvj qvg	1102	929	-15.7
3 wcl Gj	3642	4070	11.8
4 ivmqubK `e`	1302	1498	15.1
5 JI a mvgM`	119	120	0.8
6 mvi	1188	1026	-13.6
7 U`vbs I WBs c` qvRvZ mvgM`	399	538	34.8
8 cw`K Ges ivevi mvgM`	1366	1793	31.3
9 KuPv Zj v	2005	2426	21.0
10 mZv	1356	1506	11.1
11 tU` UvBj Ges Avb` w`K DcKiY	3273	3584	9.5
12 ZsRvZ `e`	455	493	8.4
N) gj abx cY` I Ab`vb`	11031	13592	23.2
1 tj sn Ges B`ciZ Ges Ab`vb` teR avZi	2335	2657	13.8
2 gj abx `e`	1835	2332	27.1
3 Ab`vb`	6861	8603	25.4
O) BictRW-Gi Avg`vnb	2505	2975	18.8
tgvU Avg`vnb (mAvBGd)	34084	40732	19.5
tgvU Avg`vnb (Gcl ie)*	33576	36571	8.9
mF` c`ni msL`vb wfvM, ersj vt`k e`vsk			
mv = mvgmqK			

11.21 c`vimi tNvYvi Aaxtb Dbqtb mnthvMx t`k,tjvi mvf_ evsj vt`tki Kg@wittek DbZ Kivi j t`f` "The Joint Cooperation Strategy (JSC) 2010-2015" c`fZ Kiv nq|

11.22 A_@ gšyvj tqi gva`tg evsj vt`k I Ab`vb` t`tki gta` A_@mZK I Aw_@ mnthvMZvi Rb` KwZcq w`c-vw`f`K thš_ A_@mZK Kwgkb Ae`vnZ_vt`K|

11.23 evsj vt`k cici cūP (2010-14) eQti i Rb` gwW Ges ÷`vww`GŪ cj G`yU cūZŌvtbi mftib tiuS G BA3 Ges BB- ARB Kti | Dcti Dvij wLZ mšivRbK t` wWU tiuS Gi gva`tg ėt`mkK e`vsK t`tK cūZthvMZvgjK nvti `xNfgqw` FY cūB mnR ntqtQ Ges cptA`qcb SmK nvm tctqtQ| BA3 Ges BB- mftib tiuS-Gi gva`tg `v`f`Y Gmkqvq i agv`l fvi tzi (BBB-) tctb Ges kŃj skv (B+) Ges cwk`lv (B-) -Gi AvtM evsj vt`tki Ae`vb| vek! Aw_@ cwi gE`tj BB- Gi mvi tZ evsj vt`k wf`tqZbvq, g`t`wvj qv Ges bvB`Rvi qvi mvf_ Ae`vb Ki tQ|

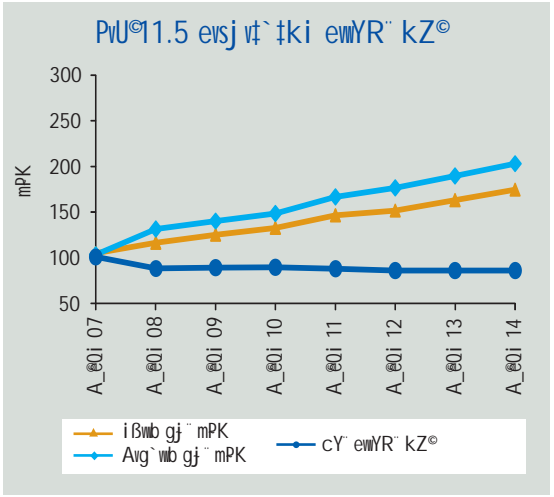
cēvmx evsj vt`kxf` i A_@cŪY

11.24 Pj gvb vek! A_@mZK g`v tcf`vctU A_@Qi 14-G cēvmx evsj vt`kxf` i tcf`i Z At_@ Aš`tcf`vtni cwi gvY wKŌlv Kgtj I tiwgU`vY Pj wZ wnmve LvZtK kw`kuj x Kti Zj tZ „i`ZcY`FwgKv cvjb Ki tQ| cāvbZt tmsw` Avite evsj vt`kx kŃgKt` i lqvK`cviwgU (AvKvgv) cwi eZ`fbi Rb` c`f`i e`qRwbZ Kvi tY GLvZ t`tK cūB A_@Qi 13-G 14461.2 wgvj qb Wjvi ntZ kZKiv 1.61 fW nvm tctq A_@Qi 14-G 14228.3 wgvj qb Wjvti `vovq (mviYx 16, cwi wkó-3) | evsj vt`k e`vsK cūZwbqZ ėt`mkK wewbgq nvDR Ges t`kxq e`vsK,tjvi gta` D`Ejv b Gi Abt`gv`b bmvZ Ges tiwgU`vY weZiY c`xwZtK mnR xKi tYi Rb` weifbœ c`f`c Mh`Y m`Pó| dj kŃwZtZ tiwgU`vY m`Avj t`b evsj vt`tki 39wU e`vsK I w`tki weifbœ`v`tb Aew`Z

mviYx 11.3 evsj vt`tki ewYR` kZ`
(wrfiE t A_@Qi 06=100)

A_@Qi	iBwb gj` mPK	Avg`wbg gj` mPK	cY` ewYR` kZ`
A_@Qi 07	104.85	103.64	101.17
A_@Qi 08	116.34	131.42	88.53
A_@Qi 09	125.13	140.35	89.16
A_@Qi 10	132.64	148.32	89.43
A_@Qi 11	146.41	166.51	87.93
A_@Qi 12	151.71	176.44	85.98
A_@Qi 13	163.04	189.62	85.98
A_@Qi 14	174.71	203.19	85.98

Drm t evsj vt`k cwi mL`vb ejti v|



320 w`t`mk e`vsK/G` tPÄ nvDR Gi gta` 1200wU I tenk D`Ejv b e`v cūZŌvi Abt`gv`b jvf Kti | evsj vt`k e`vsK w`t`tk G` tPÄ nvDR/ w`t`tk `vbxq e`vsK,tjvi kvLv Awdm `vctbi e`vcti kw`kuj x c`f`c Mh`Y Kti, hvi dtj e`vsK,tjvi tiwgU`vY msMŃni e`vcti Avt`v tRvi`vi f`gKv ivL`tQ| Gme c`f`c Mh`Yi dtj BtZvgta` KtqKwU `vbxq e`vstKi 30wU G` tPÄ nvDR/kvLv Awdm/cūZwbv Awdm Gi gva`tg tiwgU`vY cvWt`bvi Rb` AbgvZ t`qv nq| tiwgU`vY weZi tYi tBUI qvK` m`cāvi Y I cŌvb c`xwZ mnR I MwZkxj Kivi Rb`

wKQz gvBt v dvBb`vY Bbw`wJDUtK tiwgu`vY c0vb c0 qvi mv`_ h3 Kiv nq| e`vsK`_tjv gvBt v dvBb`vY Bbw`wJDU Gi etA Awdm Ges tcv`- Awdm`K tiwgu`vY weZit`yi mve-GtR`U wntmte e`envi Kti| 30 Rp 2014 ch`sf 27w gvBt v dvBb`vY Bbw`wJDU tiwgu`vY weZit`yi Rb` Abt`gv`b c0B ntqtQ| G c0Z0vb`_tjv t`tki c0`Sf AA`tj tiwgu`vY weZiY Kv`h`tg we`tkl fwgKv ivL`tZ cv`ti | e`vsK`_tj v`K eZ`g vb bwxZgvj v Abjvqx 2 (`B) w`thi gta` tiwgu`vY myeav`f`vMx`i` i w`bKU weZiY w`b0Z Ki`tZ w`b`R` t`qv ntqtQ| tiwgu`vY weZit`yi t`bUl qvK`Avil m`a`c0v`i`t`yi D`f``vM wntmte m`a`c0Z t`kxq KtqKwU e`vsK`tK tiwgu`v`t`yi A`_`Mobile Operator`_tjv thgb M0gxY t`dvb, evsj wj sK Ges i we BZ`w` Outlet Gi gva`tg weZit`yi Abt`gv`b t`qv ntqtQ| wKQz e`vsK` w`v`v`i evsj v`k` wj wgt`UW`tK Zv`f`i we`wfb`e`c0Zw0Z AvDU`tj`ui gva`tg tiwgu`vY weZit`yi Abt`gv`b w`tqtQ| tiwgu`vY m`Avj`thi c0Z`thvM`Zv` e`j`x`i Rb` ewYwR`K e`vsK`_tj v`K gw`eb`v`k`byj gw`b tiwgu`vi/G`- t`P`A` nvDR`_tj`vi mstM "Pay Cash Exclusivity Clause" Ges G ai`thi Ab`v`b` e`v`L`v` cwi Z`v`f`Mi e`v`cv`ti Pw`3`ex` nL` qvi w`b`f`R` t`qv ntqtQ| A`_`Q`i` 14 Ges 13-Gi mte`P`P` tiwgu`vY t`c0Y`Kvix` t`k`_tj`vi Ae`v`b PvU`11.6 (K) l PvU`11.6 (L) -G` t` Lv`f`bv` ntqtQ|

et`kk mrvh`

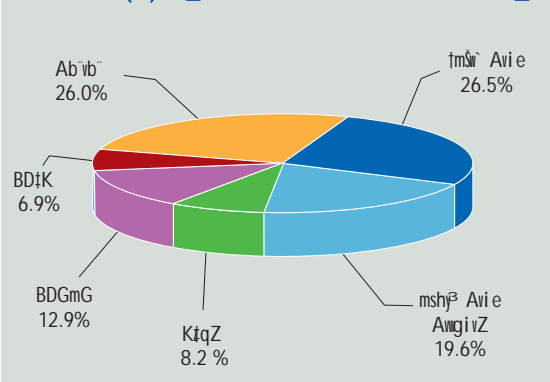
11.25 et`kk mrvh`i` tgvU cwi gvY A`_`Q`i` 13-Gi 2811 wgwj qb gwK0 Wj vi t`_tK kZKiv 6.73 f`vM e`j`x` t`ctq A`_`Q`i` 14-G 3000 wgwj qb gwK0 Wj vi `wovq (mvi Yx-11.4)| A`_`Q`i` 14-G Lv` mrvh`i` cwi gvY A`_`Q`i` 13-Gi 50.0 wgwj qb gwK0 Wj vi t`_tK nvm t`ctq 31.0 wgwj qb gwK0 Wj vi `wovq| A`_`Q`i` 14-G c`K`i` mrvh`i` cwi gvY `wovq 2970 wgwj qb gwK0 Wj vi, hv A`_`Q`i` 13-G wQj 2761 wgwj qb gwK0 Wj vi | D`tj`L` th, A`_`Q`i` 14-G ce`Z`P` e0`ti`i` b`vq` t`Kvb` c`K`vi` cY` mrvh` cvl`qv` hv`qvb`| 30 Rp 2014-G tgvU et`Kqv` et`kk F`t`yi` w`w`zi` cwi gvY `wovq 23627 wgwj qb gwK0

mvi Yx 11.4 et`kk mrvh` c0B Ges `vq cwi`kva`* (wgwj qb gwK0 Wj vi)

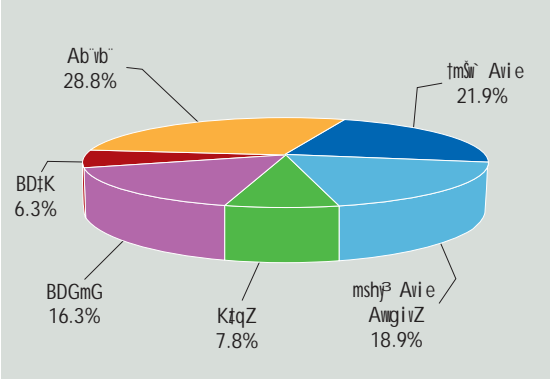
w`ei`Y	A`_`Q`i` 12	A`_`Q`i` 13m	A`_`Q`i` 14mv
1 c0B	2126	2811	3000
K) Lv` mrvh`	69	50	31
L) cY` mrvh`	-	-	-
M) c`K`i` mrvh`	2057	2761	2970
2 cwi`kva` (ga`g` l` `xN`g`q`w`)	967	1106	1234
K) Amj	770	908	1032
L) mj	197	198	202
3 Rp` t`k`i` et`Kqv` et`kk F`t`yi` w`w`zi`	22095	22381	23627
4 w`R`w`ic0i` kZKiv` wntmte` et`kk F`t`yi` w`w`zi`	16.6	14.9	13.6
5 i`B`vbi` kZKiv` wntmte` et`kk FY (ga`g` l` `xN`g`q`w`)	4.0	4.2	4.2

* AvBGgGd` t`j`v`b` e`r`f` | mv = mvgwqK, m = mstkwaz|

PvU`11.6 (K) A`_`Q`i` 13 Gi c0v`m`x`i` i` t`c0i`Z` A`_`



PvU`11.6 (L) A`_`Q`i` 14 Gi c0v`m`x`i` i` t`c0i`Z` A`_`



Wj vi (A_@Qi 14-Gi wRwMwci kZKiv 13.6 fVw) thLvfb A_@Qi 13-Gi Rb chšl Gi cwigvY wQj 22381 wgwj qb gvwKb Wj vi (A_@Qi 13-Gi wRwMwci kZKiv 14.9 fVw) | A_@Qi 14-G Ěet`mkK FY cwitkvtai cwigvY `uovq 1234 wgwj qb gvwKb Wj vi (IMF t_+K cpt q Qvov), hv A_@Qi 13-Gi 1106 wgwj qb gvwKb Wj vti i Zj bvq 128 wgwj qb gvwKb Wj vi ev kZKiv 11.6 fVw teuk | A_@Qi 14-G Avmj Ges mj eve` h_v t g 1032 wgwj qb l 202 wgwj qb gvwKb Wj vi cwitkva Kiv nq, thLvfb A_@Qi 13-G Gi cwigvY wQj h_v t g 908 wgwj qb l 198 wgwj qb gvwKb Wj vi | A_@Qi 14-G FY cwitkvtai cwigvY i Bwb Avtqi kZKiv 4.2 fvtM `uovq |

Ěet`mkK gy`i evRvi Kih`g

11.26 2003 mfb evsj vt`k e`vsK KZK`c`vZ fvmgvb Ěet`mkK gy`i weibgq e`e`vi wfvE`Z Ěet`mkK gy`i weibgqKvtj e`vsKmgv l M`ntKi msuk-og`i evRvti i Pwin`v l thvMv`bi Dci weibgq nvi wba`ni Z nq | A_@Qi 14-G c`vZ t i Bwb c` qv l w`vZkxj tiwU`vY c`v`ni KvitY `vbxq Ěet`mkK gy`i evRvti Zvitj`i cwigvY ht_0 wQj | UvKiv-Wj vi weibgq nvi Rb 2013-G c`Z Wj vi 77.77 UvKiv wecixtZ kZKiv 0.18 fVw DcivvZ (appreciation) ntq 30 Rb 2014 tktl 77.63 UvKiv `uovq, hv tgvUvgU w`vZkxj Ěet`mkK gy`i evRvi wbt`R Kti | Avšite`vsK Ěet`mkK gy`i tj bt`bi (uU, dtivqvW` l tmvqv) cwigvY A_@Qi 13-Gi 18.6 wej qb gvwKb Wj vi t_+K kZKiv 7.0 fVw nwm tctq A_@Qi 14-G 17.24 wej qb gvwKb Wj vti `uovq | Ěet`mkK gy`i evRvti weibgq nvi w`vZkxj ivLvi Rb` evsj vt`k e`vsK A_@Qi 13-Gi 4.5 wej qb Wj vti i wecixtZ A_@Qi 14-G 5.2 wej qb Wj vti i Ěet`mkK gy`i q Kti |

Ěet`mkK gy`i gRy`

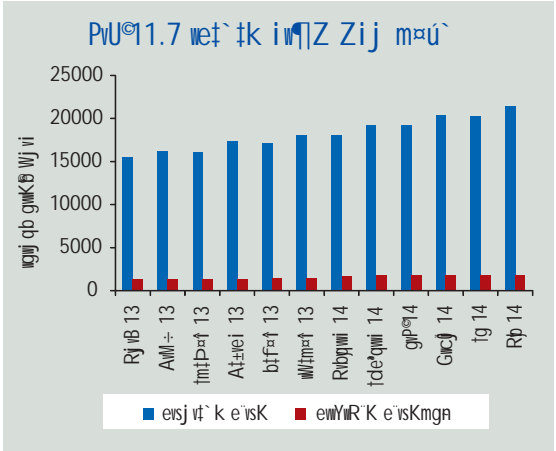
11.27 evsj vt`k e`vsK KZR` Ěet`mkK gy`i gRy` ejtZ e`svq msiw`Z `Y` l Ěet`mkK gy`i Ges

mvi Yx 11.5 evsj vt`k e`vsK i tgvU Ěet`mkK gy`i gRy`

(wgwj qb gvwKb Wj vi)

gvm	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14
Rj vB	7741	10749	10381	10570	15534
Am÷	9156	10992	10914	11435	16252
tm`p`f	9363	10834	9884	11252	16155
A±vei	9545	11160	10338	12340	17346
bt`f`f	10336	10700	9285	11754	17106
w`tm`f	10345	11174	9635	12751	18095
Rv`qmi	10098	10382	9386	13077	18119
tde`qmi	10555	11159	10067	13848	19151
gP`	10142	10731	9579	13971	19295
Gvcj	10602	11316	10193	14829	20370
tg	10146	10431	9520	14531	20268
Rb	10750	10912	10364	15315	21508

Drm t GKvDum`GÜ e`fRvUs w`vUv`gU, evsj vt`k e`vsK |



AvšR`vZK A_`Znietj i (AvBGgGd) mvt_ gRy` Ges t`ukvj Wlqs ivBum (GmwWAvi) Gi mgvó | evsj vt`k Ěet`mkK gRy` Ea`y`Lx c`YvZ Ae`vNZ titL`Q | A_@Qi 14 tktl evsj vt`ki Ěet`mkK gy`i gRy` 21508 wgwj qb gvwKb Wj vti `uovq hv A_@Qi 13-Gi GKB mgtqi 15315 wgwj qb gvwKb Wj vti i Zj bvq kZKiv 40.4 fVw teuk | tgvU Ěet`mkK gy`i gRy` 7 gvtmil teuk Avg`wb e`q wbe`m Kivi Rb` ht_0 | t`ki Ěet`mkK gy`i gRy` i

ˆxNf`gqwm` w`wZkxj Zv`K kw`kvj x Ges ewntm`u`f` i tcvU`fdvuj l e`ugl`x Kivi j`f`l` evsj v`k e`vsK Zvi tcvU`fdvuj l we`b`v`q`M`f`K e`ugl`x Lv`Z thgb m`f`i`b`/m`p`c`i`v`b`v`k`b`j /Av`a`K m`p`v`g`L`v`Z K`t`c`f`i`U` e`U, BDGm M`f`b`f`g`U w`U`-w`ej Ges `f`t`g`q`w` w`W`t`c`w`i`R`U`m`n w`e`f`b`e` m`p`v`g`L`v`Z e`w`i`w`R`K e`vs`f`K w`e`b`v`q`M` K`f`i`_`v`f`K`|

gy`f`gRy` e`e`v`c`b`v` Kvh`g

11.28 evsj v`k e`vs`f`K i ˆet`nkK gy`f`gRy` i e`e`v`c`b`v` f`K`S`k`j l Kvh`g c`x`w`Z g`j`Z t Av`w`R` evRv`i`i D`b`q`b l w`e`f`b`e`b`w`i`Z`-w`b`a`f`i`Y; w`e`f`k`l`Z gy`f` e`e`v`v, ˆet`nkK gy`f` w`e`b`v`g`q` b`w`i`Z Ges ˆet`nkK `v`q Ae`v`i Ø`i`v` c`f`v`w`e`Z n`q`| evsj v`k e`vsK Gi c`w`i`P`v`j`K` c`l`© Ab`f`g`w`i` Z gy`f`gRy` e`e`v`c`b`v` b`w`i`Z`g`j`v` Ab`h`v`q`x` P`j`w`i`Z` gy`f`gRy` e`e`v`c`b`v` Kvh`g` g` c`w`i`P`w`i`j`Z` n`q`| evsj v`k e`vsK K`Z`R` ˆet`nkK gy`f`gRy` i`v`L`v`i` c`a`v`b` D`f`i`k` n`t`j`v` t`j`b`t`b` f`v`i`m`v`g`", U`v`K`v`i` w`e`b`v`g`q` g`j` Ges U`v`K`v`i` g`R`y` g`j` i`q`l`v`i` g`v`a`t`g` t`f`k`i` A`_`%`w`i`Z`K` m`v`d`j` e`R`v`q` i`v`L`v`| ˆet`nkK gy`f`gRy` e`e`v`c`b`v`i` Ab`v`b` GK`x`f`Z Ask`_`t`j`v` n`j` t` ˆet`nkK `v`q` t`g`U`v`t`b`v, w`e`b`v`g`q` n`v`i` e`e`v`c`b`v`i` R`b` w`i`R`v`t`f`P` Z`v`i`j` m`s`i`q`l`Y` K`i`v, i`B`w`i`b`i` c`e`b`x`t`K` D`r`m`v`n`Z` K`i`v, w`e`b`v`g`q` n`v`t`i`i` g`v`M`Z` D`v`i`v`b`v`g`v` w`b`q`S`y` K`i`v` Ges m`t`e`f`c`w`i` w`e`P`q`l`Y`Z`v`i` m`v`t`_`g`R`y` i` S`u`k` w`b`q`S`y`i` g`v`a`t`g` K`i`v`i`L`Z` Av`q` A`R`f`b`i` c`v`k`v`c`w`k` g`R`y` i` Av`w`R` g`j` e`R`v`q` i`v`L`v`|

m`t`e`P`P` t`j`b`t`b` evsj v`k e`vsK Zvi gRy` i Dci t`f`K` S`u`k` K`g`v`t`b`v`i` D`f`i`k` Zvi w`e`b`v`q`M`f`K` e`ugl`x` K`f`i` Av`S`R`w`i`Z`K`f`v`t`e` c`w`i`w`P`Z` G`f`R`w`i`Y` K`Z`R` (÷`v`U`w`i`G`U` c`j`Ø`m, g`y`w`m` Ges w`d`P) w`b`a`w`i` Z` f`v`j` t` w`U` t`i`w`S` Gi w`f`v`E`t`Z` w`e`f`b`e`t`K` `i`q` e`vsK l e`w`i`w`R`K` e`vs`f`K`i` e`U` l w`e`t`j` w`e`b`v`q`M` K`f`i`_`v`f`K`| g`R`y`f`K` c`a`v`b` c`a`v`b` gy`f`i` w`f`v`E`t`Z` e`ugl`x` K`i`v` n`q` h`v`t`Z` w`e`b`v`g`q` n`v`i` S`u`k` n`w`m` c`v`q`| m`y` n`v`i` S`u`k` n`w`m` K`i`v` R`b` m`i`w`K` w`e`b`v`q`M` m`g`q` m`x`g`v` A`b`j`n`i`Y` K`i`v` n`q, t`h`L`v`t`b` g`R`y` e`e`v`c`b`v` l w`e`b`v`q`M` K`v`h`g` w`Z`b`w`i` w`e`f`b`e` w`i`t`c`w`i`U`S` G`f`R`w`i`Y`i

mvi Yx 11.6 Gukqvb wKqwi s BDwbqabi Avl Zvaxb evsj v`f`k`i` c`U`B` l` c`w`i`f`k`v`a
(u`q`j` q`b` g`m`K`B` W`j` v`i)

t`j`b`t`b`i` w`k`i`v`b`v`g`	A_@Qi 12	A_@Qi 13	A_@Qi 14	k`Z`K`i`v` c`w`i`e`Z`B`
c`U`B` (i`B`m`b`)	208.70 (1707.71)	161.10 (1252.74)	79.74 (619.05)	-50.50
c`w`i`f`k`v`a` (A`v`g`w`i`b`)	4766.00 (38997.87)	4419.54 (34366.02)	5706.90 (44302.66)	29.13
b`i`U` t` N`v`U`i`Z` (-)/ D`Ø`E` (+)	-4557.30 (-37290.16)	-4258.44 (-33113.28)	-5627.16 (-43683.61)	32.14

b`i`U` t`1) e`U`b`r`f`P` m`S`L`m`g`n` t`K`w`i`U` U`v`K`r`i`b`t` R` K`f`i`|
2) G`m`B`D` W`j` v`i` = 1 g`m`K`B` W`j` v`i` ; 1 g`m`K`B` W`j` v`i` = 77.63 U`v`K`v`i`|

mvi Yx 11.7 AvBGgGd t`f`K` c`U`B` m`j`e`a`w`i` i` w`e`c`i`x`f`Z` e`f`K`q`v` `v`t`q`i` w`i`Z
(u`q`j` q`b` G`m`i`w`A`v`i)

m`j`e`a`w`i`	A_@Qi R`p` 14 c`h`S`i` D`f`E`i`j` b/` q`	R`p` 2013 f`k`i`l` e`f`K`q`v` `v`t`q`i` w`i`Z	A_@Qi 2014-G c`w`i`f`k`v`a	R`p` 2014 f`k`i`l` e`f`K`q`v` `v`t`q`i` w`i`Z
w`c`A`v`i`w`R`G`d` R`p` 2003	316.73	122.32	247.87	68.86
B`i`m`G`d` G`i`c`j` 2012	457.11	274.26	--	457.11
t`g`i`U`	773.84	396.58	247.87	525.97

D`r`m` t`d`i`i` w`i`R`v`f`G`U` t`U`R`v`i`x` g`v`t`b`R`t`g`U` w`l`c`v`U`f`g`U, evsj v`k e`vsK|

(Front Office, Middle Office and Back Office) Aax`f`b` c`w`i`P`w`i`j`Z` n`q`| h`v`t`n`v`K, Z`v`i`t`j`i` P`w`i`f`f`B` w`e`w`a`n`b`t`l`a` i`q`l`v` Ges evRv`i` l` FY` S`u`k` m`x`g`Z` K`i`v` R`b` evsj v`k e`vsK Zvi tcvU`fdvuj l we`b`v`q`M`f`K` e`ugl`x` Lv`Z` thgb `Y` w`U`-w`ej, t`i`t`c`v, `f`t`g`q`w` w`W`t`c`w`i`R`U`m`n` A`_`©`ev`R`v`t`i`i` w`e`f`b`e`D`c`K`i`Y, D`P`n`v`t`i`i` m`f`i`b, m`p`c`i`v`b`v`k`b`j` l` K`t`c`f`i`U` e`U, B`Z`w`i`t`Z` t`c`v`U`f`d`v`uj` l` w`e`b`v`q`M` K`f`i`_`v`f`K`|

Gukqvb wKqwi s BDwbqab (ACU) Gi Avl Zvq t`j`b`t`b`

11.29 A_@Qi 14-G ce@ZP`A_@Qi`i` Z`j`b`v`q` Gukqvb wKqwi s BDwbqabi (ACU) m`m`f`f`B` t`k`_`t`j`v`i` m`v`t`_`evsj`v`k`e`vs`f`K`i` t`g`v`U` t`j`b`t`b` n`w`m` c`v`q`|

- MC Kvh`tg i wbf`thM`Zv Ges Dc`thmMzv Avbqtbi j`t` Abtgv`Z wWjvi`i mvt` et`kk gy`i wnmve (FC account) cw i Pvj bvq mn`thmMzvi Dc`k c`vb Kiv ntqtQ| Gi dtj MC 25000 gmkB Wjvi ch`Sf wWtcwRU KitZ cvi`te|
- Abtgv`Z wWjvi e`vsK`_tjv evsjv`k e`vstKi ce`btgv`b e`ZxZ KwZcq kZ`mvtct`q` vbxq I giv nR; GtR`U i ct`q tm`w Avie` I giv nR; mwf`m GtR`Yxi Abjktj mte`P 100000(GK j`q) tm`w wiqj g`j`i e`vsK M`ivi wU/ cvi di`tgY eU Bmj KitZ cvi`te|
- e`w` I Ae`emwqK c`Z`v`bi cvkvcnk e`emwqK c`Z`v`bi Abtgv`Z wWjvi e`vstKi gra`tg w`k` Av`R`ZK tckv`vi x`e`AwbK ms`vi Abjktj m`m` id t`Y KitZ cvi`te|
- Ri`wi Avg`vbi c`qvR`b w`k mi eivnKvixi Abjktj AwM`g A`_t`Y Avek`K ntj w`k mi eivnKvixi e`vsK M`ivi wU QvovB c`Z` t`q` AbwaK 5000 gmkB Wjvi AwM`g wntmte t`Y Kivi c`waKvi GwW e`vsK`_tjv`k t`qv ntqtQ, hv c`e`Qj 2500 gmkB Wjvi |
- evsjv`k ntZ w`k MgbKvtj Ges w`k ntZ evsjv`k AvMgbKvtj m` enb`thM` evsjv`kx gy`i cw i gvY gv`w`c` 2000 UvKv ntZ e`w` K`i 5000 UvKv Db`Z Kiv ntqtQ|
- w`btqvM t`v`W` Abtgv`b t`g tKvb temi Kw i w`i c`Z`v`bi et`kk FY M`h`Yi t`q` GwW e`vsKmg` evsjv`k e`vstKi ce`btgv`b e`ZxZ et`kk K`imct`U`U ev e`vsK kvLvi ct`q Rv`v`Z (collateral) i vL`Z cvi`te|
- Drcv`bKvix c`Z`v`bi gZ tmev Lv`Zi c`Z`v`_tjv ci`vgk`m`ev I c`k`q`Y e`q eve` Zv`i ce`Z`P`erm`ii w` t`qi AbwaK kZKiv 1 f`vM Gi mgcw`gvY et`kk gy`i w`k t`k t`Y KitZ cvi`te|
- GtR`Yx mwf`mi weci`xZ one-off basis G c`B A`sg`x t`igU`v`Y bM`v`q`bi t`q` GwW e`vsK M`h`Ki Avte``bi h`_v`_Zv I mW`KZv m`u`K` m`S`b nl qv mvtct`q` evsjv`k e`vstKi Abtgv`b e`ZxZ bM`v`q`b KitZ cvi`te|
- w`k`cs j`v`Y/ Gqvij v`Y/ Abtgv`Z t`dBu dt`ivl q`w` i`K i`B`v`b c`Y` cw i`enb/ Ab`v`b` cw i`Pvj b`e`q eve` c`B` gy`i` et`kk gy`i`q M`h`Y I Rgv`ivLv Ges GdI`w` Avg`v`b`Z et`kk gy`i`q e`q w`b`m`i R`b` Abtgv`Z wWjvi e`vstK et`kk gy`i wnmve tLv`vi Abtgv`b t`qv ntqtQ| GQvovl , G c`Z`v`_tjv GdI`w` Avg`v`bi t`q` et`kk gy`i`q tmev gy`i` M`h`Y KitZ cvi`te g`g`P w`x`v`S`I M`p`xZ ntqtQ|
- e`emwqK c`qvR`b bZb i`B`v`bKviK, Avg`v`bKviK ev Drcv`bKvixi et`kk ag`tY c`Z`t`q` et`kk gy`i` QvoK`i`Yi mte`P m`xgv 4000 gmkB Wjvi Ges per diem 400 gmkB Wjvi Kivmn ewl`R` agY tKvUvi cw i`gvY 10000 gmkB Wjvi G Db`Z Kiv ntqtQ| Gt`q` i`B`v`bKviK Zui et`kk gy`i` w`i`U`b`k`b tKvUv wnmv`tei w`Zi e`envi KitZ cvi`te| GQvovl `ea w`fmv I Kv`Ri Abgv`Z mvtct`q` evsjv`k tKvb e`emwqK c`Z`v`b w`h`y` w`k b`v`m`i K`I (kx`l` `B` `li) evsjv`kx b`v`m`i`K`i b`v`q GKB e`emwqK agY tKvUv cv`teb Ges agYKvtj Zui Av`R`ZK t` wU`/w`eU Kw`P e`envi KitZ cvi`te|
- evsjv`k Kvh`P w`k gwj Kvbvaxb ev w`b`q`S`v`axb c`Z`v`bi v`bxq evRvi ntZ UvKv tgq`w` FY M`h`Y Db`Z Kiv ntqtQ| wZb eQi ev Zvi Aw`K mgq a`i evsjv`k Drcv`b ev tmev Lv`Z w`btqv`RZ w`k gwj Kvbvaxb ev w`b`q`S`v`axb c`Z`v`bi (Zv`i g`j`a`b v`bxq Ask hZUKB tnvK b`v` tKb) v`bxq evRvi ntZ UvKv tgq`w` FY M`h`Y KitZ cvi`te| Z`te kZ`_v`K

tcfgU I tmtUj tgu wmt÷gm&

12.1 tcfgU I tmtUj tgu wmt÷gm&tfSZ Ges Btj ±tkK AeKvVtgv mgstq MwZ Ges cY` I tmev weibgtqi dtj D`MZ Aw`R `vqexZv h_vh_ c0 qvbmvti wb`ubæ Kivi GKwU c×wZ| evRvi wfwEK BÝUtgUmgntK Avil KvhKi fite e`envi Kti `¶ Aw`R b×wZ cYqtbi gva`tg KwLZ j`¶ ARfb tcfgU I tmtUj tgu wmt÷gm& tk`xq e`vsKtk mnvqZv Kti |

12.2 tcfgU wmt÷gm&Gi Kvh¶¶ t evsj vt`k e`vsK Aw¶ 1972 Gi Abt`Q` 7 G(B) Abymvti, evsj vt`k e`vstKi Ab`Zg cåvb Kvh¶ej x nt`Q ðe`vsK tbvU Bmijmn tcfgU wmt÷tgi AvaybKvqb, GKwU `¶ I wbi vc` tcfgU wmt÷g wbcš¶ I wbowZKi Y|Ó GB Df` k`vej x cwi cvj b I GKB mvt_ RvZxq ch¶qi tcfgU wmt÷tgi „Zi Abpæeb Kti evsj vt`k e`vstKi tcfgU wmt÷gm& wWcvU¶gU tcfgU wmt÷gm& tKškj, AþUvtgtUW tPK c0mms wmt÷g, Btj ±tkK dvU UfYdvi, b`vkbvj tcfgU mßP& tgeveBj dvBb`wYqvj mwf¶mm, GtR>U e`vswKs, B-Kgvm, Gg-Kgvm, Btj ±tkK tcfgU c×wZi AvBbmZ I c0ewamZ KvVtgv (Legal & Regulatory Framework) Ges tcfgU wmt÷gm& I fivimvBU weItq KvR Kti hv`Q| t`tki tcfgU wmt÷gm&K AZ`vaybK wbi vc`, `¶ Ges AvšRwZK gvb mæubæ wntmte Mto tZvj vi j`¶ evsj vt`k e`vstKi G c0Pón Ae`vnZ i tqtQ |

12.3 MZvbMwZK tcfgU wmt÷gm&t MZvbMwZK KvMRwfwEK tcfgU wmt÷gm&wQjt v Avav `qsw q,

mgqmvtc¶ Ges SñKeuj | c×wZw AvšRwZK gvtbi mgch¶qi wQj bv| wKvk AÅtj i gta` tPK I Ab`vb` KvMR wfwEK BÝUtgUmgntK wKviki Rb` Gt¶¶t wU+2 A_ev wU+3 w` b mgtqi c0qvRb ntZv| AvštAvÅnj K wKvk wQjt v AwakZi mgqmvtc¶¶ evsj vt`tk 7 At±vei 2010 Gi cæ°Pvi aitbi tcfgU I tmtUj tgu wmt÷gm& Pvj wQjt v| tPK, e`vsK WtdU& tc Aw¶, wWwfwW Ges wi dvU I qvti>U cfwZ gva`g,tj v AvtM g`vbyvj wKvk Nti i gva`tg wb`úwE Kiv ntZv| GQiov t wWU KvW, tWweU KvW° Ges GwJGg tj bt`bl kni GjvKv,tj vtZ Rbwc0 ntq DVwQj |

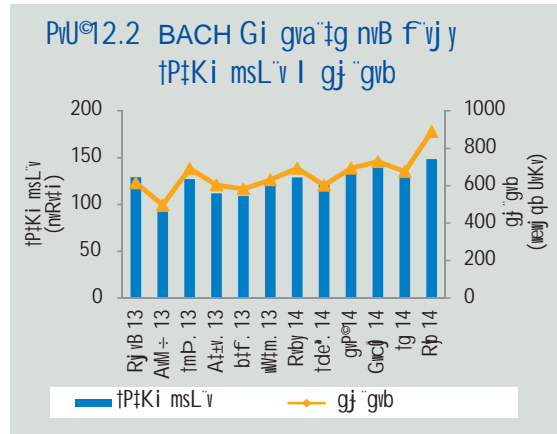
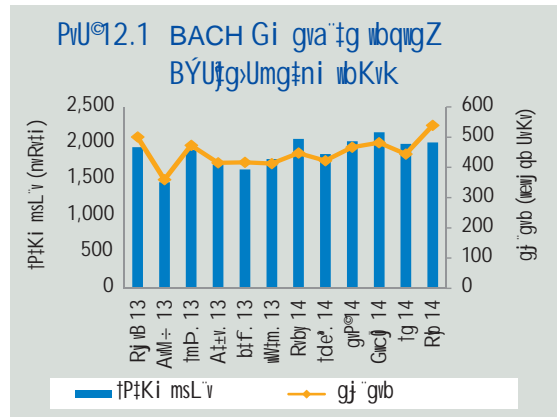
12.4 eZgvtb tcfgU wmt÷gm&t t`tk GKwU Dbz tcfgU wmt÷gm& Pvj j Df`tk` 7 At±vei 2010 Zwil ntZ evsj vt`k AþUvtgtUW tPK c0mms wmt÷g Gi Kvh° g`ii` Kti tq| t`tki tcfgU wmt÷gm& AvaybKvKiti Yi c`¶¶c wntmte cieZ¶Z Btj ±tkK dvU UfYdvi, tgeveBj dvBb`wYqvj mwf¶m, GbwcGmæ, B-Kgvm, Gg-Kgvm Pvj y Kiv nq| GB tcfgU c-vUdg,tj vi msw¶B cwi wPwZ wbtP Ztj aiv ntj v |

12.5 evsj vt`k AþUvtgtUW wKqvms nvdR (BACH) t BACH Gi `¶U Ask t AþUvtgtUW tPK c0mms wmt÷g Ges Btj ±tkK dvU UfYdvi | Dfq c×wZtZB e`vP Abymvti e`vsK,tj v t`tk tj bt`bmgnt MhY Kiv nq Ges ce0a¶i Z mgtq c0 qvKiti Yi gva`tg GKwU GKK gwæj`vUvij tbwUs wdmvti i gva`tg wb`úwE Kiv nq, hv evsj vt`k

e`vs`tk iw`qZ cÖZU e`vs`tki wR`^eBtq wmwv
 nvj bvMv` Kiv nq| BACH m`úmkZ „i“ZcY`Z_“
 Av`vb cÖv`bi Rb` GKU fVp`vj cÖB`fU tBUI qvK`
 (VPN) AskM`hYKvix emYwR`K e`vsKmgñ, WwUv
 tm`Uvi (DC) Ges wWR`v÷vi wi Kvfwi mvBU (DRS)
 Gi gta` KvR Kti hv`Q| wbi vc` fvt e WwUv Av`vb-
 cÖv`bi Rb` evsj vt` tk wWRUvj mwUd`tkU I cÖ`qb
 Kiv nt`Q|

12.6 evsj vt`k A`Uvtg`UW tPK cÖmwms wmt÷g
(BACPS) t evsj vt`k A`Uvtg`UW tPK cÖmwms
 wmt÷g (BACPS) tPK B`tgwRs GÜ U`b`tkkb wmt÷g
 (Cheque Imaging and Truncation System -
 CITS) chv`3i e`envi Kti wewf`b eKvMR wfv`EK
 gva`g n`Z B`tgRwfv`EK gva`g thgbt tPK, e`vsK
 W`dU& tc AW`f, wWw`f`W`W Ges wi dvÜ I qvt`iU
 BZ`w` w`bKvK Kti v`tk| Gi gva`tg XvKvq
 tK``fZ cÖmwms wmt÷g Ges wba`wi Z w`bKvK
 A`A`ti gva`tg A`stGj vKv I Av`stGj vKv w`bKvK
 Kiv nq| c`x`wZU Av`šR`wZK mte`f`eg ixwZ-bxwZi
 mv`_ m`smwZcY`Ges t`tki gta` tPK cÖmwms Gi
 Kv`hKi D`Eg mgvavb wnt`m`tel wetePbv Kiv nq|

12.7 evsj vt`k A`Uvtg`UW tPK cÖmwms wmt÷g
(BACPS) tj b`b cwi mSL`vb t eZ`g`tb BACPS
 Gi gva`tg cÖZ gvtm cÖq 1,877,857 w`bqwgZ Ges
 124,314 D`Pg`j`i tPK Ges Ab`vb` B`YU`fgU
 w`bKvK Kiv nq| cÖZ gvtm w`bqwgZ B`YU`fgUmg`ni
 w`bKvKgj` cÖq 448 wej`qb UvKv Ges D`Pg`j`i
 Ab`vb` B`YU`fgU Gi w`bKvKgj` cÖq 659 wej`qb
 UvKv| w`bKvK P Kvj Kwgtq D`Pg`j`i B`YU`fgU Gi
 Rb` wU+0 Ges w`bqwgZ B`YU`fgU Gi Rb` wU+1 Kiv
 nt`qtQ| PvU`12.1 Ges 12.2 Gi gva`tg 2014
 A`_EQ`ti w`bKvKZ w`bqwgZ Ges D`Pg`j`i t`tki
 mSL`v Gi wP`T t` Lv`bv nt`qtQ|



12.8 evsj vt`k B`j`±`wbK dvÜ U`Y`dvi tBUI qvK`
(BEFTN) t KvMR`nb tcfgU e`e`v`tk Drmw`wZ
 Kivi j`t`q` GKU `q, MwZ`kj I wbi vc` tcfgU
 wmt÷g wnt`m`te weMZ 28 tde`qwi 2011 n`Z
 evsj vt`k B`j`±`wbK dvÜ U`Y`dvi tBUI qvK`
 (BEFTN) Gi Kv`h`g`i`i` nq| G tBUI qvK`
 gva`tg t wWU Ges tWweU tj b``b`i Kv`h`g` 15
 tm`P`st 2011 Zw`L t`_tk Pj`j`nt`qtQ|

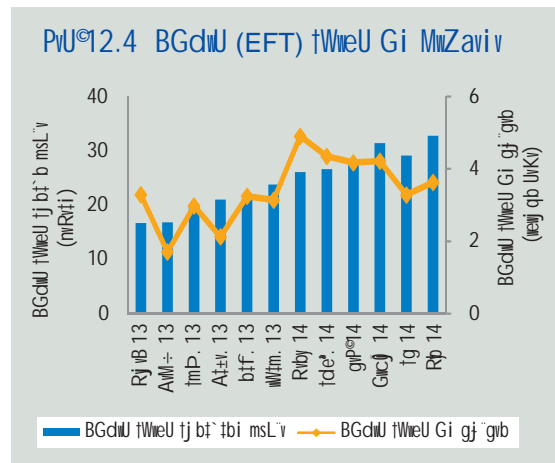
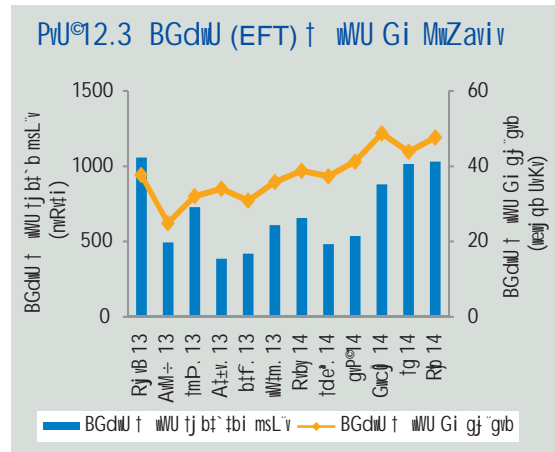
evsj vt`k B`j`±`wbK dvÜ U`Y`dvi tBUI qvK`
 w`g`b KvMR`w`b`f` BACPS Gi t`tq` `q I MwZ`kj
 Av`š`e`vsK w`bKvK gva`g n`q D`v`tQ| GKw`tk wewf`b e
 c`k`wZi t wWU U`Y`dvi thgbt tc ti vj, d`ti b G`vÜ
 tWwtg`÷K ti wU`v`Y, tmk`v`j wmk`Dwi wU, tKv`c`w`b
 wWw`f`WÜ, wi U`v`qvi tgu, G` tcY` wi Bgevm`fgU, wej`

tctgUm& MfbfgU Uiv- tctgUm& tfUivbm& tctgUm, MfbfgU jvBtmY wcl, cvmB Uz cvmB tctgUm& m`uvm Z nt`Q Aciw`K, wefbr`iKg tWueU UYdvi thgb gUMR tctgUm& tg`riwkc wWDM, tjvb tctgUm& BbwmDtiY wclgqvgm& BDuUwj wU wej tctgUm& tKv`cwmB K`vk KbtmbUkb, MfbfgU Uiv- tctgUm, MfbfgU jvBtmY wcl GB tbUI qvKp Aaxtb w`uwmE Kiv nq| eZg`tb, K`w`tbU gwst`i teZb Ges wefbr`emikwi ms`v thgbt A`cgsh`yjq, `y`tki KgKZp Ges miKwi c0`vgk w`vj tqi w`K`tki teZb EFT Gi gva`tg c0`vb Kiv nt`Q|

12.9 evsjv`k Btj`tk dvU UYdvi tbUI qvK`tj b`b cwi msL`vb t c0`q 690,961 BGdU t wU tjb`b Ges 24,421 BGdU tWueU tjb`b c0`Z gvtm c0`mm Kiv nq hv gkB epx`cv`Q| c0`Z gvtm BGdU t wU tjb`b Ges BGdU tWueU tjb`b cwi gY h`v tg 37.8 wej qb Ges 3.42 wej qb UvKv| PvU`12.3 Ges 12.4 Gi gva`tg 2014 A`Q`i tWueU I t wU tjb`b wP` t`Lv`bv ntqtQ|

12.10 tgevBj dvBb`wYqvj mwr`mm t tgevBj t`dvb e`envi kvixi msL`v DE`ti`Ei epx` Ges t`ke`vcx tgevBj tbUI qvKp w`li`zi m`vt` tgevBj dvBb`wYqvj mwr`mm e`vsKs tmev Avl Zvg`B `wi`a Rb`tmv`x`tk Awl`R tmev A`sf`B KiY, w`tkl Kti t`ke`vcx `a`Z ti`wU`vY c0`vtbi t`qt`i i`Zc`Y`ntq D`v`tQ|

evsjv`k e`vsK tgevBj dvBb`wYqvj mwr`mm ms`v` AvBbx Ges c0`e`ambK bxi`Zgvj v c0`y`qb Kti tm`p`af, 2011 m`tb i`agv`l e`vsK tbZZ`y`axb tgevBj dvBb`wYqvj mwr`mm g`Wj`tk Ab`tg`v`b



c0`vb Kti | tUwej 12.1 G evsjv`tk tgevBj dvBb`wYqvj mwr`mm Gi w`g`vb Ae`v t`Lv`bv ntqtQ|

Ab`tgw`Z tgevBj dvBb`wYqvj mwr`mm mgn` wbg`e`c` t

- Bbl qW`d`ti b ti`wU`vY c0`vb|
- tgevBj GKvD`U e`envi Kti G`R`U, e`vsK kvLv ev G`u`G`gi gva`tg bM` Rgv I D`E`j`b Kiv|
- e`w`B`i t`qt`i e`emw`qK tctgUm& thgbt BDuUwj wU wej tctgUm& g`v`p`U tctgUm&|

- e`emvqK t¶t¶ e`w³i tctgUm&thgbt teZb weZiY, wWvFtWÜ Ges wi dvÜ lqvti>U tctgUm& tFÜi tctgUm&BZ`w` |
- mi Kvi KZK e`w³tK cÜ`q tctgUmgn thgbt eq` fVZv, gY³thv×v fVZv, fZJK BZ`w` |
- e`w³ KZK mi Kvi tK tctgUm&thgbt Ki |
- e`w³ t_tK e`w³i tj bt` bmgf |
- Ab`vb` thgbt gvBt vdvBb`vY, BÝjtiÝ wÜgqvq, wWvcGm BZ`w` |

12.11 tgvevBj dvBb`wYqvj mwfFmm ms všl Ab`vb` Z_ t evsj vt`k e`vsK tgvevBj dvBb`wYqvj mwfFmm Gi gva`tg e`w³ t_tK e`w³i tj bt` bixgv vbaFÝ KitiQ `vbK mtePP 10,000 UvKv Ges gwmK mtePP 25,000 UvKv| evsj vt`k tcv÷ Awdm (BPO) weMZ 5 tmtP=, 2011 t_tK 1968 wU kvLvq Øtcv÷ B-tcÓ mwfFm Pjy KitiQ thw cieZKZ avtc avtc evsj vt`k tcv÷ Awdmi mKj kvLvq (9886) tgvevBj Gi AcvtiUi Gi mnvqZvq Pjy Kiv nte| D³ tmev tctZ ntj tcv÷ Awdmi MñKt` i bvg vbeÜb Kitz nte|

12.12 B-Kgvm®t evsj vt`k e`vsK B-Kgvm® KvH® g`ii` Kivi vbt` Rbv cÜvb KitiQ| Abtgvw` Z tj bt` bmgf vbgæfct

- MñtKi GKvD>U t_tK cÜctKi GKvD>U BDvUvj wU wetj i Abj vBb tctgU|
- GKB e`vsKtKi GKvD>U MñtKi wfbaeGKvD>Ui gta` UvKv `vbišli, t Zvi e`vsK GKvD>U t_tK wet Zvi e`vsK GKvD>U cY` q/we tqi mvef` UvKv cwi tkva/MñY|

mvi Yx 12.1 GgGdGm (MFS) DcvE		
Abtgvw` Z e`vsKtKi mSL`v	t	28
MFS KvH®tgi`ii`tZ e`vsKtKi mSL`v	t	20
vbeÜZ MñK mSL`v	t	16.7 ugij qb
GtR>U mSL`v	t	0.41 ugij qb
tj bt` b (UvKvq)	t	85.23 ueij qb
*Rp, 2014 chŠl		

- B>UvibtUi gva`tg t wWU KwW®e`envi Kti t`kxq gY`q tj bt` b|

11 gvP®2011 t_tK gwob j Üvvi s cÜZtivagjK bmxZgvjv Ges G m=ümKZ mvK¶vi Gi mvt_ mSLvZ ti tL GKB e`vsKtKi GKvD>U t_tK Ab` MñtKi GKvD>U B>UvibtU mjeavi gva`tg 5,00,000 UvKvi Kg tj bt` b Kivi Abtgv` b cÜvb Kiv nteQ|

12.13 Abj vBb tctgU tMBUI tq mwfFm tcfvBWvim& t Abj vBb tctgU tMBUI tq mwfFm tcfvBWvim Gi tmevi geaGvb „itZi tct¶tZ Abtgvw` Z wWj vi iv GLb `sj f`vj mwfFm G- tcvtUP t¶t¶ wWv GwU? wWv cÜmm, Adtkvi AvBw mwfFm, weRtvm cÜmm AvDUtmvm® cfwZi gva`tg t`tk tiwgU`vY Avbqtbi mjeav cÜvb Kitz cvti | DchP tmev cÜB iBwbKvi Kiv Abj vBb tctgU tMBUI tq mwfFm tcfvBWvim, thgb- tcc`vj, gwob eKvimi& te÷ tctgU tMBUI tq Ges fV¶vj tc Abj vBb c-Üdg®Gi gva`tg Zvt`i `et`wkK DcvR® MñY Kitz cvi teb|

12.14 bZb tctgU wmt÷gm&Gi Df`vM t`¶l Ges MvZkxj tctgU wmt÷gm&Gi geaGvb Pwn`vi tcf¶tZ evsj vt`k e`vsK b`vkvj tctgU mBP&

Btj ±lbK dvÜ UŸYdvi Ges tgevbj dvBb`wYqj
 mwrfmm m=útk©mPZbZv epxi Rb" evsj vt`k
 e`vsK weirfbæc`t¶c MhY Kti tQ| mKj ewYwR`K
 e`vsK Ges miKwi Awctmi KgRZ¶`i Rb"
 evsj vt`k e`vsK weirfbæmfv I KgRvj vi AvtqvRb
 Kti tQ| ZvQov evsj vt`k e`vsK weirfbæf÷Ktnvi vi
 thgb tP=fi Ae Kgv© ÷K G· tPÄ, evsj vt`k
 mwKDi wU G`vÜ G· tPÄ Kugkb, tmUj wVtcwRUwi
 evsj vt`k wj wgtUW, RvZxq ivR`^ tevW© cffwZ
 cÖZövmgfn Btj ±lbK dvÜ UŸYdvi tbUl qvK©
 Rbwc¶ Kivi j t¶" KivR Kti hv"Q|

12.20 `¶ Ges Kg Li tP Aw_R tmev cÜ vtbi
 gva`tg Btj ±lbK tctgU I tmUj tgU wmt÷gm&

`*ZMwZm=úbæ BtZvgta" m=tebvq nq Dtv tQ|
 wetkl Kti KvMRnx Btj ±lbK dvÜ UŸYdvi tj bt`b
 Ktc¶iU ewW, ÷K G· tPÄ Gi m`m`i gta"
 Rbwc¶ nq DV tQ| tgevbj dvBb`wYqj mwrfmm,
 Gg-Kgv©, B-Kgv©¶ tki Aw_R tmevLvZi `k`cU
 e`tj w`"Q| NPSB MhK ch¶q tj bt`b epxi
 Kti tQ Ges tK>`xqfvte t`tki Btj KUwbK
 tj bt`bi `k`cUtK Avtiv we`Z Kti tQ| GB
 Btj ±lbK gva`gi tctgU, tj v BtZvgta" cwi Pvj b
 `¶Zvi Dbq b I tj bt`bi epxi NuUtq tQ Ges Aw_R
 evRvti i mKj t¶t¶ w`wZkxj Zv I bgbxqZv Gtb tQ|
 RTGS Gi ev`evqtbi mv`_ mv`_ AvšRwZK
 gvbm=úbæ`¶ RvZxq tctgU I tmUj tgU wmt÷gm&
 Mto tZvj v mæe nte etj Abgvb Kiv hvq|

çkumb

cwi Pvj K çl` i mfv

13.1 A_@Qi 14-G cwi Pvj K çl` i tgvU 12wU mfv AbyôZ nq|

wbeñx KugwU

13.2 evsj v` k e`vsK AWñ, 1972 (ivóçwZi Av` k bs- 127, 1972) Gi 12(1) aviv e`tj wbtgñ³ fvte cwi Pvj K çl` i wbeñx KugwU MwZ nq t

W. AwZDi ingvb	mfvçwZ
Rbve tgv Avej Kv`mg	m`m`
Aa`vcK nvbubv teMg	m`m`
W. Gg. Avmj vg Avj g	m`m`
Rbve Avntg` Rvgvj	mñPe

A_@Qi 14-G cwi Pvj K çl` i wbeñx KugwU tgvU 7wU mfv AbyôZ nq|

çl` i wbiçvñv KugwU

13.3 Aw_`R çôZte`b `wlj çô qv, Aw_`R çôZte`b i Af`šliçY wqšçY çô qv l wbiçvñv c×wZ BZ`w` w`l tq mve`R `wqZj cvj tb cwi Pvj bv çl` tK mn`thwMZvi gva`tg AvšRñZK gvb Abhvqx KtcñiU Mf`tbçY`K kw³kvj x Kivi çqvtm 12 AvM÷ 2002 ntZ 4 Rb A-wbeñx (non-executive) cwi Pvj K KZ`R cwi Pvj K çl` i wbiçvñv KugwU MVb Kiv nq| cwi Pvj K çl` i wbiçvñv KugwU eZçvb MVb wbgieç t

W. tgv`dv Kvgvj g`Rix	mfvçwZ
Aa`vcK nvbubv teMg	m`m`
Rbve tgv tMvj vg tnmvBb	m`m`
W. Gg. Avmj vg Avj g	m`m`

wbiçvñv KugwU`K wnmve Ges Aw_`R wi`çwU`w`l qK wewfbæ Bmj m³ú`K`mve`R mnvqZv çô v`bi j`ç`

wbiçvñv KugwU i A-wbeñx (non-executive) Dçt` óv wntmte W. Rvgvj Dwí b Avng` , GdwmG-tK 24 gvP© 2014 G wbtçvM t` qv ntçtQ|

A_@Qi 14-G wbiçvñv KugwU tgvU 6wU mfv AbyôZ nq|

evsj v` k e`vsK cwi Pvj K çl` i AwWU KugwU KZ`R Abçgñw` Z B:Uvi bvj AwWU wWcvUçgU PvUñ Abjvñti B:Uvi bvj AwWU wWcvUçgU (AvBGwU) KZ`R A_@Qi 14-G 52wU wbiçvñv` BDwU (wefvM/Awçm/BDwU/tmj) wPvçZ Kti Ges A_@Qi 14-Gi AwWU cwi Kí bv ifçti Lv `Zwi Kti | Zb`a` 21wU wbiçvñv` BDwU`K D`P SñKçY`wPvçZ Kti eQti `ßevi Ges Aenó 31wU BDwU ga`g Ges wbgæ SñKçY`wPvçZ Kti eQti GKevi wbiçvñv Kvñ` g cwi Pvj bv Kiv nq| wbiçvñv çôZte`b MfbP Ges çl` i AwWU KugwU mgçc Dc`vcb Kiv nq| MfbP Ges AwWU KugwU KZ`R çô È wbt`Rbv/civgk` ev`levqçbi j`ç` msñk-ó wbiçvñv` BDwU`çj v`K Rvbv`bv nq| Gme wbt`Rbv/civgk` ev`levqçbi AMñwZ çôZte`b AwWU KugwU mfvq Dc`vcb Kiv nq|

Gw` wKDwUf g`v`bRçgU wUg

13.4 MfbP, 4 Rb tWçwU MfbP, mKj wbeñx cwi Pvj K Ges A_ñwZK Dçt` óv gtnv` çq mgšçq Gw` wKDwUf g`v`bRçgU Uxg (BGgU) MwZ | G Uxg evsj v` k e`vsçKi mve`R Kvñ`çgi ev`levqçb chçj vPbv Kti _v`K|

A_@Qi 14 G Gw` wKDwUf g`v`bRçgU Uxg Gi 10wU mfv AbyôZ nq|

mvi Yx 13.1 A_@Qi 14-G weveuGÜtZ AbyöZ weirfbwaiᲗbi clkᲗᲗY tKum, KgRvj v I tmgvbi Gi weeiYx

mgKbs	welq	msL'v	AskMhY-Kvi xi msL'v
1	2	3	4
1.	epbqwi tKum®		3 142
K)	epbqwi tKum® (mnKvix cwi Prj K)		2 122
L)	epbqwi tKum®(mnKvix tclMigvi)-2013		1 20
2.	Ab'vb' tUlbs tKum®	114	5017
K)	ersj vᲗᲗ k e'vsᲗKi KgRZ® i Rb'	39	1174
i)	tUKabKmAAd e'vsKmA GÜ GbieGdAvB mpcvifkbb GÜ BŸtckKb ni tcvUq vBuls	3	72
ii)	tgRi cwi m BmjR/WBti n f m Ad ersj vᲗᲗ k e'vsK	2	51
iii)	GmKvj Pvi chBb'wYs GÜ i'vj tWᲗfj ctgU	1	17
iv)	B-KgmGÜ B-e'vsKs	1	33
v)	wj Wv k c, ulgwewi s GÜ tbtMmrtqkb w'j	1	17
vi)	BwUwU GÜ GwUKi ckb Bb chBb'wYqj tm±i	2	53
vii)	crewJ K tWU g'vᲗBrtgU GÜ tWU umKDwi uR grtKØm Bb ersj vᲗᲗ k	1	23
viii)	Kx A weirfUlmGÜ Kvix u BmjR Ad ersj vᲗᲗ k e'vsK	1	59
ix)	t±m tUw±s	2	65
x)	gWvᲗBrtRkb Ad K'vk g'vᲗBrtgU	5	142
xi)	Kvix Yx g'vᲗBrtgU, tctgU GÜ tmᲗUj tgu umt±g	1	30
xii)	di gᲗj kb GÜ Bgic-gᲗUkb Ad gnbUmi cwi m	1	24
xiii)	e'vsKs j Øm GÜ ti tᲗj kb	1	30
xiv)	AvBmU ni tᲗ g'vᲗBrtgU GÜ AvBmU MwBwj vBb	3	96
xv)	ni tᲗ teRW&K'wcluj GmWKBm GKivWls Uze'vᲗmj -2	1	17
xvi)	wlb e'vsKs t AcipabUlm GÜ BabmrtqulFm& Bb ersj vᲗᲗ k	1	72
xvii)	eÜ GÜ wcl- W BbKvj umKDwi uR	1	30
xviii)	GdG- ni g'vᲗBrtgU	1	29
xix)	GmGgB e'vsKs ±vᲗUir	1	61
xx)	mpcvifBmwi clmm GÜ wj M'vj t dgl qrk® Ae e'vsK mpcvifkbb	1	22
xxi)	ni tᲗ g'vᲗBrtgU Bb e'vsKmA	1	27
xxii)	BDmnc-600 ni tᲗ tWU BmjR	1	26
xxiii)	t wU ni tclU®	1	32
xxiv)	Kvix u BmjR Ae Bmj wjK e'vsKs GÜ chBb'vY	1	68
xxv)	B'Uvi b'vkbj tWU chBb'wYs	2	55
xxvi)	I tcb grtKØ Acrti kb tᲗ tURvix wej /eÜ GÜ BUmBgc'v±	1	23

L)	Zdmnj e'vsᲗKi KgRZ® i Rb'	66	3141
i)	Bmj wjK e'vsᲗKs GÜ chBb'vY	3	90
ii)	tgvevBj GÜ B-e'vsᲗKs Bb ersj vᲗᲗ k	1	113
iii)	gnb GÜ e'vsᲗKs WUv ni tclU®	6	225
iv)	wᲗtUKkb, wᲗmtrvRj Ae tcv RW&GÜ wjDulᲗj tWU tcvUmk	13	829
v)	cwi m GÜ WbᲗi n f m Ad weve	3	115
vi)	ni tᲗ teRW&K'wcluj GmWKBm GKivWls Uze'vᲗmj -2	3	70
vii)	wclᲗfbkb Ad gnb j Øm s GÜ tUᲗi wv ± chBb'wYs	3	85
viii)	dᲗi b G- ᲗPÄ GÜ dᲗi b tWU	6	215
ix)	wlb e'vsᲗKs GÜ ni tᲗ g'vᲗBrtgU	1	85
x)	dᲗi b G- ᲗPÄ GÜ UᲗbᲗRkKb ni tclU®	5	216
xi)	GmKvj Pri t wU GÜ GmGgB chBb'wYs	2	55
xii)	Gdm GKivUmk I tclUbs GÜ Acrti kbj clmmVDim&	6	478
xiii)	tᲗ vB KwmctᲗKkb, clᲗfKlbs GÜ ni -wclMwBj s	6	265
xiv)	Ki tcvU i MfᲗY Bb e'vsKmA	1	31
xv)	GmGgB tᲗ uOs clKulmm GÜ ti tᲗj Uwi t dgl qrk®	2	37
xvi)	Abj vBb dᲗi b G- ᲗPÄ GÜ UᲗbᲗRkKb ni tclU®	4	206
xvii)	t wU ni tᲗ g'vᲗBrtgU	1	26
3.	KgRvj v/tmgvbi /tj KPvi t mkb	16	1040
i)	vmAvBie : e'vPm&Avctj wWls GÜ Abj vBb ni tclU®	5	261
ii)	I qvKrc Ab K'wcluj grtKØ Bb ersj vᲗᲗ k	1	33
iii)	mmtUBbej tWᲗfj ctgU (ersj vᲗᲗ k cwi mtckulF)	1	66
iv)	vmAvBie weRᲗbm i 'j m GÜ Abj vBb umt±g m&	8	580
v)	Gw- wclUf tWᲗfj ctgU tmgvbi	1	100
4.	KgRvj v/ tmgvbi / tj KPvi t mkb (AbᲗi vᲗa)	12	534
i)	tUlbs tKum®Ab G'Uvi clBR ni tmᲗmᲗ cwlbs (BAviw), GBPAvi GÜ tctivj gwWDj	1	27
ii)	tUlbs tKum®Ab G'Uvi clBR WUv I q'vi nᲗDR (BmWweD)	2	41
iii)	tUlbs tKum®Ab e'vsᲗKs c'vᲗKR	1	22
iv)	Abj vBb AvBGgnc di g g'vᲗBrtgU umt±g, Abj vBb uJGg di g g'vᲗBrtgU umt±g, Abj vBb m-clig GÜ I tqr AvbᲗ m ti wU'vY ni tclU® tUlbs tKum®Ab tᲗU qwK® c'vᲗKR (j'vb/I qv) umt±g	1	82
v)	I ni tᲗUkb tclMig di Avclmvi mAe K'vk wclUᲗgU	5	183
vi)	n'vUm&Ab tUlbs tclMig Ab KbUv± mwfᲗ g'vᲗBrtgU AvÜvi BAvi w	1	30
vii)	tUlbs di GbnRI m Ab GGgGj /mGclU	1	149
	MwBwj vBb		
	meᲗwU (1+2+3+4)	136	6031

wn̄tm̄te cōZōv Kivi j̄t̄ṽ evsjv̄`k e`vsK cōkṽY GKv̄Wgx weifb̄e cōkṽY Kvh̄° g cwi Pvj bv K̄t̄īQ | weiwUG Gi cōkṽY K̄t̄ī `ṽṽZv ep̄x Ges mi Kwi I temi Kwi Lv̄Zi e`vsK Ges Awl̄R cōZōvb m̄úwK̄Z weifb̄e AvajbK Ávb cōv̄t̄bi Rb̄ weiwUG t̄`tk I wef̄`tki weifb̄e cōZōvb Ges wef̄`klwqZ cōZōv̄t̄bi cōkṽY Z Kgr̄°v̄iv weifb̄e Kgr̄°Pi Avt̄qvRb K̄t̄īQ | Gme wK̄Qz wef̄Pbvq t̄īL tckvMZ `ṽṽZv ep̄x K̄t̄ī weiwUG A_ḙQi 14-G tgvU 136wU cōkṽY t̄Kv̄m̄Kgr̄v̄j v̄tm̄igbvi Gi Avt̄qvRb K̄t̄ī | Gt̄Z tgvU 6031 Rb cōkṽY v̄AskM̄h̄Y K̄t̄ī | GQvovl t̄`tki Af̄`š̄t̄i evsjv̄`k e`vs̄t̄Ki weifb̄e kvLv Awl̄m̄, t̄j v̄t̄Z wK̄Qz Kgr̄°Pi Avt̄qvRb K̄t̄ī | weiwUG A_ḙQi 12 t̄`tk Ū_ Um̄&Ab e`vs̄w̄Ks GŪ dv̄Bb̄v̄YŪ bvgK GKv̄U Aāewl̄R Rv̄b̄j̄ w̄bq̄w̄Z cōkṽK Kīt̄Q | A_ḙQi 14-G weiwUG Avt̄qvRZ cōkṽY t̄Kv̄m̄, Kgr̄v̄j v̄ I tm̄igbvīi weeiY mviYx 13.1 G t̄ Lv̄t̄bv n̄t̄j v̄ t

t̄K̄v̄`iq e`vs̄K kv̄³kj̄ x̄KiY cōk̄i

13.18 evsjv̄`k e`vs̄t̄Ki m̄weR̄ Kvh̄° g c̄pM̄v̄b I AvajbKv̄q̄t̄bi j̄t̄ṽ 2003 m̄t̄bi cōīt̄t̄ wek̄ e`vs̄t̄Ki Awl̄R m̄nvqZvq tm̄Ūj̄ e`vs̄K t̄÷š̄t̄ w̄bs cōR̄± ev̄`l̄v̄q̄t̄bi cōī qv̄`ī`nq |

t̄`tki Awl̄R Lv̄Zt̄K `ṽṽZvi m̄v̄t̄ Kvh̄R̄i f̄v̄te Z`vi w̄K I w̄bq̄š̄t̄Yi Rb̄ evsjv̄`k e`vs̄K t̄K GKv̄U AvajbK I M̄v̄Zk̄j̄ t̄K̄v̄`iq e`vs̄K w̄m̄v̄te M̄to t̄Zv̄j̄v̄B w̄Qj̄ G cōk̄t̄īi ḡj̄ D̄t̄īk̄` D̄³ D̄t̄īk̄` mdj̄ f̄v̄te ev̄`l̄v̄q̄t̄bi j̄t̄ṽ cōk̄t̄īi Avl̄Zvq weifb̄e m̄s̄`vi cōī qv̄ I At̄Uv̄tgkb Kvh̄° g M̄h̄Y Kiv nq | cōk̄i w̄U 31 w̄v̄tm̄af̄ 2012 m̄t̄b mdj̄ f̄v̄te mgv̄B n̄t̄q̄t̄Q | eZ̄ḙv̄t̄b cōk̄i w̄U weifb̄e K̄t̄v̄úv̄t̄b̄t̄Ūi ev̄`l̄v̄q̄b cieZ̄P̄ īṽYv̄teṽY I cwi Pvj b ms v̄š̄l̄ Kvh̄f̄ej̄ x evsjv̄`k e`vs̄t̄Ki w̄bR̄`^A_ḙq̄t̄b w̄m̄weGm̄ic tm̄t̄j̄ i gva`tg cwi Pvj Z n̄t̄Q |

w̄m̄weGm̄ici Avl̄Zvq weifb̄e K̄t̄v̄úv̄t̄b̄t̄Ū Gi Aax̄t̄b b̄iv̄wea D̄t̄`v̄M̄ ev̄`l̄v̄q̄b Kiv n̄t̄q̄t̄Q | Gme D̄t̄`v̄M̄ mdj̄ f̄v̄te ev̄`l̄v̄q̄t̄bi d̄t̄j̄ evsjv̄`k e`vs̄t̄Ki c̄h̄v̄b

Kvh̄f̄ej̄ q Ges kvLv Awl̄m̄mḡt̄ni ḡt̄a` `w̄cZ t̄bŪl̄qv̄K̄°Kv̄t̄bKv̄Uw̄f̄w̄i gva`tg evsjv̄`k e`vs̄t̄Ki m̄Kj̄ cōk̄vi Kvh̄° g `ḙsw̄ qf̄v̄te m̄úv̄`b Kiv n̄t̄`Q | mi K̄v̄t̄īi Awl̄Kv̄sk Awl̄R t̄j̄ b̄t̄`bmn m̄Kj̄ cōk̄vi e`vs̄w̄Ks Kvh̄° g `ḙsw̄ q̄KiY (At̄Uv̄tgkb) Kiv n̄t̄q̄t̄Q | mi Kwi M̄h̄Y I cōv̄b m̄úwK̄Z m̄Kj̄ mi Kwi w̄m̄v̄t̄ei t̄j̄ b̄t̄`b w̄`w̄Z eZ̄ḙv̄t̄b cōZiv̄ b w̄bif̄cY Kiv m̄ǣ n̄t̄`Q | GQvovl , e`vs̄w̄Ks I Awl̄R Lv̄Zi cōk̄v̄Rb̄xq Z_`-Dcv̄Ē m̄ǣj̄ Z t̄K̄v̄`iq Z_`fv̄Ūvi w̄tm̄te ŪḠŪvi cōBR̄ Ww̄Uv̄ I q̄vi n̄v̄DR̄Ū ev̄`l̄v̄q̄t̄bi d̄t̄j̄ Awl̄R Lv̄Z ms v̄š̄l̄w̄m̄x̄v̄š̄l̄ M̄h̄Y m̄nR̄Zi n̄t̄q̄t̄Q |

evsjv̄`k At̄Uv̄tḡt̄UW w̄K̄q̄w̄is n̄v̄DR̄ I evsjv̄`k B̄t̄j̄ KŪw̄K̄ dv̄Ū Ūv̄Ȳdvi t̄bŪl̄qv̄K̄°v̄t̄bi d̄t̄j̄ t̄PK w̄K̄q̄w̄is Gi mgq̄ n̄v̄m̄, At̄`P̄ m̄v̄k̄q̄ I `ṽṽZv D̄t̄j̄ L̄t̄h̄v̄M̄`f̄v̄te ep̄x t̄c̄t̄q̄t̄Q | b̄`v̄k̄bv̄j̄ t̄c̄t̄ḡŪ m̄B̄P̄ `v̄t̄bi d̄t̄j̄ t̄`tk B̄t̄j̄ ±w̄bK̄ t̄c̄t̄ḡt̄Ūi Rb̄` GKv̄U Kvh̄R̄ix c̄w̄Ud̄ḡ`Z̄wi n̄t̄q̄t̄Q | Awl̄K̄S̄, t̄ḡv̄v̄B̄j̄ e`vs̄w̄Ks ēe`v̄ c̄ēZ̄f̄bi d̄t̄j̄ wef̄`k t̄`tk t̄c̄h̄ī Z̄ t̄iw̄Ūv̄Ȳ I t̄`tki Af̄`š̄t̄i A_ḙweZ̄iY, wewea cwi t̄m̄ev̄ wej̄ cōv̄b, t̄K̄bv̄Kv̄Uv̄ Kiv, mi Kwi Ab̄j̄v̄b I mi K̄v̄t̄īi m̄v̄ḡw̄RK̄ w̄biv̄c̄Ēv̄ teōb̄xi A_ḙcōv̄b BZ̄`w̄ t̄m̄ev̄ m̄nR̄Zi Dcv̄t̄q̄ `f̄ mḡt̄q̄ cōv̄b Kiv m̄ǣ n̄t̄q̄t̄Q |

c̄v̄k̄v̄c̄w̄k, Av̄š̄R̄w̄Z̄K m̄š̄ym̄, m̄š̄ym̄x̄ A_ḙq̄b I gw̄b j̄Ūw̄is cōZ̄t̄iva Kvh̄° g Av̄t̄iv̄ m̄j̄ns̄Z̄ Kiv Ges t̄`tki ḡȳ`c̄v̄Pvi cōZ̄t̄iv̄t̄ai j̄t̄ṽ m̄t̄`nR̄bK t̄j̄ b̄t̄`b cōZ̄t̄e`b (STR) Ges bM̄` t̄j̄ b̄t̄`b cōZ̄t̄e`b (CTR) ms v̄š̄l̄Z_` m̄s̄M̄h̄ I wef̄`k̄t̄Ȳ Kivi j̄t̄ṽ GKv̄U Z_` c̄h̄ȳ³w̄f̄v̄EK̄ c̄x̄w̄Z̄ Pvj̄Ȳ Kiv n̄t̄q̄t̄Q hvi d̄t̄j̄ Av̄š̄R̄w̄Z̄K m̄š̄ym̄ I gw̄b j̄Ūw̄is cōZ̄t̄iva Kvh̄° g Av̄t̄iv̄ m̄j̄ns̄Z̄ Ges Gi m̄ǣ`ē` Drm̄ m̄bv̄³KiY m̄nR̄Zi n̄t̄q̄t̄Q |

Awl̄K̄S̄, evsjv̄`k e`vs̄t̄Ki m̄yc̄v̄īw̄f̄kb Av̄t̄iv̄ t̄R̄vi`vīKiY Ges t̄`tki Awl̄R Lv̄Z Av̄t̄iv̄ m̄j̄ns̄Z̄ I w̄`w̄Z̄k̄j̄ Kiv w̄biv̄ōZ̄K̄īt̄Yi j̄t̄ṽ K̄w̄Z̄c̄q, t̄h̄gb- BG- w̄c̄ Ab̄j̄v̄Bb̄ gw̄bŪwis w̄m̄t̄÷g, ep̄r̄ FY gw̄bŪwis w̄m̄t̄÷g, B̄t̄j̄ ±w̄bK̄ W̄v̄k̄t̄ew̄W̄BZ̄`w̄ M̄px̄Z̄ n̄t̄q̄t̄Q |

ersj vt`k e`vsfKi 2013-2014 A_@Qi i nrmve weei Yx

14.1 ersj vt`k e`vsfKi A_@Qi 14-Gi Awl_R weei Yx AvšRwZK GKvDwUs ÷`vUw© teW© (AvBGGmie) KZR Abtgw`Z BvUv b`vkbvj wdb`wYqvj wi tcvU© ÷`vUw© (AvBGdAvi Gm) Abjvqx cŦZ Kiv ntqtQ| ersj vt`k e`vsfKi nrmvtei mvmstfqc (GmicwmeGj e`ZiZ) wlogjfc t

Avq

14.2 ersj vt`k e`vsfKi tgvU cwi Pvj b Avq (e`f`wkK gj`tq Avl_R m`c` ntZ Avq) A_@Qi 13-Gi 55.33 weij qb UvKvi Zj bvq A_@Qi 14-G 18.07 weij qb (kZKiv 32.66 fvm) Ktg 37.26 weij qb UvKv ntqtQ| e`f`wkK gj`tq cpgg`vqbRwbZ gbdv/(ŦwZ) wefePbvq e`vsfKi tgvU cwi Pvj b Avq A_@Qi 13-Gi 16.85 weij qb UvKvi Zj bvq A_@Qi 14-G 33.55 weij qb UvKv (kZKiv 199.11 fvm) ewx tctq 50.40 weij qb UvKv ntqtQ| Dm wfwEK Avtqi weei Yx mvi Yx 14.1 G t`Lvfbv ntj v t

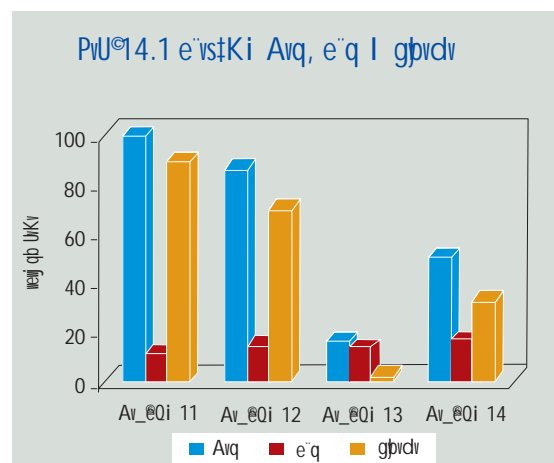
e`f`wkK gj`tq Avl_R m`c` ntZ Avq

14.3 e`f`wkK gj`tq wembtqvMi Dci fvi Avti mcZ gbdvi nvi nrm cvl qvi Kvi tY A_@Qi 13-G e`vsfKi e`f`wkK gj`tq Avl_R m`c` t`tk AwRZ Avq 10.53 weij qb UvKv t`tk A_@Qi 14-G 0.44 weij qb (kZKiv 4.18 fvm) nrm tctq 10.09 weij qb UvKv ntqtQ|

vbxq gj`tq Avl_R m`c` t`tk Avq

14.4 vbqx gj`ti Avl_R m`c` ntZ ersj vt`k e`vsfKi Avq A_@Qi 13-Gi 44.80 weij qb UvKvi

mvi Yx 14.1 Avtqi Dm		
	(weij qb UvKv)	
	Av_@Qi 14	Av_@Qi 13
cwi Pvj b Avq		
K. e`f`wkK gj`tq Avl_R m`c` ntZ Avq	10.09	10.53
mj Avq	10.05	10.85
Kvgkb l evEv	0.06	0.13
e`f`wkK gj`tq Avl_R m`c` ntZ ŦwZ	(0.02)	(0.45)
L. vbqx gj`tq Avl_R m`c` ntZ Avq	27.17	44.80
mj Avq	25.79	44.18
Kvgkb l evEv	1.19	0.36
j f`vsk l Ab`vb`	0.02	0.00
Ab`vb` Avq	0.17	0.26
tgvUt (K+L)	37.26	55.33
M. e`f`gj`ti gj`vqb RwbZ Avq / (ŦwZ)	13.14	(38.48)
Dmj KZ j rf / (ŦwZ)	2.00	2.20
Abjvj KZ j rf / (ŦwZ)	11.14	(40.68)
tgvUt (K+L+M)	50.40	16.85



UvKv `et`wkK gj`i cpgp`vqb mivAwZ, 0.05 weij qb UvKv evsj v`k e`vsK `thM e`vcbv Ges mvgwRK `vq exZv Znvej Ges 0.28 weij qb UvKv m`u` cpgp`vqb I cpt`vcb mivAwZ Znvej `vbsli Kiv ntqtQ| my mivAwZ nmve Ges Ab`vb` Znvej `vbsli Kiv ntqtQ| `et`wkK eU cpgp`vqbRvZ ¶wZ eve` 3.85 weij qb UvKv mgstqi ci 15.64 weij qb UvKv miKvii vBKU `vbsli thM`| 0.01 weij qb UvKv miKvii vBKU nZ cvl bv eve` mgstq Kivi ci Aewkó 15.63 weij qb UvKv miKvii vBKU `vbsli Kiv ntqtQ| hv 2013 A_@Qi `vbsli Z UvKv nZ 20.67 weij qb UvKv Kg|

e`vsKs I Bnij wefvMi mgwSZ w`wZcT

m`c`

14.12 `et`wkK gj`i mi Rvf^o epxi KviY A_@Qi 14-Gi `et`wkK gj`iq AwR m`c` A_@Qi 13-Gi 1255.94 weij qb UvKvi Zj bvq 481.80 weij qb UvKv (kZKiv 38.36 fM) epx tctq 1737.74 weij qb UvKv ntqtQ|

14.13 A_@Qi 14-Gi `vbxq gj`iq AwR m`c` A_@Qi 13-Gi 464.08 weij qb UvKvi Zj bvq 177.13 weij qb UvKv (kZKiv 38.17 fM) nm tctq 286.95 weij qb UvKv ntqtQ| gj Zt miKviK cD E FtYi cwi gvY titcv weibtvM nm cvl qvi KviY `vbxq gj`iq m`u`i cwi gvY nm tctqtQ|

14.14 e`vsK A-AwR m`c` A_@Qi 13-Gi 31.34 weij qb UvKvi Zj bvq 11.84 weij qb UvKv epx tctq A_@Qi 14-G 31.34 weij qb UvKv ntqtQ|

`vq

14.15 `et`wkK gj`i AwR `vq A_@Qi 13-Gi 308.77 weij qb UvKv nZ 29.46 weij qb UvKv

(kZKiv 9.54 fM) epx tctq A_@Qi 14-G 338.23 weij qb UvKv ntqtQ| G epxi KviY gj Zt AvBGgGd Gi vBKU `vq epx Ges e`vsK I AwR cDZövmg#ni `et`wkK gj`i wKqwis nmvte Rgvi cwi gvY epx|

`vbxq gj`iq AwR `vq A_@Qi 13-Gi 1259.50 weij qb UvKvi Zj bvq 281.94 weij qb UvKv (kZKiv 22.39 fM) epx tctq A_@Qi 14-G 1541.44 weij qb UvKv ntqtQ| G epxi KviY gj Zt cPviYKZ tbvU, e`vsK Ges AwR cDZövb nZ `ftgqwm Rgvi cwi gvY epx|

cPviYKZ tbvU

14.16 A_@Qi 14-G gj`i cPviY A_@Qi 13-Gi 746.38 weij qb UvKvi Zj bvq 100.79 weij qb (kZKiv 13.50 fM) epx tctq 847.17 weij qb UvKv ntqtQ| gj`i cPviY RvZ 847.17 weij qb UvKv `vtqi wecixtZ `Y^o tiSc` 6.44 weij qb, `et`wkK gj`i 800.00 weij qb, miKvii nmKDwi vUR 10.21 weij qb, evsj v`k kx gj`i 0.52 weij qb Ges Ab`vb` Af`šlixY m`u` 30.00 weij qb UvKvi ms`vb ivLv ntqtQ|

BKzBvU (Equity)

14.17 e`vsK tgvU BKzBvU A_@Qi 14-G A_@Qi 13-Gi 183.09 weij qb UvKvi Zj bvq 5.11 weij qb UvKv epx tctq 188.20 weij qb UvKv ntqtQ| e`vsK BKzBvU weeiY vbgiefc t

K. e`vsK cwi tkvawZ gj ab 0.03 weij qb UvKv Acwi evZ i tqtQ |

L. A_@Qi 13-Gi msiw¶Z gpvdv 40.73 weij qb UvKvi Zj bvq A_@Qi 14-Gi msiw¶Z gpvdv 15.64 weij qb UvKv nm tctq 25.09 weij qb UvKv ntqtQ|

M. A_@Qi 14-G cpgf'vqb mwAwZ A_@Qi 13-Gi 73.56 weij qb UvKvi Zj bqv 27.56 weij qb UvKv ep'x tctq 101.12 weij qb UvKvq `wotqtQ|

N. A_@Qi 14-G Kv'i Y'x dvKP'tqkb wi Rvf' A_@Qi 13-Gi 24.76 weij qb UvKvi Zj bqv 2.00 weij qb UvKv ep'x tctq 26.76 weij qb UvKv ntqtQ|

O. weiaex Znnej mg'ni w'wZ A_@Qi 13-G 14.47 weij qb UvKv t_tK A_@Qi 14-G 0.55 weij qb ep'x tctq 15.02 weij qb UvKvq DbwZ ntqtQ|

P. A-weiaex Znnej i w'wZ 14.23 weij qb UvKv t_tK nwm tctq 14.22 weij qb UvKv ntqtQ|

Q. Ab'vb'' mwAwZ 11.06 weij qb UvKv t_tK ep'x tctq 11.16 weij qb UvKvq DbwZ ntqtQ|

R. mvaviY mwAwZ 4.25 weij qb UvKvq Acw'ewZ' i tqtQ|

et`wkK gy' i mwAwZ

14.18 et`wkK gy' i mwAwZ A_@Qi 13-Gi 1190.90 weij qb UvKv t_tK A_@Qi 14-G 478.77 weij qb UvKv (kZKiv 40.20 fVM) ep'x tctq 1669.67 weij qb UvKvq `wotqtQ|

mgw'sZKiY

14.19 evsj v'`k e'vs'tKi cY' gwij Kvbraxb A½cÜZövb (mvevwiWqvix) wmwKDwi wJ wcbUs K'c'k'kb (evsj v'`k) wj t (Gm'icwmeGj) Gi wmwemgn GKxfZ K'ti evsj v'`k e'vs'tKi G eQ'ti i mgw'sZ wmwve weei Yx ^Zwi Kiv ntqtQ|

wbix'K

14.20 evsj v'`k e'vs'tKi A_@Qi 14-Gi Aw'w' weei Yxmg'ni wbix'Kv Kv'g mb`cÜB wmwve wbix'K cÜZövb tK.wc.Gg.wR. tj vqvi Mv' wj wgtUW, `p'B l ingvb ingvb nK, evsj v'`k, PvUw' GKvD>U'v>Um KZ'K Av's'R'wZK wbix'Kv gvb`E (B>Uvi b'v'kbvj ÷ v'ÜvW'w' Ab Aw'w'Us-AvB,Gm,G) Ab'hwqx wbi w'K'Z ntqtQ |

evsj vř` k e`vsK

c0Zře` b I Awl_Ř weei Yx

30 Rř 2014 Zwi řL

mgvß eQři i

MYC`RvZŠx
evsj v`k mi Kvti i cÖZ
wbix¶Kt` i cÖZte`b

Aw_R weei Yxi Dci cÖZte`b

Avgiv GZ`nt½ msthwRZ evsj v`k e`vstKi (mveimWqvix cÖZövb mtgZ) 30 Rþ 2014 Zwi tLi mgušZ w`wZcÎ msuk-ó mguß eQti i Avtqi weei Yx, BKzBwU cwieZ¶bi weei Yx I bM` Znvej cÖvtni weei Yx Ges ZvrchEY`nmvebwZ mg¶ni UxKvmm mKj mgušZ Aw_R weei Yxmgm wbix¶v Kti wQ |

Aw_R weei Yxi vel tq cwi Pvj KgEj xi `vq`vqZi

AvšRwZK dvBb`wYqvj wi tcnwUŠ ÷`vÜW®(AvBGdAvi Gm) Abhvqx e`vstKi Aw_R weei Yxmgm cÖZKi Y I Zv`^Qfvte Dc`vcb Ges D³ Aw_R weei Yxmgm hv tZ Rvuj qmZ ev fj Z` gjß `vtK G i Kg Af`šli xY wqšY i ¶v Kiv e`vcbv KZEt¶i `vqZi |

wbix¶Kt` i `vq`vqZi

Möci mgušZ Aw_R weei Yx I e`vstKi Aw_R weei Yxi Dci wbix¶wfwE`K AvfgZ e`³ KivB Avgvt` i `vqZi | Avgiv AvšRwZK wbix¶vi gvb`E Abhvqx Avgvt` i wbix¶v cwi Pvj bv Kti wQ | D³ wbix¶v gvb Abhvqx `bwZKZvi wbi tL Avgvt` i tK Ggbfvte wbix¶vi KivR cwi Kibv I mæuv`b KitiZ ntqtQ hv tZ h³m½Zfvte Möci mgušZ Aw_R weei Yx I e`vstKi Aw_R weei Yx mgm D tJ LthvM` i Kg Î`wUgß `vtK |

mgušZ Aw_R weei Yx tZ cÖwKZ At`P cwi gvY Ges UxKvmm msuk-óZ`-cövyw` msmöb wbix¶v KvthP AšifP | Aw_R weei Yx tZ Rvuj qmZ I fj ntZ D`mZ avšweewZ `vKvi vel tq Svk wby¶qi t¶¶t cÖ qv wbePb Avgvt` i wetePvrbx, hvi gta` Möci mgušZ Aw_R weei Yx I e`vstKi Aw_R weei Yxi D tJ LthvM` i K tgi fj`Î`w mg¶ni (B`QvKZ ev fj ekZt hv tnvK) Svk cwigvc AšifP | G Svk cwigvtci Rtb` Avgiv Möci mgušZ Aw_R weei Yxmgm Ges e`vstKi Aw_R weei Yxmgm `Zwi I`^Q Dc`vcb-msuk-óAf`šli xY wqšY e`e`v wetePbv Kti `wK hv wKbv wbix¶v cÖ qv wba¶ tYi j t¶¶ (hv mg tqvc thvMx) wKš` GUV cÖZövtbi Af`šli xY wqšY e`e`vi KivRwvi Zvi Dci gZvgZ cÖvtbi D tJ tK` Kiv nq bv | cÖZc t¶¶ e`enfZ nmvei ¶Y bwZgvj vi h`v`Zv gj`vqb Ges e`vcbv KZR nmve gj`vqbtbi thš³KZv wby¶ tm mvt` Möci mgušZ Aw_R weei Yxmgm I e`vstKi Aw_R weei Yxmg¶ni mveR Dc`vcbtbi gj`vqb wbix¶v KvthP AšifP |

Avgiv wek¶m Kwi th, wbix¶v gZvgZ cÖvtbi Rb` Avgiv th mKj wbix¶v cövyw` msmöb Kti wQ Zv Avgvt` i wbix¶v gZvg tZi Rb` GKwU wfwE` nmvte chP Ges h`v` |

gZvgZ

Avgvt` i g tZ, evsj v`k e`vstKi 30 Rþ 2014 Zwi tL Möci mgušZ Aw_R weei Yx I e`vstKi Aw_R weei Yx mveR wetePvrbq Möc I e`vstKi Aw_R dj v d j `^Qfvte Dc`vcb Kiv ntqtQ | Ges cÖZövtbi Aw_R dj v d j I bM` Znvej i cÖvn AvšRwZK dvBb`wYqvj wi tcnwUŠ ÷`vÜW®Abhvqx Dc`vcb Kiv ntqtQ |

tKwC GgwR t j vqvi Mvj d wj wgtUW
PvUw®GKvD>U`vUm&` yvB

i ngvb i ngvb nK
PvUw®GKvD>U`vUm&evsj v`k

24 AvM ÷ 2014

евсј вт`к е`вскі
30 Rb 2014 Zwi tL mrvb eQti i mrvsZ mrvmMK Artqi веі Yx

Avq	tbvUmgv	2014 '000 UvKvq	2013 '000 UvKvq
е`т`мкK гјтi Aw_R м`с` нtZ Avq			
mј Avq-е`т`мкK гјтi Aw_R м`с` нtZ	33	10,059,966	10,851,622
Kvqkb Ges evAv-е`т`мкK гјтi Aw_R м`с` нtZ	34	59,012	132,160
сptгј`vqb (¶uZ)- е`т`мкK гјтi Aw_R м`с`		(24,989)	(453,441)
<hr/>		<hr/>	<hr/>
tgvU-е`т`мкK гјтi Aw_R м`с` нtZ Avq		10,093,989	10,530,341
т`vbxq гјтi Aw_R м`с` нtZ Avq			
mј Avq-т`vbxq гјтi Aw_R м`с` нtZ	36	26,119,080	44,424,947
Kvqkb Ges evAv-т`vbxq гјтi Aw_R м`с` нtZ	37	1,191,498	360,455
ve q- mvevmlVqvix KZK Ab` cUzOtibi vbkU		2,017,634	2,232,875
vevea Avq-т`vbxq гјтi Aw_R м`с` нtZ		184,838	285,616
<hr/>		<hr/>	<hr/>
tgvU-т`vbxq гјтi Aw_R м`с` нtZ Avq		29,513,049	47,303,893
е`т`мкK гјтi сpgp`vqbRvbZ Avq - Dmj KZ		2,000,957	2,196,927
е`т`мкK гјтi сpgp`vqbRvbZ Avq/(¶uZ) - Abmj KZ		11,139,987	(40,676,687)
<hr/>		<hr/>	<hr/>
tgvU Avq		52,747,982	19,354,474
<hr/>		<hr/>	<hr/>
e`qmgv			
е`т`мкK гјтi Aw_R `vqi e`q			
mј e`q-е`т`мкK гјтi Aw_R `vq eve`	35	(195,267)	(290,541)
Kvqkb Ges Ab`vb` e`q-е`т`мкK гјтi Aw_R `vq eve`		(47,784)	(61,334)
<hr/>		<hr/>	<hr/>
tgvU e`q-е`т`мкK гјтi Aw_R `vq eve`		(243,051)	(351,875)
т`vbxq гјтi Aw_R `vqi e`q			
mј e`q-т`vbxq гјтi Aw_R `vq eve`	38	(2,862,738)	(1,148,070)
Kvqkb Ges Ab`vb` e`q-т`vbxq гјтi Aw_R `vq eve`	39	(2,854,002)	(2,723,926)
<hr/>		<hr/>	<hr/>
tgvU e`q-т`vbxq гјтi Aw_R `vq eve`		(5,716,740)	(3,871,996)
Ab`vb` e`q			
mrvvi Y Ges ckrmbk e`q	40	(12,245,517)	(11,194,373)
<hr/>		<hr/>	<hr/>
tgvU-Ab`vb` e`q		(12,245,517)	(11,194,373)
tgvU-e`qmgv		(18,205,308)	(15,418,243)
Aw_R eQti i гbvdr		34,542,674	3,936,230
<hr/>		<hr/>	<hr/>
`dimgn- hv jvf-¶uZ ннмвв сptikvKZ нtZ cvti			
Ab`vb` mrvsZ Avq			
т`Yсpgp`vqb Avq/(¶uZ)		4,099,233	(16,574,604)
tišc` сpgp`vqb Avq/(¶uZ)		21,698	(136,807)
m`cuiE, т`vcbv i hšcviZ сpgp`vqb Avq/(¶uZ)		17,161,372	-
<hr/>		<hr/>	<hr/>
tgvU-Ab`vb` mrvsZ Avq		21,282,303	(16,711,411)
tgvU-mrvsZ Avq mglMlAw_R eQti i		55,824,977	(12,775,181)
<hr/>		<hr/>	<hr/>

msthvRZ tbvU 1 нtZ 56 GB Aw_R веі Yxi Awet`Q` Ask |

е`i`j` nK Lvb
gnve`e`vcK
GKvDvUm&GÜ evfRvUs vWcvUfgvU

tgrt Avej Kvimg
tWcvU Mfbp

W. AwZDi ingvb
Mfbp

eVsj vF`k e`vsk
30 Rp 2014 Zwi tL mgvB eQti i BKiBwU cwi eZfbi (c_K) weei Yx

0000 UvKvq

weei Y	AeUbtHwM										eUbtHwM	tgvU	
	gj ab	cpgf`vqb mwAwZ			gy`vi Zvi Zg`RvbZ mwAwZ	weaeX Znej	AueaeX Znej	Ab`vb` mwAwZ					AeiEZ gbrdv
		-yq tiSc`	`et`wkK gy`v wmw	m=unE, -vcbv I h`cwiZ				m=un` beiqb I cpt`vcv mwAwZ	mj mwAwZ	mvavi Y mwAwZ			
1 Rj vB 2012 Zwi tL w`wZ	30,000	28,141,123	89,550,848	22,209,089	22,562,352	13,917,046	14,266,067	2,517,324	8,258,328	4,250,500	36,742,319	242,444,996	
2011-12 A_@Qti cH`q j f`vsk	-	-	-	-	-	-	-	-	-	-	(36,742,319)	(36,742,319)	
eQti i tgvU mgvSZ Avq	-	(16,711,413)	(40,676,687)	-	-	-	-	-	-	-	43,720,740	(13,667,360)	
Ab`vb` Znej gbrdvi AveUv	-	-	-	-	2,196,927	550,000	-	191,506	62,100	-	(3,000,533)	-	
cpgf`vqfbi wecixZ mgSq	-	-	(8,922,619)	(35,043)	-	-	(39,777)	34,638	-	-	13,047	(8,949,754)	
30 Rp 2013 Zwi tL w`wZ	30,000	11,429,710	39,951,542	22,174,046	24,759,279	14,467,046	14,226,290	2,743,468	8,320,428	4,250,500	40,733,254	183,085,563	
mi Kvi t`tK cHwSi wecixZ mgSq	-	-	-	-	-	-	-	-	-	-	(4,368,179)	(4,368,179)	
Ab`vb` Znej `vbrSli	-	-	-	-	-	-	-	-	-	-	(50,000)	(50,000)	
2012-13 A_@Qti cH`q j f`vsk	-	-	-	-	-	-	-	-	-	-	(36,302,026)	(36,302,026)	
eQti i tgvU mgvSZ Avq	-	4,120,931	11,139,987	12,311,838	2,000,957	550,000	50,000	279,000	(191,855)	-	19,690,164	49,951,023	
cpgf`vqfbi wecixZ mgSq	-	-	-	(11,611)	-	-	(53,838)	12,018	-	-	(20,775)	(74,206)	
ce@ZfeQti i mgSq	-	-	-	-	-	-	-	-	-	-	(4,038,607)	(4,038,607)	
30 Rp 2014 Zwi tL w`wZ	30,000	15,550,641	51,091,529	34,474,273	26,760,236	15,017,046	14,222,452	3,034,486	8,128,573	4,250,500	15,643,831	188,203,567	

evsj vř`k e`vsřK
30 Rř 2014 Zvvi řL mgvř eQři i mgvřřZ bM` cřvn veei Yř

	2014 '000 UřKvř	2013 '000 UřKvř
cvi Pvj b Kvř® g nřZ bM` cřvn		
mř cřřř	28,892,992	42,000,220
mř cřvb	(3,058,005)	(1,438,611)
MřnK ř_řK cřřř	2,017,634	2,232,875
řd, Křgkb I Ab`vb` Avř	1,435,347	743,185
Křgkb I evřv cřvb	(2,901,786)	(2,785,260)
KgPřix I mieivnKřix ři cřvb	(12,526,798)	(10,720,582)
e`vsřKmgř Ges KgPřix ři ř_řK/(řKv) Avřřř MřY (cřvb)	8,070,164	(6,228,494)
Ab`vb` mřcřř i nřm (evř)	282,926	(384,785)
gř ř cřřř Y	100,787,983	104,375,125
Ab`vb` `řřř evř	93,439,392	34,131,386
cvi Pvj b Kvř® g nřZ bM` cřvn	<u>216,439,849</u>	<u>161,925,059</u>
veřřřřř Kvř® g nřZ bM` cřvn		
veřřřřř nřZ Avř	5,800,645	11,640,693
`eřřřřř řURřix řej I eřř veřřřřř	(194,751,026)	(106,069,294)
Ab`vb` veřřřřř	(41,700,679)	(21,716,624)
mi Křvi řřřřř řUR-G veřřřřř	135,815,043	68,390,882
`eřřřřř gř řř veřřřřř	13,140,944	(38,479,760)
FYcřř veřřřřř	33,333	33,333
mřcřř, `řcřv I hřřřřř ř	(899,806)	(1,350,063)
AvřGgGd řřřř	668,964	(13,073,812)
veřřřřř Kvř® ř g bM` eivřcřvn	<u>(81,892,582)</u>	<u>(100,624,645)</u>
Avř_Ř Kvř® g nřZ bM` cřvn		
mi Křix řK ř řřř cřvb	(36,302,026)	(36,742,319)
Avř_Ř Kvř® g nřZ bM` cřvn	<u>(36,302,026)</u>	<u>(36,742,319)</u>
bM` I bM` mgZřř ři bM` evř / (nřm)	98,245,240	24,558,095
cřř řřř bM` I mgZř -bM` 1 Rř řB	234,360,626	209,802,531
mgřcřv bM` I mgZř -bM` 30 Rř	<u>332,605,866</u>	<u>234,360,626</u>
bM` I bM` mgZřř `Ařřřř		
`eřřřřř gř ř nmve	501,735,055	400,668,902
`eřřřřř veřřřřř (řřř gř ev řvi řgřřř)	479,878,616	361,110,521
avře gř ř I KřMRř gř ři řřř	1,356,424	912,143
ři řřřřř řř	980,000	32,690,170
e`vsřK I Avř_Ř cřřřřřři `eřřřřř gř ř Rgř	(149,897,536)	(140,040,206)
`ř řgřřř řř	(57,664,690)	(49,830,996)
e`vsřK I Avř_Ř cřřřřřři Rgř	(443,782,003)	(371,149,908)
řgřř-	<u>332,605,866</u>	<u>234,360,626</u>

e'vsj v`k e'vsK
30 Rp 2014 Zwi tL mgvB eQti i bM` c`evn weei Yx

	2014 '000 UrKvq	2013 '000 UrKvq
cwi Pj b Kvh® g nZ bM` c`evn		
my` c`vB	28,640,420	41,815,572
my` c`vb	(3,058,005)	(1,438,611)
wd, Kvgkb I Ab`vb` Avq	1,416,398	719,507
Kvgkb I evEv c`vb	(2,901,786)	(2,785,260)
KgPvi x I mieivnKvixt` i c`vb	(9,802,448)	(9,238,128)
e'vsKmgv Ges KgPvi xt` i t_K/(tKv) AwMq MhY (c`vb)	8,177,733	(5,987,215)
Ab`vb` m=c` i nm (evx)	479,392	(561,119)
gy` t` c`Pvi Y	100,787,983	104,375,125
Ab`vb` `v`qj evx	92,149,220	34,290,350
cwi Pj b Kvh® g nZ bM` c`evn	<u>215,888,908</u>	<u>161,190,221</u>
weib`qvM Kvh® g nZ bM` c`evn		
j f`vsk c`vB	25,000	-
weib`qvM nZ Avq	5,800,645	11,640,693
`et` ukK tURvix wej I efU weib`qvM	(194,751,026)	(106,069,293)
Ab`vb` weib`qvM	(41,503,629)	(21,126,174)
mi Kwi wmkDwi uJR-G weib`qvM	135,815,043	68,390,882
`et` ukK gy` t`q weib`qvM	13,140,944	(38,479,760)
FYc`fT weib`qvM	35,000	33,333
m=c`vE, `vcv I hšc`wZ q	(857,729)	(1,266,035)
AvBGgGd w`wZ	668,964	(13,073,812)
weib`qvM Kvh® t`g bM` eintc`evn	<u>(81,626,788)</u>	<u>(99,950,166)</u>
Aw`_R Kvh® g nZ bM` c`evn		
mi Kvi t`K j f`vsk c`vb	(36,302,026)	(36,742,319)
Aw`_R Kvh® g nZ bM` c`evn	<u>(36,302,026)</u>	<u>(36,742,319)</u>
bM` I bM` mgZj` i bM` evx / (nm)	97,960,093	24,497,736
c`vI w`K bM` I mgZj` -bM` 1 Rj vB	233,835,589	209,337,853
mgvcbx bM` I mgZj` -bM` 30 Rp	<u>331,795,682</u>	<u>233,835,589</u>
bM` I bM` mgZj` ` Ašif`B		
`et` ukK gy` t` nmve	501,735,055	400,668,902
`et` ukK weib`qvM (wZb gym ev Zvi t`gqw`)	479,878,616	361,110,521
avZe gy` t` I KVMRx gy` ti w`wZ	546,240	387,106
wi fvm`q i tcv	980,000	32,690,170
e'vsK I Aw`_R c`vZov`bi `et` ukK gy` t` Rgv	(149,897,536)	(140,040,206)
`f t`gqw` FY	(57,664,690)	(49,830,996)
e'vsK I Aw`_R c`vZov`bi Rgv	(443,782,003)	(371,149,908)
t`gvU-	<u>331,795,682</u>	<u>233,835,589</u>

evsj vt`k e'vsK t Avw_R weei Yxi tlvUmgñ
30 Rþ 2014 mgvß eQti i

- "YQI tiŠc" Ges "YQj bt`b ntZ`vexmgñ cKZ gþj`" cwi gvc Kiv ntqtQ|
- mrcuE, "vcbv I hwiŠK mi Ävgw` cKZ gþj`" cwi gvc Kiv ntqtQ|
- wlv`Š mþeavi eva`evaKZv eZgvb gþj`" wlv`Š mþeavi eva`evaKZvi`vq wntmte`"KZ nq|
- gvwKŠ Wj vi tURvi x wej mgñ, "et`wkK eÜmgñ cKZ gþj`" cwi gvc Kiv ntqtQ|
- mi Kwi tURvi x eÜmgñ Ges wej mgñ, nvDm wewi s dvBb`vY Ki tcvti kb Gi wWteÄvi Ges AvBimie Bmj wq e'vsK Gi tkqvi mgñ cKZ gþj`" cwi gvc Kiv ntqtQ|

2.03 KvhRix I Dc`vcb gy`†

Avw_R weei Yx,tj v evsj vt`kx UvKvq Dc`vcb Kiv ntqtQ hv e'vsKti cwi Pvj b gy`†| Avw_R weei Yx,tj v wKUZg nvrvi UvKvi A¼ Dc`vcb Kiv ntqtQ|

2.04 Bmj wefvM Ges e'vsKs wefvM i gta` mrcuK®

evsj vt`k e'vsK Awñ, 1972 Abþvqx e'vsKti Bmj wefvM KZK e'vsK tlvU Bmji KvR cwi Pvj bv Kiv nte, hv e'vsKs wefvM ntZ c_K Ges mrcuYfvte`ZŠ;nte| Bmj wefvM wefki fvte tlvU Bmj Ges Bmj msik-órcu` mgñ wbtq KvR Ki te| e'vsKs wefvM e'vsKti Ab`vb` mKj KvhRj vc wbtq MwZ| GB ai tbi wefvMwfvEK wefvRb e'vsKti Af`šli xY, Ges Bmj I e'vsKs wefvM i cÜZte` bmgñ (GKtI t÷UtgU Ae Gtdqvm`ej v nq) Af`šli xYfvte cÜZ Kiv nq Ges A_ŠYvj tqi wKU eQie'vcx tCÜY Kiv nq| evrmi K Avw_R weei Yxmgñ e'vsKti mKj`vq I mrcu` mgñK GKwI Z Kti cÜZ Kiv nq| cPvi YKZ tlvU i wecixtZ mrcu` i ms`vb wltq tlvU bs 21-G Dþj L Kiv ntqtQ|

2.05 AbygZ nmve I wePvth® e`envi

Avw_R weei Yx,tj v`Zwi tZ e`e`vcbvi wePvth®,AbygZ nmve I avi Yvi wfvE` mvgÄm`cYfvte nmve bwiZtZ Ges Dc`wcz mrc` ,`vq, Avq I e`tqi I ci cÜZdwj Z ntqtQ| G mKj AbygZ nmve cKZ dj vdj ntZ c_K ntZ cvti |

AbygZ nmve I Zvi mvþ` mrcuKZ avi Yvmgñ Pj gvb avi Yvi bwiZi wfvE`tZ chþj vPbv Kiv ntq`vtK| nmveveÄvtbi avi Yvmgñni cþwšY Pj wZ nmvemgtqi gta` KvhRi Kiv ntq`vtK Ges fvcl`r mgþqi I ci tkvbi fc cÜve tdj tj I Zv weþPbv Kiv nq|

FþYi QwZ, wmwKDwi wLi b`vh` gj`, b`vh` gþj` i Aby tgi gj`vqb, mrcuE, "vcbv I mi Ävgw` i b`vh` gj`, AePq wbyþqi Rb` mrcuEi Avw_R Avq`vj Ges Aemi cieZx`mþeav`x thgb tcbkb, MÖvPmquU Ges QuU i bM`vqb ms`všímwÄwZ MYbv Ges HmKj avi Yvmgñ hv mybw`Š tlvU wlvU cwi Kí bvi Acturial gj`vqþb AbygZ nmve, wePvth®nmve Ges avi Yvmgñ e`eÜZ nq|

evsj v`k e`vsK t Awl_R weei Yxi tlvUmgn 30 Rb 2014 mgvB eQti i

2.06 Zj bvmgn

AvBGGm 8 - nmvebxwZ, nmve Abgyv Ges f`tj i cwi eZB bxwZ Abjvqx tKvb cOZov`bi weMZ mgqKv`tj mslMwZ f`tj vj Zj bvgj K Z` ch`j vPbvceR c`ptwYq Ki Z t f`j mgn mstkrab Kiv cOqvRb | mZivs, Awl_R Ae`vi weei Yxi (hv 30 Rb 2014 Zwi tLi Awl_R weei Yxmg`ni Dci tKvb c`fve we`li Ktiwb) Zj bvgj K Zt` wbtge³ f`tj i mstkrabmgn Kiv ntqtQ t

- 30 Rb 2013 Zwi tLi j vf-`f`wZ nmve ntZ tni Uzg`vUwi wU wfvE`tZ cKZ gj` ntZ 221 wevj qb UvKv g`j` Awl_R m`u` mgn c`ptk`v`xKiY Kiv ntqtQ |
- Pj wZ mg`q Dc`iv³ f`tj i m`w`b`b` c`fve wY`f`q Amv`Zvi Rb` i ayce`Z`Pmg`ti Zj bvgj K Z` mgn cpe³ Kiv ntqtQ |

3 nmv`tei `i "ZcY`bxwZgvj v

Moc`f`y cOZov`bmg`ni Awl_R weei Yx mslk-`obxwZ cOqv`Mi t`f`t` mvg`Am`Zv bxwZ [tlvU bs 3.29 e`ZxZ] AbjmZ ntqtQ | Pj wZ eQti i Dc`v`c`bi mv`_mvg`Am` weav`bi Rb` wKQyZj bvgj K wP` c`ptk`v`xKiY Kiv ntqtQ |

3.01 GKxfZKIt`yi wfvE`

(K) mvevmlWqvi x

mvevmlWqvi x ej`tZ gj` cOZov`bi w`bq`S`y`v`axb cOZov`b`K eS`vq | w`bq`S`y` ZLbB`_v`f`K hLb g`j`v`dvi Rb` w`bq`S`y`v`axb cOZov`bi Awl_R l cwi Pvj b Kv`e`t`gi l ci cOZov`bi cZ``f` ev c`t`iv`f` c`fve`_v`f`K | e`vs`Kt`i w`bq`S`y` Avmvi Zwi l ntZ w`bq`S`y` g`B` n l qv ch`S` mvevmlWqvi x cOZov`bi Awl_R weei Yx`_tj v mgvS`Z Awl_R weei Yx`Z A`S`f`P` nq |

wm`w`KDwi wU w`c`b`Us K`c`f`i`kb (evsj v`k) wj` t (Gm`w`c`w`w`e`Gj) evsj v`k e`vs`Kt`i kZ f`v`M g`w`j` Kv`v`axb GKwU mvevmlWqvi x cOZov`b | evsj v`k e`vs`Kt`i e`vs`K tlvU mi e`ivn Kiv cOZov`b`U i`v`w`q`Z`j | cOZov`b`wU ce`w`b`a`w`i Z g`j`` evsj v`k e`vs`Kt`i tlvU mi e`ivn Kti`_v`f`K | Zv`Q`v`ov`l Gm`w`c`w`w`e`Gj Ab`v`b` cOZov`bi w`b`KU w`K`Q`y`w`m`w`KDwi w`U`R` c`Y` wev` Kti`_v`f`K |

(L) mgvS`ZKIt`yi t`f`t` cwi nwi Z tj b`b`_tj v

mgvS`Z Awl_R weei Yx cO`t`zi t`f`t` Av`S`t`Moc` w`w`Z l tj b`b`_tj v Ges Av`S`t`Moc` tj b`b` ntZ D`m`Z Ab`j`v`w`R`Z Av`q` cwi nvi Kiv ntqtQ | we`b`t`q`v`M`K`v`i`x` i Dci M`o`t`ci`_v`t`_P` Av`S`k`K we`b`t`q`v`M`i we`c`t`f` BK`i`B`u` nmve we`b`t`q`v`M`K`v`i`x` i mvevmlWqvi x mv`_tj b`b` ntZ D`m`Z A-Dmj KZ j vf` cwi nvi Kiv ntqtQ | A-Dmj KZ j v`f`i g`t`Zv A-Dmj KZ` f`w`Zl GK`B`f`v`te ZZU`K`z`cwi nvi Kiv ntqtQ hvi` f`w`Zi tKvb m`v`f`i` t`b`B` |

evsj v`k e`vsK t Awl_R weei Yxi t bUmgv
30 Rp 2014 mgvB eQti i

3.02 `ef`wkK gy`ti tj b`b

tj b`b tbi Zwi tL weivRgvb `ef`wkK gy`ti weibgq nvi c`qvm Kti `ef`wkK gy`vi tj b`b tK UvKvq cKvk Kiv ntqtQ| w`wZc` c`tZi Zwi tL `ef`wkK gy`tq i w`qZ m`c` I `vqmgv D³ Zwi tLi weibgq nvi c`qvMi gva`tg UvKvq ifv`li Kiv ntqtQ| `ef`wkK gy`ti weibgq RwbZ Zvi Zg` Avq weei YxtZ c`wkZ ntqtQ| `ef`wkK gy`tq i w`qZ Ab`vb` m`c` Ges `vq H Zwi tLi weibgq nvti UvKvq ifv`li Z (gj `vqZ) Kti Ab`vb` mvgwMk Avq weei YxtZ c`wkZ ntqtQ| w`wZc` c`tZi Zwi tL UvKvi weci xtZ c`vb `ef`wkK gy`tmgvni weibgq nvi wbtgd`tj L Kiv ntj vt

`ef`wkK gy`ti bvg	UvKvi weci xtZ weibgq nvi	
	2014	2013
gvwK` Wj vi	77.6300	77.7593
A t ÷ t j qvb Wj vi	73.1973	71.0565
KvbwWqvb Wj vi	72.7827	73.9087
BD t i v	106.3065	101.1804
weilUk cvDU ÷ `wj`	132.8249	118.2252
PvBwbR BDqvb	12.5107	12.6782
RvcwbR Btqb	0.7663	0.7834
GmW/Avi	120.0082	116.9500

3.03 Awl_R m`c` I `vqmgv

Awl_R m`c` , t j v `ef`wkK gy`ti nmve, `ef`wkK weibgqvm, AvBGgGd G i w`qZ m`u` mgv, `Y` I tiŠc`, `Y` t j b`b ntZ `vex, e`vsKmgv tK `ef`wkK gy`tq FY, `ef`wkK gy`ti Ab`vb` Awl_R m`u`, bM` I bM` mgZj`, ti tcv, evsj v`k mi Kvi tK t`qv FY, `vbxq gy`tq weibgqvm, `vbxq gy`tq t`qv e`vsKmgv, Awl_R c`Z`vbmgn Ges KgRZ`MY tK FY Ges `vbxq gy`ti Ab`vb` Awl_R m`u` Gi mgstq MwZ|

Awl_R `vq , t j v e`vsK I Awl_R c`Z`vbmgn t j vi Rgv, AvBGgGd Gi wBKU `vq, gy`ti c`v j b, `f t gqv` avi Ges `vbxq gy`ti Ab`vb` Awl_R t`bvi mgstq MwZ|

(A) nmvte Ašif`Ki Y I c`vgK cwi gvc

FY I AwMg D`m`tei w`bB Zv w`wZc` t` Ašif` Kiv nq| Awl_R m`c` t`i q we q , t j v w`c`u` E i Zwi tL Ašif` Kiv nq A_ev M`c` KZ` Ac`Yi Zwi tL Ašif` Kiv nq| Ab`vb` Awl_R m`c` I `vqmgvni t`q t` M`c` Pw` i c`q`f` n l qvi ci Zv Awl_R weei YxtZ Ašif` Kiv nq| Awl_R m`c` I `vqmgv c`vgK f`vte c`KZ g`t j ` cwi gvc Kiv nq|

evsj v`k e`vsK t Aww_R weei Yxi tbvUmgn
30 Rb 2014 mgvB eQt i

cieZP`B eQt i Rb` tkVxKZ webtqvm wmwKDwi u nZ MccK tgqv` cwZ`chSlavi YKZ webtqvm wntmte i qv Ki te | hw l wbtgde th tKvb Ae`vq we q Ges cpttkVxKiY tKvb cpttkVxKiYi mfcvZ Ki te bv t

- evRv`i i m` nvt`i i mvt`_ cwi eZBkxj we q A_ev cpttkVxKiY hv tgqv` cwZP` Lp wBKUeZP`Zv Aww_R m`umEi b`vh` g`j`i Dci tKvb „i“ZcY`cFve tdj te bv |
- we q A_ev cpttkVxKiYi cti Mcc D`j L`thvM` cwi gvY me m`umEi gj Avmj UvKv mSmb Kti tQ |
- we q A_ev cpttkVxKiY msk-ocpt cpt mSMWZ nq bv Ggb weW`QbrNUbv Mctci wqstYi evBti hv h`m`m`Zfvte cZ`vkv Kiv thZ bv |

evsj v`k mi Kv`i i tURvix wej Ges eU, BDGmwW Ges BD`iv tURvix wej Ges FYctI webtqvm tK tgqv` cwZ`chSlavi YKZ webtqvm wntmte tkVxKiY Kiv ntqtQ |

tK` `xq e`vsK i Kv`ej xi Ask wntmte gy` vbxwzi mnR l mvej xj cwi Pvj bvi Rb`/`v`_ c0_wgKfvte tgqv` cwZ`chSlavi YKZ webtqvm wntmte tkVxKiY Kiv mi Kwvi tURvix etUi wKq`sk/KwZcqK h_vh_KZet`qi m`v`sl`Abjvqx q-we q (tUWs) Gi Rb` avi YKZ webtqvm wntmte cpttkVxKiY Kiv ntqtQ | Pj wZ eQt i Aww_R m`umEi tgqv` cwZ`chSlavi YKZ l q-we q (tUWs) Gi Rb` avi YKZ mKj webtqvtK we qthvM` wntmte cpttkVxKiY Kiv ntqtQ | (tbvU bs 2.06 `be`)|

(3) FY Ges c0c`

wbtgde t`qI` ,tjv e`ZxZ FY l c0c` nt`Q bb-tWwi t`f`wF Aww_R m`u` th ,tjv wbow` l wby`qthvM` cwi tkva m`P i tqtQ Ges hvi Kv`Ri evRvi gj` tbB t

- th ,tjv AwptiB ev`f tgqv` we q Ki tZ Pvl qv nq tm ,tjv tK tUWs Gi Rb` avi YKZ m`u` wntmte wPyZ Kiv ntqtQ, Ges th ,tjv c0_wgK A`sf`K iY Kiv ntqtQ tm ,tjv tK jvf/qwzi gva`tg cKZ g`j` wbi`cy Kiv ntqtQ;
- c0_wgK A`sf`K iY th ,tjv we qthvM` etj wetePbv Kiv ntqtQ; A_ev
- F`yi gj` gvb nvm e`ZxZ Mcc th mg`l`t`qI` Zvi c0_wgK webtqvm cwi cyFvte Av`vq Ki tZ cvi`tebv Ges th ,tjv we qthvM` wnmvte wPyZ ntqtQ |

Aww_R m`umEi avi tYi/ t`qi mgq b`vh` g`j`i mvt`_ cZ`qI` tj bt` b LiP thvM Kti c0_wgKfvte FY l AvMvg wnmvevqb Kiv nq Ges cwi tk`l Kv`Rix m`j wnmvevqb c0` qvi gva`tg Amortized cost c`wZtZ gj`vqb Kiv nq |

evsj v`k e`vsK t Aww_R weei Yxi t bUmgv
30 Rb 2014 mgvB eQti i

(C) cKZ gj` wbfctY bwwZgij v

1 Rvbgwii 2013 n`Z c`qvm`thvM` bwwZ

I qmKenj Ges B`QK ct`ji gta` wbw` e AvBwb KvVtgv AvI Zvq cwi gvcb Zwi tL th g`j` tKvb m`u` n`v`si ev`vq w`ubadKiv nq tm gj` tK cKZ ev evRvi gj` etj | GKwU `vtqi cKZ gj` Zvi bb-cvi dtg` S`K c` k` Kti |

tKvb m`c` I `vtqi cKZ gj` wbfctY w`wZc`ti Zwi tL KvH`ix evRvti Zvi tj bt` tbi `i tK wetePbv Kiv n`qt`Q | KvH`ix evRvi ej tZ Ggb e`e`vtK e`svq thLv`b ht`o gj` D`ZKvix `vtK Ges c`ZwbqZ cKZ tj bt` b AvBb m`Zfvte m`ub`nq |

hw` dvBb`w`y`q`j B`YU`g`U Gi Rb` tKvb KvH`ix evRvi bv `vtK Zvntj M`c` gj` vqb c`w`Z e`envi Kti cKZ gj` wba`Y Kiv nq | gj` vqb tK`skj `tj vi gta` i`qt`Q H mKj w`l`q` mgv hv evRvi AskM`h`YKvixiv `vg ms` v`si tj bt` tbi t`j`t` wetePbv Kti `vtK |

mvariYZ c`w`gK `Kw`Zi t`j`t` GKwU dvBb`w`y`q`j B`YU`g`U cKZ g`j` i D`Eg w`b` R`K n`t`Q Gi tj bt` b gj` , A`R c` E ev c`B m`jeavi cKZ gj` | hw` M`c`w` g`b` Kti th c`w`gK `Kw`Zi t`j`t` wba`wi Z cKZ gj` tj bt` b gj` n`Z w`f`b`zi ; Ges GKwU wbw` e m`u` ev `vtqi Rb` c`h`v`R` KvH`ix evRvti Gi e`³ g`j` i tKvb th`S`³ KZv tbB A`ev ch`e`j`y`thvM` evRvti e`e`u`Z nq Ggb gj` vqb tK`skj Gi Dci w`f`E` Kiv nqwb ; tm`j`t` dvBb`w`y`q`j B`YU`g`Uw`U c`w`gKfvte cKZ g`j` cwi gvc Kiv nq ; c`w`gK `Kw`Z I tj bt` b g`j` i ga`Kvi cv`R` mg`st`qi Rb` | ci ew`Z`Z h`y`msMZ w`f`E`Z GB cv`R` tK B`YU`g`Uw`U mgM`O`R`x`b`K`v`j` e`v`cx`j`v`f` ev `j`w`Z wnmvte wnmvevqb Kiv nq ; w`K`S` Zvi ci bq hLb ch`e`j`y`thvM` evRvi `v`i`v` gj` v`q`b`w`U mgw`Z` nq ev tj bt` b m`w`g`Z Kiv nq |

hw` GKwU m`u` ev `vq cKZ g`j` cwi gvc Kiv nq ; hvi w`w` c`Bm Ges AvmK`&c`B`R i`qt`Q ; tm`j`t` M`c`w` m`u` mgv w`w` c`B`m`j` s` c`w`R`k`b wnmvte Ges `vq` mgv AvmK`&c`B`R kU`c`w`R`k`b wnmvte cwi gvc Kti |

Aww_R m`u` I `vq` mg`ni tcvU`d`w`j I hv evRvi S`K Ges FY S`K c` k` Kti ; Zv M`c` KZ`R evRvi ev FY S`K Gi b`x`U` d`j`v`d`t`j` Dci w`f`E` Kti e`e`v`cbv Kiv nq ; GwU n`j`v` tmB` gj` hv A`i` f`w`l` t`Z` GKwU wbw` e S`K c` k` G`K`U`j` s` c`w`R`k`b w`w` Kti cvl`q`v` h`v`te (A`ev GKwU kU` c`w`R`k`b n`v`si`i` t`j`t` cwi`k`va` Kti`Z` n`te) Zvi w`f`E`Z cwi gvc Kiv nq | Gi`f`c` tcvU`d`w`j I ch`e`j`i mg`st`q` mgv GKK m`u` mgv Ges `vq` mg`ni gta` D`³ tcvU`d`w`j I t`Z` w`e` `g`v`b B`YU`g`U mg`ni c`w`w`Z`K S`K mg`st`qi w`f`E`Z e`U`b` Kiv nq |

M`c`w`U cKZ g`j` i t`k`v`xi ga`Kvi `v`b`v`si mgv wnmveKvj t`k`t` `Kw`Z c`v`b` Kti ; th mgqKv`j GB cwi e`Z` n`t`q`w`j |

evsj v`k e`vsK t Avw_R weei Yxi t bvlumgn
30 Rb 2014 mgvB eQt i

1 Rvbywi 2013 Gi c`e`c`vM`thvM` bvxZ

c`KZ gj` ntj v tmB gj` thB g`j` D³ gj` cwi gvtci Zwi tL `f Zg mg`tq AvM`h Ges AvZ
c`f`i g`ta` GKw m`u` w`b`gq Kiv hvq ev GKw `vq w`u`E Kiv hvq|

hLb m`thvM nq M`cW GKw B`YU`g`Ui c`KZ gj` cwi gvc Kiv nq; KvhRix evRvi H B`YU`g`Ui
Rb` e³ g`j` | KvhRix evRvi ej tZ Ggb e`e`v`K e`svq thLv`b h`o` gj` D`x`Z`vix `v`K Ges
c`Z`w`b`qZ c`KZ tj b`b AvBb m`v`Z`f`v`te m`u`b`nq|

h` GKw dvBb`w`Y`qvj B`YU`g`Ui KvhRix evRvi bv `v`K; M`cW ZLb gj` `v`q`b t`K`S`kj e`envi
K`ti c`KZ gj` cwi gvc K`ti | gj` `v`q`b t`K`S`kj ntj v AvM`h, AvZ c`f mg`ni g`ta` `f Zg mg`tq
msNwJZ nq| Ab`vb` B`YU`g`Ui m`v`c`Z`K c`KZ g`j` i m`T hv m`v`e`f`v`te GKB i Kg; bxU
e`Z`v`b gj` t`K`S`kj mgn ev`v`KZ bM` c`v`n c`x`w`Zi e`envi Kiv nq| M`x`Z gj` `v`q`b t`K`S`kj wU
gv`K`B BbcU mg`ni m`e`P`P e`envi K`ti, c`o` j` tbi Dci hZ m`e` Kg w`b`f` K`ti. GKw gj`
w`b`a`f` tY evRvi AskM`h`Y`K`vixiv th m`Kj w`l`q w`e`t`e`P`bv K`ti Zvi m`e` tY ev `v`q`b K`ti; Ges
dvBb`w`Y`qvj B`YU`g`U gj` `v`q`b w`g`Z`e`qx c`x`w`Z mg`ni m`t`/2 avivew`K`Zv e`Rvq i v`L | gj` `v`q`b
t`K`S`k`j` i BbcU m`m`gn evRvi i c`Z`v`kv Ges S`m`K-Avq cwi gvcK w`l`q mgn hv dvBb`w`Y`qvj
B`YU`g`Ui m`v`_ R`w`Z Zv h`_v`h`_f`v`te Z`j` a`ti |

M`cW gj` `v`q`b t`K`S`kj w`b`Y`G Ges cix`f`Y K`ti h`_v`_Z`v w`b`a`f` tYi Rb`; GKB i Kg B`YU`g`Ui Rb`
ch`e`f`Y thvM` m`v`c`Z`K evRvi tj b`b` b`m`gn ev Ab`vb` ch`e`f`Y thvM` m`v`c`Z`K evRvi Gi Z`_`i
w`f`v`E`t`Z |

m`u` mg`n Ges j` s c`w`R`k`b cwi gvc Kiv nq w`W c`B`t`R; `v`q`m`gn Ges kU`c`w`R`k`b cwi gvc Kiv
nq Avm`K`c`B`t`R. c`KZ gj` B`YU`g`U`U`i FY S`m`K c`o` k`B K`ti; Ges M`c`W`i FY S`m`K w`m`v`e`v`q`t`bi
mg`S`q A`S`f`P `v`K, w`e`cix`Z t`g`l hLb c`h`v`R` | w`e`f`b`b`g`b`v t`_`t`K c`KZ g`j` i c`o` j` b Abg`v`b
Kiv nq, hv Ab`vb` w`l`t`q`i m`v`_ mg`S`q Kiv nq, thgb Zvi j` S`m`K ev Aw`b`o`q`Zvi b`g`b`v, ZZU`K`z
ch`S`l`h`ZU`K`z M`c`W g`t`b K`ti th GKw ZZ`x`q c`f` evRvi AskM`h`Y`K`vix GB m`Kj w`l`q tj b`b
g`j` i t`f`t`T w`e`t`e`P`bv K`i`Z` c`v`i |

(D) cwi gvc cieZx`j`vf-`f`w`Z

w`e` q`thvM` m`c`t` i c`KZ g`j` i cwi e`Z`B`R`w`Z j`vf-`f`w`Z mi v`m`wi gj` ab w`m`v`te A`S`f`P Kiv
n`t`q`Q | hLb t`K`v Avw_R m`c` w`e` q, m`S`h` A`_`ev Ab` t`K`v`f`v`te w`b`c`w`E`K`Z nq, Zv n`Z` D`m`Z
c`y`x`f`Z j`vf-`f`w`Z hv B`t`Z`v`c`e`g`j` a`t`b w`m`v`e`w`q`Z n`t`q`Q`j` , Zv Avq weei Yx`t`Z `v`b`S`li Kiv nq|

evsj v`k e`vsK t Avw_R weei Yxi tbnUmgn
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j vf-¶wZi gva`tg wbi¶cZ cKZ gj`i Avw_R mæc` I `vtqi gj`i cwieZBRwbZ j vf-¶wZ Avtqi weei YxZ AšfP Kiv ntqtQ| FY I cÖc`mgn Ges tgqv`cwZ`chšlavi YKZ Avw_R mæú`mgn gnwmgvb cxwZtZ j vf-¶wZi gva`tg nmve wei i YxZ AšfP Kiv ntqtQ|

(E) nmvte A-AšfP Ki Y (Derecognition)

MÖcwU GKwU Avw_R mæú`tK A`xKwZ t`q hLb Avw_R mæú` ntZ bM` cÖvtni Pw³wfwEK AwaKvi tgqv`vÈxY`nq A_ev Zvi GKwU tj bt`bi Pw³ wfwEK bM` cÖvn MÖtYi AwaKvi `vbsli Kti hvi dtj cieZ¶Z Avw_R mæú`mgñi gwj Kvbvi Sww I cji `vi `vbsli Z nq| A_ev cieZ¶Z MÖcwU gwj Kvbvi mKj Sww I cji `vi `vbsli I Kti bv Avw_R mæú`mgñi wqšY a ti I ivtL bv| Gifc `vbsli Z Avw_R mæú`mgn hv A`xKwZi thvM` hv MÖc KZK cÖZKZ ev a ti ivLv nq GKwU wfbæmæú` ev `vq wntmte| Avw_R mæú`t i A`xKwZi dtj H mæú`t i ewwZ gj` Ges MpxZ Abj vb Ges tKvb cKvi gthwRZ j vf ev ¶wZ hv Ab`vb` mgušZ Avq weei YxZ `xKwZ t`qv ntqtQ Zvt`i ga`Kvi cv_R` j vf ev ¶wZ wntmte `xKwZ t`qv ntqtQ|

Avw_R Ae`vi weei YxZ `xKZ mæú`t i `vbsli i t¶t¶ GKwU tj bt`b mæú`bKti `vtK| wKš` cieZ¶Z `vbsli Z mæú`t i mKj ev AvswK K Sww I cji `vi a ti ivtL| hLb mKj A_ev cieZ¶Z mKj Sww I cji `vi a ti ivLv nq ZLb `vbsli Z mæú`mgñtK A`xKwZ t`qv nq bv| mKj A_ev cieZ¶Z mKj Sww I cji `vi mn mæú` `vbsli AšfP, thgb, `Y¶j bt`b RwbZ `we Ges cjt q tj bt`b mgn| MÖcwU GKwU Avw_R `vq tK A`xKwZ cÖ vb Kti hLb Bwvi Pw³wfwEK `vqmgn AegP ev cÖ`vvi ev tgqv`cZ¶nq|

we qthvM` Avw_R mæú`mgn Ges tgqv`cwZ`chšlati ivLv nte Ggb Avw_R mæú`mgn hLb weu i gva`tg A`xKwZ t`qv nq Ges t Zvi wBKU ntZ cÖc`mgn `xKwZ t`qv nq hLb mæú`wU t Zvi wBKU n`šli Kiv nq|

tgqv`cwZ`chšlati ivLv nte Ggb Avw_R nwiZqvi, FY I cÖc`mgn tK A`xKwZ t`qv nq H w`b th w`b tm`tj vi gj` mæú`Y`cwitkva Kiv nq A_ev mæú`Y`Abv`vqthvM` etj wete¶Z nq|

(F) Impairment cwigvcKi Y I wPwYZKi Y

Avw_R mæú`tj v ZLbB Impair Kiv nq hLb fiw`Z bM` cÖvn`tj i gva`tg D`MZ ¶wZ wbwÖZfvte wY¶ Kiv hvq| Impairment Gi wel tq wbwÖZ nI qvi Rb` th mKj Avw_R mæú` w`wZc¶i Zwi tL cpg¶`vqb Kiv nq bv tm`tj vi ch¶j vPbv Kiv nq|

Impairment mybw`Ö I mgwöMZfvte wetePbv Kiv nq| mybw`Ö Impairment wY¶qi Rb` mKj ZirchEY`Avw_R mæú`tK cwigvc Kiv nq| mybw`Ö Impairment wY¶ mæe bv ntj

evsj v`k e`vsK t Avw_R weei Yxi tbnUmgn
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mgvB Kfvte Impairment wbye Kiv nq hw` Zv msNwJZ ntq _vtK wKs' BtZvtcfe mybw` e Kiv
bn ntq _vtK | m`u` _tj v hw` GKKfvte ZvrcheY`bv ntq _vtK tm t`q`T GKB `ewkt`i S`K
m`nj Z Avw_R m`u` tK (Amortized cost) M`C Kiv nq |

Avw_R m`u` _tj v`K thfvte Impairment Kiv ntq`Q Zv nt`Q, FYM`xZvi FY cwi t`kv`ai
A`qgZv, BtZvtcfe mybw` e Kiv nqwb Gifc kZ`FY I AwM`gi t`q`T Av`ivc, FYM`xZvi t`Dwj qv
nI qvi m`e`bv, tKvb wmwKDwi w`tRi KvhRix evRvi b` ntq hvl qv, A_ev FYM`xZv m`u`wKZ Ggb
tKvb Z` hv Zvi cwi t`kva m`Pi Dci c`fve tdj tZ cv`ti A_ev Ggb tKvb A`w`wZK Ae`v hv
cwi t`kv`ai I ci weifc c`fve tdj tZ cv`ti |

tKvb m`u` t` i Impairment loss w`av`tYi Rb` H m`u` t` i Amortized Cost w`av`Y Kiv
c`q`Rb nq hv G m`u` t` i eZ`yvb gj` Ges fwe`r bM` c`e`v`ni cKZ KvhRix m` nv`ti ev`vKZ
A`tKi cv`R` ntZ cvl qv hvq | G `q`wZ j vf `q`wZ wnmvte c` k` Kiv nq Ges FY I AwM`g ntZ
ev` w` t`q c` k` Kiv nq |

ci eZ` mg`q hw` Impairment loss n`w cvq Ges Zv hw` tKvb mybw` e NUbvi mv`t`
e` w`b`fvte m`u`wKZ Kiv hvq, tm t`q`T D` Aetj vcbKZ A`mgw`SZ Av`qi weei Yx tZ write
back Kiv nq |

(G) Ad`tmUls

tKvb c`w`KZ A`mU Ad Kivi Rb` hLb M`tci tKej gv` AvBbZ ej erthw` Aw`Kvi _vtK Ges
M`C H t`j b` b`wU bxU w`f`E`Z w`b`u`Ei Awf`c`q e` K`ti _vtK ZLb H mKj Avw_R m`u` I
`vq _tj v`K Ad`tmU K`ti bxU cwi gvY`K w`wZc`T c` k` Kiv ntq _vtK |

tKej gv` hLb IFRS Abj`vqx w`bqg`m`x nq A_ev hLb M`tci tU`Wv Kvh`t`gi Abj`c t`j b` b`
t`_tK tKvb j vf-`q`wZi Drcw`E nq ZLb bxU w`f`E`Z Avq Ges Li Pmg`t`K c` k` Kiv ntq _vtK |

3.04 `e` w`K gy` i wnmve

w`f`b`e` t`ki tK` `q e`vsK Ges w`f`b`e` e` w`K ewYwR`K e`vsK m`v`t` cwi Pw`j Z Pj wZ wnmvte
`e` w`K gy` i w`wZ `e` w`K gy` i wnmvte i A`sf` | w`wZc`T i Zvwi tL H w` t`bi w`wbgq nv`ti
`e` w`K gy` i wnmvte i w`wZ KvhRix gy` `q cwi gvc Kiv nq Ges G cwi gvc ntZ D`wZ j vf-`q`wZ
Avq wnmvte A`sf` Kiv nq | w`wZc`T i Zvwi tL w`wbgq RwbZ Avq g`v`dv Ave`B`Kv`j msi w`qZ
g`v`dv Znwej t`_tK c`p`g`v`q RwbZ m`w`wZ tZ `v`v`si Kiv nq | (tbnU b`f`-3.26 t` `e` w`K
gy` i j vf-`q`wZ m`w`-`w`w`v`eqb b`wZ `e`)

evsj v`k e`vsK t Aw_R weei Yxi tlvUmgn
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3.05 `et`wkK webtqvM

`et`wkK webtqvM ej tZ `f tgqv` gpvdv AR`bi Dt`tk` `et`wkK ewYwR`K e`vsK Ges `vbxq ewYwR`K e`vsKmg`ni Adtmvi e`vsKs BDwbU mg`n GK ntZ wZb gvm tgqv` `et`wkK gj`tq webtqvM, ev`vq qKZ BDGm Wj vi I BDtiv tURvix wej Ges my` hyB we`wk eU eSv`tv n`qtQ| w`wZc`ti Zwi tL G mKj webtqvM Amortized Cost wfwE`tZ H Zwi tLi webgq nvti KvhRix gy`tq cwi gvc Kiv nq Ges cwi gvc ntZ D`mZ j vf-`wZ Avq wnmvte A`sf` Kiv nq| w`wZc`ti Zwi tL webgq RwbZ Avq gpvdv AveE`tbi gva`tg cbg`vqb mwAwZ`tZ `vbsli Kiv nq|

3.06 `et`wkK gj`tq Ab`vb` Aw_R m`u`

mBdW tkqvi Ges AwRZ my` I wWwrf`WU Ab`vb` m`u` mubek Kiv n`qtQ| mBdW tkqvi Gi tKvb evRvi gj` bv `vKvq wfwE`g`j` gj`vqb Kiv n`qtQ|

3.07 bM` I bM` mgZj`

mi Kvti i wBKU ntZ qKZ Ges e`vsK KZ`K avi YKZ wKs`BmjKZ bq Gifc GK I `B UvKvi tlvU I avZe gy`t, SPCBL (mvevww/qvi x) KZ`K avi YKZ bM` Ges tmvbj x e`vsK wj t I gqgbwmsn Awd`m bM` Rgv AwfinZ g`j` e`vsK w`wZi bM` I bM` mgZj` A`sf` i`qtQ|

3.08 mi Kvi tK c0 E FY

evsj v`k mi Kvi tK c0 E 0Dcvq I DcKiY FY0, 00I fvi W`dU00 (eKW I Pj wZ), mi Kvti i tURvix wej I eU `tj v G ai`tbi F`Yi A`sf` |

Dcvq I DcKiY FY

mi Kwii Lv`Z Rgv Atc`v D`Ej b teuk ntj mi Kvi tK c0 E GB AwZwi 3 D`Ej b wi fvm`i`t`cvi my` nvti AbwaK 40,000 wgvj qb UvKv (2013 m`b 20,000 wgvj qb UvKv) 0Dcvq I DcKiY0 FY wntmte we`tPbv Kiv nq| mi Kvi tK c0 E I fvi W`dU&Pj wZ FY tKej gv` m`u`Y`f`c mg`sq Kivi ci 0Dcvq I DcKiY0 Lv`Z mi Kvi ntZ tKvb c`Kvi D0E Av`vq Kiv nq|

I fvi W`dU Pj wZ Ges eKW

evsj v`k mi Kvi tK c0 E 40,000 wgvj qb UvKvi AwZwi 3 FY I fvi W`dU (Pj wZ) wnmvte MY` Kiv nq| G`t`i` wi fvm`i`t`cvi my` nvti i t`tq AwZwi 3 1 kZvsk nvti my` Av`ivc Kiv nq| e`vsK KZ`K mi Kvi tK c0 E Pj wZ I fvi W`dU&Lv`Zi FY mg`stqi ci mi Kvi ntZ D0E Av`vq Kiv ntj Zv 0viv Dcvq I DcKiY Lv`Zi FY wnmve mg`sq Kiv nq|

evsj v`k e`vsK t Aw_R eeey t bUmg 30 Rp 2014 mgvB eQti i

I fvi WtdW eKtK cte`mi Kwii tURvix wej wntmte AewNZ Kiv nZ | 2006-07 A_@Qti i i`tz mi Kwii tURvix wej i w`wZtK I fvi WtdW eK wntmte `vbsli Kiv nq | mi Kvi KZR 2007 A_@Qi t`tk A`ewa cZ eQi 15,000 wgvj qb Urv D³ wmwte mgSQ Kiv nq |

tURvix wej I eU

ewYwR`K e`vsK ev Aw_R cZovb ,tjv mi Kvii i wku nZ mi Kwii tURvix wej I eU q bv Kij evsj v`k e`vsK tm ,tjv mi Kvi nZ q Kti | w`wZcT i Zwi tL G` i Amortized Cost c`wZtZ gj`vqb Kiv nqtQ |

3.09 `vbxq gy`iq wewbqM

Mtci wewbqM nDm wewi s dvB`vY Ktcvfi kbi (GBPweGdim) FYcT, `vbxq ewYwR`K e`vsK `f`tgq` wewbqM Ges AvBimie Bmj wvK e`vsK wj wgtUW Gi tkqvi GLvB Ašf` Kiv nqtQ | FYcT Ges tkqvi wewbqM qg`j` t`Lv bv nqtQ |

3.10 `vbxq gy`iq e`vsK, Aw_R cZovb I KgPvix` i cE FY

i v`q wgvj Kivbxb ewYwR`K e`vsK I w`kl wqZ e`vsK, Ab`v` Zdwij e`vsK I Aw_R cZovb Ges evsj v`k e`vsK i KgRZ/KgPvix` i`k cE FY Gi Ašf` i`qtQ | Av`vqthM` bq Gi jc AsK ev` w`q Av`vqthM` AsK GLvB cE kB Kiv nqtQ |

3.11 `Y` tiŠc`

gvZwSj Awdm Ges e`vsK Ae Bsj `vU i w`Z `Y`Ges gvZwSj Awdm i w`Z tiŠc`i mgstq `Y` I tiŠc`i gRy` wbafl YceR wi tcvUŠ Zwi tL Zv evRvi g`j` cE w`Z nq | cpbg`vqb nZ D`Z jvf ev` w`Z mvgwM Avq weey Xtz Ašf` Kiv nqtQ | G jvf g`v`v AveEbKv`j cpbg`vqb mwAwZ wmwte `vbsli Kiv nqtQ | e`vsK wewbqM tcvUw`j I cwi Pvj bv Kitz cE g`tkvxi w`w Aw_R cZovb ,tjv K Gi gRy` `Y` AvsukK Ask avi t`q | dj kZtZ, e`vsK m` Avq Kti | `Y`avi tj b`b ,tjv msi w`Z w`wE`Z msNuZ nq | `fb`vg ms vsi S`K e`vsKB enb Kti | `Y`FY Aw_R Ae`v weewzi O`Y`j b`b nZ `vexO wmwte evRvi g`j` t`Lv bv nq | AwRZ m`j`K Om` Avq - `et`wK gy`i Kvh` gO wntmte t`Lv bv nq |

3.12 m`uE, `vcb I miAvgw`

(K) wmwte Ašf` Ki Y I cwi g`vcb

m`uE, `vcb I miAvgw` i qg`tk Ges cieZtZ cpbg`vqZ gj`tk cpbg`vq`bi Zwi tL cKZ gj` wetePbv Kti Zv nZ c`XfZ AePq Ges Bgtcqi t`gU w`Z ev` w`q Dc`vcb Kiv nqtQ |

evsj v`k e`vsK t Avw_R weei Yxi tbnUmgn
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m`auwE, `vcbv I mi Avgw` i Avl Zvq fwg I feb e`vsKtKi wBR`^m`u` wntmte wetePbv Kiv ntqtQ Ges Zv e`vsKtKi cwi Pvj bv, e`e`vcbv Ges Kgpvixt` i Avevm`j wntmte e`euZ nt`Q|

(L) cpgj`vqb

hw` cpgj`vqtb i dtj tKvb m`auwEi gj` ep`x cvq Zvntj ewaZ gj` Ab`vb` mvgwMK Avq weei YxtZ Ašf` Kivi ci cpgj`vqb wi Rvf`wntmte BKzBw Gi Aaxtb c`wkZ nq| hw` I , ewaZ gj` j vf-`wZtZ ZZUKB t` Lv`bv nte hZUKi weci xtZ c`te`j vf-`wZtZ GKB m`auwEi cpgj`vqtb i nwm t` Lv`bv ntqtQ|

hw` cpgj`vqtb i dtj tKvb m`auwEi gj` nwm cvq Zvntj nwmKZ gj` j vf-`wZtZ weei YxtZ c`wkZ nq| hw` I , nwmKZ gj` Ab`vb` mvgwMK Avq weei YxtZ ZZUKB t` Lv`bv nte hZUKi c`te`j cpgj`vqbRwbZ ewaZ wntmte GKB m`auwEi weci xtZ t` wWU w`wZtZ t` Lv`bv ntqtQ| Ab`vb` mvgwMK Avq weei YxtZ c`wkZ GB nwmKZ gj` cpgj`vqbRwbZ ewaZ wntmte i g`thwRZ BKzBwU`K nwm Kti |

mvevmwqvi xi gwj Kvbvaxb f-m`auwE, `vcbv I hwšK mi Avgw` 1 Rj vB 2013 Zwi tLi wfwE`tZ GKwU `Zšj`vqbKvi x c`Z`ovb `vivi cpgj`vqb Kiv ntqtQ| f-m`auwE, `vcbv Ges mi Avgw` i cpgj`vqZ Z_v c`KZ gj` mvgwMK Avw_R weei YxtZ m`auwE wntmte c`wkZ ntqtQ|

e`vsK Zvi gwj Kvbvaxb fwg 30 Rjb 2014 Zwi tLi wfwE`tZ Ges Ab`vb` m`auwE, `vcbv I hwšK mi Avgw` 1 Rj vB 2009 Zwi tLi wfwE`tZ GKwU `Zšj`vqbKvi x c`Z`ovb `vivi cpgj`vqb Kwi ntqtQ| 5 eQi ci ci m`auwE, `vcbv Ges mi Avgw` cpgj`vqtb i e`vsKtKi wBR`^bwxZgvj v i tqtQ|

m`auwE, `vcbv I hwšK mi Avgw` cpgj`vqtb i t`q`i Zvrch`e`y`c`i qv I avi Yv`_tj v wbgie`c t

(A) thšw`K g`j` fwg cpgj`vqb Kiv ntqtQ| c`m`w`K mg`q `vb wfwEK fwg i we q gj` tK wetePbvq wbtq f`vj`vvi KZR fwg cpgj`vqb Kiv ntqtQ|

(Av) feb, gj` abx Kv`Ri AMMwZ, `e`jwZK I M`vm `vcbv cpgj`vqtb i t`q`i wbgv` I `vcbvi mi Avgw` i c`KZ gj` Ges k`gK I I fvi t`nW Li P`K gj` wntmte wetePbv Kiv ntqtQ|

(B) hwšK mi Avgw` , `vcbv I hšc`wZ Ges tgvUi hvb c`Z `vcv g`j` i wfwE`tZ cpgj`vqb Kiv ntqtQ|

(M) cieZ`e`q

m`auwE, `vcbv I mi Avgw` i Rb` cieZ`e`Z wbevmwZ e`qtK gj` abxKiY Kiv nq hLb D`3 m`auwE ntZ A`_w`wZK mjeav ep`x cvq Ges GB mjeavi gj` mwVKfvte wbi`fcb Kiv m`e nq| cwi ewZ` A`stki gj` wnmvevqb t` tK ev` t` qv nq| m`auwE, `vcbv I mi Avgw` i i`q`Yvte`q`i`Yi t`q`i` msnwUZ c`Z`w`K e`q j vf-`wZtZ wntmte wnmvevqb Kiv ntqtQ|

evsj v`k e`vsK t Avw_R weei Yxi tbnUmgn
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eZg`vb Ges Zj bvgj K mgqKvtj mdUl q`vi mg`ni AvqP`vj cuP eQi | Aetj vcb c`xwZ, AvqP`vj Ges fMvetkl gj` c`Z wi tcvUJ Zwi tL cptwetePbv Kiv nq Ges c`QvRbvbnvqx mgS`q Kiv nq|

3.14 wmwKDwi wJR _tj vi t`bv l FY c`vb Ges c`pt q tj bt`b mgn

Avw_R evRvi Kvh`tg`gi Avl Zvq evsj v`k e`vsK `vbxq mi Kvti i tURvix w`etj i c`pt q Pw`3 m`xv`b Kti _vtK | hLb M`c tKvb Avw_R m`xv` we q Kti Ges GKB mvt`_H m`xv` f`wel`tZ tKvb Zwi tL w`v`e`v`tg` c`pt t`qi Pw`3 Kti Zv M`tci Rgv wmwvte MY` Kiv nq Ges Avw_R weei Yx`Z t` Lv`bv nq | Ab`w` tK, hLb ewYw`R`K e`vsKmg`n tKvb Avw_R m`xv` evsj v`k e`vsK i w`bKU we q Kti Ges GKB mvt`_H m`xv` f`wel`tZ tKvb Zwi tL w`v`e`v`tg` c`pt t`qi Pw`3 Kti Zv M`tci FY wmwvte t` Lv`bv nq Ges Avw_R weei Yx`Z Zv t` Lv`bv nq bv |

3.15 KgPvix m`jeav

KgRZ`/KgPvix` i tmevi weci`x`Z c`Z`v`b KZ`R c`E m`jeavw` w`v`f`b`d`KgPvix m`jeavi A`S`f`P | KgPvix m`jeav w`b`g`e`f`c`v`te wmwvte A`S`f`P Kiv nq t

- K) hLb tKvb KgRZ`/KgPvix` i tmev c`vb Kti ZLb Zvi weci`x`Z f`wel`tZ KgPvix m`jeav c`v`b`i `vq m`x`v` nq; Ges
- L) hLb c`Z`v`b`i tKvb KgRZ`/KgPvix` i tmev hLb c`E tmev n`Z Avw_R m`jeav t`c`q _vtK ZLb Zvi weci`x`Z KgPvix m`jeav LiP w`n`m`te MY` nq |

3.16 `f` tgqw` KgRZ`/KgPvix m`jeav

`f` tgqw` KgPvix m`jeavi `vq A-ev`v`KZ c`xwZ`tZ cwi gvc Kiv n`q`q`Q Ges c`E tmevi weci`x`Z e`q w`n`m`te wmwvevqb Kiv n`q`q`Q | `f` tgq`v` bM` tev`v`m, w`Pw`Krmv fivZv, g`b`v`d`v A`S`k` w`i t`Z`j cwi K`i bv A`_ev Ab` th tKvb e`q hv mgv`S`Z Avq weei Yx`Z A`S`f`P Kiv n`q`q`Q |

3.17 PvKix D`E`i m`jeav

PvKix D`E`i m`jeav n`q`Q H mKj m`jeav (PvKix P`w`Z m`jeav e`w`ZZ) hv KgPvix i PvKix c`w`Z`P`Z c`v`b`th`v`M` n`te | c`Z`v`b`w`U`i PvKix D`E`i m`jeav c`v`b`i Rb` K`q`K`w`U m`jeav cwi K`i bv i`q`q`Q hv Zvi Avq e`q weei Yx`Z e`q wmwvte c`v`b`i Kiv n`q`q`Q |

(K) m`j`b`w` e` AskM`h`Y cwi K`i bv m`g`n

m`j`b`w` e` AskM`h`Y cwi K`i bv n`q`Q w`b`t`q`v`M cieZ`P`m`jeav cwi K`i bv thLv`tb c`Z`v`b KgPvix i tmevi weci`x`Z GKw`U c`_K m`E`y`t`K (Zn`w`ej) GKw`U w`v`e`v`tg` Ask c`vb Kti Ges thLv`tb cieZ`P`Z h`w`

evsj v`k e`vsK t AwL`R weei Yxi t bvlUmgn

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mjeav c0 v`bi Rb` ht_0/chfB Znmej bv _v`K tm t`q`i AwAKZi Ae`vb ivLvi Rb` c0Z0v`bi AvBbMZ ev mgvM`K tKvb `vq _v`K bv|

(A) KwUiteDUix c0f`W>U dvU

e`vsK I KgPvix DfQB G dv`U Abj`vb thvMvb t`q| hv wefB0mKDi wUR-G webtqvM Kiv nq| e`vsK GB Znmej Abj`vbKZ w`wZi Dci 13% nvti g`vrd c0 v`bi c0Zk0Zex| hw` KLt`bv GB dv`Ui webtqvM n`Z c0B g`vrdv 13% Gi Kg nq tm t`q`i NvUwZ Ask e`vsK KZ`K cwi t`kvaZ nte hv j`vf`-q`wZ weei YxtZ c0 w`kZ nte| G dv`U c0`q e`vsK i Abj`vb`K Avtqi weci xtZ LiP wntmte t` Lv`bv nq|

(L) w`bw`0 mjeav cwi K`i bimgn

mybw`0 mjeav cwi K`i bv n`"Q wbtqvM DEi mjeav cwi K`i bv hv mybw`0 AskM0Y cwi K`i bv n`Z wfb0`

(A) tRbvt`ij c0f`W>U dvU

KgPvixiv Zv`i gj teZtbi wefB0nvti G dv`U A`c0 vb Kti b| G dv`U e`vsK i tKvb Abj`vb t`B| fwe` Znmej i A`wefB0mKDi wUR webtqvM Kiv nq Ges e`vsK G Znmej i Dci 13% (2013 : 12.5%) g`vrdv c0 v`b A`xKvi vex| webtqvMKZ A`_P c0t`c`i NvUwZ Ask e`vsK KZ`K cwi t`kva Kiv nq Ges Zv e`vsK i Avq-e`q weei YxtZ c0Zdwj Z nq|

(Av) t`cbkb cwi K`i bv (`ag)

KgRZ`/KgPvixMY Zv`i me`kl gj teZtbi mte`PP 80% nvti t`cbkb cvevi thvM`| c0Z 1 UvKvi 230 _Y nvti (2013 : UvKv 200) c0c` tgvU UvKvi 50% GKKvj xb KgRZ`/KgPvixMY t`K cwi t`kva Kiv nq| Zte KgRZ`/KgPvixMY PvBt`j Aewk0 50% UvKvi GKKvj xb M0Y Ki t`Z cvti b tmt`q`i c0Z 1 UvKvi 115 _Y nvti (2013 : UvKv 100) M0Y Ki t`Z cvti A`ev AvgZi gwmK nvti t`cbkb M0Y Ki t`Z cvti |

mKj KgRZ`/KgPvix bM` wPwKrmv fvZv (65 eQi eqm chS`igwmK 700 UvKv nvti 65 eQti i cti gwmK 1,000 UvKv nvti) cvevi thvM`| GgbwK mi Kwii wbt` Rbv tgvZvteK Aemi M0t`Yi cti I GB mjeav c0 vb Kiv nq|

bM` gj `vqKvix KZ`K e`vsK i t`cbkb `vq 30 Rp, 2012 Zvwi L wfwE`tZ t`ckvMZ thvM`Zv m`0baGKP`zqvi x KZ`K gj `vq Kiv nq| c`P0v BDwBU t` wWU c`xwZ`tZ GB GKP`zqvi x wmwvq`b Kiv nqt`Q| G myb0`0 mjeav c0 v`bi Rb` m0 GKP`zvi qj g`vrdv/q`wZ Avq-e`q weei YxtZ Ab`vb` mgwS`Z Avq/e`q wmwte t` Lv`bv nqt`Q|

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(B) M0vPBuU cwí Kí bv (`xg)

Aemi M0tYi ci KgPvixiv c0Z eQi PvKi xi weci xZ 2 gv tmi Pevšfgj teZtbi mgcwí gvY A_c0c` nb| GB Znwej e`vsK 30 Rb, 2012 Zvwi L wfvE tZ tckvMZ thvM` Zv m`ub0e GKpZqvi x KZR gj `vqb Kiv nq| c0P0v BDuU t wWU c`xvZ tZ GB GKpZqvi x wmwvevqb Kiv nqtqtQ| G mjb0f 0 mjevav c0 v tbi Rb` m0 GKpZwi qvj gpbvdv/ qWZ Avq-e`q weei Yx tZ Ab`vb` mgvšZ Avq/e`q wmwvte t` Lv tbn nqtqtQ|

hLb Gi fc mjevavi cwí gvY epx cvq, epx c0B AskUKzhv KgRZf/KgPvi xMY KZR m`uwi` Z PvKi xKvj m`uwiKZ, Zv Avq-e`q weei Yx tZ mstkvab Kiv nq|

(C) QuU bM` vqb

KgRZf/KgPvi xM tYi Aemi M0YKvj xb eqmmxgv 59 ermi eqm chŠí Ae`eüZ QuU cwí gvY h` 1 ermi ev Z tZvwaK mg tqi Rgv nq tm t q t t Zviv mtev P 1 ermi Gi QuU bM` vqb Ki tZ cvi te| Aemi M0YKvj bx eqm bv nI qv chŠí tKvb KgRZf/KgPvi xB Zvi QuU bM` vqb Ki tZ cvi te bv|

3.18 Ab`vb` `xNfgqv` PvKi x mjevav

Ab`vb` `xNfgqv` PvKi x mjevavi gta` H mKj PvKi x mjevav (PvKi x DEi mjevav Ges PvKi xP`wZ mjevav e`ZxZ) i tqtQ hv KgRvtj i 12 gv tmi gta` KgPvix cY`c0c` Zv j vf Kti b bv| Aemi Kvj xb mg t q Ae`eüZ QuU (mtev P 12 gvm) bM` vqb thvM`| Aemi M0tYi ci c0Z`K KgPvi x tK c0` q wPwKrmv fvZv eve` evrmwi K mtev P 1,000 UvKv cvevi thvM` nteb|

3.19 c0fkbmgn

AZx tZi tKvb NUbvi dj vdtj i Rb` AvBbMZfvte m0 `vq Ges fwe l` tZ D3 `vq w0`uwiEi j t q` Awv_R mjevav c0 v tbi m`0ebv `vKvq Ges Zv w0fP thvM`fvte cwí gvc Kiv tM t j tm t q t t c0fkb wmwvevqb Kiv nqtqtQ|

c0fkb ZLbB w`wZc t t Ašifš Kiv nq hLb AZx tZi tKvb NUbvi dj vdtj i Rb` AvBbMZfvte m0 `vq Ges fwe l` tZ D3 `vq w0`uwiEi j t q` Awv_R mjevav c0 v tbi m`0ebv `v tK Ges Zv n t Z tKvb bM` c0v tni m`0ebv `v tK Ges Zv w0fP thvM`fvte cwí gvc Kiv hvq| AvBbMZfvte m0 `vq n t Q Ggb ai tbi `vq hv Pw3, c0eavb ev Ab` tKvb AvBb ms v ší c0 qvq m0 nqtqtQ| MwZ `vq n t Q c0Z0vb KZR m`uwi` Z ev cKvKZ bwiZ n t Z D`vq| w`wZc t t i Zvwi tL w0YqKZ eZg vb `vq cwí tktv ai Rb` cKZ cwí gvY e`q wbi fcyceR Zv c0fkb wmwvte Ašifš Kiv nqtqtQ| th t q t t A t P mgq gj ` Zvrch eY P f c cwí MwYZ nqtqtQ tm t q t t c0fkb wmwvevq tbi mgq fwe l` r `vq t K eZg vb Li t P gj `vqb Kiv nq| mtev Eg cwí gvY w0YqceR w`wZc t t i Zvwi tL c0fkb ch0j vPbv Kiv nq|

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gy`v wfvEK Mo nvi Gi cv_R` vbYxZ ntqtQ| w`wZtK A-Dmj KZ cbpgf`vqb mwAwZ wnmvte wetePbv Kiv ntqtQ|

A-Dmj KZ cbpgf`vqZ mwAwZ wnmvtei w`wZ Ges tj Rvi w`wZi cv_R`tK D³ mgtqi Dmj KZ cbpgf`vqb gbdv/qlwZ D³ mgqKvtj i j vf-qlwZ weei YxtZ wnmvte Kiv ntqtQ| cieZPmgta Awl_R Ae`vi weei YxtZ H gbdv/qlwZ gy`v Zvi Zg` Znwej wnmvte `vbvSli Kiv ntqtQ|

3.26 AvqKi

(K) *evsj vt`k e`vsK*

e`vsKwU mKj cKvi AvqKi, ÷`vau`i e`v `Y`tiSc`, avZe gy`v, KvMRx tbvU, wmwKDwi wU tccvti i i`e Ges Ab`vb` cY` hv evsj vt`k e`vsK AWf, 1972 Gi 73, 74 Ges 75 tgvZvteK mi Kvi KZR wba`wi Z BZ`w` i Dci th tKvb AvqKti i Avl ZvgP |

(L) *mvevmlWqvi x*

mvevmlWqvi x cOZovwU AvqKti i Avl Zvaxb| Pj wZ eQt i j vf qlwZi Dci AvqKti i gta` Pj wZ eQt i i Ki Ges wej w`Z Ki Ašif` i tqtQ| th Avq mi vmwi BKzBwU wntmte `tKZ ntqtQ Zv e`ZxZ Avq weei Yxi Ab`vb` wltqi Dci AvqKi wnmve Kiv ntqtQ|

Pj wZ Ki ej tZ Pj wZ eQt i Ki thvM` Avtqi Dci cO`q Ki tK eSv`bv ntqtQ, Gt`qlt` w`wZc`t`i Zwi tL Avtvc ev Avtvc thvM` Ki nvi cOqvM Kiv ntqtQ, Ges ceZx`eQt i cO`q Kti i mvt` mgšq Kiv ntqtQ|

m`u` l` vtqi w`wZc`t`i cO`wkZ evwZ gj` Ges Ki nvti i cv`fK`i Kvi tY wej w`Z Ki mjo` ntqtQ| wbgw`wLZ mvgwqK Kvi Y`wj tZ wej w`Z Ki mjo` Kiv nq bv t m`vgti cO`wgK Ašif` Ki Y, m`u` l` vtqi cO`wgK Ašif` Ki Y hv wnmvei qlY cO` qv ev Ki thvM` Avq e`qtK cfw`eZ Kti bv Ges mvevmlWqvi xtZ w`vbtqvM ms` všt`m cwi gyY cv_R` hv fwe`tZ wecixZ `wLj vi gva`tg cwi eZB ntebv| wej w`Z AvqKi Ggb nvti w`bifcY Kiv ntqtQ hv mvgwqK cv`tK`i Dci cOqvM thvM` nte, wewa tgvZvteK w`wZc`t`i Zwi tL Avtvc ev Avtvc thvM` Ki nvi cOqvM Kti Pj gvb Ki nvti wej w`Z Ki w`YxZ nq|

3.27 w`wZc`t`i Zwi tLi cieZPw`lq` t j v

w`wZc`t`i Zwi tLi cieZPNUbv` t j v Ggb ai tbi AwZwi³ Z` cO`vb Kti hv M`tci w`wZc`t`i Zwi tLi Ae`vb m`u`tK`A`_ev h`_vh` bq Ggb Pj gvb avi Yv hv Awl_R weei YxtZ cOZdij Z ntqtQ| AvBGGm 10 Abjvqx w`wZc`t`i Zwi tLi cieZPNUbv` t j v hv mgštqi w`lq` bq Zv` i "Zcy`ntj tm w`lq` tbv tU D t j L Kiv ntqtQ| Awl_R cOZte` b Bmj Kivi Zwi L chS`i Gi jc tKvb NUBv msNwUZ nqvb hv Awl_R weei YxtZ cKvk Kivi cOqvRb i tqtQ|

evsj vt`k e`vsK t Awl_R weei Yxi t bvlUmgn
30 Rb 2014 mgvB eQt i

3.28 bZb gvb I e`vL`v AbmZ

e`vsK KZK wbgewYZ bZb wnmve gvb Ges wnmve gvtbi mstkvabx mgn AbmY Kiv ntqtQ | Gi gta` 1 Rvbqwi 2013 Zwi tLi c0`ugK c0`qM AšfP i tqtQ |

K) AvBGdAvi Gm 13 - cKZgj` ubi fY

L) UxKv mgn t Awl_R `vq I Awl_R m`u` mgfni Ad-tmUs Kiv (AvBGdAvi Gm-7 Abhvqx)

M) AvBGdAvi Gm 10- mgwšZ wnmve weei Yxmg (2011)

N) AvBGGm 19 t KgPvix mjeavmgn (2011)

cwi eZBmgfni cKwZ Ges cFve wbtgæ`vL`v Kiv ntj v t

K) AvBGdAvi Gm 13- cKZ gj` ubi fY

AvBGdAvi Gm 13 Gi UtbwRkbvj kZBhvqx e`vsKw cKZ gj` I bZb msAwU c0`qM Kti tQ hv t bvl 3.03 (N) eYBv Kiv ntqtQ | GB cwi eZB e`vsK Gi m`u` I `vq ubi fctY ZirchEY`cFve tdtj w | Z`cw e`vsKw Awl_R weei YxtZ bZb UxKv AšfP Kti tQ AvBGdAvi Gm 13 Abhvqx | GB bZb UxKvmgn Zj bvgj K Zt`i t`tt AšfP Kiv nqwb | ZvQvovI , AvBGdAvi Gm 13 Gi KvhKi Zwi tLi cte`ej er wea Abhvqx e`vsKw c0`qRbxq Zj bvgj K UxKv mgn c0`k Kti wQj |

L) UxKvmgn t Awl_R `vq I Awl_R m`u` mgfni Ad-tmUs Kiv (AvBGdAvi Gm-7 Abhvqx)

AvBGdAvi Gm 7 Gi mstkvabx (Awl_R m`u` I Awl_R `vq mgfni Ad-tmUs) Abhvqx AwZwi³ UxKv c0`qRb thb Awl_R weei Yxi e`envi Kvi xMY Ad-tmUs Gi cFve ev msNwJZe` cFve m`u`K^Q AewZ ntZ cvti | Gt`tt Ad-tmU Kivi c0`kvi Ges Awl_R weei YxtZ c0`ZovwUi `xKZ Awl_R m`u` I Awl_R `vq mgfni cFve m`u`K^Q AewZ ntZ cvti |

M) AvBGdAvi Gm 10- mgwšZ wnmve weei Yx mgn (2011)

AvBGdAvi Gm 10 (2011) Gi dtj M0cw Ab`vb` c0`Zovtbi wqšY M0tYi wnmveqb bwiZ cwi eZB Kti tQ | AvBGdAvi Gm 10 (2011) tZ bZb GKw g`Wj Ztj aiv ntqtQ hv Avtj vKcvZ Kti tQ th GKRb wewbtqVMKvixi Dci e`vsKw tlgZv AvtQ wKbv, wewbtqVMKvix m`u`wKZ cwi eZBkxj DcvR0mgn c0`k Kiv ev cwi eZBbi Awakvi mgn m`u`K^Q GB cwi eZB M0cw Awl_R weei Yxmgfni eo aitbi tKvb cFve we`vi Kti w |

N) AvBGGm 19 t KgPvix mjeavmgn (2011)

AvBGGm 19 (2011) Gi dtj M0cw mjeav cwi Kí bv mgn m`u`wKZ Avq Ges e`q wbaftYi wfwE cwi eZB Kti tQ | AvBGGm 19 (2011) Gi wfwE tZ wbaWi Z mgqKvtj i Rb` `xKZ mjeav `vq (m`u`) Gi c0`i wK w`wZi Dci evEvi nvi c0`qvMi gva`tg my` eve` e`q Ges Avq wbaftY

eivj v` k e`vs`K t Awv_R weei Yxi tbvUmgn
30 Rp 2014 mgvB eQ`ti i

K`ti tQ| wba`wi Z mgqKv`tj KgRZ`/KgPvi xMY c`E Ask Ges e`vs`K KZ`K c`E m`yeavi dj
Asif` Ki Z t GB wmwvevqb Kiv n`tq`tQ| dj k`WZ`Z, bxU `xKZ `vq (m`su`) Gi Dci bxU m`y
n`tj v `xKZ m`yeav eve ` `vq, cwi Kwí Z m`su` mg`ni m`y Avq Øvi v MwVZ|

AZx`Z M`cwi cwi Kwí Z m`su` mg`ni Dci w`fwe K`ti `xN`gq`w` c`Z`w`kZ n`v`ti Zvi m`y Avq w`bY`
Ki Z| GB cwi eZ`B M`cwi Awv_R weei Yxmg`n eo ai`tbi t`Kvb c`fve t`d`tj w`b|

Dvj w`LZ bZb Ges m`st`kwaZ wmwvevqb I e`vL`v mg`ni cwi cvj`tbi d`tj e`vs`Ki Pj wZ eQ`ti i
Awv_R Ae`vi weei Yx`Z t`Kvb c`fve t`d`tj w`b|

3.29 bZb gvb I e`vL`vmgn hv GL`tbv Abj`nZ nqwb

G gvbmg`n ewl R mgqKvj 1 Rvbg`wi 2013 Ges ZrcieZ`Pmg`tq Kvh`Ki hv G mKj mgw`SZ Awv_R
weei Yx c`E`Z c`Q`vM Kiv nqwb| Zb`a` M`tci m`v`_ m`su`wKZ w`btg`æY`Øv Kiv n`tj v| c`Q`gw` t`K G
mKj gvb Abj`ni Y Kivi cwi Kí bv M`cwi i wQj bv|

AvBGdAvi Gm bs	wk`ti vbg	th wmwveKv`tj i `i`i` ev`tkl n`Z Kvh`Ki
AvBGdGi Gm 9 (2013), (2010) Ges (2009) (GK`T` ØAvBGdAvi Gm 90)	Awv_R B`Y`U`g`U	GL`tbv wba`Y Kiv nqwb
AvBGGm 32 (m`st`kwaZ)	Awv_R B`Y`U`g`U : (Dc`v`cb)	1 Rvbg`wi 2014
Bdwi K 21	tj w`fm	1 Rvbg`wi 2014

M`cwi Pj wZ eQ`ti i Awv_R weei Yxmg`n eo ai`tbi c`fve we`vi Ki`Z cv`ti Ggb wmwve gvbmg`n
w`bg`æ`c` t

AvBGdAvi Gm 9

Awv_R m`su` mg`ni t`q`T` c`Ø`h`v`R` AvBGGm 39 Gi we` `gvb w`b` Rbvmg`ni eo ai`tbi cwi eZ`B
AvBGdAvi Gm 9 (2009) G eY`Øv Kiv n`tq`tQ| G wmwvevqb Abj`vqx Awv_R m`su` mg`n t`k`Ø`x`Ki`Y`i
t`q`T` c`Q`w`g`f`v`te `B`w` w`b`i`f`c`Y c`x`w`Z w`btq MwVZ t G`t`g`vi UvBRW K`÷ Ges t`d`q`vi f`v`j`y| GKwU
Awv_R m`su` t`K Ggi UvBRW K`÷ wmwvevqb Kiv nq hw` c`Ø`Z`Ø`v`w`U m`su` wU avi Y K`ti Ges hv
c`Ø`Z`Ø`v`w`U Pw`v`w`f`w`E`K bM` c`Ø`v`t`ni c`Ø`Z`d`j`b K`ti Zvi Dci w`f`w`E` K`ti Awv_R m`su` mg`n t`k`Ø`x`Ki`Y
I cwi gvc Kiv nq| Ab` Awv_R m`su` mg`n t`d`q`vi f`v`j`Z cwi gvc Kiv nq|

G wmwve gvbwU we` `gvb AvBGGm 39 Abj`vqx t`k`Ø`x`KZ w`ni Uzg`v`Pwi wU, G`f`Bj G`f`j di tmj
Ges FY I c`Ø`m`gn BZ`w` we`tj vc mwvaz K`ti | t`Kvb BKz`BwU B`Y`U`g`t`U w`wb`t`q`vM hv w`ni di
t`U`W`S i`f`c` wQj , G wmwvevqbwU G`t`q`T` c`Q`w`g`K `x`KwZ, GKwU t`k`q`v`ti m`v`_ t`k`q`v`ti w`f`w`E`Z,
c`KZ g`t`j `i cwi eZ`B Dc`v`c`t`bi Rb` hv Ab` mgw`SZ Avq-G w`wb`t`q`vM t`_t`K D`m`Z | wmwveKvj

evsj v`k e`vsK t Aww_R weei Yxi t b v U m g n
30 R b 2014 Zwi L I m g v B e Q t i i R b`

	2014 '000 UvKvq	2013 '000 UvKvq
4 e`f`wkK gj` i wmwve	501735055	400,668,902
Dij wLZ w`wZ Ab`vb` t` tki tK` i q e`vsK Ges ewiYwR`K e`vsKmg#n wevfb`e`f`wkK gj` i q i w`jZ c`Axf`Z Rgv I w`wZi mgZj` gj` w b t` R K t i		
5 e`f`wkK wevbt`q v M		
ewnt we`k`j ewiYwR`K e`vsKmg#n `f` t g q w` wevbt`q v M	492,050,716	315,427,920
BDGm Wj vi tURwi wej	83,075,584	83,198,484
e`f`wkK eU	357,890,893	220,871,669
tgvU	933,017,193	619,498,073
6 AvBGgGd m s i k - o m a c ` I ` v q		
AvBGgGd G i w`jZ m a c `		
tKvUv	64,000,373	62,368,435
GmwWAvi t n w i s	84,454,866	67,161,274
GmwWAvi n t Z c i c ` m j	12,871	5,349
tgvU	148,468,110	129,535,058
AvBGgGd Gi w b K U ` v q		
AvBGgGd w m i k D w i w J R	62,320,401	62,489,313
AvBGgGd-1 Ges AvBGgGd-2 wmwve	1,624,626	170,298
GmwWAvi e i v i	61,252,784	59,691,863
AvBGgGd ewaZ FY m j e a v	54,857,548	32,075,760
`w i ` w e t g v P b I c e p x m j e a v L i t Z i F Y	8,266,285	14,297,198
c i c ` q m j	10,192	5,388
tgvU	188,331,836	168,729,820

evsj v`k 1972 mb n t Z AvBGgGd Gi m ` m | evsj v`k e`vsK AvBGgGd Gi RgvKvi K (Depository) Ges Aww_R G t R u i f c K v R K t i | Aww_R G t R u w n t m t e evsj v`k e`vsK AvBGgGd Gi m v t _ m K j K v h g I t j b t ` b c w i P v j b v i R b ` i g Z v c i B | R g v K v i K w n t m t e evsj v`k e`vsK d v t U i K v t i Y x t n w i s i i Y v t e Y Y K t i Ges Aww_R weei Y x t d v t U i m ` m w n t m t e m a c ` I ` v t q i h v t Z h _ v h _ c i Z d j b N t U Z v i w b o q Z v t ` q |

evsj v`k t K v U v n j m ` m i c ` c i w B i R b ` c i E P u ` v i c w i g v Y | t K v U v n j t m B c w i g v Y A _ e v c i Z ` K AvBGgGd m ` m t ` k K Z R AvBGgGd t K c w i t k v a K i t Z n q | c i Z ` K m ` m t ` k t K AvBGgGd G t h v M ` v t b i w b w g t E A e k ` B P u ` v i m a u Y A s k c w i t k v a K i t Z n q ; h v i 25% c h S i A e k ` B G m w W A v i A _ e v e u j ` f K Z g j i q (t h g b B D . G m W j v i , B D t i v , B t q b A _ e v c i D U ÷ v i j S) c w i t k v a t h v M , h L b e w K A s k m ` m t ` t k i w b R ` a g j i q c w i t k v a t h v M | P u ` v g j Z t AvBGgGd Gi A b K t j c i g m w i t b v U B m j i g v a t g c w i t k v a K i v n q Ges e w K A s t k i G K u W A s k m s i w ` j Z m a c t ` i g v a t g , G K u W A s k e v s j v`k m i K v t i i g v a t g Ges G K u W A s k A t e ` v s K K Z R c w i P w j Z AvBGgGd w n m v t e i g v a t g c w i t k w a Z n q |

evsj vř`k e`vsřK t Aw_Ř eei Yř i t bUmgř
30 Rř 2014 Zwi L I mgvß eQř i Rb`

m`mř` i tKvUvi Dci wfWĚ Kř i AvBGgGd KZŘ Gi m`mř` i gřa` GmwWAvi eivř Kiv nq| evsj vř`k e`vsřK Zvi eivř KZ GmwWAvi Gi Dci mř` cřv b Kř i Ges Zvi av iYKZ GmwWAvi Gi Dci mř` cřv` nq|

AvBGgGd msřk-řmřú` I `vqmgř 30 Rř, 2014 Zwi řLi wewbgq nvi Abřhvř i řcvřři Kiv nřqřQ| (GK GmwWAvi mgvß UvKv 120.0082 Abřhvř i řcvřři KZ)

7	řYř řiřc`	2014 '000 UvKvq	2013 '000 UvKvq
	řYř	24,982,543	30,567,173
	řiřc`	301,135	321,826
	řgvU	25,283,678	30,888,999

8 řYřms vřřřj bř` b nřZ DřřZ `we
Dřj wLZ w`řZ ÷`vřWřPvUřW e`vsřK, j řb Gi w bKU řYřřYř i weciřřZ `we i řj` w bř` Ř Kř i |

9 řř`řK gř řq e`vsřKřK cř Ě FY

BřWgd Wj vi wewbřřvM	105,186,763	62,202,964
řmřUřj e`vsřK Ae BivK	296,164	296,164
i řcvřj e`vsřK KivřP	11,040	11,020
ev` t cř Ě FY nřZ DřřZ mřve` řřřři Rb` ms`vb	(307,204)	(308,330)
řgvU	105,186,763	62,201,818

10 řř`řK gř řq Ab`vb` Aw_Ř mřú`

mřdUřřřkřvi	80	80
cřcř mř	4,595,173	3,257,373
řgvU	4,595,253	3,257,453

11 mgvřřZ UvKv Křqb Ges bM` w`řZ

UvKv Křqb	516,415	340,056
bM` w`řZ	840,009	572,034
řgvU	1,356,424	912,090

11.01 UvKv Křqb Ges bM` w`řZ

UvKv Křqb	516,415	340,056
bM` w`řZ	29,825	46,997
řgvU	546,240	387,053

12 cřřwe q řřř i AvL Zřq qKZ wmwKDwi řUR

	980,000	32,690,170
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hLb ewřřřřK e`vsřKmgř GKřU Aw_Ř mřú` evsj vř`k e`vsřK i w bKU wew Kř i Ges GKB mřř` G řřř i Kř i řh řvei řřZ GKřU w bW` ř Zwi řL w bW` ř gřř` Dřř Aw_Ř mřú` cřřřv q Kř i ře, G ai řbi řřř FY wřřřře weteř` nře Ges Gi Aaxb` mřú` Aw_Ř eei YřřZ cř wKř nře bř |

evsj v`k e`vsK t Aw_R weei Yxi tlvUmgñ
30 Rþ 2014 Zwi L I mgvß eQti i Rb`

13 evsj v`k mi Kvi tK c0 E FY	2014		2013	
	'000	UvKvq	'000	UvKvq
Dcvq I DcKi Y AvMvg	-		20,000,000	
I fvi WtdW-eK (tvlU-13.01)	131,510,000		146,264,310	
I fvi WtdW-Pj wZ	-		72,045,000	
tURvi x wej	2,327,168		3,367,132	
tURvi x eU	35,024,775		63,000,544	
tgU	<u>168,861,943</u>		<u>304,676,986</u>	

14 vbxq gy`tq mgvßZ weib`tqvM

wWteAvi - nvdM weii s divBb`vY Ktc@i kb	6,505,000	6,540,000
gy`t evRvti `f tgvw` weib`tqvM*	1,868,910	1,670,193
tkqvi -AvBimve Bmj wq e`vsK	7,452	7,452
Ab`vb`	4,110	4,110
tgU	<u>8,385,472</u>	<u>8,221,755</u>

* Duj wLZ w`vZ w` wmwKDwi wU wcbUs Ki tcvti kb (evsj v`k) wj t KZR weirfbæ vbxq emwYwR`K e`vsK RgvKZ A`_P cwi gvYtK wbt` R Kti |

14.01 vbxq gy`tq weib`tqvM

wWteAvi - nvdM weii s divBb`vY Ktc@i kb	6,505,000	6,540,000
mvevmmWqvix tZ weib`tqvM (tvlU 14.02)	500,000	500,000
tgU	<u>7,005,000</u>	<u>7,040,000</u>

14.02 mvevmmWqvix tZ weib`tqvM

w` wmwKDwi wU wcbUs Ktc@i kb (evsj v`k) wj t (0GmwcwmGj 0) evsj v`k e`vsK t m`uY`gwij Kvbvaxb mvevmmWqvix c0Z0vb | 30 Rþ 2013 A_@Qi tk tI GmwcwmGj j f`vsk wntmte 25 wgvj qb UvKv tNvl Yv Kti tQ | 30 Rþ 2014 A_@Qi tk tI tKvb j f`vsk tNvl Yv Kiv nqub |

15 e`vsK, Aw_R c0Z0vbmgn I KgRZ@ i c0 E mgvßZ AvMvg

(K) e`vsK I Aw_R c0Z0vb mgntK c0 E AvMvg

mi Kwii gwij Kvbvaxb e`vsK

emwYwR`K e`vsK	4,105,182	4,357,353
wetkl wqZ e`vsK*	39,719,785	47,169,187
	<u>43,824,967</u>	<u>51,526,540</u>
ev` t Bgtcqvix tgvUi Rb` ms`vb (tvlU-15.a)	(206,952)	(226,117)
	<u>43,618,015</u>	<u>51,300,423</u>

Ab`vb` e`vsK I Aw_R c0Z0vb

e`w ³ gwij Kvbvaxb e`vsK	2,634,900	6,740,398
Ab`vb` FY I AvMvg	28,601,184	26,882,308
	<u>31,236,084</u>	<u>33,622,706</u>

c0c` mj	7,595,016	7,645,498
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tgU (K)	<u>82,449,115</u>	<u>92,568,627</u>
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evsj v`k e`vsK t Aw_R weei Yxi t bUmgm
30 Rp 2014 Zwi L I mgvB eQti i Rb`

	2014 '000 UvKvq	2013 '000 UvKvq
15.K Bg`cqv i t g`u i Rb` ms`vb		
c`oi w`K w`wZ	226,117	475,869
eQi R`to cwi eZ`	140,426	-
eQi R`to Qvo	(159,591)	-
tgU	206,952	475,869
15.L FY n`Z D`mZ `wZ c`i`Yi Rb` ms`vb		
c`oi w`K w`wZ	264,099	264,099
eQi R`to cwi eZ`	231,172	-
tgU	495,271	264,099
16 `vbxq gy`tq Ab`vb` Aw_R m`u` -mgvB`Z		
c`oc` m`y	1,145,214	2,312,667
wmwGmuc tmj Gi Ae`euZ Znwj (t bU bs 16.02)	-	15,303
m`u`wE we q w`Kqv i s wmwve	-	9,903
tgU	1,145,214	2,337,873

16.01 `vbxq gy`tq Ab`vb` Aw_R m`u`

c`oc` m`y	929,682	2,174,621
wmwGmuc tmj Gi Ae`euZ Znwj (t bU bs 16.02)	-	15,303
m`u`wE we q w`Kqv i s wmwve	-	9,903
tgU	929,682	2,199,827

16.02 Ae`euZ tmU`j e`vsK t`st`wbs c`R`± dlvU (wmwGmuc)

evsj v`k mi Kvi B`Uvi b`vk bvj tW`fj c`t`gU G`R`wY (AvB.wV.G) Gi mvt_ GKwU c`R`± i Ab`K`j GKwU FY P`w` K`i th c`R`± wU tmU`j e`vsK t`st`wbs c`R`± (wmwGmuc) bvtg cwi wPZ | msuk-óFY bs nj AvBwWG 3792 weW Ges c`R`± i D`i`k` nj `Kvh` g ms`vi Ges Kvh` qvq eo ai`bi `qsw q c`wZ Pvj yi gva`tg e`vsK i Kg` wZv e`w` | ` c`R`± wU ev`levq`bi w`wgt`E GKwU mn`thvMx FY P`w` `w`wZ nq evsj v`k mi Kvi I evsj v`k e`vsK i g`ta` | GB c`K`i i tgU e`q Uvt 3,892.00 wgwj qb (BDGmW 55.60 wgwj qb) hvi g`ta` mi Kvt`i i gva`tg AvBwWG mi ei vn K`i`tQ Uvt 3060.04 wgwj qb (BDGmW 43.71 wgwj qb) Aewk`o Uvt 832.00 wgwj qb (BDGmW 11.88 wgwj qb) evsj v`k e`vsK KZ` enb Kiv ntq`Q | GB c`K`i wU 2003 m`bi t`k`i i w`t`K` i`i` ntq`Qj Ges 2013 m`bi 30 Gw`j m`ube ntq`Q |

e`vsK`K 30 eQti i g`ta` D` F`Yi m`y mn gj Ask mi Kvi`K cwi`kva Ki`Z nte | 2012-13 A_@Qi t`k`i D` c`R`± i weci`x`Z mi Kvi wmwvte t`bvi cwi gvY wQj Uvt 2,837.26 wgwj qb | c`p`tcwi`kva Kvh` g Avi`c`nt`e mi Kvi KZ` w`w`Wdj Ges c` qv m`ub`enl qvi ci | e`vsK D` c`R`± i m`y cwi`kvtai Rb` Uvt 90 wgwj qb Ges gj Ast`ki Rb` Uvt 57.37 wgwj qb c`f`kb msi` wY K`i |

eisj vř` k e`vsřK

30 Rřb 2014 Zwi L I mgvB eQři i Awv_R weei Yři řbvUmgn

17 ř`vbxq gř řq Ab`vb` Awv_R m`u` -mgvřřZ

(K) 2014

'000 UrKřq

weei Y	Rřg	Feb I Ab`vb` ř`vcbv	hwsřK mi Ävgvř`	Křv`uDUvi I řbvU qmřKř	Avmeve I mi Ävgvř`	řgvUi Mvřx	ř`e` jvřZK ř`vcbv	M`vm ř`vcbv	Pj řZ Kvř® gř ab	řgvU
gj`										
01/07/2013 Zwi řLi řřZ	21,369,423	4,213,240	3,740,394	1,571,693	153,163	231,548	122,370	811	1,513,391	32,916,033
Pj řZ eQři i mřřvRb	189,673	37,438	191,007	109,729	15,717	28,546	69,403	-	360,979	1,002,492
gř řvqb RřbZ j řř/(řřřZ)	14,992,208	427,038	135,039							15,554,285
Pj řZ eQři i ř`vřřři	-	155,426	36,763	77,185	-	-	24,249	-	(293,623)	-
Pj řZ eQři i řetřvRb	-	(3,244)	-	(77,364)	(10,751)	(18,805)	(1)	-	-	(110,165)
30 Rřb 2014	36,551,304	4,829,898	4,103,203	1,681,243	158,129	241,289	216,021	811	1,580,747	49,362,645
AePq mřřZ										
30/06/2013 Zwi řL AePq mřřZ	-	1,160,200	1,624,978	664,772	67,454	92,075	65,315	634	-	3,675,428
Pj řZ eQři i avřřZ AePq	-	241,230	207,958	324,939	12,510	43,414	29,117	162	-	859,330
Pj řZ eQři i řetřvRb	-	(462,443)	(1,144,584)	-	(4,553)	(1,355)	-	-	-	(1,612,935)
30 Rřb 2014	-	938,987	688,352	989,711	75,411	134,134	94,432	796	-	2,921,823
řvU ein gj`										
30 Rřb 2014	36,551,304	3,890,911	3,414,851	691,532	82,718	107,155	121,589	15	1,580,747	46,440,822
30 Rřb 2013	21,369,423	3,053,040	2,115,416	906,921	85,709	139,473	57,055	177	1,513,391	29,240,605

30 Rřb, 2014 Zwi řL e`vsřK Gi řřg Ges mi Ävg, ř`vcbv Ges hřřřvřZi Ab`vb` ř` řvUmgn 1 Rřj vB 2009 Zwi řL 1 Rb ř`řřř; gj` ř`vřřřK KZř ř`vqb Kiv nq | mveřřřřřřř ř`vřřřřřřř ř`vcbv Ges hřřřvřZi ř`vqb Kiv nq 1 Rřj vB 2013 Zwi řL | (řbvU bs t 3.13 (L))

Rřgi gřřř BRřvřKZ Rřgi eve` Uřt 27,539 řřřř qb Ařřřř i řřřř hvi řřřřřřř 99 eQi řřřřř |

evsj vř`k e`vsřK

30 Rřb 2014 Zwi L I mgvřB eQti i Awl_Ř weei Yxi tlvUmgn

17.01 m=úwĚ, `vcbv I mi Ävgw`

(K) 2014

'000 UrKřq

weei Y	Rřg	Feb I Ab`vb` `vcbv	hwřřK mi Ävgw`	KřwřDUvi I tlvUl qmKř	Awmeve I mi Ävgw`	tgvUi Mvox	`e`jwřK `vcbv	M`vm `vcbv	Pj wř Křh ^o gj ab	tgvU
gj`										
01/07/2013 Zwi řLi w`řZ	20,391,193	3,433,198	836,902	1,571,693	114,802	214,337	122,370	811	1,512,152	28,197,458
Pj wř eQti mřřhvRb	189,673	37,438	158,853	109,729	15,424	21,170	69,403	-	358,725	960,415
gj`vqb RřbZ j vřf/(řřwřZ)	12,311,838	-	-	-	-	-	-	-	-	12,311,838
Pj wř eQti `vbrřři	-	154,187	36,763	77,185	-	-	24,249	-	(292,384)	-
Pj wř eQti wřřqvRb	-	(3,244)	-	(77,364)	(10,751)	(18,805)	(1)	-	-	(110,165)
30 Rřb 2014	32,892,704	3,621,579	1,032,518	1,681,243	119,475	216,702	216,021	811	1,578,493	41,359,546
AePq mřÄwřZ										
1/7/2013	-	698,937	465,232	664,772	35,234	75,112	65,315	634	-	2,005,236
Pj wř eQti ařřřKZ AePq	-	183,649	68,841	324,939	11,476	42,429	29,117	162	-	660,613
Pj wř eQti wřřqvRb	-	(1,180)	-	-	(4,553)	(1,355)	-	-	-	(7,088)
30/06/2014 Zwi řLi w`řZ	-	881,406	534,073	989,711	42,157	116,186	94,432	796	-	2,658,761
tlvU ein gj`										
30/06/2014 Zwi řLi w`řZ	32,892,704	2,740,173	498,445	691,532	77,318	100,516	121,589	15	1,578,493	38,700,785
30/06/2013 Zwi řLi w`řZ	20,391,193	2,734,261	371,670	906,921	79,568	139,225	57,055	177	1,512,152	26,192,222

30 Rřb, 2014 Zwi řL e`vsřK Gi řřg Ges mi Ävg, `vcbv Ges hřřřwřZi Ab`vb` `dvmgn 1 Rřj vB 2009 Zwi řL 1 Rb `Zřři gj` wřřřřK KZŘ řřřřvqb Kiv nq|

Rřřři gřřř BRřřvKZ Rřřř eve` Uřř 27539 wřřřř qb Ařřřřř i řřřřř hřřř Přřřřřřř 99 eQi řřřřřř |

eisj v` k e`vsK
30 Rp 2014 Zwi L I mgvß eQti i Aw_R weei Yxi tlvUmgn

(L) 2013

'000 UrKvq

weei Y	Rvq	Feb I Ab`vb` `vcbr	hwšK mi Avgw`	Kw`úDUvi I tbUI qwK®	Ameve I mi Avgw`	tgUli Mrox	e`jwZK `vcbr	M`vm `vcbr	Pj wZ Kvh® gj ab	tgU
gj`										
01/07/2012 Zwi tLi w`wZ	20,391,193	3,365,879	785,368	1,350,528	105,666	161,047	109,289	811	734,940	27,004,721
Pj wZ eQti msthvRb	-	67,319	51,534	220,986	14,447	56,340	13,081	-	777,391	1,201,098
Pj wZ eQti i wev / `vbršif	-	-	-	179	-	-	-	-	(179)	-
Pj wZ eQti i weiqvRb	-	-	-	-	(5,311)	(3,050)	-	-	-	(8,361)
30 Rp 2013	20,391,193	3,433,198	836,902	1,571,693	114,802	214,337	122,370	811	1,512,152	28,197,458
AePq mw`wZ										
01/07/2012 Zwi tLi w`wZ	-	521,292	398,137	376,164	26,189	42,308	43,555	472	-	1,408,117
Pj wZ eQti arhKZ AePq	-	177,645	67,095	288,608	11,100	35,632	21,760	162	-	602,002
Pj wZ eQti weiqvRb	-	-	-	-	(2,055)	(2,828)	-	-	-	(4,883)
30 Rp 2013	-	698,937	465,232	664,772	35,234	75,112	65,315	634	-	2,005,236
btU ein gj`										
30 Rp 2013	20,391,193	2,734,261	371,670	906,921	79,568	139,225	57,055	177	1,512,152	26,192,222
30 Rp 2012	20,391,193	2,844,587	387,231	974,364	79,477	118,739	65,734	339	734,940	25,596,604

30 Rp 2009 Zwi tL e`vsK Gi f`vq Ges mi Avg, `vcbr Ges hšcwZi Ab`vb` `clvmgn 1 Rj vB 2009 Zwi tL 1 Rb `Zš; gj` wbi`cK KZR cpq`vqb Kiv nq|

Rvqi gta` BRvi vKZ Rvq ere` Urt 17080 wgvj qb Ašif` i tq`Q hvi Pr`Kvj 99 eQi tgqw` |

evsj v`k e'vsK
30 Rb 2014 Zwi L I mgvB eQi i Aw_R weei Yxi t'vUmgn

	2014 '000 UvKvq	2013 '000 UvKvq
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Pj y t'vU i weci xZ `vq w`wZc t' Zv` i AwewZ g'j ` t' Lv t'bv ntqtQ | evsj v`k e'vsK AW, 1972 Gi avi v 30 Ab'vqx G mKj ` v`qi weci xZ we`gvb m'v` w b'g'v` Lv t'bv n'j t

-y	6,134,183	5,697,551
ti s`	301,135	321,826
evsj v`k i evB' i Mw'QZ w`wZ	800,000,000	550,000,000
evsj v`k mi Kv' i FYC I	10,214,848	158,382,929
evsj v`k avZe gy`	516,415	340,056
Ab'v` FY I AM'g	30,004,056	31,640,255
tg vU	847,170,637	746,382,617

22 f'gqv` t'bv

c'pt q Pn'Z wmwKDwi wJR we q	37,930,000	25,000,000
evsj v`k e'vsK wej	19,734,690	24,830,996
tg vU	57,664,690	49,830,996

c'pt q Pn'Z we xZ wmwKDwi wJR I evsj v`k e'vsK wej nj t'mB n'wZ qvi th` t'j v'v'K KZK evRvi t` t'K AwZwi A_@Z'j t'bv i Rb` e'eUZ nq | eQi v`s'c'w'kZ w`wZ D' Zwi t'L evRv' i Ae`v'K w b'` R K' i |

23 v'bxq gy` t'q e'vsK I Aw_R c'Z'v'bi Rgv

i v'ot'q gw'j Kv'v'x'v ewYw'R`K e'vsK mgn	102,556,236	86,439,634
mi Kw' i we'k' l' w'qZ e'vsK mgn	22,205,015	19,883,245
e'w' gw'j Kv'v'x'v e'vsK mgn	288,472,651	239,328,831
we'` w'k e'vsK mgn	26,743,289	22,387,049
Aw_R c'Z'v'bi mgn	3,804,812	3,111,149
tg vU	443,782,003	371,149,908

e'vsK I Aw_R c'Z'v'bi Rgvi g'ta` we'v'v' Rgv A's'f' i t'qtQ hv e'vsK I Aw_R c'Z'v'bi mgn i `v'qi Dci 6.5% (2013t 5.5%) n'v' i w'Y' Kiv nq, D' `v'qi m'v' `vq w'v'v'v'v' D' t' t'k` i v'Lv w`wZ i t'qtQ |

evsj vř`k e`vsřK

30 Rřp 2014 Zvwi L I mgvř eQti i Aw_Ř weei Yxi tıvUmgn

	2014 '000 UvKvq	çptçř ZKZ 2013 '000 UvKvq
24 mgvřZ `vbxq gř řq Ab`vb` Aw_Ř `vq		
mi Kwi Rgv	41,199,148	5,007
Ab`vb` Rgv*	104,206,158	48,775,743
e`vsřK tıvU mgřř nmve - APj çvřK`řbx tıvU	3,230	3,230
weea çvř b`vi nmve	2,983,413	3,595,267
`wMZ mř nmve	715	696
`vZv ms`vmgřni Rgv	21,422,994	18,588,225
AvřřtAwřm mgřř (`wMZ)	437,732	471,100
řřz`řkřř weřbřřqMKvi řř`i Rb` FY řbřřqZv `řg	248,808	248,808
řçbkrřbi Rb` mřwřwZ**	5,738,714	5,710,641
MřřPyBřřUi Rb` mřwřwZ**	1,553,726	1,774,885
QřřU bM`vqřřbi Rb` mřwřwZ	1,664,214	1,705,840
řřz`řl gvřwřř řkřř Zřřej - mi Kvi	1,772,064	1,922,069
evsj vř`k mi Kvi ři řbKU nřZ FY (řmřeGmřç)	2,764,580	2,837,257
wřGdAvBřw-Avi řçřç çřRř	391,272	770,819
řřz`řl gvřwřř řkřř Zřřej - Gřwře-2	6,667,569	5,494,570
řej řřZ Ki `vq	594,810	700,650
weea	456,806	348,670
Ab`vb` - mřeřmřwřvř ř	1,210,821	-
tgvU	193,316,774	92,953,477

24.01 `vbxq gř řq Ab`vb` Aw_Ř `vq

mi Kwi Rgv	41,199,148	5,007
Ab`vb` Rgv*	104,206,158	48,775,743
e`vsřK tıvU mgřř nmve - APj çvřK`řbx tıvU	3,230	3,230
weea çvř b`vi nmve	4,290,128	3,480,085
`wMZ mř nmve	715	696
`vZv ms`vmgřni Rgv	21,422,994	18,588,225
Avřřt-Awřm mgřř	437,732	471,100
řřz`řkřř weřbřřqMKvi řř`i Rb` FY řbřřqZv `řg	248,808	248,808
řçbkrřbi Rb` mřwřwZ*	5,738,714	5,710,641
MřřPyBřřU Gi Rb` mřwřwZ*	1,553,726	1,774,885
QřřU bM`vqřřbi Rb` mřwřwZ	1,664,214	1,705,840
řřz`řl gvřwřř řkřř Zřřej - mi Kvi	1,772,064	1,922,069
evsj vř`k mi Kvi ři řbKU nřZ FY (řmřeGmřç)	2,764,580	2,837,257
wřGdAvBřw-Avi řçřç çřRř	391,272	770,819
řřz`řl gvřwřř řkřř Zřřej - Gřwře-2	6,667,569	5,494,570
weea	456,806	348,670
tgvU	192,817,857	92,137,645

* Ab`vb` Rgvř gřř evsj vř`k mi Kvi ř`řkřř Bmř wřgK eř dvř wřřçvřRU, KgřZřřKgřřvř řř`i řçbkrř dvř Rgv, AemvřK e`vsřK wřřçvřRU, Zdvřmřj e`vsřK Břřřři řř dvř wřřçvřRU, řmřKDvř wřřçvřRU, BgççřR řKv-Açřřři wřřçvřRU Ges Ab`vb` weea Rgv Ařřřř i řřřřř

** we`řwř Z 52 bs tıvřřU Dřř L i řřřřř

evsj v`k e`vsK

30 Rp 2014 Zwi L I mgvB eQti i Awv`R weei Yxi t`bvU mgn

	2014 '000 UvKvq	2013 '000 UvKvq
25 gj ab	30,000	30,000

evsj v`k e`vsK AWv, 1972 Abhvqx 30 Rp 2014 Zwi tL evsj v`k e`vsK i Abtgvw`Z I cwi tkwaZ gj ab 30 wgvj qb UvKv (30 Rp 2013: UvKv 30 wgvj qb) Ges 4(1) I 4(2) b`v Abt`Q` Abhvqx mgj q gj ab mi Kvti i KvQ b`i i tqtQ|

26 mgvS`Z cpvj`vqb mw`vZ

cpvj`vqb mw`vZ- `Y` ti S`	15,550,641	11,429,710
cpvj`vqb mw`vZ- `et` wkK gj i wmwve	51,091,529	39,951,542
cpvj`vqb mw`vZ- m`civE, `vcbv I mi `v`v	40,474,443	23,521,843
tgU	107,116,613	74,903,095

26.01 cpvj`vqb mw`vZ

cpvj`vqb mw`vZ- `Y` ti S` (t`bvU 26.02)	15,550,641	11,429,710
cpvj`vqb mw`vZ- `et` wkK gj i wmwve (t`bvU 26.03)	51,091,529	39,951,542
cpvj`vqb mw`vZ- m`civE, `vcbv I mi `v`v	34,474,273	22,174,046
tgU	101,116,443	73,555,298

26.02 cpvj`vqb mw`vZ- `Y` ti S`

e`vsK `Y` ti S` i cpvj`vqb RwbZ j vf/`vZ j vf/`vZ weei YxtZ c`k Kti Ges cieZ`Kv` cpvj`vqb mw`vZ- `Y` ti S` bvgK Avj v`v GKvU wmwve `v`vli Kti hv gj atbi Ask wntmte we`vPZ nq|

26.03 cpvj`vqb mw`vZ- `et` wkK gj i wmwve

e`vsK `et` wkK gj i cpvj`vqb RwbZ AbvRZ j vf/`vZ e`vsK i j vf/`vZ weei YxtZ c`k Kti Ges cieZ`Z cpvj`vqb mw`vZ- `et` wkK gj i bvgK wmwve `v`vli Kti hv gj atbi Ask wntmte we`vPZ nq|

27 gj i Zvi Zg` mw`vZ	26,760,236	24,759,279
-----------------------	------------	------------

e`vsK `et` wkK gj i cpvj`vqb RwbZ Dmj KZ g`v`vK j vf/`vZ weei YxtZ AvKj b Kti tQ Ges GKB `dv`K cieZ`Z `et` wkK gj i Zvi Zg` mw`vZ bvgK Avj v`v GKvU wmwve `v`vli Kti tQ thvU gj atbi Ask wntmte we`vPZ nq|

28 wev`x Zviej

	t`bvU mgn		
cj x FY Zviej	28.01	5,400,000	5,200,000
Kv FY w`vZKj Ki Y Zviej	28.02	5,400,000	5,200,000
i Bvwb FY Zviej	28.03	1,300,000	1,300,000
wk` FY Zviej	28.04	2,037,852	1,887,852
FY w`vZv Zviej	28.05	879,194	879,194
tgU		15,017,046	14,467,046

wev`x Zviej mgn evsj v`k e`vsK AWv 1972 Gi w`v` Rbv m`v MvB Ki Zt c`vZ`Q i mi Kvti i ci v`k` g e`vsK i g`v`v ntZ j vf AvevU`bi gv`tg cwi Pj b v Kiv nt`Q|

evsj v`k e`vsK

30 Rp 2014 Zwi L I mgvB eQti i Aw_R weei Yxi tbvUmgn

- | | 2014
'000 UvKvq | 2013
'000 UvKvq |
|--|--------------------|--------------------|
| 28.01 cj x FY Znjej | | |
| evsj v`k e`vsK AWf, 1972 Gi 60(1) aviv tgvZvteK mgevq e`vsK, Zdwuj e`vsK Ges cj x FY ms`vmgnK `f tgvq, ga`tgq I `xNfgq FY I Aw_M c0v`bi Rb` G Znjej MVb Kiv ntqtQ Pj wZ Aw_R eQti G Znjej UvKv 200 wuj qb `vbsli Kiv ntqtQ | | |
| 28.02 Kul FY w`wZkxj KiY Znjej | | |
| evsj v`k ewsk AWf, 1972 Gi 61 aviv tgvZvteK kxl mgevq e`vsKmgntK FY I Aw_M c0v`bi Rb` G Znjej MVb Kiv ntqtQ Pj wZ Aw_R eQti G Znjej UvKv 200 wuj qb `vbsli Kiv ntqtQ | | |
| 28.03 iBwb FY Znjej | | |
| evsj v`k e`vsK AWf, 1972 Gi 63 bs aviv tgvZvteK iBwb KvH g mnvZv Kivi Rb` Zdwuj e`vsKmgnt Ges Ab`vb` FY vbKvix c0Z0vbmgnK `f I ga`tgq FY I Aw_M c0v`bi Rb` G Znjej MVb Kiv ntqtQ Pj wZ Aw_R eQti G Znjej tKvb A_`vbsli Kiv nqib | | |
| 28.04 wkí FY Znjej | | |
| evsj v`k e`vsK AWf, 1972 Gi 62 aviv tgvZvteK kxl mgevq e`vsKmgntK FY I Aw_M c0v`bi Rb` G Znjej MVb Kiv ntqtQ Pj wZ A_@Qti UvKv 150 wuj qb G Znjej `vbsli Kiv ntqtQ | | |
| 28.05 FY wBdqZv Znjej | | |
| evsj v`k e`vsK AWf, 1972 Gi 16 bs avivi 24 bs Dcaviv tgvZvteK cwí Pj K cI` i wxvsi Abhvqx Zdwuj e`vsKmgnti Kulí wkí qz` FY c0v`bi Kiv tY m0 Aw_R qwZ c0f`f`Yi Rb` c0Z eQti i g0v`v ntZ A_`vbsli i gva`tg G Znjej MVb Kiv ntqtQ Pj wZ Aw_R eQti G Znjej tKvb A_`vbsli Kiv nqib | | |

	tbvUmgn	
29 A-wevax mwAwZ		
qz`I gvSwi wkí Znjej - Aw_R e`e`vcbv Znjej	29.01	6,000,000
Mnvqb c0tA_`qb Znjej		6,570,000
gvbe m`u` Dbqb Znjej	29.02	402,452
Aw_R e`e`vcbv Znjej	29.03	200,000
M0g` Kul RivZ c`Y`i c0 qvRvZ wkí c0tA_`qb Znjej		1,000,000
`thM e`e`vcbv Ges mvgwRK `vqexZv Znjej		50,000
tgU		-
		14,222,452
		14,226,290

29.01 qz`I gvSwi wkí Znjej

evsj v`k e`vsK AWf, 1972 Gi 16 bs avivi 24 bs Dcaviv tgvZvteK qz` FY I Mnvqb LvZ FY c0v`bi Rb` Zdwuj e`vsKmgnt Ges Aw_R c0Z0vbmgnK c0tA_`qb Kivi w0vgtE G Znjej MVb Kiv ntqtQ| cwí Pj bv cI` i wxvsi tgvZvteK dvUmgn A_`vbsli Kiv nq|

evsj v'k e'vsK

30 Rþ 2014 Zwi L I mgvß eQti i Aw_R weei Yxi tþvUmgv

	2014 '000 UvKvq	2013 '000 UvKvq
29.02 gube m'ú` Dbqþ Znwj		
<p>evsj v'k e'vsK AWf, 1972 Gi 82 bs avivi 2(Gb) bs Dcaviv Ges e'vsK i tevWf wmvš' tgvZvteK t' þk l we' þk tmgvbi, wnt'úvRqvq, cðk'Y BZ'w' i gra'fg e'vsK i KgKZ' i 'qZv Dbqþbi j þ' gube m'ú` Dbqþ Znwj 'Zwi Kiv ntqtQ 2011 A_Qti mi Kvi þK cð` q j f'vsk ntZ GB Znwetj i ms'vb Kiv ntqtQ </p>		
29.03 Aw_R e'e'vcbv Znwj		
<p>e'vsK i gy' bmxZ Kvh© g mp'fvte cwi Pvj bvi j þ' e'vsK tevWf wmvš' Ab'vqx Aw_R e'e'vcbv Znwj 'Zwi Kiv ntqtQ 2011 A_Qti mi Kvi þK cð` q j f'vsk ntZ GB Znwetj i ms'vb Kiv ntqtQ </p>		
30 Ab'vb' m'ÁwZ		
m'ú` bevqb l cpt'vcv m'ÁwZ	3,034,485	2,743,468
mj m'ÁwZ (30.01)	8,128,574	8,320,428
tgvU	<u>11,163,059</u>	<u>11,063,896</u>
30.01 mj m'ÁwZ		
<p>2007 A_Qti Avtj vP' m'ÁwZ Avi ðKiv ntqtQ evsj v'k Kwl e'vsK l i vRkvx Kwl Dbqþ e'vsK i tgv' vÉY© FþYi AvRZ mj GLvþ wmwvqv Kiv ntqtQ </p>		
31 mgvßZ mvavi Y m'ÁwZ	<u>4,700,500</u>	<u>4,600,500</u>
31.01 mvavi Y m'ÁwZ	<u>4,250,500</u>	<u>4,250,500</u>
<p>evsj v'k e'vsK AWf, 1972 Gi 59 b' aviv tgvZvteK mi Kvi KKZKK eiv' KZ 30 wgvj qb UvKv gþ' i FYC' evsj v'k e'vsK i msi w'Z Znwj wnt'mte msi 'Y Kiv ntqtQ GZ0' ZvZ mvavi Y cðfkb ntZ UvKv 4220.5 wgvj qb mvavi Y m'ÁwZ wmwvte 'vbvš'li Kiv ntqtQ </p>		
32 mgvßZ AewUZ gþv'v		
cði w'K w'wZ	46,493,169	41,710,052
mi Kv'ti i w'KU cvl bvi weci'xZ mgšq	(11,829)	-
evsj v'k c j x Dbqþ tevW'Gi Ab'Kþj cð È M'vi w'Ui weci'xZ mgšq	-	-
i vRkvx Kwl Dbqþ e'vsK Gi Ab'Kþj cð È M'vi w'Ui weci'xZ mgšq	(4,356,350)	-
Ab'vb' Znwetj 'vbvš'li	147,161	-
Pj wZ eQti cð È	(36,302,026)	(36,742,319)
w'wZ eQti i mgšq	(4,038,607)	-
mvavi Y m'ÁwZþZ 'vbvš'li	(100,000)	(100,000)
cþgþ'vqþbi weci'xZ mgšq	(20,775)	13,050
Av'v'Uv cieZ'Pj wZ eQti i gþv'v	20,714,584	41,612,386
mgv'v'w'wZ	<u>22,525,327</u>	<u>46,493,169</u>

evsj vř`k e`vsK

30 Rřp 2014 Zwi L I mgvř eQti i Aw_Ř weei Yxi tıvUmgn

	2014 '000 UvKıvq	2013 '000 UvKıvq
32.01 AewUZ gıvıv		
cıi w`K w`ıZ	40,733,254	36,742,319
mi Kvıi i wıKU cvı bvi weciřZ mgřř	(11,829)	-
evsj vř`k c j x Dbqıb teW`Gi AbKřj cı E M`vi wıUi weciřř mgřř	-	-
i vRkvıx Kıl Dbqıb e`vsK Gi AbKřj cı E M`vi wıUi weciřř mgřř	(4,356,350)	-
Ab`vb` Znweřj `ıvıřři	(50,000)	-
Pj wZ eQti cı E	(36,302,026)	(36,742,319)
wemZ eQti i mgřř	(4,038,607)	-
cpıgř`ıvqřbi weciřřZ mgřř	(20,775)	13,047
AıeıUb cieZřPj wZ eQti i gıvıv	19,690,164	40,720,207
mgıvıv w`ıZ	15,643,831	40,733,254
33 `eř`wıK gı řq Aw_Ř m`ıřř` i Dci mı Avq		
e`vsKmgıřřK cı E FY	906,507	748,248
eıwıR`K e`vsřKi wıKU `ř řgıw` Rgv	4,251,326	4,052,555
eı	4,708,983	5,850,911
BDGm Wj vi řURvi x wej	70,084	114,122
`ıřřj bř` b nřZ D`ıZ `ıvex	49,415	46,507
Ab`vb`	73,651	39,279
řgvı	10,059,966	10,851,622
34 `eř`wıK gı řq Aw_Ř m`ıřř` i Dci Kıgkb I evEv		
`eř`wıK gı ři řj bř` řbi Dci Kıgkb	58,777	131,507
Ab`vb`	235	653
řgvı	59,012	132,160
35 `eř`wıK gı řq Aw_Ř `ıřřı Dci mı e`q		
Rgv	75,507	149,523
Gııqıvı wKqııı b BDııqıb- (AvKı)	28,425	43,660
AvBGgGd-řK cıı řkva	62,688	80,905
řmııřj e`vsK ř`řř` wıb cıR`ı Gi Dci mı	28,647	16,453
řgvı	195,267	290,541
36 mgıřřZ `ıvıx gı řq Aw_Ř m`ıřř` i Dci mı Avq		
cpř we q PııřřřZ wııKDwi ıUR q	1,427,784	6,719,369
mi Kvi wııKDwi ıURmgı	6,762,343	9,919,238
mi KvıřřK cı E FY I AwMı	12,738,650	21,536,309
FYcř	318,881	349,353
e`vsK, Aw_Ř cıZıvı I KgRZřKıPııřř` i řK cı E FY	4,597,680	5,703,407
`ř řgıw` gı ř evRvi Rgv	273,742	197,271
řgvı	26,119,080	44,424,947

evsj v`k e`vsK

30 Rp 2014 Zwi L I mgvB eQti i Aw_R weei Yxi tlvUmgn

	2014 '000 UvKvq	2013 '000 UvKvq
36.01 `vbxq gj`iq Aw_R m`ut` i Dci mj` Avq		
cpt we`q Pw`Z wmwKDwi uJR` q	1,427,784	6,719,369
mi Kwi wmwKDwi uRmgn	6,762,343	9,919,238
mi Kvi tK c`E FY I AwMg	12,738,650	21,536,309
FYcI	318,881	349,353
e`vsK, Aw_R c`Z`vb I KgRZ`KgPvi x` i tK c`E FY	4,541,364	5,656,173
tgvU	<u>25,789,022</u>	<u>44,180,442</u>
37 `vbxq gj`iq Aw_R m`ut` i Dci Kvgkb I ev`v		
mi Kvi n`Z Kvgkb Avq	3,639	4,376
wevea Kvgkb Avq	865,931	356,079
tURvi x eU gj`vqb RvbZ j`vf	321,928	-
tgvU	<u>1,191,498</u>	<u>360,455</u>
38 `vbxq gj`iq Aw_R `vq RvbZ mj` e`q		
evsj v`k e`vsK wej	2,354,814	1,121,003
cpt q Pw`Z wmwKDwi uJR we`q	507,924	27,067
tgvU	<u>2,862,738</u>	<u>1,148,070</u>
39 `vbxq gj`iq Aw_R `vq RvbZ Kvgkb I Ab`vb` e`q		
G`RwY Li P	2,409,580	2,407,926
tURvi x wej I eU Gi Aetj LK Kvgkb	415,000	316,000
Awewj KZ Kwl FY Rgvi Dci mj`	29,422	-
tgvU	<u>2,854,002</u>	<u>2,723,926</u>
40 mgvBZ mivavi Y I c`kvmwbK e`q		
KgRZ`KgPvi x ms` vS`e`q (tblU 40.01)	4,318,603	3,806,403
AePq	859,329	729,515
Ggi UvB`Rkb	241,152	205,974
cwi Pvj K` i wcl	741	762
wbix`v wcl	12,350	10,750
t`-kbvix	89,234	73,939
fvov, we`jr BZ`w`	292,347	208,491
ti`ugU`vY t`c`Y	53,287	54,499
Abj`vb	116,178	128,499
` i vj vcbx	89,265	53,048
tgi`vgZ	401,983	327,318
gvj`vgj	3,126,660	3,040,824
KgPvi x g`vcdv Aswk`wi Zj Znwejt` c`fkb	76,152	75,165
AvqKi I gj` ms`thvRb Ki	1,267,741	1,215,551
wej w`Z Ki	(105,840)	47,216
wevea	1,406,334	1,216,419
tgvU	<u>12,245,517</u>	<u>11,194,373</u>

evsj vř`k e`vsřK

30 Rřp 2014 Zwi L I mgvř eQři i Aw_Ř weei Yxi třvUmgn

	2014 '000 Uvřvq	2013 '000 Uvřvq
40.01 KgŘZř/Kgřvix ms vře`q		
teZb	1,694,105	1,321,094
evox řvov	499,839	447,821
Kgřvix řvael` Zmiej i řv`v	(6,632)	34,491
řcbkb I AvřřZwl K	157,834	1,839
QyU bM`vqb	11,301	64,921
mřavi Y I řcř Yv řevřvm	804,973	732,056
mi řvi řřK cř Ě AvřKi	6,055	52,772
vřvřKrmv Li P	247,982	190,993
cřřKřY	140,144	217,402
ãgY Li P	166,062	146,644
ga`vř Avřvi	300,183	264,508
Ab`vř` KgŘZř/Kgřvix e`q	296,757	331,862
třvU	4,318,603	3,806,403
41 mřavi Y I cřvřmřbK Li P		
KgŘZř/Kgřvix LvřZ e`q (řvU 41.01)	3,827,842	3,453,817
Aeřq	660,613	602,002
Ggi UvřřRkb	241,152	205,974
cvi řvř Kř` i řd	523	497
vřvix řv řd	12,075	10,500
ř`kbvix	89,234	73,939
řvov	215,528	142,046
ři vřU`vř řcř Y	53,287	54,499
Abř vř	116,178	128,499
`řvj vřbx	89,265	53,048
tři vřZ	389,274	314,969
vveea	1,347,400	1,175,818
třvU	7,042,372	6,215,608
41.01 KgŘZř/Kgřvix LvřZ e`q		
teZb	1,479,790	1,169,113
evox řvov	499,839	447,821
Kgřvix řvael` Zmiej i řv`v	(6,632)	34,491
řcbkb I AvřřZwl K	-	(20,397)
QyU bM`vqb	-	57,921
mřavi Y I řcř Yv řevřvm	739,321	678,071
mi řvi řřK cř Ě AvřKi	6,055	52,772
vřvřKrmv Li P	239,678	185,289
cřřKřY	140,144	217,402
ãgY Li P	166,062	146,644
ga`vř Avřvi	266,828	234,747
Ab`vř` KgŘZř/Kgřvix e`q	296,756.97	249,943
třvU	3,827,842	3,453,817

evsj v`k e'vsK

30 Rb 2014 Zwi L I mgvB eQti i Avw_R weei Yxi tbvUmgn

42 SñK e'e'vcbr

(K) Avw_R SñK e'e'vcbr

B'vri b'vkbnj dvBb'wYqvj wi tcvwJŠ ÷ vUvWQAvBGdAvi Gm-7 Avw_R nviZqvi mgn t cKvkO Abjvqx `fKZ I A`fKZ Dfq cKvi Avw_R nviZqvi, G_tjvi ZvrchQI KvhRvwi Zv, nmve i QY bvxZgvj v, i wZ I c'wZ, bxU cKZ gj ` I SñK msñk-óZ_ cKvk Ki tZ nte-e'vsK i bvxZgvj v nj SñK vbqšfYi Df'i t'k' msñk-óZ_ cKvk Kiv |

Avw_R nviZqvi ntj v GK ai tbi Pw³ hv GK Bmv_t GKwU cOZóvtbi Avw_R m'c` Ges Aci GKwU cOZóvtbi `vq ev gj ab ep'x Kti | evsj v`k e'vsK i Rb' wbr` Q Avw_R nviZqvi mgn nt'Q `vbxq mi Kwi nmwKDwi wJ mgn, Gi `et' wkK gj t' ntZ D'vZ `vq mgn, nmwKDwi wJR, FY I AMóg, e'vsK mgf'ni Rgv, Pvj ytbvU Ges Rgv ntZ D'vZ `vq mgn |

evRvi gj `cKZ gj ` ej tZ GKwU wbr` Q w` t' evRvti AskMóhYKvi xt' i gta' msNwUZ GKwU mvavi Y tj bt' b ntZ D'vZ tKvb m'ú` we q eve` cOß gj ` A_ev tKvb `vq n`lšli eve` cO E gj `tK tevSvq | evsj v`k e'vsK i Abf'gvw` Z Avw_R nviZqvi mgn qgj ` A_ev Pj wZ evRvi g'j `i gta' hv bxU cKZ g'j `i KvQvKwQ tmB g'j ` t' Lv'tbv ntq'Q |

e'vsK bvxZ wbarfYx Kv'tR wbtqwmRZ _vtK | dtj e'vsK i SñK e'e'vcbr i KvVt'gv Ab'vb' Avw_R cOZóvb ntZ wfbq e'vsK i gj SñK i Ašif' SñK mgn nj FY SñK, `et' wkK gj t' i SñK Ges m'f' i nvi SñK | Pwv' v Abjvqx `et' wkK gj t' mie i vn wbr`OZ Kivi j t' Q' e'vsK `et' wkK gj t' i wi Rvf' e'e'vcbr i Ask wnt' mte Zvi j ` SñK nvm'tB c'áv' weteP' nmvte MY' Kti _vtK | Ab'vb' tK' `tq e'vsK i g'tZvB evsj v`k e'vsK i cwi Pvj K ms vší Kvh'ej xi ai b GKwU wbr` Q gv'vq cwi Pvj b I m'pvg ms vší SñK m'pó Kti |

m'p'e' SñK mgf'ni gj `vqb, Z`vi wk I e'e'vcbr i Rb' `p I Kvh' i SñK e'e'vcbr I vbqšfY e'e'v wbr`OZ Kiv B MÓcwiU / tMvóxwU i e'e'vcbr i j Q' | Mfb'P KZ' `et' wkK tj bt' tbi mxgv I AwcZ `vqZ; wbr` QKZ Awf'Á I `Q Kg'RZ' MY' `úófv'te msÁv'vqZ SñK e'e'vcbr i KvVt'gv Abjvqx e'vsK i `vbxq gj t' / `et' wkK gj t' i wi Rvf' e'e'vcbr i Ges `et' wkK gj t' i tj bt' b cwi Pvj bv Kti _vtKb |

MÓcwiU / tMvóxwU `yU ewnt wbi x'v cOZóvb Qv i v Gi evwl R wbi x'v Kvh' g cwi Pvj bv Kti _vtK hv' i t'K evsj v`k e'vsK AW'f, 1972 Gi 65(1) Abf'Q' Abjvqx wbtqwm I m'š'w' t' qv nq | tev'w'P AwWU Kw'wU KZ' e'vsK i Avw_R wi tcvwJŠ Ges AwWU Kvh' g mgn ZÉ'vavb Kiv ntq _vtK Ges D³ Kw'wU e'vsK i Af'š'li xY AwWU Kvh' g I Z`vi wk Kti _vtK | Kw'wU Zv' i Kvh' t' gi w'el t'q tev'w'K Aw'wZ Kti _vtK |

nmveR SñK e'e'vcbr i KvVt'gv c'vqb Kiv ntq'Q m'p'z I `Q'Zvi mv't_ e'vsK i SñK e'e'vcbr t'K Drm'v'vZ Ki t'Yi Rb' | e'vsK Zvi SñK e'e'vcbr i KvVt'gv t'Z Avw_R evRvti i m'te'f'Kó cš'imgn Ae'j' p' b Kti _vtK | GB t'bv't'U i SñK msñk-óZ_ Dcv'Emgn evsj v`k e'vsK i w`wZ c't' cO E Z't' i Av'tj v'tK Dc'vcbr Kiv ntq'Q |

evsj v`k e`vsk

30 Rtp 2014 Zvwi L I mgvB eQti i Avw_R weei Yxi tbnUmgn

(L) cwi Pvj b SmK	2014 <u>'000 UvKvq</u>	2013 <u>'000 UvKvq</u>
<p>Avb`QvKZ fij I Af`šli xY vobqti e`Z`tqi Kvi tY mP Avw_R ev Abv_R qmZ cwi Pvj b SmKi AšfP cwi Pvj b SmK e`e`vcvK e`vstKi cOZ`mK KvRi Awet`Q` Ask nmvte wePvKiv nq, hvi gta` e`vstKi e`emvqK KvH® g msk-ómthvM I SmK AšfP cwi Pvj b SmK e`e`vcvK gta` e`vstKi mveR bmvZmgn AšfP hv Av`kKgKZ cOqvRbxqZv Ges e`vstKi wevfbaKvh® tgi `ewkó` mPoj Z Af`šli xY vobqšY e`e`v eYBv Kti mveR bmvZ I wefvMxq Af`šli xY vobqšY e`e`v cwi cvj b wefvMxq e`e`vcv I `q Af`šli xY vbi xqv KvH® g Øvi v vboDZ Kiv nq </p>		
<p>(M) Fti SmK</p> <p>FY SmK ej tZ Mbc/tMvõmDi Avw_R qmZtK tevSvq hv Aci cq KZR Avw_R nmvZqvi ms vši Pp i kZPj x cwi cvj t b e`Zvi gva`tg mjo nq </p>		
<p>(N) Fti SmK e`e`vcv</p> <p>Fti SmK vobqgZ fvte chPey I vobqšY Kiv ntq _vtK evsj v`k e`vstKi wevfbaKØxi `KZ Avw_R mPút` i mtevP Fti SmKi cwi gvY nt`Q H mPút` i emvZ gj` hv Avw_R Ae`vi wePZtZ vbt`KZ i tqtQ e`vstKi e`vcK chPey KvH® g Ges tewki fVM tqt` mi Kvi KZR cO E vboDqZv AvZ D`P mPK mPúbacOZctqi SmK ckgtbi KvR Kti _vtK Ges Gtqt` e`vstKi SmK Kg </p> <p>eQi tktt vbo Ø FY cO vKvi xi t`k/AAj Abhvqx NbrfZ cO wkZ FY vobqj c t</p> <p>mgvšZ</p>		
evsj v`k	402,266,602	533,876,205
Ab`vb` Gkxq t` kmgn	334,189,781	222,203,342
hy³ i vóª	950,043,003	680,356,599
BDti vc	324,018,757	269,949,561
Atój qv	17,653,619	16,448,204
tgU	<u>2,028,171,762</u>	<u>1,722,833,911</u>
<p>e`vsk</p>		
evsj v`k	398,783,797	531,062,268
Ab`vb` Gkxq t` kmgn	334,189,781	222,203,342
hy³ i vóª	950,043,003	680,356,599
BDti vc	324,018,757	269,949,561
Atój qv	17,653,619	16,448,203
tgU	<u>2,024,688,957</u>	<u>1,720,019,973</u>

evsj v`k e`vsK

30 Rp 2014 Zwi L I mgvB eQti i Awl_R weei Yxi tlvUmgn

43 mPK wfiEK mgvB F`Yi wekY

wb`Pi mvi Yxi m`c` mgn MOODY'S F`Yi mP`Ki Dci wfiE Kti Dc`vcb Kiv ntqtQ | `xNfgqww` Rgvi t`f`f` GGG nj m`e` mtePP `YMZ gvbma`ubamPK Ges Gi gva`tg c`Z`vbiUi FY th e`wZ gagP `YMZ gvb m`ubamGes F`Yi Suki gv`v th meB`gach`f`qi Zv wb` R Kti | GG mPK 0viv DrK0 gvtbi FY`K wb` R Kti wKs` `YMZ gvb GGG Gi PvB`Z Kg | GG1 0viv GG K`vUvMwi f`B mP`Ki mtePP mxgv wb` R Kti ; GG2 0viv GG K`vUvMwi f`B mP`Ki ga`g mxgv wb` R Kti Ges GG3 0viv GG K`vUvMwi f`B mP`Ki meB`g`mxgv wb` R Kti | `f`tgqww` Rgvi t`f`f` mc-1 0viv e`vsKmg` KZ`K c`B`g-1 f`B RgvtK wb` R Kti Ges Dbz `YMZ gvbma`ubamFY c`vb c`le Kti Ges mgqgZ `f`tgqww` `vq cwi`tkvtai t`f`f` GKwJ LpB gRejZ mvg_`K wb` R Kti | GmU-1 wba`wi Z mg`tqi gta` `vq cwi`tkvtai mtePP mvg_`wb` R Kti , GmU-2 wba`wi Z mg`tqi gta` `vq cwi`tkvtai gRejZ mvg_`wb` R Kti Avi GmU-3 wba`wi Z mg`tqi gta` `vq cwi`tkvtai Mo mvg_`wb` R Kti |

F`Yi mPK	2014		2013	
	cwi gvY '000 UvKvq	Awl_R m`ut` i %	cwi gvY '000 UvKvq	Awl_R m`ut` i %

K) `et` wK gj`tq Awl_R m`c`

`et` wK gj`tq nmve	mc-1	501,735,055	24.74%	400,668,902	23.26%
`et` wK ewiYiR`K e`vsK					
`f`tgqww` weB`tqvM	mc-1	492,050,716	24.26%	315,427,920	18.31%
gvt Wt tURvix wej	GGG	83,075,584	4.10%	83,198,484	4.83%
we` wK eU	GGG	238,757,503	11.77%	98,168,247	5.70%
we` wK eU	GG,G1,G2	13,181,747	0.65%	16,241,544	0.94%
we` wK eU	G3,G+	8,197,165	0.40%	19,255,734	1.12%
we` wK eU	GG1,GG2	48,078,469	2.37%	4,686,327	0.27%
we` wK eU	GG3	24,486,189	1.21%	13,034,994	0.76%
we` wK eU	G-,ne,neie, neieie BZ`wi	25,189,820	1.24%	69,484,823	4.03%
`et` wK gj`tq e`vsK,tj`vK c`E FY	-	105,186,763	5.19%	62,201,818	3.61%
`Yq` t`iSc`	G-1	25,283,678	1.25%	30,888,999	1.79%
`Yq`j b` b RwbZ `we	mc-2	19,451,963	0.96%	9,888,170	0.57%
AvBGgGd Gi mv`_ i w`f`Z m`c`	-	148,468,110	7.32%	129,535,058	7.52%
`et` wK gj`tq Ab`vb` m`c`	-	4,595,253	0.23%	3,257,453	0.19%
tgvU		1,737,738,015	85.68%	1,255,938,473	72.90%

L) `vbxq gj`tq Awl_R m`c`

evsj v`k mi Kvi`K c`E FY	weG3	168,861,943	8.33%	304,676,986	17.68%
c`btwe q Pw`z`Z wmiKDwi wJR q	-	980,000	0.05%	32,690,170	1.90%
`vbxq gj`tq weB`tqvM	-	8,385,472	0.41%	8,221,755	0.48%
e`vsK, Awl_R c`Z`vbi Ges					
KgRZ`i` i`K `vbxq gj`tq c`E FY	-	109,704,694	5.41%	118,056,512	6.85%
`vbxq gj`tq Ab`vb` Awl_R m`u`		1,145,214	0.06%	2,337,873	0.14%
UvKv gj`tq l bM` w`wZ		1,356,424	0.07%	912,090	0.05%
tgvU		290,433,747	14.32%	466,895,386	27.10%
tgvU-Awl_R m`c` (K+L)		2,028,171,762	100.00%	1,722,833,859	100.00%

evsj vř`k e`vsK

30 Rb 2014 Zwi L I mgvř eQři i Awl_R weei Yxi tlvUmgn

43.01 mPřKi gva`tg FY weřkřY

FřYi mPK	2014		2013	
	cwi gvY '000 UvKvq	Awl_R m`uř` i %	cwi gvY '000 UvKvq	Awl_R m`uř` i %

K) `eř` wkK gř řq Awl_R m`c`

`eř` wkK gř ř nmve	nc-1	501,735,055	24.78%	400,668,902	23.29%
`eř` wkK emYmR`K e`vsřK					
ř`ř tgqv`x weřbřqvM	nc-1	492,050,716	24.30%	315,427,921	18.34%
gřt Wt tURvi x weř	nc-1	83,075,584	4.10%	83,198,484	4.84%
weř`wk eU	GGG	238,757,503	11.79%	98,168,247	5.71%
weř`wk eU	GG,G1,G2	13,181,747	0.65%	16,241,544	0.94%
weř`wk eU	G3,G+	8,197,165	0.40%	19,255,734	1.12%
weř`wk eU	GG1,GG2	48,078,469	2.37%	4,686,327	0.27%
weř`wk eU	GG3	24,486,189	1.21%	13,034,994	0.76%
weř`wk eU	G-,ie,ieie, ieieie BZ`w`	25,189,820	1.24%	69,484,823	4.04%
`eř` wkK gř řq e`vsK, řj řřK cU Ě FY	-	105,186,763	5.20%	62,201,818	3.62%
ř`Yř ři řc`	G-1	25,283,678	1.25%	30,888,999	1.80%
ř`Yř řj bř`b RřbZ `we	nc-2	19,451,963	0.96%	9,888,170	0.57%
AvBGgGd Gi mřř` i wřřZ m`c`	-	148,468,110	7.33%	129,535,058	7.53%
`eř` wkK gř řq Ab`vb` m`c`	-	4,595,253	0.23%	3,257,453	0.19%
řgvU		<u>1,737,738,015</u>	<u>85.83%</u>	<u>1,255,938,473</u>	<u>73.02%</u>

L) ř`vřq gř řq Awl_R m`c`

evsj vř`k mi Kvi řřK cU Ě FY	weG3	168,861,943	8.34%	304,676,986	17.71%
cřt we q PmřřřřZ nmwKDwi wUR q	-	980,000	0.05%	32,690,170	1.90%
ř`vřq gř řq weřbřqvM	-	7,005,000	0.35%	7,040,000	0.41%
e`vsK, Awl_R cU Zřvb Ges					
Kgřřřř` i řřK ř`vřq gř řq cU Ě FY	-	108,628,077	5.37%	117,087,464	6.81%
`eř` wkK gř řq Ab`vb` m`c`	-	929,682	0.05%	2,199,827	0.13%
UvKv gř ř ř i bM` w`wZ		546,240	0.03%	387,053	0.02%
řgvU		<u>286,950,942</u>	<u>14.17%</u>	<u>464,081,500</u>	<u>26.98%</u>
řgvU-Awl_R m`c` (K+L)		<u>2,024,688,957</u>	<u>100.00%</u>	<u>1,720,019,973</u>	<u>100.00%</u>

evsj v'`k e'vsK

30 Rb 2014 Zwi L I mgvB eQti i Aw_R weei Yxi tbvUmgn

43.01 mvari Y I Ab'vb' eiaz RvgybZ msi qY Ges Zvi Aw_R c'fve

e'vsK c'0 E' wov' 0 F'fYi weci'xZ mvari Y I Ab'vb' eiaz RvgybZ msi qY Kti _v'K | wbt'Pi Q'fK wev'f'be a'it'bi Aw_R m'au'` i weci'xZ msi w'qZ c'avb c'avb RvgybZ c'0 w'kZ nj t

2014		2013	
cwi gvY (UvKvq 0000)	c'avb c'avb RvgybZ	cwi gvY (UvKvq 0000)	c'avb c'avb RvgybZ

K) `e'f'` w'kK gy' i'q Aw_R m'ac`

`e'f'` w'kK gy' i'q e'vsK, t'j v'f'K c'0 E' FY
 `Y'q'j b'f'` b' R'ibZ `we
 AvBGgGd Gi m'v'f' i w'qZ m'ac`

105,186,762	RvgybZ w'enxb	62,201,818	RvgybZ w'enxb
19,451,963	RvgybZ w'enxb	9,888,170	RvgybZ w'enxb
148,468,110	RvgybZ w'enxb	129,535,058	RvgybZ w'enxb

L) `v'bxq gy' i'q Aw_R m'ac`

evsj v'`k mi Kvi f'K c'0 E' FY
 c'p't we q P'w'f'Z w'm'KDwi w'UR q
 e'vsK, Aw_R c'0 Z'ov Ges Kg'RZ'f' i f'K
 `v'bxq gy' i'q c'0 E' FY

168,861,943	RvgybZ w'enxb	304,676,986	RvgybZ w'enxb
980,000	mn't'R we q't'hw'M' w'm'KDwi w'U	32,690,170	mn't'R we q't'hw'M' w'm'KDwi w'U
109,704,694	mi Kwi w'b'd'qZv e'vsK w'b'd'qZv w'Wgv'U c'ig'Rwi t'bvU Kg'RZ'f' Kg'P'vix c'if'w'w'U c'v'U, M'0'P'v'w'U c'v'U Ges m'au'` e'U'K'x'K'i'Y	118,056,512	mi Kwi w'b'd'qZv e'vsK w'b'd'qZv w'Wgv'U c'ig'Rwi t'bvU Kg'RZ'f' Kg'P'vix c'if'w'w'U c'v'U, M'0'P'v'w'U c'v'U Ges m'au'` e'U'K'x'K'i'Y

44 mgv'SZ m'y nvi S'uk

m'y nvi c'wi eZ'0 n' l' qvi Kvi f'Y q'w'Z m'sMw'VZ nevi m'ae'bvB n'j v' m'y nvi S'uk | m'au'` I `v'qmg'n c'p'g'f' v'q't'b m'y nvi m'w'K b'v n'j M'0'c'/t'M'v'0'w'U m'y nvi S'uk i m'au'` x'b n'q | t'h'n'Z'z'g'j ` w' w'Z'k'j Z'v AR'0 Ges e'R'vq i v'L'v e'vs'f'Ki G'K'u'U t'g's'w'j K D'i'f' k', e'vsK Z'vi w'b'R `^c'0'Av 0'v'v gy' i'bx'w'Z c'v'q'b K'ti h'v c'ie'Z'f'Z e'vs'K'u'U e'v `e'v'q'b K'ti Ges g'j ` w' w'Z'k'j Z'v AR'0 Ges e'R'vq i v'L'vi R't'b' gy' i'bx'w'Z n'w'Z'q'v'v e'ev'ni K'ti | 30 Rb 2014 Z'wi t'Li P'w'f'w'f'EK c'p'g'f' v'q't'bi w'f'w'f'Z e'vs'f'Ki m'y nvi m'st'e' b'k'j Z'vi Ae'v w'b't'g'e'D'c' w'w'c'Z n'j v | Gi g't'a' e'vs'f'Ki Aw_R m'au'` I `v'qmg'n e'v'w'Z g'j ` A's'f'f' i'q't'0, h'v t'g'q'v' c'w'Z'0 c'0 w'g'K P'w'f'w'f'EK c'p'g'f' v'q't'bi 0'v'v t'k'v'x'K'Z | m'au'` Ges `v'qmg'n w'b't'g'e'3 m'g'q'K'v'f'j i g't'a' t'g'q'v' c'w'Z'0'v'e' ev c'p'g'f' w'q'Z n't'e |

evsj v`k e`vsK t Awl_R weei Yxi t bUmgR
30 Rb 2014 Zwi tL mgvB eQti i Rb`

44 mgvS`Z mj nvi S`K

K) 30 Rb 2014 Zwi tLi Rb`

'000 UvKvq

weei Y	30 Rb 2014 Zwi tLi w`vZ	cpg`v`vq mgqKvj				fvi xZ Mo mj
		0 n`Z 3 gvm ch`S	3 n`Z 12 gvm ch`S	1 n`Z 5 eQi ch`S	5 eQti i AwlK mgvqi Rb`	

m`C`

e`v`wK gj` t`q Awl_R m`C`

e`v`wK gj` t` nmve	501,735,055	501,735,055	-	-	-	0.02%
e`v`wK webtqvM	933,017,193	479,878,616	146,197,324	306,941,253	-	1.52%
AvBGgGd Gi mvt` i w`vZ m`C`	148,468,110	84,454,866	12,871	-	64,000,373	0.06%
`Y` t`i S`	25,283,678	25,283,678	-	-	-	c`hR` bq
`Y` t`j b` b RvbZ `vve	19,451,963	-	19,451,963	-	-	0.36%
e`vsKmgv`K e`v`wK gj` t`q c` E FY	105,186,763	-	105,186,763	-	-	1.09%
e`v`wK gj` t`q Ab`vb` m`C`	4,595,253	-	4,595,253	-	-	c`hR` bq
tgU- e`v`wK gj` t`q Awl_R m`C`	1,737,738,015	1,091,352,215	275,444,174	306,941,253	64,000,373	

v`bxq gj` t`q Awl_R m`C`

UvKv gj` t` I bM` w`vZ	1,356,424	1,356,424	-	-	-	c`hR` bq
cpt we` q P`v` t`Z w`v`K Dwi w`UR` q	980,000	980,000	-	-	-	11.86%
evsj v`k mi Kvi`K c` E FY	168,861,943	4,500,000	18,084,206	122,271,208	24,006,529	8.92%
v`bxq gj` t`q webtqvM	8,385,472	250,000	4,050,472	3,280,000	805,000	7.09%
e`vsK, Awl_R c`Z`v` Ges						
KgR`Z` i`K v`bxq gj` t`q c` E FY	109,704,694	2,934,320	12,673,653	35,245,395	58,851,326	4.03%
v`bxq gj` t`q Ab`vb` Awl_R m`C`	1,145,214	-	-	-	-	c`hR` bq
tgU- v`bxq gj` t`q Awl_R m`C`	290,433,747	10,020,744	34,808,331	160,796,603	83,662,855	
tgU- Awl_R m`C`	2,028,171,762	1,101,372,959	310,252,505	467,737,856	147,663,228	

v`qmgR

e`v`wK gj` t`q Awl_R v`qmgR

e`v`wK gj` t`q e`vsK I Awl_R						
c`Z`v` n`Z AvgvB MhY	149,897,536	149,897,536	-	-	-	0.08%
AvBGgGd Gi w`bKU` v`q	188,331,836	3,833,497	2,496,600	14,048,010	167,953,729	0.04%
tgU- e`v`wK gj` t`q Awl_R m`C`	338,229,372	153,731,033	2,496,600	14,048,010	167,953,729	

v`bxq gj` t`q Awl_R v`qmgR

Pvj ytbU	847,170,600	-	-	-	-	c`hR` bq
`f` t`gq` FY	57,664,690	57,664,690	-	-	-	5.67%
v`bxq gj` t`q e`vsK I Awl_R c`Z`v`						
n`Z AvgvB MhY	443,782,003	-	-	-	-	c`hR` bq
v`bxq gj` t`q Ab`vb` Awl_R v`q	193,316,773	-	-	-	-	c`hR` bq
tgU- v`bxq gj` t`q Awl_R v`q	1,541,934,067	57,664,690	-	-	-	
tgU- Awl_R v`q	1,880,163,439	211,395,723	2,496,600	14,048,010	167,953,729	

mKj Awl_R n`vZ`v`i G` i` cpg`v`vq mgv`q w`b`v`i Z, hv Zv` i` t`gq` c`wZ` AenK` mgqKv` t`j i` mgZ`

ersj v` k e`vsK t Awv_R weei Yxi t bUmgv
30 Rp 2014 Zwi tL mgvB eQti i Rb`

44 mgvS`Z mj` nvi S`K

L) 30 Rp 2013 Zwi tLi Rb`

'000 UvKvq

weei Y	30 Rp 2013 Zwi tLi w`uZ	cpg`vqb mgqKvj				fviZ Mo mj
		0 n`Z 3 gvm ch`Sj	3 n`Z 12 gvm ch`Sj	1 n`Z 5 eQi ch`Sj	5 eQti i AwvK mg`qi Rb`	

m`c`

`et` w`kK gj` t`q Awv_R m`c`

`et` w`kK gj` t` wmwve	400,668,902	400,668,902	-	-	-	0.20%
`et` w`kK weib`tiqM	619,498,073	361,110,522	87,839,457	170,548,094	-	1.98%
AvBGgGd Gi mvt`_ i w`uZ m`c`	129,535,058	67,161,274	5,349	-	62,368,435	0.33%
Y`l ti`S`	30,888,999	30,888,999	-	-	-	chl`hR` bq
Y`lj b` b` RvbZ `vve	9,888,170	-	9,888,170	-	-	0.33%
e`vsKmgv`K `et` w`kK gj` t`q c`d E` FY	62,201,818	-	62,201,818	-	-	1.53%
`et` w`kK gj` t`q Ab`vb` m`c`	3,257,453	-	-	-	-	chl`hR` bq
tgvU- `et` w`kK gj` t`q Awv_R m`u`	1,255,938,473	859,829,697	159,934,794	170,548,094	62,368,435	

`vbxq gj` t`q Awv_R m`c`

UvKv, K`q`b I bM` w`uZ	912,090	912,090	-	-	-	chl`hR` bq
wi fvm`i t`cv Pw`S	32,690,170	32,690,170	-	-	-	9.63%
ersj v` k mi Kvi`K c`d E` FY	304,676,986	97,163,242	17,844,151	85,199,436	104,470,157	9.70%
`vbxq gj` t`q weib`tiqM	8,221,755	-	2,065,000	5,724,303	432,452	6.88%
e`vsK, Awv_R c`iZ`v`b Ges						
KgR`Z` i`K `vbxq gj` t`q c`d E` FY	118,056,512	4,807,353	28,319,817	59,441,457	25,487,885	4.87%
`vbxq gj` t`q Ab`vb` Awv_R m`u`	2,337,873	-	-	-	-	chl`hR` bq
tgvU- `vbxq gj` t`q Awv_R m`u`	466,895,386	135,572,855	48,228,968	150,365,196	130,390,494	
tgvU- Awv_R m`u`	1,722,833,859	995,402,552	208,163,762	320,913,290	192,758,929	

`vq

`et` w`kK gj` t`q Awv_R `vq

`et` w`kK gj` t`q e`vsK I Awv_R						
c`iZ`v`bi Rgv	140,040,206	140,040,206	-	-	-	0.14%
AvBGgGd msvk-`vq	168,729,820	2,901,782	3,519,361	10,482,616	151,826,061	0.05%
tgvU- `et` w`kK gj` t`q Awv_R m`u`	308,770,026	142,941,988	3,519,361	10,482,616	151,826,061	

`vbxq gj` t`q Awv_R `vq

c`pvi YKZ t`bU	746,382,564	-	-	-	-	chl`hR` bq
`f t`gqvw` FY	49,830,996	49,830,996	-	-	-	5.07%
`vbxq gj` t`q e`vsK I Awv_R c`iZ`v`b						
n`Z AvgvbZ M`hY	371,149,908	-	-	-	-	chl`hR` bq
`vbxq gj` t`q Ab`vb` Awv_R `vq	92,953,477	-	-	-	-	chl`hR` bq
tgvU `vbxq gj` t`q Awv_R `vq	1,260,316,945	49,830,996	-	-	-	
tgvU Awv_R `vq	1,569,086,971	192,772,984	3,519,361	10,482,616	151,826,061	

mKj Awv_R nwiZqvi G` i cpg`vqb mg`q wba`wi Z, hv Zv` i t`gqvw` c`wZ`P Aevk`o mgqKvt`j i mgZj` |

evsj vř`k e`vsK t Awu_R weei Yxi tlvUmgř
30 Rřb 2014 Zvwi řL mgvřB eQti i Rb`

44.01 mř nvi SřK

K) 30 Rřb 2014 Zvwi řLi Rb`

'000 UvKvř

weei Y	30 Rřb 2014 Zvwi řLi w`wZ	cřgř`vřb mgřKvj				řivřZ Mo mř
		0 nřZ 3 gvm chřř	3 nřZ 12 gvm chřř	1 nřZ 5 eQi chřř	5 eQti i AwaK mgřqj Rb`	

mřC`

řeř`řK gř řq Awu_R mřC`

řeř`řK gř ř nmve	501,735,055	501,735,055	-	-	-	0.02%
řeř`řK weibřqM	933,017,193	479,878,616	146,197,324	306,941,253	-	1.52%
AvBGgGd Gi mřř_ i wřřZ mřC`	148,468,110	84,454,866	12,871	-	64,000,373	0.06%
řYř ři řC`	25,283,678	25,283,678	-	-	-	řřřR` bq
řYřj bř`b RřwZ `we	19,451,963	-	19,451,963	-	-	0.36%
e`vsKmgřřK řeř`řK gř řq cř Ě FY	105,186,763	-	105,186,763	-	-	1.09%
řeř`řK gř řq Ab`řb` mřC`	4,595,253	-	-	-	-	řřřR` bq
řgvU- řeř`řK gř řq Awu_R mřu`	1,737,738,015	1,091,352,215	270,848,921	306,941,253	64,000,373	

řvřq gř řq Awu_R mřC`

UvKv, Křqb I bM` w`wZ	546,240	546,240	-	-	-	řřřR` bq
wi řvmřři řcv Pwř	980,000	980,000	-	-	-	11.86%
evsj vř`k mi Kvi řK cř Ě FY	168,861,943	4,500,000	18,084,206	122,271,208	24,006,529	8.92%
řvřq gř řq weibřqM	7,005,000	250,000	2,170,000	3,280,000	1,305,000	4.89%
e`vsK, Awu_R cřřZřvb Ges	108,628,077	2,934,320	12,673,653	35,245,395	57,774,709	4.01%
KgřřZřř i řK řvřq gř řq cř Ě FY	929,682	-	-	-	-	řřřR` bq
řvřq gř řq Ab`řb` Awu_R mřu`	286,950,942	9,210,560	32,927,859	160,796,603	83,086,238	
řgvU- řvřq gř řq Awu_R mřu`	2,024,688,957	1,100,562,775	303,776,780	467,737,856	147,086,611	

řvř

řeř`řK gř řq Awu_R řvř

řeř`řK gř řq e`vsK I Awu_R	149,897,536	149,897,536	-	-	-	0.08%
cřřZřřbi Rgv	188,331,836	3,833,497	2,496,600	14,048,010	167,953,729	0.04%
řgvU- řeř`řK gř řq Awu_R mřu`	338,229,372	153,731,033	2,496,600	14,048,010	167,953,729	

řvřq gř řq Awu_R řvř

cřřvi YKZ řvřU	847,170,600	-	-	-	-	řřřR` bq
řř řgřw` FY	57,664,690	57,664,690	-	-	-	5.67%
řvřq gř řq e`vsK I Awu_R cřřZřřbi	443,782,003	-	-	-	-	řřřR` bq
nřř AvřvřZ MřhY	192,817,857	-	-	-	-	řřřR` bq
řvřq gř řq Ab`řb` Awu_R řvř	1,541,435,151	57,664,690	-	-	-	
řgvU řvřq gř řq Awu_R řvř	1,879,664,523	211,395,723	2,496,600	14,048,010	167,953,729	

mKj Awu_R nřřZřři Gř i cřgř`vřb mgřq wbařři Z, hv Zřř i řgřv`cřřř Aenřk mgřKvřř i mgřj`

evsj v`k e`vsK t AwL_R weei Yxi t bUmgv
30 Rp 2014 Zwii tL mgvB eQt i Rb`

44.01 mÿ nvi Svk

L) 30 Rp 2013 Zwii tLi Rb` '000 UvKvq

weei Y	30 Rp 2013 Zwii tLi w`wZ	cpg`vqb mgqKvj				fvi xZ Mo mj
		0 n`Z 3 gvm chSj	3 n`Z 12 gvm chSj	1 n`Z 5 eQi chSj	5 eQt i AwL mgvqj Rb`	

m`c`

^e` w`kK gj` t`q AwL_R m`c`

^e` w`kK gj` t` wmwve	400,668,902	400,668,902	-	-	-	0.20%
^e` w`kK weib`qM	619,498,073	361,110,522	87,839,457	170,548,095	-	1.98%
AvBGgGd Gi mvt` i w`Z m`c`	129,535,058	67,161,274	5,349	-	62,368,435	0.33%
^Yqj tiS`	30,888,999	30,888,999	-	-	-	clhr` bq
^Yqj bt` b RwbZ `we	9,888,170	-	9,888,170	-	-	0.33%
e`vsKmgv`K ^e` w`kK gj` t`q cD E FY	62,201,818	-	62,201,818	-	-	1.53%
^e` w`kK gj` t`q Ab`vb` m`c`	3,257,453	-	-	-	-	clhr` bq
tgU- ^e` w`kK gj` t`q AwL_R m`u`	1,255,938,473	859,829,697	159,934,794	170,548,095	62,368,435	

^vbxq gj` t`q AwL_R m`c`

UvKv, Ktqb I bM` w`wZ	387,106	387,106	-	-	-	clhr` bq
wi fvm`i tcv Pw`	32,690,170	32,690,170	-	-	-	9.63%
evsj v`k mi Kvi`K cD E FY	304,676,986	97,163,242	17,844,151	85,199,436	104,470,157	9.70%
^vbxq gj` t`q weib`qM	7,040,000	-	2,065,000	4,050,000	925,000	4.95%
e`vsK, AwL_R cDZ`vb Ges						
KgRZ` i`K ^vbxq gj` t`q cD E FY	117,087,464	4,807,353	28,319,817	59,441,457	24,518,837	4.86%
^vbxq gj` t`q Ab`vb` AwL_R m`u`	2,199,827	-	-	-	-	clhr` bq
tgU- ^vbxq gj` t`q AwL_R m`u`	464,081,553	135,047,871	48,228,968	148,690,893	129,913,994	
tgU- AwL_R m`u`	1,720,020,026	994,877,568	208,163,762	319,238,988	192,282,429	

`vq

^e` w`kK gj` t`q AwL_R `vq

^e` w`kK gj` t`q e`vsK I AwL_R						
cDZ`vbi Rgv	140,040,206	140,040,206	-	-	-	0.14%
AvBGgGd msuk-`vq	168,729,820	2,901,782	3,519,361	10,482,616	151,826,061	0.05%
tgU- ^e` w`kK gj` t`q AwL_R m`u`	308,770,026	142,941,988	3,519,361	10,482,616	151,826,061	

^vbxq gj` t`q AwL_R `vq

cDvi YKZ t`vU	746,382,564	-	-	-	-	clhr` bq
^f t`gqv` FY	49,830,996	49,830,996	-	-	-	0.05%
^vbxq gj` t`q e`vsK I AwL_R cDZ`vb						
n`Z AvgvBZ MhY	371,149,908	-	-	-	-	clhr` bq
^vbxq gj` t`q Ab`vb` AwL_R `vq	92,137,645	-	-	-	-	clhr` bq
tgU ^vbxq gj` t`q AwL_R `vq	1,259,501,113	49,830,996	-	-	-	
tgU AwL_R `vq	1,568,271,139	192,772,984	3,519,361	10,482,616	151,826,061	

mKj AwL_R nwmZqvi Gt` i cpg`vqb mgvq wba`wi Z, hv Zv` i t`gqv` cWZ` Aen`k` mgqKv`j i mgZj` |

evsj vř`k e`vsřK t Awl_R veei Yxi tlvUmgn
30 Rb 2014 Zwi řL mgvß eQti i Rb`

45 mgvřZ Zvij` SřK

Zvij` SřK

e`vsřKi `b b`b Kvřej x cwi Pvj bvi Rb` cřqvRbxq Zvij` i msKU nř`Q Zvij` SřK hv bM` A_@A_ev Ab`vb` Awl_R m`u` řviv mgřř Kiv nq|

Zvij` SřK e`vcbv t

Zvij` SřK msMwZ nq evRvi g`ve`v ev FY cřvřni k_MwZi Kvi řY hvi dtj A_řqřbi mřlv` ř Drmmgn ZvrřWYKřvře nřm cvq| GB SřK nřřmi Rřb` MřcwUi Zřwřtj i Drmmgn eřgwřřK Kiv nřřqř Ges m`u` mgř `vtqi wřwřřZ e`vcbv Kiv nřřqř| PřřwřřřK cřtci řkva Zwi L hv Awl_R Ae`vi veei Yxi Zwi L nřZ PřřwřřřK řgq` cřZ`Zwi L chřřmgqřvřtj i wřwřřZ e`vsřKi Awl_R m`u` I `vqmgřni řgq` cřZ`cřřvřj Gi mřmřřřřc wřtřgřř řUwřtj Zřj aiv nřřv|

wřtřgřř mgqřvřtj i gřa` m`u` I `vqmgřni řgq` cřZ`řřřt

K) 30 Rb 2014 Zwi řLi Rb`

'000 UvKřq

1 gym chřř	1 nřZ 3 gym	3 nřZ 12 gym	1 nřZ 5 eQi	5 eQti i Z`řx`	řgvU
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`eř`řK gřři Awl_R m`c`

`eř`řK gřř nmve

`eř`řK wřwřřřř

AvBGgGd Gi mřwZ i wřřZ m`u`

`Yř ři řř

`Yřř bř`b RřvZ `wř

e`vsřKmgřřřK cřř `eř`řK gřř ř FY

Ab`vb` `eř`řK m`c`

řgvU

501,735,055	-	-	-	-	501,735,055
32,802	479,845,814	146,197,324	306,941,253	-	933,017,193
84,454,866	-	12,871	-	64,000,373	148,468,110
25,283,678	-	-	-	-	25,283,678
-	-	19,451,963	-	-	19,451,963
-	-	105,186,763	-	-	105,186,763
-	-	4,595,253	-	-	4,595,253
611,506,401	479,845,814	275,444,174	306,941,253	64,000,373	1,737,738,015

`vbxq gřři Awl_R m`c`

UvKř, Křřqb I bM` w`wZ

ři řcřřřZ wřwřřřř

mi Kvi řřK cřř ř FY

`vbxq gřř řq wřwřřřř

`vbxq gřř řq e`vsřK, Awl_R cřřřřvř

I Kgřřřřř i cřř ř FY

`vbxq gřř řq Ab`vb` Awl_R m`u`

řgvU

1,356,424	-	-	-	-	1,356,424
980,000	-	-	-	-	980,000
-	4,500,000	18,084,206	122,271,208	24,006,529	168,861,943
-	250,000	4,050,472	3,280,000	805,000	8,385,472
-	2,934,320	12,673,653	35,245,395	58,851,326	109,704,694
-	-	1,145,214	-	-	1,145,214
2,336,424	7,684,320	35,953,545	160,796,603	83,662,855	290,433,747

eisj v`k e`vsK t Awv_R weei Yxi tlvUmgv
30 Rp 2014 Zvvi tL mgvB eQti i Rb`

45 mgvS`Z Zvij` Svk

'000 UvKvq

1 gym chSi	1 ntZ 3 gym	3 ntZ 12 gym	1 ntZ 5 eQi	5 eQti i Z` t`x`	tgU
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A_@vnfZ m`c`

m`civE, `vcbv I mi Avg

A`ukBvq m`u`

Ab`vb` A-Awv_R m`u`

tgU

tgU m`u`

-	-	1,580,747	1,003,009	43,857,066	46,440,822
-	-	123,139	555,103	-	678,242
924,283	-	592,000	4,891,562	-	6,407,845
924,283	-	2,295,886	6,449,674	43,857,066	53,526,909
614,767,108	487,530,134	313,693,605	474,187,530	191,520,294	2,081,698,672

`ef`vkK gv`i Awv_R `vq

e`vsK I Awv_R c`Zov`bi Rgv

AvBGgGd msvk-o`vq

tgU

149,897,536	-	-	-	-	149,897,536
2,432,041	1,401,456	2,496,600	14,048,010	167,953,729	188,331,836
152,329,577	1,401,456	2,496,600	14,048,010	167,953,729	338,229,372

`vbxq gv`i Awv_R `vq

c`Pvi YKZ gv`i

`f`tgqiv` FY

e`vsK I Awv_R c`Zov`b ntZ AvgvbZ MhY-

`vbxq gv`i

`vbxq gv`i Ab`vb` Awv_R `vq

tgU

tgU `vq

847,170,600	-	-	-	-	847,170,600
57,664,690	-	-	-	-	57,664,690
443,782,003	-	-	-	-	443,782,003
41,199,148	-	109,432,934	42,684,694	-	193,316,776
1,389,816,441	-	109,432,934	42,684,694	-	1,541,934,069
1,542,146,018	1,401,456	111,929,534	56,732,704	167,953,729	1,880,163,441

gv`ab Ges miv`vZ

tgU `vq Ges BKiBvU

vePivZ ve`tk`Y

tgqiv` c`vZ`vePivZ

-	-	-	-	201,535,233	201,535,233
1,542,146,018	1,401,456	111,929,534	56,732,704	369,488,962	2,081,698,674
(927,378,910)	486,128,678	201,764,071	417,454,826	23,566,565	201,535,230

ersj vř`k e`vsK t Awu_R weei Yxi t bUmgř
30 Rř 2014 Zwi řL mgvř eQti i Rb`

45 mgvřZ Zvij` SřK

'000 UvKvq

L) 30 Rř 2013 Zwi řLi Rb`

1 gvm chři	1 - 3 gvm tgqvw`	3 - 12 gvm tgqvw`	1-5 eQi tgqvw`	5 eQti i Awak tgqvw`	řgvU
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řet` wkk gř ti Awu_R mřc`

400,668,902	-	-	-	-	400,668,902
řet` wkk gř ř nmme	-	-	-	-	-
řet` wkk weibřqvm	210,151,187	87,839,457	170,548,095	-	619,498,073
AvBGgGd Gi minZ i wřřZ mřu`	67,161,274	5,349	-	62,368,435	129,535,058
řYř řiřc`	30,888,999	-	-	-	30,888,999
řYřj bř` b RřbZ `wre	-	9,888,170	-	-	9,888,170
e`vsK mgřřK řet` wkk gř řq cř Ě FY	-	62,201,818	-	-	62,201,818
řet` wkk gř řq Ab`vb` Awu_R mřc`	-	3,257,453	-	-	3,257,453
řgvU	649,678,509	210,151,187	163,192,247	62,368,435	1,255,938,473

řvřq gř řq Awu_R mřc`

912,090	-	-	-	-	912,090
ři řcv řZ weibřqvm	32,690,170	-	-	-	32,690,170
ersj vř`k mi Kvi řK cř Ě FY	20,000,000	17,844,151	85,199,436	104,470,157	304,676,986
řvřq gř ř weibřqvm	-	2,065,000	5,724,303	432,452	8,221,755
e`vsK, Awu_R cřřZřvb I	-	-	-	-	-
Kgřvi řř` i řK cř Ě FY řvřq gř řq	-	4,807,353	28,319,817	59,441,457	118,056,512
řvřq gř řq Ab`vb` Awu_R mřu`	-	-	2,337,873	-	2,337,873
řgvU	53,602,260	81,970,595	50,566,841	150,365,196	466,895,386

Ab`vb` A_řwřřř mřc`

-	-	1,513,391	-	27,727,214	29,240,605
mřcwĚ, řvcbv I mi řvg	-	123,139	-	788,776	911,915
A`řkřřq mřu`	364,909	909,488	5,369,470	-	6,643,867
řgvU	364,909	2,546,018	5,369,470	28,515,990	36,796,387
řgvU mřc`	703,645,678	292,121,782	216,305,106	326,282,761	1,759,630,246

řet` wkk gř ti Awu_R `vq

140,040,206	-	-	-	-	140,040,206
e`vsK I Awu_R cřřZřvb řřZ	170,298	2,731,484	3,519,361	10,482,616	168,729,820
AvBGgGd Gi minZ i wřřZ `vqmgř	140,210,504	2,731,484	3,519,361	10,482,616	308,770,026

řvřq gř ři Awu_R `vq

746,382,617	-	-	-	-	746,382,617
cřřvi YKZ gř ř	49,830,996	-	-	-	49,830,996
řř řqvw` FY	371,149,908	-	-	-	371,149,908
e`vsK I Awu_R cřřZřvb řřZ AvřvbZ řřY- řvřq gř řq	-	-	-	-	-
řvřq gř řq Ab`vb` Awu_R `vq	-	92,953,477	-	-	92,953,477
řgvU	1,167,363,521	92,953,477	-	-	1,260,316,998
řgvU `vqmgř	1,307,574,025	2,731,484	96,472,838	10,482,616	1,569,087,024

gř ab Ges mwřwř

-	-	-	-	24,759,279	24,759,279
řgvU gř ab I `vq	1,307,574,025	2,731,484	96,472,838	10,482,616	1,759,630,299

cv_R `wřřřř

(603,928,347)	289,390,298	119,832,268	315,800,145	69,448,858	190,543,222
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eisj v`k e`vsK t Avw_R weei Yxi t bUmgv
30 Rp 2014 Zwii tL mgvB eQti i Rb`

45.01 Zvij` S`rk

'000 UvKvq

K) 30 Rp 2014 Zwii tLi Rb`

1 gym chS`i	1 -3 gym tgqvw`	3 - 12 gym tgqvw`	1-5 eQi tgqvw`	5 eQti i AwAK tgqvw`	tgvU
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e`f`wkK gj`ti Avw_R m`rc`

501,735,055	-	-	-	-	501,735,055
32,802	479,845,814	146,197,324	306,941,253	-	933,017,193
84,454,866	-	12,871	-	64,000,373	148,468,110
25,283,678	-	-	-	-	25,283,678
-	-	19,451,963	-	-	19,451,963
-	-	105,186,763	-	-	105,186,763
-	-	4,595,253	-	-	4,595,253
611,506,401	479,845,814	275,444,174	306,941,253	64,000,373	1,737,738,015

e`f`wkK gj`t nmve

e`f`wkK weib`tqvM

AvBGgGd Gi mvt` i w`jZ m`u`

-Y`q` ti S`c`

-Y`q`j bt` b RibZ `we

e`vsKmgv`K e`f`wkK gj`tq c`E FY

Ab`vb` e`f`wkK m`rc`

tgU

-vbxq gj`ti Avw_R m`rc`

546,240	-	-	-	-	546,240
980,000	-	-	-	-	980,000
-	4,500,000	18,084,206	122,271,208	24,006,529	168,861,943
250,000	-	2,170,000	3,280,000	1,305,000	7,005,000
-	2,934,320	12,673,653	35,245,395	57,774,709	108,628,077
-	-	929,682	-	-	929,682
1,776,240	7,434,320	33,857,541	160,796,603	83,086,238	286,950,942

UvKv, K`tb I bM` w`vZ

ti`cv` tZ weib`tqvM

mi Kvi`tK c`E FY

-vbxq gj`tq weib`tqvM

e`vsK, Avw_R c`iZ`vb I

KgPvi`xt` i`iK c`E FY -vbxq gj`tq

-vbxq gj`tq Ab`vb` Avw_R m`u`

tgU

A_e`unfZ` m`rc`

-	-	1,578,493	990,970	36,131,322	38,700,785
-	-	123,139	555,103	-	678,242
3,772,413	-	-	27,692	-	3,800,104
3,772,413	-	1,701,632	1,573,765	36,131,322	43,179,131
617,055,054	487,280,134	311,003,347	469,311,621	183,217,933	2,067,868,089

m`rc`E, -vcbv I mi Avg

A`u`k`v`q m`u`

Ab`vb` -vbxq m`u`

tgU

tgU m`u` mgv

e`f`wkK gj`tq Avw_R `vq

149,897,536	-	-	-	-	149,897,536
1,624,626	2,208,871	2,496,600	14,048,010	167,953,729	188,331,836
151,522,162	2,208,871	2,496,600	14,048,010	167,953,729	338,229,372

e`f`wkK gj`tq e`vsK I Avw_R

c`iZ`vbm`g`ni Rgv

AvBGgGd msik`o`vq

tgU

-vbxq gj`tq Avw_R `vq

847,170,600	-	-	-	-	847,170,600
57,664,690	-	-	-	-	57,664,690
443,782,003	-	-	-	-	443,782,003
41,199,148	-	108,934,018	42,684,691	-	192,817,857
1,389,816,441	-	108,934,018	42,684,691	-	1,541,435,151
1,541,338,603	2,208,871	111,430,618	56,732,701	167,953,729	1,879,664,523

c`Pvi`YKZ t`bvU

-f`tgqvw` FY

-vbxq gj`tq e`vsK I Avw_R

c`iZ`vbm`g`ni KZ`R RgvKZ AvgvbZ

-vbxq gj`tq Ab`vb` Avw_R `vq

tgU

tgU `vq

gj`ab I mw`AwZ

tgU `vq I BK`iBwU

weP`v`Z wej`k`Y

tgq` c`iZ`weP`v`Z

-	-	-	-	188,203,567	188,203,567
1,541,338,603	2,208,871	111,430,618	56,732,701	356,157,296	2,067,868,089
(924,283,549)	485,071,263	199,572,729	412,578,920	15,264,204	188,203,566

evsj vř`k e`vsK t Awv_Ř weei Yxi tlvUmgn
30 Rp 2014 Zwi řL mgvß eQti i Rb`

45.01 Zvij` SřK

'000 UvKvq

L) 30 Rp 2013 Zwi řLi Rb`

1 gym chřLi	1 -3 gym tgqvw`	3 - 12 gym tgqvw`	1-5 eQi tgqvw`	5 eQti i AwK tgqvw`	řgvU
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řvbxq gř` řq Awv_Ř mřc`

řeř`řK K gř` ř nmme
řeř`řK K wevbřqvm
AvBGgGd Gi mřnZ i řřZ mřú` mgn
řYř ři řc`
řYř ř bř` b RřbZ `ve
e`vsK mgn řK řeř`řK gř` řq cř E FY
Ab`vb` řeř`řK mřc`
řgvU

400,668,902	-	-	-	-	400,668,902
150,959,334	210,151,187	87,839,457	170,548,095	-	619,498,073
67,161,274	-	5,349	-	62,368,435	129,535,058
30,888,999	-	-	-	-	30,888,999
-	-	9,888,170	-	-	9,888,170
-	-	62,201,818	-	-	62,201,818
-	-	3,257,453	-	-	3,257,453
649,678,509	210,151,187	163,192,247	170,548,095	62,368,435	1,255,938,473

řvbxq gř` řq Awv_Ř mřc`

UvKv, Křqb I bM` w`řZ
ři řcřřřZ wevbřqvm
mi Kvi řK cř E FY
řvbxq gř` řq wevbřqvm
e`vsK, Awv_Ř cřZřvb I Kgřvi řř` i řK
cř E FY- řvbxq gř` řq
řvbxq gř` řq Ab`b` Awv_Ř mřú`
řgvU

387,106	-	-	-	-	387,106
32,690,170	-	-	-	-	32,690,170
20,000,000	77,163,242	17,844,151	85,199,436	104,470,157	304,676,986
-	-	2,065,000	4,050,000	925,000	7,040,000
-	4,807,353	28,319,817	59,441,457	24,518,837	117,087,464
-	-	2,199,827	-	-	2,199,827
53,077,276	81,970,595	50,428,795	148,690,893	129,913,994	464,081,553

A_řwřřř mřc`

řvcbv I mi řvgw`
A`řkřřř mřú`
Ab`vb` A-Awv_Ř mřú`
řgvU
řgvU mřú` mgn

-	-	1,512,152	-	24,680,070	26,192,222
-	-	123,139	788,776	-	911,915
4,214,521	-	-	18,071	-	4,232,592
4,214,521	-	1,635,291	806,847	24,680,070	31,336,729
706,970,306	292,121,782	215,256,333	320,045,835	216,962,499	1,751,356,755

řeř`řK K gř` řq Awv_Ř `řq mgn

e`vsK I Awv_Ř cřZřvb řřZ řvgřbZ
MřhY- řeř`řK K gř` řq
AvBGgGd Gi mřnZ i řřZ `řq mgn
řgvU

140,040,206	-	-	-	-	140,040,206
170,298	2,731,484	3,519,361	10,482,616	151,826,061	168,729,820
140,210,504	2,731,484	3,519,361	10,482,616	151,826,061	308,770,026

řvbxq gř` řq Awv_Ř `řq mgn

cřřvi YKZ řbvU
řř řqvw` FY
řvbxq gř` řq e`vsK I Awv_Ř cřZřvb mgn
KZř RgvKZ řvgřbZ
řvbxq gř` řq Ab`vb` Awv_Ř `řq
řgvU
řgvU `řq mgn

746,382,564	-	-	-	-	746,382,564
49,830,996	-	-	-	-	49,830,996
371,149,908	-	-	-	-	371,149,908
-	-	92,137,645	-	-	92,137,645
1,167,363,468	-	92,137,645	-	-	1,259,501,113
1,307,573,972	2,731,484	95,657,006	10,482,616	151,826,061	1,568,271,139

gř` ab I mřAwZ
řgvU `řq I BKřBřU
řeřřřř weřřřř
řqvw` cřZřř weřřřř

-	40,733,254	-	-	142,352,309	183,085,563
1,307,573,972	43,464,738	95,657,006	10,482,616	294,178,370	1,751,356,702
(600,603,666)	289,390,298	119,599,327	309,563,219	65,136,438	183,085,616

ersj vt`k e`vsK t Avw_R weei Yxi tlvUmgn
30 Rp 2014 Zwi tL mgvB eQti i Rb`

46 gj` t SntK

gj` ti weibgg nvi cwi eZ`fbi Kvi tY gj` t SntK (weibgg nvi SntK) mjo` nq, hv cZ` q` fite `et` wkK gj` ti wi RvF`Q weibqvm tK c`fweZ Kti | ersj vt`k e`vsK i `et` wkK gj` ti wi RvF`e`e`vcbv I weibqvm Kvh` g weibqvm KvguU KZ`R wbcwS`Z nq | `et` wkK gj` ti wi RvF`e`e`vcbv I weibqvm Kvh` t gi MvBW j vBb Abjv`ti weibqvm KvguU `et` wkK gj` ti wi RvF`e`e`vcbv I weibqvm ms v`sl`m x v`sl`M hY Kti v`tK | MvBW j vBb Ab`tgw` Z te`AgvK` Abjv`x gj` ti Ae`v we`tePbv Kti weibqvm, tcvU`dvwj I i cwi grY I mgq Kvj we`tePbv Abjv`ti weibqvm Kiv n`tq v`tK Ges Zv ` w`bK/mvBvwnK w`f`wE`tZ c`p`tweb`v`tm c`q`vRbxq e`e`v M`h`tY tcvU`dvwj I e`e`vcK/wWj vi MY m`tP`o v`tK |

`et` wkK gj` tY Avw_R m`c` I `vq

K) 30 Rp 2014 Zwi tLi Rb`

'000 UvKvq

weei Y	gvt Wt mgZj`	`Y`q ti`S`c` mgZj`	BD`iv mgZj`	w`R`ieuc mgZj`	B`iqb mgZj`	Kvt Wt mgZj`	At Wt mgZj`	w`mGbl AvB mgZj`	GmMVAvi mgZj`	Ab`vb` mgZj`
m`c`										
Ab`vb` we`t` wk` tK` t`iq e`vsK Rgv	449,191,353	-	41,371,602	1,779,967.0	7,208,389	923,089	146,192	843,123	-	271,338
`f`tgw` weibqvm	338,244,163	-	26,577,179	53,811,550.0	-	23,688,692	32,671,149	1,504,615	-	15,553,368
tURvi x wej	83,075,583	-	-	-	-	-	-	-	-	-
we`t` wk` eU	261,786,922	-	57,253,584	18,022,727.1	-	3,636,843	11,702,732	5,488,084	-	-
`Y`q ti`S`c`	-	25,283,678	-	-	-	-	-	-	-	-
Ab`vb` e`vsK i FY	105,186,763	-	-	-	-	-	-	-	-	-
`Y`q t` b` b` RwbZ ` we	-	19,451,963	-	-	-	-	-	-	-	-
c`c` m`j	3,104,213	-	897,789	147,713.0	-	72,602	332,462	18,048	-	22,346
AvBGgGd msuk-o` m`c`	-	-	-	-	-	-	-	-	148,468,110	-
Ab`vb` `et` wkK m`c`	-	-	-	-	-	-	-	-	-	80
tgvU	1,240,588,997	44,735,641	126,100,154	73,761,960	7,208,389	28,321,226	44,852,535	7,853,870	148,468,110	15,847,132
`vq										
Ab`vb` e`vsK i Rgv	148,615,380	-	763,722	505,776	8,851	3,806	-	-	-	-
AvBGgGd msuk-o` vq	-	-	-	-	-	-	-	-	62,320,401	-
c`c`KwZK ` t`hv`M Ri`ix mrvqZv	-	-	-	-	-	-	-	-	8,266,285	-
`wi` `a` we`tgypb I c`e`w` mrvqZvi FY	-	-	-	-	-	-	-	-	61,252,784	-
GmMVAvi eiv`	-	-	-	-	-	-	-	-	54,857,548	-
e`waZ FY m`jeav	-	-	-	-	-	-	-	-	1,634,818	-
Ab`vb`	-	-	-	-	-	-	-	-	-	-
tgvU	148,615,380	-	763,722	505,776	8,851	3,806	-	-	188,331,836	-
bxU	1,091,973,617	44,735,641	125,336,432	73,256,184	7,199,538	28,317,420	44,852,535	7,853,870	(39,863,726)	15,847,132

evsj v`k e`vstK t AvL_R weei Yxi tlvUmgn
30 Rp 2014 Zwi tL mgvB eQti i Rb`

46 gj t Svk

L) 30 Rp 2013 Zwi tLi Rb`

'000 UvKvq

weei Y	gvt Wt mgZj`	-Yq tiSc` mgZj`	BDti v mgZj`	vRweic mgZj`	Btqb mgZj`	Kvt Wt mgZj`	At Wt mgZj`	vmGbI AvB mgZj`	GmWAvi mgZj`	Ab`vb` mgZj`
m=C`										
Ab`vb` tK`iq e`vstK Rgv	313,536,314	-	78,632,814	2,721,504	3,686,957	199,980	1,795,048	53,953	-	42,332
-f tgvw` webtqvM	215,089,539	-	-	51,964,362	-	12,090,588	23,023,762	818,182	-	12,441,488
tURix vej	83,198,484	-	-	-	-	-	-	-	-	-
vet`vk eU	147,302,148	-	39,721,907	12,673,184	-	4,481,289	14,313,099	2,380,041	-	-
-Yq tiSc`	-	30,888,999	-	-	-	-	-	-	-	-
Ab`vb` e`vstKi FY	62,201,818	-	-	-	-	-	-	-	-	-
-Yqj bt`b RvbZ`we	-	9,888,170	-	-	-	-	-	-	-	-
cC`mj	1,970,416	17,670	749,123	127,121	-	38,161	340,830	14,052	5,349	-
AvBGgGd msvk-o` m=C`	-	-	-	-	-	-	-	-	129,529,709	-
Ab`vb` vet`vkK m=C`	-	-	-	-	-	-	-	-	-	80
tgU	823,298,719	40,794,839	119,103,844	67,486,171	3,686,957	16,810,018	39,472,739	3,266,228	129,535,058	12,483,900
`vq										
Ab`vb` e`vstKi Rgv	136,683,238	-	627,781	562,085	2,163,272	3,830	-	-	-	-
AvBGgGd msvk-o` vq	-	-	-	-	-	-	-	-	62,489,313	-
cC`KuzK` thvM Ri`ix mrvqZv	-	-	-	-	-	-	-	-	14,297,198	-
`wi`vetgvPb l c`v` mrvqZvi FY	-	-	-	-	-	-	-	-	59,691,863	-
GmWAvi eivl	-	-	-	-	-	-	-	-	32,075,760	-
evaZ FY mjeav	-	-	-	-	-	-	-	-	175,686	-
Ab`vb`	-	-	-	-	-	-	-	-	-	-
tgU	136,683,238	-	627,781	562,085	2,163,272	3,830	-	-	168,729,820	-
bxU	686,615,481	40,794,839	118,476,063	66,924,086	1,523,685	16,806,188	39,472,739	3,266,228	(39,194,762)	12,483,900

eivj v`k e`vsK t Avw_R weei Yxi tlvUmgn
30 Rp 2014 Zwi tL mgvB eQt i Rb`

47 mste`bkj Zv wek tY

30 Rp 2014 Zwi tL Ab`vb` mPK Acwi ewZ eZ t_ tK mjt` i nvi kZKiv 1 fvM nwm tctj e`vsKt gbrdv 18,666 wgwj qb UvKv Kg ntZv (2013: UvKv 16,430 wgwj qb) | Ab`w` tK Ab`vb` mPK Acwi ewZ eZ t_ tK mjt` i nvi kZKiv 1 fvM ewx tctj gbrdv 18,666 wgwj qb UvKv tewk ntZv (2013: UvKv 16,430 wgwj qb) | mj` e`vsKt c`av Avtqi Drm nl qvq mj` nvti i cwi eZB e`vsKt gbrdvi Dci Awak mste`bkj |

30 Rp 2014 Zwi tL Ab`vb` mPK Acwi ewZ eZ t_ tK UvKvi gj`gvb kZKiv 10 fvM nwm tctj `et`wkK g`v` wi Rvf`ntZ gbrdv 1,314 wgwj qb UvKv ewx tctZv (2013: UvKv 3,848 wgwj qb) | weci xZ Ab`vb` mPK Acwi ewZ eZ t_ tK UvKvi gj`gvb kZKiv 10 `k fvM ewx tctj gbrdv cwi gvY 1,314 wgwj qb UvKv nwm tctZv (2013: UvKv 3,848 wgwj qb) | e`vsKt gbrdv wevbgq nvti i mvt_ AwZ mste`bkj | e`vsK Zvi Kvh`t gi Ask wntmte chfB `et`wkK gj`ti wi Rvf`msi qY Kti _vtK |

K) mgvS Z cKZ gj`

cKZ gj` nj tmB gj` hv gj`vqb Zwi tL `f Zg mgtq AvM`h, AvZ c`q`0tqi gta` m`u` wevbgq ev`vq cwi tkrta e`eUZ nq | m`u` l` vtqi tcvUfdwv l` Abymti e`e`vcbv KZet`q`i avi Yvi Dci wfvE Kti cKZ gj` aiv ntqtQ | AvB.Gd.Avi.Gm tgvZvteK m`u` Ges`vqmg`ni cKZ gj` c`0 k`0 Ki tZ nte AvBGGm-39 Avw_R DcKi Y; gj`vqb Ges cwi gvc G ewY eZ tk`Y Ki Y Abhvqx | wbgwv wLZ Zvuj Kvq Avw_R m`u` Ges`vqmg`ni cKZ gj` Ges ewnZ g`j` i mvi -mst`q`c Ztj aiv ntj v t

	ewnZ gj`		cKZ gj`	
	2014	cptubvY 2013	2014	cptubvY 2013
Avw_R m`c`				
`et`wkK wevbtqvM	933,017,193	619,498,073	933,017,193	619,498,073
`Y`q` ti`S`	25,283,678	30,888,999	25,283,678	30,888,999
mi Kvi tK c`0 E FY	37,351,943	66,367,676	37,351,943	66,367,676
`vbxq gj` tq wevbtqvM	8,385,472	8,221,755	8,385,472	8,221,755
Avw_R m`c` - Aetj vcbKZ g`j`				
`et`wkK gj` i nmve	501,735,055	400,668,902	501,735,055	400,668,902
AvBGGGd msik-om`c`	148,468,110	129,535,058	148,468,110	129,535,058
`Y`q`j` bt` b` eve` `vex	19,451,963	9,888,170	19,451,963	9,888,170
e`vsKmg`ntK `et`wkK gj` tq c`0 E FY	105,186,763	62,201,818	105,186,763	62,201,818
Ab`vb` `et`wkK m`c`	4,595,253	3,257,453	4,595,253	3,257,453
mi Kvi tK c`0 E FY	131,510,000	238,309,310	131,510,000	238,309,310
ti tcv tZ wevbtqvM	980,000	32,690,170	980,000	32,690,170
e`vsK, Avw_R c`0 Z`vb Ges KgRZ` i tK c`0 E FY	109,704,694	118,056,512	109,704,694	118,056,512
`vbxq gj` tq Ab`vb` Avw_R m`u`	1,145,214	2,337,873	1,145,214	2,337,873
UvKv, Ktqb l` bM` w`wZ	1,356,424	912,090	1,356,424	912,090

evsj v`k e`vsK t Aw_R ee i Yxi t bUmg
30 Rp 2014 Zwi tL mgvB eQt i i Rb`

	ewwZ gj`		cKZ gj`	
	2014	2013	2014	2013
Aw_R `vq - Aetj vcbKZ g`j`				
AvBGgGd msuk-o`vq	188,331,836	168,729,820	188,331,836	168,729,820
e`vsK I Aw_R cZ`vbi Rgv	593,679,539	511,190,114	593,679,539	511,190,114
cPvi YKZ t bU	847,170,600	746,382,564	847,170,600	746,382,564
`f t gq w` FY	57,664,690	49,830,996	57,664,690	49,830,996
Ab`vb`et`ukK `vq	193,316,773	92,953,477	193,316,773	92,953,477

L) cKZ gj`

Aw_R m`c` -cKZ g`j`

et`ukK w`vbtqM	933,017,193	619,498,073	933,017,193	619,498,073
`Y` ti s`	25,283,678	30,888,999	25,283,678	30,888,999
mi Kvi tK cD E FY	37,351,943	66,367,676	37,351,943	66,367,676
`vbxq g` t q w`vbtqM	7,005,000	7,040,000	7,005,000	7,040,000

Aw_R m`c` - Aetj vcbKZ g`j`

et`ukK g` t wmw	501,735,055	400,668,902	501,735,055	400,668,902
AvBGgGd msuk-om`c`	148,468,110	129,535,058	148,468,110	129,535,058
`Y` b t` b eve` vex	19,451,963	9,888,170	19,451,963	9,888,170
e`vsKmg` tK et`ukK g` t q cD E FY	105,186,763	62,201,818	105,186,763	62,201,818
Ab`vb`et`ukK m`c`	4,595,253	3,257,453	4,595,253	3,257,453
mi Kvi tK cD E FY	131,510,000	238,309,310	131,510,000	238,309,310
t i t cv t Z w`vbtqM	980,000	32,690,170	980,000	32,690,170
e`vsK, Aw_R cZ`vbi Ges KgRZ` i tK cD E FY	108,628,077	117,087,464	108,628,077	117,087,464
`vbxq g` t q Ab`vb` Aw_R m`c`	929,682	2,199,827	929,682	2,199,827
UvKv, K` t q b I bM` w` vZ	546,240	387,053	546,240	912,143

Aw_R `vq

AvBGgGd msuk-o`vq	188,331,836	168,729,820	188,331,836	168,729,820
e`vsK I Aw_R cZ`vbi Rgv	593,679,539	511,190,114	593,679,539	511,190,114
cPvi YKZ t bU	847,170,600	746,382,564	847,170,600	746,382,564
`f t gq w` Fb	57,664,690	49,830,996	57,664,690	49,830,996
Ab`vb`et`ukK `vq	192,817,857	92,137,645	192,817,857	92,137,645

Aw_R m`c` i cKZ gj` w`vbtqM

w` t q i Rb` avi YKZ et`ukK wmwKDwi wJRmg`ni cKZ gj` n t` Q D x E c t i (2013: et`ukK wmwKDwi wJRmg`ni w` t q i Rb` avi YKZ Aetj vcbKZ g`j`) Zwi tL Z v t i evRvi gj` | w` t q i Rb` avi YKZ wmwKDwi wJ w c U s K t c i kb (evsj v`k) Gi t k q v i m g n h v i c K Z g j ` U v K v 500,000,000 (2013: UvKv 500,000,000) t K v b evRvi gj` b v v K v q Ges Abj f c t K v b t k q v i evRvi t j b t b b v n l q v q Gi c K Z g j ` w b Y q m e e n q i b, e`vsK K Z e t i g t b K t i G m K j t k q t i i ewwZ gj` B Z v t i c K Z g j ` | mi Kw i wmwKDwi wJRmg`ni t` t i (I f v i W c d U e K I P j w Z) AwRZ m j ` w b K w f i E t Z Av`vq K i v n q w e a v q Z v t i ewwZ gj` w e t e P b v K i v n t q t Q |

evsj v`k e`vsK t Aww_R weei Yxi tlvUmgn
30 Rp 2014 Zvii tL mgvB eQti i Rb`

Ab`vb` mi Kvvi nmwKDwi wURmgn (mi Kvvi tURvix wej Ges eU) Gtgyi UvBtRkb Kti t` Lvfbv ntqtQ | e`vsK, Aww_R cOZovb I KgPvixt` i cO E AvMvg Gtgyi UvBtRkb Kti I Bgtcqv i tgyU cOfk tbi mvt_ bxU Kti t` Lvfbv ntqtQ | Zvt` i ewmZ gj` tKB cKZ gj` nmvte MY` Kiv ntqtQ |

48 Aww_R nwwZqvi mgfni mgvSZ tkvYxi Y

cKZ gj` Aww_R m`u` I `vtqi wektY

e`vsK wbtgub` avc Abjmi Y Kti cKZ gj` cwi gvc Kti hv cwi gvc Kti Y e`euZ DcKi tYi Zvrch`cOZdwi Z Kti |

avc t 1

KvhRix evRvti Awfb`vnmwZqv ti i Rb` wv` e` evRvi gj` (AmgvsZ) e`envi Kiv nq | GKwU Aww_R nwwZqvi tK wv` e` wntmte we`Pbv Kiv nq hv` wv` e` gj` w`vqwgZ mj` tF GKwU wembgq, wWj vi, tetKvi, B`Uw`-? M`c, gj` tmev ev w`vqSj KZ`e`v, Ges tmB gj` hv cKZ Ges avivewmK evRvi tj bt` tbi cOZdj b Kti |

avc t 2

ch`e`vY thvM` DcKi tYi Dci wfvE Kti gj` vqb tKSkj cL`v` ev ctiv`vfvte w`bafY Kiv nq | GB Zvii Kvq th mKj DcKi Y A`sf`v i tqtQ Zvi gj` vqtb e`euZ ntqtQ- KvhRix evRvti mgRvZxq DcKi tYi wv` e` gj` ; mgRvZxq ev GKB DcKi tYi wv` e` gj` ; ev Ab`vb` gj` vqb tKSkj thLvfb wv` e` DcKi Ymgn cL`v` ev ctiv`vfvte evRvi Z` ntZ ch`e`vY thvM` |

avc t 3

ch`e`vY A`thvM` DcKi tYi Dci wfvE Kti gj` vqb tKSkj | GB Zvii Kvq tm mKj DcKi Y th` tji vi gj` vqb tKSkj i DcKi Y Ach`e`vY Z`_i Dci wfvE Kti Ges Ach`e`vY thvM` DcKi tYi wv` e` c`fve i tqtQ DcKi Ymgn gj` vqtb | mgRvZxq DcKi tYi wv` e` gj` i Dci wfvE Kti GB Zvii Kvq A`sf`v DcKi Ymgn gj` vqb Kiv nq | thLvfb wv` e` ch`e`vY A`thvM` mg`stqmg ev Abgvbmgn DcKi Y`vtqi ga`Kvi cv`R` cO k`bi cOqvRb |

m`v` q evRvti tj bt` bKZ Aww_R m`u`E Ges Aww_R `vqmgfni cKZ gj` evRvi gj` A`ev mi eivnKvixi gj` w`bafY Kiv ntq `vtK | Ab`vb` mKj Aww_R nwwZqv ti i mgq e`vsK gj` vqb tKSkj i gva`tg cKZ gj` w`bafY Kti `vtK | bxU eZgvb gj` Ges w`v`mKvD`UW K`vk t`dv` g`Wj , mgRvZxq nwwZqvi hvi gj` evRvti eZgvb G` tji vi mvt_ Zj bv, evK t` vj m&Ges cwj t`v`v`gqvj Ackb cO`v`ims g`Wj Ges Ab`vb` gj` vqb g`Wj gj` vqb tKSkj i A`sf`v | gj` vqb tKSkj i avi Yvmgfni g`a` i tqtQ wi` v`v`v` Ges te`AgvK` m`v` nvi, F`tYi e`v`v` Ges Ab`vb` tKSkj hv` v`v`v` w`v`mKvD`U nvi w`bafY Kiv nq, eU Ges BKi`v`Uj gj` , `et` w`kK gy` v`v`v` nvi , BKi`v`U Ges BKi`v`U Bb`v`- gj` Ges m`v`e` gj` cwi eZ` Ges cwi t`kvab | gj` vqb tKSkj i D`f`k` n`Q` H cKZ gj` t`cS`v`v` hv` v`v`v` m`u`Ei cKZ gj` hv` eZ`gvb evRvti w`v`v`v` A`ev wv` e` w` t`b w`bafY Z gj` tji bt` tbi gva`tg `vq cwi t`kva Kiv hvte |

evsj v`k e`vsK t Aw_R weei Yxi tlvUmgn
30 Rp 2014 Zwi tL mgvB eQt i i Rb`

K) 30 Rp 2014 Zwi tLi Rb`

Aw_R m`u` mgn

'000 UvKvq

weei Y	FY Ges c`c` mgn	tgqv` c`Z`chSj fh weib`qWmgn ati` i vLv nje	m`ut` i cKZ gj` hv j vf`/vZ nmvte c`c`KZ ntqtQ	we q`thvM`
UvKv, gy` t Ges bM` w`vZ	1,356,424	-	-	-
e`f` wKk gy` t nmve	501,735,055	-	-	-
e`f` wKk weib`qWmgn	-	-	-	-
e`f` wKk emvR`K e`vsK` f` tgqv` weib`qW	492,050,716	-	-	-
BDGm Wj vi tURvi x wej	-	-	-	83,075,584
e`f` wKk eUmgn	-	-	-	357,890,893
AvBGgGd -Gi m`nZ i v`vZ m`u` mgn	148,468,110	-	-	-
-Yq` tiSc`	-	-	-	25,283,678
-Yq`j b` b` RubZ` we	-	-	-	19,451,963
e`f` wKk gy` t q` e`vsKmgntK c`E FY	105,186,763	-	-	-
Ab`vb` e`f` wKk m`u`	-	-	-	-
mBdu tkqvi	-	-	-	80
c`c` m`y	4,595,173	-	-	-
mi Kv`iK c`E FY	-	-	-	-
I fvi WcdU -eKW (mi Kv`i i tURvi x wej)	131,510,000	-	-	-
I fvi WcdU- Kv`i u	-	-	-	-
tURvi x wej	-	-	-	2,327,168
tURvi x eU	-	-	-	35,024,775
ti`tcv Pn` ³	980,000	-	-	-
weib`qW	-	-	-	-
WteAvi -nvDR wev` s` dlvBb`vY Ktc`i kb	-	-	-	6,505,000
f` tgqv` gy` t evRv`i weib`qW Ges Ab`vb`	-	-	-	1,873,020
AvBimwe Bmj vqg e`vsK-Gi tkqvi	-	-	-	7,452

e`vsK, Aw_R c`Z`v` Ges KgRZ` i tK t` wq gy` t q` c`E FY

UvKv,000

weei Y	FY Ges c`c` mgn	Aetj vcbKZ g`j` c`c`KZ	j`vf`/vZ nmvte gva`tg` c`c`KZ vqmg	tgvU
emvR`K e`vsKtK c`E FY	4,105,182	-	-	-
wetkI vqZ e`vsKtK c`E FY	39,512,833	-	-	-
emvR`K e`vsKtK c`E FY	2,634,900	-	-	-
Ab`vb` FY I AvMvg	28,601,184	-	-	-
c`c` m`y	7,595,016	-	-	-
KgRZ` i c`E FY I AvMvg	27,255,579	-	-	-
v`bxq gy` t q` Ab`vb` Aw_R m`u`	1,145,214	-	-	-
tgvU	1,496,732,149	-	-	531,439,613
c`B m`y /Kvgkb	28,571,308	8,590,110	94,997	49,415
Aw_R` vqmg	-	-	-	-
AvBGgGd -Gi m`nZ i v`vZ` vqmg	-	188,331,836	-	188,331,836
e`vsK I Aw_R c`Z`v` ntZ AvgvBZ MhY	-	-	-	-
emvR`K e`vsKmg`ni e`f` wKk gy` t Rgv	-	74,804,441	-	74,804,441
Gukqvb wKqv` s` BDvbqB(AvK)	-	75,093,095	-	75,093,095
c`Pvi YKZ gy` t	-	847,170,600	-	847,170,600
e`vsK I Aw_R c`Z`v` ntZ AvgvBZ MhY- v`bxq gy` t q`	-	443,782,003	-	443,782,003
f` tgqv` FY	-	57,664,690	-	57,664,690
tgvU	-	1,686,846,665	-	1,686,846,665
m`y /Kvgkb c`B vb	-	(5,959,791)	-	(5,959,791)

eivj v`k e`vsK t Awl_R eei Yxi t bUmgñ
30 Rb 2014 Zwi tL mgvB eQtii i Rb`

L) 30 Rb 2013 Zwi tLi Rb`

Awl_R m`u` mgn

'000 UrvKv

weeY	FY Ges c`ic` mgn	fgq` ciz`chSf th webtqVMmgn a`i i vLv n`e	m`u`f` i cKZ g`j` hv j vf`q`wZ inmvte c`ikZ n`q`q`0	ve q`thM`
UrvKv, g`j` t Ges bM` w`wZ	912,090	-	-	-
e`f` w`K g`j` t inmv	400,668,902	-	-	-
e`f` w`K webtqVMmgn	-	-	-	-
e`f` w`K emvYR`K e`vsK t` f` fgqw` webtqVM	315,427,920	-	-	-
BDGm Wj vi tURvix wej	-	83,198,484	-	-
e`f` w`K eUmgn	-	220,871,669	-	-
AvBGgGd -Gi minZ i w`q`Z m`u` mgn	129,535,058	-	-	-
-Y`q`i t`iSc`	-	-	-	30,888,999
-Y`q`j b`b` RnbZ `we	-	-	-	9,888,170
e`f` w`K g`j` t e`vsKmgñK c`E FY	62,201,818	-	-	-
Ab`vb` e`f` w`K m`u`	-	-	-	-
mBdu tkqvi	-	-	-	80
c`ic` m`j`	3,257,373	-	-	-
mi Kv tK c`E FY	-	-	-	-
AvMvg Dcvq I DcKi Y	20,000,000	-	-	-
I fvi WcdU -eKW (mi Kv t i tURvix wej)	146,264,310	-	-	-
I fvi WcdU- Kv t i U	72,045,000	-	-	-
tURvix wej	-	3,367,132	-	-
tURvix eU	-	63,000,544	-	-
ti tcv Pr`S	32,690,170	-	-	-
webtqVM	-	-	-	-
w`w`teAvi -nvDR we`i s d`vBb`v`Y K`c`f`i kb	-	6,540,000	-	-
`f` fgq` t` g`j` t evRv`i webtqVM Ges Ab`vb`	-	1,674,303	-	-
AvBimve Bmj wq e`vsK-Gi t`kqvi	-	-	-	7,452
e`vsK, Awl_R c`iz`ovb Ges KgRZ`f` i tK t` kvq g`j` t c`E FY	-	-	-	-
emvYR`K e`vsK tK c`E FY	4,357,353	-	-	-
we`tkl wqZ e`vsK tK c`E FY	46,943,070	-	-	-
emvYR`K e`vsK tK c`E FY	6,740,398	-	-	-
Ab`vb` FY I AvMvg	26,882,308	-	-	-
c`ic` m`j`	7,645,498	-	-	-
KgRZ`f` i c`E FY I AvMvg	25,487,885	-	-	-
`vbxq g`j` t Ab`vb` Awl_R m`u`	2,337,873	-	-	-
tgvU	1,303,397,026	378,652,132	-	40,784,701
m`j`/Kvgkb c`v`b	41,810,273	10,579,984	5,397,470	46,507

Awl_R `vqmgñ

Urv,000

weeY	Ae`j` vcbKZ g`j` c`ikZ`	j`vf`q`wZ inmvte i qv`a` t`g` c`ikZ` `vqmgñ	tgvU
AvBGgGd -Gi minZ i w`q`Z `vqmgñ	168,729,820	-	168,729,820
e`vsK I Awl_R c`iz`ovb n`Z AvgvB MhY	-	-	-
emvYR`K e`vsKmgñi e`f` w`K g`j` t Rgv	84,226,213	-	84,226,213
Gukqvb w`Kqwi s BD`v`q`b	55,813,993	-	55,813,993
c`Pvi YKZ g`j` t	746,382,617	-	746,382,617
e`vsK I Awl_R c`iz`ovb n`Z AvgvB MhY	371,149,908	-	371,149,908
`f` fgqw` FY	49,830,996	-	-
tgvU	1,476,133,547	-	1,476,133,547
m`j`/Kvgkb c`v`b	(4,223,871)	-	(4,223,871)

30 Rb 2013 chSfavi YKZ e`f` w`K eUmgn MZ eQtii i Awl_R wee Yxi j`vf`q`wZ inmvte c`KZ g`j` t` Lvtbv n`q`q`0
c`v` Urv t t bU bs 2.06

eisj v`k e`vsk t Awl_R weei Yxi t bUmgm
30 Rp 2014 Zwi tL mgvB eQti i Rb`

48.01 Awl_R nwiZqvi mg`ni tkv`xKi Y

K) 30 Rp 2014 Zwi tLi Rb`

Awl_R m`u` mgn

'000 UvKvq

` dvmgn	FY I c`Be`	tgqv` cZ` ch`slari YKZ	jvf` qmZi gva`tg m`c`i ckZ gj	we qthM`	tgU
UvKv, Ktqb Ges bM` w`wZ	546,240	-	-	-	546,240
`et` wkK gj` i nmme	501,735,055	-	-	-	501,735,055
`et` wkK weib`qM/mgn					
`et` wkK emYnR`K e`vskmg`n `f`tgqm` weib`qM	492,050,716	-	-	-	492,050,716
gv: W: tURvix wej	-	-	-	83,075,584	83,075,584
`et` wkK eU	-	-	-	357,890,893	357,890,893
AvBGgGd msuk-om`c`	148,468,110	-	-	-	148,468,110
`Y`Ges ti`Sc`	-	-	-	25,283,678	25,283,678
`Y`qj b`b ntZ D`mZ `vex	-	-	-	19,451,963	19,451,963
e`vskmg`n`K c`E `et` wkK gj` i FY	105,186,763	-	-	-	105,186,763
Ab`vb` `et` wkK m`c`	-	-	-	-	-
mjBdU tkqvi	-	-	-	80	80
c`Uc` mj	4,595,173	-	-	-	4,595,173
mi Kvi`K c`E FY	-	-	-	-	-
I`tqR G`U` w`g`b`n GWfvY	-	-	-	-	-
I`fvi WcdU - eKW	131,510,000	-	-	-	131,510,000
I`fvi WcdU - K`i`i`U	-	-	-	-	-
tURvix wej	-	-	-	2,327,168	2,327,168
tURvix eU	-	-	-	35,024,775	35,024,775
wi`fim`q`i`t`cv` P`i`B	980,000	-	-	-	980,000
weib`qM- `vbxq gj` t`q	-	-	-	-	-
FYc`I - GBP`ie`G`d`im	-	-	-	6,505,000	6,505,000
mve`mm`W`q`vi`xt`Z weib`qM	-	-	-	500,000	500,000
e`vsk, Awl_R c`U`Z`o`vb I` KgP`ri`m`Y`K c`E FY					
emYnR`K e`vstKi FY	4,105,182	-	-	-	4,105,182
we`tkl`w`q`Z e`vstKi FY	39,512,833	-	-	-	39,512,833
e`i`B` gwj` K`iv`v`ix`b e`vstKi FY	2,634,900	-	-	-	2,634,900
Ab`vb` FY I AM`g	28,601,184	-	-	-	28,601,184
c`Uc` mj	7,595,016	-	-	-	7,595,016
KgP`ri`xt` i FY I Awl`M`g	26,178,962	-	-	-	26,178,962
Ab`vb` A-Awl_R m`u` - `vbxq gj` t`q	929,682	-	-	-	929,682
tgU	1,494,629,816	-	-	530,059,141	2,024,688,958
c`U`B` mj` /K`ig`kb	25,289,950	11,541,410	94,997	74,415	37,000,772

Awl_R `v`qmgm

'000 UvKvq

` dvmgn	Ae`t`j`v`cb`KZ L`i`P` g`j`	jvf` qmZi v`t`q`i` ckZ gj	tgU
AvBGgGd msuk-`o``v`q	188,331,836	-	188,331,836
`et` wkK gj` i AvgvBZ- e`vsk I Awl_R c`U`Z`o`vb ntZ			
emYnR`K e`vskmg`n`i `et` wkK gj` i Rgv	74,804,441	-	74,804,441
G`uk`q`vb` w`K`q`wi` s` B`D`ub`q`b (AvK)	75,093,095	-	75,093,095
c`P`ri` YKZ t`b`v`U	847,170,600	-	847,170,600
`f`tgqm` FY	57,664,690	-	57,664,690
AvgvBZ- `vbxq gj` t`q- e`vsk I Awl_R c`U`Z`o`vb ntZ	443,782,003	-	443,782,003
tgU	1,686,846,665	-	1,686,846,665
c`wi` t`k`w`a`Z` mj` /K`ig`kb	(5,959,791)	-	(5,959,791)

eisj v`k e`vsK t Aw_R weei Yxi t bUmgm
30 Rp 2014 Zwi tL mgvB eQti i Rb`

L) 30 Rp 2013 Zwi tL Rb`

Aw_R m`u` mgn

'000 UvKvq

` dimgn	FY I c`Be`	tgqv` cZ` chSlari YKZ	j v f `mZi gva`tg m`c`i cKZ gj	we qthM`	tgU
UvKv, Ktqb Ges bM` w`wZ	387,053	-	-	-	387,053
`et`nkK gj i nmve	400,668,902	-	-	-	400,668,902
`et`nkK weibqMmgm					
`et`nkK emwR`K e`vsKmgm`n `f`tgqm` weibqM	315,427,920	-	-	-	315,427,920
gr:W: tURvix wej	-	83,198,484	-	-	83,198,484
`et`nkK eU	-	220,871,669	-	-	220,871,669
AvBGgGd msuk-om`c` `Y`Ges tiSc`	129,535,058	-	-	30,888,999	129,535,058
`Y`qj b`b`n`Z D`mZ `vex	-	-	-	9,888,170	9,888,170
`et`nkK gj`tg`cU`E`FY	62,201,818	-	-	-	62,201,818
Ab`vb` `et`nkK m`c` mjBdW tkqvi	-	-	-	80	80
cUc` mj	3,257,373	-	-	-	3,257,373
mi Kvi`K`cU`E`FY					
I`qR`GU`wgbm`GW`fvY	20,000,000	-	-	-	20,000,000
I`fvi`WdU`-`eKW` (mi`Kv`i`i` tURvix`wej)	146,264,310	-	-	-	146,264,310
I`fvi`WdU`-`Kv`i`i`U	72,045,000	-	-	-	72,045,000
tURvix`wej	-	3,367,132	-	-	3,367,132
tURvix`eU	-	63,000,544	-	-	63,000,544
ti`tcv`tZ`weibqM	32,690,170	-	-	-	32,690,170
`vbxq`gj`tg`weibqM					
FYcI`-`GBPweGdum	-	6,540,000	-	-	6,540,000
mveimWqvi`xtZ`weibqM	-	-	-	500,000	500,000
e`vsK`Aw_R`cU`Z`o`b`I`KgPvix`i`i`K` `vbxq`gj`tg`cU`E`FY	4,357,353	-	-	-	4,357,353
emwR`K`e`vsK`i`FY	46,943,070	-	-	-	46,943,070
we`K`i`wqZ`e`vsK`i`FY	6,740,398	-	-	-	6,740,398
e`w`g`w`Kv`v`x`b`e`vsK`i`FY	26,882,308	-	-	-	26,882,308
Ab`vb`FY`I`AM`g	7,645,498	-	-	-	7,645,498
cUc` mj	24,518,837	-	-	-	24,518,837
KgPvix`i`FY`I`AvMvg	2,199,827	-	-	-	2,199,827
`vbxq`gj`tg`Ab`vb`Aw_R`m`u` tgU	1,301,764,895	376,977,829	-	41,277,249	1,720,019,973
cU`B`mj`/Kv`g`kb	39,506,486	10,382,713	5,397,470	46,507	55,333,176

Aw_R `vqmgm

'000 UvKvq

` dimgn	Aetj`vcbKZ LiP`g`j`	j v f `mZi v`tqi`cKZ`gj	tgU
AvBGgGd msuk-0`vq	168,729,820	-	168,729,820
e`vsK`I`Aw_R`cU`Z`o`b`n`Z` `et`nkK`gj`tg`Av`g`v`B`M`h`Y			
emwR`K`e`vsK`mgm`n`i` `et`nkK`gj`i`R`g`v	84,226,213	-	84,226,213
Gukqvb`nk`q`v`i`s`B`D`v`b`q`b` (AvK)	55,813,993	-	55,813,993
cPvi`YKZ`t`v`U	746,382,617	-	746,382,617
e`vsK`I`Aw_R`cU`Z`o`b`n`Z` `vbxq`gj`tg`Av`g`v`B`M`h`Y	371,149,908	-	371,149,908
`f`tgqm`FY	49,830,996	-	49,830,996
tgU	1,476,133,547	-	1,426,302,551
cvi`tkwaZ`mj`/Kv`g`kb	(4,223,871)	-	(4,223,871)

eisj vř`k e`vsK t Avw_Ř weei Yxi tlvUmgn
30 Rř 2014 Zwi řL mgvř eQti i Rb`

49 Avw_Ř nwiZqvi mgřni mgvřřZ řkřxiKi Y

K) 30 Rř 2014 Zwi řLi Rb`

wbtgře QřKi gra`tg nmme mgřqi řkřř Avw_Ř nwiZqvi mgřni cřKZgřj`i řři i gweb`vm Abřvřqř
cřKZ gřj`i weřkřř Y Kiv nřqřQ|

Avw_Ř mřu` mgn

řdivmgn	řbvU				'000 UřKvř
		řli 1	řli 2	řli 3	řgvU
řeř`řkK wěbřřqvMmgn					
gv:W: řURvi x wej	5	83,075,584	-	-	83,075,584
řeř`řkK eU	5	357,890,893	-	-	357,890,893
řYřGes ři řř	7	25,283,678	-	-	25,283,678
řYřj bř`b nřZ Dřřřř`vex	8	19,451,963	-	-	19,451,963
Ab`vb`řeř`řkK mřc`					-
mřBdřř řkřvi	10	-	-	80	80
mi Kvi řřK cřř Ě FY					
řURvi x wej	13	-	2,327,168	-	2,327,168
řURvi x eU	13	-	35,024,775	-	35,024,775
wěbřřqvM- řvřřq gř řřq					
řř řřqřř` gř ř evRřři wěbřřqvM	14	-	1,873,020	-	1,873,020
AvBřmme Bmř wř e`vsK-Gi řkřvi	14	7,452	-	-	7,452
řgvU		485,709,570	39,224,963	80	524,934,613

L) 30 Rř 2013 Zwi řLi Rb`

řdivmgn	řbvU				'000 UřKvř
		řli 1	řli 2	řli 3	řgvU
řeř`řkK wěbřřqvMmgn					-
gv:W: řURvi x wej	5	83,198,484	-	-	83,198,484
řeř`řkK eU	5	220,871,669	-	-	220,871,669
řYřGes ři řř	7	30,888,999	-	-	30,888,999
řYřj bř`b nřZ Dřřřř`vex	8	9,888,170	-	-	9,888,170
Ab`vb`řeř`řkK mřc`					-
mřBdřř řkřvi	10	-	-	80	80
mi Kvi řřK cřř Ě FY					-
řURvi x wej	13	-	3,367,132	-	3,367,132
řURvi x eU	13	-	63,000,544	-	63,000,544
wěbřřqvM- řvřřq gř řřq					
řř řřqřř` gř ř evRřři wěbřřqvM	14	-	1,674,303	-	1,674,303
AvBřmme Bmř wř e`vsK-Gi řkřvi	14	7,452	-	-	7,452
řgvU		344,854,774	68,041,979	80	412,896,833

řř 3 cřKZ gřj`i cwi gvc

30 Rř 2014 Ges 30 Rř 2013 G e`vsK křymřBdřř řkřvi G řř 3 Avw_Ř nwiZqvi avi Y Kři |
e`e`vcbv KZřřř wěkřm Kři řh, GB mKj řkřvřři i cřKZ gřj`i ewmZ gřj`i mgcwi gvY nře| řř 3
mgřřq mřvb QK GLřřv cřKřv Kiv nřqb řřřnZřMZ eQti wěbřřqvřřMi cřKZ gřj`i řřv cwi eZř nřqb |
(2013: cřKZ gřj`i řřv cwi eZř nřqb)

**evsj v`k e`vsK t Awl_R weei Yxi tlvUmgn
30 Rp 2014 Zvii tL mgvB eQti i Rb`**

Awl_R nmvZqvi mgv hv cKZ gj` cwi gvc Kiv nqvB

UvKv, Ktqb Ges bM` w`wZ, `et`nkK gj` i nmve, `et`nkK emvYwR`K e`vsKmgfn `f tgvw` webtqvM, AvBGgGd msuk-om=c`, `et`nkK gj` tq cD E`vsK FY, cDc` mj, mi Kvi tK cD E` FY, ti tcv tZ webtqvM, FYcI - GBPieGdlm, `f tgvw` gj` i evRvti webtqvM, `vbxq gj` tq Awl_R m=U` Ges e`vsK-Awl_R cDZovb I KgPvix` i tK `vbxq gj` tq cD E` FY GB nmvZqvi mgvni AShfB | GB Awl_R nmvZqvi mgv `li 2 cKZ gj` gweb`vtmi AShfB Ges e`v`vcbv KZ@Q| wekvm Kti th, GB mKj nmvZqvti i cKZ gj` emvZ gj` i mgcwi gvY nte|

K) 30 Rp 2014 Zvii tLi Rb`

Awl_R m=U` mgv

`dvmgn	-li 1	-li 2	-li 3	'000 UvKvq	
				tgvU cKZ gj`	tgvU emvZ gj`
UvKv, Ktqb Ges bM` w`wZ	-	1,356,424	-	1,356,424	1,356,424
`et`nkK gj` i nmve	-	501,735,055	-	501,735,055	501,735,055
`et`nkK webtqvMmgv	-		-		
`et`nkK emvYwR`K e`vsKmgfn `f tgvw` webtqvM	-	492,050,716	-	492,050,716	492,050,716
AvBGgGd msuk-om=c`	-	148,468,110	-	148,468,110	148,468,110
`et`nkK gj` tq cD E` FY	-	105,186,763	-	105,186,763	105,186,763
cDc` mj	-	4,595,173	-	4,595,173	4,595,173
mi Kvi tK cD E` FY	-		-		
I fvi WtdU- Kvti:U	-		-		
ti tcv tZ webtqvM	-	980,000	-	980,000	980,000
`vbxq gj` tq webtqvM	-		-		
FYcI - GBPieGdlm	-	6,505,000	-	6,505,000	6,505,000
`f tgvw` gj` i evRvti webtqvM	-	1,868,910	-	1,868,910	1,868,910
e`vsK Awl_R cDZovb I KgPvix` i tK `vbxq gj` tq cD E` FY	-		-		
emvYwR`K e`vsK t FY	-	4,105,182	-	4,105,182	4,105,182
wekI wqZ e`vsK t FY	-	39,512,833	-	39,512,833	39,512,833
e`wB gvi Kivvaxb e`vsK t FY	-	2,634,900	-	2,634,900	2,634,900
Ab`vb` FY I AMtg	-	28,601,184	-	28,601,184	28,601,184
cDc` mj	-	1,145,214	-	1,145,214	1,145,214
KgPvix` i FY I AvMg	-	27,255,579	-	27,255,579	27,255,579
`vbxq gj` tq Ab`vb` Awl_R m=U`	-	1,145,214	-	1,145,214	1,145,214
tgvU	-	1,367,146,257	-	1,367,146,257	1,367,146,257

Awl_R `vqmgv

`dvmgn	-li 1	-li 2	-li 3	tgvU	
				cKZ gj`	emvZ gj`
AvBGgGd msuk-ovq	-	188,331,836	-	188,331,836	188,331,836
e`vsK I Awl_R cDZovb ntZ `et`nkK gj` tq AvgvbZ MhY	-		-		
emvYwR`K e`vsKmgfn i `et`nkK gj` i Rgv	-	74,804,441	-	74,804,441	74,804,441
GukqvB ukqwi s BDubqb (AvK)	-	75,093,095	-	75,093,095	75,093,095
cPvi YKZ tlvU	-	847,170,600	-	847,170,600	847,170,600
e`vsK I Awl_R cDZovb ntZ `vbxq gj` tq AvgvbZ MhY	-	443,782,003	-	443,782,003	443,782,003
`f tgvw` FY	-	57,664,690	-	57,664,690	57,664,690
tgvU	-	1,686,846,665	-	1,686,846,665	1,686,846,665

evsj v`k e`vsK t Awl_R weei Yxi tlvUmgn
30 Rb 2014 Zwi tL mgvB eQti i Rb`

L) 30 Rb 2013 Zwi tLi Rb`

Awl_R m`u` mgn

'000 UvKvq

dlmgn	li 1	li 2	li 3	tgU cKZ gj`	tgU emnZ gj`
UvKv, Ktqb Ges bM` w`wZ	-	912,090	-	912,090	912,090
e`et` wK gj` i nmve	-	400,668,902	-	400,668,902	400,668,902
e`et` wK wnb tqvMgn	-		-		
e`et` wK emYwR`K e`vsKmgfn `f` tgqwn` wnb tqvM	-	315,427,920	-	315,427,920	315,427,920
AvBGgGd msuk-om`c`	-	129,535,058	-	129,535,058	129,535,058
e`et` wK gj` tq cD E FY	-	62,201,818	-	62,201,818	62,201,818
cDc` mj`	-	3,257,373	-	3,257,373	3,257,373
mi Kvi tK cD E FY	-		-		
I fvi WtdU-eKW (mi Kwii tURvix wej)	-	146,264,310	-	146,264,310	146,264,310
I fvi WtdU- KrtiU	-	72,045,000	-	72,045,000	72,045,000
ti tcv tZ wnb tqvM	-	32,690,170	-	32,690,170	32,690,170
`vbxq gj` tq wnb tqvM	-		-		
FYcT - GBPweGdlm	-	6,540,000	-	6,540,000	6,540,000
`f` tgqwt` gj` i evRvti wnb tqvM	-	1,670,193	-	1,670,193	1,670,193
e`vsK Awl_R cDZovb I KgPvix` i tK `vbxq gj` tq cD E FY	-		-		
emYwR`K e`vsK i FY	-	4,357,353	-	4,357,353	4,357,353
wetK l wqZ e`vsK i FY	-	46,943,070	-	46,943,070	46,943,070
e`w` gwj Kvbvxb e`vsK i FY	-	6,740,398	-	6,740,398	6,740,398
Ab`vb` FY I AwMg	-	26,882,308	-	26,882,308	26,882,308
cDc` mj`	-	7,645,498	-	7,645,498	7,645,498
KgPvix` i FY I AvMg	-	25,487,885	-	25,487,885	25,487,885
`vbxq gj` tq Ab`vb` Awl_R m`u`	-	2,337,873	-	2,337,873	2,337,873
tgU	-	1,291,607,219	-	1,291,607,219	1,291,607,219

Awl_R `vqmgn

dlmgn	li 1	li 2	li 3	tgU cKZ gj`	tgU emnZ gj`
AvBGgGd msuk-ovq	-	168,729,820	-	168,729,820	168,729,820
e`vsK I Awl_R cDZovb ntZ e`et` wK gj` tq AvgvbZ MhY	-		-		
emYwR`K e`vsKmgfn i e`et` wK gj` i Rgv	-	84,226,213	-	84,226,213	84,226,213
Gukqvb wKqwi s BDubqb (AvK)	-	55,813,993	-	55,813,993	55,813,993
cPvi YKZ tlvU	-	746,382,564	-	746,382,564	746,382,564
e`vsK I Awl_R cDZovb ntZ `vbxq gj` tq AvgvbZ MhY	-	371,149,908	-	371,149,908	371,149,908
`f` tgqwn` FY	-	49,830,996	-	49,830,996	49,830,996
tgU	-	1,476,133,494	-	1,476,133,494	1,476,133,494

evsj v`k e`vsK t Awl_R weei Yxi tlvUmgx
30 Rp 2014 Zwi tL mgvB eQti i Rb`

49.01 Awl_R nmZqvimg#ni tkv`xKiY

wbtgde Qtki gva`tg nmve mgvqi tktl Awl_R nmZqvimg#ni cKZg#j`i `ti i gweb`vm Abjvqx
cKZ g#j`i we`tkfY Kiv ntqfQ|

K) 30 Rp 2014 Zwi tLi Rb`

Awl_R m`u`mgx

`divmgx	tvlU	`li 1	`li 2	`li 3	'000 Urvq tgvU
e`f`wkK webtqvMmgx					
gv:W: tURvix vej	5	83,075,584	-	-	83,075,584
e`f`wkK eU	5	357,890,893	-	-	357,890,893
`Y`Ges ti S`	7	25,283,678	-	-	25,283,678
`Y`qj b#`b ntZ D`mZ `vex	8	19,451,963	-	-	19,451,963
Ab`vb` e`f`wkK m`c`					
mjBdW tkvqi	10	-	-	80	80
mi Kvi tK cD E FY					
tURvix vej	13	-	2,327,168	-	2,327,168
tURvix eU	13	-	35,024,775	-	35,024,775
webtqvM- `vbxq gy`tq					
mveimWqvi xZ webtqvM	14.02	-	-	500,000	500,000
tgvU		485,702,118	37,351,943	500,080	523,554,141

L) 30 Rp 2013 Zwi tLi Rb`

`divmgx	tvlU	`li 1	`li 2	`li 3	'000 Urvq tgvU
e`f`wkK webtqvMmgx					
gv:W: tURvix vej	5	83,198,484	-	-	83,198,484
e`f`wkK eU	5	220,871,669	-	-	220,871,669
`Y`Ges ti S`	7	30,888,999	-	-	30,888,999
`Y`qj b#`b ntZ D`mZ `vex	8	9,888,170	-	-	9,888,170
Ab`vb` e`f`wkK m`c`					
mjBdW tkvqi	10	-	-	80	80
mi Kvi tK cD E FY					
tURvix vej	13	-	3,367,132	-	3,367,132
tURvix eU	13	-	63,000,544	-	63,000,544
webtqvM- `vbxq gy`tq					
mveimWqvi xZ webtqvM	14.02	-	-	500,000	500,000
tgvU	-	344,847,322	66,367,676	500,080	411,715,078

`li 3 cKZ g#j`i cwi gvc

30 Rp 2014 Ges 30 Rp 2013 G e`vsK kpy`mjBdW tkvqi `li 3 G Awl_R nmZqvi avi Y Kti | e`e`vcbr
KZ`e`q| wek`ym Kti th, GB mKj tkvqi i cKZ g#j`i emvZ g#j`i mgcwi gyY nte| `li 3 mgS`qmvab QK
GL`bv cKvk Kiv nqib th`nZiMZ eQti webtqvM i cKZ g#j`i tKvb cwi eZ`nqib|

evsj vř`k e`vsřK t Aww_Ř weei Yxi tlvUmgn
30 Rřb 2014 Zvwi řL mgvřB eQti i Rb`

Aww_Ř nwwZqvi mgn hv cřKZ gj` cwi gvc Ki v nqvb

UvKi, Křqb Ges bM` w`wZ, `eř`nkK gj` ř nmve, `eř`nkK ewYwR`K e`vsřKmgřn `ř řgqv` wewbtqvM, AvBGgGd msřk-ómřc`, `eř`nkK gj` řq cř E e`vsř FY, cřc` mř, mi Kvi řK cř E FY, ři řcv řZ wewbtqvM, FYcř - GBPřeGdřm, `ř řgqvř` gj` ř evRřři wewbtqvM, `řvřq gj` řq Aww_Ř mřu` Ges e`vsřK-Aww_Ř cřZřvb I KgPři řř` i řK `řvřq gj` řq cř E FY GB nwwZqvi mgn ř Ařřř | GB Aww_Ř nwwZqvi mgn `ři 2 cřKZ gj` gřebřřmi Ařřř Ges e`e`řcvb KZEřř wekřm Kři řh, GB mKj nwwZqřři i cřKZ gj` ewwZ gj` ři mgcwi gvY nře |

K) 30 Rřb 2014 Zvwi řLi Rb`

Aww_Ř mřu` mgn

'000 UvKřq

` dvmgn	`ři 1	`ři 2	`ři 3	řqvU cřKZ gj`	řqvU ewwZ gj`
UvKi, Křqb Ges bM` w`wZ	-	546,240	-	546,240	546,240
`eř`nkK gj` ř nmve	-	501,735,055	-	501,735,055	501,735,055
`eř`nkK wewbtqvMmgn	-	-	-	-	-
`eř`nkK ewYwR`K e`vsřKmgřn `ř řgqv` wewbtqvM	-	492,050,716	-	492,050,716	492,050,716
AvBGgGd msřk-ómřc`	-	148,468,110	-	148,468,110	148,468,110
`eř`nkK gj` řq cř E FY	-	105,186,763	-	105,186,763	105,186,763
cřc` mř	-	4,595,173	-	4,595,173	4,595,173
mi Kvi řK cř E FY	-	-	-	-	-
I řvi WřdU- Křři řU	-	-	-	-	-
ři řcv řZ wewbtqvM	-	980,000	-	980,000	980,000
`řvřq gj` řq wewbtqvM	-	-	-	-	-
FYcř - GBPřeGdřm	-	6,505,000	-	6,505,000	6,505,000
`ř řgqvř` gj` ř evRřři wewbtqvM	-	-	-	-	-
e`vsřK Aww_Ř cřZřvb I KgPři řř` i řK `řvřq gj` řq cř E FY	-	-	-	-	-
ewYwR`K e`vsřKi FY	-	4,105,182	-	4,105,182	4,105,182
wekřI wřqZ e`vsřKi FY	-	39,512,833	-	39,512,833	39,512,833
e`wř gwřj Křvřřřb e`vsřKi FY	-	2,634,900	-	2,634,900	2,634,900
Ab`řv` FY I AwMřg	-	28,601,184	-	28,601,184	28,601,184
cřc` mř	-	7,595,016	-	7,595,016	7,595,016
KgPři řř` i FY I AwMřg	-	26,178,962	-	26,178,962	26,178,962
`řvřq gj` řq Ab`řv` Aww_Ř mřu`	-	929,682	-	929,682	929,682
řqvU		1,369,624,816	-	1,369,624,816	1,369,624,816

Aww_Ř `řq mgn

` dvmgn	`ři 1	`ři 2	`ři 3	řqvU cřKZ gj`	řqvU ewwZ gj`
AvBGgGd msřk-ř`řq	-	188,331,836	-	188,331,836	188,331,836
e`vsřK I Aww_Ř cřZřvb nřZ `eř`nkK gj` řq AvřřvZ MřhY	-	-	-	-	-
ewYwR`K e`vsřKmgřni `eř`nkK gj` ř Rgv	-	74,804,441	-	74,804,441	74,804,441
Gřkřvb wřKřwi s BDřřqb (AvK)	-	75,093,095	-	75,093,095	75,093,095
cřři YKZ řbvU	-	847,170,600	-	847,170,600	847,170,600
e`vsřK I Aww_Ř cřZřvb nřZ `řvřq gj` řq AvřřvZ MřhY	-	443,782,003	-	443,782,003	443,782,003
`ř řgqvř` FY	-	57,664,690	-	57,664,690	57,664,690
řqvU	-	1,686,846,665	-	1,686,846,665	1,686,846,665

evsj v`k e`vsK t Awl_R weei Yxi tlvUmgn
30 Rp 2014 Zwi tL mgvB eQti i Rb`

L) 30 Rp 2013 Zwi tLi Rb`

Awl_R m`u` mgn

` dvmgn	-li 1	-li 2	-li 3	tgvl cKZ gj`	tgvl ewmZ gj`
UvKv, Ktqb Ges bM` w`wZ	-	387,053	-	387,053	387,053
`et` wKk gj` t wmwve	-	400,668,902	-	400,668,902	400,668,902
`et` wKk webtqvlmgn	-	-	-	-	-
`et` wKk ewYwR`K e`vsKmgfn` f`tgw` webtqvl	-	315,427,920	-	315,427,920	315,427,920
AvBGgGd msuk-om`c`	-	129,535,058	-	129,535,058	129,535,058
`et` wKk gj` tq cD E FY	-	62,201,818	-	62,201,818	62,201,818
cDc` mj	-	3,257,373	-	3,257,373	3,257,373
mi Kvi tK cD E FY	-	-	-	-	-
I fvi WtdU- Kv t i u	-	72,045,000	-	72,045,000	72,045,000
ti tcv tZ webtqvl	-	32,690,170	-	32,690,170	32,690,170
`vbxq gj` tq webtqvl	-	-	-	-	-
FYcI - GBPweGdim	-	6,540,000	-	6,540,000	6,540,000
e`vsK Awl_R cDZovb I KgPvi xt` i tK` vbxq gj` tq cD E FY	-	-	-	-	-
ewYwR`K e`vsK i FY	-	4,357,353	-	4,357,353	4,357,353
we t k l wqZ e`vsK i FY	-	46,943,070	-	46,943,070	46,943,070
e`w` g wj K v b a x b e`vsK i FY	-	6,740,398	-	6,740,398	6,740,398
Ab`vb` FY I AvMtg	-	26,882,308	-	26,882,308	26,882,308
cDc` mj	-	7,645,498	-	7,645,498	7,645,498
KgPvi xt` i FY I AvMtg	-	24,518,837	-	24,518,837	24,518,837
`vbxq gj` tq Ab`vb` Awl_R m`u`	-	2,199,827	-	2,199,827	2,199,827
tgvl	-	1,142,040,585	-	1,142,040,585	1,142,040,585

Awl_R `vq mgn

` dvmgn	-li 1	-li 2	-li 3	tgvl cKZ gj`	tgvl ewmZ gj`
AvBGgGd msuk-ov`q	-	168,729,820	-	168,729,820	168,729,820
e`vsK I Awl_R cDZovb ntZ` et` wKk gj` tq Avg v b Z Mh`Y	-	-	-	-	-
ewYwR`K e`vsKmgfn` et` wKk gj` t Rgv	-	84,226,213	-	84,226,213	84,226,213
Gukqvb wKqwi s BDubqb (AvK)	-	55,813,993	-	55,813,993	55,813,993
cPvi YKZ tlvU	-	746,382,564	-	746,382,564	746,382,564
e`vsK I Awl_R cDZovb ntZ` vbxq gj` tq Avg v b Z Mh`Y	-	371,149,908	-	371,149,908	371,149,908
`f`tgw` FY	-	49,830,996	-	49,830,996	49,830,996
tgvl	-	1,476,133,494	-	1,476,133,494	1,476,133,494

evsj v` k e`vsK t Avv_R weei Yxi tlvUmgn
30 Rb 2014 Zvwi tL mgvB eQti i Rb`

G`vK Pqvwi qvj gj `vq`bi Abgvb		'000 UvKvq			
`dv	tcbkb dvfU`i cwi K`i bv		M`vPBwU`i cwi K`i bv		
	2013-2014	2012-2013	2013-2014	2012-2013	
wVmKvD>U nvi	11.50%	11.50%	11.50%	11.50%	
teZb ep`x nvi	8%	8%	8%	8%	

mste` bkxj Zv

Ab`vb` mPK Acwi ewZ` t_`tK wVmKvD>U nvi kZKiv 1 fvM nvm tctj , tcbkb dvU Ges M`vPBwU dvfU Rgv Pj wZ eQti h_v t g 49.49 wgvj qb UvKv Ges 11.05 wgvj qb UvKv tewk n`Zv hv gj Z vlogwVmKvD>U Avtqi dtj D`mZ n`q _v`K | Ab`w` tK, Ab`vb` mPK Acwi ewZ` t_`tK wVmKvD>U nvi kZKiv 1 fvM tewk n`j , tcbkb dvU Ges M`vPBwU dvfU Rgv Pj wZ eQti h_v t g 49.49 wgvj qb UvKv Ges 11.05 wgvj qb UvKv Kg n`Zv hv gj Z D`P wVmKvD>U Avtqi dtj D`mZ n`q _v`K | wVmKvD>U nvi dvfU`i Rgvi nmvevq`bi mvt_ LpB mste` bkxj |

53 gj ab A`xKvi

30 Rb 2013 Zvwi tL Kiv`uDUvi tBUl qvK`c`v`tKR ev`levqb eve` e`vsK t gj abx c`ZK`wZ i tqtQ 27.90 wgvj qb UvKv (2013 t 14.40 wgvj qb) Ges hmv`K DcKi tYi `vcbv eve` 8.85 wgvj qb UvKv (2013: tbB) |

53 gj ab A`xKvi

54 msuk-oc`q`i mvt_ tj bt` b

Avv_R A_ev cwi Pvj b nm`xv`stbqvi t`q`t` c`q`mgntK msuk-`wetePbv Kiv nq h` c`q`wU Ab` c`q`tK wvq`S`Y Kiv A_ev m`vbw` ` c`f`weZ Kivi thvM`Zv _v`K | e`vsK t t`q`t`, msuk-oc`q`, hv Av`R`wZK nmve gvb bs 24-G ms`v`wZ, Gi g`ta` A`sf` n`j v cwi Pvj KMY, KgRZ`MY, th mKj tKv`u`vbtZ Zvivi gj gvij K Ges gj KZ`e`q` | msuk-oc`q`mgnti mvt_ e`vsKs tj bt` b nq `f Zg mg`qi wfv`E`Z ce`v`w`i Z kZ`v`h`v`q`x |

e`vsKwU m`u`Y`v`te evsj v` k mi Kv`i i gvij Kvbraxb | weirfboc`Z`v`b thgb i v`o`q gvij Kvbraxb e`vsK, w`tkl`w`qZ e`vsK Ges K`cv`i kb Gi Dci evsj v` k mi Kv`i i `v`q` tqtQ | e`vsK Zvi gubUvwi cwi wmi mvt_ mgv`Am` ti tL evsj v` k mi Kv`i i wbt` Rbv Ab`h`v`q`x GBmKj c`Z`v`t`bi mvt_ tj bt` b Kti |

Avv_R Ae`vi weei YxZ A`sf` msuk-oc`q`mgnt m`u`v`wZ weirfbow`wZi etKqv Ges Mo wbgie`f`c` t

evsj vř`k e`vsřK t AvM_R weei Yři tlvMgn
30 Rb 2014 Zvvi řL mgvß eQti i Rb`

2014 eřKqv '000 UřKřv	2014 Mo	2013 eřKqv '000 UřKřv	2013 Mo
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evsj vř`k mi Křti i řbKU eřKqv ř`řZ

I řqR GÜ řgbm&(13.01 tlvřřU Dřř L`)	-	10,000,000	20,000,000	20,000,000
I řvi řřdU - eK	131,510,000	138,887,155	146,264,310	153,887,155
I řvi řřdU - Křři řU	-	36,022,500	72,045,000	75,146,000
řURvi x řej	2,327,168	2,847,150	3,367,132	30,912,078
řURvi x eÜ	35,024,775	49,012,660	63,000,544	58,927,194
Ab`vb` m`řú` (cřc` mř)	781,134	1,284,140	1,787,145	1,592,496
	169,643,077	238,053,604	306,464,131	340,464,923

Ab`vb` `vq

AvřvZ	41,199,148	20,602,078	5,007	5,049
evsj vř`k mi Křti i řbKU řřZ FY	2,764,580	2,800,919	2,837,257	2,400,097
	43,963,728	23,402,996	2,842,264	2,405,146

mveřmřvřvi x msřk-řřřZ- řřřKřři řU řcřUs Křcřři kb

Ab`vb` m`řú` - AvMř cři řřřva Ges AvMřv	3,299,119	3,574,366	3,849,612	3,346,401
Ab`vb` `vqmgř- řejea cvř b`řvi	1,692,073	1,483,314	1,274,555	1,327,491

Avq weei YřřZ Ařřřř msřk-řcřř m`řúřKř Avq Ges e`qmgř řbgřřc t

2014 '000 UřKřv	2013 '000 UřKřv
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mi Křti i Avq I e`qmgř

mř Avq	19,500,993	31,455,547
cřř Křřkb	3,639	4,376
	19,504,632	31,459,923

e`q

Gřřřř LiP	2,409,580	2,407,926
Aeřř LřřKi Křřkb- řURvi x řej I eÜ	415,000	316,000
	2,824,580	2,723,926

mveřmřvřvi x msřk-řAvq I e`q- řřřKřři řU řcřUs Křcřři kb

j řřřsk Avq	25,000	-
řlvU Qřcvřřv e`q	3,885,924	3,369,886

gř e`e`řcřv KZřřř

řeZb, gRřř I Ab`vb` mřejaw` (řlvU řs 54.06)	3,969	3,334
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evsj v`k e`vsK t Awl_R weei Yxi tlvUmgn
30 Rp 2014 Zwii tL mgvB eQti i Rb`

54.01 mi Kvi I mi Kvi wvqwsZ ms`vi mvf_ tj bt` b

Pj gvb c0 qvi Ask wntmte, e`vsK t`msik-oc`mgfni mvf_ tj bt` b Kti _vK | msik-oc`mgfni gta` evsj v`k mi Kvi AšfP hv e`vsK t mte`gq gZvi Awakvi x, Zivov weifbami Kwii wWcvUfgU Ges mi Kwii wvqwsZ ms`vmgfn i mvf_ e`vsK tj bt` b Kti _vK | mKj tj bt` bmgf evRvti i nvi Abhvqx m`uv` b Kiv ntq _vK | th mKj tj bt` bmgf AšfP nq Zv ntj v t

- K) evsj v`k e`vsK mi Kvti i tKvlva`q, e`vsKvi Ges Awl_R Dct` ov wntmte fvgKv i vtL; e`vsK mi Kvti i, mi Kwii c0Zwbwa Ges weifbami Kwii c0Zvbtbi RgvKvi K wmwve Kvr Kti, mi Kvi I mi Kwii wefMmgf Ges ms`vmgfnK e`vsKs tmev c0vb Kti |
- L) mi Kvti i c0Zwbwa wmwve Kvh`m`uv` tbi t`q` t e`vsK mi Kvi Ges mi Kvti i c0Zwbwa I c0ZvbmgnK M`vi wU I FY c0vb Kti _vK Ges `et` wkK gj`ti wi RvF`bqS` Kti ;
- M) mi Kvi Ges mi Kvi wvqwsZ ms`v I c0Zvbmgn tmev c0vtbi weibgtq e`vsK mvavi YZt tKvb Kvgkb, wd A_er Pvr`Av` vq Kti bv |
- N) mi Kvti i c0Zwbwa wntmte e`vsK mi Kwii wmwKDwi wJR Bmj Kti _vK Ges Bmji Awewj KZ Ask I e`vsK t Rb` wba`wi Z Ask wbtR q Kti _vK;
- O) mi Kvti i c0Zwbwa wntmte e`vsK mi Kwii FY I `et` wkK wi RvF`Gi e`e`vcbv Kti _vK | Pj wZ eQti e`vsK mi Kvti i ct`q 2,731.44 wewj qb UvKv MhY (2013 mvfj 2,276.80 wewj qb) Ges 2,598.21 wewj qb (2013 mvfj 2,270.61 wewj qb) UvKv cwi tka Kti tQ | 30 Rp 2014 Zwii tL tgvU et`Kqv w`wzi cwi gvY 168.86 wewj qb UvKv |
- (P) e`e`vcbvi Aaxb`m`uv`

2014 UvKvq '000	2013 UvKvq '000
1,106,605	1,132,448

Rvcvb ntZ tY c0B

evsj v`k e`vsK evsj v`k mi Kvti i c0Zwbwa wntmte Rvcvtbi woku ntZ c0B tY e`e`vcbv Kti |

54.02 ZvrcheY`wvbtqM msik-oc`mgfni mvf_ tj bt` b

Pj wZ eQti e`vsK nvdR wewi s divB`vY Ktcti kb ntZ wWteAvti i mj eve` 318.88 wgwj qb UvKv MhY Kti tQ hv mj Avq wmwve AšfP Kiv ntqtQ |

evsj v`k e`vsK t Avw_R weei Yxi t bUmgv
30 Rb 2014 Zwi tL mgvB eQti i Rb`

54.03 mbqS`yaxb cOZovbi mv` tj b` b

Pj wZ eQti e`vsK e`emvqK Kvh`gi Ask nmvte t bU g` Y e`q eve` 3,885.92 wgvj qb UvKv (2013 t 3,369.89 wgvj qb UvKv) nmwKDwi wU w`cOUs Ktc`fi kb, evsj v`k wj t tK cwi tkva Kti tQ, hv mvgwMK Avq weei Yx tZ Ašif` Kiv ntqtQ | GwU 100% tkqvi gwj Kvbvaxb e`vsK mveimWqvi x cOZovb | mgvS`Z Avw_R weei Yx cO tZi mgq GB tj b` b ev` t` qv ntqtQ | Pj wZ A_Qti nmwKDwi wU w`cOUs Ktc`fi kb, evsj v`k wj t Zv` i tev`W`P w`xvš`itgvZvteK 25 wgvj qb UvKv (2013 t tKvb j f`vsk cO vb Kti vb) j f`vsk cO vb Kti tQ |

54.04 Aemi Kj `vY cwi Kí bvq tj b` b

GKPqwi q`vj f`vj tqkb cOZte`b Abhvqx ch`B Znwj `vKvq weteP` eQti e`vsK e`q LvZ ntZ Aemi Kj `vY cwi Kí bv (GB tcbkb cwi Kí bvq weaev/wecZwKMY Ašif` AvtQb) eve` tKvb A_`vbrš`ti i cOqvRb nqib, Aemi mjev cwi Kí bvi Avl Zvq RgvKZ At`P w`wZ t bU bs 52-G D`j L Kiv ntqtQ |

54.05 cwi Pvj K cl` I e`e`vcbvq w`bhj` gl` m`m`MY

- K) W. AvwZDi ingvb - cwi Pvj K cl` i mfvcwZ Ges Mfb`P nmvte 1 tg 2009 Zwi L ntZ Pvi eQti i Rb` w`bhj` nb | ci ewZ`Z 1 tg 2013 ntZ 2 AvM - 2016 chŠI mgqKvtj i Rb` cpi vq w`btqvMcOŠ nb |
- L) Rbve tgvT Avej Kv`mg - 13 tde`qwi 2012 Zwi L ntZ ci ewZ`Av` k bv nl qv chŠI evsj v`k e`vsK cwi Pvj K cl` i cwi Pvj K nmvte w`bhj` nb Ges GKB mv` wZwb tWcylU Mfb`P nmvte w`bhj` AvtQb |
- M) W. tgv`dv Kvgj g`Rix 11 gvP`2010 Zwi L ntZ 3 eQi mgqKvj chŠI evsj v`k e`vsK cwi Pvj K cl` i cwi Pvj K nmvte w`bhj` nb Ges GKB mv` wZwb evsj v`k Bw`YwUwDU Ae tWfj c`tgU ÷ wWR, tki -B-evsj v bMi, XvKv Gi w`belf`x cwi Pvj K wnt`te w`btqvRZ AvtQb | ci ewZ`Z 11 gvP`2013 ntZ 10 gvP`2016 chŠI mgqKvtj i Rb` cpi vq w`btqvMcOŠ nb |
- N) Aa`vcK mbr Kgvi mvnv - 11 gvP`2010 Zwi L ntZ wZb eQti i Rb` evsj v`k e`vsK cwi Pvj K cl` i cwi Pvj K nmvte w`bhj` nb | ci ewZ`Z 11 gvP`2013 ntZ 10 gvP`2016 chŠI mgqKvtj i Rb` cpi vq w`btqvMcOŠ nb | wZwb i vRkvnx w`ek`e` vj q, i vRkvnx Gi GKRB cOŠb Aa`vcK |
- O) W. mw` K Avntg` - 11 gvP`2010 Zwi L ntZ wZb eQti i Rb` evsj v`k e`vsK cwi Pvj K cl` i cwi Pvj K nmvte w`bhj` nb | ci ewZ`Z 11 gvP`2013 ntZ 10 gvP`2016 chŠI mgqKvtj i Rb` cpi vq w`btqvMcOŠ nb | wZwb w`ek`e`vsK, BDGmG Gi GKRB cOŠb cwi Pvj K Ges cwj w` m mvP`Bw`YwUwDU, ebvbx, XvKv Gi f`vBm tPqvi g`vb |

evsj v`k e'vsK t Aw_R weei Yxi tlvUmgv
30 Rb 2014 Zwi tL mgvB eQti i Rb''

- P) Aa'vcK nvbubv teMg - 11 gvP©2010 Zwi L nZ wZb eQti i Rb'' evsj v`k e'vsK t cwi Pvj K cl' i cwi Pvj K wmwvte wby³ nb | cieWZ'Z 11 gvP©2013 nZ 10 gvP©2016 chS' mgqKvtj i Rb'' cpi vq vbtqvMcÜB nb | wZwb BtWb Ktj tRi cÜ³b Aa'' |
- Q) Rbve dRtj Kwei - 22 AvM÷ 2012 Zwi L nZ cieZ'Avt`k bv nI qv chS' evsj v`k e'vsK t cwi Pvj K cl' i cwi Pvj K wmwvte wby³ nb Ges GKB mvt_ wZwb MYcRvZŠx evsj v`k mi Kvti i A_gšYvj tqi Aw_R cÜZÖvb wfvM miPe ct` wby³ AvtQb |
- R) Rbve tgvT tMvj vg tnmvBb- 13 bt'f' 2012 Zwi L nZ cieZ'Avt`k bv nI qv chS' evsj v`k e'vsK t cwi Pvj K cl' i cwi Pvj K wmwvte wby³ nb Ges wZwb MYcRvZŠx evsj v`k mi Kvti i Af'šliXY m'ú` wfvM miPe I RvZxq i vR`^te'wP' tPqvi g'vb |
- S) W. Gg. Avmj vg Avj g- 13 bt'f' 2012 Zwi L nZ cieZ'Avt`k bv nI qv chS' evsj v`k e'vsK t cwi Pvj K cl' i cwi Pvj K wmwvte wby³ nb Ges GKB mvt_ wZwb MY- cRvZŠx evsj v`k mi Kvti i A_gšYvj tqi e'vsK I Aw_R cÜZÖvb wfvM miPe ct` wby³ AvtQb |

54.06 cwi Pvj K cl' I D'P e'e'vcbvq wby³ m`m'MtYi m'šjbbv

cwi Pvj K cl' i m`m'MY m'šjbbv eve` tgvU UvKv 523,392 (2013 m'tb: tgvU 497,084 UvKv) Ges Mfb' teZb eve` UvKv 590,400 (2013 m'tb: tgvU 492,000 UvKv) tctqtQb | GQrov Mfb' m'w'Z Avevmb m'jeav Ges mve'wYK hvZvqvZ m'jeav tctq _vtKb | e'e'vcbvq vbtqvRZ Ab'vb'' gL'' KgRZMY teZb eve` 2,855,520 (2012 mvtj : 2,345,200 UvKv) tctqtQb | GQrovI Zui v Awdm nZ Avevmb I hvZvqvZ m'jeav tctq _vtKb |

55 w'wZc'ti Zwi tLi cieZ'w'elqmgv

w'wZc'ti Zwi tLi cieZ'mgtq cKvkthvM'' D'tj L'thvM'' tKvb NUbv NtUwb |

56 Aw_R cÜZte` tbi Rb'' cwi Pvj Kt' i `vgeXZv

27 AvM÷ 2014 Zwi tL cwi Pvj K cl' e'vsK t Aw_R weei Yxmgv Ab'tgv`b Kti tQ |

cwikó-1

câvb bxwZgvj vi chq wqK tNvl Yv t A_eQi 14

- Mvn[©] cwi tekMZ e^ë vcbvi mPbv
- wMb A_@wiZi mPbv
- Rj evqMZ SîKi Rb^ˆ Znej Mvb
- wMb gvîK@S-Gi mPbv
- KgPvi x cîk[¶]Y, † Zv mîPZbZv Ges meR Kg[¶]îK mg_@ c0 vb
- wMb e^ˆvsîKs KgRvîEi wi tcvU[®] I cîKvk

chîq-2

- LvZvFvËK cwi tekMZ bwiZ
- wMb tKîkj MZ cwi Kí bv
- wMb kvLv vcb
- Mvn[©] cwi tekMZ e^ë vcbvi Dbq**b**
- NBFi/e^ˆvsKmgîni m^ˆbw^ˆ @ cwi tekMZ SîK e^ë vcbvi cwi Kí bv Ges bwiZgvj v
- MânKî^ˆ i m^ˆkv[¶]îZ KiîZ KîVi bwiZgvj v
- wMb e^ˆvsîKs KgRvîEi wi tcvU[®] I cîKvk

chîq-3

- D^ˆebx cîY^ˆ i cwi vPîZ I Mvb
- Av^ˆ k[©]dig^ˆvîU evnt^ˆ wbi^ˆx[¶]Y wi tcvU[®]Kiv
- ^TgwmK v^ˆvîEîZ wMb e^ˆvsîKs KgRvîEi wi tcvU[®]Kiv
- Ab^ˆZ[®]Aw_@ c0Zôvbmgn wbgew^ˆZ m^ˆpeavmgn cvîet

- (1) CAMELS tiwUs chîq^ˆvPbvi gva^ˆtg evsj vî^ˆ k e^ˆvsK NBFi Gi we^ˆvfb^ˆAskîK gj^ˆvqb Kiîe hvîZ NBFi Gi mvgwMîK tiwUs Gi I ci m^ˆç^ˆvîe Avîm|
- (2) wMb e^ˆvsîKs Kv^ˆîgi v^ˆvîEîZ evsj vî^ˆ k e^ˆvsK kx^ˆl[©]10w NBFi Gi big evsj vî^ˆ k e^ˆvsK I t^ˆqemvBîU cîKvk Kiîe|
- (3) evsj vî^ˆ k e^ˆvsK NBFi Gi wMb e^ˆvsîKs Kv^ˆîgîK weîkl fivîe weîePbv Kiîe Ges NBFi Gi bZb kvLv tLvj vi we^ˆl t^ˆq AbgvîZ c0 vb Kiîe|

- AvM÷ 2013
 - e'vsK KZR `vei/`vqx m'áú` aviY ev q-we t̄qi weItq Rwi KZ wbt`Rbvi cıkvcmk e'vsKmgñi `vq-m'áú` e'e`vcbv tRvi`vi Ki t̄Yi j t̄ñ' evsj vt`tk KvhPZ mKj Zdwıwj e'vs t̄Ki e'e`vcbv cwi Pvj K/cāvb wbeñxe,`tk Rvbt̄bv nq th, e'vs t̄Ki aviYKZ `vei/`vqx m'áú t̄ i tgvU cwi gvY (eK f'vj) e'vsKıUi cwi t̄kwaZ gj a t̄bi kZKiv 30 fı t̄Mi AwaK nte bv| Dt̄j L", B t̄Zvg t̄a" th me e'vs t̄Ki `vei/`vqx m'áú t̄ i tgvU cwi gvY (eK f'vj) e'vsKıUi cwi t̄kwaZ gj a t̄bi kZKiv 30 fı t̄Mi AwaK i t̄qt̄0 tm me e'vsK AvbcvıZK n t̄i Zvi cwi t̄kwaZ gj a t̄bi cwi gvY ep̄xi ce©chŚi bZb K t̄i t̄Kvb `vei/`vqx m'áú` q Ki t̄Z cvi te bv|

- AvM÷ 2013
 - e'vsK-tKv'áúvbx AvBb, 1991 (1991 m t̄bi 14 bs AvBb) Gi AwaKZi m s t̄kvabK t̄i cVıZ e'vsK-tKv'áúvbx (m s t̄kvab) AvBb, 2013 (2013 m t̄bi 27 bs AvBb), hv evsj vt`k t̄M t̄RU AwZwi 3 msL`vq 22 Rj vB 2013 Zwi t̄L cKımkZ nq| m s t̄kwaZ AvB t̄bi avıvmgñi wbt`Rbv msık-ó mKj t̄K AemZKi YceR Gi cwi cvj b wıwıZ Kivi Rb" evsj vt`tk KvhPZ mKj Zdwıwj e'vs t̄Ki e'e`vcbv cwi Pvj K/cāvb wbeñxe,`tk cıvgk© t`qv nq| GZ0`ZxZ, cwi Pj bv cıP i cieZP mfıvq e'vsK-tKv'áúvbx (m s t̄kvab) AvBb, 2013 AeMıZi j t̄ñ' Dc`vc t̄bi Rb"ı Zı t̄ i t̄K cıvgk© t`qv nq|

- AvM÷ 2013
 - we t̄kji e'vsıKs LvZ eZgıv t̄b bıbwıea P'ı t̄j Ä tgvKv t̄ej v Ki t̄0| P'ı t̄j Ä tgvKv t̄ej v K t̄i cıZıv t̄bi j t̄ñ' I Dt̄ı k" AR t̄b `ñ Rbe t̄j i weKı t̄bB| gıvıem'áú` Dbq t̄b e'vs t̄Ki t̄Uıbs B YıUıUDU t̄j v ,ı"ZcY© fıvgKv cvj b K t̄i _vtK| h_vh_ I KvhRı cıKñY cıV t̄bi Rb" cñı 3MZ mıeavm n t̄Uıbs B YıUıUD t̄Ui AeKıV t̄gv Dbz nı qv Avek`K| Avcbv t̄ i e'vs t̄Ki t̄Uıbs B YıUıUD t̄Ui h_vh_ AeKıV t̄gv wıwıZKi Y I cıKñY gıv Dbq t̄b wıgeıvZ wbt`Rvej x Abıni Yıq n t̄et
 - t̄Uıbs B YıUıUD t̄Ui cāvb n t̄eb e'vs t̄Ki EaYz b ch t̄qi wıqıvZ ev Pıı 3 v fıv EK wı t̄qıwıRZ GKRb cYRıj x b KgRZP
 - t̄Uıbs B YıUıUD t̄U d'ıvKııe t̄gı t̄i i msL`v e'vs t̄Ki t̄gvU Kg t̄ej i mvt_ mıvĀm`cY© n t̄Z n t̄e|
 - t̄Uıbs B YıUıUD t̄U Kg c t̄ñ' 2ıU Kımi "g, 1ıU KıııDUıvı j `ve I 1ıU WıBıbs nj Ges t̄mkb cwi Pvj bıvı Rb" Kımi "t̄g Bıvı t̄bU Kı t̄bKk bmn KıııDUıvı , cıRıı BZ`wı mi Ävg _vKv evĀıbx n t̄e|

- tUlbs BÝUwUDU wbcwgZfvte e'vstKi Training Need Assessment Ki te|
- tUlbs BÝUwUDU cZ'K eQ'tii wWtm=ft gv'tmi g'ta' cieZ'PeQ'tii c'k'Y el'wÄ c'Yqb Ki te|
- tUlbs BÝUwUDU m'vavi Yfvte wbr'^d'vKwè Ges Af'sli xY wi t'mvm'cvi mb Øvi v t'mkb cwi Pvj bv Ki te|
- tUlbs BÝUwUDU cwi Pvj bvi mweR' w'el'tq e'vstKi cwi Pvj bv cl' KZR' Ab'tgwm' Z bwiZgvj v _vKte|

tm'tP=ft 2013 • 20/12/2011 Zwi t'Li wWmGgucGm (wGmM) mvK'jvi t'j Uvi bs-11 Gi gva'tg Rwi KZ (Amendment of Guidelines on Mobile Financial Services for the Banks) Ges 14/12/2011 Zwi t'Li wWmGgucGm (wGmM) mvK'jvi bs-10 Gi cZ' 'wó AvKI'Y Kiv n'tq'tQ|

- 14/12/2011 Zwi t'Li wWmGgucGm (wGmM) mvK'jvi bs-10 Gi gva'tg GK t'gvevBj wnmve t'_tK Ac'i t'gvevBj wnmvte P2P A_@'v'v's't'i i mxgv wba'Y K'ti t' qv n'tj I K'vk Bb ev K'vk AvDU Gi A't'P mxgv/cwi gvY wKsev msL'v wba'Z wQj bv| GZ'Z'xZ t'gvevBj wnmve t'bB-Gi Kg e'w'3 I G't'R'u wKsev Ab' M'ñ't'Ki t'gvevBj wnmve e'envi K'ti K'vk Bb/AvDU mn A_@'v'v's't'i Ki t'Q g'tg'Awf't'hm i'tq'tQ, hv S'wKcY'Ges Guidelines on Mobile Financial Services for the Banks Gi cwi c'sk| evsj v't'k e'vstKi Guidelines h_vh_fvte AbymZ bv nI qvi Kvi t'Y t'gvevBj wnmve e'envi K'ti Rwi qmZ I cZ'vi Yvi NUbvI NUt'Q| G t'c'ñ't'Z ms'k-ó'c'ñ'mg'ñi m't'½ Av'tj vPbv t'g t'gvevBj dvBb'w'Y'qvj m'w'f'ñ'm Gi h_vh_ e'envi w'w'Z'K'i Y Ges t'gvevBj dvBb'w'Y'qvj m'w'f'ñ'm G Rwi qmZ t'ivaK't'f' c'Z'Z'K'Z w't' R'bv'mg'ñ Abym'i t'Yi Rb' evsj v't'k Kvh'P'Z mKj Z'd'w'w'j e'vstKi e'e'v'cbv cwi Pvj K/câvb w'be'ñ'xe; t'K ci'v'gk' qv nq|

tm'tP=ft 2013 • e'vsK-t'Kv'v'v'bx AvBb, 1991 (2013 ch'S'lm's't'kwaZ) Gi aviv 26K Gi Dcaviv (1)-G t'Kvb e'vsK t'Kv'v'v'bx KZR' Ab'v'b' t'Kv'v'v'bx'i t'k'qvi avit'Yi t'ñ't' m'v'w'ó'K ev GKKfvte t'Kvb t'Kv'v'v'bx'i t'k'qvi avit'Yi m't'e'P'P mxgvi w'el'tq m'Y'ó' w't' R'bv i'tq'tQ| GQ'ov'v' t'k'qvi/w'w't'e'Ä'v't'i w'ec'ix't'Z FY c'ó'vb ms v's' w'el'tq evsj v't'k e'vsK mg'tq mg'tq w't' R'bv R'vix K'ti t'Q| evsj v't'k e'vsK KZR' w'bw'eo cwi ex'ñ't'Yi m'ye'ar't'_Ges K'w'Z'c'q w'el'q Aw'K'Z'i 'ó'x'K'i t'Yi j't'ñ' e'vsK_t'j'v KZR' c'w'Rev'v't'i w'el't'q'v't'i t'ñ't' Abym'i Yxq w't' R'bv'ej x R'vix Kiv nq|

tm̄tP̄af̄ 2013 • ^Zwi tcvkvK wk̄t̄i KḡP̄Z k̄gK̄t̄ i teZb-fvZw̄ ēvsK wnm̄vtei gvātḡ cwi tk̄vtai j̄t̄q̄i k̄ḡKMY Zvt̄ i RvZxq̄ cwi Pqc̄Î I KḡP̄Z c̄ôZôvb KZ̄K̄ BmjKZ AvBw̄ KvtW̄P̄ wecixt̄Z 100 (GKK) UvKv RgvKi YcēR̄ w̄bR̄ w̄bR̄ bvt̄ḡ ēvsK wnm̄ve Lj̄ t̄Z cvi t̄eb̄| GmKj̄ ēvsK wnm̄vte b̄bZḡ w̄w̄Z̄ ivLvi evāevaKZv Av̄t̄ivc Ges t̄Kvb c̄Kvi PvR̄Ad Av̄vq̄ Kiv hv̄te bv̄| th̄ t̄q̄t̄t̄ t̄PKeB Gi Ac̄ôZ̄j̄ Zv̄_vK̄te tm̄t̄q̄t̄ t̄PKeB Gi cwi et̄Z̄© f̄vDP̄t̄i i gvātḡI GmKj̄ wnm̄vte tj̄ b̄t̄ b̄ Kiv hv̄te|

Āt̄±vei 2013 • ēvsK-t̄Kv̄ûvbx̄ AvBb, 1991 (2013 ch̄S̄l̄ m̄st̄kwaZ̄) Gi 40 avivq̄ Zdim̄wij̄ ēvsKmḡñi Ab̄t̄ḡw̄ Z̄ w̄bi x̄q̄q̄Z̄ Aw̄w̄_̄R̄ weeiYx̄ wnm̄ve eQi mgv̄B̄ n̄lqvi w̄Zb̄ gv̄t̄mi cwi et̄Z̄© ß̄ gv̄t̄mi ḡtā ēvsj̄ vt̄ k̄ ēvs̄t̄K̄ w̄m̄L̄t̄j̄ i w̄b̄t̄ R̄bv̄ c̄ôvb̄ Kiv n̄t̄q̄t̄Q̄ hv̄ w̄w̄t̄m̄af̄ 2013 w̄f̄w̄ĒK̄ w̄bi x̄q̄q̄Z̄ Aw̄w̄_̄R̄ weeiYx̄ w̄m̄L̄t̄j̄ i mgq̄ n̄t̄Z̄ Kiv̄R̄i n̄q̄| D̄³ w̄b̄t̄ R̄bvi t̄c̄ôq̄t̄Z̄ evsj̄ vt̄ t̄k̄ Kiv̄P̄Z̄ m̄Kj̄ Zdim̄wij̄ ēvs̄t̄Ki ēēv̄cbv̄ cwi Pvj̄ K/c̄âvb̄ w̄b̄ef̄ñx̄, t̄K̄ h̄vm̄gt̄q̄ Aw̄w̄_̄R̄ weeiYx̄ c̄ôZ̄, w̄bi x̄q̄q̄v̄, Ab̄t̄ḡv̄ b̄ Ges D̄³ Aw̄w̄_̄R̄ weeiYxi w̄Zb̄w̄Ū K̄w̄cm̄n̄ ḡȳ Z̄ ewl̄ R̄ c̄ôZ̄tē t̄bi (Annual Report) GK̄w̄Ū K̄w̄c̄ evsj̄ vt̄ k̄ ēvs̄t̄Ki w̄w̄c̄v̄ŪḡŪ Ae Ad-mv̄BŪ m̄p̄c̄vi w̄f̄k̄t̄b̄ w̄m̄L̄t̄j̄ i w̄el̄ q̄w̄Ū w̄b̄w̄ôZ̄ Kivi Rb̄ c̄i v̄ḡk̄q̄ q̄v̄ n̄q̄|

Āt̄±vei 2013 • ēvsK ēēv̄cbv̄q̄ m̄k̄v̄m̄t̄bi w̄el̄ q̄w̄Ū AZ̄s̄l̄ i “Z̄c̄Ȳq̄ ēvs̄t̄Ki Aw̄w̄_̄R̄ w̄f̄w̄Ē m̄j̄ p̄KiY Ges Av̄ḡyb̄Z̄K̄vi x̄t̄ i Av̄v̄ AR̄f̄bi j̄t̄q̄i ēvsK ēēv̄cbv̄q̄ mr̄, q̄q̄, Aw̄f̄Á̄ I Dch̄ȳ³ c̄âvb̄ w̄b̄ef̄ñx̄ ev̄ ēēv̄cbv̄ cwi Pvj̄ K̄ w̄b̄t̄q̄v̄M̄ Kiv ēvs̄t̄Ki cwi Pvj̄ bv̄ c̄l̄q̄ i Ab̄Z̄ḡ w̄w̄q̄Z̄ij̄ m̄k̄v̄m̄t̄bi w̄b̄ôq̄Z̄v̄ w̄eav̄t̄bi j̄t̄q̄i ēvsK-t̄Kv̄ûvbx̄i c̄âvb̄ w̄b̄ef̄ñx̄, th̄ b̄vt̄ḡB̄ Aw̄f̄w̄n̄Z̄ t̄nv̄K̄ bv̄ t̄Kb̄, w̄b̄t̄q̄v̄M̄ c̄ôv̄t̄bi t̄q̄t̄t̄ Ges Z̄wi v̄q̄-v̄w̄q̄Z̄ij̄ I q̄q̄ḡZ̄v̄ w̄ef̄v̄R̄t̄bi t̄q̄t̄t̄ w̄b̄t̄ḡē³ b̄w̄iZ̄ḡij̄ v̄ Ab̄ȳni t̄Yi Rb̄ w̄et̄k̄l̄ w̄q̄Z̄ ēvsK ēZ̄ix̄ evsj̄ vt̄ t̄k̄ Kiv̄P̄Z̄ m̄Kj̄ ēvsKmḡñt̄K̄ w̄b̄t̄ R̄bv̄ t̄ q̄v̄ n̄q̄ t̄

K) c̄âvb̄ w̄b̄ef̄ñx̄ w̄b̄h̄ȳ³ i w̄eav̄b̄vej̄ x̄

1. P̄w̄i w̄l̄ K̄ m̄s̄n̄w̄Z̄
2. Aw̄f̄Á̄Z̄v̄ I Dch̄ȳ³Z̄v̄
3. w̄q̄Z̄v̄ I Aw̄w̄_̄R̄ m̄s̄n̄w̄Z̄
4. eqm̄ mx̄gv̄
5. w̄b̄t̄q̄v̄t̄Mi t̄ḡq̄v̄
6. teZb̄ f̄v̄Z̄w̄ w̄bāf̄ t̄Ȳ Ab̄ȳni Yx̄q̄ b̄w̄iZ̄ḡij̄ v̄
7. Dr̄m̄v̄n̄ tev̄b̄v̄m̄

- 8. cl[©] mfvq Dcw[~]uZi Rb[~] m[~]g[~]bx c0 vb
 - 9. gj[~]vqb c0Zte[~]b
 - 10. evsj vt[~]k e[~]vs[~]tKi ce[~]ftgv[~]b
- L) câvb wbe[~]fxi[~] `vq[~]`wqZi I q[~]gZv

A[~]t[~]±vei 2013 ● e[~]vs[~]tKi bwiZ[~]-wb[~]t[~] Rbv c0[~]vqb Ges e[~]emwqK Kv[~]h[~]© g ZË[~]jeavb m[~]Pvi "i[~]f[~]c m[~]ú[~]bki[~]tY Z[~]v e[~]vsK e[~]e[~]vcbvq m[~]kymb w[~]b[~]oZ Kivi Rb[~] Dch[~]ÿ I tckvMZ fite[~] `q[~] e[~]w[~]³ e[~]tM[~]P mgš[~]tq e[~]vs[~]tKi cwi Pvj bv cl[~]© M[~]wZ nI qv ev[~]Ábxq| e[~]vsK-[~]tKv[~]ú[~]bx[~]i cwi Pvj bv cl[~]© i[~] `wqZi Acivci tKv[~]ú[~]bx[~]i Zj bvq Aw[~]kZi „i[~]Z[~]cY[~]© KviY e[~]vs[~]tKi Kg[~]RvÉ c0[~]v[~]bZ AvgvbZKvi[~]t[~]i A[~]t[~]©cwi Pwj Z nq Ges G t[~]q[~]t[~] AvgvbZKvi[~]t[~]i Av[~]v AR[~] Kiv I eRvq ivLv Acwi nv[~]h[~] m[~]k[~]mbi w[~]b[~]oZv weav[~]bi j[~]t[~]q[~] cwi Pvj bv cl[~]© i Mv[~]b, `vq[~]`wqZi I Z[~] [~]ns[~]wk-ó we[~]l[~]tq c0[~]ZKZ bwiZgvj v Ab[~]mi[~]t[~]Yi Rb[~] evsj vt[~] t[~]k Kv[~]h[~]©Z mKj e[~]vsKmg[~]t[~]K wb[~]t[~] Rbv t[~] qv nq|

A[~]t[~]±vei 2013 ● gw[~]bj Úwi s c0[~]Z[~]t[~]i va AvBb, 2012 Gi 2(e)(H, I, J Ges AA) avivq Ges m[~]š[~]ym we[~]t[~]ivax AvBb, 2009 Gi 20(H, I, J Ges AA) avivq wi[~]tqj G[~]t[~]÷U tW[~]t[~]fj cvi, gj[~] `evb avZi I cv[~] t[~]i i e[~]emv c0[~]Z[~]ovb, U[~]t[~]÷ I tKv[~]ú[~]bx[~] tmev c0[~]vbKvi[~]x, AvBbR[~]x[~]e, t[~]bvUvi[~]x „Ab[~]vb[~] AvBb tckvR[~]x[~]e Ges GKvD[~]t[~]U[~]U tK wi[~] t[~]c[~]vU[~]c0[~]vbKvi[~]x ms[~] v[~] w[~]t[~]mt[~]e Aš[~]f[~]ÿ Kiv nt[~]qtQ|

b[~]t[~]f[~]± 2013 ● Ávb I m[~]Rbkj[~] tj Lbx c0[~]Kvk I we[~]cY[~]t[~]b[~] t[~]f m[~]t[~] FY we[~]Zi[~]t[~]Yi j[~]t[~]q[~] q[~]i[~]² wk[~]i Lv[~]tZ c[~]p[~]tA[~]_q[~]b[~] t[~]q[~] ðevsj vt[~] k e[~]vsK dv[~]Ú[~] Gi bwiZgvj vq w[~]b[~]ge[~]v[~]Z m[~]st[~]k[~]vabx Avbv nt[~]qtQ[~]t

● m[~]Rbkj[~] Mš[~] c0[~]Kvk I we[~]cY[~]t[~]b[~] w[~]b[~]t[~]q[~]w[~]RZ gv[~]B[~]t[~] v I q[~]i[~]² G[~]Uvi c0[~]BR[~]t[~]K m[~]t[~]eP[~]P 10% (e[~]vsK tiU+5%) m[~]y nv[~]t[~]i c0[~]vbKZ F[~]t[~]Yi we[~]c[~]ix[~]Z D[~]³ dv[~]t[~]Úi AvI Zvq Zn[~]we[~]j ch[~]ß[~]Zv m[~]v[~]t[~]c[~]t[~]q[~] 100% c[~]p[~]tA[~]_q[~]b m[~]jeav c0[~]vb Kiv n[~]t[~]e| t[~] t[~]ki ms[~] v[~]Z, Hw[~]Zn[~] w[~]k[~]sev tKvb Rw[~]Z/ag[~]ſ[~]e[~]t[~]Y[~]P c0[~]Z we[~]t[~]l[~]cY[~]ev Z[~]t[~]i i t[~]ſ[~]©[~]Y[~]æ[~]nq Gi[~]f[~]c tj Lv m[~]Rbkj[~] etj MY[~] Kiv hv[~]te bv|

b[~]t[~]f[~]± 2013 ● evsj vt[~] k Ávb I m[~]Rbkj[~] c0[~]KvkK m[~]igw[~]Z w[~]k[~]sev AvBbv[~]b[~]M[~]fite m[~]sM[~]wZ Ab[~]j[~]f[~]c tKvb m[~]igw[~]Zi m[~] m[~] Ges e[~]vsK ev bb-e[~]vsK Aw[~]_R c0[~]Z[~]ov[~]bi we[~]teP[~]bvq m[~]Rbkj[~] c0[~]KvkK w[~]t[~]mt[~]e we[~]te[~]PZ gv[~]B[~]t[~] v I q[~]i[~]² D[~]t[~] v[~]tM e[~]vsKvi Kv[~]÷gvi m[~]ú[~]t[~]K[~]P w[~]f[~]w[~]É[~]Z e[~]vsK ev bb-e[~]vsK Aw[~]_R c0[~]Z[~]ov[~]mg[~] A[~]_q[~]b Ki[~]t[~]Z cvi[~]te|

b[~]t[~]f[~]± 2013 ● GdAvB[~]w[~] mvK[~]ſ[~]vi bs-03, Zwi L t 15 gv[~]P[~]©2007 Gi c0[~]Z[~] `w[~] AvKl[~]ſ[~] Kiv nq| D[~]³ mvK[~]ſ[~]vi g[~] v[~]/q[~]wZ[~]RbKgv[~]t[~] t[~]k[~]ſ[~]xKZ nt[~]qtQ Gi[~]f[~]c FY, Aw[~]M[~]g I j[~]xR Gi 100% c0[~]f[~]kb

msi qY mvtctq Aetj vctbi cteAv`vj tZ gvgj v`vtqi Kivi wbt`Rbv t`qv ntqWj | wKs`cwi j wqZ nt`Q th, AfbK mgq wtkl Zt qiz`AstKi Fti tqt` gvgj v KitZ ntj LitPi cwi gvY FYvstKi tPtq tewk ntq hvq| G tctvU wetePbvq G gfg`m`xvsl MnxZ ntqtQ th, GdAvBw mvKjvi bs-03/2007 Gi Ab`wb` wbt`Rbv cwi cvj b mvtctq Aetj vcbthwM` 50,000/- (cAvk nrvri) UvKv ev Zvi wbgaeAstKi FY, AwMô I wj R Av`vj tZ gvgj v`vtqi e`ZxZ Aetj vcb Kiv hvte |

btf`at 2013 • Aw_R cãZôvbmgn Zvt`i cwi Pvj Kti`i wWtm`at wfwEK Z`w` 31 Rvbgwii gta` Ges cwi Pvj bv cl` tKvb cwi eZô ntj ZLb D³ cwi ewZ Z`w` evsj vt`k e`vstK g`vbgvj c`wZtZ (Hard copy) `wLj Kti`_vtK (mft 6 tg 2010 Zwi tLi wWgdAvBGg mvKjvi bs-05)| GLb t`tK Aw_R cãZôvbmgn Zvt`i cwi Pvj Kti`i Z`w` `TgwmK wfwEtZ Rationalised Input Template (RIT) "T_PS_Q_SH_DIR_INFO" Gi gva`tg evsj vt`k e`vstKi l tqe-tcvU`j wbcvqZfvte `wLj Kite |

wWtm`at 2013 • we`gvb weavb Abhvqx (GdAvBw mvKjvi bs-03/2003 l 07/2005 Ges wWgdAvBGg mvKjvi bs-04/2010 Gi) Aw_R cãZôvbmgn Rbmvavi Y l cãZôvtbi wku ntZ b`bZg 6 (Oq) gvm tgq` AvgvbZ MhY KitZ cvti Ges MnxZ AvgvbtZi tgq` 6 (Oq) gvm AwZ vsl nI qvi ci AvgvbZKvixi Abti va t g tgq` cWZe`bM`vqb (Premature Encashment) Kivi mthwM itqtQ |

• Gq`tY, Aw_R cãZôvbmgn KZR msMnxZ mKj cKvi AvgvbtZi b`bZg tgq` 3 (wZb) gvm wba`Y Kiv ntj v| Gtqt` MnxZ AvgvbtZi tgq` 3 (wZb) gvm AwZ vsl nI qvi ci AvgvbZKvixi Abti va t g tgq` cWZe`bM`vqb Kiv hvte |

wWtm`at 2013 • h_vh_ e`v` Mh`Yi Rb` evsj vt`tk KvhPZ mKj Zdimuj e`vsKmgatK evsj vt`k e`vstKi l tqemvBtu msi wqZ bZbfvte cVxZ 'Guidelines on Agent Banking for the Banks' WDbtj w Kivi civgk`qv nq |

wWtm`at 2013 • e`vstKi cwi tekMZ bwiZ, tKSkj l Kvh`g ch`j vPvbi Rb` evsj vt`tk KvhPZ mKj Zdimuj e`vsKmgatK Zvt`i tevWp cwi Pvj KMtYi mgstq GKil D`P ch`qi Kugw MVb KitZ nte (mft 27/2/2011 Zwi tLi weAvi wW mvKjvi bs-02 Gi aviv 1.1 Ges 11/9/2013 Zwi tLi wRwimGmAvi wW mvKjvi cT bs-05)| e`vsK tKv`vbx AvBb, 1991 Ges weAvi wW mvKjvi bs-06/2010 tgvZvteK tevW`m`m`tYi mgstq `w Kugw MwZ ntZ cvti -AwWU Kugw Ges wbe`x Kugw | GB `w KugwI th tKvbw e`vstKi cwi tekMZ bwiZ, tKSkj l Kvh`g ch`j vPvbi KitZ cvti | GQov, e`vsK tKv`vbx AvBb, 1991 Gi aviv 15L(3) tgvZvteK cãZ`K e`vsKtK Zvt`i cwi Pvj K cl` mgstq SwK e`v`vcbv Kugw MVb KitZ nte | GB KugwI e`vstKi mwieR wMb e`vswKs Kvh`g Z`vi wKi D`t`k` e`vstKi cwi tekMZ bwiZ, tKSkj l Kvh`g ch`j vPvbi KitZ cvti |

- Wf̄m̄ 2013

 - mweR̄ cwi w̄vZ wePbvq ēvsK₂ t̄j v KZK̄ gv̄P̄U ēvsKs I tēKv̄i R̄ Kv̄h̄t̄ gi D̄t̄i t̄k̄ M̄vZ w̄bR̄³ m̄vev̄m̄W̄qvi x c̄ôZ̄v̄t̄bi Ab̄K̄t̄j c̄ô Ē Single Borrower Exposure Limit Gi Av̄Zwi³ we³ ḡyb FY weAv̄i w̄c̄w̄ mv̄K̄j̄vi bs-5/2005 Ab̄h̄v̄q̄x w̄b̄āñi Z̄ m̄x̄gi ḡt̄ā b̄w̄ḡt̄q Av̄b̄vi m̄ḡq̄m̄x̄v̄ 31/12/2013 Z̄wīt̄Li t̄j 31/12/2014 Z̄wīL ch̄S̄i ēw̄āZ̄ Kiv n̄q (m̄f̄t 24 b̄t̄f̄ 2011 Z̄wīt̄Li w̄W̄I Ḡm̄ mv̄K̄j̄vi bs- 04 Gi 2 bs w̄ḡt̄K̄ ēw̄ȲZ̄ w̄b̄t̄ R̄bv̄)|
 - we³ ḡyb FY t̄K̄vb c̄K̄v̄t̄i ēw̄āZ̄ bv̄ K̄t̄i w̄b̄āñi Z̄ m̄ḡq̄m̄x̄vi ḡt̄ā Āvēw̄k̄K̄f̄v̄te Single Borrower Exposure Limit Gi ḡt̄ā b̄w̄ḡt̄q Av̄b̄vi R̄b̄³ ēvsj̄ v̄t̄ t̄k̄ Kv̄h̄P̄Z̄ Z̄d̄w̄m̄j̄ ēvsK̄m̄ḡt̄K̄ w̄b̄t̄ R̄ t̄ q̄v̄ n̄q|
- R̄vb̄q̄w̄i 2014

 - ēvsj̄ v̄t̄ k̄ ēvsK̄ Ôt̄ w̄W̄s̄ t̄īw̄s̄ t̄ḡ_ t̄W̄j̄ w̄R̄ di t̄sj̄ ḠŪ w̄ḡw̄q̄v̄ḡ Ḡv̄Ūvi c̄ôB̄t̄R̄m̄ô c̄ôq̄b̄ K̄t̄īt̄Q̄ hv̄ ēvsK̄s̄ L̄v̄t̄Z̄ FY k̄;L̄j̄ v̄ Av̄b̄q̄t̄b̄ m̄n̄v̄q̄K̄ n̄t̄ē| Gi B̄ av̄i v̄ēw̄n̄K̄Z̄v̄q̄, ēvsj̄ v̄t̄ k̄ ēvsK̄ ēvsK̄m̄ḡt̄ni R̄b̄³ Ḡm̄Ḡb̄ t̄īw̄s̄ c̄ôZ̄B̄ K̄t̄īt̄Q̄ (m̄f̄t 29/12/2010 Z̄wīt̄Li weAv̄i w̄c̄w̄ mv̄K̄j̄vi bs-35)|
 - GR̄b̄³ Ḡ m̄s̄ v̄š̄I M̄v̄B̄W̄j̄ v̄B̄Ȳ c̄ôq̄v̄R̄b̄x̄q̄ m̄st̄k̄v̄ab̄x̄ Av̄bv̄ n̄t̄q̄t̄Q̄|
- R̄vb̄q̄w̄i 2014

 - ēvsK̄ t̄K̄v̄úv̄bx̄ Av̄B̄b̄, 1991 Gi b̄ēm̄st̄h̄w̄R̄Z̄ av̄iv̄ 26(L) Gi m̄v̄t̄_ m̄ḡš̄t̄q̄ Ges ēvsK̄m̄ḡt̄ni FY S̄m̄K̄ ēēv̄c̄bv̄ D̄b̄q̄t̄bi j̄ t̄ñ̄³ ēvsj̄ v̄t̄ k̄ ēvsK̄ Single Borrower Exposure Limit m̄s̄ v̄š̄I m̄K̄j̄ w̄b̄t̄ R̄bv̄ ḠK̄w̄I Z̄ K̄t̄īt̄Q̄ Ges ḠZ̄³ ñ̄s̄ v̄š̄I wēw̄f̄b̄ēm̄s̄Áv̄ I ēv̄L̄v̄ m̄st̄k̄v̄ab̄ K̄t̄īt̄Q̄|
- R̄vb̄q̄w̄i 2014

 - ēvsj̄ v̄t̄ k̄ ēvsK̄ GB̄ mv̄K̄j̄v̄t̄i i ḡv̄āt̄ḡ Foreign Account Tax Compliance Act (FATCA) Ges wēw̄f̄b̄ēm̄s̄Z̄gv̄j̄ v̄ I w̄b̄t̄ R̄bv̄ m̄ēú̄t̄K̄³ēvsj̄ v̄t̄ t̄k̄ Kv̄h̄P̄Z̄ m̄K̄j̄ ēvsK̄m̄ḡt̄K̄ Āēw̄n̄Z̄ K̄t̄ī | ēvsK̄m̄ḡt̄K̄ www.irs.gov/fatca-registration I t̄q̄ēm̄v̄BŪ t̄_ t̄K̄ Ḡ m̄s̄ v̄š̄I c̄ôq̄v̄R̄b̄x̄q̄ M̄v̄B̄W̄j̄ v̄B̄Ȳ W̄w̄D̄b̄t̄j̄ w̄W̄ Kivi c̄i v̄ḡk̄³ q̄v̄ n̄q|
- R̄vb̄q̄w̄i 2014

 - ēvsj̄ v̄t̄ k̄ ēvsK̄ ĀW̄f̄, 1972 Gi av̄iv̄ 36 Ges ēvsK̄ t̄K̄v̄úv̄bx̄ Av̄B̄b̄, 1991 Gi av̄iv̄ 33 t̄ḡv̄Z̄v̄t̄ēK̄ ēvsj̄ v̄t̄ t̄k̄ Kv̄h̄P̄Z̄ m̄K̄j̄ Z̄d̄w̄m̄j̄ ēvsK̄m̄ḡt̄K̄ w̄m̄Av̄i Av̄i Ges Ḡm̄Ḡj̄ Av̄i m̄sīñ̄Ȳ K̄īt̄Z̄ n̄q| ēvsK̄ t̄K̄v̄úv̄bx̄ Av̄B̄b̄, 1991 Gi av̄iv̄ 33 Gi m̄v̄t̄_ m̄l̄w̄Z̄ wēav̄b̄ Ges w̄m̄Av̄i Av̄i Ges Ḡm̄Ḡj̄ Av̄i m̄sīñ̄Ȳ wēl̄t̄q̄ t̄úó av̄i Ȳv̄ t̄ q̄vi j̄ t̄ñ̄³ ēw̄ȲZ̄ mv̄K̄j̄v̄t̄i c̄ôq̄v̄R̄b̄x̄q̄ w̄b̄t̄ R̄bv̄ t̄ q̄v̄ n̄t̄q̄t̄Q̄|
- R̄vb̄q̄w̄i 2014

 - mi K̄w̄i w̄m̄k̄D̄wi w̄Ūt̄R̄ ēw̄³ ch̄ñ̄q̄ wēb̄t̄q̄v̄t̄M̄ Av̄M̄h̄ m̄ȳó n̄t̄q̄t̄Q̄| w̄K̄š̄³ Āt̄b̄K̄t̄ñ̄t̄I M̄ñ̄t̄Kiv̄ Z̄v̄t̄³ i ēvsK̄ t̄_ t̄K̄ c̄ôq̄v̄R̄b̄x̄q̄ Z̄_ ev̄ m̄n̄t̄h̄w̄M̄Z̄v̄ c̄v̄t̄³Q̄b̄ bv̄ ēt̄j̄ R̄vb̄v̄ h̄v̄t̄³Q̄; h̄w̄ I M̄Ȳc̄R̄v̄Z̄š̄ȳ ēvsj̄ v̄t̄ k̄ mi K̄v̄i i 24.06.2007 Z̄wīt̄Li Issuance of Bangladesh k̄x̄l R̄ c̄ôÁ̄v̄c̄t̄bi 2(i) I 2(i) Ab̄t̄³Q̄t̄³ Ḡ wēl̄t̄q̄ m̄ȳúó w̄b̄t̄ R̄bv̄ i t̄q̄t̄Q̄|

- tURvix eU/wetj i tj bñ tbi Rb" evsj vt`k e`vsKtKi gwZwSj Awdtm MI gWizj wmwveavix e`vsK ev Aw_℞ cãZôvb Zvt`i e`w³ ev cãZôvbK chiqi MõnKt`i Rb" weRtþm cvUövi ID (BP ID) wmwve Ltj cãqvRb tgvZvték tURvix wej /eU cãBgwi AKkþb msMõh I msi ¶Y KiþZ cvti; OTC/ TWS e`e`vq tmtKÜwi gvtK¶U q-we qI KiþZ cvti | KtqKwU cãBgwi wWj vi e`vsK BtZvgta" mw qfvte GB e`e`vi mØ`envi KiþQ; Ab`vb" e`vsK I Aw_℞ cãZôvbþKI Abj/cfvte `xq MõnKt`i LvþZ tURvix wej /eU q-we þq mw q ntZ, Ges G cãstM MõnKt`i hwpZ Z_" I mnþhwMZv Zwi Zfvte thvMvtb mw q ntZ civgk`qv nq|

tde`qwi 2014

- evsj vt`k e`vsK `xKZ ewnt` Smk gj `vqbKvix cãZôvþbi þ wWU tiwUs-Gi wfiEþZ ¶j`² I gvswi cãZôvbmgní FY Smkí weciþZ Smk fviþZ mæ`ú` (RWA) cwigvc Kiv nq| GiB avivewnkZvq, mstkwaz RBCA MvBWj vBtYi mvt_ mshj³ wi tcvU® dig`vU Abjvqx cwigvcKZ RWA Ges gj ab chþBZv AbcvZ (CAR) evsj vt`k e`vsKtKi tcvU®KiþZ nq|
- cã½Z Dþj L", CAR cwigvtci j þ¶" evsj vt`k Kvh¶Z Zdwij e`vsKmgñ Zvt`i GmGgB MõnKt`i þ wWU tiwUs Gi Rb" GK ev GKwaK cãZôvbþK gþvbxZ KiþZ cvti |
- evsj vt`k e`vsKtKi GmGgB tiwUs tMÖW Gi mvt_ CRISL, CRAB Ges ECRL Gi tiwUs t`dji g`wics BtZvgta" MvBWj vBtþb mþw` Øfvte Dþj L Kiv ntqtQ| evsj vt`k e`vsKtKi GmGgB tiwUs tMÖW Gi mvt_ g`wicsKZ tiwUs t`j wbtgæcövb Kiv nj t

wie tiwUs tMÖW	mgZj` CRISL Gi tiwUs	mgZj` CRAB Gi tiwUs	mgZj` ECRL Gi tiwUs
SME 1	CRISL Me-1/Se-1	CRAB-ME 1/SE 1	ESME 1
SME 2	CRISL Me-2/Se-2	CRAB-ME 2/SE 2	ESME 2
SME 3	CRISL Me-3/Se-3	CRAB-ME 3/SE 3	ESME 3
SME 4	CRISL Me-4/Se-4	CRAB-ME 4/SE 4	ESME 4
SME 5	CRISL Me-5/Se-5	CRAB-ME 5/SE 5	ESME 5
SME 6	CRISL Me-6,7,8,9,10/ Se-6,7, 8,9,10	CRAB-ME 6,7,8/ SE 6,7,8	ESME 6,7,8

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- I qv` e`vsK Gi mnvqZvq evsj vt`k e`vsK ðdvBb`wYqvj cØRKkb gþWj ð bigK GKwU eüglx weþkþY DcKiY cãZ KtþQ hv evsj vt`k e`vsKtK tKvb e`vsKtKi mwe℞ Smk e`e`vcwMZ aviY¶gZv mæ`ú`K`aviYv jvf I Zvi Dbqþb mnvqZv Kiþe| evsj vt`k Kvh¶Z mKj e`vsKmgñþK gvP©2014 Gi gta" D³ gþWtj i ev`évtþb AskMõY KiþZ nte Ges evsj vt`k e`vsK ntZ 31 gvP©2014 ZwiþLi gta" GZ` ðns vsl`mdU&Kwvc msMõh KiþZ nte| mKj e`vsKmgñþK `TgwmK wfiEþZ GZ` ðelþq wi tcvU® wLj KiþZ nte| wi tcvU® Gi mwP wbtgæ`qv ntj vt

ÎgwmK	mgqKvj	wi tcvlUŠGi tkl Zwi L
gvP©ÎgwmK	1 Rvbyvwi -31 gvP©	tg 15
Rþ ÎgwmK	1 Gwclj -30 Rþ	AvM÷ 15
tmþDæ† ÎgwmK	1 Rj vB-30 tmþDæ†	bþfæ† 15
wWtmæ† ÎgwmK	1 A±vei-31 wWtmæ†	cieZŒeQþii tde°qwwi 15

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- tKvþbv tKvþbv Zdwmwj e'vsK Avg`wvb FYctÎi weciæZ wetji gj` cwiþkvtá AbvKwLZ wej æ^KiþQ gtg°evsj vt`k e'vsK AwfþhwM GtmþQ| Gi dtj t`tki e'vsK e'e`vi fvegwZ°Œjænt`Q Ges wej þæ† Rb` mj cwiþkvamn FYctÎ wet`wk e'vsK KbdvtgRb eve` e`q epæ cvt`Q, hv`et`wkK Avg`wvbK e`qeúj KþiþQ| G aitþi Awbqþgi dtj Avg`wvb e`tqi epæ miwmi `e`gj`þK weifcftæ cŒweZ Kþi, hvZ Rb`†_ŒewNæ nq|

- AZGe, Abþgwi`Z wWjvi e'vsK t`wicZ Avg`wvb FYctÎi weciæZ mieivnKvixi wetji t`KZ`vtqi gj` h_vmgþq cwiþkva mæúbaKivi Rb` e'vsK tKvæwvb AvBb 1991 Gi 45 bs avivq AwcZ ŒjgZvetj evsj vt`þk KvþPZ Zdwmwj e'vsKmgæþK wþt`R t`qv nq| GB wþt`R cwicvj þb e`_Zvq AvBþbi 109(7) bs avivi Avl Zvq Rwi gvbv AvþivcþhwM`ntæ|

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- e'vtmj -3 e'vtmj Kwgwi bZb wqþŠK KvWtgv| e'vsKmgþni D³ KvWtgv ev`ævqþbi cŒwZ wetþq evsj vt`k e'vsK tKvqvþUþUwŒf Bgc`v± ÷wW (QIS) cwipþj bv KþiþQ| meŒkl cwipþj Z QIS G cŒb dj vdtþi wfwÉþZ Dchþ KZæþŒi Abþgv`b mvtctþŒ Kvþ©cwi Kíbv/ tiwWg`vc Þevšl Kiv ntqþQ| Af`šlixY cwikíbv Ges e'vtmj -3 ev`ævqþbi cŒ qvþK MwZkxj Kivi jþŒ` D³ Kvþ©cwi Kíbv/tiwWg`vc cŒvk Kiv ntqþQ|

Gwclj 2014

- wet`wk wewþtqvMKviæ`i wewþtqvþMi mjeavt`_©A_°gšj/vj q KZŒ 24 Rþ 2007 ZwiþL RvixKZ "Issuance and Re-Issuance of Government treasury Bonds" kxl Œ cŒvctþi 2(AvB)G bs aviv mstkvabceŒ Non-resident Foreign Currency Account (NFCA) Gi cvkvcwK Non-resident Investors Taka Account (NITA) e`envþi i wþt`Rbv Ašifþ Kiv ntqþQ|

Gwclj 2014

- evsj vt`k e'vsK t`KZ eint` SŒK gj`vqbKvix cŒZövtþi t wWU tiwUs-Gi wfwÉþZ Œj` I gvSwi cŒZövbmgþni FY SŒKi weciæZ SŒK fviæZ mæú` (RWA) cwigvc Kiv nq|

Gi B avirewnKZvq, mstkwaz RBCA MvBWj vBtYi mvt_ mshî³ wi tcvU® di g'vU Abhîvqx cwi gvcKZ RWA Ges gj ab chîBZv AbjcvZ (CAR) evsj v`k e'vsK wi tcvU®Ki tZ nq|

- cñ½Z Dîj E", CAR cwi gvtci j t¶¶" evsj v`k Kvh®Z Zdvîmj e'vsKmgñ Zv`i GmGgB MñKt`i t wvU tiwUs Gi Rb` GK ev GKwâK cñZövbK gtbvbxZ Ki tZ cvti |
- evsj v`k e'vsK Ki GmGgB tiwUs tMÖV Gi mvt_ NCRL, ACRSL, ACRL Ges WASO Gi tiwUs t`tj i g`wics BtZvgta" MvBWj vBtb mîbw` ®fvte Dîj E Kiv ntqtQ| evsj v`k e'vsK Ki GmGgB tiwUs tMÖV Gi mvt_ g`wicsKZ tiwUs t`j vbtgacÖ vb Kiv nj t

wew tiwUs tMÖV	mgZj` CRISL Gi tiwUs	mgZj` CRAB Gi tiwUs	mgZj` ECRL Gi tiwUs	mgZj` ECRL Gi tiwUs
SME 1	NSME-1	AQSE 1/AQME 1	ARSME-1	WCRSE 1/WCRME 1
SME 2	NSME-2	AQSE 2/AQME 2	ARSME-2	WCRSE 2/WCRME 2
SME 3	NSME-3	AQSE 3/AQME 3	ARSME-3	WCRSE 3/WCRME 3
SME 4	NSME-4	AQSE 4/AQME 4	ARSME-4	WCRSE 4/WCRME 4
SME 5	NSME-5	AQSE 5/AQME 5	ARSME-5	WCRSE 5/WCRME 5
SME 6	NSME-6,7,8	AQSE 6,7,8/AQME 6,7,8	ARSME-6,7,8	WCRSE 6,7,8/WCRME 6,7,8

tg 2014

- Awî_R tmevewAZ ZYgj RbtMvöxK cñZövbK Awî_R tmevfî³ i Avl Zvq vbtq Avmvi j t¶¶" 10 UvKvi wîmveavix ¶¶i cñSK/Fignxb Kl.Kmn cñKwZK `th¶M ¶¶wZMÖl wbgc Avtqi tckvRîex Ges cñSK/¶¶i e'emvqxt`i Avq Drmvix KgRvÉtK wv`Z Kivi Rb` Ges 10 UvKvi wîmve_ tîj v mPj ivLvi gva`tg MîgxY A_¶wZK KgRvÉtK AwâKZi MîZkxj Kivi DîT tK` Zv` i tK mnRZi ktZ®FY cÖv tbi Rb` evsj v`k e'vsK wöR`^ Drm t` tK 200 tKwU UvKvi GKwU AveZBkxj cptA_¶qb Znwej MVb Kti |

tg 2014

- evsj v`k e'vsK AW¶, 1972-Gi 7(A)i aviv tgvZvteK t`tki tctgU wmt`-gm&Gi Dbqtb, wîbqšY, wîvcÉv l `¶¶Zv wöwÖZ Kivi wîwgtÉ evsj v`k e'vsK AW¶, 1972-Gi 82(1), 82(2)(K)-tZ ewYZ ¶¶gZvetj 22 Gwç 2014 Zwi tL AbjÖZ evsj v`k e'vsK Ki cwi Pvj bv cl¶ i 351Zg mfvq Bangladesh Payment and settlement Systems Regulations-2014 Abtgv`b Kiv ntqtQ| msîk-ó Kvh®m`úv` tbi t¶¶t` ti_ tîj kYwU cwi cvj tî h_vh_ e`e`v MîYvt` evsj v`k Kvh®Z Zdvîmj e'vsKmgñ tK

e'vsK tKvəúvbx AvBb 1991 (mstkwaz 2013)-Gi 49(1)0 aviv Abjhvx wbt`R t`I qv nq|

tg 2014

- wRweimGmAvi wW mvKjvi bst 2 Zwi L 1 Rj vB 2013 Gi AvI Zvq 00bevbqthvM` Ryj wvb I cwi tekevUe A_@qbthvM` LvZ cpta_@qb `xg00 Gi bwiZgyj vq tgvU 10wU LvZ (DcLvZmn 18wU) cpta_@qb myeav c0vb Kiv ntqtQ| bevbqthvM` Ryj wvb I cwi tekevUe Kvh@tgi cwi wa məútnviY I gea@vb Pwin`v wetePbvq wek` ch@j vPbvtsi we`g vb 18wU tc0Wt±i cvkvcwk bevbqthvM` Ryj wvb, Ryj wvb `q/mvk@x ch@j, Kwvb I Zij eR@e`vcbv, weKí Ryj wvb, bb dvqvi eK weK c0ZKiY cKí, cptc0 qvKiY I cptc0 qvKiY DcthvMx `e` c0ZKiY cKí mgñni cwi tekevUe Avil bZb 26wU tc0Wv±tK Pj gvb cpta_@qb `xtg Ašif@ Kiv nq| G0vov, wRweimGmAvi wW mvKjvi bs t 02/2013 Gi aviv bs 2.1.2, 2.4 Ges 2.8 G c0qvRbxq mstkvab ceR c0Z`vcb Kiv nq|

tg 2014

- weAvi wW mvKjvi tj Uvi bs-07, Zwi L-24 gvP@2014 Gi 05 bəf Abt`Qt` G gtg@ wbt`Rbv c0vb Kiv ntqvQj th, GtR>U e'vsuKs Kvh@g cwj - Gj vKvq A_@r tqtU@cwj Ub/wmU Ktcfi kb/ tcšimfv Gj vKvi evBti cwi Pvj bv Ki tZ nte| G ch@q Dch@ KZE@ KZR G gtg@wvxšl MpxZ ntqtQ th, GtR>U e'vsuKs Kvh@g cwj - Gj vKvmn tcšimfv Gj vKvqI cwi Pvj bv Kiv hvte| Zte tqtU@cwj Ub/wmU Ktcfi kb Gj vKvq GtR>U e'vsuKs Kvh@g cwi Pvj bv bv Kivi weI quU envj _vKte|

Rp 2014

- weAvi wW mvKjvi bs-18, Zwi L-29/11/2012-Gi 1(M)(3) Abt`Q` mstkvabceR mKj tqtU@cwj Ub Gj vKv/wmU Ktcfi kb Ges 0K0 I 0L0 tk@xf@ tcšimfvq `wcz kvLv 00kni kvLv00 Ges 0M0 tk@xf@ mKj tcšimfv Ges BDwbq Gj vKvq `wcz kvLv 00cwj -kvLv00 wntmte wetePbv Kiv nte|

Rp 2014

- RvZxq A_@wiztZ c0v tmZi `i`Zi I Gt@t@ mi Kvñi AM0aKvi wetePbvq wbtq wvxšl MpxZ ntqtQ th, e'vsK M'vivoU BmjKi tYi t@t@ mvKjvñi ewY (mft weAvi wW mvKjvi bs-02 Zwi L 16/11/2014) wbt`Rbv mgn c0v tmZi wbgv@ c0Rt±i t@t@ c0hvR` nte bv|

Rp 2014

- Avl_@ c0Z0vbmgn Rb` c0hvR` "Prudential Guidelines on Capital Adequacy and Market Discipline" Gi t@t@ BKzBiU DcKi tYi Rb` cptgj `wqZ wi Rvtf@ kZKiv 10 fvM Uvqvi -2 gj ab wntmte wetePZ nte|

2| gÿ ð LvZ Dbq̄b

- Wt̄m̄ 2013
- evsj vt̄ k e'vs̄t̄Ki 1 Wt̄m̄ 2010 Zwi t̄Li Gguc̄W mvK̄vi bs-05 Gi c̄Ź `wó AvKl̄ Kiv nq|
 - e'vsK-tKv̄úvbx AvBb, 1991 Gi aviv 33 Gi Dc-aviv (2) Gi 2013 m̄tb AvbxZ m̄st̄kvabxi t̄c̄Ź G ḡt̄ḡm̄x̄v̄šl̄ M̄pxZ n̄t̄q̄0 th, (K) c̄Ź Z avivi e'vs̄wKs Gi t̄Ź i w̄m̄Avi Avivi Gi AwZwi bM̄ Rgv̄mn evsj vt̄ t̄ki Af̄š̄ti m̄t̄R w̄wb̄gq̄t̄h̄Vl̄ m̄áú̄t̄ i īŹYxq gv̄t̄v `wbK w̄f̄w̄É̄Z Zv̄t̄ i t̄gvU Zj we l t̄gq̄w `vt̄qi 13.0 (t̄Zi) kZv̄st̄ki Ges (L) Bmj w̄g kixq̄v̄n w̄f̄w̄É̄K e'vs̄wKs Gi t̄Ź GB gv̄t̄v 5.5 (m̄v̄to c̄uP) kZv̄st̄ki Kg n̄te bv|
 - G w̄b̄t̄ Rbv AvM̄vgx 1 t̄dēq̄w̄i 2014 t̄_̄t̄K Kiv̄Źi n̄te Ges GKB m̄v̄t̄_ 1 Wt̄m̄ 2010 Zwi t̄Li Gguc̄W mvK̄vi bs-05 w̄ej ß ēt̄j MȲ n̄te|

- R̄b 2014
- 1 Wt̄m̄ 2010 Zwi t̄Li Gguc̄W mvK̄vi bs 04 t̄gvZv̄t̄eK eZ̄ḡv̄tb evsj vt̄ t̄ki me Zc̄w̄m̄ij e'vsK (kixq̄v̄n w̄f̄w̄É̄K e'vsKmn)-t̄K Zv̄t̄ i t̄gvU Zj we l t̄gq̄w `vt̄qi 6.0 (Oq) kZv̄sk w̄Ź-mv̄B̄v̄nK Mo w̄f̄w̄É̄Z Ges b̄bZg 5.5 (m̄v̄to c̄uP) kZv̄sk `wbK w̄f̄w̄É̄Z evsj vt̄ k e'vs̄t̄K bM̄ Rgv̄ w̄n̄t̄m̄te m̄si ŹY Ki t̄Z nq|
 - gÿ ð b̄w̄iZi D̄t̄i k̄ c̄iYK̄t̄i G ḡt̄ḡm̄x̄v̄šl̄ M̄pxZ n̄t̄q̄0 th, 24 R̄b 2014 Zwi L n̄t̄Z D̄w̄j w̄LZ bM̄ Rgv̄ m̄si ŹYi n̄vi w̄Ź-mv̄B̄v̄nK Mo w̄f̄w̄É̄Z 6.5 (m̄v̄to Oq) kZv̄sk Ges `wbK w̄f̄w̄É̄Z b̄bZg 6.0 (Oq) kZv̄sk n̄te|

3| w̄t̄ wkK LvZ Dbq̄b

- R̄j vB 2013
- w̄t̄ wk mieiv̄nKvixi ḡv̄t̄ḡ miv̄m̄vi B̄m̄jKZ t̄c̄Źdḡ B̄b̄f̄t̄qm Gi t̄Ź Ḡj w̄m̄/P̄ȳ c̄Ź 10,000 ḡw̄K̄ W̄j v̄t̄i i (c̄ŹēZv 5 j Ź UvKv w̄Qj) Āw̄aK n̄t̄j ev w̄t̄ wk mieiv̄nKvixi `v̄bxq Ḡt̄R̄t̄Ui ḡv̄t̄ḡ B̄m̄jKZ t̄c̄Źdḡ B̄b̄f̄t̄qm Gi t̄Ź Ḡj w̄m̄/P̄ȳ c̄Ź 20,000 ḡw̄K̄ W̄j v̄t̄i i (c̄ŹēZv 10 j Ź UvKv w̄Qj) Āw̄aK n̄t̄j Ab̄t̄ḡw̄ Z w̄W̄j vi e'vsKmḡn̄ i B̄w̄bKvi K̄t̄ i t̄M̄v̄c̄bxq c̄ŹZ̄t̄ē b m̄sM̄h̄ Ki t̄e|
 - Ab̄t̄ḡw̄ Z w̄W̄j vi e'vsKmḡni w̄bKU M̄h̄Yxq Ḡgb t̄ w̄WU ti w̄Js Ḡt̄R̄w̄ȳ n̄t̄Z D̄ t̄ w̄WU wi t̄c̄v̄ŪM̄h̄Y Kiv h̄v̄t̄e| Ab̄t̄ḡw̄ Z w̄W̄j vi e'vsKmḡni c̄âvb Kiv̄Ź q ev ḡt̄ Āw̄dm̄ m̄sM̄pxZ t̄ w̄WU wi t̄c̄v̄t̄ŪP̄ Z_̄w̄ej x̄ m̄si ŹY Ges Ab̄t̄ḡw̄ Z w̄W̄j vi MȲt̄K m̄si ŹY w̄t̄ wk mieiv̄nKvixi Z_̄ e'env̄t̄i i Ab̄ḡw̄Z c̄Ź v̄b Ki t̄e|

- Rj vB 2013
 - t`tki iBwb ewYR`tk DrmwNz Kivi j`q` miKvi ce@ZP eQimgfni b`vq Pj wZ A_@Qi 14-G KwZcq cY` iBwb LvZz iBwb fZ@K/bM` mnvqZv c0 vtbi wmxvSf MhY Kti tQ| D³ wmxvSf t c0 tZ 1 Rj vB 2013 nZ 30 Rb 2014 ZwiL chSf mgqKvtj RvnrRiKZ wbtg³ cY`mgn iBwbi weciXZ c0ZUi cvtk³Dij wLZ nvti iBwb fZ@K/bM` mnvqZv cwi tkva` nte t
 - 1) iBwbgtLx t`kxq e`LvZz i e`eU l wWDwU W^ae`vK Gi cwi eZ`eKí bM` mnvqZv-5.00%, 2) tnvMj v, Lo, AvLi tQveov BZ`w` w`tq nvtzi `Zwi cY` iBwb LvZz bM` mnvqZv-15.00%-20.00%, 3) KwL cY` (kvKmwâ/dj gj) l c0 qvRvZ (GtM0t c0tmms) KwL cY` iBwb LvZz iBwb fZ@K-20.00%, 4) nvti ov iBwb LvZz bM` mnvqZv-15.00%, 5) nvén c0KSkj cY` iBwb LvZz fZ@K-10.00%, 6) 100% nvj vj gvsm iBwb LvZz fZ@K-20.00%, 7) wngwqZ wPsw iBwbLvZz bM` mnvqZv-7.50%, 8) PvgovRvZ `e`w` iBwb LvZz bM` mnvqZv-15.00%, 9) RvnrR iBwbi weciXZ iBwb fZ@K-5.00%, 10) bZb cY`/bZb evRvi (e`LvZ) m`útnvi Y mnvqZv (Avtgwi Kv/KvbWw/BBD e`ZxZ)-2.00%, 11) e`LvZzi q`i` l gvSwi wktí i AwZwi ³ mjev (c0vj Z wbtqgi)-5.00%, 12) Avj y iBwb LvZz bM` mnvqZv-20.00%, 13) tCU tevZj -tdⁿ iBwbi weciXZ iBwb fZ@K-10.00%, 14) cvURvZ `e`w` iBwb LvZz bM` fZ@K-(K) cvURvZ PovSf `e` (cvU mZv e`ZxZ)-10.00%, (L) cvU mZv-7.50%|
- Rj vB 2013
 - Abtgw` Z wWj vi e`vsKmgfni c0Zw` tbi wewbgq Ae`vi cwigtv fvtj vftv tevSvi mjevav`c0Zw` tbi wewbgq Ae`vi cwigtv t`q`t` tgvU Acwi tkwaZ qKZ iBwb wej (wet`wk Ges Af`Sf xY gy`qmn wet`wk gy`q MhYxq) 0wet`wk gy`q qKZ wej 0 wntmte wetePZ nte|
- tm`P³ 2013
 - RvZiq ivR`^tevtWf wbt`Rbv tgvZvteK Avg`wbKvi tKi 11 wWRtUi gmK bvti i cvkvcwk FYC` t`vcbKvi x Abtgw` Z wWj vi e`vs`Ki 11 wWRtUi bZb gmK bvti FYC`, wej Ae`tj wS l Ab`vb` wkwcs WKtgbU D`j L Kivi Rb` Abtgw` Z wWj vi e`vsKmgfntK wbt`Rbv t`qv nq|
- At`vei 2013
 - miKwi wmxvSf tgvZvteK A_@Qi 14-G wngwqZ wPsw iBwb LvZz bM` mnvqZvi w`gvb nvi 7.50% Gi t`j 10% G wbaF Y Kiv nq|
- At`vei 2013
 - Drcv`bKvi x-iBwbKvi K Ges BTMA m`m` wj mgfni KuPvgj Avg`wbi Rb` wet`wk gy`q A`q` tbi weciXZ Abtgw` Z wWj vi e`vsKmgfntK c0`q EDF FtYi mxgv 10 wgvj qb gwkB Wj vi t`tK ep` Kti 12 wgvj qb gwkB Wj vi Kiv nqtQ|

- btfaf 2013 ● W j eY Avg`wlb ms vřl wēl tġ MYcRvZřġ evsj vř`k mi Kvi Gi Avg`wlb I i Bwlb cāvb wlbqřġKi `Bi KZŘ 5 tmřPaf 2013 Zwi tL Rwi KZ MYweÁwB bs-19(2012-2015)/ Avg`wlb Gi Avl Zvq 22 tmřPaf 2013 chřl cāZwōZ Gjwm Gi j eY RvrvRvKi tYi mgqmġv 22 btfaf 2013 Zwi L chřl ewaZKiY ms vřl MYweÁwBwJi [bs-22(2012-2015)/Avg`wlb] cāZwġ w AeMwZ I cāqvRbxq e`e`v MōtYi Rb` Abřġw` Z wWj vi e`vsKmgřġK weZiY Kiv nq|
- wWřmř 2013 ● 15 wWřmř 2013 Zwi L t_řK EDF FřYi mř` i nvi Qq-gvřmi LIBOR+2.50 kZvřk t_řK nřm Kři Qq-gvřmi LIBOR+1.50 kZvřk wbařY Kiv nřqřQ| Abřġcřvřte, evsj vř`k e`vsK Abřġw` Z wWj vi e`vsKmgř nřZ Qq-gvřmi gwmKř Wj vi LIBOR+0.50 kZvřk nřři EDF FřYi mř msMōh Ki ře| Abřġw` Z wWj vi e`vsKmgř i BwlbKvi K-MōhKř` i wBKU t_řK Qq-gvřmi LIBOR+1.50 kZvřk nřři mř msMōh Ki ře|
- Rvbřġwġ 2014 ● ŐMvBWj vBÝ di dřib G· řPÁ UřřYKkbō, řwġ Dg-1 (2009 ms`riY, Abř`Q` 9 Aa`vq 11) Abřġvqx Abřġw` Z wWj vi e`vsKmgřġK weř`wk tckvRřex Ges `eÁwlbK cāZōvbmġřni m`m` wd evBři i ř`řk řcōY Kivi Abřġw` Z cōvb Kiv nřqřQ|
- Rvbřġwġ 2014 ● eB, Rvbřġ Ges Rřeb i řřvKvix JIamġ Avg`włbi řřřřġ ġġ` cwi řkřvřai M`vi wWU e`wZřřřK AwMōġ cwi řkřvřai mġv 2,500 gwmKř Wj vi t_řK ewř Kři 5,000 gwmKř Wj vi Kiv nřqřQ| mřw`ř bwiZgvj v AbyriY mřřcřřġ GB mřeav Ab`v` Abřġw` Z Avg`włbi řřřřġ I cōhvR` nře|
- Rvbřġwġ 2014 ● wēwřřvM řevW`Abřġw` Z wkř `vcvvi ewntř`křq wēwřřvřMi řřřřġ evsj vř`k e`vsřKi ceřřvřřv`b e`wZřřřK Abřġw` Z wWj vi e`vsKmgř weř`wk e`vsKmgřni ev Zř` i cāZwłwř` i řKvj vřUivj aviY Ki řZ cvi ře|
- tdeřqwi 2014 ● ř Zvi ř wWU/Abřġw` Z ewnt` ř wWU/i BwlbKvi Kř` i ř wWřUi Avl Zvq Avg`włbi řřřřġ wřřcwJř e`e`v mřřkvab Kiv nřqřQ|
- tdeřqwi 2014 ● wkř bwiZgvj vi Avl Zvq cwi Pwġ Z řmēv LvřZi wkř mġřġK weř`wk cōkřġK ev cıvġkřKi mřř` mřw-k-ōPwř mřřcřřġ cōkřġY Ges cıvġkř e`q ew` Zř` i ewl ř we řqi mřeřP 1 kZvřk evBři i ř`řk řcōřYi Abřġw` Z ř`qv nřqřQ|
- tdeřqwi 2014 ● evsj vř`kx e`wř ev cāZōvb KZŘ evsj vř`řk wbeřJZ bq Gġb řKvb e`wř ev cāZōvřbi e`emvřġK Kvh ġ `vbxq ġřR>U, Kwı Mix ev e`e`vcv Dcř`óv ev KġřZřř řwġKvq

Kvh^o g cwi Pvj bv Kivi Rb^o msik-óe^{w3} ev cöZövtK 1947 mtj i et^o wkK gy^o i wqšY AvBtbi 18G avivi Avl Zvq evsj vt^o k e^o vsK ntZ mvaviY ev wetkl Abtgv^o b MhY KiZ nq | D³ AbgvZi m^o t^o vbxq GtR^oU Zvt^o i wet^o wk w^o cvtj i woku ntZ Kugkb/mwffm Pvr^oeve^o cöB et^o wkK gy^o i bM^o vqb KiZ cvti | D³ avivi weavb Abhvqx vbxq GtR^oU KZK evsj vt^o k e^o vs^o Ki ce^ogvZ e^o wZtiK GtR^oY mwffmi weciZ I qvb Ad te^otm cöB Ašg^o ti wU^o v^oY bM^o vq^o bi m^o hvM tbB |

- G^o tY GB g^o m^o x^o v^o s^o l M^o x^o Z ntq^o Q th, M^o h^o K et^o wkK gy^o i tj bt^o b e^o e^o v^o D^o vixKiYi avivewKZvq GtR^oY mwffmi weciZ I qvb Ad te^otm cöB Ašg^o ti wU^o v^oY bM^o vq^o bi w^o b^o g^o t^o E msik-ó^o vj w^o thgb Bb^o f^o qm, P^o r^o c^o l BZ^o w^o cöB mvt^o t^o M^o h^o Ki Avte^o t^o bi h^o v^o Z^o l m^o w^o KZv m^o ú^o t^o K^o m^o š^o n^o l qv mvt^o t^o Ges cöhvR^o mgj q Ki KZ^o ce^o AvMZ ti wU^o v^oY evsj vt^o k e^o vs^o Ki ce^ogvZ e^o wZtiK Abtgv^o Z w^o vj vi KZ^o bM^o vqb Kiv hvte |
- D^o t^o L Kiv hv^o t^o th, w^o b^o q^o Z^o f^o te GtR^oY mwffm cövt^o bi g^o v^o t^o g^o Kugkb ARB^o K^o vix e^o w^o ev cöZövtK c^o te^o b^o vq 1947 m^o t^o bi et^o wkK gy^o i wqšY AvBtbi 18G avivi Avl Zvq evsj vt^o k e^o vs^o Ki AbgvZ MhY KiZ nte |

gvP^o2014

- 19 R^o b 2013 Gi GimBD Gi cwi Pvj bv cl^o i mfv Abhvqx vej w^o Z gj^o cwi t^o kvtai l ci Avg^o w^o b^o i B^o w^o b^o Z^o tj bt^o t^o bi Kvi tY gj^o e^o x^o t^o K GimBD Kvh^o t^o gi Aax^o t^o w^o Z n^o l qvi Kvi tY ea gj^o w^o t^o m^o te MY^o Kiv nte | et^o ev Z^o t^o waK AskMhYKvix^o i g^o ta^o c^o vi ú^o vi K mg^o t^o SvZv e^o Z^o x^o c^o Y l t^o me^o v Avg^o w^o b^o i B^o w^o bi mvt^o msik-ó^o b^o q Gi f^o c^o gj^o t^o K GimBD Kvh^o t^o gi Aax^o t^o w^o Z n^o l qvi Kvi tY A^o ea gj^o w^o t^o m^o te MY^o Kiv nte | GimBD Kvh^o t^o gi Aax^o t^o w^o Z n^o l qvi Kvi tY A^o ea tj bt^o t^o b^o t^o K w^o c^o w^o t^o K f^o te mgvavb KiZ nte Ges et^o wkK tj bt^o t^o b^o b^o w^o Zgvj vi we^o i Y^o 1 Gi cwi et^o Z^o we^o i Y^o 2 G evsj vt^o k e^o vs^o K^o t^o K A^o e^o w^o Z KiZ nte |

gvP^o2014

- wet^o wk gwj Kvb^o v^o x^o b^o w^o b^o q^o w^o š^o Z t^o K^o v^o ú^o v^o w^o b^o m^o g^o t^o K t^o k^o x^o q evRvi t^o t^o K UvKvi At^o ¼ FY Mh^o t^o Yi Abtgv^o b t^o qv ntq^o Q | bZb bwiZgvj v Abhvqx cY^o Drcv^o b ev t^o me^o v^o t^o bi Kvh^o t^o gi mvt^o w^o Z^o eQi ev Zvi te^o w^o mgq hv^o eZ evsj vt^o t^o k Kvh^o PZ wet^o wk gwj Kvb^o v^o x^o b^o w^o b^o q^o w^o š^o Z t^o K^o v^o ú^o v^o w^o b^o m^o g^o t^o vbxq Ask^o x^o w^o i t^o Z^o j BKj^o B^o w^o e^o w^o ZtiK t^o k^o x^o q evRvi ntZ UvKvi At^o ¼ FY MhY KiZ cvi te |

gvP^o2014

- wet^o wk gwj Kvb^o v^o x^o b^o w^o b^o q^o w^o š^o Z t^o K^o v^o ú^o v^o w^o b^o m^o g^o t^o K^o v^o P^o gvj Avg^o w^o b^o Q^o v^o v^o Ab^o v^o b^o e^o e^o m^o w^o q^o K cöqvR^o t^o b evsj vt^o k e^o vs^o Ki ce^ogv^o b e^o wZtiK B Zvt^o i gj t^o K^o v^o ú^o v^o w^o b^o / wet^o wk

Askx`vixt`i wBKU t_tK webvmf` mtePP GK eQzii `ftgqw` FY MhY KitZ cvi te|

gvP©2014 ● EXP dgPK thSw³K Kivi Rb` cOmwlzK mstkviabx Avbqb Kiv ntqtQ| Abfgw`Z wWj vi e`vsKmgatK 1 Rj vB 2014 Zwi L ntZ mstkwaZ EXP dg©Bmj Kivi wbt`R cDvb Kiv nq|

GwCj 2014 ● cY©eq® wbevix evsj vt` kxt`i ewil R ágY tKvUv 12,000 gwK® Wj vti ewx Kiv ntqtQ, thLvfb mvK©m`m`fz³ t`kmgfn ágYi t¶¶t¶ tKvUv 5,000 gwK® Wj vi Ges Ab`vb` t`tk ágYi t¶¶t¶ tKvUv 7,000 gwK® Wj vi | Aba¶¶12 eQi eqmxt`i t¶¶t¶ Dctiv³ tKvUvi AfaR eivl Kiv nte| bM` wntmte mtePP 3,000 gwK® Wj vi cDZ ágYi mvf_ ivLv hvte|

tg 2014 ● `et`wkK ewYtR`i mvf_ mswk-óewYwR`K e`vsK_ tjv AfbK t¶¶t¶ Avg`wbi Rb` tLv v FYcT/Gj wv-tZ Avg`wbKZ ctY`i bvg, weeiY, GBPGmtKvW, gj` weliq h_vh_ Z` Ašif³ Kti bv; Awakusk Pjv vti t¶¶t¶ tcdg® Bbftqtm Avg`wbKZ ctY`i bvg, weeiY m`úfK m`úó eY®v _vtKbv| Avevi tcdg® Bbftqtm wvE`Z tLv v FYcT Avg`wbKZ ctY`i bvg, weeiY Gi `vfb ctY`i bvg, weeiY tcdg® Bbftqtm Abhvqx gtg©Djt L Kiv ntq _vtK| Gme t¶¶t¶ cY` Avg`wbi ci Kv÷gm&i évqvti Rb` Avg`wb WKtgU wivj R Kivi mgq mswk-ó e`vsK iay FYcT/Gj wv cZ`vqb Kti, tcdg® Bbftqtm cZ`vqb Kti bv| dtj Avg`wbKZ ctY`i h_v_Zv hvPvB KitZ Kv÷gm&KZct¶¶i mgm`v m`úó nq Ges Avg`wbZ wq`v tNvl Yv cDvtbi mthvM m`úó nq| ZvQvovl , AfbK t¶¶t¶ Avg`wbi ci Avg`wbKZ cY`_ tjv `xN® b ALvj vmKZ Ae`vq e`ti cto _vtK|

● D³ Rulj Zv wbi mbKt¶ wbtg® e`e`v MhY Kivi Rb` Abfgw`Z wWj vi MYtK ci vkg© t`qv nq t

tg 2014 ● Gj wntZ Avg`wbKZ ctY`i bvg, weeiY, cwi gvY, GBPGmtKvW Ges gj` m`úfK m`úó eY®v _vtKZ nte|

● UCP-600 Gi Article 4(b) Abhvqx, tcdg® Bbftqtm/Pw³i mft Gj wntZ Djt L KivtK wbi`rmwvZ Kiv ntj l thSw³K Kvi tY hw` Gj wntZ mft Djt L KitZ nq tm¶¶t¶ cY` Ljv vtm wvgtE shipping document Gi cvkvcwk tcdg® Bbftqtm cZ`vqb KitZ nte|

- Avg`wvbKvi KMY hv`Z h_vmg`q cY` Luj vm Ges e`vst`Ki A_@qb `*Z I h_vmg`q cwi tkva wbu`DZ Kti tmRb` Ki Yxq mKj e`e`v MåY Ki tZ nte|
- tg 2014
- MvBWj vBÝ di d`tib G_ tPÅ Uib`RKKÝ (GFET, 2009 ms`di Y) Gi Aa`vq-15, c`vivi-1 G evsj v`tk temi Kwii Lv`Zi wkí cåZ`v`bi ga`/`xN`fgqw` `et`wkK FY cåZ`emg`ni Abtgv`b cå qv weeZ i`tq`Q| MfbP, evsj v`k e`vsK Gi mfv`cwZ`tZ; MwZ evQvB KwguUi wmx`v`S i`g weib`tqvM tevW`®(BOI) G ms v`S Abtgv`b cåvb Kti v`tK|
 - iBwvb cå qvKiY AÅj KZ`®| AvBb, 1980 tgvZv`teK iBwvb cå qvKiY AÅj `wkí cåZ`v`bmg`n weib`tqvM tev`W`P Kg`ewi wai Ašif`®bv nI qvq GLb n`Z Bwct`RWmg`n `wvcZ wkí cåZ`v`bmg`ni ga`/`xN`fgqw` `et`wkK FY Abtgv`tbi Avte`bmg`n mst`kwaZ cå qv Abmi Yce`R m`u`w` Z nte|
- tg 2014
- MvBWj vBÝ di d`tib G_ tPÅ Uib`RKKÝ, 2009 (fvj qg-1) Gi 13 Aa`vtqi tmKkb-II, 15 Abt`Q` Abhvqx bb-ti w`tW`U d`tib Kv`i w`Y w`f`cwRU wnmv`tei MåK KZ`R evsj v`k e`vst`Ki Abtgv`w`Z (Appendix 5/69 Abhvqx c`iYKZ) di tgi gra`tg GwW e`vst`K wnmve tLj vi Avte`b Kivi Ges di tgi mv`_ we`k`-` evsj v`k wqkb ev GwW e`vst`Ki cwi wPZ tKvb e`vsK ev e`w`³ KZ`R mZ`wqZ Månt`Ki 1 tmU bgbv `v`q`i `wLj Kivi wbt`Rbv i`tq`Q|
 - GB g`tg`wmx`v`S MpxZ n`tq`Q th, GLb n`Z Appendix 5/69 c`i`Yi tKvb Avek`KZv tbB| Zte we`k`-` evsj v`k wqkb ev GwW e`vst`Ki cwi wPZ tKvb e`vsK ev e`w`³ KZ`R mZ`wqZ Månt`Ki 1 tmU bgbv `v`q`i MåY Ae`vnZ ti tL c`Puj Z wnmve tLj vi Avte`b c`f`i gra`tgB Dwj wLZ wnmve tLj v hvte|
- tg 2014
- we`tk Aa`qtb B`QK evsj v`k Qv`i v GKgtLx ågt`Yi mg`q bwiZgvj v Abhvqx `et`wkK tj bt`tbi t`q`f`T Ae`eüZ ågY tKvUvi mjeav MåY Ki tZ cvi te|
- Rp 2014
- ewn`K `f`tgqw` t Zv/mi eivnKvixi t w`f`Ui we`l`q MpxZ wmx`v`S
 - i) wPw`yZ FY cwi tkv`tai kZ`ej x Aba`Y`Qq gvm tgqw` ev 5,00,000 gw`K`B Wj v`i i AbwaK A_@q`bi t`q`f`T cåhvR` nte|
 - ii) wPw`yZ FY cwi tkv`tai kZ`ej x Qq gvm tgq`v` i AwaK ev 5,00,000 gw`K`B Wj v`i i teuk A_@q`bi t`q`f`T cåhvR` bq| weib`tqv`Mi kZ`®w`nt`mte `TgwmK gj` cwi tkv`tai e`e`v v`K`tZ nte|

cwikó-2

A_eQi 14-G evsj v` k e`vsfKi MtelYv Kvh© g

- "An impact assessment on loan disbursed by BB to BKB & RUKUB under refinance scheme" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)
- "Financial Stability in the Banking Sector: An Empirical Analysis" (M'tel Yv w'efvM KZK IBB Journal, Volume 60, No. 1, January-June 2013 G c'Kv'kZ)
- "Reserve Accumulation and Sterilised Intervention in the Foreign Exchange Market in Bangladesh: An Empirical Analysis" (M'tel Yv w'efvM KZK IBB Journal, Volume 61, No. 1, July-December 2013 G c'Kv'kZ)
- "Does Financial Development Spur Growth? Time Series Evidence from Bangladesh" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)
- "A Study Report on Impact Assessment of Bangladesh Bank's Re-finance Scheme for Bangladesh Krishi Bank and Rajshahi Krishi Unnayan Bank" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)
- "A Study on Islamic Banking and Related Issues in Bangladesh" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)
- "Prospects and Challenges of Sukuk for Financing Infrastructure Projects in Bangladesh" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)

(M) Aw'K Aš'f'K i Y

- "The Role of Banks in Promoting Women Entrepreneurship in Bangladesh" (e'vsj v' k e'vs'K Ges w'GAvi w'w' Gi w'ekl c'Kv'kbv, 2013)
- "An enquiry into the causes of growth of SME loans and its economic impact" (M'tel Yv w'efvM Gi w'ekl c'Kv'kbv, 2013)
- "A Report on Agriculture/rural Credit Disbursement and Recovery by Scheduled Banks of Bangladesh: Present Situation and Future Proposals" (M'tel Yv w'efvM KZK Bangladesh Journal of Political Economy, 2014 G c'Kv'kZ)
- "Mobile Financial Services in Bangladesh: An Overview of Market Development" (I qv'kš'fccvi, 2013, M'tel Yv w'efvM)
- "A Primary Survey on Banks in Promoting Women Entrepreneurship in Bangladesh" (M'tel Yv w'efvM Ges gvbUw'wi c'wj w'n w'cvU'g'U Gi Pj gvb M'tel Yv)
- "Utilization of Workers' Remittances in Bangladesh" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)
- "An impact study on usage of agriculture credit in Bangladesh" (M'tel Yv w'efvM Gi Pj gvb M'tel Yv)

- "Will the Growth of Remittances to Bangladesh Rebound in 2015?" (Pxd BtKvtbwg ÷ Òm BDwbU Gi Pj gvb I qmK® tccvi)
- "An analytical paper on impact assessment of agricultural credit programme to the sharecroppers under refinance scheme of Bangladesh Bank" (Mtel Yv wefvM Gi Pj gvb Mtel Yv)
- "A Multi-Dimensional Approach towards Measuring Financial Inclusion in Bangladesh and Other South Asian Countries" (Mtel Yv wefvM Gi Pj gvb Mtel Yv)
- "An Analysis of Recent Trends of Agricultural Credit in Bangladesh" (Mtel Yv wefvM Gi Pj gvb Mtel Yv)

m¶gZv Mvb Ges Kj v-tKŠktj i AMMwZ

- evsj vt`tki Avw_ℝ tmevi Rb` GKwU WwRuj g`vc Gates Foundation Gi thŠ_ D†` vtM `Zwi Kiv nq hv evsj vt`k e`vsK Ges MRA nvj bMv` i vLte |
- 2012 mb ntZ evsj vt`k e`vsK tUbs GKvtWgtZ 'Thoughts on Banking and Finance' bvtg Rvb¶ cKmkZ nt`Q | GLb chŠ 3wU Bmj cKmkZ ntqtQ, hvi vbe¶x m`uv` K Mtel Yv wefvMi KgRZPtç†Y evsj vt`k e`vsK tUbs GKvtWgtZ vbh³ AvtQb |
- Nti vqy tmvgv†i ewn`K Ges Af`šlixY Mtel Yv G mKj vel q Avtj vPbv Kti thgbt m`úñZK cwj wv wi mvP°Gi çhvi, Avw_ℝ Ašf³t GKwU RvZxq Rwi c t_†K dj vdj, Stochastic Frontier Analysis (SFA) and Data Envelope Approach (DEA) Gi gra`tg e`vsKs `¶Zv wetktY, gy ti webgq nvi Ges A_¶wZK ç¶x, fvi Zxq gy i msKU evsj vt`tki A_¶wZ†Z çfweZ Kti wKfvte? et` wK LvZgj`vqb Ges SñK BZ`w |
- Eviews Training Level-2 vel tq mdi Kvix h³ i vtó† w¶vqZwbK (academic) KZℝ evsj vt`k e`vsKtKi Mtel Yv KgRZ¶ i çK¶Y çv |

cwi wkó-3
evsj v` k t wkQyibePZ cwi msL`vb

mvi Yx 1 t cãvb mvgiúK A_%bZK mPKmgñi MwZavi

mPKmgñ	A_@Qi 06	A_@Qi 07	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13 ^m	A_@Qi 14 ^m
1	2	3	4	5	6	7	8	9	10
1 wRwnc cãpx nvi (A_@Qi 060i w`i evRvi gñj`)	6.7	7.1	6.0	5.1	5.6	6.5	6.5	6.0	6.1
2 e`vcK gñj` thwMñbi (Gg2) cãpxi nvi	19.3	17.1	17.6	19.2	22.4	21.3	17.4	16.7	16.1
3 wRwnc wñtãbi (kZKiv cwi eZb) [@]	--	6.5	7.9	6.8	7.1	7.9	8.2	7.2	6.2
4 eml R gñj` cãxi nvi (wñtã t A_@Qi 96=100)	7.2	7.2	9.9	6.7	7.3	8.8	8.7 [@]	6.8 [@]	7.4 [@]
5 e`ñ` wkK gñj` i w RvF [@] (wñj qb gñKb Wj vi)	3484	5077	6149	7471	10750	10912	10364	15315	21508
6 bñU e`ñ` wkK m`ú` (wñj qb UrKiv)	220.1	328.7	373.2	474.6	670.7	695.3	742.8	1120.7	1552.9
7 wñbgq nvi (UrKiv-Wj vi)	67.1	69.0	68.6	68.8	69.2	71.2	79.1	79.9	77.7
8 wñ qñi mPK Rb ðkñ (wñtã t A_@Qi 01=100)	83.9	86.6	86.0	91.3	97.7	89.4	91.4	101.5	107.2 ^m
9 UrKiv gv_wcQñ wRwnc (Pj wZ evRvi gñj`) [@]	34502	38773	43719	48359	53961	61198	69614	78009	86731
	(wRwnc0i kZKiv nvi) [@]								
10 Af`šñi xY mÃq	21.4	20.8	19.2	20.3	20.8	20.6	21.2	22.0	23.4
11 wñbtqñM	26.1	26.2	26.2	26.2	26.3	27.4	28.3	28.4	28.7
12 ivR`^Avq	9.3	9.0	9.6	9.1	9.5	10.2	10.9	10.7	11.6
13 ivR`^e`q	7.2	7.7	8.3	8.7	8.4	8.5	8.5	8.3	8.6
14 ivR`^D0E (+) / ivR`^NwUz (N)	2.1	1.3	1.3	0.4	1.1	1.7	2.4	2.4	3.0
15 eml R Dbqb KgññP (Gñwnc)	4.5	3.9	3.6	2.8	3.2	3.6	3.6	4.1	4.4
16 Ab`yb` e`q	1.0	0.6	3.0	1.1	1.1	1.9	2.4	2.1	3.0
17 tqñU e`q	12.7	12.2	14.9	12.5	12.7	14.0	14.5	14.5	16.0
18 mñeR evñRU NwUz (Abj vb e`ZñZ)	3.4	3.2	5.3	3.4	3.2	3.9	3.6	3.8	4.4
19 mñeR evñRU NwUz (Abj vbmn)	2.8	2.8	4.6	3.1	2.8	3.6	3.2	3.3	4.0
20 mñeR evñRU NwUzi A_ñqb (K+L)*	2.8	2.8	4.6	3.1	2.8	3.6	3.2	3.3	4.0
K) bñU e`ñ` wkK A_ñqb	1.1	0.9	1.4	0.4	0.8	0.3	0.3	0.5	0.9
L) bñU Af`šñi xY A_ñqb (1+2)	1.7	1.8	3.2*	2.7	2.0	3.3	2.9	2.8	3.0
1) e`vsK FY	1.0	1.2	1.7	1.9	-0.3	2.7	2.6	2.3	2.2
2) e`vsK emñFZ FY	0.7	0.6	0.3	0.8	2.3	0.6	0.3	0.5	0.8
21 mi Kñi i FñYi wñZ (1+2)	40.2	38.6	37.1	35.9	32.3	32.4	31.8	30.0	28.6
1) Af`šñi xY FY	14.3	14.3	15.0	15.5	14.7	15.2	15.2	15.1	15.0
2) e`ñ` wkK FY**	25.9	24.3	22.1	20.4	17.6	17.2	16.6	14.9	13.6
22 Pj wZ wñmñei fvi mvg` t D0E (+)/NwUz (-)	1.2	1.2	0.8	2.4	3.2	-1.3	-0.3	1.6	0.8

Drñ t evsj vñ` k e`vsK, evsj vñ` k cwi msL`vb ejñi v, evsj vñ` k A_%bZK mgrññv 2014 Ges evñRñUi mññññBmvi 2014-15|

m v = mvgñqK, m = mstkwaz|

* bb-K`vk eU (wñcñmi `vq) 75.23 wñj qb UrKivmn |

** AvBGgGd FY e`ZñZ|

@ = bZb wñtã 2005-06|

mvi Yx 3 t tgvU t` kR Drcv` b (wRwMwc), mAq I wewbtqvM

(wej qb UvKv)

wewi Y	A_@Qi 07	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14mv
1	2	3	4	5	6	7	8	9
1 wRwMwc (Pj wZ erRvi g`ej `)	5498.0	6286.8	7050.7	7975.4	9158.3	10552.0	11989.2	13509.2
2 tgvU wewbtqvM (Pj wZ g`ej `)	1439.3	1647.3	1847.7	2093.3	2511.3	2982.2	3403.7	3875.1
K) temi Kwii LvZ	1159.2	1364.5	1543.3	1720.5	2029.8	2374.2	2607.5	2889.1
L) mi Kwii LvZ	280.1	282.8	304.4	372.8	481.5	608.0	796.2	986.0
3 tgvU Af`šixY mAq (Pj wZ g`ej `)	1140.7	1206.4	1433.5	1659.7	1888.6	2239.5	2642.0	3165.0
K) temi Kwii LvZ	--	1129.1	1341.8	1553.6	1767.7	2096.0	2468.5	2950.4
L) mi Kwii LvZ	--	77.3	91.7	106.1	120.9	143.5	173.5	214.6
4 wRwMwcŃi LvZI qvix weZi Y (A_@Qi 06Ńi w`i g`ej `)								
1 Kwii	928.1	969.8	1003.4	1065.1	1112.6	1146.1	1174.4	1213.7
K) Kwii I ebR	744.1	772.9	796.8	849.0	882.1	903.3	916.6	939.1
1) km` I kvK-mewR	543.3	564.9	580.9	624.9	649.0	660.4	664.3	676.9
2) ci m`u`	111.1	113.5	116.2	119.1	122.2	125.5	128.9	132.6
3) ebR m`u`	89.7	94.5	99.7	105.0	110.8	117.5	123.4	129.6
L) grm` m`u`	184.0	196.9	206.6	216.1	230.5	242.8	257.8	274.5
2 wk`i	1267.1	1356.3	1450.0	1552.0	1692.0	1851.6	2030.1	2200.5
K) LubR I Lbb	74.3	80.0	88.4	95.6	99.1	105.9	115.8	121.9
L) g`vbj`vKpwi s	816.1	876.0	934.6	996.7	1096.5	1205.7	1329.9	1445.4
1) epr I gvSwii wk`i	655.0	703.3	749.3	796.3	884.8	980.0	1084.4	1183.6
2) q`i` wk`i	161.1	172.6	185.3	200.4	211.8	225.7	245.6	261.8
M) we`jr, M`vm I cwib mieivn	58.3	62.8	67.4	74.1	84.0	92.9	101.3	108.7
N) wbg`y	318.4	337.4	359.6	385.5	412.4	447.1	483.0	524.4
3 tmev LvZ	2709.1	2865.2	3010.7	3177.2	3374.7	3596.6	3794.9	4016.3
K) cvBKwii I Lpiv wecYb	675.7	724.8	767.3	812.2	866.5	924.6	981.7	1046.3
L) tnv`Uj I ti`-`viu	36.6	38.7	40.9	43.4	46.1	49.0	52.2	55.7
M) cwienb, msi q`y I thwMv`hvM	508.8	550.8	595.1	640.1	694.1	757.6	805.1	857.2
N) Aw`K cŃiZŃmbK tmev	151.4	157.3	157.3	167.1	184.6	211.8	231.1	252.2
P) wi`qj G`-U, Fivw Ges e`emv Kvh` g	393.8	408.8	424.4	440.8	457.9	475.9	495.1	516.1
Q) tj`vK cŃvmb I cŃZi`qv	152.9	162.9	174.5	188.8	205.5	221.0	235.4	252.0
R) wk`qv	108.4	116.1	122.9	129.3	136.6	147.2	156.4	169.3
S) `v` I mvgwRK tmev	97.5	103.2	106.3	113.6	120.8	125.4	131.4	138.0
T) KigDwbU, mvgwRK I e`w`MZ tmev	584.0	602.6	621.9	641.9	662.6	684.2	706.4	729.6
tgvU gj` msthvRb w`i g`ej `	4904.2	5191.2	5464.1	5794.3	6179.2	6594.3	6999.4	7430.4
Ki wewb fZ`K	259.6	283.2	286.5	276.7	284.2	290.6	299.6	315.0
wRwMwc (A_@Qi 06Ńi w`i erRvi g`ej `)	5163.8	5474.4	5750.6	6071.0	6463.4	6884.9	7299.0	7745.4

Drn t exj v` k cwi msL`vb ej`i v |
mv = mvgwqK |

mvi Yx 4 t wRwWwCõi cõw x I LvZI qvi x Ask (A_@Qi 06õi w`i g`j`)

weci Y	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14mv
1	2	3	4	5	6	7	8
	kZKiv cõw x						
1 Kwl	4.5	3.5	6.2	4.5	3.0	2.5	3.4
K) Kwl I ebR	3.9	3.1	6.6	3.9	2.4	1.5	2.5
1) km` I kvK-mewR	4.0	2.8	7.6	3.9	1.8	0.6	1.9
2) ci m`u`	2.2	2.4	2.5	2.6	2.7	2.7	2.8
3) ebR m`u`	5.3	5.5	5.3	5.6	6.0	5.0	5.1
L) grm` m`u`	7.0	4.9	4.6	6.7	5.3	6.2	6.5
2 wki	7.0	6.9	7.0	9.0	9.4	9.6	8.4
K) LubR I Lbb	7.7	10.5	8.2	3.6	6.9	9.4	5.2
L) g`vbd`vKPwis	7.3	6.7	6.7	10.0	10.0	10.3	8.7
1) enr I gvSwii wki	7.4	6.5	6.3	11.1	10.8	10.7	9.2
2) qiz`wki	7.2	7.3	8.2	5.7	6.6	8.8	6.6
M) we`yr, M`vm I cwib mieivn	7.8	7.3	10.0	13.4	10.6	9.0	7.4
N) wbgPY	6.0	6.6	7.2	7.0	8.4	8.0	8.6
3 tmev LvZ	5.8	5.1	5.5	6.2	6.6	5.5	5.8
K) ciBKwii I Lpiv weCYb	7.3	5.9	5.9	6.7	6.7	6.2	6.6
L) tnvUj I tij`viu	5.7	5.9	6.0	6.2	6.4	6.5	6.7
M) cwi enb, msi qiy I thwMvthwM	8.3	8.1	7.6	8.4	9.2	6.3	6.5
N) Aw`R cõwZõmbK tmev	3.9	-0.03	6.3	10.4	14.8	9.1	9.1
P) wi taj Gt`÷U, fivov Ges e`emv	3.8	3.8	3.9	3.9	3.9	4.0	4.2
Q) tjvK ckvmb I cõzi qiv	6.5	7.1	8.2	8.8	7.5	6.5	7.1
R) wk`qiv	7.1	5.9	5.2	5.6	7.8	6.3	8.2
S) w`v` I mvgwRK tmev	5.9	3.0	6.8	6.3	3.8	4.8	5.0
R) KiqDibwU, mvgwRK I e`w`MZ tmev	3.2	3.2	3.2	3.2	3.3	3.3	3.3
wRwWwCõi (A_@Qi 06õi w`i evRvi g`j`)	6.0	5.1	5.6	6.5	6.5	6.0	6.1
	wRwWwCõi LvZI qvi x Ask						
1 Kwl	18.7	18.4	18.4	18.0	17.4	16.8	16.3
K) Kwl I ebR	14.9	14.6	14.7	14.3	13.7	13.1	12.6
1) km` I kvK-mewR	10.9	10.6	10.8	10.5	10.0	9.5	9.1
2) ci m`u`	2.2	2.1	2.1	2.0	1.9	1.8	1.8
3) ebR m`u`	1.8	1.8	1.8	1.8	1.8	1.8	1.7
L) grm` m`u`	3.8	3.8	3.7	3.7	3.7	3.7	3.7
2 wki	26.1	26.5	26.8	27.4	28.1	29.0	29.6
K) LubR I Lbb	1.5	1.6	1.7	1.6	1.6	1.7	1.6
L) g`vbd`vKPwis	16.9	17.1	17.2	17.8	18.3	19.0	19.5
1) enr I gvSwii wki	13.6	13.7	13.7	14.3	14.9	15.5	15.9
2) qiz`wki	3.3	3.4	3.5	3.4	3.4	3.5	3.5
M) we`yr, M`vm I cwib mieivn	1.2	1.2	1.3	1.4	1.4	1.5	1.5
N) wbgPY	6.5	6.6	6.7	6.7	6.8	6.9	7.1
3 tmev LvZ	55.2	55.1	54.8	54.6	54.5	54.2	54.1
K) ciBKwii I Lpiv weCYb	14.0	14.0	14.0	14.0	14.0	14.0	14.1
L) tnvUj I tij`viu	0.7	0.8	0.8	0.8	0.7	0.8	0.8
M) cwi enb, msi qiy I thwMvthwM	10.6	10.9	11.1	11.2	11.5	11.5	11.5
N) Aw`R cõwZõmbK tmev	3.0	2.9	2.9	3.0	3.2	3.3	3.4
P) wi taj Gt`÷U, fivov Ges e`emv	7.9	7.8	7.6	7.4	7.2	7.1	7.0
Q) tjvK ckvmb I cõzi qiv	3.1	3.2	3.3	3.3	3.4	3.4	3.4
R) wk`qiv	2.2	2.3	2.2	2.2	2.2	2.2	2.3
S) w`v` I mvgwRK tmev	2.0	2.0	2.0	2.0	1.9	1.9	1.9
R) KiqDibwU, mvgwRK I e`w`MZ tmev	11.6	11.4	11.1	10.7	10.4	10.1	9.8
wRwWwCõi (A_@Qi 06õi w`i Drcv`K g`j`)	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Drn t evsj vt` k cwi mSL`vb ejt`iv |
mv = mvgwK |

mvi Yx 5 t mi Kvři i evřRUwi Kvř[©] g

(wej qb UvKv)

eYřv	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14 ^m (evřRU)	A_@Qi 15 (evřRU)
1	2	3	4	5	6	7	8
K ivR`^Avq I `eř` wkK Abj vb	662.2	791.2	950.5	1182.6	1350.1	1626.3	1891.6
1) ivR`^Avq	641.0	759.1	929.9	1146.9	1281.3	1566.7	1829.5
K) Ki ivR`^	528.7	624.9	795.5	952.3	1074.5	1301.8	1552.3
L) Ki eurfř ivR`^	112.3	134.2	134.4	194.7	206.8	264.9	276.6
2) `eř` wkK Abj vb	21.2	32.2	20.6	35.7	68.8	59.6	62.1
L e`q	880.6	1016.1	1282.7	1524.3	1740.1	2162.2	2505.1
1) Abj vb ivR`^e`q	611.0	670.1	774.7	893.0	993.8	1160.0	1282.3
2) Abj vb gj ab e`q	33.3	61.6	53.9	71.6	49.4	189.1	260.1
3) FY I AwMř (bxU)	18.3	9.3	72.5	140.6	169.6	159.8	96.1
4) ewil ř Dbj vb KgfřP	193.7	255.5	332.8	375.1	494.7	600.0	803.2
5) Ab`vb` e`q	24.3	19.6	48.8	44.0	32.6	53.3	63.4
M mveř NvUwZ (Abj vb e`ZxZ)	239.7	257.0	352.8	377.4	458.9	595.5	675.5
N mveř NvUwZ (Abj vbmn)	218.4	224.9	332.2	341.7	390.0	536.0	613.5
O A_řqb	218.4	218.6	332.2	341.7	390.0	536.0	613.5
1) `eř` wkK A_řqb - bxU	25.8	60.4	26.3	36.3	58.1	126.1	180.7
`eř` wkK FY	72.5	110.0	80.6	95.1	133.0	210.6	265.2
`eř` wkK FY cwi řkva	-46.7	-49.7	-54.3	-58.9	-74.9	-84.5	-84.5
2) Af`řli xY A_řqb - bxU	192.6	158.2	305.9	305.4	331.9	409.8	432.8
e`vsřKs LvZ (bxU)	137.9	-20.9	252.1	271.9	274.6	299.8	312.2
e`vsK eurfř (bxU)	54.6	179.1	53.8	33.5	57.3	110.0	120.6
řgtřvi `vřvg AvBřUg t wřiWřc (Pj wř evřvi řřj`)	6149.4	6905.7	7875.0	9147.8	10379.9	11810.0	13395.0

Drn t evřřřUi msřřřřmvi 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14 Ges 2014-15|

m = msřřkvaZ|

mvi Yx 6 t gÿ† I FY

weeiY	(weij qb UvKv)						
	A_eQi_08	A_eQi_09	A_eQi_10	A_eQi_11	A_eQi_12	A_eQi_13	A_eQi_14
1	2	3	4	5	6	7	8
1 e`vcK gÿ† (M2)@	2487.9	2965.0	3630.3	4405.2	5171.1	6031.9	7006.2
2 tgvU Af`šli xY FY@	2470.5	2868.5	3378.3	4308.9	5149.7	5717.4	6379.1
K) mi Kwi LvZ	569.1	689.3	670.7	901.8	1070.7	1195.8	1302.7
1) mi Kvi (bxU)@@	467.5	580.1	542.5	732.3	917.3	1101.2	1175.3
2) Ab`vb` mi Kwi LvZ	101.6	109.2	128.1	169.5	153.4	94.6	127.4
L) temi Kwi LvZ	1901.4	2179.3	2707.6	3407.1	4079.0	4521.6	5076.4
3 mRwıwıci kZKiv wntmte e`vcK gÿ† (Pj wZ evRvi gÿ†`)*	39.6	42.1	45.5	48.1	49.0	50.3	51.9
	kZKiv cıx						
1 e`vcK gÿ† (Gg2)@	17.6	19.2	22.4	21.3	17.4	16.7	16.1
2 tgvU Af`šli xY FY@	20.1	16.1	17.8	27.5	19.5	11.0	11.6
K) mi Kwi LvZ	6.4	21.1	-2.7	34.5	18.7	11.7	8.9
1) mi Kvi (bxU)@@	29.7	24.1	-6.5	35.0	25.3	20.1	6.7
2) Ab`vb` mi Kwi LvZ	-41.8	7.5	17.3	32.3	-9.5	-38.4	34.7
L) temi Kwi LvZ	24.9	14.6	24.2	25.8	19.7	10.8	12.3

Drn t (1) cwi msL`vb wefıM, evsj vt` k e`vsk

(2) evsj vt` k cwi msL`vb ejtİv |

@ Rp tkİli Z` e`envi Kiv ntqtQ |

@@ mi Kvi KZK BmıKZ eUmga GtZ mgstq Kiv ntqtQ |

tıvUt (1) mi Kwi mıKDi wJR Ges tURvi x wej mga e`q gÿ†`† Lvıbv ntqtQ |

(2) Awıgı,tj v Mıh wFıEıZ |

* wFıE eQi 2005-06 |

mv = mvgıqK |

მნიშვნელოვანი განსხვავებები (მონაცემები) შესაბამისი წინა - მნიშვნელოვანი (მნიშვნელოვანი A_00i 96=100)

მნიშვნელოვანი	12-თვიანი მონაცემები						12-თვიანი ციფრული მონაცემები					
	მნიშვნელოვანი		წინა		წინა-მნიშვნელოვანი		მნიშვნელოვანი		წინა		წინა-მნიშვნელოვანი	
	მნიშვნელოვანი	წინა	მნიშვნელოვანი	წინა	მნიშვნელოვანი	წინა	მნიშვნელოვანი	წინა	მნიშვნელოვანი	წინა	მნიშვნელოვანი	წინა
მნიშვნელოვანი	100.00		58.84		41.16		100.00		58.84		41.16	
A_00i 05	153.24	6.49	158.08	7.90	147.14	4.33	157.45	7.35	162.51	8.73	151.20	5.32
A_00i 06	164.21	7.16	170.35	7.76	156.56	6.40	169.32	7.54	176.82	8.81	159.86	5.73
A_00i 07	176.04	7.20	184.16	8.11	165.79	5.90	184.89	9.20	194.19	9.82	173.19	8.34
A_00i 08	193.54	9.94	206.78	12.28	176.26	6.32	203.45	10.04	221.57	14.10	179.32	3.54
A_00i 09	206.43	6.66	221.64	7.19	186.67	5.91	208.02	2.25	222.13	0.25	189.98	5.94
A_00i 10	221.53	7.31	240.55	8.53	196.84	5.45	226.11	8.70	246.29	10.88	199.94	5.24
A_00i 11	241.02	8.80	267.83	11.34	205.01	4.15	249.11	10.17	277.11	12.51	211.39	5.73
A_00i 12*	170.19	8.69	183.65	7.72	152.94	10.21	170.33	5.55	179.74	2.56	158.27	10.21
A_00i 13*	181.73	6.78	193.24	5.22	166.97	9.17	184.04	8.05	194.58	8.26	170.53	7.75
A_00i 14*	195.08	7.35	209.79	8.57	176.22	5.54	196.86	6.97	210.15	8.00	179.82	5.45
A_00i 14*												
Rj vB 13	182.86	6.99	194.49	5.71	167.95	8.96	186.79	7.85	198.95	8.14	171.18	7.40
AvM÷ 13	183.94	7.19	195.75	6.20	168.81	8.71	189.44	7.39	203.09	8.09	171.94	6.35
tmD=† 13	185.01	7.37	197.02	6.73	169.62	8.35	192.24	7.13	206.88	7.93	173.48	5.94
At±vei 13	186.07	7.47	198.37	7.23	170.31	7.83	194.01	7.03	209.25	8.38	174.46	5.02
bt†=† 13	187.16	7.51	199.75	7.62	171.02	7.36	194.76	7.15	210.27	8.55	174.92	5.08
w†m=† 13	188.27	7.53	201.21	7.93	171.70	6.94	195.82	7.35	211.87	9.00	175.26	4.88
Rvbqwi 14	189.42	7.60	202.65	8.25	172.47	6.64	198.15	7.50	213.65	8.81	178.26	5.53
†de*qwi 14	190.57	7.57	204.10	8.37	173.23	6.39	198.54	7.44	214.17	8.84	178.51	5.37
gvP©14	191.72	7.54	205.57	8.49	173.98	6.16	198.84	7.48	214.45	8.96	178.82	5.26
Gwcj 14	192.87	7.47	207.03	8.51	174.72	5.94	198.94	7.46	214.49	8.95	178.97	5.23
†g 14	194.01	7.44	208.49	8.59	175.45	5.72	196.60	7.48	210.27	9.09	179.07	5.16
Rb 14	195.08	7.35	209.79	8.57	176.22	5.54	196.86	6.97	210.15	8.00	179.82	5.45

დრამატიკული მონაცემები

* = ბაზისი 2005-06

mvi Yx 8 t vi Rvf`gy`ı I Zvi Dcv`vbmgn

(vej qb UvKv)

A_@Qi (Rp tkıI)	RbMıYi nvtZ vKv Kvıı Yx ıbvU I gj`ı	Zdımij e`vsKmg#n i vııZ bM` A_@	Zdımij e`vsKmgı KZK ersj vt`k e`ıstK Rgv *	Ab`vb` Aw_K cıZôvb KZK ersj vt`k e`ıstK Rgv	vi Rvf`gy`ı
1	2	3	4	5	6=(2+3+4+5)
1999	86.9	10.3	50.3	-	147.5
2000	101.8	10.9	58.0	-	170.7
2001	114.8	13.5	61.0	-	189.3
2002	125.3	13.5	66.8	0.1	205.7
2003	139.0	14.4	60.8	0.1	214.3
2004	158.1	14.8	65.6	0.2	238.7
2005	185.2	18.1	70.4	0.4	274.1
2006	228.6	20.3	90.1	0.5	339.5
2007	266.4	21.4	105.7	0.7	394.2
2008	326.9	29.6	118.1	1.1	475.6
2009	360.5	34.0	231.6	1.4	627.5
2010	461.6	43.1	234.7	2.1	741.4
2011	548.0	57.3	290.1	2.0	897.3
2012	584.2	64.8	326.6	2.4	978.0
2013	675.5	78.2	368.0	3.1	1124.9
2014	769.1	85.8	440.0	3.9	1298.8

Drm t cwi msL`vb veFvM, ersj vt`k e`ıskı

* dıı b Kvıı Yx ikQwi s GKıDıU Rgımn Rp 2002 chSı Ges vi Rvf`gy`ı tm Abıvııı msıkvab Kiv nıqtıQıı

mvi Yx 9 t wi Rvř©gı ħ I Zvi Drmmgñ

(weıj qb UvKv)

A_@Qi (Rp`tkıI)	evsj vř`k e`vsřKi `we					bxU `et`wKk mıú`	Ab`vb` mıú` (bxU)	wi Rvř© gı ħ
	mi Kvi (bxU)	Zdııııj e`vsKmgñ	Ab`vb` mi Kwı ms`v I Awı_ř cıZóıb	Ab`vb` řemi Kwı cıZóıřb Rgvı	řgvU			
1	2	3	4	5	6=(2+3+4+5)	7	8	9=(6+7+8)
1999	63.6	46.2	13.7	8.1	131.6	46.2	-30.3	147.5
2000	81.0	42.9	13.2	9.0	146.1	56.7	-32.1	170.7
2001	101.1	43.7	13.0	9.9	167.7	48.1	-26.5	189.3
2002	128.3	47.3	12.8	10.1	198.5	72.3	-65.1	205.7
2003	73.5	48.5	12.8	11.4	146.2	118.1	-49.9	214.4
2004	118.5	58.5	12.4	12.4	201.8	135.4	-98.5	238.7
2005	156.7	61.3	11.1	13.4	242.5	146.9	-115.3	274.1
2006	249.8	63.4	10.1	14.3	337.6	186.4	-184.5	339.5
2007	259.3	64.4	9.9	15.8	349.4	287.7	-242.9	394.2
2008	259.3	73.3	9.5	17.0	359.1	328.1	-211.6	475.6
2009	284.7	68.5	8.5	20.2	381.9	432.3	-186.7	627.5
2010	214.7	66.1	8.3	25.9	315.0	611.8	-185.4	741.4
2011	317.1	186.1	7.8	31.4	542.4	613.4	-258.5	897.3
2012	378.5	226.3	11.8	36.0	652.6	689.3	-363.9	978.0
2013	270.7	102.2	13.5	41.8	428.2	1032.5	-335.8	1124.9
2014	38.4	62.8	12.0	42.7	156.0	1475.0	-332.2	1298.8

Drım t cwi msL`vb weřvM, evsj vř`k e`vsřK|

mvi Yx 10 t mi Kwıi Ges temi Kwıi LvıZi AvgvbZmgn

(weıj qb UvKı)

A_eQi (Rp tkı!)	Zj we AvgvbZ ^{1/}			ıgqwı AvgvbZ ^{1/}		
	mi Kwıi ^{2/}	temi Kwıi	ıgvU	mi Kwıi ^{2/}	temi Kwıi ^{3/}	ıgvU
1	2	3	4	5	6	7
1999	20.5	79.4	99.9	106.3	386.2	492.5
2000	23.7	89.7	113.4	117.3	471.3	588.6
2001	26.4	100.9	127.3	131.8	557.0	688.8
2002	23.7	108.2	131.9	134.9	653.3	788.2
2003	26.5	118.1	144.6	157.3	763.9	921.2
2004	27.1	136.0	163.1	184.2	865.9	1050.1
2005	35.2	158.9	194.1	223.3	1008.4	1231.7
2006	38.1	183.9	222.0	255.1	1212.9	1468.0
2007	42.2	218.8	261.0	298.7	1409.8	1708.5
2008	49.5	254.9	304.4	364.8	1647.6	2012.4
2009	57.5	280.3	337.8	442.7	2005.6	2448.3
2010	61.8	393.0	454.8	537.1	2374.5	2911.6
2011	87.8	439.3	527.1	677.0	2900.4	3577.4
2012	103.4	471.0	574.4	845.1	3480.7	4325.8
2013	112.1	517.8	629.9	954.8	4144.2	5099.0
2014	115.3	600.2	715.5	1080.9	4828.4	5909.3
kZKıı Ask						
1999	20.5	79.5	100	21.6	78.4	100
2000	20.9	79.1	100	19.9	80.1	100
2001	20.7	79.3	100	19.1	80.9	100
2002	18.0	82.0	100	17.1	82.9	100
2003	18.3	81.7	100	17.1	82.9	100
2004	16.6	83.4	100	17.5	82.5	100
2005	18.1	81.9	100	18.1	81.9	100
2006	17.1	82.9	100	17.4	82.6	100
2007	16.2	83.8	100	17.5	82.5	100
2008	16.3	83.7	100	18.1	81.9	100
2009	17.0	83.0	100	18.1	81.9	100
2010	13.6	86.4	100	18.4	81.6	100
2011	16.7	83.3	100	18.9	81.1	100
2012	18.0	82.0	100	19.5	80.5	100
2013	17.8	82.2	100	18.7	81.3	100
2014	16.1	83.9	100	18.3	81.7	100

Drm t cwi msL`vb wefvM, evsj vt` k e`ıvK |

1/ AvSıte`ıvK tj bt` b evı` |

2/ mi Kwıi AvgvbZmn |

3/ I tqR Avbıı AvgvbZmn |

mvi Yx 11 t Zdımwj e`vsKmgřni vbePZ cwi msL`vb

weei Y	(weij qb UvKv)						
	30 Rb 2008	30 Rb 2009	30 Rb 2010	30 Rb 2011	30 Rb 2012	30 Rb 2013	30 Rb 2014
1	2	3	4	5	6	7	8
1 e`vsK AvgvbZ (Avřite`vsK tj bt`b erř`)	2317.3	2786.8	3368.7	4104.8	4900.4	5729.7	6625.7
(K) Zj we AvgvbZ	265.2	302.3	416.2	481.1	510.6	557.4	643.4
(L) tgqvr` AvgvbZ	1894.8	2300.7	2750.4	3374.2	4073.8	4799.0	5589.8
(M) vbcvřřZ AvgvbZ	0.5	0.7	0.3	0.3	0.2	0.8	0.3
(N) mi Kvi AvgvbZ	156.8	183.1	201.8	249.2	315.7	372.5	392.2
2 erisj vř`k e`vsK nřZ avi	66.8	61.0	58.5	178.3	216.6	94.4	55.3
3 mř`řK i vřřZ bM` Znvej	29.6	34.0	43.1	57.3	64.8	78.2	85.8
4 erisj vř`k e`vsřK i vřřZ Rgv (eř`mK gřř Rgvmn)	167.1	287.7	294.2	384.0	472.4	453.4	558.5
5 erisj vř`řk Ab`vb` e`vsřK i vřřZ Rgv	55.9	74.4	94.1	104.3	120.2	159.4	168.8
6 Pwnev gvř I `f tgqvr` tdi ZřhvM` A_®	22.3	20.8	36.5	29.4	57.4	53.0	49.9
7 tgvU vevbtqvM@	385.4	480.8	552.2	754.3	967.3	1361.1	1698.8
(K) mi Kvři i FYcř I řURvi x vej *	357.0	442.8	487.9	639.1	831.7	1208.1	1493.3
(L) Ab`vb`	28.4	38.0	64.3	115.3	135.5	153.0	205.5
8 e`vsK FY (Avřite`vsK tj bt`b I eř`mK vej erř`)	1926.2	2198.4	2720.6	3409.3	4056.6	4372.0	4882.2
(K) erisj vř`řk cř Ě AvMvg**	1791.0	2081.3	2579.9	3198.9	3818.1	4172.9	4688.7
(L) Af`řři x qKZ Ges evřvKZ vej mgn	135.3	117.2	140.7	210.4	238.5	199.0	193.5
9 FY/AvgvbZ AbcvZ (veřkl vřZ e`vsKmgř erř`)	0.8	0.8	0.8	0.8	0.8	0.8	0.7

Drm t cwi msL`vb vevřM, erisj vř`k e`vsK |

@ mi Kvi KZř BmjKZ vej /eUmgn GřZ Ařřř Ges Ab`vb` vevbtqvM (řkvi /vřřeřvi , mi řimři řcv-veve/vřřgve, veve vej BZ`vi) |

* mi Kvi vřřřKvř vřř Ges řURvi x vej mgn e`q gřř ř` ř vřřv nřřřř

** AvMvgmgn Mř vřřřřř

mvi Yx 12 t wbePZ m`i nvtii * MwZaviv (eQi tkI)

	A_eQi 08	A_eQi 09	A_eQi 10	A_eQi 11	A_eQi 12	A_eQi 13	A_eQi 14
1	2	3	4	5	6	7	8
e`vsK tiU	5.0	5.0	5.0	5.0	5.0	5.0	5.0
tURvix wej tiU							
28-w`b	7.3	-	-	-	-	-	-
91-w`b	7.6	6.8	2.2	5.6	5.7	8.4	6.9
182-w`b	7.9	7.8	3.6	5.5	6.2	10.2	7.5
364-w`b	8.5	8.3	4.6	6.2	6.2	10.4	8.0
Kj gw b tiU							
MhY	9.7	1.7	6.6	10.9	15.0	7.2	6.3
c0 vb	9.7	1.7	6.6	10.9	15.0	7.2	6.3
Zdumij e`vsKmgfni m`i nvi							
Avgv bZ	7.0	7.0	6.0	7.3	8.2	8.5	7.8
AvMvg	12.3	11.9	11.3	12.4	13.8	13.7	13.1

Drm t 1) cwi msL`vb wefVM, ersj vt`k e`vsK |

2) gw bUwi cij w w/cvUfgU, ersj vt`k e`vsK |

* fvi xZ-Mo, e`vsK tiU e`ZxZ |

mvi Yx 13 t e`vsK e`e`v t`_tK MpxZ mi Kvti i (bxU) Fti Yi weei Y (mgvB)

(weij qb UvKvq)				
wgK bs	tURvi x wej /eU/ wmiKDwi vUtRi bvg	Dti k`vej x	30 Rp 2013m	30 Rp 2014mw
1	2	3	4	5
2)	kZKiv 5.0 fVM mj hP 25-eQi tgqwr` RjU tURvi x eU-2018, 2019 Ges 2020	cUbtFU e`vsK KZK cvU LvZi Fti Yi tj vKmb GK ZZxqsk cpfPY	2.30	1.87
3)	kZKiv 5.0 fVM mj hP 7 eQi t`_tK 15 eQi tgqwr` ersj vt`k tctUwj qvg KtcFti kb (weicim) tURvi x eU	ersj vt`k tctUwj qvg KtcFti kb Gi FY cwi tkva	45.22	36.23
4)	kZKiv 7.0 fVM mj hP 5 eQi I 6 eQi tgqwr` ersj vt`k tctUwj qvg KtcFti kb (weicim) tURvi x eU	ersj vt`k tctUwj qvg KtcFti kb Gi FY cwi tkva	21.00	21.00
5)	kZKiv 5.0 fVM mj hP 5 eQi t`_tK 13 eQi tgqwr` ersj vt`k RjU wj KtcFti kb (weRGgum) tURvi x eU	weRGgum Gi FY cwi tkva	21.50	21.50
6)	kZKiv 7.0 fVM mj hP 7 eQi tgqwr` wefkl (SPTB) tURvi x eU-2020	mi Kwii bM` A`_eP`x	20.00	20.00
7)	kZKiv 7.0 fVM mj hP 8 eQi tgqwr` wefkl (SPTB) tURvi x eU-2021		20.00	20.00
8)	kZKiv 7.0 fVM mj hP 10 eQi tgqwr` wefkl (SPTB) tURvi x eU-2020		19.35	19.35
4.	cBR eU/ BbKvg U`v` eU	mi Kwii bM` A`_eP`x	0.30	0.31
5.	mi Kwii Ab`vb` wmiKDwi UR	mi Kwii bM` A`_eP`x	0.02	0.02
6.	Dc-tgvU: (1+2+3+4+5)		1101.41	1370.65
7.	Lv` gSjYj qtK cU E AvMvg		3.58	6.13
8.	Ab`vb` gSjYj qtK cU E AvMvg		9.44	10.62
9.	`tqEkwmZ I Avav-`tqEkwmZ cU ZovbmgatK cU E AvMvg		24.18	10.95
10.	cAxZ mj		24.71	31.70
11.	mi Kvti i MrQZ AvgvZ1/ (-)		-149.35	-148.88
12.	`tqEkwmZ I Avav-`tqEkwmZ cU Zovbmgatni MrQZ AvgvZ (-)		-223.17	-243.30
L.	tgvU : (6+...+12)		790.80	1037.87
	mefgvU : K+L		1103.18	1175.26

tbvU t etUi DcvEmgn AwfinZ g`j` wmwve Kiv n`qtQ|

1/ Ab`vb` MrQZ AvgvZ, mv = mvgvqK, m = mstkwaz|

Drmt K) gubUwii mvtf`cwi msL`vb wefVM, ersj vt`k e`vsK|

2) tURvi x wej Ges etUi w`wZ, tWU g`vtbRtgU wWcvUfgU, ersj vt`k e`vsK|

mvi Yx 15 t tj bt`b fvi mvg`*`

(vguj qb gwKB Wj vi)

LvZmgn	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13 ^m	A_@Qi 14 ^m
1	2	3	4	5	6	7	8
ewYwR`K fvi mvg`	-5330	-4710	-5155	-9935	-9320	-7009	-6806
i Bwib GdI we (BwctRWmn)	14151	15581	16233	22592	23989	26567	29765
Zb#a` , ^Zwi tcvkivK (Avi GgwR)	10700	12348	12497	17914	19090	21516	24492
Avg` wib GdI we (BwctRWmn)	19481	20291	21388	32527	33309	33576	36571
tmev	-1525	-1616	-1233	-2612	-3001	-3162	-4189
MhY	1891	1832	2478	2573	2694	2830	3065
c0 vb	3416	3448	3711	5185	5695	5992	7254
Avq	-994	-1484	-1484	-1454	-1549	-2369	-2571
MhY	217	95	52	124	193	120	171
c0 vb	1211	1579	1536	1578	1742	2489	2742
Zb#a` , Awclmqj mj` cwi tkva	234	238	215	345	373	476	538
Pj wZ n`l`si	8551	10226	11596	12315	13423	14928	14912
mi Kwii	149	72	127	103	106	97	79
temi Kwii	8402	10154	11469	12212	13317	14831	14833
Zb#a` t we#` tk KgPZ evsj vt` kxt` i tclli Z A_@	7915	9689	10987	11513	12734	14338	14115
Pj wZ wmwte i fvi mvg`	702	2416	3724	-1686	-447	2388	1346
gj abx wmwte	576	451	512	642	482	629	644
gj ab n`l`si	576	451	512	642	482	629	644
Aw_@ wmwte	-457	-825	-651	651	1436	2770	3075
mi wmi `e#` wK wewbtqM (bxU)	748	961	913	775	1191	1726	1504
tclU#`dwj l wewbtqM	47	-159	-117	109	240	368	825
Ab`vb` wewbtqM	-1252	-1627	-1447	-233	5	676	746
ga` l `xN#`gqw` FY c0wB (mwcxqm#` wU e`ZxZ)	1338	1204	1589	1032	1539	2085	2277
ga` l `xN#`gqw` FY cwi tkva	580	641	687	739	789	906	1018
Ab`vb` `xN#`gqw` FY (bxU)	-6	-70	-151	-101	79	-150	418
Ab`vb` `f`tgqw` FY (bxU)	-160	-169	62	531	242	-193	355
Ab`vb` gj ab	-603	-650	-902	-661	-	-	-
ewYwR` FY (bxU)	-1108	-1277	-1043	-135	-1118	-250	-1045
ewYwR`K e`vsK	-133	-24	-315	-160	52	90	-241
m#`u`	146	129	410	452	443	396	898
`vq	13	105	95	292	495	486	657
awsl` l e` mgn	-490	16	-720	-263	-977	-659	418
mweR` tj bt`b fvi mvg`	331	2058	2865	-656	494	5128	5483
wi Rvf#`	-331	-2058	-2865	656	-494	-5128	-5483
evsj vt`k e`vsK	-331	-2058	-2865	656	-494	-5128	-5483
m#`u`	799	1883	3616	-481	293	5196	5933
`vq	468	-175	751	175	-201	68	450

Drm t cwi msL`vb wefvM, evsj vt`k e`vsK |
 *e`vtj Y Ae tctglU g`vbguj 6 Abhvax tkv`wewb`vm Kiv ntqt0 |
 tclU: A_@Qi 11 Ges ZrcieZr`mggKvtj Avg` wib (GdI we) DcvE Kv`-gm&Gi ti KW#`Abhvax A`sl#` Kiv ntqt0 | A_@Qi 10
 Ges Gi c#`e`mggKvtj Avg` wib (GdI we) DcvE e`vsKs P`vtbtj i WUv e`enri Kiv ntqt0 |
 m = mstkwaz, mv = mvgwqK |
 - = AvBGg Gi m#`cwi k` tgrZiteK A_@Qi 12 Ges ZrcieZr`Ab`vb` m#`u` i wmwte eU Kiv ntqt0 |

mvi Yx 16 t cKvi wfiEK cY` i Bwlb

(wqij qb gwnKb Wj vi)

LvZmgn	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13m	A_@Qi 14mv
1	2	3	4	5	6	7	8
K. wngwqZ Lv`	534.1	454.5	445.2	625.0	598.4	543.8	638.2
1 gvQ	88.7	101.4	89.1	133.5	108.1	58.0	52.5
2 wPsw	445.4	353.1	348.3	477.8	471.7	454.9	550.2
3 Ab`vb`	0.0	0.0	7.8	13.7	18.6	30.9	35.6
L. KwRvZ cY`mgn	176.1	267.4	242.4	333.9	402.7	535.7	615.1
1 kvKmeWR	60.5	44.7	46.8	71.7	77.4	110.3	147.6
2 ZvgvK	22.4	40.5	52.3	70.9	68.7	60.2	58.7
3 KvU dW qvi	56.0	32.5	39.8	42.9	50.5	41.4	39.3
4 dj gj	---	6.0	17.4	37.7	57.2	71.9	61.8
5 Ab`vb`	37.2	143.7	86.1	110.7	148.9	251.9	307.7
M. g`vbj`vKpvi w wkí mgn	13400.6	14843.3	15517.1	21969.3	23300.8	25947.8	28923.5
1 tctUwq qvgRvZ `e`	185.1	142.0	301.2	260.7	275.4	314.0	162.3
2 i vmvqwbK `e`	215.8	237.1	102.9	104.8	103.0	93.0	93.2
3 cw=-K mvgMó	---	37.4	50.6	68.8	88.7	84.5	85.7
4 Pvgov	284.4	178.2	226.1	297.8	330.2	399.7	505.5
5 Zj v I Zj vRvZ mvgMó	---	55.2	95.2	135.0	113.0	125.0	115.6
6 KwPv cvU	165.1	148.2	196.3	357.3	266.3	229.9	126.4
7 cvURvZ `e`mvgMó	318.3	324.9	591.7	757.7	701.1	800.7	698.1
8 wtkl wqZ tU· UvBj	179.5	208.9	186.0	164.6	138.8	124.5	108.8
9 bxUl q`vi cY`	5532.5	6427.3	6483.3	9482.1	9486.4	10475.9	12049.8
10 I tfb tcvkvK cwi`Q`	5167.3	5918.5	6013.4	8432.4	9603.3	11039.9	12442.1
11 tnvq tU· UvBj	291.4	313.5	539.3	788.8	906.1	791.5	792.5
12 cv`Kv	169.6	186.9	204.1	297.8	335.5	419.3	550.1
13 BwÁwbqwis `e`	219.7	181.3	311.1	309.6	375.5	367.5	366.6
14 Ab`vb`	671.9	483.9	215.9	512.0	577.5	676.7	826.3
tgU i Bwlb (K+L+M)	14110.8	15565.2	16204.7	22928.2	24301.9	27027.4	30176.8
Zb`fa`, BwctRW	1729.5	1900.3	2150.5	2800.9	3425.5	3828.8	4480.3

Drm t i Bwlb Dbqeb ejt iv|

m = mstkwiaZ, mv = mvgwqK|

mvi Yx 17 t cKvi wřivEK cY` Avg`wb

(ıgııj qb gwKb Wj vi)

LvZmgř	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14
1	2	3	4	5	6	7	8
K. Lv`km`	1411	882	836	1911	901	726	1465
1) Pıj	874	239	75	830	288	30	347
2) Mg	537	643	761	1081	613	696	1118
L. Ab`vb` cY`mgř	18924	20323	21488	29606	32501	30854	36292
1 `ř Ges `řRıZ `e`	137	96	106	161	221	214	289
2 gmj v	80	62	109	127	138	118	183
3 řZj exR	136	159	130	103	177	242	508
4 řřivR` řZj	1006	865	1050	1067	1644	1402	1761
5 Wıj (me aiřbi)	327	234	350	292	243	422	455
6 wPıb	396	413	650	654	1177	731	902
7 wKsKvi	347	314	333	446	504	487	619
8 Acwi řkwaZ řcřUřıj qıg	695	584	535	888	987	1102	929
9 řcřUřıj qıgRıZ `e`	2058	1997	2021	3221	3922	3642	4070
10 iımvıwbK `e`	890	960	972	1254	1210	1302	1498
11 JI a mvgMı	62	80	103	116	119	119	120
12 mvi	632	955	717	1241	1381	1188	1026
13 WıBs I řUıbs cı qıRıZKiY mvgMı	218	259	275	333	375	399	538
14 cıwıK I iıveı Ges ZřRıZ mvgMı	808	840	966	1302	1366	1366	1793
15 KuPv Zj v	1213	1291	1439	2689	2084	2005	2426
16 mřZv	691	792	718	1391	1384	1356	1506
17 řU- UıBj Ges ZřRıZ mvgMı	1892	2099	1986	2680	3023	3273	3584
18 ÷ırcj dıBeıı	110	112	118	180	428	455	493
19 řj řn, B`ıvZ Ges Ab`vb` avZı	1180	1502	1453	2004	2224	2335	2657
20 gj abx hřçwZ	1664	1420	1595	2324	2005	1835	2332
21 Ab`vb`	4382	5289	5862	7133	7889	6861	8603
M. BıcřRW-Gı Avg`wb	1294	1302	1414	2140	2114	2505	2975
řıvU Avg`wb (ııAvıBGd)	21629	22507	23738	33657	35516	34084	40732
řıvU Avg`wb (GdI ıe)	19481	20291	21388	32527	33309	33576	36571

Drm t cwi msL`vb ıefıM, evsj vř` k e`ıskı

mvi Yx 18 t Avg`wb FYcĪ tLvj v, wb®úwĚ I eřKqv w`wZi LvZwfWĚK Zj bvgj K weei Yx

(wgjy qb Wj vi)

LvZ/cY`	A_@Qi 13			A_@Qi 14			A_@Qi 13-Gi Zj bvg A_@Qi 14-G cwi eZřbi kZKiv nvi		
	bZb Gj w m tLvj v	Gj w m wb®úwĚ	Rb řktĪ Gj w mŕi w`wZ	bZb Gj w m tLvj v	Gj w m wb®úwĚ	Rb řktĪ Gj w mŕi w`wZ	bZb Gj w m tLvj v	Gj w m wb®úwĚ	Rb řktĪ Gj w mŕi w`wZ
1	2	3	4	5	6	7	8	9	10
1) řřwM` cY` (řgvU Gi kZKiv nvi)	3801.3 (10.6)	3300.0 (10.2)	2063.0 (11.2)	4597.8 (11.0)	4586.6 (12.3)	1614.5 (7.6)	21.0	39.0	-21.7
K) Lv`km` (Prj Ges Mg) L) Ab`vb` Lv`km`	1018.5	664.3	502.8	1317.1	1409.8	242.0	29.3	112.2	-51.9
2) gva`wgK cY` (řgvU Gi kZKiv nvi)	3151.6 (8.8)	2873.4 (8.9)	1262.5 (6.8)	3054.4 (7.3)	2836.3 (7.6)	1302.3 (6.1)	-3.1	-1.3	3.2
3) wKí Kuřvgj (řgvU Gi kZKiv nvi)	14428.4 (39.9)	13037.5 (40.9)	6969.8 (36.8)	15548.3 (37.3)	14724.6 (39.8)	7260.0 (35.1)	7.8	12.9	4.2
4) gj abx hřřwZ (řgvU Gi kZKiv nvi)	2854.2 (7.9)	2117.1 (6.5)	3002.5 (16.3)	3878.2 (9.3)	2518.3 (6.8)	4184.6 (19.7)	35.9	19.0	39.4
5) weea wKí hřřwZ (řgvU Gi kZKiv nvi)	3283.1 (9.1)	2924.7 (9.0)	1631.6 (8.9)	4609.2 (11.0)	3522.4 (9.5)	2603.3 (12.3)	40.4	20.4	59.6
6) řřUřj qvg I řřUřj qvgRvZ`e` (řgvU Gi kZKiv nvi)	4135.1 (11.5)	4390.1 (13.6)	1184.3 (6.4)	5023.6 (12.0)	4577.4 (12.3)	1489.1 (7.0)	21.5	4.3	25.7
7) Ab`vb` (řgvU Gi kZKiv nvi)	4331.2 (12.0)	3715.6 (11.5)	2330.6 (12.6)	5107.1 (12.2)	4423.3 (11.9)	2781.4 (13.1)	17.9	19.1	19.3
řgvU t	35984.9	32358.5	18444.3	41818.6	37188.9	21235.1	16.2	14.9	15.1
Zbřa`, e`vK-U`e`vK	5905.9	5297.1	3015.8	6237.7	6152.1	3032.2	5.6	16.1	0.5

Drm t dři b G- řPĀ Acřři kb wWcvUřgU, evsj vř`k e`vřK |

mvi Yx 19 t `et`wkK gy`ti wi Rvf©

A_@Qi (Rp tk+l)	tgvU wi Rvf©	
	wgij qb UvKv	wgij qb gwK@ Wj vi
1	2	3
1997	74,857	1,719
1998	80,266	1,739
1999	73,650	1,523
2000	81,466	1,602
2001	73,831	1,307
2002	90,858	1,583
2003	141,753	2,470
2004	163,241	2,705
2005	186,769	2,930
2006	242,914	3,484
2007	349,314	5,077
2008	421,377	6,149
2009	515,945	7,471
2010	747,121	10,750
2011	809,996	10,912
2012	848,071	10,364
2013	1190,896	15,315
2014	1669,666	21,508

Drm t GKvD>Um&GÜ evtRiUs wWcvUfg>U, evsj vt`k e`isk|

mvi Yx 20 t UvKv-gvıKı Wj vi wıbgq nvi

A_ıQi	cıZ gvıKı Wj vři UvKv (ewı K Mo)
1	2
A_ıQi 97	42.70
A_ıQi 98	45.46
A_ıQi 99	48.06
A_ıQi 00	50.31
A_ıQi 01	53.96
A_ıQi 02	57.43
A_ıQi 03	57.90
A_ıQi 04	58.94
A_ıQi 05	61.39
A_ıQi 06	67.08
A_ıQi 07	69.03
A_ıQi 08	68.60
A_ıQi 09	68.80
A_ıQi 10	69.18
A_ıQi 11	71.17
A_ıQi 12	79.10
A_ıQi 13	79.93
A_ıQi 14	77.72

Drm t cwi msL`vb wıFıM, evsj vř`k e`vsK |

mvi Yx 21 t t` kwfivEK cëvmxř` i tcöi Z A_©

(vgvj qb gwKö Wj vi)

t` kmgn	A_@Qi 08	A_@Qi 09	A_@Qi 10	A_@Qi 11	A_@Qi 12	A_@Qi 13	A_@Qi 14
1	2	3	4	5	6	7	8
tmšw` Avie	2324.2	2859.1	3427	3290	3684.4	3829.5	3118.88
mshjß Avie Awgi vZ	1135.1	1754.9	1890.3	2002.6	2404.8	2829.4	2684.86
hř` ivR`	896.1	789.7	827.5	889.6	987.5	991.6	901.23
KřqZ	863.7	970.8	1019.2	1075.8	1190.1	1186.9	1106.88
gwKö hř` ivóª	1380.1	1575.2	1451.9	1848.5	1498.5	1859.8	2323.32
BÜj x	214.5	186.9	182.2	215.6	244.8	233.2	269.59
KvZvi	289.8	343.4	360.9	319.4	335.3	286.9	257.53
I gvb	220.6	290.1	349.1	334.3	400.9	610.1	701.08
wmsMvcj	130.1	165.1	193.5	202.3	311.5	498.8	429.11
Rvgöb	26.9	19.3	16.5	25.6	35	25.8	26.94
evni vBb	138.2	157.4	170.1	185.9	298.5	361.7	459.39
Rvcvb	16.3	14.1	14.7	15.2	22.2	21.2	17.06
gvj řqwkqv	92.4	282.2	587.1	703.7	847.5	997.4	1064.68
Ab`vb`	186.8	281.1	497.4	541.8	582.7	728.9	867.8
meřgvU t	7914.8	9689.3	10987.4	11650.3	12843.4	14461.2	14228.3

Drm t` eř` wkK gř` ř bwiZ wefivM, evsj vř` k e`vsK |

mvi Yx 22 t Zdumwj e`vsKmgñi Zwj Kv
(30 Rþ 2014)

i vóiq gwij Kivraxb / i vó`wbqwsZ e`vsKmgñ (4+4=8)

i vóiq gwij Kivraxb ewYwR`K e`vsKmgñ (4)

- fmvbj x e`vsK wj wgtUW
- RbZv e`vsK wj wgtUW
- AMVx e`vsK wj wgtUW
- ifcvj x e`vsK wj wgtUW*

i vóiq gwij Kivraxb w`tkl wqZ e`vsKmgñ (4)

- evsj v` k KwI e`vsK
- evsj v` k tWtfj ctgU e`vsK wj wgtUW
- ivRkvnx KwI Dbqþ e`vsK
- evsj v` k `šj BÜw÷R GÜ Kgvme`vsK wj wgtUW

temi KwI ewYwR`K e`vsKmgñ (39)

- Avi e evsj v` k e`vsK wj wgtUW
- Avj -Avi vdvñ&Bmj vgx e`vsK wj wgtUW
- evsj v` k Kgvme`vsK wj wgtUW
- e`vsK Gwkqv wj wgtUW
- e`vK e`vsK wj wgtUW
- XvKv e`vsK wj wgtUW
- WwP&evsj v e`vsK wj wgtUW
- B÷vY`e`vsK wj wgtUW
- G· tcvU`BgtcvU`Gw g) e`vsK Ae evsj v` k wj wgtUW
- dv÷`QmwkDwi wJ Bmj vgx e`vsK wj wgtUW
- B>Uvi b`vkbj dvBb`vY BbtF÷tgU GÜ Kgvme(AvBGdAvBwm) e`vsK wj wgtUW
- Bmj vgx e`vsK evsj v` k wj wgtUW
- AvBwmie Bmj wqK e`vsK wj wgtUW
- hgþv e`vsK wj wgtUW
- gv`K`UvBj e`vsK wj wgtUW
- tgNbv e`vsK wj wgtUW
- wgWj `vU e`vsK wj wgtUW
- gagwZ e`vsK wj wgtUW
- wgDPqvj U`÷ e`vsK wj wgtUW
- b`vkbj e`vsK wj wgtUW
- b`vkbj t wWU GÜ Kgvme`vsK wj wgtUW
- GbAvi we e`vsK wj wgtUW
- GbAvi we Kgvk`qvj e`vsK wj wgtUW
- GbAvi we tMvej e`vsK wj wgtUW

*1986 mtj i wWtm`at gvtm kZKiv 51 fivM gwij Kvbn mi KwI LvtZ ti tL ifcvj x e`vsK`K GKwU cvej K wj wgtUW tKv`úwb`Z ifcvsl`i Kivi wmx`vsl`MnxZ nq| 30 Rþ 2014 chšIG e`vstKi cwi tkwaz gj atþ mi Krti i Ask wQj 91.0 fivM|

mvi Yx 22 t Zclwıwj e`vsKmgřni Zvwj Kv (mgvB)
(30 Rb 2014)

l qvb e`vsK wj wgtUW
 cıBg e`vsK wj wgtUW
 cev x e`vsK wj wgtUW
 kvnRvj vj Bmj vgx e`vsK wj wgtUW
 tmvm`vj Bmj vgx e`vsK wj wgtUW
 mvD_ evsj v GıMkKvj Pvi GÜ Kgvme`vsK wj wgtUW
 mvD_B÷ e`vsK wj wgtUW
 ÷`vÜW`e`vsK wj wgtUW
 w` wmiU e`vsK wj wgtUW
 w` wclgqvı e`vsK wj wgtUW
 w` dvi gvm`e`vsK wj wgtUW
 Uř÷ e`vsK wj wgtUW
 BDvbBıUW Kgvnk@vj e`vsK wj wgtUW
 DEıv e`vsK wj wgtUW
 BDıwbqb e`vsK wj wgtUW

wet` wk ewıYıR`K e`vsKmgřn (9)
 e`vsK Avj dvj vn wj wgtUW
 wmiU e`vsK Gb.G.
 Kgvnk@vj e`vsK Ae wıııj vb wclGj wı
 nwee e`vsK wj wgtUW
 b`vkbvj e`vsK Ae cwmK`ıvb
 ÷`vÜW`PıU`W`e`vsK
 ř÷U e`vsK Ae BıÜQv
 w` nsKs GÜ mvsnıB e`vsKs Křc@ı kb wj wgtUW
 Dwi e`vsK

mvi Yx 24 t KıwZcq , i "ZpY©cKıvkıvmgn

ewl R

1. ewl R wi tcvU©
2. i Bwıb Arq
3. Arq`wb e`q
4. e`řtj Y Ae tctg>Um&

Aa©ewl R

1. gwıbUwı cıj ım wi vřFD
2. dtı b wřti± Bbtř ÷ tğ>U Bb evsj vř` k
3. gwıbUwı cıj ım t ÷ Utğ>U (GgıwGm)
4. dtıBb`ıwYqj ÷ `ıweıj wU wi tcvU©

^T gwıK

1. ^T gwıK Zdıwıj e`ıvK ÷ wUııUıKı&
2. evsj vř` k e`ıvK tKıvıUıř j x

gwıK

1. BřKıřbıwıK tUUm
2. evsj vř` k e`ıvK cwi gv

cwí kó-4

e'vswKs LvZi Kvh©ŕZvi wbt`ŕKvmgn

м/и Yx 1 т е'vsK e'e'vi KwWtgv

(иeиj qb UvKv)

e'vsK i ai b	2014 (Rp)					
	e'vsK i msL'v	kvLvi msL'v	tgU m'au	e'vsKs LtZi tgU m'au i kZKiv nvi	tgU AvgvbZ	tgU AvgvbtZi kZKiv Ask
Gmimie	4	3536	2292.9	26.5	1714.5	26.1
weKl vqZ	4	1496	471.8	5.4	340	5.2
temi Kwii	39	3692	5392.7	62.3	4176.2	63.7
weK' ik	9	70	499.8	5.8	328.0	5.0
tgU	56	8794	8657.2	100	6558.7	100

м/и Yx 2 т e'vsK i tk'v'f' g' ab I SmK fvi xZ m'au' i AbcvZ

(kZKiv)

e'vsK i ai b	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp
Gmimie	1.1	7.9	6.9	9.0	8.9	11.7	8.1	10.8	8.7
weKl vqZ	-6.7	-5.5	-5.3	0.4	-7.3	-4.5	-7.8	-9.7	-13.7
temi Kwii	9.8	10.6	11.4	12.1	10.1	11.5	11.4	12.6	12.1
weK' ik	22.7	22.7	24.0	28.1	15.6	21.0	20.6	20.2	20.6
tgU	6.7	9.6	10.1	11.6	9.3	11.4	10.5	11.5	10.7

м/и Yx 3 т e'vsK i tk'v'f' tk'v'KZ FY I tgU F'Yi AbcvZ

(kZKiv)

e'vsK i ai b	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp
Gmimie	22.9	29.9	25.4	21.4	15.7	11.3	23.9	19.8	23.2
weKl vqZ	33.7	28.6	25.5	25.9	24.2	24.6	26.8	26.8	33.1
temi Kwii	5.5	5.0	4.4	3.9	3.2	2.9	4.6	4.5	5.7
weK' ik	0.8	1.4	1.9	2.3	3.0	3.0	3.5	5.5	6.2
tgU	13.2	13.2	10.8	9.2	7.3	6.1	10.0	8.9	10.8

mvi Yx 4 t e'vstKi tkÖxtf' bixU tkÖxKZ FY I tgvU F†Yi AbjvZ

(kZKiv)

e'vstKi aib	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp
Gmimwe	14.5	12.9	5.9	1.9	1.9	-0.3	12.8	1.7	7.4
we†kl wqZ	23.6	19.0	17.0	18.3	16.0	17.0	20.4	19.7	26.4
temi Kwii	1.8	1.4	0.9	0.5	0.0	0.2	0.9	0.6	1.2
we†`nk	-2.6	-1.9	-2.0	-2.3	-1.7	-1.8	-0.9	-0.4	-0.2
tgvU	7.1	5.1	2.8	1.7	1.3	0.7	4.4	2.0	3.9

mvi Yx 5 t e'vstKi tkÖxtf' tkÖweb'vwmZ F†Yi cwi gvY

(wej qb UvKiv)

e'vstKi aib	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp
Gmimwe	100.2	115.0	137.9	127.6	117.5	107.6	91.7	215.2	166.1	197.2
we†kl wqZ	38.4	41.5	37.2	37.3	42.1	49.7	56.5	73.3	83.6	110.5
temi Kwii	35.5	43.7	49.2	57.0	61.7	64.3	72.0	130.4	143.1	191.5
we†`nk	1.0	0.8	1.9	2.9	3.5	5.5	6.3	8.5	13.0	14.2
tgvU	175.0	201.0	226.2	224.8	224.8	227.1	226.5	427.3	405.8	513.4

mvi Yx 6 t cÖqvRbxq I msi wqZ cÖfkb - mKj e'vsk

(wej qb UvKiv)

mKj e'vsk	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp
tkÖxKZ F†Yi cwi gvY	175.1	200.1	226.2	224.8	224.8	227.1	226.4	427.3	405.8	503.5
cÖqvRbxq cÖfkb	88.3	106.1	127.2	136.1	134.8	149.2	148.2	242.4	252.4	300.4
msi wqZ cÖfkb	42.6	52.9	97.1	126.2	137.9	142.3	152.7	189.8	249.8	260.4
DÖE (+)/NvUwZ (-)	-45.7	-53.2	-30.1	-9.9	3.1	-6.9	4.6	-52.6	-2.6	40.0
cÖfkb msi wqZ nvi (%)	48.2	49.9	76.3	92.7	102.3	95.4	103.04	78.3	99.0	86.7

mvi Yx 7 t cÖfkb chßZvi Zj bvgj K wPÎ

(wej qb UvKiv)

eQi	wel q	Gmimwe	we†kl wqZ	temi Kwii	we†`nk
2011	cÖqvRbxq cÖfkb	60.8	21.7	58.3	7.4
	msi wqZ cÖfkb	69.0	13.9	61.2	8.5
	cÖfkb msi wqZ nvi (%)	113.5	64.1	105.0	114.9
2012	cÖqvRbxq cÖfkb	119.2	29.8	84.4	8.9
	msi wqZ cÖfkb	81.9	13.6	84.9	9.3
	cÖfkb msi wqZ nvi (%)	68.7	45.7	100.6	104.3
2013	cÖqvRbxq cÖfkb	107.8	38.3	94.8	11.6
	msi wqZ cÖfkb	122.3	17.4	97.8	12.3
	cÖfkb msi wqZ nvi (%)	113.5	45.5	103.2	106.0
2014 Rp	cÖqvRbxq cÖfkb	124.2	49.3	114.4	12.5
	msi wqZ cÖfkb	110.7	19.3	117.9	12.5
	cÖfkb msi wqZ nvi (%)	89.1	39.2	103.1	100.1

mvi Yx 8 t e'vstKi tkvvtf` Aetj vcbKZ FtYi cwi gvY

(weij qb UvKv)

e'vstKi aib	30 Rp 2007	30 Rp 2008	30 Rp 2009	30 Rp 2010	30 Rp 2011	30 Rp 2012	30 Rp 2013	30 Rp 2014
Gmmwe	42.8	48.4	64.5	70.5	82.4	72.9	107.2	154.8
vetklvqZ	30.4	31.0	31.8	31.8	32.0	24.5	32.6	34.2
temi Kwi	45.5	49.4	54.7	69.6	77.1	64.9	109.7	127.7
vet`wk	1.6	1.7	2.0	2.1	2.4	2.6	3.7	4.4
tgvU	120.3	130.5	153.0	174.0	193.9	164.9	253.3	321.1

mvi Yx 9 t e'vstKi tkvvtf` e`q-Avq AbcvZ

(kZKiv)

e'vstKi aib	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp
Gmmwe	102.3	101.9	100.0	100.0	89.6	75.6	80.7	62.7	73.2	84.1	83.3
vetklvqZ	104.0	103.9	103.5	107.7	103.7	112.1	87.8	88.6	91.2	94.8	112.0
temi Kwi	87.1	89.3	90.2	88.8	88.4	72.6	67.6	71.7	76.0	77.9	75.8
vet`wk	76.3	70.8	71.1	72.9	75.8	59.0	64.7	47.3	49.6	50.4	46.5
tgvU	90.9	92.1	91.4	90.4	87.9	72.6	70.8	68.6	74.0	77.8	77.8

mvi Yx 10 t e'vstKi tkvvtf` gvvdv AR¶bi nvi

(kZKiv)

e'vstKi aib	mavt` i Avq nvi (ROA)										BKzBvUj Avq nvi (ROE)								
	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rp	
Gmmwe	0.0	0.0	0.7	1.0	1.1	1.3	-0.6	0.6	-0.1	0.0	0.0	22.5	26.2	18.4	19.7	-11.9	10.9	-2.4	
vetklvqZ	-0.2	-0.3	-0.6	0.4	0.2	0.1	0.1	-0.4	-0.9	-2.0	-3.4	-6.9	-171.7	-3.2	-0.9	-1.1	5.8	-9.5	
temi Kwi	1.1	1.3	1.4	1.6	2.1	1.6	0.9	1.0	0.8	15.2	16.7	16.4	21.0	20.9	15.7	10.2	9.8	8.4	
vet`wk	2.2	3.1	2.9	3.2	2.9	3.2	3.3	3.0	3.5	21.5	20.4	17.8	22.4	17.0	16.6	17.3	16.9	20.1	
tgvU	0.8	0.9	1.2	1.4	1.8	1.5	0.6	0.9	0.6	14.1	13.8	15.6	21.7	21.0	17.0	8.2	11.0	8.4	

mvi Yx 11 t e'vsîKi tkÖxfî' bU mÿ Avq

(weij qb UvKv)

e'vsîKi aib	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rþ
Gmîmie	9.0	7.4	7.9	12.1	19.8	34.3	14.9	-5.4	-0.03
wetkI wqZ	1.7	1.4	1.9	1.9	6.2	4.9	4.7	3.8	2.7
temi Kwî	25.4	36.1	48.5	56.7	82.8	91.4	114.7	118.2	53.7
wet`nk	8.2	9.9	12.6	10.7	13.0	16.1	19.6	15.8	8.0
tgU	44.3	54.8	70.9	81.5	121.9	146.7	153.8	132.3	64.4

mvi Yx 12 t e'vsîKi tkÖxfî' Zvi tÿ'i nvi

(kZKiv)

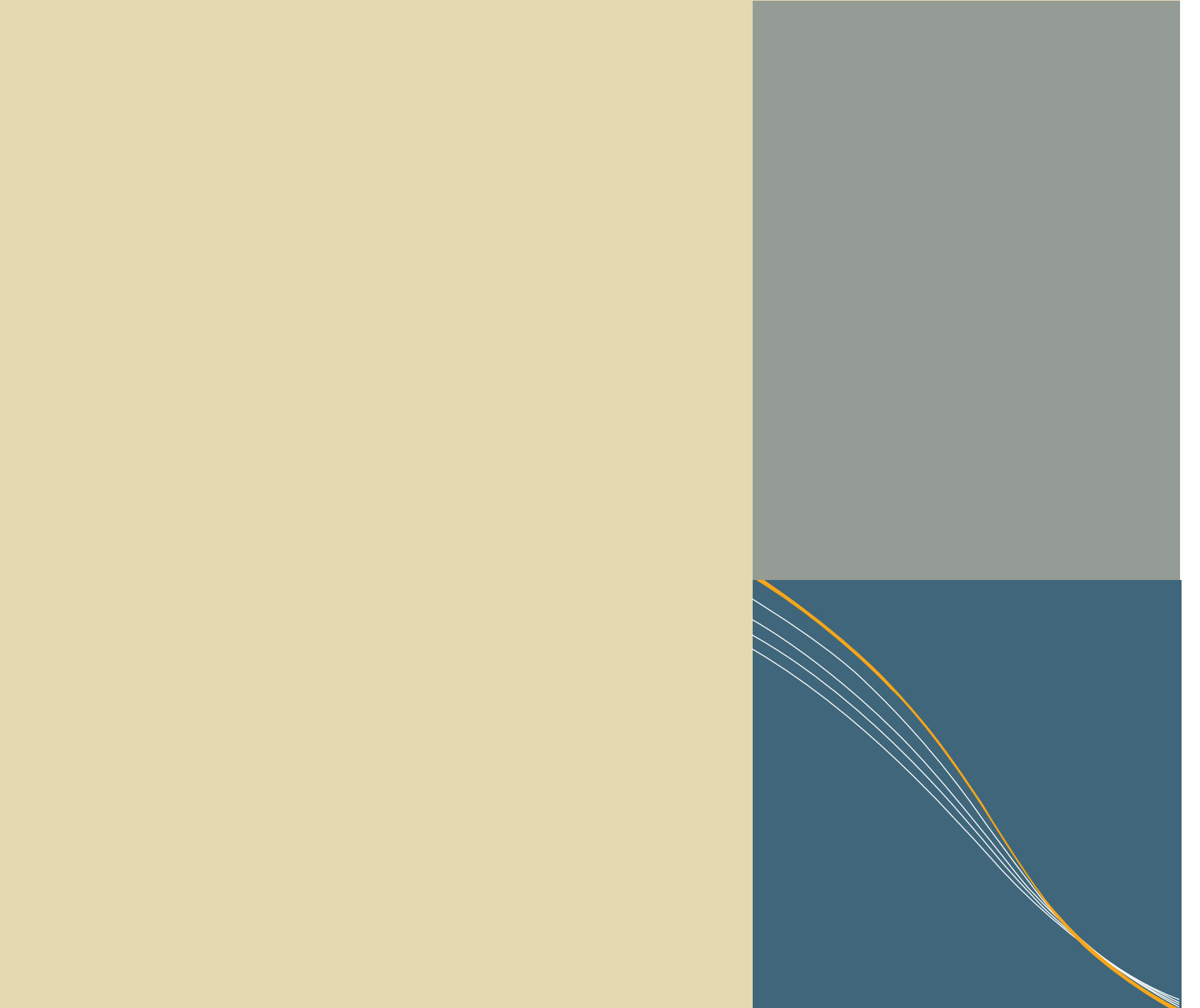
e'vsîKi aib	Zij mæú`									AwZwi³ Zvi j`								
	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rþ	2006	2007	2008	2009	2010	2011	2012	2013	2014 Rþ
Gmîmie	20.1	24.9	32.9	25.1	27.2	31.3	29.2	44.3	37.9	2.1	6.9	14.9	17.6	8.2	12.3	10.2	25.3	28.2
wetkI wqZ	11.9	14.2	13.7	9.6	21.3	6.9	11.5	15.3	16.4	3.8	5.6	4.9	7.1	2.3	1.3	1.4	4.2	1.2
temi Kwî	21.4	22.2	20.7	18.2	21.5	23.5	26.3	28.0	27.4	5.6	6.4	4.7	5.3	4.6	6.6	9.5	11.3	12.8
wet`nk	34.4	29.2	31.3	31.8	32.1	34.1	37.5	46.2	43.5	16.4	11.2	13.3	21.8	13.2	15.3	18.7	27.4	34.9
tgU	21.5	23.2	24.8	20.6	23.0	25.4	27.1	32.5	30.5	5.1	6.9	8.4	9.0	6.0	8.4	9.9	15.4	17.3

mvi Yx 13 t e'vsK e'e`vq kvLv, AvgvZ Ges AwMö - Mög I kni

(weij qb UvKv)

eQi	kvLv mSL`v*			AvgvZ**			AwMö**		
	Mög	kni	tgU	Mög	kni	tgU	Mög	kni	tgU
2000	3659	2460	6119	160.6	549.2	709.8	100.1	493.5	593.6
2001	3680	2502	6182	160.2	656.3	816.5	97.2	590.6	687.8
2002	3693	2538	6231	177.6	753.2	930.8	100.0	667.7	767.7
2003	3694	2526	6220	190.8	883.3	1074.1	102.5	744.8	847.3
2004	3724	2579	6303	192.0	1023.8	1215.8	103.4	847.9	951.3
2005	3764	2638	6402	218.3	1197.6	1415.9	117.6	999.7	1117.3
2006	3834	2728	6562	241.5	1445.8	1687.3	128.4	1163.3	1291.7
2007	3894	2823	6717	263.0	1689.1	1952.1	130.1	1335.6	1465.7
2008	3981	2905	6886	306.2	2009.8	2316.0	148.5	1667.0	1815.5
2009	4136	3051	7187	369.9	2424.0	2793.9	169.6	1920.9	2090.5
2010	4393	3265	7658	436.9	2942.3	3379.2	206.9	2367.5	2574.4
2011	4551	3410	7961	536.0	3579.9	4115.9	254.5	2958.3	3212.8
2012	4760	3562	8322	853.1	4011.0	4864.1	405.6	3453.7	3859.3
2013*	4962	3723	8685	1117.1	4988.2	6105.3	450.6	3987.8	4438.4

tbU: * wWtmæf tkîl | **Rþ tkîl |



Gd. Gg. tgvKv#sj nK, gnve"e"vcK,
wWcvU#ggU Ae KwgDib#KkY GÜ cvevj #KkY,
eivj v#`k e"vsK, c#vb Kv#q, gwZiSj ,
XvKv-1000, eivj v#`k KZK cKvKZ |
tdvb : 88-02-9530141

B-tgBj : mokammel.huq@bb.org.bd

I #qemvBU : www.bb.org.bd

tm#Z G"vWfivU#BvRs, 241/1, gMeivRvi ,
XvKv t_#K gj# Z

gj# : UvKv 600.00

wWv#vK-06-2015-550