

বদলে যাওয়া বাংলাদেশ ব্যাংক

অগ্রগতির চার বছর
(জুলাই ২০০৯-জুন ২০১৩)



বাংলাদেশ ব্যাংক

e` t̄j hvI qv evsj v̄t` k e`vsK
AMM̄zi Pvi eQi (Rj v̄B 2009-Rp 2013)

এঁ ত্জ হব্ ল qv evsj vত্` k e`vsK

AMM Zi Pvi eQi (Rj vB 2009-Rp 2013)



evsj vত্` k e`vsK



এ`ত্জ হব্ল ক্বে এস্জ ব্ফ`ক এ`ব্সক
AMMiZi Pri eQi (Rj vB 2009-Rp 2013)

m`úv`K
i f`i mnv

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এস্জ ব্ফ`ক এ`ব্সক

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cÜg ms`iY t Gwçj 2013, `PÎ 1419
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მანქანა

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მანქანა მანქანა

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Gd. Gg. ტვირთისა და სხვა

G. Gd. Gg. ამისა და სხვა

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კმარის GRV

ბი "ბონი

ტვირთისა და სხვა

gjeÜ

evsj vt`k e`vstKi Pvi eQti i KgRvE wbtq i wPZ Öe`tj hvl qv evsj vt`k e`vsK, AMMwzi Pvi eQi Ö kxl R eBwJi cvEwj mc Awig ctowQ `we Ki tZ cvi tev bv Zte tPvL ejj tqwQ ej tZ cvi tev| eZGvb mi Kvti i Pvi eQi AwZ tgi i fj tMet`tki tk`xq e`vstKi Dt`vM Ggb GKwU eB cKvk LpB Zvrchen| Awig GB my`i cPóvtK `VMZ RvbvB| GRb` evsj vt`k e`vstKi eZGvb MfbP W. AwZDi ingvbm msk-ó mKj tK ab`ev` | eBwJtK mgx` I cvi kwj Z Ki tZ Gi m`uv` K I cÖYZvt` i Ae`vb wbtm` tn cKsmbxq| eBwJi gjeÜ wj LtZ tcti Awig AZ`sAvbw` Z|

GB Pvi eQti evsj vt`k e`vstK Awig th wece t` tLwQ Zvi gj welq KÖU GLvtb Dtj L Ki tZ PvB| cÖgZ: wWwRUvBtRkb `ZMwZtZ m`ubentq` Ges mviv e`vskS LtZ GB Dt`vM tRvi`vi ntqtQ| wZxqZ: tgevbj e`vskS`i` Ges chwZi Z ntqtQ| Ötc-cvj Ö e`v Pvj yntj tlvj Kjv cY`nte| ZZxqZ: wmgmAvti i t`tt` i wZgZ wece mwaz ntqtQ| PZL: Aw`R tmevfy`Ki tY evsj vt`k e`vsK cKsmbxq mvdj` j vf Kti tQ| A`wZK KgRvE RbMYtK Ašf`Ki tY e`vstKi fwgKv GtKevt`B mewbÖvqK| mefktl Kvti wY wgdwRqvg`vcv Zvt` i GKwU wetkl KwZZj|

Gerfi Awig t`tki A`wZK cwiv`wZ m`utK`ÖGKwU K_v ej tZ PvB| evÖwj i ivR`wZK I A`wZK gpy`i j t`R` Rwzi Rbk e`zeÜt`kL gwRej ingvbi` t`k` tbZtZ; AvR t`tK 42 eQi AvtM cw`exi gvbt`t` AfyÖq nq`faxb I mef`fsg evsj vt`tki| eZGvb mi Kvi e`zeÜi A`wZK gpy` msMÖtgi Amgvß KvR m`uböe Ki tZ w`b e`tj i mb` ÖifcKí 2021Ö ev`levqb Kti Pjt`tQ| GB ifcKtí Ztj aiv ntqtQ evsj vt`tki A`wZi gj Pwj Kvk`nte Dbz`chp` I D`Pzi cÖw`x| Avq`wi` I gvbe`wi` tbtg Avt`e b`bzg chf`q| mevi Rb`w`v I `v` Avakvi wvÖZ nte| e`vcKfvte weKwZ nte gvbt`li mRbkj Zv Ges m`f`gZv| Z`chp` i mRbkj e`envti t`k ntq DVte m`tebvgg ÖwWwRUv evsj vt`kÖ| Gfite Dbq`b Avi mgw`x i behv`vq 2021 mvjt i gta` evsj vt`k cwv YZ nte GK ga`g Avtqi t`tk|

A`tK P`vtj Ä mvgtb wbtq 2009 mvjt i 6 Rvbgywi eZGvb mi Kvi hv`v`i` Kti | ZLb AvšR`wZK A`ztb Pj wQj A`wZK m`u I g`v| Lv`cY` I Rvj wvbm me ai`bi cY`i` v`g evowQj | GB m`u tgvKwej vi Rb` eZGvb mi Kvi MVtbi ciciB`i` nq GK gnv KgR`A| GB KgR`Ái ga` w`tq f`lav`wi` gpy`, mLx, mgx, kwšcY` wWwRUv evsj vt`k Mto tZvj vi j t`R` GB Pvi eQti w`b e`tj i mb` I

wWwRUvj evsj v`k cĀZōvi me wēl t q mRvM `wō t i t L mi Kv t i i b x i Z - w b a f K g n j
Z v t ` i M p x Z i m x v š l e v ` ē v q t b w b i š l i c w i k ō j K t i P t j t Q b | A v i G B c ō v m t ` t K
c ō B i c w i g v Y I K g b q | i f c K t i t N v m l Z A ½ x K v i e v ` ē v q t b k Z f v M m d j Z v A m R Z
b v n t j | m v d t j ` i c t _ A M h v I v A e ` v n Z i t q t Q | ` e m k K I A f ` š i x Y b v b v A v f N v Z
m t Ē j | i f c K t i i ` c æ e v ` ē v q t b i j ʹ | t ` t K R b t b t x t k L n v m b v i m i K v i w e P ; Z
n q m b | Z t e , ` c æ i t j Y i G c _ g m Y b q | g v I P v i e Q t i i g t a ` m e m g m ` v ` t K i v l
m æ e b q | t m t c ō ʹ t j z m i K v i m g m ` v , t j v i A M ō a K v i w e t e P b v q D c h y s b x i Z I
t K š k j M h Y K i t Q | m v g ō K A _ w o w Z K w ` w Z k x j Z v e R v q i v L v , m i K w i I t e m i K w i
L v t Z w e m b t q v m e i x Ges D ` P Z i A š i f f s g j K c e i x i t m v c v t b A v t i v n Y K i v i R b `
m i K v t i i e ` v c K K g R v E A e ` v n Z i t q t Q | G m e K g R v E e v s j v ` k t K m g i x i c t _
G w M t q w b t ` Q | 1971 m v t j g n v b g y s h t x i c i h y w e a Y ` l e v s j v ` t k i A _ w o w Z K
A M M w Z i m æ v e b v w e l t q A v a K v i s k A v š R w Z K A _ B x i Z w e t ` i m s k q w Q j | t ` k u l Z L b
Ō z j w e n x b S u o Ō Ges Ō D b a q t b i c i x ʹ ʹ M v i ō w n t m t e K c v i ` w o A v K l ʹ K t i | 42 e Q i
c i A v š R w Z K A ½ t b e v s j v ` t k i A _ w o w Z K I m v g v i R K D b a q b c k s m Z n t ` Q |
c w e x t Z e v s j v ` t k i m æ y b A t b K t e t o t Q | A v š R w Z K w e w f b a e m s ` v e v s j v ` t k i
A _ B x i Z i G B A M h v I v t K w e i v U A R B e t j A v L ` w a q Z K t i t Q | m s ` v , t j v m i K v t i i
A _ w o w Z K e ` e ` v c b v i c k s m v K i t Q | e v s j v ` k t K G K u l A c v i m æ v e b v i t ` k w n t m t e
t ` L v n t ` Q | w e t k ; e v s j v ` k G L b D b a q t b i t i v j g t W j w n t m t e w e t e w P Z |

w e k ; A _ w o w Z K g ` v m t Ē j | t ` t k i A _ B x i Z A v R ` p A e ` v t b i t q t Q | m v g ō K
A _ B x i Z i c Ō Z i U m P K B w Z e v P K a v i v q A v t Q | A b ` v b ` w e K v k g v b I D b a q b k x j
A _ B x i Z i m t ` Z j w g u j t q e v s j v ` t k i A _ w o w Z K c e i x i M w Z A e ` v n Z i t q t Q |
` x N f g q t ` c e i x A R B e v s j v ` k G L b w e t k i c Ā g k x l ʹ k | M Z P v i e Q t i A v g i v
M t o 6.22 k Z v s k c e i x A R B K t i w Q | e Z g v b m i K v i ` w a q Z i M h t j Y i c i 2008-09
A _ e Q t i m s t k w a Z e v t R t U i c w i g v Y w Q j 88 n v R v i 64 t K w U U v K v | P j w Z 2012-
13 A _ e Q t i i g j e v t R U t m L v t b w Ō , t j Y i t e m k t e t o ` w o t q t Q 1 j v L 91 n v R v i 738
t K w U U v K v | m Ē i I A v m k i ` k t K m i K v t i i e w l R D b a q b e v t R t U i c ō q k Z f v M
` e t ` w k K F Y I A b j v t b i I c i w b f P k x j w Q j | m v æ ū i Z K e Q i , t j v t Z D b a q b e v t R t U
G w b f P Z v G K - Z Z x q v s t k i w b t P t b t g G t m t Q | e v s j v ` k Z v i t j b t ` b f v i m v t g ` i
P j w Z w n m v t e D Ō Ē A R B K t i P t j t Q | G i g v t b , e v s j v ` k G L b Z v i i B w b A v q A v i
A v g ` w b e ` t q i e ` e a v b U v t g U v t Z m ʹ g n t q t Q | M Z P v i e Q t i i B w b L v t Z M o A v q
n t q t Q 19.8 w e i j q b W j v i | t g v U A t ¼ i B w b A v t M i m i K v t i i G K B m g t q i t P t q
2.8 _ Y t e t o t Q | i B w b i c i k v c v n k A v g ` w b e ` q l n t q t Q M t o 28.8 w e i j q b W j v i |
2007-08 m v t j i B w b A v q w Q j 14.1 w e i j q b g w k B W j v i A v i A v g ` w b e ` q w Q j
19.5 w e i j q b g w k B W j v i | 2011-12 m v t j Z j b v g j K A e ` v b n t j v i B w b A v q
24.2 w e i j q b g w k B W j v i Ges A v g ` w b e ` q 35.5 w e i j q b g w k B W j v i | i B w b -

Avg`mbi GB wekvj fij DgB cõvY Kti evsj vt`tki A_õxzi m¶lgZv| Pvi eQti 20 j ¶ 40 nvRvi Rbkw³i weť`tk Kgñs`vb ntqtQ, hv Av¶Mi miKvtii GKB mgťqi tPtq wõ,ťYil tenk| GB Pvi eQti tiwgU`vÝ GťmťQ Mto 11.3 wevj qb Wjvi | 2012 mvtj tiwgU`vÝ Avťq bZb tiKW`KtiťQ evsj vt`k| H eQi tiwgU`vÝ GťmťQ 14.2 wevj qb Wjvi | `et`wkK gý`vi vi Rvf`G eQtii gvťP¶`i iťZB 14 wevj qb Wjvtii gvBj dj K AwZ g KtiťQ| eZõvb miKvi `wqZ; MhťYi cõ`vtj 2008 mvtj vi Rvf`Qj 5.7 wevj qb Wjvi | gj`õxzi GK Ať¼i mnbxq gvŹvq weivR KiťQ| Lv`-et`-; evsj vt`k GLb `qsm`úY¶ Kwl`Z Drcv`bkxj Zv ep`xi dtj evsj vt`k Lvť` cõq `qsm`úYZv ARõ KtiťQ| 2007-08 mvtj Lv`kťm`i Drcv`b wQj 3.11 tKwU tguUK Ub Ges 2011-12 tZ Zv teťo nq 3.52 tKwU tguUK Ub| Af`šlixY Pwn`v wguŹtq Avgvť`i Lv` gRý cwi`wZi fvtjv iťqtQ| mvgwM¶ Pwn`v wqšťY evsj vt`k e`vsK mshZ gj`tbwZ cŹqb KiťQ Ges miKvi evťRU ev`levqtb ZvťZ mg`õ w`ťqtQ| Drcv`bkxj LvťZ, weťkl Kti tgqvw`wkí FY I GmGgB FY cõvn ep`x I Zvi mþze`envi wbuõZ Kivq t`kR Drcv`b ep`x cvť`Q| Gme c`ť¶c gj`õxiz cŹgb I D`Pzi cõp`x AR¶b BwZevPK fvgKv iVLte etj Awg Avkv KiwQ|

tUKmB Av_õmvgwRK Dbqťb cõp³ e`envťii weKí tbB| ZvB eZõvb miKvi 2021 mvtj i gťa`õwvRUvj evsj vt`kõ Movi j ¶ wbaťY KtiťQ| GB Pvi eQti miKvtii MpxZ c`ť¶ťci KviťY t`tki Z_`cõp³ LvťZ bxie wece mwvaZ ntqtQ| e`vsuKs LvZmn mKj A_õxziK KgRvtĚ Z_`cõp³i cõqvm wbuõZ Kiv ntqtQ| wvRUvBťRkťb evsj vt`k e`vsK th AťbK `ť GwMťqtQ, Zv GB eBwŹZ my`i fvtē cõZdij Z ntqtQ| evsj vt`k e`vsťK e`vsuKs Kvh`g, wbtqvM, tUŹvi cõ qv-meB nt`Q AbjvBťb| B-e`vsuKs Gi ci GťmťQ B-Kgym¶ Pjy Kiv ntqtQ AťUvťgťUW wKqwi s nvDR, Bťj KUŹbK dvŹm&UťYdvi , b`vkbvj tctgU mBP| cõq 50 j vL gvby tgvēvBj e`vsuKs mjev MhY KiťQ| Gfvtē G_ťZ `vKťj A`ť fvel`ťZ mwZ`B Avgvť`i t`k mvgwM¶ fvtē wvRUvj evsj vt`tk cwi YZ nte|

GK K_vq, t`tk wewbtqvM, Drcv`b, iBmb Avq, Rbkw³ iBmb I tiwgU`vÝ Avq teťotQ| e`vcK Kgñs`vb ntqtQ| eZõvb miKvi `i` t_ťKB mteP¶ AMõwKvi w`ťqtQ MõgxY I Kwl LvZťK| Kwl Drcv`b `iay km` LvťZ bq Ab`ŹI e`vcK AMõwZ mwvaZ ntqtQ| MõgxY Rxeťb Kwl LvťZi evBti me aitbi KgRvtĚ MwZkxj Zv mvi t`tk GK epr evRvi I kw³ kvj x Pwn`v mþõ KtiťQ| MõgxY A_õxzi Pvi`v ntqtQ| `wiť`i nvi nwm cvl qmn abx-`wiť`i e`eavb gwMZ KgťQ| wK¶vi nvi teťotQ| gv_wcQz Avq teťotQ| RbmsL`v ep`xi nvi KťgťQ| Av_õmvgwRK t¶ťĹ Gme AMõwZ AvšRõZK A½ťb miKvi I t`tki fvegW`D¾j KtiťQ| Avi G cõBi tēQťb t`tki tK`šq e`vsK wntmte evsj vt`k e`vsK th Abb` fvgKv tiťL

Ptj tQ, Zvi GKwU `wj wj K cgvY GB eBU | eBUtZ evsj vt`k e`vsKtKi thme
KgRvE ewYZ ntqtQ, Zv evsj vt`k e`vsK Z_v mi Kvti i mvdj | Awfbb`b evsj vt`k
e`vsKtK |

cwi tktl ej tZ PvB, evsj vt`tki A_šwZK g³ i th D^{3/4}j m³ebv m³o ntqtQ Zv
Ae`vnZ ivLtZ nte | Avkv KiwQ, mvgtbi w`b_tj vtZl Avgiv A_šwZK w`wZkxj Zv
l c³xi MwZaviv Ae`vnZ ivLtZ m³lg nte | A_šwZi GB Ae`vtK Avtiv DbZ
KtZ ntj Ges t`ktK AMšwZi w`tK wbtq thtZ ntj ivRšwZK w`wZkxj Zv
GKvšifvte Kvg | Avi tmRb` mKj tK GKthvM KvR Kti thtZ nte | Avgv`i
A_šwZ GLb th MwZkxj Zv AvniY Kti tQ tmLv³b Avgv`i ivRšwZK Kv³g
mvRvtZ t`L³tZ nte th ZvtZ thb A_šwZK KgRvE evam³l ev`vnZ bv nq |
wek³qtbi eZ³vb h³M c³ZthwMZv eo KwB Ges MwZkxj Zvq tKvb ai³bi
tbwZevPK c³ve GLb Avi MšYthwM` bq | t`tki gvbl ōifcKí 2021Ō Gi mdj
ev`evqb t`L³tZ Pvq |

eBUi euj e`envi l c³vi G ai³bi D³`wM³K Avtiv DrmwNz Kite etj Awig
gtb Kwi | mswk-šmKtj i c³lZ i B³tj v Avgvi i fKvgbv |

Rj vB 2013

Handwritten signature
Avej gvj Ave`j g³nZ
gšx
A_šwZ³vj q
MYcRvZšx evsj vt`k mi Kv

cÖKK_b

eZövb miKvi Zvi Dbqab ifcKtí tUKmB A_öwZK Dbqatbi Rtb" Dbz cöy³
Ges D"PZi cöy³ tK A_öwZi Pwj Kivw³ wntmte vPwYZ Kti tQ| ÖwWvRUvj
evsj vt` kÖ Movi cÖ`tq `Zwi tmB ifcKtí i cÖ¶cY `wi`* wimb l mvgwRK
Dbqatbi th AfZce^m tca AeZviYv Kiv ntqtQ Zvi m½ mvgÄm" ti tL tk` ðq
e`vsK wntmte evsj vt` k e`vsK gj` üxwZ cwi wGZ ivLv, A_öwZK w`wZkj Zv l
cöy³ eRvq ivLv Ges `ewkK l Af`šli xY AwfNvZ tgvKwejq Ašf³ gj`K l
tUKmB cöy³ ARfbi tKŠkj ev`évqtb wbi šli cÖPóv Pwj tQ hv`Q| G j t¶¶
AskMöYgj`K gj` bwxZ cÖqb Kivi GK bqy tKŠkj MÖY Kiv ntqtQ| MtelK,
wkí cWZ, mvteK MfbP l Ab`vb` bwxZ wba¶ Kt` i m½ wbeofvte Avj vc Avtj vPbv
Kti GB bwxZ cÖqb Kiv nt`Q|

A_öwZK Dbqatbi Rtb" tKej D"P cöy³ B ht`ó bq eis cöy³ thb `wi` `evÜe l
tUKmB nq Ges Gi mclj thb wciwgtWi wbtPi Astki epr RbtMvöxi Kv tQ
tcÖvtZ cvti tm j t¶¶ MZ Pvi eQi ati evsj vt` k e`vsK Zvi wewae^x `wqZcvj tbi
cvkvcwk t`tki `wi`* wimtbi Rtb" e`vsKs mjeavi evBti `vKv t`tki wekvj
RbtMvöxK Awv`R tmevi Avl Zvq wbtQ Avmvi tKŠkj ev`évqb Kti Ptj tQ|
dvBb`wYqj BbKkb Kiv[©] gtK teMevb Kivi Rtb" Kw l, GmGgBmn Drcv`bgLx
A_öwZK KgRvE l cwi tekevÜe LvZ `tj vtZ chfB l `k`gvb FtYi thwMvb wöwÖZ
Kti tQ| Kw l GmGgB LvZ FtYi cwi gvY Dtj LthvM" nvti evovtbvnn
mgtqvc thvMx Kw l GmGgB FY bwxZgvj v BtZvgta` cÖqb Kiv ntqtQ| GmGgB
LvZi m`úthviY l Z`v iwKi Rtb" Avj v`v wefvM tLvj v ntqtQ| Awv`R
tmerfv³ KitiYi Ask wntmte `k UvKvq GK tKwU 32 j t¶¶i tewk e`vsK GKvDÜ
tLvj vi mthvM Kti t`qv ntqtQ| Gi gta` 96 j ¶¶waK Kl. tKi Rtb" `k UvKvi
GKvDÜ Ges miKvti i mvgwRK wbi vcEv KgfMpi mjeavtfvMxt` i Rtb" Avt v
36 j ¶¶waK GKvDÜ i tqtQ| evsj vt` k e`vstKi cptA`qab KgfMpi cwi val we`Z
Kiv ntqtQ| Dtcw¶Z eM¶Pw l t` i Rtb" cÖgevti i gtZv 500 tKwU UvKvi GKwU
D^m wbxgj`K cptA`qab KgfM p tbqv ntqtQ| t`tki RbmsL`vi cÖq AtaRB brix
nlqvq A_öwZi gj` tm tZ bvi xt` i AskMöY evovtbv l Zvt` i Dt` v`v nlqvi
Acvi m`vbev tK Kv tR j wMtq Ömthv tMi evZvqbÖ Ltj w` tZ Kw l GmGgB LvZ
m¶ m¶` bvi xt` i tK cÖwZöwbK FY mjeav wöwÖZ Kiv ntqtQ| t`tki MÖgxY

evsj v`k e`vsKtK wekgv`bi tK`iq e`vsK wntmte c0Zw0Z Kiv Z_v AvMvgx w`tbi P`vtj A`tgwKwej vq evsj v`k e`vsKmn e`vsuKs LvZi KgRZ`i i`qZv I m`qgZv evovtZ tKSkjMZ cwi Kíbv nvZ tbqv ntqtQ| wd-eQi Gw wKDuUf wi uU AvtqvRtbi gva`tg GB tKSkjMZ cwi Kíbv I Zvi ifcvqb Pj tPiv wektY Kiv nt`Q| ZvtZ EaYzB KgRZ`v KtqKw`b ati gZwewbgq KitQb| evBti i wektlÁt`i i h3 Kiv nt`Q GB c0 qvi m1/2| dtj evsj v`k e`vsKtKi mKj ch`qi KgRZ`i i gtb e`tj hvevi GK bqv ZwM` m1/2 m1 LjR cvl qv mnRZi nt`Q|

Kj -Kvi Lvbvq KveB wbtmiY m`te` b`bZg ch`iq bwgtq Avbvi j`qj` 0v0b e`vsuKs Avt`c0P0 M0tYi Rtb` evsj v`k e`vsK e`vsK_s,tj vi cwi cvj tbi Rtb` w`K- wbt`Rbvj K cwi c1 Rwi Kt`tQ Ges G wbt`Rbv cwi cvj tbi weqlu Z`vi wK Kiv nt`Q| M0b e`vsuKs Gi Avl Zvq bevqbt`hVM` Rlj vnb LvZ m1 m1` 200 tKwU UvKvi GKwU g`Wj c`ptA_`qcb KgR`P nvZ tbqv ntqtQ| tmB KgR`Pi Avl Zvq e`vsK I Aw`R c0Z0vb_s,tj v`K BtZvgta` 112 tKwU UvKv c`ptA_`qcb m1eav t`qv ntqtQ| tmSi c`v`bj `vcbmn cwi tekevUe LvZ A_`qcb tKej e`vsK_s,tj v`K wbt`Rbv c0vbB bq eis evsj v`k e`vsKtKi Qv` I 20 wKtj vl qvU` qjZvm`ubaeGKwU tmvj vi c`v`bj `vcb Kiv ntqtQ| evsj v`k e`vsKtKi c`v`v`bv feb_s,tj v`Zi meRvqtbi Dt`vM tbqv nt`Q| Rlj vnb e`envi `qZv e1x, e1/2 cwb e`envi, e`eüZ cwb cpe`envimn bvbv Dt`vM tbqv nt`Q| GKwU temi Kwii e`vsKtKi Dt`vM ei_s,bv tRj vi dj Zj vq ewYwR`K w`vE`tZ t`tki c0g tmSi kv3Pwj Z tmP cKí Dt0vab Kiv ntqtQ, hvi gva`tg D3 Gj vKvi c0q GK nvRvi weNv Rwgj tmP KvR Pj tQ| t`tki `w`YvÁtj G cKt`i i mvdj `RbK m`úfviY NUtj tmLv`b Lv` Drcv`b e`vcK nvti evote etj Avkv Kiv hvq| GKwU temi Kwii e`vsK evsj v`k e`vsKtKi c`ptA_`qcb wbtq GK nvRv`i i I tenk evtqvM`vm c`vU `vctbi weci`tZ FY w`tqtQ|

`wi`evUe A_`wZK Dbq`b w0w0Z KiZ evsj v`k e`vsK GKwU w`wZkxj Aw`R LvZ Mto Zj tZ mRbkxj Aw`R tmev c0Z`bi Dt`vM wbtqtQ| GRtb` e`vsuKs tmevq gvbeK aviYvi c0vti wefbae`vsKtK Zv`i mvgwRK `vqex (wGmAvi) KgRvE` c0vti i ZwM` w`tq hv`Q| Gme KgRvE`i gta` m1vN` I ms`wZ c`j`vi I i`tqtQ| ZvQov, w`qveE, Amnvq gv3thv`v`i Rtb` ewE, kvZvZ0Amnvq gvbj t`i kvZe`c0vbn bvbwea mgvR I ms`wZi Dbqbgj K KgRvE`i Rtb` e`vsK_s,tj vi j`fstki GKwU Ask weZitY Drmn w`tq Pj tQ evsj v`k e`vsK| BtZvgta` e`vsK_s,tj v`G e`vcv`i Zv`i KgR`P tRvi`vi Kt`tQ| m`úwZ m1v`v`i GKwU eüZj feb a`m w0vZ`i i cwi evi I AvnZ`i i cpevm`bi Rtb` e`vsuKs LvZ t`tK c0q 100 tKwU UvKvi Abj vb c0vbg`xi Tvy Znwej t` I qv ntqtQ|

máúv`tKi K_v

evsj v`k e`vsK wbtRtK GKwU Z`c`hy³ wbf⁹, AskMhYgj K, gvbweK Ges Rbwn%ZIx tK>`tq e`vsK i/cvšt`i i Rb` MZ Pvi eQti (Rj vB 2009-Rj 2013) weirfbweDbqrb Kvh⁹ g nvtZ wbtqtQ| t`tk GKwU AvaybK, `q I MvZkxj e`vsKs e`e`v Mto tZj vi Rb` MhY Kiv nq cAewl R cwi Kí bv ò÷`tUwRK c-ib 2010-20140| MZ Pvi eQti evsj v`k e`vsK wbtRtK GKwU máúv`wWvRUvBRW cÜZövb wntmte Mto Zj tZ mg_`nq| t`tki e`vsKs e`e`v tKI wWvRUvBRW Ki tZ nvtZ tbcv nqtQ bvbv Kvh⁹ g| AtUvtgtUW wKqwi s nvdR I dvÜ UY`dvi tBUI qvK`Pij j gra`tg evsj v`k e`vsK GKwU `Z, wbi vc` I AvaybK tctgU wnt ÷g Mto Ztj tQ|

MZ Pvi eQi ati evsj v`k e`vsK Zvi gj `wqZj cvj tbi cvkvcwk t`tki enEi RbtMvöxK Aw_`R tmevi Avl Zvq wbtq AvmtZ ÖcvBb`wYqj BbKtkbÖ Kg`mPi I ci wetkl bRi t`q| G j t`q` evsj v`k e`vsK KwI, GmGgB I cwi tekevÜe FtYi thvMvb ewotqtQ| KItKi Rb` `k UvKvq e`vsK wnmve tLvj vi m`thvM t`qv, eM`Pwl t`i FY m`eav cÜvtbi Rb` wetkl cptA_`qrb `ag, brix Dt` `v³v`i Rb` chfß cptA_`qrb e`e`v, wetkl wetkl dmj PvtI K.I.K chf`q ti qwZ m` nvti FtYi e`e`v, t`tki cZ`šI AÄtj i enEi RbtMvöxi KvQ Aw_`R tmev t`cÜvtbvi Rb` tgvevBj e`vsKs tmev Pij y Kti evsj v`k e`vsK t`tk Aw_`R Ašf`y³ máúv`wv Z Kti tQ| evsj v`k e`vsK Gme Dt` `vMi KvitY mweR A_`BwZtZ BvZevPK cÜve c`totQ| KwI i evBti tQvU-gvSwi wki, e`emv-ewYR` I bvbv i Ktgi Dt` `vM we`li jvf Kti tQ| Gi dtj MÜgxY A_`BwZtZ eÜgylZv m`j nqtQ| MÜgxY Kgms`vtbi nvi tetotQ| MÜtgi `wi `g vbtI i q`qjZv tetotQ|

evsj v`k e`vsKtKi m`cvirfkb tKŠktj I Avbv nq cwi eZB| evsj v`k e`vsK Aw_`R LvZ Z`vi wK KvVvtgvi weirfbg`lx ms`vi I cpweB`vtmi KvR nvtZ wbtqtQ| BtZvgta` Mvb Kiv nqtQ-dvBb`wYqj BwUwMÜ GÜ Kv ÷gvi mvirf`mm wWcvU`gU, dvBb`wYqj ÷`wv`wU wWcvU`gU, e`vsK m`cvirfkb Uv`fdvm` m`cvirfkb tK tRvi`vi Ki tZ KvR Ki tQ t`kx-wet`kx Avf`Á c`vgkR`e`z` | gwv j Üwi s I mš`xtm A_`qrb cÜZt`vta evsj v`k e`vsK Kvh`Ri f`igKv cvj b Ki tQ|

`w`qY GwKqvi tK>`tq e`vsK t`j vi gta` evsj v`k e`vsKB cÜg MÜb e`vsKs Kvh⁹ t`g eij ö c`t`q|c MhY Kti tQ| e`vsKtKi MÜnKt`i t`v`msi`q`tY `vcv Kti tQ ÖMÜnK

mWPCĪ

1	AskMāYgĵ K gĵ ĩbwiZ	25-36
2	evsj vt` k e`vstĶi tĶšĵj MZ cwĭ Kĭ bv I e`vswKs LvĶZi gvbe m=ú` Dbq̄b	37-45
3	Avw_Ŕ tmerfiŕ³KiY	46-87
3.1	Kwl FY Kvĥ® g	46
3.2	eMŦPwl t` i RĶb` weĶkl FY KgŕŕP	50
3.3	Kwl i mĶ½ m=ú,³ bvi xt` i RĶb` Kwl FY	55
3.4	Kwl I MŦgyY Dbq̄b mnvqK Kvĥ® g	55
3.5	ti qwiZ mj nvti Kwl FY veZiY	56
3.6	Avw_Ŕ tmerfiŕ³ Kvĥ® g	62
3.7	`ĵ e`vswKs	65
3.8	Avw_Ŕ tmerfiŕ³ i RĶb` evsj vt` k e`vsk Mfb® weĶĶti KĶW®fwi Z	67
3.9	cwĭ tekeVĪe cĵtA_Ŧq̄b `ag	69
3.10	Kwl RvZ cY` cĪ qvKiY wĶĶĭ `vĶtb weĶkl FY KgŕŕP	73
3.11	GmGgB LvĶZi Dbq̄tb evsj vt` k e`vsk	74
3.12	mg-gĵ ab Dbq̄b Znvej	86
3.13	e`vsk kvLv m=úŕŕvi Y	87
4	tĶ>`ĭq e`vsk wŕŕRUvBĶRkĵ	88-98
4.1	tĵUĭ qwĶ®	88
4.2	GvUvi cĪBR vi tmm®c-vĭbs	89
4.3	e`vswKs A`wc-Ķkĵ	89
4.4	GvUvi cĪBR WvUv I q`vi nvDR	90
4.5	I tĵemvBU Dbq̄b	90
4.6	BvUĶtbU Dbq̄b	90
4.7	goAML mĶUĭ q`vi ev`ĕvq̄b	91
4.8	I tĵcb WvUv BvĵwĶtq̄wĶf	92
4.9	evsj vt` k e`vstĶi wĵR`^mĶUĭ q`vi	92
4.10	AvBwĶ j`ve `vĶcb	98
4.11	Z`cĵw³MZ Dbq̄tb `ĶKwZ	98

5	e`vsniks LiZ wMwRUvBtRkb	99-108
5.1	Abj vBb e`vsniks e`e`v	99
5.2	Abj vBb wAvBwe tmev	99
5.3	evsj vt`k A#UvtgtUW wKqwi s nvDR	101
5.4	B-Kgvm ^Q Gg-Kgvm ^Q	103
5.5	tgeivBj e`vsniks tmev	104
5.6	Abj vBb tctgtU tMBUI t#	105
5.7	wRt#bm c`mm AvDUtmwms ^Q tmev	106
5.8	b`vkbvj tctgtU m#P, evsj vt`k (NPSB)	106
6	evsj vt`k e`vs#Ki m#vi wfk b tKSkj cwi eZ#	109-124
6.1	AdmvBU I AbmvBU m#vi wfk b	109
6.2	m#vi wfk b tKSkj MZ cwi eZ#	110
6.3	m#vi wfk b ms vs#UvDb nj mfv	119
6.4	gnve`e`vcK mt#sj b Gi m#vwi k ev`evqb	121
6.5	Gw wKDwUf wi wU#U m#vi wfk b KwVtgv tRvi`vi Ki#Yi I ci`i`Zy#i v	122
6.6	e`vsK m#vi wfk b Uv`#dvm#MVb	122
6.7	GMgU M#ci m`m`c` j v#	122
6.8	Dc#`ov wbtqvM	123
7	tctgtU wmt`#gi AvaybKvqb	125-134
7.1	evsj vt`k A#UvtgtUW tPK c`mms wmt`#g	126
7.2	evsj vt`k Btj #tbK dvUm&U#Ydvi tBUI qvK ^Q	127
7.3	tctgtU wmt`#gm Gi AvBbMZ I bwxZMZ AeKvVtgv	128
7.4	Ab`vb`c`#c	129
7.5	w`wmuKDwi wU w#Us K#t#i kb evsj vt`k wj t Gi c#Pk eQi	129
8	tgeivBj e`vsniks	135-140
9	M#b e`vsniks I cwi #ekMZ S#k e`e`vcv	141-150
9.1	M#b e`vsniks	141
9.2	M#b e`vsniks bwxZgyj v	142
9.3	cwi #ekv#e wMGMv	143
9.4	bevqbthvM` Ryj w#b I cwi #ekv#e A_#qbthvM` Lv#Z c#tA_#qb`w	144
9.5	cwi #ekv#e Kwl FY bwxZgyj v	147
9.6	tccvi t#j m e`vsniks e`e`v	147
9.7	cwi #ekMZ S#k e`e`vcv MvBWj vB#	148
9.8	cwi #ekv#e e`vsnikst# c#Yv`bv	148
9.9	M#b e`vsniks GU wMGMv wMcvU#gU bvtg bZb wfvM MVb	149

10	ˆeʃ`nkK tiŋgU`vY ˆeʃ`nkK gj`i wi Rvʃe`e`vcbr	151-158
10.1	ˆeʃ`nkK tiŋgU`vY	151
10.2	ˆeʃ`nkK gj`i wi Rvʃe`e`vcbr	155
11	Kɪcʃi U mɪgwRK `vqexZv (mGmAvi)	159-168
12	MɔnK ˆʃ`nsi ʃY tK`a	169-176
12.1	0tni ʃW`0 t_ʃK 0mAvBwcm0	169
12.2	mAvBwcm0i Dʃi k`	170
12.3	AwfʃhM M0ʃYi gva`g nUj vBb 0162360	170
12.4	KgE`wZ	171
12.5	ewl ʃ c0Zʃe`b cKvk	172
12.6	0mAvBwcm0 t_ʃK 0GdAvBimGmW0	175
12.7	MɔnK tmevi gvʃbvqʃb Ab`vb` c`ʃc	175
13	evsj vʃ`k e`vsK cj`vi YxRb mseabv	177-186
13.1	evsj vʃ`k e`vsK cj`vi	177
13.2	c0g 0evsj vʃ`k e`vsK cj`vi 0weRqx c0dmi tiŋgvb tmvenvb	177
13.3	w0Zxq 0evsj vʃ`k e`vsK cj`vi 0weRqx c0dmi W. bj`j Bmj vg	178
13.4	ZZxq 0evsj vʃ`k e`vsK cj`vi 0weRqx c0dmi W. gjki dʃtnvʃmb	180
13.5	evsj vʃ`k e`vsʃKi mʃʃeK Mfbʃ Rbve G. tK. Gb. Avnʃg`-ʃK mseabv	181
13.6	evsj vʃ`k e`vsʃKi mʃʃeK Mfbʃ Rbve jrdi iŋgvb mi Kvi -ʃK mseabv	183
13.7	mʃʃeK tWcʃU Mfbʃ G tK Mʃʃvcrv`vq` ʃiʃY ʃiYmfv AvʃqvRb	184
14	Aw_ʃ LvZ Dbqʃb tiw-tkv, weʃ`ʃk tiŋgU`vY tgj v, Aw_ʃ wkʃv Kgʃmʃ	187-208
14.1	tiw-tkv Gi Dʃi k`	188
14.2	tUKbvcl t_ʃK tZzʃj qv tiw-tkv	189
14.3	tiw-tkv t_ʃK c0ʃ dj vdj	191
14.4	weʃ`ʃk tiŋgU`vY tgj v	192
14.5	Aw_ʃ wkʃv Kgʃmʃ	204
14.6	evsj vʃ`k e`vsʃKi cKvkbvq bZb gvI v	205
14.7	`wi`gʃ wWvRvUj evsj vʃ`k wbgʃY evsj vʃ`k e`vsʃKi tʃqv Dʃ`wMgvi vi Dʃ0rab	207
15	Kvʃi wY ʃgDwRqvg	209-212
16	gggbimʃn evsj vʃ`k e`vsʃKi bZb Awcm	213-217
16.1	e`vsK kvLv gvUwi s	214
16.2	ewYwR`K ʃi`Zi	215
16.3	ʃhWʃʃhM	215

16.4	A_ŋwZK KgRvĒ	215
16.5	K'vk e'e'vcbr	216
16.6	Ab'vb'' mjeav	216
16.7	gggbımsn Awclm cıZövi ci gggbımsıni A_ŋwZK KgRvĒi cwıeZĖ	217

17 cwıwłó 221-304

cwıwłó-1: eısj vř`k e'ısk MfbP W. AwZDi ingvb Gi Dıj LıthM' wKQzfvIY 221-295

cwıwłó-2: eısj vř`k e'ısk : Aw_R ASıfıB I cwıeZıbi Zj bıgj K wPı I Mıd 296-304

AskMöhYgj K gÿ ðbxiZ

evsj vt`k e`vsK AWf 1972 Abjvfti t`tki gÿ ðbxiZ cÿqb I ev`evqb evsj vt`k e`vsKti gÿ `wqZij gj Z gÿ ðbxiZ ntjv Ggb GKUJ cÿ qv hvi gva`tg GKUJ t`tki tK`iq e`vsK Z_v gÿ ð KZE`A_`bxiZK cÿ` I w`wZkxj Zv eRvq ivLvi Df`tk` gÿ ð mieivn wqSÿ Kti | ce`wba`i Z wKQz j` I Df`tk` AR`bi Rtb` gÿ ð mieivn wqSÿ/cwi Pvj b Ki tZ GUV nj tK`iq e`vsKti MjxZ bxiZgvj vi GKUJ mgwSZ ifcKi |

1.1 evsj vt`k e`vsKti gÿ ðbxiZ

evsj vt`k e`vsK cÿZeQiB gj `xiZ mnbkxj ti tL Af`si xY Drcv`tbi D`P cÿ` AR`bi j` msKj vbag` gÿ ðbxiZ cÿqb I ev`evqb Kti | 2006 mv`j i Av`M evsj vt`k e`vsK eQti GKevi B gÿ ðbxiZ cÿqb Ki tZv Ges evsj vt`k e`vsKti ewl`R cÿZte`tb Zv cÿwKZ ntZv| ZvOrov, gÿ ðbxiZ cÿq`bi GKUJ „i`Zc`Y`Ask wntmte evsj vt`k e`vsK `tgwmK I ewl`R wfvE`Z gÿ ð I FY Kg`mP Ges wi Rvf`gÿ ð Kg`mP cÿqb Kti `vtK| GKB mt`½ evsj vt`k e`vsK G wel`tg h_v`ch`e`Y wvOZ Kti | tm j` Mfb`i tbZtZ; GKUJ Af`si xY gÿ ðbxiZ KugUJ KvR Kti Ptj`Q| ch`e`YKvtj KLtbv KLtbv D`Z cwi w`Zi ZvMt` G mKj Kg`mP cwi gvR` Kiv ntq `vtK| gÿ ð wel`qK g`vt v-B`KvbgK wbt`RK`_tjv (variables) cÿxZ Kg`mP ch`q a`i ivLvi Rtb` evsj vt`k e`vsK gÿ ð wqSÿY G wel`qK wvfb`e nwiZqvi (tools) e`envi Kti | 2006 mv`j i Rvbpwi gym t`K evsj vt`k e`vsK Aa` ewl`R wfvE`Z gÿ ðbxiZ cÿqb Ges gÿ ðbxiZ f`½ (stance) tNvl Yv Kti Avmt`Q Ges eZ`v`b evsj vt`k e`vsKti I tqemvB`tU| Zv cÿ wKZ nt`Q|

1.2 AskMöhYgj K gÿ ðbxiZ

gÿ ð mieivn (Kv`i w`Y mvK`j kb I e`vsK Avgvb`Zi mgw) cÿfweZ ev wqSÿ Kti `e`g`j`i w`wZkxj Zv Ges wbt`qM I Drcv`b cÿ`i Kv` Ae`v eRvq ivLvi j` AR`b gÿ ð evRvi KZE`A_` evsj vt`k e`vsKti tbqv KwiZcq bxiZgvj vB ntjv gÿ ðbxiZ| Zte, AskMöhYgj K gÿ ðbxiZ c`Pj Z A`_P gÿ ðbxiZi PvB`Z tewk MwiZkxj, cÿYesl Ges ev`eZvc`Y` tKbbv, gÿ ðbxiZ cÿq`bi mvi Y c`xwZ I tK`Kj OrovI GtZ gÿ ðbxiZ msik-oe`w`e`M` gZvgZ I ci vgt`k` cÿZdj b NtU| evsj vt`k

t`tki Pj gvb A_ŕowZK cwi w`wZ Ges A_ŕowZK j`ŕi`gvıvi Avtj vřK tK`đq e`vsK mvaviYzt m`úřviYgj K A_ev mstřKvPbgj K gđ řbxiZ MřY Kři _vřK| m`úřviYgj K bxiZřZ A_řxiZi gđ ř mieivn `řřweřKi Zj bvq `°ZZi MwiZřZ evřo Ges mstřKvPbgj K bxiZřZ gđ ř mieivn `řřweřKi Zj bvq axi MwiZřZ evřo A_ev KLřbv Gi cđřx m`řPZI nřZ cvři | Zře, teřki řřM řřřřB cđřxi nviřK DrmřvřZ Kivi Rřř` mskřj vbgj K gđ řbxiZi I ciB teřk řřvi t`qv nřqřQ| AskMřYgj K gđ řbxiZřZ cđ_Zhkv A_řxiZwe` Ges mřwk-ó e`w³/cđřZóvřbi gZvgřZi cđřZjb NřU| GUv Aek`B ejv thřZ cvři gđ řbxiZ cđřqřb GB AskMřYgj K řvebv gđ řbxiZřZ GKřU bZb mstřhvRb| AskMřY nřj v Ggb GKřU cđř qv hvi gva`řg gđ řbxiZ mřwk-ó e`w³ eřMřP gZvgřZ, cđřv Ges AskMřY, AMřvaKvi vbařřY, bxiZ cđřZKiY, m`úř`i eřUb Ges miKwi cY` I řmev cvevi AřvaKviřK eřřvř| AskMřYgj K cđř qvq gđ řbxiZ cđřqb RbmvaviřYi KřřQ evřj vř`k e`vsřKi Reveř wřZvi Dbařb NUvq, hvi gva`řg A_ŕowZK Dbařb KgřřřE `ŕřZv Ges mřkřmb eřř cvř|

1.4 gđ řbxiZi `i`Zi

GKřU mgřqvcřřřřMř I Kvhři gđ řbxiZ `e`gřj`i w`wZkřj Zv vbwđřZKiY Ges A_ŕowZK Dbařřbi ceřřP gđ řbxiZ t`tki A_řxiZřZ vbtřw³ Ae`vb ivřL t

- `ř I `xN`řgqvř` Drcv`břK cřřweZ Kři;
- A_ŕowZK KgřřřE MwiZkřj Zv vbtř Avřm;
- `ř I `xN`řgqvř` gj`řřřřK cřřweZ Kři;
- Drcv`řbi DcKiřY BwiZevPK Ae`vb ivřL;
- gj`řxiZřK vbgřřvgř I w`wZkřj ivřL;
- weřřbwe bxiZ/Bb`řgřřUi mřvřřř` mřRj ř` gj ab mieivřni gva`řg Drcv`bkřj kđřNb cđřř vewbtřqvM eřř Kři;
- cwi Kři bwe` I vewbtřqvMKvi řř`i Pwř`vgř Z` mřMřn mřvřZv Kři;

1.5 mřwk-ó e`w³ eřMřP mřř½ gZweřbgg

evřj vř`k e`vsK Zvi Avek`Křq Kvhřej xi Ask wřřřřte mřwk-ó e`w³ eřMřP mřř½ gZweřbgřři gva`řg Zřř`i gZvgř I civgřřKř vbwřřL Aa`evwř ř řřřřřZ AskMřYgj K gđ řbxiZ řNviYv KiřQ| gđ řbxiZ cđřqřbi mgq weřkó A_řxiZwe`, MřřřK, mřřřK Mřřře,` mřwk-ó e`w³ eřMřP e`emvřqK cđřZřbva Ges Břj řřřřK I wđřU wgvWqvi A_řxiZ weřqK cđřře`Kř`i KvQ řřřK gZvgř MřY Kiv nq| mřřřK MřřřP, A_řxiZ weřqK cđřře`K, weřkó A_řxiZwe`, emYR` cđřZřbva, Awi`ř weřřřřK Ges e`vsřřKs mgvř Awi`ř KZ`řřřK KwiZcq cđřqřbřq I thřřřK vbtř`Rbv

w` tqtQb, hv G ai tbi gy` tbnxZ
 cVqt b msuk-ó e`w` e tMP` t`
 msi t tY f w gKv cvj b Ki tQ|
 AwaKŠ, A_ tbnxZwe` Ges
 Mtel Kt` i m t½ Avtj vPbvi
 gva`tg evsj vt` k e`vsk Ggb
 GKUv gy` tbnxZ cVqt b D0x
 ntqtQ thLv t b mvgwóK A_ tbnxZi
 wbt` Rkmg tni we tkt t tYi
 gva`tg A_ tbnxZi gj P`vtj A
 tgvKwej vi m t hVM` Zwi nt`Q|



gy` tbnxZ tNvI Yri cti misew` Kt` i weifbuc tkie Reve w` t`Qb
 Mfb t W. AmZDi i ngvb

1.6 evsj vt` k e`vstKi m v`u tZK mg tqi gy` tbnxZ f w ½

1.6.1 A_ tQ i 13 Gi w tZ x qva` (Rv b g w i - R t b 2013)

- gy` t thvMv tbi c t x t` k R Drcv` t b c k Z c t x i mi Kvi w b a t i Z j t` g v t v
 AR t bi m t ½ ch f s Z vi cvkvcv k Mo ewl R t f v t v gy` t` tbnxZ 7.5 k Z v s t k
 b w g t q Av b v;
- evsj vt` k e`vstKi me g t` b n x Z m y nvi m g n A_ t t i t c v I we t k l t i t c v
 m y nvi 0.5 k Z v s k ev c A v k te m m c t q U A w e j t x` K u g t q Av b v;
- temi K w i Lv Z FY thvMv tbi Ea y t x g v Av t M K vi 18.5 k Z v s t k e w x Kiv Ges
 e`vsk gy` t i thvMv t b c t x m x g v 17.7 k Z v s t k D b e Z Kiv;
- gy` tbnxZ thvMv t b Av b v GB ewa Z c w i mi c t x I Drcv` b g t Lx D t` t v t M FY
 thvMv tbi ch f s Z v w b u t Z K i t y e`nvi Kiv;
- m`u` g j` e j e j (asset price bubble) m y o K v i x S u k C t Y A b y c v` b k x j
 K g R v t E FY thvMv t b i` r m w n Z t i t L t f v t v gy` t` tbnxZ w b g t m g x i v L v;
- A_ tbnxZi ewntLv t Z i m v g` I w` t Z k x j Z v e R v q i v L v;
- K w l , t j z` I g v S w i D t` v M m n w k i Lv Z ch f s F t Y i thvMv t b Ae`v n Z i v L v;
- t e t` w k K gy` t i G K U v ch f s w i R v f` Ges e Q i t k t l m v g w M K t j b t` t b i G K u l
 m t r` K i f v i m v t g` i c t Z m v e t w Y K` t j o w b t q w R Z` v K v;
- U v K v i w e w b g q n v t i ev R v i w f w E K b g b x q Z v e R v q i v L v I A m y f w e K
 A w` t Z k x j Z v G o v e r i R t b` t e t` w k K gy` t ev R v t i evsj vt` k e`vstKi K v h` g
 c t q v R b i q g v t v q m x g Z i v L v |

1.6.2 A_ tQ i 13 Gi c t g v a` (R j v B - w t m t m t 2012)

- g j` t` tbnxZi nvi K u g t q Av b v i j t` t` gy` tbnxZi m s h Z Ae`v b e R v q i v L v;
- we t` k x w e w b t q w M K v i t` i evsj vt` t k ewa Z w e w b t q w t M Av` v ev o v t b v i g v a` t g
 t e t` w k K gy` t i w` t Z e w x i j t` t` m n v q K gy` tbnxZi M t Y;

- temiKwi Drcv`bkxj LvZ FY thvMvb DrmwvNZKiY Ges Abjrcv`bkxj LvZ FY thvMvb wbi`rmwvNZKiY;
- KwI Ges ¶jz`a I gvSwi wki Df`vM chfß FY thvMvb AvtMi gtZv mw q ivLv;
- AvgvbZ I FtYi mj nvti i gta`we`li ev t`úW Kgvfbvi Pvc Ae`vnZ ivLv;
- `et`wkK gj`ti GKUv tUKmB `t`Ki gRj` mjo Ges eQivtšI mvgwMK tj bt`tbi GKUv `t`Ki fvimvg` Avbqtß bwxZ MhY;
- `et`wkK gj`tevRvti UvKvi weibgg nvi evRvifvEK I bgbxq ivLv Ges A`tfwek Av`wZkxj Zv Govfbvi Rtb` weibgg nvi cOqvRbxq gvIvq ivLv |

1.6.3 A_0i 12 Gi wZxqva`Rvbywi -Rb 2012)

- gj`úwZ GKK At¼i Nti bwtq Avbvi cOPón Ae`vnZ ivLv;
- gj`t I FY thvMvb cEyx` mshZ ivLv;
- gj`úwZ I `et`wkK tj bt`b fvimvtg` cOZKj Pvc tgvKwejvi cvkvcwK Ašfß gj`K cEyx` ARtbi j`¶j` temiKwi LvZ cOqvRbxq FY thvMvb wvOZ Kiv;
- KwI LvZ Ges ¶jz`a I gvSwi Df`v`v wki LvZ chfß FtYi thvMvb Ae`vnZ ivLv;
- `et`wkK gj`ti wi Rvf`UKmB Kiv;
- temiKwi LvZ Drcv`bgLx KgrvtE FY thvMvb chfß ivLvi j`¶j` Ab`vb` e`e`vi cvkvcwK tfv`v FYmn Abjrcv`bkxj LvZ FY cEvn wbi`rmwvNZ Kiv;
- avvZK cKZ FY mj nvi cEzß Kiv, hv mÂq cEYZvtK DrmwvNZ Kti Ges Acwi nrh`bq Ggb Avg`wb cwi wZ Kivi gva`tg `et`wkK gj`ti wi Rvf`U UvKvi weibgg nvi w`wZkxj Kti |

1.6.4 A_0i 12 Gi cOgva`Rj vB-wWtm` 2011)

- ev`evbM, mshZ I msnZ gj`tbwZ MhY;
- wKQz Abjrcv`bkxj I AZ`waK Sjkcy`e`emvtq FtYi e`envi wbi`rmwvNZ Kiv;
- Drcv`bkxj LvZ thgb gvbp`vKpwis, KwI, e`emv I Ab`vb` tmev LvZ FtYi chfß cEvn wvOZ Kiv;
- Af`šixY FtYi I ci Pwn`vi Pvc Kgvfbvi j`¶j` UvKvi Aegj`vqb, tj bt`b fvimvtg`i cOZKj Zv Ges m`u`-`vq tgqv`cwZP mvgAm`nxbZvRwbZ mO Zvij` Pvc `t` Kiv |
- miKwi -temiKwi cKí mgfn`xNfgqv` FY I BKiBwU AvKvti chfß `et`wkK gj`atbi cEvn wvOZ I AvKI`xq Kivi e`e`v tbqv |

1.6.5 A_Ə0i 11 Gi wəZxqva©(Rvbgvwi -Rþ 2011)

- Aetnij Z LvZ wntmte weteWPZ Kwl, GmGgB, bevbqthvM" kw³ Ges Ab'vb" cwi tekevÜe cKimgtñ chßl FþYi mieivn wlvwÖZ Kti Ašif³ gj K A_ƏwZK cəp^x wlvwÖZ Kivi j tñ" mnvqK FYbwxZ I KgñmP MñY Kiv;
- gj ðbwxZi Aaxtb mivK gj ð mieivn cəp^x GKwU wlvw" ð mivgi gta" aþi ivLþZ cñRevRvþi i gþZv Abycv` bkxj LvþZ FþYi thvMvb ep^x t_þK wei Z _vKv;
- FYbwxZi cþtms`wi Kiv hvþZ Kti FþYi mieivn SpKcY©I AcPqgj K LvZ t_þK Drcv` bkxj wbtqvm I Avq ep^x gj K LvþZ cþtameZ nq;
- A_ƏwZþK GKwU D"P cəp^x `þi tUKmB ivLvi Rb" Af`šlixY evRvi w`wZkxj ivLv;
- Lv" ewnfZ wmwAvB gj`"cwZ wbgel w`wZkxj ivLþZ cKZ A_ƏwZi mþ½ m½wZ tiþL gj ð mieivn evovþv|

1.6.6 A_Ə0i 11 Gi cÜgva©(Rj vB-wWþm=þ 2010)

- `Z Ašif³ gj K A_ƏwZK cəp^x Ges `wi`" nwtm miKvtii bwxZ I KgñmPþZ mg_ß;
- `è" gþj" i w`wZkxj Zv eRvq ivLv;
- gj ðbwxZ cÜqtb weirfbwewkó, D"Pc`" I `t_ñswk-óe" w³ eþM³ `þ`wóm=übe gZvgZ _i"Z; mnKvti wetePbv Kiv;
- A_ƏwZi GþR>Umga Ges mviY gvbþli gj`"cwZ cZ`vkvi j vMvg tuþb aiv;
- AcPqgj K tfvM I Abycv` bkxj LvþZ wewbtqvm wbi"rmvwnZ Kti Drcv` bkxj LvþZ FþYi thvMvb wbañY Kiv;
- t`þki Dbqþ wlvwÖZKþi evsj vt`k e`vsK Zvij" e`e`vcbv Ges bwxZ mý nvi wbañþY mRvM`wó ivLv;
- kw³ kvj x wewbtqvm KgñmPi gva`tg UvKvi Ici Zvij" ep^x RwþZ I Ašg³ cəvn ep^x RwþZ Prc nvm Kiv|

1.6.7 A_Ə0i 10 Gi wəZxqva©(Rvbgvwi -Rþ 2010)

- Af`šlixY I `enkK A_ƏwZK Ae`vi wetePbvq D"P I tUKmB A_ƏwZK cəp^x ARß Kiv, thLvþb gj`"cwZ mnbxq chñq _vKte;
- gj ðbwxZ mswk-óþi mþ½ gj ðbwxZ tNvl Yv cÜþZi AvtM Avtiv wek` gZwewbgq Kiv;
- mteK A_Əšy, miKvtii civgk³, wtklÁ ewvYwR`K tMwóxn e`vsK I Aw_³ LvþZi mþ½ mswk-óþi gZvgZ I civgk³ MñY Kiv;
- Kwl I GmGgBði mþ½ RwoZ e`w³ eþM³ mþ½ gZwewbgþqi Rþb" ZYgj chñq cwi`kß Kiv|

1.7 A_@Qi 2012-13 Gi gj tbnxZ

weŧkji Abvb t tki tk xq e vsŧki gtZv evsj vt k e vsŧki gj tbnxZi i cŭg j ŧi gj tbnxZ cwi vgz i vLv hvŧZ mvgwŭK A_@xZi w wZkxj Zv eRvq vŧK| Gi cvkvcvuk RvZxq evŧRtU tNvlZ Ašifŧ gj K cŭx i ARŧtK mg_ŧ vbl evsj vt k e vsŧki gj tbnxZi Ab Zg cŭvb j ŧi | GB tŶZ wŭqZi Ges Pj gvb vewkK I Af šli xY A_@wZK cwi w wZi Avŧj vtK evsj vt k e vsK Pj wZ 2012-13



31 Rvbgvwi 2013 Zwi tL A_@Qi 13 Gi wŶZxqŧaŧ gj tbnxZ fwiŶ tNvYv Ki tŶb MfbŧW. AwZDi i ngvb G mgq Dcw Z evsj vt k e vsŧki tPĀ g vt bRŧgU GWfvBRvi, tWcŭJ MfbŧŧeŶ I Pxd BtKvtbmŭg ÷

A_@Qt i cŭgŧaŧ(Rj vB-wŧmŧŧ 2012) cŭx mrvqK Aw_ŧ Ašifŧ gj K mshZ gj tbnxZ MŧY Kŧi | wŶZxqŧaŧ (Rvbgvwi -Rŧ 2013) gj tbnxZ fwiŶ 2013 mvŧj i Rvbgvwi gvŧmi tkl w tK tNvYv Kiv ntŧtQ| A_@Qi 13 Gi gj tbnxZ Kvŧŧ g Abŧvqx Aw_ŧ LvZ msnZKiŧYi cŭqvRŧb FY tkŶxKiY Ges cŭfKwbs Gi bZb bnxZgŭj v cŭwZŶ ntŧtQ| e vsK tŶj vtK wŧmŧŧ 2012 Gi gŧa bZb e e vq FY tkŶxKiY I cŭfKwbs mŧubŧeKiŧZ nŧe| G c tŧc e vsK tŶj vi gŧv dvq mvgwŭK cŭfve tdj tŶj I Zv mvgwŭK Zvi j I FY thvMvŧb weiŧc cŭfve tdj ŧe bv | mi Kwvi wmwKDwi wŧŧRi wŭj v g tŶj v cŭBgvwi wŭj vi tŶ i I ci tWfj ctŧURwŧZ Zvi j Pvc KgvŧZ BŧZvŧa e e v MŧY Kiv ntŧtQ| tURwi wej/eŧŶi wŭj vŧg tNvl Z cwi gvŧYi unsubscribed Aŧki 60 kZvsk cŭBgvwi wŭj vi (wcuW) Ges Aenŧŧ 40 kZvsk bb-wcuW 25wU e vsŧki gŧa eUŧbi wŧŧ Rbv tŶ qv ntŧtQ| ZvQrov, Bmj vgx e vsK tŶj vi mvgwŭK Ges tŶ tgqwi Zvi j Amŭeav tŶ Kivi Rŧb cŭŭj Z avivi e vsK tŶj vi Kj gvb gvŧKŧ Gi Av tŶj Bmj vgx Avšŧe vsK dvŶ gvŧKŧ cŭZŶv Kiv ntŧtQ| AvgvbZ I FŧYi mŶ nvŧi i gŧa e eavb ev t Ŷw mvŧŧ 5 kZvŧk tŧŧg

GtmtQ| GB t`úW Avtív Kgytívi Pvc Ae`vnZ ítqtQ| wełkl Kti thme e`vstK G
gvĪv Atkvfbxq, Zvt` ítK KtVvi bRi`wi tZ ivLv ntqtQ|

A_@Qi 13 Gi Rtb` Rj vB 2012 tZ tNwl Z gj`tbwZi gj` j`Ī` tĵv wQj Af`šli xY
FY thvMvbi cĕx GK Aťi ítfv`v gj``ćwZi mť½ młwZcY`gvĪvq cwiwgZ ivLv,
cĕx` mnvqK Drcv`bgLx LvZ` tĵvq chfB FY thvMvb wvweĪievLv Ges`et`wkK
tĵbt`b fvi mvtg` w`wZkxj Zv wdwitq Gtb`et`wkK gj`i wi RvffK Avi l`Ī`Ki
chfĪq DbrZ Kiv|

mełkl cĕB Z`-DcvĒ t`tk t`Lv hvq th, Mo ewl`R ítfv`v gj``ćwZ tde`qwi
2012 Gi 10.96 kZvsk gvĪv t`tk wĪtm`f 2012 tZ 8.74 kZvstK tbtgtQ Ges
PĵwZ A_@Qi i gta`B 7.50 kZvstki j`Ī`gvĪv ARfbi cť_B ítqtQ| Lv` I
Lv`ewnfZ DfqLvZB ítfv`v gj``ćwZ wbgĪLx avivq Pĵ GtmtQ; Lv`ewnfZ
gj``ćwZ gvP`2012 Gi 13.96 kZvsk t`tk wĪtm`f 2012 tZ 8.43 kZvstK tbtgt
GtmtQ| Lv` I Rĵwv Ovov Ab`vb` LvZfĵ tgšj gj``ćwZi wbgĪvgx avivq ítqtQ|

2013 mĵtj i Rtb``et`wkK Drcv`b cĕx`i cĕĪwZ gvĪv 3.6 kZvsk, hvi gta`
Dbqbkxj t`k` tĵvi Mo cĕx`i cĕĪwZ Ask 5.6 kZvsk Ges D`P Avtqi DbZ
A_@wZ` tĵvi Ask 1.5 kZvsk| gj`tbwZtZ Af`šli xY FťYi cĕĪwZ cĕx`
miKvti i evRtU tNwl Z 7.2 kZvsk t`kR Drcv`b cĕx` ARfb cĕqvRtbi Rtb`
ht`ó| Zte wek| A_@wZtZ cĕx` g`vi tĕĪvctU weifbregntĵi ceĪvĪm GB
j`Ī`gvĪv ARfbi cť_ we`gvb eĪwea SĵKi DĵL ítqtQ| evsj v`k e`vstKi
ceĪvĪm Abĵmĵi A_@Qi 13-tZ cĕx` weMZ`k eQi i Mo Aťi (6.2 kZvsk)
Kg nte bv eis AbKĵ cwi w`wZtZ Zv tenki w`tkB_vKtZ cvti |

`et`wkK LvZ wĪtm`f 2012 Gi tktl`et`wkK gj`i wi Rvff`wQj 12.8 weĵ qb
Wĵvi Ges RvbĵwĪ 2013 Gi tktli w`tk Zv`uovq 13 weĵ qb Wĵvti tenk, hv
Pvi gvtmĪ tenk mgťqi Avg`wv eťqi mgcwi gvY| Wĵvti wecixZ UvKvi
gj`gvb w`wZkxj ivLvi Rtb` Avšte`vsk evRvi t`tk evsj v`k e`vstKi Ae`vnZ
gwkB Wĵvi tKbv mťĒ| GB gj` gvtb EaĪĪLx cĕYZv j`Ī` Kiv hvť`Q| Rj vB 2012
t`tk 29 RvbĵwĪ 2013 chšĪ evsj v`k e`vsk cĕq 2.6 weĵ qb Wĵvi evRvi t`tk
q Kti tQ|

A_@Qi 2012-13 Gi cĕgvtap` gj`tbwZi BwáZ j`Ī` tĵv ARfb wZbil w`tki
fĵgKv wQj`i`ZcY` cĕgZt tiwgU`vY cĕvtni 22 kZvsk cĕx` Ges wbgĪvgx
Avg`wv Pvn`v bxU`et`wkK m`ut`i tRvi tĵv eĵx` NUvq| GB eĵx`et`wkK gj`i
wi Rvff`Kw`ĪZ cĕx`i cvkvcwK e`vcK gj`i thvMvfb mxgwZwi`³ eĵx` Gtb`Q|
wĪtm`f 2012 Gi 16.2 kZvsk EaĪĪvgvi wecixZ bťf`f tktlB cĕx``uovq

18.6 kZvsk | w0Zxq „i“ZcYw Kwi wQj Avšte'vsk I fvi bvBU mý nvi , Rvbgvwi 2012 Gi D"P 20 kZvsk gvT v t_k GK eQti 12 kZvstk tbtg Avmv | ZZxq „i“ZcYw Kwi wQj mi Kwi LvZ FY thvMvrb cex gsi ntq temi Kwi LvZ FY thvMvrb teMevb cex | btfaf 12 chsi mi Kwi LvZ FtYi cex wQj 5 kZvsk Ges temi Kwi LvZ Zv wQj 17.4 kZvsk |

A_eQi 13 Gi w0ZxqtaP gy tbxwZ fwi/2 j qI" nt"Q, gy i thvMvrb cex t`kR Drcv`tb cKZ cex i mi Kvi vbañi Z j qI" gvT v ARbi m½ chßZvi cvkvcwk Mo ewl R tfv³v gj "üxwZ 7.5 kZvstk bwgtq Avbvi Rtb" m½wZcY"gvT v mxwZ ivLv; evsj v`k e'vstKi me gj" bxwZ mý nvi A_ñ ti tcv I wetkl ti tcv mý nvi 0.5 kZvsk ev cAvk tewmm ctqU Awej tã Kwggtq Avbv; A_eQti i gy tbxwZ tçMötg mstkva bx Gtb temi Kwi LvZ FY thvMvrb Eayñxgv AvtMKvi 18.5 kZvstk evx Kiv Ges e'vcK gy i thvMvrb cex mxgv 17.7 kZvstk DbwZ Kiv | gy tbxwZ thvMvrb Avbv GB ewaZ cwi mi cex I Drcv`bgLx Dt`vM FY thvMvrb chßZv vbwöZKi tY e'envi Kiv nte | GKBm½ mæu` gj" ey ey (asset price bubble) mý Kvi x SpKcEY Abyrcv`bkxj KgRvE FY thvMvrb vbi`rmvñZ ti tL tfv³v gj "üxwZ vbgLvgx ivLZ evsj v`k e'vsk mRvM I mw q_vKte |

A_eQi 2012-13 Gi gy tbxwZ A_ñwZi ewntLvZi mvg_© I w`wZkxj Zv eRvq ivLvi tñtI mw q_vKte | dtj gj "üxwZ I `et`wkK tj b`b fvi mvtg" cöZKj Pvc tgvKwej vi cvkvcwk Ašfñ gj K cex i Rtb" temi Kwi LvZ cöqvRbxq FY thvMvrb vbwöZ ivLv mæ nte | wetkl Kti Kwi , qI" I gvSwi Dt`vMm wkI LvZ chß Fti thvMvrb Ae'vñZ ivLv nte | `et`wkK gy i GKUv `w`RbK wi RvF`Ges eQi tk tI mvgwMK tj b`tbi GKw mý Kvi fvi mvtg" i cöZ gy tbxwZi mveñwYK `wö vbtqwrZ _vKte | `et`wkK gy i evRvti evsj v`k e'vstKi n`ñc UvKvi wvbgq nvti evRvi wñEK bgbxqZv eRvq ivLv I AmjfvwK Aw`wZkxj Zv Govevi Rtb" cöqvRbxq gvT vq mxwZ _vKte | Dtj E", G j qI" , t j v ARbi Rtb" mshZ gy tbxwZi cvkvcwk mi Kwi e`tqi tñtI mý tetwPZ bxwZ-fwi/2 Aek`B `i Kvi nte | e'vsk e`e`v t_k mi Kvti i FY MötYi gvT v hvZ e'vsk e`e`vq Zvij" thvMvrb i ci tewk Pvc mý bv Kti tm wv qvU j qI" ivLv Ri`wi |

1.8 A_eQi 2013-14 Gi cögvtaP gy tbxwZ

A_eQi 2013-14 Gi RvZxq evtRU tNvi Yvq 1995-96 A_eQti i Z`tk wñE a ti Mo ewl R tfv³v gj "üxwZ 7 kZvsk I bZb wñE eQi (2005-06) Abyrvti 6.0-6.5 kZvstk cwi wZ ivLvi j qI" gvT v avh`Kiv ntqtQ | G j qI" gvT v ARbi ct_ wv`gvb SpK , t j vi gta" i tqtQ mi Kwi I temi Kwi LvZ mæte" gRyi /fvZv

FY thvMvb cvl qvq weNæmjo Kite bv; KviY wef`kx weibqvmKvixf`i gta`I
 evsjvf`k miKvfi i tURwii etÜi Pwn`v mjo ntqtQ| A_@Qi 14 tZ RivXq evfRtU
 tNwll Z e`vsK e`e`v t_`tK miKvfi i MpxZe` FY 26 nrRvi tKwU UvKvi gta` mwgZ
 ivLvi weiqvU| gj`tbxwZtZ AšfP i tqtQ|

gj`tbxwZ mjo fivte ev`evqtb i j`f`I` evsjvf`k e`vsK gj`tbxwZi c`qvm c_`tj v mJg
 Kivi Df`vM wbtqtQ| wefklZt miKwii I temiKwii FfYi tmfKÜwii gvKÜ
 KvH`g mvejxj I tRvi`vi KivB nte A_@Qi 14 Gi gj`tbxwZi Ab`Zg c`vb
 tdivKv| mweRfivte e`vsK_`tj vi KfVvi Af`šlixY wqšY I c`wZöwbK mKvmb
 mjoZwöZ Kivi Rtb` evsjvf`k e`vsK bRi`wii wefkl fivte tRvi`vi Kti tQ| GRtb`
 AvaybK AbjvBb Z_`chj`I e`envti Avbv ntqtQ| A_@Qi 14 Gi gj`tbxwZ fivZ
 A_@wZi ewntLvZi w`wZkxj Zv tRvi`vi titL`et`wKk gj`ti wivRvffP c`jx
 MwZkxj ivLte| UvKvi weibgq nvfi A`vfwEK tKvfbv Aw`wZkxj Zv cwi nvfi
 evsjvf`k e`vsK AvfMi gZvB mRvM t_`tK weibgq nvfi i evRvi wfwEK MwZaviv mjo
 ivLte|

1.9 gj`tbxwZ ev`evqtb P`vtj Ä

AvšRwZK evRvfi Rljwbi gj` ewx, k_` MwZtZ gwKÜ hy`ivto`i Aw`R m¼U
 DEiY Ges BDtivtci Zxe` FY m¼tUi AwfNvtZi tOuvP tgvKvtejv Avgv`i
 A_@wZi Rtb` Ab`Zg c`vb P`vtj Ä| Z_wc, mweR MtelYvq gj`tbxwZi Rtb`
 KwZcq P`vtj Ä wPwYZ Kiv hvq| thgb t

- evfRtUi j`f`I` gvT v Abjvqx gj`c`wZtK 7.5 fivM bwgtq Avbv;
- c`jxi EaYg`Lx avivevniKZv wUwKtq ivLvi Rtb` chP FfYi thvMvb t`qv;
- AvšRwZK evRvfi tZtj i gj` ewx I wef`kx mwnvth`i `fZvi dtj
 tj bt`tbi fvi mvtg` c`ZKj Pvc tgvKvtejv;
- ewwweR t_`tK weKí A_@qtb i Drfmi mÜvb;
- ewntLvZi Ae`vb evorfZ `et`wKk gj`ti wivc` gRj wUwKtq ivLv;
- Af`šlixY FfYi ewx c`f`wZ j`f`I` gvT vi gta` mwgZ ivLv;
- Zvi j` Pwn`vi tUKmB Dckg;
- temiKwii LvZ FY thvMvb Abjcv`bkj KgRvE weibqvm wbi`rmwvZ
 Kivi aviv Ae`vnZ ivLv;
- Drcv`bgLx Kw Ges f`i`I gvSwii wKí Df`vM chP FY thvMvb Ae`vnZ
 ivLv;
- AvgvbZ I FfYi mj`nvfi i gta` we`vi ev t`úW Kwgtq Avbv|

evsj vɛ`k e`vsɛKi tKškj MZ cwi Kí bv I e`vsuKs LvɛZi gvbe mɔú` Dbɔb

evsj vɛ`k e`vsuKs I Aw_℞ LvɛZ Aw℞Z mɔcúZK cwi eZB I mvdɛj`i MmZaviv AŋjɛivLɛZ `ŋ Rbej mɔi gva`tg mɛPp gvɛb vbɛRɛ`i cúZwóZ KiɛZ gvbe mɔú` Dbɔbɛi tKvɛv weKí tbB| tK`ɛq e`vsK kw³kvj xKiY cKí (wmeGmɔc), evsj vɛ`k e`vsK tUɛbs GKvɛWgx, evsj vɛ`k Bbw÷wJDU Ae e`vsK gvɛbRɛgU (weAvBweGg), w` Bbw÷wJDU Ae e`vsKvm, evsj vɛ`k (AvBwe) Zvɛ`i vbR vbR tŋɛt MZvbMvZK KvɛRi evBti MZ Pvi eQti wefɛbmRbKxj I Dbɔbgj K Kvɛ`g MhY KɛtQ hv mɔmKfɛte evsj vɛ`k e`vsK, mKj ewYwR`K e`vsK I Aw_℞ cúZvɛbi Kg℞Zɛ`i mŋjgZv I tckv`vi xZj evovɛbvi tŋɛt Dj LɛhM` fɔgKv ti tLɛQ|

2.1 tK`ɛq e`vsK kw³kvj xKiY cKí

wekp`vstKi Aw_℞ mnvZvq tK`ɛq e`vsK kw³kvj xKiY cKí i AvI Zvq evsj vɛ`k e`vsK AvajbKvɛbɛi Ask wntmɛ gvbe mɔú` Dbɔb MnxZ c`tŋɛci gta` e`emvq cKvmb (AvBweG) Gi Kwii Mui mnɛhwmZvq evsj vɛ`k e`vsɛKi 75 Rb Kg℞ZɛK AvwfvYw mwUɛtKU tKvm`Ab GBPAvi GgGm Gi I ci cKŋY; XvKv wekpe`v jɛi ejɛiv Ae BɛKvɛgK wi mɔP`Gi Aaxɛb 250 Rb Ges ewJk KvDwYj Gi Aaxɛb 200 Rb Kg℞ZɛK weɛkI cKŋY t`qv ntɛtQ| vBj`vɛUi GwKqvb Bbw÷wJDU Ae tUKɛbvj wR (GAvBw) Ges BDwɛwM Ae A`vcvBW mvBÝm b`Pɛq÷ɛG`i thS` mnɛhwmZvq evsj vɛ`k e`vsɛKi tɛvU 37 Rb Kg℞Zɛ e`vsuKs GÜ wdb`vY Gi I ci `xNŋgq` cúdkbvj tKvm`wZvq e`vP) BɛZvɛta` mɔú`vɛtɛtQ|

evsj vɛ`k e`vsɛK `ŋ Rbej `Zwii Rɛb` t`tk-weɛ`tk tUɛbs Gi I ci tRvi t`qv ntɛtQ| MZ Pvi eQti evsj vɛ`k e`vsɛKi cúq 1500 Rb Kg℞Zɛ weɛ`kx cKŋY vbɛtɛQb| iay2012 mɛtj B 3250 Rb Kg℞Zɛ t`tki wefɛbcúZvɛb Ges 671 Rb Kg℞Zɛ weɛ`tk cKŋY vbɛtɛQb| evsj vɛ`k e`vsɛKi AɛbK Kg℞Zɛ weɛ`tk gv÷vm, wGBPW KiɛQb| mKj Kg℞Zɛ j`vcUc t`qv nt`Q, mɛ½ B:Uvi tBU I B:UɛtBU mstɛhM tZv AvɛQb| `vBwii K Kgewi tɛtki tms` h`evovɛbvi j`ŋ` evsj vɛ`k e`vsɛKi cɔvb Kvɛhɛjɛi me wefɛtM wKDweK`vj tPɛvi `vcɛbi KvR `*Z GwMɛq PɛjɛQ| fweL`ɛZ kvLv Awɛm`j vɛZi chɛq tɛg wKDweK`vj tPɛvi `vcɛb Kiv nɛ| AvajbK wKDweK`vj tPɛvi j`vcUc vbɛtɛ KvR KiɛQ `ŋ tK`ɛq e`vsKvi MY-GUv vbɛtɛ`ɛn GKw`i`ZcY`cwi eZB eɛj gvɛɛZ nɛ|

evsjv`tk e`vsk I Avu`R LvZi wqSJK wntmte G LvZi k;Ljv I w`vZkxj Zv
 eRvq ivLv Ges AvRZ mrvu`iZK cwieZB I mvd`tj`i MwZaviv A`qbeivL`tZ `iKvi
 `q Rbej | Avi D`Puk`q I c`k`q`iYi gva`tgB `Zwi nq GB `q Rbej | ZvB
 wvRUVj chv`i mte`Eg e`envi wvDZ Kti gvbe m`u` Dbqtb evsjv`k e`vsk
 c`ge`ti i g`Zv B-j wvB` w`k`q`v Kvh`g PvjyKti`q | evsjv`k e`vstKi MfbP W.
 AvZDi ingvb 25 gvP` 2013 Zwi`L e`vstKi KgRZ`i Rtb` B-j wvB` Kg`mP
 D`vab Ktib | c`g ch`q evsjv`k e`vstKi 500 Rb KgRZ`P Professional
 Foundation Knowledge Centre Gi gva`tg AbjvBtb GK e`q`i GKw` tKv`m`
 m`ub`kivi m`thvM cvt`Qb |



25 gvP` 2013 Zwi`L evsjv`k e`vstKi KgRZ`i Rtb` B-j wvB` Kg`mP D`vab Ki`qB
 MfbP W. AvZDi ingvb

AvSR`WZK gvb m`ub`e c`Z`vB `tKvi btjR wj w`q`UW`-Gi Kwii Mwi mrvqZvq GB
 tKv`mP gva`tg AskM`YKvi x KgRZ`v c`u`Z`vB K I e`emvqK thvM`thvM, e`emvqK
 AvPiY, Dc`vcb Kjv`K`kj, e`e`vcbv I tbZ`Zi Yvej, `j MVB I cwii Pvjbv,
 wmvve`Avb, AvBwL c`f`vZ we`l`q AbjvBtb c`k`q`Y M`h`Yi m`thvM cvt`b | tKv`m`
 e`envi K ch`q evsjv`k e`vstKi KgRZ`i tckvMZ `q`Zv evovZ mrvqK nte |
 cie`Z Avtiv A`bK KgRZ`K GB AbjvBb c`k`q`iYi Avl Zvq Avbv nte |

ZvQvov, `Avbwf`E`K Kg`wi`tek DrmwnZ Ki`Z weAvBieGg-G gv`vm`Bb e`vsk
 g`v`bR`tgU (GgweGg) Gi g`Zv AvBieGi m`U`Kvj xb GgweG tKv`m`evsjv`k
 e`vstKi KgRZ`i Rtb` e`Ei e`e`v Kiv n`q`q Ges fvel`tZ t`tk I we`tk
 wef`b`e`k`e`v`j`q G aitbi Avtiv m`thvM m`v`i c` qv Pj`q | evsjv`k e`vsk I
 e`vsk Ae `vBj`vU Gi g`ta` Twinning Arrangement w`k`ivbv`tg GKw`
 mg`SvZv``i K `q`wi Z n`q`q hvi Avl Zvq Df`q tK``q e`vsk 2014 mij ch`S
 wef`b`e`t`q`i` cv`u`i K Dbq`b m`thvMZv I m`q`gZv e`x`tZ KivR Kti h`te |

evsj v`k e`vsk tUtbs GKvWgxtK GKw AvSRWZK gvbma`ubæ GKvWgx Ges DrKlZvi tK`^wntmte Mto Zj tZ cUqvRbxq e`e`v tbqv ntqtQ|

2.2 evsj v`k e`vstKi tKSkj MZ cwi Kí bv 2010-2014

mteP `qZv l vbcyZvi m½ tmev t`qvi j t`q` evsj v`tki Aw_R LvZtK AZ`vaybK cUv³ mgx Kti Mto Zj tZ 13-14 btfa, 2009 Zwi tL AbyoZ evsj v`k e`vstKi Gw wKDUf wu wU Gi wmxvSÍ Abjvnti evsj v`k e`vsk 5 eQi tgcqw` (2010-14) tKSkj MZ cwi Kí bv cUqb Kti tQ| evsj v`k e`vstKi mweK Dbq b l cwi eZ`bi j t`q` th mKj c` t`q`c tbqv cUqvRb tm,tjv cwi cvj tbi Dti tK` evsj v`k e`vstKi mstkwaz wfkb l wgbmn mefgvU 17w tKSkj, 56w Dti tK` Ges 157w Kg@wi Kí bv ev Key Performance Area wPnyZ Kiv nq| Gi cvkvcwk e`vstKi Kg@tj i gta` bwZKZv tCw_ZKi tYi Dti tK` cuPu Core Value MpxZ nq| thtnZi tKSkj MZ cwi Kí bv cUwZwmbK cwi eZ` Ges Dbq tbi Rtb` GKw Pjgvb cU qv tmtnZi GuU ev`lvqtb mnvqK fvgKv cvj tbi j t`q` Strategic Planning Unit (SPU) btg GKw BDwU MVb Kiv ntqtQ|



12-14 Rvbywi, 2011 Zwi tL mrviti i e`vK-wmWgG tmUti AvtqwrZ evsj v`k e`vstKi Gw wKDUf wu wU Abjvnti e`e`v w` t`Qb MfbP W. AmZDi ingvb



12-14 Rvbywi, 2011 Zwi tL AbyoZ Gw wKDUf wu wU Abjvnti AskMhYKri x evsj v`k e`vstKi EaYZb wbeftMY



5-6 Rj vB, 2013 XivKi GKwU trvtUtj AbjõZ Gw- wkDiuF wi wUtU MfbP W. AwZDi ingvb I tWcU MfbPeb`i m½ evsj vt`k e`vsK i EaYzB KgKZ`i i GKvsk

evsj vt`k e`vsK GKwU `t`kP Ges AvaybK tK`iq e`vsK ifcvšti i j`t`
wbtgve³ 17wU tKŠkj MZ cwí Kí bv wPwYz Kiv ntqQt t

- gy`vbwZi Pj gvb KvhRwii Zv wbwõZKi tY eZgvb gy`vbwZ chfj vPbv;
- Aw_R LvZi m`lgZv Ges w`wZkxj Zv epxi j`t` c`ewa I cwí`k` Kvvtgv kw³kvj xKiY;
- evsj vt`tki Aw_R evRvi tK AnaKZi Mfxi Kiv;
- Aw_R AšifP Ges Aw_R c`ekMg`Zv c`wii Z Kiv;
- wi Rvf`e`e`vcvbi m`lgZv evortbv;
- gwlb j`Uwii c`Zti vta c`ewa I cwí`k`MZ Kivvtgvi Dbqvb;
- Bmj wvgK e`vsK`_tj vi Rb`c`_K Ges mgwšZ wbt`Rbv Ges cwí`k` e`e`vi c`Pj b;
- mi Kvti i Af`šli xY FY e`e`vcv AnaKZi KvhRi Kiv;
- DcvfEi wi tcvwUŠ, Kvvtgv `vcvbi gva`tg AnaKZi teMevb Kiv;
- t`wWU Bbdi tgbk ejt`iv (wAvBwe) m`uY`A`Uvtgkb Kiv;
- evsj vt`k e`vsK c`t`qwmK Kg`f`f` AvBbx m`lgZv evortbv;
- evsj vt`k e`vsK Pvkwi tK AvKl`Yxq Kiv, we`gvb Rbej`ati ivLv Ges Gi Dbqvb Gi gva`tg c`wZõwbK Dbqvb wbwõZKiY;
- evsj vt`k e`vsK S`wK e`e`vcvq S`wKvfwEK B`Uvi byj AwWU c` qv kw³kvj xKiY;

m¶gZv I gvbe mæú` Dbqtb KvR Kti hv"Q| wevewJG ewil R wfvEzZ GKvWwgK K'vtj Úvi cKvk KiþQ| GQrov, IvbvmK wfvEzZ 0Thoughts on Banking and Finance0 wktivbvþg GKwJ Rvbþj cKvk KiþZ hv"Q|

2.4 evsj vt`k Bbw÷WUDU Ae e`vsK gvþbRþgU (weAvBweGg)

evsj vt`k Bbw÷WUDU Ae e`vsK gvþbRþgU ga`g I tR`o chþqi e`vsK KgRZþ`i cK¶Y c0vb, e`vsKs G mæZþKvEi wM0 Kvh© g cwi Pvj bv Ges e`vsKs I Aw_R tm±þi Rþ` MtelYv I ci vgk©Kvh© g cwi Pvj bvi Rþ` RvZxq chþqi GKwJ c0Z0vb| GKwJ cwi Pvj bv textWp gva`tg weAvBweGg evsj vt`ki e`vsKs e`e`v KZR A_wqZ I cwi Pwj Z nq, hvi c0vb nt`Qb evsj vt`k e`vsþKi Mfbþ|

weMZ Pvi eQti weAvBweGg Gi w¶Y, cK¶Y I MtelYvi Dþj LþhvM` DbwZ ntqtQ| BþZvgta` weAvBweGg e`vsKs tm±þi GKwJ MZvbJwZK cK¶Y Bbw÷WUDU t`þK MwZxj cYþ½ w¶Y c0Z0vb iþcvsh Z ntqtQ| eZþvb c0Z0vbU c0qvRbvwE`K cK¶Y, mæZþKvEi chþqi w¶Y, bmxZ MtelYv Ges ci vgk© vtbi I ci Avtj vKcvZ Kivi Rþ` mweRfvte c0Z iþqtQ| Avkv Kiv hv"Q w0KU fweL`þZ weAvBweGg t`k I t`þki evþti I Aw_R LvþZi DrKlZvi GKwJ tK`wntmte cwi MwYZ nte|

weAvBweGg 2010 mvþj i GKvWwgK K'vtj Úvti c0gert i gþZv 0MtelYv KgRvj v0 Pvj yKti | G aiþbi cK¶Y KvWþgvq c0gzT c0Z0vþbi GK`j MtelK, e`vsK Gi tKvþv RwJ BmyþZ MtelYvi gva`tg c0B we`wvi Z djvdj GKwJ teBb ÷wþ tmkþ Avtj vPbvi Rþ` c0tqmwK welq e`vsKvþ` i mvgþb Dc`vcb Kti | cieZþZ MtelK I AwfÁ e`vsKvþ` i Avtj vPbvi wfvEzZ MtelYvi djvdj Þovs` Kiv nq| GuJ Avenk`KfvteB e`vsKvþ` i mgn`v mgvavþbi GKwJ nwiZqvi | weAvBweGg 2012 mvj chs` tgvU 18wJ MtelYv KgRvj v cwi Pvj bv KtiþQ| weAvBweGg 2012 t`þK Gi GKvWwgK K'vtj Úvti 0wi wFD KgRvj v0 Pvj yKtiþQ| G cK¶Y KvWþgvq c0Z0vþbi GK`j MtelK I c0tqmwK e`vsKvþ` i vth`fvte evsj vt`ki e`vsKs Gi tgvU 6wJ `i"ZcY©Kvh©`þgi I ci MtelYv cwi Pvj bv Kti | 2011 mvj t`þK 0e`vsKs wi mvPwmi R0 wktivbvþg Kiv ntqtQ KgRvj vi MtelYv tccvi `þj vi msKj b| 2012 mvj t`þK 0e`vsKs wi wFD wmi R0 wktivbvþg ewil R cKvkbv Pvj yKiv nq| GuJ weAvBweGg 0viv cwi Pwj Z wi wFD KgRvj vi MtelYvi MtelYv tccvi `þj vi msKj b| weAvBweGg Gi w¶YKt`i 0viv cwi Pwj Z MtelYv c0Rþ±i wiþcvUfngn wi mvP0 gþbM0g wntmte 2010 mvj t`þK cKvk Kiv ii" KtiþQ| e`vsK cwi gv weAvBweGg Gi double blind peer review Rvbþj Gi cKvkbv w0qwgZKiY Ges tKej &Wþi ±wi þZ AšfP`KiY mæubantqtQ|

weAvBueGg 2010 mvtj Gi civgk^otmevi cwi wa AvšR^oMZK t^oq^ot^o m^ou^omwi Z Kti t^oQ| wek^ope^ovs^ot^oKi A^oq^otb weAvBueGg Ges AvdMvb^o t^obi t^oK^o x^oq e^ovs^oK Gi g^ota^o P^ou^o Ab^oh^ov^oq^o GAvBueGd-Gi m^oq^og^oZv e^ou^ox^oK^ot^oi weAvBueGg^o w^oq^oZ^oi c^ou^oB n^ot^oq^ot^oQ| c^ou^oZ^oov^obi^o B^ot^oZv^og^ota^o K^ove^ot^oj we^orf^ob^oe^oc^ou^ok^oq^oY K^ov^oh^o g Ges 2011 mvtj weAvBueGg K^ov^ou^ou^om AvdMvb e^ovs^oK^ov^ot^o i R^ot^ob^o w^oZ^o b^ovine^ov^ocx c^ou^ok^oq^oY K^ov^oh^o g c^ou^oi P^oj^o b^ov Kti t^oQ|

weAvBueGg e^ovs^oK^ovi I wek^ope^o v^oj^oq^oi m^os^ou^ok^o-o^owe^of^oW^o/A^ob^oj^o m^om^ot^o i g^ota^o e^on^oE^oi M^ot^oe^ol^oY^o I G^oK^ov^ot^oW^og^oK m^on^ot^oh^oW^oM^oZ^ov e^ou^ox^oi D^ot^ot^o t^ok^o 2012 mvtj e^ou^ol^o R^o e^ovs^ou^oK^os K^ob^od^ov^ot^oi Y^o i^oi^o Kti t^oQ| d^ov^oK^ow^oe^o D^ob^oq^ob d^ov^o Z^owi K^oiv n^ot^oq^ot^oQ h^ovi Av^ol^o Z^ov^oq d^ov^oK^ow^oe^ot^o i c^ou^oZ e^oQ^oi D^o“P^oZ^oi c^ou^ok^oq^oY I D^ob^oq^ob K^ov^oh^o t^ogi R^ot^ob^o we^ot^o t^ok^o t^oc^ou^oY K^oiv n^ot^oQ|

BD^ot^oi^ow^oc^oq^ov^ob BD^ow^oq^ob (BBD) Gi A^oq^otb Integrated Support to Poverty and Inequality Reduction through Enterprise Development (INSPIRED) K^ov^oh^o t^ogi Av^ol^o Z^ov^oq weAvBueGg Gi m^oq^og^oZv e^ou^ox^ot^oZ K^ov^oR K^oiv n^ot^oQ| Av^ov^ou^oo^oK K^ov^om i^og^o v^ocb, A^ob^oj^ov^oB^o j^ov^oB^ot^oe^oni m^oje^oavi m^osh^oy^o K^oiY, t^ou^o“K^oi A^ove^ow^om^oK m^oje^oav B^oZ^ow^o i g^ova^ot^og w^ok^oq^oY^o c^ou^oi t^oe^ot^oki D^ot^o L^ot^oh^oW^o D^ob^oz^o m^ov^oab K^oiv n^ot^oQ| we^ot^o k^ox Ask^oM^oh^oY^oK^ov^oi^ox Ges Q^ov^ot^o i Av^oK^oI^o K^oivi R^ot^ob^o weAvBueGg L^oe^o k^ox^oN^oB G^oK^ou^o AvšR^oM^oZ^oK g^ov^ot^obi t^on^ov^ot^o÷j Ges AZ^ov^ou^oo^oK w^og^oj b^ov^oq^oZ^ob v^ocb K^oi t^oZ h^ov^ot^oQ| weAvBueGg M^oZ P^ovi e^oQ^oi w^oZ^ou^o AvšR^oM^oZ^oK c^oj v^oi AR^o Kti t^oQ| G^o t^oj v^o n^ot^oQ-1st and 3rd Asia's Best B-School Leadership Award presented by CMO council (Singapore); Education Leadership 2012 Award presented by Knowledge Resources Development and Welfare Group (KRDWG) of IIT Delhi, India.

we^orf^ob^oe^oR^ow^ol^oj B^om^oi^ot^oZ t^o t^oki we^of^oW^oq^o kni t^o t^ov^oZ weAvBueGg A^oa^o e^ome^ov^ocx K^og^oR^ov^oj v^o P^oj^o y^o Kti t^oQ t^oh^oL^ov^ot^o weAvBueGg Gi m^om^o e^ovs^oK^o t^oj v^oi Av^o A^ow^o K c^ou^ov^obi^ov Ask^o w^ot^oq v^ot^oK^ob| Z^ov^oQ^ov^o we^orf^ob^oe^o M^ot^oe^ol^oY^o K^og^oR^ov^oj v^o, w^oi w^of^oD K^og^oR^ov^oj v^o, c^ou^oi w^ow^orf^ov^oE^oK M^ot^oe^ol^oY^o v^oi d^oj v^od^oj I we^ot^o t^oY c^oi e^oZ^o c^ou^ok^oq^oY K^ov^oh^o g^o t^oj v^ot^oK Av^ot^oi v^o c^ou^ot^oq^ow^oM^oK, e^ov^o b^oag^o Ges c^ou^oq^ov^oR^obi^or^ov^oE^oK K^oivi D^ot^ot^o t^ok^o c^ou^ok^oq^oY g^ow^oD^ot^oj i D^ocv^o v^ob w^on^ot^ote m^osh^oy^o K^oiv n^ot^oQ| t^ou^oax^oZ^ov^oi c^oi M^oZ P^oj^o k^o e^oQ^oi e^ovs^oj v^ot^o t^oki A^ow^o R^o L^ov^ot^oZi AR^o I D^ob^oz^o t^oK t^o“K^oti c^ou^ov^oZ b^ow^oZ^o-w^oba^o K, M^ot^oe^ol^oK, t^ock^ov^oR^ox^oxi M^ot^oe^ol^oY^ow^orf^ov^oE^oK t^oj L^ov^ot^oj w^oL m^og^oš^ot^oq e^ovs^oK c^ou^oi g^ovi we^ot^ok^ol m^os^oL^ov^o L^oe^o k^ox^oN^oB c^ou^ok^ov^o n^ot^oZ h^ov^ot^oQ|

1997 m^ov^oj t^o t^ok^o weAvBueGg-Gi G^og^ow^oe^oG^o Ges B^oG^ow^oe^oG^o m^ob^o R^ov^oZ^oq^o wek^ope^o v^oj^oq^oi A^oax^ob t^om^oU^ovi di t^ocv^o÷ M^ou^oR^ot^oq^o ÷ w^oWR (CPGS)-Gi g^ova^ot^og t^oq^o n^ot^oZ^ov| e^oZ^oq^otb Z^ov X^ov^oK^o wek^ope^o v^oj^oq^oi A^oax^ob Av^ov^o n^ot^oq^ot^oQ Ges t^oK^o w^ou^ot^oK X^ov^oK^o t^og

Ae e'vsK g'vrbRtgU (DSBM) bvtg bZbfvte bvgKiY Kti cte³ wvM⁰ tj v t` qvi e'e`v tbqv ntqtQ| evsj vt`tki e'vsKs tm±ti Amvgvb" Ae`v tbi "xKvZ` fjc XvKv vekte` vj tqi cqvZ Aa'vcK W. tgvRvdldi Avng` Ges evsj vt`k e'vsKti c³b tWcylU MfbP cqvZ G. tK. Mtzvca'vq Gi bvtg weAvBweGg-G` jU tPqvi c⁰dmi c` m⁰ Kiv ntqtQ| BtZvgta" evsj vt`tki "bvgab" e'vsKvi Rbve tL⁰ Kvi Behng Lvjtj` Ges Rbve Gm. G. tPšaj x h_v t g G` jU ct` thvM w` tqtQb|

2.5 w` Bbw÷wJDU Ae e'vsKvm⁰evsj vt`k (AvBweve)

AvBweve e'vsKs wv⁰tcvgv cix⁰lv JAIBB Ges DAIBB Gi wntj evm m⁰Y⁰bZbfvte web`IKti tQ Ges Gi wfvE⁰Z cW`cy`K c⁰qbm n el qe`' nvj bvMv` ivLvi Kv⁰ g Ae'vNZ itqtQ| Bbw÷wJDUi MZvb⁰wZK cix⁰lv c⁰wZtK bZbfvte tXtj mvRvtbv ntqtQ| e'vsKs wv⁰tcvgv cix⁰lv c⁰wZtK m⁰Y⁰vte AtUvtgtUW Kiv ntqtQ thLvfb cix⁰lv c⁰wZtZ evi tKvMvs wnt÷gmn mDU⁰ q'vi c⁰tzi KivR Pj tQ| e'vsKs wv⁰tcvgv cix⁰lv c⁰wZtZ MZvb⁰wZK dig ciY c⁰wZi cwi etZ⁰Ab-j vBb ti wRt⁰kb c⁰wZ Pvj j j t⁰ me⁰ZK e'e`v tbqv ntqtQ| ZvQov, c⁰wZ⁰ombK m⁰lgZv ep⁰tZ Bbw÷wJDUi AiMvtbvM⁰g cwi eZ⁰ Kti ct`vb⁰Zi c⁰gvZb bwwZgv vt`K bZbfvte AvaybK I ev`em⁰šZfvte `zvi Kiv ntqtQ| Bbw÷wJDUi Rvb⁰ c⁰kvkvtK w⁰qvgZ Kiv ntqtQ| Bbw÷wJDUi w⁰R`^Rwg/Avdm t`um q Kivi Rtb` tK`⁰ q e'vsKmn mKj m`m` e'vsK I Aw⁰R c⁰wZ⁰vtbi gva`tg 30 tKwU UvKvi dvU MVB Kiv ntqtQ|

Aw_R tmerfj³KiY

t`tki tK`xq e`vsK wntmte evsj vt`k e`vsKtKi gL` `wqZi ntjv gj` w`wZkxj Zv eRvq ivLv, Aw_R LvZ wqšY I ZÉyevb Ges mtefcwi Aw_R LvZi w`wZkxj Zv eRvq ivLvi cvkvcwk RvZxq `t`°Drcv`bkxj m`ú`i h_vh_ e`envt`i gva`tg A_`wZK c`e`x I Dbqtb w`wZ Kiv| Kw`qZ A_`wZK c`e`x i w`tk t`ktK GwMtg t`bqvi ct_ MYgvt`li AskMóY w`wZ KiZ MZ Pvi eQi a`i evsj vt`k e`vsK Zvi c`vMZ `wqZi cvj t`bi cvkvcwk Ašf`g`gj`K A_`wZK c`e`x AR` I miKvt`i `w`i`a we`tgvt`b bvbvgt`x D`vM`_tjvt`Z mg_`b thvMvt`Z t`tki ep`Ei RbtMvó`K Aw_R tmevi Avl Zvq wbtq Avmv Z_v Aw_R tmerfj³KiY Kg`m`Pi I ci we`tkl bRi t`l qvi cvkvcwk KwL, GmGgB I cw`tekeveÚe LvZ A_`q`tb I ci tRvi w`tqQ| ewYwR`K e`vsK`_tjv mvaivYZ kn`i D`PveÉ M`nKt`i wbtq e`l_vKvq Mwi e I cZ`s`iAA`tj i Rbmvaiv YZv` i tmev t`_tk A`tbK t`q`t` ewÁZ t`_tk hvq| evsj vt`k e`vsK mgvt`Ri wcvQ`tg cov Aet`nj Z GB RbtMvó`K e`vsKs tmevi Avl Zvq wbtq Avmvi j`q` e`vsK`_tjvi `Zt`ú`Z`°AskMóY Drm`v w`tZ GKwU bZb aviyv c`e`Z` Kt`itQ| G bZb aviywU w`b w`b c`ksmZ nt`Q Ges Aw_R tmevevÁZ RbtMvóxi t`vi tMvovq e`vsKs tmev t`c`i`v`bvi j`q` e`vsK`_tjv wbt`Ri`v D`vM`x ntqQ| hvi AvtM e`vsK t`_tk FY tctZb bv, thgb-eM`PwL, bvi x D`v`v`v, c`ó`SK K.I.K Zv` i nvZ GLb FY hv`Q; MYgvt`li gta` e`vsKs tmev Kv`g c`hwi Z nt`Q|

Avi Gme c`t`q`t`ci Kv`tY Aw_R Ašf`g`i mPtK evsj vt`k A`tbKuvB GwMtg i`tqQ| m`ú`wZ wek`e`vsKtKi Aw_R Ašf`g` Z`_`fvEvi ev tMvevj wcbt`W. 0 kxL`R c`óZte`b Abjvqx, `w`qY Gw`kqvi t`k`_tjvi gta` Aw_R Ašf`g` mPtK evsj vt`tki Ae`vb w`Zxq| c`g`_`v`tb i`tqQ k`j`skv| fvi Z I c`wK`_`t`b i`tqQ fvt`jv Ae`v`tb evsj vt`k| GLb evsj vt`tki 40 kZvsk c`ó` eq`x gvt`li e`vsK wnmve i`tqQ| tgvvBj e`vsKs Ges K.I.K I Ab`v`b`i` Rtb` `k UvKvi wnmve tLv`vi mpeavU we`tePbvq wbtj evsj vt`tki AR` 50 kZvstki tenk `e Kg nte bv| k`j`skvq GB nvi 69 kZvsk| fvi Z I c`wK`_`t`b GB nvi h_v`_`tg 35 I 10 kZvsk|

3.1 KwL FY Kv`g

evsj vt`tki A_`wZtZ KwL LvZi f`wqKv LpB`_i`Zc`Y` eZ`jv miKvt`i AM`naKvi LvZi gta`l i`tqQ KwL | t`tki tgvU t`kR Drcv`b A`tbKvstK KwL

Drcv`tbi lci wbfP Kti | tgvU t`kR Drcv`tb Kwl LvZi Ae`vb c0q 19 kZvsk | miKvti i Kwl -evUe wevfbaeKvh© g MhY Ges e`vsK,tj v KZR Djt LthvM` cwi gvtY Kwl FY weZitYi dtj cZ`wkZ gvIvq Kwl Drcv`b nl qvq weMZ Pvi A_@Qti wRiMvnc c0q evwl R Mto 6.26 kZvsk eRvq ivLv mae ntqtQ | K.I.K, k0gK, qI`a bviX Dt`v³vmn mKj mRbkxj gvb| B G c0q ARfb Ae`vb titL Ptj tQb | Kwl i Dbqtbi mt½ t`tki mvgwMK A_@wZK Dbqb RwoZ | ZvB Kwl l cwj -LvZi Dbqtbi gva`tgB t`tki wekvj RbtMv0xi Lv` wbi vEv wbi0ZKiY, Kgms`vb mjo Ges `wi`a`xKiY mae | Af`SliXY evRvi mae`mvtiY Kwl i fvgKv LpB „i“ZcY©Ges G KvitYB Pj gvb wekg`v tgvKwejvq Ab`vb` A`tbK t`tki tPtq evsjv`k fvtjv KitQ | GQrov, we`gvb mieivn NvUwZ c`Y Kti Lv` gj`c0wZ wbgSj Z_v evsjv`k e`vs`Ki gy`tbwZ ev`evqtbi Kwl FY „i“ZcY© fvgKv ivL.tQ |

evsjv`tki tenki fvm K.I.tKiB Kwl tZ webtqvMi chfb mvg_©tbB | tmB wefePbvq c0KZ K.I.Kt`i KvtQ mgqgZ c0qvRbxq cwi gvY Kwl FY mieivn Kiv AZ`SIRi`wi | G Rtb` c0S`K K.I.K l eMfPwl mn c0KZ K.I.Kt`i c0qvRbxq cwi gvY Kwl FY t`qvi j`qI` evsjv`k e`vsK c0Z A_@Qti i`i`tZ Kwl l cj`x FY bwiZgvj v l Kgmp tNvl Yv Kti Ges Zdwij e`vsK,tj vi gva`tg GwU ev`evqb Kti AvmtQ |

Kwl LvZ e`vcK FY mjeav evotbvi cvkvcwk FY mieivn c0 qvtZ „YMZ cwi eZB Avbv ntqtQ | we`kl Kti, K.I.Kiv thb`^Q c0 qvq, mKj c0Kvi nqi wbgj³ fvtE Ges mgqgZ Kwl FY tctZ cvtib Zvi Rtb` evsjv`k e`vs`Ki bRi`wii tRvi`vi Kiv ntqtQ | bviX`i AskMhY evotbvi j`qI` Kwl LvZ FY c0v`tb bviX`i AM0aKvi t`qv ntqtQ | Kwl c`Y`i b`vh`gj` wbi0Z KitZ Kwl wecYb e`e`vi Dbqtbi lci „i“Zy`ivc Kiv ntqtQ | Atc`qIvKZ AbM0ni l Dtcu`qJZ Gj vKv thgb Pi, nvl i, DcKj xq Gj vKvq Kwl FY weZitYi AM0aKvi t`qv ntqtQ | eZ0v`tb iv0xq gvwj Kvbrxb e`vsK,tjvi cvkvcwk temiKwi l we`kx e`vsK,tj vl Zvt`i tgvU FtYi Ab`b 2 kZvsk Kwl LvZ weZiY KitQ |

bZb A_@Qti i`i`tZB evsjv`k e`vsK Kwl l cwj -FY bwiZgvj v l Kgmp tNvl Yv Kti `vtK | MZ Pvi A_@Qti Kwl LvZi Dbqtbi evsjv`k e`vsK wevfbgj`x bwiZ-Kgmp MhY l ev`evqb Kti tQ | Kwl LvZ weMZ cwi P A_@Qti (2009-13) FY weZiY Kiv ntqtQ h_v tg 9284, 11117, 12184, 13137 l 14467 tKwU UvKv | m` mgvB 2012-13 A_@Qti j`qI`gvIvi Zj bvq 4 kZvsk tenk Kwl FY weZiY Kiv ntqtQ | Pj wZ A_@Qti (2013-14) G hveZKvtj i gta` mte`P 14595 tKwU UvKv Kwl FY weZitYi j`qI`gvIv wba`Y Kiv ntqtQ |



AMVx e'vst'ki A_q'q'ib crebvi Ck'j`x Dc'Rj vi eoBPri vq e'DKj e'wMb cwi`k' B Ki'q'Ob e'vsj v'k e'vst'ki Mfb'P W. Aw'ZDi ingvb



gq'gbm'st'ni w' kv'tj GKwU grm`n'v'Pwi cwi`k' B e'vsj v'k e'vst'ki Mfb'P W. Aw'ZDi ingvb

Kw' FY ms v's' weei Yx ms M'h K'ti Adm'vBU m'c'vi w'f'kb I Abm'vBU m'c'vi w'f'kb Kiv n't'Q | Kw' FY we'Zi't'Yi AM'w'Z, j q' g'v'v AR' B, FY we'Zi't'Y `Q'Zv I y'YMZ g'vb w'b'w'Z'K'iy, Kw' FY b'w'Z'g'v'vi Av't'j v't'K Db'q'bg'j K Kv'h' g ev`f'v'q't'bi AM'w'Z we'l't'q e'vs'K_s't'j vi m't'z' g'v'm'K I w' B-g'v'm'K w'f'v'f'z' e'vsj v'k e'vst'ki `e'v'K Ab'p'o'Z n't'Q | t'R'j v Kw' FY K'ug'u'i m'f'v'q m'Kj e'vst'ki c'w'Z'w'v'v'ai D'c'w'v'Z eva`Z'v'g'j K Kiv n't'q't'Q | e'vsj v'k e'vst'ki be'xb K'Z'K'Z'm'n m's'uk-`o'w'e'f'v't'Mi Kg'R'Z'w'Y c'w'q't'B K.I.K't' i Kv't'Q hv't'Q'b, Kw' F't'Yi nv'j bv'M'v` Z`_` m's'M'h Ki'q'Ob Ges m's'uk-`o' c'q' s't'j vi m't'z' we't'kl K'ti e'vs'K'vi, Kw' Kg'R'Z'P'I G'j v'K'vi M'Y`g'vb` e'w`e' e't'M'P m't'z' K_v' ej t'Q'b |

i'ag'v'v' Kg'R'Z'w'v'v' B bb, e'vsj v'k e'vst'ki Mfb'P W. Aw'ZDi ingvb w'b't'RI g'v't'S g't'a` t`'t'ki c'w'Z`'s' A'A't'j Ae'w`Z Kw' w'f'v'f'EK c'K'v' cwi`k' B te'w'i't'q co't'Q'b Ges w'b'R t'w't`' e't'm t'U'w'j t'd'vb I w'f'v'v'I K'bd'v't'i Y' Gi g'v'a't'g K.I.K't' i m't'z' mi'v'm'vi K_v' e't'j Z'v't' i Kw' FY c'v'l'q'vi e'v'c'v't'i t'Lu'R-Lei w'b't'Q'b | m'e'u'v'Z e'vsj v'k e'vst'ki c'w'v'b Kv'h'q' q'm'n kv'Lv Aw'd'm_s't'j v't'Z O'M'h'K `v`_`e'v'si q'Y t'K`>`^ (v'm'Av'v'ic'w'm)O` `v'cb Kiv n't'q't'Q | t'K`>` w'U't'Z 16236 b'p't'i i GKwU n'U'j v'Bb P'v'j y'Kiv n't'q't'Q | GB t'K't`^` c'w' B Kw' I c'w'j -FY ms v's' Aw'f't'h'v't'Mi w'f'v'f'z' e'vsj v'k e'vs'K h_vh_` e'e`v w'b't'Q Ges f'w'e'l`'t'Z I e'e`v w'b't'e |

3.2 e'M'P'w'l t` i R't'b` we't'kl FY Kg'm'P

e'vsj v'k t'ki M'g'x'Y R'b't'M'v'oxi GK we'iv'U Ask e'M'P'w'l | `w'i`^`G R'b't'M'v'oxi A't'b't'Ki B w'b'R`^`t'K'v't'bv P'v'l t'h'w'M` R'w'g' t'b'B | 2005 m'v't'j c'w'i P'w'j Z Kw' b'g'p'v R'w'i't'ci Z`_` t`_`t'K t`_`Lv hv'q, t`_`t'ki 1 t'K'w'U 50 j q' K.I.K c'w'i ev't'i i g't'a` 70 j q' e'M'P'w'l | Z'v'iv t'g'v'U P'v'l K'Z R'w'gi 55 k'Z'v'sk P'v'l K't'ib (Z`_` m'f` t' Kw' i'g'w'vi-2008) | t`_`t'ki c'w'p'w'j Z e'v's'it'Ks e'e`v'v'q R'v'g'v'Z Q'rov FY t`_`l q'v n'q' b'v | Z'v'Q'rov, c'w'Z`'s' R'bc't`

eMPPwl eʻvʻtKi ʻŋi FY A_ev Abʻ tKvʻbv GgGdAvB Gi mʻ½ hʻʻ Zviv G cKʻi t_ʻtK FY cvl qvi thvMʻ bb| hviv Gme Aw_ʻR tmevi evBʻi i tʻqʻtQb i ayZvivB thb G FY cvq Zv vbwōZ Kivi weavb ivLv ntʻqʻtQ|

RbcōZ G FʻʻYi cwi gvY cōq mʻʻto 13 nvRvi UvKv| eʻvʻK G FʻʻYi 5 kZvsk A_⊙ vbi v cĒv RvgvZ ev vWʻt c wRU vnmvʻte ti tL t_ʻq Ges FY mʻuYʻʻc cwi tʻkva nI qvi ci G A_⊙FY MōxZvi mʻĀqx vnmvʻte Rgv Kiv nq| GB FʻʻYi tgqv` mʻvaviYZ 6 t_ʻtK 10 gvʻtmi gʻtā` mʻxgvex ivLv nq Ges 10 kZvsk nvʻti mʻy (cĒU ti tU) Avʻt v c Kiv nq| FY MōxZv eMPPwl tK mʻy mn FʻʻYi 30 kZvsk 6-9U gvmK vKw` tZ Ges evK 70 kZvsk dmj I Vvi ci `ŋU mgvb vKw` tZ cwi tʻkva Ki tZ nq| eʻvʻK Zvʻt` i FY weZiY I cptA_ʻqʻtbi `we mʻuʻj Z GKwU Zvj Kv evsj vʻt` k eʻvʻstK `vLj Kʻti |

3.2.3 eMPPwl FY cKʻtʻ i I ci cōdmi Avāj evʻtqm-Gi gj`vqb

wekó A_⊙vZwe` cōdmi Avāj evʻtqm 2011 mʻʻtj i tklvʻtā` evsj vʻt` k eʻvʻstKi MnxZ I eʻvʻtKi gʻvā`tg cwi Pwj Z eMPPwl t_ʻi Rʻtʻb` weʻtKl FY cKʻtʻ i eMPPwl t_ʻi I ci GKwU Mʻtēl Yv Rwi c cwi Pj bv Kʻtʻib| Rwi t c wZvb t_ʻtKi mʻvZwU wefvʻtMi 400 eMPPwl i mʻvʻŋvZKvi tbb| Rwi c KvR tʻkʻtI cōxZ Mʻtēl Yv cōZte` t b wZvb KgŋwPwU i gj`vqb Dʻtj L Kʻtʻib, eMPPwl iv Mʻto 14 nvRvi UvKv Kʻtʻi FY tʻcʻtʻqʻtQb, 80 kZvsk eMPPwl D`P dj bkj avb Pvl Kʻtʻi weNvcōZ 8-10 gY t_ʻtK 15-20 gY A_ʻʻ cōq wō_Y dj b tʻcʻtʻqʻtQb| 95 kZvsk eMPPwl Zvʻt` i FY mgqgZ cwi tʻkva Kʻtʻi tQb| 90 kZvsk eMPPwl B etj tQb, FY tʻcʻtʻq Zvʻt` i A_ʻʻwZK Dbq b mvaZ ntʻqʻtQ| Zviv Avʻt iv etj tQb, GB FY cvl qvi AvʻtM Zviv D`Pmʻt` (cōZ gvʻt m 10 kZvsk) gnvRbʻt` i KvQ t_ʻtK avi vbtq Pvl ver` Ki tZb| tKvʻbv tKvʻbv tʻŋʻtI wZb gvʻtmi Rʻtʻb` 10 nvRvi UvKv FY vbtq 10 gY avb ev 8 nvRvi UvKv mʻy vntʻmte gnvRbʻtK w` tZ nZ| eMPPwl iv Mōtci m`m` nI qvi gvĀ 21 w` tbi gʻtā`B GB FY cvʻt`Qb-G weI qwʻtK cōZte` t b KgŋwPwU metʻPtq fvʻtj v` K vntʻmte vPwY Z Kiv ntʻqʻtQ|

3.2.4 eMPPwl FY Kvʻh⊙ g vubwui s

evsj vʻt` k eʻvʻstKi A_ʻqʻt b cwi Pwj Z eMPPwl t_ʻi FY cōvb KgŋwPi Dʻtj k` dj cĒ- Ki tZ Ges mgqgZ FʻʻYi A_⊙t di Z cvl qvi j tʻŋ` evsj vʻt` k eʻvʻsK vbw eo gubwui s Ae`vNz ti tL tQ| G j tʻŋ` evsj vʻt` k eʻvʻsK 35wU tRj vʻfʻʻ 35wU DcʻtRj vq 700 eMPPwl i I ci GKwU mgxʻŋv Pj vq| GB mgxʻŋvq t_ʻLv hvq, teiki fʻwM eMPPwl cōgeʻtʻi i gʻtZv tKvʻbv cōwZōwbK Drm t_ʻtK FY tʻcʻtʻq Ges mgqgZ KwL DcKiY q Ki tZ tʻcʻtʻi tQb| Gi dʻtj Zviv Pov mʻt` AcōwZōwbK Drm ntZ FY tbqv t_ʻtK gʻʻʻ tʻcʻtʻqʻtQb| GB cKʻtʻ i mʻ½ KwL mʻuʻmvi Y Awā` Bʻtʻi KgʻʻZʻʻe` hʻʻʻ vKvq eMPPwl iv Zvʻt` i KvQ t_ʻtK cʻhʻʻʻ mʻuʻmKʻ Z_` I mnʻtʻwM Zv cvʻt`Qb| G FY

3.5 ti qwZ mỳ nvti Kwl FY weZiY

miKvtii mỳ ƒwZcittYi Avl Zvq evsj vt`k e`vsK `β aiṭbi weṭkl FY KgṃP cwi Pvj bv l Z`vniK KiṭQl Gi GKwU nṭ`Q Avg`wḃ wbfP Wj, ^Zj exR, gmj v RvZxq dmj l fÆv Pvtl K.l.K chṭq 4 kZvsk ti qwZ mỳ nvti FY KgṃP Ges Ab`wU nṭ`Q GKB mỳ nvti mgy`DcKj xq Gj vKvi j eY Pwl ṭ`i FY cḃ vb KgṃP |

3.5.1 Avg`wḃ wbfP dmj Pvtl ti qwZ mỳ nvti FY KgṃP

ṭ`ṭk Wj (gm, gmj, tLmwiv, tQjv, gUi, gvl Kj vB l Aoni), ^Zj exR (mwi lv, wZj, wZim, wPbev`vg, mhḡLx l mqwēb), gmj v RvZxq dmj (tcḃvR, imp, Av`v, gwip, njy l wRiv) Ges fYēvi cṖi Pwn`v_vKv mṭEj| Drcv`b tm Abḥvqx hṭ`ó bq etj Avg`wḃwbfP Gme cY` Avg`wḃ eve` cḃZ eQi cṖi `eṭ`wkK gy`ṭ e`q nq| weMZ 2009-10 A_ḂQṭi Gme cY` Avg`wḃ eve` mṭto 12 nvRvi ṭKwU UvKvi mggṭj`i `eṭ`wkK gy`ṭ e`q nṭṭQl A_P evsj vt`ṭki cveZ` AĀj mn weifbweAĀtj iṭṭQ Gme dmj Pvtl i wecj mṭḃebv| G aiṭbi dmj PvlṭK Drmṃv w`ṭZ mi Kvi KZṚ ṭNwl Z 2 kZvsk ti qwZ mỳ nvti FY ṭ`qvi e`e`v_vKṭj l K.l.KMY G mṭeav mṭúṭK`mg`K AewNz bv_vKvq G LvṭZ BṭZvcṭeṭZgb FY weZiY Kiv nṭZv bv| PviwU ivḃṭq gwj Kvbvxb ewYwR`K e`vsK l `βwU weṭklwqZ e`vsK miKvtii mỳ ƒwZcittYi mṭeavi Avl Zvq ti qwZ mỳ nvti FY weZiY Kṭi Avmṭj l Zvṭ`i FY weZiṭYi cwi gvY wQj GṭKerṭiB bMY`| mḥZKviṭY, Gme Avg`wḃwbfP dmj Pvtl



evsj vt`k Kwl e`vsK, Avj xK`g kvLv, ew`i evṭb cḃwkZ nṭ`Q 2 kZvsk ti qwZ mỳ` Kwl FY weZiY ms vṣṭe`vbi

ti qwZ mỳ nvti FY weZiY evorṭbvi Rṭb` evsj vt`k e`vsK weMZ 2010-11 A_ḂQi ṭ`ṭk weifbweDṭ``wM MḃY Kṭi| GiB Ask wṭmṭe K.l.Kṭ`i Dḃx Kivi Rṭb` evsj vt`k e`vsK wḃU l Bṭj KUṭbK wgvWqvq 2 kZvsk ti qwZ mỳ nvti FY mṭeav mṭúṭK`e`vcK cṖi Yvi Dṭ``wM tbq| cvkvcwK,

e`vsK_ṭj vtṭKl cṖi Yvi e`e`v`tbqvi Rṭb` Abṭiva Kṭi| G LvṭZ cḃ`q FY mṭeavi we`wi Z Z`_ mswk-óe`vsK_ṭj vi l ṭqemvBU Ges cḃZ`K kvLvq RbmṃvavṭYi mṭṭR `wḃṭMvPi nq Ggb RvqMvq ṭbwUk ev`e`vṭṭi i gra`ṭg cḃ kṭbi Rṭb` wḃ`R ṭ` l qv nq| tm Abḥvqx e`vsK_ṭj vl cḃqRvbxq e`e`v`wḃṭṭQl evsj vt`k e`vsK, e`vsK_ṭj vi AbḃiṭYi Rṭb` 2 kZvsk ti qwZ mỳ nvti FY cḃ vb ms vṣṭGKwU eKṭj Ul cKṭv

Kti tQ | G eK tj tU Wj , ^Zj exR, gmj v l fÆv Pvl i „i“Z; Gme dmj Pvl i Rtb”
tRj v l Dc tRj wfwÆK Drcv` b Gj vKv, FY wbgqvPvi, Drcv` b cwAKv l FY
cwi tkvamwP BZ`w` we l q D tj L Kiv ntqtQ |

ti qwZ mj nvi 2 Gi `tj 4 kZvsk wbafl Y

t`tk Wj , ^Zj exR, gmj v l fÆv Pvl tK Drmn w`tZ Ges ivotq gwj Kvbvxb
e`vsK_s tj vi cvkvcwk temi Kwii l we t`kx e`vsK_s tj vl hv tZ G Lv tZ FY we Zi tY
Ask wbtZ cvti tm Rtb” mi Kv tii mj qwZ c tY mpeavi Avl Zvq 2011-12 A_@Qi
t`tk G FtYi l ci K.l.K ch t q we`g vb ti qwZ mj nvi 2 kZvsk t`tk ewotq 4
kZvstK c pt wbafl Y Kiv ntqtQ | dtj , D³ A_@Qi ntZ ivotq gwj Kvbvxb
e`vsK_s tj vi cvkvcwk temi Kwii e`vsK_s tj vl Zv t`i ewl R Kw l cwj - FY
j q`gv tvi Aaxb evsj vt`k e`vstKi gva`tg mi Kv tii 6 kZvsk nvti mj qwZ c tY
mpeavi Avl Zvq Dwj wLZ dmj Pvl i Rtb” FY we Zi Y Kti Pj tQ | Av tM G Lv tZ
FY w`tj e`vsK_s tj v K.l.K ch t q c 0 E 2 kZvstki mt 1/2 mi Kv tii qwZ c tY eve` 6
kZvsk A_@ 8 kZvsk nvti mj tcZ, hv A t b Kv stK B Zv t`i K ÷ Ae dvU Kfvi
Ki Z bv | eZ gvtb 4 kZvstki mt 1/2 mi Kv tii 6 kZvsk thvM Ki t j c kZ mj nvi
`wovq 10 kZvsk, hv e`vsK_s tj vi K ÷ Ae dvU tK tgvUvgvU Kfvi Kti | Zvi c t l
G t q t t Kvtbv e`vstKi Ab`vb` FtYi j vt fi Zj bvq Kg ntj D³ Ask u msuk-ó
e`vstKi wGmAvi wntmte MY` Kiv nte |

ti qwZ mj nvti j q`gv t wfwÆK FY we Zi Y

2010-11 A_@Qi c 0 gev t i gtZv Avg`wb we K i dmj thgb Wj , ^Zj exR, gmj v
RvZxq dmj l fÆv Pvl i Rtb” 2 kZvsk ti qwZ mj nvti 96 tKwU UvKv FY
we Zi tYi j q`gv t v wbafl Y Kiv nq | D³ A_@Qi G Lv tZ e`vsK_s tj v c 0 q 71 tKwU
UvKv FY we Zi Y Kti, hv tgvU j q`gv t vi 74 kZvsk | 2011-12 A_@Qi e`vsK_s tj v
G Lv tZ 78 tKwU UvKv j q`gv t vi we ci x tZ c 0 q 82 tKwU UvKv FY we Zi Y Kti tQ,
hv tgvU j q`gv t vi 105 kZvsk | 2012-13 A_@Qi Gme Avg`wb we K i dmj
Pvl i Rtb” 4 kZvsk ti qwZ mj nvti 89.45 tKwU UvKv FY we Zi tYi j q`gv t v
wbafl Y Kiv ntqtQ, hvi we ci x tZ G Lv tZ 75 tKwU UvKv we Zi Y Kiv ntqtQ |
we`g vb bxnZgvj v Abhvqx c kZ FY Pwin`vi Av t j vt K e`vsK_s tj v ti qwZ m t`i Rtb”
wbw` 0 dmj Pvl i D t t k` c 0` q FtYi ewl R j q`gv t v wbafl Y Kti eQ t i i i`tZB
msuk-ókvL_v t j vt K h_vh_ wbt` Rbv Rvii Ges j q`gv t v Abhvqx FY we Zi Y wbnOZ
Kivi Rtb” kvL_v t j vi FY we Zi Y AMWZi Z`vi wK e`v` c 0 Z 0 Kti _vt K |
e`vsK_s tj v j q`gv t v Abhvqx FY w`t`Q wKbv tmwU evsj vt`k e`vsK t`tk l wbgvZ
gubUi Kiv nt`Q |

ev`ievb m`ti i ivRwejv, Knjvs, mj Zvbcjmn ti vqvsQmo, Avj xK`g, i`gv Dc`Rjvq Av`vi ev`uvi dj b nl qvq ev`ievb GjvKwU Av`v I nj`y P`tli R`tb` K`v`vi Gwi qv wntmte e`vcK cwi vPwZ jvf Kti |

ev`ievtb Av`v P`tli ev`uvi dj`tb e`vsK F`Yi KZUKz c`fve itqtQ Zv hvPvB KitZ evsjv`k e`vstKi GKwU cwi`k`b `j wVtm`f 2010 gvfm GKwU mgx`v Pjvq| mgx`v cOZte`b t`_tK t`Lv hvq, e`vsK t`_tK `vbxq K.I.KMY Av`v I nj`y P`tli R`tb` 2 kZvsk ti qwZ m`y nvti FY mjeav tctqtQb, G FY tctq Zviv DcKZ ntqtQb, mgqgZ exRmn Ab`vb` DcKiY msMh Ges e`envi KitZ cvivq Av`vi ev`uvi dj b tctqtQb| e`vsK F`Yi c`evn wbu`OZ nl qvq Zv`i`tK AcOZ`OwbK Dm t`_tK Pov m`f` FY wbtZ nqub| ev`ievb GjvKvq Av`Mi eQtii Zj bvq 2010 mvtj Av`vi dj b A`tbK tewk ntqtQ| cwi`k`b `j cKZ Av`v Pwlt`i m`t`/2 K_v etj I Av`vi ev`uvi dj`tbi w`el quU wbu`OZ ntqtQb| K.I.KMY Av`v I nj`f`i dj`tb Zv`i` m`stioi K_v Ges `vbxq e`vsK KgRZ`f`i Av`stii KZvi w`el quU cwi`k`b `tj`i KvtQ cKvk Ktib| ev`ievb m`i` ivRwejv BDwbq b I Knjvs BDwbq`tbi tek KtqKRb mdj Pwlt Drcw`Z Av`v I nj`f`i wew j`a A`_tK tgtqi w`etqi LiP I `f`i` e`emvi g`j`ab thvMvbm n wewfbae LiP tgUvtbvi K_v cwi`k`b `j`tK RwbqtQb| RbZv e`vsK, ev`ievb kvLvi e`e`vcK Rvrbv, O`i`agv`I ev`ievb m`i Dc`Rjvq RbZv e`vsK KwL LvZ 2009-10 A`_Qtii 22 jvL UvKv FY w`tqtQ, hvi g`ta` Av`v P`tli R`tb`B 18 jvL UvKv FY t`q|O ev`ievb KwL m`a`u`fvi Y Aw`B`ti i GKRB Ea`Y`Zb KgRZ`P`Rvrbv, O`t`Rjvq Gevi (2010) cOq 1562 tn`±i Rwg`tZ Av`v Pvl ntqtQ| Dbz thvMvthwM e`e`v I e`vsK t`_tK mnR ktZ`FY cvl qvq K.I.tKiv Av`v P`tli Av`Mh`x n`t`Qb|O ev`ievb`v` evsjv`k KwL e`vsK t`_tK 2 kZvsk ti qwZ m`y nvti FY Mh`YKvix Knjvs BDwbq`tbi mdj Av`v Pwlt w`Psmvey Rvrbv, O`Av`M ivRwejv I Knjvs GjvKvq e`vcKf`vte ZvgvK Pvl nZ| wKs` Av`v Pvl `i`i` nl qvi ci eZ`v`tb GLvbKvi K.I.K I RypPwlt iv ZvgvK Pvl tQto w`t`Qb| ZvQvov, Av`v t`f`tZ mw`_ dmj wntmte gwip, f`Ev, KPz, tXok I Kjv Pvl Kiv hvq| dtj Gme mw`_ dmj wew Kti I evowZ Avq Kiv m`a`e|O ivRwejv BDwbq`tbi igvZqv cvovi K`vsc`i` gvi gv Rvrbv, wZwb cuP GK i Rwg`tZ Av`v Pvl Ktib| cuP GKti Zvi tgU mvtO Pvi jvL UvKv LiP ntqtQ| dj b Ges `vg fvtjv cvl qvq wZwb `k-GMv`iv jvL UvKv Avq KitZ tcti`tQb|

Av`v I nj`y P`tli e`vcK mvd`tj`i t`c`v`ctU 16 tde`q`wii, 2011 Zwi`tL tmvbjx, RbZv, AMh`x I evsjv`k KwL e`vstKi thS`_ D`t`v`fM ev`ievtb w`etkji cOg Av`v Pwlt I nj`y Pwlt m`t`aj`tbi Av`tqvRb Kiv nq| m`t`aj`t b evsjv`k e`vstKi Mfb`P`W. Aw`ZDi ingvb c`avb Aw`Zw` wntmte Dcw`Z t`_tK `vbxq K.I.Kt`i`tK Av`v I nj`y P`tli D`j`x Ktib| Abpvtb cKZ Av`v I nj`y Pwlt`i`i` ti qwZ m`y nvti cKv`tK` FY

weZiY Kiv nq| Wj , ^Zj exR, gmj v l fÆvi Drcv`b cÆxi MwZ evovtZ G mg`i
 dmj Pvl i Rtb` ti qwZ mÿ nvti FY t` qvi e`v` i "ZcYAbNUK wntmte KvR
 KitQ| chvB FÿYi cvkvcwk gvW chvq Dbz cÆv`i e`envi, D`P dj bkjy exR
 mieivn, KwI eüglxKiY, Drcw`Z dmtj i b`v`g`j` wlvÖZKiY BZ`w` Df`vM
 Avg` wlvbfp Wj , ^Zj exR, gmj v l fÆvi Drcv`b evovtZ weivU fvgKv ivLtZ
 cvti | ev` ievbn cveZ` Gj vKv l t`tki Ab`vb` mætebvq Gj vKv Gme dmtj i
 Pvl tK Avt iv Rbcv` KitZ cvitj Gme ctY`i Avg` wlv wlvfpZv Kgvbvi gva`tg
 t`tki wecj` e`f`wkK gy`i mvkQ Kiv mæe nte| BtZvgtã` e`vsvKs LvTzi Ötcv-
 GKwJfÖ Df`vM dij Gme ctY`i g`j` AvtMi tPtq AtbKUVb w`wZKj Zv j`
 Kiv hv`Q|



16 tde`qmi, 2011 Zwi tL ev` i evb trJvq wetki cÜg Av` v l nj`y Pwl mt`sj` tb cÆv AwZw` wntmte Dcv`Z
 ersj vt` k e`vstKi MfBp W. AwZDi i gvb

3.5.2 jeY Pvl i Rtb` ti qwZ mÿ nvti FY KgfmP

ersj vt` tk j etYi Pwin`v cÆi Ges t`tki mgj`a DcKj eZP` Gj vKv jeY Pvl i
 AbKj cwi tek l we`gvb| DcKj xq Gj vKv jeY Pvl i mt`z cÆi q`iz`a cÆvK l
 eMPPwl RwoZ| Zuiv cÜqB NwYSo l Rtj`v`Qv`mi gtZv cÜkuzK` thvMi wkKvi
 nb| dtj Aw`Kfvte`ep` G mKj jeY Pvl tK mnR ktZ`v 4 kZvsk ti qwZ
 mÿ nvti Rbcv`Z 0.5 weNv ntZ 2.5 GKi chv`i RvgtZ jeY Pvl i Rtb` GKK ev
 MÖcvf`v`tZ FY weZi`Yi wetkl e`v`v tbqv ntqtQ| 2010-11 A`vQti t`tk
 ersj vt` k e`vsk G wetkl FY KgfmP PjyKti |

mgj`a DcKj eZP`th mKj Gj vKv jeY Pvl ntq`vtK tm mKj Gj vKv jeY Pvl
 tgsmtg (mvavi Yfvte`wlv`m`v`-tg) jeY Pvl i Rtb` G ti qwZ mÿ nvi mjev cÆhvR`
 nq| 4 kZvsk ti qwZ mÿ nvti 2010-11 A`vQti cÜq 1200 jeY Pvl tK 4 tkwU

KZB iwnZ Kiv ntqtQ| K.I.Kt`i wk`lvi welquw wetePbvq wbtq Zvt`i tK tPtKi e`tj bM` DtEjv b fvDPvi t`qv nq| Zte, th mKj K.I.K tPK eB Pqv Zvt`i tK tPK eB t`lqv nq| Awkw`lZ K.I.Kiv wUcmB w`tq Zvt`i UvKv Zj tZ cvi`teb hZ`lY bv Zviv `l`i Ki tZ wkL`tOb|

K.I.tKi wnmve e`envti MwZkxj Zv Avbqb

K.I.Kt`i wnmve,tjvtK tjbt`tbi gva`tg mPj ivLv l KvhRi Kivi j`l` e`sjvt`k e`vsK 6 btf`at, 2012 Zwi tL msuk-o e`vsK,tjvtK wetkl wbt`Rbv w`tqtQ| thgb-tjbt`b ep`i j`l` Gme wnmvtei lci m`nvi mvaviY m`Aqx wnmvtei tPtq 1-2 kZvsk tenk nvti t`qvi welquw e`vsK,tjv wetePbv Ki te| msuk-o e`vsK,tjvi c`avb KvhRj q Zvt`i kvLv,tjvi c`avbMYtK K.I.tKi wnmve mPj ivLvi ewl R j`l`gv`v wba`lY Ki te| e`vsK kvLv,tjv G aitbi GKvD`U i`l`Z m`Atqi lci 90 kZvsk chS`l`f m`i FY mjev t`qvi welquw wetePbv Ki te|

K.I.tKi wnmve,tjvtK BbAcvti wUf ev Witg`U Kiv hvte bv| BtZvgta` tmvbj x e`vsK wj t Zvt`i m`Aqx wnmvte c`q m`nvti tPtq G wnmve,tjvtZ tenk m` avh` Kti tQ| cvkvcwuk, G wecj cwigvY GKvD`U mPj ivLvi Rtb` M`gvt`i un-tapped savings msMh, m`Aq Rgv l DtEjv b, tiwU`vY Rgv BZ`w` `fwek e`vsKs Kvh`tg Zvt`i tK Drmn t`qvm wewfbamRbkxj t`wv` Pvj j wel tQ D`gx fvgKv cvj b Kivi Rtb` e`vsK,tjvtK civgk`qv ntqtQ|

K.I.tKi wnmve tLvj vi m`pj

GKvD`Uavix K.I.Kiv tKej mi Kvi KZR c`E Kwl DcKiY thgb-mvi, exR, wWtRj BZ`w` LtZ fZ`Ki A`e` e`vst`Ki FY tmevB cvt`Ob bv; Zvt`i gta` m`Atqi Af`vm Mto DVtQ, hv mvguMk Awl`R tmevfv`KiY c` qvtK teMevb Ki tQ| Gme wnmvte mvaviY e`vsK wnmvtei gtZv Af`šlixY l t`tki evBti i tiwU`vY cvv`tv l A`e`vbs`ti i m`thvM i tqtQ| ga`Z`fvMxt`i t`šivZ` t`tK tinvB cvlqv l Kwl FY Kvh`tg `QZv evovt`bvi Rtb` th mKj K.I.tKi GKvD`U i tqtQ wetkl e`wZ g Qrov Zvt`i tK Kwl FY bM` t`qvi e`tj GKvD`U i gva`tg t`qvi Rtb` e`sjvt`k e`vsK wbt`Rbv w`tqtQ| c`kZk wech`qi dtj m` l`wZ KwU`tq DVtZ K.I.Kt`i wnmvte mi Kwi l temi Kwi Awl`R mnvqZv t`qv nt`Q|

K.I.tKi wnmvtei eZ`gvb Ae`v

eZ`gvb mi Kvti i fZ`K l Kwl FY e`e`vq bvUKxq cwi eZB GtmtQ| AvtM K.I.Kiv e`vsKvi l ga`Z`fvMxt`i `vi `v` ntZv| wKš` eZ`gvb G wP`l` cvt`e tMtQ| GLb e`vsK KgRZ`vB hv`t`Ob K.I.tKi t`vi tMvovq| BtZvgta` c`Kvt`k` Kwl FY l fZ`K

weZiY i i n t q t Q | G w n m v t e i g v a t g G L b K l . t K i v i a y f Z K I K w l F Y B w b t Q b
 b v , t i w g U v Y m n A b v b A w l R t m e v l w b t Z c v i t Q b | A v g v t i c e v m x t i t e n k i f v M
 g v - e v e v K l . K | K v t R B G K v D U a v i x K l . K t i w n m v t e L j m n t R I ` Z t i w g U v t Y i
 U v K v R g v n t Q | M Z I P j w Z A _ e Q t i G m e w n m v t e K w l F Y w e Z i Y , m A q , e t w k K
 t i w g U v Y I A f s i x Y t i w g U v t Y i w P t w b g i e f c t

(tKwU UvKv)

wel q	A_eQi 2011-12	A_eQi 2012-13
Kl.tKi wnmvte KwL FY weZiY	223.54	294.12
mA t q i c w i g v Y	114.50	105.63
e t w k K t i w g U v Y	38.80	47.81
A f s i x Y t i w g U v Y	22.25	19.49

m g q g Z m i K v t i i t q v f Z K R g v Q v o v l t f w e K e v s w K s K v h t g k U v K v q t L j v
 K l . K G K v D U t j v w k f v t e e e u Z n t Q t m e v c v t i m s w k - o e v s K t j v t K t g w m K
 w f w E t Z e v s j v t k e v s t K w e e i Y x w l j K i t Z n t Q | e v s j v t k e v s K f w e l t Z I G
 a i t b i g u b U w i s A e v n Z i v L t e |

3.6.2 Awl R t m e v f i r g j K A b v b c t q c

k U v K v q K l . t K i w n m v e t L j v i e v B t i m i K v t i i w e i f b e m g w i R K w b i v c E v K g m P i
 m y e a v t f v M x t i g t a A e Z i Y , t e K v i h e K / h e b v i x , n Z w i g y t h v x t i R t b
 w e t k l w n m v e , w n y K j v Y U t t t K A b j v b c U B t e w i r , q j z R x e b e x g v M o h x Z v
 G e s t j i Q v T - Q v T x t i R t b A v t i v c o q 3 6 j q w n m v e t L j v n t q t Q | G m e w n m v e
 t L j v i g v a t g t t k e o a i t b i A w l R A s i f i r n t q t Q | A f w e c j m s L K g v b j t K
 e v s w K s t m e v i A v l Z v q A v b v m e n t q t Q |

- m v g w R K w b i v c E v K g m P i A v l Z v q e q f v Z v , A m O j c i Z e U x f v Z v G e s
 w e a e v l t g x c w i Z v b v i x t i f v Z v c o v b K v h g m n R Z i , n q i w b g y B
 G e s t Q z v w b w o Z K i t Y i j t q R v Z x q c w i P a c t I t c b k b t c t g U A W f
 (w c i c l) b a t m a n j Z f v Z v i w k e B t q i w e c i x t Z m y e a v t f v M x i v k U v K v R g v
 t i t L Z v t i b t g e v s K w n m v e L j t Z c v i t Q b | R b , 2013 c h S i G a i t b i 26
 j q 64 n v R v i w n m v e t L j v n t q t Q |
- g y t h v x v m a s b x f v Z v e v s K w n m v t e i g v a t g t q v i j t q R v Z x q c w i P a c t I
 g y t h v x v m a s b x f v Z v i w k e B t q i w e c i x t Z g y t h v x v i v k U v K v R g v w t q
 e v s K w n m v e L j t Z c v i t Q b | R b , 2013 c h S i G a i t b i G K j q 10 n v R v i
 w n m v e t L j v n t q t Q |

tWneU Kw©I BŪvitiBU e'vsuKstqi m'fhuM itqtQ| G ai'bi wmwve QvĪ-QvĪxt`i mĀqX Af'vm `Zwi Ki'te, hv cieZfēZ Zvt`i D'P wKŋvq Kv'R Avmte| ĩĵ e'vsuKs



Gi gva'tg t`tki RbmsL'vi GKuU Dtj L'thuM' Ask'tK Aw_R tmevi Avl Zvffē Kiv m'ē nte| Gi dtj tQvU tQvU tQ'tj -tg'tqiv e'vsuKs wēl'tq mg`K AewZ n'tZ cvi'te, hv Zvt`i my`i fwe'l'r Mo'tZ mnvqK f'ugKv cvj b Ki'te| ĩĵ e'vsuKs KgŋŋP QvĪ-QvĪxt`i t'K Aw_R f'v'te wbi'vc` R'ebh'ct'bi R'tb` Aw_R wKŋvi

wfivē cĪZ K'ti w`tZ cv'ti | Gfiv'te `k'ke t`tK Aw_RZ Aw_R wKŋv | Awf'ĀZvi Ab'k'xj t'bi gva'tg Zvi v`tki RvZxq A_ŌwZt'Z Ae`vb ivL'tZ cv'ti |

3.7.1 evsj vt`tk ĩĵ e'vsuKs

tK>`tq e'vs'tKi wbt`Rbvq ĩĵ e'vsuKs bZb gvĪv tctqtQ| Aw_R wKŋv | tmevfi'K iY KgŋŋP'tK Zi'w'sZ Kivi ct_ ĩĵ e'vsuKs GKuU `i'Z'c'p'c` t'ŋ|c| i'` t`tKB Ō'ĵ e'vsuKs Ō m'ā'ut'K wKŋv_x'Ges Zvt`i Awf'fveK't`i g'tā` e'vcK mvov ctqtQ| evsj vt`k e'vs'tKi wbt`Rbvi t'c'ŋ'tZ e'vsK_s'tjv ĩĵ e'vsuKstqi `i'Z; wētePbvq B'tZvg'tā` QvĪ-QvĪxt`i R'tb` AvKI'ŋq g'p'v'v'mn wē'f'v'ē`āg ev t'c'Ō'v'± P'j yK'ti'tQ| G ch'Ō' 45uU e'vsK ĩĵ e'vsuKs tmev P'j yK'ti'tQ| R'p, 2013 ch'Ō' G e'vsK_s'tjv 2.25 j'ŋ QvĪ-QvĪxi e'vsK wmwve L'tj'tQ| ĩĵ e'vsuKstqi Avl Zvq tL'j v e'vsK wmwve_s'tj v'tZ G ch'Ō' mĀq w`wZ `w'w'tqtQ 128.47 t'KwU UvKv| A_ŋ wmwve cĪZ Mo w`wZ cĪq Qq nvRvi UvKv |

GK bR'ti evsj vt`tki ĩĵ e'vsuKs

e'vsK	wmwve msL'v			w`wZ (t'KwU UvKv)		
	2011	2012	R'p 2013	2011	2012	R'p 2013
i vōtq gwj Kivvaxb e'vsK	354	1961	4270	1.16	0.19	1.47
wē'tk'wqZ e'vsK	637	1781	4279	0.17	0.31	1.05
fēmi Kw'i e'vsK	27830	128421	215597	29.04	94.93	124.33
wē't`kx e'vsK	259	374	573	0.42	1.08	1.62
tgvU	29080	132537	224719	30.79	96.51	128.47

evsj vt`tk ĩĵ e'vsuKs-Gi e'vcK c'p'vi | c'ŋv'ti evsj vt`k e'vsK | mKj e'vs'tKi th'Ō` Dt`'v'M 20 Gw'c'j , 2013 Zwi t'L XvKvi w'g'ic'ti evsj vt`k e'vsK t'U'ŋ'bs

GKvřWgxi G. tK. Gb. Avntg` AwWUwi qvtg AvřqvRb Kiv nq cŁg ģ e`vsuKs Kbdřti`Y-2013| mřsřj řb cŁvb AwZw_ wntmte Mfbř W. AwWZDi ingvb Ges weřřki AwZw_ wntmte Rbucřđ wki mvinuZ`K Aa`vcK W. gnrđř Rvdi BKej I Gwewđi řvBm řPqvi g`vb Avj x ři Rv BđřZLvi Dcw`Z wQřj b| GB mřsřj řb cŁZwU e`vsřki `ř Bb Kři tgvU 94 Rb ģ e`vsuKs GKvřUavix wkrřv_ř, Zvř i AwřřveK I wkrřKiv AskMřY Křib| mřsřj řb Qvř-Qvřx, AwřřveK Ges wkrřK Zvř i e³Zvq ģ e`vsuKs weřřq weřřbřAwřřZv Zřj ařib| evsj vř`řk ģ e`vsuKs Gi I ci vbuřđ GKvřU wřwvI WKřđUwii I mřsřj řb cŁ wkrř nq|



20 Grcđ, 2013 Zwi řŁ AbřđZ cŁg ģ e`vsuKs Kbdřti`Y-2013 G Abřđři gřa` Dcw`Z Mfbř W. AwWZDi ingvb

26 Ařřvei, 2013 Zwi řŁ evsj vř`k e`vsK, iscj Awđřm wQZřq ģ e`vukS Kbdřti`Y AbřđZ nřZ hvř`Q| G mřsřj řb iscj řRjvi weřřbř`đ ř`řk cŁq 800 Qvř-Qvřx I wkrřK AskMřY Kiřeb| Gi cři PÆMřđg wkrřKř i gřa` ģ e`vukS mřđřK`mřPZbZv evovřZ wkrřKř i vřřq ģ e`vukS Kbdřti`Y AbřđZ nř| Dřj L`, 27 Rj vB, 2013 Zwi řŁ evsj vř`k e`vsK, wntj U Awđřm wntj U AĀřj i weřřbřwkrřv cŁZřvb I e`vsřki cŁZřvwař`i mřř Mfbř W. AwWZDi ingvb GKvřU gZwebgg mřvq AskMřY Křib| Gfvřte chřq řg mKj weřřMřq knři AvĀřj Kfvřte ģ e`vsuKs Kbdřti`Y AvřqvRb Kiv nř|

3.8 Aw_ř tmevřw³ i Rřb` evsj vř`k e`vsK Mfbř wekřřti Křwřwř Z

weřřř tK`řq e`vsřki Mfbř wntmte evsj vř`k e`vsK Mfbř W. AwWZDi ingvb nZ`wi``RbřMřřřK Aw_ř tmevi Avř Zvq Avbv I Aw_ř tmevřw³ gř K mřřřP

msL`K KgmpZ AskMhYi Rtb` 2012 mvj nsKswfEK I qvi © ti KW® Gvfmwmtqkb KZR nek'ti KtW®fw Z nb| cñ½Z Dñ E, gj` w`wZkxj Zv I Aw_® LvZi w`wZkxj Zv eRvq ivLv Ges Aw_® LvZ ZÉjeavtbi gñZv gj` w`wqZi cvj tbi AwZwi³ wntmte e'vsK,tjvi wGmAvi KgRvÉtK GmMtg tbqv; KwI, GmGgB, bevqbthvM` Rñj wv I bviX Dñ`v³v LvZ FY KvH®tgi Dbqb NUvbtvbn e'vsKs



nsKswfEK I qvi © i KW®Gvfmwmtqkb KZR 2012 mvj cÖÉ I qvi © i KW®mb` nñZ Mfbf W. AwZDi ingvb

tmevewÁZ gvbñli gta` tgevBj e'vsKsmn Ab`vb` Aw_® tmevi mPbv NUvZ MZ mñto wZb eQti Mfbf W. AwZDi ingvb XvKvi evBti cÖ`sl AÁtj 90w Aw_® Ašif® gj K KgmpZ Ask wbtq weij` ðvšl`vcb Kti b| e'vsKs tmevewfZ RbMñYi t`viñMvovq Aw_® tmev tçÖvñbvi j`ññ` wZnb t`tki

cÖ`sl AÁtj QñU wMtg Zui mvBwnK I Ab`vb` QñU w`b,tjvi Aemi Kvjxb mgq e`q KtiñQb| Zui cÖPóvq K.I.K I nZ`wi`ª RbtMvöxi Rtb` 10 UvKvq e'vsK wmwve tLvji dtj miKvñi KwI fZ® I mvgnRK wbi vçÉv teóbx i fvZv cÖvñb`ªQZv Avbvi c_ AñbKuv gmY nñqñQ|

A_®wZK cëw`x thb`wi`éwÜe I tUKmB mvgn`-mnvqK nq A_® cëw`xi mñj thb mgvñRi Aetñw Z epÉi RbtMvöxi KvñQ tçÖvñZ cvñi tm j`ññ` tK`ñq e'vsKtK Avñiv gvbñek, AskMhYg K Ges RbnwZIx`ewktó` i fcvšli Kivi GK bZp e'wÜs tKškj nñZv tbqv nñqñQ| nZ`wi`ª, fwgñxb, ññª K.I.K, eM®wI, ññª e'emvqx, `wi`ª bviXmn Aw_® tmevewÁZ mKj tkñxi KvñQ Aw_® tmev mnRj f` Kivi tññññ MZ Pvi eQi añi evsjv`k e'vsK wbi šli KvR Kti hvñ`Q| Ašif® gj K A_®qb wettKl Kti, KwI LvZi Dñ E tñvM` cëw`x AR®, GmGgB LvZi AMñwZ Ges mgvñRi `wi`ª tkñxi gta` FY cëvñ evovñbvi mñj GiB gta` cvI qv hvñ`Q| Pvi eQti MñxZ Aw_® Ašif® gj K G mg`ñ Dñ`vñMi dtj Drcv`b evovq Zv geaGvñ Pwn`v wgvññq cY`gj`ñK w`wZkxj ivLñZ Ae`vb ivLñQ| GB Pvi eQti e'emv I Dñ`v³vevÜe fi mvi th cwi tek`Zwi nñ`Q ZvñZ AvMvgn w`b,tjvñZ t`tki A_®wZ Avñiv AskMhYg K, tUKmB I MYgñx nñe etj Avkv Kiv hvñ|

m`uñZ e'vsKs LvñZ K.I.K, kñgK, tññj, gñj, wi KkvPñj K, mewnR wett Zv t`ñK i`i` Kti t`tki wñQñq cov`wi`ª RbtMvöxi GKwI eo AsktK e'vsKs LvñZ Ašif® Kivi Rtb` emYwR`K e'vsK, tgevBj tçvb tKv`uñw, WvKNi, BDwñqb Z_`ñK`ñn

wevfbaetmevgj K c0Z0vftbi gva'tg mgw'sZ Df`vM wbtZ msuk-0 gS'Yvj q I wefvM,tj vfk wbt`R w`tqtQ c0vbgSxi Kvhfj q| G j t'fj' evsj v`k e'vstKi GKRB tWcju MfbP-Gi tbZtZ; 3 gvP© 2013 Zvii tL mvZ m`tm'i GKwU KwguU MVb Kiv ntqtQ| e'vstKs tmevi evBti vKv t`tki wecj msL`K gvbltK tgevbJ tcvb I B0vitiBU c0h'3 i gva'tg e'vstKs tmev w`tZ e'vsk,tj vi fvgKv Kx nte Zv GB KwguU wbaftY Ki te| c0qvRtb evsj v`k e'vsk t`tki bxiZgvj v c'Yqb Kiv nte|

3.9 cwi tekevUe cpta_fqb `ag

Rj evqycwi eZ0RwbZ Kvi tY wek! cwi tek AvR wecbf cwi tek wech'qi nvZ t`tk G cju_extK emPtq ivLv gvbe mgvRi Rtb` GKwU „ZcY'P'vtj A| t`tki tK`xq e'vsk wntmte evsj v`k e'vskI cwi tek msi fjtY hZkxj | cwi tekMZ wech'q tivta evsj v`k e'vsk BtZvgta` e'vsk I Awv_R c0Z0vb,tj vi AbymitYi Rtb` bxiZgvj v I MvBwj vB'Y Rwi Kti tQ| evsj v`k e'vstKi wbt`Rk mvgwRK I cwi tekMZ fivte FY t`qvi bZb wmgmAvi AvxKvi wbtq e'vsk,tj v evsj v`k e'vstKi cpta_fqftbi Avl Zvq tmSi kw3, evtqvm'vm, evtqv-Ryj wvb wfvE`K we`yr Drcv`b, Bilwcmn bvbvgtLx cwi tekevUe cKt'f FY w`tZ Gwmtq Gtm'tQ|

3.9.1 bevgbthvM` Ryj wvb I cwi tekevUe A_fqbtvM` LvZ cpta_fqb `ag

t`tk tmSi kw3 i e'envi Ges cwi tekevUe bevgbthvM` Ryj wvb e'envt' i gva'tg we`yr I M'v'tmi NvUwZ tgvKwejv Ges c0KwZK fvimvg` I Rb`-f` i f'v Kiv Ri`wi | G tcv'vctU cwj -Gj vKvq Mn I e'emv c0Z0vftb tmSi kw3 i e'envi , tmSi kw3 Pwj Z tmPhSj e'envi , mgw'sZ Mi`cuj b I evtqvm'vm c-0U `vcb, tcvj wU dvtgP wj Uvi t`tk evtqvm'vm Drcv`b, evtqvm'vm w`tq Pj v Ryj vtbvi cvkvcwk tRvfti Uti i mrvvth` we`yr Drcv`b Ges evtqvm'vm c-0Ui evB-tc0wv± `wii t`tk `Re mvi Drcv`tb e'vsk I Awv_R c0Z0vb,tj vi wevbtqvm'tK DrmwvZ Kitz weMZ 2009-10 A_0Qti evsj v`k e'vsk tmSi kw3, evtqvm'vm, eR© cwi tkvab c-0U (Bilw) I `tY nwmKvix BUfvUv (GBPtKtK) LvZ FY t`qvi Rtb` 200 tKwU UvKvi GKwU AveZ0kxj cpta_fqb `ag MVb Kti tQ| 1 Rj vB, 2013 Zvii tL Rwi KZ wRwemGmAvi wv m'K'vi bs-2 Gi gva'tg G Znwe'tj i Avl Zv emotq Gi bZb bvgKiY Kiv ntqtQ 0bevgbthvM` Ryj wvb I cwi tekevUe A_fqbtvM` LvZ cpta_fqb `ag0| AvenmK, ewYwR`K I wki c0Z0vftbi feb,tj vtZ tmSi c'v'tbj `vcb Ges cwi tekevUe Ab`vb` LvZ M0htKi Pwv`vi I ci wfvE` Kti mteP 10 kZvsk m'vnti A_fqb Kvh© g tRvi`vi KitiY wvR wvR wetkl `ag c'Yqftbi Rtb` e'vsk I Awv_R c0Z0vb,tj vfk wbt`Rbv t`qv ntqtQ|

28ml e`vsK I GKml Aw_℞ cĀZōvb evsj v`k e`vs`Ki 200 tKml UvKvi cptA_℞qb Znvej t`tK mjeav tbqvi Rtb` AskMĀY Pw³ m`uv`b Kti`tQ| Rj vB 2013 chŚl 16ml e`vsK`K 112.45 tKml UvKv cptA_℞qb mjeav t`qv ntq`Q| Gi gta` tmŠi kw³ Lv`Z 50.54 tKml UvKv, evtqvM`vm c-ivU Lv`Z 30.15 tKml UvKv, BuUwc Lv`Z 9.04 tKml UvKv Ges `tY tivaKvix BUfvUv Lv`Z 22.72 tKml UvKv cptA_℞qb mjeav t`qv ntq`Q| cPwj Z we`yr ev wv`Rj Pwj Z tmPh`Šj cwi etZ[©] tmŠi kw³ Pwj Z tmPh`Šj e`envi`K Dōx Ki`Z BtZvgta` 2.39 tKml UvKvi cptA_℞qb Kiv ntq`Q|

tmŠi kw³ (Solar Energy)

t`tk tmŠi kw³ i e`envi`i gva`tg we`yr I M`v`mi NvUwZ tgvKwej vq cuj -Gj vKvq Mn I e`emv cĀZōvb tmjvi tnv g wmt`÷g Ges tmP Kv`R tmŠi kw³ Pwj Z cv`u Lv`Z e`vsK_`tj v Rj vB 2013 chŚl evsj v`k e`vs`Ki cptA_℞qb Znvej t`tK 50.54 tKml UvKv MĀY Kti`tQ| tmŠi kw³ i Aaxtb wevfbaeDcLv`Z e`vsK_`tj v MĀNk ch`q mnR k`Z`l `f m`y nvti FY w`tq`Q|

K) tmjvi tnv g wmt`÷g

th mKj AĀ`tj we`yr tbB tm mKj AĀ`tj tmjvi tnv g wmt`÷gi gva`tg we`yr Drcv`b Kti Riebhv`vi gvtb cwi eZ` Avbv m`e ntq`Q| cptA_℞qb `x`gi Avl Zvq tmjvi tnv g wmt`÷g Lv`Z Rj vB 2013 chŚl e`vsK_`tj v cĀq 4 nvRvi tmjvi tnv g wmt`÷g `vc`bi Rtb` 11 tKml UvKv FY weZiY Kti`tQ| G wmt`÷g_`tj vi gva`tg `wbK cĀq 160 wK`tj vl qvU we`yr Drcw`Z nt`Q| temiKwi Lv`Zi wgdPqvj U`÷ e`vsK wj t I ÷`vUwW[©]e`vsK wj t G Lv`Z FY weZi`Y AMŌx fvgKv ti`tL`Q|

L) tmŠi we`yr Pwj Z tmP cv`u

tmŠi we`yr Pwj Z tmP cv`u`i gva`tg wbi ew`Qb e`vte cwmb mieiv`ni dtj Kl.Kiv dmj Drcv`tb m`d j cv`Qb| tmŠi we`yr Pwj Z tmP cv`u Lv`Z e`vsK_`tj v Rj vB 2013 chŚl 9ml tmP cv`u`i 2.39 tKml UvKv weZiY Kti`tQ| Gme cv`u`i gva`tg t`tki wevfbae AĀ`tj i cĀq mvZkĀ Kl.`tKi GK nvRvi weNv Rv`gi tmP KvR Pj`tQ| tmŠi we`yr Pwj Z tmP cv`u`i `xN`b (cĀq 20 eQi) e`envi Kiv hvq| dtj G cv`u `vc`b cĀ_wgK e`q wKQbv tenk ntj I cĀKZ A`_Zv mvk`q| temiKwi Lv`Zi wgdPqvj U`÷ e`vsK wj t G Lv`Z FY weZi`Y AMŌx fvgKv ti`tL`Q|



MZ 17 Rj vB, 2010 Zwi tL eisj vt`k e`vsK cptA_ fqb `xtgi Avl Zvq wDPqvj U#÷ e`vsK wj t Gi A_ fqb ei `bri Kgi vLj x Mötg t`tki cÖg tmsi we`yr Pwjj Z tmp cvaü DfÖrab Kti b eisj vt`k e`vsK MfbP W. AwZDi ingb

M) tmvj vi A`vtmgwes c-`sU

tmši kw³ LvZ cptA_ fqb `xtgi Avl Zvq tmvj vi A`vtmgwes c-`sU LvZ Rj vB 2013 chšI 37.15 tKwU UvKv weZiY Kiv ntqtQ| Gi gta` B÷vb`e`vsK wj t i vngAvd tivr wibD t qej GbwiR`wjt t tK 18 tgMvl qvU Ges tewmK e`vsK wj t Gi MönK teub tKv tmvj vi wj t tK 10 tgMvl qvU ¶lgZv m`ubw etmvj vi A`vtmgwes c-`sU `vctb cptA_ fqb mjeav t`qv ntqtQ|

evtqvm`vm c-`sU

eisj vt`tki MÖgxY cwi t etk Pvi wU Mi` Ges GKwU evtqv-WwB tR ÷vti i mgštq tQvU AvKv ti i Mi`i Lvgi AZ`šI Rbw cÖZv jvf Kti tQ| mgwšZ Mi` cvj b l evtqvm`vm Drcv`b cK t i gva`tg GKw` tK thgb-Rlj wib KvW l tZ t j i mvktq nt`Q, Ab`w` tK Df`v³ viv Mi` cvj tbi gva`tg `p l `Re mvi cvt`Qb| mtef cwi cwi t ek ` t Yg³ `vK tQ| Rj vB 2013 chšI G LvZ GK nvRv ti i tewk c-`sU `vctbi Rtb` 30.15 tKwU UvKv FY weZiY Kiv ntqtQ| evtqvm`vm c-`sU `tj vtZ cÖg mvtö wZb nvRvi Mi` i tqtQ| c-`sU `tj vi evtqv-WwB tR ÷vti i AvqZb Pvi nvRvi NbwgUv ti i tewk| Gme c-`sU t` tK cÖZw` b 1900 Nb wguvi Rlj wib M`vm, 25 Ub `Re mvi l 33 nvRvi wj Uvi `p Drcw` Z nt`Q| U#÷ e`vsK wj t, wDPqvj U#÷ e`vsK wj t, b`vkbyj e`vsK wj t, DEiv e`vsK wj t, l qvb e`vsK wj t l mvD_ B÷ e`vsK wj t G LvZ FY weZiY AMÖx fvgKv ti tL tQ| U#÷ e`vsK 2012 mv t j i gta` GK nvRvi evtqvm`vm c-`sU `vctbi Rtb` 30 tKwU UvKv FY w` t q tek ` ¶lZvi cwi Pq w` tqtQ|



Ut÷ e'vsK wj t Gi A_ŕqtb Mto I Vv MvRxcji i Kŕcŕj _vbvi MRwi qvq GKul eŕtqM'vm c-ŕU cwi `kŕ KiŕQb
eŕsj vt`k e'vsK MfbP W. AmZDi ingvb

eR©cwi ŕkvab c-ŕU (ETP)

t`ŕki wŕi GjvKvi wbmZ eR© cwi ŕkvatbi gva`tg cwi ŕetki fvi mvg` i ŕŕvi Dŕŕŕk` cwi Pwj Z G `ŕtgi Avl Zvq Rj vB 2013 chŕŕi 8uU BuUwc `ŕctbi Rŕb` t`qv FŕYi weciŕtZ 9.04 tKwU UvKv cŕtA_ŕqb mŕeav t`qv ntŕtQ| Gme c-ŕU i gva`tg cŕZw` b 18 nvRvi NbvgUvi eR©cwi ŕkwaZ nŕ`Q| tmbvj x e'vsK wj t, cŕBg e'vsK wj t, gvŕKŕvBj e'vsK wj t, Gme e'vsK wj t Ges Kgnkŕqj e'vsK Ae wnj b G LvŕZ FY weZiŕY AMŕx fngKv tiŕLŕQ|

ndg`vb nvBweW wKb (HKK)

t`ŕk cwi ŕekevŒe BUfvUv `Zwi i gva`tg Kveŕ wbmŕY nvm I cwi ŕetki fvi mvg` i ŕŕvi Dŕŕŕk` cwi Pwj Z G `ŕtgi Avl Zvq Rj vB 2013 Zwi L chŕŕi Pvi wU BUfvUv `ŕctbi Rŕb` 22.72 tKwU UvKv FY weZiY Kiv ntŕtQ|

3.9.2 GwWweŒi Financing Brick Kiln Efficiency Improvement Project

BU cŕZ cŕ qv GbwrŕBbŕUbmŕf Ges Mŕb nvDm M'vm wbmŕŕYi Ab`Zg cŕvb Drm hv AwaKnŕŕi t`ŕki cwi ŕek `ŕY Kŕi _ŕŕK| cwi ŕektŕK `ŕŕYi nuZ ŕ_ŕK i ŕŕvi KiŕZ cŕŕj Z cŕwZŕZ BU `Zwi i fvUv (Fixed Chimney Kiln) ŕtŕPŕŕ 2013 ŕ_ŕK beŕqb ev Abŕgv`b eŒ i vLvi Rŕb` miKvi wŕxŕŕi MŕY KŕiŕQ| tm tŕŕŕŕZ cwi ŕekevŒe I AvajbK cŕwZŕZ GbwrŕŕBwŕmŕqU BU fvUvq weŕbtqvŕMi Rŕb`

Gkxq Dbqab e'vsK (GwWe) Financing Brick Kiln Efficiency Improvement Project
 Gi Avl Zvq evsj v`k mi Kvi tK 50 wgwj qb Wj vi FY c0 vb Kti tQ|

GwWe0i 50 wgwj qb Wj vi wwb0qvm Kti 100 wgwj qb Wj vti i cKri wbgwj wLZfvte
 ev`evqb Kiv nt"Q t

Askx`vi M0c	cKri e`tqi nvi	cwi gvY (w gwj qb Wj vi)
Gkxq Dbqab e'vsK (FY)	50%	50
BUfvUvi gwj K (BKibU)	30%	30
AskM0YKvix e'vsK/Avw_R c0Z0vb (FY)	20%	20
tgvU	100%	100

FY Pw3 I Administration Agreement Gi wfwE`Z evsj v`k e'vsK 16 tm`p`st, 2012 Zwi tL GKwU mvKpvi Rwi Kti | G mvKpvti i Avtj vtK 31 Rj vB, 2013 chS14wU e'vsK I 6wU Avw_R c0Z0vb evsj v`k e'vsKti m`z AskM0Y Pw3 `v`ji Kti tQ| cptA`qab Kvh`g Awak MwZkxj Kivi j`t`j Pj wZ A`0Qti AskM0Y Pw3 `v`ji Kvix mKj e'vsK I Avw_R c0Z0vti b`bZg weZiY j`v`gv1v 5 tKwU UvKv wbaftY Kiv ntqtQ| BtZvgta` KtqKwU e'vsK cptA`qab mjev cvl qvi Rtb` evsj v`k e'vsKti wBKU Avte`b Kti tQ| G cKri Kwi Mwi mnvqZv c0vb Kivi Rtb` GwWe KZK civgkR wbtqvm t`qv ntqtQ| wMwMiB Gi Avl Zvq A`0vo Kiv m`e nte etj Avkv Kiv hvq|

3.10 KwL RvZ cY` c0 qvKiY wki `vctb wetkl FY Kgmp

t`tki M0gvA`tj Kgms`vb mwp I `wi`a wetgvp`tbi j`t`j KwL RvZ cY` c0 qvKiYi Rtb` evsj v`k e'vsK Zvi wbr`^ Drm t`tK 0KwL RvZ cY` c0 qvRvZKiYi Rtb` gd`j wfwEK wki `vctb cptA`qab `ag0 bvtg GKwU wetkl FY Kgmp c0Z0 Kti tQ| 2001 mvtj Pj ynl qv G `atgi Avl Zvq eZ0vtb 400 tKwU UvKvi GKwU AveZ0kxj Znvej i`tqtQ|

GB FY Kgmpi Avl Zvf3 Lv`tjv nt"Q dj RvZ Lv` c0 qvKiY (thgb R`vg, tRuj, Rjn, AvPvi, kieZ, wmic, mm BZ`w`); dj (thgb Avg, tcqiv, KwVj, wj Pz, Avbvim, bwitKj BZ`w`), kvK-menR (thgb UtgtUv BZ`w`), Wvj, B`qz, gvki`g, `», jeY c0 qvKiY; teW, we`U, PvbvPi, wPcm, c`tU`Uv td`, tmgvB, jv`Qv, bVj m& AvUv, gq`v, mjeR, Pj, gjo, wPov, `L c0ZKiY; wewfbecKvi `ov gmjv Drcv`b, wPsw I Ab`vb` gvQ c0 qvKiY I wngwqZKiY; gysm c0 qvKiY; num, gj wM, Mew` ci I gv`Qi Rtb` Lv` c0ZKiY, cvURvZ `e` (thgb `wo, mZv, PU, `tj, Kvfc0, cv`Ui tm`Uj BZ`w`) c0ZKvix c0Z0vb, tKvi t`v`iR, dj

msi Y I i Bwib, cwuUKj tevWwbgYmn, tikg e`i; Drcv`b; tfvR`tZj cwitkrab; Prtji Kuv t_tK tfvR`tZj Drcv`b; tgSgwmQ Prl/gay`Zimn Kwl RvZ cY` c qvKiYi 37wU DclvtZ G FY mjevav t`qv ntQ| G Znvej ntZ 2009 mvj chScptA_qb Kiv nq 125 tKwU UvKv|

G LvZi gv chqi Dt`vvt`i e`vcK AvM I e`vsK_tjvi geayb cptA_qb Avte`tbi ttZ wWtmt 2012 gvfm G Znvej 100 tKwU UvKv t_tK 200 tKwU UvKvq Ges AvZ mutZ 400 tKwU UvKvq DbwZ Kiv nq| eZvtb G Znvej i Avl Zvq cq 109 tKwU UvKvi cptA_qbthvM` w`wZ ittQ| e`vsK I Aw_R cZvbtjv evsj vt`k e`vsK t_tK 5 kZvsk mt` (e`vsK titu) UvKv wbtq Mnk chq meP 10 kZvsk mt` Gme FY w`ttQ| G hveZ 23wU e`vsK I 17wU Aw_R cZvbt 1681wU Kwl wfwEK wi cZvbtbi Abtj A_qbtbi wecixZ 342 tKwU UvKv cptA_qb mjevav w`ttQ|

G Znvej t_tK 2001 ntZ 2013 mvjt i Rp chS 773wU wi cZvbtbi Abtj 216 tKwU cptA_qb mjevav t`qv nttQ, hvi wecixZ cq 6 nvRvi bZb Kgms`vtbi mw nttQ| thme LvZ A_qb Kiv nttQ Zvi gta` e_sov tkicj GjvKvi Kwl hSwZ LvZ 20 tKwU, Pr`ci wngvMvi wt 11 tKwU, MvRxci Pvj cZKvix wt 8 tKwU, mvfvi tvU; Mew`ci I gvi Lv` cZKvix wt 3 tKwU UvKv Dj LthvM`| ZvQrov, Wvj c qvKiY; teW GU we`w, tmgvB, jv`Qv, PvbvPi, bv m&BZ`w` cZKiY; AvUv, gq`v, mR cZKiY; ` c qvRvZKiY; BDbvbx, AvteK I l cZKvix wi, exR msi Y, cuURvZ cY` cZKiY, mwilvi tZj cZKvix wi BZ`w` LvZi cptA_qb Kiv nttQ|

3.11 GmGgB LvZi Dbt b evsj vt`k e`vsK

i`a I gvSwi Dt`vM (GmGgB) A_wZK Dbtbi Pw Kvkw wntte wekvcx`KZ| wti AbK Dbbx t`ti wbgel ga`g tkxi A_wZK mtebvi vi Lj w`tZ GmGgB geayb nvi i“ZcYfgKv cvj b KitQ| enr wti Zj bvq GmGgB LvZi Dt`vM_tjv AcvKZ ` cRwbf wS` G LvZ cZ I civ Kgms`vtbi thvMv I AwKZi gvvi mthvM we`gv| Gme wi Drcv`tb thZ Kg mgq tq; we`yr I Rj wb kwi e`envil AcvKZ Kg; cwitek`tYI fgKv ivL Kg| G LvZi Dt`vM_tjv Af`Si xY Pwv` I thvMvb i“ZcY Ae`vb ivL| G LvZ t`kxq Kivgvj, ` Rbkw I jvMmB cw e`envi mthvM we`gv| A_wZK cx AR, `wi` wtvPb, abx`wi` I Avv K`elg` Kgv, bvix-ci mgZv wavb I bvixi gZvtb GmGgB LvZ e`vcK fgKv ivLZ mg| Gwqv wtivb I D`xgvb t`k_tjv wti Ki Pxb,

Rvcvb, tKwi qv, gvj tqwkqv, wñ½vcj, ZvBl qvb, _vBj vÜ, wftqZbvq, wclwj cvBb gj Z ¶jª I gvSwi wki Dbqtb gra'g Zvt`i A_¶owZK mgw× AR® KitZ m¶lg ntqtQ| Avgvt`i cÜZtekr t`k fvi Z, cvwK`lb, GgbwK kÜj sKvl eZ¶vtb GmGgB LvtZi Dbqtb wtkl bRi w`t`Q| Zviv BtZvgtã G LvtZ tek AMMwZI AR® KtiqtQ|

3.11.1 evsj vt`tk GmGgBÖi „i“Zj

Acvi mæbevi t`k evsj vt`k| Avgvt`i itqtQ wecj Kg¶lg RbtMvöx| Avgvt`i wki LvZ eiveiB cÖvrc`| fwi wki tZgb weKvk jvf Ktiwb| Gi Ab`Zg KviY eo c¶Ri I Kwii Mwi `¶QZvi Afive| fwi wki weKvk jvf bv Kitj I `f c¶Ri ¶jª ¶jª Dt`vtMi gra'g Avgvt`i maviY gvby AtbK mRbKxj Kvr KtiqtQ Ges t`tki A_¶owZK Dbqtb PvKvtK mPj tiqtQ| Avgvt`i wecj RbtMvöxK Dchß w¶¶v, Kwii Mwi cÜ¶¶Y I cÜqvrBxq mrvqZv t`qvi gra'g cwiYZ Kiv hvq Rbmæut`| `f c¶Ri gra'g GmGgBÖi weKvk Avgvt`i RbtMvöxK cwiYZ KitZ cvti Drcv`tbi hšjwntmte| Avi GUv KitZ cvi tj G wekvj RbtMvöx A_¶owZK Dbqtb Pwjj Kvkw³ wntmte AwefZ nte|

2021 mtj i gta`B evsj vt`tkK GKwU ga`g Avtqi t`tk cwiYZ Kivi j¶¶i eZ¶vb miKvi ÖifcKí 2021Ö MÖY KtiqtQ| Gi Avl Zvq 2021 mvj bvMv` t`tk GKwU kw³kvj x wki LvZ Mto tZjvi cÜ`q e³ Kiv ntqtQ| miKvi ÖRvZxq wki bxwZ-2010Ö-G ¶jª I gvSwi Dt`vM Ges kÜNb wktf i cwi Kwii Z I fvi mvg` DbqtbK wki vqtb Pwjj Kvkw³ wntmte wPwýZ Kti GB LvtZi gweKvkK Zi wšZ Kivi Rtb` „i“Zyivc Kiv ntqtQ| ZvQrov `wi`ª wetgvPb, `elg` Kgvtbv I tUKmB A_¶owZK cÜ¶× AR¶bi j¶¶tk mvgtb tiqtL Ab`Zg tKšKj wntmte miKvi KwZcq „i“Zcy©LvZ mbv³ KtiqtQ hvi gta` itqtQ `ZZI Kw cÜ¶×, e`vcKZi cwj - Dbqtb, j¶¶wfwEK Kgms`vb mwj I GKwU kw³kvj x mvgwRK wöivcEv teöbx `Zwi | miKvtii Gme j¶¶i ev`evqtb ¶jª I gvSwi wktf i mþz weKvk I Dbqtb GKvší cÜqvrB|

3.11.2 GmGgB FY Kiv® g

wtkij Ab`vb` t`tki gtZv evsj vt`tki mwweK A_¶owZK Dbqtb GmGgB LvtZi wtkl fvgKv itqtQ| tgvU t`kR Drcv`tbi 31.26 kZvsk wki LvtZi Ae`vb| Avi t`tki mKj wki I e`emvtqi cÜq 90 kZvskB nt`Q ¶jª I gvSwi LvtZi | tgvU wki Kgms`vtbi cÜq 85 kZvsk G LvtZi | GmGgB LvtZ evsj vt`k e`vsk 2004 mvj t`tk cptA_¶qb Kgms`P nvZ wbtj I weMZ Pri eQti G cÜvm eÜ`tY emwtqtQ| wtkl fite t`tki e`vswKs e`e`vtK Dt`v³vevÜe KitZ Ges bvx

Dt̄ ̄v̄³v Db̄q̄t̄bi j̄ t̄¶̄ evsj vt̄ k̄ ē'vsK weifb̄ḡt̄x Kḡm̄P̄ nv̄t̄Z w̄b̄t̄q̄t̄Q̄ | mv̄ūīZK mḡt̄q̄ evsj vt̄ k̄ ē'vs̄t̄Ki c̄ŌP̄ōvq̄ t̄ t̄k̄ GmGgB A_ŕq̄t̄b̄ M̄wZ m̄Āw̄i Z̄ nt̄q̄t̄Q̄ | ē'vsK I Aw̄_Ŕ̄ c̄ŌZ̄övb̄_ t̄j̄ v̄ Av̄t̄Mi Z̄j̄ b̄vq̄ t̄ewk̄ nv̄t̄i GmGgB FY w̄ t̄Z̄ Ḡw̄M̄t̄q̄ Av̄m̄t̄Q̄ |



evsj vt̄ k̄ ē'vsK, c̄āvb̄ Kv̄h̄j̄ t̄q̄ GmGgB ḠŪ t̄ ūk̄vj̄ t̄c̄ŌM̄ḡm̄ w̄ef̄M̄ Gī D̄t̄Ōv̄ab̄ Kī t̄Ōb̄ evsj vt̄ k̄ ē'vs̄t̄Ki M̄f̄b̄P̄ W. Aw̄Z̄Dī inḡvb̄ | Ḡ mḡq̄ D̄c̄w̄Z̄ evsj vt̄ k̄ ē'vs̄t̄Ki t̄W̄c̄Ū M̄f̄b̄P̄ē,

GmGgB Lv̄t̄Zi Aw̄aK̄Zi w̄eK̄v̄k̄ I Db̄q̄t̄b̄ evsj vt̄ k̄ ē'vs̄t̄Ki f̄vḡK̄v̄ m̄yb̄w̄ ̄Ō I m̄yn̄s̄N̄ Kivi j̄ t̄¶̄ 31 w̄w̄t̄m̄s̄t̄, 2009 Z̄w̄i t̄L̄ evsj vt̄ k̄ ē'vs̄t̄Ki c̄āvb̄ Kv̄h̄j̄ t̄q̄ ŌGmGgB ḠŪ t̄ ūk̄vj̄ t̄c̄ŌM̄ḡm̄ w̄W̄c̄v̄Ūŕḡ>ŪŌ b̄v̄t̄ḡ GK̄w̄ b̄Z̄b̄ w̄ef̄v̄M̄ t̄L̄vj̄ v̄ nq̄ | w̄ef̄v̄M̄Ū m̄s̄ūȲŕv̄t̄ē GmGgB Lv̄t̄Zi b̄x̄w̄Z̄ w̄b̄āŕ̄Ȳ, ḡmb̄Ūw̄i s̄ I Z̄n̄w̄ej̄ miēiv̄n̄ Ges̄ Dt̄ ̄v̄³v̄ m̄s̄M̄V̄b̄ I Db̄q̄b̄ Kḡm̄P̄ t̄Z̄ m̄nv̄q̄Z̄v̄K̄vīxī f̄vḡK̄v̄ cv̄j̄ b̄ Kī t̄Ō | ¶̄j̄ ̄ā gv̄S̄w̄i Dt̄ ̄v̄³v̄ Lv̄t̄Z̄ A_ŕq̄t̄b̄K̄_ īZ̄; w̄ t̄q̄ 2010 m̄v̄t̄j̄ c̄Ōḡev̄t̄īī ḡt̄Z̄v̄ GK̄w̄ w̄ēZ̄ GmGgB FY b̄x̄w̄Z̄ḡv̄j̄ v̄ I Kḡm̄P̄ c̄Ōŕq̄b̄ Kiv̄ nt̄q̄t̄Q̄ | GK̄B̄m̄t̄½̄ ē'vsK_ t̄j̄vī GmGgB FY Kv̄h̄ ̄ḡ evsj vt̄ k̄ ē'vs̄t̄Ki K̄t̄V̄ī b̄R̄ī ̄w̄īī Av̄l̄ Z̄v̄q̄ Av̄bv̄ nt̄q̄t̄Q̄ | GmGgB b̄x̄w̄Z̄ḡv̄j̄ v̄q̄ ¶̄j̄ ̄ā Dt̄ ̄v̄³v̄t̄K̄ FY w̄eZ̄ī t̄Ȳ AM̄ŌāK̄vī t̄ q̄v̄ nt̄q̄t̄Q̄ | ¶̄j̄ ̄ā Dt̄ ̄v̄³v̄ Lv̄t̄Z̄ F̄t̄Yī w̄bḡm̄x̄ḡv̄ 2 j̄ ¶̄ Ūv̄K̄v̄ t̄_ t̄K̄ K̄w̄ḡt̄q̄ 50 nv̄R̄vī Ūv̄K̄v̄ w̄b̄āŕ̄Ȳ Kiv̄ nt̄q̄t̄Q̄ | ŌR̄v̄Z̄x̄q̄ w̄k̄ī b̄x̄w̄Z̄-2010Ō-Gī Av̄t̄j̄ v̄t̄K̄ GmGgBŌī m̄s̄Āv̄ w̄b̄āŕ̄Ȳ K̄t̄ī ¶̄j̄ ̄ā gv̄S̄w̄i Dt̄ ̄v̄t̄Mī ḡt̄Z̄v̄ K̄w̄ī I gv̄B̄t̄ v̄ w̄k̄ī t̄K̄Ī GmGgB F̄t̄Yī Av̄l̄ Z̄v̄f̄z̄ Kiv̄ nt̄q̄t̄Q̄ | b̄v̄ix̄ Dt̄ ̄v̄³v̄t̄ ī t̄¶̄ t̄Ā̄ 10 k̄Z̄v̄sk̄ m̄ȳ nv̄t̄ī c̄p̄t̄A_ŕq̄b̄ m̄ȳeav̄ K̄w̄ī I gv̄B̄t̄ v̄ Dt̄ ̄v̄t̄Mī t̄¶̄ t̄Ā̄ I c̄Ōh̄v̄R̄ ̄n̄t̄ē | evsj vt̄ k̄ ē'vsK Z̄n̄w̄ēt̄j̄ī Av̄l̄ Z̄v̄q̄ c̄p̄t̄A_ŕq̄t̄bī m̄x̄ḡv̄ K̄w̄ī w̄k̄ī Lv̄t̄Z̄ 10 nv̄R̄vī Ūv̄K̄v̄ t̄_ t̄K̄ 5 j̄ ¶̄ Ūv̄K̄v̄ ch̄Ŕ̄ī Ges̄ gv̄B̄t̄ v̄ w̄k̄ī Lv̄t̄Z̄ 20 nv̄R̄vī Ūv̄K̄v̄ t̄_ t̄K̄ 10 j̄ ¶̄ Ūv̄K̄v̄ ch̄Ŕ̄ī w̄b̄āŕ̄Ȳ Kiv̄ nt̄q̄t̄Q̄ |

3.11.3 GmGgB FY w̄eZ̄ī Ȳ

2010 m̄v̄t̄j̄ B̄ c̄Ōḡev̄t̄īī ḡt̄Z̄v̄ ē'vsK̄ I Aw̄_Ŕ̄ c̄ŌZ̄övb̄_ t̄j̄ v̄ GmGgB FY w̄eZ̄ī t̄Yī

3.11.4 GmGgB LvtZ cptA_ŕqb Znvej

evsj v`tk chŕB A_ŕqbi AfvetK GmGgB LvtZi cŕp x I weKv`ki cŕ_ eo Ašl`vq etj MY` Kiv nq| G Rŕb` GmGgB LvtZi FYŕK mnRj f` Kivi cŕPóvq evsj v`k e`vsK A½xKvive x| GmGgB LvtZi A_ŕqb mgm`v mgravb Z_v GmGgB LvtZi Dbq̄b Kh© gŕK teMevb Kivi j tŕ|| e`vsK I Aw_Ŕ cŕZóvb_ tjt v`K Zv` i GmGgB FŕYi weci xZ evsj v`k e`vsK mnR ktZ cŕpA_ŕqb mjeav w` tŕ hv`Q|

GKbRŕi GmGgB LvtZ cptA_ŕqb `xg

(tKwU UvKv)

t bs	Znvej j bvg	eiv`i KZ A_©	LvtZi bvg	cŕpA_ŕqbi weei Y			
				Dŕ`v`v`vi msL`v	cwi gvY	Av`vq	eŕKqv
1.	Kw wŕiEK wktŕ cŕpA_ŕqb `xg evsj v`k e`vsK	400 tKwU UvKv		1618	341.71	141.71	200
2.		600 tKwU UvKv	mvavi Y Dŕ`v`v`v	12285	1196.33	1043.53	152.80
3.			brix Dŕ`v`v`v	8051	610.36	200.30	410.06
			DcŕgU t	20336	1806.69	1243.83	562.86
	AvBwWG	118 tKwU UvKv		3160	312.61	267.80	44.81
4.	GwWe-1	202 tKwU UvKv	mvavi Y Dŕ`v`v`v	3134	318.49	-	-
			brix Dŕ`v`v`v	130	16.45	-	-
			DcŕgU t	3264	334.94	329.16	5.70
	GwWe-2	720 tKwU UvKv	mvavi Y Dŕ`v`v`v	11613	597.81	-	-
5.			brix Dŕ`v`v`v	191	15.82	-	-
			DcŕgU t	11804	613.63	71.00	542.62
6.	RvBKv	510 tKwU UvKv		99	82.72	7.11	75.61
			meŕgU t	40281	3492.30	2060.69	1431.61

(mŕ t GmGgB GŰ t`úkvj tŕMm gm wefM, evsj v`k e`vsK)

GmGgB LvtZi Dbq̄b evsj v`k e`vsK i `xg Znvej , GwWe, AvBwWG I evsj v`k mi Kvi Znvej_ tjt vi AvL Zvq cŕpA_ŕqb mjeav tbqvi Rŕb` G chŕŕ 22wU e`vsK I 24wU Aw_Ŕ cŕZóvb evsj v`k e`vsK i m½ AskMŕY Pw³ m`úv`b Kŕi tŕQ| Znvej_ tjt vi AvL Zvq Rŕp 2013 chŕŕ 21wU e`vsK I 22wU Aw_Ŕ cŕZóvb tK tgvU 40281wU Dŕ`v`v`v cŕZóvŕbi weci xZ cŕq 3492 tKwU UvKv cŕpA_ŕqb mjeav t`qv ntŕtQ| Gi weci xZ G chŕŕ Av`vq ntŕtQ 2061 tKwU UvKv Ges eŕKqv w`wZ i tŕtQ 1432 tKwU UvKv| weZi YŕhvM` Znvej i tŕtQ 446 tKwU UvKv| Rvcŕtbi `vZv ms`v RvBKvi mnvq Zvq 500 tKwU Bŕqb (cŕq 510 tKwU UvKv) Gi GKwU wŕ-avc cŕpA_ŕqb Znvej MvB Kiv ntŕtQ| G w`l tŕ 18 tg, 2011 Zwi tL evsj v`k mi Kvi I RvBKvŕi gŕa` GKwU Pw³ `ŕŕwZ ntŕtQ| BŕZvgŕa` RvBKv Znvej i FY cwi Pj b bwxZgvj v cŕq̄b Kiv ntŕtQ| 41wU e`vsK I Aw_Ŕ cŕZóvb G `xgi AvL Zvq cŕpA_ŕqb mjeav tbqvi Rŕb` evsj v`k e`vsK i m½ AskMŕYgŕ K Pw³

Kitiq| RvBKv Znej t_tK A±vei 2012 t_tK g'vbd'vKPwis I tmev LvZtK c0avb` w`tq e'vsK I Awl_R c0Z0vb_tjvtK cpta_0qb Kiv n't'Q| RvBKv mnvqZvc0 cKt'i GB mthvMtK KvR jvMtg t_tk GmGgB Dt`v3vt` i Drcv`bgltx wkt'i A_0qb evotZ e'vsK I Awl_R c0Z0vb_tjv AMYx figKv cvj b Kitz cvti |

3.11.5 bviX Dt`v3v Dbqob

evsjvt`tki RbmsL'vi A±aRB bviX ntj I bviX Dt`v3vi mS'v LpB bMY`| bviX Dt`v3viv e'vsK FY mjeav t_tK A±bKUvB Aetnij Z| A_P t_tki wki DbqobtK mlg I mynsMwZ Kiv Z_v tUKmB A_0wZK c0vxi Rtb` A_0wZi gj_tmtZ bviXt`i mw q AskM0vY LpB c0qvRb| G Rtb` bviX Dt`v3vt` i e'emm0K Dt`vM cwi Pvj bvq FY w0v0Z Kitz evsjvt`k e'vsK GmGgB FY weZitYi t'qit' bviX Dt`v3vt` i AM0waKvi w`tq0| mnR ktZ`c0wZ0vbK FY mjeav w0v0Z Kitz GmGgB LvZi cpta_0qb `xtgi 15 kZvsk A_0Kej gvI bviX Dt`v3vt` i Rtb` eivI ivLv ntq0| Gi Avl Zvq mtePP 10 kZvsk mj_nvti bviX Dt`v3vMY e'vsK t_tK FY mjeav ctt'Qb| AwaKS, tKvfbv e'vsK tgvU weZiYKZ GmGgB FtYi ASZt 10 kZvsk bviX Dt`v3vt` i bv w`tj Zvt` i cpta_0qb Avte`b wePbv Kiv nq bv| qiz` I bviX Dt`v3vt` i t'qit' i agvI e'w3MZ M'ivi w0v0tK RvgvZ wntmte wePbv Kti 25 j_q UvKv chS' FY mjeav t`qvi Rtb` e'vsK I Awl_R c0Z0vb_tjvtK wbt`Rbv t`qv ntq0| bviX Dt`v3vt` i Rtb` M0civf0EK 50 nvRvi UvKv I Z`aY`A±i qiz` FY weZitYi b0vZgvj v Rwi Kiv ntq0| GtZ qiz` bviX Dt`v3viv M0c MVtbi gva'tg 50 nvRvi UvKv ev Z`aY` A±i GmGgB FY wbtZ cvitQb hvi mjdj c0j - AAtji AwZqiz` bviX Dt`v3viv BtZvgta` t'fwm Kitz cvitQb| bviX Dt`v3vt` i Rtb` e'vsK I Awl_R c0Z0vb_tjvtZ Avj v v 0Dedicated Desk0 `vcb; ZvtZ m0e ntj bviX KgRZ0 wbtqwrZ Kiv Ges bviX Dt`v3vt` i Rtb` wektl civgk0l tmeveUe AvPiY w0v0Z Kivi civgk0t`qv ntq0| wki ev g'vbd'vKPwis LvZ bviX Dt`v3vt` i m0u3 Kivi jt'q' D0j_KiY, c0kqY, K±vi G'vtc0P BZ`w` wltq` i`Zvtivc Kiv n't'Q Ges G Rtb` e'vsK I Awl_R c0Z0vb_tjvtK civgk0t`qv ntq0|



XvKvq bviX Dt`v3v mgvtek I cY` c0k0v Dcj t'q' AvtqwrZ Ab0vrb Dcv`Z bviX I wki wltq c0ZgS'W. wki0b kvimgb t'Pajx I evsjvt`k e'vstKi Mfb0W. AwZDi ingvb

cāhwi Z Kti tQ | e, ovq nvj Kv cōKŠkj | Kwł hšcwZ, Rvgvj cfi mP | n-łkí, htkvfi n-łkí, dj Pvl | cō qvKiY, bxj dvgvni tRjvi `mq`cfi ¶jz^a MvtgŪm wki, tgšj fixerRvi tRjvi Kgj MtĀ gmbcjx ZuZ | eoťj Lvq AvMi, wntj tU gmbcjx ZuZ | euk-teZ wki, Kvgjvi Pvb`bv | Pw`cfi Lw, bvi vqYMĀi jfcMtĀ Rvg`wb, crebv, UvzvBj | wmi vRMĀ ZuZwki, wmi vRMĀ tej KwPi Rwi cwj, ev`ievb, LvMovQwo | ivOvgwłtZ tKvgi ZuZ | ejUK, gwYMtĀ euk-teZ wki, j^zxcťi mqmwb Pvl | cō qvKiY, wKtkvi MĀ tRjvi `fi te RZv `Zwi mn t`tki wewfbwGj vKvq evsj v`k e`vsťKi Dť`vťM 28wł e`vsK Gifc 46wł Kw-vi Dbqtb bvbvgtLx Kgmp nvťZ wbtqťQ | BťZvgťa` Mto | W KťqKwł Kw-vi i msw¶jB weeiY wbtqđ` qv ntj v t

tgšj fixerRvi i gmbcjx ZuZ wki

gwYcjx ZuZ | n-łkí i Rtb` wntj U | tgšj fixerRvi GKwł e`vcK m`vebvqq GjvKv | Avi GB wki eZŷtb th Ae`vq AvťQ Zvi cťiv KwZťZi `vex`vi tmLvbKvi Dť`v³viv wtkl Kti gwYcjx bvix ZuZ wki xiv | AvťM G mkj bvix Dť`v³vi cťR, tťSZ AeKvVťgv, `¶jZv | Kwł Mwi Ávťbi hť_ó Afve wQj | cPvťi Afvťe gwYcjx m`u^a vťqi Drcw`Z ZuZ cťY`i evRvi RvZKiťY | wKQđv mgm`v iťqťQ | Drcw`Z cY`_YMZ gvťbi ntj | Dť`v³viv mwK gj` bv cvl qvq G wki i Avkvbjfc cāhvi NUťQ bv | Gme KviťY evsj v`k e`vsK gwYcjx ZuZ |



tgšj fixerRvi i Kgj MtĀi gmbcjx bvix ZuZ wki x`i Kvr chfe¶Y KiťQb MfbP W. AwZDi ingvb

n-łkí tK GKwł m`vebvqq Kw-vi wntmte wPwYZ Kti tQ Ges e`vsK_ťj vťK G Kw-vi Dbqtb Kvr KiťZ AvnYvb RwbťqťQ | G AvnYvb mvov w`ťq `vbxq e`vsK_ťj v wntj U | tgšj fixerRvi AĀťj i gwYcjx bvix ZuZ x`i tK GmGgB FY cō vťbi cikvcwK Zv`i Drcw`Z cY` cō kŪ | evRvi RvZKiťY Rtb` e`v

Kti tQ | evsj vt`k e`vstKi MfbP wbtR GB Kvtv`ti KtqKevi mti Rvgtb cwi`k
 Kti tQb Ges gwbcj x bvi x ZuZ wk`i xt`i gta` wevfbae`vstKi Dt`v`M cKvtk` FY
 weZiY Kti tQb | eZgvtb gwbcj x ZuZxt`i Av`gmgwRK Dbqtb NUtQ |

Rvgj cti i mP I n`lk`i

Rvgj cti mP I n`lk`i i GKw m`tebvq Kvtv`vi itqtQ hvi gva`tg wecj mL`K
 bvi xi Kgm`vb mwi mthvM ntqtQ | G weiqw Abaveb Kti evsj vt`k e`vsk wevfbae`



Rvgj cti bKkx Ku`v` t` LtQb MfbP W. AwZDi ingrb

e`vstKi mnthvMZvq GB Kvtv`vi w Dbqtb wekl fvgKv ti tL TjtQ | evsj vt`k
 e`vstKi MfbP wbtR Rvgj cti wMtq Dt`v`v` i DrmwvZ Kti tQb |

ivOvgwUi tKgi ZuZ wk`i

Aw` Kvj t`tKB evsj vt`k we`gvb wevfbaeRwvZ`Mvxi wvR`^wKQz`KxqZv itqtQ |



KgPZ ivOvgwUi GKRb tKgi ZuZ wk`i x

ivOvgwUtZ ememi Z wevfbae
 b`tMvxi Avj v`v wk`i %kj x
 h`v tKgi ZuZ mefvavi`Yi
 wekl bRi tKto`Q | G
 wk`i wUtK Avti v Dbqtb
 gva`tg miv`tk Gi e`vcK
 c`nvti i Rtb` evsj vt`k
 e`vsk ivOvgwUtZ KvhPZ
 e`vsk` tjtK A`qtb GwMtq
 Avmi Rtb` wbt` Rbv w` tqtQ |

ৱমিৱRMতঁআি ZvZ I Rix ৱকী

ৱমিৱRMতঁআি ZvZ I Rix ৱকী তঁত্কি e`wkতঁf` ুi"ZcY°Ae`vb তিতঁLতঁQ| e`vsK I Aw_ℝ cঁZঁvব`tjv G LvZwতঁK Avতঁv Dbqতঁbi gva`tg Awak Kgms`vb mjoi j তঁf` KvR KiতঁQ| evsj ৱt`k e`vsK ৱমিৱRMতঁআি e`vsKvi-Dতঁ`v`v`i mতঁ½ Avতঁv Pbv Kতি G Kৱ`vতঁi ৱe`gvb mgm`v I m`v`ebv ৱelতঁq tRতঁb Kৱ`v`v`i Dbqতঁb KvhPZ mKj e`vsKtঁK A_ℳtঁb gতঁbwbতঁek Kivi Rতঁb` ৱ`K-ৱbতঁ`Rbv ৱ`tqতঁQ|

3.11.7 GmGgB FY Kvh° g gubUwi s

GmGgB FY ৱeZiতঁYi j f`g`v`Iv ARB, GjvKv I LvZwতঁEK ৱকী Dbqতঁb, FY g`Yi তঁZ Kৱ`v`i G`v`c`P AbmiY, nqiwbgy`f`v`te f`j`a I brix Dতঁ`v`v`i FY cঁv`b, ৱeZiYKZ FতঁYi Z`viwK Kivi j তঁf` evsj ৱt`k e`vsতঁKi cঁv`b Kvhf`q, evsj ৱt`k e`vsতঁKi kvLv Awdm Ges e`vsK I Aw_ℝ cঁZঁv`b chf`q ৱZb`tঁi i gubUwi s KvVtঁgv Mto tZvjv ntqতঁQ| G Rতঁb` evsj ৱt`k e`vsতঁKi GmGgB GÜ t`ukvj t`c`M`g`m` ৱWcvUf`g`U I kvLv Awdm`tjv tZ`GmGgB FY gubUwi s tmj`Mv Kiv ntqতঁQ| A_ℳtঁbKvix e`vsK I Aw_ℝ cঁZঁv`b gubUwi s BDtঁbU Mv Kতি Zvi AvI Zvq GmGgB FY Kvh° g Z`viwK KiতঁQ| ZvQrov, GmGgB FY Kvh°tঁg bRi`wi tRvi`vi KiতঁZ evsj ৱt`k e`vsK c`_Kf`v`te cwi`k` Kvh° g cwiPvj bv KiতঁQ| GQrov, gubUwi s tmtঁj i KgRZf`v tgvevBj t`d`v`bi gva`tg e`vsK kvLvi e`e`v`c`K I Dতঁ`v`v`i m`v`t`_thvM`thvM Kতি FতঁYi m`v`envi mn ৱe`v`f`b`e`Z`_ msM`h` Kতিb, cঁhv`R` tঁf`tঁf`i c`ivgk`b Ges KvhRi c`tঁf`c` tbb|

3.11.8 GmGgB dvBb`w`Ys t`dqvi

cঁKZ Dতঁ`v`v`i GmGgB I Kwlvf`v`EK ৱকী FতঁYi cঁZ AvM`h`x KiতঁZ evsj ৱt`k e`vsতঁKi Dতঁ`v`v`i M XvKv, P`EM`g, e`_ov, iscj, `mq`cj, ivOvgwU I K`evRv`i GmGgB tgjvi AvতঁqvRb Kiv nq| 1 Gw`g, 2011 Zwi তঁL tঁtঁk cঁg`ev`tঁi gতঁZv nvj Kv Kwlv cঁK`Skj h`š`cv`Z cঁk`xi AvতঁqvRb Kiv nq e`_ovq| Gme tgjv AvতঁqvRtঁbi gva`tg GmGgBtঁZ ৱe`gvb mgm`v`tjv ৱP`v`y`Z Kiv m`v`e`nt`Q I Dতঁ`v`v`i mতঁ½ e`vsতঁKi m`v`u`K`N`b`o`Zi nt`Q|



P`EM`g GmGgB tgjvi Dতঁv`ab Kiতঁb evsj ৱt`k e`vsতঁKi Mf`b`W. AwZDi ingvb

3.11.9 GmGgB LvZi mgm'v I mæbevr

A_ŕqb m¼tUi evBti GmGgB LvZ we`gvb Ab'vb` mgm'vi gta` j vMmB cŕy³ i Afve, Drcw`Z c¼Y`i gvb Dbq̄tbi Afve, cY` wecytb evRvi cŕeik e`_Zv, Df`v³v` i mvgt_ŕ Afve, e`vcbvq A`ŕZv, `ŕ Rbetj i Afve, cŕvi Yvgj K mnvqZv tmevi Afve BZ`w` mgm'vi K_v cŕqB tkvbn hvq| Gme mgm'vi KviŕY GmGgB LvZ Avkvbjfc cŕy³ ARŕ mæe nt`Q bv| ZvQvov, tewki fvM ŕjz` I gvSwi wki Z_`cŕy³ i (AvBwU) KjvKŠkj Kviŕ j wMtq Drcv`bkxj Zv evovZ gtbthvMx bq| Gme evav wbi mtb bZb bZb KgŕKŠkj cŕyqb I cŕqRbxq Df`vM tbqv cŕqRb|

`wi`æ weŕgvPb eZŕvb miKvti cŕvb P'vtj Ä| miKvti G P'vtj Ä tgvKwej vq evsjv`k e'vsŕKi KwL, GmGgB I Df`v³v mnvqK bwiZgvjv Z_v Ašfŕ³ gj K cŕy³ i (inclusive growth) tKŠkj MŕY Kivi KviŕY BtZvgt` t`tki A_ŕwizZ eo aiti GKUv iŕcvšli NtUŕQ| g'vbd'vKpwi's wki LvZ `Zwi tcvkvKwki t`tki i" Kti JIa wki, RvnrR wbgŕ, nuj Kv cŕKŠkj wki I Z_`cŕy³ wŕfŕ tmevnn AŕbK bZb bZb LvZ hŕ³ ntqŕQ| e'vsK_tjvi GmGgB FY Kvŕŕgi cŕvte GiB gta` MŕgxY A_ŕwiz cŕRŕMiY NtUŕQ| Mŕtg kŕgtKi gRwi AvŕMi tPŕq AŕbK teŕŕQ| mewR, num-gjwM, gvQ, Mew`ci i Lvgi Mto DfvtQ|

Lŕ` I gvSwi Df`v³vi e'vcK weKvk NtUŕQ| bZb Df`v³v tkŕx Mto DfvtQ| G tŕŕŕ brixivl wcuŕtq tbB| Gfve Mŕtg-MŕÄ weibŕqvm I Kgŕs`vb hŕ_ŕ teŕo hvl vqV Mwi e gvbŕi Avq teŕŕQ| Avi miKwi wbi vcvE`v teŕbx AwZ `wi`ŕk tUŕb `wi`æ t`tki tei Kti wŕtq GtmtQ| evsjv`k cwimslvb eŕtiv (wewegm)-Gi GK Rwiŕc (2010) t`Lv hvq, 2005 mvtj thLvŕb `wi`æ tiLvi wŕtP Ae`vbKvix RbmsL'vi nvi wQj 40.4 kZvsk, Zv 2010 mvtj nwm tctq 31.5 kZvstŕk `wŕŕŕQ| cvkvvcwK bZb bZb tŕŕŕ I Avgvŕ`i Zi`Y mgvR AMŕhigvb| bZb I Zi`Y wkuŕŕZ Kgŕŕ`i gva`tg AvBwU wki e'vcK cŕvi NtUŕQ, fweŕŕZ Avŕiv NUŕe| AvDUŕmwmsŕŕi gva`tg Avŕŕi tŕŕŕ weŕkŕi tmiv`k t`tki gta` evsjv`k AvŕŕQ| AvaybK Z_`cŕy³ i gva`tg e'vsŕKs LvZ t`tki i" Kti me LvZi mgšŕ NUŕZ i" KtiŕQ| ZvZ G wki fweŕŕZ Avŕiv weKwKZ nŕe etj B gtb nq|

3.11.10 GmGgB LvZi Dbq̄tbi Ki Yxq

i'agvŕ evsjv`k e'vsK I e'vsŕKs LvZi cŕPŕvq t`tki GmGgB LvZi Dbq̄tbi mæe bq| G gnŕZ`GmGgB LvZi Dbq̄tbi cŕqRb miKwi -temiKwi thš_ cŕPŕvq GKwU e'vcKwŕŕEK Dbq̄tbi cwikŕi bV MŕY I Zv ev`lvq̄tbi meŕw³ wŕŕŕm Kiv| Dbŕŕ evRvi, MwZkxj cwikŕe I DbZ cŕy³ i mt½ wŕŕŕi i Lvc Lvl qvŕbvi Rŕb` ŕjz`

evsj vř`k Avgiv mevB Avkv Kwí | GKwU my`i | mgx evsj vř`tki `ćamevB t`tL |
Avi G `ćæv`evqtb mKtj wgtj GK ntq KvR KtZ nte |

3.12 mg-gj ab Dbq̄b Znwej

m=ebvgq Lv` c̄ qvRvZKiY | KwU wřwĚK wkí Ges Z` | thvMřthvM c̄hy³
(AvBumU) LvřZ wenbtqvM DrmwN Z Kivi j t`ŕ | 2000-01 A_@Qtii evřRřU 100
řKwU UvKv eivř`i gva`tg mg-gj ab Dbq̄b Znwej (BBGd) Gi hvřv `ii` nq |
KwU wřwĚK wkí Ges AvBumU LvřZi Dbq̄b | Kgřs`vb mřp Z_v t`tki Av_@
mvgvM RK Dbq̄b BBGd-Gi gj j t`ŕ | eZřvb miKvi `wqZ; MřtYi ci BBGd be
D`tg hvřv `ii` KřtřQ | MZ Pvi eQtř BBGd-Gi Kvřtřg MřZ m`Avi ntqřQ, bexb
I AvMřx Dř`v³vř`i gřa` c̄řPv`Aj` wđři GřmřQ | BBGd-Gi evřRU eivř` I
Znwej QvoKivřYi cwř gyV epř tčřřQ Ges bZb bZb LvZ Ařřř Kiv ntqřQ |
`i` t`řK evsj vř`k e`vsK G Kvřtřgi mřř cřivcři mř^{u,3} _vKřj I miKřři
Abřgv` b řg 1 Rř, 2009 t`řK BBGd-Gi břwřZ wbařřY, Znwej e`e`vcbv Ges
KgřwřZ cwř exřřY ms vřř KvR evsj vř`k e`vsřKi KřřQ t`řL Acřři kbřj Kvřřej x
Bbtř ÷ řgvU Křcřři kb Ae evsj vř`k (AvBumve)-Gi I ci b`řKiv ntqřQ |

2009-10 A_@Qtř AvBumU LvřZi eivř` 100 řKwU UvKv t`řK kZřvM epř Kři
200 řKwU UvKv DbřZ Kiv ntqřQ | 2012-13 A_@Qtř evřRřU BBGd LvřZ
300 řKwU UvKv eivř` ivLv nq | Pjwř 2013-14 A_@Qtř evřRřU BBGd LvřZ
500 řKwU UvKv eivř` ivLv ntqřQ | BBGd Gi Avř Zvq AwřK msL`K Dř`v³vi
AskMřtYi mřthvM mřp I BBGd Znwej řK Avřiv Dř`v³vř-evře Kivi Rřb`
c̄řqvRbxq t`řřř břwřZgřv mnR Kiv ntqřQ | KwU Ges AvBumU Dřq LvřZB řgvU
c̄Kř e`řqi meřgocřvi gřV AvřMi 50 j t`ŕ UvKv t`řK Kwřq 20 j t`ŕ UvKv wbařřY
Kiv ntqřQ | Gi dřj t`ř^a Dř`v³vř`i Rřb` BBGd mřvqZv cvř qvi c_ c̄K`ř
ntqřQ | GQov gj abx hřřwřZřřwĚK c̄Křři řgvU c̄Kř e`q 10 řKwU UvKv t`řK
ewořq 12 řKwU UvKv DbřZ Kiv ntqřQ | MZ Pvi eQtř (2009-13) KwU wřwĚK
991řU c̄Křř 1695 řKwU UvKv Ges AvBumU LvřZ 45řU c̄Křř 57 řKwU UvKv g`Aj
Kiv ntqřQ, hvi weciřřZ Rř 2013 chřř 248řU KwU wřwĚK c̄Křř 316 řKwU UvKv
Ges 21řU AvBumU c̄Křř 18 řKwU UvKv Qvo Kiv ntqřQ | BřZvgřa` KwU wřwĚK
53řU c̄Křři weciřřZ 101 řKwU UvKv Ges 12řU AvBumU c̄Křři weciřřZ 14
řKwU UvKv řkqvi Dř`v³vř evB-evK KřřřQb | BBGd mřvqZvcřř c̄Křř mğř
AvVřřiv nvRvi řj vřKi Kgřs`vb ntqřQ | GQov KwU wřwĚK c̄Křř mğř ev`evqřbi
dřj t`řki MřgxY A_@wřZřZ Z`c̄hy³i Dbq̄b ntqřQ | t`řki řc̄řUřbi Pvn`v
weřkl Křři gřQ, gřsm I wWřgi mieivn evořřZ BBGd Znwej `i`ZcřY`Ae`vb
t`řLřQ |

BBGd msuk-óDť`v³vť`i Avťe`b Ges weťki Áť`i gZvgťZi wfvĚťZ BBGd-Gi Kwl wfvĚK LvťZi Zvwj Kvq bZb Kťi `Remvi Drcv`b; mqvdW Drcv`b I mqweb cĚmms; djgj I kvKmeWR cĚ qvKiY I msiŕY; tgšPvl I gaycĚ qvRvZKiY; `vbxq I iBwb evRvťi Rťb` R'vg, tRwj, AvPvi, mťmR cĚZKiY; mpcwi Pvl, Drcv`b I cĚ qvRvZKiY; K"Qc-Gi n'vPwi I K"Qc Pvl, cvg Aťqj wjj `vcb Ges ti kg Pvl AšfĚ Kiv ntqťQ| GQov, AvBwmU LvťZ n'vPq'vi g'vbd'vKPwi s Ges Kj tm>Uvi `vcb LvZ`ŕU AšfĚ Kiv ntqťQ| AvťM i'agvĚ Avbevmx evsj vť`kx Dť`v³vť`i cĚKí mgnťK BBGd mnvqZv gÄyiťZ AMĚaKvi t`qv ntZv| eZĚvťb Avbevmx evsj vť`kx Dť`v³v QvovI gv³ťhv>v, bvi x Dť`v³v (thme cĚKí i e'e`vcbv cwi Pvj K bvi x) I DcRmZ Dť`v³vť`i cĚKí Ges cveZ` tRjv I g'vcmoZ Gj vKvi cĚKí mgnťK BBGd mnvqZv gÄyi i tŕĚť AMĚaKvi wfvĚťZ weťePbv Kiv nt"Q|

3.13 e`vsK kvLv m'úťmvi Y

t`tk KvhpZ e`vsK_ťjvi tgvU kvLvi msL'v eZĚvťb (Rb 2013 chš) 8427wU| Gi gťa` MZ m'fo Pvi eQťi 1527wU bZb e`vsK kvLv tLvj v ntqťQ| ZvQvov, MZ Pvi eQťi Kwl I GmGgB LvťZi Dbqťb e`vsK_ťj vťK 253wU Kwl/GmGgB kvLv tLvj vi Abťgv`b t`qv ntqťQ| GLťbv Avgvť`i t`ťki AťaťKi I ci gvbj e`vsms tmevi mť½ h³ ntZ c'ťi bwb, hvi AvakvsKB cwj -Gj vKvi gvbj | tm KviťYB bZb e`vsK kvLvi AšZt Aťať cwj /MĚtg wbtq hvl qvi wbt`Rbv t`qv ntqťQ| ZvQvov, tgvvBj e`vsms Gi cĚvi NUvťZ Dť`vMx ntqťQ tK>`xq e`vsK| BťZvgťa` tgvvBj t'vbwfvĚK Avw_Ŕ tmevi Avl Zvq 66 j ŕlwaK gvbj wmwve LťjťQb, hv evsj vť`k e`vsťKi Avw_Ŕ tmevfv³KiY AvřhvbtK teMevb KiťQ| Gi dťj MĚgxY A_ŕxiZi cĚviťi BwZevPK c'fve coťZ i i" KťiťQ|

mnvnh" Ki tQ| cŁZw b RvZxq ^`wbK msev` cŁT cŁKvkZ A_ĐxwZ weiqK I Awv_R
 LtZi „i“ZcY®msev` BvUttbtU WDbtjwW Kiv nt"Q| ZvQrov, MŁd I PvU®Gi
 gva"tg ^e"tkK g"yi wi Rvf®weibgq nvi, gwmK gj"ŁxwZi nvi, cŁvmt`i t cŁi Z
 tiwgUvY m=utK®nvj bvMv` Z_` cŁkŁ Kiv nt"Q| wevfbœeti „tj kb, MvBWj vBb,
 mvKJvi, dig BZ"v` i wvWvUuj fimŁ BvUttbtU cŁwkZ nt"Q| evsj vt`k e"vstKi
 ^`bw`b e"envh"weiqw` thgb-tcvb MvBW, AMĐvBtRkbyj PvU®, cŁKvkbv BZ"v`
 BvUttbtU Ašf® Kiv ntqtQ| BvUttbtUi tcvb WvBti±wi gwWDtj i gva"tg evsj vt`k
 e"vstKi mKj KgRZ® tcvb b=†, B-tgBj AvBwW I Ab"vb" Z_` Zvr¶wYKfite
 Rvbi e"e"v Kiv ntqtQ| QvUi Avte`b, mfv K¶ eyKs, tguUihv wi KBvRkb
 BZ"v` BvUttbtU Ašf® Kivq Lp mntRB Kg mgŕqi gŕa" Gme ^`bw`b KvR Kiv
 m=œ nt"Q|

BvUttbtUi mt½ wvR`^Dt`vtM ^Zwi wevfbœmdUŁ q"vti i msthvM _vKvq evsj vt`k
 e"vstKi KgRZ®v wvR tWt`c e†m Zvt`i cŁqvRbxq Z_`vej x mntRB tctq hv"Qb|
 BvUttbtUi gva"tg msh® wvWvUijm G"vKtmm cvm wnt÷g evsj vt`k e"vstKi
 feb„tj vtZ emivMZt`i cŁe†ki t¶tŁ cvm Bmji KvR `qsw qfite m=ubœKi tQ|
 evsj vt`k e"vstKi Af"šlix KgPvix/cŁkvmwbK wbt`R ev cvicŁ„tj v eZgvtb
 Kv„tR c×wZi cvie†Z®BvUttbtUi gva"tg AbjvBt b weZiYmn KgRZ®KgPvix`i
 Kg®mnvqK mKj Z_` Ges e"v®MZ Z_` BvUttbtUi gva"tg mieivn Kiv m=œ nt"Q|
 dtj, GKw`k thgb Avctj vtWi mt½ mt½ cŁvb Kvhtj qmn mKj kvLv Awctmi
 Kgŕv Gme cvicŁ ev wbt`Rbv RvbtZ cvitQb I `*Z Kvhtm=uv`b KitZ cvitQb,
 Ab"v`k AvtMi gtZv wvU ev mvBtKv÷vBj Kivi cŁqvRb bv nI qvq wecj cvigvY
 KvMR mvkŁ nt"Q, hv MŁb e"vsvKs aviYv cvicvj tb mnvqK fvgKv ivŁtQ| ZvQrov,
 WKtgU g"vfbRtgU wnt÷g, tmUttj Bbl qvW®AvDUi qvW®wnt÷g, B-tbvŁs BZ"v`
 Pj j gva"tg evsj vt`k e"vsk KvMRwvxb wvWvUuj Awctm cviYZ nI qvi ct_ tRvi
 K`tg GvŁtq hv"Q|

4.7 goAML mdUŁ q"vi ev`lvqb

AvšRŁZK mšym I gwlb j Ūwis cŁZtiva Kvht® gtK Avtiv mynsnZ Kiv Ges Gi
 m=œ" Drm mbv³KittYi jt¶¶ evsj vt`k e"vstKi evsj vt`k dvBb"wyqvj
 BtUuj tRÝ BDvbtU (weGdAvBBD) wekpe"vstKi mnvqZvq GKvU AvajbK I Z_`
 cŁh®wvWŁK wnt÷g `vc†bi Dt`vM tbqv ntqtQ, hvi gva"tg t†ki g"icvPvi
 cŁZtivta m†`nRbK tj bt`b cŁZte`b (STR) Ges bM` tj bt`b cŁZte`b (CTR)
 ms všŁ Z_` mntR msMŁ I we†ktY Kiv m=œ nte| wvUAvi I GvUAvi weiqK
 AbjvBb wi†cvUš¶qi R†b" RvZmstNi A½ cŁZŕv BDvbtUW b"vkbm Awctm Ab
 WvMm A"vŪ vBg (UNODC) t†K 'goAML' mdUŁ q"vi BtZvgŕa" msMŁ Kiv ntqtQ|
 wkvMmi B GvU ev`lvq†bi cŁqvRbxq KvR m=ubœnte|

4.8 I t̄cb WvUv Bvbnk̄t̄qUf

Rbmvari Yt̄K mn̄t̄R Z_-DcvĒ mieiv̄tni Rtb̄" evsj v̄t̄ k ēvsK tm̄t̄P=† 2011 t̄_†K I t̄cb WvUv Bvbnk̄t̄qUf (Open Data Initiative) bv̄tg GKUW Df̄"vM vb̄t̄q̄t̄Q| GuW evsj v̄t̄ k ēvs̄t̄Ki I t̄qemvBt̄U t̄ Lv̄t̄bv n̄t̄Q| Gt̄Z M̄t̄eIKt̄ i c̄t̄¶ ḡt̄" A_¶bn̄ZK Z_-DcvĒ cvl qv mn̄Rj f̄" n̄t̄q̄t̄Q| wevf̄b̄emP̄t̄Ki Z_-DcvĒ m=¶j Z 'Monthly Economic Trends' kxl̄ R̄ c̄Kv̄k̄bv GLv̄t̄b Gt̄ j dīt̄ḡt̄U cvl qv hv̄t̄"Q| Gi gvātg Rbmvari Y t̄j b̄t̄ b fvi mv̄g", Āt̄_¶ thv̄Mvb, RvZxq wnmve, t̄fv̄³v ḡt̄" mPK, c̄¶Rev̄Rv̄t̄i ḡt̄" mPK, m̄t̄ i nvi, t̄iv̄gŪv̄Y, wevb̄gq nvi, cY" ḡt̄", ivR̄[^] Avq BZ"v̄" wēl t̄q nv̄j bv̄Mv̄" Z_-mn̄ vek eQ̄t̄i i c̄j t̄bv Z_-I Abj vB̄t̄b msM̄h̄ Ki t̄Z cv̄i t̄Qb| c̄ŌZgv̄t̄mB Gme Z_-DcvĒ nv̄j bv̄Mv̄" Kiv n̄t̄"Q|

4.9 evsj v̄t̄ k ēvs̄t̄Ki vb̄R̄^mdŪ q̄vi

evsj v̄t̄ k ēvs̄t̄Ki mwēR̄ Kvh̄[©] g Āt̄Uv̄t̄gk̄t̄bi Ask wnt̄m̄te evsj v̄t̄ k ēvsK vb̄R̄[^] ZĒyeav̄t̄b B̄t̄Zvḡt̄a" ev̄"l̄w̄q̄Z c̄Ōq c̄P̄v̄k̄Ū mdŪ q̄v̄t̄i i gvātg evsj v̄t̄ k ēvs̄t̄Ki wevf̄b̄om̄efv̄t̄Mi "i"ZcȲ[©]Kv̄R m̄=̄ub̄ek̄iv n̄t̄"Q| d̄t̄j t̄K>̄x̄q ēvs̄t̄Ki Kv̄t̄Ri "¶Zv I "̄QZv D̄t̄j L̄thv̄M" n̄v̄t̄i t̄ēt̄ōt̄Q| Gme mdŪ q̄vi evsj v̄t̄ k ēvs̄t̄Ki vb̄R̄[^]Rbej Ōvi v B i ¶Yv̄t̄e¶Y Kiv n̄t̄"Q| G mdŪ q̄vi "t̄j v B̄t̄Zvḡt̄a" tek Rb̄w̄c̄ŌZv̄l t̄c̄t̄q̄t̄Q|

4.9.1 B-t̄ŪŌv̄is

q ms v̄s̄l̄ Kvh̄[©]m̄=̄úv̄" t̄bi Rtb̄" evsj v̄t̄ k ēvsK I t̄qew̄f̄v̄ĒK B-t̄ŪŌv̄is ēēv̄ Pvj y K̄t̄i t̄Q| 12 tg, 2010 Zwi t̄L Avb̄p̄v̄mbK D̄t̄Ōv̄at̄bi ci t̄_†K evsj v̄t̄ k ēvs̄t̄Ki t̄ kx-wēt̄ kx t̄ŪŌvi c̄Ō qvq G mdŪ q̄vi ūl ē"envi Kiv n̄t̄"Q| evsj v̄t̄ t̄ki mi Kwi, Avav-mi Kwi I "̄v̄q̄Ēk̄v̄mZ c̄ŌZōvb "t̄j vi ḡt̄a" evsj v̄t̄ k ēvs̄t̄KB c̄Ōg Abj vB̄t̄b "ic̄Ī Avn̄Yvb, "ic̄Ī M̄h̄Y, ḡt̄"v̄q̄bmn "ic̄Ī ms̄v̄k-ó hveZxq Kv̄R B̄t̄j KŪv̄bK c̄x̄w̄Z̄t̄Z m̄P̄vi "f̄v̄t̄e m̄=̄ub̄ek̄ivi gvātg v̄bi t̄c̄¶ t̄ŪŌv̄is c̄x̄w̄Z ev̄"l̄w̄q̄Z n̄t̄q̄t̄Q| "v̄bxq I wēt̄ kx t̄Kv̄=̄úv̄mb "t̄j v GLb I t̄qemvBt̄U Zv̄t̄ i "ic̄Ī ms v̄s̄l̄ Kv̄MRc̄Ī "v̄Lj Ki t̄Z cv̄i t̄Q| GuW GKUW vb̄ivc "ic̄Ī ēēv̄| GuW "ic̄Ī c̄Ō qvq "̄QZv vb̄w̄ōZ Kivi cv̄k̄v̄c̄v̄k̄ Av̄v̄Kv̄v̄¶Z R̄w̄j Zv c̄wi n̄v̄t̄i f̄v̄ḡKv̄ ti t̄L̄t̄Q| G mdŪ q̄v̄t̄i WvUv v̄m̄K̄D̄wi ūl I WvUv B̄t̄ŪŌv̄is vb̄w̄ōZ Kivi j̄t̄¶" Av̄WU Ūq̄v̄j mn̄ evsj v̄t̄ k ēvs̄t̄Ki Av̄B̄v̄m̄ ūl v̄m̄K̄D̄wi ūl c̄uj v̄m Ab̄j̄ni Y Kiv n̄t̄q̄t̄Q| Av̄v̄_¶ WvUv̄m̄n "uk̄R̄v̄Zi Z_-t̄j v Gb̄v c̄t̄UW Aē"v̄q WvUv̄t̄ēt̄R ms̄iv̄¶Z "v̄Kvi d̄t̄j t̄Kv̄b ē"envi Kiv x WvUv̄t̄ēt̄R c̄Ōek̄ Ki t̄j I WvUv t̄ Lv̄i m̄t̄h̄v̄M cv̄t̄eb bv̄|

G ch̄s̄l̄ c̄Ōq m̄v̄to c̄v̄P̄k̄Ō "ic̄Ī GB c̄Ō qvq m̄=̄ub̄ent̄q̄t̄Q Ges Av̄t̄iv c̄Ōq GKk̄Ō "ic̄Ī wevf̄b̄ēch̄¶q c̄Ō qv̄axb i t̄q̄t̄Q| evsj v̄t̄ k t̄mZi wef̄v̄M evsj v̄t̄ k ēvs̄t̄Ki ḡt̄Zv vb̄R c̄ŌZōv̄t̄b B-t̄ŪŌv̄is ēēv̄ Pvj y Ki t̄Z Av̄M̄h̄ c̄Kv̄k̄ Kiv q Zv̄t̄ i t̄K G

mdUll q'viiU mieivn Kiv n'q'q'Q| ZvQovov, ifcvj x e'vsK wj t, tmvbjv x e'vsK wj :, AM'x e'vsK wj :, ciivo^a gš'v'v'q, RvZxq w'K'W'bx dvD'f'Ü'k'bnm Av'tiv A'tbK c'Ö'Z'ö't'bi Av'M'ö'ni t'c'Ö'q'f'Z evsj v't`k e'vs't'Ki B-t'U'Ü'wi s c'x'u'Z'u'U w'bR w'bR c'Ö'Z'ö't'bi ev'levqb c'Ö' q'v'ar'x i't'q'q'Q| m'ä'ü'Z evsj v't`k e'vs't'Ki B-t'U'Ü'wi s c'x'u'Z'u'U Av't'g'wi K'vi j 't'i'Y t'U'K't'bv'j w'R'K'v'j B'D'w'b'f'v'm'f'U Av't'q'w'R'Z Z'i't'`i B'v'f'j A'by'ö'Z Ö'Z'Z'xq Av's'R'w'Z'K w'k'f' c'Ö'K's'k'j I c'wi P'v'j b e'e'v'cbv m't's'j t'b'ö' c'j'`Z n't'q' t'`t'ki R't'b' t'M's'i e'et'q G't'b'f'Q|

4.9.2 B-wi Utg'u

w'w'R'U'v'j evsj v't`k e'vsK M'ovi j 't'q'f' Av't'i K'u'U h'v'v's'K'v'i x c'`t'q'c B-wi Utg'u| 31 t'g, 2009 Z'wi L t'`t'K A'bj v'B'b wi Utg'u mdUll q'v't'i g'v'a't'g m'iv'm'wi `i'Lv'f' M'h'Y t'`t'K 'i' K't'i m'w'e'K w'b't'q'v'M c'Ö' q'v m'ä'ü'b'e'K'iv n't'Q| G'i g'v'a't'g c'Ö'š'f' A'Ä't'j i P'v'K'wi c'Ö'f'v L'p m'n't'RB A'bj v'B't'b Q'u'e'm'n A'v't'e'`b `w'L'j K'i't'Z c'v'i't'Q'b| P'v'K'wi c'Ö'f'v i A'v't'e'`b'c'f' A'bj v'B't'b M'h'Y, e'v'Q'v'B, c'Ö'k'c'f' c'Ö'v'b, `ö'e'P'q'b c'x'u'Z'f'Z c'i'x'q'v'f'v i A'v'm'b e'U'b, d'j'v'd'j t'N'v'l'Y'v, w'b't'q'v'M'c'f' t'`q'v'm'n w'b't'q'v'M c'Ö' q'v'i m'v'g'w'M'K K'v'R G'B mdUll q'v'i ö'v'i v'c'wi P'v'v'j Z n't'Q| w'm't'÷'g'u'U P'v'j y'n'l q'v'i c'i G'c'h'š'f' evsj v't`k e'vs't'K 27'u'U e'v't'P G'K n'v'R'v't'i i t'e'w'k P'v'K'wi c'Ö'f'v w'b't'q'v'M c'Ö' q'v m'ä'ü'b'e' n't'q'q'Q G'es Av't'iv K't'q'K'u'U w'b't'q'v'M K'v'h'© g G w'm't'÷'t'g P'j g'v'b Av't'Q|

4.9.3 B-j vB't'e'ni

evsj v't`k e'vsK j vB't'e'ni Z'vi e'envi K'v'i x'f' i `q's'w q Z'` t'mev w'b'w'ö'Z K'ivi j 't'q'f' 13 t'g, 2012 Z'wi l'L G'K'u'U A'bj v'B'b j vB't'e'ni g'v'f'b'R't'g'u mdUll q'v'i Ö'b-j vB't'e'ni ö' t'mev P'v'j K't'i't'Q| d't'j t'K'`x'q e'vs't'Ki K'g'f'v w'b't'R't' i t'w't'`c' e't'm'B A'bj v'B't'b B-e'K, B-R'v'b'f'j, B-g'v'w'v'm'R'b c'o't'Z I W'v'D'b't'j w'W K'i't'Z c'v'i't'Q'b| B-j vB't'e'ni t'Z e'Z'g'v't'b 5 n'v'R'vi B-e'K, 25 n'v'R'vi B-R'v'b'f'j, c'Ö'q 500 A'w'U'R'v'j m'g'x w'Z'b'u'U B-g'v'w'v'm'R'b G'es c'Ö'q 18 n'v'R'vi w'k't'i'v'b't'g'i 35 n'v'R'vi e'B't'q'i Z'` i't'q'q'Q| G'm's'L'v g'v'M'Z'f'v't'e' e'v'o't'Q| j vB't'e'ni i e'B I R'v'b'f'j t'j v B'm'j, w'i U'v'b'© G'w'U'm'n e'B t'j b't'`t'bi m'K'j c'Ö' q'v B-j vB't'e'ni t'mev g'v'a't'g K'iv n't'Q| B-j vB't'e'ni mdUll q'v'i e'envi K'v'i x'iv ö'j M'B'b'ö' K't'i c'Ö'q'v'R'bx'q e'B I R'v'b'f'j i m'ieivn v'K'v m'v't'c't'q'f' A'v'U'P'v'j k N's'U'vi R't'b' Z'v w'i R'v'f'© K'i't'Z c'v'i't'Q'b G'es c'v'i R't'b' B'm'j'l K'i't'Z c'v'i't'Q'b| Z'v'Q'ovov, j vB't'e'ni t'Z w'e'`g'v'b m'K'j e'B, R'v'b'f'j I g'v'w'v'm'R'b G'i t'j L'K, w'k't'i'v'b'v'g, w'e'l'q, K'j b'v'v'v'i, K'x-l'q'w'w'© c'K'v'k'K I c'K'v'k'K'v'j A'b'h'v'q'x G'v'w'f'v'Y m'v'P'm'n A'v'j d'v-w'b'D't'g'wi K I q'w'w'© w'e'l'q I A'w'U'R'v'j m'ä'Ä'b'v'n'v't'i w'e'k'`f'v't'e' m'v'P'© K'i't'Z c'v'i't'Q'b| evsj v't`k e'vsK j vB't'e'ni t'Z m'ä'ü'Z Ö'b'w'÷'w'U'D'k'bv'j w'i't'c'v'm'R'U'wi (A'v'BA'v'i)ö' G'es ö'A'w'w'l w'f'R'q'v'j, j v'v'f'q'R G'Ü m'v'Be'v'i t'm'K'k'b'ö' b'v't'g A'v't'iv `ö'u'U A'v'ay'ö'K Z'` t'mev

Asif Kiv nqtqtQ| AvBAvi -Gi gra'tg GKwJ wnt'zj tj vtKkb t_tK evsj vt`k e'vs'tKi mKj Z_ cvl qv m'ae nt'Q|

4.9.4 B-ibDR wKwcs

evsj vt`k e'vsK 13 tg, 2012 Zwi L ntZ B-ibDR wKwcs tmev Pvj yKti tQ| wef'bae RvZxq w'wbK cT-cwI Kvq cKwKZ tK'`iq e'vsK, A_BwZ, e'vsuKs LvZ I Av_© mvgwRK Ae_vmn wef'baeRvZxq i"ZcY©Bmj m'auwKZ msev`_tj v hvfZ evsj vt`k e'vs'tKi Kg'fiv wBR wBR tW' t_tK coZ cvtib tm R'tb" OB-wbDRwKwcs0 mdUd q'vi cT'Z Kiv nqtqtQ| AvtM wef'baeC'cwI Kv t_tK msMpxZ Gme msev` wKwcs evsj vt`k e'vs'tKi Ea'Zb KZE'¶ eivei Dc'vcb Kiv ntZv| eZ'gvtb B-wbDR wKwcs e'e_v Pvj ynl qvq me ch'¶qi Kg'RZP cAZw b Abj vB'tb Gme i"ZcY©msev` wKwcs coZ cvi tQb| dtj, Zvt`i Avburf'wE m'au'wvi Z nt'Q| Gi e'envi Kvi vMY wKwcsKZ wBDR_ t'j v mn'tRB mvP'¶Ki tZ cvi tQb|

4.9.5 BG· wC Abj vBb gwbUwi s wnt'÷g

t`tki iBwib cU qv'tK Avt'iv MwZkxj, wbf'¶ Ges`^Q Kivi j t'¶" tK'`iq e'vs'tK 23 tde'¶qwi, 2012 Zwi tL BG· wC Abj vBb gwbUwi s wnt'÷g mclUd q'vti i Avb'p'wibK D't'wab Kiv nq| Zte, Zvi Avt'MB 1 bt'f'¶t, 2011 Zwi L t_tK ewYw'R'K e'vsK_ t'j vi R'tb" Abj vBb BG· wC dig g'w'Ps wnt'÷g Pvj ynl| Gi gra'tg e'vsK_ t'j vi `et' wK ewYR" kvLv t_tK Abj vB'tb iBwibi Z_ mi'vwvi evsj vt`k e'vs'tKi WwUvt'e'R h'¶ nq| tmB Z_ wet'k'tY Kti evsj vt`k e'vsK t`tki iBwib ewYR" gwbUwi s Kti _vtK| e'vsK_ t'j v thb Zvt`i iBwibi Z_ w'tRivB gwbUwi s Ki tZ cvti tm e'e_vl G mclUd q'vi wU'Z i tqtQ| GKB mt'z



BG· wC Abj vBb gwbUwi s wnt'÷g-Gi Avb'p'wibK D't'wab Kti b evsj vt`k e'vs'tKi Mfb'¶ W. AwZDi i ngwb

GKwU e'vs'tKi Z_ hvtZ Aci e'vs'tKi Kv'tQ tMvcb_vtK tm e'e~vI ivLv ntqtQ| BG- wc Abj vBb gubUwi s mdUu q'vti i gva'tg i BwbKZ ctY'i wecixtZ cZ'vewmZ A_t_P cwi gvY, tgvqvt'vExY© i Bwb wej, wWmw t'cwY' BZ'w` gubUwi K'ti msuk-ó e'vs'tKi wei'tx c@qvRbxq e'e~v tbqvmn hveZxq KvR m=úbaKiv nt'Q|

4.9.6 i Bwb I Avg`wib gubUwi s

e'vsK_s t'jv eZg'v'tb I tqewf'wEK i Bwb I Avg`wib gubUwi s e'e~vq Zvt`i i Bwb I Avg`wib ewYR' ms v'sI Z_`w` Avctj w Ki'tZ cvi'tQ| dtj evsj vt`k e'vs'tKi KgR'Z'P I ~_@msuk-ó e'w'iv t'tki mweR Avg`wib-i Bwb ewY'tR'i ~w'K ev mgmvgwqK Z_` mn'tRB msMh Ki'tZ cvi'tQb|

4.9.7 wUGg dig I Bbl qvW'q i wGU'vY' gubUwi s

Avg`wib Qrov Ab'vb' ewng'p'x ^et`wkK tiwGU'vtY'i Z_` I tqewf'wEK wUGg dig g'vtbR'tgU I mKj A'sh'p'x tiwGU'vtY'i Z_` Abj vBb Bbl qvW'q i wGU'vY' wnt÷tgi gva'tg e'vsK_s t'jvtK cvW'tZ nt'Q| G wnt÷tgi gva'tg evsj vt`k e'vsK I Z'dw'w'j e'vsK_s t'jv tiwGU'vY' ms v'sI Z_`w` mn'tRB t' L'tZ cvi'tQ|

4.9.8 ^et`wkK gy't evRvi gubUwi s wnt÷g

G mdUu q'vti i gva'tg wewf'b'e'ewYw'R'K e'vsK, gwib tPÁvi I Ab'tg'w` Z wWj vi (GwW) e'vsK kvLvi ^et`wkK gy't evRvi ms v'sI Z_` msi'Y I c@ qvRvZ Kiv nt'Q|

4.9.9 KwI FY gubUwi s wnt÷g

KwI FY gubUwi s mdUu q'vti i gva'tg e'vsK_s t'jv weZiYKZ KwI FY ms v'sI wewf'b'e Z_` thgb FY I cvk eB weZiY, gv'jv, m'j glKd BZ'w` msi'Y I c@ qvRvZKiY Ges Pw'n`v Ab'jvqx wewf'b'e Z_` mieivn Kiv nt'Q| dtj KwI FY weI'tq f'w'eI'r Kg'ewi Kíbv ^Zwi i KvR mnR I MwZk'j ntqtQ|

4.9.10 c@BR'eU I m^AqcT wnt÷g

c@BR'eU Abj vBb m'yeav P'vj j dtj Rbm'vaviY L'p mn'tRB c@BR'eU i djv'dj t' L'tZ I b^t' t'gj vtZ cvi'tQb| m^AqcT wnt÷tgi gva'tg evsj vt`k e'vsK I ewYw'R'K e'vsK Gi we qKZ me i K'tgi m^AqcT i we q'weei Yx, g'p'v'dvi wnmve I m^AqcT i Z_` i'Y'v'te'Y I cwi P'w'j Z nt'Q| Gi dtj weI'tq'vMKvi xiv m^AqcT q, f'v'z't'bv, g'p'v'dv D't'Evj b I Avmj bM`v'qb c@ qv Av'tMi Z'j bvq `ZZvi mvt_ I w'bf'p' f'v'te m=úbaK'i t'Z cvi'tQb|

4.9.11 tgvWK`vj Bbdi tgvkb wmt÷g

tgvWK`vj Bbdi tgvkb wmt÷g mdUll q`vtii gva`tg evsj vt`k e`vstKi KgRZ® KgPvixt`i tgvWK`vj mpeavi Avl Zvq wPwKrmKt`i t`lqv tclhw ckb c0vb, lltai gRy` nvj bVlv` Kivmn evsj vt`k e`vsk wPwKrmv tKt`i mweR KvR cwi Pwj Z nt`Q| G wmt÷tgi mt½ evsj vt`k e`vstKi kvLv Awdm,tjvi wPwKrmv tKt`i mshy³ Kti tKt`i xqfvte gubUwis Kiv nt`Q|

4.9.12 tUlbs g`vtbRtgvU wmt÷g

tUlbs g`vtbRtgvU wmt÷g (wUGGm) mdUll q`vti ewl R c0kqY cwi Kí bv, c0kqY miv, Kvm i`wub `Zwi, c0kqYv`i tiwRt÷kb l OvocT, djvdj `Zwi, e³vi Z`, e³v gj`vqb, e`e`vcbv Z` c0Zte`bmn wewfbwewlq Ašif³ Kiv ntqtQ| evsj vt`k e`vsk tUlbs GKvtWgx (wewwUG) AvtqvwRZ mKj tUlbs KgPwP G mdUll q`vti mK:Lj fute mwbtewKZ _vKvq th tKvb mgq c0kqY ms vsi th tKvb Z` Rvbw m³e nt`Q|

4.9.13 Abj vBtb tURwii wej l eU Gi tmtK0wii tUWw

17 wwtm³t, 2012 Zwi tL Abj vBtb tURwii wej l eU tKbvtPvi tmtK0wii ev w0Zxq `li evRvtii Kvh® g Dt0vab Kiv nq| GKwU tUW lqvK® t÷k tbi (wUWweDGm) gva`tg cPRevRvtii gtZv Abj vBtb miKvtii tURwii wej l eU tKbvtPvi G bZb e`e`v PjyKiv ntqtQ| wUWweDGm Gi gva`tg tKbvtPvi tqtT tK wew KitiQ, tK wKbtQ Zv mevB RvbtZ cvi te bv| GLvtb wUkvi w`teb wewfbwewlq qvt`i wej l et0i mte³P l mewbgogj`, wew ev tKbvi cwi gvtYi AvMh, Avq



17 wwtm³t, 2012 Zwi tL Abj vBtb tURwii wej l et0i tKbvtPvi Kvh® g Dt0vab Kiti b MfbP W. AwZDi ingvb

(Bi) BZ`w` Z` _vKte| th tKvb e`w³ ev cĀZōvb tj bt`tb Ask wbtZ cvi te|
evsj vt`k e`vsK 13 wvfm[†], 2012 Zwi tL G wcl tq GKwU mrvKj^{vi} Rwi Kti tQ|

4.9.14 Btj KUibK W`vkteW^o

e`vsK_utj vi dtib G· tPÄ UbtRkKb ms vſl Awbqg mbv³ Kivi Rtb` Pvi wU
Abj vBb wi tcmU^o gwWDj mgšq Kti cĀZō Kiv ntqtQ Btj KUibK W`vkteW^o GB
c×wZtZ Avg` wbi tŋtĀ Gj w, e`vK-Uz-e`vK Gj w, `vbxq Gj w, `vbxq wej` q;
iBwbi tŋtĀ iBwbi cwi gvY, iBwbgj` cĀZ`vevmb, eŋKqv iBwbi wej` I tggvt`vĒxY^o
iBwbi wej` Ges cĀvnx-Avq (Bbl qW^otiwgU`vY) I evsj vt`k t`tk Ab` t`tk
civrtbv Aŋ`P (AvDUl qW^otiwgU`vY) Z`mn me iKtgi `et`wkK gj`v tj bt`tbi
Z` Abj vBb evsj vt`k e`vstK Rgv nte| GuU evsj vt`k e`vstKi gwUw s I
mrcvifkbtK Avtiv wbowo I tRvi`vi Kti Zj te| GB wmt`g gva`tg
e`vsK_utj vl Zvt`i wR wR kvLv_utj v gwU i ZĒyavb Kitz cvi te| dtj Gme
wi tcmU^o Avtiv mnR nte; mgq I LiPi mvkĀ nte; `et`wkK gj`v tj bt`tbi tŋtĀ
mPZbZv evote Ges AvBb I ti_utj kb Abjvti tj bt`b cwi Pj bvi dtj `et`wkK
gj`vi wi Rvf^oevote|

4.9.15 enr FY gwUw s mdU^o q`vi

enr FY t`qvi tŋtĀ DbzZi S^uK e`e`vcbv wbowZ Kiv Ges FtYi tK>`fZ
nl qvi cĀYZv tiva Kivi cĀqvRbxq Z`-DcvĒ mslMōni Rtb` MōntKi FY-Z`
mgij Z enr FY gwUw s mdU^o q`vi Pjy Kiv ntqtQ| GtZ bZb ŌGj Ō dtjg
LvZwfiĒK FY, bb-dvtŪW mjeav_utj v dvtŪW FtY cwi YZ nl qvi cwi gvYmn Avtiv
tekwKQz wcl q mwbt^oek Kiv ntqtQ| bZb e`e`vq cĀq mkj enr FY MōxZvi FY
wrmve Zxŋe bRi`wiz ivLv m^oe nte| Gi dtj cĀZ`KwU e`vstKi bb-dvtŪW
mjeav dvtŪW FtY ifcvšfi, avivevwnK weeZō I Gi cwi gvY Rvbv hvte Ges Gme
FtYi gwUw s mnRZi nte| GQrov, Zvij` mĀtUi ceŋvm t`qvi cvkvcwk
e`vsK_utj vtK`Z wbt`Rbv t`qv Ges h_vh_ e`e`v tbqvi civgkP t`qv hvte|

Dch^o mdU^o q`vi_utj v Qovl, wj f g`vrbRtgU, Gt· m KtUij g`vrbRtgU,
KtctiU tgtgwi g`vrbRtgU, dvBj g`vrbRtgU, GmGgB dvŪ g`vrbRtgU,
Abj vBb tcvUŋ mwrff, Gukqv b wKqwis BDwqb (AvK) GKvD_um wmt`g, FY
tkŋxKiY I cĀfkws wmt`g, Rvj t_vU gwUw s wmt`g G_utj vl tK>`xq e`vsK
wvRwUvBtRk_utj i`ZcY^ofngKv ivL_utQ| eZgvtb Avtiv wKQz mdU^o q`vi Dbq_ub I
ev`evq_utbi vR Pj tQ| Zb#ā` `et`wkK gj`v wvbtq_uW wmt`g, mrvKj^{vi} g`vrbRtgU
wmt`g, ÷`vUzUw i Rvf^ogwUw s wmt`g, WKtgU g`vrbRtgU wmt`g BZ`w`
Dtj LthwI|

4.10 AvBwU j`ve `vcb

Z`_ c`hy³MZ c`vtKR,tj vi ev`lvqb cieZPKvh® g`tK mg_® thvMv`Z me ai`tbi j`wRw÷K m`yeav t`qvi j`t`¶` evsj vt`k e`vs`tKi c`ävB Kvvhj`tq AvBwU j`ve `vcb Kiv n`tq`Q|

4.11 Z`_c`hy³MZ Dbq`tb `xKwZ

2011 m`vtj evsj vt`k G`tmvmtqkb Ae mdUa q`vi GU Bbdi`tgkb m`wvF`mm (te`wmm) Av`tqwrZ mdUa q`vi tgj vq OmVwRUvj P`v`w`u`qb0 w`ntm`te evsj vt`k e`vsK`tK cj`-Z Kiv nq| Z`_c`hy³ Lv`fZ w`wvfbæKvh®t`gi mdj ev`lvq`tbi `xKwZ`-t`fc



w`e`Avb I Z`_c`hy³ w`elqK g`s`y`ij`q Gi c`iZg`S`y`-c`w`Z I q`v`tdm I mgvb Gi w`bKU t`-t`K OmVwRUvj P`v`w`u`qb0 cj`-vi M`h`Y Ki`f`Qb evsj vt`k e`vs`tKi E`a`Y`Z`b K`g`R`Z`M`Y

evsj vt`k e`vsK`tK GB cj`-vi t`qv nq| 2010 m`vtj XvKv I P`ÆM`t`g Aby0Z w`wvRUvj B`t`b`v`f`k`b tgj vq Ask w`b`q evsj vt`k e`vsK e`vcK`f`ite c`k`sm`Z n`tq`Q| 2011 m`vtj Aby0Z B`-G`w`k`q`v`q Ask w`b`q`l evsj vt`k e`vsK tek m`p`v`g AR® K`ti`Q`Q| Av`y`b`K e`vsK c`wi P`v`j b`v`q `i Kvi nq

Av`y`b`K R`b`k`w`³ | t`m j`t`¶` evsj vt`k e`vs`tKi K`g`R`Z`M`Y i Z`_c`hy³ i `Avb evo`v`t`b`vi j`t`¶` e`vcK`n`v`ti t`-t`k-w`e`t`-t`k c`i`k`¶`t`Yi Av`t`q`v`R`b Kiv n`t`Q`Q|

w`wvRUvB`t`R`k`t`bi c`t`_ evsj vt`k e`vs`tKi M`p`x`Z D`ij`w`L`Z c`-t`¶`c`_t`j`vi K`vi`Y` t`-t`k Z`_c`hy³MZ Dbq`t`bi a`iv`e`w`n`K`Z`v`q M`Z P`vi e`Q`ti e`vsj vt`k e`vsK w`b`t`R`t`K G`K`w`U A`M`M`v`g`x c`iZ`o`vb w`ntm`te Z`t`j a`i`t`Z mg_®n`tq`Q`Q| mi K`v`ti i OmVwRUvj evsj vt`k0 M`ovi `c`æ`ev`lvq`t`bi j`t`¶` G c`-t`¶`c`_t`j`v g`v`B`j` d`j` K w`ntm`te K`v`R` K`i`t`Q`Q| e`vs`u`K`S Lv`f`Zi w`b`q`S`K w`ntm`te evsj vt`k e`vs`tKi Z`_c`hy³ w`b`f`P` G A`w`f`h`v`i M`w`Z A`v`M`v`g`x w`_b`_t`j`v`t`Z A`v`t`iv evo`t`e et`j Av`k`v Kiv h`v`q`|

e'vsnKs LvZ wWwRUvBtRkb

evsj vt`k e'vsnK wbtR thgb wWwRUvBRW nt"Q, cftiv e'vsnKs LvZtKI tmB w`tk wbtq hvevi tPov KiqtQ| Z_c'hj³ mgx wWwRUvj e'vsnKs e'e`v Mto tZvj vi j`f" MZ Pvi eQtI evsj vt`k e'vsnK bvbvgtLx c`f"lc wbtqtQ| mgtqi mt1/2 Zvj wgvj tq MOnKt`i mtePP tmev wvovZ KiqtZ tK`xq e'vstKi wbt`Rbv tgbt t`tki e'vsnK e'e`vI `*ZB c'hj³tK eiY Kti wbt"Q| hw`I GLtbr KtqKwU e'vsnK AvaybK c'hj³ MhtYi t`f"t wKQlv wcvQtq itqtQ, evsj vt`k e'vstKi wbt`Rbv Abjvqx Zvt`itKI `*Z wWwRUvBtRktb thtZ nte| Z_c'hj³ mgx `f" I wbi vc` e'vsnKs e'e`v Mto tZvj vi j`f" BtZvgta` Abj vBb e'vsnKs e'e`v, Abj vBb wAvBwe tmev, AtUvtgtUW tctgtU wmt`g, B-Kgvm` tgvvBj e'vsnKs e'e`v, Abj vBb tctgtU tMUl tq BZ`w` cEzB Kiv ntqtQ| m`vZ b`vkbvj tctgtU mBPI Pvj yKiv ntqtQ|

5.1 Abj vBb e'vsnKs e'e`v

eZgvtb t`tk KvhpZ 47wU e'vstKi gta` 37wU e'vstK cftivcvi I 4wU e'vstK AvsnK Abj vBb e'vsnKs e'e`v Pvj yKiv ntqtQ| evnK 6wU e'vstK Abj vBb e'vsnKs e'e`v Pvj ch`f"q itqtQ| A_w evsj vt`tki 79 kZvsk e'vsnK GLb Abj vBb e'vsnKs tmev wbt"Q| miKwvi LvZi e'vsnK_s t'v AvaybK c'hj³ MhtY GLtbr wKQlv wcvQtq AvtQ| Zte, cZthwMZvgjK e'vsnKs Ges `*QZvi `f"Zvivi `*Z Abj vBb Kvh`g`i` Ki`te| Abj vBb e'vsnKs e'e`vq MOnK e'vstKi wov`G KwU kvLvq wmvve Lj t'j I wZwb D³ e'vstKi th tKv`bv kvLvi e'vsnKs tmev wbtZ cvt`b|

5.2 Abj vBb wAvBwe tmev

wek' e'vstKi civgtk`Aw`R LvZ ms`vi cKt`i (FSRP) Avl Zvq 18 AvM`, 1992 Zwi tL evsj vt`k e'vstK cQ`g t wWU Bbdi t'gkb ejt'iv (wAvBwe) `vcb Kiv nq| wAvBwe`i gj j`f" nt'v e'vsnK I Aw`R cZov`_t'vK Zvt`i FY MOnZvt`i FtYi we`vvi Z`_ m`vZ cZte`b cQ`vbi gra`tg tLj wvc FtYi we`vvi t'vta mnvqZv Kiv; tLj wvc FY MOnZvi AbK`j bZb Kti FY g`vi ev FY bevqb cZt'iva Kiv|

Aw_℞ cōZōvb_tjv Zvḥ i
 MōhKḥ i gym-wfWĒK nvj bWv`
 FYZ_ Abj vBḥb e`vP
 AvKvḥi cvWvZ cviḥQ| Zviv
 wbR wbR Kgᶑj t_ḥK mwPᶑ
 Kḥi AwZ `ᶑZ FYZ_ msMḥI
 KiḥZ cviḥQ| A_ḥwZK
 KgKvḥEi cḥvi, FY MōhZv,
 Z_ cō vbKvix e`vsK I
 Aw_℞ cōZōvb Ges Zvḥ i
 kvLvī msL`v evovī mḥ½ mḥ½
 mwAvBweōi Kvḥewiwal w`b w`b evotZ _vḥK|



19 Rj vB, 2011 ZwiḥL mwAvBwe Abj vBb tmevi AvbᶑwḥK
 Dḥᶑvab KiḥQb evsj vḥ`k e`vsḥKi MfbP W. AwZDi ingvb

mwAvBwe Abj vBb tmev Pvj j AvḥM mwAvBwe wiḥcvUᶑmsMōhī Rḥb` wewfbae`vsK I
 Aw_℞ cōZōvb t_ḥK cōZw`b Mḥo cōq cvP nvRvi BbḥKvqwi AvmḥZv| evsj vḥ`k
 e`vsḥKi mwAvBwe-tZ KgᶑZ Rbej w`ḥq cōZw`b Mḥo Pvi nvRvḥiī gḥZv
 BbḥKvqwi i weciḥZ wiḥcvUᶑ`qv mᶑe nḥZv| evḥK GK nvRvi BbḥKvqwi i e`vKj M
 Rgv nḥZv| ZvQrov, cōZw`B BbḥKvqwi i weciḥZ wiḥcvUᶑw`ḥZ Mḥo cvP w`b Ges
 ḥḥI weḥkḥI GK gym mgq j vMḥZv| GḥZ ḥ`ke`vcx FY cōvb cō qv `xNḥqZ
 nḥZv| Abj vBb mwAvBwe tmevi Kj `vḥY eZᶑvḥb gvḥI KḥqK tmḥKḥŪB mwAvBwe
 wiḥcvUᶑcvl qv mᶑe nḥ`Q| mwAvBwe wiḥcvUᶑcōḥB cō qv `ᶑZZi nI qvq e`vsK I
 Aw_℞ cōZōvb_tjv Zvḥ i MōhKḥ i `ᶑZ FY mieivn KiḥZ mḥḥg nḥ`Q|

5.3 evsj vḥ`k AḥUvḥgḥUW wKqwi s nvDR

evḥK miKvḥiī Aw_℞ mnvqZvq tiḥgU`vY GŪ tctᶑU cvUḥvi kxc (RPP) cḥKḥi i
 Avl Zvq 2006 mḥḥj i ḥkIvḥa`evsj vḥ`k e`vsK GKwU `ᶑZ, wḥivc` I AvayḥK wḥKvḥ
 e`e`v ev`evqḥbi KvR `i i` Kḥi | 2010 mḥḥj i Aḥ±vei gvḥm evsj vḥ`k AḥUvḥgḥUW
 wKqwi s nvDR (BACH) e`e`vi ḥvḥv `i i` nq, ḥv BḥZvgḥa` ḥ`ḥki e`vsḥKs LvḥZi
 Rḥb` Avkieᶑ nḥq DḥvḥQ| Gi gva`ḥg wKqwi s e`e`vḥK GḥKevḥi wekᶑvḥbi
 cḥḥᶑwḥfᶑ BḥgR G- ḥPÄ c×wZḥZ iḥcvḥi Kiv nḥqḥQ| evsj vḥ`k AḥUvḥgḥUW
 wKqwi s nvDḥRi wḥḥgᶑe` ḥU Ask iḥqḥQ t

K) evsj vḥ`k AḥUvḥgḥUW ḥPK cḥmḥms wḥḥᶑ-g

ḥ`ḥki 47wU Zcḥmḥj e`vsḥKi AskMḥḥY 7 Aḥ±vei, 2010 t_ḥK XvKv wKqwi s
 Gj vKvq evsj vḥ`k AḥUvḥgḥUW ḥPK cḥmḥms wḥḥᶑ-g (BACPS) Gi Kvḥᶑ g `i i` nq|

cieZiFZ G Kvh^o g t`tki Ab`vb` AĀtj m^oúmwii Z ntqfQ| GB e`e`vq tPK BtgrRs GÜ UbtKkb wnt÷g (CITS) e`envi Kti e`vsK BYUtgU_u tji vi Btj ±wbK wbkvk m^oúbeKiv nq| G j t`q| mKj wKqwis BYUtgU h_v tPK, WtdU, tctgU AWĀ, wWwfWÜ Ges widvÜ lqvtiU BZ`w` i gvb cġZKiY Kiv ntqfQ| be cġZ G tPK_u tji vi At_p cwi gvY, tj bt` tbi tKwW, MntKi wmwve b^o t I tPKcivzi wmwqvj b^o t mKj Z`mg^x g vMtbwK B¼ K`viti ±vi wi KMwbRb (MICR) j vBb Øviv mstKZve^x Kiv ntqfQ|

bZb tPK wKqwis e`e`vq e`vsKti KgRZĀ` i wKqwis tPK wbtq cġZ` b `Ńevi wKqwis nvD_tR Avm_tZ nt`Q bv| dtj AskMhYKvix e`vsKti mgq I wKqwis LiP D_t LthvM` nvti KtqfQ; Avšite`vsK tj bt` tbi AfZce`mwZ mĀwii Z ntqfQ| eo At¼i tP_tKi tj bt` b AvtMi Zj bvq cġq cuP_u Y teŃo hvl qvi wel qwUB cġvY Kti RbM_tYi gta` G wKqwis e`e`v KZLwb MhYthvM`Zv tctqfQ| evsj vt` k AtUvtgUW tPK cġmwms wnt÷ tgi gva`tg eZgvtb cġZgvtm Mto cġq 16 j q| tPK wbkvk nt`Q, UvKvi At¼ hvi Mo gj`gvb 82 nvRvi tKwU UvKv|

L) evsj vt` k Btj ±wbK dvÜm&UŃYdvi tBUI qvK^o

tPK wKqwis e`e`v Dbrq_tbi cvkvcmk evsj vt` k AtUvtgUW wKqwis nvD_tRi Avl Zvq Avšite`vsK tj bt` tbi t`q_t t` t`k cġ_gevti i gtZv Btj ±wbK dvÜm&UŃYdvi tBUI qvK^o (BEFTN) Pvj y Kiv ntqfQ| G tBUI qvK^o e`envi Kti wewfbe_t wWU tj bt` b thgb teZb-fvZv cġvb, Af`šli xY gwmb UŃYdvi, `et` wkK ti wgu`vY tġvY, tKv^oúmbi wWwfWÜ I AvBicI wi dvÜ lqvtiU cġvb, Aemi fvZv cġvb, wej tctgU, KtġiU tctgU, wewfbe_tai tbi Ki cwi tkva, j vBtmY wd cġvb Ges e`w^o t_t k e`w^o i tj bt` bmn wewfbe_tWweU tj bt` b thgb-gU_{MR} tctgU, m`m` Pu`v, FtYi wKw`l, BÝj_ti Y wġgqvq, BD_Uwj wU wej cġvb BZ`w` Lp mnt_{RB} m^oúv` b Kiv m^oe nt`Q| dtj dvÜ Av`vb-cġvb gj`mvkġx ntqfQ, SmK KtqfQ Ges Avt_v `q_Zvi m_t½ wbkvk cġ qv m^oúv` b Kiv m^oe nt`Q| `wbK Mto 18wU tj bt` b w` t_q `i` nI qv BEFTN Gi gva`tg eZgvtb Mto cġZgvtm cġq 2 j q| t wWU I 2 nvRvi tWweU tj bt` b nt`Q; UvKvi At¼ hvi Mo gj`gvb h_v t_g 1740 tKwU I 129 tKwU UvKv| mi Kviti wewfbe_gšYj q Btj KUwbK dvÜm&UŃYdvi tBUI qvK^o (EFTN) e`envi Kti KgRZĀ`-KgPvix` i teZb-fvZv w` t`Q| chvq t_g mKj mi Kwvi cwi tkva Gi gva`tg Kiv nte|

evsj vt` k AtUvtgUW wKqwis nvDR I evsj vt` k Btj UwbK dvÜm&UŃYdvi tBUI qvK^o t`tki e`vsK e`e`vi Rt_b GK wekvj AR_o| GwU wbtm_t t_n wWvRuj evsj vt` k Movi `ġe_t t_Y GKwU gvBj dj K wnt_mte wPvY_Z ntq_v Kte|

5.4 B-Kgvm[©] Gg-Kgvm[©]

B-Kgvm[©]ñt`Q Ggb GKwU c`xwZ, thLvfb Abj vBtb tUvKv w` tj B cY` gvbft i ewotZ tçtçQ hrte| ersj vt` tk avi YmU bZb ntj l Gi B gta` Zv RbwççZv tçtçQ| t` tk GLb tWueU-t wWU KWA@ixi mSL`v 46 j ¶ Qwotq tMçQ, hv t` tk B-Kgvm[©] Gg-Kgvm[©]Gi t¶¶T` Zwi tZ mnvqK fmgKv cjb Ki tQ| B-Kgvm[©] gva`tg Nti e¶mB Avgv` i cY` thgb wekçvRvti tççQ tZ cvti, tZgwb Avgivl wekçvRvi t` tK wbtRt` i Pwin`v tçUvtZ cwi | BtZvgta` e`vsK, tj vtK Abj vBtb BDuUwj wU wej



5 Rvbywi, 2013 Zwi tL B-Kgvm[©]mBvtni Dççvab Abjvfb e`Zv Ki tQb
ersj vt` k e`vsK i MFbP W. AwZDi i ngvb

cwi tkva, GKB e`vsK i MçnKt` i gta` Abj vBtb Znwej `vbsli l t` wWU KvW[©] wfvEK B:Uv tBU tçççU Pvjy Kivi Rtb` ersj vt` k e`vsK mKj Zçmuj e`vsK tK B-Kgvm[©]Kvh` g` i` i` wbt` Rbv w` tçtçQ| eZçvfb` çU e`vsK B-Kgvm[©]Kvh` g` i` Kti tQ| Ab` e`vsK, tj vl wkmwM B B-Kgvm[©] i` Kite etj ççZkçwZ e`ç Kti tQ| Btj ççK emYR` m`çtK`çvbj tK GKwU cwi`vi avi Yv t` qvi Rtb` ççc Abj vBb t Gwv`_s, GwUvBgç wktivbççç ersj vt` k e`vsK l ersj vt` k Gçmvmçtçkb Ae mçUç q`vi A`vU Bbditççkb mwfççm (teumm) Gi thç` Dç` vtM mBvne`vcx AvçqRb B-Kgvm[©]mBvn MZ 5 Rvbywi, 2013 Zwi tL Dççvab Kiv nq| t` tk BtZvgta` tekwKç B-Kgvm[©]mBU Pvjy ntçtçQ| thgb-GLwb WUKg (akhoni.com), wKkweW WUKg (clickbd.com), AvRtKiWj WUKg (ajkerdeal.com), AvBtçwi WUKg (iferi.com), ççvçvRvi WUKg WUweW (meenabazar.com.bd), iKgwii WUKg (rokomari.com), Avgvi t` k Avgvi Mçg (amardesh amargram), AmKg (OScom) BZ`w` |

evsj v`tk Gg-Kgvm Pvjy Kivi j t`q` evsj v`k e`vsk wZbwU tgeveBj Acv`tiUi t`K (M`gY`tdvb, evsj vj sK l wnuU`mj) tgeveBj ch`y` e`envi K`ti tij l`tq wU`KU l evsj v`k w t`KU K`bU`j teW`e(w`emve) Av`tq`wRZ Av`SR`WZK w t`KU g`v`Pi wU`t`KU wev i Ab`tgv`b w`tq`Q|

5.5 tgeveBj e`vsnKs tmev

e`vsnKs e`e`vi AvaybKvq`tb eZ`g`vb miKv`ti mg`tq c`E`Z` Kiv ntq`Q tgeveBj e`vsnKs| c`P`uj Z kvLw`f`v`E`K e`vsnKs-Gi cwi e`t`Z` tgeveBj t`dvb Acv`tiUi t` i gva`tg tgeveBj t`dvb M`nK`i` g`ta` e`vsnKs l Aw`_R` tmev m`a`u`m`v`i`Yi j t`q` tgeveBj e`vsnKs e`e`v Pvjy Kiv ntq`Q| evsj v`k e`vsk e`vsnKs tmevi evB`ti Ae`v`bKvix gv`b`li t`vi`M`vovq Aw`_R` tmev t`c`b`Q t`qvi R`b` e`vsk-m`a`u` (bank-led) tgeveBj e`vsnKs e`e`v`i`i`i` D`t`v`M` w`b`q`Q| G e`w`Z` gx e`vsnKs e`e`v`q tgeveBj t`dvb ch`y` i m`n`v`q`Z`v`q we`v`k t`t`K t`c`i` Z ti`v`g`U`v`Y` l t`t`ki Af`S`ti A`_e`Zi`Y; BD`U`uj wU` vej c`l`vb, teZ`b-fv`Zv l t`cb`kb c`l`vb; t`K`b`v`Kv`Uv Kiv, e`vsk w`v`Z` R`v`b, Ki cwi`tkva, miKwi Abj`vb l miKv`ti m`v`g`w`R`K w`b`i`v`c`E`v te`o`b`xi A`_c`v`b BZ`w` tmev m`n`R`Zi D`c`v`t`q` f` mg`tq c`l`vb Kiv m`a`e` n`t`Q| m`B`v`ni me w`b` th t`Kv`b`v` mg`q` G tmev t`qvi m`t`h`M` G`t`K h`t`M`v`c`t`h`M`x l R`w`c`b` K`ti Z`j`Q|

tgeveBj e`vsnKs tmev`K Av`t`iv M`w`Z`k`j l g`R`e`y` w`f`w`E` t`qvi j t`q` evsj v`k e`vsk B`t`Z`v`g`ta` tek`w`K`Q`z b`w`Z`-w`b`a`f`Y`x D`t`v`M` w`b`q`Q| 22 t`m`t`P`a`f, 2011 Z`w`i`t`L Guidelines for Mobile Financial Services R`w`i Kiv ntq`Q| evsj v`k e`vsk G ch`S`i 26`wU e`vsk`t`K tgeveBj e`vsnKs K`v`h`g`i Ab`tgv`b w`tq`Q, h`vi g`ta` 18`wU e`vsk Z`v` i K`v`h`g`i G`i`B` g`ta` Pvjy K`ti`Q| tgeveBj e`vsnKs-G tmev t`qvi R`b`



16 t`d`e`q`w`i, 2012 Z`w`i`t`L g`v`K`R`U`v`Bj e`vsk w`j`t`Gi tgeveBj e`vsnKs K`v`h`g`i D`t`v`b K`i`Q`b M`f`b`P` W. Aw`Z`Di i`ng`ib

GB e`vsk, t`j`v` m`v`i`v`t`k` c`l`q` GK j`q` e`w` l c`l`Z`o`v`b`t`K G`t`R`U` w`n`t`m`te` w`b`t`q`w`R`Z K`ti`Q| G`w`c`j` 2013 t`k`i`l tgeveBj e`vsnKs Gi M`n`K` m`S`L`v` 50 j`v`t`Li gv`Bj dj`K Aw`Z` g` K`ti`| R`b` 2013 ch`S`i c`l`q` 66 j`q`w`a`K gv`b`j tgeveBj e`vsnKs w`n`m`ve L`t`j`t`Q`b`|

R`b` 2013 g`v`t`m`B tgeveBj e`vsnKs-Gi gva`tg 4206 t`K`w`U Uv`Kvi t`j`b`b` m`a`u`b`e` n`t`q`Q| G` c`l` q`v`q` M`t`o` c`l`Z`w`b` 140 t`K`w`U Uv`Kvi g`t`Z`v` t`j`b`b` n`t`Q|

tgvevBj e'vswKs tmevi gva'tg tj bt`tbi cwi gvY gvštq evotQ | evsj vt`tki tgvevBj tcvb tKv=úmb,tjv Zvt`i AvDUtj U,tjvi gva'tg BDwUvj wU wej msMh Ki tQ | cZ gvtm Mto cQ Aa'gvyj qb BDwUvj wU wej msMh Kiv nt`Q | Gi gva'tg eZgvtb cZ gvtm cQ 12 nvRvi tij l tqi wU tKU mew nt`Q |

5.6 Abj vBb tctgU tMBUI tq

wdej vYvi KZR cD E Z`cby³ tmevi weci xZ AvRZ qiz`qiz`e't`wkK Avq t`tk Avbvi mnR gva'g wntmte Abj vBb tctgU tMBUI tq mwrw tcvfVwvi (OPGSP) „i“ZcY'fvgKv ivtL | t'f e'tq Gme qiz`qiz`e' Avq t`tk AvbtZ OPGSP-Gi mnthvMZv tbqvi Rtb` evsj vt`k e'vsK Abtgvw`Z wUjvi e'vsK,tj vtK wbt`Rbv w`tqtQ | cD wGK chfqq OPGSP-Gi gva'tg mtePP 500 Wjvi t`tk Avbvi mthvM ivLv ntj l cieZqZ Zv ewotq 2000 Wjvti DbwZ Kiv ntqtQ | cKZ Avtqi cEvn chEqtY fivel`tZ G mxgv evovt'vri cDqvRb ntj evsj vt`k e'vsK tmlv we'tePbv Kite | wdej wYsmn A`k` AvKvti/BvUvi tBU Gi gva'tg Z`cby³ welqK tmev



15 grP 2012 Zwi tL e'vsK Gwkqvi gva'tg Gj vUfcli KvR DfOvab Kti b evsj vt`k e'vstKi MfbP W. AmZDi ingvb

i Bvnb Kti wUwU ev WdU Gi cvkvcwK Abj vBb tctgU gva'tg l t'f Li tP e't`wkK gy' t`tk Avbv hv't`Q | temi Kwii Lv'tZi e'vsK Gwkqv wj : Gi D't`v'tM KvbwWwrfwEK GKwU AvšRwZK Abj vBb A`v'všli Kvi x cDZ'vnb ōGj vUfcl (AlertPay) evsj vt`tk Zvt`i Kvh`g`i`i` Kti tQ | wek l Rto BvUvi tbtU A`tj bt`tbi mnR tctgU tMBUI tq ōtc-cj ō (Pay Pal) Gi tmev Kvht`g evsj vt`ktK AšfP Kivi Rtb` BtZvgta` mi Kvti i cvkvcwK evsj vt`k e'vstKi c q t`tKI cDqvRbxq c`tqc tbqv ntqtQ | Avkv Kiv hvq, Lp wKMwMiB tc-cj Gi tmev cwi wai gta` evsj vt`k AšfP nte |



27 wWtm†, 2012 Zwi tL b'vkbj tctgU mjBP D†ovab Ktib Mfbp W. AwZDi ingvb

ev`evqb welq GKwU mvKpvi Rwi Kti†Q| cÖwgKfvte cev jx, WvP&evsj v I
 mvD_B÷ e'vstKi gva'tg GwU Pvjyntj I eZ@vtb tek KtqKwU e'vstKi MönKiv G
 mjeav cvt"Qb| tek KtqKwU e'vsk tUw÷s ch†q it†Q| Lp wkMwMiB mKj
 e'vsk†K GbwGmme-Gi Avl Zvq Avbv mæ nte| b'vkbj tctgU mBP e'vskS
 Lv†Zi tK`iq mvf† wntmte KvR Kite| GKwU gv† mB†Pi gva'tg me e'vstKi
 wewfbæ cÖvb gva'g thgb-A†Uvtg†UW tUj vitgwkb (GwUGg), ctqU Ae tmj m
 (wcl Gm), BvUvi†bu, tgvevBj A'wic-Kkb BZ'w† t†K D™Z tj b† b Kiv hvte| G
 cxwZi gva'tg evowZ tKv†bv Pvr®QrovB GK e'vstKi KwWavix Ab" e'vstKi ey
 t†K UvKv D†Evj b Kitz cviteb| ZvtZ e'vsk I MönK Df†qi LiP Kgte|
 b'vkbj tctgU mBP vctbi gj D†ik" ntjv temi Kwii D†`v†M B†Zvg†a" wcz
 wewfbæAv†te"vsk I Askx`wii mBP A_†† ke'vcx we`gvb cÖq wZb nvRvi GwUGg
 I AvovB nvRvi wcl Gm mBP Gi g†a" B†j KUwbK tj b† b wKqvii s I wö`üwEi R†b"
 GKwU GKK cvJdig `Zwi Kiv| e'vskS Lv†Z c†ivc†i Pvjyntj GwU mKj Aw_†
 tj b††bi B†j KUwbK tmUj t†g†ui gva'tg t††ki B-Kgvm†K Av†iv `*Z, `†† I
 wbf††hvM" gva'g wntmte Mto DV†Z mrvh" Kite| ZLb evsj v††ki e'vskS LvZ
 Mlb e'vskStq Av†iv GwMtq hvte| Gi gva'tg Kg Li†P I Kg mg†q tmevi cwi wal
 evote| G Kv†y KwW††EK tctgU tbU qvK®Gi we`li evote| gvbj teik teik
 wfmv, gv÷vi KwW†† wWU-tWwU KwW®e"envi Kite| GwU t††ki gv`vi mBP wntmte
 temi Kwii D†`v†M wcz t††ki mKj mBPmn evsj v† k e'vstKi cvev† K GKvD>Um
 wWcvU†gU (wGwW)-Gi B-tctgU††KI mshj† Kite| GbwGm KwW†† wmvve b††
 e"envi Kti BvUvi†b†ui gva'tg mi Kwii wej ,†j vi Abj vBb tctgU LpB mnR nte|
 GbwGm Pvj j dtj t††ki th tKv†bv tmev`vbKvix ev cY" we† Zv wbr`^†††qe-

fcvUfj e`envi Kti KwW^{ev} B>Uvi#bU e`vswKstqi gva`tg Zvt`i cY` ev tmevi gj`
MhY Kitz cri#eb| GtZ bM` A_#ent#bi SwK Kgvi cvkicwuk Lpiv UvKvi
Pwn`vl Kgte|

miKvtii wWwRUvj evsjvt`k Movi gnr Dti#tk`i mt½ m½wZcY^oZ_`cby³i GB
bvbvgtLx e`envi t`tki AwW_# LvZi KvH^o gtK Avtiv MwZkxj, ~^Q Ges
RbKj`vYgtLx Kti#Q| e`vswKs tmevq Z_`cby³ e`envt#ii gva`tg t`kR ceyx`i nvi
evot#bv m#e| tKbbv, cby³i Kj`vtY DbZ e`vswKs m#eav mvaviY gvbtli e`qmxgvi
gta` P#j Avtm, e`vswKs KvH^o g mnR ntj mvaviY gvbtli gta` m#q ceyZv eyx`
cvq| ZvB, AvaybK Z_`cby³i DcthwMZvtK Kvtr jwMtq AwW_# tmev evot#bvi
Rtb` mswk-ot`i GwMtq AvmtZ nte|

evsj vt`k e`vsťKi mpcvi wfkb tKŠktj cwieZĐ

evsj vt`k Awl_R LvťZi cđvi I cwieZĐbi mť½ mť½ tMlvv RviZi A_ŠowZK cđv× I Dbq̄b mwaZ nt`Q| thLvťb e`vsK_ťjvi kvLv itq̄Q, tmLvbkvi RbmaviY G cwieZĐbi cđve Abyfe KiťZ cviťQ| eZĐvťb evsj vt`k e`vsťKi wbio chfeŋťY t`tk 56wU Zđwuj e`vsK I 31wU Awl_R cđZđvb Zvť`i Kvh° g Pwj tq hvť`Q| e`vsK_ťjv cđq 5660 weij qb UvKv AvgvbZ MđťYi weciťZ 4239 weij qb UvKv FY w`ťqťQ| bb-e`vsK Awl_R cđZđvb_ťjv mvgwóKfite e`vsťKi gťZv eo bv ntj I Zviv ŋj` I gvSwi Dť`v³vť`i mjeart_ŋj R dıBb`vY, Mŋ FY Ges cKı FY Gi gťZv_ i`ZcY`weťkl weťkl e`svskS tmev w`ťq hvť`Q| MZ KťqK eQi aťi weťkl Awl_R wechťqi ms gY tevk j ŋ` Kiv hvť`Q| G ms gY Ggb GKwU Ae`v thLvťb GKwU enr e`vsťKi mgm`v Ab`vb` e`vsKťK Av všíKťi | A_ŋ mvgwóK Awl_R LvťZi GKwU Astki mgm`v hLb tMlvv Awl_R LvťZi ms wgz Kťi ZLb tmlđťK Awl_R wechťqi ms gY ejv hvq| evsj vt`k G aťbi Awl_R wechťqi ms gY NťUwb| Zte, wekťg`v DĚi cwieZĐ cwıw`wZ weťPbvq tiťL mRvM_vKvi Avek`KZv AvťQ| e`Zt cťŋ AvgvbZKviť`i m_`cđi ŋvi cvkvcwk e`svskS LvťZi w`wZkxj Zv eRvq ivLvi tŋťĤ mgwšZ mpcvi wfktbi_ i`Zi Acwi mxg| wekťg`vi AvrfÁZvı tK``xq e`vsK I wbošYKvi x KZŋťK A_ŠowZK w`wZkxj Zv wbošZKiťY ōg`vť v cđwbnkqjđ ō KvVťgvťK mWk Ae`vťb ivLvi wełťq Dđx` KťiťQ| G AvrfÁZvi Avťj vťK e`vsK_ťjvi gj ab chŋZv KvVťgvťK kw³kuj xKiY, mwÁwZ KvVťgv cptubaŋY, Svk e`e`vcbv cđ qv I gťWj kw³kuj xKiY, ōmť÷wgK Svkđ ceŋvgvb KiťZ ōť÷m tUw÷sđ tKŠkj cđZĐ, Z` cKvťk mťQZv wbošZKiY Ges mtefcwi mpcvi wfkb KvVťgv kw³kuj xKiťYi wełťq evsj vt`k e`vsK h_vh_ i`Zi w`ť`Q Ges fiel`ťZi P`vťj Á tgvKwej vq AvšRwZKfite MpxZ mtefĚg e`e`v_ťjvi Avťj vťK bwiZMZ, cđwZđvbK Ges AvBbMZ weřfboms`vi Kvh° g MđY KiťQ|

6.1 AdmvBU I AbmvBU mpcvi wfkb

evsj vt`k e`vsK AWŋ 1972 Gi 7-G avivq t`tk KvhpZ e`vsK I Awl_R cđZđvb_ťjvi Kvh` ZĚyeavb Kivi `wqZi evsj vt`k e`vsťKi I ci b`ı Kiv ntqťQ| e`svskS LvťZ mweR w`wZkxj Zv msiŋY I Dbq̄ťbi cvkvcwk AvgvbZKviť`i m_`cđi ŋvi`evsj vt`k e`vsK `đaiťbi mpcvi wfkb Kvh° g cwı Pjv bv Kťi_vťK| Gi GKwU ntjv AdmvBU mpcvi wfkb ev weei YwřwĚK ZĚyeavb, AciwU nt`Q AbmvBU mpcvi wfkb ev mťi Rıgb ZĚyeavb|

e'vsK I Aw_R c0Z0v'bi cVv'tbv w'it'cvU°ev Aw_R weeiYxi I ci w'f'f' K'ti K'v'tg'j m&ti w'ls Gi gva'tg Aw_R mvg_°mbY'f'qi cvk'vc'w'k m'gm'v Av v's'Ges w'beo Z'v'w'Ki c0q'Rb G'f'c e'vsK/Aw_R c0Z0vb w'P'v'Y'Z'K'i't'Yi t'f'f' Adm'v'BU m'p'v'w'f'k'b , i"Z'c'Y°f'w'g'K'v c'v'j b K'ti | Adm'v'BU m'p'v'w'f'k'b e'vs'w'Ks L'v't'Zi w'w'f'f'be m'P't'Ki A'eb'g'b I D'b'w'Z w'beo'f'v'te ch'f'e'f'Y K'iv n'q| Adm'v'BU m'p'v'w'f'k't'b c0B A'w'b'q't'gi w'e'l't'q m'g't'q m'g't'q e'vs't'Ki e'e'v'c'bv K'Z'e't'f'ji m't'½ e'vs'j'v't' k e'vs't'Ki 'e'v'K K'ti A'w'b'q'g' , t'j'v w'b'q'w'g'Z'K'i't'Yi R't'b" c'v'g'k'°' t'q _v't'K| Z'v'Q'ov, e'vs'K' , t'j'v c'w'i'P'j' b'v c'l° , w'be'f'x K'ug'u' I A'w'W'U K'ug'u'j' m'f'v' K'v'h'e'e'i'Y'x ch'f'j'v'P'v'v K'ti t'K'v't'bv A'w'b'q'g' c'v'l'q'v t'M't'j' Z'v w'b'q'w'g'Z'K'i't'Yi R't'b" Z'v't' i't'K' c'l t'q'v n'q|

A'c'i'w' t'K, A'b'm'v'BU m'p'v'w'f'k't'bi gva'tg m't'i R'w'g't'b e'vs'K' , t'j'v K'v'h° g ch'f'j'v'P'v'v K'iv n'q| e'vs't'Ki m'g'u'w'K A'e'v' g'j'v'q't'bi R't'b" e'w'l' R' w'ek' c'w'i' k'° K'g'm'P'i A'v'l' Z'v'q' c0Z'K' e'vs't'Ki c0'v'b K'v'h'f'j' q'm'n w'K'Q'z'eo k'v'L'v (t'h k'v'L'v' , t'j'v e'vs't'Ki t'g'u' F't'Yi 70-80 k'Z'v'sk A'v'e'Z' K'ti) c0Z' e'Q'i c'w'i' k'° K'iv n'q| A'e'w'k' k'v'L'v' , t'j'v t'Q'v' k'v'L'v w'n't'm't'e c0Z' w'Z'b/P'v'i e'Q'i A's'i c'w'i' k'° K'iv n'q| e'vs'K' , t'j'v m'p'v'w'f'k't' i' , Y'M'Z'g'v'b w'e't'k'l' K'ti, F'Y I A'w'M'0'g'i , Y'g'v'b h'v'P'v'B K'iv'B w'ek' c'w'i' k'°'b'v' g'j' D't'f' k'| Z'v'Q'ov, 'e't' w'k'K' e'w'Y'R" I 'e't' w'k'K' g'y' t'j' b't' b n'q' G'g'b k'v'L'v' , t'j'v t'Z' 'e't' w'k'K' e'w'Y't'R" A'f'q'b I e'vs'K' , t'j'v i't'U'R'w'i' K'v'h°'t'g'i I'c'i' G'es g'v'n'b j' U'w'i's w'e'l't'q w'ek' c'w'i' k'° K'iv n't'q _v't'K| g'v'n'b t'P'v'i' , t'j'v i' 'e't' w'k'K' g'y' t'j' b't' b m's' v's'c'w'i' k'°'l' c'w'i'P'j' b'v K'iv n't'q _v't'K| e'vs'K' , t'j'v i't'K'v'i w'i' t' h'g'b m'p'v'w'f'k't' -'v'q e'e'v'c'bv (G'G'j' G'g), F'Y S'm'K' e'e'v'c'bv (w'm'Av'i' G'g), 'e't' w'k'K' w'e'w'b'g'q S'm'K' e'e'v'c'bv (G'd'Av'i' G'g), g'v'n'b j' U'w'i's c0Z't'iva S'm'K' e'e'v'c'bv (G'G'g'G'j' Av'i' G'g), A'f'š'li'x'Y' w'b'q'š'Y' I c'w'i' c'v'j' b' (A'v'Bi'm'm), Z'v' I t'h'v't'v't'v'M' c'b'w'° (A'v'Bi'm'u'J) B'Z'w'w' i' I'c'i' e'vs'j'v't' k' e'vs'K' c'x'w'Z'M'Z' c'w'i' k'°'l' c'w'i'P'j' b'v K'ti | Z'v'Q'ov, M0'n'K, A'v'g'v'b'Z'K'v'ix, R'b'm'v'avi' Y' e'v' t'K'v't'bv c0Z0v'f'bi K'v'Q' t' t'K' c'v'l'q'v A'w'f't'h'v't'Mi w'f'f'f'Z' A'ev' w'e't'k'l' c0q'R't'b e'vs'K' I Aw_R c0Z0vb' , t'j'v i'c'i' w'e't'k'l' c'w'i' k'°'l' c'w'i'P'j' b'v K'iv n'q| w'e't'k'l' c'w'i' k'°'l' e'vs'K' , t'j'v i' R'v'j' -R'w'j' q'w'Z, A'v'Z'v't'v't'Z'i g't'Z'v' , i"Z'i A'w'b'q'g' D'° w'w'J'Z' n'q|

6.2 m'p'v'w'f'k't'b t'K'š'k'j' M'Z' c'w'i' e'Z'0

Aw_R L'v't'Z' A'w'a'K'Z'i w'w'Z'K'j' Z'v' e'R'v'q' i'v'L'v'i j't'f'f' e'vs'j'v't' k' e'vs'K' m'v'p'v'w'f'k't' m'g't'q e'vs'w'Ks L'v't'Z'i b'R'i' w'i' i' w'e'g'v'b m'p'v'w'f'k'b c'x'w'Z'Z' t'K'š'k'j' M'Z' c'w'i' e'Z'0 A'v'b't'Z' i' i" K'ti't'Q' | S'm'k't'K' g'l' w'e't'e'P'v'v'q' w'b't'q' b'Z'b' b'Z'b' c't'f'c' t'b'q'v'i' gva'tg e'vs'w'Ks L'v't'Z'i m'w'e'K' A'e'v' w'bi'š'li' Z'v'w'K' i' i" K'ti't'Q' e'vs'j'v't' k' e'vs'K' | e'vs'K' e'e'v'c'bv'q' K't'c'f'f' i'U' m'k'v'm'b' w'w'0'Z' K'iv'i' j't'f'f' F'Y I S'm'K' e'e'v'c'bv'm'n' e'vs't'Ki m'v'g'u'w'K' e'e'm'w'q'K' K'v'h° g, A'f'š'li'x'Y' w'b'q'š'Y', g'v'b'e' m'p'v'w'f'k't' e'e'v'c'bv I D'b'q'q'b, A'v'q' e'q' B'Z'w'w' m'n' Aw_R, c'x'w'Z'M'Z' G'es c'k'v'm'b'K' b'w'Z'w'ba'f'Y'x I w'be'f'x K'v'h°'t'g' c'w'i'P'j' b'v c'l° , c'l'°'i' t'P'q'v'g'v'b I e'vs't'Ki c0'v'b w'be'f'x i' v'q'v'w'q'Z'i,

Revew unZvi t'qit' evsj v'k e'vst'Ki bRi`wi tRvi`vi Kiv ntqtQ| e'vst'Ki weageg, KgrvE RwoZ wefbaeSmK wPrvZKiY, gj`vqb l wbašt'Yi Rtb` SmK e'e`vcbr MvBwj vBb, tj v Abjmit'Yi Rtb` wefbaemgtq t` l qv wbt` Rbv e'vSk, tj v h_vh_fite cvj b Ki tQ wKbv Zv Z`vi wKtZ wekl, i`Zp'ivc Kiv ntqtQ|

6.2.1 AvšRmZK mtefEg PP

AdmvBU l AbmvBU Dfq mpcv'wfk'tbi t'qit' Kt'Vi bRi`wi eRvq ti tL GtK Avt'iv Dbz Kivi Rtb` evsj v'k e'vSk KvR Ki tQ| e'vSk mpcv'wfk'tbi Kvhr'wi Zv eiov'tbv l e'vsmKs Lv'tZ Kt'Vi bRi`wi eRvq ivLvi l ci mtefP AMnaKvi t` qv nt`Q| mgvšZ mpcv'wfk'b Kwvt'gvi Avl Zvq c'Ww'Yqj ti, tj kb, tj v'tK AvšRmZK mtefEg i'wZ-c'wZ Zi m'z mvgAm` weavb, AvBbMZ Kwvt'gvt'K kw³kvj x Kiv Ges AbmvBU l AdmvBU mpcv'wfk'tbi gta` Avš'imgšq tRvi`vi Kiv nt`Q| e'vSk, tj vi SmK c'kg'tbi Rtb` SmK e'e`vcbr Kwvt'gv Mto t'Zj v, gmb j Ūwis l AvšRmZK mš'ym A_ qb c'Z'ti vta chfB bRi`wi eiov'tbv ntqtQ| c'Ww'Yqj ti, tj kbm&Gi j·Nb cwi j w'Z nj e'vSk, tj vi wei`tx h_vh_ kw`l l Rwi gvbv Avt'ivc Kiv nt`Q| mpcv'wfk'tb cwi j w'Z Rvj -Rwvj qw'Z ev, i`Zi Awbqt'gi m'z RwoZ't' i wei`tx AvBbMZ l c'k'vmbK e'e`v tbqvi Rtb` e'vSk, tj v'tK Zwm` t` qv nt`Q|

gj ab wfwE kw³kvj xKi Y

e'vSk, tj vi Aw_ R m' Zv Ges w`wZkxj Zvi Ab`Zg cwi gvcK nt`Q gj ab chfBZv| GRtb` e'vSk, tj vi gj ab wfwE kw³kvj xKi t'Yi c'q'ym AvšRmZK mtefEg i'wZ-c'wZ Abjmit'Yi l ci evsj v'k e'vSk tRvi w`tqtQ| Bt'Zv'gta` e'vSk, tj vi gj ab chfBZv ms v'sl e'v'tmj -2 Gi c'Y'z ev`lvqb ntqtQ| e'v'tmj -2 b'wZg'v v Abjmv'ti SmK wfwE K m'ut` i 10 kZvsk gj ab msi q'it'Yi Avek`KZvi wecix'tZ e'vSk, tj v 30 Rb, 2012 Zwi tL 11.31 kZvsk Ges 30 t'm't'p'at, 2012 Zwi tL 10.85 kZvsk gj ab msi q'iy Ki tZ m'q'g ntqtQ|

Dtj L', evsj v'k e'vst'Ki Kt'Vi bRi`wi i Kvi t'Y MZ Pvi eQ'ti e'vsmKs Lv'tZi gj ab wfwE i e'vcK c'vni N'tU'tQ| e'vSk, tj vi g'p'dvi GKUv eo Ask gj atb `v'bvšli nl qvi Kvi t'YB GwU N'tU'tQ| dtj t`tki e'vsmKs e'e`vi wfwE Avt'iv kw³kvj x ntqtQ| 2008 m'j chšl e'vSk, tj v'tK e'v'tmj -1 Abjvqx SmK wfwE K gj ab msi q'iy Ki tZ nt'Zv| G b'wZg'v v Abjmv'ti 2008 t'ktl e'vSk, tj vi msi w'Z t'g'v gj at'bi cwi g'vY wQj 20,578 t'KwU UvKv| c'q'vš'ti, e'v'tmj -2 Abjvqx e'vSk, tj vi i w'Z'Ze` gj at'bi cwi g'vY thgb tetotQ t'Zg'w'f'vte MZ m'vto wZb eQ'ti i e'eat'v (Rb 2012) e'vSk, tj vi msi w'Z gj at'bi cwi g'vY tetotQ 56,201 t'KwU UvKv| A_ w' GB m'vto wZb eQ'ti e'vsmKs Lv'tZ gj ab tetotQ 35,623 t'KwU UvKv; msi w'Z gj at'bi m'w'eR c'w'x N'tU'tQ 173 kZvsk| gj ab chfBZvi w`K t`tk A'tbK t`tki Zj b'vq evsj v'k GLb k³ Ae`v'tb i'tqtQ| wekgv`v't'Ev i Aw_ R w`wZkxj Zv wbt'q m'p D't'p'Mi dtj gj ab chfBZv ms v'sl

AvšRĀZK mteĒg i wZ-cxwZi mstkvab I cwi eZB Kti weifbet`tk e`vtmj -3
bxwZgvj v ev`evqtbī Rtb` c`†ġc tbqv nt`Q| evsj vt`tkl e`vtmj -3 ev`evqtbī
Rtb` cō_wgK c`†ġc wntmte GKwU c_-bKkv ev tiwWg`vc cĶqb Kiv nt`Q| Avi
tmB tiwWg`vc Abĥvqx mvgtbi w`†K GwMtq hvevi cĶPóvI Ae`vnZ ivLv ntqtQ|

FY tkĶxKiY, cĶfkubs I cptZdumj KiY

e`vswKs Lv†Zi mveĒ cwi w`wZ Av†iv mmsnZ I mjp Ki†Z wboeo Z`vi wK cō qvi
Ask wntmte FY tkĶxKiY, cĶfkubs I cptZdumj KiY bxwZgvj v AvšRĀZK gv†b
DbwZ Kti tm†P=† 2012 gv†m G ms vší mvKĶvi Rwi Kiv nq| e`vsk F†Yi
cĶ`wKZ I AcĶ`wKZ ġwZi cĶZ chĶq wbfct†Yi Rtb` F†Yi tkĶxKiY ev`evbM
I thŠw³K nI qv Avek`K| bZb wbggvbmv†i, `ß gv†mi tewk mg†qi tgqv†`vĒxY[©]
FY_†j v Ūetkl D†j L wmwve (GmGgG)Ō Ges wZb t_†K Oq gv†mi tgqv†`vĒxY[©]
FY_†j v Ūbggvbō wntmte tkĶxKZ nte| Zte, e`vsk †Kv=ūwb Av†bi msuk-ōweavb
Abĥvqx tLj wC F†Yi msÁv Acwi ewZĒ _vK†e| A_† Oq gvm I Z`aY[©]mg†qi
Rtb` tgqv†`vĒxY[©]bv ntj Zv†K tLj wC FY ej v nte bv| bZb bxwZgvj vq mwÁwZi
cwi gvY ewo†q tLj wC FY†K wbi`rmwvZ Kivi D†`wM tbqv ntqtQ|

`ġ I KvĥĒi FY e`e`vcbvi Rtb` ev`ēZvi wfiĒ†Z cptZdumj Ki†Yi mxgv
wba††Yi †Kvb weKī tbB| evievi FY cptZdumj Ki†Yi Acms`wZ t_†K
e`vsk_†j vtK tei Kti Avbvi j†ġ| FY cptZdumj Ki†Yi cwi ewZĒ wbg†g
wZber†i tewk tLj wC FY cptZdumj Kivi m†ĥvM ivLv nqwb| Zte, iBwbgLx
†cvkKw†† ÷KjURwbZ mgm`v Ges RvZxq cĶqvR†bi AMŪaKvi gv_vq ti†L
w†kl w†kl †ġ†† FY cptZdum†j i wbg†g `kw_j` Avbvi cĶqvRb ntj evsj vt`k
e`vsk †KBm-Uz†KBm wfiĒ†Z Zv wetePbv Ki†e|

GB ev`ēwfiĒEK I AvaybK FY tkĶxKiY I cĶfkubs Ges cptZdumj Ki†Yi
bxwZgvj v GKw †K thgb e`vswKs Lv†Z m†QZv I k;Lj v evote, Ab`w†K cĶZ
D†`v³v-e`emvqx Z_v fvtj v FY MĶxZv†`i Rtb` DĒg e`vswKs tmevi cwi wa ewx
Ki†e| Zv†`i Rtb` mn†R FY cvevi m†ĥvMI evote|

Šuk e`e`vcbv

e`vswKs Lv†Zi w`wZkxj Zv i ġv†_ĶvĥĒi Šuk e`e`vcbvi j†ġ| we`gvb Šukmgn
mbr³KiY, w†k†Y I Zv nwmKiY Ges AvMvg mZKĶKi†Yi Ask wntmte
e`vsk_†j vtZ Šuk e`e`vcbv BDwbU (Risk Management Unit) MV†bi w†† Rbv
†`l qv ntqtQ| e`vstKi Šuk e`e`vcbvi KvR Z`vi wKi j†ġ| evsj vt`k e`vstKI
GKwU c_K gwUwīs BDwbU tLj v ntqtQ| evsj vt`tki e`vswKs e`e`vq GKwU
wek†v†bi Šuk e`e`vcbvi cwi †ek mwōi j†ġ| 2012 mv†j Šuk e`e`vcbv ms vší
GKwU wek` MwBwj vBb cĶqb Kiv ntqtQ| ZvQvov, 2003 mv†j cĶxZ Oqwu Šuk
e`e`vcbv ms vší MwBwj vBb cwi gvR†bi e`e`v MĶY Kiv ntqtQ| eZĶv†bi
MwBwj vBbU Av†iv mnR I e`envi Dc†ĥvMx nte etj Avkv Kiv hvq|

† ÷ ð ð tUw ÷ s wnt ÷ g cĕZĖ

e'vsK I Awl_R cĕZĖb,tj vtZ Snt enb ¶lgZv hvPvB Kivi Rtb" † ÷ ð ð tUw ÷ s (stress testing) e'e`v cĕZĖ Kiv ntqtQ| mæe" SntKi g¶L evsj vt`tki e'vsK e'e`vi w`vZ`vcKZv cwigtci Rtb" eZgvtb `TgwmK wfvĒtZ † ÷ ð ð tUw ÷ s Gi gva`tg † wWU, gv¶KĖ Ges wj KzBwWU wġ`i e'e`vcbv Dbqb mæe nt"Q, hv e'vsK,tj vtK AvMvg mZKZv wntmte Snt cĕg¶bi Rtb" cĕqvRbxq I mwVK c`¶¶c MĕtY mrvh" Ki†Q| e'vsK,tj vl axi axi Gi dtj mæe" Snt wel tq g¶bvthvMx nt"Q| Hme Snt tgvKwejq AvMvg cĕwZ wbt"Q| e'vsK,tj v G KvRwU K†ZvUv cvi`wkZvi m½ Ki†Z cvi†Q Zv † Lvi Rtb" evsj vt`k e'vs†Ki mpci fvBRi†`i I m¶¶g Kti †Zvj v nt"Q|

K'vtgj m&ti wUs MvBWj vBb wi wFD

AvšRwZK mte¶g i wZ-bwzi m½ Lvc Lvl qvtbv, AvaybK e'vsKs Kvĕ†gi m½ h¶MvcthvMx Kiv Ges e'vs†Ki mY`Zv Avtiv wbf¶ fvtē wY¶qi j`¶¶" eZgvtb c¶¶j Z K'vtgj m tiwUs MvBWj vBb wi wFD Gi KvR Povšl ch¶q i†qtQ| GB tiwUs w tqB e'vs†Ki mwæR mġ`i Ae`v gicv nq|

6.2.2 mpci wfkB Kvĕ†g mrvĕiZK cwi eZĖ

tekwKQz Kvj AvtM †_†KB evsj vt`k e'vs†Ki Awl_R LvZ Z`vi wK KvVvtgvi wewfbg¶Lx ms`vi I c¶wēv¶mi KvR nvZ tbqv ntqtQ| e'vsK,tj vi Kvĕ†g I Awl_R weeiYxi wewfbw¶tki I ci`ZZg mgtqi g¶a" cwi`kĖ I wi wFD wi †cvU^Ė c¶¶b`i" Kiv ntqtQ| wfvRj`vY I `et`wkK g¶i cwi`kĖ wfvM c_wKxKiY I c¶M¶b Kiv ntqtQ| mrvĕiZ e'vsK,tj vi Awl_R weeiYx Ges evsj vt`k e'vs†Ki mpci wfkB wfvM,tj vi msMpxZ Z`-DcvĒi aviv †_†K Awbqg I Rvj -Rwvj qmwzi mæe" cĕYZv w¶¶yZKi†Y mrvqZvi Rtb" Btj KUtbK W'wktēw^Ė `Zwi cĕ qv`i" Kiv ntqtQ| mæe" AcZrci Zv,tj vi dtj vAvtci Rtb" w¶kl Uv`†tdm¶MvB Kiv ntqtQ| Af`šlix wj`q (AvBwewc)mn Avg`wv I iBwv ewY†R" A_¶qb mrvĕwKZ cĕqvRbxq Z` Abj vBtb evsj vt`k e'vsK†K mieivn Kivi Rtb" e'vsK,tj vtK wbt`Rbv †`qv ntqtQ| Z` mieivn Avtiv`AQZv I Review wnzvi Rtb" e'vsK,tj vtK ch¶w¶wfvĒK cĕwZ MĕY Ki†Z ejv ntqtQ| evsj vt`k e'vsKl Dch¶ mdU¶ qvi `Zwi i Kv†R nvZ w`†qtQ|

KBK wi wFD wi †cvU^Ė

e'vs†Ki Snt w¶kl Kti g¶ab, mæu`, e'e`vcbv, DcvRĖ ¶lgZv, Zvij", Snt mste`bkxj Zv BZ`w` †¶¶¶ wē`gvb Snt `Z mbr¶Ki†Yi Rtb" `TgwmK wfvĒtZ e'vsK,tj vi KBK wi wFD wi †cvU^Ė(ORR) `Zwi Kiv nt"Q|

dvBb`wYqj BwUwMÜ GÜ Kv÷gvi mwf`mm wWcvUfgU MVb

e`vsKs tmevi gvb m`útkMónK ch`q t`vfv ev Awf`thvMi Zvi Z cÖZKvti i j t`q`
 evsj v`k e`vstKi cävB Kvh`q q I kvLv Awdm,tj vtZ MönK `t`_msi`qY tK`
 (wAvBwim) tLvj n`qtqQ| G tKt` e`vstKi AvgvbZKvi x, MönK A_ev Rbmvari Y
 ev tKvtbv cÖZövtbi Awf`thvM tkvbi Rtb` 16236 nUj vBb b`f i`qtqQ|
 wAvBwimöi KgRvÉ I cwi wa m`útwi Z Kiv Ges e`vsk I Aw_`R cÖZövb,tj vi
 MönKt`i KvQ t`_tK cÖB Awf`thvM,tj v Avtiv `Z I mntR mgvav`bi Rtb`
 wAvBwim-tK cpMvtbi gva`tg evsj v`k e`vstKi cävB Kvh`q q (dvBb`wYqj
 BwUwMÜ GÜ Kv÷gvi mwf`mm wWcvUfgU (GdAvBwGmW)ö bvtg bZb wfvM
 `vcb Kiv n`qtqQ| c`i msL`K MönK GiB gta` GB wfv`Mi tmev wbtqtQb Ges
 cÖZw`b bZb bZb Awf`thvM AvmtQ| tmme Awf`thvM w`ö`ubækivi Kv`RI evsj v`k
 e`vsk mnvqK fvgKv cvj b Ki`tQ|

Rvj -Rwvj qwvZ cÖZt`vta bZb wbt`Rbv

wekg> v`Evi cwi w`wZtZ FY SntK, Zvij ` SntK, cwi Pvj bMZ SntK, `et`wkK wewbgq
 SntK, gwv-j Üwis BZ`w` SntKmn Rvj -Rwvj qwvZ/cÖZvi Yv SntK e`vsKs LvZ Z_v
 Aw_`R LvZi Rtb` GKüU úgnK wntmte t`Lv w`qtqQ| evsj v`tki e`vsKs LvZ
 m`útkZK mg`q msNüUZ Aw_`R Rvj -Rwvj qwvZi g` Kvi Y n`Q, msuk-óAcivax`i
 e`vsK,tj vi Af`šli xY w`qšY I w`ix`q`vRwvZ `p`Zvi m`thvM MönY| dtj,
 e`vsK,tj vi Rwvj qwvZ ev cÖZvi Yvgj K KgRvÉ cÖYZv cÖZt`vta Zvt`i Af`šli xY
 w`qšY e`e`w`i Kvh`Rwi Zvi `g`v`q`b e`vstKi cävB wbe`hxi `q`i I cl`i
 AwWU KvgüUi tPqvi g`vbi cÖZ`v`q`i `tgwmK wfv`ÉtZ evsj v`k e`vstK `wL,tj i
 Rtb` 7 b`f`f`f, 2012 Zwi tL GKüU wbt`Rbv Rwi Kiv nq| Gi dtj cl` I
 e`e`vcbvi th`_`Revew`nZv w`wÖZ Kiv m`e`nte| g`v`q`b cÖZt`e`b cvv`vZ GKüU
 QKI h`p` Kiv n`qtqQ, thLv`b Af`šli xY w`qšY I cwi cvj b, mvari Y e`vsKs
 cwi Pvj bv, FY I AwMö Ges Z`c`h`p`i I ci 50üUi tenk w`Y`q`K i`qtqQ| e`vstKi
 cwi Pvj bv cl`, cl`i tPqvi g`vb I cävB wbe`hxi `vq`w`q`Zi Avtj v`K Rwvj qwvZ
 ev cÖZvi Yvgj K Zrci Zvi cÖYZv cÖZt`vta Af`šli xY w`qšY e`e`w`i Kvh`Rwi Zvi
 I ci `wLj KZ mgj `v`q`b cÖZt`e`bi wfv`ÉtZ evsj v`k e`vstKi ch`qj vPbv Ges
 cÖq`Rb`tevta m`i Rvg`tb hvPv`tqi w`x`v`š`i`tbl qv n`qtqQ|

AvBwewc t`q wbt`Rbv

m`útkZ `vbxq I `et`wkK g``q Af`šli xY wej t`qi (AvBwewc) t`q`i e`vsk kvLv
 ch`q e`vck Awbqg D`NwUZ nI qvq MZ 11 Rj vB, 2012 Zwi tL Gme wej t`q
 kvLv ch`qi w`x`v`š`i cwi etZ` cävB Kvh`q q ce`p`tg`v`b Mön`Yi Rtb`

e`vsK_ tjt vK wbt` Rbv w` tqtQ evsj vt` k e`vsK| ZvOvov, mtkwzi cte`Aek`B
wej_ tjt vi wecixtZ gvjvgvtj i cKZ mieivt`ni mZ`Zv m`ut`K`wboZ ntZ nte|
e`vsK kvLv cw`k`bi mgq evsj vt` k e`vsK i mcvifvBRvi MYtK Gme wejt i
`tkwZ c`vb l gj` cw`tkvtai wetq Zx`ebRi ivLvi Rtb` civgk` qv ntqtQ|

dvBb`wYqvj c`RKkb g`Wj c`ZB

HwZnmK l AbvgZ `k`Kti i wfwE`Z c`ZwU e`vsK i m`te` AvrfNvZ tgvKvt`ej vi
`lgZv l `p`Zv_ tjt vi cw`gvc Kivi j`t`l` wek`e`vsK i mrvqZvq dvBb`wYqvj
c`RKkb g`Wj (FPM) c`Z`bi c`wZgj`K Kvh` g m`ubentqtQ| g`Wj wU c`t`v`pi
ev`ewqZ ntj ev`em`sz `k`Ki wetk`tY Gi gva`tg c`ZwU e`vsK i Aw`R Ae`v
m`ut`K`AvMvg mZK`evZ` cvl qv, S`K wPvY`Z Kiv Ges Z` vbhvx bxwZM` w`v`š
MhY Kiv mnRZi nte| AvajbK mcvifvBRvi Uj wntmte FPM ev`evqt`bi dtj
c`ZwU e`vsK i S`K wbjct`Yi m`lgZv ew`xi gva`tg evsj vt` k e`vsK i mweR
mcvifk`b m`lgZv ew`x` cvte|

Btj KUwbK W`vktew`Pvj Ki Y

e`vsK_ tjt vi Aw`R weeiYx Ges evsj vt` k e`vsK i mcvifk`b wefwM_ tjt vi mS`MpxZ
Z`-Dcv`Ei aviv t`_tK Awbqg l Rwj qvwiZi m`te` c`EYzv wPvY`ZKi tY mrvqZvi
Rtb` GKwU Btj KUwbK W`vktew`vcb Kiv ntqtQ| GB W`vktew`Gi Kvi tY GLb
t`_tK e`vsK M`tjt vi e`vtj Y`-kxtUi evB`ti Kvh`tg A`vfwKZv_ tjt vi Zvr`wYKfvte
tK``tg e`vsK i bR`ti Avmte Ges Z`c`t`Z c`qvrBxq e`e`v` tbqv m`te nte|
Avg`w`b, iBw`b l Af`šli`xY wej` q m`umK` hveZxq Z` GB W`vktew`w`i t`j
UvBg` wfwE`Z wU Ki`te| G tevW`Gi gva`tg evsj vt` k e`vsK i AdmvBU l
AbmvBU mcvifk`t`bi g`ta` mgb`qi gva`tg dt`ib G` tPA U`bt`RKkb gw`Uwis l
mcvifk`b Av`t`v Kvh`Ri nte| GLb t`_tK AbmvB`Ui mcvifvBRiiv e`vsK
cw`k`b hvl qvi Av`M W`vktew`t`_tK Z` mS`M` Kti e`vsK kvLvq m`bw` `fvt`e
cw`k`b Kvh` g cw`Pvj bv Ki`Z cvit`eb|

Kt`c`iU t`tgw`i e`e`vcbv c`xwZ

e`vsK l Aw`R c`Z`v`bi KgRZ`P l cw`Pvj Ket` i e`vsKs k`Ljv f`t`i bvbv NUBv
msi`qY Ges cieZ`Z GB msi`qY Z`_i ch`j`vPbi gva`tg ht`vch`p` w`v`š
MhY l Zv ev`evqt`bi D`i`k` l t`qew`EK Kt`c`iU t`tgw`i e`e`vcbv c`xwZ Pvj
Kiv ntqtQ| t`_tK weivRgvb Aw`R cw`w`Z`Z e`vsK_ tjt vi weifb`och`qi KgRZ`
l cw`Pvj Ket` i wKoz Awbqgt`K wPvY`Z Kti B`Zvg`ta`B GB c`xwZ`Z c`qvrBxq
Z` msi`qY Kiv i`i` ntqtQ|

dvBb`wYqvj ÷ `wewj wU wWcvUfg>U MvB

t`tki mvgmMK A_`wZK w`wZkxj Zv wcltq MtclYv Kiv, A_`wZK SmK wctktYi gra`tg ceffvm t`qv Ges Aw_R LvZi w`wZkxj Zv chfjvPbv Kti c`qRbxq bwiZgvjv `Zwi i mpcwik Kivi `wqZi cvj tbi Rtb` 2012 mvtj evsj vt`k e`vstK ōdvBb`wYqvj ÷ `wewj wU wWcvUfg>U bvtg GKwU bZb wefvM Pvj y Kiv ntqtQ| G wWcvUfg>U t`tk eml R wfvE`Z dvBb`wYqvj ÷ `wewj wU w`wZkxj c`Yqb Kiv nt`Q| G wWcvUfg>U `ay e`vstKs LvZ bq, eis tMvUv Aw_R LvZi m`te` SmK c`wK Ae`vtZB wPwYZ Ki`Z m`lg nte| GwU gv` vcŕtWwYqvj mpcvifk tbi t`tt bZb w`Mtšli mjo Kite| gv` vcŕtWwYqvj mpcvifk nt`Q Aw_R LvZ`K AvMvMvov chf`Y Kiv I thme mgm`v mn`RB GKwU e`vstK t`tk Ab` e`vstK ms wgz nq Ges mvgmMK Aw_R LvZi GKwU Ask t`tk tMvUv e`vstKs LvZ`K ms wgz Kti tmme mgm`vi ce`m`Z tLwRv| G wfvMwU FY c`w, m` i nvi, wewbgq nvi, gj ab c`vn, m`ut` i gj` thgb-tkvi, w`tg Gt`U I cvwicmkR Ae`vi wctktY Ges SmK e`e`vcbv Kvh`g cwi Pvj bv Kite| G wfvM A_`wZK m`ZUi c`ZKj Ae`vi t`ttZ Kvh`i bwiZgvjv I wewa-weavb c`Yqb Kite|

dvBb`wYqvj ÷ `wewj wU w`wZkxj c`Yqb

e`vstK I Aw_R c`Zōvb` tji v Kvh`g I Aw_R wP` wctktY Kti 2010 I 2011 wfvEK Financial Stability Report c`Yqb Kiv ntqtQ| D` w`wZkxj Aw_R LvZi wfvb`c`Zōv tbi gta` Avštm`úK wctktY, e`vstKs LvZi m`te` SmK w`bfcY Ges SmK Mh`Yi m`lgZv cwi gv`ci cvkvcwk Aw_R LvZi AeKvVtgv I Dbq b ms v`š Z`w`i wctktY Ašf` Kiv ntqtQ| evsj vt`tki Aw_R LvZ Af`šlixY I emn`K Z`v mvgwóK A_`wZK SmK tgvKvtejvq KZUKz m`lg tm m`úK w`wZkxj AvšRwZK cwi g`tj m`úo aviYv w`Z m`lg ntqtQ| Aw_R LvZi w`wZkxj Zv Avbqb Z`v G LvZi m`lgZv, `p`Zv I SmK wctktY Kti m`te` SmK tgvKvtejvq c`qRbxq c``tq bqv i Rtb` e`vstK` tji v c`Z nt`Z i` Kti`Q|

WvqvMbw ÷ K w`wZkxj w`wZkxj

e`vstK` tji mweR Ae`v I wMm`KvRvi Avek`KZv chf`Y w`wZkxj WvqvMbw ÷ K w`wZkxj c`Zte`b (DRR) c`Z Kiv nt`Q| G ai`bi c`Zte`b c`Yq tbi Ab`Zg D`i`k` nt`Q c`Zte`b Duj wLZ `p`Zv/Avbqgv`i Mfxi Zv wetePbvq w`tg `te`R mZK`m`Z wntmte e`vstK` tji v Kvh`g w`wZkxj cwi ex`Yi gra`tg Zv`i Aw_R Ae`vi gv`bvq tbi mnvqZv Kiv|

Zvij` e`e`vcbvq bRi` w`wZkxj

GKwU e`vstKi Zvij` m`ZU t`Lv w`tg Zvi m`pv b`o nq| tenk `vtg Zvij` msMh Ki`Z nq| dtj j`vfi A`Ktq Avfm| Mh`K imev wewNz nq| Zvij`i MwZavivi

cwi gvc I e'e'vcbr e'vsK,tjvi wbr wbr `wqZi ntj I evsj vt`k e'vsK Gt'qtI
bRi`wii tRvi`vi Kivi c`t'q c wbtqtQ| G j t'q' e'vfmj -3 Gi Avtj vtK Zvij`
ch'f3Zvi Avtiv`u bZb cwi gvtci (w KzBwWu Kfvtr R tiwkl I bxU ÷`vej
dwUs tiwkl) c'eZb c' qvaxb itqtQ| G wltq e'vsK,tjv t`tK c'mwzK Z`-
DcvE msMh I w'ektY Kiv nt'Q| w'ektY mvt'q' Zvij` w'elqK bRi`wii bZb
tKSkj AwptiB ev`evqb Kiv nte|

AbmvBU Ges AdmvBU m'cvi w'fkb i gta` mgšq

eZ'gvtb wWcvU'gU Ae AdmvBU m'cvi w'fkb gvidZ e'vsK,tjv t`tK tc'oi Z
weeiYmgn w'ekt'Y cvl qv `i`Zi Awbqtgi Z` mtiRwgtb hvPvB Kivi Rtb`
wbqgZ e'vsK cwi`k' w'fvM cvVt'bv nt'Q| Gi dtj e'vsK,tjvi Awbqg Kivi
c'eYZv Kgte etj Avkv Kiv nt'Q| mKj cwi`k' c'eZte`btK mgwšZ Kti thš`
cwi`k' KvVt'gv Mto tZjv nt'Q| Gme c'eZte`tbi Avtj vtK `*ZB w'ektI
m'cvi w'fkb `j gvtV tbtg co'Q Ges w'wfb'e'vs'tKi Awbqg a' t' d'j t'Q| Gi dtj
m'au'Z KtqKk' e'vsKvi tK PvKwi PzZ Kiv ev m'v'gqK eiLv`l tRj I Rwi gvbvi
Avl Zvq Avbv m'ae ntqtQ|

cwi`k' Kge'tj i `qZv e'x

m'au'Z evsj vt`k e'vs'tKi m'cvi w'fkb Kv' g'tK Avtiv teMevb Kivi c'P'ov t'q
ntqtQ| AbmvBU m'cvi w'fkb i c'w'e'`' e'e'vq e'vs'Ks Kg'v't'ei m'½ RwoZ
SmK,tjvi w' tK Mfxi `w' ivLv nt'Q| cwi`k' Kge'tj i `qZvq DrKI'Avbvi Rtb`
t' t'k w'ekt'k c'k'q'Yi e'e'v Kiv ntqtQ| t' t'ki I w'ekt'ki L'vZbv'g
w'ektI At` i I G Kg'it'Á h'p Kiv ntqtQ|

`*Z c'eZte`b c'vqb I t'c'Y

w'ev'gub e'e'vq cwi`k' m'au'beKti c'eZte`b `Zwi I Ab'g'v'tbi ci e'vs'tKi
cwi Pvj bv cl' eive'ti cvVt'Z tek j' w' mgq t'j t' m hvq| GtZ cwi`k' b' ch'e'qY
I m'stkvabgjK m'cwi k,tjv hLb kvLvq cvVt'bv nq ZLb A'tbK t'q' t' B Zv
njv bvMv` Z` w'f'w'EK `vtK bv| GB Ae`vi cwi eZb Gtb `*Z cwi`k' c'eZte`b
c'vqb I t'c'Yi w'elq evsj vt`k e'vsK Zrci itqtQ| cwi`k' i`w'ub c'xwZMZ
w'ep'jwZ,tjvi w'elq tenk mgq t` l qvi cwi etZ' SmKc'Y' K,tj vtZ tenk g't'v'w'w
t` qv nt'Q|

e'vs'tKi Af`šli xY wbi x'q'vi Kiv' g gj`vqb

e'vsK,tjvi Af`šli xY wbi x'q'v I w'qš'Y, SmK e'e'vcbr Ges c'wZ'w'w'K m'k'v'm'tbi
w'ek` gj`vqb Kiv nt'Q| FY g'Ä'vi, F't'Yi m'ö'envi I Av`vtqi mg' q c' qvi I ci

cwi`kfb mZK@gbvtvM/bRi`vii evovtbtv ntqtQ| Gme wltq e`vsK,tjvi e`e`vcbvq D`PZi DrKtI`P Avek`KZv Avtvc Kiv nt`Q| SntK e`e`vcbvq e`vstKi Af`SliXY wbgSY e`e`vi KvH`vii Zv bRi`vii i`wqZ; e`vstKi Af`SliXY wbiX`vii | evsjvt`k e`vstKi cwi`kfb`j G wltq e`vstKi Af`SliXY wbiX`vii KvH`g gj`vqbk itQ|

6.2.3 SntKivfWEK cwi`kfb

wekRto e`vstKs LvZ`Z cwienvZ nt`Q| tm Kvity e`vsk e`e`vi bRi`vii fvgKvq tk`xq e`vstKi I cwi eZB Avbv cQvRb| bZp tcQvctU mbvZbx aviYv I c`wZMZ cQ qv,tjv ht`o bq| Ab`vb` t`tki gtZv Avgvt`i e`vsk,tjvtZI eu SntK I`pZv itqtQ| G SntK I`pZv,tjv wPyZ Kti cQvRbxq cZti vagj K e`e`v tbqv cQvRb| AvBvb mxgve`Zv`i Kitz AvBbMZ ms`vi KvH`g,tjv



11 btf`af, 2012 Zwi`L Lj bqv AbjZ AvAvij K UvDb nj mfvq evsjvt`k e`vstKi MfbP W. AwZDi ingvb

Ae`vnZ itqtQ| evsjvt`k e`vstKi cPij Z cwi cvj bvfWEK mpcvi wfkbtK SntKivfWEK mpcvi wfkbt ifvsi`i Kivi cQ qv Pj`tQ| SntKivfWEK mpcvi wfkbt nt`Q AZxtZi KvH`g t`Lvi cvkvcwk mvg`tbi w`tk bRi tdjvi GKU tKSkj | G e`e`vq e`vstKi`p w`K,tjv AvAKZi`vZKviK ch`q DbvZ nl qvi AvtMB cZti va Kiv m`e nq| G j`v` e`vsk,tjv t`tk hvZ`Z I nvj bvm`Z` cvl qv hvq tm Rtb`Z`ch`p`i e`envi Z_v e`vstKs e`e`v AvajbKvq`tbi I ci tRvi t`qv ntqtQ| e`vstKi FY I Ab`vb` e`emwqK KgRvt`Ei m`t` RwoZ c`wZMZ SntK Ges e`vsk,tjvi cQvZwbK m`vmb I Af`SliXY wbgSY cQ qvtK Avtvc kw`p`j x Kiv Ges evsjvt`k e`vstKi Z`vi wK KvH`t`gi KvH`vii Zv evovtbtvi gra`tg wKfvte Gme SntK tgvKvtejv Kiv hvq Zvi I ci wtkl`i`Zy`tvc Kiv ntqtQ|

ntqtQ, Zv fvel`tZ Awl`R LtZi w`vZkxj Zv eRvq ivL`tZ Dchj³ bmxZgvj v I MvBWj vBY` c`vqb I Zv KvRi fivte ev`levq`bi t`q`t`I mnvqK fvgKv cvj b Ki`te |

GK bR`ti UvDb nj mfv`

mfvi Zwi L	mfvi `vb	Avl Zvaxb Awdm	gj vel`qe`
17 tm`t`P`af, 2011	XvKv	c`avb KvR`f`q, XvKv	Ue`vsmKs LtZi mgmvgvqK P`vtj`A Ges Z`vi`mKi f`v`z` U (Contemporary Challenges in the Banking Sector and Supervisory Stance)
18 gvP`2012 12 Gvcj, 2012 15 Rj`vB, 2012	P`EMUg emi kuj ivRkvnx	P`EMUg I m`tj U emi kuj ivRkvnx, e`_ov I iscj	- - U`AwakZi kw`3kvjx kvLv gv`tbB AwakZi kw`3kvjx e`vsK; kvLv ch`f`q SmK w`bqS`f`Yi gva`tgB Zj`vms`Z nq e`vs`t`Ki gv`v`dv` U (Stronger Branches, Stronger Banks: Controlling Risks and Enhancing Returns at the Branch Level)
11 bt`f`af, 2012	Lj bv	Lj bv	U`Awl`R mZZv t kvLv ch`f`q cwi P`vj b SmK e`e`vcbv Ges `i`Zi` q`v`Zi cwi nvi` U Financial Integrity: Managing Operational Risks and Avoiding Serious Losses at the Branch Level.

bZb tk`YKiY I c`f`k`w`bstqi w`bq`tg FY tcvU`f`dwj I tZ FY M`b`x`Zv`i `vq tkvta AcviMZv ev AbxnvR`wbZ m`v`te` me tj vKmv`t`bi weci`x`Z e`vsK `tj v`t`K ch`f`B c`f`kb ivL`tZ nte | kvLv ch`f`q e`vsK `tj vi FY tk`Yw`eb`v`t`mi h`_v`_Zv ch`f`j vPbv evsj v`k e`vs`t`Ki gvV ch`f`qi m`cvi fvBRvi ivB K`ti `v`t`Kb | ZvB, UvDb nj mfv` `tj vi gva`tg m`cvi fvBRvi t`i`t`K bZb w`bq`tg c`f`kb msi`q`i`Yi Avek`KZv cwi cvj`t`bi w`el`t`q mg`K AewNz Kiv ntqtQ | tKbbv, tk`Yw`eb`v`m h`_v`_`bv ntj c`f`k`w`bsl h`_v`_`ev ch`f`B nte bv | ZvQvov, gvV ch`f`qi m`cvi fvBRvi iv th e`vsK kvLv cwi `k`f`b hv`teb tmw`i e`e`vcbv gv`t`bi w`t`K Zv`i`t`K w`et`kl bRi t`qvi c`ivgk`^t`q`v ntqtQ | kvLvi KgRZ`P`KgP`vix`i m`t`z Avjvc Kiv, Zv`i`t`K w`bweofivte c`k`w`Kiv, Zv`i` e`3`e` g`t`b`f`h`w`m w`t`q tkvbn Ges Zv`i` `q`Zv I w`ek`Zv m`v`u`t`K`aviYv t`bl`qvi c`ivgk`^t`q`v ntqtQ | A`t`b`K mgq w`bq`Zi ch`f`qi KgRZ`P`KgP`vix`i m`t`z Avjvtc kvLvq A`%`ea I w`bqg`b`w`Z ein`f`Z KvR`j`vc m`v`u`t`K`R`v`bv hvq | FY b`w`t`Z ev Ab`v`b` m`t`I kvLvi KvR`f`g cwi `p` Awbqg ev A`%`w`ZKZvi th t`Kv`tb`j`v` q`Y kvLv e`e`vcbv Ges w`b`t`R`i` EaY`Zb KgRZ`P`i bR`ti Avbv D`w`PZ | e`vsK kvLvq w`P`v`y`Z Awbqg c`b`q t`q`t`I`B e`vs`t`Ki D`PZi Av`A`w`j`K ev c`avb KvR`f`t`q GKB ai`t`bi g` `c`E`Y`Zvi B`w`Z`t`q` |

6.4 gnve'e-vcK mʔəsj b Gi mɔcwi k ev-ɛvqɔb

Aw_R LvZ Z`viwKi KvRkwizv Zxŋzi Kivi wɛtq gnve'e-vcKMY I EaYzb wɛfɛxɛtMʔ mgbʔq MZ 22 tmtʔɔt, 2012 ZwiʔL evsjvʔ k e'vsʔKi cɔvb KvRŋtq GKwJ mʔəsj b AbjɔZ nq| D³ mʔəsj ʔbi mɔcwi kgvjvi AvtjvʔK cwi`kʈ I mɔcwiwfk b wɛfvM_ʔtjvi KvR© g cpwɛb`i Kiv nʔQ| gnve'e-vcK mʔəsj ʔb evsjvʔ k e'vsʔKi EaYzb wɛfɛxɛt PviwJ `tj wɛf³ nʔq Rij -Rwvj qwiz mbv³KiY I cɔZtɛvʔa e'vsK_ʔtjvi wɛR`^Af`šlixY Z`viwK I wɔqšY e'e-ʔi cwi`kʈ I gj`vqɔb; AdmvBU mɔcwiwfk b KvR©ʔgi cɔZtɛ`b I Aw_R wɛeiYx_ʔtjv t_ʔK mɛk-ó e'vsK_ʔtjvi cɔZviYv/Rwvj qwiz/wɛwɛa-e'e-ʔi ʔi`Zi j`NbgjK KvRjvc mbv³ Kivi mʔɛ`Zv wɛifcY; cwi`wkZ e'vsK kvLv/KvRŋtq i cɔvb cɔvb `jʔZv/Avbqg wPwYz Kivq evsjvʔ k e'vsʔKi cwi`kʈ `j_ʔtjvi cwi`wkZv evovʔbvi mʔɛ` KjvʔKšKj Ges `ɛʔ`wkK gYʔq wɛwɛwɛfZ wWvj s I gj ab cɔPʔti i KvRjvc wPwYz Kiv I cɔZwɛvʔb cwi`kʈ `j_ʔtjvi ZrciZv I mvg_© evovʔbvi KjvʔKšKtji Ici AvtjvPbv I gZwɛwɛq Kiv nq| cieZwɛZ `j_ʔtjv Avei GKmʔ½ tɛbwi ʔZ wgvj Z nʔq wɛR wɛR mɔcwi kgvj v Dc-vc b Kti | AvšRwZK A_©



22 tmtʔɔt, 2012 ZwiʔL evsjvʔ k e'vsʔK AbjɔZ ŋgnve'e-vcK mʔəsj b 2012ŋ Gi tɛbwi tmkʔb e³e` ivLʔQb Mfbʔ W. AwZDi i ngvb

Znwj (AvBGgGd) Gi tmsRʔb` cvlqv evsjvʔ k e'vsʔKi `ŋRb mɔcwiwfk b wɛtʔkIʔAi AskMʈʔY AvtjvPbv tmk b_ʔtjv mgx nʔq IʔV| w`bʔkʔI mgycb cʔe© EaYzb wɛfɛxɛt` i AwfÁZvi AvtjvʔK Awɛj ʔɔI `xNzi tgqʔ` evsjvʔ k e'vsʔKi KiYxq mʔúʔK©mɔw` ʈ wKQz mɔcwi k cvlqv hvq, hvi wɛwɛʔZ wɛ`gɔv mɔcwiwfk bʔK Avtjv Dbz I KvRi Kivi KvR PjʔQ| e'vsʔKi KgRvʔEi th w`ʔK SʔK twk tɛw` ʔK ʔi`Zi w`ʔq kvLv chʔq wɛtʔkI cwi`kʈbi Ici tRvi t`qv nʔQ| AdmvBʔU

msMnxZ Z_-DcvĒ weŧkŧY I chĕj vPbvi wfvĒtZ mæe` `pĵ w K, tjv wPwYZ Kŧi Zvi wfvĒtZ I mŧi Rngŧb kvLv, tjv cwĭ`kĔ Kiv nt`Q|

6.5 Gw wKDwJf wi wJtU mpcvi wfkb KwVtgv tRvi`vi KiŧYi I ci`i`Zyŧivc

MZ 5-6 Rj vB, 2013 ZwiŧL XvKvi GKwJ tntvUtj evsj vt`k e`vsŧKi gnve`vcK ŧŧK`i` Kŧi EaYŹb mKj KgRZĒ`i wbtq Gw wKDwJf wi wJtU-2013 AvŧqvRb Kiv nq| Geŧii wi wJtUi gj tdvKvm wQj evsj vt`k e`vsŧKi mpcvi wfkb KwVtgv kw³kvj xKiY| GB wi wJtUi wŔZxq w`ŧb evsj vt`k e`vsŧKi mvŧeK MfbP W. tgvnvæſ` divmDwĭ b Ūbanking Supervision: Emerging Challenges and Evolving Toolsĭ weŧq GKwJ tmkb cwĭ Pjv bv Kŧib| Gweŭei tPqvi g`vb tgvŧ bi`j Awngb, tmvbj x e`vsŧKi mvŧeK e`vcbv cwĭ Pjv K tgvnvæſ` tntvmb Ges evsj vt`k e`vsŧKi e`vsŭKs mpcvi wfkb G`wfvBRvi tMb UvmwK GŧZ e³e` i vŧLb| GQrov, e`vsŭKs LvŧZ mvæŭŧZK mgŧq msNwJZ Awbqg Ges AwŭR LvŧZ w`wZkxj Zv i ŧlvq evsj vt`k e`vsŧKi fweŧ`r P`vŧj Ā tgvKvŧej vi I ci cvl qvi ctqU tçŔŧUk b I ŧKbM ÷wW Dc`wcZ nq|

6.6 e`vsK mpcvi wfkb Ūv`ç tçvmŪMVb

e`vsŭKs LvŧZi w bqſY e`ev tRvi`vi KiY, mŔze`vsK e`vcbv I KŧçŧiU MfŧbY mgbŹ i ŧlvi Dŧŧ`k` e`vsŧKi cwĭ`kĔ wfvMmgŧni gŧa` KvŧRi mgſŧq I mnŧhwMZv evovŧbvi j ŧŧĭ` GKRb wbeŧnx cwĭ Pjv ŧKi tŧZŧZj e`vsK ZĒjeavb msŭk-ó wfvMmgŧni gnve`vcKŧ`i wbtq e`vsK mpcvi wfkb Ūv`ç tçvmŪMVb Kiv ntqtQ| G Ūv`ç tçvmŪMVbZgvŧm Kgçŧŧĭ GKevi e`vsK mpcvi wfkb KgRvŧĒi AMŪwZ chĕj vPbvi Rŧb` mfvq wgvj Z nt`Q| G mfvq mvæŭŧZK gvŧm mæŭw` Z cwĭ`kĔ KgRvĒ I ZvŧZ`ŕ Dŧj LŧhvM` Awbqgmga chĕj vPbv, cwĭ`kĔ wfvMmgŧni KvŧRi mgſŧqmvab, cwĭ`kĔ KgRZĒ`i çŧqwmK Āvb I`ŧZv ep`xKŧĭ Kvĥ`g MŧY Ges e`vsŧK wŧhy³ Risk Detection and Mitigation Advisor Ges Risk Detection and Mitigation Associates Gi Kvĥ`g mgſŧq KiŧQ| Ūv`ç tçvmŪMfvi chĕj vPbvi mvi-mŧŧŧc I mpcvi kgvj v w bqwZfvŧe e`vsŧKi mŧePp chĕjŧK AeŭwZ Kiv nq|

6.7 GMGvU Mŧçci m`m`c` j vf

evsj vt`k dvBb`wYqj BŧŪwŧj ŧRY BDwŪ (weGdAvBBD) AwZ mæŭŧZ GMGvU Mŧçci (Egmont Group) Gi m`m`c` j vf KŧiŧQ| weŧkŧi wewfŧe ŧŧki

Avi wKQz ntjv „i“ZpY©cwi gvrB| e`vsK,tjvi SñK e`e`vcbv, cñZôwbK mjvmb
Ges Af`šli xY w bqšY I w bix¶v Kv h°†gi Ici we†kl bRi`wimn evsj v†`k
e`vs†Ki w bqšY/Z`vi wKgj K Kv h°g kw³kvj xKiY cñ qv AvMvgx w`b,tj v†Zl
m†e¶P AMñKvi cñB t†Z`_vK†e| wbtm†`†n evsj v†`k e`vs†Ki m†cvi w†fkb ms`wZ
e`†j hv†“Q| Zte e`†j t`qvi KvRwU mvaviYZ ax†i ax†iB ntq`_v†K| Zeyl
evsj v†`k e`vsK Z`_cñw³ e`env†ii gvat†g Zvi m†cvi w†fkb tKŠk†j Kw¶¶Z
cwi eZ†bi th MwZ Av†Z t††i†Q Zv Aek“B D†j L Kivi g†Zv| Zte G†¶¶††
AvZ†Zwó† tKv†bv AeKvk tbB| Aw¶_R Lv†Z cñZvi Yvgj K KgRvÉ LpB Abw††cñ
ntj I m`úY¶†e cñZ†iv†hV M` bq; Dbz we†k! G ai†bi NUBvi `pšíweij bq|
Zte G ai†bi NUBvi cpivewÉ tiv†a e`vsK,tjvi m†q mZKZv I ZrciZvi Ici
evsj v†`k e`vs†Ki Z`vi wK K†Vvi Kiv nt“Q| cñZwbqZ m†cvi w†f†bi „YMZ gvb†K
e`†j t`evi g†Zv gvbmKZv I cñwZ eRvq ivL†Z n†e| A`ñwZi ü`hš; etj
cwi wPZ e`vsñKs LvZ†K mjv¶¶Z ivL†Z ntj Gi tKv†bv weKí tbB|

AZ'vaybK WwUv tm>Uvi Ges `fhMKvj xb Kvh^og Ae'vnZ ivLvi Rtb` wgi cfi wVRv÷vi wi Kfwi (wWAvi) mvBU `vcb Kiv ntqtQ| BACH-G AskMhYKvi x emYwR`K e'vsK,tj vi mt½ D³ WwUv tm>Uvi l wWAvi mvBtUi gta` thwMvthM Gi gra'tg fvi Pqvj cBtFU tbUl qvK^o(VPN) cAZov Kiv ntqtQ| 25 At±vei, 2011 Zwi tL iscj wKvk AAj tK`iq WwUv tm>Uvti thwM vtb i gra'tg t`tki mKj wKqwis AAj GLb evsj vt`k A tUvtgtUW wKqwis nvDtr i mt½ mshy³ ntqtQ| dtj t`ke'vcx wU+1 mgqKvtj tPK wKvk Kiv mæe nt"Q| BACH-Gi Z_-DcvE wbi vct` Av`vb-c0 vtb i Rb` evsj vt`k e'vsK t`tk c0gevti i gtZv wWRUj mwiUctKU cPj b Kti | MZ 7 At±vei, 2012 Zwi tL evsj vt`k A tUvtgtUW wKqwis nvDtr i Kvhf t`d `jeQi cWZ^oD` hvcb Kiv ntqtQ| GB wKqwis nvDRwU BtZvgta` t`tki e'vsKs LvZi Rtb` Avkre`i cvkvcwk miKvti i wWRUj evsj vt`k Movi `ce cttYl evsj vt`k A tUvtgtUW wKqwis nvDR wbtm t`tn `i"Zcy^ofvgKv ivL tQ| Gi gra'tg cæP tmwg-A tUvtgtUW tPK wKqwis e'e`vtK GtKevti wekgtvbi chy³ wbfP BtgR G. tPÄ c×wZ tZ jfcvši Kiv ntqtQ| evsj vt`k A tUvtgtUW wKqwis nvDtr i `jw Ask itqtQ| Gi GKwU nt"Q evsj vt`k A tUvtgtUW tPK c0mms wnt÷g (BACPS), AciwU nt"Q evsj vt`k Btj ±wbK dvUm&UjYdvi tbUl qvK^o(BEFTN)|

7.1 evsj vt`k A tUvtgtUW tPK c0mms wnt÷g

evsj vt`k e'vsK mbvZbx c×wZi wKvk e'e`vi cwietZ^oDbz wetkji gtZv BtgR weibgq (Image Exchange) c×wZi tPK wKqwis e'e`v cEz`bi Dt`wM wbtqtQ| t`tki mKj Zdimwj e'vstKi AskMhY MZ 7 At±vei, 2010 t`tk XvKv wKqwis Gj vKvq evsj vt`k A tUvtgtUW tPK c0mms wnt÷g (BACPS) Gi Kvh^og `i" nq| cieZfZ G Kvh^og t`tki Ab`vb` AAjt mæúmw i Z ntqtQ| evsj vt`k A tUvtgtUW tPK c0mms wnt÷g tKej gvI G AAjtB bq eis wetkji th tKv t b v t`tki Avšte'vsK tPK wKqwis e'e`vi Rtb` GKwU AbKi Yxq `pvsI| GB e'e`vq tPK BtgwRs GÜ UbtKkb wnt÷g (CITS) e`envi Kti e'vsK BYUtgU,tj vi Btj ±wbK wKvk mæúbwKiv nq| G c0 qvq mKj wKqwis BYUtgU thgb tPK, WtdU, tctgU AWf, wVvftWÜ Ges wi dvÜ l qvti>U BZ`w`i gvb c0gZKiY Kiv ntqtQ| bZb cEwZ G tPK,tj vi At`P cwigvY, tj bt`tbi tKw, MntKi wmw e baf l tPKcvZvi wmi qvj baf i mKj Z`mgx Magnetic Ink Character Recognition (MICR) j vBb 0vvi mstKZve x Kiv ntqtQ|

mbvZbx tPK wKqwis e'e`vq tFstMwj K Ae`vb wetePbvq tKej tRj v knfi i e'vsK kvLv,tj v wKvk Nti AskMhY Ki tZ cvitZv| wKvk Nti i Avl Zv ewfZ kvLv,tj v A_ev GK wKvk Gj vKvq Ab` wKvk Nti i tPK Dc`wcz ntj Zv AvDUl qvW^oej m& di Kvtj Kkb (l weim) c×wZ tZ msm0ni Rtb` mswk-0wKqwis Gj vKvq WvKtvtM

tc0Y Kiv ntZv| I wevm c×wZtZ wkqwis LiP I mgq j vMtZv tenk| GtZ M0nK ch0q tPtKi UvKv msM0ni Rtb` 3 t_tK 30 w`b ch0i mgq j vMtZv| bZb tPK wkqwis e`vq e`vstKi KgRZ0` i wkqwis tPK wbtq c0Zw` b` 0evi wkqwis nvD0R AvmtZ nq bv| dtj AskM0hYKvix e`vstKi mgq mvk0j ntqtQ I wkqwis LiP Dtj L0thvM` nvti K0tqtQ| Gi dtj Av0ite`vsK tj bt` tb e`vcK MwZ m0wi Z ntqtQ| XvKvi gwZwSj I w`j K0kv GjvKvi e`vsK kvLv` tjvi nvB f`vjy (5 j`q I Z`aY0 A0i) tPK wkqwis Gi Av0Mi tmg-tW c×wZtK nvB f`vjy tmk0b ifcv00ti gva`tg t` ke`vcx Gi cwi wa m00mvi Y Kiv q M0ntKi nvtZ UvKv t00tQ hv0`Q GKB w` tb|

nvB f`vjy tPtKi tj bt` b Av0Mi Zj brq c0q cuP `Y tet0tQ| GwUB c0vY K0i RbM0Yi g0a` GB wkqwis e`v`v KZLwb M0hYthvM`Zv t0tqtQ| ez0v0b t`tki tgvU tPK msL`vi 95 kZvsk G c×wZtZ w0Kvk Kiv nt`Q|

7.2 ersj v` k Btj 0ibK dv0m&U0Ydvi tbUI qvK0

tPK wkqwis e`v`v Db0q0bi cvkvcvk Av0ite`vsK tj bt` 0bi t`q0t` t`tk c0_gv0ti i g0Zv Btj 0ibK dv0m&U0Ydvi tbUI qvK0 (BEFTN) Pvjy Kiv nq| Gi Avl Zvq 28 tde`qwi, 2011 ntZ t` wWU Ges 15 tm0P00t, 2011 ntZ t`WweU tj bt` b Pvjy Kiv nq| tPK Ges Btj KU0ibK dv0m&U0Ydvi (EFT) e`v`vi c0vb cv`R` nt`Q BGdW e`v`vq tj bt` 0bi Rtb` tPtKi g0Zv tKv0bv B`YU0gt0Ui c0qRb nq bv| GLv0b tPtKi e`0j M0ntKi wbt` Rbvi wfv0E`Z tj bt` b Kiv nq| G ai0bi wbt` Rbv c×wZ w0f0P K0i msuk-0e`vstKi w0R`^ AeKvW0tgv Ges M0ntKi B`Qvi I ci | A_v0` th mg`le`vstKi tKvi e`vs0Ks wnt`-g (w0w0Gm) i0qtQ Ges hviv AbjvBb ev B0viti0U e`vs0Ks tmev w`0`Q Zv0` i M0nKiv N0ti ev Awd0m e0mB



28 tde`qwi, 2011 Zwi tL ersj v` k Btj KU0ibK dv0m U0Ydvi tbUI qvK0Gi D00rab Ab0v0b e`3e` ivL0Qb ersj v` k e`vstKi Mf0P W. AwZDi ing0b

BGdWU e`vi gva`tg Ab` e`vstKi Mnt`Ki wmwte A_`vbsli Ki`Z cvti | G c`xwZU Av`ste`vsK wKqwis e`e`v`K `ZZi, e`q mvt`x I SmKnx B Kiti`Q| GuU tct`gU wmt`÷gm&Gi AeKvVt`gv AvaybKvqt`bi eZ`v b Df`vM`_tjvi gta` met`Ptq `i`Zc`Y` GB tbUI qvK`e`envi Kti wewfbaet` wWU tj bt` b thgb teZb-fvZv c`vb, Af`sli`xY gwmb UY`dvi, `et`w`K timgU`vY cvVt`bv, tKv`u`mbi wVv`f`W`U I AvBwC I wiv`dvU lqvt`i`U c`vb, Aemi fvZv c`vb, wej tct`gU, Kt`c`f`iU tct`gU, wewfbae ai`bi Ki cwi`tkva, jvB`tmY wd c`vb Ges e`w`3 t`_tK e`w`3i tj bt` bmn wewfbae tWweU tj bt` b thgb-gU`MR tct`gU, m`m` Pu`v, F`t`Yi wKw`l, B`Y`j`i`Y w`c`g`q`v`g, BDw`j`W wej c`vb BZ`w` Lp` mnt`RB m`u`v` b Kiv m`e` n`t`Q| dtj, BGdWU c`xwZ Bt`Zvgta` tek Rbw`c`h` ntq Df`v`Q|

eZ`v`b Btj KU`bK dvUm`U`Y`dvi tbUI qvK`e` (BGdWUGb) e`envi Kti c`avbg`S`ji Kvh`f`j qmn miKv`ti i 17wU g`S`y`j`t`qi Kg`R`Z`P`Kg`P`v`ix` i teZb-fvZv t`q`v` n`t`Q| ch`f`q` t`g` m`K`j` miKwi cwi`tkva Gi gva`tg c`v` qvKiY Kiv nte| wek`p`v`st`Ki GK cwi`msL`v`b t` Lv`t`bv ntq`Q, tKv`t`bv t`tk Btj `t`bK tct`gU wmt`÷gm&e`envti i dtj GK kZvsk ch`S`l`w`R`w`w`c` c`e`p`x` n`t`Z` cvti |

7.3 tct`gU wmt`÷gm Gi AvBbMZ I bwxZMZ AeKvVt`gv

tct`gU wmt`÷g AvaybKvqt`b evsj`v`k e`vsK m`u`v`Z tek`w`K`Qz AvBbMZ I bwxZMZ c`t`f`lc` wbtq`Q| thgb t

- 27 Gw`c`j, 2009 Zwi`t`L Bangladesh Payment and Settlement Systems Regulations 2009 Rwi Kiv nq, hv t`tki tct`gU wmt`÷gm AvaybKvqt`bi c`l`g I c`avb AvBbMZ I c`e`av`b`K` w`f`w`E` |
- `q`sw` q` t`PK wKqwis e`e`v` cwi`Pj`bvi R`b` 11 Rvb`p`w`i, 2010 Zwi`t`L Bangladesh Automated Cheque Processing Systems (BACPS) Operating Rules and Procedures Rwi Kiv nq|
- 11 AvM`÷, 2010 Zwi`t`L Bangladesh Electronic Funds Transfer Network (BEFTN) Operating Rules Rwi Kiv nq|
- t`g`vev`Bj c`h`w`3`w`f`w`E`K tct`gU wmt`÷gm Gi R`b` c`q`v`R`b`x`q` AvBbMZ AeKvVt`gv wnt`m`te 22 t`m`t`P`a`f, 2011 Zwi`t`L Guidelines for Mobile Financial Services Rwi Kiv nq, hv t`tk Aw`_`R` t`mev`f`w`3` ms` v`S`l`K`v`h`c`t`g`i` g`v`Bj` dj`K` wnt`m`te` K`v`R` Ki`t`Q|
- International Finance Corporation-Bangladesh Investment Climate Fund (IFC-BICF) Gi mnt`h`w`M`Z`v`q` t`ct`gU wmt`÷gm G`v`± 2011` c`Y`q`b` Kti` cie`Z`P` c`t`f`l`ci` R`b` Z`v` A`_`g`S`y`j`t`q` t`c`v`Y` Kiv`nt`q`Q|

7.4 Ab'vb' c` t`q|c

tctg>U wnt÷g AvaybKvqt̄bi cvkvcw̄k mva'úñZK eQi ,tj vt̄Z e'ze'Ui cōZKw̄Z mva'ñj Z bZb t̄bvU l ḡy'ñ, tekw̄KQz `šyiK t̄bvU l ḡy'ñi cōj b evsj vt̄`k e'vs̄t̄Ki AR#b i t̄qt̄Q|

e'ze'Ui cōZKw̄Z mva'ñj Z t̄bvU ḡy'ñ cōj b

evsj vt̄`k e'vs̄K e'ze'Ui cōZKw̄Z mva'ñj Z bZp w̄VRvBb l i t̄oi 2 t`t̄K 1000 UvKv ḡj`gvt̄bi mKj t̄bvU cōj b Kt̄i t̄Q| ZvQvov, e'ze'Ui cōZKw̄Z mva'ñj Z bZp w̄VRvBt̄bi 1, 2 l 5 UvKvi avZe ḡy'ñ l Pj yKiv n̄t̄qt̄Q|



`šyiK t̄bvU l ḡy'ñ cōZb

AvBimim w̄ek̄K̄v̄c w` t̄KU 2011 Gi Ab`Zg Avt̄qvRK t̄`k w̄Qj evsj vt̄`k| GB gvt̄n>`ŋYw̄t̄K `šyiYxq Kt̄i ivL̄t̄Z evsj vt̄`k e'vs̄K 8 tde'qwi, 2011 Zwi t̄L ŪAvBimim w̄ek̄K̄v̄c w` t̄KU 2011ō kxlR t̄išc` `šyiK ḡy'ñ Aegp̄ Kt̄i | ZvQvov, w̄ek̄K̄w̄e i ex`bv_ VvKt̄i i mvaRZ Rb#RqšK Ges RvZxq K̄w̄e KvRx bRi`j Bmj vg i w̄PZ Ūw̄et̄`ñxŪ K̄w̄eZvi beYB eQi c̄w̄Z`Dcj t̄ŋl `šyiK ḡy'ñ l cōZb Kt̄i evsj vt̄`k e'vs̄K| GQvov, fvlv Avt̄`vj t̄bi l vU eQi c̄w̄Z`Dcj t̄ŋl 60 UvKv ḡj`gvt̄bi `šyiK t̄bvU Ges `vaxbZvi Pwj k eQi c̄w̄Z`Dcj t̄ŋl 40 UvKv ḡj`gvt̄bi `šyiK t̄bvU cōZb Kiv nq|



RvZxq K̄w̄e KvRx bRi`j Bmj vt̄gi Ūw̄et̄`ñx K̄w̄eZvi 90 eQi c̄w̄Z`Dcj t̄ŋl Aegp̄ KZ `šyiK ḡy'ñ



w̄ek̄K̄w̄e i ex`bv_ VvKt̄i i mvaRZ Rb#RqšK Dcj t̄ŋl Aegp̄ KZ `šyiK ḡy'ñ

7.5 w` w̄m̄w̄KDwi w̄U w̄cōUs Kt̄c̄ŋi kb evsj vt̄`k wj t Gi c̄w̄Pk eQi

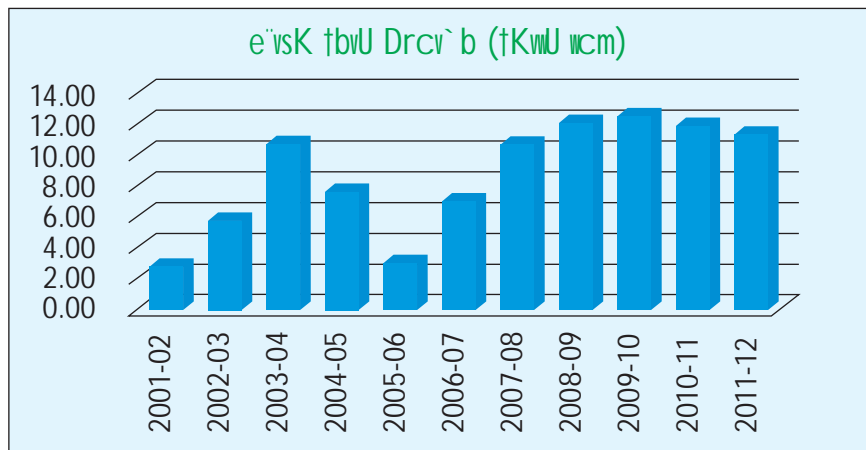
evsj vt̄`k mi Kvi t̄`tki t̄K>`ñq e'vs̄K w̄nt̄m̄te evsj vt̄`k e'vs̄Kt̄K GKw̄U w̄m̄w̄KDwi w̄U w̄cōUs t̄c̄ñ `vc̄t̄bi ŋlgZv AcŸ Kt̄i | e'vs̄K t̄bvU, Kv̄t̄i w̄Y t̄bvU l Ab'vb' w̄bivc'Ev

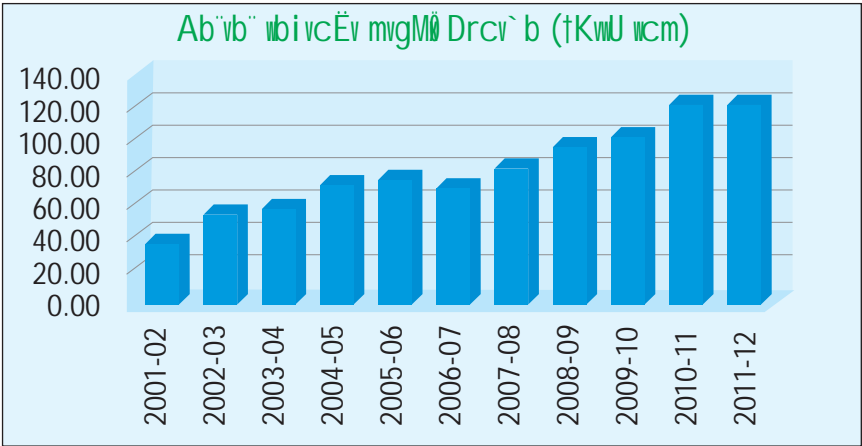
mvgMô Avg`vb bv Kti Zv t`tkB gy`Yi Rtb` RvZxq A_`wZK cwi l`i (GKtbK) Abtgv`b tg evsj v`k e`vsK A_`qtb 1988 mtj XvKvi A`fi MvRxcfi wmwKDwi u wcbUs tcn cõZwZ nq| eZgvtb GwU w` wmwKDwi u wcbUs Ktcfikb (evsj v`k) wj : ev GmwicmwGj bvtg cwi wPZ|

7.5.1 GmwicmwGj -Gi Drcv`b mvgMô

1989 mtj AvbpbwK Dfõvatbi AvtMB GLvtb GK l`k UvKv gj`gvtbi tbtUi gy`Y i`i` nq| cieZP mgtg G cõZõvtbi Drcv`b jvBtb miKvtii wefbcwefvM we`kl Kti Af`šlix m`u` wefvM, RvZxq ivR`^teWfn temiKwi AtbK cõZõvtbi wbcvE`v mvgMô h`³ nq| dtj eZgvtb e`vsK tbtU, KvtiwY tbtUi cvkvcwk bb-RyWnkqvj ÷`v`u, RyWnkqvj ÷`v`u, tcv÷vj ÷`v`u, ivR`^÷`v`u, Gbtfjc, wewoi U`v` tj`ej, wmvvti`tUi ÷`v`u l U`v` tj`ej, tKvgj cvbxq, wgbvtij l qvUvi l UqtjU tmvtci w`f, ÷`v`u l U`v` tj`ej, wefbcwefvM v`teW`l wekte`vj`qi mvlw`ctkU, UvYw P, tPK eB, wWgvU W`dW, tc-AWf, m`AqcT, weAvBweDwUG-Gi K`vk Kcb BZ`w` GB cõZõvtb gy`Z n`n`Q| t`tki geagyb A_`wZi Kvi`Y cõZ eQiB Gme wbcvE`v mvgMô Pwn`v evotQ|

GB cõZõvbiUi gy`Z mvgMô RvZxq ivR`^Avni`Yi mt_ cõZ`q| ev ctiv`fite m`u,³ dtj t`tki ivR`^Av`vtq cõZõvbiU „ZcY`fwgKv ivL`tQ| 1988-89 A_`Qti thLvtb tbtU gy`Y ntqvQ`j v 2.6 tKwU wcm tmLvtb 2011-2012 A_`Qti tbtU gy`Y nq cõQ 11.4 tKwU wcm| GKBmt½ Ab`vb` wbcvE`v mvgMô Drcv`b i`i` nq Ges 1988-89 A_`Qti Drcv`b nq 90 j`q| wcm| cieZP A_`Qi t`tk Gme wbcvE`v mvgMô Drcv`b gvstq evotQ| 2011-12 A_`Qti wbcvE`v mvgMô Drcv`tbi cwi gvY wQ`j v 121.75 tKwU wcm|





7.5.2 e`zeÜi cÖZKwZ m`nj Z tbvU cPj b

RwZi RbK e`zeÜy tkL gRrej ingvb Gi gnvb AvZ`Z`m I RvZxq Rxeþb Zui Ae`vbþK wPi `ji Yxq Kþi i vLvi j t`j` 2009 mvtj evsj vt`k e`vsþK RwZi RbþKi



11 AvM-, 2011 Zwi tL cãrbgšy tkL nwmvb Zui Kvhiþ tq e`zeÜy tkL gRrej i ngvb-Gi cÖZKwZ m`nj Z bZb UvKvi tbvU Aegþ Kþi b

cÖZKwZ m`nj Z mKj tbvU cPj þbi Dt``m tbqv nq| evsj vt`k e`vsþKi GB Dt``vtMi wfiwEþZ GmwcumweGj cPvj Z Ab`vb` tbvtUi cvkvcwvk e`zeÜi cÖZKwZ m`nj Z bZþ wWRvBb I iþ0i 2 t`þK 1000 UvKv gj`gvþbi mKj tbvU BtZvgþa` cPj b Kþi tQ| e`zeÜi cÖZKwZ m`nj Z AvUw gj`gvþbi me`tjv tbvUþK tUKmB Kivi Dt`i þk` tbvtUi KvMþR 90 kZvsk myZv I 10 kZvsk wmbt`wUK dvBeri e`envi Kiv nt`0| GB KvMþR wetkl aiþbi tKwUs`vKvq ajv I cwlb mnþR tkvY nq bv| Aciw þK tbvtUi Rvj KiY cÖZþivþa Gi Rj Qvc Ges wbi vcEv myZvqI cwi eZö Avbv ntqtQ|

7.5.3 cᵛ_exi meṭPṭq my`i tᵃvU

GmᵛicᵛmieGj -Gi Drᵛw` Z tᵃvU I wᵃivcĒv mvgMᵃ BṭZvgṭa` ṭ`ṭki ṭfZṭi I evBṭi



mᵃpvg ARᵃ KiṭZ mᵃṭṭg nṭqṭQ| GKᵛṭk knx` wgbvi, Ab`ᵛṭk MᵃṭQi Wᵃṭj eṭm `vKv evsj ᵃṭ`ṭki RvZxq cᵛwL ṭ`ᵃṭṭj Avi MᵃṭQi wᵃP w`ṭq Kṭj Kṭj y eṭq Pṭj v ṭmṭZw`ᵃx b`xi Qme mᵃṭṭj Z `ᵃ UvKvi tᵃvU mᵃᵃṭṭZ GKᵃU AvšRᵃᵃZK AbṭjvBᵃ Rwiṭc cᵛ_exi meṭPṭq my`i I ṭkᵃ tᵃvṭUi `ṭKᵃZ cᵛq| mvgvᵃ` GKᵃU Kv`ṭR tᵃvU Qᵛicṭqṭ wekṭ`vcx G ARᵃ mᵃZ`B AfZceᵃ Zivov, AvšRᵃᵃZK gᵃṭbi ÷`vᵃᵃ gy`ṭYi Rṭb` AvšRᵃᵃZK wᵃj ᵃṭUṭj K eṭṭiv GmᵛicᵛmieGj -ṭK cṭksmᵛcĀ w`ṭqṭQ|

7.5.4 `ṭṭi K tᵃvU cᵃᵃj b



evsj ᵃṭ`ṭki weRṭqi 40 eᵃi cᵛZᵃ Dcṭṭṭ e`zeUyṭkL gy`Rej ingvb I gy`ṭhvᵃᵃᵃᵃ`i cᵃZKᵃZ mᵃṭṭj Z 40 UvKv gṭ`gᵃṭbi `ṭṭi K tᵃvU Ges gnvb ṭvṭv Avṭ`ᵃj ṭbi 60 eᵃi cᵛZᵃ Dcṭṭṭ 60 UvKv gṭ`gᵃṭbi `ṭṭi K tᵃvU gy`Y Kiv nqṭ ᵃevsj ᵃṭ`k RvZxq Rv`Nṭii kZZg cᵃZöᵃ ewl Rᵃ-2013ᵃ Dcṭṭṭ 100 UvKv gṭ`gᵃṭbi `ṭṭi K tᵃvU I gy`ṭ cᵃᵃṭṭbi weṭqᵃU cᵃᵃ qvaxb iṭqṭQ|

7.5.5 cᵃᵃk eᵃi cᵛZ`D`ᵃᵃcb

G eᵃi (2013) GmᵛicᵛmieGj -Gi cᵃᵃk eᵃi cᵛZ`D`ᵃᵃcb Kiv nṭqṭQ| G Dcṭṭṭ

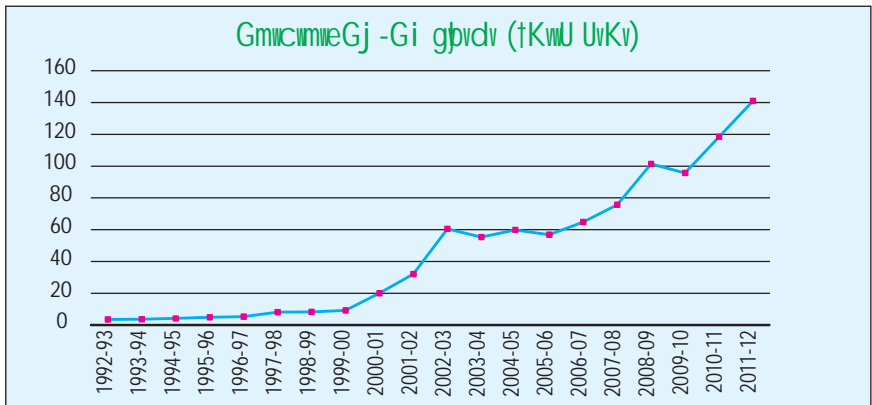
ԸՄԿ ԱրՎր գլխի ԳԿԱ
 Տրի Կ ԻՆԱ Աեյթ ԿԻԻ
 ԵՏՅՎ՝ Կ ԵՎՏ ՄԲԲ Մ.
 ԱՄԶԸ ԻՆԿԵՂ Գ ՄԳԳ
 ԱԲՎԻՊԻ ԳՏԻ ԸԿՄԶ ՊՈՋԻԲ
 ԻՄԿԱՄ ՄԲԲ ՐԵՎԵ ԴԳՎ
 ԱԵՅ ԿՎԴՄԳ Ի ԱԵՅ ԻՆՎ
 ԴԳՆՎԻ ԻՎՐՔ ՆՄՄԵ ԳԵՏ
 ԳՄԻՄԻԵԳՅ-ԳԻ ԵՆՎԵՐ
 ԸՄԻ ՍՅԿ ՐԵՎԵ ՄՐԳՎԻՊՔ
 ԱՎՆԴԵՂ



ԳՄԻՄԻԵԳՅ-ԳԻ ԸՄԿ ԵՈՒ ԸՇՅԻՂ ԸՄԿ ԱրՎր գլխի ԳԿԱ
 Տրի Կ ԻՆԱ Աեյթ ԿԻԻ ՄԲԲ Մ. ԱՄԶԸ ԻՆԿԵՂ

7.5.6 ԳՅՎԸՎ ԱՐՔ

ՄԵՄ ՍԻ ԵՈՒ ԳՄԻՄԻԵԳՅ-ԳԻ ԳՅՎԸՎ ՅԻՄԻՂ 2011-12 ԱՊՈՒ ԿԻՇԳՅՎԸՎ
 ՆՏՈՒՂ 141 ԴԿԱՄ ԱրՎր՝ ՇԵՅԻՔԵՈՒ ԿԻՇԳՅՎԸՎ ՊՈՋ 124.66 ԴԿԱՄ ԱրՎր՝ ԱՊ
 ՇԵՅԻՔԵՈՒ Ի ՅՅ ԵՂԳ ԿԻՇԳՅՎԻ ԸՄԻ ԳՎ ԴԵՏՈՒՂ 11.31 ԿՅՏԿ՝ ԳՅՎԸՎ ԱՐՔԻ
 ԸՎԿՅՈՒԿ ԻՊԿԻ ՄԵՔՍ ԿԻՎՅՆ ԿԱՄ ԸՆՇՈՒՄԻ ԳՏԻ ԱԲՅԳՎ ԵՎ ԿԻ ՆՏՈՒՂ
 ԳՄԻՄԻԵԳՅ՝ ՄԵՄ ԱՊՈՒ ՅՅՅՅՅ ԱՄՐՅ ԳՅՎԸՎԻ ՄՒՆՆՈՒՄ ԼՎԻՆ ՆՅՎ :



7.5.7 ԳՄԻՄԻԵԳՅ-ԳԻ ԱՎԱՅԻԿՎՈՒԹՅՈՒՆ

ԳՄԻՄԻԵԳՅ-ԳԻ ԴԵՄԻ ԲՄ ԽՇՅՄԶԵ 25 ԵՈՒԻ ԸՅԻՆՎ՝ ԸՄՔԵՅ ԳՅԱԲ ԵՎ ՎԿՂ
 ԴԳՒԿԵ ԴԳ ԸՈՂՎՐԵՅԳ ՆԵՆՈՒՂՄ ԿԻՎ ԳՅՄՆ ԵՄԵ ՆԳՒԵՂ ՅԵ, ՄՅ ՍԻ ԵՈՒ
 ԴԳՒԿԵ Ի ԽՇՅԿ ԴԳ ԿՈՒՐԻԿԻՆԻ ՆԵՐՎԻՊՔ ՆՅՂ 200 ԴԿԱՄ ԱրՎր ՆԵՆՈՒՂՄ
 ԿԻՎ ՆՏՈՒՂ՝ ԳԵ ԱրՎր ԵՎՏ ԻՆՎՄԻ ՐԻՊ՝ ԱԵՎ՝ ԿՂԳ ՄՅՅԻ ԱԻՅ Ը ԵՄՄՄԻ ԴԳՒԿԵ,

5 Kiv vti i Itqu AdtmU tgnkb, tj tej KvuS tgnkb, uk04 i"vics tgnkb, tm>Uvi
tj` tgnkbmn c0qvRbxq msL`K mnvqK hšcwiz thgb-tbvU I kxU KvDwUs tgnkb,
RvMs tgnkb, dK0ij dW, tbvU evBwUs tgnkb q Kiv ntqtQ| dtj Drcv`b ¶lgZv
AtpKvstK tetotQ| Drcv`b j vBtb mdU¶ qivfvEK KtqKwU AvaybK tgnkbcĀ
msthvRtbi Kvi tY GLb Abj vBb wigtvU tm>Uij tgBbtUb`vY mnR ntqtQ| wovicEv
e`e`v tRvi`vi Kivi Rb` Awak msL`K wmwUwv K`vtgiv `vcb Ges G`vKtmm
KtUij wtt÷g c0Z0 Kiv ntqtQ|

Ktcfikibi eZgvb c0x I wwbttqvM M0nKt`i ctY`i Pwn`v ctY ch¶ bq|
Pwn`v ctYi Rb` Drcv`b m¶lgZv evotbvi Rtb` c0qvRb Avtiv hšcwiz, tj vKej
Ges AeKvWtgv `Zwi | G Kvi tY m`uiz GB c0Z0vbi gj ab evotbvi c`¶c tbqv
ntqtQ| G j t¶¶ GKwU KugwU MVb Kiv ntqtQ| KugwU ctqvRbxq hšcwiz msL`v
I gj atbi cwigtv wbfctYi KvR KitQ; cwipvj K cl¶i tPqvig`vb wttmte
evsjv`k e`vstKi Mfb¶ W. AwZDi ingvb wboefvte G KvtRi AMVhZ gwUwv s
KitQb| eZgvb cwipvj K cl¶i mwVK, mgtqvcthvMx I ev`egtLx wmxvš Ges
`t` kv0 K-wbt` Rbvi Kvi tY MZ Pvi eQt i c0Z0vbi Drcv`b thgb wecj cwigtvY
tetotQ, tZgvb Kj`vYgj K mjeaw` KgRZ¶KgPvix`i KitiQ Kgt0

tgvevBj e'vswKs

Z_cby³ weKv³ki G Y³ M mgM⁰ c_w_ex AvR cwiYZ ntqtQ GKwU tMvevj wftjtR| GB tMvevj wftjtRi mt½ Zvj wgvjtq PjtZ ntj t'iki Z_cby³ i e'envi evovt³bv Avek³K| t'ik tK>`iq e'vsK wntmte evsjv³t`k e'vst³Ki Ab³Zg j³q³ ntjv `Z eaBkxj Avw_℞ Lv³Z AvaybK Z_cby³ i e'envi wbowDZ Kiv| G j³q³ evsjv³t`k e'vsK BtZvg³ta³ AbjvBb e'vswKs, B>Uvi³tbU e'vswKs,



A³tUvtg³tUW wKqwi³s nvDR, AbjvBb wvAvBue BZ³w³ Z_cby³ tmev Pjy Kti³tQ| e'vswKs e'e³vi AvaybKvqt³bi G AM³h³v³q bZb msthvRb tgvevBj e'vswKs tmev| mvk³qx I t' mg³tq tj b³t³bi gva³g wntmte wofZ cwj t cZ³š³lA³A³j chš³l e'vswKs tmev we³Z Kivi m³thwM m³oi Kvi³Y mviw³et³k| tgvevBj t³dvb³r³w³E³K e'vswKs tmev GLb e'vcKfv³te mgv³Z| mv³u³tiZKKvtj tgvevBj e'vswKs Avw_℞ Aš³f³f³š³ i (financial inclusion) me³t³P³tq kw³kvj³x nwiZqvi wntmte Awef³Z ntqtQ| tgvevBj t³dvb³t³K w³f³w³E³ Kti e'vsK_{tjv} wewf³b³et³m³ev M³h³K³t³ i t³vi³t³M³ov³q t³c³t³Q w³t³Q| GtZ GKw³ t³K Avw_℞ m³ye³avew³A³Z `wi³g³v³b³t³l i g³ta³ Avw_℞ tmev c³0³vt³bi gva³tg³ `wi³ w³bi³m³t³bi GK bZb w³ Mš³lD³t³b³w³PZ ntqtQ|

evsjv³t`ki tenki³f³w³ e'vsK kvLv kniv³A³tj Aew³Z| dtj cwj -A³A³j A³t³b³K³U³v³B e'vswKs tmev evB³ti t³t³K hv³t³Q| ZvOvov, e'vsK kvLv_{tjv} Avevm³j t³t³K t³š³i v³Kv, e'vst³K w³m³ve t³L³v³vi R³U³J Zv, M³w³e-A³w³k³w³q³Z gvb³t³l i e'vsK w³m³ve t³L³v³q AcviMZv, RoZv I AbvM³h, c³0³w³j Z tj b³t³b e'e³v mgq I e³q mvk³qx bv n³l qv BZ³w³ Kvi³YI gvb³l e'vswKs tmev t³t³K ew³A³Z nt³Q| evsjv³t`k e'vsK e'vswKs m³ye³avi evB³ti v³Kv GB wekvj Rb³t³M³v³o³t³K c³0³w³j Z kvLw³f³w³E³K e'vswKs-Gi cwi³et³Q³ tgvevBj t³dvb Acv³tiUi³t³ i gva³tg Avw_℞ tmev t³qvi j³q³ e'vsK-m³u³š³ (bank-led) tgvevBj e'vswKs Pjy Kiv nq| tgvevBj e'vswKs nt³Q kvLw³en³x³b AbjvBb

GKw e'vstKi mÜvb tctjI e'vskw GKrb wbi¶i w¶¶tKi GKvDvU Lj tZ AcviMZv Rvbvq| ZvQvov, hvZvqvZi LiP tZv itqB tMtQ| ZvB Zvi mÄq Kivi



WvP&evsj v e'vstKi tgevBj e'vskS MñK w¶¶K Avej wqv

~cæAcY¶_tK hvq| GKw b wZvb GKw ~j gvtV AbvZ WvP&evsj v e'vstKi tgevBj e'vskS-Gi K'vt=úBtbi gva'tg RvbTz cvtib, cvk@Zx® nvUi gby wqv t'vKvtb tgevBj GKvDvU Lj t tmLvTb th tKvtbv cwi gvtYi UvKv tj bt`b Kiv hvq Ges ZvtZ tKvtbv tj Lvuj wL ev ~¶¶ti i c¶qvRb

nq bv| WvP&evsj v e'vstKi tgevBj e'vskS Avej wqv ~cæcY Ki t j v| wZvb GLb WvP&evsj v e'vstKi tgevBj e'vskS Gi GKrb m¶§vbZ GKvDvUavix|

gvQ e'emvqx gwmbK wqv i fM' Lj j wKvk

wKvk cÜZw tRj v-DctRjvq 62 nvRvti i l tenk GtrvU vbtq tgevBj e'vskS Kvh® gtK we~Z Kt tQ| Kv h® g i i' i c¶q `ß eQtii gta`B wKvk-Gi wbevÜZ MñK msL'v 49 j ¶ Qwotq tMtQ| wKvk-Gi tj bt`b t_tK th Avq nq Zvi 85



wKvk-Gi gva'tg tgevBj e'vskS tmev MñY Ki tQb gvQ e'emvqx gwmbK wqv

kZvskB GtrvUiv tctq _vtKb, hv cwj - AÄtj i gv_wcQzAvq ewotq Rxebgvb DbqtB mnvqZv Ki tQ| ~wbK j vtLv tj bt`tbi gta` wKvtki MñK GKrb gwmbK wqv D`vniYB evsj vt`k e'vsk AbvZ tgevBj e'vskS-Gi gva'tg Aw_¶ tmevfv³i mv_¶Zv tg t j | gqgbwstni gwmbK wqv

gvtQi cvBKvi x e'emvqx| `*Z I mgqgZ tj bt`b Ki tZ bv cvivq gvtS gta`B Zvi gvQ bó ntq thZ Ges ZvtK tj vKvvtbi m¶§vxb ntZ nZ| GLb Zvi tmB fq Avi tbB| Kvi Y th tKvtbv mgq wZvb wbevÜtšl m¶eavgZ cÜ`šl AÄtj wKvk-Gi gva'tg tj bt`b Ki tZ cvitQb| wKvk-Gi tgevBj e'vskS gwmbK wqv e'emv gk we~Z I Dbz Ki tZ mnvvh' Ki tQ|

Möb e'vsniks I cwi tekMZ SniK e'e'vcbv

Rj evqy cwi eZfibi weifc c'fvtē mō cwi tek wechē gybe mgv'ri R'tb" GKw AwZ
, i "ZcY'P'vtj Ä wntmte t' Lv w' tqtQ | eZg'vb mg'tq e'vc'knvti R'xevk' R'ij w'b `nb,
ebv'Äj a'ysm I w'k'í vq'tbi dtj Möb nvDR B'td't±i gv'lv A'tbK tenk te'to tM'tQ | GB
Möb nvDR B'td't±i Kvi'tY evqg'É'tj i Zvcgv'lv w' b w' b te'to hv't"Q | dtj `ewk'K
DòZvl evotQ hvi dtj Avenvl qv cwi ewZ'Z nt"Q, mgj c'td'oi D"PZv evotQ Ges
c'özwbqZ we'tk'j t'Kv'tbv bv t'Kv'tbv A'Äj c'ök'w'ZK `t'h'ēMi m'æ's'x'b nt"Q | Rj evqj
GB `*Z cwi eZ' B' R'x'e'w'P'Ä, Kw, eb'f'vg, D'P'z I De'P' R'ng, cw'b Ges gybe `t't'`i
I ci t'bw'ZevPK c'f'v'e t'dj t'Q | cwi tekMZ Gme SniKi nvZ t'`t'K c'w'`ext'K i 'qv Kivi
R'tb" cwi tek wechē'ti va mnvqK e'vsniks t'K's'k'j wntmte Möb e'vsniks avi Yv m'w'PZ nq |
eZg'v'tb GwU mvavi Y e'vsniks e'e'`vi gZB Av's'R'w'ZK f'v'tē `t'KZ GKw avi Yv |

9.1 Möb e'vsniks

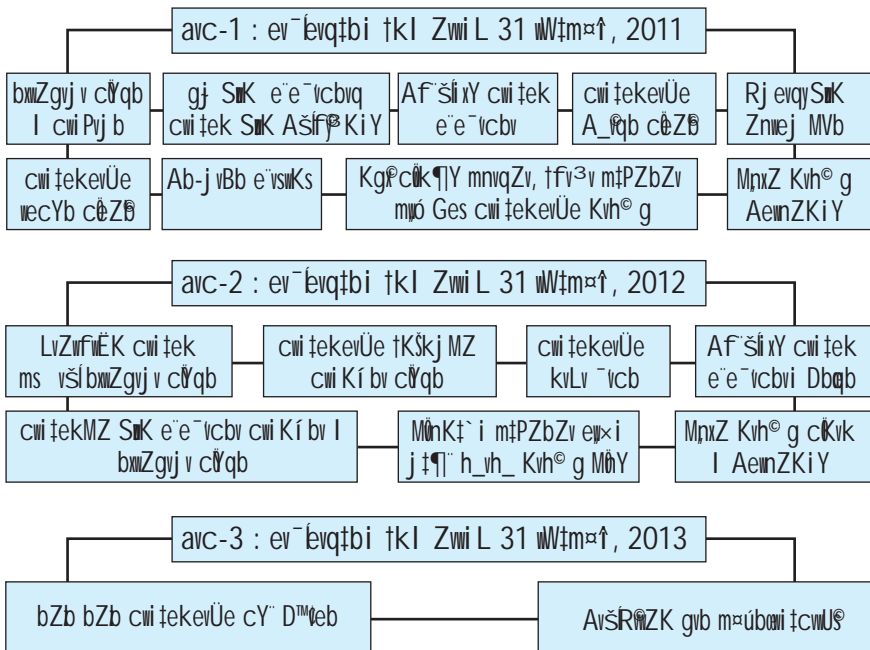
Möb (cwi tekeV'Üe) e'vsniks GKw AvaybK Ges m'Rbk'ij c'övm hvi gva'tg
R'x'e'w'P'Ä, cwi tek msi 'qv, `ewk'K D'òv'qb I `t't'Yi 'qv'ZKi c'f'v'e t'`t'K c'w'`ext'K
i 'qv K'ti Av'lv'g'x c'R't'b'f'i R'tb" GKw me'R c'w'`ex D'cnvi t'`q'v m'æ'ē | GwU `bw'ZK,
m'gv'w'R'K f'v'tē `v'q'e'x I t'UKmB e'vsK e'e'`v, th'Lv'tb cw'b, Av'tj v, ev'Z'm, kw³ I
m'æ'ü` e'env'ti `qv'Zvi cwi P'q cvl qv hv'q | cwi te'tki R'tb" ügn'k ev 'qv'ZKi bq eis
cwi tekeV'Üe nq A_`f' cwi te'tki f'vi m'v'g" i 'qv'q mnvqK Ggb Kg'R'v't'É Aww_`R t'mev
c'òvb KivB Möb e'vsniks-Gi g'j D't'í k' | Möb e'vsniks cwi te'tki I ci Ab'K'j c'f'v'e
we'`t'ti mnvqZv K'ti | cwi tek m'j 'qv'q c'ö'qv'R'bx'q Kvh'° g m'v't'c't'qv cwi te'tki R'tb"
SniKcY'°bq Ggb w'k'í A_`f'q'tbi gva'tg e'vsniks LvZ cwi tek i 'qv'q , i "ZcY'°f'vg'Kv
cvj b Ki'tZ cv'ti | cwi tekeV'Üe A_`f'q'b GKw t'K m'æ'ü` m'v'k'ö'x, Ab'w' t'K `f' K'v'e'ö
wb'tmi Y'K'vix | A_`f' Möb e'vsniks cwi tekeV'Üe w'k'í I A_`ö'w'Z'tZ D'Éi'tY mnvqZv
Ki'tZ cv'ti |

Rj evqy cwi eZ' B'R'w'Z SniKcY'°t' k_`t'j vi g'ta" evsj v't`k Ab'Z'g | evqy `t'Y, cw'b
`t'Y, b`x, Lvj I Rj v'k'q fi'v'U, w'k'í -K'vi Lv'bv I evmv-emoi eR'° w'b'°w'k'tb
Ae'e'vcbv, eb DR'v'ok'iy Ges R'x'e'w'P'Ä't'`i Ae'qv'q BZ'w' K'vi'tY c'özwbqZ
evsj v't`k'í cwi tek cwi w'w'Zi Aebw'Z nt"Q | cwi te'tki Ae'qv'q tiv'ta Av's'R'w'ZK
c`'t'q'c_`t'j v't'K mg_`ö th'v'M'v'tbv Ges GKw kw³ k'ij x I cwi tekeV'Üe e'vsniks e'e'`v

Mto tZvj vi Rtb" evsj v`tki Avw_Ř LvřZi cŁZŃv_b,tj v „i“ZcY©Ae`vb ivLřZ cvři | cwi tekevŮe e`vsuKs řay t`tki Drcv`b, e`emv Ges Ab`vb" Avw_Ř KgŘvĚřKB cřweZ Kři bv, t`tki cwi tekřKl wechřqi nvZ t_řK iřlv KiřZ cvři | mřZ KvřY, cwi tekMZ mnbxqZv vbuřZ Kivi j řř" e`vsuKs LvřřK DŃř KiřZ evsj v`k e`vsK BřZvgřa" tekuvKŃDřj LřhvM" c`řřc vbuřřQ |

9.2 MŃb e`vsuKs bvxřZgvj v

AvřŘŘZK PPřř mř½ wj tiřL e`vsuKs e`evq cwi tekevŮe e`vsuKs aviYv Pvj KiřZ evsj v`k e`vsK 27 tdeřqwi, 2011 Zwi řL e`vsK I Avw_Ř cŁZŃv_b,tj vi Rtb" GKuv wek` wř K-wbř` Řbvğř K Ńcwi tekevŮe e`vsuKs bvxřZgvj v Ges řKřkj MZ Kvřřřřřř (Green Banking Policy and Strategy Framework) cřřqb I Rwi Kři řQ | D³ bvxřZgvj vq FY cŃvřb cwi tekMZ Suv e`evcbv, e`vsK_řj vi Af`řli xY cwi tek e`evcbv, Kveř vbtmiY tiřřa e`ev MŃY, cwi tekevŮe wecyb e`ev cŁZřbi Rtb" mřPZbZv eřř I Břj KuvbK e`vsuKřřqi cřřři cŃqvRbxq vbuř` Řbv mubteuvKZ nřřřQ | GB vbuř` Řbvq vřZbuw avřc e`vsK_řj vřK cwi tekevŮe e`vsuKs Kvř© g ev`evqb KiřZ cıvgkř` qv nřřřQ :



cŃg avc : G chřřq 31 wřřmřř, 2011 Zwi řLi gřa" e`vsK_řj v vbR vbR cwi tekevŮe e`vsuKs bvxřZgvj v cřřqb I ev`evqřb gřbvbuřteK Kiře | GKB mř½ e`vsK_řj v gř Suv e`evcbvq cwi tek Suv Ařřřř Kiře; cwi tekevŮe Avřřm

wb̄t̄ ʁKv cŷqb Kti we`jr, cwlb I KvM̄Ri e`envti wgzē`qx ntq Af`šliY cwi tek e`e`vcbvq D̄t̄`wMx nte; FY t̄`qvi t̄q̄t̄ cwi tekevŪe c̄K̄i t̄K AM̄waKvi t̄`te; t̄Kv̄t̄bv i Kg wi`x w̄c̄ŷgqvq Qvov w̄bqvz m̄y n̄v̄ti eb`v, NwYSo I Liv c̄ŷ AĀt̄j FY t̄`qvi R̄t̄b` Rj evqy S̄uK Zn̄ej Mv̄b Ki te; cwi t̄t̄ki R̄t̄b` w̄bivc` cY` ev t̄m̄v P̄j yKi te, AvaybKvqb, Drcv`b c̄ŷ qv I c̄v̄t̄KwRs Gi t̄q̄t̄ cwi eZ̄Ū Ḡt̄b cwi tekevŪe w̄cYb e`e`vi c̄P̄j b Ki te; w̄bR w̄bR Kḡt̄` i c̄K̄ŷY t̄`te; M̄ŃK̄t̄` i cwi tek w̄l̄t̄q m̄t̄PZb Ki t̄Z c̄ŷqvRbxq c`t̄q̄c t̄b̄te Ges cwi tekevŪe e`v̄s̄K̄st̄qi Avl Zvq e`vsK̄,t̄jv w̄bqvzFv̄te Zv̄t̄` i Kv̄h^g I t̄q̄emvB̄t̄U c̄K̄vkm̄n t̄K̄`īq e`vsK̄t̄K AeinZ Ki te| B̄t̄Zvḡt̄a` c̄ŷg avc c̄t̄ivc̄ji ev`l̄w̄qZ n̄t̄q̄t̄Q|

w̄Zxq avc : G ch̄t̄q 31 w̄t̄m̄t̄, 2012 Zwi t̄Li ḡt̄a` e`vsK̄,t̄jv LvZw̄f̄vEK cwi tek ms v̄šl̄ b̄m̄Zgv̄jv w̄t̄kl̄ K̄ti K̄w̄l, gr̄m̄ I c̄ŷYm̄u` (t̄c̄ȳw̄; t̄WB̄wi BZ`w̄) D̄b̄q̄b, U`v̄b̄wi, e`; I M̄v̄t̄ḡŪm, b̄evq̄t̄h̄w̄M` R̄t̄j w̄b, c̄v̄i I Kv̄MR `Zwi, w̄P̄w̄ I w̄w̄v̄÷j̄ wi w̄k̄i, w̄b̄ḡŷ w̄k̄i, c̄ŷK̄škj LvZ, m̄vi, Kx̄Ūbv̄k̄K I J̄Ia w̄k̄i, īv̄eri I cw̄÷K w̄k̄i, BU `Zwi, w̄kc̄ t̄ēt̄Ks BZ`w̄` Lv̄t̄Zi R̄t̄b` w̄b̄i`ŷ b̄m̄Zgv̄jv cŷqb Ki te| Zv̄Qvov, cwi tekevŪe t̄K̄škj MZ cwi K̄i bv̄ cŷqb, cwi tekevŪe kv̄Lv̄`vc̄b, Af`šliY cwi tek e`e`vc̄bvi D̄b̄q̄b, cwi tekMZ S̄uK e`e`vc̄bv̄ cwi K̄i bv̄ I b̄m̄Zgv̄jv cŷqb, M̄ŃK̄t̄` i ḡt̄a` m̄t̄PZbZv̄ evov̄t̄bvi R̄t̄b` c̄ŷqvRbxq Kv̄h^g g Ges cwi tekevŪe e`v̄s̄K̄s Kv̄h^g g c̄K̄v̄t̄ki (disclosure) R̄t̄b` c̄ŷqvRbxq e`e`v̄ t̄b̄te| w̄Zxq av̄t̄ci Aw̄aK̄v̄sk c`t̄q̄c B̄t̄Zvḡt̄a` ev`l̄w̄qZ n̄t̄q̄t̄Q|

ZZxq avc : G ch̄t̄qi Kv̄h^g g 31 w̄t̄m̄t̄, 2013 Gi ḡt̄a` ev`l̄v̄qb Ki t̄Z n̄te| Z̄te, Gi Av̄t̄MB c̄ŷZw̄ e`v̄st̄K cwi tek e`e`vc̄bvi GK̄w̄L Kv̄v̄t̄gv̄ Aek`B c̄ŷZ̄v̄ Ki t̄Z n̄te| e`vsK̄,t̄jv̄t̄K cwi tekevŪe Kḡt̄w̄P I bZb bZb cwi tekevŪe cY` ev t̄m̄v D`m̄t̄ēt̄bi gra`t̄g m̄ūY`B̄t̄Kv̄-w̄m̄t̄÷g eRv̄q iv̄L̄t̄Z n̄te| e`vsK̄,t̄jv̄ Zv̄t̄` i m̄ūw̄ Z KḡR̄v̄t̄Ei I ci wi t̄c̄v̄U`Av̄šR̄w̄ZK ḡv̄b̄m̄ūb̄edi t̄ḡt̄U (Global Reporting Initiative-GRI) cŷqb K̄ti ev̄sjv̄t̄`k e`v̄st̄K `w̄Lj Ki te Ges ew̄t̄w̄b̄ix̄ŷ̄t̄Ki w̄b̄ix̄ŷ̄vi R̄t̄b` c̄ŷZ iv̄L̄te|

ev̄sjv̄t̄`k e`v̄st̄Ki D³ b̄m̄Zgv̄jv̄ Ab̄h̄v̄qx̄ Av̄en̄vl̄ qvi A`v̄f̄w̄eK cwi eZ̄Ū, M̄k̄b̄ n̄v̄DR M̄`v̄m̄ w̄b̄t̄miY ep̄x̄, ev̄qy`t̄Y c̄f̄v̄Z t̄`t̄K G c̄w̄_ext̄K i ŷ̄v̄ Kivi R̄t̄b` cwi tekevŪe A`ŷ̄qb, e`v̄s̄K̄s m̄ūt̄` i m̄p̄ze`envi Ges `f̄ Kv̄ēŷ̄ w̄b̄t̄miYK̄vi x̄ w̄k̄i c̄ŷZ̄v̄b̄`vc̄t̄b̄ e`vsK̄,t̄jv̄ B̄t̄Zvḡt̄a`` i "Z̄c̄Y`ŷ̄v̄ḡKv̄ iv̄L̄t̄Q|

9.3 cwi tekevŪe w̄m̄Gm̄Avi

m̄vḡw̄RK `v̄q̄e×Zv̄ I cwi tekevŪe e`em̄v̄ m̄ūt̄K^gavi Yv̄ t̄`qv Ges Zv̄ Ab̄ȳni t̄Yi R̄t̄b` e`em̄w̄qK m̄ūt̄`v̄q I m̄v̄avi Y R̄b̄M̄t̄Yi ḡt̄a` m̄t̄PZbZv̄ m̄p̄ō Kiv̄ M̄l̄b̄ e`v̄s̄K̄s-Gi Ab`Zg `em̄k̄o`| ev̄sjv̄t̄`k e`vsK̄ B̄t̄Zvḡt̄a` t̄`t̄ki ep̄Ei R̄b̄t̄M̄v̄oxi ḡt̄a` Am̄v̄ḡ, eĀbv̄ I `w̄i`a` `ix̄KiY Ges e`em̄w̄qK KḡR̄v̄E cwi P̄j̄ b̄vi d̄t̄j m̄p̄ eūḡLx

AvfNvZ nvmKiŧYi jŧŧŧ e`vsK I Awv_R cŰZŰvb„tjvi AbjmiŧYi Rŧb` mvgwRK
 `vqexZv (wmGmAvi) ms vŧŧ MvBWj vBŶ Bmj KŧiŧŧQ| D³ MvBWj vBŶŶ Ab`vb`

wel qmn wŧŧ -Kvi Lvrbvq BwUwC
 `vcŧbi Rŧb` A_ŧqb I
 FYcŧŧ tLvjtŧK wmGmAvi
 wntmŧe MY` Kiv ntŧŧQ|
 t`ŧki geaŧvb we`jr
 Pwv`v tgvUvZ e`vsK„tjvi
 cŰvb Kvhŧŧ qmn Ab`vb`
 Awdŧm tmsi we`jr c`vŧbj
 `vcŧbi cŧvgkŧŧ qv ntŧŧQ|
 tmsi c`vŧbj `vcŧŧK
 DrmwvZ KiŧZ tKej e`vsK
 I Awv_R cŰZŰvb„tjvtK
 wŧŧ`Rbv t`qvB bq eis
 evsj vŧ`k e`vsŧKi gj fetŧi
 Qvŧ` 20 wKŧj vl qvU Drcv`b



evsj vŧ`k e`vsŧKi gj fetŧi Qvŧ` `wcz tmsi c`vŧbj

ŧŧgZvm`ubae tmsi c`vŧbj
 emŧŧ ewZ Rŧj vtŧvi e`e`v Kiv ntŧŧQ| GB tmsi c`vŧŧj i mŧŧ MwZ mŧe`bkxj I
 we`jr mvkŧx evj; cŰZ`vcb Kiv ntŧŧQ| 31 gvPŧ, 2010 ZwiiŧL tmsi c`vŧbj wU
 Dŧŧvab Kiv nq| tmsi we`jr Drcv`b I e`envŧi evsj vŧ`k e`vsŧKi Dŧ`wvWU GKwU
 cŧksmbxq cwiŧekevŰe c`ŧŧc wntmŧe weteŧPZ ntŧŧQ| evsj vŧ`k e`vsŧKi 30-Zj v
 febmn cvjZb feb„tjvtK Mŧb wewi s ev cwiŧekevŰe feb wntmŧe Mŧo tZjv I
 exŧi cwlb e`envi, e`eüZ cwbi cpe`envi mn bŧbv Dŧ`wM tŧqv nt`Q|

Gfŧŧe cŰZŰvbK I Mŧ`wŧj chŧŧŧ wBR wBR e`envŧi i Rŧb` m`ŧe` gvŧvq tmsi
 we`jr e`envi wŧwŧZ Kiv tMŧj wŧŧRŧ`i `ŧŧŧM jvNŧei cvkvcwK RvZxq wMŧWi
 I ci Pvc Kŧg Avmŧe| tewk tewk tmsi c`vŧbj `vcŧbi dŧj Kveŧ ev Mŧb nvDR
 M`vm wbtmiY thgb Kgŧe, cwiŧeŧki mj ŧŧvl nŧe| Z`cwii, cwiŧek msi ŧŧŧYi w`K
 weteŧPZ nq bv Ggb tŧŧŧŧ wewŧŧqM thgb, thme nvDwRs cŰZŰvb b`x-Lvj I
 Rjvavi fiwU Kŧi cŰZ`Zwi Kiŧŧ, Zvŧ`iŧK FY bv t`qvi Rŧb`I evsj vŧ`k e`vsK
 BŧZŧgŧa` wŧŧ`Rbv cŰvb KŧiŧŧQ|

9.4 bevqbŧhvM` Rŧj wŧb I cwiŧekevŰe A_ŧqbŧhvM` LvŧZ cptA_ŧqb `xg

cwiŧekevŰe e`vsKs Kvhŧŧgi Avl Zvq tmsi kw³i e`envi Ges bevqbŧhvM` Rŧj wŧb
 e`envŧi i gvaŧg we`jr I M`vm NvUwZ tgvKwejv Ges cŰKŧZK fviwvg` iŧŧv I
 Rb`ŧ` msi ŧŧŧŧYi `ŧŧ`e`vsK I Awv_R cŰZŰvb„tjv hvŧZ `ŧmŧ` I mnR kŧZŧŧ

bevqbthm" Rjy vob I cwi tekeve A_ qbthm" LvZ FY w`tZ cvti tm j`q" evsj vt` k e`vsK i vobR`^Drm t`tK 200 tKwU UvKvi AveZBkxj Znvej vobtq GKwU cwi tekeve cpta_ qb `xg MVb Kiv ntqtQ |

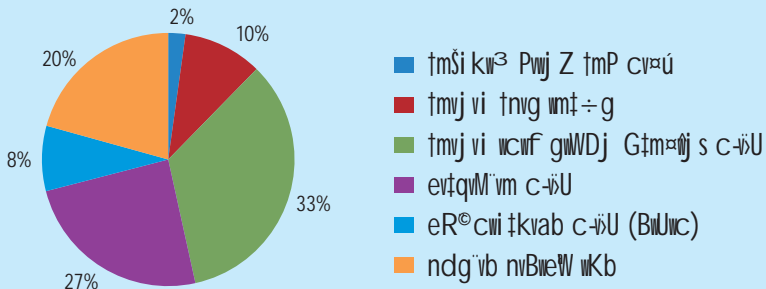
1 Rj vB, 2013 Zwi tL Rvii KZ wRieimGmAvi wW mvKjvi bs-2 Gi gra`tg G Znvej i Avl Zv emotq Gi bZb bvgKiY Kiv ntqtQ 0bevqbthm" Rjy vob I cwi tekeve A_ qbthm" LvZ cpta_ qb `xg | G mvKjviti i Avl Zvq vbgewYZ LvZ _tj vtZ cpta_ qb mjev t` qv nte t

t bs	LvZi bvg	FY mxgv (j`q UvKvq)
1	tmvj vi wgvb wWw	150.00
2	`wii ntZ `Re mvi cOZ	2.00
3	gvSwii AvKviti i evtqvM`vm c-ivU	25.00
4	mbivZb c`wzi Pb Pj x_ tj vtK Dbz cthp ³ 0vii cOZ `vcb	35.00
5	tKtPv Kt`uv ÷ mvi Drcv`b, 2wU Mi" qmn	2.90
6	tKtPv Kt`uv ÷ mvi Drcv`b, Mi" q e`ZxZ	0.90
7	Rj we`yr c-ivU (wctKv, gvBt v l wgvb), Drcv`b qgZvi wvE`tZ	50.00
8	PET tevZj cptcO qvRvZKiY c-ivU	500.00
9	tmSi e`vUwii cptcO qvRvZKiY c-ivU	100.00
10	LED cthp ³ m`ubvvej Drcv`b c-ivU	500.00

G `xtgi Avl Zvq Rj vB 2013 chSj 16wU e`vsK I GKwU Aw`R cOZovtK vbgvj wLZ DcLvZ _tj vtZ cOq 112.45 tKwU cpta_ qb Kiv ntqtQ t

DcLvZ	cpta_ qb (tKwU UvKvq)
tmSi kw ³ Pwj Z tmP cv`u	2.39
tmvj vi tnvg wnt` ÷ g	11.00
tmvj vi wcvf gwWDj Gtm`oj s c-ivU	37.15
evtqvM`vm c-ivU	30.15
eR`cwi tkvab c-ivU (BvUvc)	9.04
ndg`vb nvBweW wKb (HHK)	22.72
tgvU t	112.45

cptA_ŕqb w`g t DcLvZwfwEK e>Ub



cptA_ŕqbi mŕeavcŕB cKŕi ŕj vi gva`tg cŕŕ Pvi nvRvi tmvj vi tnv g wmt`÷g, bqul tmŕi we`jr Pwj Z tmP cvŕú, `BwU tmvj vi A`vtmgwes c-ŕU, cŕŕ mŕto wZb nvRvi Mi", tPŕŕi nvRvi gjwM l Pvi nvRvi Nb wguŕŕi i teuk AvqZtbi evtq- WwBŕR ÷vi mŕŕj Z GK nvRŕi i l teuk evtqM`vm c-ŕU, AvUw eR©cwi ŕkvab c-ŕU (BwUwc) Ges Pvi wU cwi ŕekevŒe BUfvUv (ndg`vb nvBweW wKb) `rcb Kiv nŕtŕQ| cptA_ŕqb `ŕtgi Avl Zvq `wvZ tmŕi we`jr Pwj Z tmP cvŕú ŕj vi gva`tg eZŕvŕb



7 Rvbŕwmi, 2012 Zmi ŕL evsj vŕ`k e`vsŕKi cptA_ŕqb `ŕtgi Avl Zvq B÷vb©`vsK wj t Gi A_ŕqtb K· evRŕŕi i ivgZ `wvZ evtqM`vm c-ŕU cwi`kŕ KiŕQb MfbP W. AmZDi i ngvb

t`ŕki `wŕYvĀŕj i 700 Rb Kl.ŕKi cŕŕ GK nvRvi weNv Rwgj tmP KvR Pj ŕQ| Ab`w ŕK, mgwŕZ evtqM`vm c-ŕU ŕj vi DcKvi ŕŕvMx cwi evŕŕi i msL`v GK nvRŕi i teuk| Gme c-ŕU nŕZ cŕZ gvŕm 57 nvRvi NbwgUvi evtqM`vm, 750 Ub `Re mvi Ges 990 nvRvi wj Uvi `ŕ cvl qv hvŕ`Q| tmvj vi tnv g wmt`÷g ŕj vi `wK Drcv`b

¶lgZv c0q 160 wKtj vl qvU| eR©cwi tkvab c-ibU,tj vi ^wbK cwi tkvab ¶lgZv 18
nrRvi NbrgUvi | cwi tekevÜe BUfvUv,tj vi Drcv`b ¶lgZv c0Z e0ti c0q 80 j ¶
BU|

Gkxq Dbqab e`vsK (GwMwe) Gi 50 wgvj qb Wj vtii Aw_R mnthwMZvq evsj vt`k
e`vsK GKwU cptA_Rqb Znvej MVb Kiv ntqtQ| GwMwe0i mt½ evsj vt`k mi Kvi I
evsj vt`k e`vsK AskM0Y Pw³bvgv m`ubentqtQ| evsj vt`k evsK cwi tekevÜe
BUfvUv `vcabi Dfi tk` FY weZitYi Rtb` BtZvgta` GKwU mrvKpvi Rwi Kti tQ|
wKwMi B G bZb Znvej ntZ A_Qvo Kiv nte|

9.5 cwi tekevÜe KwI FY bwxZgvj v

^ewkK Rj evqy cwi eZ0 evsj vt`tki KwI Rtb` eo GKwU P`vtj Ä| Rj evqy
cwi eZ0bi dtj KwI tZ m0 tbwZerPK c0ve tgvKwej vq e`vsK,tj vi Ki Yxq m`utK©
Pj vZ A_0Qti (2012-13) KwI I cwj -FY bwxZgvj vtZ evsj vt`k e`vsK tekwKQz
w`K-wb0`Rbv w`tqtQ| Rj evqy c0veRwbZ c0KwZK `th0Mi welta mZK©_vKv,
wetaK Kti Gj vKvtf` FY weZiY I Av`vtqi mgqmqvgv c0qRtb cwi eZ0 Avb,
j eYv³ Gj vKvq j eYv³Zv-mw0y eb`v c0Y I Rj vev Gj vKvq cwib-mw0y Ges
Liv c0Y Gj vKvq Liv-mw0y dmj Pvl, tmP KvRi Rtb` f-wbge` cwbi cwi etZ©
f-Dcwi w`Z cwbi e`envi BZ`w` t¶t¶ K.I.Kt`itK DrmwvZ Kivi Rtb`
e`vsK,tj vtK civgk©t`qv ntqtQ| ZvQov, ivmqwbK mvi I KxUvktKi cwi etZ©
`Re mvi I c0KwZK cxwZtZ evj vB/KxUvktKi tY K.I.Kt`itK DrmwvZ Kivi
Rtb`I e`vsK,tj vtK wbt`Rbv t`qv ntqtQ| Aek`, BtZvgta`B Avgvt`i KwI
weAvbiv bZb wKQy c0RwZi dmj D`w0eb Kti tQb hv `eix Avenl qv tgvKwej vq
m¶lg| G ai0bi dmtj i GKwU Zwj KvI KwI I cwj -FY bwxZgvj vq msthvRb Kiv
ntqtQ|

9.6 tccvi tjm e`vsKs e`e`v

cwi tekevÜe e`vsKs Gi Ab`Zg tgsij K aviYv ntjv B0vitiBU I B-e`vsKs
mnRj f` Kti KvMtRi e`envi Kwgtq e¶wbab tivta ,i`ZcY©fwgKv ivLv Z_v
tccvi tjm e`vsKs e`e`vi c0Z0, thLv0b KwMR-Kjg e`envitii cwi etZ©mwweR
`v0i K Kv0`g cwi Pjv bq c0y³ i e`envi wbu0Z nq| G j ¶vR0b mrvutZKKvtj
evsj vt`k e`vsK wevfbaeKv0`g nvZ wbtqtQ Ges AtbKvstK Gi mvdj`I Gtm0Q|
GLb e`vcKwfwEK AvaybKvq0bi KvRI c0q tk0li w`tK| BtZvgta`B evsj vt`k
e`vsK Abj vBb wicwU0, Abj vBb e`vsKs, B-e`vsKs, B-Kgvm©, Abj vBb wAvBwe,
AtUvtgtUW wKqwis nvDR, tgvvBj e`vsKs, b`vkbj tctgtU mBP, B-tU0wis,

B-wi t̄t̄gU BZ`w` Z_ c̄h̄p̄w̄f̄p̄ D̄t̄`v̄M w̄b̄t̄q̄t̄Q| ZvQvov, e`vsK_s̄t̄jvI Zv̄t̄`i cwi Pvj bv cĪp̄`i Ab̄t̄ḡv`b t̄g cwi t̄keveÜe e`vs̄m̄Ks Kvh̄`g w̄el̄t̄q w̄e`Z b̄x̄w̄Zḡjv v c̄ŷ̄qb K̄t̄īt̄Q| G aīt̄bi mgvR m̄t̄PZb e`vs̄m̄Ks Kvh̄`t̄g e`vsK_s̄t̄jvi `Zt̄c̄iZ` AskM̄h̄Y w̄b̄t̄m̄t̄`t̄n c̄k̄s̄m̄b̄x̄q| f̄w̄el`t̄Z Aw̄aKZi AskM̄h̄t̄Yi ḡv̄a`t̄g e`vsK_s̄t̄jv cwi t̄keveÜe e`vs̄m̄Ks Kvh̄`ḡt̄K Av̄t̄i v ḠuM̄t̄q w̄b̄t̄q h̄v̄te ēt̄j Av̄kv Kiv h̄v̄q|

9.7 cwi t̄ekMZ S̄m̄K e`e`vc̄bv MvBWj vB̄Y

e`vsK, Aw_̄R c̄iZ`övb I FY M̄h̄x̄Zv̄t̄`i ḡt̄a` Rj ev̄qy cwi eZ̄f̄bi t̄b̄w̄ZevPK c̄f̄ve m̄`ú̄t̄K`m̄t̄PZbZv ēp̄x Ges FY m̄ȳeav t̄`qvi Av̄t̄M cwi t̄ekMZ S̄m̄Kmn FY S̄m̄K w̄ēt̄eP̄bvq Ḡt̄b m̄vḡw̄M̄K t̄ w̄WU tiw̄Us w̄b̄īc̄t̄Yi j̄t̄q̄l` B̄Ūvi b̄`k̄bvj w̄db̄v̄Y



17 Ḡuc̄ŷ̄, 2011 Zwi t̄L cwi t̄ekMZ S̄m̄K e`e`vc̄bv MvBWj vB̄Yi
D̄t̄ȫrabx Ab̄p̄v̄t̄b e`e`e` i vL̄t̄Qb M̄f̄b̄p̄ W. Aw̄ZDi inḡb

K̄t̄c̄f̄īkb (Av̄BGd̄w̄m) Gi m̄n̄t̄h̄v̄w̄MZvq ev̄sj v̄t̄`k e`vsK KZ̄R GK̄w̄J w̄ek` cwi t̄ekMZ S̄m̄K e`e`vc̄bv (Environmental Risk Management) MvBWj vB̄Y c̄ŷ̄qb K̄t̄i 6 Ḡuc̄ŷ̄, 2011 Zwi t̄L e`vsK I Aw_̄R c̄iZ`övb_s̄t̄jvi cwi cv̄j t̄bi R̄t̄b` R̄w̄i Kiv n̄q | Ḡw̄J w̄mḠmAvi Kiv̄v̄t̄ḡvi m̄t̄½ mgvS̄l̄i v̄j f̄v̄te Pj t̄Q| w̄mḠmAvi Gi D̄t̄īk` n̄t̄jv cwi t̄ek I mgv̄t̄Ri c̄iZ Aw_̄R Lv̄t̄Zi `v̄q̄ēx̄Zv w̄b̄īȫZ Kiv; Av̄i cwi t̄ekMZ S̄m̄K e`e`vc̄bv MvBWj vB̄Yi j̄t̄q̄l` n̄t̄jv cwi t̄ek S̄m̄Kt̄K ḡj Kv̄v̄t̄ḡv̄t̄Z Āš̄f̄p̄s̄KiY|

9.8 cwi t̄keveÜe e`vs̄m̄Ks̄t̄q c̄ŷ̄Yv`bv

e`vsK_s̄t̄jv Zv̄t̄`i ēw̄l̄R c̄iZ`t̄e`b I I t̄q̄em̄iB̄t̄U cwi t̄keveÜe e`vs̄m̄Ks ms v̄š̄l̄i Kvh̄`t̄gi Z_` c̄K̄vk K̄īt̄Q| cwi t̄keveÜe e`vs̄m̄Ks b̄x̄w̄Zḡjv v cwi cv̄j b̄K̄vi x

e'vsK₃ t_j vt_k t_k ħq e'vs_tki c_q t₂k wKQz c₀Yv^v b_v t^q n_t"Q| e'vsK₃ t_j vi m_qqZv l e'e^vcb_vi ^vq_vZv g_j v_qt_bi t_qt₁ G w_elq_W w_et_eP_bvq t_bq_v n_t"Q, hv Z_vt^v i m_we_R g_j v_qb e_v K_vt_gj m t_iw_st_q B_wZ_evPK f_ug_Kv i_vL_tQ| e'vsK₃ t_j vi M₀b e'vsw_kst_qi m_we_R K_{vh}^g g_j v_qb K_ti k_xl^o k_wl e'vs_tki b_vg e_vs_j v_t^k e'vs_tki l t_qe_mvB_tU c₀k_vk K_vi n_t"Q, hv Z_vt^v i e^vU f_ve_gw^Zc₀D_bq_tb m_nvq_K n_t"Q| e'vs_tki b_Zb k_vL_v t_Lv_j vi A_bg_wZ t^q v_q t_qt₁ c_wi t_ek_ev_Ue e'vsw_ks K_{vh}^g g_tK₃ i t_Zj i m_tz₂ w_et_eP_bv K_vi n_t"Q| 20 R_p, 2011 Z_wi L t₂k b_Zb "w_cZ_e" G_mG_gB/K_wl k_vL_v t_j vt_k A_ek^B c_wi t_ek_ev_Ue K_vi G_es t_mL_vt_b t_mv_j vi c_vt_bj "v_ct_bi w_elq_W w_bw₀Z K_vi c_vg_kq^v q_v n_tq_tQ|

9.9 M₀b e'vsw_ks G_U w_mG_mA_vi w_wc_vU_fg_U b_vt_g b_Zb w_ef_vM M_Vb

M₀b e'vsw_ks-G_i b_wz-t_ksk_j e_v-l_vq_b l e_vs_j v_t^k e'vs_tki 200 t_kw_U U_vK_vi c_wi t_ek_ev_Ue c_pt_A-q_b "x_tg_i K_{vh}^g g_wl_we_of_vt_e Z^vi w_ki R_tb^m m^uz e_vs_j v_t^k e'vs_tki M₀b e'vsw_ks G_U w_mG_mA_vi w_wc_vU_fg_U b_vt_g G_KU_W b_Zb w_ef_vM t_Lv_j v n_tq_tQ| G_we_fv_tM_i g_va^tg M₀b e'vsw_ks-G_i c_vk_vc_wk m_vg_wRK^v q_ex_Z v K_gR_vE^G G_es A_w-R₁ A_sf₁ K_iY l A_w-R₁ w_kq_v K_{vh}^g g_l Z^vi w_k K_vi n_te|

R_j e_vq_y c_wi e_Z0R₁b_Z K_vi_tY w_ec_br_ec_w e_xt_k e_wt_q i_vL_tZ m_vi_v c_w-e_x A_vR G_K K_vZ_vt_i m_gt_eZ| D_bq₀k_xj w_et_kj c₀Z D_bz t^k t_j vi m_nt_hw_MZ_vi n_vZ e_wo_tq t^l q_vi "w_e t_Rv_it_j v n_t"Q| R_j e_vq_y c_wi e_Z0 m^uz e_wr_tj i w_l k_nt_i A_by₀Z 0_h f_we_lr A_vg_v P_vB₀ k_xl_R w_l+20 t_Nv_lY_v G_es UNFCCC-G_i t_wb_gt_kP^o t_Kv_tc_bt_nt_Mb m_fv_q M_px_Z COP18 w_mx_vs_fm_n w_kt_qt_Uv c₀U_vK_j B_Z"w_i a_vi v_ew_nK_Zv_q 5-6 g_vP^o, 2013 e_vs_j v_t^k e'vs_k l A_vB_Gd_wm₀i t_hs₂ D_t"v_tM X_vK_vq International Sustainable Banking Forum G_i A_sk_M0_tY M₀b e'vsw_ks G_i l c_i G_KU_W A_vs_R0_ZK t_mg_bv_i A_by₀Z n_tq_tQ|

e_vs_j v_t^k k₃ c_wi t_ek_ev_Ue e'vsw_ks K_{vh}^g g₃ c_wi P_vj b_vq A_mv_gy_b A_e"v_b i_vL_vi "k_wz-t_fc e_vs_j v_t^k e'vs_tki M_fb_P W. A_wiZ_di i_gv_b A_vs_R0_ZK_fv_te M₀b M_fb_P D_cw_at_Z f_wl Z n_tq_tQb| 2 w_wt_mz^t, 2012 Z_wi t_L K_vZ_vt_i i t^vv_nv_q R_wZ_ms_tN_i R_j e_vq_y c_wi e_Z0 w_elq_k m_tz_j t_b m_em_sZ_fv_te Z_wt_k G D_cw_a t^l q_v n_q| t_k ħq e'vs_tki M_fb_P w_nt_mt_e W. A_wiZ_di i_gv_b e_vs_j v_t^k k₃ M₀b e'vsw_ks K_{vh}^g t_gi e'v_ck c₀v_i l D_bq_tb m_y i c₀v_ix K_{vh}^g g₃ A_Z"s_i w_eP_qY_Zv_i m_tz₂ m^uz₂ K_vq m_tz_j t_b A_sk t_bq_v w_et_kj w_ef_vb_et_k ħq e'vs_tki M_fb_P, e'vs_kv_i, A₀w_iZ_we^v l M_te_l K_MY Z_wt_k G m_sz_tb f_wl Z K_ti b|

e`vsK e`e`vi wbcšyKvix KZē¶¶ wntmte evsjv`k e`vsK evsjv`tki Rj evqy
cwi eZᵇ GtRŪvq „i”ZcY©fvgKv ivLtz `pcŌZÁ| GiB avivevwnKZvq evsjv`k
e`vsK cwi tekMZ wechē tivta Ges tUKmB Dbq̄t̄bi j t̄¶¶” bwxZgvj v I MvBWj vBÝ
cŸqb Kti t̄Q| cvkvcwvk m̄ut`i m̄bz e`envi Ges GB wek! epvt̄Êi wbi vcËvtK
„i”Zi t`qvi gva`tg tmB bwxZgvj v ev`évqb Kitz e`vsK I Avw_℞ cŌZôvb „tj vtK
civgk© I Drmyn w`t`Q| G „tj v h_vh_fvte cwi cvij Z ntj e`vswKs LvZ
cwi tekRwbZ SmK AtbKUvB Ktg Avmte| Avkvi K_v nt`Q, mvgwRK I
cwi tekMZfvte FY t`qvi bZb A½xKvi wbtq e`vsK „tj v BtZvgta” tm̄ši kw³,
evtqvM`vm, evtqv-Ryj wlvfv̄ËK we`yr Drcv`b, BwUwcmn bvbvgtLx cwi tekevÛe cKt̄í
A_Ÿqb Kitz GwMtq Gtm̄t̄Q|

ˆeʔ ʷkK tiŋUˈvY | ˆeʔ ʷkK gɨ ʔ wi Rvʔeˈeːvcbv

cɛvmx fɨB-tevbʔi cɨVʔbv UvKv, mPj tiʔLʔQ ʔ ʔki A_ʔxZi PɨKv | A_ʔ
ˆeʔ ʷkK Kgʃsˉvʔbi gvaːtɔ teKviZi nʔtmi cvkvcwk cɛvmxʔi tɔʔi Z tiŋUˈvY
ʔ ʔki A_ʔxZʔK k³ wʔvEi lci ˆuo KivʔZ eˈvcK mnvqZv w ʔq PʔʔQ |
evsjvʔ ʔk cʔZ eQi tiŋUˈvY cɛvn evotʔQ | eˈZ cɛvmxʔi geaʔvbnʔi
tiŋUˈvY tɔʔiYi KviʔY MZ wZb eQi aʔi ˆewkK A_ʔxZK gˈv mʔEj | evsjvʔ ʔki
A_ʔxZ k^{1/4}vq cʔowb | G tiŋUˈvY ʔ ʔki ˆeʔ ʷkK gɨ ʔ wi RvʔK ˆuxZ KiʔQ,
A_ʔxZʔK w ʔˈQ GKwU ˆwˈʔvq Aeˈvb | tiŋUˈvY evsjvʔ ʔki ˆwiˈa wɛtɔvPbmn
Av_ʔmvgwRK Dbqʔb | cZˈʔʔfʔte fɨgKv ivLʔQ |

10.1 ˆeʔ ʷkK tiŋUˈvY

wɛʔ ʔk KgʔZ cɛvmxʔi cɨVʔbv tiŋUˈvY A_ʔxZK cɛvːx Zi wʔSʔKiY, mvgwRK
ʔʔgZvq b | cʔvːMZ AMʔwZ ARʔbi cvkvcwk ˆwiˈa wɛtɔvPb | teKviZi KgʔZ
BivZevPK fɨgKv ivLʔQ | tiŋUˈvY mʔk-ó mʔeavʔfVmx i A_ʔxZK ˆvˈQːˈ Avbvi
cvkvcwk cɛvmx cwi eviʔk wɛbʔqʔM Drmʔn, cwi eviʔi mˈmʔi ʷkʔv, ˆvˈʔmɛv
Z_v Rxebgʔbi Dbqʔb NUvq | GwU ˆeʔ ʷkK ewYʔRˈ ʔ ʔki tj bʔˈb fvi mʔtɔˈi
Aʔtɛvʔn eʔx, Avgˈw b eˈq wbeʔn Ges wɛwɛa Dbqʔbgj K cʔK i cʔvq b | evˈevqʔb
mnvqK fɨgKv cvj b Kʔi | Abˈvbˈ ˆeʔ ʷkK gɨ ʔ Aʔtɛvʔni gʔZv cɛvmxʔi tɔʔi Z
tiŋUˈvYi ʔʔʔʔ ʔKvʔbv mɨ /eˈq ʔbB Ges Zv cwi ʔkval | KiʔZ nq bv |

10.1.1 ˆeʔ ʷkK Kgʃsˉvb

cw_exi 155wU ʔ ʔk evsjvʔ ʔki cʔq 80 j ʔʔ KgʔKgʔZ AvʔQb | cʔZ eQi cʔq 6
j ʔʔ evsjvʔ ʔk Kgʃ ˆeʔ ʷkK Kgʃsˉvb nʔˈQ | evsjvʔ ʔki Kgʃ cʔq 90 kZvsk
gaˈcʔPˈi ʔ k_s ʔj vʔZ wʔqʔwRZ i ʔqʔQb | mːúwZ MfʔbʔgU Uz MfʔbʔgU (wR-Uz-wR)
cʔ qvq gvj ʔqwkqvq Kgʔ tɔʔiYi Pwː3 ˆvʔʔwi Z nʔqʔQ | G Pwː3 i AvL Zvq
cʔ_wgKfʔte ˆʔ LiʔP 45 nʔRvi Rbkwː3 i Bwbi Rʔbˈ ʔ keˈvcx Abj vBʔb
tiwRʔ÷kb ʔiˈ nʔqʔQ | tiwRʔ÷kb ʔkʔl j Uwi i gvaːtɔ KgʔwbeʔPb Kiv nʔe, hvi
Askwɛʔkl BʔZvqʔaˈB mːúwɛnʔqʔQ | Gi gvaːtɔ bZb Kʔi gvj ʔqwkqvq Rbkwː3
i Bwbi ʔiˈ nʔe | BʔZvqʔaˈ bZb kgʔevRvi wntmʔte evsjvʔ ʔki Kgʃv tcjv ˈvU,

Kvh^o g ii" Kti^oQ | Gme Kvi^oY tiugU^vY tc^oY Avke^oÄK AM^oMwZ j ^oQ | Kiv hv^oQ |

newfba^otbUI qvK^oe^oenvi

tebwidukqvi^oti^o Kvi^oQ tiugU^vY cvVt^obv mKj t^oQ^oti^oB thb Sv^ot^ogj v^og^oß I nqiwb^og^oß nq Zv w^ob^oÖZ Kivi R^otb^o e^ov^os^ou^oKs P^ov^otb^otj tiugU^vY Avni^oYi tbUI qvK^oe^oenvi j^ot^oQ^o e^ov^os^oK kvLv^o cvkvc^ovik ^oQ^oi^o FY c^oÖZ^ovt^obi (GgGdAvB) kvLv Aw^odm I evs^ojt^ok tcv÷ Aw^od^omi kvLv Aw^odm^o t^oj^ovt^oK tiugU^vY weZi^oYi gva^og w^ont^om^ote e^oenvi^o i Ab^ot^ogv^o b t^oqv n^ot^oq^ot^oQ | me^okl c^oß Z^o g^ot^oZ, 28w^o ^oQ^oi^o FY c^oÖZ^ovt^oK tiugU^vY weZi^oYi R^otb^o Ab^ot^ogv^o b t^oqv n^ot^oq^ot^oQ | Gme c^oÖZ^ovb Zv^o i c^oÖ^oš^o A^oÄ^ot^oj Aew^oZ kvLv^o t^oj^o vi gva^otg^o ^oZ tiugU^vY weZi^oY we^okl f^ovg^oKv ivL^ot^oQ |

Z^oc^oh^oß^o i e^oenvi

tiugU^vY weZi^oYi tbUI qvK^oAv^oiv m^oú^oh^ovi^oYi j^ot^oQ^o m^oú^oWZ t^otki K^ot^oq^oKw^o e^ov^os^oK^ot^oK tiugU^vY^o A^otg^ovev^oBj t^odvb Ac^ov^oi^oUi^ot^oi Av^oD^oU^ot^oj U^ot^oj^o vi gva^otg weZi^oYi Ab^ot^ogv^o b t^oqv n^ot^oq^ot^oQ | ^of^oZg m^ogt^oqi g^ota^o tiugU^vY^o A^oweZi^oY w^ob^oÖZ^oK^oi^oYi j^ot^oQ^o GmGgGm e^ov^os^ou^oKs P^ov^oj^o Kiv n^ot^oq^ot^oQ | e^ov^os^oK-Uz^oe^ov^os^oK w^oK^oqv^oi s mnR Kivi R^otb^o 28 t^ode^oq^owi, 2011 ZwiL t^otk^o evs^ojt^ok B^ot^oj KU^oib^oK dv^oÜm^o& U^oY^odvi tbUI qvK^o(weBGd^owJGb) P^ov^oj^o Kiv n^ot^oq^ot^oQ, hv c^ovm^ot^o i t^oc^oöi Z tiugU^vY^o A^o ^oZ t^oW^oj^o f^owi w^o t^oZ m^onv^oh^o Ki^ot^oQ |

w^oAvB^ow^o w^ont^om^ote t^oN^ol Y^o

evs^ojt^ok t^oet^o w^ok^oK g^oY^o i c^ovn^o ep^ox Z^ov e^ov^os^ou^oKs P^ov^otb^otj Aw^ok tiugU^vY^o cvVt^ovt^oK Drm^ow^on^oZ Ki^ot^oZ Aw^obe^ovm^o ev c^ovm^o evs^ojt^ok kx I^ot^oq^oR Av^ob^om^o i f^ovg^oKvi ^oÄ^oK^ow^oZ^o t^of^oc 2008 m^oj t^otk^o evs^ojt^ok mi^oKvi m^ote^oP tiugU^vY^o t^oc^oY^oK^ovi^o e^ow^oß^ot^oK em^oY^ow^oR^oK^of^ote ^oi^o Z^oc^oY^oe^ow^oß^o (w^oAvB^ow^o) w^ont^om^ote t^oN^ol Y^o t^oq^ovi c^oÜ^ov P^ov^oj^o K^oi^ot^oQ | Zv^o i^ot^oK we^okl b^oM^owi^o K m^ojeav t^oq^ovi e^oe^ov^o M^op^oXZ n^ot^oq^ot^oQ | D^ot^oj E^o, w^oAvB^ow^o L^ow^oZ AR^oB^oK^ovi^oxMY iv^oiq^o b^ovb^owea m^oth^oM m^ojeav t^of^ovt^oMi t^oQ^oti^o AM^owa^oK^ovi t^oc^ot^oq^o ^ovt^oK^ob th^og^o-w^ok^oi K^ovi Lv^obv ^ov^ocb, Av^og^ow^obi t^oQ^oti^o ^oi^o Z^oc^oY^oe^ow^oß^o c^olv^oq^o ms v^oš^o I^oku^og^oU^ot^oZ A^oš^of^oß^o, iv^oiq^o ch^oq^oi newfba^oAb^opv^ow^o t^oZ Ask^oM^oh^oY BZ^ow^o |

c^ovm^o K^oj^o v^oY e^ov^os^oK ^ov^ocb

we^ot^o t^ok Mg^otb^oQz Kg^o i^ot^oK c^oÜ^oq^oB Pov m^ot^o FY w^ob^ot^oq ev w^of^ot^oU^og^ow^oU, R^ow^og BZ^ow^o new ev e^oÜK ti^oš^oL A^oms^oM^oh^o K^oi^o we^ot^ok th^ot^oZ n^oq | G m^ogm^ov t^otk^o D^oE^oi^oYi R^otb^o e^oZ^og^oub mi^oK^ovt^oi Av^ogt^oj R^obk^oß^o i B^ow^obt^oZ Aw^oÄ^o I c^oÖZ^ovb^oK m^onv^oq^oZv c^oÜ^ov^ob Kivi j^ot^oQ^o Öc^ovm^o K^oj^o v^oY e^ov^os^oK^o b^ovt^og GK^ow^o we^ot^okl w^oq^oZ e^ov^os^oK c^oÖZ^ovb Kiv n^oq Ges 20 G^oic^og ,

2011 Zwi tL AvbômbKfvte Gi hvîv i i" nq| G e'vsKuU `et` wkK Kgms`vb Z_v
wet` tk Mgfb"Qti i Avfemb e`q thvMvfbv, cêvmt`i mnR kîZ°FY I cêvmt`i
t`tk webtqvtM DrmwN Z Kivi Rtb` webtqvtM mjeav m`úthvi Ymn cêvmt`i mvgvMk
Kj`vY KvR Kti hv`Q| cîZôvi ci G e'vsK t`tk G chS| cîq 1200 Rb
wet` kMvgx Kgk FY t`qv ntqtQ| Ab`w`tk, 25 Rb wet` k cîZ`vMZ Kgk FY
w`tq Zvt`i Kgms`vfb mnvqZv Kiv ntqtQ|

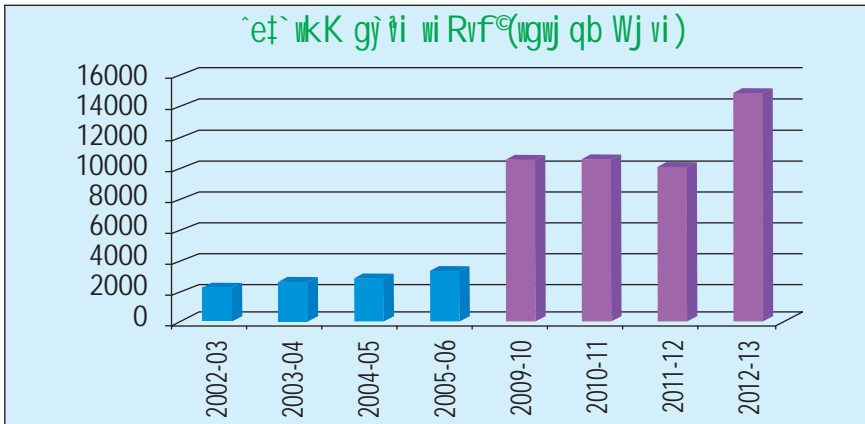
GQov, wmkDwi wUR GÜ G. tPÄ Kugk tbi eZgvb wbt` kKvq AvBwcl (Initial
Public Offer) Bmji t`qt` cêvmt`i Rtb` 10 kZvsk tKvUv mjeav eivl` ivLv
ntqtQ| e'vsKs P`vbtj t`cî Z tiugU`vYi t`qt` t`cî YKvix GKK ev thS`fvte
t`tk wki KviLv v`vcb Kitz cviteb| ZvQov, cîZ`q| `et` wkK webtqvtM Kvixiv
Gt`tk webtqvtMi t`qt` th mKj mjeav t`vM Kti `vKb Gt`kxq cêvmt`
webtqvtM Kvixivl` GKB aitbi m`thvM-mjeav t`vM Kitz cviteb| UY`dvi wd I
G. tPÄ tiU gvrR` Kgvfbvi Rtb` tiugU`vY t`cî YKvix cîZ`vbtjvi gta`
cîZ`thvMZv eixi j`t` eûRwZK gwv UY`dvi tKv`úvbw (thgb-l`tq÷vb`BDwqvb,
gwvMôg) Gi m`½ evsj v`kx ewYwR`K e'vsK` t`v`v`w`i Z Pw`bvgv mstkvab Kti
Pw`tZ Dwj wLZ Pay Cash Exclusivity Clause ev Gifc tKvfbv kZ`hv GKtPwQv
evRvi mwó Kitz cviti msuk-óc` t`v`v`w`i m`½ mgfSvZvi gva`tg iwnZ Kivi e`e`v
Kiv ntqtQ|

10.2 `et` wkK gy`i wi Rvf`e`e`vcbv

GKuU t`tki `p Avw`R wfvEi Ab`Zg nwnZqvi ntjv `et` wkK gy`i wi Rvf`
evsj v`k e'vs`Ki `et` wkK gy`i wi Rvf`ntjv msiw`jZ `Y`I `et` wkK gy`i Ges
AvšRwZK A`_Znvej (AvBGgGd) Gi m`½ gRj I t`úkuj Wtqs ivBUm
(GmiwAvi) Gi mgwó| `et` wkK gy`i wi Rvf`GKuU t`tki A`wZK Dbq`bi
Pw`j Kivw` I emtA`q`bi D`j L`thvM` Drm| evsj v`k e'vs`Ki `et` wkK gy`i
wi Rvf` e`e`vcbv t`Kskj I Kv`g c`xwZ gj Zt Avw`R evRv`i i Dbq`b I wvfbæ
bwnZ-wbaf` Y`vivi c`fweZ ntq`_vK| `et` wkK gy`i wi Rvf` bwnZ-wbaf` Y`i "ZcY`
Dcv` vb` t`jv ntjv gj`bwnZ KvVt`gv, webgq nvi bwnZ I e`e`vcbv Ges `et` wkK FY
Kv`g| 31 tg, 2003 t`tk wqvsZ` webgq nvi wba`f Yx e`e`vcbvi `tj fvmgvb
webgq nvi e`e`vcbv Kv`Ri nI qvi ci t`tkB evsj v`tk gy`i Pw`v I thvMv`bi
I ci wfvE Kti `et` wkK gy`i webgq nvi wba`f Z nt`Q| fvmgvb webgq nvi c`xwZ
cêZ`bi gva`tg evsj v`k e'vsK `et` wkK gy`i wi Rvf`e`e`vcbv I webtqvtMi m`½
m`wZ t`tL gy`i e`e`vcbvi D`j L`thvM` cwieZ` wbtq Av`m, thUv AvšRwZK
mte`f`g i wZ-c`xwZ Ges AvBGgGd cî E` wbt` Rbv I ci vgt`kP m`½ m`wZcY`

10.2.1 wi Rvtf©cēj× AR®

ēf`wkK gŷ ū wi Rvtf©EaŷgŶLx cēYZv Ae`vnZ ti tLŧQ evsj vŧ`k | wek| A_ŧwZ hLb A_ŧwZK g`v KwŬtq I Vri tPóv KiŬQj ZLbI evsj vŧ`tki ēf`wkK gŷ ū wi Rvtf© 10 wejŷ qb Wj vŧi i cŧi űQj | 2005-06 A_ŧQi tkŧl ēf`wkK gŷ ū wi Rvtf© thLvŧb 3.48 wejŷ qb Wj vi űQj tmLvŧb 2012-13 A_ŧQi tkŧl ēf`wkK gŷ ū wi Rvtf© űwotŧŧQ 15.32 wejŷ qb Wj vi | tgvU AŧŶi wePrŧi AvŧMi Pvi A_ŧQi i tPŧq cŧi i Pvi A_ŧQi tkŧl wi Rvtf©tetoŧQ cŧq mvŧo Pvi ,Y| Avg`wŧb e`ŧqi D`P cēj× mŧĒj i Bwŧb I cēvmx Avŧqi mŧŶI RbK cēj×i KviŧY MZ Pvi eQŧi i Mo ēf`wkK gŷ ū wi Rvtf©cŧq 12 wejŷ qb Wj vŧi űwotŧŧQ |



2009-10 A_ŧQi tkŧl t`tk ēf`wkK gŷ ū wi Rvtf©űQj 10.75 wejŷ qb Wj vi , hv teto 2010-11, 2011-12 I 2012-2013 A_ŧQi tkŧl h_v ŧg 10.91, 10.36

A_ŧQi 2010-13 G ēf`wkK gŷ ū wi Rvtf© (űwŷ qb Wj vi)				
gŷm	A_ŧQi 10	A_ŧQi 11	A_ŧQi 12	A_ŧQi 13
Rj vB	7741	10749	10381	10570
AwM÷	9156	10992	10932	11435
ŧmŧPŧŧ	9363	10834	9884	11252
Aŧ±vei	9545	11160	10338	12339
bŧfŧŧ	10336	10700	9285	11754
wŧŧmŧŧ	10345	11174	9635	12751
Rŷbqwi	10098	10382	9387	13076
tde`qwi	10555	11159	10067	13848
gŷP	10142	10731	9579	13971
Gŷcŷ	10602	11316	10193	14829
ŧg	10146	10431	9520	14531
Rp	10750	10912	10364	15315

I 15.32 wejŷ qb Wj vŧi DŧwZ nq| 10 bŧfŧŧ, 2009 Zwi tL evsj vŧ`tki ēf`wkK gŷ ū wi Rvtf©cŧg 10 wejŷ qb Wj vi AwZ g Kŧi | ZLb t`ŧKB wi Rvtf©10 t`ŧK 11 wejŷ qb Wj vŧi i gŧa` DVwŧgv KiŧZ űŧK| 2012 mvŧj i 12 Aŧ±vei ēf`wkK gŷ ū wi Rvtf© 12 wejŷ qb Wj vi Qvŧoŧq hvq| eQi tkŧl wi Rvtf© űwotŧŧQ 12.75 wejŷ qb Wj vi |

2013 mvtji i i'fZB t'fki Buznvtm cUgevtii gtZv `ef`wkK gy'fi wi Rvf'13 wevj qb Wj vi Ges tg grvm 15 wevj qb Wj vi Qwotq hvq | 24 Rj vB, 2013 Zwi tL wi Rvf'invto 15 wevj qb Wj vti DbwZ ntqtQ | i Bwib cEyx'fZ wKQlv axi Muz _vKtj | ti vGU'vY Avtq eo cEyx'i cvkvcwk Avg`wib cEyx'i gsi Muz Ges mvauwZK mgqt temi Kwii Lt'Z wef`kx FY tbi qvi mthvM mwj nI qvq t'fki `ef`wkK gy'fi wi Rvf'fP G DbwZ ntqtQ | evsj vt`k e'vstKi `ef`wkK gy'fi eZgvb wi Rvf'v' t'q cuP grv'fmi gtZv Avg`wib `vq tgUv'f'bv mae |



10 b'f'f, 2009 Zwi tL evsj vt`fki Buznvtm cUg `ef`wkK gy'fi wi Rvf' 10 wevj qb Wj vi Qwotq hvq | G Dcj t'f' Avtq'wRZ GK Abp'f'f' A_g'sy Rbie Avej gj Ave`j grnZ Gi mt'z Dcw`Z Mf'f'f' W. AwZDi ingib

10.2.2 wi Rvf'RZ `ef`wkK gy'fi wevb'qvM

t'fki `ef`wkK gy'fi wi Rvf'fP `xN'fgqw` w'wZk'j ZvtK kw'kvj x Ges `ef`wkK m'au'f'i tcvU'w'j l eug'lx Kivi j'f'f' evsj vt`k e'vsK D'P ti w'ls m'au'be'f'U wevb'qvM K'fi Ges `Y'gR'f'i cwi grY evov'f'bv j'f'f' t'm'f'p'f' 2010-G AvBGgGd Gi Kiv t'f'k 10 tgw'JK Ub `Y' q K'fi | evsj vt`k e'vsK `ew'k'K A_`w'wZK g'vq Av v's'f' e'vsK _tj v'fZ Znwej wevb'qvM eiveiB mZK'Zv Aej `f'f' K'fi Avm'f'Q | evsj vt`k e'vstKi `ef`wkK gy'fi wi Rvf'ivLvi c'au'v D'f'f'k` n'tj v `ef`wkK `vq tgUv'f'bv, gvMZ wevb'gq nvi e'e'vc'bv, wevb'gq n'f'ii gvMZ DVv'bgv w'bq's'Y' Kiv, Avg`wib-iBwib ew'vYR' | A_`w'wZK cEyx'f'K Drm'v'nZ Kiv Ges weP'f'Y'Zvi mt'z wi Rvf'f'f' w'bq's'f'Yi gva'tg Kw'v'f'Z Avq AR'f' Kiv | evsj vt`fki gtZv GKiv Db'q'bk'j t'fki tUKmB A_`w'wZK Db'q'f'f' cEvm'f'f' i cvV'f'bv ti vGU'vY | `ef`wkK gy'fi mp'z e'e'vc'bv _i'Z'p'Y'f'w'g'v cvj b K'fi |

evsj vř`tk AcPqgj K vej vmeúj cY` Avg`vnb vbi`rmvvnZ Kivmn iBvnb I
cĕvmxř` i cvVřřbv tiwgU`vY evovřbvi Rřb` `ŕ| gÿřbvxZ cřřqb I ev`evqřbi I ci
evsj vř`k e`vsK cĀPóv Ae`vnZ tiřřLřQ| mřz I vePŕ|YZvi mř½ MřxZ evsj vř`k
e`vsřřKi Gme bvxZ-c`řřc AvMvgřřZ evsj vř`tk `eř`wkK gÿři vi Rvř©Avřiv
evovřZ Ges řUKmB Ki řřZ ōi`ZcY©řřgKv ivLře eřj Avkv Kiv hvq|

KtcfiU mvgwRK `vqexZv (wmGmAvi)

eZgvb wefk; KtcfiU tmvm'ij timcw'weij wU (wmGmAvi) ev mvgwRK `vqexZvi
„i“Zi w`b w`b evofoQ| ewYwR`K e`vsK,tjv thfnZi mgvfrI gvbfl i KvQ t`tkB
gpbvdv ARB Kti, ZvB gpbvdv ARBbi cvkvcwK Aek`B Zv`i i wKQymvgwRK `vqZi
cijb Kiv DvPZ| G aviYvi Ici wfvE Kti e`vsuKs LvZ v mGmAvi KvH`g
DrmmnZ Kivi Rtb` ersjv`k e`vsK wefkl fvte bRi t`q| 2008 mv`tj meE`g
t`tki mKj ewYwR`K e`vsK I Aw`R cOZovtbi Rtb` mGmAvi bwxZgij v MhY Kiv
nq| e`vsK,tjvi gpbvdvi GKwU ¶jz` AskI hw` mvgwRK `vqexZv KvH`tgi
AvI Zvq t`tki wcvO`tq cov epEi RbM`Yi Kj`vY I Dbq`tbi Rtb` e`vqZ nq
Zvntj t`k I RvWZ A`bKUvB DcKZ nq|

Avi G wefepbvq t`tki mgvfrI Aetnij Z A_P m`v`ebvgq LvZ,tjv tK D`xwZ
Kiv Ges mKj t`ii gvbfl i Rtb` mRbkxj Kg`wP cwi Pvj bvi gva`tg GKwU
gwbweK e`vsuKs e`e`v Mto tZjvi j`¶j` m`v`utZK mg`tq Aetnij Z Drcv`bgLx
LvZ wefkl Kti K.I.K, ¶jz` D`v`v`v, brix D`v`v`v, kOgK tk`v`xmn Aw`R
tmevE`AZ RbtMv`otK dvBb`w`yqj BbKkb ev Aw`R tmevfr`i AvI Zvq Avbvi
D`v`v`Mi nt`e` e`vsK,tjvi mvgwRK `vqexZv Z_v mGmAvi KvH`gtK e`vsuKstqi
gj avivq Ašif` Kiv nt`qtQ| m`v`utZ e`vsK,tjvi mvgwRK `vqexZv KvH`g
(wmGmAvi) wbeofvte Z`viwK I mGmAvi KgRv`Ei Ici eQivfvEK cOZte`b
c`v`qtbi Rtb` ersjv`k e`vstK Om`b e`vsuKs GU mGmAvi wVcvU`gU`U bvtg GKwU
c`K wfvM tLjv nt`qtQ| G wfvv`Mi gva`tg mGmAvi KvH`tgi cvkvcwK
e`vsK,tjvi M`b e`vsuKs KvH`g Ges Aw`R Ašif` Kiy I Aw`R w`¶jv KvH`g
Z`viwK Kiv nt`Q|

wmGmAvi GKwU t`c`Yw`Z KvH`g ntjI GwU eZgvtb e`vsK I Aw`R
cOZovt,tjvi Kg`¶jZvi AwZvi`v` gv`v wntmte ersjv`k e`vsK wefepbv KitiQ|
wmGmAvi KvH`tgi AskMh`Yi t`¶j` BwZevPK cOZthwMZv Mto Zj`tZ e`vsK,tjvi
CAMELS Rating Gi `M` A`R g`v`tbrtgU tiwUs wbfctY mGmAvi w`lqK Z`
hvPvB Kiv nt`Q A`R tKv`bv e`vsK G LvZ teuk KgRv`Ei Kij Zv e`vsKwU tiwUs-
G GKwU BwZevPK c`ve t`dj`tQ| ZvB m`cwi KwI Z KgR`Kskj w`tq teuk teuk
wmGmAvi KvR Kij Zv e`vstKib j`vf|

t`tki Aww_R LvZtK GKuU gvbneK ifc w`tZ Ges Rbin%ZIx e`e`vcbv ms`wZ Mto Zj tZ e`vsK I Aww_R c0Z0vb,tjvi mvgwRK `vqexZvi Rtb` tekukQz AM0waKvi LvZ wPwyZ Kiv ntqtQ| thgb :

- K) GKKfvte A_ev `vbxqfvte KgPZ qjz`a qjy`a Aww_R c0Z0vtbi mt1/2 thS_fvte AvZfKgmS`vb FY Ges qjz`a I gvSwi c0Z0vtb FY KgfmPtZ AskM0Y;
- L) g1/2vcw0Z DEivA`tj i tRjvmg#ni g#Zv e`vcK I D`Pnvti tgsmgx teKvti cwiYZ nlqv AA`tj i Rtb` Ri`wi wfvE`tZ Drcv`bkxj bZb bZb Kul wbfP/Kul emfZ KgmS`vb mwi cwi Kí bv M0Y;
- M) M0gxY Mn`f` i Rtb` evtqvM`vm wKsev tmSi c`vtbj Gi g#Zv bevqbtvM` kw3 Drcv`b, kn#i i `wi`a RbtMv0x cwi taw0Z GjvKvq eR` cptAveZB c`vU, wki -Kvi Lvbv t`tK vbMZ gaj v/eR` cwi tkvab c`vU (BuUw) BZ`w` `vc#bi Rtb` A`q#b KgfmP M0Y;
- N) M0gxY Mn`f`i wvrfb0ait#bi km`, `Zj exR, kvK-mewR, dj -gj BZ`w` wfvbgtLx Drcv`#bi Rb` FY KgfmP, Drcv`bKvix#`i miwmi A_ev Dch#t Kvb ga`ZvKvixi gra`tg A`q#b; mguS`Z Lvqvi thgb-eo tKvb dmtj i mt1/2 t0vU dmtj i mn-Drcv`b, vbPy Rngi cwbtZ Avgb P#tli mt1/2 gvQ/nwm cvj b BZ`w` Kvh`#g FY mjeav c0 vb;
- O) M0gxY Mn`/c0cK#` i Kv#Q c0vwx Kg#` i cvV#bv A`0`*Z t0c0vt#vi Rtb` tgvvBj t0vbwfvEK`/vbxq qjz`a qjy`a Aww_R c0Z0vtbi mgw`Z KgfmPtZ A`q#b;
- P) tjvKR wki, tjvK m1/2xZ I wP`Kjvi mt1/2 RwoZ RbtMv0xi Avq-tivRMvi I KgmS`vt#bi ckvvcwk Af`šlixy ch0b I mvs`wZK c#Y`i evRvi tK c0Yv`bv t`I qvi j`t`Gme t`q#t` A`q#b|

cieZifZ wmgmAvi cwi cvj #b Av#iv wK0zwbw`0 Kvh`0 g ASif# ntqtQ| thgb t

- NyYSo 0AvBj v0i Kvi #Y qjwZM0`I GjvKvq Aww_R mnvqZv;
- Mwi e gv3`thv#vi mštb I t`tki AbM0hi/c0Z`ší AA`tj `wi`a wkv`v`#` i Rtb` wkv`v`e#;
- e`vsK,tj vtZ GKuU c`K wmgmAvi tW`c`vcb Ges
- wkv`v` LvZt tgvU wmgmAvi ev#R#Ui Kgct`q 30 kZvsk e`q Kiv|



9 তম, 2009 স্নাতক উপাধি বিলাপিতা কলেজের চৌধুরী আব্দুল মফিজ W. আমজিদ ইনগ

স্বদেশীয় লক্ষ্যে বিলাপিতা কলেজের চৌধুরী আব্দুল মফিজ W. আমজিদ ইনগ 2008 সন 2008 সন 2009 সন 2010 সন 2011 সন

কলেজের বিলাপিতা কলেজের চৌধুরী আব্দুল মফিজ W. আমজিদ ইনগ 2009 সন 2010 সন 2011 সন 2012 সন 2013 সন

স্বদেশীয় বিলাপিতা কলেজের চৌধুরী আব্দুল মফিজ W. আমজিদ ইনগ

(তকন উকন)

স্বদেশীয় বিলাপিতা কলেজের চৌধুরী আব্দুল মফিজ W. আমজিদ ইনগ	2009	2010	2011	2012
কলেজ	9.50	40.10	61.30	98.37
বিলাপিতা কলেজ	24.50	69.00	52.00	43.54
কলেজ	0.12	26.50	35.90	18.39
কলেজ	12.50	46.00	18.80	78.84
কলেজ	0.03	32.90	17.20	21.33
কলেজ	0	5.90	13.80	14.02
কলেজ	8.70	12.50	20.00	30.18
কলেজ	55.35	232.90	219.00	304.67

2011 mvtj c0gevtii gtZv Pviw e'vsK Zvt`i ewlR umGmAvi cwi Kí bv c0qbkvtj t÷Ktñvi viť`i mť½ cvi űwi K Avťj vPbv I c0qvrBxqZv hvPvB Kti umGmAvi evťRU wbaŹY KtiťQ| mjbv`Ź ŹtdvKvj ctq;U0 wntmte evsj vt`k e'vsťKi mť½ mwweR thMvthvM i 9lvmn Ab'vb` Kvh@ejx m=úbeKivi Rtb` weirfbœe'vsK BťZvgťa` ŹmGmAvi tW`đ űvcb KtiťQ| eZgvtb mKj e'vsKB umGmAviťK c0ZôvbKfvte MŹY KtiťQ, hvi gťa` wZbwU ivóŹq gvuj Kvbvxb e'vsK, 16wU temiKwi ewYwR`K e'vsK Ges GKwU weť`kx ewYwR`K e'vsKmn tgvU 20wU e'vsK Avj v`vfvte UŹ÷ A_ev dvDťŹk mŹoi gva'tg umGmAvi Kvh`gtK GwMťq wbtq hvť`Q| Ab'vb` e'vsK Zvt`i gj evťRU t_ťK miwmi umGmAvi LvťZ e'q KiťQ| umGmAvi wfvĚK weirfbœKvh`ťg 2011 mvtj c0q 219 tKwU UrvKv e'wqZ ntqťQ hv 2008 mvtj wQj gvĚ 41 tKwU UrvKv A_Ź MZ Pvi eQti umGmAvi e'q tetotQ cuP_ťyi tenk| c0gw`ťK umGmAvi Kvh`g ms vŹŹtKvťbv c0Zte`b e'vsK_ťj vťK evsj vt`k e'vsťK `wLj KiťZ ntZv bv| wKŹ` GLb Gme KvťRi Rtb` Zvt`iťK wboqgZ c0Zte`b `wLj KiťZ nt'Q| 2009 mvtj t_ťK e'vsK_ťj vi umGmAvi Kvh`ťgi mwweR cwi w`wZ chŹj vPbv Kti evsj vt`k e'vsK ŹReview of CSR Initiatives in Banks0 wktivbvťg c0Zte`b c0KvK KiťQ| e'vsK_ťj vi gtZv Aww`R c0Zôvb_ťj vťKl umGmAvi Kvh`ťg AskMŹťYi ciwK`ť`qv ntqťQ| miKvi I evsj vt`k e'vsťKi tekwKQz wmxŹŹ umGmAvi LvťZ e'vsK I Aww`R c0Zôvb_ťj vi AskMŹťK Avťiv DrmwvZ I teMevb KtiťQ| thgb :

- evsj vt`k e'vsK 200 tKwU UrvKvi GKwU cptA_Źqb w`g Pvjy KtiťQ hvi Avl Zvq ewYwR`K e'vsK t_ťK Dť`v`v`v`v mteP`P 10 kZvsk mť` tmŹi kw`3, evťqW`vm I eR`cwi tkrab c-ŹU (Buluc) wbgŹY FY cvť`Qb;
- Wj, gmj v, `Zj exR I fĚv Drcv`tb Kl.ťKi Rtb` QvoKZ FťYi I ci ewlR 6 kZvsk nvťi fZŹKi e'e`v Kiv ntqťQ;
- e'vsK_ťj v th cwi gvY A_ŹmGmAvi KvťR e'envi KiťQ, Zvi gťa` weťkl wKQz LvZ Ki gŹ tNvl Yv Kiv ntqťQ;
- Aww`R tmevfv`Kiy Kvh`g hMcrfvte umGmAvi wntmte weťeiPZ nt'Q;
- Av_ŹmvgwRK I gvbewaKvi Dbqťb wj ½ `elg` weirfbœ t`ťki gtZv evsj vt`ťkl GLb GKwU_ i`ZcY`mgm`v wntmte wPwYZ| ewYwR`K e'vsK_ťj vi I ci cwi PwJ Z GK mgyŹŹvq t`Lv hvq, beibhŹ KgRZŹ i 13 kZvsk, ga`g chŹq 9 kZvsk Ges EaŹZb chŹq 4 kZvsk KgRZŹ bvi|x| e'vsK_ťj vi gender equality ms vŹŹ welq_ťj vťK eZgvtb umGmAvi Gi Avl Zvq wbtq Amv ntqťQ Ges m=úwZ GťŹťĚ wKQz cwi eZŹ GťmťQ| thgb :

- 20wU e'vsK gvZZRwbZ QyUi tgvv` Qq gvtm eweZ Kti:tQ| Gi gta` 10wU e'vsK Qq gvtmi gvZZRwbZ QyU c0vfb wekkl bwiZgvjv cYqb Kti:tQ| emK e'vsK,tj vtZ G QyUi tgvv` 3-4 gvm|
- GKwU e'vsK (e'vK e'vsK wj t) bvix KgRZf`i tcvl t`i Rtb` tW-tKqvi tmvvi c0Z0v Kti:tQ;
- 17wU e'vsK KgRfjt`i nqivb ev Drcxob c0Ztivta bwiZgvjv cYqb Kti:tQ, hv`l 2011 mvj chSIG ai:bi tKvb NUbv wj wceX nqvb;
- wj 1/2 `elg` weItq QyU e'vsK KgRfjt`i mPZbZv ewj:tZ wekkl tUlbs Gi AvtqvRb Kti:tQ;
- 15wU e'vsK Zvt`i bvix KgRZf`i wbiwc` hvZvqvZ wbowZ Kitz cwientbi e'e`v Kti:tQ|

wmGmAvi KvH© g GLb AvSRwZKfvte mKj e'emwqK KgRvtEi GKwU Awe:t`Q` Ask ntq `wotqtQ| mweRfvte Aw_R tmerfv` I `wi`a` `ixKiY wKoz D`P c0Z`f e`q Qovl e'vsK,tjv Aetwvj Z, mthvM-ewAZ I AbMthi RbtMv0x Ges mvgwRK I Aw_R tmerfv`mn cwitekMZ mPZbZv ewj:tK c0avb` w`tq wmGmAvi KgRvtE Zvt`i mswk-0v h`o ewotqtQ| e'vsK,tjvi wmGmAvi KvH©tgi MfxiZvl tetotQ|

wmGmAvi KvH©tgi AvlZvq e'vsK,tjv Zvt`i c0ZwU kvLvq msuk-0tni tWt`i gva`tg kvixi K I gvbwK c0ZeUxt`i Rtb` wefbaKvh© g nvZ wotqtQ| thgb :

- c0ZeUxt`i Rtb` Avjv`v KvDvvi tLvji e'e`v;
- kvixi K c0ZeUxt`i Rtb` wKfjv DcKiY mieivn I ewE;
- wki` I wKtkvi:t`i PiY c0ZeUx mgn`v mgvavfb webvgj` k`j` wPwKrmv;
- PqjzPwKrmvt`f tgvv` wdeK`v`u;
- hvvnZ gvt`thv`vt`i Rtb` Aw_R mnvqZv;
- mgvtRi `wi`a` I ewAZ RbtMv0xi gta` keY I `w0 c0ZeUxt`i Rtb` webvgj` wPwKrmv, wKfjv I Aw_R mnvqZv;
- AvUw÷K wki`-wKtkvi:t`i `fvweK Rieb weKvtk wekkl mPZbZvgj` K Ab0vb;
- AvUw÷K wki:t`i wKfjv I Ae`vnZ mnvqZv wbowZ Kitz Society for Welfare of Autistic Children (SWAC) bvtg GKwU c0Z0vbi gva`tg wekkl `j` cwipj bv Ges t`ke`vix mPZbZvgj` K KvH© g M0Y|

mva`c0ZK mgta e'vsK,tjv tekwKQy D:tj LthvM` I e`wZ gx wmGmAvi KvH© g m`ubw Kti:tQ| thgb-Gtmwmtqkb Ae`vsKvm©evsjvt`k (Gwe)Gi thS_ I mgwSZ c0P0vq 0gv`h` Rv`Ni0 c0Z0vq Aw_R mnvqZv wntmte 24 tKwU UvKv Znvej msMh I c0vb; tki:cj tRjvi tmvrvMcti 61wU knx` gvt`thv`v cwientbi



7 Rtrbqwi, 2011 Zwi tL e_ovq cwj -Dbqrb GKrtWgxtZ ðb`x I Rxeðð cKti i Avl Zvq DEi etzi PivAtj i QvT-QvT xt`i tmsi ewZ I nkflv DcKiY weZiY Abpvtb Mfbp W. AwZDi ingvb

GKKvjxb 7 nvRvi UvKv Ges gwmK GK nvRvi UvKvi Aw_R mrvqZv; knx`
 gv³thv×vt`i weaev cwj -Z`wi`^cwi evi tK tmsi ewZ I kvZe`;cðvb; ev`i evtbi
 cvnwio GjvKvq 572 Rb K.I.K.tK `Zj exR I gmjv Drcv`tb Aw_R mrvqZv;
 mgušZ Mi`cvj b I evtqvm`vm cðRt±i Avl Zvq 04wU Mi`i Av`k`Lvgvið nkfti vbrtg
 MvRxcj, gwmbKMÄ, ivtR>`cj, NvUvBj, iscj I ewi kvrtj wZbkð cwi evti i gta` 9
 tKwU UvKvi FY cðvb; tmsi kw³ Pwj Z GuUGg ey PjyGes my`ietbi itqj telzj
 UvBMvi i flvq weftkl mrvqZv cðvb| my`ietbi KvTQ cðq 2 nvRvi RbAajwU Z
 ebj vDWp Mðg Ges Lj bvi `vtKvc DctRj vi `xNp`tbi cvbxq Rtj i mgm`v mgvavtb
 cKti cptLbb KvR e`vsK`_tjv mrvqZv w`tqtQ| ZvQvov, `xN`vqx wKWbx tivM
 wPwKrmvq XvKv``evi tWg nvmcvZvtj Wvqvij wmm I wKWbx U`vYc-ibftUkb BDvbftU`
 tntgWvqvij wmm tgvkb `vctb Aw_R mrvqZv; wKWbx dvDftUkb Gi m`utnvi Y I
 AvaybKvqb; Mwie I tgavex wkvflv`_ft`i mrvZK chfç chšl ewEi e`e`v; e`vsK PZj
 m`uY`agcvbgj³ GjvKv tNvIYv Ges ZvqvK I ZvqvK RvZxq e`emvq weibttqvM bv
 Kivi wmvšlMðY cfwZI Dtj L`thvM` wmgmAvi KgRvE|

`wbK cwi Kvi cvZvq cKwukZ AtbK LeiB Avgvt`i tPvL Gwoqt hvq ev tPvtL
 cotj I Af`Zvi etE e>x gbtK bvov t`q bv| Gi gta`I wKozwKoz Lei Avgvt`i
 ü`qtK `uk`Kti, hvi tçðftZ wKoz Kivi mvgwRK `vqexZv Gtm hvq| Ggmb wKoz
 NUbv I Zvi tçðftZ MpxZ wmgmAvi KgRvEi `všl vbtgðDtj L Kiv ntjv :

bı Rvgtj i Nwmb Uvbi Aemvb

jvjgwbinvU tRjvi Aw`Zgwi DctRjvi eoNwiqv Mðtg bı Rvgvj ZZxq tkıYi
 QvT | eev-gv I GK tev`bi msmvi Ptj NwmbtZ tZj tftð| Mi`i Afvte eev

tZvdv3/4j Avj x eva" nq tQjt tK w tq Nmb UvbtZ | cÖZw b cÖq 3/4 NsUv ZvtK Nmb UvbtZ nZv | tġ Oulu w b bġ Rvgvtj i Nmb Uvvi mgq Avtġv tefo thtZv | G ü`q`ukx LeiU cwi Kvq cÖKmkZ nI qvi ci GKUW e`vsK ZvrġwYKfġte GwMġq Avtġm Ges Zvt` i tK `ġU Mi", gwmK 10 nvRvi UvKv fvZvi e`e`ymn bġ Rvgvj | Zvi teftbi AvMvgx 10 eQġii covi bvi `wqZġ tbq | GfġteB Nmb Uvvi t`tK Ae`vniZ cvq bġ Rvgvj |

Wġi`nwmkg Dwġi tbi `B tġtqi tġwWK`vj Kġj tR covi Rġb` wkġġveġ cÖ vb

27 bġfġt, 2012 Zwi tL `wK hġMvšġi cwi Kvq Önmkg Dwġi tbi fv½v Nġi Ptt` i AvtġvÖ wkġi vbtġg cÖKmkZ GKUW Leġi evsj vt` k e`vstKi MfbP W. AwZDi ingvb Gi `wö AvKwġ nq | gqgbvmsġni tMSixġġi meġR weġ Zv nwmkg Dwġi tbi `B tġtqi mvbgġ bvnvi (mġg) | BDKvteZb bvnvi (tRwi b) KwB cÖZthwMvZġj K



20 wġtmġt, 2012 Zwi tL evsj vt` k e`vstKi teWġi`tġ AvtġwRZ wkġġveġ cÖ vb Abpġtb nwmkg Dwġi b, Zvi `wkwi b Av`vi, eġcÖB `B tġtqi mġg | tRwi bmn Ab`vtbi ġta` Dcwi Z MfbP W. AwZDi ingvb

cixġġvq DĒX`ntġ h_v tġ XvKv tġwWK`vj Kġj R | K. evRvi tġwWK`vj Kġj tR fvZP mġthwM cvq | wZvb ZrġġYr Afve | `wġi t`i mġ½ hġx Rqx G cwi evi tK weġkl Kġi mġg | tRwi tbi tġavtK `ġKwZ t`qvi Rġb` mvD_B÷ e`vsK wġ : Ges Wp&evsj v e`vsK wġ :-tK Abġiva Kġi b | e`vsK `ġUġ GB Avnevġb mvov w tq wMgAvi - Gi Avl Zvq Zvt` i tK wkġġveġ t`qvi Rġb` GwMġq Avtġm | 20 wġtmġt, 2012 Zwi tL evsj vt` k e`vstKi teWġi`tġ AvtġwRZ GK Abvoġt Abpġtb mġg | tRwi tbi nvfZ mvD_B÷ e`vsK | Wp&evsj v e`vsK wkġġveġ Zġj t`b evsj vt` k e`vsK MfbP W. AwZDi ingvb | GfġteB nwmkg Dwġi tbi `B tġtqi tġwWK`vj Kġj tR covġj Lv Ae`vnZ ivLvi c_ mġg nq |

mvfvi U#RwWi nZvnZ# i cwi evi #K mnvqZv Kivi wel qWU evsj v#`k e'vsK Z`vi wK Ki#Q| G`N#bvq c#KZ #WZM# i` wPwY Z Ki#Z D#vi Kvth#btqW#RZ tmbvevnbxi w#KU t`#K AvnZ, wbnZ Ges t`^Ovtmex#`i Zwj Kv m#M# Kiv n#q#Q| ch#q #g #WZM# i` cwi evi | t`^Ovtmex#`i mnvqZv Kv# g cwi Pwj bv Kiv n#e| Gf#te c#MZ `wq#Z# eiB#i wMtq evsj v#`k e'vsK w#tk#i Kv#Q GK gvbweK tK`#q e'vs#Ki Abb` `#v#l`vcb K#i P#j #Q|

`#h#M e'e`vcbv Ges mvgw#RK `vq#xZv Znwej MVB

`#h#M tgvKwej vq c#Z#v#bK m#qgZv e#x | AM#waKvi g#K mvgw#RK `vq#xZv Kg#v#E AskM#Y#i R#b` evsj v#`k e'vsK GKwU Znwej MVB K#i#Q| GB Znwej#j evsj v#`k e'vsK Qiv#l we#fb#eew#Y#R`K e'vsK | Aw_#R c#Z#v#b AskM#Y Ki#e| evsj v#`k e'vs#Ki tWc#U Mfb#P Gi mfvc#Z#Z#i Ges Zdv#mj e'vsK | Aw_#R c#Z#v#b#i c#Z#v#b#i`i mg#tq MwZ Kwq#U#i gva`tg Znwej wU cwi Pwj Z n#e| evsj v#`k e'vsK c#Z#eQi GB Znwej#j 5 tKwU UvKv c#vb Ki#e|

G Znwej` gj Zt w#t#e# j #v#R#b e`q Kiv n#e t

- `Zwi t#v#vK w#t#i i Kg#wi#tek Ges Kg#`i w#v#e#v | R#e#g#v#b D#e#t#bi R#b` `v#x | `xN#q#q#` cwi Ki#v | c#Ki c#Z#KiY;
- we#fb#e Lv#Zi (thgb-bv#m#, Z`c#h#v#3, Kw#i Mw#i) Kg#`#qZv D#e#t#b c#Z#v#bK c#K#q#t#Y mnvqZv c#vb;
- evsj v#`k dv#vi m#v#f#m | w#v#f#j w#t#d#Y Ges n#v#cv#Z#j | w#P#K#mv# t#ev c#vbKvix ms`v w#t#k | Zt `#v#t#i#v#M` e`w#ai (thgb-K`v#Y#i, #`#t#i#v#M, c#q#v#N#v#Z, `#v#j v#t#m#g#q#v, c#v#Z#i BZ`w`) w#P#K#mv#q# t#ev c#vbKvix ms`v#g#t#ni m#qgZv M#to t#Z#j vi j#t#q# AeKv#v#t#g#v#M#Z | c#h#v#3 K D#e#t#b mnvqZv c#vb;
- G Znwej#i Kv# g c#v#q#t#b h#e#m#g#v#t#Ri leadership & capacity building | skill development tK AM#waKvi t`qv Ges G w#l#tq w#t#k | # c#Z#v#b#i mnvqZv M#Y#;
- `#h#M tgvKwej vq Z#v#q#v#YK mnvqZv c#vb Kiv|

c`†¶c tbqvi Avek`KZv_vKvq e`vsuKs LvZ†K MõnK-evÜe Kiv Z_v e`vsuKs LvZ MõnK† i Av_v I mšrõ eRvq ivLv, e`vsuKs tmevi gvb m`ú†K`MõnK ch¶¶i †¶¶vf ev Arf†hvM `°Z wb`úwÉ Kiv Ges DbzZi MõnK tmev vbuõZ Kivi j†¶¶` evsj v†`k e`vs†Ki `e†`wkK gy`† cwi`kõ I wfvRj `vY wefv†Mi Aax†b 16 gvP, 2011 Zwi†L cõ†g õtni†W`õ Pvjy Kiv nq| cieZ¶Z Kv†Ri cwi va I cKvZ wetePbvq 15 tm†P`†, 2011 Zwi†L õtni†W`õ Gi bvg cwi eZõ K†i MõnK `†_`msi ¶¶Y †K`õ ev `Customers' Interest Protection Centre (CIPC)õ ivLv nq| †`ke`vcx e`vsK MõnKM†Yi Arf†hvM `°Z wb`úwÉi R†b` evsj v†`k e`vs†Ki bqW kvLv Awd†mI wAvBucvm Pvjy Kiv nq|

12.2 wAvBucvmõi D†i`k`

†`†ki †K`õ`x e`vsK wntmte evsj v†`k e`vs†Ki Kv†Q AvgvbZKvix I MõnK† i `†_`õ i¶¶vi welqW LpB `i`ZcY¶ e`vs†Ki AvgvbZKvix I MõnK†i `†_`¶¶v Kiv, e`vsuKs tmev tc†Z th †Kv†bv aitbi nqiwbõ nvZ †_†K MõnKMY†K i¶¶v Kiv, e`vsK I AwL`R cõZõvb ev Gi †Kv†bv KgRZ¶¶ wei`†x D†i`wcz Arf†hv†Mi wel†q e`e`v



13 Rvbcvwi, 2012 Zwi†L wbR tgvvBj †dvb †_†K Kj K†i wAvBucvmõi 0162360 nUj vBb †dvb b`†WUi AvbõmbK D†i`ab Ki†Qb evsj v†`k e`vs†Ki Mfb¶ W. AwZDi ingvb

MõhY, e`vsuKs tmevi gvtbvqab K†i e`vs†Ki I ci RbM†Yi Av_v I wek¶m `p Kiv, e`vsK `†jvi fvegwZ`D34j Kiv, e`vsK I MõnK† i g†a` m`ú†K`m¶nsZ Kiv Ges m†e¶cwi Dbz I `¶¶ MõnK tmev vbuõZ KivB wAvBucvmõi gj D†i`k`| G D†i`k` mva†b wAvBucvm A† mg†qB mclj Zvi cõ¶Y ti†L P†j †Q|

12.3 Arf†hvM Mõh†Yi gva`g I nUj vBb 0162360

wAvBucvm m¶õi ci †_†KB mrvvwnK I miKwi QWUi w`b Qvov mKj Kg¶ e†m

t`tki th tKv`bv c`S`i t`_tK M`nKiv evsj v`k e`vs`K i w`bKU` M`nK `^_`msi`Y tK`b`^Awf`thvM Ki`j, mvavi Y Awf`thv`Mi t`q`i`G tK`^`^tUj`tdvb w`Ksev B`-tgB`j i gva`tg Z`_w` msM`h K`i Zv wePvi`-we`k`i`Yi gva`tg gv`I w`Zb w`tbi g`ta`B Awf`thvM w`b`u`w`E` K`i Ges R`w`j Awf`thv`Mi t`q`i`G w`AvB`ucum mivmwi Z`_s`i K`i w`Ksev Awf`thvM msuk`-o`e`vs`K i Awf`thvM t`m`j i gva`tg Z`_s`i Kwi`tq ev c`l`qv`R`b`x`q Z`_`Dcv`f`Ei gva`tg m`Z`_Zv w`b`i`f`c`Y K`i Awf`thvM w`b`u`w`Ei e`e`_v K`i | kvLv`/Av`A`w`j K ch`q`i tKv`bv Awf`thv`Mi w`b`u`w`E Kiv m`a`e bv n`j Zv w`b`u`w`Ei R`b`^` evsj v`k e`vs`K i c`a`vb Kvh`f`j`tqi w`AvB`ucum`-t`Z cvv`t`Z n`q | Av`A`w`j K ch`q`i M`nK`i` i KvQ t`_tK cvl`qv Awf`thvM`_t`j v w`b`u`w`Ei vel`tq c`a`vb Kvh`f`j`tqi w`AvB`ucum w`b`q`i`g`Z`f`v`te Z`_v`i`w`K Ki`t`Q |

me gvb`f`li me m`g`m`vi mgvavb Kiv m`a`e bv n`j | c`a`Z`o`vi ci t`_tK w`AvB`ucum t`tki mvavi Y gvb`f`li Kv`Q A`S`Z`T G`K`w`U evZ`^`t`c`l`f`Q w`_t`Z t`c`i`t`Q th, e`vs`w`Ks t`m`ev t`c`Z A`t`n`Z`K tKv`bv n`q`i`w`bi w`k`Kvi n`j Zvi c`a`Z`Kvi cvl`qvi G`K`w`U fi`m`vi R`v`q`M`v t`K`^`i`q e`vs`K i`t`q`i`Q | e`vs`w`Ks t`m`ev vel`q`K bvb`w`ea m`g`m`vi `^`Z mgvavb cvl`qv`q B`t`Z`v`g`ta`^` gvb`f`li g`tb w`AvB`ucum m`a`u`t`K`G`K`w`U f`ij avi`Yv m`y`o` n`t`q`i`Q | gvb`f`li G w`ek`l`m | c`l`v`k`v`t`K A`q`Y`e`i`v`L`v | t`tki e`vs`w`Ks t`m`evi gvb`t`K Av`S`R`w`Z`K g`v`tb D`b`e`Z Kivi j`t`q`i` K`v`R K`i hv`f`Q`G t`K`^`^`q`

12.5 ewl`R c`a`Z`te`b c`k`v`k

M`nK m`y`_`msi`Y tK`^`^`B`t`Z`v`g`ta`^`B P`g`K`c`d` m`v`d`j`^` t`_w`L`t`q`i`Q | tK`^`^`w` c`a`Z`o`vi G`K e`Q`i`i A`_`f` g`v`P`^`2012 ch`S`i`thme K`v`R K`i`t`Q Zvi | ci w`f`w`E` K`i 19 R`j`v`B, 2012 Zwi`t`L` c`l`g` o`ewl`R c`a`Z`te`b 2011-12`o` c`k`v`k K`i`t`Q | R`p` 2013 ch`S`i`m`a`u`w` Z` K`v`h`^`t`gi | ci w`f`w`E` K`i w`k`M`w`i`B w`O`Z`x`q` o`ewl`R c`a`Z`te`b 2012-13`o` c`k`v`k Ki`t`Z` hv`f`Q | c`a`Z`te`b M`nK `^_`msi`Y tK`b`^`i` c`wi`ms`L`v`w`f`w`E`K` K`v`h`^`g` Z`t`j` aiv` n`t`q`i`Q | cvk`i`cv`k, Z`Y`g`j` ch`q`i M`nK`i` i G` tK`b`^`i` t`m`ev cvl`qvi K`t`q`K`w`U `o`v`S`i`l` Z`t`j` aiv` n`t`q`i`Q |

GK b`R`ti Awf`thvM w`b`u`w`Ei weei`Y`x

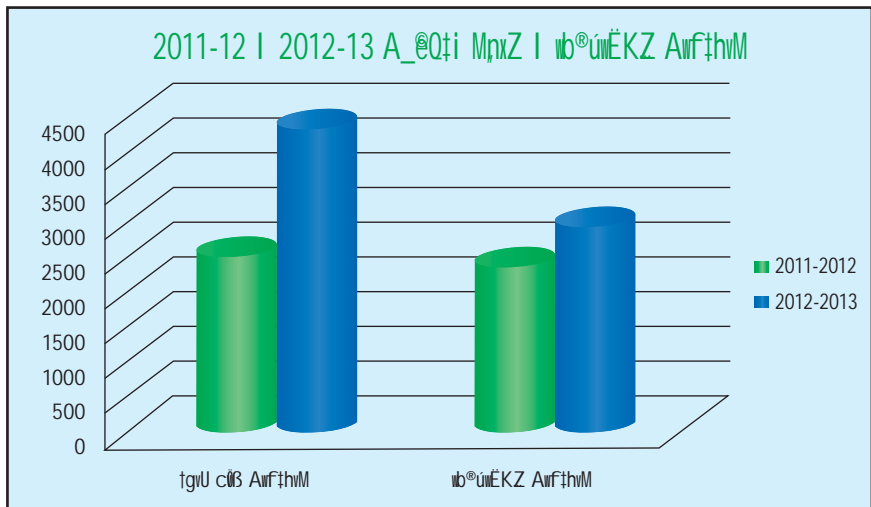
mgq`K`v`j	t`g`v`U Awf`thv`Mi`ms`L`v`	w`b`u`w`E`K`Z`Awf`thvM`	A`w`b`u`w`E`Awf`thvM`	w`b`u`w`Ei`n`vi`
31 g`v`P`^`2012 ch`S`i`	2151	1941	210	90%
30 R`p` 2013 ch`S`i`	7144	5597	1547	78%

c`a`Z`te`b t`_tK t`_L`v` hv`q, gv`I `^`B` e`Q`i`i g`ta`^`B tK`^`^`w` m`v`to` c`u`P` n`v`R`v`i`i` t`e`w`k` R`w`j Awf`thv`Mi w`b`u`w`E`m`n` t`tki c`l`v`s`i` A`A`t`j` i e`vs`K M`nK w`Ksev e`vs`w`Ks

tmevKvgx mvaviY gvbŕl i bvbwea wRÁvmvi Reve t` qvi gva`tg wKQŭv ntj I Zv` i cZ`vkv ciY KiŕZ tctiŕQ|

A_ŕQi 2011-12 I 2012-13 G MpxZ I wb`ŭmĒKZ AwfŕhvM 2012-13 A_ŕQi ceŕZP 2011-12 A_ŕQi i Zj bvq AwfŕhvŕMi cwi gvY 70 kZvsk tetotŕQ| Ab`w`ŕK, 2012-13 A_ŕQi cŕeP A_ŕQi i Zj bvq AwfŕhvM wb`ŭmĒi kZKiv nvi Kgtj I msl`mZ w` K ŕŕK wb`ŭmĒi cwi gvY 571ŭJ tetotŕQ|

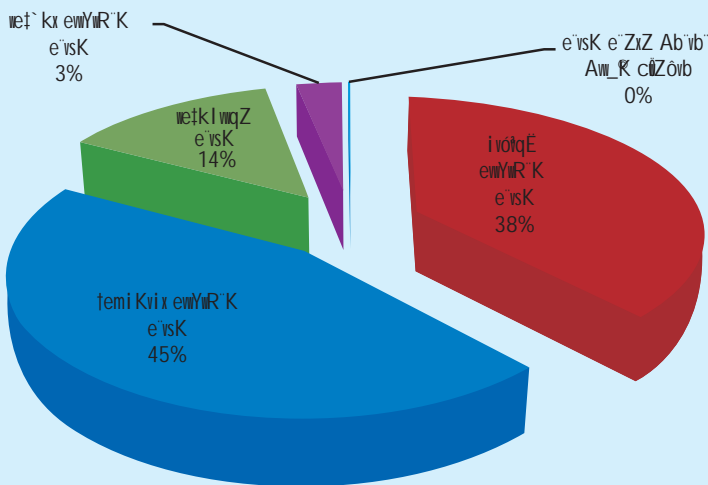
welq	A_ŕQi 2011-12	A_ŕQi 2012-13
MpxZ tgvU AwfŕhvM	2526	4296
wb`ŭmĒKZ AwfŕhvM	2370	2941
AwfŕhvM wb`ŭmĒi nvi	93.82%	68.46%



e`vsK Mŕc Abjvqx AwfŕhvM

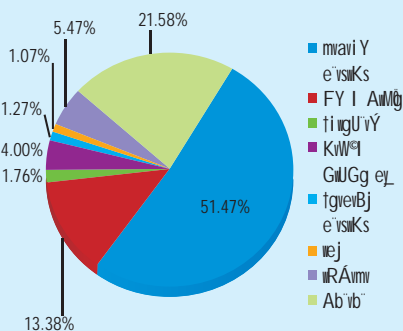
30 Rŕ, 2013 chŕl Z` weŕktŕY t` Lv hvq th, cŕB AwfŕhvŕMi gŕa` cŕq 45 kZvskB temi Kwii e`vsK,tjvi wei`ŕx| ZvQrov, ivŕŕq gwj Kvaxb emwYwR`K I weŕklwqZ e`vsK,tjvi wei`ŕx AwfŕhvŕMi nvi h_v ŕg cŕq 38 I 14 kZvsk| weŕ`kx emwYwR`K e`vsK Ges e`vsK e`ZxZ Ab`vb` cŕZŕvŕbi wei`ŕx cvl qv AwfŕhvŕMi nvi h_v ŕg 3.02 I 0.15 kZvsk| wAvBwcm-tZ wefŕbeaiŕbi AwfŕhvM MpxZ ntŕ_vŕK| thgb-wefŕbeaiŕbi wnmve tLvj v I wnmve cwi Pjv bv; mŕ wnmveqŕb fj, AwZwi³ mŕ Av`vq, mŕ nvi avhŕiŕY bxwZgvj v j.Nb; ŕPK, wej I WrdU Gi A_`Av`vŕq Awbqg, Pvr, Kwgkb, wd avhŕiŕY Awbqg; tiwgu`vŕY;

GK bRti Rp 2013 chšl AwfthvMi cwi msLvb

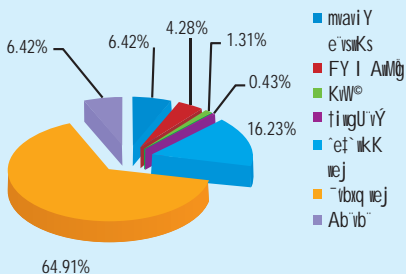


~vbxq ev e'ekK vej ; tWueU KwW© Kwgkb, wd avhRi tY Awbqg; tiugU'vY; ~vbxq ev e'ekK vej ; tWueU KwW© t wWU KwW© GuUGg cwi Pvj brq Awbqg; Mi'vnuU ev Gj vm Gi wecixZ tctgU ms vsš FY gÁvi tZ `xNfwi Zv; teZb, tcbkb, fivZv cšv'vb vej e'Kiv BZ'w | 30 Rp, 2013 chšl tUwj t'v'vb l wj wLZfvte cšB AwfthvM, t'j v wek tY kv t' t' Lv hvq, Gme AwfthvMi tenki fivMB m'vavi Y e'vswKs, FY l AwMš Ges ~xKwZ we'j i tctgU ms vsš|

tUwj t'v'vb cšB AwfthvM



wj wLZfvte cšB AwfthvM



12.6 ÔmAvBırcımÕ t_+K ÔGdAvBımGmıWÕ

MõnK Ñ_©msi ¶¶Y tKt`i mvdj`+K ati ivLv, Gi KgRvE l cwi wa m=úfıwi Z Kiv Ges e`vsk l Aw_℞ cÕZõvb_tjvi MõnKt`i AwfthvM Avtiv`*Z l mntR mgvartbi Rtb` G tK`WtK cpM¶tbi gva`tg m=úfıZ evsjv`k e`vstKi cåvb Kvh¶j tq ÔdvBb`wYqyj BıUwMÕU GÕ Kv÷gvi mwf¶mm wWcvU¶gU (GdAvBımGmıWÕ) õ bvtg GKıU bZb wefWM`vcb Kiv ntqtQ| G wefWM GKw`+K thgb t`tki Aw_℞ tmev cÕZ`vKx gvb¶li mÿ_©msi ¶¶Y Ki+Q, Ab`w`+K Aw_℞ tmev cÕvbKvix cÕZõvb_tjvi cvtk t_+K Zvt`i tmevi gv¶vbq¶b mnvqK fıvgKv cvjb Ki+Q| GfıteB G bZb wefvMıU BtZvgta` evsjv`tki gea¶vb e`vsk MõnKt`i Av`v l wbf¶Zvi cÕZxK wntıte wbt`RtK cÕZõv Ki+Z tRvi K`tg GıMıtg Pj tQ|

12.7 MõnK tmevi gv¶vbq¶b Ab`vb` c`+¶¶c

evsjv`k e`vsk i`ay MõnK Ñ_©msi ¶¶Y tKs`a cÕZõvB bq eis MõnKt`i Ñ_©msi ¶¶Y bvbwea c`+¶¶c wbtqtQ|

- AvgvbZKvix, webtqvMKvix Ges Ab`vb` Ñ_©msıK-õti hvTZ e`vsk m=úfıK® ch¶ß l mWK Z` w`+Z e`vsk_tjvi Aw_℞ weeiYx eva`Zvgj Kfıte cıfı Kvq cKvtki weavb Kiv ntqtQ|
- AvgvbZKvix t`i Ñ_©msi ¶¶Y evsjv`k e`vstKi AvgvbZ exgv`xtgi wel qıU me¶ıvıYtK RvbtZ G ms vŞı GKıU tbnıUk kvLv_tjvi`k`gyb`v¶b`vc¶bi Rtb` e`vsk_tjvtK wbt`Rbv t` l qv ntqtQ|
- e`vsk_tjvtK Zvt`i mÿ nvi, PvR®, Kıvgkb, wd, weıbgq nvi BZ`w`i Zıwj Kv l RbmıvıYtK AeınZ Kivi Ges Zvt`i l tqemvBtU GB Zıwj Kv`ı ZımnKvti cKvk Ki+Z civgk¶ qv ntqtQ|
- e`vsk_tjvi gta` cÕZthwMzv mÿıi Rtb` Zvt`i AvgvbZ l FtıYi mÿ nvti i Zıwj Kv evsjv`k e`vstKi l tqemvBtU cÕ kB Kiv nt`Q|
- e`vskıs bıwZgvjv ms vŞı mte¶Eg PP¶ l Frequently Asked Questions (FAQs) evsjv`k e`vstKi l tqemvBtU cÕ kB Kiv nt`Q|
- RbmıvıYtK cÕZvi Yvi nvZ t_+K i¶ıv Kiv A_¶ tKıtv ai¶bi A%ea e`vskıs l vgv`v cÕj vfb wel tq mZKZvgj K weÁwß msev` gva`tg c¶vi Kti RbmıvıYtK Zv t_+K weiZ`vKvi civgk¶ qv nt`Q|
- Rij UvKvi e`envi tivta RbmıPZbZv mÿıi Rtb` weÁwß c¶vi Kiv nt`Q|
- Aw_℞ evRvti i wefvbæYc` cÕ>` Kivi t¶¶ıfı tm_tjvi BıZevPK w`K l SıK m=úfıK®RbMYtK mg`K aviYv t`qvi j`¶¶ Aw_℞ LvZ welqK wk¶ıv ev Financial Literacy Pıj jı wel tq| evsjv`k e`vsk KivR Ki+Q|

GtZw` b e`vsK weliq MõnKti th fxiZ wQj Zvi weciqtZ MõnKt`i ~v`msi qjtYi
Rtb` wbišli KivR Kti hvt`Q evsj vt`k e`vsKti wAvBicwm Z_v GdAvBimGmiW|
evsj vt`k e`vsKti GKK cPóvq e`vsuKs LvZ MõnK tmev AvšRwZK gytb DbzZ
Kiv mæe bq| Gt`qjt` e`vsK l Aw`R cõZõvb,tj vtK GwMtq AvmZ nte| Zvt`i
gtb ivLZ nte, e`vsK e`emv MõnKtKw`K etj MõnKti mštõi l ciB e`vsKti
mjbvg wbfP Kti | DbzZ wetk;l AZ`vbyaK cõy`wbfP e`vsuKs e`e`v itqtQ| A_P
tmLvbl cõZwbqZ e`vsK,tj vi wei`tx MõnKt`i AwfthvM Avtm| ZvB Avgtv`i
t`tkl e`vsKti wei`tx MõnKt`i AwfthvM AvmvUv A`vfwek wKQz bq| Avi
AwfthvM wbo`uwiEi gva`tgB e`vsKti MõnK mštõ eRvq ivLv Ges MõnKt`i gtbvthvM
AvKI` Kiv mæe| G`wofw/2 t`tKB e`vsK,tj v DbzZ MõnK tmetK Zvt`i
e`emvqK mthvM wntmte MõnY Ki te - GUvB tK>`iq e`vsK cZ`vkv Kti |

Zwi L XvKvi weqvg wggj braqZtb bM` `β j ǂ UvKv I 5 tZvj v I Rtb̄i GKwU ˘Ye` K Ges evsj vt`k e`vsťKi GKwU † ÷ cđ̄dmi tingvb tmvenvt̄bi nvtZ cj ˘vi wntmte Ztj t` I qv nq|

cđ̄dmi tingvb tmvenvb t`tki Av_ᵉmvgv̄mRK Dbq̄tb GK w̄bteiv Zcđ̄Y e`w³Zij 1956 mvtj wZwb K`vgweR wekpe`vj q t`tk A_ᵉwZtZ Gg. G w̄wM̄ ARᵉ Ktib| Gi AvtM wZwb QvĪ Rxeb AwZewinZ KtibQb `w̄Rfij s-Gi HwZn`evnx tm̄U cj m&`tj (1942-50) I j vt̄nvt̄i A`wPmb Ktj tR (1951-52)| GQvovl Zui wk̄ǂvRxeb we`Z ntq̄Q A_`tdwWᵉ| nvf̄Wᵉwekpe`vj tqi gtZv cw_ex weL`vZ wekpe`vj tq| 1957 mvtj t`tk wđ̄ti Gtm wZwb XvKv wekpe`vj tq cđ̄vI K wntmte wk̄ǂKZv Rxeb `i` Ktib| 1977 mvtj Aa`vcK wntmte XvKv wekpe`vj q t`tk Aemi tbb| Aemi t̄bqvi AvtM wZwb evsj vt`k cwi Kí bv Kwgk̄t̄bi m`m` wntmte `wqZi cvj b Ktib| wkí, we`jr Ges cđ̄KwZK m̄ú` wfvM Ges AeKvWtgv wfv̄tM h_v t̄g tPqvi g`vb, M̄telYv cwi Pvj K I gnvcwi Pvj K wntmte KgPZ wQ̄tj b| 1972 t`tk 1974 mvj chᵉ| weAvBwWgm-G A`w̄gwi Uvm tđ̄tj v wntmte KvR Ktib| wZwb evsj vt`k Dbq̄b M̄telYv cđ̄Zövb (weAvBwWgm) Gi cwi Pvj t̄ki `wqZi cvj b Ktib| cđ̄dmi tmvenvb KBb Gwj Rite_ nvd̄tR 1976-79 chᵉ| wfv̄RwUs tđ̄tj v wntmte `wqZi cvj b Ktib Ges evsj vt`k t̄c̄m̄t̄W̄U Gi G`wfv̄BRwi KvDwYj, cwi Kí bv gš̄vj q Ges A_ᵉwZK m̄úKᵉ wfv̄tMi m`m` wQ̄tj b| wZwb 1996 mvtj ZĒjeavqK miKv̄ti A_ᵉwZK Dc̄t̄övi `wqZi cvj b Ktib| 1994-99 mgqKvtj wZwb w̄w̄c̄w̄W̄i w̄b̄ēf̄x tPqvi g`vb wZwb wQ̄tj b| mvD_ Gw̄kqv tm̄Uvi di cwj w̄ ÷ w̄VR-G (2001-05) w̄b̄ēf̄x cwi Pvj K wQ̄tj b| Aa`vcK tingvb tmvenvt̄bi cđ̄KwZK eB I ḡt̄b̄w̄M̄t̄di msL`v 42wU| ZvQrov, wewf̄b̄ēRv̄b̄t̄j Zui 200 Gi I c̄ti t̄j Lv cđ̄KwZK ntq̄Q| Zui Rxeb̄i Āt̄b̄K̄Uv R̄t̄oB īt̄q̄Q mḡx evsj vt`tki `c̄đ̄ Zui t̄j Lwb evi evi B K_v et̄j t̄Q Db̄wZ I mḡw̄x̄i c̄t̄ǂ| evsj vt`tki cđ̄ZwU gvb̄t̄i t`vi t̄Mrovq GKwU m̄y g A_ᵉwZi m̄jeav t̄c̄t̄Q t`evi j t̄ǂ| GB A_ᵉwZwe` Zui Rxeb̄i t̄k̄b̄ mgq t`tk `i` Ktib AvR Aewa w̄bij m cwi k̄ḡ Ktib hv̄t̄Qb|

13.3 w̄Zxq ᵉevsj vt`k e`vsK cj ˘vi ᵉ weRqx cđ̄dmi W. bj`j Bmj vg

`xN̄ᵉi w̄Zi ci evsj vt`tk A_ᵉwZ wełtq M̄telYv I tgš̄ij K Ae`vt̄bi m̄t̄KwZm̄t̄j c̄ ᵉevsj vt`k e`vsK cj ˘vi -2009ᵉ m̄s̄b̄bv cđ̄ vb Kiv nq| GKwU w̄bi t̄c̄ǂ I kw³kvj x w̄b̄ēf̄Pb cđ̄ qvi m̄j̄c̄w̄i k t̄g evsj vt`k e`vsťKi cwi Pvj bv clᵉ Avš̄R̄w̄ZK L`w̄Zm̄ú̄b̄ēA_ᵉwZwe` cđ̄dmi W. bj`j Bmj vgt̄K w̄Zxq evsj vt`k e`vsK cj ˘v̄ti I Rtb̄` ḡt̄b̄v̄xZ Ktib| 31 gvPᵉ 2010 Zwi t̄L trv̄t̄Uj tm̄b̄vi Mul Gi eji t̄g Av̄t̄q̄w̄RZ Ab̄p̄v̄t̄b̄ bM` `β j ǂ UvKv I 50 M̄g I Rtb̄i GKwU m̄yᵉ` K Ges



31 গুণ 2010 Zui tL AvcqmRZ GK Abvrb W. bj"j Bmj vtgi nvtZ 0evsj vt`k e'vsK cj`vi 20090 Ztj w`t`Qb A_0Sx Rbve Avej gvj Ave`j gvnZ I evsj vt`k e'vsKi MfbP W. AmvZDI ingvb

evsj vt`k e'vsKi GKul t ÷ W. bj"j Bmj vtgi nvtZ Ztj t`b A_0Sx Rbve Avej gvj Ave`j gvnZ I evsj vt`k e'vsKi MfbP W. AmvZDI ingvb | Kg, cAV I `t`wkZvq Abb` e'w3 Z;W. bj"j Bmj vg GKRb `bvgab` A_0xwZie` | Amvavi Y Kg0wi Kí bvi AnaKvix W. Bmj vg AvSR0ZK A/ztb th mrvvg AR0 Kti tQb Zv t`tki fivgwZPK Kti tQ D3/4j | wZwb wimvP0 tdtjv A`vugwi Uvm ct` h3 ivt0i I qmksUt b Aew`Z B'Uvi b'vkbvj dW cvj wv wimvP0 B'YUwJU DU (IFPRI)-G mdj Zvi m1/2 `wqZ; cvj b Kti hv`t`Qb | tckvMZ Rxtbi `i`tZ wZwb XvKv wekpe`vj tqi A_0xwZ wefvM Aa'vcbv Ktib | wZwb cvwK`lvb B'YUwJU DU Ae tWt'fj ctg;U BtKvrbwvGm Ges cieZP mg tq weAvBwGm0i cwi Pvj K wntmte l `wqZ; cvj b Ktib | wZwb evsj vt`tki c0g cwi Kí bv Kvgk' b i tWcyl tPqvig'vb w0tj b | 1975 t`tk cieZP mg tq wZwb A` tclw0wekpe`vj tqi Aaxb tm0U A'vUwvb Ktj tRi tdtjv I BDbvBtUW b'vkbm A'vU GwM0Kvj Privj AM0bvBtRk' b i mnKvix gnvci Pvj K wntmte `wqZ; cvj b Ktib | Btqj I K'vgrE wekpe`vj q Ges j Ub I tb`vij vU `g Ae BtKvrbwvGkmmn wek'ki wef'f'vewL`vZ wekpe`vj tqi AvgSfY wZwb wfvRulS G'vKv'Wwvukqvb wntmte KvR Ktib | A_0xwZi wef'f'vewL'vq Zui Ae`vb t`tk Ges wef'f'k m'kKZ | c0KvukZ M0S'i mS'lv c'Pk | t`wk-wet`wk wef'f'vew Rvb0j Zui kZwvK D'j L'ihvM` c0Kvkbv A_0xwZi Mtel Yv t'q'it'k mgx Kti tQ | cvwK`lvb Avgtj 0`B A_0xwZ0 wbtq t'f'et'Qb | 1956 mvtj i AvM ÷ gvfm Abv0Z A_0xwZie` t`i m'asj tb W. bj"j Bmj vgm ce0cvwK`lvbi A_0xwZie` MY c0g 0Z A_0xwZi avi Yv D' l vcb Ktib | Zut`i h3 wQj , nvRvi gvBj `t'Zj; `0U t`tk GK A_0xwZ Pj tZ cvti bv | 1971 mvtj cvwK`lvb `i`Zc'Y0ct` KgPZ Ae`vq evsj vt`tki gnvb m'axbZv h'x AskM0t'Yi gra'tg wZwb t`k I gvuLi c0Z th AKw'g fvj evmv Avi m'vnmKZvi m'q'i ti tL tQb Zv meR'vew` Z |

t`k `faxb ntj wZwb RwoqtQOb t`k Movi KutR| weMZ AaRZK ati A_0xniZi
 wefbaet`f`f wekI Kti KwI, Lu` wbi vcEv, `wii`* wegvPb, AvSRWZK emYR" I
 A_0xniZK Dbqtb weItq Zui tgSuj K MtelYv I myPwSZ gZvgZ GKw`tK thgb
 RvZxq Dbqtb "ZcY`w K-wbt` Rbv w`tqtQ, Ab`w`tK AvSRWZK A½tbi Zui
 my`f KgnÁ cksmZ ntqtQ|

13.4 c0dmi W. gkiid&tnvmb tctj b ZZxq 0evsj vt`k e`vsK cj`vi 0

evsj vt`k e`vsKti cwi Pvj bv cl© KZR MwZ vbePb KugwU c0dmi W. gkiid&
 tnvmb-tK 0evsj vt`k e`vsK cj`vi-20110 m`ybbv t`qvi w`xvSf tbq| ei0wvj i
 gv³ msM0tg Amvgvb` Ae`vb, t`kxq AvAj K I `ewK A½tb Dbqtb Ges A_0xniZi
 ZwEjK MtelYv I c0tqwmK PPq my`xN`Qq `kKe`vcx KgRxtbi emYf` fvgKvi
 `xKwZmjfc ZwtK G cj`vtii Rtb` gtbvbxZ Kiv nq| c0dmi gkiid&tnvmb
 A_0xniZtZ gv÷vm©Ae AvU0 wVM0 AR0 Ktib c0tg XvKv wekpe`vj q Ges



18 Rj vB, 2012 Zwi tL i cmx evsj v tnvUtj AvtqwrZ Abvrtb 0evsj vt`k e`vsK cj`vi 20110
 weRqx c0dmi W. gkiid&tnvmb Gi nvtZ cj`vi Ztj w`t`Ob gbbxq A_0Sg
 Rbve Avej gj Ave`j gjnZ I evsj vt`k e`vsKti MfbbP W. AwZDi ingrb

cieZ0Z gvbtP÷vi wekpe`vj q t`tK| wZwb j 0b wekpe`vj q t`tK A_0xniZi
 I ci wGBPW AR0 Ktib| wZwb XvKv wekpe`vj tq 1951-52 Ges 1974-91 chSf
 Aa`vcbv Ktib| 1957-58 mtj ce`cwK`lb c-wbs tevWf BtKrtbwg÷ wntmte
 KgPZ wQtj b| 1958-68 mtj wZwb ivRkvnx wekpe`vj tq Aa`vcbv Ktib| 1968-
 70 mtj BqK0BDwb fvm0 BD.tK-tZ wZwb bycdi A`vU wj fvi nvg tdtjv wntmte
 wQtj b| gv³hyx PjvKvtj wZwb gvrRebMi miKvtii c-wbs tmj Gi m`m` Ges
 1972-74 mtj evsj vt`k miKvtii cwi Kíbv Kwgkb Gi m`m` wQtj b| wZwb

RwZmstNi weifbæcÛZôvfb Ges Ab`vb` `e`f`wkK mrvh` ms`vq MtelYvgj K KvR Kti`Qb| evsj v`tki cZ`si MõgvÅtj i ¶jav I `wii`a` `ixKiY, FY mrvqZvi kZ[©] mnRxKiY, iBwbi KvVvtgvMZ cwi eZ[®], tiwgU`v`Yi Aštcœvn evortbv Ges Zvi cFve, tMvej vBtRk`ti cFve, evsj v`k A`%bwZK I mvgvRK BwZnm, buMwi K mgvR I mkvmb BZ`w` w`elq wbtq MtelYv Kti`Qb| wZvb evsj v`tki A`_õxiZi KvVvtgv, RbmsL`v, MõgxY Dbqtb Ki, miKwii e`q, `e`f`wkK mrvh`, Lv` mltbF`PZv `wi`a` w`etgvPb, KwI Dbqtb mgm`v wPwY`ZKiY, ¶jav I Acjõ `ixKiY BZ`w` w`elq A`tbK cœU iPbv Kti`Qb, hv`tk I w`et`tki weifbæRvbifj I eBtq cKwvKZ ntqtQ| D`tj L`, wZvb 22 tde`qwi, 2013 Zwi`L BtšKjv Kti`b|

13.5 evsj v`k e`vs`tki mvt`eK Mfb`P Rbve G. tK. Gb. Avntg`-tK mseabv

MZ 11 Rvbgwi, 2011 Zwi`L evsj v`k e`vsK tUlbs GKv`Wgx (weuUJG), evsj v`k Bbw`-wUDU Ae e`vsK g`v`bRt`g`U (weAvBweGg) I Bbw`-wUDU Ae e`vsKvm[®] evsj v`k (AvBweve) Gi thš`_D`v`M evsj v`k e`vs`tki mvt`eK Mfb`P Rbve G. tK. Gb. Avntg`-tK mseabv t`qv nq| t`kix I `ewk`K A`v`tbi tK>`ix e`vsKs RMtZ wZvb Rxeš`wKse`š`k| MZ kZv`xi c`Avk `k`Ki tMvov t`_tK`i`i` Kti`



11 Rvbgwi, 2011 Zwi`L weuUJG tZ AvtqvwRZ GK Abp`v`b
Rbve G. tK. Gb. Avntg`-tK mseabv cU`vb Kiv nq

`v`xbZv-DËi h`y`weaY`l evsj v`tki Avw`_R Lv`Zi Dbqtb Ae`vb ivLv `bv`gab` e`vsKvi`f`i g`ta` AMMY` GK ewj õ e`w`³Zi wZvb| evsj v`k e`vs`tki wZxq Mfb`P Rbve Avntg` `v`xbZvi AvtM I cti` t`tki KtqKwU ewwYR`K e`vsKmn tK>`ix e`vs`tk weP`¶Y tbZZ; w`tq`Qb| wZvb eUgw`l`K KgRxe`tbi AwvKvi`x| MZ kZ`tki c`Avk `k`Ki tMvovi w`tK wek| e`vs`tk KvR Kti`b, mËi `k`Ki gvSv`g`vS`tZ

AvBGgGd Gi Dcť óv Ges Avnki `kťKi gvSvqWŠ Rvcvb Ges `wŕY tKwi qvq
 evsj vť`tki i vóx Z wntmte wbtqWRZ wQtj b | H mgq Rvcvb mgvR Ges ms`wZi
 AMva Ávtbi `ŕKwZ`ťc wZwb Rvcvťbi GKwU wekte`vj q KZR ŐAvťj KRvŪvi `v
 tMŪŪ `Y`ťK fwl Z nb | wZwb weAvBwGmŪi wmbqi tdtj v, wmcwW Ges cwk`vb
 I evsj vť`tki Bbw`wDU Ae e`vsKvm`Gi tdtj v Ges weAvBweGg Gi A`wqwi Uvm
 tdtj v | wZwb AwL`R LvťZi Dbqťbi Rťb` tek wKQy cŪZŪvb `vcťb AMŪx fvgKv
 cuj b KťiťQb | e`vswKs LvťZi gvbe m`c` Dbqťbi KwiMi wntmte th cŪZŪvb
 BťZigťa`B kxťl`ťiťqťQ tmB cŪZŪvb evsj vť`k Bbw`wDU Ae e`vsK gvťbRťgUmn
 (weAvBweGg) ZrKvj xb ce`cwK`ťbi cŪg Av`Ávj K e`vsK B`v`b`gvťKŪvBj
 e`vsK, I q`vi nvDwRs Kťcťi kb, BKjBwU cwlŪmťckb dvŪ, temi Kwi LvťZ cŪg
 AwL`R cŪZŪvb AvBGdAvBwm Ges temK e`vsK cŪZŪvi tŕťťŕ wZwb „i`ZcY`
 Ae`vb ivťLb | evsj vť`k e`vsťKi Mfb`ŕ`vKvKvj xb wZwb evsj vť`tki GKgvŕ
 wmwKDwi wU wCŪUs tčňwU cŪZŪvi Dť`vM tbb | Zwi Dť`vťM `wncZ me AwL`R
 cŪZŪvťbi mpj GLb Avgi v cwŕQ |

Rbve Avntg` tKej e`vswKs Z_v AwL`R Dť`vM mRťb wbtRťK mxvgZ ivťLb w |
 cvkvcwk Ávtbi Avťj v Őwotťqťb t`k-wet`tk | Zwi i wPZ cĚŪ evsj vť`k, fvi Z,
 cwK`vbmn wevfbet`ťki Rvbťj cKwKZ ntťqťQ hvi gťa` tekwKQycĚŪ AvBGgGd
 Gi tK`ťq e`vswKs ms vsŕ bibliography tZ `vb tčťqťQ | AvťRv wZwb Zwi
 eŕxewĚK PPFq Zrci iťqťQb Ges Amvgv` mRbkxj Zwi cwi Pq w`ťq hvť`Qb |
 GLbl wZwb Zi`Yť i mwŕKxj fvebv I Dť`vťMi cŪZ Drmn w`ťq PťjťQb |

mŕxN`Qq `kKe`vcx KgRveťbi Ae`vťbi `ŕKwZ`ťc wevewJG, weAvBweGg I
 AvBwee-Gi Dť`vťM mŕ i hŕŕ i vóxť`ťK XvKvq Gťb meRb kŪxq e`vsKvi Rbve G.



11 Rvbgwi, 2011 Zwi tL wgi cj `evsj vť`k e`vsK tUlbs
 GKvťWgťZ `wncZ ŪG. tK. Gb. Avntg` AwLťUwi qvgŪ-Gi bvg
 dj K DťbPb KiťQb Rbve G. tK. Gb. Avntg`

tK. Gb. Avntg`ťK mseabv
 t`qv nq | ZvťK mseabv
 cŪvťbi Ab`Zg Dťi`k`
 e`w`MZ I mgwŪMZ mvg`I
 m`ŕebvi welfq Av`v I
 AvZ`wckym tRvi`vi Kiv Ges
 Zwi eYŪq KgRxeb t`ťK
 wKŕlv I AbťcŪYv tbl qvi
 Rťb` Zwi KvťRi mť½
 Avgvť`i bZb cRťbvi
 e`vsKviť`i cwi Pťqi tmZy

cl̄k̄Zi Kiv| Rbve G. t̄K. Gb. Avnt̄g` Gi ḡt̄Zv GKRB `i` w̄om̄=úb̄el m̄Rb̄k̄x̄j e`vs̄Kvi Ges wek̄ó A_ḡw̄Zwe`t̄K mseab̄v RvZx̄q I mgv̄R Rxeḡbi AMḡv̄T̄v I AvZwek̄j̄m̄t̄K D̄3̄4̄weZ K̄t̄īt̄Q| Zui Ae`vb̄t̄K w̄Pi`ḡi Yx̄q iv̄Lvi R̄t̄b` MZ 11 Rv̄b̄q̄w̄i, 2011 Zwi t̄L evs̄j̄ v̄t̄`k e`vs̄K t̄Ūb̄s GKv̄t̄Wḡt̄Z Ae`Z Av̄šR̄w̄ZK ḡv̄b̄m̄=úb̄rēnr̄ c̄wi m̄t̄i i w̄ḡj̄ b̄v̄q̄Zb̄w̄t̄K ḡG. t̄K. Gb. Avnt̄g` Aw̄w̄t̄Uwi q̄vḡḡ b̄v̄t̄g b̄v̄ḡKiY Kiv n̄t̄q̄t̄Q |

13.6 evs̄j̄ v̄t̄`k e`vs̄t̄Ki m̄v̄t̄eK Mfb̄ḡ Rbve j̄r̄di i ngvb̄ mi Kvi -t̄K mseab̄v

Ḡt̄m̄w̄m̄t̄q̄kb Ae e`vs̄Kv̄m̄ḡevs̄j̄ v̄t̄`k w̄j̄ w̄ḡt̄UW (Ḡwe) I B̄Ȳw̄ŪJDU Ae e`vs̄Kv̄m̄ḡ evs̄j̄ v̄t̄`k Av̄B̄we) Gi th̄š_ D̄t̄`v̄t̄M 8 w̄w̄t̄m̄=ḡ, 2010 Zwi t̄L evs̄j̄ v̄t̄`k e`vs̄t̄Ki m̄v̄t̄eK Mfb̄ḡ Rbve j̄r̄di i ngvb̄ mi Kvi t̄K mseab̄v t̄`q̄v̄ n̄q| D̄³ Ab̄ḡv̄t̄b̄ c̄āvb̄ Aw̄Zw_ w̄Q̄t̄j̄ b̄ A_ḡḡḡ Avej̄ ḡj̄ Ave`j̄ ḡm̄Z Ges wēt̄kl̄ Aw̄Zw_ w̄n̄t̄m̄t̄e D̄c̄w̄Z w̄Q̄t̄j̄ b̄ Mfb̄ḡ W. Aw̄ZDi i ngvb̄|



8 w̄w̄t̄m̄=ḡ, 2012 Zwi t̄L Ab̄ḡZ GK Ab̄ḡv̄t̄b̄ evs̄j̄ v̄t̄`k e`vs̄t̄Ki m̄v̄t̄eK Mfb̄ḡ j̄r̄di i ngvb̄ mi Kvi t̄K m̄=ḡb̄v̄r̄ c̄āvb̄ K̄īt̄Q̄b̄ A_ḡḡḡ Rbve Avej̄ ḡj̄ Ave`j̄ ḡm̄Z

evs̄j̄ v̄t̄`k e`vs̄t̄Ki m̄v̄t̄eK GB Mfb̄ḡ MZ 24 R̄p, 2013 Zwi L t̄iv̄R t̄m̄v̄gevi m̄Kv̄t̄j̄ iv̄Rav̄b̄xi GK̄īŪ n̄vm̄c̄v̄Z̄v̄t̄j̄ w̄P̄w̄K̄rm̄v̄ax̄b̄ Ae`v̄q̄ 80 eQ̄i eq̄t̄m̄ ḡZ̄iēiY K̄t̄īb̄| 24 R̄p̄ Zwi t̄L evs̄j̄ v̄t̄`k e`vs̄K P̄Z̄t̄ī Zui c̄ḡ_ḡ b̄v̄ḡv̄t̄h̄ R̄iv̄b̄Rv̄ Ab̄ḡZ̄ n̄q| R̄iv̄b̄Rv̄q̄ evs̄j̄ v̄t̄`k e`vs̄K, wēw̄f̄b̄re`vs̄K I Aw̄_R̄ c̄āZ̄v̄t̄bi me`ḡt̄ī i KḡR̄Z̄P̄KḡP̄vī w̄MY Ask̄ t̄bb̄|

j̄r̄di i ngvb̄ mi Kvi e_ov̄ t̄R̄j̄vi d̄j̄ t̄K̄v̄Ū M̄ḡt̄ḡ 1934 m̄v̄t̄j̄ i 1 t̄de`q̄w̄i R̄b̄M̄ḡY K̄t̄īb̄| w̄Z̄w̄b̄ 1955 m̄v̄t̄j̄ X̄v̄K̄v̄ wek̄j̄e`v̄j̄ q̄ t̄_t̄K̄ i v̄ó̄teÁv̄t̄b̄ Gg.G w̄w̄w̄M̄ḡj̄ v̄f̄ K̄t̄īb̄|

1956 mvtj KivPxtZ Aew`Z Z`vbxšb tiwWl cwmK`łtbi eWkw÷s nvDłRi gubUwis wefvłMi G`vbnvj ÷ wntłte PvKwi Rxeb `ii` Kłib| cłZthwMzvGj K



jrdi ingub mi Kvi

cixłvq kZwaK cixłv`ł i gta` wZwb cłg `vb Awakvi KłiwQłj b| G PvKwi łZ wZwb gvł GK eQi wQłj b| 1957 mvtj KivPxt` Z`vbxšb nwee e`vstK thvM`łtbi gra`tg wZwb Zui e`vsłKs Rxełbi mPbv Kłib| wZwb wQłj b GKRb cłwZkxj e`svKvi | e`vsłKs tmevtK mgłqvcthvMx Kivi jłł` me`vB ms`vi gj K KvłR wZwb wbtqwmRZ ł`łKłQb| ł`łk `ł I AvajłK e`vsłKs młxłZ mviRxeb wbi j m cłPóv Pvnj łq łMłQb| wekłe`vj q Kgłs`vcb cłkí

(weKí) D`młeb, cłBg e`vsK wj wgtłUWłK Mło łZvj v, e`vsłKs łckivq wełkó I D`Pzi łgavi mgvłtek NUłtvv G mełKOB Rbve mi Kvi i łPšKk I D`młebx e`vsłKs łgavi `łłi enb Kłi | gvłPłł e`vsłKs, gwłb łPÁvi łKiv`úwłbmn wełfbłAwł`ł cłZóvb Zui łPóvłZB Mło I łł| evsj vł`k e`vstKvi łURwvi wWcvłłłłł Gi KvR łKej gvł XvKv` e`vstKvi cłvb kvLqv młgve`bv łi łL mvi v ł`łk m`úłwvi Z Kłi b| Kwł FY cłvłbi łłłł I wZwb wełfbłc`łłc MłY Kłi b| evsj vł`k e`vstKvi Mfbł`vKvKvj xb mgłq wZwbB cłg łLj vcx FY MłxZvł`i Zvnj Kv cłKvk Kłi mvmx `óvš`vcb Kłi b|

wZwb AMłx I łmvbnj x e`vstKvi mvtłK e`v`vcbv cwi Pvj K, gvłKłvBj e`vstKvi cł`b Pxd G`vWfvrvi wQłj b| D`młebx łgavm`úbł wełkó e`svKvi wntłte evsj vł`łki e`vsłKs RMłZi c_ cł kłł wQłj b wZwb| evsj vł`k e`vstKvi Mfbłłi `wqZj cvj bKvj xb e`vsłKs łm`łłi ms`vi Kvł`g Zi wšZKiy I thvM` KgłZł`i cł`vbnZi e`v MłY BZ`w` tekłKQz `i`ZcY`ł łgłłj K w`xvšł MłY Kłi cłksmv ARł Kłi b|

13.7 mvtłK łWcvł Mfbł G. łK. Młłvcva`vq `šì łY `šì Ymfv AvłqvRb

evsj vł`k e`vstKvi mvtłK łWcvł Mfbł młxj e`w`Zi; `ł fvłx, `úóev`x, mr I Kgł AwmZ Kgvı Młłvcva`vq (G. łK. Młłvcva`vq) 14 Rvbłłwi , 2013 Zwi łL Avłgvi Kvi

tU· vtm evaK"RwbZ Kvi tY
 ci tY vK Mgb Ktib| Zui tY tY
 30 Rvbgvwi, 2013 Zvwi tL
 evsj vt`k e`vs tK GKwU Ges 23
 gvP© 2013 Zvwi tL vevwUJG,
 weAvBueGg, Gwene I AvBueweÜi
 thS_ AvtqvRtb evsj vt`k e`vsK
 tUwbs GKvtWgxi G. tK. Gb
 Avntg` wj bvqZtb Avti KwU
 tYi Y mfvv AvtqvRb Kiv nq|
 Dfq tYi Y mfvv evsj vt`k
 e`vs tKi MfbP W. AvwZDi
 ingvb cäv v AwZw_ wntmte
 Dcw`Z wQ tY b| G. tK.
 Mt½vcrav`vq cÜg tkÜxi KgRZP



AmZ Kgvri Mt½vcrav`vq

wntmte 1950 mtY t t-U e`vsK Ae cvwK`v tY thvM`vb Ktib| wZvb wK`Yv Rxe tY
 Amvavi Y tgavi tYi thgb iv tLb tZgwb wbtqv tMi ci t tK thvM`Zv I tY Zvi
 mtY_ tK` tY e`vs tKi tY ZpY`ct` wqZ; cvj b Ktib| KgRxe tbi i i w` tK wZvb
 I qv wksU tY AvBGgGd-Gi AvtqvRtb gy tY wZi I ci wZb gvm tgqvw` GKwU



23 gvP© 2013 Zvwi tL vevwUJG, wgi cYi AvtqvRZ G. tK. Mt½vcrav`vq
 tYi Y mfvv e`v` ivL tQb MfbP W. AvwZDi ingvb

AvS R wZK cÜk`Y thvM`vb Kti cÜk`Yv` i gta` cÜg nb| Gi cY`vi t`fc
 wZvb cieZ`Z D³ cÜk`Y tKv tM© GKRB wi tY mvm`cvi mb wntmte wbePZ nb| i ay
 ZvB bq, GB mdj Zvi dtY cieZ` eQi tY tY Z Zv tK A_©, FY I e`vs wKs b wZ

Aww_R LvZ Dbqtb ti vW-tkv wet` tk ti wgu`vY tgj v, Aww_R wkv v KgnwP

evsj vt`k GKwU Dbqtbkxj m=vevvgg t`k| m=utZK mgtd mi Kvti i BwZevPK c`t`c Ges evsj vt`k e`vsstKi AMYx fngKvi dtj t`tki A_BwZtZ Avkve`AK DEiY NtUtdQ| mi Kvti i wevfbaec`t`c, evsj vt`k e`vsstKi KwU FY Ges qj` I gvSwi wki Fty cUv`bv Ges gwmb j Uvvi s cUztivagj K KvH`g Ges ewvR`K e`vsKmgfni ht_vchj` KvH`tgi dtj t`tk utE e`vcKfvte nvm tctqtQ; wekpe`vsstKi GK wi tcvU`tKI G e`te`i mg_`b cvl qv hvq| gwmb j Uvvi s cUztiva wetq t`tki mef` cDviYv Ges gwmb j Uvvi s cUztiva AvBtbi wbt`Rbv cvj bvt` wi tcvU`cDvbKvix ms`vmgfni KgRZMYtK cUqvRbxq cUkvYv t`qv Ges A`sgj`x ti wgu`vY mveavfvmx` i Kvtd tctQvbtvi t`q`t emvR`K e`vsKmgfni tmevi gvb Dbqtb Dwj wLZ cwi eZtbi cUvb KviY etj cUxqgvb nq| D`j L`, e`vswKs P`vtbtj A`sgj`x ti wgu`vY D`j L`thvM`fvte e`x cvl qvq 10 bt`f`f, 2009 Zwi tL evsj vt`tki `et`wkK gy`ti wi Rvf`10 wevj qb gwK`Wj vi AwZ` g Kti | `et`wkK ti wgu`vYi cwi gyv eZgvb mgtdl EaY`j`x itqtQ| `et`wkK gy`ti wi Rvf`f EaY`j`LZv evsj vt`tki A_BwZtZ bZb m=vebvi Uvi D`tb`Pb Kti tQ| t`tki Avcvgi RbmvaviYtK e`vswKs tmev wetq AwKZi AeinZ I DrmwvZKiY, e`vsk tmevtK RbmvaviYi Uvti tctQvbtv, I tqR-Avb`t` i tcti Z At`P wbi vcEv weavb I gwmb j Uvvi s cUztiva Kti t`tki A_BwZi tgSwj K Dbqtb i j`t` evsj vt`k e`vsK GKwU e`wZ gx ti vW-tkv Gi AvtqvRb Kti |

ti vW-tkv KgnwP nt`Q A_`wZK wkv v (Financial literacy) GKwU Ask | A_`wZK

wkv v Aw_R ct`Yi cUc`Zv, gj`, wbgqvPvi I mxgve`xZv AeinZ Kti mviY gvbj`tK G wetq wv`vst`wbtZ mnvgZv Kti | fvi Z, wv`vcj, gvj`tqwkqv, KvbvWv I hy`ivt`oi gtZv kw`kvj x A_BwZtZ RbmvaviYtK e`vswKs Z_v Aw_R evRvti i wevfbae cY` m=utK` avi Yv



26 gvP`2010 Zwi tL tUKvtd ti vW-tkv D`t`rab Kti b Mfb`W. AwZDi ingvb

t`qvi Rtb` A_`bowZK uk`¶vi e`vcK c`Pj b itqtQ| Zte evsj vt`tk G aitbi c`¶¶c GuUB c`g| GmGgB A_`qob ms vs`¶weufbqjLx c`Pvi Yvi gva`tg GB LvtZi Z_` ms vs`¶c`ZeÜKZv`ixKiY I m`æe` Df`v`v`i D0jxKiY; `wi`ª; fignxb I c`nsK Pwlvmn K.I.K mgvtRi GKwU epr Ask¶K Kw FY ms vs`¶weufbæcY` I mnR ktZ`FY cvl qv ms vs`¶Z_` c`vb; Awv`R LvtZi k;Ljv eRvq ivLvi vbwgtE gwb j Üvvi s I mšytm A_`qob c`Ztiva ms vs`¶c`Pvi Yvi gva`tg e`vcK RbtMvöxi gta` A_`bowZK m¶PzbZv m¶o; ünE vbi`rmvvnZKiY Ges`ea P`vtbtj we`k t`tk A_`c`t`Yi Dcvq I mpeavejx ms vs`¶weufbæaitbi c`Pvi Yv vQj G tiW-tkv Gi gj c`Zcv``welq|

evsj vt`tki K.I.Kt`i GKwU D¶j LthvM` Ask fignxb I c`nsK Pwlv | G mKj `wi`ª; fignxb I c`nsK Pwlv ¶K mnR ktZ`KwL FY I KwL FY msuk-öe`vsK,tjvi weufbæ`agmn evsj vt`k e`vs¶Ki Df`vM m`utK`thgb mg`K avi Yv tbB tZgwb mnR ktZ` KwL FY cvl qvi Rtb` e`vsK,tj vtZi Zvt`i c`ekwaKvi mwxgZ| dtj mnR ktZ` KwL FY I G ms vs`¶weufbæw`dgi c`Pvi Yvi gva`tg KwL FtYi welqvw` K.I.Kt`i h_v`¶vte AevnZ Kiv Avek`K|

`ea I e`vswKs P`vtbtj A_`c`t`Y GKw`tk thgb gwb j Üvvi stK vbi`rmvvnZ Kti Aciv`tk t`tki `et`wkK gy`i wi Rv`Ggi I ci AbjKj c`fvte t`ktK `et`wkK ewYtR` mpeavRbK Ae`v`tb ivtL| gwb j Üvvi s c`Ztiva welq mvgwRK m¶PzbZv Mto tZvj vi Rtb` c`v`exi weufbæ`k bvbvgtLx c`¶¶c vbtqtQ| Gi gta` itqtQ AvÄvj K ch¶q m¶x mgvtek, Rbmvavi¶Yi Rtb` weufbæaitbi Dbj` c`ZthvMZv, c`I-c`v¶ Kvq t` voc`I c`Kvk BZ`w` | `w¶Y Gukqvi t`k k`j sKv Zvt`i A_`vniZ I ewYR` welqK wek¶e`v`j tqi cW`m¶tZ gwb j Üvvi s c`Ztiva ms vs`¶welq BtZvgta` Ašif` Kti¶Q| Bbw`=wDU Ae e`vsKvm`evsj vt`k (AvBueve) cwi Pwv Z e`vswKs w¶t`cvgv cix¶vq gwb j Üvvi s c`Ztiva¶K GKwU welq vntmte Ašif` i Rtb` Abt`vtai t`c¶¶tZ BtZvgta` Zv ev`evqb Kiv ntqtQ|

Gme welq wetePbvq GmGgB A_`qob I KwL FtYi cwi va we`vti i j`¶¶ AvÄvj K ch¶q m`æe` Df`v`v, K.I.K, m¶xj mgvtRi c`Zvbwva, Qv¶/uk¶¶K, GZ`nsuk-ó mi Kwvi /`vqEkvwmZ ms`vi KgPvix I t`÷ Ktñvi vti`i vbtq tUKvvd t`tk tZv`j qv ch`¶weufbæ`utU mgvtek, e`vsK-tdqvi Ges gwb j Üvvi s I ünE c`Ztiva welq mvgwRK m¶PzbZv evovtvi Kvh`g vbtq evsj vt`k e`vsK G `xN`tiW-tkv Gi AvtqvRb Kti |

14.1 tiW-tkv Gi Df`k`

- GmGgB A_`qob ms vs`¶weufbqjLx c`Pvi Yvi gva`tg GB LvtZi Z_` ms vs`¶c`ZeÜKZv`ixKiY I m`æe` Df`v`v`i D0jxKiY;

- ʻwi ʻa; fɪŋnɪb I cʰʊʂK Pwlmn K.l.K mɣtʀi epʰi AskʰK Kwɪ FY ms vʂl wɛf bɔcY ʻ I mnR kʰZ ʰFY cʰʊʂ ms vʂl Z ʻ cʰʊb;
- Aw_ʀ LʰZi k: Lj v eRvq ivLvi Rʰb ʻ gwb j ʊwɪs I mʂʰm A_ʀqb cʰZʰiva ms vʂl cʰvi Yvi gva ʰg e ʻvcK RbʰMvʊxi gʰa ʻ mʰPZbZv mʊó;
- ʊwʰ ʻwɪ ʻrmwvZKiY Ges ʻea Pivʰtʰj wɛ ʻ k t_ʰK A_ʰcʰʰYi Dcvq I mʰeavej x ms vʂl wɛf bɔcʰiʰbi cʰvi Yv|

tiw-ʰkwɪ hʰ_ó dj cʰn- nʰqʰQ Ges evsj vʰ ʰki A_ʰwɪZʰZ Gi e ʻvcK cʰʰve BʰZvqʰa B ʰ ʻ Lv hʰʰʰQ| gvb| AʰbK tewk e ʻvsKgtʰx Ges GLb AvʰMi Zj bvq AʰbK tewk mʰPZb|

14.2 tUKbvd t_ʰK tZvʰj qv ti w-ʰkwɪ

tUKbvd t_ʰK tZvʰj qv chʂl tiw-ʰkwɪ Kɣmʰwɪ 8 w ʰb mʰubentʰqʰQ| evsj vʰ k e ʻvsʰKi Mfbʰ W. AwZDi ingvb 26 gvʰ, 2010 Zwi ʰL K. evRvʰi tUKbvd tiw-ʰkwɪ AbʰvʰvʰU Dʰʰvab Kʰib Ges ʰWcʰU Mfbʰ Rbve wRqvDj nvmv wmwɪ Kx 2 Gwɪʰ, 2010 Zwi ʰL cʰĀMʰoi tZvʰj qvq Gi mgwɪʰ tNvYv Kʰib| Mfbʰ K. evRvʰi AbʰvʰZ cʰʰg mɣtʰk Ges ʰWcʰU Mfbʰ tZvʰj qvq AbʰvʰZ mɛʰkI mɣtʰk cʰʰv AwZv_ wntʰmte Dcw ʻZ t_ʰK tiw-ʰkwɪ mʰʰvʰte mʰʰv ʰb mnvqZv Kʰib| Zvʰvov, evsj vʰ k e ʻvsʰKi mʂk-ó wɛfW_ ʰj vi ʻ wqZcʰʰʂ wɛʰʰx cwɪ Pj K I gnev e ʻvcKiv tUKbvd t_ʰK tZvʰj qv chʂl wɛf bɔc KɣmʰPʰZ Dcw ʻZ wʰtʰj b| gʰbvʰxZ j xW e ʻvsK_ ʰj v



tUKbvd t_ʰK ʰi ʰ tiw-ʰkwɪ G AskMʰYKvix Mvoventʰi GKisk

tiw-ʰkwɪ KɣmʰPi ʰi ʰ t_ʰK ʰkl chʂl A_ev ʰKvʰbv AvʂkK i ʰʰU ʰvM w ʰqʰQ | j xW e ʻvsK_ ʰj v Zvʰ ʰi wɛf bɔc ʻúʰU ʻ vbxq chʰq mʰʰe Dʰ ʻ vʰv, K.l.K, mʰxj mɣtʰri cʰZwɪa, e ʻvsKvi, Qvʰ, wK ʰK, GZ ʰʂk-ó mi Kwɪ / ʻ vq ʰKwvZ ms ʻvi KɣPvix I t ʰ-Kʰvʰi vi ʰ ʰ wʰtʰq gZwɛbgq mʰvi AvʰqvRb Kʰi| wɔaʰi Z ʰRj vq mʂk-ó wɛl ʰj j xW e ʻvsK_ ʰj v Zvʰ ʰi cY ʻ I mʰPZbZvqj K cʰvi Yv mʰʰj Z tcv ÷ vi, e ʻvvi BZ ʻw ʻ cʰʰK ʰ I wj dʰj U wɛZi ʰYi gva ʰg e ʻvcK cʰvi Yv Pj vq|

j xW e ʻvsK Qvov I ʻ vbxq mKj emʰwʰR ʰK e ʻvsK I Aw_ʀ cʰZʰvʰ KɣmʰPi ʰi ʰ t_ʰK ʰkl chʂl ev ʰKvʰbv AvʂkK i ʰʰU ʰvM w ʰq tiw-ʰkwɪ Kvʰ ʰgʰK Zj wʂZ Kʰi ʰQ| G mgq Zviv cʰZ ʰʂl Aʰʰj i RbMYʰK mʰPZb KʰiZ mʂk-ó wɛl ʰj Zvʰ ʰi cY ʻ I

m#PZbZvgj K c#vi Yv m#oj Z tcv#vi, e#vbi BZ#w` c#k# I wj dtj U weZiY Kti#tQ| wba#i Z tRj v#_tj vtZ mdj fvte mfV AvtqvR#bi j#t#l" evsj vt`k e#vs#Ki gmb j #vwi s c#Z#iva wefvM Ges GmGgB I t`#k#j tclM#gm wefvM t`_tK GKRb Kti KgKZ#wi #mvm#cvmb# wnt#te c#Z#W Kg#P#Z Dcw`Z wQ#j b| Kg#Pi wltq Rbm#vavi Y#K AewN Z Kivi R#b" evsj vt`k e#vs#Ki c#l t`_tK e#j c#vwi Z evsj v`#wbK cw# Kvq we#vcb c#Kvk Ges tcl# we#v#bi gva`tg mKj#tK AewN Z Kiv nq| wgvWqv Kfv#i#Ri R#b" j xW e#sK#_tj v`wqZ#j cvj b Kti | AskM#YKvi x e#sK#_tj v#l G wltq wcl# Ges B#j #bK wgvWqv#Z we#vcb c#vwi Kti RbM#Yi gta" c#j AvM# m#o Kti | tUKbvd t`_tK tZ#Z#j qv ch#l iv`#i `#jcvtk Aew`Z mKj e#sK kvLv w#R w#R Ae`vb`#j tcv#vi, e#vbi BZ#w` Uwb#tq wltq#W Gj vKvi mKj#tK AewN Z Kti w`tq Zvt`i gta" AvM# ewo#tq t`q |

gmb j #vwi s, #v# c#Z#iva I e#sv#Ks P#v#t#j A`#t#Y wltqK m#PZbZv evov#bv Ges GmGgB I Kw#l FY ms v#l Z`" m#ut#K#gby#tK Av#iv tewk tewk Rvb#v#bi j#t#l" GB Kg#P# tbqv nq| Gi dtj c#Z`#l A#t#j i RbM#Yi gta" I e#sK m#ut#K# avi Yv e`#j tM#tQ| 26 gvP# 2010 Zwi#l GB tiw#-tkv Gi #i`#Z Ab#oZ gZw#bgq mf#vq Mfb# W. Av#ZDi ingvb c#v#v Av#Z#_ wnt#te Dcw`Z t`_tK e#e` t`b Ges tiw#-tkv#i Av#p#wbK D#v#vab t#v#l Yv Kti b |

tUKbvd t`_tK tZ#Z#j qv i "#U tgvU 13w#_ i "#Zc#Y`#v#b 13w#_ ew#Y#R"K e#sK#tK j xW e#sK wnt#te g#v#v#Z Kiv n#q#v#j | G#_tj v#w#j :

wgK	`#v#i bvg	j xW e#sK
1	tUKbvd	Gwe e#sK wj :
2	K· evRvi	Gbm#m e#sK wj :
3	P#EM#g	b`v#k#v#j e#sK wj :
4	t#dbx	XvKv e#sK wj :
5	K#vgj v	c#lBg e#sK wj :
6	Uv#v#Bj	evsj vt`k Kw#l e#sK
7	w#i v#RM#	l qvb e#sK wj :
8	e#_ov	#`v#Uw#P#v#U#W# e#sK
9	i scj	t#mv#v#j x e#sK wj :
10	w`bvR#j	hg#v#v e#sK wj :
11	VvKi M#l	D#i v e#sK wj :
12	c#A#Mo	B#j vgx e#sK evsj vt`k wj :
13	tZ#Z#j qv	e#v#K e#sK wj :

tUKbvd t_tK tZzWj qv ti vW-tkv Kgmp i i"U



14.4 wef`tk ti wGU`vY tgj v

14.4.1 h3 ivR` I h3 ivto`ti wGU`vY tgj v

t`tki A_ %wZK wfwE gReZ KiZ evsj vt`k e`vsk i`ayt`tki wfZtiB bq eis t`tki evBtil KgZrciZv Pvj vt`Q| BDGm Wjvi wctgqv eU, BDGm Wjvi Bbt f÷tgU eU Ges l tqR-Avb f tWtfj ctgU etU wemtoqM, e`vskS P`vtbtj ti wGU`vY cvVt bvi Rtb` we wfbaet`tk emevmi Z c`vnx evsj vt`k x` i D0x KiY Ges wef`tk evsj vt`k e`vstKi we wfbaG. tPA nvDR I Wlqs A`viti AtgtUi gva`tg Gme tmev wbuoZ Kivi c`og c`vym wntmte 12-24 tmtP`st, 2012 mgqKvtj h3 ivR` I h3 ivto`ti wGU`vY I wemtoqM tgjvi AvtqvrB Kiv nq| G AvtqvrB mdj Kivi j`t`l` we wa Z_` m`stj Z wj dtj U, c`vvi-cv`Kv`Zwi I Zv c`vnx` i gta` we Zi tYi Dt``vM tbqv nq| wj dtj U, tjt vZ wemtoqM eUmgfni mnRj f`Zv, D`P j f`vsk c`vB Ges we q c`vZ mnRxi tYi we l q Ztj aiv nq| AskMhYKvix G. tPA nvDR, ti wGUvi tKv`vmb I e`vsk, tjtvi G j`t`l` Zvt`i MnxZ Kv h` g I tmevmga c`vnx` i AevnZ Kti| G. tPA nvDR Gi gva`tg`uU eU we t`qi cvkvcwk Dbtj Avtj vPbv I mvs`wZK Abjv tbi AvtqvrB Kiv nq| G Dcj t`l` we tkl f`vte c`Z GKw t`c` Yvgj K c`vY`wP`I c`v k` Kiv nq|

wefbaet`bi eU we Ges ti wGU`vY c`vnx evovt bvi Rtb` h3 ivR` Ges h3 ivto` e`vcK c`vviYi e`e`v Kiv nq| wj dtj U we Zi Y, tcv÷wix, B-tgBj, tUw w fktb

weÁvcb Ges UK-þkvi gra'tg eÚ I tingU'vÝ Gi weItq cÞvi Yv Pvj vtbv nq|
 evsj v' k e'vsþKi webe'fx cwi Pj K Rbve g. gvndRj ingvb j Úb' GnuGb evsj vq
 Ges gnv'e e'vcK Rbve weðp' mrvv j Úb' P'v'þj AvBótZ j vBf UK-þkvótZ Ask
 tbb hv j Úbmn mgMÓBDþi v'ci `kRiv Aetj vKb Kþi tQb|

hyþ ivR''

13 tmtþp'ft, 2010 Zwi tL eþBUþb cÞvmx evsj v' kx' i msMvb Ótmvbi evsj v
 GtmvmtqkbÓGi mrvqZvq Kg'fPi cÚg mfv AbyóZ nq| eþBUþb K'vUwi s Gi m'þ½

RwóZ cÞvmx' i m'þ½ gj Zt G
 mfvwU AbyóZ nq| mfvq
 evsj v' k e'vsþKi msuk-óKugwU
 m'm'þ' i cvkvcvk eþBUþbi
 KvDwÝj imn Dþj LþhvM' cÞvmx
 evsj v' kx Dcw'Z wQþj b| mfvq
 tingU'vÝ cÞvn ewx Ges eþÚ
 webtqvtMi e'vcvti gZweibgq
 nq| 14 tmtþp'ft, 2012 Zwi tL
 e'vK e'vsK Gi A½ cÓZóvb
 e'vK mRb-Gi mrvqZvq
 ewgshvtg GKwU mfv AbyóZ
 nq| mfvq weifbæG· þPÁ nvDR, e'vsK cÓZwbia Ges KþqKRb kx|
 evsj v' kx e'emvqx Dcw'Z wQþj b| mfvq G· þPÁ nvDR I e'vsK Gi cÓZwbiaMY
 vbxq ch'f'q Zv' i weifbæmgm'vi K_v Ges eÚ wev i m'v'ebv Ges cÓZeÚKZvi
 K_v Zþj atþ b|



13 tmtþp'ft, 2012 Zwi tL tmbvi evsj v Gtmvmtqkþi
 Dþ' v'fM eþBUþb K'vUwi s Gi m'þ½ RwóZ cÞvmx' i m'þ½
 evsj v' k e'vsþKi KgRZv' i gZweibgq mfv

15 tmtþp'ft, 2012 Zwi L mKvj 10 Uvq Gw g G· þPÁ nvDþRi Awdþm j Úþbi
 tnvqvBU P'v'þtþj evsj v' þki weifbæwvYwR'K e'vsþKi cÞvb webe'fx I Zv' i cÓZwbia
 Ges j Úb' evsj v' kx weifbæwvYwR'K e'vsþKi gwj Kvbxvb G· þPÁ nvDR cÞvb' i
 GKwU mfv AbyóZ nq| mfvq evsj v' k e'vsþKi KgRZv'v G· þPÁ nvDþRi
 cÓZwbia' i m'þ½ weifbæweItq gZweibgq Kþi b| mfvq evsj v' þk tingU'vÝ cÞvn
 Ges weifbæaitþi webtqvm eþÚi wev evovþvi Rþ' msuk-ómevþK AwaKZi
 mþÓ nI qvi Avn'vb Rvbvþv nq Ges G m'v'wKZ cwi ewZZ bwiZgvj v Zv' i þK
 AeinZ Kiv nq| cÞvmxv e'vsuk s tmev tctZ hvZ tKvb aitþi nqiwb i wKkvi bv
 nb, tm e'vcvti I Zv' i þK mRvM vKþZ civgk'þ' qv nq| G· þPÁ nvDR Ges
 e'vsþKi cÓZwbiaiv G· þPÁ nvDR cwi Pj bvq weifbæAmj'ev Ges mgm'vi K_v

tingu'vY tçòfY Zv`i `enkó" I tmev Ges eŦÜ weibtoqvtM Zv`i weifbæmnvqZvi K_v AvMZ AvZw_t`i mvgtb Ztj atib| Uvl qvi n'vgtj ŦUi tgqi 17 tmŦP=Ŧ, 2012 Zwi tL tgj vi DŦŦvab KŦib| DŦŦvabx AbŦvŦb evsj vŦ`k e'vstKi cŦZubwaiv e³e" ivŦLb| ZvŦrov euUk evsj vŦ`k ŦP=Ŧi Ae KgyŦmP cŦZubwa, euUk K'vUwii s G'vŦmvmŦqkb Gi cŦvb Ges hŦi vR" evsj vŦ`k nBKvgkbtvii cŦZubwa Duj vLZ AbŦvŦb DcivZ t_ŦK tingU'vY cŦvn I weibtoqvtM eŦxKŦi Zv`i gj`evb civgk[©] Ztj atib| D³ AbŦvŦb evsj vŦ`k i weifbæewYwR"K e'vstKi cŦvb ubeŦxivi e³Zv t`b| tgj vi ÷ j Ŧj vŦZ tingU'vY I weibtoqvtMi Z_ m=Ŧj Z weia vj dtj U, Gdvm wmvie ŦLvj v ms vŦŦ weifbæe'vstKi dig, AvMZ cŦvmx`i G ms vŦŦ weifbæe cŦkæ: gjLvgjL Reve, Zv`i RŦb" e'vsK Ŧj vi weifbæweŦkl ŦŦgi Z_vej x Dc`vcb Kiv nq| evsj vŦ`k e'vstKi ÷ j t_ŦKI eŦ Ges tingU'vY m=ŦwKZ vj dtj U weZiY I mvari ŦYi weifbæcŦkæ Reve Ŧ`qv nq|

hŦi vó^a

21 tmŦP=Ŧ, 2012 Zwi tL evsj vŦ`k e'vsK Gi DŦ`vŦM wDBqŦK[©] R'vKmb nBUm-Gi GKwU trvtUŦj evsj vŦ`k i weifbæewYwR"K e'vstKi EaŦZb ubeŦx I Zv`i cŦZubwa Ges wDBqŦK[©] Aew`Z evsj vŦ`k x weifbæewYwR"K e'vstKi gvj Kivvabx G- ŦPÄ nvDŦRi cŦvb, cŦvmx evsj vŦ`k xŦ`i gvj Kivvabx G- ŦPÄ



21 tmŦP=Ŧ, 2012 Zwi tL R'vKmb nBUm, wDBqK[©] hŦi vŦŦ GKwU `vbx trvtUŦj evsj vŦ`k i weifbæewYwR"K e'vstKi EaŦZb ubeŦx I Zv`i cŦZubwa Ges wDBqŦK[©] Aew`Z evsj vŦ`k x weifbæewYwR"K e'vstKi gvj Kivvabx G- ŦPÄ nvDŦRi cŦvb, `vbx cŦvmx evsj vŦ`k xŦ`i gvj Kivvabx G- ŦPÄ nvDŦRi cŦZubwaŦ`i mŦ`mfv

nvDŦRi cŦZubwaŦ`i mŦ½ GKwU gZweibgq mfv AbyŦZ nq| mfvq G- ŦPÄ nvDŦRi cŦZubwaiv evsj vŦ`k tingU'vY cŦvn eŦx Kivmn, weifbæaiŦbi eŦ wev evovŦbvi jŦŦ" civgk[©] b| mfvq G- ŦPÄ nvDRmgŦ cwi Pvj bvq weifbæaiŦbi cŦŦe Ges mgm`v AvŦj vPbv KŦi Zvi mgvab tei Kivi jŦŦ" evsj vŦ`k e'vstKi cŦŦ t_ŦK cŦŦqvRbxq w`K-wbŦ`Rbv Ŧ`qv nq|

22 tm̄t̄P̄af̄, 2012 Zwīt̄L w̄bDRv̄m̄P̄ w̄cUv̄imb-Gi t̄e½j t̄n̄v̄t̄t̄j c̄ēvm̄x
 ev̄sjv̄t̄ k̄x̄t̄ i m̄t̄½ gZw̄eibgq m̄fv Ges 23 tm̄t̄P̄af̄, 2012 Zwīt̄L w̄bDBq̄t̄K̄P̄
 DW̄m̄v̄B̄t̄W̄ j kv̄b t̄Ūt̄im K̄b̄t̄F̄b̄kb t̄m̄Ūv̄t̄i w̄eib̄t̄q̄v̄M I t̄i w̄gŪv̄Y t̄ḡj v̄ Ab̄jōZ n̄q|
 w̄ b̄ēv̄cx G t̄ḡj vi īīt̄ZB ev̄sjv̄t̄ k̄ ēv̄st̄Ki c̄ōZw̄b̄aiv I v̄b̄xq c̄ēvm̄x̄t̄ i c̄ŋ|
 n̄t̄Z K̄t̄qR̄b ē³ē i v̄t̄Lb| m̄fv̄q ēt̄Ū w̄eib̄t̄q̄v̄M m̄j̄eav̄m̄ḡn Z̄t̄j aiv n̄q Ges
 ev̄sjv̄t̄ k̄ ēv̄st̄Ki c̄ŋ| t̄t̄K ḡȳ³ Av̄t̄j v̄P̄bv̄q D̄c̄w̄Z m̄j̄x̄t̄ i w̄eiv̄f̄b̄ēc̄ōk̄īe m̄iv̄m̄vi
 D̄Ēi t̄ q̄v n̄q|

ev̄sjv̄t̄ k̄x̄ w̄eiv̄f̄b̄ēēv̄m̄Ȳw̄R̄K ēv̄st̄Ki ḡw̄ij K̄v̄b̄v̄ax̄b G- t̄P̄Ä n̄v̄D̄t̄Ri c̄ōZw̄b̄aiv
 m̄vḡw̄M̄K̄f̄v̄t̄e Z̄v̄t̄ i gZv̄ḡt̄Z D̄t̄j L̄ K̄t̄ib, h̄ȳ³iv̄R̄ Ges h̄ȳ³iv̄t̄ōf̄i w̄eiv̄f̄b̄ēG- t̄P̄Ä
 n̄v̄DR I t̄i w̄gŪvi D̄t̄j L̄t̄h̄v̄M̄ ēeav̄t̄b G- t̄P̄Ä t̄i Ū t̄K̄vŪ K̄t̄i, d̄t̄j Z̄v̄iv cī-ūi
 Am̄g c̄ōZ̄t̄h̄v̄M̄Z̄vi m̄j̄x̄L̄x̄b n̄t̄Ūb| Aw̄aK̄S̄; j Ūb k̄n̄t̄i c̄ōq̄v̄R̄t̄bi Aw̄Z̄wī³ G- t̄P̄Ä
 n̄v̄DR v̄K̄t̄j I j Ūt̄bi eiv̄B̄t̄i Ab̄v̄b̄ v̄t̄b t̄h̄gb eiv̄B̄Ūt̄b ev̄sjv̄t̄ k̄x̄ w̄eiv̄f̄b̄ēēv̄m̄Ȳw̄R̄K
 ēv̄st̄Ki ḡw̄ij K̄v̄b̄v̄ax̄b t̄K̄v̄b G- t̄P̄Ä n̄v̄D̄t̄Ri kv̄Lv̄ t̄bB|

G t̄c̄ŋ|v̄t̄Ū Z̄v̄iv w̄b̄t̄ḡe³ c̄ŋ|ēbv̄ D̄c̄v̄cb K̄t̄i b̄ t̄

- ev̄sjv̄t̄ k̄x̄ w̄eiv̄f̄b̄ēēv̄m̄Ȳw̄R̄K ēv̄st̄Ki ḡw̄ij K̄v̄b̄v̄ax̄b G- t̄P̄Ä n̄v̄DRm̄ḡñi ḡt̄ā
 G- t̄P̄Ä t̄i Ū G m̄gZ̄v̄ Av̄bv̄ A_ēv̄ Kg ēeav̄t̄b G- t̄P̄Ä t̄i Ū t̄K̄vŪ Kiv;
- c̄ēvm̄x̄ ev̄sjv̄t̄ k̄x̄ ḡw̄ij K̄v̄b̄v̄ax̄b G- t̄P̄Ä n̄v̄DRm̄ḡñi Aw̄Z̄wī³ G- t̄P̄Ä t̄i Ū
 Gi w̄el̄t̄q c̄ōq̄v̄R̄b̄x̄q c̄ t̄ŋ|c̄ M̄ōȲ Kiv;
- G- t̄P̄Ä n̄v̄DRm̄ḡñi c̄wī P̄v̄j b̄ ēq̄ n̄w̄m̄KiȲ Ges t̄i w̄gŪv̄Ȳ c̄ēv̄n̄ ev̄ov̄t̄b̄vi
 j t̄ŋ| Ḡt̄R̄v̄Ū c̄_v̄ c̄ēZ̄B̄ K̄t̄i Z̄vi ḡv̄āt̄ḡ t̄i w̄gŪv̄Ȳ m̄sM̄ōni Ab̄t̄ḡv̄ b̄ t̄ q̄v̄;
- c̄ēvm̄x̄t̄ i w̄ek̄j̄m̄ I Av̄v̄ eR̄v̄q̄ i v̄L̄vi j t̄ŋ| v̄b̄xq c̄w̄l̄ K̄v̄ I B̄t̄j K̄Ūt̄b̄K̄
 w̄ḡw̄Q̄v̄q̄ w̄b̄q̄w̄gZ̄ w̄eÁ̄v̄cb c̄ŋ|vi Kiv; ev̄sjv̄t̄ k̄ ēv̄st̄Ki D̄t̄ v̄t̄M̄ ev̄sjv̄t̄ k̄x̄
 w̄eiv̄f̄b̄ēēv̄m̄Ȳw̄R̄K ēv̄sK̄ I G- t̄P̄Ä n̄v̄DRm̄ḡñi m̄ḡw̄S̄Z̄f̄v̄t̄e G w̄el̄t̄q̄ f̄īgK̄v̄
 i v̄L̄t̄Z̄ c̄v̄t̄i;
- t̄h̄ m̄K̄j G- t̄P̄Ä n̄v̄DR Av̄M̄ōm̄x̄ f̄īgK̄v̄ c̄ȳj b̄ Kīt̄ō t̄m̄ m̄K̄j n̄v̄DR̄t̄K̄
 t̄K̄v̄t̄q̄ ēv̄sK̄ K̄Z̄K̄ w̄b̄q̄š̄Ȳ Kiv|

14.4.2 w̄m̄½v̄c̄j I ḡv̄j t̄q̄w̄k̄q̄v̄q̄ t̄i w̄gŪv̄Ȳ t̄ḡj v- 2012

19-23 Āt̄±̄vei, 2012 m̄ḡq̄K̄v̄t̄j w̄m̄½v̄c̄j I ḡv̄j t̄q̄w̄k̄q̄v̄q̄ ōt̄i w̄gŪv̄Ȳ I w̄eib̄t̄q̄v̄M t̄ḡj v̄Ū
 Gi Av̄t̄q̄v̄R̄b Kiv n̄q| D³ t̄ḡj v̄ m̄d̄j f̄v̄t̄e m̄j̄eav̄b̄ēK̄ivi j t̄ŋ| ev̄sjv̄t̄ k̄ ēv̄st̄Ki c̄w̄P̄
 R̄b I R̄v̄Z̄x̄q̄ m̄Á̄q̄ c̄wī B̄i, Af̄š̄l̄īx̄Ȳ m̄x̄ú̄ w̄eiv̄M̄, A_ēḡš̄ȳj̄ t̄q̄i β̄ R̄b̄m̄n̄ t̄ḡv̄Ū
 m̄v̄Z̄R̄b K̄ḡR̄Z̄P̄w̄m̄½v̄c̄j I ḡv̄j t̄q̄w̄k̄q̄v̄q̄ c_ēK̄f̄v̄t̄e K̄ḡm̄P̄t̄Z̄ Ask̄ t̄bb| G K̄ḡm̄P̄t̄Z̄
 w̄eiv̄f̄b̄ē W̄j̄vi ēŪ w̄el̄t̄q̄ w̄eiea Z_ m̄j̄x̄j̄ Z̄ w̄j̄ d̄t̄j Ū, c̄ŋ|vi-c̄ȳv̄K̄v̄ c̄ēvm̄x̄
 ev̄sjv̄t̄ k̄x̄t̄ i ḡt̄ā w̄eZ̄iȲ Kiv n̄q| Ask̄M̄ōȲK̄vi x̄ G- t̄P̄Ä n̄v̄DR, t̄i w̄gŪvi t̄K̄v̄=ūv̄nb̄

G e'vcvfi c'evmx m'vavi Y RbMfYi gta'l e'vcK m'vov cvl qv tMfQ Ges Zvf`i KvO t_#K wKQzGZvgZ GfMfQ| thgb t

- evsj vf`kx gwij Kivvaxb G· #PÄ nvDRmgfni Ae`vb tK`xfZ weavq Abj vBtb A_ev weKí c×wZfZ eÜ †qi mnR c×wZ Pvj yKiv;
- AwaK tiwgU`vY tcÜYKvix l wewbqMkvix`i DrmvinZ Kivi Rtb` wefkl cÜYv`bv t`qv| thgb : wefkl KvW©Bmji gva`tg wegvbe`ti wefkl tmev cÜwB, wAvBwC ghP`v t`lqvi cvkvcwK wKQz Zj bvgj K Kg wewbqMkvix`i wAvBwC Ges Ab`vb` ghP`v t`qv, cÜqvRtb `vbxq cwl Kvq Zvf`i Qwemv bvg cKvK Kiv BZ`w` |

14.4.3 evnivBb l lgvfb tiwgU`vY tgj v

20-21 wWtm`f, 2012 Zwi l evnivBb l 23-25 wWtm`f, 2012 Zwi l lgvfb tiwgU`vY l wewbqM tgj vi AvtqvRb Kiv nq| 20 wWtm`f, 2012 Zwi l evnivBtbi Ab`Zg G· #PÄ nvDR bbyG· #PÄ nvDR, evnivBb dvBb`vY tKv`vwb l G· #PÄ nvDR, `wj j G· #PÄ l tRbm G· #PÄ Gi mtfz gZweibgg mfV Ges evnivBtbi ivgv`v c`vtj m tnvfUfj evnivBtb KgPZ evsj vf`kx c'evmx`i mtfz cÜZ mtf`sj b AbjZ nq| 23 l 24 wWtm`f, 2012 Zwi tL lgvfbi Avj -dvj vR tnvfUfj Ges nvq`vb cvRv tnvfUfj lgvfbi mvj vj vn cÜ`tk emevmiz evsj vf`kx c'evmx`i GK cÜZ mtf`sj b AbjZ nq|



20 wWtm`f, 2012 Zwi tL evnivBtbi gvbgv wmlfZ evsj vf`kx c'evmx`i mtfz gZweibgg l cÜZ mtf`sj b AbjZ nq

lgvb Ges evnivBb t_#K evsj vf`tk Dfj LfthvM` cwi gvY tiwgU`vY AvfM| G`ftUv t`k t_#K A%ea ct_ tiwgU`vY Avmv euj vstK nvm cvl qv mtfEj| G mKj t`tk



21 Wtmt, 2012 Zwi tL evni vBtbi ivgr`v c`vtj m trvtUtj evsj vt` kx c`vmt` i mt½
 gZneibgq l c`tZ mt`sj b AbpZ nq

emevmKwi Ab`vb` t`tki tiwgU`vtYi Zj bvq A`tkK Kg tiwgU`vY Avtm evsj vt` tk |
 G e`vcvti c`vmt evsj vt` kx Ges wet` kx G- tPA nvDR Gi KvQ t`tk vbtg³ c`tve
 l mpcwi k`tj v Avtm t

- eU we tqi t`tt` wet`tk Aew`Z evsj vt` kx e`vstKi gvij Kvbvaxb
 G- tPA nvD`Ri cvkvcwk th mKj wet` kx G- tPA nvD`Ri mt½
 evsj vt` kx e`vstKi Wtqs A`vti AtgU itqtQ, Zvt` i gva`tgi eU we q
 Kiv thZ cvti ;
- wewfbae`vsk wfbaefbretiu c`vb Kivq, Ggbwk ti tui cv`R` A`tkK tewk
 _vKvq wet`tk Ae`vbiZ c`vmtiv weavsi nt`Qb | wet` kx G- tPA nvDR l
 mgm`vi m`\$Lxb nt`Q | mKj e`vstKi Rtb` GKB tiU ev wov` G KwU mxgvi
 gta` tiU waf`Y Ki t j M`nK Ges G- tPA nvDR G wet`tq DcKvi cvte |
 evsj vt` k e`vsk G wet`tq fvgKv cvj b Ki tZ cvti ;
- ga`c`P` GKwU e`vsk `vcv Kiv, hvi gva`tg c`vmtiv FY vbtq e`emv
 cwi Pvj bv Ki tZ cvit`eb Ges tiwgU`vY t`c`Y mnRZi nte ;
- I gvb l evni vBb t`tk t`c`i Z tiwgU`vY `Z l wbi vct` `Rbt` i KvQ
 t`c`v`v`v` wov`Z Ki tZ evsj vt` k e`vsk wet`kl D``vM vbtZ cvti ;
- EFT Gi cwi etZ[®] API (Application Programming Interface) wbfP
 t`c`t`gU wmt`÷g Pvj yKiv, thLv`b wet`tk GKRb wnmve avi K tKvb gvbt l i
 mnvqZv OvovB evsj vt`tk Zvi wnmvte A`Rgv Ki tZ cvit`e ;
- evni vBtb wdvj w`v`v`v` RbMY c`vmt evsj vt` kx` i GK ZZxqsk n l qv mt`Ej l
 c`tZeQi evsj vt`tki c`tq w`_Y tiwgU`vY wdvj cvBtb t`c`i Z nq |

evnivBbmn weʔkʃi weifbæʔ k t_ʔK ʔKb tiŋUvY Kɡ Avʔm Ges Kx Kx Dʔ ʔM ʔbʔj tiŋUvY evote G ʔelʔq MʔelYv nʔ qv cʔqRb;

- tiŋUvYʔK DrmʔnZ Kivi Rʔb ʔcʔvmx evsj vʔ kx ʔnmve ʔjv ʔPvYZ Kiv Ges Ki bv ʔbqv;
- th mKj ʔcʔvmx evsj vʔ ʔk ʔdʔi Avʔmb Zvʔ i Rʔb ʔcʔvmx Kj ʔvY Znwej MVb Kʔi mʔvqZv ʔ qv;
- Avbevmx ʔeʔ ʔkK ɡj ʔ ʔnmvʔe mʔ cʔvb Kiv;
- mKj ʔeʔ kMvʔx kʔɡʔKi Avbevmx ʔnmve ʔLvj v ʔbʔwʔZ Kiv Ges ʔeʔ ʔk ʔMʔq ʔKfvʔe eʔsʔks KiʔZ nq ʔm mʔuʔKʔAw ʔ ʔk ʔv ʔ qv;
- ʔnmve ʔLvj vi mʔq ʔPK eB Ges GʔUGG KwWʔʔ qv Ges ʔnmve ʔjvʔZ ʔxNʔ b ʔj bʔ b bv Kiʔj I Wi ʔɡU bv Kiv;
- hviv ʔnmve bv Lʔj B ʔeʔ ʔk ʔMʔqʔOb, Zvʔ i Rʔb ʔweifbæwYwR ʔK eʔsK I ʔeʔ ʔk Aew ʔZ G ʔPÄ nʔDʔRi mʔvqZvq ʔnmve ʔLvj vi eʔv Kiv;
- ɡa ʔcʔPʔi ʔ k ʔj vi Rʔb ʔBmj vʔx eU Pvj yKiv;
- ʔeʔ kx ʔUvʔ Pʔvʔbj Ges cʔvʔ Kʔq ʔbqʔqZ ʔeʔvcb cʔvi Kiv;
- cʔvmxʔ i Rʔb ʔ evsj vʔ ʔk ʔeʔkʔ ʔKʔZmʔeav ivLv, hvʔZ Ziv ʔ ʔk AvʔʔZ Ges tiŋUvY cʔvʔZ Avʔiv ʔeʔk AvMʔx nb|

14.4.4 KʔqʔZ evsj vʔ k ʔUW ʔdqvi -2012

Bmj vʔx eʔsK evsj vʔ k wj : Gi AvʔqʔRʔb 26 ʔMʔmʔ, 2012 Zwi ʔL KʔqʔZi RbZv ʔnʔUʔj I 28 ʔMʔmʔ, 2012 Zwi ʔL Avj ɡʔzvBii AwWʔvi qʔtg Avʔj vPbv mʔv Ges KʔqZ-evsj vʔ k ʔPʔvi Ae KɡvmʔGÜ BÜw-ʔ (ʔKweʔmʔAvB) AvʔqʔRʔb 27-29 ʔMʔmʔ, 2012 Zwi ʔL KʔqZ ʔmʔUi AvʔRʔZK ewYR ʔKʔ ʔ ʔevsj vʔ k ʔUW ʔdqvi -2012ʔ Ges 30 ʔMʔmʔ, 2012 Zwi ʔL KʔqʔZi vDb cʔRv ʔnʔUʔj mʔvcbx mʔv AbyʔZ nq| KʔqʔZ cʔɡeʔi ʔ ɡʔZv evsj vʔ kx cʔYʔi GKK ʔgj v AbyʔZ nʔ qvq cʔvmx evsj vʔ kʔ ʔ ʔ ɡʔa ʔecj Drmʔn I Dʔxcʔvi mʔw nq| ʔgj vq evsj vʔ k t_ʔK AvMZ cʔq AaRZ cʔZʔvb/ʔKvʔvʔmb Ask ʔbq, hviv ʔ ʔa ʔ evsj vʔ k eʔsKmn ewYwR ʔK eʔsK, AvBimʔe I KʔqKʔU ɡwʔb G ʔPÄ ʔKvʔvʔmb ʔQj | Avevmb LvʔZi bqʔU cʔZʔvb, ʔeʔvʔ ʔeʔ ʔKej, cʔY, AvʔGdGj, mʔRe, Bdv ʔMʔc, AvBimʔU, GʔvʔmU ɡʔvʔbRʔqU ʔKvʔvʔmbmn Avʔiv ʔKʔZ ewYwR ʔK cʔZʔvb ʔgj vq Ask ʔbq| ʔgj vq AskMʔYKvi x eʔsK I Abʔvb ʔcʔZʔvb ʔjv Zvʔ i ʔj mʔRʔq cʔvmxʔ i ʔK ʔweifbæʔmʔeʔ I cY ʔmʔuʔKʔAewʔZ Kʔi | ʔgj vq evsj vʔ k eʔvʔKi Rʔb I GKʔU ʔj ʔbaʔi Z ʔQj | evsj vʔ k eʔvʔKi KɡRZʔv tiŋUvY Ges ʔweifbæʔi ʔkʔgi ʔeʔvʔqʔM eʔʔi bʔwZɡj vi eʔkʔ I ʔ ʔq ʔgj vq AskMʔYKvi ʔ ʔ ʔw AvKʔ ʔKʔi b| cʔvmxʔ i KówRʔ ʔeʔ ʔkK ɡj ʔ eʔsʔks Pʔvʔbj ʔ ʔk cʔvʔbv I Wj vi eʔʔ ʔeʔvʔqʔMi Rʔb Zvʔ i ʔK Dʔy Kiv nq| GKB mʔ½ Wj vi eʔʔ ʔeʔvʔqʔMi ʔeʔ ʔ ʔ ɡvʔ

mthvM-mjeavi cvkvcwk mi Kvti i bZbfvte t`qv mjeav m=0j Z wj dtjU weZiY Kiv nq| tgv vq tK>`tq e`vstKi ÷j _vKvq c0vmt`i gta` wecj Drmyn I DÍxcbv j 9` Kiv hvq| tgv vq Bbtf ÷tgu Ki tcvtkb Ae evsj vt`k (AvBimie) c0q 5 tKwU UvKvi evsj vt`k dtfUi mnuUdtkU new Kti tQ Ges Avtiv GKk tKwU UvKvi mnuUdtkU new i c0Zk0z tctqtQ|

KtqtZ c0B gZvgZ

- G. tPÄ tiU Gi gta` mgZv Avbv A_ev Kg e`eavtb G. tPÄ tiU tKvU Kiv;
- tiugU`vY c0vn evovtbi j t9` GtR>U c0v c0Z0;
- tiugU`vY c0vn evovtbv Ges etU webtqM AvKó Kivi j t9` Btj t0bK wguWqvq wbgvgZ weÁvcb c0vi ;
- KtqtZ evsj vt`kx `Zvevtm KgPZ tmvbj x e`vstKi c0Zvwa tK eU ms vsi vel tq mg`K avi Yv t` qvi c0vm tbqv;
- wAvBvc ghP`v c0vBtZ webtqvMi EaYmvgv wKQlv Kvgtq Avbvmn Zv cvl qvi wbgqKvbp evsj vt`k e`vstKi I tqemvBtU AšfP` Kiv;

14.4.5 Rvgv0, BZwuj I M0tm tiugU`vY tgv v

evsj vt`k e`vsk I bquU ewYwR`K e`vstKi Dt`vtM 24 tde`qwi , t_tK 3 gvP` 2013 mgq Kvj e`vcx Rvgv0 I BZwuj tZ tiugU`vY I webtqM tgv v Avj0Z nq| cieZ0Z evsj vt`k e`vstKi c0Zvwa` j 5 gvP`M0tmi Gt_tY c0vnx evsj vt`kxt` i mvf_ mtPZbZvgj K KgfmPZ thvM t`b| 24 tde`qwi , dv%dtU G KgfmPi c0g mfV Avj0Z nq| Rvgv0i ewj 0, ÷JMvU` Wtmj Wd` nvgemJ` Kvj R0 t_tK AvMZ



Rvgv0i dtv%dtU AvtqmRZ tiugU`vY I webtqM tgv vq AskM0YKvi xMY

cēvmx evsj vā` kxivl mfvq AskMōY Ktib| cēvmxā`i KówRZ A_©Rvgvōi gZ
 wRtīv Būvāi ÷ tiwRtg mwĀZ A_©Aj mfvte tdjt i vLvi cwi etZ©wērfbēWjvi eŪ
 w`dg wēbtqvtMi Rb` evsj vā` k e`vsKī cāZwōvā` j Avnerb Rrvbv|



BZwj i tivtg AvtqRZ tiugUvY I wēbtqM tgj vq mgteZ cēvmxā`i GKisk (etq)
 e³e` i vLiQb GKRb evsj vā` kx bviX cēvmx (Wvfb)

BZwj i wjy vb, b`vtcwj I tivg knāi tiugUvY I wēbtqM tgj v Dcj tŋ| mfv
 AvtqRb Kiv nq| Gme Abōvfb cēvmx evsj vā` kxMY `ZtūZŲvte AskMōY Ktib|
 Zviv evsj vā` k e`vsK, wērfbēwYwR`K e`vsK Ges `Zvevtmi D`P c` ` KgRZv` i
 GB cŪgevāi i gZ GKfĪ Kvq tctq e`vcK Drmνv-Dī`xcbv Ges cZ`vkv wbtq
 KgŋP, tjt vZ mgteZ nb Ges Zvā` i mvt_ bvbv wēl tq tLvj vtgj v gZwēlbgq Ktib|
 Mōtm Gt_āYi UvBUwōqv tnvāUjt AbjōZ KgŋPāZ Djt LthvM` msL`K cēvmx
 evsj vā` kx AskMōY Ktib| DbjŲ Avtj vPbv cte`cēvmxMY Djt L Ktib, Mōtm Pj gvb
 A_ŲwZK m¼tūi tŲuqv cēvmx evsj vā` kxā` i l cil ctoq| Zv mēĪl evsj vā` kx i
 GLbl tmLvfb hē_ó Av`v I mptgti mvt_ KvR KibQb|



Mōtm Gt_āY AvtqRZ mēsj tb ckrKī tQb GKRb evsj vā` kx cēvmx

RvgvB, BZvuj I Mm AvqvrZ tingUvY I webtqM tgjv t_k cB wvfbæ gZvgZ wbtgrDjt L Kivnj t

- RvgvBZ evsj vt` kx tkvb e`vstKi kvLv ev Zvt` i Avl Zvaxb G. tPA tkv`umb tbB| Ggbuk Ab` tkvb tkv`umbi mvt_ Zvt` i Wlqs A`vti AtgylI tbB| c`vmt` i mnR tingUvY cWrtbvi t` RvgvB evsj vt` kx Aajwl Z Gj vKvq evsj vt` kx e`vstKi G. tPA tkv`umb PjyKiv;
- c`vmtiv thb tingUvYi A_`mnR mAcqT webtqM KiZ cvtib Zvi e`v Kiv; cBqvRtb c`vmt` i Rb` w`tkl mAcqT PjyKiv;
- BDtiv trvtbi c`vmt` i Rb` Wjvti i cvkvvuk BDtiv-eU PjyGes Ab- jvBtb eU tkbvi mthM w` tj webtqM eU y evote;
- Mm t_k t` tk wdti hvl qv evsj vt` kx` i Rtb` bZb kgevRvi LjR Zvt` i AMnaKvi w` tq mnR ktZ`mi Kwi fvte w`tk cWrtbvi e`v Kiv|

14.5 Aww_R wkvIv KgmP

`wi`a wimb I Asfj gj k c`v ARbi j`I t`tki epEi RbtMvxtK Aww_R tmevi Avl Zvfj Kivi Rtb` Aww_R Asfj KiY (financial inclusion) Ges Aww_R wkvIv (financial literacy) KgmPtK evsj vt` k e`vsk MZ KtqK eQi ati w`tkl `i`Zi w` t`Q| gj Zt G` w` KgmPtK mvi w`tk; A`wvZK Dbq`bi t`Z t`vntmte wetePbv Kiv nq| UvKv wKfvte KvR Kti, wKfvte Gi mWk I wbivc` e`envi wvDZ Kiv hvq, tkv_vq webtqM Ki tj UvKv wbivc` _vKte-Gme wv`vSvbtZ cviv ev tevSvi Rtb` `iKvi mvg_` I thM`Zv| Avi AvRZ UvKvi wbivc` I mWk e`envti i wv`vSvMhYi GB mvg_` I thM`ZvB nt`Q Aww_R wkvIv| GwI Rbmvavi tYi



19 tg, 2013 Zvi tL evsj vt` k e`vstK vrb wYqvj wj Uvti m K`vt`uBbD Dtvab Kti b MfbP W. AwZDi i ngvb

gta" Aw_R wel'tq Rvbi mß Pwn`vtK RvMtq tZvtj , Aw_R Pwn`v I Aw_R cwi Kíbv wel'tq RbmPZbZv mýó Kti Ges Rbmravi YtK Aw_R wKflv mæútk® tgsñj K aviYv t`q| Aw_R wKflv cñvfti hý³ivR`wfwEK BDtKGBW-Gi Aw_R mnvqZvq evsj vt`k e`vsK mýcwi Kwí Z Df`vM MðY Kti tQ| G j tfl` `g -Ktj RMvgx wKflv_® e`vsuKs tmevewÁZ mgvtRi AbMðhi RbtMvðx, bvix, eq`c bvMwi Kti`i cðqRbtK cðav` w`tq Aw_R wKflv Kvh®tgi cðg chq mvRvtbv ntqtQ| 19 tg 2013 Zvwi tL Mfb® W. Aw_ZDi ingvb evsj vt`k e`vsK Úvcb`wYqvj vj Uvtiwm K`vtæúBbð Gi AvbðvwbK Dðvab Kti b| G Kvh®tgi Avl Zvq msev`c tÁ Aw_R wKflvi e`vcvti cPviYv Pvj vtbv nt`Q| wKMMiB tUvj wfk b I ti wVI tZ cPviYv Pvj vtbv nte| G wel'tq evsj vt`k e`vsKti I tqemvBtU GKwU wetkl vj ¼I msthvRb Kiv nt`Q| mnR fvlvq e`vsuKs wel'tqi I ci bvbvb wclPvi, Mí I wfwVI tMgm w`tq mvBUUW Ggbfvtæ mvRvtbv nte hvZ tQvU-eo me eqmx gvbyl GwU wfwRU Kti Lp mntRB Aw_R wKflv AR® Kitz cvti b| cvkvcwk ti wVI Ges tUvj wfk b wetkl tcðMðg _vKte| XvKvi wgi cti Aew`Z evsj vt`k e`vsK tUðbs GKvtWgxi wðZxq Zjvq UvKv Rv`Ni `vc b Kiv ntqtQ hv wKMMiB AvbðvwbKfvte Dðvab Kiv nte| UvKv Rv`Ni tgi GKwU `g e`vsuKs Kbfl _vKte thLv b QvÎ-QvÎxiv e`vsuKs mæútk® hveZxq Z` RvtZ cvite| tmLv b wWwRUvj e`e`vi _vKte|

14.6 evsj vt`k e`vsKti cKvkbvq bZb gvÎv

Z`mgx I gvb mæúbcKvk b GKwU cðZðvfti gJcÎ wntmte KvR Kti, hvi gva`tg RbMY bvb wel'tq mg`K aviYv jvf Kitz cvti | GRt b` MZ Pvi eQti evsj vt`k e`vsKti mweR AMðwZi m½ m½ cKvk b vq gy`Yi gvb, DrKI Zv I e`wB evovt b v ntqtQ| evsj vt`k e`vsKti cKvk b v gvb AvtMi thtKvt b v mgtqi tPtq GLb At b K Dbz | eZgvt b evsj vt`k e`vsKti 20wU w b qv gZ I AmsL` AmbqvgZ cKvk b v gva`tg t`tki t fZti I evBti evsj vt`tki mweR KgRvE I evsj vt`k e`vsK MpxZ c`tfl`c` t j v mðfvte dñU t q tZj v mæe ntqtQ| evsj vt`k e`vsKti gy`bxiZ, Kul FY bxiZ, Mðb e`vsuKs I cwi tekeUe Kvh® g, wGmAvi, tctgU wmt ÷ gm I e`vsuKs LvZi Avay b Kvq b, tgre v B j e`vsuKs Ges Aw_R tmevfw³ Kiy Kvh® gmn wewfbobxiZ-c`tfl`c mnR I mvej x j cKvk b v gva`tg RbMtYi KvtQ Dc`vc b Kiv nt`Q| Gme wel'tq wewfbæcKvk b v cvkvcwk ÚDevelopment Central Banking in Bangladesh: Recent Reforms and Achievements (2009-12)ú Gi gtZv cKvk b v evsj vt`k e`vsKti Pj gvb cð qv cvtKti w b KU Ztj aiv ntqtQ| GQrov, evsj vt`k e`vsK Rb`v`w el qK tek w KQz cPvi cÎ, tcv ÷ vi, e`w k li cKvk Kti tQ| BDGM Wj vi Bbt f ÷ t g U I wcl g qv g eU Ges I tqR Avbfl tWt f j ctgU etUi `enkó` I mveavej x mæñj Z cPvi cÎ wet`k t`tK t`tk wembtqtM RbMYtK AvMðx Kti Ztj tQ|

wekKwe iex`bv_ VvKtii mvaRZ Rblewv Rk Dcj t¶¶ ņevOwj i wPim½x iex`bv_Ń, evsj vt`k e`vsk cij`vi veRqx A_Ńvixwe t`i wetkl vbeŬ, gqgbwmstn evsj vt`k



evsj vt`k e`vstKi mvaŭZK mg tqi KtqKul cKvkbv e`vstKi Awdm D tŃvab Dcj t¶¶ `ŃiK MŃs' ņvli R½j tgv tli wksŃ, Urvv Rv`Ntii lci `ŃiK MŃs' Ń`ŃiKgy t l e`vsk tlvŬŃ c fivZ Z`mgx l `evP t`gg cKvkvbi D½aj `pŃšl evsj vt`k e`vstKi Nt ivqv c w t Kv ņevsj vt`k e`vsk cwi gvŃ cŃZ gv t m bZb tMU-Avc, tgK-Avc l Z`mgx ntq GLb evaZ Ktj eti cŃZ gv t m cKvKZ nt`Q hv cv t Ki g t b evovZ AvMŃ m vŃ K t i t Z mg_Ń t q t Q l

e`vsvKs, A_Ńvix, cKvix l cwi t t ki lci wevf bŃvga`g l w el t q evsj vt`k e`vstK t` t ki wZb cŃ t b f i cŃ_Zhkv w k i t` i w k i K t g P GKv mgx m v i M t o t Z v j v nt q t Q l Gme w k i K t g P g t a` i t q t Q g j i v j , `vcZ` l w P t K g P m v ŭ i Z w k i v P v h R q b j Av t e w t b i GKv Agj` w P t K g P Z u i c w i e v t i i K v Q t` t K m S M Ń K i v n t q t Q l 1970 m v t j w d w j w` t b i Av j -d v Z v n & t M w i j v M Ń t c i m t ½ h y w e a Y` l G j v K v N t i Ń c` v t j ÷ v B b Ń w k t i v b v t g i G B w P t K g P w Z w b R W P b e t m G t K v Q t j b l evsj vt`k e`vstK m s i w P t Z w k i K j v w e l q K G w e k v j m v ŭ` l m s M Ń n i w e` l w i Z m w P t w e e i Y



12 t d e` q w i , 2013 Z w i t l w k i v P v h R q b j Av t e w t b i G i m n a g P x t e M g R i n v b i v Av t e w t b i K v Q t` t K Ń c` v t j ÷ v B b Ń w k t i v b v t g i w P t K g P M Ń Y K t i b M f b P W. A w i Z D i i n g v b l G m g q w k i v P v h P c w i e v t i i m` m` M Y l evsj vt`k e`vstKi EaYz b KgRZMY Dciv`Z w t j b

məŋ Z GKu A'vj evg cKvk Kiv nətqQ| 0evsj vt`k e'vsK Gi wkí Kjv msM00
wk'ivbrtgi GB AvšR0ZK gv'bi A'vj evgUu m'uv` bv Kti'Qb wk'ix nvtkg Lv b I
Aa'vcK gbZvxi gv'gb| evsj vt`k e'vs'Ki cKvkvbi gv' Avil hfMvcthvMx Kivi
j'f'U' WcU'gU Ae KvgDwb'KKY GU cvevj tKkY-G M0ud. wWRvBb tmKkb
`vcv Kiv nətqQ| `f, tgavex I `kiv K Avbmgx Kgf'v vbi j m cwi k0 Kti
cKvkvbi c0m'4v, tMU-Avc, tgK-Avc, c0Q` BZ'w' c0Z Kti'Qb| AvajbK
c0y' e'env'ti dtj e`tj hvl qv evsj vt`k e'vs'K c0ZvbqZ cKvkvbq bZb gv'v
thvM n'f'Q|

14.7 `wi`'g' wWRUvj evsj vt`k vbg'Y evsj vt`k e'vs'Ki tbqv D'`vMgvj vi D'0vab

27 Gvcj , 2013 Zwi tL e'zeUz AvšR0ZK m'əŋ b tKb`' evsj vt`k e'vs'Ki tbqv
e'vs'Ks LvZ A'vvtgkb I dvBb'w'Yqvj BbKk'tbi wtkl D'`vMgvj vi Dc`vcv
Abj0Z nq| 0`wi`'g' wWRUvj evsj vt`k : evsj vt`k e'vs'Ki tbqv D'`vMgvj v0
kx l GB Ab'v'bv gv'vbxq c0vbg'sx tkL n'vmbvi c0vb AvZw_ wnt'mte D'0vab Kivi
K_v_vKtj I iv0xq 'i'ZcY'Kv'fR e'`i_vKvq tk l gn'f'Z'w'Zvb Dc'w'Z_vKtZ
cvt'ib| gv'vbxq c0vbg'sxi c'f' A_0'sx Avej gvj Ave`j g'v'Z c0vb AvZw_
wnt'mte Ab'v'v'bi D'0vab K'tib| evsj vt`k e'vs'Ki Mfb' W. AwZDi ingv
Ab'v'v'bi m'fv'w'Zz K'tib| tWcU Mfb' Gm. tK. mj tP'sajx `vMZ e'3e' Ges
bvR'bx mj Z'bv Ab'v'v m'uv'w'KZ w'f'ds t`b| evsj vt`k e'vs'K MZ Pvi eQ'ti thme
Db'qbg'j K I gv'v'w'K D'`vM M0Y Kti'Q tmm'tei ga' t_`fK D'tj L'thvM' wKQ
D'`vM wWRUvj c0RKk'tbi gv'a'tg Ab'v'v'v Dc`vcv Kiv nq| A_0'sx B'tj KU'v'K



27 Gvcj , 2013 Zwi tL e'zeUz AvšR0ZK m'əŋ b tKb`' `wi`'g' wWRUvj evsj vt`k vbg'Y
evsj vt`k e'vs'Ki tbqv D'`vMgvj vi D'0vab K'tib A_0'sx Avej gvj Ave`j g'v'Z

mBtP Pvc w`tq Gi Df0vab Kti b | Gi AvtM wZwb 0e`tj hvl qv evsj vt`k e`vsK :
AMMwZi Pri eQi0, 0e`vsK tbnU I `sri K gj t0 Ges 0evsj vt`k e`vsKti wki Kj v
msM00 kxl R wZbnU cKvkbi wWwRUvj tgvok DtbwPb Kti b | GQrov wZwb evsj vt`k
e`vsKt wbnqZe` wekgvtbi 0UvKv Rv`Ni0 Gi wkv vb`vm Kti b |

c0vb AwZw_i e3te` A_gšx etj b, evsj vt`k e`vsKti Pri eQti wWwRUvj
Kvh0tgi Avb0wbK Df0vab KtZ tcti Awg Avbw`Z ntqWQ | mi Kvti i `wv`gyp
wWwRUvj evsj vt`k Movi ifcKt tK`tq e`vsK th wetkl Df`wMgv v M0Y Kti tQ
Zv mwZ`B cksmbxq | evsj vt`k e`vsK MZ Pri eQti wWwRUvj Kvh0tg AtbK `t
GwMtq tMtQ |

GB Abpvtb mi Kvti i gšx, Dct`0v, c0Zgšx, msm` m`m, mipe, wet`kx wgttbi
m`m, ivR%0wZK I mjkx mgvtRi c0Zwbwa, e`emvqx tbe, A_0wZwe`, epxRix
I evsj vt`k e`vsKti weifb0ch0tqi KgRZ0v Dcw`Z wQtj b |

Kviti wY wgdwRqvg

cDZÉ;we`vi gva`tg cw_exi cjevZb mF`Zvi RxebvPiY, wK¶v, ms`wZ BZ`w` bvbv welfq Avgiv AeMZ nB| G we`vi m½ gy`i mjoí BwZnm weþkl fivte m=úwKZ| BwZnm t_þK t`Lv hvq, Lióce©2000 mvþj cþPxb tgmvcþUwgqv Ges cþPxb wgi xq mF`Zvq cûg gy`i D`e NtU| G mgq teiÄ, wnj fvi, Kcvi BZ`w` avZwbgZ gy`i cûq 1500 eQi aþi cþwþj Z wQj | cþPxb fvi tZl gy`i cþj b cwij w¶Z nq| mþg kZväxi tMvovi w`þK meeûg Pxb Kv,þR gy`i (tccvi gwvb) cþj b`i` nq| 1700 kZväxþZ BDþivþc Gi hv`i`i` nq mþþWb t_þK|

gy`i msMþ weþkþi tmšwLb kL_tjvi gþa` Ab`Zg Rbwçþ GKwU kL| GUv gþbi Avb>`vþbi cvkvcwK bvbv t`þki ms`wZ Ges A`wZK MwZaviv m=úþK`weþkl

Ávb`vb Kþi | gy`i Avwe`vþi BwZnm eü cþPxb ntj l gy`i msMþni BwZnm cûq `þ nvRvi eQþi cþPxb | cþwZwZnmwK hþM ivRv-ev`kviv weþkl kL wntmte gy`i msMþ KiþZb| Aek` mgþqi weeZþb Zv AvR mvaviY gvbþli gþa`l we`li jvf KþiþQ| G Rþb` gy`i msMþþK GK mgþq ivRvi kL



evsj v`k e`vstKi cjevZb Kviti wY wgdwRqvg msi¶Z gy`i GKwsk

ejv ntj l eZwþb GwþK AþþKB kþLi ivRv eþj _vþKb| BDþivc l Avtgi KvþZ G kLwU hþó Rbwçþ| evsj v`þkl G kþLi AþþK tmšwLb cþþcvl K iþqþQb|

gy`i msMþ cþPxb Kvj t_þKB kL wntmte weþewPZ ntq GtmþQ| KvMwR gy`i msMþ Zj bvgj Kfvte wKQþv AvayþK; gj Zt Dwþk kZK t_þK Gi cþvi | G mgq t_þKB avZe l KvMwR gy`i msMþni cvkvcwK G_tjvi l ci MþelYv Z_v mviv weþk; cþvi jvf KþiþQ| weþk; gy`i msMþni evRvþi evsj v`þki avZe l KvMwR gy`i Pwv`v þgB evotþQ| cþwþj Z avZe l KvMwR gy`i ev mswk-öwþlþqi MþelYv l msMþni m½ t wWU KwW,`tWwU KwW,`wfmv KwW`cþwZ wewbqg BYUþgU l msMþ Ges MþelYvi

ተገቢውን ጥያቄዎችን በጥንቃቄ ለማሟላት የሚያስፈልጉትን ገንዘብ ለማግኘት ለሚገቡት ሁሉም ጉዳዮች ላይ ማሳሰቢያ ማድረግ ይገባል።

የገንዘብ ጥያቄዎችን በጥንቃቄ ለማሟላት የሚያስፈልጉትን ገንዘብ ለማግኘት ለሚገቡት ሁሉም ጉዳዮች ላይ ማሳሰቢያ ማድረግ ይገባል።

የገንዘብ ጥያቄዎችን በጥንቃቄ ለማሟላት የሚያስፈልጉትን ገንዘብ ለማግኘት ለሚገቡት ሁሉም ጉዳዮች ላይ ማሳሰቢያ ማድረግ ይገባል።



የገንዘብ ጥያቄዎችን በጥንቃቄ ለማሟላት የሚያስፈልጉትን ገንዘብ ለማግኘት ለሚገቡት ሁሉም ጉዳዮች ላይ ማሳሰቢያ ማድረግ ይገባል።

የገንዘብ ጥያቄዎችን በጥንቃቄ ለማሟላት የሚያስፈልጉትን ገንዘብ ለማግኘት ለሚገቡት ሁሉም ጉዳዮች ላይ ማሳሰቢያ ማድረግ ይገባል።

UvKv Rv`NiK mofvte cwi Pvj bvi Rtb` BtZvgta` AwfA tjvKetj i c`gAyi
 wbaY Kiv ntqtQ| GtZ iwqZ Ges qKZ gy` I tbtUi BbtUwi cVqtbi KvR
 Pj tQ|



evsj vt`k e`vsKi MfbP W. AwZDi ingvb
 ev`buqvxab UvKv Rv`Ni cwi`kK Ki tQb



UvKv Rv`Ni i tfZti i GKisk

Lp wkmMiB GKw i`wPkxj, AvaybK chyrwbfp AvSRZK gvtbi UvKv Rv`Ni
 mvavi Y`kDv_xP i Rtb` DbP Kti t`qv nte etj Avkv Kiv hvq| G UvKv Rv`Ni w
 nte`g, Ktj R, wekte`vj tqi wKqK-wKqV_wnn mKj gvbtl i gy`i wclqK Avb I
 MtelKt`i MtelYvi wekvj Drm| cvkvcvuk, Gi tmS`h`I AvaybK chyr wki-
 wKtkvimm mKj`kDv_xK AvKó Ki te Ges Zvt`i wbgP Avb`vb Ki te| GLvtb
 wki-wKtkvi iv cDpb Avgtj i gy`i wclqK Avb I cwiwPvZ jvtfi cvkvcvuk Zvt`i
 wbtRt`i Qwe cAZKx tbtU Ztj wbtZ cvi te|

gqgbwmsn evsj v`k e`vsK bZb Awdm

tK`xq e`vsK Kvh^og weK`xKiY, Z`Eyearb KvR tRvi`viKiY Ges e`vsKs tmevK M`nKt`i t`viMvovq t`c`fQ t`qvi j`f`" gqgbwmsn evsj v`k e`vsK bZb Awdm tLjv n`tq`Q t`tki gea`v A_`wZi m`z m`zZi ti`L m`u`mwi Z n`tq`Q t`tki Aw_`R LvZ Ges t`e`fQ e`vsK I Aw_`R c`Z`v`bi msL`v| w`k`i, emYR" I Kwli m`u`mvi`Yi m`z m`z t`e`fQ gv`f`li A_`wZK KgRvE Ges tj b`b I gy`ti Pwv`v| gea`v G mKj Pwv`v I KgRvE we`ePbv I Gi h_vh_ m`Avj b w`v`Z Kivi R`b" evsj v`k e`vsK c`Z`v`bi c`e`Z`B Kti P`j`fQ bZb bZb tK`Kj Ges w`t`q`w`RZ Ki`fQ ``f` Rbej | GZ`n`Ej| we`f`b`e`m`g`v`e`x`Zi Kiv`Y ivRavb Xivq Aew`Z c`v`b Kv`f` q I gwZwSj Awdm t`fK gea`v Pwv`vi tewki f`MB h_vh_fv`e we`ePbvq Avbv Ges c`Y Kiv m`e n`q DV`fQ bv|



16 Rv`gwi , 2013 Zwi`L gqgbwmsn kn`i i `M`ewo ti`vW evsj v`k e`vsK i `kg kvLv Awdm D`v`rab Kti b Mfb`P W. AwZDi ingv

A_`wZK, emYR`K I mvgwRK _i`f`Zi c`v`v`v`k evsj v`k e`vsK c`v`b Kv`f` q I gwZwSj Awdm we`f`b`e`KvR h_vh_fv`e Ges h_vmg`q m`u`v``bi w`K we`ePbvq ti`L `v`N`evBk eQi ci evsj v`k e`vsK kvLv evov`bv GKvS`I Acwi nvh`n`tq c`f`Q evsj v`k e`vsK bZb kvLv `v`c`f`bi t`f`f`T `vb w`n`t`e epEi gqgbwmsni QquI tRjv A_`f` gqgbwmsn, Rvguj c`j, w`K`kvi M`A, t`b`f`Kv`v, Uv`v`Bj I tki c`f`i i tK``f`j gqgbwmsn`K we`ePbv Kiv n`tq`Q|



16 Rvbywi, 2013 Zwi tL gqgbwmsn Awdm Df0vab Dcj t¶l ersj vt`k Kwl wekpe`vj tq AvtqmRZ cñZ mtsj tb e3e` ivLqB MfbP W. AwZDi ingvb

16 Rvbywi, 2013 Zwi tL ersj vt`k e`vsK MfbP W. AwZDi ingvb knñi i`Mfeno tiw` e`vsK A`vqx Awctm ersj vt`k e`vsK gqgbwmsn Awdm Df0vab Ktib| GKBr`b ersj vt`k Kwl wekpe`vj tqi wkí vPh®Rqbj Avfaw`b AwUwi qvtg ersj vt`k e`vsK gqgbwmsn Awdm Df0vab Dcj t¶l GK cñZ mtsj b AbjõZ nq| Abjõvtb MfbP W. AwZDi ingvb ersj vt`k e`vsK gqgbwmsn Awdm Df0vab Dcj t¶l `syi K Më` ðnli R½j tgvñli wksõ Gi tgvok Df0vab Ktib| Abjõvtb Dcw`Z wQñj b `vbxq msm` m`m, cwi Kíbv Kwgktbi m`m, ersj vt`k Kwl wekpe`vj tqi fvBm PivtYji, gqgbwmsn tcsimfvi tgqi, tRjv ckvMk, `vbxq MY`gvb` e`w3eM® e`vsKvi I ersj vt`k e`vsK EaYzb KgRZ®MY| cñZ mtsj tb MfbP gqgbwmsn AAñji BwZnm, HwZn` I mætebvi K_v Zñj atí G AAñji Av_®mvgwRK Dbqtb Ae`vb ivLvi Rtb` ersj vt`k e`vsK mtsj GKvZñ nq KvR Kivi Rtb` Ab`vb` e`vsK I AwL`R cñZõvtbi `wó AvKlP Ktib|

16.1 e`vsK kvLv gubUwi s

gqgbwmsn, Rvguj cj, wKtkvi MÄ, tbñtkvbn, UvzvBj I tkicj tRjvq ewYwR`K e`vsK_ñji v cñq 600 kvLv itqtQ, hv ersj vt`tki tgvU kvLvi 7 kZvstki I tenk Ges ersj vt`k e`vsK, cñvb Kvhñj tqi Avl Zvaxb tgvU kvLvi 21 kZvsk| G kvLv_ñjv GLb t_ñK gqgbwmsn Awctmi gra`tg gubUi Kiv nte| Dñj L`, ersj vt`tk KvhPZ tgvU e`vsK kvLvi 35 kZvsk eZñvtb ersj vt`k e`vsK cñvb Kvhñj tqi Avl Zvaxb, hv AñtkUv tK>`ñfZ Ae`vq wQj | gqgbwmsn ersj vt`k e`vsK bZñ kvLv tLjvi dtj G nvi 28 kZvstñk tbtg Avmte| GñZ msnk-oe`vsK kvLv_ñj vtZ ersj vt`k e`vsK gubUwi s cñ qvl tRvi`vi nte| kvLwaK` Ges

ṽt̄Zj KviY GB QquU tRj vi ewYwR^K Kvh^ot̄ gi Z`vi wK I mti Rwg^tb cwi`k^obi
t^ott̄t̄ Am^oear n̄Zv| GLb cwi`k^o we^tK^o iK^oiYi dtj tenk mSL`K kvLv mi^ovwi
cwi`k^obi Avl Zvf^o Kiv m^oe nte|

16.2 ewYwR^K ṽi“Zj

ṽN^ob a^oi G AĀj t̄tki w^ok^o-ewYR` cāv^ot̄i ṽi“ZcY^of^ogKv cij b Kti Avm^ot̄O|
ṽvbxq ch^oq we^of^ob^oe^ovsK m^oe^ob^ovgq LvZ^o t̄j v^ot̄K Aw^o_R I Ab^ov^ob^of^ov^ote m^ovqZv
c^ov^ob K^ot̄j A_ṽ^ow^oZKfv^ote G AĀt̄j i e^ovcK Db^oq^ob n̄Z cv^ot̄i | G AĀt̄j i t̄q^ot̄O
Kw^ol , Kw^ol w^of^ov^oE^oK ṽj^o“^ol Kw^ol i w^ok^ol we^ot̄K^ol K^ot̄i P^oj K^oj , cvU^oRvZ cY^o , ZvZ I n^o-^ow^ok^ol ,
grm^o c^o q^ovKiY , t^ocvj w^ol , t̄WB^owi dv^og^o , Mi^o“ t^ogvU^ovZvRvKiY , nvj Kv c^oo^oK^oskj w^ok^o
BZ^ow^o i Ac^ovi m^oe^ob^ov^ol tiY^ovt̄cv^ov^ol I grm^o P^ov^ot̄l g^og^ob^omsn AĀj B^ot̄Zv^og^ot̄a^o e^ovcK
L^ow^oZ AR^o K^ot̄i t̄O| t̄tki c^oq A^ot̄a^oR gv^oQ GLv^ot̄b P^ovl n̄tq ṽt̄K| e^op^oc^ol b^ot̄ i ewj
t̄tk K^ov^ol I t̄b^ot̄t̄K^ov^obi we^oR^oq^oc^ot̄i i P^ov^ob^ogv^oU^o t̄tk w^oi^ov^og^oK w^ok^ol M^oto DV^ot̄Z cv^ot̄i | G
AĀt̄j i R^ob^ot̄M^ov^oxi GK^oU^o we^okvj Ask b^ovix n̄tj I GLv^ot̄b b^ovix D^ot̄ ṽ^ov^o t̄Zgb M^oto
D^ot̄v^ob| A^o_P t̄tki A_ṽ^ow^oZK Db^oq^ot̄b b^ovix^o i m^ou^o ,^o Kiv L^op^oB c^oo^oqv^oRb| Av^oi Gme
m^oe^ob^ov^ot̄K K^ov^ot̄R j w^oM^ot̄q G AĀt̄j i Av^o_ṽ^omv^ogv^oRK Db^oq^ot̄bi R^ot̄b^o evs^oj v^ot̄ k e^ovsK
g^og^ob^omsn kvLv Aw^odm ṽcb K^ot̄i t̄O| kvLv Aw^odm^oU^o GLv^ot̄b evs^oj v^ot̄ k e^ovsK t̄KB
c^oo^oZv^obaZ^o K^oi t̄e| evs^oj v^ot̄ k Kw^ol we^okt̄e ṽj q Kw^ol , grm^o I t^ov^oU t^ov^oU Kw^ol h^oš^oc^ow^oZ
w^ob^ot̄q M^ot̄elYv P^ow^oj t̄q hv^ot̄“O| Zv^ot̄ i G M^ot̄elYv K^ov^ot̄Ri m^ot̄½ w^oKfv^ote GmG^oGB
A^o_q^ob^ot̄K m^ou^o ,^o Kiv hv^oq , G^oj v^oK^ovi Av^ob^ov^ot̄P K^ov^ob^ot̄P Q^ow^ot̄q ṽKv ṽj FY
c^oo^oZv^ob^o ṽj vi w^oj s^ot̄KR^ot̄K K^ov^ot̄R j w^oM^ot̄q e^ovs^ow^oKs t^ome^ov^oĀZ gv^ob^ot̄l i K^ov^ot̄R w^oKfv^ote
Aw^o_R t^ome^o t^oc^ol^ov^ot̄v^o hv^oq t^om we^ol^ot̄q G kvL^ow^oU K^ov^oR K^ot̄i hv^ote| e^on^oĒi g^og^ob^omsn^oi
Aw^oaf^oṽ^o QquU tRj vi A_ṽ^ow^oZK Kg^oR^ov^oĒ cāv^ot̄i Bw^oZevPK f^og^oKv cij b K^ot̄Z cv^ot̄j B
GLv^ot̄b evs^oj v^ot̄ k e^ovs^ot̄Ki Dcw^o-w^oZ mv^o_R nte|

16.3 thvMv^ot̄hvM

t̄f^ošt̄M^ov^oj K w^o K we^ot̄eP^ob^ov^oq evs^oj v^ot̄ k e^ovs^ot̄Ki bZb kvLv ṽct̄bi t̄tt̄t̄ g^og^ob^omsn
kn^ot̄i i Ae^o-v^ob L^op^oB m^oe^ob^ovgq| g^og^ob^omsn evs^oj v^ot̄ t̄ki cijZb e^on^oĒg Ges eZ^og^ov^ot̄b
ZZxq e^on^oĒg tRj v| e^on^oĒi g^og^ob^omsn^oi QquU tRj vi g^ot̄a^o ew^oK cu^oP^oU tRj v
g^og^ob^omsn kni^ot̄K cwi^otew^oZ K^ot̄i ti^ot̄L^ot̄O| dtj g^og^ob^omsn kvLv t̄tk Ab^o cu^oP^oU
tRj vi m^ot̄½ L^op^o m^ot̄RB thvMv^ot̄hvM Kiv m^oe^o nte|

16.4 A_ṽ^ow^oZK Kg^oR^ov^oĒ

g^og^ob^omsn AĀt̄j i QquU tRj v t̄tk we^ocj cwi^ogv^ot̄Y cY^o we^ot̄tk i Bw^ob nq Ges
i Bw^obi gva^ot̄g Aw^oRZ Av^oq t̄tki e^ot̄ w^ok^o gy^o ti wi Rv^of^oe^oṽ^ot̄Z we^ot̄K^ol f^og^oKv cij b

Kti | cġq AvovB tKwU Awaevmx Aajwl Z G AĀtj we-Z itqtQ t`tki cġq 13 kZvsk fvg | we-kyG fvg Prtli Rtb`l LpB DcthvMx | GLvfb `β dmvj l wZb dmvj RvgB tenk | GLvbKvi cġq 50 kZvsk tjvKB Kwl i mt½ hv³ | gqgbwmsni `ewkó`tk GK K_vq Kwl l Kl.tki AĀj etj AvL`wqZ Kiv hvq | 2011 mvtj G AĀtj 7,768 tKwU UvKvi Kwl FY weZiY Kiv ntqtQ | weMZ 6 eQti Kwl FY weZitYi cwi gvY Dtj LthvM` nvti tetotQ | G AĀtj gb-cŵy euav cto hvq Kwl i evnwi dj tb | AĀj wU eZŵvfb Lv`-ctY` `qsm=úY` i ay Kwl B bq, eis i Bwv ewYtR`l itqtQ e`vcK m=ebv | G AĀj t`tK we t`tk cvU l cvURvZ `e`w`, mwi lv exR, ev`vg, Wvj BZ`w` i Bwv Kiv nq | eZŵvfb G AĀj t`tK cġ qvRvZ grm` l wPsw i Bwvi cġj b`ii` ntqtQ | GB AĀtj evsj vt`k e`vstKi Dcw`wZ i Bwv l Ab`vb` A`wZK KgRvE cthvti mnvqK nte | cġZeQi G AĀj t`tK tmvbj x e`vsk wj : Gi gva`tg cġi miKwi LvRbv DtEvj b l tcŵY Kiv nq | gqgbwmsn kvLvi gva`tg G mKj tj bt`bl mnRZi nte |

16.5 K`vk e`vcbv

evsj vt`k e`vstKi gwZwSj Awctmi weibgq ftē UvKv ivLvi `vb tj bt`bKZ At`P cwi gvYi Zj bvq chfß bq | XvKvi Zj bvgj K KvQvKwQ gqgbwmsn Awctmi ftē GLb UvKv gRj` ivLv m=ē nte | XvKvq Aew`Z wewfboewYwR`K e`vsk t`tK cġi cwi gvY cj tbv l tQvvdvUv tbvU evsj vt`k e`vstKi gwZwSj Awctm MhY Kiv nq | GLb t`tK Gme tbvU gwZwSj Awctmi cwi etZ`gqgbwmsn Awctm MhY Kiv m=ē nte Ges m=úY`cġ qvU mgqmvtq | mntR m=úw`Z nte | cj tbv l tQvvdvUv tbvU i msL`v gvstq evotQ | gqgbwmsn kvLvq cj tbv tbvU`tjv msi`ŵtY chfß RvqMv`vKte etj MYbvKvh` m`p`vte m=úbæKiv m=ē nte | wv`ŵ l chfß `vtbi Afvte tbvU aYsmKittYi Rtb` eZŵvfb tkŴs tgnkb e`eüZ nq, hv AZ`šl mgqmvtc`ŵ | gqgbwmsn tbvU aYsmKittYi cġ qvU mntR m=úw`b Kiv hvte | evsj vt`k e`vstKi kvLv Awctmn Ab`vb` Awctmi `b`w`b Pwv`v, C`j wdZi Ges C`j Avhnvq bZb tbvU i Pwv`v gvstq evovq MvRxcj`i Aew`Z wmwKDwi wU wġŵs tġn t`tK gw`Z bZb UvKv miwmi gqgbwmsn kvLvq `vbwšli Kti gRj` ivLv hvte Ges cġqvRtb GLvb t`tK pEMŵg, Lj bv, ewi kvj , wmtj U, ivRkvnx, iscj l e`ov Awctm `vbwšli Kiv mnRZi nte | ZvQvov, mĀqcĪ l cġBReŪ q-we q, tURvwi Kvh`g cwi Pj bv, wKqwis nvDR cwi Pj bv Kiv BZ`w` e`vswKs Kvh`g m`p`vte m=úw`b Kiv m=ē nte |

16.6 Ab`vb` mjeav

evsj vt`k e`vstKi tUbs GKvtWgxtZ GKwU tdwi Rto wWRv`vi wi Kfvwi (wWAvi) tm>Uvi Aew`Z | `Zi`fZvi Kvi tY wWAvi tm>Uvi `vctbi gj DĪtk` e`vnZ nt`Q |

KviY c0KwZK wechq thgb figKau, eb'vnm Ab'vb" `N0bvRwbZ KviY VwUv tmUvfi gva'tg Kvh® g cwiPvj bv Kiv mae bv ntj ZLb wWAvi mvBtUi gva'tg mKj Kvh® g cwiPvj bv Kiv nq| gqgbwmsn kvLv `vcv Ges wbR^`vcv `Zwi Kivi dtj wWAvi tmUvi gqgbwmsn `vbvsi Kiv mae nte| gqgbwmsntK eb'v, figKau BZ'w` c0KwZK `thvMg³ ej v hvq| 1787 mvjt meKl eo aitbi eb'v nq Ges 1998 mvjt t'ke'vcx c'j q'ix eb'vi mgq| AAj wU eb'vgj³ wQj | 1897 mvjt i ci gqgbwmsn AAjt eo tKvb figKau nqwb| Rvgi mnRj f'Zv `vKv kvLv `vcvbi Rtb" feb wbgfYi c0qvRtb knfi gta" ev DcKtU miKwi Lvm Rvq eivl c0B A_ev e'w³MZ Rvq q| GLvtb mnRzi nte|

t'iki gea'vb Aw_R LvZ Ges gvstq ep'c0B e'vsK | Aw_R c0Zovmgfni msL'vi mt½ Zvj wgvjtq mgcwi gvY evotQ ivRavb XvKvq Aew'Z evsjv`k e'vsKci c0vb KvHq | gwZvSj Awdtmi KvRi cwiwa | Gi mt½ m½wZ titL bZb bZb chp³ i e'envi thgb wv0Z Kiv ntqtQ tZgvb wbtqvM Kiv nt"Q tgavex Rbej | GKB KviY gqgbwmsn evsjv`k e'vsKci bZb GKwU kvLv tLvj v ntqtQ | ivRavb XvKv t`K `f `tZj Aew'Z evsjv`tki GKwU cvt'v | HvZn'evnx kni gqgbwmsn evsjv`k e'vsKci `kg kvLv `vcvbi dtj c0vb KvHq | gwZvSj Awdtmi Djt LthvM" msL'K KvR h_vh_fvte | h_vmgq m'ubekiv mae nte etj Avkv Kiv hvq|

16.7 gqgbwmsn Awdm c0Zovi ci gqgbwmsni A_0wZK KgRvEi cwi eZ0

gqgbwmsn evsjv`k e'vsKci kvLv Awdm c0Zw0Z nlqvq G AAjt i A_0wZK KgRvE e'vcK mvov tRtMtQ | evsjv`k e'vsK, gqgbwmsn Awdm c0Zovi dtj G AAjt Kw FY | Aw_R tmevf'³KiY Ges GmGgB KvH® g ZiwsZ ntqtQ | gqgbwmsn AAjt i maviY RbMY t'gB A_0wZK KgRvE m'ub³ nt"Q | e'vsK cwi`k0 wefvM_tj v cwi`k0 KvH® g cwiPvj bvi cvkvcwK Kw | GmGgB FY Z`viwK KitQ | GQov, wAvBwcm me'v RbMtYi Avf'thvM MhY KitQ Ges msk-ó e'vsKci mv_t' thvMthvM Kti RbMtYi Avf'thvM msk-ómgm'vi mgvavb w't"Q | A_0 evsjv`k e'vsK, gqgbwmsn Awdm c0Zov nlqvq GK w'tK gqgbwmsn AAjt A_0wZK KgRvE teMevb nt"Q, Ab'w'tK bZb bZb KgRvE m'ub³ nt"Q |

cwikó

evsj vř`k e`vsK Mfb® W. AwZDi ingvb Gi Dřj LřhvM` wKQz fvIY

A_@Qi 2014 Gi cŰgvřa® Rřb` gř řbxiZ řNvI Yv

Zwi L t 25 Rj vB 2013

mgq t mKvj 11.00 NuUKv

`vb t Rrvvřxi Avj g Kbdřři Y

nj , evsj vř`k e`vsK |

ewkK I ř`kxq mvgwóK A_@xiZi Pj gvb MwiZavivi Avřj vřk Pj wZ A_@Qi i cŰgvřa® A_ř Rj vB-wřřmřř 2013 mgqKvřj i Rřb` evsj vř`k e`vsřKi gř řbxiZi řNvI Yvř AvR Awg Avcbřř` i mgřb Dc`vcb KiwQ| eiveřři gřZv Gevi Kvi řNvI Yvř w cřřqřři mgqI weřki Á I gř` ř÷Křřvi vi gnj řřjvi mřř dj cřř- Avřj vPbv nřřřQ| I řřemvřřUi gvařřI Avgiv gZvgZ, civgk®I chřřřřY msMřř Křři wQ|

A_@Qi 12 řZ Avgřř` i A_@xiZi Rřb` P`řřj Ä řřj v Avřřm gř Zt řZj Avg`wob nVv řeřo hvl qvi Kvi řY EařřřLx gř `řxiZ Ges `eř`wKk řřbř`řři řřivmřřř`i I ci Přřřci AvKvřři | Gme P`řřj Ä řřj Kweřřvi Rřb` evsj vř`k e`vsK AwakZi mshZ gř řbxiZ řřř Aej řřb Křři | Ab`vb` bxiZ-c`řřřřřci mřřř wřřj GB avivi gř řbxiZ gř `řxiZ řřwob Pvc cřřgb Ges `eř`wKk gř řři wi Rvřř®Dřř LřřhvM` řřře řřři řři Kiřř mrvqZv Křři | A_@Qi 13 řZ ř`řři A_@xiZ wKQzv řřřeaiřři P`řřj řři gř řřřřř nq| cřřřmř Avřři D`P`řxiZ I i Bwob Avřři Avkve`ÄK cřřřř`i cřřřřwK Avg`wob e`řři gřř cřřřř mvgwóK řřře Avgřř`i wbu `eř`wKk mřřř`i řřři řřj v eřřřř NuVq hvi ř÷řj vBřřKb Acwivh`nřřř cřřř| gř `řxiZ Kgvřřvq mvdřř`i mřřř` cřřřř MwiZkřř Kivi j řřř` tdeřřřwi 2013 ř`řř evsj vř`k e`vsřKi bxiZ mřř řři A_ř řřřřř I wi řřřřřřřřřř mřř řři 50 řeřřm cřřřř Kgvřřv nq| GKB mgřř Mo ewi řř gř `řxiZ wemZ A_@Qi 7.5 kZřřk gř řřř bmgřř Avřři j řřř` evsj vř`k e`vsK A_@Qi i wřřřřřřřř (Rvřřřři -Rřb 2013) Rřb` gř řbxiZ řřř řNvI Yv Křři |

A_@Qi 13 Gi wřřřřřřřř gř řř řřřřř I gř `řxiZi MwiZaviv gř řbxiZi j řř` ARřř `k`gvb AMřřřř řř řř hřř| wbu `eř`wKk mřřř`i D`P` cřřřř mřřřř evsj vř`k e`vsřKi wi Rvřř®gř řř Ges wbu Af`řři řřř mřřř`i cřřřř gř řbxiZ řřřřřřř řřřřř

j ʃi'gvivi gta'B uQj | e'vcK gy'i cexl j ʃi'gvivi KvQvKwQ uQj | 1995-96 A_@Qi Z_#K wfiE ati wmvve Kiv Mo ewl R gj'uxiZi gnwmgvb aviv Ae'vNZ itqtQ Ges Rvbgwi 2013 Gi 8.40 kZvsk gviv t_#K Ktg Rb 2013 tk#l 7.70 kZvsk tbtg Gt#Q | Zte mvgwK Pwn`v Pvc i KvitY Gucj 2013 t_#K Lv` I Rlj wv Qvov Ab'vb` LvZfB tkvi ev tgSj gj'uxiZiZ wKQlv EaYgJLx cEYZv itq tM#Q | MnK ch#q mj nvti i wbgwvx cEYZvi mPbv ntqtQ; MZ Qq gvtm FY I Avgv#Zi mj nvti i e'evb (t`uW) 5 kZvstki w#P tbtg Avmv AvgvZ mj nvti i tPtq FY mj nvi `ZZi Kgvi B j ʃi'Y |

A_@Qi 13 Gi wZxqta@Nb Nb ni Zvj ntqtQ, hv Rvbgwi 13 Gi gy'vbwZ fiv/ tNvYvi mgq Av`vR Kiv hvqvb | AcZ`wkZ GB cwi w`iZi KvitY Ges e'emvqiv mvk#x m#` e'wK F#Yi m#hvm tbtq temiKwi LvZ Af`šlixY FY Pwn`vi cex gš i nq | e'wK FY mtgZ tg 2013 tk#l temiKwi LvZi mveR FY cex `wotqtQ 13.6 kZvsk | weveGm Gi c#j b Abhvqx A_@Qi 13 tk#l wRwvc cex ntqtQ 6.03 kZvsk | GB c#j b A_@Qi 13 Gi wZxqta# gy'vbwZiZ evsjv`k e'vstki c#YcY A_# 6.1-6.4 kZvstki tPtq mvgv` Kg | Zte LpB KvQvKwQ |

A_@Qi 2013-14 Gi RvZxq ev#RU tNvYvq 1995-96 A_@Qi Z_#K wfiE ati Mo ewl R tfv#v gj'uxiZ 7 kZvsk cwi wZ i vLvi j ʃi'gviv avh`Kiv ntqtQ | bZb wfiEeQi (2005-06) Abymvti mgZj` j ʃi'gviv `wvte 6.0-6.5 kZvstki gta` | G j ʃi'gviv AR#bi c#` we`gvb S#K_#j vi gta` itqtQ miKwi I temiKwi LvZ m#e` gRyi /fvZv ev#RvBZ Pwn`v Pvc, ni Zvj I ivR#wZK Aw`i Zvq mieivn weNRvBZ Lv` gj'uxiZ S#K Ges weifc Avenv qvRvBZ Drcv`b wevNz nevi Avk#v | cex c#h# evsjv`k e'vstki ch#eY GB th, AeKwv#v LvZ I Ab'nea wvbtqvM Kv#tg eo ai#bi MwZkxj Zv bv Avbv tM#j cex i ev`e AR# Avgv# i weMZ `k eQtii Mo cex 6.2 kZvstki tPtq Lp GKUv tewk nevi m#e#v Kg | G wv qw tekvKQvwbqvgK thgb `ewK cex, i Bvb, Avg`wv, c#vnx Avq BZ`w i Pj wZ I m#e` MwZavivi I ci wbf#kxj | Zte evsjv`k e'vsk c#iv A_@Qi R#o wbgvZfite cex c#fvm nvj bvMv` Ki#e Ges c#fvtm th tKv#v ai#bi Zvrch#Ycwi e#bi m# m#Z ti#L gy'vbwZ t#Mvg | bgbx Ki#e |

Avgv# i evntLvZi fvimv#` th e'vcK Dbq# N#U#Q ZviB c#Zdj b t`Lv tM#Q A_@Qi 13 Gi tk#l e'wK gy'i wv Rv#P cwi gvY | A_@Qi tk#l e'wK gy'i wv Rv#15 wevj qb Wj vi AwZ`g K#i#Q hv Avgv# i 4.9 gvtmi Avg`wv`vq tgv#vbi Rtb` ch# | wv Rv#evovi g#j KvR K#i#Q gš i MwZi Avg`wvi m# m#vU`vY I i Bvb#Z `B At#i cex | A_@Qi 13 Gi wZxqta#gvmK# Wj vti i

wecixtZ UvKvi gj`gvb 2.6 kZvsk tetotQ| UvKvi cKZ weibogq nvtii GB EaYfWvgZv iBwbi cZtzhwMZvi mvg_© wKQlv ¶jYeKtiitQ| Zte Gi ¶jwZcitiYi Rtb` eivjt`k e`vsk iBwbKviKti Rtb` `f mjt` `et` wK K Drm t_tK iBwb wej wWmKvDwUs Gi Ges iBwb Dbqeb Znwej (EDF) t_tK mvkQx `et` wK K FY MbtYi mjt hM cK`iKtiitQ|

mv`uitZK Kvij i Gme MwZaviv wePbvq titL A_©Qi 14 Gi cUgvtaP gj`ibwvZ fiv½ cYvZ ntqtQ| G gj`ibwvZi j ¶j` Mo ewl R tfr³v gj`cuxvZ 7 kZvsk (1995-96 wvEeQi ati) Ges bZb wvEeQi ati Zv 6.0-6.5 kZvstki gta` bwgtq Avbv Ges cvkvcwK AšifjB gj`K A_©wvZK cEjx ARfbi Rtb` Drcv bkxj LvZ_ tjt vq cQvRbxq FY thvMvb chBZv wvDZ Kiv| GRtb` eivjt`k e`vstKi dvBb`wYqvj BbKkb Df`vM_ tjt vq wekI Zt Kw Ges GmGgB LvZ FY thvMvbi I ci wekI bRi ivLv nte| Gme Df`vM gj`ibwvZ KvH©tgi Kwvgtvi Avl ZvtZB cwi Pwj Z nte| Avcbv iv Rvttb, BtZvgta` Avgiv A_©Qi 14 Gi Rtb` Kw FY bwvZgvj v cKvk KtiwQ| c¶RerVtiii w`wZkxj Zvi Rtb` cQvRbxq mg_¶I Avgiv AvtMi gtZvB Ae`vnZ ivLte| mv`uitZK gvm_ tjt vZ G j t¶j` tekvKQzbZb c` t¶j`cI tbqv ntqtQ|

Avgiv wWtm` 2013 Gi gta` wi RvF©gyt I e`vcK gyti cEjx h_v t g 15.5 kZvsk I 17.2 kZvstki gta` mxvZ ivLtz PvB| temi Kwii LvZi FY cEjxi nvi wWtm` 2013 Gi gta` 15.5 kZvsk Ges Rb 2014 Gi gta` 16.5 kZvsk nte, hv wRwvvc cEjx j ¶j`gvIvi mt½ m½wZcY©Ges D`xqgvb GvKqvB A_©wvZi Mo cEjxi Zj bvq Atc¶vKZ tek| e`vsk e`v t_tK mi Kviii FY MbtYi temi Kwii LvZi FY thvMvb cvl qvq weNemjO Kite bv; KviY wef`kx wevbtqvMKvixti gta`I GLb eivjt`k mi Kviii tURwii etUi Pwv`v mjo ntqtQ| A_©Qi 14 tZ RvZxq evtRtU tNwvZ e`vsk e`v t_tK mi Kviii MpxZe` FY 260 wej qb UvKvi gta` mxvZ ivLvi wevqvU GB gj`ibwvZtZ AšifjB Kiv ntqtQ|

gj`cuxvZi mv`uitZK MwZavivi, wekI Zt ctqU Uz ctqU Lv` gj`cuxvZ I tKvi gj`cuxvZtZ wbgvvgx cEYzv bv_vKvi tci¶tZ A_©Qi 14 Gi gj`ibwvZtZ bwvZ mj`nvi Ges wevax mwAwZ AbjvZ_ tjt v (reserve requirement ratios) Acwii ewZZ ivLvi wv`všI tbqv ntqtQ| weMZ KtqK gvtm EaYfWvgx gj`cuxvZ Pvcti mt½ gRvii /fvZv evx Pvcti m`vebv, mieivn e`vq weNemjO Svk Ges cUztexk t`tki geagvb gj`cuxvZ Avgvt` i A_©Qi 14 tZ gj`cuxvZi j ¶j`gvIv cvt v wvEeQi wvfp 7 kZvsk ARfbi wevtq P`vtj Ä ntq` wvZ cvti |

gj`ibwvZi KvH©i cQvM Avtiv mpxKivi j t¶j` eivjt`k e`vsk gj`ibwvZi UYvngkb P`vtbj ev cQvM c_ tjt v mJg Kivi e`v wbt`Q| wekI Zt mi Kwii I temi Kwii

FtYi tmKŪwi gvKŪ Kvh[©] g mvejxj I tRvi`vi Kiv nte A_ŪQi 14 Gi gy`tbwZi Ab`Zg cāvb tdvKvm| mweKfvte e`vsK₂tjvi KtVi Af`šixY wqšY mtgZ cŪZōwbK mKvmb mCŪZwōZ Kivi Rtb` evsj vt`k e`vsK bRi`wi wtkl fvte tRvi`vi KtītQ| GRtb` AvajbK AbjvBb Z`cŪ³I e`envti Avbv ntq̄tQ| ivōlq gwj Klvvaxb ewYwR`K e`vsK I tevmK e`vsKmn wtkl wqZ e`vsK₂tjvi e`ē`vcbvi wltq cwi Pj bv cl[©] tjvi m½ mgfSvZv `šitKi (MOU) Avl Zvq Zvt`i FY cē[ⓧ]i I ci mxgv wbaŪY Ges epr FY, GKK FYMŪxZvi mxgvi (single borrower exposure) AwZwi³ FtYi Rtb` evsj vt`k e`vsK[©] ceŪ[ⓧ]gv`b, e`tj YkxU ewnfZ wltq^w (off-balance sheet items) m[ⓧ]útk[©] evsj vt`k e`vsK wqwgZ cŪZte`b msMŪn KvhKi c`tŪc tbqv ntq̄tQ| Gme e`vsK[©] gj ab NvUwZ cŪZcītYi (recapitalization) AvtM Zvt`i e`ē`vcbvi Gme w`tK m[ⓧ]úó AMŪwZ wvōZ Kiv „i“ZcY[ⓧ]

A_ŪQi 14 Gi gy`tbwZ fiv½ Avgvt`i A_ŪwZi ewntLvZi w`wZkxj Zv tRvi`vi ti tL`et`wkK gy`ti wi Rvtf[ⓧ] cē[ⓧ] MvZkxj ivLte| UvKvi wewbgq nvti A`ŪfweK tKvtbv Aw`wZkxj Zv cwi nvti evsj vt`k e`vsK AvtMi gtZvB mRvM t`tK wewbgq nvti i evRvi wfvEK MvZaviv mōz ivLte|

ab`ev` mevBtK|

A_@Qi 2013 Gi wZxqtaP Rtb" gy ibxwZ tNvl Yv

Zwi L t 31 Rvbgwi , 2013

mgq t tej v 3.00 NuUKv

vb t Rvrv/xi Avj g Kbdvti Y

nj , evsj vt` k e`vsK |

tfv³v gj "uwxZ "i Ki wbggv¹vq cwi wgz I w^wZkxj ti tL mi Kvti i Ašif³ gj K A_@wZK c³x AR³ c³ymtK mrvqZv w` t³ hvl qvi j t³ evsj vt` k e`vsK gy ibxwZ c³qb I cwi Pvj bv Kti _vtK | t` kxq I `ekK t³vc³U mvgwK A_@wZi Pj gyb MvZavi Avtj vtK Pj wZ A_@Qi i wZxqtaP A_@ Rvbgwi -Rb 2013 mgqKvtj i Rtb" evsj vt` k e`vsK gi gy ibxwZi tNvl Yvc¹ AvR Awg Avcbvt` i migtb Dc¹vcb KiwQ | eive¹ i gtZv Gevi Kvi tNvl Yvc¹U c³q³bi mgq | w³klÁ I t³ K³nv¹ vi gnj _tj vi m³ Avtj vPbv I I t³emvB³Ui gva³tg Avgiv gZvgZ, ci v³gk³ ch³e³Y msM³ K³i wQ |

Avgt` i A_@wZi I ci w³Aw³ LvZ m³U m³i i `ekK c³x g³vi `eix c³ve tgvKwej vi Rtb" Avgt` i gy ibxwZ f³ A_@Qi 10 I 11 tZ wKQlv w³ j ivLv nq; Gi cvkvcw³ A_@wZi c³KZ LvZ mi Kvti i t³qv w³ag³ m³ q c³ t³ci Kvi tY A_@Qi 2009 t³ K 2011 ch³it` kR Drcv` t³ 6.2 kZvsk Mo ewl³ c³x eRvq ivLv m³ n³qt³Q | A_@Qi 12 tZ gy ibxwZi Rtb" P³vtj A³ _tj v Avtm gj "uwxZ Pvc I `e³ w³kl³ tj bt` b fvi mvtg` i I ci P³vtci AvKvti | G³ _tj v tgvKwej vi Rtb" A_@Qi 12 Gi gy ibxwZi tZ mshZ, mZK³ f³ Avbv nq, hvi m³lj w³nt³te temi Kw³ LvZ F³Yi 20 kZvstki KvQvKw³Q thvMvb c³x eRvq ti tL I gj "uwxZ wbg³lv³ Kivi Ges `e³ w³kl³ tj bt` b fvi mvtg` Pvc j vN³tei gj j ³ _tj v AR³ m³ nq |

A_@Qi 13-Gi Rtb" Rj vB 2012 tZ tNvl Z gy ibxwZi gj j ³ _tj v wQj (K) Af` šli xY FY thvMvtbi c³x GK At³i tfv³v gj "uwxZi m³ m³zvc³gv¹vq cwi wgz ivLv, (L) c³x mrvqK Drcv` b³ LvZ³ _tj vq ch³ FY thvMvb w³ve³ vLv Ges (M) `e³ w³kl³ tj bt` b fvi mvtg` w³Zkxj Zv w³lv³ t³ G³ `e³ w³kl³ gy `i vi Rv³ Avt³ "i Ki ch³ D³ Kiv | A_@Qi 13 Gi c³gv³ Rtb" nvtZ cvl qv w³ Z³ -DcvE t³ K t³ Lv hvq th, Avgiv GB j ³ _tj v AR³ h³ _ct³ B i t³Q | Mo ewl³ tfv³v gj "uwxZ MZ bq gym hveZ wbg³lv³ t³ K³Q | tde³ qwi 2012 Gi m³ P 10.96 kZvsk gv¹ v t³ K w³ t³ 2012 tZ 8.74 kZvst³ t³ Q Ges Pj wZ A_@Qi i g³ B 7.50 kZvstki j ³ gv¹ vq t³ Q³ ct³ i t³ Q | Lv³ I Lv³ ew³ Df³ LvZB tfv³v gj "uwxZ wbg³lv³ avivq P³ G³ t³ Q; Lv³ ew³ gj "uwxZ gv³ 2012 Gi 13.96 kZvsk kx³ gv¹ v t³ K w³ t³ 2012 tZ 8.43 kZvst³ t³ G³ t³ Q | Lv³ I Rj v³ Ovov Ab³ v³ LvZ³ core ev tg³ gj "uwxZi GLb wbg³lv³ avivq i t³ Q |

2013 mŕtj i Rtb" `et`mkK Drcv`b cĕp̄xi cĕŕŕucZ gvĭv 3.6 kZvsk, hvi gta" Dbqbkxj t`k_s,tj vi Mo cĕp̄xi cĕŕŕucZ Ask 5.6 kZvsk Ges D"P Avtqi Dbz A_ŕmZ_s,tj vi Ask 1.5 kZvsk | 2013 Gi Rtb" cĕŕŕucZ GB cĕp̄x 2012 Gi tPtq mvgvb`B tenk, Zvl Avevi ewYR" Askx`vi t`k_s,tj vq mæte" Pwn`v `p̄Zvi SmKhj | A_ŕQi 13 Gi Rtb" evsj vt`k e`vstKi Rj vB 2012tZ tNvl Z gy`ŕbmxZtZ Af`šixY FŕYi cĕŕŕucZ cĕp̄x mi Kvŕi i evRtU tNvl Z 7.2 kZvsk t`kR Drcv`b cĕp̄x ARŕb cĕŕŕvRtbi Rtb" ht_ó | Zte wek|A_ŕmZtZ cĕp̄x g`vi tĕŕŕvctU GB j`ŕŕgvĭv ARŕbi ct_ we`gvb eúvea SmKi Dŕj L wevfbægtj i ceŕŕvfm itqtQ | evsj vt`k e`vstKi MtelYv wevŕtMi ceŕŕvm tgvZvteK A_ŕQi 13-tZ Avgvŕ`i t`kR Drcv`tb cĕKZ cĕp̄x weMZ `k eQti i Mo Atŕi Kg `wovtebv Ges AbKj cwi w`wZtZ Zv tenki w`tKB_vKte etj Avgiv cZ`vkv KiwQ |

`et`mkK LvŕZ wŕt̄mæŕ 2012 Gi tktl `et`mkK gy`ŕi wi Rvŕf`wovq gwKŕ Wj vi 12.8 wevj qtb, hv Pvi gvŕmi Avg`wvb e`tqi mgZj` cwi gvY | Rvbjwvi 2013 Gi tktl i w`tK GLb wi Rvŕf`P cwi gvY 13 wevj qb gwKŕ Wj vt i tenk | gwKŕ Wj vt i weciŕtZ UvKvi gj`gvb EaŕŕjLx cĕYZvq itqtQ, GB gj`gvb w`wZKxj ivLvi Rtb" Avšite`vsK evRvi t`tK evsj vt`k e`vstKi Ae`vnZ gwKŕ Wj vi tKbv mtEjL GB EaŕŕjLx cĕYZv j`ŕŕ Kiv hvŕ`Q | Rj vB 2012 t`tK 29 Rvbjwvi, 2013 chŠ Avgiv cĕq 2.6 wevj qb Wj vi evRvi t`tK wKtbwQ | Rvj wvb tZj Avg`wvbi Rtb" evBti Kvi A_ŕqbmŕ e`envi, weŕklZt Lv`km`mn Avg`wvb Pwn`vi nvm, iBvbi Ae`vnZ cĕp̄x Ges cĕvmt`i tiŕgU`Y Ašcĕvtn tRvvtj v cĕp̄x Avgvŕ`i `et`mkK tj bt`b LvŕZ GB mvg_`ep̄x tZ Ae`vb ti tLŕtQ |

A_ŕQi 13-Gi cĕŕŕvtaP gy`ŕbmxZi BwáZ j`ŕŕ_s,tj v ARŕb wZbU w`tKi fŕgKv wQj_s,i"ZcYŕ cĕŕŕZt tiŕgU`Y Ašcĕvtn tRvvtj v 22 kZvsk cĕp̄x Ges wbgŕvvgx Avg`wvb Pwn`v bxU `et`mkK mæut`i tRvvtj v ep̄x NUvq | GB ep̄x `et`mkK gy`ŕi wi Rvŕf`Kw`ŕŕZ cĕp̄xi cvkvcvsk e`vcK gy`ŕi thvMvŕb mxgvwZwi³ ep̄x Avŕb; wŕt̄mæŕ 12-Gi 16.2 kZvsk EaŕŕjLx weciŕtZ bt̄fæŕ tktlB cĕp̄x `wovq 18.6 kZvsk | wZxq_s,i"ZcYŕ Kwi wQj Avšite`vsK I fvi bvBU mŕ nvi, Rvbjwvi 2012 Gi D"P 20 kZvsk gvĭv t`tK GK eQti 12 kZvstK tbtg Avmv, GLb GB nvi bq kZvstki wbtP | gj`ŕmZ I Avšite`vsK mŕ nvti i GB wbgŕwZ mvgŕbi gvm_s,tj vq AvgvbZ I FY mŕ_s,tj vtK wbgŕvvgx Kiŕe Avkv Kiv hvq | ZZxq_s,i"ZcYŕ Kwi wQj mi Kwii LvŕZ FY thvMvŕb cĕp̄x gší ntq temi Kwii LvŕZ FY thvMvŕb teMevb cĕp̄x | bt̄fæŕ 12 chŠ mi Kwii LvŕZ FŕYi cĕp̄x wQj 5.0 Ges temi Kwii LvŕZ Zv wQj 17.4 kZvsk | temi Kwii LvŕZ tgqvw` FY thvMvŕb cĕp̄x GLb Avi `i agvĭ eo FY MŕxZvt`i gta" mxwZ tbB, GtZ ŕŕj`a I gvSwi Dŕ`v³vt`i Ask gkt ep̄x cvŕ`Q |

gy'ibxwzi Kvh'ri c'qvm m'pzi Kivi j'q' evsj v' k e'vsK Zvi gy'ibxwzi U'Yngkb P'v'bj ev c'qvm c'ujvi m'lg Kivi c'p'ov t'Rvi`vi K'titQ| miKwi wmwKDwi wJR Gi tm'K'Uwii evRvi Kvh'g t'Rvi`vi Kiv GR'tb` i'ZcY' GB j'q' tbqv weaglx c't'q'ci g'ta' it'q'tQ miKwi e'U l we'ji w'bj vtg D'Pzi evRvi Pwn`v m'ub'we'j l f'zi tgqw' e'U t'jvi Ask ew'x, we'j l e't'U AbjvBb tm'K'Uwii t'UWs Gi R'tb` evsj v' k e'vs'tKi l t'qemvB'tU bZb B'tj t'UWs DB't'Uv P'vjyKiv Ges we'j l e'U w'bj vtg c'Bgwii w'jvi t' i cvkvcwk Ab'vb` e'vsK t'jvi R'tb` l ewaZ f'wgKvi w't' Rbv| miKwi we'j l e't'U evRvi Pwn`v c'hr'ti exg AvBb ms`v'ti i w'el'q Ges me'f'ii Rbm'vav'iYi R'tb` dv't'Uw t'cbkb` ag c'q'q'bi c'U'w'K Kvh'g evsj v' k e'vsK A`e'f'v'tMi m't'z thvM'thvM l Av'tj vPbvq mw q it'q'tQ|

gy'ibxwzi m'p'z ev'evq'tb Avw`R LvZ c'Z'ovb t'jvi f'wgKv i'ZcY'Ges tm'R'tb` Avw`R Lv'tzi w'v'Zk'j Zv l i'ZcY' evsj v' k e'vsK G w'el'q Zvi g'tb'v'thM w'et'kl f'ite t'Rvi`vi K'titQ| M'pxZ weaglx e'e`vi g'ta' it'q'tQ FY t'k'Y'xKiY l c'f'k'ubs ms` v's'w't' Rbv K't'v'i Zi K'ti w'ek'v't'bi m't'z Zv N'ub'óZi m'z'w'Z'Z Avb; AbmvBU l AdmvBU m'p'vi w'f'kb e'e`v t'Rvi`vi KiY l c'p'we'v'm K'ti Av'tiv mgw'sZ Kiv; FYc' l v'cbv Ges Af's'i'xY we'j t'qi g't'Zv e'U w'el'q Zvr'q'w'YK AbjvBb m'p'vi f'vBRwi w'it'c'w'U'G Gi Avek'K'Zv Av'tiv; R'w'j q'w'Z l c'Z'vi Y'uj'K Kvh'g c'Z'tiv'ta c'áv' w'be'f'x l c'f' i Aw'U K'ug'U t'P'q'v'v't'bi m'q'q'it'i Af's'i'xY w'bi'x'q'v l w'q's'Y w'el'qK m'g'j`v'qb` t'g'w'mK w'f'v'E't'Z evsj v' k e'vs'tK` w'w'lt'j i Avek'K'Zv Av'tiv BZ'w' | e'vsK l Avw`R c'Z'ovb t'jvi Avw`R l Ab'vb` w'eeiYxi h_v_Zv, ch'f'Zv, m'Q'Zv l mg'q'v'p'w'Z'Zvi w'el'q evsj v' k e'vsK b'ri`wii Z'x'q'Zi K'titQ| i'v'ot'q g'w'j K'v'x'b e'vsK t'jvi Kvh'g't'gi w'et'kl g'j`v'qb (W'v'qM't'bw'v`K w'bi'x'q'v) 2013-Gi i'i't'ZB w't'Z tbqv n'te; GB e'vsK t'jvi Kvh'g't'gi t'g'w'mK c'Z'te`b Rbm'g't'q' c'K'v't'ki e'e`v l tbqv n't'Q|

temiKwi Lv'tZ FY c'evn hv'tZ A's'f'f'g'j'K c'ev'xi j'q' q'z' a l gvSwii D't'`w'M't'g'Z me D'rcv`bg'lx K'g'R'v't'E' t'c'f'Q'vq tm'R'tb` evsj v' k e'vs'tKi m'w'PZ dv'Bb`w'Y'q'j B'bK't'b Kvh'g mw q it'q'tQ| t'it'ki g'j'ab evR'v'ti Kvh'g't'g w'v'Zk'j Zv l M'w'Zk'j Zv e'Rvq ivLvi R'tb` c'v'RevRvi w'q's'K KZ'e't'q'ii m't'z evsj v' k e'vs'tKi mw q m'n't'hw'M'Zv Ae`v'n'Z it'q'tQ Ges f'w'el' t'Zi`v'K'te|

A`@Qi 13-Gi w'Z'x'q'v'ta'f gy'ibxwz f'w'zi j'q' n'te GB A`@Q'ti gy'v' thvM't'bi c'ev'x` t'KR D'rcv` t'b c'K'Z c'ev'xi miKvi w'ba'w'i Z j'q' g'v't'v AR'f'bi m't'z ch'f'Z'vi cvkvcwk Mo ewil`R t'f'v'v'v g'j`c'w'Z 7.5 kZ'v's'tk b'w'ig't'q Avbvi R'tb` m'z'w'ZcY' g'v't'vq m'w'g'Z ivLv| D'rcv`b c'ev'xi j'q' g'v't'v AR'f'b w'ek| A`@w'Z'Z c'ev'x`

g>vRwbZ Pwin`v`pZvi Suki tctjvctU evsj vt`k e`vsKki me gj` bxiZ mj`nvi
 A_@ ti tcv I wtkl ti tcv mj`nvi 0.5 kZvsk ev cAvk teimm ctqU Awejt^
 Kngtq Avbv nte| A_@Qti i gj`bxiZ tctMtg mstkvbax Gtb temi Kwii LvtZ FY
 thvMvtbi EaYxgv AvtMKvi 18.0 kZvstki e`tj 18.5 kZvstk epx` Kiv ntqtQ;
 e`vcK gj`ti thvMvtb c`ep` mxgv AvtMKvi 16.5 kZvsk t_tK 17.7 kZvstK DbrZ
 Kiv ntqtQ| gj`bxiZ thvMvtb Avbv GB ewaZ cwimi c`ep`xgjl`x I Drcv`bgjl`x
 Dt`vM FY thvMvtbi chBZv wvwoZKi tY e`envi Kiv nte| GKBm t` m`u` gj`
 ej`ej` (asset price bubble) m`p`Kvix Suki c`eY Abjcv`bkj KgrvtE FY thvMvb
 wbi`rmvvnZ ti tL tFv³v gj`u`xiZ wbgltvgx ivLvq evsj vt`k e`vsK mRvM I mw`q
 _vKte| gj`bxiZi GB fvi mvg`cY`fwt`/2 UvKvi gj`gvtb AevAbxq D`P Av`wZkxj Zv
 (excessive volatility) GovtZ mnvqK nte| Zte BwAZ j`tj`vj vi gta` weveagjl`x
 tUW-AdI wvvnZ i tqtQ, Pj gvb cwi w`vzi Avtj vtK G_tj v evsj vt`k e`vsK wvqZ
 chqj vPbvq ivLte Ges c`qvrBxq e`e`v MhY Ki te|

ab`er` mevBtK|

A_@Qi 2013 Gi cŭgvtaP Rtb` gŷ ŋbxiZ tNvl Yv

Zwi L t 18 Rj vB, 2012

mgq t tej v 3.00 NuUKv

vb t Rvrv/xi Avj g Kbdvti Y

nj , evsj vt` k e`vsK |

Ab`vb` tK>`ŋq e`vstKi gZ evsj vt` k e`vstKi gŷ ŋbxiZ i l cŭg j 9 | gj`cŭxiZ cwi wGZ ivLv hvZ MvgnŭK A_@xiZ i w`wZKxj Zv eRvq _vtK | Gi cvkvcwK RvZxq evtRtU tNvl Z AšfP³ gj K cŋxi ARBtK mg_ŋ `vbl evsj vt` k e`vstKi gŷ ŋbxiZ i Ab` cāvb j 9 | GB `ŊZ`wqZi Ges Pj gvb ewv%ŋK I Af`šiši xY cwi w`wZi Avtj vtK evsj vt` k e`vsK gŷ ŋbxiZ cŷqb Kti tQ | gŷ ŋbxiZ cŷqtb Avgiv AvtMi gZ msvk-ógnj _tj vi civgk® l gZvgZ wbtqW | Pj wZ A_@Qi i (Rj vB 2012RtP 2013) gŷ ŋbxiZ Kvh® g Ges A_@Qi i cŭgvtaP Rtb` gŷ ŋbxiZ f/x Avw Ztj aiwQ |

MZ wmwK kZvāxtZ Gt`tki Mo ewl R cŋxi nŋtQ kZKiv cuPfvM | MZ GK `ktK G msL`v kZKiv QŭfvM Dtv tMtQ | GB EaYŋx cŋxi wfvEfvw wQj mvgŭK w`wZKxj Zv hv mæ nŋtQ gj`cŭxiZ cwi wGZ chŋq ivLvi Kvi tY | Avgiv GI Rvnb th 2011 Gi gvSvms t_tKB Mo ewl R gj`cŭxiZ Amv`Ki `β At`i Nti `wvq hv cŋ wZ nŋ wbgmE Rbmvari tYi `tfŋMi cvkvcwK cŋxi Rtb` l ūgwK nŋ `wvte | Ziv weMZ A_@Qi t_tKB Avgvt` i gŷ ŋbxiZ gj`cŭxiZ bwtq Avbvi wltq wŋtKl mw q t_tKtQ hvi mŋdj cŋŋi mPbv GiB gta` NŋtQ | GB mvdŋ`i aviv AŋYŋei vLvi Rtb` evsj vt` k e`vsK gŷ ŋbxiZ tZ mshZ Ae`vb MZ eQti gZ Gevi l ati ivLte |

GLb Avgiv GB Ae`vtbi thšw³KZv e`vL`v KivQ | 2009 mvtj i `enkK Awl R msKtUi ci 2011 l 2012 A_@Qi wK A_@xiZ g`vfvte wKvi nq | evsj vt` tk GB `ŋPZvi cŋve h_vmæ mxiGZ Kivi Rtb` tK>`ŋq e`vsK gŷ ŋbxiZ wkw_j Zi Kti | MnxZ nq Avtiv wKQz mw q c`tŋc | Gmŋi mŋvt` Avgvt` i A_@xiZ H msKUtK AtbKuv cvk KvUvtZ mŋg nq | A_@Qi 2009 t_tK 2011 chšf Mto kZKiv 6 fvŋMi l ci cŋxi ARB Kiv mæ nq | wKš` 2012 A_@Qi tj bt` tbi fvi mvg` l EaYŋv gŷ cŭxiZ wbtq Avgiv AZ`šf Pvtci gŷL cwo | G cwi w`wZ tgvKwej vi Rtb` Avgiv MŋY Kwi GKwU mshZ gŷ ŋbxiZ | gŷ ŋ l FY thwv b cwi wGZ Kiv nq | Zte GB cwi wGZ thb Kvw-LZ cŋxi Av`vq Kitz chŋŋ nq tm wltq Avgiv mRvM wQj vg | ht`ó AvZYZŋo bv wbtq | Avgiv ej tZ cwi MZ A_@Qi MnxZ Avgvt` i c`tŋc _tj v dj `vqK wQj | GKw`tK cŷwK cŋj tb kZKiv 6.3 fvM cŋxi GtmtQ Avgvt` i A_@xiZ tZ | Ab`w`tK ctqU-UzctqU gj`cŭxiZ `β AsK

†_tK Atc¶vKZ m¶Ki GK AstKi gv¶vq tbtqtQ| 2011 Gi R¶b GB nvi wQj kZKiv 10.17 f¶M| 2012 Gi R¶b Zv kZKiv 8.56 f¶M tbtqtQ|

2012 A_@Qi wQj `ß vecixZ cteP thvMdj | cQgvta©tZtji gj`e¶x I m¶i wet`kx mrvnh` tj bt`tbi fvimvgtg` cQZKj Pvc m¶w Kti | dtj UvKvi gvb cto hvq| Ktg Avtm wet`kx gy¶i gRy | Gmgq e`vsK †_tK miKvtii FY M¶Y e`vcKfvtete to hvq, gj`CuxwZ D¶V hvq `ß AstK| Gi cwi tct¶¶tZ Avgiv ht_ó mshZ gy¶vbwZ M¶tY m¶Pó nB, AcQvRbxq Avg`vbw Pwv`v Kugtq Awb, eww¶R; †_tK weKí A_¶q¶tbi Dm m¶v¶tbi Avgiv Zrci nB| dtj 2012 A_@Qtii wQZxq¶ta©Avgiv Gme bwZKvh©tgi m¶dj tctZ`ii` Kwí | ewntLvZi lci cQgvta© mó Pvc Ktg Avtm| DciS`wQZxq¶ta©miKvtii e`vsK FY M¶tYi gv¶vl Ktg hvq | mstkwaz evRtU cQ¶v j Z 29 nvrvi tKwU UvKvi vecixZ miKvi 22 nvrvi tKwU UvKv M¶Y Kti | Gfvtete MZ Rvbpw¶tZ M¶Y Kiv gy¶vbwZi GKwU mshZ Ae`vb MZ A_@Qtii wQZxq¶ta© tgvo Nyitq t`q| Gt¶¶tí e`vsK FtY miKvtii mshg, m¶stl RbK Kwí Drcv`b Ges AvS¶RwZK evRvti cY`gtj`i cwi wgvZ ht_ó mrvqK fvgKv cvj b Kti | Gm¶ei dtj Avgiv MZ A_@Qtii tktl GK AstKi ctqU-Uz ctqU gj`CuxwZtZ tbtg AvmtZ m¶¶g nB| Wj vtii vecixZ UvKvi gvbl ht_ó w`vZKxj ntqtQ| wet`kx gy¶i gRy | A¶bKuv tetotQ|

wektq¶tbi mvt_ mvt_ Avgvt`i t`kR Drcv`tb ewntLvZi Ae`vb teto P¶tj tQ| GB aviv Ae`vnZ ivL¶tZ cQvRb `et`wkK gy¶i ch¶ß wbvvc` gRy | MZ Rvbpw¶tZ GwU wQj 9.4 w¶v qb Wj vi | MZ R¶b gv¶m GwU 10.3 w¶v qb Wj vtí DbwZ nq hv 3 gv¶mi Avg`vbw `vq tgv¶tbi R¶b` ch¶ß | wet`kx wewb¶tq¶MKvixt`i evsj vt`tk ewaZ wewb¶tq¶M Av`v e¶x i j¶¶tí wet`kx gy¶i w`vZ Avil evovtbi e`vcvti evsj vt`k e`vstKi gy¶vbwZ m¶Pó i tqtQ Ges _vKte|

2012 mvtj `enk¶K Drcv`tbi Mo c¶¶x i ce¶¶v 2.5 kZvsk| Db¶bKxj t`tki R¶b` GwU 5.3 kZvsk| GB tct¶¶vctU MZ A_@Qtii kZKiv 7 f¶M j¶¶tí vecixZ 6.3 f¶M c¶¶x i ARB ht_ó m¶stl RbK| A_@Qi 11 Gi Zj bvq 12 tZ wkí LvZ c¶¶x nvi tetotQ| A_¶r Avgvt`i mshZ gy¶vbwZ GB c¶¶x i lci weifc c¶¶ve tdtj vb| wkí Drcv`tbi DcKi Yw`i Avg`vbw¶tZ G mgqKvtj `ß A¶t¶i c¶¶x NtU¶tQ|

eww¶R¶kí Ae`v wgvkQ cwi w`vZi Bw¶Z t`q| c¶¶P`i Db¶bKxj t`k_ tji c¶¶x tgvUvgyU MwZKxj _vKtj l h¶i vó`g`v KvwUq LpB g¶i D¶iY cte©c¶¶ek Kti tQ| BD¶ivcti A¶bK t`tkB m¶w ntqtQ Zxe` FY msKU| fvi Z l P¶tbi gZ `ß enr D¶i vbgLx A_¶wZi c¶¶x tZi wQvUv fvUv ctotQ| eww¶R¶tZi GB `¶¶ l wgvkQ cwi YwZ Avgvt`i cY` l Rbkw³ i Bwbi c¶¶x tK wQvUv AwbDqZv l S¶KtZ

tdtj tQ | GtZ RvZxq cēpxi j ƒġġvġv ARĖI cġveZ ntZ cxti | MZ Rvbgvwi tZ tNwll Z gġ ġbxiZi tKŠkj tġv KZUv j ƒġġvġv ARĖ Kti tQ Zvi wPġ Ztj aiwQ | 17 kZvstki Eaġġxgvi weci tZ eġvcK gġ tthvMv tbi epxnvi wQj 17.2 | 21.9 kZvsk Eaġġxgvi weci tZ bU AfŠli xY mēút i epxnvi wQj 20.1 | GB ARĖ th c tġc tġvi Kvi tY mēfe ntqWj tm tġv ntQ (1) mw q Zvij eġvcv (2) A_@Qi 12 tZ ti tcv nvi 100 teimm ctqU epx (3) tfrvFtYi epxnvti cwi wġZi Abġvmb Ges (4) i Bwb I Kwll Qvov Abvb LvtZ weġgvb FY mj nvi wġj s Gi wej wB | Gi Kg cwi wġZ Aeġv tbi cil MZ A_@Qi temi Kwii LvtZ FtYi epxnvi wQj 18.5 fvm hv mġmgvB gġ ġbxiZtZ MnxZ j ƒġġvġv tPtq AvovB kZvsk tenk | GwU Dġ vbgLx Gnkqv Aġtj i Mo kZKiv 15 Gi tPtq tenk | wektY t tK t Lv hvq th mġwMġ FY thvMv tbi wki FtYi AvbvcvZK nvi cġq Acwi ewZġ wQj | ƒġġvġv gvSvix wkt i AvbvcvZK Ask tetotQ | Dci s MZ A_@Qi temi Kwii LvtZ wekt kx FY GtmtQ cġq GK wej qb Wj vi | AvŠte vsK Kj gwmb mj nvi MZ Rb t tK wbgLvgx i tqtQ | A_@ Zvij Pwn v Pwtci Dckg NtUtQ |

ctqU-Uz ctqU gj ġxiZ MZ tm tP t i wQj mtePP, kZKiv 11.97 fvm | Zv Rtb 8.56 fvtM tbtg GtmtQ, cġvbZ Lvġ gj ġxiZi wbgLwġZvi mġt | Lvġ ewfġ gj ġxiZi wKQlv KtqtQ | GwU MZ gvtP mtePP 13.96 fvm t tK Rtb 11.72 fvtM tbtgtQ | Mo gj ġxiZ wKQlv Kgtj I Zv GLtbv B AstKi Nti, 10.6 kZvstki tqtQ | evtRtUi j ƒġġvġv Abġvqx GwU tK 7.5 fvtM bwtqt AvbvB AvrtKi gġ ġbxiZi cġvb Pvtj Ă | GB Pvtj Ă tgvKvtj vq Pwn v cēpxi cwi wġZi cvkvcnk thvMv cġv t i w tKi Avgvt i gġ ġbxiZ mg_Ė w tQ GtmtQ | GRtb temi Kwii LvtZ FY thvMv tbi Abrcv bKxj KgRvtĒ webtqM wbi rmmvZ Kivi aviv AeġvZ vKte | Kwll Ges Drcv bġLx ƒġġvġv gvSvix Dġ v tM chġB FY thvMv tbi wektq Avgvt i gġ t I FY bxiZ AvtMi gZB mw q vKte | G eQti i wġmgġi wi Rvfġy ġi thvMv tbi kZKiv 14.5 fvm Ges eġvcK gġ ġi thvMv tbi kZKiv 16 fvm cēpx nte | temi Kwii LvtZ FY cġvni epxnvi nte 18.3 fvm | Pj wZ A_@Qi tkt I A_@ Rtb wi Rvfġy ġi thvMv tbi cēpx v vte 13.8 kZvsk, eġvcK gġ t thvMv tbi evote kZKiv 16.5 nvti Ges temi Kwii LvtZi FY cēpxi nvi nte 18 kZvsk hv RvZxq evtRtU cġwġ Z cēpxi j ƒġġvġv ARĖ chġB nte etj Avgiv Avkv Ki wQ |

A_@Qi 13 Gi gġ ġbxiZ Kivġ g Abġvqx Aw_ġ LvZ msnZK i tYi cġqvRtb bZb FY webvm Ges cġfkubs Abġvmb cēwZġ ntqtQ; wġmgġi 12 Gi gġ bZb eġvq cġfkubs eġvK tġtK mēubē K i tZ nte | GB c tġc eġvK gġv d vq mġwqK cġve tdj tġ I Zv mġwMġ Zvij I FY thvMv tbi weifc tKv tbi cġve tdj te bv | mi Kwii wmwKDwi wġtRi wġvg tġvq cġBgvii wġv i t i I ci wġtġj ctqU RwbZ Zvij Pvc Dcktg evsj vt k eġvK AwPt i B wKQz c tġc tNvly Kite |

AvgvbZ I FtYi mÿ nvti i gta" we"li ev t"úW kZKiv 5.58 t_tK 5.45 G
tbtgtQ| Avgiv mÿ cv_#K"i GB we"li Avtiv Kgytbi Pvc Ae"vnZ ivLtev, we#kI
Kti th me e"vstK GB we"lti i gvÎv A#kvfbxqÑZvt` i I ci |

GB gj #bxwZ A_#wzi eintLv#Zi mvg_© I w"izkxj Zv eRvq ivLvq mw q _vKte|
wet` kx gy`ti GKUv "RbK gRÿ Ges ermi vtšI mvgwM#K tj bt` #bi GKUv m#K
fvi mvtg`i c#Z gj #bxwZi mve#YK `wó wbtqvRZ _vKte| Zte wek; emYtR" gšI
c#x i t#vctU Avgvt`i wet` kx gy`ti gRt`i c#x i c#j b tZgb D"Pwfj vlx
gvÎvq aiv nqub| #et` wkk gj # evRvti evsj vt`k e"vstKi n`#c UvKvi weibgg
nvti evRvi wfwEK bgbxqZv eRvq ivLv I Am#fweK Aw"izkxj Zv Gorevi Rb"
c#qvRbxq gvÎvq mxwZ _vKte|

A_@Qi 2012 Gi w0ZxqvtaP Rtb" gj 0bwnZ tNvl Yv

Zvni L t 26 Rvbyvni , 2012

mgq t tej v 3.00 NuUKv

vb t Kbdvfi Y nj , ersj vt` k e`vsk|

mvgn0K A_0wnZi Af`šli xY I `et`wkK MvZavivi Avtj vtK ersj vt` k e`vstKi GB gj 0bwnZ tNvl YvcT wJtZ A_@Qi 12 (Rvbyvni -Rtp 2012) Gi w0ZxqvtaP Rtb" gj 0bwnZ fivz weeZ ntqtQ| AvtMKvi Bmj_ t j vi gtZv gj 0bwnZ tNvl YvcT i GB BmjvUi Afx0 j 9" I Rbmviavi tYi gta" gj "0wnZi m`ve" gvTvi avi Yv (inflationary expectations) mbeX Kiv Ges Mn`vj x I e`emvqK ch0q mÂq I weib0qvM cwi Kiv bvi Rtb" cwmvzK Z_` thvMv0bv| c0vMZfvteB GB tNvl YvcT wJ c0vq0bi AvtMI gL` t÷Kt0vi vi c9_ t j vi m0Avtj vPbv gZvgZ I civgk`0bvq ntqtQ; Gevi Kvi GB c0K-civgk` Avtj vPbv_ t j vi gta" A_0wnZ weliqK msm`xq `vqx KivgUi mfvI Ašif0 wJ |

2009 mvtj i `enkK Aw_ R m0tUi cvfte weivRgvb A_0wnZK gšivzi t09tZ A_@Qi 10 I 11 tZ ersj vt` tk gj 0bwnZi mskj vbgLx fivz Ae j 0b` i Kvi nq, hv wekt0 vi cvfte t_ tK Avgvt` i A_0wnZtK c0q A9tZ ti tL A_@Qi 09 t_ tK 11 chšI Mo eml R 6 kZvstki tenk t` kR Drcv` b c0v` eRvq i vtL | A_@Qi 12 tZ Avgvt` i A_0wnZ Af`šli xY I ewntLvZ wKQ0v wfbvzi aitbi P`vtj tAi gJLvgnL nq, hvi tgvKwejq ersj vt` k e`vstKi gj 0bwnZ fivz c0qvRbxq cwi eZ0 Avbv ntqtQ| gj "0wnZ cwi vgvZ I t` kR Drcv` 0b Ašif0 gj K c0v` mnvqZvi gj j 9_ t j v bRti ti tLB GB cwi eZ0 Avbv ntqtQ|

`enkK Drcv` b c0v` t ersj vt` tki `et`wkK emvYR" c0vb Askx` vi t` k_ t j vq, we0klZt BDtivcxq t` k_ t j vq mi Kwi LvZ D"P FYfv0i i Pj gvb m0tUi m0T `enkK Drcv` 0b 2012 mvtj c0v` m`vebv Avb00qZvcY, hv `enkK g` v Ae`v m00i SvK emv0qtQ| gvmK0 hv0iv00 c0v` cpi`xvti i wKQy mPbv j 9Yxq ntj I mvgnMKfvte Dbz t` k_ t j vq 2012 m0b c0v` m`vebv `e0; Pxb I fvi Zmn Db0b0kj t` k_ t j vi c0v` i cZ`v0kZ c09ctYI ce0vfmKvixiv m`00iZ vbg0Lx mstkrab G0t0b (2011 Gi 6.0 kZvsk t_ tK 2012 tZ 5.4 kZvstK) | R0j w0b tZtj i we`gvb AvšR0kZ gj` 2011 Gi D"PZg gvTvi Kiv0KwQ| wek0vRvti Lv`ctY`i gj` mvgnMKfvte vbg0v0x ntj I tg-b0f00 2011 Oq gvtm `vB Pvtj i `vg te0tQ c0q 30 kZvsk |

Af`šli xY Drcv` b c0v` t Af`šli xY I `enkK cwi w`vzi w`vZkxj Zv atj w0tq mi Kvi A_@Qi 12 Gi etRtU 7 kZvsk t` kR Drcv` b c0v` i c09cY Kiv

ntqWj | A_@Qi i cŁgvta®Kwł, wkí l tmev LvZ A_@wZK KgRvtEi mZr
MwZaviv GB cŁvkv m½ m½wZcYB _vK | wKš' wZxqvt®enkK A_@wZtZ
gšíZvi mæbW Avgv` i iBwb l tingU`vY cŁvkv `p̄ KitZ cvti | cvkvcmk
miKwi `et`wkK mnvqZvi `p̄ Aštcčvn Ges FY thvMvb cŁvkv i cwiwgW
Af`šlixY Pwn`vK mxvZ Kiš | G tčŃtZ A_@Qi 12-tZ vsjv`tki t`kR
Drcv`b cŁvkv ce`cŁvkv tPtq wKQlv Ktg 6.5 kZvsk t_`tK 7.0 kZvstki gta`
`wvZ cvti etj avi Yv Kiv hvq |

gĵ`čwZ t 2011 Gi wWtmæf G gĵ`čwZ `wvq Mto 10.7 kZvsk, hv A_@Qi 12
Gi evfRU e³Zvq cŃwZ Mo gĵ`čwZ 7.5 kZvstki Zj bvq tXi tenk | Gi
AtbK_ tĵv Kvityi gta` itqtQ weMZ eQi i D`Pzi `enkK Lv` gĵ`čwZi wej wZ
cŃve, A_@Qi 11 Gi Af`šlixY FtYi D`P cŁvkv Ges we`jr l Rlj wv tZtj i
tfv³vgtĵ`i mvuŃZK evx | mvvMŃK gĵ`čwZ (ctqU-UyctqU wfvEšZ) tmŃPæti i
11.97 kZvsk t_`tK wbgwgv ntq wWtmæti 10.63 kZvstki `wotqtQ | Zte,
Lv`evnfZ gĵ`čwZ gĵZt we`jr l Rlj wv tZtj i gĵ` evx i mŃ GLtbv evx
cvf`Q | Avi G KvityB gĵ`čwZtK GKK At¼i Nti wvgtq Avbvi cŃPov Ae`vnZ
ivLv LpB_ i`ZcYŃ |

evntLvZ t vsjv`tki Avg`wv eiveti i gtZvB iBwbi tPtq tenk gvıvi; cŁvkm
KgPZt`i tingU`vY Aštcčvn emYR` NvUwZ citY Ae`vb ivLtj l miKwi LvZ
`et`wkK mnvqZvi Aštcčvn mæuŃZ wtklfvte `p̄ ntq `et`wkK tj b`b
fvi mvtg` wejfc Pvc mwŃ KtiŃQ | G Kvity MZ GK eQi (ga` Rvbqwi 2012
chš) vsjv`k Uvkv gwKŃ Wj vti i wcixtZ 15 kZvsk Aegĵ`wqZ ntqtQ Ges G
mgtq `et`wkK gĵi wi Rvf®10.1 wej qb Wj vi t_`tK Ktg 9.2 wej qb Wj vti
`wotqtQ | Abjfc Pvc Kvity 2011 mvtj fvi Zxq i`wcl 19 kZvsk Aegĵ`wqZ
ntqtQ | `enkK A_@wZtZ gv`vftēi tčŃtZ evntLvZ cŁZthvMwZi mvv_®eRvq
ivLv Rtb` Uvkv-gwKŃ Wj vi wvbgq nvti i cŃqRbxq GB cwi eZŃbi mŃ mvtbi
gvm_ tĵvZ `et`wkK gĵi wi Rvf® l ci Pvc Kgtē etj Avkv Kiv hvq |

BtZvgtāB GKwł cŁvb mPK-bZp Avg`wv FYčĭ tLjvi nvi-Rvbqwi 2012-tZ
MZ eQi i GKB mgtqi Zj bvq 8 kZvsk KgtqtQ | AwKZi mshZ Af`šlixY FY
cŁvkv l Avg`wv cŁvkvK cwiwgW ivLte, cvkvcmk Aegĵ`wqZ wvbgq nvi iBwb l
tingU`vY cŁvkvK evotZ mnvqZv Kiš | G tčŃtZ AvPtiB Avgv`i `et`wkK
tj b`b LvZ GKwł w`wZkxj bZp fvi mvtg` tčŃvte etj Avkv Kiv hvq |

miKwi ivR`^LvZ t miKvti i ivR`^bwZ fwi/2 cŁ`wKZ t`kR Drcv`b cŁvkv

cĀ`vkvi m½ m½ZcYĀ wKŠ`et`wkK mrvth`i AcĀ`wkZ wbgtdwZ, fZĀ e`q fvti i EaYĀZ Ges e`vsK emfZ FĀYi wbggvĀvi Kvi tY evsj vt`k e`vsKmn e`vsKs LvZ t_ĀK miKvti i FĀYi `Z ĀxiZ NĀUĀQ, A_ĀQi 12-Gi evĀRU tNvYvq cĀ`wJ Z gvĀvi tPtq tenk nvti Zv NĀUĀQ| G mĀĒi| wi RvfĀgy Ā (RM) I e`vcK gy Ā (M₂) mn key monetary variable ,tjvi cĀ`x A_ĀQi 12-Gi RĀb` gy ĀbxiZ tĀMĀtg cĀ`wZ cĀ`x cĀ`i wĀP itĀQ| GB ev`ĒZv gy ĀbxiZ tĀMĀtgi KvĀKwi Zvi I ci Av`v `pZi KĀi| bĀfĀ 2011 gvtm wi RvfĀgy Ā (RM) I e`vcK gy Āi (M₂) ewl Ā cĀ`x h_v tĀ 15.4 kZvsk Ges 17.7 kZvsk wJ , hv Rj vB 11 gvtmi gy ĀbxiZ tNvYvq h_v tĀ 16 kZvsk Ges 18.5 kZvsk j`Ā`gvĀvi tPtq Kg| tĀcv I wi fvmĀtĀcvi gva`tg mĀyZvi j` e`vcbv GB dj vĀtj tĀQvĀvq mrvqK nĀqĀQ| mw q Zvij` e`vcbvi cvkvcwk A_ĀQi 12-tZ tĀcv nvi 100 temm cĀ`U eĀ` Ges KwĀ FY I wĀkĀcĀ`U i Bwb FY Qrov Ab`vb` LvZ e`vsK FĀYi mj nvti i EaYĀxv ZĀj tbl qvq gy Ā evRvti avZĀK cĀ`Z mj nvi (real positive interest rate) eRvq itĀQ| cvkvcwk temiKwi LvZ FĀYi cĀ`x I chĀB gvĀvq itĀQ (wĀtmĀ 2011 chŠimgqKvtj ewl Ā 18 kZvsk cĀ`x)|

A_ĀQi 12 Gi wZxqĀP gy ĀbxiZ fwi t I cĀi ewYZ Ae`vi AvĀj vtK A_ĀQi 12 Gi wZxqĀP evsj vt`k e`vstĀi gy wĀxiZ gy Ā I FY thMvb mshZ cĀ`xi cĀ` ivLĀ| dtj gj`ĀxiZ I `et`wkK tj bĀ`b fvi mvtĀ` cĀ`ZKj Pvc tgvKwejvi cvkvcwk AŠfĀ`gj K cĀ`xi RĀb` temiKwi LvZ cĀ`qRbxq FY thMvb wĀwĀZ ivLv mĀe nĀ| wĀkl KĀi KwĀ , Āj` I gvSvii DĀ`v`vnm wĀi LvZ chĀB FĀYi thMvb Ae`vNz ivLv nĀ| `et`wkK gy Ā wi RvfĀw`wZKxj Kivi Ges Mo ewl Ā gj`ĀxiZ GK AĀi gvĀvq wĀgtĀ Avbvi j`Ā` cĀ`xZ GB gy ĀbxiZ A_Ā`gŠjv q Ae`vZ ivR`^bxiZi m½ Nibō mgŠĀq ev`ĀwqZ nĀ| DĀj Ē , GB j`Ā`tj v ARĀbi RĀb` mshZ gy ĀbxiZ fwi cvkvcwk miKwi e`Āqi mĀetĀPZ bxiZ-fwi Aek` cĀ`qRbxq| e`vsK e`v t_ĀK miKvti i FY MĀtYi gvĀv hvĀZ e`vsK e`v q Zvij` thMvĀbi I ci AZ`wĀK Pvc mĀō bv KĀi tm wĀtĀ j`Ā` ivLv AZxe` i`ZcY` nĀ| A_ĀQi 12-Gi wZxqĀP RĀb` gy ĀbxiZ fwi tZ mgMĀA_ĀQi wi RvfĀgwb I e`vcK gy Āi cĀ`x h_v tĀ 12.2 kZvsk I 17.0 kZvstĀk cwi wZ ivLvi j`Ā` aiv nĀqĀQ| temiKwi LvZ FY thMvb cĀ`xi j`Ā`gvĀv 16.0 kZvsk, hv t`kR Drcv`b cĀ`x j`Ā`gvĀvi m½ Ges cĀ`tĀk t`k ,tj vq temiKwi LvZ FY cĀ`xi m½ m½ZcYĀ temiKwi LvZ Drcv`bgLx KgRvtĒ FY thMvb chĀB ivLvi j`Ā` Ab`vb` e`v`vi cvkvcwk tfv`v FYmn Abjrcv`bkxj LvZ ,tj vq FY cĀ`x wbi`rmvNz Kiv nĀ`Q| e`vsKs LvZ t_ĀK miKvti i FĀYi cĀ`x mshZ gvĀvq ivLv tMĀj temiKwi LvZi RĀb` FY thMvb mj fZi nĀ| avZĀK cĀ`Z FY mj nvi (real positive interest rate) mĀq cĀ`YvĀK DrmvmNz KĀi , Acwi vĀ`bq Ggb

Avg`wib cwiwgZ Kti, `et`wkK gj`i wi Rvf©I UvKvi wewbgq nvi w`wZkij Kti
gj`wbiZi transmission channel ,tj`vK cK`i Ki te| AvgvbZ I FtiYi m`y nvti i
e`earb (intermediation spread) evsj vt`k e`vsK Ki KtVvi bRi`wi tZ ivLv nte, hv
D`P S`Kevnx tfr^{3v} FY I GmGgB FY Qrov Ab`vb` LvZ FtiYi t`f`i wbgZi GK
At` A` 5 kZvstki wbtP ivLvi Rtb` BtZvgta` e`vsK ,tj`vK wbt`Rbv t`qv
ntqtQ| Avgvt`i Avkv Gme c`t`f`ici dtj G mgtqi A`wbiZi gj P`vtj A
gj`wbiZi h_v`wbgšY I Kwi`f`Z Ašif` gj K c`v`x i aviv eRvq ivLv m`e nte|

0`wi`^gy^ wWwRUvj evsj v`k Mov : evsj v`k e`vs`Ki tbqv D`v`vMgvj v0 kxI R Abôvb

Zwi L t 27 Gwçj 2013

mgq t weKvj 4.00 NuUKv

`vb t e/zeUzAvsRwZK mte`sj b tk`^; XvKv|

AvRtKi Abpvtbi cãvb AwZw MYcRvZŠy evsj v`k miKvtii gvbbxq A_çŠy Rbve G Gg G gwnZ, gvbbxq gšyeM, GdweimwAvB, weGwe I Gweve Gi mfvicwZMY Ges AvgvšZ t`kx-wet`kx AwZw_e, `if Acivnd Avgv`i AvgštY Avcbv`i gtZv m`šybxq wekó e`w³ Zt`i mvbMh mvov tctq Avgiv KZv_°Ges AwffZ| Avcbv`i Rtb` evsj v`k e`vs`Ki mKtji c¶| t`tK Avgvi Dò Awfev`b, mvj vg I `if`Qv|

`i`itZB MZ 24 Gwçj mrvvti eUzj feb a`m wbnZt`i cãZ Mfxi tkvK cKvk KivQ Ges AvnZt`i mrvbvwZ Rvbw`Q| cvkvcvuk wetkl fvtè Dtj L Ki`Z Piv th, gvbbxq cãvbgšy mve¶wYK ZÈyevt`b tmbvewnbxi tbZtZj Ab`vb` tckv`vi ewnbx, mgvtRi me`çt`ii t`^Ovfmex e`w³ I msMvb thfvte mtePp gvbwK tPZbvq DØk ntq wbišli D`xvi KivR cwi Pvj bv Kti Ptj tQ Zv Avgv`i RvZxq BwZnvtm Avti Kul D¾j , j ovKz I gvbwK mvov wntmte msthwRZ ntq _vKte etj Avgvi wekvm| Zvt`i GB extivPZ D`xvi Zrci Zv RvWZ wPiv`b KZAwPtÈ `šiy Kite etj Avgvi avi Yv| KwZcq tectivqv, Awe`tePK I A_šj vfv gvbtli mvgwRK I AeKvvtgv m`úwKZ cPvj Z wbggbwZ Dtc¶v Kivi `tmvntmi Kvi`Y evsj v`tki e`vcK m`ebvgg A_çwzi cãvb cZxK GB MvtgUm LtZi AcivYx ¶wZ tnvK Zv tKvrbvfvteB tgtb tbqv hvq bv| Avgvi `p wekvm mi Kvi , tk`šq e`vsK, FY`vbKvi x msuk-ó Aw`R cãZôvb I Ab`vb` t`-Kt`nvi viMY G LtZi m`kumb I cwi cvj b (KgcvtqY) wekgtb DbwZ Kivi Rtb` hv hv Kiv `iKiv Zv Zv Ki`Z GKthvM GwMtg Avmte| Acivaxiv hvZ tKvrbvfvteB cvi tctZ bv cvti tmw`tk msuk-óv Kov bRi ivL`tQb etj Avgiv MY gva`tgi m`I RvbZ tctwQ| G wetq gvbbxq cãvbgšy h_v`wbt` Rbv w`tqtQb| GiB gta` tek KtqKRbtK AvUKI Kiv ntqtQ| Zvt`i mtePp kw`l wbu`Z Ki`Z cØqvRtb AvBbx ms`v`ii Avfvml gvbbxq AvBbgšy w`tqtQb| G ai`bi wech¶ tgvKwejvi Rtb` wK Kti `vqxvte crisis management team Mto tZjv hvq, me ai`bi compliance monitoring m¶lgZv Avtiv evovt`bv hvq tm K_vl Avgv`i GLb t`tK wbeofvte fvetZ nte| Avi Gme BwZevPK D`v`vM `^Z wbtZ cvi tj AwPt`iB G LtZ fimvi cwi tek wdti Avmte| t`kx-wet`kx ch¶¶Kt`i DrKÚv ZLb AtbKuvB `i nte| evsj v`tki `thwM tgvKwejvq th m`pvq itqtQ ZvtK Avtiv m`msnZ Kivi KivR Avgv`i gtbwotek Ki`Z nte|

AvRtKi AvtqvRbwI Dcj ¶ teva nq wKQlv e'vL'vi Atc¶lv ivtL| Pvi eQi AvtM
mi Kvi AvgvtK ejsj vt`k e'vsK cwi Puj bvi `wqZi; t`b| GB „i“ wqZi; cvj tb Avgvi
I ci Av`v ivLvi Rtb` Avgv gvbxbq cãvbgšy I A_ġšy gtnv`tqi KvŧQ weŧkl fivte
KZA| MfbP ct` `wqZi; tbevi ci t`tKB Avgv ejsj vt`k e'vstKi cãmZõmbK
GLwZqvi I mvg_° gj`cũwZ cwi wqZ I Awv_Ŕ LvZ w`wZKxj ivLvi cãmZ `wqZi;
cvj tbi cvkvcwK mi Kvŧi i `wvi`°gyP wVwRUvj ejsj vt`k Movi ifcKÍ ev`ëvqtb
fRvivtjv mnvqK fwgKv wB| mi Kvŧi i AšfŔP gj`K cwi tekeveÚe Dbq̄b tKšktj i
tPZbvq Awv_Ŕ tmev I cwi tekeveÚe A_Ŕq̄b mgvtRi me°ŧi i RbtMvõxi t`vi tMvovq
tcsõvtbvi Dŧ`vM MõY Kwi | RbMtYi Kgms`vb, Avq I Drcv`bgLx Dŧ`vM,tj v
fRvivtjv Kivi j`t¶` Avgiv dvBb`wYqj BbKkb ev Awv_Ŕ LvZ tmevŔi³ Ges Mõb
e'vsnKs ev cwi tekeveÚe A_Ŕq̄b Awfhtvb tbtg cw| t`kx-weŧ`kx, mi Kwi -temi Kwi
me e'vsK I Awv_Ŕ cãmZõbmn mgMõAwv_Ŕ LvZtK Avgiv GB Awfhtvb kwgij Kwi |
GB Awfhtvb,tjv GwMtq t̄bqvi Rtb` i i`tZB Avgiv ejsj vt`k e'vsK Ges t`tki
Awv_Ŕ LvZ Z`cãv³ AeKvWvtgv Mto tZvj vi w`tK bRi w`B| GB mŧhtvM Avgv
ejsj vt`k e'vstKi AeKvWvtgv Mto tZvj vq thme`et`wK Dbq̄b mnŧhvMx Avgvt`i
Awv_Ŕ I Kwi/Mwi mnvqZv w`tqtQb Zvt`i ab`ev` RvbvtZ PvB| Avgvt`i fivel`r
AMõvŧvqI Zvt`i tK cvtk `vKvi Abŧiva RvbvŔQ| mŧLi K_v, mKtj i mnŧhvMZvq
G t¶ŧŧ GLb Afivebxq cwi eZB t`LŧZ cwŔQ| AtbKvstK fivel`rgLx Ges meŧ¶ŧŧ
Zvr¶wYK gpbvdvex bv nl qv mŧEjI Mõb e'vsnKs I dvBb`wYqj BbKkt̄bi bvbvqLx
Dŧ`vMgyj vq Awv_Ŕ LvZtK mZtcŔYw`Z ivLvi Rtb` e'vsK I Awv_Ŕ cãmZõb,tj vtZ
mvgwRK `vqteva ev wGmAvi tK gj`avivq AvbtZ ejsj vt`k e'vsK mw`q i tqtQ|
axti axti mvgwRK GB `vqteva ct̄iv Awv_Ŕ LvZi cãmZõmbKxKi tYi Ask nŧq
DVtQ| GB mvgwRK `vqteva t`tK wZb w`b AvtM mvftvi feb aŧm AvnZŧ`i `°Z
wPwKrmv wbnõZ Kivi Rtb` ejsj vt`k e'vstKi G`vqj Ymn weŧkl tgvWk`vj wUg
cvVt̄bvmn thme e'vstKi wB`^nvmcvZvj i tqtQ Zvt`i tK Zvr¶wYKfvte GB `ŧhŧM
mnvqZv Ki tZ GwMtq Avmvi Rtb` Avgiv wbt`Rbv w`tqŔQ| fivel`tZ G ai tbi NUbvq
Dxvi KvH° g`¶Zi Kivi Rb` Avgiv e'vsK,tj vtK mvt`wbtq mvgwRK `vqexZvi
Ask wntmte`ŧhŧM tgvKwej vq wbtqwRZ cãmZõb,tj vi mi Ävg I mvg_° evovevi
Dŧ`vM t̄tevev| GKB mŧ½ kZ kZ wbnZ I AvnZŧ`i cwi evŧi i wechŧ Kvwŧq I Vvi
Rtb` ejsj vt`tki mKj e'vsK I Awv_Ŕ cãmZõb Zvt`i mvgwRK `vqexZvi Ask
wntmte h_v_°mnŧhvMZvi nvZ ewotq t`te etj Avgv gvbxbq A_ġšy tK Avk`I Ki tZ
PvB| wK wKfvte Zv Kiv DpZ nte tm weŧq gvbxbq cãvbgšy I A_ġšy weP¶Y
wbt`Rbvi Atc¶lvq `vKtevev| weMVAimn bvbv wechŧqi ci Gŧ`tki Awv_Ŕ LvZ
thfvte mi Kvŧi i WtK mvov w`tqtQ Gevŧi I Zvi e`wZ`g nte bv|

ejsj vt`k e'vstKi weMZ Pvi eQŧi i Dbq̄bgLx Dŧ`vM,tj vi gta` weŔfbœt¶ŧŧ
Avgvi ceŧwŧ t`i mPbv Kiv Ges AvtM t`tKB Pj gvb KvH° gl i tqtQ| Avgiv
Dchj³ avivewnKZv eRvq ti tL G,tj vtZ bZb bZb gvŧv I MwZteM evovtZ tPõv

KtiwQ| cfi vcyi bZb KgRvE| Pjy KtiwQ| evsj v`k e`vstKi tgav I `ŋZvmg×
Rbej tK Gme t`k w%Zlx KgRvE wbeofvte hƒ Kitz mŋg ntqW| GRtb`
i`itZB EayZb wbeŋx`i AskMhY Ōexecutive retreat0 Gi AvtqvRb Kw | GB
wiwŋtu evsj v`k miKvfi cAewl R I `xNŋgqww` tciŋZ cwi Kí bvi j ŋ`_tj vi
m½ evsj v`k e`vstKi gŷ ŋbwiZ I Ab`vb` bwiZgij v`K wK Kti GKB mŋZvq Mu_ v hq
tm wel tq Mfxi Avtj vPbv chŋj vPbv nq| Zvi B Avtj v`K evsj v`k e`vstKi cuP eQi
tgqw` tKSkj MZ cwi Kí bv cŷqb Kiv nq| cŌZ eQi Abjfc wiwŋtu wMŋq Avgiv
tKSkj MZ cwi Kí bvi KtZvUv ifcvqb Kitz tctiwQ, AvMvgŋZ wK Kiv DivPZ tmme
Avj vc Avtj vPbv KtiwQ| GfvteB evsj v`k e`vstKi Kgŋ`i gtbvRMŋZ BwZevPK
cwi ezŋbi aviv Pjy Kiv mæe ntqŋQ| hvi cŋve cfi v Awl_R LvŋZB cotZ i`i`
KtiŋQ|

evsj v`k e`vstKi tbqv Dbqbgŋx Dŋ`wM_ t j v BtZvgtāB dj w`tZ i`i` KtiŋQ|
G_ t j v`K Avtj v`Z j tq wK Kti GwMŋq tbqv hq tmw`tK GLb Avgiv bRi w`wQ|
BtZvgtā` fvgxb Pwlmn weEŋx I mŋ weE`i cŌq GK tKwU ewl k j vL bZb e`vsK
GKvD;U, cŌq cAvk j vL mw q wmwemn tgvevBj e`vstKs tmevi `Z cŋvi, j ŋ j ŋ
eMŋPwl i Rtb` Kw FY, cwi tekeŋŋe cKí Ges Drcv`bgŋx GmGgB Dŋ`wM_ t j vi
Rtb` Kg LiŋP FY thwMv Kvh`g_ t j v e`vcKvfi Kgŋs`vb I Drcv`b ew× Kti
`wi` a wbi mŋ MvZ thwMvZ `i`ZcY`fvgKv ivLŋQ| GKB mŋ½ Drcv`bkj Gme
KgRvE gj`cŋwZ wbgŋvŋx ivLvmn mvgnŋK A_ŋwZi mPK_ t j v mŋ`Ki AbKj avivq
ivLŋZ mnvqZv hŋMŋq Pŋj ŋQ| wekŋvcx A_ŋwZK g`vi mgŋq Avgv`i Rbkw`³,
Mŋvŋmn mwewR i Bwb Dŋj LthvM` cŋŋ×i avivq iŋqŋQ| wRwvc ev`kR Drcv`b
cŋŋ×i Mo nvi GLtbv hŋ_ó MvZkxj iŋqŋQ| weŋ kx gŷ ŋi wi Rvŋ`AvkvZxZ cŋbi
weŋ qb Wj vŋi KivKwQ t cŋŋQ tMŋQ| Avŋte`vsK wKvK I cwi t kva e`vmm
evsj v`k e`vsK Ges mvgnŋK e`vstKs LvŋZi wMwRUVBtRkb dvBb`wŋqj BbKkb
AwfhvŋtK telvib KtiŋQ| Rbej wbtqW, DcKiY I tmev Ges Awl_R LvŋZi Z`
msMŋni gŋZv evsj v`k e`vsK mŋPZ Abj vBb Bŋj t wK e`v_ t j v GLb miKwi
wefvM I cŌZŋv_ t j v ZI gcŋvi gv| `wi` a mŋ weE RbŋMvŋxi fvŋM`vŋqŋb
mnvqZvi cvkvcwK dvBb`wŋqj BbKkb Awfhvŋbi Drcv`b mnvqK Gme A_ŋq
KgRvE FY`vZv e`vsK I Awl_R cŌZŋv_ t j vi MŋwKvŋE cŋwvi Z KiŋQ; Avi Zv`i
AvgvŋZi wŋEŋKI Ōdiversified0 I `xNŋgqww` KiŋQ| Gme t`tK ewaZ Avg
cŌZŋvŋK m½wZ I mvgnŋK Awl_R LvŋZi w`wZkxj ZvŋK mŋsnZ KiŋQ| Avcbv
i`b Lyk nŋeb th, Avgv`i gŷ ŋbwiZ mŋdj w`tZ i`i` KtiŋQ| gj`cŋwZ MZ GK
eQŋi avivewKfvte KgŋQ, mŋ`i nvi KgŋZ i`i` KtiŋQ, mŋ nviŋi t`úwI KgŋQ|

evsj v`k e`vstKi Gme Dŋ`vŋMi weŋfŋew`tKi AMhŋvi wKQz LÉ wPŋ Avcbv
Avgv`i Dc`vcvq t`LŋZ cvŋeb| Avgiv Gme KgRvEi gva`ŋg thme Afxŋ j ŋŋ`
t cŋŋZ PvB Zvi wKQz Bw½Z GB Dc`vcvq Avgiv AvbŋZ tPŋv KtiwQ| Avgv`i

j 71 n1"Q Gme wetq AeMwZ e"vcK cwimti we"Z Kiv Ges cieZxPZ wefbae
gn1ji c1vgk1 c1Zw qv l1qemvBU Ges Ab"vb" gva"tg AvniY Kiv| wefbaec71
t_1k cvlqv gZvgZ Gme mRbkxj D1"v1Mi DrKl1 M1Z ep1x1Z Avgv1 i1k
Drmv1Z l Abc1Y1Z Kite| Gi dtj miKwi-temiKwi Ab"vb" c1Z1vb l
msMv1bi vbR vbR 17111 tbqv Dbqb D1"vM_1jvi wetq Avgv1 i mv1_ Awf1Zv
we1bg1qi c_ Av1iv c1k"1nte| Gfv1eB mK1j wgtj 1Mv1R1Uj evsj v1`k1 Movi "1e
i1c1v1qi G hv1v1k Av1iv M1Zgq Kiv m1e n1e|

Dbqb D1"vM c1h11/2 AvR1ki GB Abp1tb Av1g Aw_1R l c1kZ Lv1Zi w"vZk1j Zvi
l ci Pj gvb iVR1w1ZK Aw"iZvm1 wefbaemgtq D1"Z P11ci tgvKwejv c1h11/2 l
ms171c 1GK1U K_v ej 1Z PvB| i v11qE e"vsK_1jvi m1e"1vcbvq c1vb vbe11x1 i
fv1Kv M1h1Yi 1p1Zv c1Zwe11tb evsj v1`k e"vsK1k 71gZv c1v1bi c1 qv1xb AvBbx
ms"v1i R1b" Avgiv miKv1i K1tQ KZ1| GB e"vsK_1j v1Z Af"1li xY vbq1Y,
K1c1U m1k1mb l Revew1nZv m1p K11Z cwiPv1bv cl1 m"m1 i fv1Kvi
h_v_1Z l Kv1Kwi Zvi wetq vb1qvM vZv w11m1e miKv1i mZK1Ri"wi tet1Q|
fv111Z l G aviv Ae"v1Z ivLv ev1Bxq n1e| vb1m1"1n niZvj l m1nsmZvi
m1v11ZK cwi w"Z A_1w1ZK KgR1v1Ei m1fv1eK M1Z1k we1N1Z K1tQ| e"emvqx
gn1j i Pj wZ Avq Ges FY cwi1k1v1ai mvg_1 G1Z P1v1j11i g1L cotQ| A"1Kvi
Kivi Dcvq tbB th, me1k1 m1fv1 wech1q1 evowZ Pvcl A_1w1Zi l ci tek
LvbK1v cot1| gvbbxq A_1g1s1 MZK1j mK1j 1mB Avfv1 w1tq1Qb| Gme
P1v1j 1 t_1k Drmvi Z Pvc tgvKwejvq evsj v1`k e"vsK FY"vZv e"vsK l Aw_1R
c1Z1vb Ges FYM1xZv e"emvqx gnj Dfq c171i m11/2B thvM1thvM eRvq t11L
P1j1Q| mgq mgq c1kZ D1"v1v1 i c1qvRbxq m11h1vM1Zv l Kiv n1"Q|
c1RevRv1k M1Zk1j Kivi Rb" vbvwea m1vqK bx1Z M1Y Kiv n1tq1Q| ms1k-11
ti 1j U1 i g1a" mg1q ep1x1k1 ti 1j Uwi 1Kv-Aw11k1b KvDw1Yj MVb Ges Gi
Kv11 g 1Rv1v1j v Kiv n1tq1Q|

AvR1ki Abp1vbm1Pi cieZx1Kv11tg i1tq1Q evsj v1`k e"vs1ki MZ Pvi eQ1i
Dbqb1g1x KgR1v1Ei l ci vbw1Z GK1U Aw1l wFR1vj c1gvY" wP1 Dc"1cbv| GB
Dc"1cbw1 Avcbv1 i nZ1k Kitebv-GB c1Z"vk1 vb1q G ch1q Avgvi e11/2"i BwZ
Uvb1Z PvB| AZ"1s1 gj"evb mgq e"q K1i Avgv1 i Abp1tb m1v1M1 Dcw"1Zi R1b"
gvbbxq A_1g1s1, Ab"vb" g1s1eM1Ges Dcw"Z me1B1k Avev1 Avgvi Av11i K
KZ1Zv l ab"ev" 1vcb KivQ| Abp1v Av1qvRK K1v1U1 mfvic1Z 1Wc1U Mfb1
Rbve Gm. 1K. m1 1P1ajx Ges Zvi m1/2 Ab" tmme KgR1Z1 w1j1m k1 w1q
Abp1v1U1k mdj K1i1Qb Zv1"i l ab"ev" Rvbw"Q| Avev1 mfv1 wech1q
vb1Z1 i AvZ1i c1Z gvM1divZ Kv1b KivQ|

mevB fv1j v_1k1eb|

e'vswKs mpcvifkfb KvH®t gi I ci AvÅwj K UvDb nj mfv, Lj bv

Zwi L t 11 btf=†, 2012

mgq t mKvj 8.30 NuUKv

vb t wmu Bb trvUj , Lj bv |

e'vsK mpcvifkfb KvH®t gi I ci evsjv`k e'vstKi Dt`v`vM Lj bvtZ AvtqwrZ AvRtKi AvÅwj K UvDb nj mfvq Avwg Avcbv`i mKj tK vMz RvbwrQ | Guv e'vswKs mpcvifkfb KvH®t gi vbtqwrZ KgRZt`i vbtq AvtqwrZ PZt`I tkl AvÅwj K UvDb nj mfv | G aibti mfv c0q GK eQtii tenk mgq AvtM XvKvtZ c0g Abj0Z ntqWj | cieZxZ Avgv`i Ab'vb` wefvMxq Awcm,tj vtZl wKQlv wfb0Awl/2tK mgmvguqK wltqi I ci ,i"Zi w`tq G iKg mfv Abj0Z ntqtQ | AvRtKi UvDb nj mfv gj c0Zcv` wltq nt`Q 0Financial Integrity: Managing Operational Risks and Avoiding Serious Losses at the Branch Level0 A_0r 0Awl_R mZZv t kvLv ch0q cwi Pvj b S0K e'e`vcbv Ges ,i"Zi 0vZ cwi nvi |00 e'vstKi FY I Ab'vb` e'emwqK KgRvtEi m1/2 RwoZ c0wZMZ S0K Ges e'vsK,tjvi c0wZ0vnbK mKvmb I Af'slixy wbsy c0 qvtK Avtiv kw3kvj x Kiv Ges evsjv`k e'vstKi Z`viwK KvH®t gi KvH®vvi Zv epxi gva'tg wKfite Gme S0K tgvKwejv Kiv hvq Zvi I ci wtkl ,i"Zyitvci jt0B AvRtKi GB AvÅwj K UvDb mfvii wltq0 wba0Y Kiv ntqtQ |

tekwKQz Kvj AvtM t`tKB Avgiv evsjv`k e'vstKi Awl_R LvZ Z`viwK Kvvtgvi wfb0gylx ms`vi I cpw0v`vmi KvR nvZ vbtqWj | mpcvifkfb Kg0tj i c0Yv`bv I D'ixbvi jt0 c0vb KvH0j q I AvÅwj K ch0q UvDb nj m0s0j b Abj0v, e'vsK,tjvi KvH0g I Awl_R weeiYxi wfb0w`tKi I ci quick inspection I review report c0q0b 'ii' Kiv Ges wfvRj`vY I `et`wK gj v`cwi`k0 wefvM c`KxKiY I cpM0b Kiv ntqtQ | AwZ m0v0Z e'vsK,tjvi Awl_R weeiYx Ges Avgv`i mpcvifkfb wefvM,tjvi msMnxZ Z`-DcvEi aviv t`tK Awbqg, Rwj qmZi m0te` c0YZv wPwYZKiY mrvqZvi Rtb` Btj KUbK W'vkteW0Zwi i c0 qv`ii' Kiv ntqtQ | AvBwecmn Avg`w0 I iBvnb LvZ A`0qb m0v0KZ c0qRbxq Z` AbjvBtb evsjv`k e'vsKtK mieivn Kivi Rtb` e'vsK,tjvtK Dch0 vbt`Rbv t`qv ntqtQ I Z`c0h0wfvEK c0wZ M0Y KiZ ejv ntqtQ | evsjv`k e'vstKi Z`c0h0 wefvMI Dch0 m0w0l q'vi `Zwi i KvR nvZ w`tqQ | e'vsK,tjvq Rwj qmZ I c0Zvi Yvgj K KgRvE c0YZv c0Ztivta Zv`i AeJ w`Z Af'slixy wbsy e'e`w`i KvH®vvi Zvi `0j`vqb e'vstKi c0vb wbe0xi `00i I cl0 i AwWU KvgwJi mfvicwZi c0Z`00ti `TgwmK wfvE0Z evsjv`k e'vstK `wL,tj i GKwU vbt`Rbv m0v0Z Rwi Kiv ntqtQ |

AwL R LvZ Z`viwKi KvhRwi Zv Zx¶Zi Kivi wetq evsjv`k e`vstKi
gnve`e`vcK I EaYzb wbe¶x`i mgb¶q mvaúZK m¶s¶j tbi mcvwi kgvj vi
AvtjvtK cwí`k¶ I mcvwifkb wfvM,tjvi Kvh° g cpwE`"l nt"Q| e`vstKi
KgRvtEi thw`K Sñk tenk tmw`K ,i"Zi w`tq kvLv ch¶q m¶iRugb wetkl
cwi`k¶bi lci tRvi t`qv nt"Q| AdmvBtU cvlqv Z`-DcvE wetk tY I
ch¶jvPbvi wfvE`Z m¶ve` `¶¶ w`K,tjv wPwY Z Kti Zvi wfvE`Z m¶iRugb
e`vstKi kvLv,tjv mgwšZfvte cwí`k¶ Kiv nt"Q| e`vsK,tjvi Rvwj qwvZ I
cZvi YvgLx ZrciZvi cEYzv mbv³ I cZtiva Kivi `¶Zv evsjv`k e`vstKi
cwi`k¶/mcywifkb wfvM,tjvtK tRvi`vi Kivi j¶¶ mvaúZK emwYR`K e`vsK
wetq AwfÁ GKRb Dc¶`ón wbtqM Kiv ntq¶Q| wZwb evsjv`k e`vstKi msñk-ó
wfvM,tjvi Kvh° g mgx¶¶v Kti mxgve×Zv,tjv wPwY Z Ki tēb Ges evsjv`k e`vsK
KgRZ¶`i c¶k¶¶Y t`qvi cvkvcwk fivel`r KiYxq wetq mcvwi kgvj v c¶qb
Ki tēb| AvRtKi UvDb nj mfv¶Zl wZwb G wetq Avcbv`i tK c¶w¶K aviYv
t`tēb| GQov, tWc¶¶ MfbPiv Avtiv wek`fvte c¶h,tjv AeZviYvi ci e`vsK
mcywifkb AvšR¶ZK AwfÁZvmvaúbe wetkl Á Mr. Glenn Tasky Ges wmbqi
Kbmj tUv Rbve tgrt Avj¶n gwj K KvRgx AvtjvPbv tmkb,tjvtZ AskMhY
Ki tēb Ges c¶qvRbxq tbZZ;w`tēb|

Lj bv I ewi kvj wfv¶M me wgwj tq 1200 (GK nvRvi `¶k) Gi tenk e`vsK kvLv
itq¶Q hv evsjv`tki tgvU e`vsK kvLvi c¶q 15 kZvsk| mgwM¶Kfvte GB
kvLv,tjvtZ c¶q 20 nvRvi tKwU UvKvi FY Ges 26 nvRvi tKwU UvKvi AvgvbZ
itq¶Q, hv t`tki e`vsñKs Kvh°tgi gv¶ 6 kZvsk| cwigv¶Y Aí ntj I gtb ivL¶Z
ntē, GB AvgvbZi UvKv `vbxq RbM¶Yi, ZvB AvgvbZKvi xi m¶_¶msi¶¶¶Y GLvbKvi
e`vsK kvLv,tjv m¶WK c×wZ AbjmiY Ki t¶Q wKbv Ges F¶Yi UvKvi eo Ask `vbxq
RbM¶Yi gta`B weZiY Kiv nt"Q wKbv Zv t`Lv Avcbv`i i `wqZ; I KZ¶| FY
MhZvM¶Yi c¶KZc¶¶ Aw`Z; AvtQ wKbv ev e`vsK Zvt`i ci `uti i ga`Kvi mvaú,³ Zv
Avovj Ki t¶Q wKbv Zv wBv`^c¶Av w`tq Avcbv`i i hvPvB Ki tZ nte| tj bt`tbi
cwigv¶Y A¶c¶¶vKZfvte Kg nlqvq c¶vb Kvh¶¶¶i qti gtbvthv¶Mi Afve Ges
t¶š¶Mwv K `iZ; XvKvi wbe¶x e`e`vcbvi m¶_ kvLv e`e`vcbvi Zj bvgj K Kg
m¶¶ mfv Ges Ab`vb` Kvi¶Y GBme e`vsK kvLv,tjvtZ emw I Af`šli xY Rvj -
Rvwj qwvZ NUv¶bvi Avk¼v t`tK thZ cv¶i | ZvB Gw`tK Avcbv`i i Zx¶tēbRi ivL¶Z
nte|

F¶Yi DrcwE ms všl bw_c¶ bv _vKtj wbgg j·Ntbi Rtb` Avcbviv Aek`B
e`vsKtK `vqx Ki tēb| tKbbv, Amr D¶¶tK` bw_c¶ Z` tMcb ivLv, Ri`wi
KvMRc¶ msi¶¶¶Y bv KivUv m¶ve` Rvj -Rvwj qwvZ, Af`šli xY Awbqg A_ev FY
ms všl Kvh°tgi Ae`e`vcbv Z_v A_¶AvZ¶v¶Zi mZK¶mstKZ t`q| F¶Yi t¶¶t¶

gj KvMRcĪi cwi etZ[®]Btj KUibK Kwc ev Abij wc `vmlj tKvĭbvĭvteB MhYthvMĭ`
bq| KviY, Btj KUibK Kwc ,tj v gj bw_i ūeū Kwc wkbv, gj bw_tz cĭqvRbxq
mKj `vĭi I mZ`vqb AvtQ wkbv Ges th bw_tLvj v ntqtQ Zv e`vsĭKi KivūDUvĭi i
gra`tg U`vK Kiv wkbv tm m`utK[®]bwĪZ nI qv hvq bv| hw` kvLv e`vcK KZĪ
gĭtbvxZ KgĪZ[®] cĭqB Abjcw`Z _vĭKb Zvntj ZvĭK thSw³K mgĭqi gĭa`
KvMRcĪ ,tj v t` qvi Rĭb` Aek`B ej tZ nte|

AvRĭKi UvDb nj mfvq Avcbiv e`vsĭKs LvĭZi Pj gvb Ae`v Ges e`vsĭKs
mĭcvi wfkbĭK Dbz Ki tZ wewfbetĭĭĭĭ MpxZ tek wkQz c`ĭĭc m`utK[®]RvbĭZ
cviĭeb| tmBmĭ_ e`vsK kvLvq mĭi Rvgb cwi`kĭb wk aiĭbi Z`-DcvĭĖi mŪvb
Avcbĭ`i Rĭb` ,i`ZcY[®]tm wĭtqI wĭk` AvĭvKcvZ Kiv nte| Awg tRvi w`tq
ej tZ PvB, evsj vĭ`ĭki e`vsĭKs LvĭZĭK GKwĭ `ĭĭ I dj cĭh-cxwZi gĭWj wntmĭe
Mto Zj tZ AvMvgx KĭqK gvĭmi gĭa`B mĭi Rvgb cwi`kĭbi tĭĭĭĭ Avcbiv tekwkQz
cwi eZĭ t`LĭZ cviĭeb| mivūĭZK mgĭq tek wkQz bwxZgvj v I MvBwj vBb Bmij Kiv
ntqtQ, hvi gĭa` KĭqKwĭ GĭKevĭi B bZb Avi wkQz ntj v ,i`ZcY[®]cwi gvRĭ|

Awĭ[®] LvĭZ cĭZvi Yvgj K KgĪvĖ AZĭe AbwĭfcĭZ ntj I m`uY[®]vte cĪZĭivathvMĭ`
bq; Dbz wĭkĭI G aiĭbi NUbvi `ŏvšĭ wĭj bq| Zte G aiĭbi NUbv cĪZĭivta
e`vsK ,tj vi mĭq mZKZv I ZrciZvi I ci evsj vĭ`k e`vsĭKi Z`vi wk Kĭvvi Zi
ntj B tKej Gi cĭpiveĭĖ vbi`rmwvZ nte| G tĭĭĭĭ Awg Dĭj Ē Ki tZ PvB th,
e`vsK e`e`vi I ci Z`vi wk tRvi`vi Kivi Rĭb` Avgvĭ`i Dĭ`vMwĭ mvgwĭK
A_ĭwxi tKvb DĭĭMRBk cwi w`wZĭZ bq, eis wĭkĭI `ĭĭKi cwi w`wZĭZB tbq
m`e nĭ`Q|

wĭkĭg`vDĖi Uvĭvĭvĭvĭvĭ cwi w`wZĭZĭ Avgvĭ`i e`vsĭKs LvĭZ tek fvĭj v Ae`vĭbB
iĭtqQ| e`vsK ,tj vi mvgwĭK 11.31 kZvsk gj ab chĭBZv e`vĭmj -2 wĭvĖK
Kgĭtĭĭ 10 kZvĭski Avek`KZvi tĭtq tenk| e`vsĭKs LvĭZ tKĭxKZ FĭYi gvĭv
gross wntmĭe eZĭvĭb 7.17 kZvĭsk iĭtqQ| bxĭ wntmĭe Zv 2 kZvĭski I Kg|
AvgvbZ I FY cĭĭxĭ gĭa` MZeQi cwi`ŏ Amvgĭm` GLb `ĭ iĭtqQ, mĭkĭI
wvme tgvĭvĭk e`vsĭKs LvĭZ AvgvbZ I FĭYi cĭĭxĭ nvi h_v tĭg 20.33 kZvĭsk
I 18.52 kZvĭsk; AwMĭ-AvgvbZ AbjcvZ (ADR) GLb 78.91 kZvĭsk| mivūĭZKZg
stress testing G e`vsK ,tj vi Ae`vb cvl qv tMĭQ AvkĭĭKi moderate level of
resilience chĭq| Drcv bĭgĭx Lvĭ ,tj vq chĭB A_ĭq b thvMĭvbi w`ĭK evsj vĭ`k
e`vsĭKi gj ĭ I FY bwxZ Kvĭh[®]tĭgi mRvM `wĭi mĭĭ Kwl Ges ĭĭĭ^aI gvSwi Dĭ`vM
Lvĭ ,tj vq chĭB FY thvMvbm Pj wZ A_ĭQĭi i AvM÷ gvm chĭĭ temi Kwĭ LvĭZ
mvgwĭK FY thvMĭvĭb 19.9 kZvĭsk cĭĭxĭ mi Kwĭ LvĭZ FY thvMĭvĭb 19.2 kZvĭsk
cĭĭxĭ tĭtq D`PZi gvĭvq t`ĭKĭQ| cĭkvcwĭk gj `ĭwxi GLb wĭgĭvĭg, BĭZvgĭa`
cĭqU-UzĭcĭqU gj `ĭwxi GK Aĭĭi gvĭvq tĭtĭg GĭmĭQ, hv evRvi mĭ nvi w`wZKxj

mnbxq gvĭvq Avbv `*ZZi KtiĭQ| G eQĭi At±vei gvĭm t`tki BwZnvĭm
cĭgevti i gĭZv `et`wkK gĭti wi RvF¹² weij qb Wjvi Qvotq tMtQ| tMj At±vei
gvĭm 1.45 weij qb Wjvi tiwgU`vY GĭmĭQ, hv G hveZKvtj i gĭa` mteP|
evsj vt`k e`vsĭKi bvbv cĭYv`bv I cĭviYv Ges w`wZkxj Urvki gĭ` GB mĭdj`
AR^{fb} Ae`vb tiĭL Pĭj ĭQ| AvŠĭe`vsK gĭi evRvi I `et`wkK gĭi evRvti eZĭvĭb
Zvij` I weibgq nvi I AZ`šĭw`wZkxj |

cwiĭtkĭl, my`i I mPvi`iĭc AvRĭKi Abĭvb AvĭqvRĭbi Rĭb` AvĭqvRK wĭgĭK
mvajv` RvbvB| fĭel`ĭZ mĭvĭwfkĭtK wKfvĭte Avĭiv dj cĭh-Kiv hvq, Avw`R LtZ
w`wZkxj Zv eRvq ivLv hvq-Avĭj vPKĭ` i AwfĀZvj ä Avĭj vPbv t`ĭK Avcbvĭv Zv
RvbĭZ cviĭeb etj Avwg Avkv i vL| mĭvĭwfkĭtbi `wqZj h_vh_fvĭte cvj ĭb
Avcbvĭ` i AvŠĭi KZv I tckv`wĭi Zj Kvgbv KiwQ Ges AvRĭKi GB AvĀwĭj K UvDb
nj mfvwĭ mĭdj I DcĭfvM` tnvK GB cĭZ`vkv Rwbĭtq GLvĭbB tĭl KiwQ|

ab`er` mevĭtK|

Awu_R LvZ Z`viwKi Kvhrwi Zv ZxqZi Kivi wetq gnve`e`vcK mtsj b-2012

Zwi L t 22 tmtDaf, 2012

mgq t mKvj 10.00 NuUKv

`vb t RvrvZxi Avj g Kbdvti Y

nj, evsj vt`k e`vsK|

evsj vt`k e`vsK Ki Awu_R LvZ Z`viwKi Kvhrwi Zv ZxqZi Kivi wetq AvRtKi GB wetkl mtsj tb Dcw`Z gnve`e`vcK I EaYzB wbeFxeMmtgZ mevBtK mYmZ Rvbw`Q| mtsj bW AvtqRtbi tCqZ Avcbv`i mKtji Rvbw itqtQ| tmvbj x e`vsK Ki GKU tQvU kvLvq 2010 mtb evsj vt`k e`vsK Ki cwi`kfb wPwY Zj bvgj K tQvU At% FY Awbqg wimb bv ntq eiA 2012 mthi gta` wecj At% UxZ nI qvi NUBwU mswk-o e`vsK Ki mKq KtcvfIU e`e`vcbv, Af`Sli xY wbi xqV I wqSfYi cvkvcwk tK`xq e`vsK Ki w`K t`tK Z`viwK I dtj vAvc Kvhr`gi Zrci Zv I Kvhrwi Zvi wetqU I wefbaAvtj vPbvq DfV GtmfQ| G cmt% Avcbv Rvbb th, tek KtqK gvm AvtM t`tKB Avgiv evsj vt`k e`vsK Ki Awu_R LvZ Z`viwK KvVtgi wefbaLx ms`vi I cpwev`vtmi KvR nvtZ wbtqU| Gi Avl Zvq BtZvgta` mcvwfkB Kg@tj i cYv`bv I Dfxcvbi j`tq` cAbv Kvhr`q I AvAwj K chq mcvwfkB UvDb nj mtsj b AbjZ ntqtQ, mcvwfkB wefM,tjv Oviv e`vsK,tjvi Kvhr`g I Awu_R weeiYxi wefbae`tKi I ci quick inspection I quick review report cYqb`ii` ntqtQ; wfvRj`vY I `e`wkk gy`i cwi`kB wefM c`KxKiY I cpMvb Kiv ntqtQ| cwi`kB Kg@tj i `qZvq DrKI`Avbvi Rtb` t`tk wet`tk cKqYi Pjgwb cD qv tRvi`vi Kiv nt`Q| t`tki I wet`tki LvZbvq wetkl At`i I GB Kg@tA hyB Kiv ntqtQ|

02| tmvbj x e`vsK Ki mvu`ZK NUBwU e`vsK,tjvi wRm; wbi xqV I Af`Sli xY wqSfY e`e`vi I ci Avgv`i mcvwfkB wefM,tjvi bRi`wi tRvi`vi Kivi Ri`ix Avek`KZv wbt`R Ki tQ; cvkvcwk e`vsK kvLv,tjvq evsj vt`k e`vsK Ki cwi`kfb wPwY Awbqg,tjv wimthi dtj vAvc Zrci Zv tRvi`vi I Kvhr`i Kivi Avek`KZv wbt`R Ki tQ| GKBmt% e`vsK Ki cq t`tK DchjB AwWU dig`w`tq kvLv chq i AwWUs Gi cKw tdi Avtj vPbvq AvmtQ| BtZvgta` G wetq Ri`ix wfvEtZ wKQz Df`vM tbqv ntqtQ| e`vsK,tjvi Awu_R weeiYx Ges Avgv`i mcvwfkB wefM,tjvi msMnxZ Z`/DcvfEi aviv t`tK Awbqg/Rwv qmZgj K AcZrci Zvi m`fve` cEYzV wPwY Kivq mnvqZvi Rtb` AbjvBb Btj KUwbK mcvwfkB W`vktw`MVtbi Ges m`de` AcZrci Zv,tjvi dtj vAvtci Rtb` `q wetkl Uv`otdvm`MVtbi Kvhr`g BtZvgta` mwPZ ntqtQ| ZvOrov, AvBwecmn

Avġ`wob l i bwb m^uuKZ hveZxq Z` Ab-j vBtb evsj v`k e`vsKtK mieivn Kivi Rtb` e`vsK₂ tj vK Dchj³ wbt`Rbv t`qv ntqtQ l Z` c^hy³wf^wEK c^ouZ MhY Kitz ejv ntqtQ| evsj v`k e`vsKtKi Z`-c^hy³ wfvMI Dchj³ mclwI qvi `Zwi i KvtR nuZ w`ttqtQ| AvMvgx GK gvtmi gta` GKvR m^uubæKtitz nte| Lp wkMwMiB Gmtei mjdj Avgiv crtev etj Avkv KiwQ|

03| cvkvcwk wvrfbæAwdtm Avgv`i epEi m^cviwfk b l cwi`k⁸ Kg^etj i `bwg^wEK Kv^ho⁺tg aiv cov AcZrciZv₂tjvi wltq dtj vAvc Kv^ho⁺g tRvi`vi l m^yngwbZ Kivi j^tq^l c^oqvRbxq Avil wewag^lx KiYxq m^uuK^oDbj³ Avtj vPbvq Avcbv^t`i mevi AurfAZv l `q^lZvi mgx Drm t₂tK gj`evb civgk^oAvnitYi Rtb` Avgv`i AvRtKi AvtqvRb| EaYZb wbe^hxt`i c^ql t₂tK c^oi^hæK Dc⁻vcbvi ci wltq/tc^hq^lZwfv^wEK PviwU M^otc wef³ ntq Avcbvⁱ Avtj vPbv l gZwmbgq Ki^teb; cieZ^hz M^oc₂tjv Avevi GKmt¹/₂ tcbwⁱiz w^guj Z ntq wbr wbr m^cvii kgvj v Dc⁻vcb Ki^teb| AvBGgGd Gi tmSRtb` evsj v`k e`vsKtK cvl qv `Rb m^cviwfk b w^tklA Avtj vPbv tmkb₂tjv Z^ut`i AskM^htY mgx Ki^teb| w b^tktl mgvcbx c^eo Avgiv Avcbv^t`i AurfAZvⁱ Avtj vK Aw^ej t^hl `xNZi tgqvt` evsj v`k e`vsKtKi KiYxq m^uuK^om^ybw^o ^o wKQz c^tq^lci m^cvii k cvtev etj Awg Avkv KiwQ| GKbmv^t_ Aw^h R LvZ Z`viwK Avil Kv^hRi l tRvⁱtjv Kivi₂zⁱ l Zvi c^oqvRbxqZv th LpB Ri`ix tm wltq Avgiv Avil D³/₄w^eZ l c^oYw^o Z ntev|

04| mPbv e³te`i G ch^hq Awg D^tj L Kitz Pvb th, w^ek^gv^o vDEi Uvbtv^totbi cwi w^uZ^tZl Avgv`i e`vsKs LvZ tek fvtjv Ae⁻v^tbB itqtQ| e`vsK₂tjvi mvgwM^K 11.31 kZvsk gj ab ch^hzVv e^vtmj -2 wfv^wEK Ab⁻b 10 kZvstki Avek^oKZvi tP^tq tewk| e`vsKs LvZ tk^hxKZ F^tYi gv^lv eZ^gv^tb 7.17 kZvstki itqtQ| AvgvbZ l FY c^eu^xi gta` MZeQi cwi`p AmvgAm` GLb `i ntqtQ, w^efk l wⁿmve tgvZ^tek e`vsKs LvZ AvgvbZ l F^tYi c^eu^xi nvi h_v t^g 20.07 kZvsk l 19.72 kZvsk; Aw^hg-AvgvbZ Ab^cvⁱZ (ADR) GLb 79.83 kZvsk| m^vu^uzKZg stress testing G e`vsK₂tjvi Ae⁻v^b cvl qv t^htQ Avk^lKi moderate level of resilience ch^hq| Drc^vbg^lx LvZ₂tjvq ch^hz A^hq^b thw^hv^tbi w^htk evsj v`k e`vsKtKi gj^o l FY b^wiz Kv^ho⁺gi mRvM `w^oi m^tl KwI Ges ^hl^o l gvSwi D^t`vM LvZ₂tjvq ch^hz FY thw^hv^tbn w^eMZ A^hQ^ti temiKwⁱ LvZ mvgwM^K FY thw^hv^tbi 19.7 kZvsk c^eu^x miKwⁱ LvZ FY thw^hv^tbi 18.7 kZvsk c^eu^xi tP^tq D^oPZi gv^lvq t₂tKtQ| cvkvcwk gj`u^wz GLb wbg^hv^gx, BtZvgt^h c^tqU-Uz⁻c^tqU gj`u^wz GK At^hi gv^lvq t^tg G^tmtQ, hv evRvi m^y nvi w^uZk^j mnbxq gv^lvq Avbv `ZZi K^ti^tQ| e^t w^kK gj^o wⁱ Rv^fw^uz AvK^ovq tkvtai ci l GM^hvⁱv w^euj qb gw^kWj v^ti i tewk itqtQ, UvKvi gj`gvb w^uZk^j l EaY^gl^h| Aw^z m^uu^z AvSR^hzK tiw^us ms⁻v gw^Wom evsj v`tki t w^uv tiw^us w^uZk^j

AvDUJ Kmn Ba3 tZ AcwiewZZ ti tL tQ; GB ti wSavix Ab'vb' t`k,tjvi Mo
gv_wicQz Avq evsj vt`tki cuP_tYi tewk nIqv mtEj| GB ti wSgvyb ati ivLv
evsj vt`tki A_#wZK e'e`vcbvi D3/4j mvdjt`i cwiPvqK| ZvQrov, gW0mI gtb
Kti evsj vt`tki e'vsuKs LvZ w`wZkxj i tq tQ Ges GLvtb eo i Ktgi 0BtfU wi`0
mjt`ci vNZ|

05| GB mjt`Ki wPtI i lci tmbvj x e'vs tKi FY Rvuj qwZi NUBwU mvgvqK weifc
Qvqv tdj tJ l H e'vsKuUi ev mvgwMK e'vsuKs Lv tZi mtfweK `bwb`b KvH® g
weNz nqub| Rbg tBl miKwi gvuj Kvbvxb GB e'vsK-tKv`ubvi c0Z Av`vi wPo
ati w| ZvQrov, mweRfvt e'vsuKs Lv tZ UvKv l `et`wkK gy`iq `vbxq evRvti
Zvij", mjt`nvi l weibgqvi m`uY`w`wZkxj l mtfweK i tq tQ| Aw_R Lv tZ
c0Zvi Yvgj K KgRvE AZxe Abwftc0Z ntj l m`uY`fvt c0Z tivathwM" bq; Dbz
wetk| G ai tbi NUBvi `pvsI wej bq| Zte G ai tbi NUBv c0Z tivfa e'vsK,tjvi
mjq mZKzv l ZrciZvi lci evsj vt`k e'vs tKi Z`vi wK Ktvi Zi ntj B tKej
Gi cpivejE wbi`rmvNZ nte| G wetq Avgvt`i mevBtK mngubZfvte GKthvM
`pZv l ZrciZvi mt1/2 GtMv tZ nte| ZvQrov, G ai tbi NUBv NwUtq tKD hv tZ cvi
tc tZ bv cvti tmw`tK c0ZwU e'vsK l tK>`iq e'vsK tK mzx`je bRi ivL tZ nte|
`y K l AvBbk;Ljv ewnbxtKI mnt`hwMzvi tbUl qvtK`h3 ivL tZ nte| miKvi tKI
mvgZvi nvZ me`v c0wvi Z ivL tZ nte|

06| cwi tktl, AvRtKi Abpvb Avtqvr tbi Rt b' AvtqvrK UxgtK ab'ev` Rvbw`Q
Ges mtr`sj bWU mdj Zv Kvgbv Ki wQ| AskM0YKvix gnv e'e`vcKMY AvRtKi
w`bwUtZ fvj fvt Kivub, mtr`sj tbi wef b`etmkb Dc t`fVM Ki`b-G Kvgbv Kti
Avgvi mPbv e³e` GLvtbB tkl Ki wQ| wetKtj Avertiv Avcbvt`i mvt_ K_v nte|
mevB fv tJ v_vKb| ab'ev` |

evsj v`k e`vsK gqgbwmsn Awdm Dt0vab Dcj t`q AvtqwmRZ c0mZ m`asj b

Zwi L t 16 Rvbqwi , 2013

mgq t weKvj 4.00 NuUKv

`vb t wki vPvh`Rqbj Avte` b

AwMtuwmi qvg, evKwe, gqgbwmsn |

enEi gqgbwmsni QquU tRj vq A_`wZK KgRvE c0mZi i j`q gqgbwmsn kni
evsj v`k e`vsK bZb kvLv Awdm tnvK-GuU wJ G AA`tj i gvb`li `xNf`bi
AvKv`q| G AvKv`q| AvR ev`te ifc wbtq`Q | gqgbwmsn kni i `Mewo tiv`v
AvR`KB Avb`pmbKfite Pijj ntjv evsj v`k e`vsK k`g kvLv Awdm |
gqgbwmsnevxi G c0`vkv c`tYi Askv`vi ntZ tcti Avwg wbtR`K ab` gtb KiwQ |
G Dcj t`q AvtqwmRZ GB c0mZ m`asj tb Dcw`Z `vbxq c0mZi KgRZ`e,`
evsj v`k KwI wek`e`vj tqi wK`qK-wK`q|v`e, e`vsKvi, Gj vKvi gw`3thv`v I `YxRb,
Avgvi AMR-AbR-mgKvj xb eUei Ges m`axe,` mevB`K Rvbw`Q AvS`hi K i`tf`Qv |
Avgv`i c0Z`tki Kg`tj i e`-Zv, mivmwi K Uvb`t`c`v`ob I e`w`3MZ Kg`-Zv
m`Ej | A`bK w` b ci G iKg u`q Drmwii Z AvS`hi K cwi`tetk GKwU wj b tgj vq
Avgiv mgteZ ntZ tcti A`bK UvB b0j wRqvq Av vS`ntq`Q etj Avgvi gtb nt`Q |

KwI, wki, wK`q|v, m`v`Z, ms`wZ Avi HwZ`n` mgx gqgbwmsn evsj v`tki GKwU
civZb enEg I eZ`v`tb t`tki ZZxq enEg tRj v | DE`ti Mv`iv cinvo I fiv`tZi
tgNvj q ivR, kni i cvk w`tb etq Pjv e`pcj` b` Avi we`ky`Gj vKv Rto wekvj
mgZj fng tewZ gqgbwmsn tRj vi t`f`S`Mv`ij K cwi`tetki `ev`f`T`i Kvi`tY G AA`tj
GKwU c0v` c0P`ij Z Avt`Q-0nvl o, R`zj, tgv`li wks-G wbtq gqgbwms0 | guqv-gj v`v-
P`teZx Avi gqgbwmsn MwiZKvi g`Zv c0P`xb tj vKR m`v`Z` G AA`tj i weivU
m`u` | e`pcj` b` i tm`S` th`g`y` ntqB wki vPvh`Rqbj Avte` xb GiKwQ`tj b eu Qwe |
Avgv`i RvZxq Kwe KvRx bRi`j Bmj vtgi `s`vZi Rwo`q Avt`Q G tRj vi mvt` |
GLvbKvi eu `vcbvq c0P`xb wbg`fY `kj xi tOuvq GL`tbv itq tM`Q; itq`Q Kvtj i mv`q|x
fMe Ruv`vi ewo`_tjv | gqgbwmsn kni evsj v`tki Ab`Zg wK`q|v`bMix wntm`te
cwi`PZ | G kni`B itq`Q Gukqvi c0`g KwI wek`e`vj q | m`v`mx, tgav`x`B, msM0gx
G Gj vKvi gvb`l gnvb gw`3h`f`x | ti`L`Qb Abb` Ae`vb, w`tb`Qb tbZZ | |

t`tki gea`g`vb A_`wZi mvt`_ m`wZ ti`L m`u`mwi Z ntq`Q t`tki Aw`R LvZ
Ges tetot`Q e`vsK I Ab`vb` Aw`R c0Z`ov`bi msL`v | miKv`i AbjnZ Db`q`bg`lx
I Dt`v`3`vev`Ue Aw`R bwiZi mvt`_ m`wZ ti`L gy`tbwZ Abjnit`Yi dtj wki,
ewYR` I KwI i m`u`mvi`Yi mvt`_ mvt`_ ew`x tctq`Q gvb`li A_`wZK KgRvE Ges
tj b` b I gy`ti Pwv`v | gea`g`vb G mKj Pwv`v I KgRvE wetePbvceR Gi

h_vh_ mÂvj b wbowDZ Kivi Rtb` evsj vt` k e`vsK c0ZubqZ c0Z0 Kti Ptjt0
 bZb bZb tKSkj Ges wbtqvmRZ Ki t0 `¶ Rbej | GZ` tntEj| wefFbœmxgve×Zvi
 KviY ivRavbx XivKvq Aew`Z c0vb Kvh¶ q I gwZvSj Awdm ntZ gea¶vb
 Pwn`vi AþKvskB h_vh_fiþe weþePbvq Avbv Ges ciY Kiv mæ nþq DVt0 bv|
 A_¶wZK, ewYvR`K I mvgwRK , i`tZi cirkvcmk evsj vt` k e`vstKi c0vb Kvh¶ q
 I gwZvSj Awdþmi wefFbœKvR h_vh_fiþe Ges h_vmgþq mæuv`þbi w`K weþePbvq
 ti tL `xN`evBk eQi ci evsj vt` k e`vstKi kvLv ep× Kiv Acwivnh`ntq ctoþ0|
 evsj vt` k e`vstKi me¶kl kvLv evBk eQi AvtM isçþi `vcb Kiv ntq¶j |
 evsj vt` k e`vstKi bZb kvLv `vctþi t¶t¶i `vb wntmþe c0q AvovB tKwU Awævmx
 I t`þki c0q 13 kZvsk fvg AjwU Z epEi gqgbmstni OqwU tRjv A_¶
 gqgbmstn, Rvgvj çj, wKtKviMÄ, tbtþKvbn, Uv½vBj I tkicþii tK`´j
 gqgbmstnþK weþePbv Kiv ntqþ0|

eZ¶vb mi Kvþii Dbqþ c0¶jctY `wi`´ weþgvPb I mvgwRK Dbqþbi þ AfZce®
 mþc0e AeZviYv Kiv ntqþ0 Zvi mvt_ mvgAm` ti tL evsj vt` k e`vsK gj`cwmZ
 cvi wgz I mvgwK A_¶wZK w`wZkxj Zv eRvq ivLv, mgvtRi epEi RbtMv0xi
 Dbqþ Ges Ašif¶³ gj`K c0w× AR¶bi tKSkj ev`evqþb wbi šli c0P0v Pwjtq
 hvþ`0| c0KwZK tmš`h¶ HwZnwmmK w`k¶b mg× G AÄtj i tqt0 KwU, KwU wfvEK
 ¶j`´ I KwU wki weþkl Kti Pvj Kj, cvURvZ cY, ZvZ I n`tki, grm`
 c0 qvKiY, tcvj wU, tWBwi dvg`Mi` tgvUvZvRvKiY, KwU hšçwZ, nvj Kv c0KSkj
 wki BZ`w`i Acvi mæþebv| ti Yvtcbv I grm` P¶tI gqgbmstn AÄj BtZvgþa`
 e`vcK L`wZ AR0 Kti t0| t`þki c0q AþaR grm` GLvþb Pvl ntq `vtK| eþc¶
 bt`i ewj t`þK KvP I tbtþKvbn veRqçþii PxbvgwU t`þK wmiwGK wki Mþo
 DVtZ cviþ | G AÄtj i RbtMv0xi GKwU wekuj Ask bvix ntj I GLvþb bvix
 Dt`v³v tZgb Mþo DtVvb| A_P t`þki A_¶wZK Dbqþb bviþ`i mæú,³ Kiv LþB
 c0¶qRb| Avi Gme mæþebvi K_v gv_vq ti tL G AÄtj i Av`mvgwRK Dbqþb
 mvaþbi Rtb` evsj vt` k e`vstKi GB kvLv AwdmU `vcb Kiv ntqþ0| GwU evsj vt` k
 e`vsKþKB c0ZubwaZi Ki þe| GLvbKvi `wqZc0B gnve`e`vcK `vbxq e`emwqK
 msMvb, e`vsK, Aw_¶ c0Z0vb, ¶j FY c0Z0vb I mpxRbt`i mvt_ mgþq mgþq
 gZwæbgq Ki þeb| evsj vt` k KwU weþe`vj q KwU, grm` I t0vU t0vU KwU hšçwZ
 wbtq MþelYv Pwjtq hvþ`0| Zvt`i G MþelYv KvþRi mvt_ wKfvþe GmGgB
 A_¶qþþK mæú,³ Kiv hvq, GjvKvi AvbvþP KvbvþP Owotq `vKv ¶j FY
 c0Z0vb_þj vi wj stKRþK KvþR j wMþq e`vsKs tmevewÄZ gvþþli KvþR wKfvþe
 Aw_¶ tmev tçS0vþv hvq tm wclþq evsj vt` k e`vsK KvR Kti hvþe| epEi
 gqgbmstni Awafy³ OqwU tRjvi A_¶wZK KgRvE c0wþi mnvqK fvgKv çj b
 Ki tZ cviþj B GLvþb evsj vt` k e`vstKi Dcw`wZ mv_¶ nþe eþj Awg gþb KwU |
 GKB mvt_ Awg `vbxq e`vsK kvLv_þj vtK Abþi va Ki w0, Avcbv v Gme mæþevgq

LvtZ mgqgtZv I nqi wlogp fvtē Kwl I GmGgB FY cō vb Kti G AĀtj i Dbqtb
i "ZcYfngKv cvj b Ki tēb |

epĒi gqgbwmstni QqW tRj vq wewfbæ e'vsstKi cōq Qqkō kvLv itqtQ hv
evsj vt`tki tgvU kvLvi 7 kZvstki tewk | GB e'vsK kvLv, tjv GtZw b evsj vt`k
e'vsK, cābv Kvhfj q t`tK gwU i Kiv ntZv | GLb t`tK G, tjv gqgbwmstn Awdṭmi
gva'tg gwU i Kiv nte | Gi dtj evsj vt`k e'vsstKi gwU i s cō qv mnR I
tRvi`vi nte | ZvQvor, bZb tbvU cō vb, cjt`bv I tQovdvUv tbvU cwi eZθ, mĀqcĪ
I cōBReŪ q-we q, tURwi Kvh^o g cwi Pvj bv, wKqwi s nvDR cwi Pvj bv Kiv
BZ`w e'vsstKs Kvh^o g mōfvtē m'úv`tbi gva'tg G AĀtj i mvgwMK A_ŋwZK
Dbqtb Zi wšZ nte etj Awg gtb Kwi | MvRxcjtj Aew`Z wmiKDWiU w cōUs tčh
t`tK gw`Z bZb UvKv cō'tg XvKvq wbtq, tmLvb t`tK gqgbwmstn cWv'tbv ntZv |
GLb bZb UvKv miwmi gqgbwmstn kvLvq `vbsli Kti gRj ivLv hvte Ges
cōqvr'tb GLvb t`tK PĒMōg, Lj bv, ewi kvj, wntj U, ivRkvn, iscj I e, ov Awdṭm
`vbsli Kiv mnRZi nte |

mv'úvZK eQi, tj vtZ evsj vt`tki e'vsstKs LvZ D'tj L'thvM` i fcvstii gta` w'tq
GwM'tq hv't`Q | evsj vt`tki A_ŋwZtK `wii`'gjb Kti wētkj ga'g Avtqi t`k, tj vi
Zwj Kvq Ašf^o n'tq tUKmB, w`ZKxj I Ašf^o gjk A_ŋwZK cēy^x wlvōZ
Kivi R'tb` Avgv't` i `cæc'tYi mg_ŋb mv'úvZK eQi, tj vtZ evsj vt`k e'vsK
mvgwRK `vqtevwf^oĒK dvBb`wYqvj BbKkb Awfht'bi gva'tg mgv'tRi epĒi
Rb'tMvōtK Aw_Ŕ tmevi Avl Zvq Avbvmn `f wēĒ`i ŋi` I gvSwi D't`vM
A_ŋq; Kwl, wki I tmev LvtZ `xN`tgqwi Av_ŋmvgwRK AMōwKvi m'úvæKgRv'tĒ
A_ŋqtb e'vsK, tj vtK m'tPó ti tL'tQ | evsj vt`k e'vsK KZŔ MpxZ GB bZb avi Yvi
Av'tj vtK gqgbwmstn evsj vt`k e'vsstKi bZb kvLv tLvj vi wēl qW LpB mg'tqv'thvMx
I thš^oK n'tqtQ etj Awg wēkym Kwi |

cwi tktl ej tev, A_ŋgšYvj tqi e'vsstKs wēfvM, evsj vt`k e'vsstKi cwi Pvj bv cl^o I
Kg^o i m'ngwbZ D't`vM Ges m'tēfcwi miKvtii DbqbgLx ZrciZvi dmj
evsj vt`k e'vsstKi GB bZb kvLv | G R'tb` msuk-ómKtj i cōZ KZĀZv Ávcb
Ki wQ | GKB m't_ gqgbwmstn evsj vt`k e'vsstKi kvLv `vcb I AvR'tKi GB cōZ
m'tšj b Av'tqvR'tbi t'cQ'tb huiv tgav, kō I mgq w'tq mn'thvMZv Kti tQb,
Zt` i tK Rvbw'Q Avšli K ab'ev` I Awfb`b | f'wēl'tZ GZ`Ātj i Rbmvari Y,
K.I.K, ŋt` D't`v^o I e'evmqM'tYi m'thvM-m'yeav ewx i R'tb` evsj vt`k e'vsK
h'tMvct'hvMx I KvhŔi c`'ŋc MōY Ki tē-G Avkvev` e^o Kti Ges Avcbt` i
R'xeb m'lgq tnvK-G Kvgbv Kti Avgvi e^o GLv'tbB tkl Ki wQ |

ab'ev` mevBtK |

ÖGK nrRvi evtqM'vm c-ÿU ðvcbÖ D` hvcb Dcj t¶¶ Uÿ÷ e`vsK wj : AvtqM'RZ Abövb

Zwi L t 9 ide*qwi , 2013

mgq t mKvj 11.00 NuUKv

ðvb t ti wMb eyf qvUvi

MtWÖ tnvUj , XvKv|

evsj vt`k e`vsKtKi cptA_Öqb KgM'Pi Avl Zvq Uÿ÷ e`vsK wj t Gi A_Öqtb GK nrRvi evtqM'vm c-ÿU ðvcbï gvBj dj KUlK ðiYxq Kti ivLvi j t¶¶ AvtqM'RZ AvRtKi G Abövb AskMöY KiZ tcti Awg LpB Avb` Z| cptA_Öqb KgM'Pi Avl Zvq Uÿ÷ e`vsK gvT 5 kZvsk nvti FY vbtq Zv Avevi GKUl tKv`úvbx gva`tg A_ev Avj v`vfvte ¶¶ D` ðv`vtK FY t`evi e`v`v KtiZQ| MÖb e`vsKs KvH`t gi Ask wntmte Uÿ÷ e`vsK 2009-10 A_ÖQi t`tK evtqM'vm c-ÿU ðvcbï FY cÖvtbi D` ðvM MÖY Kti Ges 2012 mvtj i gta` GK nrRvi evtqM'vm c-ÿU ðvcbï j ¶¶gvT vba¶Y Kti | 2010 mvtj Zvt` i A_Öqtb 41uU evtqM'vm c-ÿU ðvcZ ntj l cti i `jeÖti G LvZ FY cÖvtb e`vsKul Mfxi fvte gtbwötek Kti | dtj Zviv vba¶i Z mgtqi gta`B GB j ¶¶gvT AR¶b mg_`nq| t`tki cZ`S AÄtj evtqM'vm c-ÿU w`titi Uÿ÷ e`vsKtKi GB AvŠli KZvq Awg miz`B g¶| t`tki cwitek i ¶¶vq GuU vbtm` tn GKUl „ZcY`D` ðvM| G Rtb` Awg e`vsK KZÖ¶tK Rvbv AvŠli K ab`ev` | GKbmt½ GB D` ðvMi tKŠkj MZ mnthvMx wntmte hviv KvR KtiZQb tmB cÖZövb Gvvi cÖBR tWt`fj ctgU tKv`úvbx wj wgtUW (BWKj)-tKI ab`ev` Rvbw`Q| tKbbv, GB D` ðvMtk mdj KiZ Zviv evtqM'vm c-ÿU i MÖnKMYtK e`emwqK l Kwvi Mwi t¶¶t e`vcK mnthvMZv KtiZQb|

Awg tRtbiÖ, evtqM'vm c-ÿU ðvcbï MvRxcj , mrvvi , gwöKMÄ, UvZvBj , ivRkvnx, bvtUvi l wmi vRMÄ AÄtj Uÿ÷ e`vsK cÖq 30 tKwU UvKv FY cÖvb KtiZQ| Zvt` i GB A_Öqtb ðvcZ evtqM'vm c-ÿU Gi msL`v BtZvgta` GK nrRvi Ömötq tM`Q| DcKvifvMx cwievti i msL`vl cÖq GK nrRvi | Gi gva`tg Uÿ÷ e`vsK evsj vt`k e`vsKtKi Pvi w Mi` Ges GKUl evtqV-WvBtR`vti i mgŠtq evtqM'vm Drcv`tbi tQvU AvKvti i mgwŠZ Mi` cjb cÖk`wJtK RbwcÖq Kti ZtjZQ| G cÖk`ti i MÖnKMY GKw`tK Rtv wö KvV l tZtj i wKí wntmte M'vm e`envti i mthvM cvt`Qb, Ab`w`tK Mi` cjb tbi gva`tg `¶ l `Remvi cvt`Qb| Ab`vb` mjeavi gta` itqtQ gwU DePZv ewx, e¶¶wöbab nvm, c¶¶i thvMvb, cj`x GjvKvq w`j`r Drcv`b, Kg LiP Mi` l nvm-gjwM cjb BZ`w` | c-ÿU tjt vtZ eZÖvtb cÖq mvtö wZb nrRvi Mi`, tPŠi nrRvi gjwM l Pvi nrRvi Nb wgvvti i tenk AvqZtbi evtqV-WvBtR`vi itqtQ| Gme c-ÿU ntZ `wöK 1900 NbwgUvi M'vm, 25 Ub `Remvi Ges 33

nrRvi wj Uvi `þ cvl qv hvf`Q| Awg Avtiv tRtbnQ, e`vsKwU 2015 mvjt i gta` cuP
nrRvi extqM`vm c`iU `vctbi j`g`v`v wbañY Kti`Q| AtbK,tjv extqM`vm
c`iUi eR`e`envi Kti eo AvKviti extqv mvi d`v`mi Mto tZjv, extqM`vm w`tq
extqv-tmP e`e`v Kiv Ges wkí KviLvbrq eR`tkvabvMvi (ETP) Pjy Kivi brbv
Dt`vM U`÷ e`vsK MhY Kti`Q| GKB m½ Af`šlixY e`e`vcbvq KvMR e`envi
Kvgtq mpsw q e`vsKs Pjy Kivi Dt`vMI e`vsKwU MhY Kti`Q| e`vsK KZ`
Zv`i e`emvqK KgRvÉ cwi`tekevÚe e`vsKs Dt`vM`K thfvtē Drmwn w`tq
hvf`Ob Zv mwZ`B c`ksmbxq| Zv`i GB Dt`vM fwe`l`r cRtbn Rtb` meR l
emthvM` wck;Mvq ,i`ZcY`Ae`vb ivLte|

Avcbviv Rvttb, Rj evqycwi eZ`fbi weifc c`fvtē mō cwi`tek wechē gvbe mgvtRi
Rtb` GKwU AwZ ,i`ZcY`P`vtj Ä wntmte t`Lv w`tqQ| e`vcknvti ebr`Aj a`ysm l
wkí vq`tbi dtj Mhō nvDR M`vtmi gv`v te`to tM`Q| G Kvi`Y evqgÉtj i Zicgv`v
w`b w`b te`to hvf`Q| evotQ `ewk`K DòZvl | Gi dtj eid M`j mgj`c`iōi D`PZv
evotQ, Nb Nb NU`Q c`KwZK `thM| Rj evqj GB cwi eZ` Rxe`wP`T, Kw, l
ebfvg, DPz l De`P Rvg, cwob Ges gvbe `v`i lci tbnZevPK c`fvtē tdj`Q| GB
wecb`ecw`extK i`vvi Rtb` mvi wck; AvR GK Kivvti mgteZ ntq`Q| G t`c`
cwi`tek mnvqK e`vsKs tKškj wntmte Mhō e`vsKs avi Yv mwPZ ntq`Q| Mhō e`vsKs
Ggb GKwU mRbkj c`qvm hvi gva`tg Rxe`wP`T, cwi`tek msi`vY, `ewk`K Dòvqb
l `t`Yi v`wZKi c`fvtē t`tK i`vvi Kti AvMvgx cRtbn Rtb` GKwU meR cw`ex
Dcvi t`qv m`e| cwi`tetki Rtb` ūgwK ev v`wZKi bq A`_ cwi`tetki fvi mvg`
i`vvg mnvqK nq Ggb KgRvÉ Aw`R tmev c`vb KivB Mhō e`vsKs-Gi gj
Dt`k`| eZ`v`tb Gw AvšR`wZKfvte `xKZ GKwU avi Yv|

Rj evqycwi eZ`BRwbZ S`kC`Y`t`k,tjvi gta` evsjv`k Ab`Zg| evqy``tY, cwob
`tY, b`x, Lvj l Rj vkq fivU, wkí -KviLvbi eR`e, e`ñw`bab, Rxe`wP`T`i Ae`vq
BZ`w` Kvi`Y evsjv`tki cwi`tek cwi`wZi AebwZ nt`Q| cwi`tetki Ae`vq tivta
AvšR`wZK c`t`c,tjvtK mg`_ thvMv`bv Ges cwi`tekevÚe e`vsKs e`e`v Mto
tZjv i Rtb` e`vsK e`e`vi w`bqšYKvi x KZ` wntmte evsjv`k e`vsK `p c`ZÁ|
cwi`tekMZ mnbxqZv w`v`Z Kivi j`v` evsjv`k e`vsK Bt`vgtā` tekukQzc`t`c
MhY Kti`Q| AvšR`wZK PPñ mvt` wj ti`l e`vsKs e`e`vq cwi`tekevÚe e`vsKs
avi Yv Pjy KivZ evsjv`k e`vsK 2011 mvjt e`vsK l Aw`R c`Z`v`v,tjvi
cwi`cvj`bi Rtb` w`K-wb` Rbv`g`K Ūcwi`tekMZ S`k e`e`vcbv MvBWj vBbō l
Ūcwi`tekevÚe e`vsKs bxwZgv v Ges tKškj MZ Kivvtgvō c`vqb l Rwi Kti`Q Ges
Gme w`b` Rbv cwi`cvj`bi w`lqW Z`v`wK Kti`Q| ZvQvov, e`vst`Ki bZb
GmGgB/Kw kvLv,tjvtZ tmjvi c`v`bj `vctbi w`b` Rbv t`lqv ntq`Q|
e`vsK,tjvi Rtb` AbjnZ w`GmAvi MvBWj vBtb Ab`vb` w`l`qi mvt` wkí KviLvbrq

Bilumc vctbi Rtb" A_@qb I FYCÎ tLvj vK vmGmAvi KgRvÊ wntmte MY" Kiv ntqtQ| e'vsK_ t j vi Mlb e'vsuKstqi mweR Kvh® g gj vqB Kti kxl® kuU e'vsKtKi bvg evsj v`k e'vsKtKi ItqemvBtU cKvk Kiv n`Q| vmGmAvi Kvh® t gi GKuU AskK Mlb e'vsuKs hj³ Kivi Dt` VM AtbK e'vsK vbtqtQ| cvUvi msMVbtK mt½ vbtqI Zviv GKvR KitiQ|

t`tki gea@vb we`jr Pwin`v tGUvtZ e'vsK_ t j vi cAvb Kvh® qmn Ab`vb" Avdtm tmsi we`jr c`vtbj vctbi vbt` Rbv t` lqv ntqtQ| tmsi c`vtbj vcbtK DrmwnZ Kitz tkej vbt` Rbv c0vbB bq eis evsj v`k e'vsKtKi gj feþbi Qv` l tmsi c`vtbj ewmtq Gj BwW ewmZ Rlj vtbvi e`v Kiv ntqtQ| Avtiv GKuU c`vtbj vctbi KvR GwMtq PjtQ| evsj v`k e'vsKtKi vbi vEv ewmZ_ t j v tmjvi ewmZ| GiB gta" evsj v`k e'vsKtKi mKj ewmZ Gj BwW ewmZtZ ifcvšhi Z Kivi KvR GwMtq PjtQ| BtZvgta" tek wKQz tcvit l Gj BwW ewmZ Rj tQ| c`v 30-Zjv febuUtk meR feþb ifcvšhi KvR GwMtq PjtQ| evsj v`k e'vsKtKi c`v vtbv Ab`vb" feþtKI meRvqþbi Dt` VM tbqv n`Q| Rlj vwb e`envti `¶Zv ep×, epoi cwb e`envi, e`euZ cwb cpe`envimn bvbv mRbkj Dt` VM tbqv n`Q| tmsi kw³ i e`envi Ges bevqþthM" Rlj vwb e`envti i gva`tg we`jr l M`vm NuUwZ tgvKwej vq e'vsK l Aw_R c0Z0vb_ t j v hvfZ `f m` l mnRktZ` tmsi kw³, evtqM`vm, eR® cwi tkvab c`u (Bilumc) l `tY tivaKvi x BUfvUv (nvBueW ndg`vb wKb) LtZ FY c0vb Kitz cvti tm j t¶" 2009-10 A_@Qti evsj v`k e'vsKtKi wBR`^Drm t`tk 200 tKwU UvKvi GKuU AveZBkxj cptA_@qb Znvej MVb Kiv ntqtQ| Avkvi K_v n`Q, mvgwRK l cwi tekMZfvte FY c0vbi bZb A½xKvi vbtq e'vsK_ t j v BtZvgta" cwi tekevUe cKt` A_@qb Kitz GwMtq GmtQ| G Znvej n`Z 31 Rvbqwi, 2013 chŠ 27wU e'vsK l GKuU Aw_R c0Z0vbtK GiB gta" c0q 109 tKwU UvKv cptA_@qb Kiv ntqtQ| BtZvgta" tek KtqKwU e'vsK evsj v`k e'vsKtKi cwi tekevUe cptA_@qb Znvej e`envti `¶Zvi cwi Pq w` tqtQ| t`kRto GK nvrvti i l tek evtqM`vm c0U vctbi gta" w` tQ U÷ e'vsKtKi 0mpj v0 tc0Wv± BtZvgta" B e'vcK Rbnc0Zv tctqtQ| Gi gva`tg evtqM`vm Qvovl ht_0 meR mvi Drcw` Z n`Q| WvP&evsjv e'vsKtKi Kt`uv÷ c`u, B÷vb® e'vsKtKi 0btev`q0, wqDPqvj U÷ e'vsKtKi 0Mlb GbwR® BZ`w l tek cwi vPwZ jvf KitiQ| ZvQrov, mvD_B÷ e'vsK-wdb`wYqvj G- tcn thŠ_fvte cwi tek msi ¶tY Zvrch®Y®Ae`vbi Rtb" GmGgB, bix Dt` v³v, Ktc®iU Ges msMVb ev e`w³tK Mlb A`v l qvW® c0vbi e`v KitiQ| GBPGmewm l tWBwj ÷vi l Abjfc meR cj`v t i Dt` VM vbtqtQ| meRvqþbi t¶t` G aiti mRbkj c`t¶c M0Y Kivi Rtb" Avmg Ab" e'vsK_ t j v KtI AvnYvb Rvbw`Q| evsj v`k e'vsKtKi cwi tekevUe cptA_@qb Znvej i AtbK UvKv GLbl Ae`euZ i tqtQ| ZvB, thme e'vsK GLbl G Znvej i

mjeav MhY Ktiwb, Zviv G LvZ bZb bZb tCv± wbtq GwMtq Avmte etj Awg Avkv KiwQ|

Rj evqycwi eZfb i wejfc c fve wetePbv I cwi tekevUe e'vsmKs Gi tgsnj K avi Yvi m1/2 wjj ti tL mvuUuZKKvtj evsj vt`k e'vsk tccvij m e'vsmKs e'e~v cEzfb e'vcKwfwEK Df`vM MhY KtiwQ| BtZvgtA`B AbjvBb wi tcvU\$, B-e'vsmKs, B-Kgvm, AbjvBb wAvBwe, A tUvtgtUW wKqwi s nvDR, tgvvBj e'vsmKs, b'vkvbj tctgU mBP, B-tUUwi s, B-wi utgU BZ`w` PjyKiv ntqtQ| e'vsk, t j vl Zvt` i cwi Pj bv cl` i Abtgv` b t g cwi tekevUe e'vsmKs Kv h` g we l t q we` Z b x i Z g j v c l` q b K t i t Q Ges G LvZ c d q v R b x q A _ P e i v i i v L t Q | G L b m g q G t m t Q c w i t e k i q l v q m w K c ` t q c t b l q v i | e'vsmKs LvZ meR c u _ e x M o v i t q t i ` i " Z c Y` f i g K v c v j b K i t Z c w i Ges G j t q B e v s j v t ` k e'vsk M i b e'vsmKs K v h` g M h Y K i v i R t b` e'vsk, t j v t K A v n Y v b R w b t q t Q | A v g v t` i G B A v n Y v t b m i o v w` t q U t ÷ e'vsk G K w U D c L v Z t e t Q w b t q Z v t` i ` q l Z v c g v Y K t i t Q | R i o + 2 0 Ges Cop18-tZ AskMhY Kivi mgq Avgtv` i Mib e'vsmKs, we t k l K t i U t ÷ e'vsk Gi Abb` m v d t j` i M i e t j w Q Ges m v i v w e t k j AskMhYKvixi `w AvKl` K i t Z m q l g n t q u Q | Awg Avkv Kwi, U t ÷ e'vsk i K v h` t g D o y k n t q A b` v b` e'vsk I G i f c M i b e'vsmKs K v h` g M h t Y i g r a` t g c w i t e k i q l v q G w M t q A v m t e | K w l I G m G g B o i g t Z v M i b e'vsmKs-Gl e'vsk, t j v t K A v M v g U v t M t t` e v i K _ v f i e v h v q |

cwi tktl, G ai tbi mg tq v c t h v M x I e`wZ gag` Abp v b A v t q v R t b i R t b` Awg U t ÷ e'vsk t k A v e v t i v a b` e v` R v b w` Q | Z v t` i G B m i d j` A b` v b` e'vsk I D t` v` v t k b Z b D` m` e b x a v i Y v w b t q M i b K g m P t Z f i g K v i v L t Z A b t c d Y v t h v M t e e t j A v g v i w e k l m |

ab`er` mevBtK|

ˆet`wkK gy ʔ tj tbt`b gmbUwis ms vs̄iW`vkteW©Gi i f Dʔovab Abʔvb

Zwi L t 12 tdeʔqwi , 2013

mgq t mKvj 11.00 NuUKv

ˆvb t Rvrvʔxi Avj g Kbdvʔi Y

nj , evsj vʔ`k e`vsK |

Avig Avgvi e³te`i i i`ʔZB Zvi`ʔYi D`Qym, cʔy³i e`envi wbf³ mvgwRK thvMvthM Avi cʔj t`ktcʔj-GB wZʔbi mgbʔq kvnevʔM Zvi`ʔYi th AfZce³ RvMiY mʔo ntqʔQ ZvʔK Awferv`b RvbvB | GB Zi`ʔYiv Avgvʔ`i ceʔiʔt`i AʔbK Z`vM, wZwZʔv, Nvg, Akʔ Avi iʔ³i wenvgtq AwRʔ mʔaxbZvʔK mʔmsnZ KiʔZ Pʔq | Zvʔ`i G gnvb, `xʔ Ges MweZ c`ʔʔc Avgvʔ`i mKʔj i Rʔb` GK Abb` Abʔcʔ Yv ntq `vKte | mvi wekʔ | AevK we`ʔʔq ZvWktq t`LʔQ Zvi`ʔYi GB `ZtʔZ³RʔM I Vvi fivʔʔK | Avig wvʔZ Avgvʔ`i mgvʔR I cʔkvmtb GB beRvMiʔYi cʔve cotZ eva` | Gi dtj mʔxwZ, `ˆQZv I Revev`wvZv wbf³ mʔkvmtbi ms`wZ Avʔv i Rvi`vi nte etj Avgvi wekvʔm | Avgvʔ`i e`vsuKs LvZI GB cwi eZʔbi evBʔi tbB | bZb cʔRʔbʔi G transformation ev iʔcʔʔi i gʔZv e`vsuKs LvZI GKB iKʔgi iʔcʔʔi Pj ʔQ | e`vsuKs LvZI ZEvʔvʔb cʔy³wbf³ cwi eZʔbi nvl qv MvZgq ntq DVʔQ |

GKwU hʔvea`vʔ KvWvʔv wʔtq Avgvʔ`i th c`Pjv i i` ntqʔQj Zv MZ GKPvʔj k eQʔi i e`eavʔb wekʔv`cx cwi wvZ tʔtʔQ GKwU D`xqgvb A_ʔwZi t`k wntmʔe | `ˆxʔbZv cieZ³ mgʔq tUKmB A_ʔwZK cʔy³i mʔ½ mʔ½ Avw`R LvZ e`wBʔi tetʔtQ eʔMY | GB we`ʔqKi cʔy³i mPK wntmʔe e`vsuKs LvZI GKwU gvʔ mPʔKi Dtj LB hʔ_ʔ | 1972 mʔvʔj i wvʔmʔi e`vsuKs LvZ tgvU FY I wenvʔqʔMi cwi gvY wQj 707 tKwU UvKv, hv eZʔvʔb 754 ʔYi tenk tetʔ `wʔtʔQ 5328 wevj qb UvKv | A_ʔwZK cʔy³i avivi cvkvvʔk e`vsuKs LvZI GB cʔy³i aviv AvMvgv w`b_ʔj vʔZ Ae`vʔZ `vKte etj Avgiv cZ`vkv KiwQ |

Avgiv Mʔo Zj ʔZ PʔB GKwU cʔy³wbf³ wvʔv` e`vsuKs e`e`v | Zvi`ʔYi w`be`ʔj i AvKv`ʔvi Av`ʔj miKvʔi i ōwvRUvʔj evsj vʔ`kʔ Movi `ˆce cʔʔYi avivewvKZvq t`ʔki e`vsuKs e`e`vʔK mʔuY³wvRUvBRW KiʔZ tʔUI qvWkʔ, Gʔvʔi cʔBR wʔmvm³c`vʔb, e`vsuKs A`wv`Kkb, Gʔvʔi cʔBR WvUv I q`vi nvDR, BʔvʔbʔU ev`levqbmʔ Abj vBb e`vsuKs, Abj vBb wʔcʔvUʔ, Abj vBb wvAvBwe, AʔvʔvʔUW tʔtʔU wnt`÷g, tgvevBj e`vsuKs, BʔvʔbʔU e`vsuKs, B-Kgvm³b`vʔkvʔj tʔtʔU mʔBP Ges meʔkʔl dtʔb G`ʔPĀ UʔbʔRKkb gmbUwis Gi Rʔb` GB Bʔj KUwʔK W`vkteW`cʔZʔbi gva`tg t`ʔki e`vsuKs e`e`vʔK tccvi ʔj m e`vsuKs-Gi RMʔZ wʔtq hvʔ`Q evsj vʔ`k e`vsK | kvnevʔM Ae`vʔi Z D`gx Zi`Yʔ`i gʔZv evsj vʔ`k e`vsʔKi mRbkvʔj Zi`Yʔ`i wvRmʔ Dʔ`vM Avi wvʔi ʔli cʔPʔvq ˆZwi ntqʔQ AvRʔKi GB W`vkteW`cʔvU Dʔovab Kivi Rʔb` Avgiv GLvʔb mgteZ ntqʔQ |

e'vsK_sjvi Aw_R weeiYx Ges Avgv`i mpcvifkb wefvM_sjvi msMnxZ Z_-
DcrtEi aviv t_k Anbqg I Rwij qmZgj K AcZrciZvi m=0e` cEYzv iPrvYz
Kivi Rtb` AbjvBb Btj KUibK mpcvifkb W'vkteW@MVtbi Avgv`i mgdqvcthvMx
c`fjlc MbtY GiU GKiu arc| G tevW@Gi gva'tg evsjv`k e'vsKtKi AdmBU I
AbmvBU mpcvifkbtbi gta` mgbtqi gva'tg dtib G- tPA UbtRKKb gubUwis I
mpcvifkb Avtiv KvhRi nte| GLb t_k AbmvBtUi mpcvifvBriiv e'vsK
cwi`kfb hvevi AvtM G wmt÷g_sjv t_k Z_` msMh Kti e'vsK kvLvq mjbw`0fvte
cwi`kfb Kvh`g cwiPvj bv Kitz cvi`teb| ZvQov, W'vkteW@I msuk-0wi`tcwU@
mdUd q'vi_sjvi gva'tg evsjv`k e'vsK ZvrqWYKfvte t`tki Avg`vbi tftt
Gjwm, e'vK-Uze'vK Gjwm, `vbxq Gjwm, `vbxq wej q; iBvbi tftt iBvbi
cwiqvY, iBvbgj` cZ'vemb, eKqv iBvbi wej I tgqv`vEY@iBvbi wej Ges
Bbl qW@AvDUl qvW@tiwgU'vYmn me iKtgi `et`wkK gy`i tjbt`bi Z_` RvbtZ
cvi`te| GtZ Kti tK`iq e'vsKtKi gubUwis I mpcvifkbtK Avtiv vbeo I tRvi`vi
Kti Zj`te Ges i'aytK`iq e'vsKB bq Gme wmt÷tgi gva'tg c0Z`K e'vsK Zvt`i
vbr vbr kvLv_sjv gubUi I ZE'earv Kitz cvi`te| dtj Gme wi`tcwU@ Avtiv mnR
nte Ges mgq I Li`Pi mvk0 nte| `et`wkK gy`i tjbt`bi tftt mPZbZv evote
Ges AvBb I ti_sjv kb Abjvvti tjbt`b cwiPvj bvi dtj `et`wkK gy`i vi Rvf@
evote|

evsjv`k e'vsKtKi j`fj` me iKtgi wi`tcwU@ AbjvBb Kiv| GtZ Mib e'vsKs-Gi
w`tk evsjv`k e'vsK Avtiv GKarc GuMtq hvte| fvel`tZ Avg`vbi-iBvbi mt1/2
msuk-0Kv÷gm nvDR I miKvti Ab'vb` ms`vi mt1/2 evsjv`k e'vsKtKi AbjvBb
KvtbKvUvfuU gva'tg Avg`vbi-iBvbi c0 qv Avtiv tenk mnR Kiv m=0 nte| G
vel`tq BtZvgt`a evsjv`k e'vsK I RivZxq ivR`^tevW@D`^vM MbtY Kti`tQ|

G c0t1/2 Awg Avtiv Dtt L Kitz PvB th, evsjv`k e'vsKtKi tK`iq Z_`fvEvi
wntmte G'vvi c0BR WvUv I q'vi nvDR (EDW) Lp` wkMMiB Avb0vmbKfvte Pvj ynte|
GB WvUv I q'vi nvDR-G hveZxq A_`%wZK Ges e'vsK mpcvifkb ms vsl Z_`
msi wftZ `vKte| EDW Gi gva'tg c0B Z_` Ges Avtiv wKQz bZb Z_` msMh Kti
Avgv`i AdmBU Ges AbmvBU mpcvifkb wefvM_sjv e'vsKtKi c0vb Kvhfj q Ges
kvLvfvE`K wefvbAw_R vbt`RK_sjv gubUwis Kite Ges c0qvRb gwvdK ht`vchp
e`e`v MbtY Kite|

cwi`tkfI, W'vkteW@I wi`tcwU@ mdUd q'vi `Zwi Ges Gi ev`evqtbi mt1/2 msuk-0
mKj`tk Awfb`b Rvbw`Q Ges Dcw`Z mKj`tk mYmZ I ab`ev` Rvbtq
Dashboard on Monitoring of FX Transactions Gi`i f D0vab tNlYv KiwQ|
mevBtk ab`ev` |

Pvi `k`Ki evsj v`k t A_`BwZi behv`

Zvi L t 22 gvP©2013

mgq t weKvj 4.00 NuWkv

`vb t gvr³hyk Rv`Ni, XvKv|

`xN`bq gvtmi i³`q qx mk`msM0g Avi A`bK Z`vM-wZv`qivi wevbgtq 1971 mvtj 16 wWtm`f wek|gvbipT RvqMv Kti tbq `vaxb mvefSg GKwU t`k, evsj v`k| GB weRtq Avb`i cikvcwK AmsL` gvb`li AvZ`Z`vM I w`k jvL kwnt`i i³`tfRv gvr³ht`xi K_v KLtbv f`j evi bq| GKvE`i i GB gnvb gvr³ht`x huiv Ask vbtq`Qb, huiv Rxeb w`tq`Qb tmBme gvr³thv`v`i Avi th gnvbvq`Ki `i`kPtbZtZi Avgiv `vaxb t`tki bMwi K ntZ tcti`uQ, tmB Rvwi Zi RbK e`zeUztkL gvrRej ingvbtK AvR Mfxi k0vfti `siY Ki`uQ| gvr³hyk Rbhk`| AmsL` bvg bv Rvbn kwnt`| Zv`i tgSj AvKv`qiv uQj gvr³| mKj ai`bi gvr³| `vaxbZvi ci Pvi `kK cvi Kti`tQ evsj v`k| GKwU t`k ev Rvwi Zi BwZnv`tm Pvi `kK nqtZv Lp` tenk mgq bq, GKwU cR`tb`i I Kg| Zte, A_`BwZK cR`x Ges RvZxq AM0wi Zi Rb` GB mgqKvj tZgb Kgl bq| ev`te `vaxb evsj v`tki A_`BwZ weMZ Pvi `k`K A`bK mvdj` thgb AR0 Kti`tQ, tZgwb Gi tekWQz e`ZvI AvtQ| GB tC`vctU Pvi `k`K evsj v`tki A_`BwZK cR`vkv I AR`bi GKwU ch`j vPbv 0Pvi `k`Ki evsj v`k : A_`BwZi behv`u kxlR GB e³Zvi gra`tg Avcbv`i mvgtb Ztj aivi tP0v Ki`uQ| AvtqvrK gvr³hyk Rv`Ni KZE`q`K AmsL` ab`ev Avgv`i RvZxq Rxe`bi GK ZvrchEY`mg`q GB e³ZvW Avtqvr`bi Rb`| kvnev`M Zi`Y cR`tb`i gvr³hyk wvfgLx tPZbvi Dtb`i q`ty GB AvtqvrB Mfxi Zvrch`enb Kti | Avgv`i m`P0 `vaxbZvi dj`t`fc nvtj i MwZgq A_`BwZi we`kt`y I AvMvgx w`tbi mgx evsj v`k Movi A`xKvi M0tYi GBtZv mgq|

GKwU `vaxb t`k wntmte evsj v`tki AvZ`cKv`tki tC0tb uQj Mfxi me `c`eI cR`vkv| tmB `t`c0uQj A_`BwZK I mvgv`RK tkvLY t`tK gvr³, MYZv`SjK AwaKvi Ges AvZ`vbfP`kxj Zvi A`xKvi | evsj v`tki Afy`q ivR`BwZK w`xvS`I tBZtZi msNwUZ ntj I GKwU K_v gtb ivL`tZ nte, GB `vaxb iv0` c0Z0vi gj Pwvj Kvk`v³ uQj A_`BwZK gvr³i Zxe`AvKv`qiv| cvwK`itbi `B Astki gta` Pig Av`mvgv`RK `el`tg`i Kvi`tYB teMevb ntq`uQj `vaxbZvi msM0g| fvlv Avt` vj`tbi m`p Av`0 mvgv`RK cvi tC`q`tZ c`Avk I Iv`Ui `k`K thme Avt` vj`b `vbn euta tm`tjvi tC0tb ev0wvj i A_`BwZK e`Avbi Abj`vZ mw q fvgKv ivtL| Zte, Iv`Ui `kK t`tK GB A_`BwZK `el`tg`i `t`fc Avtiv `u0fvte D`NwUZ ntZ`i` Kti RbM`tYi Kv`tQ| tm mgqKvi wK0z t`k`c0gK ev0wvj A_`BwZwe`i MtelYv I we`kt`ty D`v G`tmuQj `el`tg`i c`KZ w`T| Zv`i w`mve t`tKB Rvbn hvq th, RbmsL`vi w`K

t_#K ce©cwk^-#b ep#Ei Ask nl qv m#E#l RvZxq ev#R#Ui wmsnf#M eiv# _vK#Zv
 cw#Dg cwk^-#b#i Rb#| ce©cwk^-#b t_#K Ki Av`vq n#Zv G Gj vKvi Rb# tgvU
 eiv#i il teuk| `ef`wkK mrvn#h#i teuki fvM eiv# tct#Zv cw#Dg cwk^-#b| ce©
 cwk^-#b#i Kwlc#Y` iB#wbi (gj Z cvU I Pv) c#i#vUvB e`q Kiv n#Zv cw#Dg
 cwk^-#b#i Dbq#b| 1970 mv#j wbeP#b#i GKwU tcv#v#i A_#b#wZK `el#g`i
 fqven wP# Z#j aiv nq| RbmsL`vq evO#wj iv msL`wMj` n#l qv m#E#l cw#Dg cwk^-#b
 eQ#i ivR`e`q wQj ce©cwk^-#b#i tP#q wZb_#Yi l teuk| Pvj , AvUv l t#Z#j i `vg
 cw#Dg cwk^-#b#i Zj bvq ce©cwk^-#b wQj wQ_Y| tK#`#q mi Kvi l mvgwi K
 wefv#Mi PvKvi i c#q 90 kZvskB wQj cw#Dg cwk^-#b#i `L#j | tKej A_#b#wZK
 tkvlY bq, evO#wj ms`wZ l HwZ#n#i l cil wbcxob t#tg Av#m| Gme `elg` l
 e#b#v cv#f#Z n#q gk ifc tbq MYZw#K Aw#Kvi c#Z#vi Av#`v#j #b, hvi
 eintc#Kvk l mdj mgw#B N#U GKv#E#i mk`_; gw#h#x#i ga` w`#q| cw#Dg
 cwk^-#b#i Gme tkvlY c#Z#iva Kivi j#q#B HwZnw#M Kq-`dv Dc`vc#b K#i#b
 evO#wj i c#Yw#c#q tbZv e#zeU#tkL gw#Rej ingvb| we#j#b evO#wj cw#Dg cwk^-#b#i
 tkvl#Yi mgp#Z Reve t`q m#E#i mrvaviY wbeP#b| H wbeP#b e#zeU#i tbZZ#x#b
 Avl qv#x j #M wbi #k msL`wMw#i #Zv cvq| Zv m#E#l cwk^-#b#i ZrKvj #b mvgwi K
 mi Kvi #q#Zv tQto w`#Z i w#R wQj bv| cwi Y#tg 1971 mv#j i c#i#v gw#P#g#m a#i#B
 e#zeU#i tbZ#Z#j P#j Amn#h#M Av#`v#j b| e#zeU#i 7B gw#P#P fvl#Yi gj K_wU
 wQj mKj a#i#b#i tkvlY t_#K gw#P# | A_#b#wZK gw#P#i we#l q#U tek `u#o K#i#B D#v
 G#m#wQj Zui H AZj b#q fvl#Y| D#vj gw#P#P 26 Zwi #l#i c#q#c#i t_#K`i#i` nq
 gw#P#h#x#|

Qv#b#v#n#v#i eM#v#B#j#i evs#j#v#`#k#i c_P#j#v`i#i` nq Av#j#v-Av#v#t#i#i ga` w`#q|
 Av#j#v#i w`KwU n#j#v A_#b#wZK, ivR#wZK l mvs`wZK civ#x#b#Zv t_#K gw#P#i th
 A`g` Av#Kv`#q#v wQj evs#j#v#`#k#i RbM#Y#i, Zv c#Y nq| Av#Kv`#q#v wQj mvgw#RK
 `elg` `#i Kiv Ges mvgw#RK b`vq#we#Pvi c#Z#vi gva`#g wek| gvb#P#t#i evs#j#v#`#k#K
 `wi`#gw#P#, MwZk#j Ges D`vi MYZw#K t`k wnt#m#e M#to t#Z#j#v| Avi Av#v#t#i#i
 w`KwU n#j#v D#i#w#Kvi m#t#i evs#j#v#`#k#K GKwU `wi`#cxw#Z l f#z#j A_#b#wZi nvj
 a#i#Z nq| `v#x#b#Zvi ci evs#j#v#`#k#i ay`wi`#B wQj bv, `wi`#` `#i Kivi R#b# th
 n#wZqvi #j#v _vKv c#q#v#Rb, tm_#j#v#l evs#j#v#`#k#i wQj bv| wQj bv A_#b#wZi
 wKsev `#q Rbkw#P#| ZLb evs#j#v#`#k#i cwi wP#wZ wQj c#KwZK `#h#M#c#Y#Aa#i#v#i-
 Av#v#v#i Kewj Z, wea#`i A_#b#wZK Kw#v#t#gvi GKwU Afve AbU#b#i t`k wnt#m#e|
 t`#k#i e`#i, cwi#enb e`e`v l w#k#i-Kvi Lv#v wQj a#Ysmc#B| cvU l Pv Gi g#Zv
 K#q#KwU c#Y` m#wg#Z wQj i B#wb ew#YR#| ti#wgU#Y Avm#Zv bv| wQj bv we#`#k#x#j#i
 t#Z#b t#K#v w#i Rv#f#P AvBGgGd m`m`c` wQj bv| `v#x#b#Zv#E#vi evs#j#v#`#k#i bvRK
 l f#z#j Av_#mvgw#RK Ae`v t`#l A#b#t#KB n#Zvk n#q#wQ#j#b Ges Gi `w#wZ#j#w#t#q

Avk4v cKvk KtiwQtb| mteK gmkB ciivogšy tnbwi wKimÁvi mEi `kKtKi
evsj vt` kK wef` kx mrvnh`wbFp` ÓZj wenxb Swo0 etj AvL`wqZ KtiwQtb| bil tqi
A_ŠwZwe` djv`vU l weUk A_ŠwZwe` cvi wKYb evsj vt` kK etj wQtb b 0Dbq̄tbi
cixŋvMvi 0| 1976 mvtj cKmkZ eB 0evsj vt` k : tU÷ tKm di tWtfj ctg:U0-G
Zviv wj Ltjb, 0G iKg cwi wZtZ evsj vt` k hw` A_ŠwZK tŋtĀ Dbq̄b KitZ
cvfi, Zvntj c_w_xi th tKvfbv t`tki ctŋB Dbq̄b mvab mæe0| GB A_ŠwZwe` 0q
2007 mvtj Zvt`i ceŠZP Ae`vb t`tk wKQlv ntj l mti AvmtZ eva` nb, 0vZb
`kK Ges Zvi tenk mḡtqi mxwGZ l eYŋ` AMŋwZi wvEĀZ gtb nq evsj vt` tk
tUKmB Dbq̄b ARB mæe0| A_ŋ GKKvtj i tbwZevPK aviYv tcvLYKvixiv Zvt`i
Ae`vb cwieZB Kti GLb evsj vt` kK D`xqgvb A_ŠwZi t`k wntmte `tKwZ
w` t`Qb| bvgKiv me wek! MYgva`tgi tPvLI nvtj i evsj vt` tki we`šqKi AMŋwZi
fivwU c0ZwbqZB aiv cot0| wefkj; wevfbreMtelYq GLtbv evsj vt` k Dbq̄tbi
cixŋvMvi, Zte BwZevPK At_ŋ GZ Kg gv_wicQz Avtqi t`tk A_ŠwZK Dbq̄b l
MYZtšj mjsnZKiY GK mvĀ PjĀZ cvite wKbv, mkvmtbi AmæúYZv l
ivRŠwZK w`wZkxj Zvi Afve mtĀj l GZ cĉx ntv tKgb Kti, ivRŠwZK
kvmbæ`vi chŋB DbwZ bv ntj l G iKg cĉx atĀ ivLv hvte wKbv, Gme wetq
evsj vt` kK GLb Dbq̄tbi cixŋvMvi ejv nt`Q| tKD-ev tivj gĀWj l ej tQb|

`et` wKk webtqvM l A_ŠwZK Dbq̄tbi eURwZK webtqvM ms`v tMvi g`vb m`vt- i
ceŋfv̄tmi MhYthvM`Zv ht_0| GK `kK AvtM ms`wU PviwU t`tki mætebvi K_v
etj wQj | t`k_s_tjv wQj etwRj, iwkvq, BwUqv Ges Pxb| Zvt`i ceŋfv̄m mwZ`
ntqvQj | cieZŠZ `wŋY AwcdKvĀK hŋŠ Kti t`k_s_tjvi Av`ŋi wbtq mstŋtĀ GB
A_ŠwZK tRvĀUi bvgKiy nq weKm (BRICS)| mæúwZ tMvi g`vb m`v- mætebvgg
Avtiv 11wU t`tki GKwU bZb Zvwj Kv`Zwi KtiĀQ| G t`k_s_tjvi A_ŠwZi GwMĀq
Avmt0 etj GĀ i bvg t`l qv ntqĀQ 0tb- U Btj tĀb0| GB D`xqgvb GMviwU t`tki
Ab`Zg evsj vt` k| ms`wU evsj vt` k mæútk0 etj t0, t`kwUi wecj cwi gwY
RbmsL`vi tenki fivMB Zi`Y| GĀ i gva`tg t`kwUi fivel`r e`tj t`qv mæe|
Avgvil wek/m, mĀPZb Zi`Y mgvRB evsj vt` tki mætebvi c0ZxK| Zvt`i c0Z`q,
cĉŋŠ`wĀZv, P`vtj Ā tgvKwejvi mvm l `ŋZvB evsj vt` kK `0Zj t0 mvḡtbi
w` tK GwMĀq wbtq hvte| GQov, tRw gi Mvb cuPwU cwUqvi A_ŠwZi bvg DĀj L
KtiĀQ, hvi gĀ evsj vt` k iĀt0| wekĉvstKi gĀZ, 2021 mvtj i gĀ`
evsj vt` tki gĀ Avtqi t`tk cwiYZ nl qvi me aiĀbi mĀhM evsj vt` tki iĀt0|
hŋŠ iv0 Zvt`i ceŋfv̄m etj t0, 2030 mvj bvMv` 0tb- U Btj tĀb0 mæšj Zfvte
BDĀi wicqvB BDwbq̄tbi 27wU t`tki Qwotq hvte| j 0tbi RvZxq `wK `w Mvwŋvb
wj tLĀQ, 2050 mvtj evsj vt` k cĉx i wePvĀi cw0gv t`k_s_tjvtKI Qwotq hvte|
ZvQov, gwŋm l ÷`vUw`GŪ cŋj i 0m MZ KĀqK eQi atĀ gwMZfvte evsj vt` tki

mšIIRbK A_ŠwZK tiwš w`tq hv`Q| Zv`i cŃ|cYI w`wZKxj I m`vebvgg
evsjv`tki BwZz enb Kti| wekL`vZ ms`v,tjvi Gme ceFfmB cŃvY Kti
evsjv`tki mvgtb i`tqQ wecj m`vebv|

MZ Pvi `kKi c_Pjvq evsjv`tki AR#bi Zvij Kv Lp tQvU bq, eis Me©Kivi
gZv AtbK AR# i`tqQ| evsjv`tki A_ŠwZi gj Pvj Kvkw³ KwL LvZi
Drcv`b, `Zwi tcvkvK iBwb I c`vmx`i cvVv`bv tiwgU`vY, hvi tcQtb i`tqQ G
t`tki K.I.K, tgnbwZ I kŃRex gvb`li Awe`ši Yxq Ae`vb| KwL c`vb t`k ntj I
evsjv`k Lv`" `qsm`uY`Qj bv| mEi `kKi cŃg w`tK t`tk Pvj Drcv`b nZv
GK tKwU Ub| RbmsL`v wQj mvto mvZ tKwU| Drcw`Z Lv`" IvU fVw Pwn`v
wgU`Zv| evk Lv`" Avg`wvbi KiZ nZv| A_P we`kx gj`i gRy wQj mvgvb`| ZvB
we`kx`i KvQ Lv`" mrvn`h`i Rb` w`bqgZ nvZ cvZ`Z nZv| MZ Pvi `kK
KwL t`t`i e`vcK DbwZ n`tqQ| K.I.K`i mRbkxj Zv I K`vi cwi kŃgi Kvi`Y
evsjv`k eZŃv`b GK Lv`" wec`Ńi ga` w`tq hv`Q| evsjv`k GLb Lv`" Drcv`b
AtbKvB `qsm`uY`GKvE`i i Zj bvq Lv`" Drcv`b te`tqQ mvto wZb,tjvi I tewk
te`to `wotqQ wZb tKwU 57 jvL Ub| Avi t`tk Pj tfv`Mi cwi gvY eQti cŃq
wZb tKwU Ub| MZ `ŃeQi a`i evsjv`k Pj Avg`wvbi BwZ tU`tqQ| Af`šixY
Pwn`v wgu`tq t`tki eZŃv`b Lv`" gRy cwi w`wZi fv`tjv i`tqQ| evsjv`k GLb
Avi ŃZj w`enxb S`pŃ bq, eis H Sro GLb Lv`" I we`kx gj`tq cwi cY`ntq Dc`P
co`tqQ| evsjv`tk GLb Avi `rF` nq bv| Ńg`zvŃ k`wU t`k t`tK w`b`mZ| A
mg`tq GZ eo mvdj` K.I.KivB G`b`Qb| g`h`x`i gZB KwL Drcv`b evov`bvi
msMŃg K.I.Kiv weRq wQv`tq G`b`Qb| Zviv Avgv`i cKZ exi| KwL Dbq`b
c`i`li cvkvcwK GwM`tqQb bvixiv| K.I.K`i mv`_ hviv KwL LvZi m`u`viY
NwU`tqQb, bxwZ-cwi K`i bv wba`Y K`i`Qb, KwL i Dbq`b FY w`tqQb-Zv`i
Ae`vb| Kg bq|

t`tki A_ŠwZi behv`vq Mv`gŃm w`k`i fvgKv Amvgv`b| evsjv`tki `Zwi
tcvkvKwK`i Gfvte `wovte Zv t`k `vaxb nI qvi mgq tKD t`t`tqQb etj gtb nq
bv| Avgvi gtb Av`Q mE`i i `kK wKQy tUbj w`is kc Mto D`v`wQj Kgjvcj
GjvKvq| tmLvb t`tK evsjv`k AvR we`tki wZxq enEg Mv`gŃm cY` iBwbKvi K
t`k| GB Amvgv`b mvdj` Mv`vi AMb`vqK wQj b t`k Mv`gŃm`i exi g`h`v`v
b`j Kv`i Lv| wek`evRv`i tcvkvK iBwb`Z GLb evsjv`tki Ae`vb fiv`Zi
I c`i, GKgv` P`b`i c`iB Zvi Ae`vb| evsjv`tki me`P`tq eo iBwb LvZ n`Q
GB tcvkvKwK`i | tgvU iBwb Av`qi 78 kZvskB Av`tq G LvZ t`tK| cŃq 40 jvL
kŃRex G tckvq w`tqwmRZ, hvi Awk fVwB bvix Ges tewki fVw kŃgKB G`m`Q
K.I.K cwi evi t`tK| kŃevRv`i G`i AskMŃY mvgw`RK mPK Dbq`bI fvgKv

ivLtQ| gRwi Ab`vb` c0ZthvMx t`tki Zj bvg tek LwbKUv Kg ntj I GB k0gKiv
LpB `q, KvRI Kti AtbK tewk| evsj vt`k GB mjeavtK KvR j vMtg Zj bvgj K
Kg Li tP DbZ gvtbi tcvkvK `Zwi Kti Ptj tQ| Pxtbl tcvkvK wkt`i k0gKt`i
gRwi evotQ| ZvB Zviv tcvkvK wkt`i gtZv k0Nb wkt`i t`tk Zvt`i webtqvM
nvBtUK I fvix wkt`i i w`tk mwi tq wbt`Q| `Zwi tcvkvK Ki AvSR0ZK t Zvivi GLb
Pxtbi cwi etZ`evsj vt`k gtlx nt`Qb| evsj vt`k tK tmB mthvM KvR j vMvtZ nte| i ay
i Bvmbi Rb`B bq, `vbxq evRvi Pwv`i Kvi tYI G wkt`i `xN`mgq chS`weKwKZ nte
etj Avkv Kiv hvq| Zte, Gi Rb` c0qvRb nte fvg I msuk-0AeKvVtgv| Kvj
vej `bv Kti Mto Zj tZ nte wetkl A_0wZK AAj hvZ `vKte Ryj vmbi vbi wev`Qbe
mieivn| `vKte ch0B KvtbKvUvFvU I vbi vEv| Pj gvb ivR0wZK Av`i Zv I
gv`hy`wetivax kv`i munsMZvq Avgvt`i AM0nigvb i Bvmb LvZ eo aitbi
c0ZeUKZvi gtL ctotQ| G cwi w`vzi `*Z Aemvbi Rb` ivR0wZK w`vZkvj Zv
GKvS`fvtv Kvg| Avi tmRb` mKj tKB GKthvM KvR Kti thtZ nte|

c0vmt`i cvVtbtv tiugU`vY GLb Avgvt`i A_0wZi Ab`Zg fimv ntq DtVtQ|
evsj vt`k th UKmB c0p`x AR0 Kti Ptj tQ Zvi gtj fvgKv ivLtQ GB tiugU`vY|
`faxbZvi AvtM vek| k0gevRvti ev0vj Kgf0 msL`v w0j GtKevt`i B bMY| `faxbZv
thb wetkji Kgf0 qvi Ltj w`tqtQ evsj vt`k kt`i Rb`| evsj vt`tki gvbl AvR Qvotq
ctotQ t`kvst`i| evsj vt`tki GKvU M0gl eyS GLb LtR cvl qv hvte bv, th M0tgi
wKQz gvbl wet`tk KvR Ktib bv| nvtj bvix Kgf0 vl e`vcKvvti wet`tk hv`Qb|
eZ0vttb cv`exi t`o kZvmaK t`tk KvR KtQtB evsj vt`tki c0q 80 j vL Kgf0 c0Z
eQi c0q 6 j vL Kgf0 wet`tk Kgf0s`vb nt`Q| tiugU`vY c0vtni w`K w`tq evsj vt`k
eZ0vttb wetk| mBg Ges `vqY Gvkvqvi t`k `tj vi gta` w0Zxq `vttb itqtQ| GB
tiugU`vYi cwi gvY Avgvt`i tgvU wRvWvnc0i 10 kZvstki tewk, i Bvmb Avtqi
Ata0Ki tewk Ges c0B `et`wK mrvvth`i c0q 10 `Y| 2012 mvtj c0vmt Avtqi
t0t0 bZb ti KW0Kti tQ evsj vt`k| evvZ mgtq tiugU`vY Gtm tQ 14.2 vej qb
Wj vi | Avi Pj vZ A_0Qi tktl tiugU`vY 14 vej qb Wj vi Qvotq hvte etj Avkv
Kiv hvq| tiugU`vY AvKvti th wet`kx gy`i Avm tQ Zv KvU I M0gyY Dbqtb e`q nt`Q|
dtj KvU e`e`v AvaybKvqb nt`Q| Drcv`b evotQ Avkvbj fcvfvtv| wet`kx gy`i
wi RvtfP wetkl Ae`vb ivLtQb c0vmt Kgf0 v| Zvt`i t0i Z tiugU`vYi Kj `vY
Pj vZ e0ti i i`tZB wet`kx gy`i wi Rvtf013 vej qb Wj vi AvZ g Kti tQ| wi Rvtf0
gvP0gvfmi i i`tZB 14 vej qb Wj vti i ti KW0ftf0t0| evsj vt`tki gtZv GKvU
Dbqbkj t`tk G aitbi wecj cwi gvY wi Rvtf0m0 nI qvUv th tKvttv wePvt`i B wei vU
AR0| tKvttv t`tki wZb gvfmi Avg`vwb e`q tgUvttvii gtZv wi Rvtf0`vKtj B ZvtK
mtS`I RbK wi Rvtf0vntmte MY` Kiv nq| Avgvt`i wi Rvtf014 vej qb Wj vi, hv w`tq
t`tki cvP gvfmi gtZv Avg`vwb e`q tgUvttv m0e|

Av_omvgwRK AMWZi cġ_`p c`ġġcB th G_ġQ evsj vġ`k Zv mv`v tPvġLl aiv
 coġQ| 1973-74 A_ġQti evsj vġ`tki ivR`^evġRU wġj 280 tKwU UvKv| ivR`^
 I Dbq̄b evġRU wġġj Pj wZ A_ġQti Zv cġq GK j ġ 92 nvRvi tKwU UvKv|
 `řaxbZvi ci cġg `kġKi (1972-81) Zj bvq MZ `kġK (2002-11) UvKvq Mo
 bvgbvj wRwWvc 28 _Y tetotQ| `řaxbZvi cieZP mgġq (1973-80) evsj vġ`tk
 Mto 3.8 kZvsk nvġi cġx nġqWj | GB gnġZomv ivġkġi cġx i nvi thLvġb 3
 kZvsk tmLvġb 6 kZvstki I tenk nvġi cġx ARġ Kti Pġġġ evsj vġ`k | MZ wZb
 A_ġQti cġx nġqġQ 6.4 kZvsk nvġi | Pj wZ A_ġQti I cġx GB nvġi i tPġq
 tenkB nte etj cġ`vkv Kiv nġ`Q| Aenġ, ġ`tki ivR`wZK cwi w`wZ I wġkġi
 A_ġwZK w`wZkxj Zvi I ci I GB ARġ AġbKvstġB wġfPġxj | A_ġwZK cġx i
 AvKwv ġZ dj vġj `wii`* wbi mġbi tġġġ I BwZevPK cġve ivLġZ tġġġQ|
 `wii`* i nvi Dġġ LġhvM`fġe KġġQ| Pvi `kK AvġM `wii`* i nvi wġj 70
 kZvstki I tenk | 2010 mvġġ `wii`* 31.5 kZvstġ tġġ GġġġQ| eZġvġb Zv 29
 kZvstki wġP| Avgvi avi Yv, BġZvgġ`B `wii`* i nvi 27 kZvstġ tġġ GġġġQ|
 mnmiġ Dbq̄b j ġġ`gvġv ev GgWwRġi Ab`Zg GKwU j ġġ` nġ`Q `wii`* i nvi 2015
 mvġġ i ġġ` 25 kZvstġ bwġġq Avbv | G tġġġ evsj vġ`k th mġġġ` ARġ KtiġQ
 ZvġZ ġġb nġ`Q wbaġi Z mgġqi AvġMB GB j ġġ`gvġv AwRZ nte | `elġġi mPKI
 nq w`wZkxj A_ev wġġġLx | ZvB mvvgwRK Dbq̄ġbi avġġKI mġšI RbK chġq ivLv
 m`e nġqġQ | mi Kwi I A-mi Kwi bvbv Dġ`vġMi ġvġġ evsj vġ`k RbmsL`v`Z
 evġi nvġi i ivk tġġb aiġZ mġġg nġqġQ | RbmsL`v evġi nvi eZġvġb ġ`o kZvstġ
 `wotġġQ | 1975 mvġġ evsj vġ`kx bvi xiv Mto 6.3wU mšIb Rbġ w`ġZb, 2011 mvġġ
 Zv `wotġġQ 2.3 | GuU tmB nvġi i KvQvKwQ, th chġq tġġQvġġ ġ`tki RbmsL`v
 `xN`ġġqġġ w`wZkxj _vġK | `řaxbZvi AvġM ġv_wvcQz Avq wġj 100 Wj vġi i ġġZv,
 eZġvġb Zv `wotġġQ 850 Wj vi | ġv_wvcQz wRwWvc `wotġġQ 772 Wj vi | `ġ`kK
 AvġMI thme kġġKi `wbK Avq GKk UvKvi wġP wġj, Zvġ`i `wbK Avq GLb
 cġq 400 UvKv | msmvġi i `wbK LiP wġwġġq GLb wKQz bv wKQz ġġ`i nvġZ _vġK |
 tmB Dġġ w`ġq ġ`tk `Zwi bvbv wġi cY` Zviv wKbġZ cviġQ | ġfġeB ġ`tki
 tġZġiB GKwU kw`kxj x Pwv`v Kwġġġvi wġwġ `Zwi nġqġQ | Avi G KviġYB Avgiv
 AġbK ġ`tki tPġq AZ`šI` ġġZvi mvġġ Pj ġvb wġk | A_ġwZK ġv`v tġvKwġj v KiġZ
 mġġg nġqġQ | GZ Aġ mgġq wġkġi AġbK ġ`kK Gġb mġġġ` ARġ KiġZ cviġwġ |

Avgvġ`i `ř` I wġġġ LvġZi tekwKQz tġġġġ I Dġġ LġhvM` AMWZ nġqġQ | 2011
 mvġġ RvwZmstNi GgWwR cġZġe`ġb ejv nġqġQ, Pġg `wii`* I ġġav wġġġ, meRbxb
 cġwġK wġġġ, wġi ġZi i nvi, bvi xi ġġZvq̄b, GBPAvBwġ-GBWm cġZġiva-G aiġbi
 GgWwR ARġbi tġġġġ BġZvgġ`B evsj vġ`k nq cġivcvi bZev AvsġkK mġġġ`
 ġ`LvġZ mġġg nġqġQ | wġi ġZġnvi Kġvġbvi tġġġġ Afivebxq mġġġġ`i `řKwZ`ġc

ersjv`k BtZvgt` RmZmsN cji`vi ARB Kti`q| gvbe`v`i Dbq`b c`k`e
BmZnm`i met`P`q bvUKxq Aa`vq aiv nq Dbvesk kZv`xi tk`li w`TK G LvZ
Rvcv`bi AMWZt`K| gv l wki`gZji nvi Kgv`bvi t`q`i` ersjv`tki mdj Zv
Rvcv`bi H AMWZi m`z Zj bxq| 1971 mvtj wki`gZji nvi wQj 14.6 kZvsk|
2011 mvtj Zv 3.8 kZvst`k tbt`g Gt`m`Q| ersjv`tk gv-gZi nvi 2011 mvtj
2.18 kZvst`k tbt`g Gt`m`Q| gvbt`li Mo AvqyPvi `kt`Ki e`eav`b 50 t`_K 19 eQi
teto 69 eQi `wot`q`Q| GB Mo AvqyGLb c`Z`teKx fvi`t`zi t`P`q 4 eQi tenk,
hw` l fvi Zxqiv gv_wcOz Avt`qi m`P`K w`_Y abx| ersjv`tk Acv`t`Z t`f`wv gvbt`li
msL`v Pvi `kK Avt`Mi Zj bvq A`a`K tbt`g Gt`m`Q| ersjv`tki Gme mvd`j`i
g`j i`q`Q e`vcK Rbm`P`ZbZv| mi Kwi l A-mi Kwi D``vM`_t`jvi wgv`j Z mvd`j`
Gw`J GK mgq th Rbt`Mv`xi w`z`m`z` wQj Kms`vi, Avay`KZvi c`Z wQj hvi v
weifc AvR ZvivB wki`t`i wUKv t`qvi Rb` Q`_t`Qb, Llevi m`_jvB Lv l qv`Qb,
w`tkl`A w`P`Krm`Ki civgk`wb`Qb| MZ Pvi `kt`K Rbm`t`Yi w`_q`vi nvi w`_Y
nt`q`Q| 2011 mvtj Zv `wot`q`Q 56 kZvst`k| c`_wgK w`_q`vq bvi x-cj`t`li
Avb`c`w`ZK Amvg` `ixKi`y ersjv`tki mvd`j` vekv`| c`_wgK `t`i 1990 Gi
`kt`K t`q`j t`q`qi AbcvZ thLv`b wQj 55 t` 45, gva`wgK `t`i webv`g`j` bvi x-w`_q`vi
Kj `t`Y eZ`g`v`b G AbcvZ m`u`Y`c`v`t`e` w`_t`q` `wot`q`Q 53 t` 47-G| MZ w`_k eQi
ersjv`k mvgw`RK Dbq`b m`P`K 65 kZvsk AMWZ ARB Kti`q`| RmZms`Ni
2012 mvtj i c`Z`te`b gvbe Dbq`b m`P`K 187w` t`_t`ki g`a` ersjv`tki Ae`vb
146| Av`_mvgw`RK Ae`vi Gme BmZevPK mPKB c`_y`v Kti` t`_t`ki `w`_`
Rbt`Mv`xi Rxbgvb Dbq`b`b`w`_s`q`Ki AMWZ`O` nt`q`Q|

ersjv`tki Afv`bxq mvd`j`i c`k`smv Kti` t`v`tej weRqx evOw`j A`_BmZwe` AgZ`
tmb g`se` Kti`Qb, gvbe`m`u` Dbq`b fvi`t`zi Ae`vb c`Z`teKx ersjv`tki t`P`q
Lv`vc| wZvb GKwaKevi wj`t`L`Qb, OGuv ersjv`tki Rb` GKwU weivU mvd`j` th,
Aí gv_wcOy Avt`qi t`k n l qv m`t`E`l ersjv`k AwZ `z A`b`K w`K`Oy Ki`t`Z m`_q`g
nt`q`Q|`O` l qv` w`_U Rvb`j` wj`t`L`Q, `ersjv`k GLb Avi Zj w`en`xb Swo bq, eis
A`b`K t`_t`ki Rb` Ab`K`i`Yxq GKwU t`_k`O m`u`w`Z c`k`w`k`Z RmZms`Ni `nek`
A`_BmZK cwi`w`Z l ce`P`fm 2013`O` kxl`R c`Z`te`b D`_t`L Kiv nt`q`Q, weMZ
mvtj `w`_q`Y Gw`k`vq axi Mv`Zi A`_BmZK c`_y`x`i g`a`l ersjv`tki A`_BmZK w`_P`
wQj `O`Ab`K`j`O` w`_P` `Zwi`t`Z gj` f`w`g`Kv ti`t`L`Q etj` g`tb Ki`t`Q RmZmsN| ersjv`tki
Gme c`k`smv ev `t`_Kw`Zi t`c`O`b A`b`K Kvi Y i`t`q`Q| m`w`g`Z m`u` m`t`E`l Kx Kti` Kg
Avt`qi GKwU j`ov`Kz t`_t`ki c`_q` N`ti `wov`bv m`e, t`m`B Dcv`L`vb Lp`B PgKc`O`|
A`_BmZ`Z weivU i`f`c`v`li N`t`U`Q| Kw` w`f`P`Zv Kt`g`Q, teto`Q g`v`b`p`v`K`P`wi`i w`_k`i` l
t`mev Lv`Zi `i`Z`| G`Kev`ti`B m`Sk`Y`w`_k`i` w`_f`w`E` w`ot`q` th t`_k`w`Uj hvi`v`i`i` nt`q`Qj

Pri `kK AvtM, Zvi mvt_ Zj bv Kitj ej v hvq, evsj vt`tki wki weKvtki avivq
`ewPI` GtmtoQ| HwZn`evnx e`LvZ ej vi gtZv GKwU wfvEi lci `wotq tmtQ|
bZb wki wntmte Dtv GtmtoQ nvj Kv cOKSkj wki, Kwil cO qvRvZKiY wki, we`jr
l Rvj wlv LvZ, l lpa l imvqb, Pvgov l cv`Kv, wmi wvgK, wmtgU, RvnrR wbgfP wki
l Z`cby³ LvZ| cvU LvZi cprReb NUtoQ| iBwb ewYtR`l GtmtoQ bvbvgtLx
`ewPI`| i`aybvbv cY` bq, bvbv t`tkl hv`Q tmme| e`vsK, Awl`R cOZovb, exgv l
wvbtqvm cOZovb, tjvi weKvkl wki LvZ `ewPI` AvbtZ mnvqK ntqtQ| MZ Pri
`ktk uxZ e`svsKs LvZi gva`tg evsj vt`k KvRi GK A`wvZK wfvE MtofoQ, hv
GKw`tk A`wvZtK mj p KtitQ Ab`w`tk, e`w³ i AvbpbwK cOekMg`Zv wlvOZ
KtitQ| 1972 mvtj evsj vt`tk i vo`wqmsZ gvU Qqwu e`vsK wQj | eZGvrb mi Kwii,
temi Kwii l we`kx wgtj tgvU e`vsK itqtQ 47wU| wKMwMiB Avtiv 9wU ewYwR`K
e`vsK Zvt`i Kv^o g`ii` Kite| Gme e`vstKi 8300wU tenk kvLvi mgstq
evsj vt`tki eZGvb e`svsKs tbUl qvK`we`Z| knii tPtq Mtofb e`vstKi kvLv
tenk| e`w³ LvZi e`vsK, tjvl knii mgvb ev tenk Mtofx kvLv Lj tZ eva` nt`Q|
dtj Mtofx A`wvZtZ Afvebxq cprRwY j`K` Kiv hv`Q| Gi mt`/2 h³ ntqtQ
m` cPwj Z tgvvBj e`svsKs e`v`v| wvgtlB A`Gj bt`tbi GB e`v`v miv t`tki
e`svsKs emfZ RbtMvxi Rxtb GK bq Avkvi Avtjv cOvb Kti PjtQ| eZGvrb
me, tjv e`vsK kvLvq mto 5 tKwU tenk AvgvbZKvix l cOq GK tKwU FY MhvZv
itqtQ| Avi tgvU AvgvbZ l FtYi cwigvY `wotqtQ h_v tg 5396 l 4319
wevj qb UvKv|

beYBtqi `kK t`tk evsj vt`k Ogj³evRvi A`wvZi e`v`v e`vcKfite AbniY
KitQ| gj³evRvi A`wvZi gj K_vB nt`Q Aeva cOZthwMZv| tmB cOZthwMZvq th
wUKte, tmB Gwmtq hvte| A`b`iv wOwtK cotel t Zviv thLvb t`tk mjevRbK
`vtg cY` cvte tmLvb t`tkB Zviv q Kite| gj³evRvi A`wvZi mptj wntmte
`Zwi tcvkKwki, Rbkw³, wPsw l PvgovRvZ cY`mn KwU wki t`tk`ii` Kti
nvtj RvnrR iBwbKvK t`tki gh^ov tctqtQ evsj vt`k| AvtM Avg`wlv U`wi d wQj
LpB tenk| dtj cY` Avg`wlv tmfvte ntZv bv| 1990 Gi `ktk i`e` D`vixKiY
Kiv nq| 1991 mvtj evsj vt`tk Avg`wlv i`tei Mo nvi wQj 57 kZvsk, 1993-94
mvtj Zv 36 kZvstK bwgtq Avbv nq| tmB aviv Pj tZ Pj tZ Avg`wlv i`tei Mo nvi
GLb 10 kZvsk| GB evRvi Dbj³KitYi dtj evsj vt`tki A`wvZtZ eo aitbi
D0E `Zwi ntqtQ| H D0E e`envti wecj msL`K bZb D`v³vl `Zwi ntqtQb|
L` l gvSwi D`v`vMi AvkZxZ weKvk NtUtoQ| gvbtli gta` A`wvZK ZrciZv
evotQ| KvRi mthvM, DcvRfbi c_ tctj wvvaOvq KvR tbtg cotQ t`tki gvbl |
GKRtbi mvdj` t`tl Abj`wYZ nt`Qb AvtiKRb| GfvteB Kgms`vbi tmiZaviv
Qwotq cotQ t`ke`vcx| num-gj wM, grm` Pvl, `» Lvgvi Ges Kwil wfvE`K wvfvbce

cKí Kti mdj nt"Qb Dť"v³viv| tm Rb" B ejv hvq, evsj vt`tki Pvi `kKí mvdťj`i Mí Avmťj e"vcKrvťi Dť"v³vi DĪ vťbi Mí; weťkI Kti Zi"Y Dť"v³vt`i AmvaviY mvdťj`i Mí | Gme Dť"vMx I cwi kĝx gvbyłK Dchp mnťhvMzv Kiv tMťj mveRfivte t`tki Dbqab Avťiv Zi"všZ nte| Lťj hvte m"vebvi Avťiv AťbK `yvi | mivZ"Kvi Ať_B evsj vt`k BR Ab `v tgvrđ Rvz vntmťel Avgvť`i itqťQ nvrvi eQťi HwZn" | Ōab avb" cť"ú fiv Avgvť`i B emĴivĪ vđR`j vj ivťqi GB Mvťbi mvt_ mj vgvj tq ej tZ nq, evsj vt`k i agvĪ cĪ-cj -č, dťj -dťj mťi vrfZ GK bqbvrfivg t`k bq eis AťbK mxgve×Zv mťĒj G t`tki itqťQ Acvi m"vebv| Avgvť`i m"vebvi LvZ Qnoťq vQvUťq itqťQ t`k Rťo, GLb cĪqvRb i ayawi Phř | Avi `i Kvi vbtmťvťP GvMťq hvĪ qv|

- evsj vt`k vbtq mevi Avkivvť`i GKvU eo KviY G t`tki vevj m"vebvqq Rbkw³ | G t"řĪ evsj vt`tki eo mjev nťjv, RbmsL"vq Kgřlg gvbył i msL"v evotq | Avgvť`i RbmsL"v evotq th nťi (1.5%), Kgřlg RbmsL"v evotq Zvi cĪq vĪ_Y nťi (2.8%) | eZřvťb tgvu RbmsL"vi GK veivU AskB 15-35 eQťi i gťa" | AvMvgx `β t_ťK vZb `kK evsj vt`tk Kgřlg gvbył i msL"v A_ř Zi"Yť`i msL"v eq`ť`i Zj bvq tevk _vKte | Avi GB eqm tkĪxi gvbył B nt"Q GKvU t`tki metPťq m"vebvqq m"ú` | GB Zi"ťYivB t`tki fivM" cwi eZřb metPťq tevk Ae`vb ivLťZ cvťi | GvU GKvU mťhvM, hv GKevi B Avťm | Gič mťhvM KvťR j vMťqťQ Pxb I fvi Z | Pxbi Kgřlg gvbył Drcv`b LvťZ tevk KvťR tj tMťQ, Avi fviťZ KvťR tj tMťQ Z`"čh³ LvťZ | GvĪťK ejv nq ŌvWťgvMĪndK vWvřťWŪŪ | vevp"vstKi gťZ, G RbvigvZK j f"vsk KvťR j vMvťZ evsj vt`kK cĪZeQi 15 jvL gvbyłK KvR vťZ nte | G mťhvM KvťR j vMvťZ nťj Rbkw³ťK Avťiv `ř KiťZ nte | evsj vt`tki Zi"Y Kgřlg Rbkw³B vevť`tk KvR Kti Avq KiťQ cĪi vevť`kx gĵ | covťkvbv vktL GLb Avgvť`i Zi"Yiv i agvĪ Pvkvi i tcQťb QvťQ bv | eis bZb Dť"v³v nevi tPóv KiťQ | KťZv aiťbi KvRKg"nt"Q, KťZv iKťgi cĪym Avi Dť"vM | KvRvU tQvU vKsev eo hvB tnvK th hvi gťZv Kti Zvi Ae`v Dbqťbi tPóv KiťQ | AvZKgřs`vbgj K cKí Kti Zviv bvbv t"řĪ mdj Zvi `póvšĪ `vcb Kti Pťj tQ |

- m"vúvZK eQi _ťj vťZ evsj vt`k th tUKmBfivte cĪv× ARĪ Kti Pťj tQ Zvi tcQťb _i"Zcy"fvqKv ivLťQ MĪgxY A_řvM | MĪtg GK aiťbi cwi eZř AvmťZ `i" KtiťQ | MĪtg vZb tejv Llevi vťqĪ 400 UvKvi vbtP GLb kĪgK cvĪ qv hvq bv | AvťM AvRř gRyi vťq eotRvi `β ev AvovB tKvR Pj tKbv thZ | GLb tmB gRyi vťq bq`k tKvR Pj tKbv hvť"Q | gRyi evovi Ab"Zg

KviY nť"Q Môtg A_ŕowZK KgRvťEi e"vcK m=úmviY | Môtgi gvbťli GKUv weivU Ask Kwl i evBti wMťq kŕj w"ť"Qb | ZvB Kwl kŕgťKi Pwin"v teťotQ | ŕjy" Dť" v"v "Zwi nť"Q etj B GgbUv NUťQ | Môtg mewR, num-gj wM, Mew" ci i Lvgi Mťo DťVťQ | AťbťKB gvQ Pvl Kti teKviZ; wbi mb KiťQb | ewYwR"K wfwEťZ dj Pvl nť"Q | Mpm"avi wRwmcĀ "Zwi nť"Q | tŕUv-gvSwi wkĀ, e"emv-emYR" I bvbv iKg Dť" wM we"li jvf KtiťQ | wi. v-fvb, Kwl hšcwZ I Bťj KUŕb. mvgMŕ tgivgťZi KvRI e"vcKfvte NUťQ | gvbť MŕgxY A_ŕowZi GB m=úmviťYi mť½ wbtRť"i hťB KiťQb | Gi dtj MŕgxY Kgŕs"ťbi nvi teťotQ | Môtgi "wi" gvbťli i qŕjgZv teťotQ | tŕjZ kŕgK, w bgRj, hvi mšĀbť"i "ťj bv cwMťq ewowZ ti vRMvťi jwMťq w"ťZb, GLb Zviv Zvť"i mšĀbť"i "ťj cvVť"Qb | MŕgxY AeKvVťgv wbugZ nť"Q | AvajbK e"e"vcbvi gva"tg Môtgi gvbťli RxebhvĀvi gvb evotQ | Môtgi K.I.K GLb tgvevBj tcvb e"envi Kti b, Môtg eťmB Z" cŕjy" e"envi Kti "bw" b KvR mvťi b | MŕgxY A_ŕowZi G AMŕhvĀv Ae"vnZ "vKťj knťi gvbť Môtg wMťq emevm KiťZ DrmwvZ nťeb |

- Avgvť"i AvťQ Deŕ fvg I wekvj RbmsL"v | t"ťki Rbkw"i 60 kZvsk Kwl LvťZ wbtqvwRZ | 2011-12 A_ŕoťi wRwMwťZ Kwl i Ae"vb wQj 19 kZvstki teuk | Kwl tŕjťĀ Avgvť"i m=ŕebvi Lť KgB Avgiv KvťR jvMvťZ tcti wQ | evsj vť"ťki Kwl ŕZ th wekvj m=ŕebv iťqťQ tmUťK h_vh_ cwĀ KĀ bvi gva"tg KvťR jwMťq Kwl e"e"vťK tťj mvRvťZ cvĀj wbtRť"i Lv" wbi vcvE"v wbow"Z Kti i wekŕvRvťi Lv" cY" i Bwb Kiv m=ŕe | evsj vť" kťK Kwl wfwEĀ wkĀ vboť t"ťki cwĀ YZ Kiv m=ŕe | dtj i Rjn "Zwi, tcvj wU, tWBwi, e-vK teľj RvťZi QvMj cvj b, grm", i Uuk, tŕvR"ťZj, cvg Pvl, gj"v Pvl Gme m=ŕebvgq LvZ Dťj LťhvM" Ae"vb ivLťZ cvĀ | Drcv" b Avťiv evotŕbvi Rb" t"ťki Kwl ŕK hwsĀKvKiťYi Avl Zvq wbtq AvmťZ nťe | G jťŕj" Kwl wekŕe"vj q I Mťel Yv cŕjZŕv"ťj vi weÁvbt"i Rb" chŕB mťhvM mŕo KiťZ nťe | cŕvi NUvťZ nťe Kwl wfwEĀ wkĀ i | Kwl cŕj qvRvZKiY wkĀ i Rb" i evsj vť" k e"vsk weťkĀ Ővi dvBb" wŕYsŐ Rvbjv v Lťj w"ťqťQ | bZb Dť" v"v"ť"i Rb" bvbv mťhvM Avgvť"i mŕo Kti thťZ nťe |

- wkĀ i K_v DVťj B Avgiv i aytcvkvKwkĀ i K_v ewj | wKš' Avťiv AťbK wkĀ AvťQ hv BťZvgťa" B m=ŕebvi mŕo KtiťQ | G_ťj vťKĀ wetePbvq ivLťZ nťe | Avgvť"i I lťj wkĀ wekŕvRvťi wecj m=ŕebv wbtq Dcw"Z nťqťQ | MZ GK "kťK G wkĀ t"ťK i Bwb Avq teťotQ cťbi "Y | hťB i vŕmŕn weťkĀ cŕj 70wU t"ťk i Bwb nť"Q evsj vť"ťki I lťj | K"vŕvťi i gťZv RwUj ti vťMi I lťj "Zwi

nt"Q GLb evsj vt`tk | wPwKrmv cħy³tZl GwMtq hvf"Q evsj vt`k | wPwKrmv t¶t¶t wef`kgLx cĕYZv KgtZ cvi tj t`tki tKwU tKwU Wj vi mvkĕ nte | RvnrR wlog¶Y wkrí BtZvgta" B evsj vt`tki mæbevi wekvj `gvi Ltj w`tqtQ | G wkrí m¶lgZvi mvt_ G_ t"Q evsj vt`k | AwPtib wekparviti `p Ae`vb mjo Kite etj gtb nt"Q | GiB gta" evsj vt`tki wlogZ gvSwi l eo AvKviti RvnrR BDtivc-Avtgwi Kvq i Bwb ntqtQ | ŐtgW Bb evsj vt`k Ő tj Lv l B RvnrR_ t j v GLb Nfi teovt"Q mgy`a ct_ wefki e`ti e`ti | G wkrí tK tK`^ Ktib evsj vt`k Nfi `novtZ cvi | cwi tek i ¶v Kitz cvi tj Pvgov wkrí i l cĕi mæbev itqtQ | evsj vt`k Dbz gvbi cĕi Pvgov cvl qv hvq | G_ t j v i Bwb Kti cĕi wef`kx gy` Avq Kiv mæe | GQov, tU- UvBj, wmiwgK, wmtgU, nuj Kv cĕKskj, Kw l ¶j` hšcwZ, ArmevecĪ, cw- K cY, Btj KUib- , Z_`cħy³MZ cY", evBmvBtKj, cĕKvkv, c`vKwRs, wngwqZ Lv` , Kw l RvZ cY l gmj v, mewR, cvURvZ `te`i mæbevtK KvR j wMtq Avgv` i GwMtq thtZ nte | `faxbZvi ci thLvfb wRwMwctZ wkrí LvZi Ae`vb wQj gvĪ 9 fvM, Zv GLb teo cĕq 31 fvM ntqtQ | wkrí LvZi GB weKvk `cæf` Lv"Q 2021 mvj bvMv` ga` Avtqi t`tk cwi YZ n l qv | 1973-74 A_@Qti t`tki tgvU i Bwb Avtqi cwi gvY wQj 3.18 wej qb Wj vi | Avg`w b e`tqi cwi gvY wQj 7.67 wej qb Wj vi | MZ A_@Qti t`tki i Bwb Avtqi cwi gvY `wotqtQ 24.3 wej qb Wj vi, hv 1973 mvtj i Zj bvq 30 _Y tewk | Ab`w tK MZ A_@Qti Avg`w b e`tqi cwi gvY wQj 35.4 wej qb Wj vi, 1973 mvtj i Zj bvq 16 _Y tewk | GuU evsj vt`tki A_@Qti GK wekvj i fcvšii | evsj vt`tki A_@Qti m¶lgZv wY¶q i Bwb-Avg`w bi GB wekvj fiv Dg GKw AKvU` cħyY wntmte Dc`wcz ntZ cvi |

- Avgv` i mdU¶ qvi wkrí i weKvki aviv l LpB AvkvcĀ | Z_`cħy³ i t¶t¶t evsj vt`k GLb AvtMi th tKvfbv mgtqi Zj bvq GwMtq hvf"Q | Z_`cħy³tZ AMĕi gvb t`k_ t j vZ G LvZ e`emvqK e`q evovi dtj tmme t`tki weKí wntmte evsj vt`k tK wefki metPtq mæbevgq t`k wntmte fvev nt"Q | Zi`Y Df`v³v v G t¶t¶t e`vcK mvdj` t`wL t q P t j tQ | cĀZ eQi wefwbæw¶v cĀZovb t`tk Z_`cħy³MZ Ávb j vf Kti G LvZi `¶ Rbkw³tZ cwi YZ nt"Q nvRviti Zi`Y | Gme Zi`Y cRtb¶ c` Pvi Yq bvbvgtLx ŐAvDUtmwmsĀ Z_ v weRtĕm cĀmums wkrí i cĕvi NUtQ | wckj`wYs Gi t¶t¶t e`vcK AMĕwZ j ¶` Kiv hvf"Q | cĀZwU t¶t¶t B evsj vt`k e`vsk cĀqvRbxq ti_ t j Uwi mrvqZv w`tq hvf"Q | mg-gj ab Dbq b Znvej (BBGd)-tK Z_`cħy³ wkrí i weKvki Rtb` Dc`thwMx Kti Mto tZj v nt"Q |

- evsj v`k t`k Avg`wmbwbfP t`k t`k iBmbKviK t`k cwiYZ Kiv m`e |
`faxbZvi Pvi `kK ci evsj v`k iBmb LvZ vekvj ifcvšli NtUtQ | 1972
mvtj iBmb Avtqi 70 fivM wQj cvtUi `Ltj | Kwġg ZŠ Avme®vfi dtj
mĒti i `ktKB cvtUi Pwn`v Ktg hvq | Avmki `ktK axti meKvk jvf Kti
kġNb tcvkvK LvZ | eZġvfb 78 fivM iBmb Avq AvmġQ tcvkvKwġk t`k |
iBmbi t`ġtġ cPwj Z ctYi mvt_ e`vcKfvte AcPwj Z ctYi msL`v evotQ |
`Zwi tcvkvK, Pv, ZvgvK, Pvgov, I lja, RvrvġRi cvkvvkvk vmiwvK, vmtgU,
AvmevecĪ, cwi`K cY, evBmvBġKj, Z`cġy³MZ cY, gvQ, vPsvO, iUmK,
KuKov, dj, mevR, tcqviv, Uuc, bKwKku_v, euk-tetZi `Zwi cY, grwki
iBmb nt`Q vetkġ mevfbv`k |
- wecj Rbkw³i GB t`k `*Z wktġi meKvk NUġQ | DbZ vetkġ Drcv`tbi Rb`
thLvfb Rbkw³i NvUwZ iġtQ, tmLvfb evsj v`ki iġtQ wecj DĪĒ | GQovv
iġtQ KvPvgvj, Ryj vmb m`u` Ges Drcv`tbcvthvMx cĪKwZK cwiġek |
cĪqvRb Avtġv Lġ, gvSwi l eo wki `vcv | Avi wki `vcvfb cĪqvRb
wvbtqvM | vetkġi bvwg`vvg tKv`úvwb_tjv Avgv`i t`k e`emv KiġZ Ptv`Q |
AġbK tKv`úvwb e`emv KiġQ | Avgv`i eġġZ nte jvf ev m`ebv bv_vKġj
Zv`i Avmvi K_v bq | wKŠ`i ayvet`kx wvbtqvMwbfP ntj GKwU t`ki `vqx
mgw`i AeKvVtgv Mto tZjv m`e bq | tmRb` t`kix Dġ`v³v`i DrmwvZ
KiġZ nte, Zv`i wvbtqvMi cĪZ AvKó KiġZ nte | `ġ kx wvbtqvMi dtj
t`ki gvbl t`ki cĪZóvfb `vQġ` Kvr Kite | ZvB wvbtqvMi GB
m`ebvġK KvġR jvMġq Avgv`i GwMġq thġZ nte | m`e ntj thŠ_
Askx`wiġzi vfiĒġZ eo wki Mto tZjvi Dġ`vM vbtZ nte | wcvvcw tmj ġK
Avtġv mw q l Dġ`vMx ntZ nte | GLvfb evsj v`k e`vsk Zvi mntġvMvZvi
nvZ cġvwi Z Kti tiġLġ |
- evsj v`k cĪKwZK m`úġ` ficij bv ntj l th m`ú` AvtQ Zv Lp GKUv Kg
bq | G t`ki gvwU, cvw l gvbl ntjv eo m`ú` | GQovv, gvwi vbtP jvkġq
AvtQ tZj, M`vm, Kaj vi ġZv cĪi Ryj vmb l LwbR | Gmġei mwVK DġĒj b l
e`envi t`ki DbqġġK Avtġv ZjvšZ KiġZ cvti | M`vm Dbqġb meġkl cġy³
MġY Kivi bwxZ-Dġ`vM Avgv`i vbtZ nte | Kaj v DġĒj b Kti Avgv`i
cĪvk eQti i Ryj vmb Pwn`v tgUvfbv m`e | Zte NbemwZcy³evsj v`k tmRb`
jvMmB cġy³i e`envi vbwĪZ KiġZ nte | Avgv`i RbRxb l cwiġek
msiġġYi wvq_tjv gv_vq tiġL Dchġ³ bwxZ-wm`všġ vbtZ nte | Avgv`i
Avtġi Kiv m`ebv ntjv mgj` GjvKv | GLvfb AvajbK mgj` e`i Mov m`e |
GLvfb tZj -M`vm Ovov AvtQ Ab`vb` LwbR m`ú` l Adj šġgrm` m`ú` |

- ch0b wk4f evsj v4`tki m4ebv Cl9xq| evsj v4`tki c0KwZK tms`th9 `vb, HwZnmK `vb, agr9 I mvs`wZK AĀj Ges AvaybK `vcbv,tjv ch0b wk4f Acvi m4ebvi `gvi Ltj w`tqtQ| G t9tĀI b`-b`xZ AvaybK wejvmeuj 0c0gv`Zix0, ev`ievb-ivOvgwU4Z 0tKej Kvi0mn bvbv m4hvM m4oi m4ebv itqtQ| t`tk ga`weE I D`P ga`wetEi msL`v evotQ| Ambemx evsj v4`kxv (GbAvime) AvmtQ| AvmtQ wet`kx webtqvMKvix| mevi K_v gtb titLB GB wk4f i `*Z weKvfk Avgv4` i gtbv4hvMx ntZ nte|
- miKvtii evB4ii D4`wM-th,tjv4K Avgiv GbwRI ewj, tm,tjvii A4bK Ae`vb Av4Q| M4tgi Mwi4`i tfv4M w`wZkxj Zv wv0Z Ki4Z GbwRI 0i fvgKv D4jL Kivi g4Zv| wetk| evsj v4`k4K 9ly F4Yi c0ZK wntmte `xKvi Kiv nq| wekpe`vcx AvZ4Kgn5`vbwfwiEK `wii`* wbi m4b m4bqv5Z 9ly FY weivU fvgKv ivL4Q| GQovov, wk9lv, `v`, RbmsL`v w4q5Y, c0KwZK `4hvM tgvKwejvi g4Zv A4bK t9tĀI miKvtii cvkvcwk GbwRI ,tjv weivU fvgKv cvj b K4i hv4`Q|

wMZ `kK,tjv4Z A5f93gj K Dbqb tK5kj Ges e`vcKwfiEK bwZ I c0iZ0wbK ms`vi KgnPi dtjB evsj v4`tki Av_9mvgwRK t9tĀI BvZevPK dj AR0 m4e ntqtQ| wetkI K4i, mvg`mnvqK c0wxi j49l ga` I `xN9gqv` Dbqb tK5kj M0Y; c0wgK `v` tmev, wk9lv, c0k9ly I mvgwRK wbi vcEv te0bxi AvI Zvq eq`fvZv, weaev fvZv BZ`w` Kvht4g RvZxq ev4R4U w4bqvZfvte A_`eiv` ivLv; ivR`^ Avni4Y Ae`vnZ ms`vi KgnP M0Y; Lv` wbi vcEv I M0gxY A_0wZ tRvi`vi Ki4Yi Rb` c0qvRbxq Lv`k4m`i Af`5li4Y Drcv`b evot4Z mg_0; evsj v4`k e`vs4Ki Aw_R A5f93KiY KgnP, t`tki c0`5i Rbc4` Aw_R tmev t00vtbvi Rb` AvaybK Z_`c0h93 e`env4i gva4g e`vsK, 9ly FY ms`v I tgvvBj t4vb tKv`cvbxi g4a` Askx`wi Zgj K e`qmvk0x bZp bZp mRb4kj tmev c0Z0 BZ`w` tK5kj G4t9tĀI `i`ZcY`fvgKv titL4Q| GB c0 qv4K Av4iv teMevb Kivi Rb` `*ZB G4R4U e`vsmKs-Gi MvBWj vBb w`4Z hv4`Q evsj v4`k e`vsK|

MZ Pvi `k4K A_0wZKfvte evsj v4`tki th AR0 Zv4K tKv4bvf4teB Lv4Uv K4i t`Lvi AeKvk tbB| GB mg4q Av4iv KZUv AR0 Kiv m4e wQj Zv-I ch0j vPbvi `we iv4L| Z4e c0`vkv Avi c0Bi g4a` dvi4K _vK4teB| Pvi `k4K Avgv4` i me Avkv c4Y bv ntj I A4bK AvkvB c4Y ntqtQ ej v hvq| Avgv4` i th A_0wZK kw3 Av4Q, Zvi cwiPq Avgiv GiB g4a` w`tqvQ| GLb P`vtj Ā ntj v, Zv a4i ivLvi g4Zv Dch93 ivRbx4Zi PP9Avgiv Ki4Z cviiQ wKbv|

- Pvi `k`K evsj v`k`k A`bK P`vtj Ä tgvKwej v Ki`Z ntq`Q, GL`bv Ki`Z nt`Q| Ggb P`vtj `Ai gta` i`q`Q `wi`i`i` `pP | `wi`a` w`bim`b D`tj L`thvM` mvdj` m`E`j GL`bv Avgv`i` m`vto Pvi t`KwU gvb| `wi`a` Ges AvovB t`KwU gvb| Pig `wi`a` f`M`q`Q| Rj evqy cwi`eZ`bi c`f`vte Avgv`i` cwi`teK`MZ mgm`v I c`KwZK `th`M tet`q`Q| DcKj`xq I b`x`v`0b Gj`v`Kvq Rj evqj t`bvZevPK c`f`ve co`q`Q| Rj evqy c`f`vteZ DcKj`xq A`Ä`j `wi`a` bZb K`ti evmv tet`q`Q| we`f`c cwi`te`k w`UK`i`Z bv t`cti A`b`k`KB eva` ntq` `vbP;Z nt`Q`b| h`w` I c`KwZK `th`M tgvKwej`vq evsj v`k`ki `K`xq m`q`lgZv `Zwi ntq`Q, Zey`ew`k`K Rj evqy cwi`eZ`bi K`vtj`v t`gt`Ni we`i`ti Zv w`bZv`SB Ac`Z`j etj g`tb`nq| ZvB Rj evqy cwi`eZ`bi u`g`w`K Avgv`i` tgvKwej v Ki`Z n`te| M`b`b e`v`su`K`smn Rj evqy tgvKwej`vi j`t`q`" tek`w`K`Qz m`R`bkj D`t`"vM evsj v`k`k e`v`sk I evsj v`k`k mi`Kvi M`b`Y K`ti`q`Q| Z`te Av`ti`v A`b`k`Kuv c`_`cwmo t`ev`i Rb`" Avgv`i` c`f`Z `v`K`i`Z n`te|

- evsj v`k`ki Adi`š`i m`a`v`ebv`k K`v`R j`v`Mv`tbv`I GLb P`vtj Ä| Avgv`i` we`cj Rb`k`M`i`x` t`_`t`K we`k`v`j c`b`i`si th` m`a`v`ebv` w`Qj , Zv Avgiv` m`w`K`f`v`te K`v`R j`v`Mv`t`Z cwi`w`b| Z`te G` m`a`v`ebv` K`v`R j`v`Mv`tbv`i m`th`v`M GL`bv` t`kl` ntq` hv`q`b| Avgv`i` we`k`v`j K`g`q`lg Zi`"Yi`v evsj v`k`ki m`v`g`w`i`R`K, A`_`w`b`w`Z`K I c`h`y`³ D`b`q`t`bi P`we`K`w`w`| t`k` M`ovi h`f`x` GB Zi`"Y c`R`b`k`K K`v`R j`v`Mv`t`Z n`te| Zvi`"Y`t`K c`k`Z A`t`_`B m`a`u`f` `cwi`YZ Kivi Rb`" `i`Kvi Z`v`i` g`ta`" `q`Zvi ex`R ecb Kiv| `q`Zv D`b`q`t`bi Rb`" `i`Kvi c`k`k`q`Y, b`q`v D`t`"v`³v` m`R`b`m`n b`v`b`v`g`w`i`K w`e`b`t`q`v`M| Zi`"Y`i` K`g`m`s`-`v`b m`i`v`i Rb`" `i`Kvi q`j`i`" I K`u`i`i` w`k`i`i` g`t`Zv` k`g`N`b w`k`i`i` e`v`c`K c`h`vi N`Uv`t`bv`|

- c`h`y`³ i` GB h`f`M R`y`j` w`b L`v`t`Z Avgv`i` Av`ti`v eo` ai`t`bi w`e`b`t`q`v`M Ki`Z n`te| we`j`r, R`y`j` w`b`m`n t`f`S`Z Ae`K`v`v`t`g`v GL`bv Ach`v`B| Avgv`i` t`t`k` A`b`k`K c`KwZK m`a`u` i`q`q`Q th`_`t`j`v`t`K m`w`K D`c`v`t`q` K`v`R j`v`Mv`t`q` `f`g`t`j`" we`j`r D`r`c`v`b` Kiv hv`q| Av`kvi K`_`v` nt`Q, e`Z`g`v`b mi`Kvi 2030 m`v`t`j`i` g`ta`" 39 n`v`Rvi t`g`M`v`l`q`v`U we`j`r D`r`c`v`t`bi g`v`-`vi` c`-`v`b `Zwi` K`ti`q`Q| we`j`r D`r`c`v`t`b mi`Kvi GLb t`m`B c`t`_`B n`u`l`q`Q| B`t`Zv`g`ta`" i`w`k`q`vi m`v`t`_`w`b`D`w`K`q`vi` cvl`q`vi` c`-`v`U `v`c`t`bi we`l`t`q` P`r`³ ntq`Q| Gi` g`v`a`t`g` 5 n`v`Rvi t`g`M`v`l`q`v`U we`j`r cvl`q`v` hv`te| K`q`j` w`i`f`w`E`K we`j`r D`r`c`v`b t`K`>`" `v`c`t`bi K`v`R`I G`w`M`t`q` P`t`j`q`Q| c`v`k`v`c`w`k` t`m`š`i`we`j`r, ex`t`q`v`i`m, e`R`[®] t`_`t`K R`y`j` w`b `Zwi`i` D`t`"v`M`_`t`j`v`t`K`I mg`_`B` w`t`q` th`Z` n`te| evsj v`k`k mi`Kvi I evsj v`k`k e`v`sk bev`q`b`th`v`M`" R`y`j` w`b D`r`c`v`t`b th`me m`R`bkj D`t`"v`M` w`b`t`q`Q` t`m`_`t`j`v`i` e`v`w`B Av`ti`v evov`t`Z n`te|

- Avgiv GLt̄bv iv̄-iv̄-NvU, tmZy e`i I t̄t̄j̄i ch̄ß Db̄q̄b Kīt̄Z cwīnb|
iv̄Rav̄bx Xv̄Kv I Xv̄Kvi m̄t̄_ msh̄ß Av̄kcv̄t̄ki Ḡj̄vKv hv̄bR̄t̄U wech̄©| Gme
Rv̄qMv̄q Db̄q̄t̄bi m̄t̄h̄M it̄q̄t̄Q| m̄=ú̄t̄Z Ḡw̄t̄K mīKvi tek Lwb̄KUV b̄Ri
w̄t̄q̄t̄Q| Āt̄bK̄_ t̄j̄v dv̄BI f̄vi w̄bḡŸ m̄=ú̄b̄enevi c̄t̄_ Z̄te, Ḡw̄t̄K Av̄t̄iv
b̄Ri w̄t̄Z n̄te| ˘f̄ēt̄q̄ hv̄l̄x I c̄Y˘ cwīen̄t̄b̄ t̄ij I R̄j̄ hv̄b̄t̄K Av̄t̄iv Db̄z̄
Kiv ˘īKvi| t̄t̄t̄ki ˘i˘Zc̄Y˘©GK kni t̄t̄K Ab˘ kn̄t̄i hv̄Zv̄q̄t̄Zi Rb˘
˘ZM̄gx̄ t̄ij I Db̄z̄ gv̄t̄bi ev̄m P̄j̄ v̄P̄t̄j̄ i c̄K̄r̄ nv̄t̄Z w̄b̄t̄Z n̄te|
- ev̄sj̄v̄t̄k Av̄q̄Z̄t̄bi w̄K t̄t̄K wēt̄k| 94-Zg A_P Rb̄msL̄vi w̄K t̄t̄K Aóg
en̄Eḡ t̄t̄k| Rb̄msL̄vi P̄t̄c̄ P̄vl Dc̄t̄h̄M̄x̄ f̄ȳgi cwīgv̄Y w̄b w̄b K̄t̄g hv̄t̄Q|
G Ae˘v̄ P̄j̄t̄Z ˘v̄K̄t̄j̄ f̄wel̄t̄Z Ḡw̄U Avgv̄t̄ i Rb˘ f̄q̄ven Ae˘v̄ t̄W̄t̄K w̄b̄t̄q̄
Av̄m̄t̄Z cv̄t̄i| M̄t̄ḡl̄ cwīKw̄i Z̄ Avēmb̄ M̄t̄o Z̄j̄t̄Z n̄te| M̄t̄ḡi gv̄b̄t̄li Rb˘
Kv̄t̄Ri Av̄t̄iv m̄t̄h̄M ˘Zwī Kīt̄Z bv̄ cv̄it̄j̄ kn̄t̄i I ci c̄P̄Ē P̄ic̄ ev̄ote|
GKBm̄t̄½ cwīt̄ekev̄Úe I m̄k̄v̄m̄Z b̄Mi e˘e˘v̄cb̄v̄q Avgv̄t̄ i b̄Ri w̄t̄Z n̄te|
- teKvi Z̄iGLb̄l̄ GK̄w̄U f̄q̄¼i m̄gm̄v̄| teKvi Z̄iwb̄im̄t̄b̄ wēK̄i K̄ḡf̄is˘v̄t̄bi e˘e˘v̄
Kīt̄Z n̄te| Kw̄l̄w̄b̄f̄P̄ ev̄sj̄v̄t̄t̄ki gv̄b̄t̄li Dc̄r̄R̄f̄bi Ab˘Zḡ D̄rm̄ n̄t̄Z cv̄t̄i
c̄i I ḡrm̄ m̄=ú̄| GB˘ ˘w̄U Lv̄Z L̄p̄ ˘Z D̄b̄w̄Z Kīt̄Q| teKvi Z̄iwb̄im̄t̄b̄ en̄r
Kv̄t̄Ri ev̄Rvi m̄j̄ō Kīt̄Z n̄te| Av̄i Kv̄t̄Ri ev̄Rvi m̄j̄ōi Rb˘ ˘īKvi w̄eb̄t̄q̄M̄|
wēt̄t̄ki ev̄Rv̄t̄i K̄ḡf̄is˘v̄b̄ m̄j̄ōi P̄j̄ gv̄b̄ mīKw̄i D̄t̄˘v̄M̄ Ae˘v̄n̄Z iv̄L̄t̄Z n̄te|
m̄s̄nk-ótemīKw̄i Lv̄Z̄t̄K̄l̄ m̄k̄v̄m̄t̄bi Av̄l̄ Z̄v̄q̄ t̄īt̄L̄ D̄rm̄w̄n̄Z K̄t̄i t̄h̄t̄Z n̄te|
- K̄ḡf̄is˘v̄b̄ m̄j̄ōi Rb˘ gv̄b̄t̄d̄KP̄wīs̄ w̄k̄t̄r̄ w̄eb̄t̄q̄M̄ Av̄t̄iv ev̄ov̄t̄Z n̄te| wēt̄k̄x
w̄eb̄t̄q̄M̄ ev̄ Gc̄w̄W̄Av̄B̄ ev̄ov̄t̄b̄vi Rb˘ D̄ch̄ß̄ cwīt̄ek̄ ˘Zwī Kīt̄Z n̄te| tm̄Rb˘
˘ZB̄ wēt̄kl̄ w̄k̄i v̄Ā̄j̄ M̄t̄o Z̄j̄t̄Z n̄te| t̄K˘˘t̄q̄ e˘v̄sK̄ m̄n̄t̄R̄ wēt̄k̄x w̄eb̄t̄q̄M̄
ev̄ovi c̄_ Z̄vi b̄w̄iZ-ms˘v̄t̄i gv̄āt̄ḡ m̄M̄ḡ K̄t̄i w̄t̄Q| Avgiv̄ P̄v̄B̄ t̄k̄xq̄
w̄eb̄t̄q̄M̄l̄ t̄ew̄k̄ t̄nv̄K̄| Z̄v̄n̄t̄j̄ t̄t̄ki Uv̄Kv̄ t̄t̄k̄B̄ ˘v̄K̄t̄e| w̄eb̄t̄q̄M̄K̄vīx̄t̄ i
Kv̄t̄Q Avgv̄t̄ i Ab̄t̄iva, Av̄cb̄v̄t̄ i m̄gm̄v̄ ˘v̄K̄t̄j̄ Ges̄ t̄K̄v̄b̄ & t̄K̄v̄b̄ & t̄Ÿ̄t̄T̄,
w̄K̄f̄itē m̄nv̄q̄Zv̄ ˘īKvi Z̄v̄ ev̄sj̄v̄t̄k̄ e˘v̄sK̄ I Ab˘v̄b˘ w̄b̄q̄š̄ȲK̄vix̄ K̄Z̄ēt̄Ÿ̄i
Kv̄t̄Q t̄ck̄ Ki˘b̄| t̄K̄bb̄v̄, Avgiv̄ t̄k̄xq̄ w̄eb̄t̄q̄M̄ ev̄ov̄t̄Z Ā½x̄K̄vix̄e˘x̄| c̄ēv̄m̄x̄
ev̄Ow̄j̄ t̄ i l̄ ˘t̄t̄k̄ w̄eb̄t̄q̄M̄ K̄ivi b̄v̄b̄v̄ m̄t̄h̄M̄ Avgv̄t̄ i m̄j̄ō Kīt̄Z n̄te|
- f̄wel̄t̄Zi ev̄sj̄v̄t̄k̄ M̄ov̄q̄ b̄Z̄p̄ D̄t̄˘v̄3̄v̄t̄ i m̄nv̄q̄Zv̄ t̄q̄v̄Uv̄l̄ GLb̄ eo
P̄v̄t̄j̄ Ā̄| b̄Z̄p̄ D̄t̄˘v̄3̄v̄t̄ i A_©̄ ēȳx̄ I c̄h̄ȳ3̄M̄Z̄ m̄nv̄q̄Zv̄ w̄t̄q̄ Z̄v̄t̄ i cv̄t̄k̄
˘v̄ov̄t̄Z n̄te| hv̄iv̄ Av̄t̄M̄ e˘v̄sK̄ t̄t̄K̄ F̄Ȳ t̄c̄t̄Zb̄ bv̄, t̄h̄gb̄-c̄l̄w̄š̄K̄ K̄I.K̄,
eM̄Ÿ̄P̄w̄l̄, b̄Z̄p̄ D̄t̄˘v̄3̄v̄, b̄vix̄ D̄t̄˘v̄3̄v̄ Z̄v̄t̄ i Kv̄t̄Q t̄h̄b̄ e˘v̄sK̄ F̄Ȳ hv̄q̄ Z̄vi t̄P̄ov̄

Pwj tq hvf"Q mi Kvi I evsj v`k e`vsK | hviv cŁZwZ Df`v³v, thgb-
 MvfgJm, tU- UvBj, dvgmDwK`vj m, tj`vi, mivwgK, mfgU, RvnrR vbgfY
 LvZ, Zvivi thb cŁqvRbxq A_cvq Zvi e`e`vI Kiv ntqtQ | G tŋtŋ tKvfbv
 evav_vKtj Zv`i KiZ mi Kvi I evsj v`k e`vsK A½xKvi vx |

- BstŋR fvlv I KuvDUvi Avtbi Afvte cŁv³ LvZi mæbevtK Avgiv tmfvte
 KvR jvMvZ cviv vb | ZvB bZb cRbK BstŋR I KuvDUvti cvi`kP Kivi
 Rb`i Kvi RvZxq chŋqi Df`vM I temiKvii vebtqvM | vŋv½tbl cŁv³
 cŁvti Avtiv gtbvthvMx ntZ nte |
- Dc-AvĀvj K mntvMvZi vektI Kti`vŋY Gwkqv, AvmqvB I vRGgGm-Gi
 t`k,tj vi mvf_ A_ŋvZK tBUl qvK^eevotZ nte | cŁqvRtb Mfo Zj tZ nte
 AvĀvj K A_ŋvZK tRvU | cvtki eo t`k fviZi m½ Avgvt`i evWtR`i
 cvigvY evotQ | GB aviv thb Avtiv MvZ cvq tmv tK msvk-ŋbt`i mveŋvYK
 bRi ivLZ nte |
- AMŋaKvi tŋtŋ Dch³ bvxZ vbaŋY Ges Zv ev`evqb KiZ cŁZwZvbK msv`vi
 KgmP nvZ vbtZ nte |
- A`xKvi Kivi Dcvq tbB th, Avgvt`i itqtQ ivR%ŋvZK w`wZkxj Zv I
 mKvmtbi Afve | itqtQ cŁvmbK`pZv I mivK Dcvtq cKí ev`evqtb
 `pZv | meŋ Qvotq AvtQ`pŋZi Kvjv Qvqv | G`pŋZ`i KiZ bv cvitj
 AvRZ Dbqb tUKmB nte bv | mgvtR cKZ At`kwiš cŁZv Kiv mæe nqvB |
 GLtbv tekvKQvewk:Ljv itqtQ |`pŋZ I ivR%ŋvZK Av`i Zv veivR bv Kitj
 Avgvt`i cŁvxi nvi Avtiv D`PZi ntZ cvitZv | ZvB AMŋaZi aviv Ae`vnZ
 ivLv Ges fvel`tzi P`vtj Ā,tj vtK mivKfvte tgvKvejv Kivi Rb`i Kivi
 ivR%ŋvZK w`wZkxj Zv I KvRi mKvmb |

evsj v`tki Dbqb-AMŋaZi ct_ evav,tjv thtnZvPwYZ, tmtnZvG,tjvi Acvivi
 vboQb`jfn bq | G evav,tjv tgvKvejvi gva`tg AvMvq w`b,tj vtZ evsj v`k Zvi
 A_ŋvZK mæbev vbtq vek!`ievti gv_v DPz Kti`votZ cvite etj Avmg gtb
 Kvi |`vxbZv jvtfi ci t`k evsj v`k A_ŋvZtZ bvbv cŁZKj Zv tgvKvejv
 KtiB`xN^c_ cvwo w`tq Dfj tthvM` AMŋaZ ARŋ Kti tQ | evsj v`tki A_ŋvZ
 Pj gvb`evkK gv`vi AvfNvZ tgvKvejvq ht_ó`pZvi cvipq w`tq Gi cŁvxi aviv
 eRvq ivLZ mŋg ntqtQ | cŁvxi nvti vevti 2012-13 eQti`vŋY Gwkqvq
 evsj v`k B cŁg`vfb Ae`vb KiZ | Zte, MZ cvP eQti Mo cŁvxi vevti Zvi

Ae`vb fviťZi ctiB| `wi`^`ť KivB Avgvť`i cčy`xi Avmj j`ŕ| tm KviťYB
Ašifřgjj K GB Dbqťbi aviv Avgvť`i Ae`vnZ ivLťZ nte| cčy`xi cieZřatc
thťZ ntj cčy`MZ Dbqťbi gvaťg Drcv`bkxj Zv eyx I ŕi`^Dť`vťMi tŕŕťĪ
evRvi Dbqťb`iKvi| Avťiv`ŕ kčy iBwib Kti cčvnx-Avq evovťZ nte| `Zwi
tcvkřKti tŕŕťĪ Drcv`bkxj Zv eyx Kti kčyKti`i gRvi evovťZ nte|

ersj vť`k e`vsK t`kťK GKwU Ašifřgjj K I cwi tekevŮe tUKmB A_řwZK cčy`x
ARťbi w`ťK MwZkj KiťZ mgvťRi wcuŕťq cov`wi`^RbťMvŕťK Aw_ř tmevi
Avl Zvq wbtq Avmvi KgnřP nřZ wbtqťQ| mvgmRK`vqex KgřvťĚ ersj vť`k e`vsK
mřwi Kwř Z bwxZgyv v`Zwi KtiťQ Ges Aw_ř LvťZ tm,tj v ev`evqb Kti PťjťQ|
Aw_ř Ašifřgjj tmB tKškj MZ cwi Kí bviB eo GK Ask| G jťŕ| Kwł, GmGgB
Ges cwi tekevŮe cKťí chřB I `k`gub FY cčvnx ey`xi Rb` BťZvgťa` wB`^
A_řqťb cptA_řqťb`řg Pvj y K.I.K I Aeťnřj Z`wi`^RbťMvŕxi Rb` e`vsK wmwve
tLjv, tgvevBj e`vsKsmn AvajbK cčy`wbfř e`qmvkčyx mRbkxj e`vsKs tmev
Avgiv Pvj yKtiwQ| gybe mřu` Dbqťb, Zi`Yť`i tkŮxi`ŕZvi Dbqťb,`^Z`wi`^
wbi mb, wbgvAvťqi RbťMvŕxi Dbqťb mi Kvi`i ivR`^e`q evovťbv, cwi tekevŮe
Kwł, wě`řr I Rjy wib LvťZ MtelYv I Dbqťb e`q evovťbv, `vbxq I wěť`kx
e`w`LvťZi Dť`v`vť`i Rb` Dchř bwxZ-cwi tek wvŕŕZ Kiv`iKvi| GKbmtř/2
evRvi thLvťb AcYř/2 tmLvťb mgvR thb GwMťq Avťm Zv gv_vq tiťL ersj vť`k
e`vsK Aw_ř cčZŕv,tj vťK wKŕveĚ, `ř` LvťZi Dbqťb, bevqťhvM` Rjy wibi
Dbqťb, HwZn, wki I mwntZ`i Dbqťb eo gvtci wGmAvi Kvř`ťg gťbvwbtek
Kivi Avnřyb KtiťQ| G Avnřvťb e`vsK,tj v e`vcKřvte mřov w`ťqťQ| MZ Pvi eŕťi
Aw_ř cčZŕv,tj vi wGmAvi A_řqťb mřto mřZ`Y tetťQ| Gme KgřvĚ
Ae`vnZ ivLv tťj mvgmRK`vqex Ašifřgjj K tUKmB Dbqťbi gťWj wntmte
ersj vť`k AwťiB`wotq hvte|

ersj vť`kťK GKwU mg`kvj x kwšćY© AvevmťhvM` t`k wntmte Mto tZvj vi
Avb|wžK hť_ó wKQy Avgvť`i iťqťQ| wěťki bvgKiv wvřfřems`v I MYgvaťgi
cčZte`tb AbcčřYZ ntq ersj vť`kťK Avťiv wKřvťe GwMťq tbqv hvq Zvi Rb`
cčPŕv tRviťj vřvťe Ae`vnZ ivLťZ nte| wRťqi Pvi`kK cti Avgvť`i Pvl qv
ersj vť`k tnvK ŕjavř, `wi`^gř GKwU mgťvř t`k thLvťb`vKte bv tKv`břZ,
wv;Ljv| Avťqi`elg`th tKvťbv t`ťki Zj bvq Kg`vKte| Mŕg I knťi cv_ř`
AťbKuvB Kťg Avmte, AvštmstřhvM evote| Avgiv Piv wKŕv, `ř`mn Ab`vb` tŕŕťĪ
AťbK t`ťki gťWj nťZ| G aiťbi GKwU my`i I mg`x ersj vť`ťki`čret`wł
memgq, hvi mdj`wbfř Kti cťiv RwiZi HK`exřvte KvR Kivi lci| cčqvRb
wbi wv`ŕbckwšli | ersj vť`ťki me mřvebvťK KvťR jvMťZ`iKvi mr,`ŕ I

t`ktc0gK bvMwiK | Avgiv PvB, wecj mætebvq Avgv`i wcd0 t`kuU GwMtq hvK
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OMFIF-Golden Series Lecture

Recent socio-economic trends and prospects in Bangladesh: Stability supportive use of inclusive financing

21 June 2013

London, UK

Steadily growing but still a low income economy, Bangladesh has over years developed a social consensus for inclusive socio-economic growth equitably opening up advancement opportunities for all population segments. To this end, annual national budgets consistently allocate substantial expenditure outlays in the social sector (around a third of total budget) for pro-poor human development (healthcare, education & training) and social safety net to unleash the creative energies of the entire population; besides expenditure for infrastructure and other areas promoting enabling environment for private sector driven rapid growth.

Bangladesh Bank (BB), the country's central bank, has been supporting the government's inclusive growth efforts by promoting inclusive financing of all productive initiatives including those of the traditionally underserved farm & non-farm SMEs and other innovative niche area entrepreneurs. BB's inclusive financing promotion takes place within the overall monetary growth envelop of monetary programs designed to maintain price stability and macro-financial stability. Attention of the inclusive financing initiatives on adequacy of credit flows to SMEs helps enhance macro-financial stability, with incremental output on the supply side and employment and income generation on the demand side.

BB has got the entire Bangladesh financial sector engaged enthusiastically in inclusive financing initiatives on the one hand by invoking their corporate social responsibility, and on the other hand by steering facilitation and adoption of cost saving modes of off-branch delivery and management of numerous loans to SMEs in dispersed locations. Supervisory attention to End use, recovery rates and asset quality of loan portfolios in the new customer bases accompany the

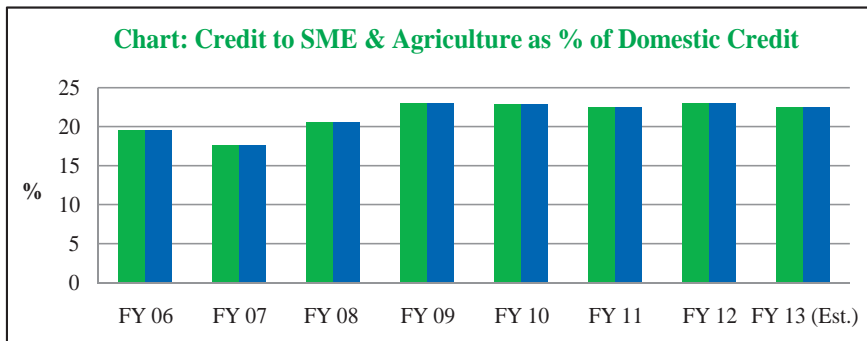
inclusive financing facilitation efforts. BB's caution-mixed inclusive financing promotion initiatives are serving Bangladesh economy well, as evidenced by stable, steady economic growth amid the global financial crisis and the lingering global growth slowdown. Unlike elsewhere including advanced economies, credit flows for output activities of SMEs in Bangladesh held steady and did not suffer exclusion crunch during or following the global financial crisis; upholding internal demand and output activities on steady long-run growth path.

Main thrusts of the BB initiatives for promotion of inclusive financing include:

- i) Articulation of commitment to inclusive financing in BB's Monetary Policy Statements issued ex-ante on half yearly basis to anchor inflation expectations.
- ii) Spearheading and guiding the mainstreaming of Social Responsibility in corporate ethos and objectives of financial institutions.
- iii) Promoting and facilitating adoption of cost saving options of financial service delivery to numerous clienteles in dispersed off branch locations, including mobile phone/smart card based banking using Micro Finance Institutions (MFIs) and other locally active area agents. BB has steered major up-gradation of the entire financial sector IT infrastructure, inter alia introducing online interbank clearing and settlement of transactions thru diverse platforms interconnected by a national payments switch, and online access to credit information on borrowers including SMEs.
- iv) Liquidity support refinance to lenders against their loans to the inclusive financing target sectors including agriculture, SME and 'green' initiatives. The refinance lines are mainly funded by development partners, with small BB participation within the overall monetary growth envelop of monetary policy stance.
- v) To bring down high borrowing costs for SMEs, a partial risk guarantee scheme for lenders to SMEs with development partner support is expected soon.

- vi) Direct SME financing facilitation is being supplemented by 'factoring' or discounting of their receivables against credit sales to buyers of good credit standing, easing pressure on their finances.
- vii) A BB supervised, government funded Equity and Entrepreneurship Fund (EEF) extends partial equity support to agro based and IT sector enterprises including SMEs. Private sector venture equity providers have also come up lately.
- viii) To facilitate delivery of financial and other services, SMEs are being drawn into suitable local or regional clusters convenient for networking between themselves and with their backward and forward linkages.

BB's Inclusive financing promotion initiatives conducted within the monetary growth envelop of the current monetary stance aim at smoothing out impediments to necessary growth of SME and other target sector financing, and not at creating any credit surge. Chart below depicting the pre and post global financial crisis agricultural and SME lending trends bear this out as actual outcome.



The following brief overview of Bangladesh's macroeconomic stability with decade-long above six percent annual average real GDP growth would further reconfirm that BB's inclusive financing promotion approaches have served the economy and financial sector well during and following the global financial crisis; protecting credit flows for productive activities and aiding stability both on the demand and supply sides amid global growth slowdown.

Healthy macroeconomic trends upholding BB- and Ba3 sovereign credit ratings with stable outlook, for four successive years now by S &

P and Moody's respectively is well supported by robust improvement in all other key macroeconomic indicators. The estimated size of GDP in FY13 stood higher at about USD 128.8 billion from only USD 47.1 billion in FY2000, while GNI per-capita increased by about 245 percent to USD 923 in FY13 from only USD 377 in FY2000. At the end of June 2013, the amount of international reserves is expected to stand at around USD 15.0 billion, which would be more than 4 months imports equivalent. At the end of June 2013, government debt, budget deficit and investment as a percent of GDP are expected reach at 37.2, 4.8 and 26.8 percent respectively from 46.4, 6.1 and 23.0 percent respectively at the end of June 2000.

1. Robust economic growth with stable inflation

- Steady progress in overall domestic economic activities along with positive developments in three major subsectors of the real economy aided by various supportive policy initiatives helped in achieving 6.03 percent real GDP growth in FY13 keeping the economy on its long-run growth path despite episodes of internal (floods, cyclones etc.), and external (spiraling commodity prices, global financial crisis, etc.) shocks.
- BB's monetary policy succeeded in maintaining stable inflation (mostly in single digit, only rarely at or near double digit level), while prudent fiscal policy helped accumulating higher revenues with moderate deficits leading to declining public debt ratio.

2. Impressive export growth, albeit heavily concentrated in apparels

- Exports more than quadrupled over the past decade, still on growth trend amid global slowdown.
- Apparels comprising three fourth of total exports keeping steady market share in US and growing in EU.
- Non-apparels exports also on sustained growth path, in diverse sectors including horticulture and fishery, jute goods, ceramics, pharmaceuticals, leather goods, light engineering, ship building, IT services & so forth.

3. Rising remittance inflows from migrant workers

- Remittance inflows from migrant Bangladeshi Diaspora world over continue growing at double digit rates bolstering FE reserves and external sector viability.
- Government facilitating migration of workers to job markets abroad.

4. Substantial poverty decline evidences inclusiveness of growth

- Population in poverty fell from 61.6 million in 2000 to 44.8 million in 2010.
- Consumption Gini-coefficient unchanged at 0.33 over ten years, evidencing social cohesion.

5. Significant improvements in social indicators over past two decades:

	1991	2011/ Latest
Fertility rate (births per woman)	4.36	2.20
Infant mortality rate (per 1,000 live births)	93.5	36.7
Life expectancy at birth (years)	59.99	68.94
Malnutrition prevalence, height for age (% of children under 5)	76.70	43.20
Adult literacy rate (% of people aged 15 and above)	35.32	56.78
<ul style="list-style-type: none">● "Made in Bangladesh" innovations (e.g. micro-credit, non-formal education, oral rehydration therapy, low-cost birth mat etc.) contributed to the improvements (The Economist, May 2013).● Well-rooted Government-NGO development partnership with relatively light regulatory rigor also contributed.		

6. Challenges on medium and longer term progress path, policy direction options

- Bangladesh is poised to cross the (lower) middle income country group GNI threshold in a couple of years. Time now therefore to chart the next phase of her progress path aiming at: (i) Reaching the upper middle income country group GNI threshold by 2030, and (ii) Attaining developed advanced economy status by 2050.

- Bangladesh already has two of the most important requisites, viz.,(i) The demographic dividend of a large youthful work force, and (ii) A broad based social consensus on social responsibility driven inclusive development strategy to harness the ingenuity and creative energy of all population segments in overcoming challenges on path of rapid poverty eradication and eventual prosperity.

7. Bangladesh's demographic window of opportunity, also a massive challenge in skill development and job creation:

- While population growth is now 1.5 % per year, the working age population is growing at 2.5-2.8%.
- Growing working age population widens opportunity for rapid development but also presents skill development and employment creation challenges.

8. A few other overriding priorities on the high-growth trajectory towards prosperity

- Enduring social cohesion and harmony, fostered by liberal democratic practices tolerant of plurality of views and perspectives;
- Good governance in all spheres of social life, cemented by clarity of roles and responsibilities, transparency and accountability;
- Education, training, skill development and innovation nurturing programs on massive scale for the young and the working age population, to meet the job market needs of a rapidly modernizing, rapidly advancing economy;
- Rapid modernization and integration of the country's financial sector with global financial markets, enabling it to attract and handle the typical massive investment flows in a fast advancing economy. Bangladesh Bank will itself need to modernize and evolve fast, in steering this integration with global financial system in an orderly manner without jeopardizing stability.

Financial Inclusion, Productive Capacity and Youth Employment

Organized by: United Nations Department of Economic and Social Affairs

29 June, 2012
UN Headquarter, New York

Youth employment has always been a challenge and a key priority in populous low income developing economies like my country Bangladesh. Many advanced Western economies are now facing much the same challenge, in lingering growth slowdown since the global financial crisis.

Both in the developing and developed economies, continuing broad based job creation will require sustained expansion of productive capacity in all economic sectors by entrepreneurs utilizing investment resources efficiently and innovatively. Small enterprises producing goods and services figure importantly in output growth and job creation, solo or in value chains with larger businesses. Adequate financing access for the enterprises is a sine qua non for this. Urban large business focused financial markets and institutions in developing economies have lacked motivation and readiness of reaching out to small businesses. Mainly small landholding based agriculture remains poorly served by the financial sector, so do non-farm rural and urban small enterprises.

In the post crisis economic slowdown, financial markets and institutions in advanced economies are also failing in meeting financing needs of small businesses including startups. These are languishing in credit crunch, with financial institutions swinging to extreme of risk aversion from the opposite pre-crisis extreme of quick gain focused speculative excesses. This financial exclusion of small businesses is impeding recovery of output growth and employment creation. For both developing and developed economies, sustained recovery to path of stable output growth and job creation require a fundamental reorientation of financial sector goals and motivations away from quick gains focused speculative excesses foaming creating credit bubbles towards socially and environmentally responsible inclusive financing of all productive initiatives.

Central banks can play catalytic role in this reorientation of goals and objectives of financial institutions and markets towards socially responsible inclusive lending practices ensuring adequate credit flows to small businesses and other underserved or financially excluded economic sectors and population segments. At Bangladesh Bank (BB), the central bank of a low income developing economy, we have taken this approach. Results thus far are very heartening; our financial sector maintained solvency and liquidity during the global financial crisis and in its aftermath, supporting the real economy in coping with adversities from the global slowdown instead of needing any bailout for itself. Deepening, widening financial inclusion has helped Bangladesh economy uphold domestic output and demand amid global economic slowdown, maintaining stable real GDP growth averaging over six percent per annum. Rising real wages, particularly strongly for the rural workforce, evidence rise in employment.

I am grateful to UNDESA for the opportunity of sharing with this global audience of senior policy makers our approach of guiding our financial sector into socially responsible inclusive financing practices, looking forward to gaining from your feedback comments insights and ideas about similar or other approaches elsewhere.

BB has initiated guiding Bangladesh's financial sector towards socially and environmentally responsible financing by sensitizing banks and financial institutions about their Corporate Social Responsibilities (CSR), with a guidance circular for mainstreaming of CSR obligations in their corporate goals and objectives. The financial sector has responded with warm enthusiasm in steadily increasing engagement in CSR initiatives. Alongside monitoring of financial sector's progress in ingraining of CSR in corporate goals and objectives, BB has launched a comprehensive financial inclusion campaign to reach out with financial services to all hitherto underserved and excluded economic sectors and population segments.

Under the financial inclusion campaign umbrella, banks and financial institutions are being encouraged and supported in taking up financing schemes targeted to specific underserved areas, mainly agriculture, SMEs and environmentally beneficial projects. Creative partnership of banks with regulated Micro Finance Institutions (MFIs) and mobile phone/smart card based IT platforms towards devising new cost effective service delivery modes are being encouraged. Besides making modest refinance support lines available against lending to the underserved sectors, Government of Bangladesh (GOB)

and BB are supporting the inclusion initiatives of banks with facilitating regulatory and IT infrastructures, including establishment of a Microcredit Regulatory Authority for licensing and regulation of MFIs, issuance of Mobile Banking Guidelines, a secure and efficient payment system with fully automated platform for online clearing and settlement of paperbacked and electronic fund transfers, and a Credit Information Bureau(CIB) accessible online by system participants.

Engagement of our financial sector in the social responsibility based financial inclusion campaign has been spontaneous and enthusiastic, signifying their realization that their participation in deepening and widening financial inclusion rewards them with future earning potentials from the newly acquired customer bases. Since launching of the campaign in 2010, new bank accounts opened for landless/small farmers, poor wage laborers and other people of small means have reached ten million. These new accounts are increasingly being used for deposit, payment and other transaction, besides receiving government subsidies for agricultural input and social safety net payments. BB is seeing to it that financing flows to sectors targeted by inclusion initiatives take place not from unbridled overall credit expansion, but largely from rechanneling of credit resources from speculative uses and from avoidable conspicuous consumption. To this end, BB is interalia contemplating engaging with Civil Society Organizations (CSOs) and others representing the broader civil society in fostering our traditional social attitudes and values of disposable income based consumption and predominantly equity based investment; so as not to be afflicted by boom bust cycles of credit bubbles familiar in advanced Western economies.

I begun with mention of favorable growth and employment outcome of our financial inclusion approach; let me mention here that the stable fairly robust economic growth levels have been sustained with substantially lower FDI inflows than in our South Asian neighbors, and we are ahead of our higher income neighbors on many counts of social development indicators.

Let me conclude here with thanks for your patient attention, awaiting your queries and comments.

Rio + 20 Corporate Sustainability Forum

A Changing World: Business As Unusual

Towards new post MDG global compact linking Sustainability and Socio-economic

Development goals: possible Bangladesh position in RIO+20 global dialogue

17 June, 2012

9.00 am-12.30 pm

Windsor Barra Hotel, Rio de Janeiro, Brazil

Plenary Discussion 2

Although socio-economic development indicators of Bangladesh are improving steadily, poverty incidence is still high and the country is some way behind her regional neighbors and the broader world in human development index. We cannot therefore afford to compromise the imperative of faster economic growth and inclusive social development with attempt at overambitious elitist environmental goals. In the RIO+20 global dialogue for a post-2015 framework Bangladesh may consider advocating some variant of the so called 'hybrid approach'. We may suggest adoption of two separate sets of (a) Socio-economic development goals, and (b) 'Green Growth' Environmental Sustainability goals; *with the Socio-economic goals taking priority over Sustainability goals in low income developing economies like Bangladesh.*

For low income developing countries the Socio-economic development goals will be the minimums to attain or exceed; but because of their severe constraints in resources and knowhow, the Sustainability goals will be benchmarks to make progress towards, but not necessarily to fully attain or surpass. Developing low income economies should be demanding strongly for separate mechanism of transfer of resources and knowhow from developed economies in pursuit of the Sustainability goals. New 'carbon tax' and other levies on 'polluter pays' principle will have disproportionately high negative economic growth impact on low income economies; they will need to be protected by deferral of paying such taxes/levies, perhaps by a

couple of decades or so. Unlike in case of MDGs, some part of the onus of realizing the post-2015 sets of Socioeconomic and Sustainability goals may be placed with the corporate private sector including the Trans National Corporations (TNCs), as their Social and Environmental obligations in the SR/CSR framework. To this end, the ICC and other global forums of private sector businesses may be drawn into global dialogues, eliciting concrete commitments of actions and resources. *Attempts by developed country groups of abusing SR/CSR as trade restriction tools against developing countries must however be vigorously resisted. [There are vast potential gains to be reaped in global stability and environmentally benign equitable inclusive growth from mainstreaming of Social Responsibility in corporate ethos and objectives of businesses.* Modalities of engagement of corporate business sector in attainment of Socio-economic development and Environmental Sustainability goals remain to be worked out; proactive promotion and support in innovating environmentally sustainable, climate change adaptive production technologies in agriculture and manufacturing can figure importantly among those.

In Bangladesh, we at the central bank have spearheaded mainstreaming of CSR in financial sector corporates, for them in turn to influence non financial real sector corporates into embracing CSR obligations. We have also issued 'green banking' guidelines equipping banks to make financing decisions based on prior environmental appraisal of investment projects. Concessional refinance support has been introduced for banks against their financing of environmentally beneficial projects, including renewable energy (bio-fuel, solar etc.) generation, effluent treatment, and adoption of more energy efficient emission minimizing production techniques.

Addressing environment and climate change issues with CSR funds: Experience from Bangladesh

Management and Resources Development Initiative (MRDI), with the funding of Bank Alfalah made provision of safe water for 355 families of a remote village in the mangrove forest Sundarbans by digging ponds. This will improve health condition of people, particularly that of women and children. MRDI distributed eco friendly oven among the families of the same village with the funding support of Midas Financing Limited.

This aims to minimize carbon emission and save trees from being used as firewood for cooking. Green World Communication is operating a

beach cleaning program in Cox's Bazar along the world's longest beach with the financial assistance of Banglalink, a mobile phone operating company.

Al-Arafah Islami Bank distributed solar energy panel among 1,100 families amounting 50 kilowatt of electricity in a remote village of northeastern district of Hobiganj. Islami Bank and Jamuna Bank Foundation operated tree plantation and sapling distribution programme in eleven districts of the country. HSBC provided climate awards to different companies in green business entrepreneurship, climate change mitigation and green operations categories. The initiatives included energy saving technology in garment manufacturing, green brick project, reducing energy consumption, heat/carbon emission, water and paper recycling and waste management.

In the non-banking sector, Rahimafrooz, YKK, Chevron, Unilever, Grameenphone, Lafarge Surma and Coca Cola provided CSR funds for tree plantation, sapling distribution and beach cleaning.

Towards Bangladesh at 50: Financial Sector Resilience-Issues and Prospects

Organized by: Dhaka School of Economics

6 October, 2012

10:00 am

Diploma Engineers' Auditorium, Kakrail, Dhaka

Bangladesh will reach 50 years of age in less than a decade from now. It is a timely initiative of the Dhaka School of Economics and the Young Economists Association to hold this seminar series to take stock of where we are on the path to where we want our economy to be by then.

The vision for Bangladesh at 50 in GOB's Perspective Plan is of sustained stable inclusive growth lifting the economy out of lingering poverty onto middle income country group. The longer term goal is of course of emerging as a prospering advanced nation fully integrated with the global economy, by another 2-3 decades. Our macroeconomic trends are broadly on course towards attainment of these growth visions, even amid the slowdown in global economy since the global financial crisis.

Much of our growth related new investments will have to be attracted from abroad, heightening our financial sector's exposure and vulnerabilities to market volatilities in the global scene. In step with rising external exposures, our financial sector will need to build up and bolster resilience against shocks from perennial volatilities and instabilities of the international markets. Besides shocks of external origin, there are the also the demand and supply shocks of domestic origin to build up resilience against, particularly as the market based Taka Interest and exchange rates may move in adverse directions.

It would be pertinent to begin with brief recap of the background. Our financial sector became almost entirely state owned after liberation, dispensing directed loans at dictated interest rates. Exchange rates were also administratively prescribed. This regime left banks with little choice in credit risks to take up, and little in market risks to worry about. Over decades this has gradually transformed to a market based financial sector, under Bangladesh Bank's (BB's) guidance and vigil. By

nineteen eighties local and foreign private sector banks started coming on the scene; lending and deposit interest rates were freed up early in the decade of nineteen nineties; credit priced according to fund costs and borrower risk profiles phasing out directed lending. By mid nineteen nineties Taka was declared fully convertible for current international transactions; greater flexibility was brought about in exchange rate setting with a view to protecting external competitiveness. Restrictions on inflows and outflows of non-resident owned capital were done away with, except in short term Taka money markets. Transition to full market based flexibility of exchange rate of Taka in May 2003 marked the culmination of the liberalization processes.

The long sequence of major institutional and market reforms meant increasing range and complexity of risk exposures of our financial market participants, heightening vulnerabilities to domestic and external shocks. The traditional credit risk exposures to clients turned more complex with increasing external transactions, bringing in exposures also to their counterparties abroad; growing external transactions also entailed increasing credit and payment settlement risk exposures to correspondent banks abroad. Interest and exchange rate flexibility brought in market risks from rates volatility, interalia heightening liquidity risks from asset liability maturity mismatches. Operational risks of procedural glitches, frauds, forgeries, money laundering and regulatory breaches kept rising with growing complexities of financial transactions; technology risks from IT usage in coping with the complexities add to the operational risks.

Unless deftly managed and supervised, the slew of risks enumerated above can bring down banks and financial institutions, particularly in adverse macroeconomic or market conditions, severely undermining their solvency and liquidity. Examples of such institutional collapse are far from rare in financial history. Such institutional collapse can trigger systemic breakdown contagion to other institutions with exposure to an afflicted one. In the run up to the recent global financial crisis, aberrant motivations led many banks and financial institutions in advanced Western markets to misuse derivatives and other risk mitigation products for quick speculative gains. Troubles from resulting massive risk buildups in toxic assets beginning in a few large institutions spread quickly into others with exposures to these, bringing the entire global financial system to the brink of collapse.

In steering the sequence of the major market reforms mentioned above, Bangladesh Bank (BB) remained mindful about timely phasing in of appropriate prudential (capital adequacy, provisioning against asset impaired assets, liquidity, etc.) requirements and risk management practices; to build up and preserve necessary resilience against possible shocks from upcoming newer risk exposures. Credit risk weighted (Basel-I) capital requirements were introduced in the nineteen eighties, alongside new asset classification and provisioning requirements broadly in line with going international practices. Following introduction of market based flexibility in interest rates and exchange rates of Taka, BB supervisory staff teams worked together with commercial bank staffers in drawing up a set of guidelines for management of core risks in banking (credit risks, asset and liability/ balance sheet risks, foreign exchange risks, internal control/compliance risks, money laundering risks) in line with going international practices. These were introduced in 2003 as minimum required standards for banks, with BB's onsite and offsite supervision monitoring compliance. These guidelines have undergone further subsequent revision and updating, and a new set of guidelines for managing IT risks were issued in 2010. In line with global developments in financial sector regulation, the credit risk weighted Basel I capital adequacy requirements in Bangladesh were replaced in 2010 by new Basel-II capital adequacy requirements weighted also for market risks and operational risks, besides credit risks. Heightened post global crisis concerns for financial stability has led to recent further revision of global best practice standards for capital adequacy and liquidity; the new Basel-III capital and liquidity framework seeks to enhance the level and quality of capital with higher emphasis on common equity in tier-I capital. The Basel III framework also introduces new leverage, liquidity coverage and stable funding coverage ratios to be maintained. Preparatory work for Basel III implementation in Bangladesh financial sector is ongoing, for full implementation by the 2018 deadline or earlier.

Heightened concern for financial stability following the global financial crisis has also brought into widespread usage the Stress Testing of resilience of financing institutions against probable shocks from adverse macroeconomic or market conditions. BB introduced quarterly stress testing routines in banks from 2010, to assess vulnerabilities of their capital adequacy and solvency in stress or shock scenarios. Stress testing guidelines issued by BB in April 2010 were updated in February 2011. Staffers in our banks and in BB supervision departments trying out stress testing exercises in our banks and in BB's supervision

departments are at relatively early stages of learning curve, as work in progress. For some months now, onsite and offsite supervision set ups in BB are undergoing comprehensive overhaul and revamp; interalia including creation of a new Financial Stability and Integrity Department. BB's sustained, intensive thrust on motivation and training of supervisory staff is emphasizing supervision work in well coordinated inter-departmental team approach rather than each department working separately as silos. BB's supervisory reports are now more open for public information. Earlier, annual Supervision Reports used to be prepared solely for transmittal to Government. Following international practice, these are now being made public as Financial Stability Reports.

Time now to look at how our financial sector has fared in terms of resilience and stability under BB's evolving supervision approach outlined above. Since liberation the financial sector has grown several-fold in line with sustained steady economic growth. To mention just one banking sector indicator as illustration of the spectacular growth, credit and investment assets of the banking system totaling a puny Taka 7.07 billion in December 1972 stood 654-fold higher in December 2011, at Taka 4626 billion. Number of banks, and number of bank branches have likewise increased manifold; reaching out further with off-branch financial services to excluded population segments with the help of mobile phone/smart card technologies. Because of appropriate regulatory and supervisory attention on the expanding, developing financial sector; its stability has over years been proven to be quite robust amid episodes of regional and global crises like the East Asian currency crisis of mid nineteen nineties and the global financial crisis of 2008-2009. In both these crises our financial sector remained solvent and liquid, in position to help out the real sector rather than needing any bailout for itself. Institutional failures in our financial sector have remained relatively rare. In more than four decades since liberation, a joint venture private bank and two non bank financial institutions, all of these small sized, ran into asset quality and solvency problems due to weak management and governance; needing BB supervised restructuring. In another episode the Bangladesh branch of an international bank had to be closed down and restructured due to irregularities abroad, despite unimpaired solvency of the local operations. None of these four episodes of BB guided restructuring involved any loss for depositors, nor did these involve any publicly funded bailout. The episodes did not raise systemic stability concerns as exposures of other market participants

to the small sized afflicted institutions were not large. Fallouts on financial sector from two stock market price bubble collapse episodes of 1995 and 2010 were likewise limited and easily contained.

As of now, the 11 percent overall risk weighted capital base of our banking sector exceeds Basel II regulatory requirement. Non-performing loans as percentage of total assets are at single digit levels, liquidity stresses arising from unduly high advance deposit ratios in some banks last year have eased off. Stress testing exercises conducted by us and by WB-IMF financial sector assessment missions have assessed Bangladesh's financial sector as resilient against moderate shocks. This fairly reassuring overall view does not however mean that we now have no issue in financial sector stability and resilience to be concerned about. The overall picture masks considerable variation in capital adequacy and solvency positions between bank groups, with foreign banks maintaining capital cushions well above prescribed minimum and local private sector banks generally meeting requirements but state owned banks falling well behind in asset quality and capital adequacy. Even in local private sector banks the reported low nonperforming loan levels are due in part to somewhat looser local loan classification and provisioning requirements relative to international best practices. On the whole our financial sector continues suffering from (and to some extent sharing) the general deficiencies of local business culture in respect of corporate governance and financial disclosures. Although not serious immediate threats to institutional resilience and financial stability, these deficiencies limit capacities of our banks in forging strong, deep relationships in international financial markets to attract investment inflows in volumes needed for realizing the nation's growth aspirations. The recent BB revision of instructions on loan classification, rescheduling and provisioning are intended to address this shortcoming, by aligning our local standards with international norms. BB intends to work further with other regulatory authorities towards faster upgrading of corporate governance and disclosure practices in the overall business environment both in the financial and real sectors. Strengthening BB's supervisory oversight will continue to remain a high priority, including specifically on risk management, corporate governance, internal control and internal audit in banks. Exemption of state owned banks from some of BB's supervisory empowerments of Bank Companies Act stands in the way of effective supervision of these banks. Unless this differential treatment is done away with, management weaknesses from insufficient accountability are likely to linger in the state owned banks.

The discussion thus far has focused on regulation and supervision based bolstering of financial sector stability, but this stability also depends on macroeconomic balance and stability, domestic and global. The sustained stable growth of Bangladesh's economy owes largely to her balanced macroeconomic policies with cautious, responsible monetary and fiscal stances. Negative spillovers from persistent macroeconomic imbalances in large globally dominant advanced economies were the main causes of collapse of financial stability in the global crisis. Forums of global authorities (like the G-20) are yet to make significant headway in reaching any agreement on safeguards to dissuade larger economies from creating global imbalances by pursuing lax domestic policies; particularly because these forums are more preoccupied with finding ways out of the lingering economic slowdown triggered by the crisis. But revamp of financial sector regulation and supervision will not by themselves be sufficient to ensure global financial stability if absence of meaningful reforms in the global economic order continue permitting larger economies pursuing lax policies with negative spillovers on global macroeconomic balance and stability.

Redefining central banking: Financial Stability, Early Intervention and Crisis Preparedness

Organized by: Toronto Centre, Canada

27 June, 2012

Financial sector supervision for upholding financial stability has been a longstanding traditional central banking responsibility, although in the later decades of twentieth century this got shifted to separate authorities in some countries. The global financial crisis of 2008 brought back into focus the interrelated nature of monetary and financial stability and the need for closely coordinated supervision of both. Wherever this separation took place, the central banks have got themselves reengaged in financial stability issues after the global crisis. I see this more as a return back to, rather than as redefinition of traditional central banking.

Bangladesh did not go for separation of monetary and financial sector supervision authority, both rests with Bangladesh Bank (BB), the country's central bank. Our financial sector with its limited, regulated external exposure was virtually unaffected by the global financial crisis, remaining solvent, liquid, and free of contagion from toxic assets.

Safeguarding of financial stability remains nevertheless at forefront of BB's priorities. Alongside supporting ongoing market development, we are continually upgrading our financial sector regulatory and supervisory structure, practices and capacities in line with evolving local context and international best practices. Basel II capital regime implementation has strengthened risk focus in financial sector management and supervision; work towards phasing in of the Basel III modifications is in progress.

Basel III liquidity coverage requirements are soon to be introduced, following completion of preparatory exercises. Stress testing routines have been introduced as mandatory practice in banks, to identify and address vulnerabilities. BB's prudential regulations and onsite examination/offsite supervision procedures and practices are also now risk focused, in line with international best practices recommended by Basel Committee (BCBS).

Supervisory CAMELS rating exercises and Early warning systems at BB maintain vigilance on risk management, corporate governance and internal control processes and practices in the financial sector. A problem bank unit at BB's Offsite Supervision Department oversees restoration of weak banks to health.

BB's supervisory departments are increasingly focusing on consolidated supervision of banks/financial institutions and their subsidiaries, as also on closer contact and information exchange between host country and home country supervisors for effective supervision of banks with branches/subsidiaries across borders.

A new Financial Stability Department has been created in BB for focused oversight of systemic stability related issues, taking over from the offsite supervision department tasks like conducting of stress tests and forward looking assessments of banks. Creation of contingency planning and crisis management structures are also underway. Efficacy of BB's financial sector supervision is evidenced by relative rarity of bank/finance company failure episodes, four in as many decades since independence. In all these cases BB restructured the failing institutions into viable ones without involving any fund of its own and without causing loss for depositors and other creditors.

Nonetheless, BB is not complacent and is fully aware of gaps and weaknesses in capacity of coping with existing and upcoming challenges, including impacts of fiscal and other macroeconomic imbalances of domestic and external origin. Accordingly, we are keenly pursuing bolstering of defenses against financial instability by continual upgrading of BB's empowerments and capabilities in forward looking supervision. Bringing up teams of our supervisory staff in training events at centers of excellence like this one in Toronto Center is part of these ongoing efforts.

Worthy as the global initiatives of strengthening financial stability focused supervision are, I doubt if these will be enough to avert future recurrence of instability, unless we reorient the ethos and objectives of financial markets and institutions towards socially responsible directions; seeking longer term gains from inclusive financing of all productive initiatives of all population segments instead of looking for quick gains from speculative activities.

In absence of this reorientation, even financial sectors in developed advanced economies are failing to respond to financing needs of small businesses including startups of creative, innovative entrepreneurs,

creating financial exclusion and prolonging the post global crisis economic slowdown.

At BB we have chosen to take catalyzing role in reorienting our financial sector's goals and ethos in socially and environmentally responsible direction, guiding the sector in mainstreaming CSR in corporate goals and objectives and launching a comprehensive well orchestrated financial inclusion campaign in which banks and financial institutions are participating with spontaneity and enthusiasm.

This is meaningfully helping attainment of the inclusive growth and poverty eradication goals of our government's near and longer term national development plans; by upholding healthy output and employment growth in Bangladesh economy even in the backdrop of ongoing global slowdown.

I would see the spread of similar catalytic role of other central banks in promoting socially responsible financing as a true redefining of central banking.

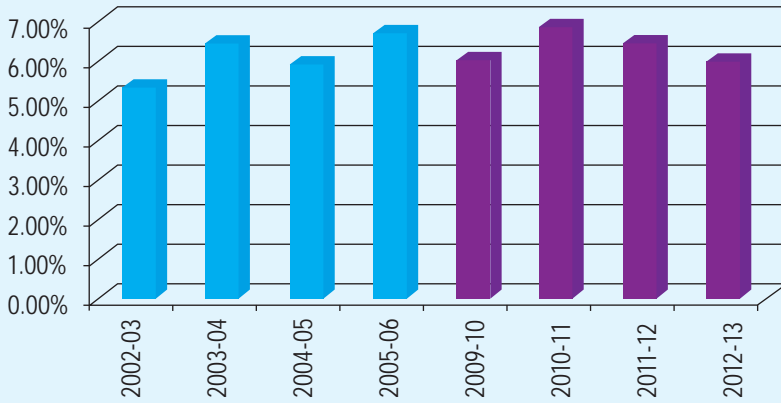
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10	eMPPmlti Rtb 500 tKml Uvkvi mekl FY KgmPi Avl Zrq mjeavfVmx eMPPml mSLv	G ai tbi tKrtbr t wU jvBb nQj bv	6,96,000	2009 mvtj Pjynl qv G atgi Avl Zrq c0gerthi gtZv Kml FY cvl qvq eMPPml iv cKZB DcKZ ntQb Ges Zti Rxb grtbi lci BuzepK cfve cotQ FY cvl qv eMPPmlti gta Dti LthM Ask bvix K.I.K	
	mekl FY KgmPi Avl Zrq eMPPmlti Rtb meZiYKZ FY (tKml Uvkvi)		962		
11	Avl vob wbfP dmj Prtl tiqmwZ mj nvti meZiYKZ FY (tKml Uvkvi)	G ai tbi tKrtbr FY KgmP nQj bv	228	MZ B A @Qi (2010-11 l 2011-12) G FY meZiY Kiv nq BtZigta Gme ctYi gti AvtMi tPtq AtbKUVB w wZkxj Zv J ti Kiv hvatQ	
12	K.I.tKi Rtb tLjv e'vSk nmvtei mSLv	G ai tbi e'vSk nmve tLjvi tKrtbr KgmP nQj bv	96,74,000	K.I.K l nZ witi tK 10 Uvkqv e'vSk GKuDu tLjvi mthM Kti t'qv ntqtQ Gme nmve tLjvi gva'ig t'k eo aitbi Aw R ASlF nqtQ A w ecj mSLK grbtK e'vSkS tmevi Avl Zrq Avbr mae ntqtQ	
13	mrgwRK wbi vEv teobvi Avl Zrq tLjv e'vSk nmvtei mSLv		35,62,483		
14	g e'vSkS Gi Avl Zrq tLjv e'vSk nmvtei mSLv		2,24,719		
15	200 tKml Uvkvi cui tekeVUe cptA qb atgi Avl Zrq A qb (tKml Uvkvi)	G ai tbi tKrtbr ag nQj bv	112.45	2009-10 A @Qi Pjynl qv G atgi Avl Zrq RjvB 2013 chSl 16wU e'vSk/Aw R c0Zvrtbi gva'ig 112.45 tKml Uvkvi A qb Kiv ntqtQ, hvi gta 45 kZvsk tmSi kw I 27 kZvsk extqMim c'vU LtZ A qb Kiv ntqtQ	
16	GmGgB FY meZiY (tKml Uvkvi)	-	1,77,016 (2010-12)	Kgms vb mto l bviX tlgZvrtbi jti esjvt k e'vSk GmGgB LtZ A qrtbi lci i Zti vC KitiQ 2010 mvtj 53,544 tKml, 2011 mvtj 53,719 tKml Uvkvi Ges 2012 mvtj 69,753 tKml Uvkvi GmGgB FY meZiY Kiv nq Pjw 2013 mvtj GmGgB FY meZiYti jti grlv wbaY Kiv ntqtQ 74,186 tKml Uvkvi hvi weci xZ gP 2013 chSl meZiY Kiv ntqtQ 19,352 tKml Uvkvi, hu jti grlv 26 kZvsk	
17	GmGgB LtZ cptA qb atgi Avl Zrq mjeavfVmx bvix Dti v'vvi mSLv	-	8228	GmGgB LtZi Dbqb grtbB bvix Dti v'v'v Mvb G KviY GmGgB LtZi cptA qb atgi 15 kZvsk A tKej grlv bvix Dti v'v'v i Rtb eivl ivLv ntqtQ	
	D3 atgi Avl Zrq bvix Dti v'v'v i AbKti A qb (tKml Uvkvi)		626		
18	bZb e'vSk tcb	-	9	Rp 2013 chSl t'k KvhPZ 56wU e'vstKi kvLvi mSLv wotqtQ 8427wU MZ mto Pri e0ti (2009-13) 1527wU bZb e'vSk kvLvi tLjvi Abtgr bti qv ntqtQ	
	e'vSk kvLv m'utviY (bZb kvLvi mSLv)		410		1527
	Kml/GmGgB kvLv		G ai tbi kvLv tLjvi Abtgr b ti qv nqib		253

t bs	KgRvtÊi weiq	A @Qi 2003-06	A @Qi 2010-13	gšë
19	Wlqs G'viti A'tgU Gi msL'v	119	409	eZ@vrb we't k' G. tPA nvDRi mvt G t'iki e'vsK,tjvi Wlqs A'viti A'tgU KvhKi itqtQ 936wU, hvi gta eZ@vrb miKvtii MZ Pri eQti Abfgw Z Wlqs A'viti A'tgU i msL'v 409wU
20	we't tk G. tPA nvDR tLvjvi Abfgv' b Gi msL'v	G. tPA nvDR tLvjvi Abfgv' b t' qv nqub	62	MZ Pri eQti evsj vt' iki 23wU e'vsKtK we't tk 62wU G. tPA nvDR tLvjvi Abfgv' b t' qv nqtQ, hvi gta 26wU G. tPA nvDR BtZvgta' Kvr' i i' Kti tQ
21	Ktc@iU mygmRK vge xZv (mGmAvi) KgRvtÊ e'wqZ At' P cmi gY (tKwU UrKv)	-	812	mGmAvi Kvh' gtK gj e'vsKs Kvh't gi Ašif@ Kiv nqtQ mGmAvi Kvh't gj 2008 mvtj thLvtb e'q nqtQ gvl 41 tKwU UrKv tmLvtb 2012 mvtj e'q nqtQ 305 tKwU UrKv A'@ cUP eQti e'eatb GLvtZ e'q tetotQ mvZ_Y
22	MlnK tmevi gvtbvqtb	tKvtbv mjbw' @ KvWtgv nQj bv	MlnK t'@K' s (mAvBucim) t'vcb Kiv nqtQ Aw' R tmev tciZ tKvtbv Aw' thM_vKij 16236 b=ti tdb A_er bb.cipc@ bb.org.bd b=ti B-tgBj Kti Aw' thMkvi mY DcKZ n't'Qb	mAvBucim mvi ci t' t'KB tgvBj tdb, tUvj tdb, B-tgBj I WvK'thm c@Zw' b Aw' thM Aw'tQ mAvBucim tZ GKwU c_K nUj vBb @162360 Pvjy Kiv nqtQ e'vsKs tmevi gvtbvqtb GB nUj vBwU BtZvgta' LpB dj c@n-c@ymYZ nqtQ
23	Mlb e'vsKs	tKvtbv mjbw' @ KvWtgv nQj bv	Mlb e'vsKs bmZgv v Ges tKSkj MZ KvWtgv c@qab Kiv nq evsj vt' k e'vsK Qvt' t'vcb Kiv nqtQ t' iki enEg tmjvi c' vtbj, hvi gva'tg evsj vt' k e'vsK, c@vb Kvh' tgi mKj vbi vEv ewZ Rj tQ	AvSR@ZK c't' t'ci mvt wj t' tL e'vsKs e'e' vq Mlb Z_v cmi tekevUe e'vsKs avi Yv Pvjy KitiZ evsj vt' k e'vsK MZ 27 tde'qvmi 2011 Zwi tL mvK' pvi Rwi Kti Mlb e'vsKs i' ayt' iki Drc' b, e' emv Ges Ab' vb' Aw' R KgRvU' t'KB c' f' weZ Kti bv, cmi tekt' KI wech' t' qv niZ t' t' K i' q' v KitiZ cvti
24	tK' t' qv e'vsK wWvUvBtRkb	2003 mvtj tmUvj e'vsK t' s' t' mbs c@R± (mmeGmic) Gi Kvr' i i' ntj I Gi er' l'vqb KvR tZgb AMMvZ nqub	tbU qmKs, BvUt' t' bU, G'Uvi c@BR ni tmm' c-mbs, e'vsKs A' w' c-Kkb, G'Uvi c@BR WUv I q' vi nDR, Btj KUvbK W' vktew', B-tU'Uvi s I B-vi Utg'Umn c@q c' p' m' k' u' m' c' u' i' q' vi er' l'vqb Kiv nq	MZ Pri eQti e'vsj vt' k e'vsK vbtRtK GKwU Z_c@h' s' vbf' c@Z' v' b' v' m' t' e' Ztj ai tZ mg_@nqtQ

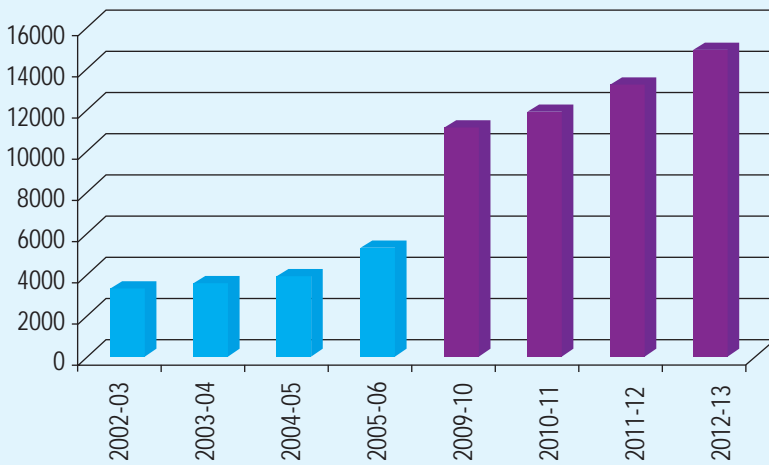
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	tgreiBj e'vskS wmmie mSL'v	-	G ch#l66 j #w#K gvb tgreiBj e'vskS wmmie Ljt'Qb	
27	wAvBie tmer	g'vbtqj c#uZtZ c0 vb Kiv ntZv	Abj vBb wAvBie tmer Prj yKiv ntqtQ	19 Rj vB, 2011 Zwi tL e'vst' k e'vstK euj cZw#jZ wAvBie Abj vBb tmeri Avb#wbK hlv' i' nq Abj vBb wAvBie tmeri Kj vY eZ#v#b gvl KtqK tmtKtÜB wAvBie w icvU#cyl qv m#e nt'Q Gi gva'g e'vsk l Aw'K c#Zövb, t'jv Zvt' i MhKt' i nvj bWv' FYZ_ Abj vBb tcvY KitiZ cviQ Ges wBR wBR Kg®'j ntZ m#P® Kti Aw'Z FYZ_ m#Mh l KitiZ cviQ
28	dgoAMLÜ mduÜ q'vi ev'vqub	-	AvSR#ZK mS#m l gwb j Üwi s c#Ziiva Kvh® gtK Av'iv m#nsZ Kivi j #j' e'vst' k e'vstKi e'vst' k dvBb wYqj BtUuj tRY BDwbÜ w#k#vstKi mrvqZiq 'goAML' mduÜ q'vi wÜ BtZigta' q Kiv ntqtQ	G mduÜ q'vii gva'g t'iki gyt' ciPri c#Ziiva m#nRbK tj bt' b c#Zie' b (STR) Ges bM' tj bt' b c#Zie' b (CTR) ms vsl Z_ m#R msMh l w#k#Y Kiv m#e nte
29	b'vkvj tctgU mBP e'vst' k (GbwGm#e)	-	27 wWt#t, 2012 Zwi tL b'vkvj tctgU mBP (GbwGm) Dtörab Kiv ntqtQ	temi Kwii Dt' wM BtZigta' w#Z c#q wZb nvRvi GwGg l AvovB nvRvi wclGm m#BP Gi Rtb' GKK c#Ud'ig' Zwi nte Gw mKj Aw'K tj bt' bti Btj KUwbK tmlUj tgvÜi gva'g t'iki B-Kgum®K Av'iv w#v'c' , 'Z, # l Av'icY®KitiZ m#v#i Kite

t bs	KgRvtÊi welq	A @Qi 2003-06	A @Qi 2010-13	gšë
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31	wcb'wYqvj ÷'wevj wJ wi tciU@cVqb	-	2010 I 2011 wvÊK wv tciU@cVqb Kiv ntqtQ	ersjvt`ki Aw_R LvZ Af'shY I ewv'K Z_v mvgwK A_¶wZK Sak tgvKwejq KZUK m¶lg tm m=utK wv tciUw AvSRwZK cwi gUtj my uo avYv cVv b m¶lg ntqtQ
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33	mg-gj ab Dwb Zwvj (BBGd) mrvqZvi cwi gvY (tKwU UvKv)	246	434	2009 t,tK 2013 mvtj i Rp ch¶ 991wJ Kw wvÊK Ges 45wJ AvBw c¶Kt' 1752 tKwU UvKv gAj Kiv ntqtQ, hvv wv cixZ 248wJ Kw wvÊK I 21wJ AvBw c¶Kt' 434 tKwU UvKv wv ZiY Kiv ntqtQ
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35	mf¶ib timUs gvb ARB	-	ersjvt`k S&P Ges Moody's Gi `ZS; gj'vqtb h_v t'g BB- Ges Ba3 wv¶¶Fsg FYgvb ARB Kt' iQ	AvSRwZK FYgvb hvPvBKvix `wU cêZôb gvwM (Moody's) Ges ÷'vUw®GÜ cv iUm (S&P) Gi `ZS; gj'vqtb ersjvt`k Uvbr Pri eQi (2010-13) m¶sh Rbk wv¶¶Fsg FYgvb h_v t'g Ba3 I BB-ARB Kt' iQ G FYgvb t`tki A_¶wZK wv e'v, Aw_R K;Lv I e'vsk LvZi wv wZkaj Zvi wbt RK

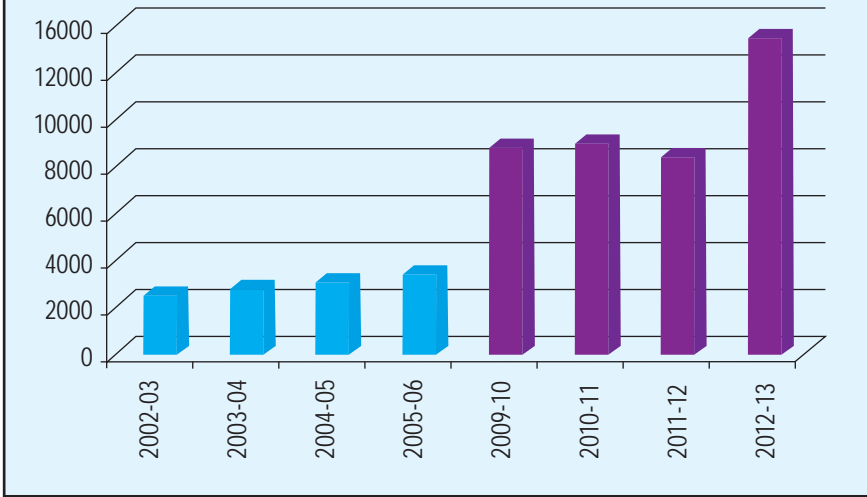
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ᠲᠢᠨᠠᠨᠠᠨ ᠴᠡᠨᠠᠨᠠᠨ (ᠠᠨᠠᠨᠠᠨ ᠴᠡᠨᠠᠨᠠᠨ)



ĕf` wkK gŷ ĩi wi Rvf©(wgwj qb Wj vi)



i Bwb (wgwj qb Wj vi)

