

বদলে যাওয়া বাংলাদেশ ব্যাংক

অগ্রগতির চার বছর
(২০০৯-২০১২)



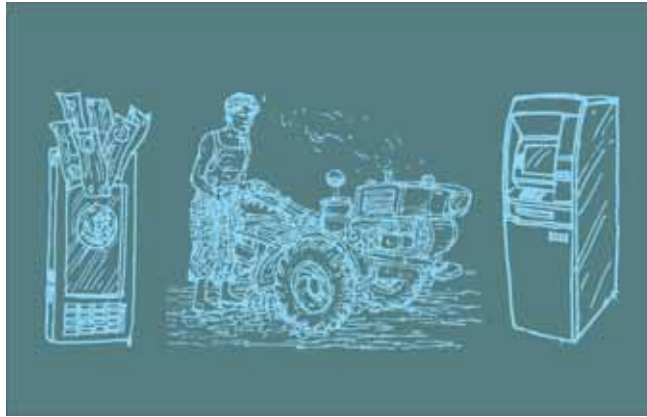
বাংলাদেশ ব্যাংক

e` t̄j hvI qv evsj v̄t` k e`vsK

AMMzi Pvi eQi (2009-2012)

এ`ত্জ হব্ ল্গ্বে এস্জ ব্ত`ক্ এ`ব্সক্

AMMIZi Pvi eQi (2009-2012)



এস্জ ব্ত`ক্ এ`ব্সক্

məúv` K
i f¼i mrvv

mnþhvMx məúv` K
Gm, Gg, i weDj nrvvb
Gd. Gg. tgvKv¼sj nK
G. Gd. Gg. Avrv` ¼vrvb

cvEj¼ w c¼qb I məúv` bv mnþhvMx
Rx, Gg, Avej¼ Kj¼ vg AvRv`
tgv bvrRg Dwi b
kvrKj GRvR
bj¼bœvi

glyeÜ

evsj vt`k e`vstKi Pvi eQti KgrvE wbtq iwPZ ðe`tj hvlqv evsj vt`k e`vsk, AMMwZi Pvi eQi (2009-12)ð kxlR eBwUi cvEij wc Awig ctowQ `we Ki tZ cvi tev bv Zte tPvL enj tqwQ ej tZ cvi tev| eZgub mi Kvti i Pvi eQi AwZ tgi i fj tMet`tki tK`tq e`vstKi Dt`vtM Ggb GKwU eB cKvk LyB Zurichen| Awig GB my`i cPóvtK `MZ RvrbB| GRb` evsj vt`k e`vstKi eZgub MfbP W. AwZDi ingvbm msk-ómKj tK ab`ev` | eBwUtK mgx I cwi kwj Z Ki tZ Gi m`uv` K I cQYZvt` i Ae`vb wbtm` tñ cksmbxq| eBwUi glyeÜ wj LtZ tcti Awig AZ`šíAvbw` Z|

GB Pvi eQti evsj vt`k e`vstK Awig th wece t`tLwQ Zvi gj- wclq KÓU GLvtb Dtj L Ki tZ PvB| cQgZt wWwRUvBtRkb `ZMwZtZ m`ubentqtQ Ges mvi v e`vskS LtZ GB Dt`vM tRvi`vi ntqtQ| wZxqZt tgevBj e`vskS`ii` Ges chwZ ntqtQ| ðtc-cvj ð e`v Pvj yntj tlv Kj v cY`ntel ZZxqZt wGmAvti i tñt i xwZgZ wece mwaZ ntqtQ| PZZt Aw`R tmevfy`Ki tY evsj vt`k e`vsk cksmbxq mvdj` jvf KitiQ| A`wZK KgrvE RbMYtK Ašif`Ki tY e`vstKi fvgKv GtKvB wewövqK| mefktl Kvti wY wGwRqvg `vcb Zvt` i GKwU wetkl KwZzj|

Gerfi Awig t`tki A`wZK cwi w`wZ m`utK`G GKwU K_v ej tZ PvB| evwvj i ivR`wZK I A`wZK gy`i j`ñ` RwZi RbK e`zeÜztKL gy`Rej ingvbi `t`kP tbZtZ; AvR t`tK 42 eQi AvtM cw`exi gvbwP`t Afy`q nq `fax I mvef`sg evsj vt`tki | eZgub mi Kvi e`zeÜz A`wZK gy` msMógi AmgvB KvR m`ubeKitiZ w`b e`tj i mb` ði jKí 2021ð ev`evqb Kti Pj tQ| GB i jKtí Ztj aiv ntqtQ evsj vt`tki A`wZi gj- Pwvj Kvk`n` nte Dbz chw` I D`Pzi cE`x | Avq-`wi`x I gvbe-`wi`x tbtg Avmte b`bZg ch`q| mevi Rb` wK`v I `f` AwaKvi wewöZ nte| e`vckfite weKwKZ nte gvbyl i mRbkxj Zv Ges m`lgZv| Z`chw`i mRbkxj e`envti t`k ntq DVte m`tebigq ÓwRUvj evsj vt`kò| Gfite Dbq Abi mgw`x i behv`vq 2021 mvtj i gta` evsj vt`k cwi YZ nte GK ga`g Avtqi t`tk|

AtbK P`vtj Ä mvgtb wbtq 2009 mvtj i 6 Rvbgwi eZgub mi Kvi hv`v`i i` Kti | ZLb AvšR`wZK A`t`b Pj wQj A`wZK m`u I g`v | Lv`cY` I Ryj wbm n me

aitbi ctY'i `vg evouQj | GB m¼U tgvKvtejvi Rb" eZgVb miKvi MVtbi
ciciB ii" nq GK gnv KgñÁ | GB KgñÁi ga" w`tq ¶zav-`vii`gý, mlyx,
mgx, kwišcY©I wWwRUvj evsj vt`k Mto tZvjvi j t¶¶" GB Pvi eQti w`b e`tj i
mb` I wWwRUvj evsj vt`k cŰZövi me wettq mRvM `wó ti¶L miKvtii bwiZ-
wba¶K gnj Zvt`i MpxZ wmxvšI ev`evqtb wbišfi cwi kŰ Kti PjtQb | Avi GB
cŰvm t`tK cŰBi cwi gvYI Kg bq | ifcKtí tNwLZ A½xKvi ev`evqtb kZfvM
mdj Zv AwRZ bv ntj I mvdjt`i ct_ AMŰvT v Ae`vnZ itqtQ | `enkK I Af`šlixY
bvbv AwfNvZ mŰEj | ifcKtí i `cæev`evqtb i j ¶¶" t`tK RbtbT x tkL nwmvbi
miKvi wP;Z nqub | Zte, `cæitYi G c_ gmY bq | gvI Pvi eQti gta" me
mgm`v `t Kivl mæe bq | tm tŰ¶¶tZ miKvi mgm`v t j vi AMŰaKvi wetePbvq
Dchý bwiZ I tKškj MŰY KitQ | mvgwóK A_¶wZK w`wZkxj Zv eRvq ivLv,
miKwi I temiKwi LvZ wewtqvm ewx Ges D`PZI AšfŰE gj-K cŰx i tmvctb
AvtívN Y Kivi Rb" miKvtii e`vcK KgRvE Ae`vnZ itqtQ | Gme KgRvE
evsj vt`k tK mgw`x i ct_ GwMtg wbt`Q | 1971 mvtj gnvb gny`htx i ci h`weaY`I
evsj vt`tki A_¶wZK AMŰwZi mæebv wettq Awakvsk AvšRwZK A_ŰwZwef`i
mskq wQj | t`kwJ ZLb ŰZj wewxb Swó Ges ŰDbqtb i ci x¶wvwiŰ wntmte Kcwi
`wó AvKI ¶ Kti | 42 eQi ci AvšRwZK A½tb evsj vt`tki A_¶wZK I mvgwRK
Dbqtb cksmZ nt`Q | c`w`extZ evsj vt`tki mæšb AtbK tetotQ | AvšRwZK wewfboe
ms`v evsj vt`tki A_ŰwZi GB AMŰvT vtK weivU ARŰ etj AvL`wqZ KtiTQ |
ms`v t j vi miKvtii A_¶wZK e`e`vcvbi cksmv KitQ | evsj vt`k tK GKwJ Acwi
mæebvi t`k wntmte t`Lv nt`Q | wettk; evsj vt`k GLb Dbqtb i tivj gtwJ wntmte
wetePZ |

wek! A_¶wZK g`v mŰEj | t`tki A_ŰwZ AvR `p Ae`vrb itqtQ | mvgwóK
A_ŰwZi cŰZwU mPK BwZevPK avivq AvtQ | Ab`vb" weKvkgvb I Dbqtbkxj
A_ŰwZi mvt_ Zvj wgvj t q evsj vt`tki A_¶wZK cŰx i MwZ Ae`vnZ itqtQ |
`xN¶gqv` cŰx ARŰ evsj vt`k GLb wettk; cĀg kxl ¶`k | MZ Pvi eQti Avgiv
Mto 6.22 kZvsk cŰx ARŰ KtiwQ | eZgVb miKvi `wqZ; MŰtYi ci 2008-09
A_ŰQti mštkwaZ evtRtUi cwi gvY wQj 88 nvRvi 64 tKwJ UvKv | Pj wZ 2012-
13 A_ŰQti i gj- evtRU tmLvrb wŰ tYi tenk teŰo `wotqtQ 1 j vL 91 nvRvi 738
tKwJ UvKv | mEi I Avki `k tK miKvtii ewl ¶ Dbqtb evtRtUi cŰq kZfvM
`eŰ`wkK FY I Abývrb i ci wbf¶kxj wQj | mvrwZK eQi t j vtZ Dbqtb evtRtU
G wbf¶Zv GK-ZZxqvstki wbtP tbtg GtmTQ | evsj vt`k Zvi tj bt`b fvi mvtg`i
Pj wZ wnmvte DŰE ARŰ Kti PjtQ | Gi gvtb, evsj vt`k GLb Zvi i Bwv Avq Avi
Avg`wv e`tqi e`eavbUv tgvUvZ m¶¶g ntqtQ | MZ Pvi eQti i Bwv LvZ Mo Avq
ntqtQ 19.8 wewj qb Wj vi | tgvU A¼ i Bwv AvtMi miKvtii GKB mgtqi tPtq
2.8 ŰY tetotQ | i Bwv i cikvcwK Avg`wv e`qI ntqtQ Mto 28.8 wewj qb Wj vi |

2007-08 mvtj i Bwmb Avq wQj 14.1 wej qb gwK Wj vi Avi Avg`wmb e`q wQj 19.5 wej qb gwK Wj vi | 2011-12 mvtj Z`bvqj-K Ae`vb ntjv i Bwmb Avq 24.2 wej qb gwK Wj vi Ges Avg`wmb e`q 35.5 wej qb gwK Wj vi | i Bwmb-Avg`wmbi GB wekij Fij DgB c`vY Kti evsj v`tki A_`Bwmbi m`gZv| Pvi eQti 20 j`q 40 nvRvi Rbkw³i we`tk Kgms`vb ntqtQ, hv AvtMi miKvtii GKB mg`ti tPtq w`_tYil tenk| GB Pvi eQti tiwgU`vY Gtm`Q Mto 11.3 wej qb Wj vi | 2012 mvtj tiwgU`vY Avtq bZb tiKW`Kti`Q evsj v`k| H eQi tiwgU`vY Gtm`Q 14.2 wej qb Wj vi | `et`wkK gyti wi Rvf`G eQtii gv`PP`i i`ZB 14 wej qb Wj vtii gvBj dj K AwZ g Kti`Q| eZ`vb miKvi `wqZ; Mh`Yi c`v`vtj 2008 mvtj wi Rvf`wQj 5.7 wej qb Wj vi | gj`_`wZi GK At`i mnbxq gv`vq weivR Ki`Q| Lv`-e`-; evsj v`k GLb `qsm`u`Y` Kul`Z Drcv`bkj Zv ep`i dtj evsj v`k Lv` `c`q `qsm`u`Y`Zv AR` Kti`Q| 2007-08 mvtj Lv`k`m`i Drcv`b wQj 3.11 tKwU tguUK Ub Ges 2011-12 tZ Zv te`to nq 3.52 tKwU tguUK Ub| Af`Sli`Y Pwn`v wguU`q Avg`i Lv` gRy cwi`w`Zi fvtjv i`tq`Q| mvgwM`K Pwn`v w`qS`Y evsj v`k e`vsK mshZ gy`b`wZ c`v`q Ki`Q Ges miKvi I evtRU ev`evqtb ZvtZ mg`_`w` i`tq`Q| Drcv`bkj Lv`Z, we`tkl Kti tgq`w` w`k` FY I GmGgB FY c`v`n ep` I Zvi m`ze`envi w`w`Z Kivq t`kR Drcv`b ep` cv`"Q| Gme c`t`c` gj`_`w`Z c`kgb I D`PZi c`ep` AR`b BwZevPK fvgKv ivL`te etj Awg Avkv KivQ|

tUKmB Av`_mvgwRK Dbq`tb ch`y` e`envtii weK`i tbB| ZvB eZ`vb miKvi 2021 mvtj i g`ta` OmwRUvj evsj v`k` k` Movi j`q` w`ba`Y Kti`Q| GB Pvi eQti miKvtii MpxZ c`t`q`ci Kvi`Y t`tki Z`_`ch`y` Lv`Z bxi`e wece mvaZ ntqtQ| e`vsuKs LvZmn mKj A`_`wZK KgRv`E Z`_`ch`y`i c`q`M w`w`Z Kiv ntqtQ| w`wRUvB`Rk`tb evsj v`k e`vsK th At`bK `i GwM`q`Q, Zv GB eBwU`Z m`y`i fvt`e c`Z`dij Z ntqtQ| evsj v`k e`vsK e`vsuKs Kiv`g, w`b`q`M, tU`vi c`v` qv-meB nt`Q Abj vB`tb| B-e`vsuKs Gi ci Gtm`Q B-Kgvm` Pj yKiv ntqtQ AtUvt`gtUW w`Kqwi s nvDR, Btj KU`bK dv`Um`U`Y`dvi, b`v`k`bvj t`ct`g`U m`BP| c`q` 50 j`vL gvbly tgevBj e`vsuKs m`ze`av Mh`Y Ki`Q| Gfvt`e G`_`tZ `vKtj A`i f`iel`tZ mw`Z`B Avg`i i` t`k mvgwM`K fvt`e w`wRUvj evsj v`tk cwi YZ nte|

GK K`_`vq, t`tk w`w`b`q`M, Drcv`b, i Bwmb Avq, Rbkw³ i Bwmb I tiwgU`vY Avq te`to`Q| e`vcK Kgms`vb ntqtQ| eZ`vb miKvi i`i` t`_`t`KB mte`PP AM`naKvi w`_`tq`Q M`gxY I Kul. LvZ`K| Kul. Drcv`tb i`aykm` LvZ bq Ab`T`I e`vcK AM`wZ mvaZ ntqtQ| M`gxY Rxe`tb Kul. LvZi evBti me ai`bi KgRv`E MwZkxj Zv miv t`tk GK epr evRvi I kw³kvj x Pwn`v m`w` Kti`Q| M`gxY A`_`wZ Pw`zv ntqtQ| `wi`_`i` nvi nvm cvl qvmm abx`-`wi`_`i` e`eavb gwMZ Kg`Q| w`k`v`i nvi te`to`Q| gv`_`w`QzAvq te`to`Q| RbmsL`v ep`i nvi Kt`q`Q| Av`_`mvgwRK

c0KK_b

eZ@vb miKvi Zvi Dbqbb ifcKtí tUKmB A_@wZK Dbqbbi Rtb" Dbz c0hv³
Ges D"PZI c0wxtK A_@wZi Pwj Kivw³ wntmte wPwYz Kti tQ| @wRUvj
evsj vt` k0 Movi c0Z"tq `Zwi tmB ifcKtíi c0q|cY `wi`* wimb I mvgwRK
Dbqbbi th AfZce^mtcie AeZviYv Kiv ntqtQ Zvi m½ mvgAm" titL tK>`xq
e`vsK wntmte evsj vt`k e`vsK gj`úwZ cwiwgZ ivLv, A_@wZK w`wZkxj Zv I
c0w× eRvq ivLv Ges `ewkK I Af`šixY AwfNvZ tgvKvtej vq Ašif³gj-K I
tUKmB c0w× AR#bi tKŠkj ev`evqtb wbišli c0Póv Pwj tq hv"Q| G j t"q"
AskMhYgj-K gyibwZ c0qbb Kivi GK bqy tKŠkj MhY Kiv ntqtQ| MtelK,
wkí cwZ, mvteK MfbP I Ab`vb" bwxZ wbař Kt` i m½ wbeofvte Avj vc Avtj vPbv
Kti GB bwxZ c0qbb Kiv nt"Q|

A_@wZK Dbqbbi Rtb" tKej D"P c0w×B ht_ó bq eis c0w× thb `wi`evUe I
tUKmB nq Ges Gi mglj thb wciwgtWi wbtPi Astki epr RbtMvöxi KvFQ
tc0vZ cvti tm j t"q" MZ Pvi eQi ađi evsj vt`k e`vsK Zvi wewae× `wqZ;
cvj tbi cvkvcwk t`tki `wi`* wimb tbi Rtb" e`vsKs mjeavi evBti `vKv t`tki
wekvj RbtMvöxtK Awl_Ř tmevi Avl Zvq wbtq Avmvi tKŠkj ev`evqbb Kti Ptj tQ|
dvBb`wYqj BbKkb Kvh[©] gtK teMevb Kivi Rtb" Kwl, GmGgBmn Drcv bglx
A_@wZK KgRvÊ I cwi tekevUe LvZ_ tjtZ chřB I `k`gvb FtiYi thwMvb wbowZ
Kti tQ| Kwl. I GmGgB LvZ FtiYi cwi gvY Dttj LthvM" nvti evovtbvnm BtZvgtá"
mgtqvc thvMx Kwl. I GmGgB FY bwxZgvj v c0qbb Kiv ntqtQ| GmGgB LvZi
m=úhviY I Z`viwKi Rtb" Avj v`v wefvM tLvj v ntqtQ| Awl_Ř tmevf³ KitiYi
Ask wntmte `k UvKvq GK tKwU 31 j t"q"i I teik e`vsK GKvD>U tLvj vi mthvM
Kti t`qv ntqtQ| Gi gta" 96 j t"q"waK Kl.tKi Rtb" `k UvKvi GKvD>U Ges
miKvfi i mvgwRK wbi vcÉv KgřmPi mjeavtfvMx`i Rtb" Avtiv 35 j t"q" GKvD>U
itqtQ| evsj vt`k e`vstKi cjtA_řqb KgřmPi cwi wal we`Z. Kiv ntqtQ| Dtcwq|Z
eMPPwl t`i Rtb" c0gevfi i gtZv 500 tKwU UvKvi GKwU D^mvebxj-K cjtA_řqb
KgřmP tbqv ntqtQ| t`tki RbmsLvi c0q AtaRB bvix nI qvq A_@wZi gj- tmtZ
bvix t`i AskMhY evovtbv I Zvt`i Dtt`v³ v nI qvi Acvi m=tebtK Kvtr j wMtq
@mthvMi evZvqb0 Ltj w tZ Kwl. I GmGgB LvZ mř mty bvix t`i tK c0wZöwbK
FY mjeav wbowZ Kiv ntqtQ| t`tki M0gxY Rbct`i mvaviY gvbtj i KvFQ e`vsKs

tmev tcv̄v̄tZ e'vsK, t̄j vi M̄gxY kvLv tLvj vi lci tRvi t`qv nt"Q| GgbwK thme
e'vsK bZb̄ jvB̄tmY cv̄t"Q Zv̄t`i t̄KI GB b̄m̄Z Ab̄m̄iY Ki t̄Z eva" Kiv nt"Q|
M̄gxY A_̄m̄iZ t̄Z Gme D̄t`v̄tMi B̄iZevPK c̄f̄ve GiB ḡta" cot̄Z i i" K̄ti t̄Q|
thgb-Kwl. Drcv`b ēw̄x, Kḡm̄s`v̄t̄bi m̄t̄h̄v̄M m̄w̄o, M̄gxY `w̄i`* jvNe Ges
m̄v̄ḡw̄M̄K̄f̄ite M̄gxY R̄bm̄v̄i t̄Yi R̄xeb̄gv̄t̄b, ȲMZ c̄wi eZ̄B̄ Ḡtm̄t̄Q| ej v P̄tj M̄gxY
A_̄m̄iZ t̄Z GK ai t̄bi c̄yR̄m̄iY j̄" Kiv hv̄t"Q, hvi d̄tj Āš̄f̄ēḡj-K c̄ēw̄x
GK k̄īv̄ k̄j̄x w̄f̄w̄E `Z̄wi Kiv m̄ǣe nt̄q̄t̄Q|

t`tk Z_`c̄h̄ȳMZ Db̄q̄b KḡR̄v̄t̄E MZ P̄vi eQ̄ti evsj v̄t`k e'vsK w̄b̄t̄R̄t̄K GK̄iU
AM̄M̄vḡx c̄ōZ̄v̄b w̄nt̄m̄te Z̄z̄j ai t̄Z t̄c̄i t̄Q| B̄t̄Z̄vḡt̄a" m̄ēp̄ȳb̄K Z_`c̄h̄ȳ i e'envi
w̄b̄w̄ōZ̄K̄i t̄Yi ḡv̄āt̄g w̄w̄iR̄Ūvj evsj v̄t`k e'vsK M̄ovi j̄t̄" t̄bUI q̄w̄K̄S, B̄Av̄i w̄c,
e'vs̄w̄Ks A`w̄c-K̄kb, ḠŪvi c̄ōBR W̄v̄Uv I q̄'vi n̄vDR, I t̄cb W̄v̄Uv B̄i w̄k̄t̄q̄Ūf,
I t̄q̄em̄BU I B̄Ūt̄b̄U Db̄q̄b, B-t̄Ūōw̄is, B-wi t̄t̄ḡŪm̄n Āt̄b̄K, t̄j v̄ m̄dŪ q̄'vi
ev`ēw̄q̄Z nt̄q̄t̄Q| ḡw̄b j̄ Ū̄w̄is I Av̄š̄R̄w̄Z̄K m̄š̄ym c̄ōZ̄t̄iva K̄v̄h̄ ḡt̄K Z̄j̄i w̄š̄Z
Kivi R̄t̄b" m̄ǣū̄Z̄ 'goAML' m̄dŪ q̄'vi m̄s̄M̄b̄ Kiv nt̄q̄t̄Q| Ab̄w̄ t̄K, m̄ḡt̄q̄i m̄t̄½
Z̄vj w̄ḡw̄j̄ t̄q̄ t`tki e'vsK e`e`v̄l `*Z̄B̄ c̄h̄ȳ t̄K eiY K̄ti w̄b̄t"Q| m̄v̄ǣū̄Z̄K m̄ḡt̄q̄
Ab̄j v̄B̄b w̄m̄Av̄B̄ie tmev, Ab̄j v̄B̄b e'vs̄w̄Ks, t̄ḡrev̄B̄j e'vs̄w̄Ks, Ab̄j v̄B̄b t̄c̄t̄ḡU
t̄M̄Ū t̄q̄, B-K̄ḡv̄m̄B̄Z̄w̄ c̄ēZ̄B̄ Kiv nt̄q̄t̄Q| t`tki t̄c̄t̄ḡU w̄nt̄÷t̄gi Av̄w̄b̄K̄v̄q̄t̄b
evsj v̄t`k Āt̄Ūv̄t̄ḡt̄ŪW̄ w̄K̄q̄w̄is n̄vDR I evsj v̄t`k B̄t̄j K̄Ūw̄b̄K d̄v̄Ūm̄ ŪȲd̄vi
t̄bUI q̄v̄K̄`v̄cb Kiv nt̄q̄t̄Q| me e'vs̄t̄Ki w̄ēw̄f̄b̄ēt̄j b̄t̄ t̄bi ḠKK c̄-v̄Ūdḡw̄nt̄m̄te
b̄v̄k̄b̄j t̄c̄t̄ḡU m̄B̄PI B̄t̄Z̄vḡt̄a" P̄j̄ȳK̄iv nt̄q̄t̄Q| Ḡc̄x̄iZ̄i ḡv̄āt̄ḡ ev̄ōw̄Z̄ t̄K̄v̄t̄b̄v
P̄iR̄Q̄ov̄B̄ GK e'vs̄t̄Ki K̄w̄W̄v̄ix Ab̄" e'vs̄t̄Ki ey t̄t̄K Ūv̄K̄v D̄t̄Ēj̄ b̄ Ki t̄Z
c̄v̄i t̄eb̄| Gme Z_`c̄h̄ȳMZ c̄ t̄"t̄c̄i K̄j̄ v̄t̄Y evsj v̄t`tki e'vs̄w̄Ks L̄v̄t̄Z tmev, M̄w̄Z
I `̄"̄Q̄Z̄v̄t̄K GK̄m̄t̄ M̄Ūv̄ m̄ǣe nt̄q̄t̄Q| Z`ḡw̄i, e'vs̄w̄Ks L̄v̄t̄Z `^Q̄Z̄v̄ ev̄ōt̄Q|
Z`vi w̄K̄t̄Z̄I b̄q̄v̄ ḡv̄l̄v̄ h̄ȳ Kiv m̄ǣe nt̄"Q| Av̄i `b̄m̄Z̄ Kḡv̄t̄b̄vi m̄t̄h̄v̄M̄I m̄w̄o nt̄"Q|
Ab̄j v̄B̄b Āw̄_̄R̄ tmev w̄b̄w̄ōZ̄ Kivi d̄tj M̄ōn̄K tmev `*Z, `^Q̄ I `Ȳḡv̄t̄bi nt̄"Q|

t`tki c̄Z̄`š̄i R̄b̄c̄t` Āw̄_̄R̄ tmev tcv̄v̄t̄b̄vi R̄t̄b" e'vs̄t̄Ki c̄wi P̄vj b̄v̄q̄ t̄ḡrev̄B̄j
e'vs̄w̄Ks tmev P̄j̄ȳK̄iv nt̄q̄t̄Q| Ḡm̄R̄b̄k̄j̄ tmevi m̄n̄v̄q̄Z̄v̄q̄ w̄ēt`k t̄t̄K c̄v̄W̄t̄b̄v I
t`tki t̄f̄Z̄t̄i i t̄i w̄ḡŪv̄Ȳ c̄v̄W̄t̄b̄v m̄n̄R̄Z̄i nt̄q̄t̄Q| B̄t̄Z̄vḡt̄a" c̄ōq̄ 50 j̄" t̄ḡrev̄B̄j
e'vs̄w̄Ks w̄m̄ve t̄L̄vj v̄ nt̄q̄t̄Q Ges Ḡm̄s̄L̄v̄ L̄ȳ `*Z̄ ev̄ōt̄Q| GK̄ḡv̄l̄ e'v̄K e'vs̄t̄Ki
w̄ēK̄v̄k̄B̄ 35 j̄t̄" i I t̄ēw̄k̄ w̄m̄ve L̄t̄j̄ t̄Q| Z̄v̄Q̄rov, W̄v̄P̄&evsj v̄ e'vs̄t̄Ki i t̄q̄t̄Q c̄ōq̄ 14
j̄" w̄m̄ve| t̄ḡrev̄B̄j e'vs̄w̄Ks Gi ḡv̄āt̄ḡ t̄ēw̄k̄i f̄v̄M̄ t̄"t̄i k̄n̄t̄i i Ūv̄K̄v M̄ōḡv̄Āt̄j
hv̄t"Q| d̄tj M̄ōḡx̄Y A_̄m̄iZ t̄Z B̄iZevPK c̄f̄ve cot̄Q|

evsj v̄t`k e'vsK t̄K̄ w̄ēk̄ḡv̄t̄bi t̄K̄`̄l̄q̄ e'vsK w̄nt̄m̄te c̄ōZ̄w̄ōZ̄ Kiv Z_v̄ Av̄M̄vḡx w̄ t̄bi
P̄v̄t̄j Ā̄ t̄ḡv̄K̄w̄ej̄ v̄q̄ evsj v̄t`k e'vs̄K̄m̄n e'vs̄w̄Ks L̄v̄t̄Z̄i KḡR̄Z̄t̄ i `̄"̄Q̄Z̄v̄ I m̄"̄Q̄Z̄v̄

evotZ tKSkjMZ cwiKíbv nvZ tbqv ntqtQ| wd-eQi Gw wKDwUf wiwU
AvtqvRtbi gva'tg GB tKSkjMZ cwiKíbv I Zvi ifcvqb Pz'tPiv wetktY Kiv
nt"Q| ZvtZ Ea'Zb KgRZMb KtqKw'b ati gZwmbgq Ki'tQb| evB'ti
wetkIÁt`i l hÿ Kiv nt"Q GB cñ qvi m't½| dtj evsj v`k e'vs'tKi mKj ch'q
KgRZ' i gtb e`tj hvevi GK bqz ZvM` m'pí m' LjR cvl qv mnRZi nt"Q|

Kj -Kvi Lvrvq Kveb wbtmiY m'æe" b'bzg ch'q bwgtq Avbvi j't' M'eb e'vs'Ks
A'vtcP' M'htYi R'tb" evsj v`k e'vs'K e'vs'K,tjvi cwi cvj tbi R'tb" w`K-
wb't R'bvj-K cwi c' R'wi K'ti'tQ Ges G wbt' R'bv cwi cvj tbi w'el quU Z`vi wK Kiv
nt"Q| M'eb e'vs'Ks Gi Avl Zvq bevqbt'wM" R'tj w'b LvZ m'f m'tj 200 tKwU UvKvi
GKwU g'tWj c'ytA_ q'b Kg'm'P nvZ tbqv ntqtQ| tmB Kg'm'Pi Avl Zvq e'vs'K I
Avw_ R' c'Z'v' b,tj v'tK B'tZvg'ta" 112 tKwU UvKv c'ytA_ q'b m'yeav t` qv ntqtQ|
tmS'i c'v'tbj `vcbm cwi tekev'Ue LvZ A_ q'bt t'Kej e'vs'K,tj v'tK wbt' R'bv
c'v'vB bq eis evsj v`k e'vs'tKi Qv't I 20 w'ktj vl qvU 'q'gZv'm'ú'ba'GKwU tmj vi
c'v'tbj `vcb Kiv ntqtQ| evsj v`k e'vs'tKi c'tj v'tbv feb,tj v'tZi me'f'v'q'tbi
D't`vM tbqv nt"Q| R'tj w'b e'env'ti `q'Zv ew'x, ew'oi cwb e'env'i, e'eüZ cwb
c'ye'envimn b'v'v D't`vM tbqv nt"Q| GKwU temiKw'i e'vs'tKi D't`vM ei_ b'v
t'Rj vi d'z'Zj vq ew'Yw'R'K w'f'v'É'tZ t`tki c'ü'g tmS'i kw'P'w'ij Z tmP c'K'í D't'v'ab
Kiv ntqtQ, hvi gva'tg D'³ Gj v'Kvi c'ü'q GK nvRvi we'Nv R'w'gi tmP KvR Pj'tQ|
t`tki `w'q'Yv'Á'tj G c'K't'í i mvdj`R'bK m'ú'v'vi Y NU'tj tmLv'tb Lv` Drcv`b
e'vcK nv'ti evote etj Avkv Kiv hvq| GKwU temiKw'i e'vs'K evsj v`k e'vs'tKi
c'ytA_ q'b wbtq GK nvRv'ti i l tenk ev'tqvM'vm c-ü'U `vc'tbi weci'tZ FY w' tqtQ|

`wi`^ev'Ue A_ w'w'ZK Db'q'b w'w'öZ Ki'tZ evsj v`k e'vs'K GKwU w`w'Z'k'j Avw_ R'
LvZ M'to Zj'tZ m'R'bk'j Avw_ R' tmev c'É'Z'p'bi D't`vM wbtqtQ| GR'tb" e'vs'Ks
tmevq gvb'w'K avi Yvi c'ht'v'ti w'w'f'v'ba'e'vs'K't'K Zv't' i m'v'g'w'RK `vq'x (w'Gm'Avi)
Kg'R'v'É' c'ht'v'ti i ZvM` w`tq h'v't"Q| Gme Kg'R'v'É' g'ta" m'w'w'Z" I m's`w'Z. c'j`v'i l
i'tqtQ| Zv'Q'ov, w'k'q'v'v'É, Am'nvq g'w'p't'v'x'v't' i R'tb" ew'É, k'x'Zv'Z'Am'nvq gvb'v't' i
k'x'Z'e`j; c'ü'v'bm' b'v'v'w'ea mgv'R I m's`w'Zi Db'q'tbi R'tb" e'vs'K,tjvi j'f'v's'tki
GKwU Ask we'Zi'tY Drm'v'w`tq P'tj'tQ evsj v`k e'vs'K| B'tZvg'ta" e'vs'K,tj v'G
e'vc'v'ti Zv't' i Kg'm'P t'Rvi`vi K'ti'tQ| m'æ'c'üZ M'eb e'vs'Ks Ges e'vs'Kmg'tni
m'v'g'w'RK `vq'x'Zv Kg'R'v'É' c'ht'v'ti i j't'q' evsj v`k e'vs'tK M'eb e'vs'Ks GÜ
w'Gm'Avi w'w'cv'U'q'U'ö b'v'tg GKwU b'Z'b w'f'v'w' t'Lv'j v' ntqtQ|

c'è'v'm't` i t'c'ü'Z t'w'g'U'v'Y Avq e'Z'g'v'tb evsj v`tki A_ w'w'ZK Db'q'tbi Ab`Zg
f'iv'v' ntq `w'otqtQ| MZ P'vi A_ e'Q'ti i Mo t'w'g'U'v'Y'i cwi g'v'Y w'Qj c'ü'q m'v'to 11
w'ew'j q'b Wj vi | evsj v`tki c'tj v' A_ w'w'Z't'K m'Pj I f'iv'v'g'c'Y'©K'ti t'it'L'tQ G

cēvmx-Avq| mvi wēt̄k| evsj v̄`k GLb cēvmx Avtqi mBg epĒg t̄`k| ti ŋUv̄Y Avq Ges A_ŋwZK KgRvĒ evovq bZb eQ̄ii (2013) ii t̄ZB t̄`tki BwZnv̄tm cŪgev̄t̄ii ḡt̄Zv `et̄`wkK ḡȳti wi Rvf̄¹³ wej qb Wj vi Qwot̄q t̄M̄t̄Q| gvP̄¹⁴gv̄t̄mi ii t̄ZB wi Rvf̄¹⁴ wej qb Wj v̄t̄ii ti KW̄¹⁴t̄f̄t̄t̄Q| ti ŋUv̄Y Avq t̄`tk `wi`¹⁴ wēt̄gvPb I Av_ŋmvgwRK Dbq̄t̄bl eo f̄ngKv ivL̄t̄Q|

gj` w̄wZkxj Zv eRvq ivLvi cvkvcwk Aw_R Lv̄t̄Zi w̄wZkxj Zv eRvq ivLvi R̄t̄b` cŪWwYqv̄j ti t̄j kb t̄j v̄t̄K AvšR̄wZK m̄t̄eĒg i x̄wZ-cx̄wZi m̄t̄½ mvgĀm` weavb, AvBbMZ KvV̄t̄gv̄t̄K Av̄t̄iv kw³kvj x Kiv, wi t̄` ḡv̄t̄bR̄t̄ḡU I t̄`m̄ t̄Uw̄s MvBWj vB̄Y Bm̄y, evsj v̄`k e`vs̄t̄K dvBb`w̄Yqv̄j ÷`wej w̄U w̄WcvŪf̄ḡU MVb, dvBb`w̄Yqv̄j ÷`wej w̄U wi t̄cvŪ¹⁴c̄Kvk, dvBb`w̄Yqv̄j cŪR̄Kkb ḡt̄Wj ev`ēv̄t̄bi cŪwZ M̄h̄Y, w̄Wt̄c̄w̄RU Bm̄ȳt̄i Ȳ w̄WcvŪf̄ḡU t̄`vcb Ges cx̄wZMZ S̄w̄k t̄gv̄Kwej vq m̄v̄ūt̄ZK mḡt̄q e`vs̄t̄Ks Lv̄t̄Zi bRi`wi t̄Z t̄Kškj MZ cwi eZ̄B Avb̄v̄`ii` n̄t̄q̄t̄Q| ZvQov, e`vs̄t̄Ks t̄mev m̄ūt̄K̄M̄h̄K̄t̄`i Av̄f̄t̄h̄v̄M w̄b̄ūw̄Ei R̄t̄b` cŪt̄g evsj v̄`k e`vs̄t̄Ki c̄avb Kv̄h̄f̄ q I mKj kvL̄v Aw̄d̄t̄m ŪM̄h̄K̄ t̄`ŋ̄msi ŋ̄Y t̄K̄`Ū t̄`vcb Ges cieZ̄Z̄ c̄avb Kv̄h̄f̄ t̄q dvBb`w̄Yqv̄j B̄w̄Uw̄M̄U GŪ Kv̄÷gvi m̄w̄f̄f̄m̄m w̄WcvŪf̄ḡU MVb Kiv n̄t̄q̄t̄Q| evsj v̄`k e`vs̄t̄Ki G mḡ`l̄b̄w̄Z-c` t̄ŋ̄t̄ci Kv̄i t̄Y MZ Pvi eQ̄t̄i evsj v̄`tki m̄vḡw̄K A_ŋwZK w̄wZkxj Zv thgb eRvq i t̄q̄t̄Q, t̄Zḡwb e`vs̄t̄Ks Lv̄Zi tek f̄vj Ae`v̄t̄bB i t̄q̄t̄Q| ḡȳW̄m Ges ÷`v̄Uw̄¹⁴GĒ c̄ȳi Ūm Gi t̄`Z̄š̄i gj`v̄q̄t̄b evsj v̄`tki ci ci w̄Zb eQi (2010-12) m̄t̄š̄i R̄bK I w̄wZkxj m̄v̄ēf̄š̄g F̄Yḡvb h_v t̄g Ba3 Ges BB- AR̄B̄B Zv c̄h̄v̄Y K̄t̄i |

Kw̄l.FY, GmGgB A_f̄q̄b I ḡwb j Ūwi s c̄ŪZ̄t̄iva w̄et̄q̄ R̄bm̄t̄PZbZv Ges e`vs̄t̄Ks P̄v̄t̄b̄t̄j `et̄`wkK ti ŋUv̄Y cv̄V̄t̄b̄v̄t̄Z R̄bm̄v̄avi Ȳt̄K Dr̄m̄v̄n̄ZK̄i t̄Yi R̄t̄b` evsj v̄`k e`vs̄K 2010 m̄v̄t̄j t̄UK̄b̄vd t̄`t̄K t̄Z̄Z̄w̄j qv ch̄š̄l̄ ti w̄-t̄k̄v̄Ūi Av̄t̄qv̄R̄b K̄t̄i | `et̄`wkK ti ŋUv̄Y c̄ēv̄n I c̄ēv̄m̄x̄t̄`i R̄t̄b` c̄ēv̄Z̄Z̄ w̄ēf̄b̄ēt̄Ū w̄ēb̄t̄qv̄M evov̄t̄Z w̄et̄`tkl̄ ti ŋUv̄Y I w̄ēb̄t̄qv̄M t̄ḡj vi Av̄t̄qv̄R̄b Kiv n̄t̄q̄t̄Q|

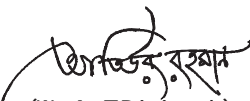
A_ŋwZK w̄et̄q̄ D̄t̄j L̄t̄h̄v̄M` Ae`v̄t̄bi R̄t̄b` 1999 m̄v̄t̄j c̄ēv̄Z̄Z̄ Ūevsj v̄`k e`vs̄K c̄j̄`vi Ū Avei P̄vj ȳKiv n̄t̄q̄t̄Q| B̄t̄Z̄vḡt̄a` 2010 I 2011 m̄v̄t̄j i R̄t̄b` `ŪR̄b w̄ēw̄k̄ó evsj v̄`kx A_ŋwZ̄w̄e` t̄K G c̄j̄`vi t̄`q̄v n̄t̄q̄t̄Q| ZvQov, evsj v̄`k e`vs̄t̄Ki m̄v̄t̄eK M̄f̄b̄P̄ meR̄b̄ve G. t̄K. Gb. Av̄n̄t̄ḡ` I j̄ȳd̄i iŋḡvb miK̄vi t̄K m̄sēāŪv̄ t̄`q̄v n̄t̄q̄t̄Q| t̄`tki t̄`b̄vḡab` A_ŋwZ̄w̄e` t̄`i c̄j̄`Z̄.K̄t̄i evsj v̄`k e`vs̄K w̄b̄t̄R̄I thgb M̄w̄ēZ̄ n̄t̄`Q t̄Zḡwb t̄ḡav I ḡb̄t̄bi w̄eK̄v̄t̄k Dr̄m̄v̄n w̄`t̄q̄ h̄v̄t̄`Q|

evsj v̄`k e`vs̄t̄Ki MZ Pvi eQ̄t̄ii Ab`Zg AR̄f̄bi ḡt̄a` ep̄`v̄q̄Z̄t̄bi Kv̄t̄i w̄Y ŋḡD̄w̄R̄q̄g I ḡq̄ḡb̄m̄s̄t̄n evsj v̄`k e`vs̄t̄Ki bZb kvL̄v t̄`vcb̄t̄KI Aš̄f̄¹⁴ Kiv hv̄q̄|

evsj v`k e`vs`K we`gub `f cwi m`i Kvti w`Y wgdwRqvgnU`K cY%, AvaybK,
wvRUvj c`h`y`b`f`P Ges mg`x Kti GKw Avs`R`ZK gv`bi Kvti w`Y wgdwRqv`g
cwi YZ Kivi KvR `z`Muz`Z GwM`q P`j`q| t`ke`ti`Y` w`k`i`x, `cwi`Z I BwZnvmie`
G c`k`f`i evsj v`k e`vs`K i m`z GK`thv`M KvR Ki`q`b| Gw XvKvi w`g`i`c`j`i Aew`Z
evsj v`k e`vs`K t`u`l`b`S GKv`W`g`v`Z UvKv Rv`y`i`o` b`v`g` eo cwi m`i `v`c`b` Kiv n`q`|
Ab`w`k, `x`N`ev`Bk eQi ci evsj v`k i Ab`Zg en`Eg tRjv gqgbumstn `w`c`Z
n`q`q`Q evsj v`k e`vs`K i `kg kvLv Awdm|

t`k`k` Aš`f`g`-K I cwi tekev`Ue tUKmB A`_`w`ZK c`e`x AR`bi w`k` GwM`q
tbqv, t`k`i w`ek`v`j Rb`Mv`o`xi D`m`e`b`x kw`³i m`o`envi w`b`o`Z Kiv Ges mgv`Ri
w`c`w`q`q` cov `wi`^a Rb`Mv`o`x`K Aw`_`R tmevi Avl Zvq w`b`q Avmvi tKš`j`MZ
cwi K`i`b`v M`h`Y`mn evsj v`k e`vs`K MZ Pvi eQ`i thme ms`vi I Db`q`b`g`y`x KvR
K`i`i`Q tm-me Kg`h`i`A`i GKUv w`e`l`q`w`f`v`E`K w`b`h`m n`q`O` Ue`j` hvl`q`v evsj v`k
e`vs`K, AM`M`i`Zi Pvi eQi (2009-12) o`k`l`R` G c`k`v`k`b`v| Avgvi `p` w`ek`y`m, G`z`Z
c`w`K`iv MZ Pvi eQ`i evsj v`k e`vs`K i ms`vi g`j`-K b`w`Z`-c``t`q`c` I t`k`i Db`q`b`
M`p`x`Z Kv`h`^o g`m`u`t`K`^ong`K` avi Yv cv`teb|

c`y`K`w`i m`y`i GKw g`y`e`U` t`j` Lvi R`b`w` gvbb`x`q` A`_`g`š`x` Ave`j` g`j` Ave`j` g`y`Z`-
t`K` Av`š`h`i`K` KZ`A`Z`v` Rvbw`Q`| c`y`K`w`i c`y`q`b` evsj v`k e`vs`K i w`b`e`h`x` cwi P`v`j`K`
i`f`i`i` m`v`v` I Z`u`i` K`w`g`w`i` m`m`e`p` i R`b`w` i B`j` Avgvi c`y`X`ij`v` Aw`f`b`>`b`|


(W. AwZDi ingvb)
MfbP
evsj v`k e`vs`K

mPcĪ

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5.4	B-Kgvm ⁹ Gg-Kgvm ⁹	91
5.5	tgvevBj e'vsniks tmev	92
5.6	Abj vBb tctg>U tMBUI tq	93
5.7	wRtbm cmm AvDUtmwms ⁹ tmev	94
5.8	b'vkvbj tctg>U mBP, evsj vt`k (NPSB)	94
6	evsj vt`k e'vstKi mgvi wFkb tKSkjtj cwieZ ⁹	96-109
6.1	AdmvBU I AbmvBU mgvi wFkb	96
6.2	mgvi wFkb tKSkj MZ cwieZ ⁹	97
6.3	mgvi wFkb ms vs'UvDb nj mfv	105
6.4	gnve'e'vcK mt'ej b Gi mgwi k ev'evqb	107
6.5	e'vsk mgvi wFkb Uv' dvm ⁹ MVb	108
6.6	Dct`ov wbtqvM	109
7	tctg>U wmt'÷tgi AvaybKvqb	110-118
7.1	evsj vt`k AtUvtgtUW tPK cmmms wmt'÷g	111
7.2	evsj vt`k Btj KUtbK dvUm&U'Ydvi tBUI qvK ⁹	112
7.3	tctg>U wmt'÷gm Gi AvBbMZ I bmxZMZ AeKvVvtgv	113
7.4	Ab'vb' c' t'q c	113
7.5	w' wmwKDwi wU wcbUs Ktct'it kb evsj vt`k wj t Gi c'bk eQi	114
8	tgvevBj e'vsniks	119-123
9	Mib e'vsniks I cwieZekMZ Sntk e'e'vcbv	124-131
9.1	Mib e'vsniks	124
9.2	Mib e'vsniks bmxZgyj v	125
9.3	cwieZekvUe wmgmAvi	126
9.4	beiqbt'hwM' Rvj wlv LvZ c'gtA_@qb 'ag	127
9.5	cwieZekvUe Kul .FY bmxZgyj v	129
9.6	tccvi t'j m e'vsniks e'e'v	129
9.7	cwieZekMZ Sntk e'e'vcbv MvBWj vBY	130
9.8	cwieZekvUe e'vsnikstq c'Yv' bv	130
9.9	Mib e'vsniks GU wmgmAvi wWcuU'g>U b'itg bZb wfvM MVb	131
10	'et` wkk ti wgu'vY I 'et` wkk gy't wi RvF'e'e'vcbv	132-138
10.1	'et` wkk ti wgu'vY	132

AskMöhYgj-K gýtbnxZ

evsj vt`k e`vsK AWf 1972 Abgnvfi t`tki gýtbnxZ c`vqb I ev`evqb evsj vt`k e`vsK Ki g`y` wqZij gj-Z gýtbnxZ ntjv Ggb GKwU c` qv hvi gva`tg GKwU t`tki tK``iq e`vsK Z_v gýt KZE`q A_`wZK c`w` I w`wZkxj Zv eRvq ivLvi Df`tk` gýt mieivn wqšy Kti | GUv nj ce`wba`wi Z wKQzj`q` I Df`tk` AR`bi Rtb` gýt mieivn wqšy/cwi Pij b Ki`z tK``iq e`vsK MpxZ bnxZgvj vi GKwU mgwšZ ifcKi |

1.1 evsj vt`k e`vsK gýtbnxZ

evsj vt`k e`vsK c`ZeQiB gj`c`wZ mnbkxj ti`L Af`šixY Drcv`tbi D`P c`w` AR`bi j`q` msKzvbag` gýtbnxZ c`vqb I ev`evqb Kti | 2006 mvtj i Av`M evsj vt`k e`vsK eQti GKeriB gýtbnxZ c`vqb Ki`z Zv Ges evsj vt`k e`vsK ewl`R c`Zte`tb Zv c`KwKZ ntZv | ZvOrov, gýtbnxZ c`vq`bi GKwU „Zc`Y`Ask wntmte evsj vt`k e`vsK `TgwmK I ewl`R wfvE`z gýt I FY KgnwP Ges wi Rvf`gýt KgnwP c`vqb Kti _vtK| GKB m`z evsj vt`k e`vsK G wel`tq h_v`ch`e`qY wov`Z Kti | tm j`q` Mfb`fi i tbZ`z; GKwU Af`šixY gýtbnxZ KugwU Kvr Kti Pj`tq| ch`e`qYKvtj KLtbv KLtbv D`wZ cwi w`wZi ZvMf` G mKj KgnwP cwi gvR`b Kiv ntq _vtK| gýt wel`qK g`vt v-B`KvbwgK wot`R`K`_tjv (variables) c`YxZ KgnwP ch`tq a`ti ivLvi Rtb` evsj vt`k e`vsK gýt wqšy`G wel`qK wvfb`e nwwZqvi (tools) e`envi Kti | 2006 mvtj i Rvbgwvi gwm`t`k evsj vt`k e`vsK Aa` ewl`R wfvE`z gýtbnxZ c`vqb Ges gýtbnxZ f`wz (stance) tNvI Yv Kti Avm`tQ Ges eZ`v`b evsj vt`k e`vsK I tgemvB`tU I Zv c`w`kZ nt`Q |

1.2 AskMöhYgj-K gýtbnxZ

gýt mieivn (Kvfiw`Y mvK`j kb I e`vsK Avgvb`zi mgw) c`f`weZ ev wqšy Kti `e`gtj`i w`wZkxj Zv Ges wotqvM I Drcv`b c`w`xi Kvg` Ae`v eRvq ivLvi j`q` AR`b gýt evRvi KZE`q A`f` evsj vt`k e`vsK tbqv KwwZc`q bnxZgvj vB ntjv gýtbnxZ | Zte, AskMöhYgj-K gýtbnxZ c`w`j Z A`_P gýtbnxZi PvB`z teik MwZkxj , c`Yeš Ges ev`eZvc`Y`tKbbv, gýtbnxZ c`vq`bi mvari Y c`w`Z I tKškj Qrov I G`z gýtbnxZ msnk-`e`w`e`M` gZvgZ I ci vgt`k` c`w`Zdj b N`tU | evsj vt`k

e'vsťki MfbP wntmte` wqZřvi MhťYi ciciB W. AwZDi ingvb gŷťbwiZ cŷqtb G aiťbi GKwU bZb c×wZ I tKŠkj cĚZřbi Dť` wM tbb| Rvbgwi 2010 t_ťK evsj vť`k e'vsK AskMhYgj-K gŷťbwiZ cŷqtb Kti AvmtQ, hv gŷťbwiZťK Avťiv wePŲY, ev`levbM I KvhŘi Kti Zťj tQ| AskMhYgj-K gŷťbwiZ cŷqtb evsj vť`k e'vsťki I tqemvBťUi gva`tg wewkó A_ŲwiZwe`, weťkiÁ I gŷťbwiZ msuk-óe`w³eťMŲ KvQ t_ťK ev`léZvcY© wdWe`vKI MhťY KitiQ| Gi dťj gŷťbwiZťZ AťbK cwi eZŲ AvmtZ i i "Kti tQ|



gŷťbwiZ tNvI Yvi cťe`evsj vť`k e'vsťki MfbP gŷťbwiZ msuk-ó e`w³eMŲ t_ťki wewkó A_ŲwiZwe` ř i mť_gZweibgq KitiQb

AskMhYgj-K gŷťbwiZ MhťYi dťj GiB gťa` thme cwi eZŲ GťmtQ Zv wbgieřc :

- msuk-óe`w³eMŲev t÷Kťnvi viť i mť½ gZweibgq I Zvť i civgkŲMhťY;
- cťivŲ wqšY tKŠkj MhťY;
- bwiZMZ cwi eZŲ weťki Kti mťKivPbgj-K, m`úťvi Ygj-K ev mshZ gŷťbwiZ cŲqtb i tKŠkj MhťY;
- dvBb`wYqvj BbKkbtK m`úťvi Y Kiv;
- Abycr` bkxj LvťZ FY t` qv wbi `rmvvnZ Kiv;
- Aw_Ř w`wZkxj Zvi I ci` i`Zťivc Kiv;
- wektb` v tgvKvtej vi thšw³K tKŠkj LťR tei Kiv;
- UvKvi weibgq nvi w`wZkxj i vLv;
- gj`ŲwiZ mnbxq i vLv;
- cĚŲx i PvKv mPj i vLv|

1.3 gŷťbwiZi j Ų I Dťi k`

gŷťbwiZi cĚvb j Ų I Dťi k`mgř wbgieřc :

- t_ťki Af`šli xY gj` w`wZkxj Zv eRvq i vLv;
- tUKmB cĚŲx I Dbqtb ARŲ;
- D`P wbtqvM` li mŲó ev eRvq i vLv;
- m`úť i A_ŲwiZK I `Ų e`envi wbuŲZKi Y;
- Aw_Ř I cwi tťkva c×wZi w`wZkxj Zv Avbqb|

t`tki Pj gvb A_ŕowZK cwi w`wZ Ges A_ŕowZK j`ŕi`gvIvi Avtj vtK tK`ŕq e`vsK
 mvaviYZt m`úfviYgj-K A_ev mstKvPbgj-K gýtbxwZ MthY Kti _vtK|
 m`úfviYgj-K bxwZtZ A_ŕwZi gýt mieivn `ŕfweŕKi Zj`bvq `ZZi MwZtZ
 evto Ges mstKvPbgj-K bxwZtZ gýt mieivn `ŕfweŕKi Zj`bvq axi MwZtZ evto
 A_ev KLtŕv Gi c`ŕx m`PZI nŕZ cvti | Zte, teŕki fVM t`ŕtB c`ŕxi nviŕK
 DrmwnZ Kivi Rŕb` mskj`vbgj-K gýtbxwZi IciB teŕk tRvi t`qv nŕqŕQ|
 AskMthYgj-K gýtbxwZtZ cŕ_Zhkv A_ŕwZwe` Ges mswk-óe`w³/cŕZóvŕbi
 gZvgŕZi cŕZdj b NŕU| GUv Aek`B ejv thŕZ cvti gýtbxwZ cŕqŕb GB
 AskMthYgj-K fvebv gýtbxwZtZ GKwU bZb msthrRb| AskMthY nŕj v Ggb GKwU
 cŕ qv hvi gva`tg gýtbxwZ mswk-óe`w³eŕMŕ gZvgZ, cŕAv Ges AskMthY,
 AMthKvi vbaŕY, bxwZ cŕZKiY, m`úf` i eŕUv Ges miKwi cY` I tmev cvevi
 AnaKviŕK eŕvq| AskMthYgj-K cŕ qvq gýtbxwZ cŕqŕb RbmvariŕYi KvŕQ
 evsj vt`k e`vsŕKi Reven`wnZvi Dbqŕb NUvq, hvi gva`tg A_ŕowZK Dbqŕb KgŕvŕE
 `ŕZv Ges m`vmb eŕx cvq|

1.4 gýtbxwZi `i`Zj

GKwU mgŕqvcŕhvMx I Kvŕŕi gýtbxwZ `e`gŕ`i w`wZkxj Zv vbwŕZKiY Ges
 A_ŕowZK Dbqŕbi ceRZŕ gýtbxwZ t`tki A_ŕwZtZ vbtŕg³ Ae`vb ivŕL :

- `f I `xN`gqvŕ` Drcv`btK cŕfweZ Kti ;
- A_ŕowZK KgŕvŕE MwZkxj Zv vbtŕ Avŕm;
- `f I `xN`gqvŕ` gj`liŕK cŕfweZ Kti ;
- Drcv`ŕbi DcKiŕY BwZevPK Ae`vb ivŕL;
- gj`ŕwZtK vbgŕvqx I w`wZkxj ivŕL;
- weŕfb³ bxwZ/Bb`ŕgŕUj mrvŕth` mnRj f` gj-ab mieivŕni gva`tg
 Drcv`bkxj kŕNb cŕKŕi vewŕqŕM eŕx Kti ;
- cwi Kí bwe` I vewŕqŕMKviŕt` i Pwn`vgZ Z` mSMŕn mrvqZv Kti |

1.5 mswk-óe`w³eŕMŕ mŕ½ gZvewbqg

evsj vt`k e`vsK Zvi Avek`Kxq Kvŕŕejxi Ask wntmŕe mswk-óe`w³eŕMŕ mŕ½
 gZvewbqŕi gva`tg Zvŕ`i gZvgZ I civgŕkŕ vbowŕL Aa`ewŕl ŕ wŕvEŕZ
 AskMthYgj-K gýtbxwZ tNvIYv KiŕQ| gýtbxwZ cŕqŕbi mgq weŕkó A_ŕwZwe` ,
 MŕelK, mvŕeK Mfbŕe, , mswk-óe`w³eŕMŕ e`emvqK cŕZvbw Ges Bŕj ŕŕbK I wŕŕU
 wgvWqvŕi A_ŕwZ vewŕq cŕZte`Kŕ i KvQ t`ŕK gZvgZ MthY Kiv nq| mvŕeK
 Mfbŕ, A_ŕwZ vewŕq cŕZte`K, weŕkó A_ŕwZwe` , ewYR` cŕZvbw, Avl_ŕ
 weŕkŕK Ges e`vsŕKs mgvR Avl_ŕ KZEŕŕŕK KwZcŕq cŕqŕRbxq I thŕw³K vbt`Rbv

w` tqtOb, hv G ai tbi gy`tbwZ
 cVqtb msuk-ó e`w`e tM`P` t`_©
 msi t`tY fvgKv cvj b Ki tQ|
 AnaKŠ, A_`xwZwe` Ges
 Mtel Kt` i m t½ Avtj vPbvi
 gva`tg ersj vt` k e`vsK Ggb
 GKUv gy`tbwZ cVqtb D0x
 ntqtQ thLvfb mvgwóK A_`xwZi
 wbt` RKmg tni we tkt t`tYi
 gva`tg A_`xwZi gj- P`vtj Ä
 tgvKvtej vi m t`vM`Zwi nt`Q|



gy`tbwZ tNvYvi cti misew` Kt` i wefbac tKie Reie w` t`Ob
 MfbP` W. AwZDi ingib

1.6 ersj vt` k e`vs tKi m v`u`iZK mg tqi gy`tbwZ f w½

1.6.1 A_`0i 13 Gi c`gva` (RjvB-W t`m` t 2012)

- gj-`xwZi nvi Kvg tQ Avbvi j t` t` gy`tbwZi mshZ Ae`vb eRvq ivLv;
- we t` kx webtqM Kv i t` i ersj vt` t` k ewaZ webtqM Av`v evotbvi gva`tg
 `et` w`kK gy`ti w`wZ ew`x i j t` t` mrvqK gy`tbwZ M0Y;
- temiKwi Drcv` bkxj LvZ FY thvMvb DrmwvZKiY Ges Abjcv` bkxj
 LvZ FY thvMvb wbi `rmvZKiY;
- Kul. Ges t`z` I gvSwi w`kí D t` v` t`M ch`B FY thvMvb Av`Mi g tZv mw` q ivLv;
- AvgvBZ I F t`Yi m`yvt` i gta` we`li ev t` u`W Kgv t`bvi Pvc Ae`vnZ ivLv;
- `et` w`kK gy`ti GKUv tUKmB t` t` Ki gRy` mwó Ges eQiv t` s`l mvgwóM K
 tj bt` t`bi GKUv t` t` Ki fvi mvg` Avbq t`b bxwZ M0Y;
- `et` w`kK gy`te vRv t`i UvKvi weibgq nvi evRvi w`f`w`EK I bgbxq ivLv Ges
 A` t`fweK Av`wZkxj Zv Gov t`bvi R t`b` weibgq nvi c`q`vRbxq gv`vq ivLv|

1.6.2 A_`0i 12 Gi w`Zxqva` (Rvbgwvi -Rly 2012)

- gj-`xwZ GKK At` t`i N t`i bvg tQ Avbvi c`Póv Ae`vnZ ivLv;
- gy`ti I FY thvMvb c`ew`x mshZ ivLv;
- gj-`xwZ I `et` w`kK tj bt` b fvi mvtg` c`ZKj- Pvc tgvKvtej vi cvkvcw`k
 Ašf`B gj-K c`ew`x i AR t`bi j t` t` temiKwi LvZ c`q`vRbxq FY thvMvb
 w`w`Z Kiv;
- Kul. LvZ Ges t`z` I gvSwi D t` v` v` w`kí LvZ ch`B F t`Yi thvMvb Ae`vnZ
 ivLv;
- `et` w`kK gy`ti w`i Rv f` t` UKmB Kiv;

- temi Kwi LvZ Drcv`bglyx KgRvtE FY thvMvb chfß ivLvi j t¶¶ Ab`vb` e`e`vi cvkvcmk tfv³v FYmn Abycv` bKxj LvZ FY cEvn vbi`rmvwnZ Kiv;
- avvZK cKZ.FY m`ynvi cEzE Kiv, hv mÂq cEYvZK DrmwnZ Kti Ges Acvi nrh`bq Ggb Avg`vb cwiwgZ Kivi gva`tg`et`kkK gyti vi Rvf`I UvKvi weibgg nvi w`wZkxj Kti |

1.6.3 A_@0i 12 Gi cU_gva®(RjvB-WWtm²† 2011)

- ev`evbM, mshZ I msnZ gytbwiz MhY;
- wKQzAbycv` bKxj I AZ`waK SJKcY®emvtq Fti e`envi vbi`rmvwnZ Kiv;
- Drcv`bKxj LvZ thgb g`vbg`vKpwis, Kul., e`emv I Ab`vb` tmev LvZ Fti chfß cEvn vbiwDZ Kiv;
- Af`SliXY Fti I ci Pwn`vi Pvc Kgvbvi j t¶¶ UvKvi Aegj`vqb, tj bt`b fvi mvtg`i cUzKj Zv Ges m`u`-`vq tgqv`cuzP mvgAm`nxbZvRvbZ mP Zvij` Pvc`i`Kiv;
- mi Kwi -temi Kwi cKí mgtn`xNfgqv` FY I BKzBw AvKvti chfß`et`kkK gj-atbi cEvn vbiwDZ I AvKI PqKivi e`e`v`tbqv |

1.6.4 A_@0i 11 Gi wZxqva®(Rvbsyvi -Ry 2011)

- Aetnij Z LvZ wntmte wetePZ Kul., GmGgB, bevqpthvM` kw³ Ges Ab`vb` cwi tekevÜe cKí mgtn` chfß Fti mieivn vbiwDZ Kti AšfP gj-K A_@wZK cEwx` vbiwDZ Kivi j t¶¶ mnvqK FYbwiz I KgM P MhY Kiv;
- gytbwiz Aaxtb mWK gyti mieivn cEwx` GKwU vbiw`E mqv gta`ati ivLtz cyRevRiti gZv Abycv` bKxj LvZ Fti thvMvb ewx` t`tk weiZ`vKiv;
- FYbwiz clytms`vi Kiv hvZ Kti Fti mieivn SJKcY®I AcPqgj-K LvZ t`tk Drcv` bKxj vbtqvM I Avq ewx`gj-K LvZ clytawez nq;
- A_@wZK GKwU D`P cEwx``ti tUKmB ivLvi Rb` Af`SliXY evRvi w`wZkxj ivLv;
- Lv` einfZ vmicAvB gj`üxiz vbgel w`wZkxj ivLtz cKZ.A_@wzi m½ m½wZ ti tL gyti mieivn evotbv |

1.6.5 A_@0i 11 Gi cU_gva®(RjvB-WWtm²† 2010)

- `Z AšfP gj-K A_@wZK cEwx` Ges `wi`² nvtm miKvti bwiZ I KgM PZ mg`E;
- `E`gtj`i w`wZkxj Zv eRiv ivLv;
- gytbwiz clyqtb weifbawekó, D`Pc`` I `l`msuk-óe`w³etMP`i` wóm`úbe gZvgZ`i`ZimnKvti wetePbv Kiv;

ceffvm Abgvnti A_@Qi 13-tZ cêpx weMZ `k eQti Mo At¼i (6.2 kZvsk)
Kg nte br eis Abkj- cwi w`wZtZ Zv tenki w`tkB_vKtZ cvti |

et`wkK LtZ wWtm= 2012 Gi tktl et`wkK gyt wi Rvf©Qj 12.8 wevj qb
Wjvi Ges Rvbgvwi 2013 Gi tktl i w`tk Zv `wvq 13 wevj qb Wjvti i tenk, hv
Pvi gvtni l tenk mgtqi Avg`wb e`tqi mgcwi gvY | Wjvti i wecixZ UvKvi
gj`gvb w`wZkxj ivLvi Rtb` Avšte`vsk evRvi t_`tk evsjv`k e`vstKi Ae`vNZ
gvKb Wjvi tKbv mtEj | GB gj`gvb EaY@Lx cêYZv j`¶ Kiv hv`Q | RjvB 2012
t_`tk 29 Rvbgvwi 2013 chS evsjv`k e`vsk cêq 2.6 wevj qb Wjvi evRvi t_`tk
q Kti tQ |

A_@Qi 2012-13 Gi cêgvtaP gytbvwiZi BwáZ j`¶ tjv ARfb wZbuU w`tki
fvqKv wQj `i ZcY© cêgZ: tingU`vY cêvtni 22 kZvsk cêpx Ges wbgvlgx



Avg`wb Pvin`v bxU et`wkK
m=út`i tRvvtjv epx NUvq |
GB epx et`wkK gyt wi Rvtf©
Kv`¶Z cêpxi cvkvcwk
e`vcK gyti thvMvfb
mxgvwZwi³ epx GtbQ |
wWtm= 2012-Gi 16.2
kZvsk EaYmxgvi wecixZ
btf= tktIB cêpx `wvq
18.6 kZvsk | wZxq `i ZcY©
w`KwU wQj Avšte`vsk
l fvi bBU mÿnvi, Rvbgvwi

31 Rvbgvwi, 2013 Zwi tL A_@Qi 13 Gi wZxqtaP gytbvwiZ fiv½
tNviYv KtQb MfbP W. AmZDi ingv | G mgq Dcv`Z
evsjv`k e`vstKi tPA g`vrbRtqU GWfivRvii, tWcvj MfbPe, |
Pid Btkvbwg ÷

2012 Gi D`P 20 kZvsk gvT v t_`tk GK eQti 12 kZvstK tbtg Avmv | ZZxq
`i ZcY© w`KwU wQj mi Kwi LtZ FY thvMvfb cêpx gš i ntq temi Kwi LtZ FY
thvMvfb teMevb cêpx | btf= 12 chS mi Kwi LtZ Ftyi cêpx wQj 5 kZvsk
Ges temi Kwi LtZ Zv wQj 17.4 kZvsk |

A_@Qi 13-Gi wZxqtaP gytbvwiZ fivzi j`¶ nt`Q, gyt thvMvfb cêpx t`kR
Drcv`tb cKZ. cêpxi mi Kvi wbañi Z j`¶ gvT v ARfb i mt½ chBZvi cvkvcwk
Mo ewil R tfrv gvj`v wZ 7.5 kZvstK bvgtq Avbvi Rtb` m½wZcY© gvT vq mxvgZ
ivLv; evsjv`k e`vstKi me gly` bwiZ mÿnvi A_@r ti tcv l wetkl ti tcv mÿnvi
0.5 kZvsk ev cÂvk teumm ctqU Avej t=^ Kvgtq Avbv; A_@Qti gytbvwiZ
tcMtg mstkvabx Gtb temi Kwi LtZ FY thvMvfb EaY@Lx AvMKvi 18.5
kZvstK epx Kiv Ges e`vcK gyti thvMvfb cêpx mxgv 17.7 kZvstK DbwZ Kiv |

gÿtbwZ thvMtb Avbv GB ewaZ cwi mi cÿx I Drcv`bglyx Df`vM FY thvMtb i chfßZv wlvÖZKiF e`envi Kiv nte| GKBm½ m=ú` gj` eÿey (asset price bubble) mÿKvix SükcÿY Abjcv`bkj KgrvÉ FY thvMv wbi`rmvNz tiZL tfv³v gj`ÛwZ vbgMvix ivLZ evsj v`k e`vsK mRvM I mw q_vKte|

A_@Qi 2012-13 Gi gÿtbwZ A_@wZi ewntLvZi mvg_@ I w`wZkxj Zv eRvq ivLvi t¶t¶ mw q_vKte| dtj gj`ÛwZ I `e`wkK tj b`b fvi mvtg` cÖZKj Pvc tgvKvtej vi cvkvcwk Ašfÿ gj-K cÿx i Rtb` temi Kwii LvZ cÖqvRbxq FY thvMv wlvÖZ ivLv m=é nte| wetkl Kti KwL, ¶z³ I gvSwi Df`vMm wkí LvZ chfß FfYi thvMv Ae`vNz ivLv nte| `e`wkK gÿti GKUv `¶RbK wi RvF@Ges eQi tk¶l mvgM¶K tj b`b i GKU m¶Ki fvi mvtg`i cÖZ gÿtbwZi mve¶wYK `w wbtqvRZ _vKte| `e`wkK gÿi evRvfi evsj v`k e`vsK i n`¶¶c UvKvi wlvbgq nvti evRv wfvEK bgbxqZv eRvq ivLv I AmjfvEK Aw`wZkxj Zv Govevi Rtb` cÖqvRbxq gvIvq mwgZ _vKte| Dfj E, G j ¶, tj v AR¶bi Rtb` mshZ gÿtbwZi cvkvcwk mi Kwii e`tqi t¶t¶ mÿtewPZ bwZ-fw½ Aek`B `i Kvi nte| e`vsK e`e`v t_¶K mi Kvti i FY MhFyi gvIv hvZ e`vsK e`e`vq Zvij` thvMtb i ci tewk Pvc mÿo bv Kti tm wlvqUl j ¶` ivLv Ri ¶i |

1.8 gÿtbwZ ev`evqtb P`vtj Ä

AvšRwZK evRvfi Rvj wbi gj` ewx, k_ MwZtZ gwK@ hÿivtöf AwL_R m¼U DÿiY Ges BDfivtci Zxe³ FY m¼tUi AwfNvtZi tOrqvP tgvKvtej v Avgv`i A_@wZi Rtb` Ab`Zg cåvb P`vtj Ä| Z_wc, mweR Mtel Yvq gÿtbwZi Rtb` KwZcq P`vtj Ä wPwYZ Kiv hvq| thgb :

- evRtUi j ¶`gvIv Abjvqx gj`ÛwZtK 7.5 fivM bwgtq Avbv;
- cÿx i Eaÿlyx avivewnKZv wUwKtq ivLvi Rtb` chfß FfYi thvMv t`qv;
- AvšRwZK evRvfi tZtj i gj` ewx I wet`kx mrvth`i `fZvi dtj tj b`b i fvi mvtg` cÖZKj- Pvc tgvKvtej v;
- ewwvRt_¶K weKí A_@tbi Dr¶mi mÜvb;
- ewntLvZi Ae`vb evovZ `e`wkK gÿti wbi vc` gRÿ wUwKtq ivLv;
- Af`šli xY FfYi ewx cÖ¶wZ j ¶`gvIv i gta` mwgZ ivLv;
- Zvij` Pwn`vi tUKmB Dckg;
- temi Kwii LvZ FY thvMtb Abjcv`bkj KgrvÉ wlvbtqvM wbi`rmvNz Kivi aviv Ae`vNz ivLv;
- Drcv`bglyx KwL.Ges ¶z³ I gvSwi wkí Df`vM chfß FY thvMv Ae`vNz ivLv;
- AvgvZ I FfYi mÿvvti i gta` w`li ev t`úw Kwgtq Avbv|

AskMhYgj-K gybwiZ cŕqtb evsj v`k e`vsK gybwiZ msnk-ómKj tK mgwšZ
Kivi tPóv Pwj tq hv`Q hvZ Kti GKuU h_vh_ I `ŕ gybwiZ cŕxZ nq|
AskMhYgj-K gybwiZ cŕqtb G PPF gybwiZi mWVK j ŕ vRŕbi Dŕi tK B Kiv
nt`Q hvZ gj`ũwiZ wbgel w`wZkxj ti tL tUKmB I D`P A_ŕwZK cŕx ARŕ Kiv
m`e nq| evsj v`k e`vsK gybwiZi GB wePŕY tKškj GiB gta` dj cŕ-cŕwYZ
ntqŕQ| wekb`v mŕEj evsj v`k Ašfŕ gj-K cŕx i aviv mPj i vLv m`e ntqŕQ|
cvkvcwk gj`ũwiZi nvi tKI GK A t¼ bmgŕq Avbv tMŕQ| GB aviv AvMvŕZ I
Ae`vNZ i vLvi Rtb` wbi šŕi gybwiZ m`úwKŕ Mtel Yv I Aetj vKtb evsj v`k e`vsK
A½xKvive x |

e'vs'tKi c'abv Kvhf'j tqi me wef'itM wKDweK'vj tP'af'i 'vc'tbi KvR `Z GwM'tq P'tj tQ| f'wel'itZ kvLv Aw'dm'uj v'tZl ch'f'q t'g wKDweK'vj tP'af'i 'vc'b Kiv n'te| Av'ay'K wKDweK'vj tP'af'i j'vc'Uc w'tq KvR Ki'tQ `f' tK'`'iq e'vs'Kvii-v-GUv w'otm't'`'n GKwU 'i'Z'c'Y'c'w'ie'Z'B' e'tj g'v'b'tZ n'te|

w'w'w'R'U'uj c'h'y'p' i m'te'f'eg e'envi w'w'o'Z K'ti g'v'be m'au'` D'b'q't'b e'vs'j v't'`k e'vs'K t'`'t'ki t'f'Z't'i l B-j w'b'` w'k'f'lv K'v'h'`g P'v'j y'K't'i t'Q| Gi Ask w'nt'm'te c'U'g'e'v't'i g't'Zv e'vs'j v't'`k e'vs't'Ki t'g'u 508 Rb Kg'R'Z'P Professional Foundation Knowledge Centre Gi g'v'a'ig Ab'j v'b't'b GK e'Q'ie'vcx GKwU t'K'v'm'`m'au'be'K'ivi m't'h'v'M c'v't'`Q'b| Av's'R'w'Z'K g'v'b'm'au'be'G'K'wU c'U'Z'o'v't'bi K'w'ii M'w'ii m'n'v'q'Z'v'q D'3 t'K'v't'm' t'h'v'M't'h'v'M l Dc'vc'b K'j v't'K's'k'j , e'e'vc'b v' l t'b'Z'Z'j' Y'v'e'j x, w'n'm'v'e'e'Av'b, Av'Bi'u'w'el' t'q g'w'e'ig'w'v'q' w'k'f'lv Dc'K'i'Y Av'v'b-c'U'v't'bi m'y'e'v c'v't'eb| t'K'v'm'U e'envi w'K ch'f'q e'vs'j v't'`k e'vs't'Ki Kg'R'Z'P' i t'c'k'v'M'Z `f'Z'v e'v'o'v't'Z h't'`o' m'n'v'q'K n'te e'tj Av'kv K'iv h'v'q|

Z'v'O'v'ov, Av'b'w'f'w'EK Kg'e'w'ie't'ek D'r'm'w'n'Z K'i't'Z w'e'Av'Bi'e'G'g-G g'v'v'm'`B'b e'vs'K g'v't'b'R'ig'u (G'g'w'e'G'g) Gi g't'Zv Av'Bi'e'Gi m'U'K'v'j x'b G'g'w'e'G t'K'v't'm'`e'vs'j v't'`k e'vs't'Ki Kg'R'Z'P' i R't'b'` e'w'ei e'e'v' K'iv n't'q't'Q Ges f'wel'itZ t'`'t'k l w'e't'`'t'k w'e'f'f'b'w'e'k't'e'`'v'j t'q G a'i't'bi Av't'iv m't'h'v'M m'v'p'i c'U' q'v P'j t'Q| e'vs'j v't'`k e'vs'K l e'vs'K Ae'v'j'v'U' Gi g't'a'` T'w'inn'g A'r'r'a'n'g'e'm'e'n't w'k't'i v'b'r't'g GKwU m'g't'S'v'Zv `S'v'i K' `f'f'w'i Z n't'q't'Q h'v'i Av'l Z'v'q D'f'q t'K'`'iq e'vs'K 2014 m'v'j ch'S'l'w'e'f'f'b'w'e'f'f' t'c'v'i' u'w'i K D'b'q'b m'n't'h'w'M'Z'v l m'f'lg'Z'v e'w'x't'Z K'v'R K't'i h'v't'e| e'vs'j v't'`k e'vs'K t'U'ib's G'K'v't'W'g'x't'K GKwU Av's'R'w'Z'K g'v'b'm'au'be'G'K'v't'W'g'x Ges D'r'K'I Z'v'i t'K'`'w'nt'm'te M't'o Z'j't'Z c'U'q'v'R'b'x'q e'e'v' t'b'q'v n't'q't'Q|

2.2 e'vs'j v't'`k e'vs't'Ki t'K's'k'j M'Z c'w'ie K'i' b'v 2010-2014

m't'e'p'p `f'Z'v l w'b'c'y'Z'v'i m't'z' t'm'e'v t'`q'v'i j't'f'f' e'vs'j v't'`t'ki A'w'`R' L'v'Z't'K A'Z'v'ay'K c'h'y'p' m'g'x' K'ti M't'o Z'j't'Z 13-14 b't'f'af', 2009 Z'w'ii t'L A'b'y'p'Z



12-14 R'ib'g'w'ii, 2012 Z'w'ii t'L m'v'f'it'i i e'v'K-w'm'w'G'g t'm'u'v't'i Av't'q'm'R'Z e'vs'j v't'`k e'vs't'Ki G'w' w'K'D'u'f' w'ii'U'U A'b'y'p't'b e'3'e'w' t'`Q'b M'f'b'P'W. A'w'Z'D'i i'ng'v'b



12-14 R'ib'g'w'ii, 2012 Z'w'ii t'L A'b'y'p'Z G'w' w'K'D'u'f' w'ii'U'U A'b'y'p't'b A's'k'M'h'y'K'v'ix e'vs'j v't'`k e'vs't'Ki E'a'y'Z'b w'e'f'w'w'Y

evsj v`k e`vs`tki Gw` wkDwUf wi`uU Gi` w`xv`S`i` Abv`v`ti` evsj v`k e`vs`K` c`uP` eQi`
 tgq`w` (2010-14) tK`Skj` MZ` cwi` K`i` b`v` c`v`q`b` K`i` t`i`Q`|` evsj v`k e`vs`tki` m`w`e`R`
 Db`q`b` I` cwi` e`Z`f`bi` j` t`f`l` th` m`K`j` c` t`f`l`c` t`b`q`v` c`v`q`v`R`b` t`m` t`j`v` cwi` c`v`j` t`bi`
 D`i` t` t`k` evsj v`k e`vs`tki` m`st`k`w`a`Z` w`f`k`b` I` w`g`k`b`m`n` m`e`f`g`v`U` 17`u` t`K`S`k`j` ,` 54`u`
 D`i` t` k` Ges` 157`u` K`g`e`w`i` K`i` b`v` e`v` Key` Performance` Area` w`P`w`y`Z` K`i`v` n`q`|` Gi`
 c`v`k`v`c`w`k` e`vs`tki` K`g`e`t`j` i` g`t`a` t`b`w`Z`K`Z`v` t`c`w`_`Z`K`i` t`Y`i` D`i` t` t`k` c`u`P`u` Core` Value`
 M`p`x`Z` n`q`|` t`h`t`n`Z`z`t`K`S`k`j` MZ` cwi` K`i` b`v` c`w`i`Z`w`b`K` cwi` e`Z`B` Ges` Db`q`t`bi` R`t`b`
 G`K`u` P`j` g`v`b` c`w` q`v` t`m`t`n`Z`z`G`u` e`v` l`e`v`q`t`b` m`n`v`q`K` f`w`g`K`v` c`v`j` t`bi` j` t`f`l` Strategic`
 Planning` Unit` (SPU) b`v`t`g` G`K`u` B`D`w`b`u` M`V`b` K`i`v` n`t`q`t`Q`|`

evsj v`k e`vs`K`t`K` G`K`u` t` t` k`P` Ges` A`v`a`w`b`K` t`K` t`q` e`vs`tk` i`f`c`v`S`t`i` i` j` t`f`l`
 w`b`t`g`e` 17`u` t`K`S`k`j` MZ` cwi` K`i` b`v` w`P`w`y`Z` K`i`v` n`t`q`t`Q` t`

- g`y`t`b`w`i`Z`i` P`j` g`v`b` K`v`h`R`w`i` Z`v` w`b`w`D`Z`K`i` t`Y` e`Z`B`v`b` g`y`t`b`w`i`Z` c`h`t`j` v`P`b`v`;
- A`w`_`R` L`v`t`Z`i` m`f`l`g`Z`v` Ges` w` w`i`Z`k`j` Z`v` e`w`x`i` j` t`f`l` c`w`e`w`a` I` cwi` t` k`B` K`v`W`t`g`v`
k`w`k`v`j` x`K`i`Y`;
- evsj v`k t`ki` A`w`_`R` e`v`R`v`i` t`K` A`w`a`K`Z`i` M`f`x`i` K`i`v`;
- A`w`_`R` A`S`i`f`e` Ges` A`w`_`R` c`w`e`k`M`g`Z`v` c`w`i`w`i` Z` K`i`v`;
- w`i` R`v`f`e` e` v`c`b`v`i` m`f`l`g`Z`v` e`v`o`t`b`v`;
- g`w`b` j` U`w`i` s` c`w`i`Z`i` v`t`a` c`w`e`w`a` I` cwi` t` k`B`M`Z` K`v`W`t`g`v`i` Db`q`b`;
- B`m`j` w`g`K` e`vs`K` t`j` v`i` R`b` c`_`K` Ges` m`g`w`S`Z` w`b`t` R`b`v` Ges` cwi` t` k`B` e`e`v`i`
c`P`j` b`;
- m`i` K`v`t`i` A`f`S`i` x`Y` F`Y` e`e` v`c`b`v` A`w`a`K`Z`i` K`v`h`R`i` K`i`v`;
- D`c`v`t`E`i` w`i` t`c`w`u`S` ,` K`v`W`t`g`v` v`c`t`bi` g`v`a` t`g` A`w`a`K`Z`i` t`e`M`e`v`b` K`i`v`;
- t` w`U` B`b`d`i` t`g`k`b` e`y`t`i`v` (w`m`A`v`B`w`e) m`e`u`Y`A`t`U`v`t`g`k`b` K`i`v`;
- evsj v`k e`vs`tki` c`w`t`q`w`M`K` K`g`f`l` t` t` A`v`B`b`x` m`f`l`g`Z`v` e`v`o`t`b`v`;
- evsj v`k e`vs`tki` P`v`K`w`i` t`K` A`v`K`l` f`y`q` K`i`v` ,` w`e` t` g`v`b` R`b`e`j` a`t`i` i`v`L`v` Ges` G`i`
D`b`q`t`bi` g`v`a` t`g` c`w`i`Z`w`b`K` Db`q`b` w`b`w`D`Z`K`i`Y`;
- evsj v`k e`vs`tki` S`w`K` e`e` v`c`b`v`q` S`y`k`w`f`w`E`K` B`v`U`v`i` b`j` A`w`U` c`w` q`v`
k`w`k`v`j` x`K`i`Y`;
- m`v`g`w`R`K` v`q`e`x`Z`v` (w`m`G`m`A`v`i) Ges` R`j` e`v`q`y`c`w`i` e`Z`f`bi` t`c`w`f`l` t`Z` evsj v`k t`ki`
c`w`i`Z`i` R`t`b` m`n`v`q`K` b`w`i`Z` m`g`_`f`bi` g`v`a` t`g` D`r`m`v`n` t` q`v`;
- evsj v`k e`vs`tki` b`w`i`Z` I` c` t`f`l`c`m`g`t`n`i` d`j` c`w`y` c`w`q`v`t`M`i` R`t`b`
t` t`K`t`n`v`i` v`i` t` i` m`v`t`_` t`h`w`t`h`v`M` v`c`t`bi` K`v`h`R`i` D`c`v`q`m`g`t`n`i` Db`q`b` N`U`v`t`b`v`;
Ges`
- evsj v`k e`vs`tki` t`K`S`k`j` MZ` cwi` K`i` b`v` e`v` l`e`v`q`t`b` t` v`t`U`w`R`K` c`w`i`b`S` B`D`w`b`u`
M`V`b`|`

c0Z eQi wiWU AvtqRtbi gva'tg GB tKSkj MZ cwi Kí bvi ev'evqb wektY Kiv nt'Q| wiWU EaYzb KgRZt v KtqKw' b ati gZweibgg Kivi mthvM cvt'Qb| evBtíi wektlÁt' il hý Kiv nt'Q GB c0 qui mt½| dtj evsj vt`k e'vsKí mKj chtqi KgRZt' i gtb e'tj hvevi GK bZb ZvM' mudi mT LjR cvlqv mnRZi nt'Q|

2.3 evsj vt`k e'vsK tUlbs GKvtWgx (weveWUG)

AvaybK mKj mthvM myeav Ges mgzumi feb m=oj Z evsj vt`k e'vsK tUlbs GKvtWgx evsj vt`k e'vsK I mKj Aw_R c0Z0vbm Ab'vb' miKwi/temiKwi c0Z0vbi KgRZt' i Rtb' mgmvigqK wektqi I ci wbcqgZ c0k'Yi e'e'v wbtq Avm'Q| d'vKwé tg=vi' t' Rb' c0qRbxq msL'K j'vcUc, AvaybK AvBwU j've c0Z0v, kxZvZc wbcqgZ tkYxK', wuj s gvD'UW c0R±i, wfwWI Kbdvti wYs BZ'w' AvaybK myeavq c0k'Y KgmP cwi gvY I _YMZgv'tb A'tbK tetotQ| EaYzb KgRZt' i gva'tg c0k'Y tmbk cwi Pj bvq GLb wfwWI Kbdvti Y-Gi c0j b Kiv ntq'Q| bZb thvM' vbKvix mnKvix cwi Pj Kt' i evbq'w' c0k'YKvtj 0Kl'Kí Rtb' hv'v0 wktivbtg gw ch'q AwfÁZv mÁ'tq GK bZb gv'v thvM Kiv ntq'Q| cj* Dbq' b I KwL. FY Gi I ci GKwU AvSRWZK tUlbs di tUBvm' AvtqRb Kiv ntq'Q|

XvKv wekte'vj q I AvaybK fvlv Bw÷WJU Gi thS_ mnvqZvq KwgDwb'KwUf Bswj k Gi I ci `B mBvne'vcx c0k'Ymn Bbdi'tgkb tUK'tbvj wR wektq mBvne'vcx wektl c0k'Y Pj yKiv ntq'Q| AvBGdwm-Gi Kwí Mwi mnvqZvq d'vKwé tg=vi' t' i Rb' fvi Z, ktj sKv, _vBj'vU I gvj tqwkqvtZ w'v mdi m=ubentq'Q| GQvov evsj vt`k tbfv, wGwUwm, weAvBweGg, XvKv Kgv'm'Ktj tRi w'v_x' i Rtb' I tUlbs t'0M0g AvtqRb Ki'tQ| BD'tiwcvb BD'wbq (BBD) Gi A'v'q'tb Integrated Support to Poverty and Inequality Reduction through Enterprise Development (INSPIRED) Kv'g'gi Avl Zvq evsj vt`k e'vsK tUlbs GKvtWgx m'q'gZv I gvbe m=ú' Dbq'tb Kiv R Kt' hv't'Q| Lj w'vMwB weveWUG GKvtWgK K'vtj 0vi c0k'v Ki'tZ hv't'Q| GQvov, I vb'vmmK wfwE'tZ 0Thought on Banking and Finance0 wktivbtg GKwU Rvb'j c0k'v Ki'tZ hv't'Q|

2.4 evsj vt`k Bw÷WJU Ae e'vsK g'vtbR'tgU (weAvBweGg)

evsj vt`k Bw÷WJU Ae e'vsK g'vtbR'tgU ga'g I tR'0 ch'qí e'vsK KgRZt' i c0k'Y c0vb, e'vsKs G m=Z'tKvEi wM0 Kv'g' g cwi Pj bv Ges e'vsKs I Aw_R tm±t' i Rtb' M'teL Yv I ci v'gk'Kv'g' g cwi Pj bvi Rtb' RvZxq ch'qí

GKwU c0Z0vb | GKwU cwi Pwj bv tevWp gra'ig weAvBueGg evsj v' k e'vsKs e'e'v KZR.A_0qZ I cwi Pwj Z nq, hvi c0vb nt'Qb evsj v' k e'vsKs MfbP |

weMZ Pvi eQti weAvBueGg Gi wk'lv, c0k'ly I MtelYvi D'j L'hwM' DbwZ ntqtQ | B'Zvgta' weAvBueGg e'vsKs tm'±ti i GKwU MZvbYmZK c0k'ly Bbw'÷wJDU t_±K MwZkxj cYp/2 wk'lv c0Z0vb ifcvšwi Z ntqtQ | eZ0v'±b c0Z0vbwU c0qvRbwfW'EK c0k'ly, m0Z'±KvE'i ch'±qi wk'lv, bwwZ MtelYv Ges c'v'gk' v'±bi I ci Av'j vKcvZ Kivi R'±b' mwe'±f'v'±e c0'Z i'±qtQ | Avkv Kiv hv'±'Q w'±bKU f'v'el'±Z weAvBueGg t'±k I t'±ki evB'±i I Aw'±R Lv'±Zi DrKl'±Zvi GKwU t'±k'±' w'±t'±te cwi MwYZ nte |

weAvBueGg 2010 mv'±j i GKv'±WwgK K'±v'±j 0'v'±ti c0'±gev'±ti i g'±Zv 0'MtelYv K'±gR'±j v0 P'±j yK'±ti | G ai'±bi c0k'ly K'±v'±t'±g'±q c0'±gZ: c0Z0v'±bi GK'±j MtelK, e'vsK Gi t'±Kv'±bv R'±w'±j Bm'±Z MtelYvi gra'ig c0B we'±wi Z djvdj GKwU teBb ÷w'±g'± t'±k'±b Av'±j vP'±bi R'±b' c0'±q'±m'±K we'±l'±q e'vsK'±v'±t'± i mv'±t'±b Dc'±v'±cb K'±ti | cieZ'±Z MtelK I Aw'±f'± e'vsK'±v'±t'± i Av'±j vP'±bi w'±f'±w'±E'±Z MtelYvi djvdj P0v'±š'± Kiv nq | GwU Ave'±k'±K'±f'±v'±eB e'vsK'±v'±t'± i m'±gm'±v'± m'±gv'±v'±t'±bi GKwU n'±w'±Z'±qvi | weAvBueGg 2012 mv'±j ch'±š'± t'±g'±w'± 18wU MtelYv K'±gR'±j v cwi Pwj bv K'±ti'±Q | weAvBueGg 2012 t_±K Gi GKv'±WwgK K'±v'±j 0'v'±ti 0'±w'±f'±D K'±gR'±j v0 P'±j yK'±ti'±Q | G c0k'ly K'±v'±t'±g'±q c0Z0v'±bi GK'±j MtelK I c0'±q'±m'±K e'vsK'±v'±t'± i v'±th'±_f'±v'±e evsj v'± k e'vsKs Gi t'±g'±w'± 6wU '±i '±Z'±Y'±K'±v'±h'±'±g'± i ci MtelYv cwi Pwj bv K'±ti | 2011 mv'±j t_±K 0'e'vsKs wi mv'±P'±m'±wi R0 w'±k'±t'±i v'±bv'±t'±g Kiv ntqtQ K'±gR'±j vi MtelYv t'±cc'±v'±i '±t'±j vi m'±sK'±j b | 2012 mv'±j t_±K 0'e'vsKs wi w'±f'±D w'±m'±wi R0 w'±k'±t'±i v'±bv'±t'±g ew'±l'±R c0k'±k'±bv P'±j yK'±v'± nq | GwU weAvBueGg 0'±v'±v cwi Pwj Z wi w'±f'±D K'±gR'±j vi MtelYv t'±cc'±v'±i '±t'±j vi m'±sK'±j b | weAvBueGg Gi wk'±K'±t'±i 0'±v'±v cwi Pwj Z MtelYv c0'R'±t'±i wi t'±cv'±U'±f'±g'±n wi mv'±P'± g'±t'±bv'±M0'±g w'±t'±te 2010 mv'±j t_±K c0k'±k'± Kiv '±i'± K'±ti'±Q | e'vsK cwi g'±v weAvBueGg Gi double blind peer review R'±v'±f'±j Gi c0k'±k'±bv w'±b'±q'±gZK'±iY Ges t'±Kej w'±M'±t'±i ±wi t'±Z Aš'±f'±K'±iY m'±±0'±b'±nt'±qtQ |

weAvBueGg 2010 mv'±j Gi c'±v'±gk'±t'±mevi cwi wa Av'±š'±R'±w'±ZK t'±q'±t'±i m'±±0'±m'±wi Z K'±ti'±Q | wek'±e'±v'±t'±ki A_0q'±b weAvBueGg Ges Av'±d'±M'±v'±b'±t'±bi t'±K'±'±q e'vsK Gi g'±t'± P'±e'± Ab'±y'±q'±x GAv'±BueGd-Gi m'±q'±gZv ew'±K'±t'±i weAvBueGg '±w'±qZ'±i c0B ntqtQ | c0Z0vbwU B'±Zvgta' K'±ve'±t'±j we'±f'±b'±e'±c0k'ly K'±v'±h'±'±g'± Ges 2011 mv'±j weAvBueGg K'±v'±±0'±v'±t'±m Av'±d'±M'±v'±b e'vsK'±v'±t'±i R'±b' w'±Zb m'±B'±v'±ne'±v'±cx c0k'ly K'±v'±h'±'±g'± cwi Pwj bv K'±ti'±Q |

weAvBueGg e'vsK'±v'±t'±i I wek'±e'±'±j'±t'±qi m'±s'±k'±-0'±we'±f'±M'±/Ab'±y'± m'±m'±t'±i g'±t'± ep'±E'i MtelYv I GKv'±WwgK m'±t'±h'±w'±M'±Zv ew'±K'±i D'±t'±t'±k'± 2012 mv'±j ew'±l'±R e'vsKs K'±b'±v'±t'±i Y

“i” KitiQ | d’vKwë Dbqb dvÜ ‘Zwi Kiv nqtQ hvi Avl Zivq d’vKwë i cÖZ eQi D’PZi cÖKQY I Dbqb Kvh®gi Rtb” wet`tk tcÖY Kiv nqtQ |

BDtiwcbqbd BDwbqbd (BBD) Gi A_qtb Integrated Support to Poverty and Inequality Reduction through Enterprise Development (INSPIRED) Kvh®gi Avl Zivq weAvBweGg Gi mQlgZv ep×tZ KvR Kiv nqtQ | AvaybK Kvm i’g vcb, AbjvBb jvBteli mjeavi mshv®KiY, v’v’Ki AvewmK mjeav BZ’w i gva’tg wKQYi cwi tetki D’tj LthvM” DbwZ mvab Kiv nqtQ | wet`kx AskMöYKvix Ges QvIt` i AvKIY Kivi Rtb” weAvBweGg Lg kvNB GKwU AvSRwZK gvthi tnvt÷j Ges AZ’vaybK wj bvqZb vcb Kitz hv”Q | weAvBweGg MZ Pvi eQti wZbil AvSRwZK cy`vi ARB KitiQ | G_tj v nqtQ-1st and 3rd Asia 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.

wefbceRwUj BmjZ t`tki wefvMxq kni_tj vtZ weAvBweGg Aaf`eme`vcx Kgrvj v PvjyKitiQ thLvtb weAvBweGg Gi m`m` e`vsK_tj vi AvAj K cävbi Ask wbtq_vtKb | ZvQov wefbceMtelYv Kgrvj v, wvFD Kgrvj v, cwi wvfvEK MtelYvi djvdj I wet`ktY cieZÖZ cÖKQY Kvh® g_tj vtK Avtiv cÖtqwMK, ev`eag®Ges cÖqvRbvfEK Kivi D’It`k” cÖKQY gwWDtj i Dcv`vb wntmte mshv® Kiv nqtQ | v`axbZvi ci MZ Pwj k eQti evsj vt`tki Aw_R LvZi ARB I DbwZtK tK`Kti cÖ`vZ bxwZ-wbaf`K, MtelK, tckvRixi MtelYvfvEK tj Lvjt wL mgstq e`vsK cwi gvi wet`kl msL`v Lg kvNB cÖkvk nqtZ hv”Q |

1997 mvj t`tK weAvBweGg-Gi GgweGg Ges BGgweGg mb` RvZiq wekpe`vj tqi Aaxb tmUvi di tcv÷ MÖvRtqU ÷vWR (CPGS)-Gi gva’tg t`qv nqtZv | eZÖv Zv XvKv wekpe`vj tqi Aaxtb Avbv nqtQ Ges tK`wU tK XvKv v`g Ae e`vsK g`vtrtqU (DSBM) vtg bZbfvte bvgKiY Kti cte® wvMÖ_tj v t`qvi e`e`v tbqv nqtQ | evsj vt`tki e`vsKs tm±ti Amvgvb” Ae`vtbi v`KwZ`fX XvKv wekpe`vj tqi cÖvZ Aa`vcK W. tgvRvdbi Avng` Ges evsj vt`k e`vsKti cÖ`b tWc` MfbP cÖvZ G. tK. Mtzvcravq Gi vtg weAvBweGg-G`ÖU tPqvi cÖdmi c`mwö Kiv nqtQ | BtZvgtä` evsj vt`tki v`bvgab” e`vsKvi Rbve tL`v Kvi Behng Lvjt` Ges Rbve Gm. G. tPšajx h_v t`g G`ÖU ct` thvM w`tqtQb |

Awu_R tmerfiv³KiY

t`tki tK`iq e`vsK wntmte evsj v`k e`vstKi gly` wqZi ntjv gj` w`wZkxj Zv eRvq ivLv, Awu_R LvZ wqšY I ZEveavb Ges mtefcwi Awu_R LvZi w`wZkxj Zv eRvq ivLvi cvkvcvnik RvZxq `t`Drcv`bkxj m`ut`i h_vh_ e`envt`i gva`tg A_wu_ZK c`e`x I Dbqob wovDZ Kiv| Kw`qjZ A_wu_ZK c`e`x i w`tk t`ktK GwMtg tbqvi ct_ MYgvbtj i AskMhY wovDZ KitZ MZ Pvi eQi ati evsj v`k e`vsK Zvi cDvMZ `wqZi cvj tbi cvkvcvnik Ašif`gj-K A_wu_ZK c`e`x ARB I miKvtii `vii`* wetgvPtb bvbvgyx D`v`m_tj vZ mg_` thvMvZ/t`tki epEi RbtMvotK Awu_R tmevi Avl Zvq wbtq Avmv Z_v Awu_R tmerfiv³KiY Kg`mPi I ci wetkl bRi t`l qvi cvkvcvnik KwL, GmGgB I cwi tekevUe LvZ A_`q`bi I ci tRvi w`tqtQ| ewYw`K e`vsK_tj v mvariYZ kn`i D`PweE MhKt`i wbtq e`l_vKvq Mwi e I cZ`sIAA`tj i RbmvariY Zv`i tmer t`tk A`bK t`q`t` ewAZ t`tk hvq| evsj v`k e`vsK mgvtRi wcvQ`q cov Aet`nj Z GB RbtMvotK e`vsKs tmevi Avl Zvq wbtq Avmvi j`q` e`vsK_tj vi `ZtUz`AskMhY Drmvi w`tZ GKwL bZb aviYv c`e`ZB Kt`tQ| G bZb aviYwU w`b w`b c`ksimZ n`Q Ges Awu_R tmevewAZ RbtMvoti t`vi tMvovq e`vsKs tmer t`c`v`bvi j`q` e`vsK_tj v wbtRivB D`v`m`x n`tqtQ| hviv AvtM e`vsK t`tk FY t`c`Zb bv, thgb-eM`PwL, bvi x D`v`v`v, c`o`šK K.I.K Zv`i nvtZ GLb FY hv`Q; MYgvbtj i gta` e`vsKs tmer Kvh`g c`hwi Z n`Q|

Avi Gme c`t`q`ici Kvi`Y Awu_R Ašif` i mP`K evsj v`k A`bKuvB GwMtg i`tqtQ| m`u`Z wek`vstKi Awu_R Ašif` Z`f`v`Evi ev OtMvej wcbtW. O`kxI R c`Zte`b Abjvqx, `w`q`Y GwKqvi t`k_tj vi gta` Awu_R Ašif` mP`K evsj v`tki Ae`vb wDZxq| cDg `v`b i`tqtQ k`j`skv| fvi Z I cvkK`t`bi tP`q fvtj v Ae`vb evsj v`k| GLb evsj v`tki 40 kZvsk c`B eq`v` gvbtj i e`vsK wnmve i`tqtQ| tgvvBj e`vsKs Ges K.I.K I Ab`v`t`i R`b` `k UvKvi wnmve tLj vi m`y`avU wetePbvq wbtj evsj v`tki ARB 50 kZvstki teuk `e Kg nte bv| k`j`skvq GB nvi 69 kZvsk| fvi Z I cvkK`t`b GB nvi h_v t`g 35 I 10 kZvsk|

3.1 KwL.FY Kvh`g

evsj v`tki A_wu_ZtZ KwL. LvZi f`w`Kv L`gB `i`Zc`Y` eZ`yb miKvtii AM`haKvi LvZi gta`I i`tqtQ KwL| t`tki t`gU t`kR Drcv`b A`bKvstK KwL.

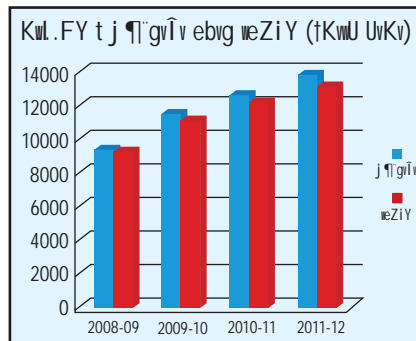
40 e`tj hvl qv evsj v`k e`vsK

Drcv`tbi lci wbfP Kti | tgvU t`kR Drcv`tb Kwl. LvZi Ae`vb c0q 20 kZvsk | mi Kvti i Kwl.-evUe wewfbæKvh© g M0Y Ges e`vsK, tj v KZR. Dti LthvM` cwi gvtY Kwl. FY weZitYi dtj cZ`wkZ gvTvg Kwl. Drcv`b nI qvq weMZ Pvi A_@Qti wRwVvc c0q ewl R Mto 6.21 kZvsk eRvq ivLv mæE ntqtQ | KI.K, k0gK, ¶jz` bviX Dt`v`vnmn mKj mRbkxj gvbYB G c0q ARfb Ae`vb titL Pti t0b | Kwl. i Dbqtbi mt½ t`tki mvgwM0K A_@wZK Dbqt RwoZ | ZvB Kwl. I cwj -LvZi Dbqtbi gva`tgB t`tki wekvj RbtMv0xi Lv` wbi vEv wbi 0ZKiY, Kgms`vb m0p Ges `wi`a` i`xKiY mæE | Af`Sli xY evRvi mæúvvi tY Kwl. i fvgKv L0B, i`ZcY© Ges G Kvi tYB Pj gvb wektg`v tgvKvtej vq Ab`vb` A`tbK t`tki tPtq evsj t`k fvtjv Ki tQ | G0vov, we`gvb mieivn NvUwZ ciY Kti Lv` gj`úwZ w0qS Y Z_v evsj t`k e`vsKti gy`bwxZ ev`lvqtb | Kwl. FY, i`ZcY© fvgKv ivL tQ |

evsj t`tki tenki fVM KI tKiB Kwl. tZ wewbtqv tMi chfB mvg_© tB | tmB wetePbvq c0KZ. KI. Kt` i Kv tQ mgqgZ c0qvRbxq cwi gvY Kwl. FY mieivn Kiv AZ`SIRi vi | G Rtb` c0S0K KI.K I eM0Pwv mn c0KZ. KI. Kt` i c0qvRbxq cwi gvY Kwl. FY t` qvi j t¶` evsj t`k e`vsK c0Z A_@Qti i`i tZ Kwl. I cwj -FY bwxZgvj v I Kgms`P tNvI Yv Kti Ges Zdvwvj e`vsK, tj vi gva`tg GwU ev`lvqb Kti AvmtQ |

Kwl. LvZ e`vcK FY m0pav evortbvi cvkvcwK FY mieivn c0 qvtZ, YMZ cwi eZ0 Avbv ntqtQ | wetkl Kti, KI. Kiv thb`^0 c0 qvq, mKj c0Kvi nqi w0g0 fvtE Ges mgqgZ Kwl. FY tctZ cvtib Zvi Rtb` evsj t`k e`vsKti bRi`wi tRvi`vi Kiv ntqtQ | bvi t` i AskM0Y evortbvi j t¶` Kwl. LvZ FY c0 vtb bvi t` i AM0waKvi t` qv ntqtQ | Kwl. ciY i b`vh`gj` w0w0Z Ki tZ Kwl. wecyb e`e`vi Dbqtbi lci, i`Zytivc Kiv ntqtQ | Atc¶vKZ. AbM0ni I Dt`w¶vZ Gj vKv thgb Pi, nvi, DcKj xq Gj vKvq Kwl. FY weZitY AM0waKvi t` qv ntqtQ | eZ0vtb iv0tq gwvj Kvbvxb e`vsK, tj vi cvkvcwK temi Kwvi I wet`kx e`vsK, tj vl Zvt` i tgvU FtYi Ab`b 2 kZvsk Kwl. LvZ weZiY Ki tQ |

MZ Pvi A_@Qti Kwl. LvZi Dbqtbi evsj t`k e`vsK wewfb0gYx Kgms`P M0Y I ev`lvqb Kti tQ | Kwl. LvZ weMZ Pvi A_@Qti (2009-12) FY weZiY Kiv ntqtQ h_v t0g 9,284, 11,117, 12,184 I 13,137 tKwU UvKv | Pj wZ A_@Qti (2012-13) G hveZKvtji gta` mte0P 14,130 tKwU UvKv Kwl. FY weZitYi j ¶`gvT v wba¶Y Kiv ntqtQ, hv weMZ A_@Qti i Zj`bvq 2.4 kZvsk tenk | Gi weci tZ tde`qwi 2013 chS Kwl. FY weZiY Kiv ntqtQ 8786 tKwU UvKv, hv j ¶`gvT vi 62 kZvsk |



3.1.1 cKvfk" KwL.FY weZiY

KwL.FY weZiY "QZv wvOZ Kivi Rtb" evsj vt`k e`vsK BDwbq chf`q v`bxq RbcUzwbw, KwL.msuk-óKgRZP, wk`qK Ges Ab`vb" MY`gvb" e`w³etMP Dcw`wZtZ cKvfk" FY weZiYi Rtb" e`vsK,tj vtK wbt`Rbv w`tqtQ| tm Abgvvti e`vsK,tj vi Dt`vtM cKvfk" KwL.FY weZiY cU`qv Ae`vnZ itqtQ| 2009-2010 A_@Qti 10,967wU cKvfk" FY weZiY KgmmPi gva`tg tmvqv `B j`q KIkKi gta` 383 tKwU UvKv, 2010-11 A_@Qti 11,257wU KgmmPi gva`tg `B j`q KIkK 417 tKwU UvKv Ges 2011-12 A_@Qti 7,683wU cKvfk" FY weZiY KgmmPi gva`tg GK j`q evi nvRvi KIkK 224 tKwU UvKv KwL.FY weZiY Kiv ntqtQ| evsj vt`k e`vsK MfbP W. AwZDi ingvb t`tki cZ`sl AAj mdiKvtj e`vsK,tj vi Dt`vtM AvtqwrZ G aitbi Abgvtb Dcw`Z t`tk cKvfk" KwL.FY weZiY Kvh`tg Ask wbtqtQb| GtZ t`tki cKZ.KIkK`i KvQ KwL.FY weZiY "QZv AvtMi tPtq AtbK tetotQ|



23 wltm=ft, 2009 Zwi tL tmvbj x e`vsK wj t KZK. AvtqwrZ Abgvtb htkvti i jcr`q cKvfk" KwL.FY weZiY KitQb MfbP W. AwZDi ingvb



29 wltm=ft, 2010 Zwi tL b`vkbj e`vsK wj t KZK. AvtqwrZ Abgvtb gY`MtAi U`xewotZ GK KIK mgv`etk cKvfk" FY weZiY KitQb MfbP W. AwZDi ingvb

3.1.2 KwL.FY Kvh`g Z`vi wK

GKwU tUKmB KwL.LvZ Mto tZvj vi j`q" G LvZ FY m`yav evotbvi cvkucwk KwL.FY weZiY e`e`vq`ymZ cwi eZB Avbvi cU`qvRtb cKZ.KIKMY hvZ "Q cU`qvq, nqivbg`fite I mgqgZ FY cvb Ges G FtYi h`vh_ e`envi Kti Kw`qZ chf`q KwL.cY" Drcv`b Kitz cvti b Zvi Rtb" evsj vt`k e`vsK MZ KtqK eQi ati KwL.FY Kvh`g i ci bRi`vvi tRvi`vi Kti tQ|

G j`q" evsj vt`k e`vsK t`ke`vcx we`Z.tgvevBj t`dvb tbU qvK`K KvR j`wMtqtQ Ges KwL.FY M`hxZvt`i t`gvevBj b`ft msi`qY Kti tQ| e`vsK,tj v t`tk mivSwvK/gvwmK wfvE`tZ KwL.FY ms vsl`weeiYx mSMh Kti AdmvBU mgzvi wfk b I AbmvBU mgzvi wfk b Kiv nt`Q| KwL.FY weZiYi AM`hvZ, j`q"gv`v ARB, FY weZiY "QZv I`ymZ gv b wvOZKiY, KwL.FY bxwZgvj vi Avtj vtK Db`qbgj-K

Kvh^o g ev⁻evq^tbi AM^MWZ we^tq ev^sK^u t^jvi m^t½ gvmK I w^o-gvmK w^fw^EtZ evs^j v^t k ev^stKi [^]evK Ab^wZ n^tQ| tRj v KwL.FY K^ug^uJi m^fvq mKj ev^stKi c^oZ^wbi^ai Dc^wWZ eva[^]Zvgj-K Kiv n^tq^tQ| evs^j v^t k ev^stKi beXy Kg^RZ^Mnn ms^wk-^owe^fv^tMi Kg^RZ^MY c^oq^tB KI.K^t i K^vQ hv^tQb, KwL.F^tYi nuj b^vM^v Z[^] ms^Mh Ki^tQb Ges ms^wk-^oc^q t^jvi m^t½ we^tkl K^ti ev^sKvi, KwL. Kg^RZ^P I G^jvKvi MY[^]gvb[^] e^w³e^tM^P m^t½ K^v ej^tQb|



9 R^vbg^wi, 2011 Z^wi tL AM^wx ev^stKi A[^]q^tb c^web^vi Ck^j x Dc^tRj vi eoB^Pri^vq evDK^j e^wM^b c^wi[^] k^B Ki^tQb evs^j v^t k ev^stKi M^fb^P W. Aw^ZDi ing^vb



27 G^urc^j, 2010 Z^wi tL g^qgb^wms^tni wⁱl k^vtj GK^wJ gr^m n^vP^wi c^wi[^] k^B evs^j v^t k ev^stKi M^fb^P W. Aw^ZDi ing^vb

i[^]ag^vi Kg^RZ^MvB bb, evs^j v^t k ev^stKi M^fb^P W. Aw^ZDi ing^vb w^bt^RI g^vtS g^ta[^] t[^]tki c^oZ[^] sⁱ A^At^j Aew[^]Z KwL.w^fw^EK c^oKⁱ c^wi[^] k^B tewⁱq co^tQb Ges w^bR t^wt[^] c^etm t^Uuj t^dv^b I w^fw^MI K^bd^vtⁱY Gi g^va[^]t^g KI.K^t i m^t½ mi^vmi K^v ej^t Z^vt[^] i KwL.FY cv^lq^vi ev^vc^vtⁱ t^LUR-Lei w^bt[^]Qb| m^euⁱt^Z evs^j v^t k ev^stKi c^oav^b K^vh^f q^mn kv^Lv Aw^dm^u t^jv^tZ ^oM^onK [^]q[^]msⁱ q^lY t^k^^a (w^mAv^Bic^wm)^o [^]vcb Kiv n^tq^tQ| t^k^^o w^ut^Z 16236 b^etⁱ i GK^wJ n^Uj v^Bb P^vj y^Ki^v n^tq^tQ| GB t^k^^a c^oB KwL.I c^uj -FY ms[^] v^si Aw^ft^hv^tMi w^fw^EtZ evs^j v^t k ev^sK h^vh[^] e[^]v w^bt[^]Q Ges f^wel t^ZI e[^]v w^bt^e|

3.2 e^MP^wl t[^] i R^tb[^] we^tkl FY Kg^ow^P

evs^j v^t t^ki M^ogxY R^bt^Mv^oxi GK weⁱv^U Ask e^MP^wl | [^]wi[^] ^aG R^bt^Mv^oxi A^tb^tKi^B w^bR[^] t^Kv^tbv P^vl t^hw^M R^wg t^bB| 2005 m^vt^j c^wi P^wij Z KwL. b^ggv R^wi t^ci Z[^] t[^]t^k t[^]Lv hv^q, t[^]tki 1 t^kw^u 50 j q^l KI.K c^wi ev^ti i g^ta[^] 70 j q^l e^MP^wl | Z^vi^v t^gv^U P^vl K^Z.R^wgⁱ 55 k^Zisk P^vl K^ti^b (Z[^] m^f t KwL.i[^]g^vi^x-2008)| t[^]tki c^oP^uj Z ev^su^ks e[^]vq R^vgvbZ Q^vov FY t[^]l q^v n^q b^v| Z^vQ^vov, c^oZ[^] sⁱ R^bc^t ev^sK^u t^jvi kv^Lv b^v ^vK^vq KI.K^t i G weⁱv^U Ask e^MP^wl i^v x^NR^vj a^ti^B ev^sK F^tYi A^wa^Kvi t[^]t^k ew^AZ I D^tc^uq^lZ| ev^stK Z^vt[^] i t^kv^b m^Aq^x w^mve^l t^bB| A^ci^w t^k, q^lz[^]FY c^ovb^Kvix c^oZ^ov^b t^jv (G^gG^dAv^B) K^ZR. b^vi^xt[^] i AM^ova^Kvi t[^]l q^vq e^MP^wl i^v q^lz[^]FY t[^]t^kl ew^AZ| d^mj P^vt^li t^gs^mg ch^oß A^t ^oA^fv^te P^vl vev^t c^oq^vR^bxq D^cKi^Ymn D^bz[^] c^hy^oi e[^]envi Ki^tZI Z^vi^v e[^]nb| me

aiþbi cõwZõmbK FY t_þK ewAZ ntq Zviv mgvþRi AcõwZõmbK Drm thgb Mõg`
mýþLvi, gnvRbþ`i KvQ t_þK Pov mýþ FY wþtZ eva` nb| G mKj AcõwZõmbK
Drm t_þK MpxZ FY mgggZ cwitkvtã e`_õntq Zviv meþkl mþþ nvtj i ej` ,
emZwfvUv chSínvwi tq wbt`^ntq ctob| A_P eMþPwl þ` i t`vi þMvovq mgggZ mnþR
I `f mýþ Kwl..FY tçõwvþv mæe ntj GKw`þK Zviv thgb DcKZ.nteb, Ab`w þK
Kwl.LvþZ mgggZ At_P mieivn tçõwvþvi gva`tg Kwl.Drcv`þb Kw`þZ djvdj
cvl qv mæe nte| mteþcwí epEi RbþMvõþtK Aw`R tmevi Avl Zvq Avbv hvte|

3.2.1 eMþPwl þ` i Rþb` evsj vt`k e`vstKi c`þqç

t`þki fvgvxb, cõwSK I e`vsk FY mýeavewAZ eMþPwl þ` i t`vi þMvovq `f mýþ ,
mnR ktZõI webv RvqvþtZ Kwl..FY tçõwv`w`þZ evsj vt`k e`vstKi Dþ`vþM MZ
2009 mvtj eMþPwl þ` i Rþb` cõgvtii gtZv 500 tKwU UvKvi GKwU weþkl
cþtA`þqb `xg Pvj yKiv nq| cKíwU ev`evqþbi Rþb` t`þki epEg temi Kwí
ms`v e`vKþtK `wqZ;t`qv nq| G jþq` MZ 02 tmþþæf, 2009 Zwi þL evsj vt`k
e`vsk I e`vK Gi gþa` GKwU AskMþY Pw`þ `q`wí Z nq| Pw`þ Abjvqx evsj vt`k
e`vsk e`vKþtK 500 tKwU UvKv cþtA`þqb eve` t`þe, hvi gva`tg km` Drcv`b
LvþZ `f tgqvþ` 450 tKwU UvKv Ges Kwl..mnvqZv DcKiY` q LvþZ ga` tgqvþ`
50 tKwU UvKvi FY Kvþ`g Pvj vþbv nte| `f tgqvþ` FþYi tgqvþ` mteþP GK eQi
Ges ga` tgqvþ` FþYi tgqvþ` meþgæGK t_þK wZb eQþi gþa` mxgve`_vKte|
cþtA`þqb mýeavi Avtj vtK e`vK eMþPwl þ` i gþa` Mõc RvqvþtZi wfvEþZ FY
weZiY KiþQ| cý`I I brixþ` i Avj v`v Mõc MVb Kþi FY weZiY Kiv nt`Q| tKej
FY bq, eMþPwl þ` i Drcv` bkvZ Zv ew`þZ chþþ e`envþi cõqvRbxq civgk`þ` qv
nt`Q| mi Kvþi i Kwl..mæúmví Y KgRZþ` i G cõ` qvi mþ½ mæú` Kiv ntqþQ|

th mKj eMþPwl e`vsk t_þK tKvb FY tçõwv`i ayZvivB G mýeav cvt`Qb| Avi
hvþ` i 2.47 GKþi tenk Pvl þhvM` Rvq iþqþQ, Zviv GB FY mýeav cvteb bv| e`vK
Zvi wþR`^A`þqb t_þK eMþPwl þ` i chþþ MZ Z` mieivn KiþQ Ges G KvþR Zviv
cõqvRþb Kwl..mæúmví Y KgRZþ` i wþtqvwRZ KiþQ| GB e`evq e`vK mteþP 10
kZvsk nvti mý avh`KiþZ cvite| GB FY tKvb wþw`õ AÄþj cý`ÄFZ Kiv hvte
bv| eMþPwl þ` i cwíwþvZi Rþb` RvZxq cwíPqcI I fvg gvij K A_ev`vbxq
MY`gvb` e`w`i mb` j vMte|

e`vþKi gva`tg cwíPwj Z G weþkl FY KgfvPi Avl Zvq cõwqK chþq t`þki
37wU tRj vi 172wU DctRj vq e`vsk FþYi Avl Zvi evBþi`_vKv 3 j`q eMþPwl þK 3
eQþi Rþb` dmj Pvl Ges Kwl..hšcwZ` þqi Rþb` G FY mýeav t`qv e`ev Kiv
ntqþQ| MZ Rþy 2012 chSÍ evsj vt`þki 42wU tRj vi 225wU DctRj vq cõq 4 j`q
32 nvRvi eMþPwl i gþa` 512 tKwU UvKv Kwl..FY weZiY Kiv ntqþQ| GB FþYi

t_#K 10 gv#mi g#ã" mxgvex ivLv nq Ges 10 kZvsk nv#i m#y (d#U ti #U) Av#ivc Kiv nq| FY M#hZv eM#Pvwl #K m#ymn F#Yi 30 kZvsk 6-9#U gvmK wKw-#Z Ges emK 70 kZvsk dmj l Vv ci ` #U mgvb wKw-#Z cwi #kva Ki#Z nq| e#vK Zv#` i FY weZiY l c#tA_#q#bi `we m#aj Z GK#U Zwj Kv evsj v#` k e#vstK `vLj K#i |

3.2.3 eM#Pvwl FY c#K#i i l ci c#dmi Av#j ev#qm-Gi gj-v#q#

weik# A_#v#Zwe` c#dmi Av#j ev#qm 2011 m#tj i tklv#ã#evsj v#` k e#vstKi M#xZ l e#v#Ki gv#tg cwi P#vj Z eM#Pvwl #` i R#b# we#kl FY c#K#i i eM#Pvwl #` i l ci GK#U M#elYv Rwi c cwi P#j bv K#i b| Rwi #c wZvb #` #ki m#vZ#U wefv#M#i 400 eM#Pvwl i m#v#vZKvi #bb| Rwi c KvR #k#l c#v#Z M#elYv c#Zte` #b wZvb Kg#v#P#U#i gj-v#q#b D#j L K#i b, eM#Pvwl iv M#o 14 nvRvi UvKv K#i FY t#t#q#Q#b, 80 kZvsk eM#Pvwl D`P dj b#xj avb P#l K#i weNv#ãZ 8-10 gY t_#K 15-20 gY A_#v c#q w#_Y dj b t#t#q#Q#b| 95 kZvsk eM#Pvwl Zv#` i FY mgq#Z cwi #kva K#i #Q#b| 90 kZvsk eM#Pvwl B e#j #Q#b, FY t#t#q Zv#` i A_#b#vZK D#q#b m#v#Z n#q#Q#l Zv#v Av#iv e#j #Q#b, GB FY cvl q#i Av#M Zv#v D`Pm#j (c#Z gv#m 10 kZvsk) gnvR#b#` i KvQ t_#K avi w#b#q P#l vev` Ki#Z#b| #Kv#bv #Kv#bv #v#t# #Z#b gv#mi R#b#` 10 nvRvi UvKv FY w#b#q 10 gY avb ev 8 nvRvi UvKv m#y w#t#m#te gnvR#b#K w#`Z nZ| eM#Pvwl iv M#ãci m`m` n#l q#i gv#l 21 w#`#bi g#ã`B GB FY cv#`Q#b-G w#l q#U#K c#Zte` #b Kg#v#P#U#i m#t#P#q fv#j v` K w#t#m#te vP#v#Z Kiv n#q#Q#l

3.2.4 eM#Pvwl FY Kv#h# g g#v#U#i s

evsj v#` k e#vstKi A_#q#b cwi P#vj Z eM#Pvwl #` i FY c#v#b Kg#v#P#i D#i#k` dj c#h#~ Ki#Z Ges mgq#Z F#Yi A_#t#diZ cvl q#i j #t#l` evsj v#` k e#vsK w#b#eo g#v#U#i s Ae#vnZ ti #L#Q#l G j #t#l` evsj v#` k e#vsK 35#U #Rj v#f#Z 35#U Dc#Rj v#q 700 eM#Pvwl i l ci GK#U mgx#v#v P#j v#q| GB mgx#v#vq #` Lv hvq, t#v#ki f#v#M eM#Pvwl c#v#ge#i i g#Zv #Kv#bv c#v#Z#v#bK D#m t_#K FY t#t#q Ges mgq#Z K#v#l.DcKiY q Ki#Z t#t#q#Q#b| Gi d#j Zv#v P#v m#j Ac#v#Z#v#bK D#m n#Z FY #b#v t_#K g#v# t#t#q#Q#b| GB c#K#i i m#t#Z K#v#l.m#v#t#v#iY Av#ã`B#i i Kg#RZ#v#e,` h#v#_vKv#q eM#Pvwl iv Zv#` i KvQ t_#K c#h#v# m#v#U#K#Z Z_# l m#t#h#w#M#Zv cv#`Q#b| G FY eM#Pvwl #` i A_#b#vZKfv#te `v#ej #t# n#Z m#v#q#Zv Ki#Q#l P#t#l i tg#m#j#g F#Yi UvKv cvl q#v#q Zv#v Zv#` i dmj l Vv ci Zv w#ew K#i jv#f#ev#b n#`Q#b| mgv#R Zv#` i m#v#y#b ev#t#Q#l G F#Yi B#vZev#PK w` K D#j L K#i Zv#v FY Kg#v#P#i P#j y#v#L#i #R#v#i `we R#v#b#t#q#Q#b|

3.2.5 eM#Pvwl #` i m#sea#v# Ab#j#v#b

evsj v#` k e#vsK l e#v#Ki th#_ D#i`v#M 30 w#w#t#m#t, 2010 Zwi #L XvKvi Av#v#g# #`v#w#v#q#t#g evsj v#` #ki B#vZnv#t#m c#v#g ev#i i g#Zv eM#Pvwl #` i R#b#` m#sea#v#i

AvtqRb Kiv nq| t`tki wewfbæcš t_ tK cŕq bq nVri eMPPwl GtZ Ask tbb, hv` i GKwU Dtj LthvM` Ask wQj bvix| Zviv mKtj B G Abv`b Ask wbtZ tcti m`šmbZ teva Kti tQb| wR wR t`t`i w`tkl Ae`vbi `KwZ` t`c 15 Rb eMPPwl tK cy`Z. Kiv nq, hv` i gta` Pvi Rb wQj b bvix eMPPwl |

hvi ti v` cto ewtZ wftR AKvš cwi kŕ Kti Lv` cY` Drcv` b Ki tQb, Zv` i tK Aek`B m`šb Ki tZ nte| th mKj eMPPwl wbtRt` i cŕqvRbxq A_`bv _vKvq mvg_`

Ablyqx dmj dj vtZ cvtib bv, Zv` i Kv tQ mgggZ cŕqvRbxq KwL. FY t`cŕw`bv ` i Kvi| evsj vt`k e`vsK cŕwZ eMPPwl t` i Rtb` cŕtA_`qb `«g Zv` i A_` m`U ` t` Ki tQ| dtj Zviv Avtiv tewk dmj Drcv` b Ki tZ m`lg n`Qb Ges e`w`MZ m`Âq evovtZ gtbvthvMx n`Qb| Gfvte Zv` i A_`wZK Ae`vi DbwZ n`Q| dtj Mŕg t_ tK



eMPPwl mseabv 2010 Abv`b MYcRvZš evsj vt`k mi Kiti i A_`š Rbve Avej gj Avaj g`nZ I KwL.gš teMg guZqv t`šajxi KvQ t_ tK mb` MhY Ki tQb GKRB bvix eMPPwl | cvtk Dcv`Z MfbP W.AwZDi ingvb

gibt i kniglx nl qvi cŕYZv Ktj Avm tQ| t`tki cŕZvU eMPPwl hv`Z cŕqvRbxq FY cvb, tm Rtb` evsj vt`k e`vstKi G Znmej evovtvi cwi Kí bv i tqtQ| evsj vt`k e`vsK Avkv Kti, e`vtKi g`Zv Dbqb Kv tR Ab` GgGdAvB_`tj vl GwM tq Avmte Ges evsj vt`k e`vstKi AMbv t`vq wbtRt` i m`ú` Kti t`tki Dbqtb KvR Kti hvte|

3.3 KwL i m`š m`ú` bvix` i Rtb` KwL. FY

evsj vt`tki RbmsL`vi cŕq A`aRb bvix| RbmsL`vi G KvWtgv Kvi tY tUKmB A_`wZK cŕw` i Rtb` A_`wZK Dbqtb i gj- tmtZ bvix` i mw q I A_`EY` AskMhY GKvšfvte Acwi nvh` ZvB KwL. I KwL. w`l qK Avq Drmvix KgRvt`E bvix` i m`ú` Kti Zv` i tK gvbe m`ú` i fcvšh` Z Kiv cŕqvRb| cwj - A`tj i `wi` bvixiv hv`Z Zv` i A_`wZK Ae`vi Dbqb Ki tZ cvtib tm Rtb` Zv` i tK km`/dmj Drcv` b, tQvU AvKvti i KwL. RvZ cY` cŕ qvRvZKi Y Ges KwL. m`ú`KZ ŕ`ž` ŕ`ž` e`emv KgRvt`E thgb evMvb Kiv, bvm`i, km` Dt`Evj b cieZr`KgRvt`E, exR Drcv` b I msi ŕ`Y, t`sgwQ cvj b I gayPvl, Lv` cŕ qvKiY, grm` I cŕwY m`ú` Dbqb Lv`Z bvix` i KwL. FY cŕvb Kivi Rtb` KwL. I cwj - FY bxiZgvj vq e`vsK_`tj vtK wbt` Rbv t` qv n`qtQ| MZ A_`Qti (2011-12) e`vsK_`tj v 3 j ŕ` 20

nrRvi bvi xtk cđq 735 tKwU UvKv Ges Pj wZ A_@Qti (2012-13) cđg mvZ gvfm (Rvbswmi 2013 chS) 3 j 9 nrRvi bvi xtk cđq 650 tKwU UvKv KwL. FY weZiY Kti tQ|

3.4 KwL. I MđgxY Dbq̄b mnvqK KvH[©] g

evsj vt`tki GKwU `wi`Zg AAj nt`Q DEi-cwđg AAj | KwL.wbfp G AAj i KIKMtiYi tewki fvMB avb Drcv`b Kti _vtK, hvi evRvi gj` Zj bvgj-Kfvte Kg| DeP Rwg _vKv mtEj `wi`wKó G AAj i `wi`w bimtbi Dti tk` mbvZbx KwL. i cwi etZ`D`Pgj` dmj (mewR, dj gj-, iKgwi dĵ, gmj v, ^Zj exR BZ`w)` Drcv`tbi Rtb` GwWweđi A_řqtb miKvtii ev`evqbraxb DEi-cwđg km` eúglyxKiY cKti i (NCDP) cđg chřqi tgqv` 30 Rly, 2009 Zwi tL tkl nq|

D³ cKti i avivevnnKZiq MZ A_@Qti (2011-12) evsj vt`k e`vstKi e`e`vcbvq 174 tKwU UvKvi AveZBkxj Znvej t`tk ivRkvnx KwL. Dbq̄b e`vsk (ivKve) Gi tnvj tmwj s e`e`vcbvq 4wU řžFY cđZovb (GgGdAvB)-Gi gva`tg ivRkvnx I iscjy wefvMmi 16wU řRjvi 61wU DctRjvq D`Pgj` dmj Drcv`tbi Rtb` KIK chřq 60 tKwU UvKv FY weZiY Kiv ntqtQ|

GbwmWwcođi mdj Zv wetePbvq GwWweđi A_řqtb D³ cKti i gtZv wZxq km` eúglyxKiY cKti (SCDP) bvtg AvtiKwU cKti nvtZ tbqv ntqtQ| Gi Avl Zvq GgGdAvB wbeřtbi KvR tkl ntqtQ Ges MZ A_@Qti B`-vb`e`vsk wj t Ges tewmK e`vsk wj t-Gi tnvj tmwj s e`e`vcbvq e`vtKi gva`tg thwM` KIKti i gta` FY weZiY i i`ntqtQ| G LvZ KIKti i gta` weZitiYi Rtb` BtZvgta` 21.25 tKwU UvKv tnvj tmj e`vsk Gi gva`tg e`vtKi KvřQ Qvo Kiv ntqtQ|

3.5 ti qwZ mýnvti KwL. FY weZiY

miKvtii mý řwZciYi Avl Zvq evsj vt`k e`vsk `B ai tbi wetkl FY KgfřwP cwi Pj bv I Z`vink KitiQ| Gi GKwU nt`Q Avg`wb wbfP Wvj , ^Zj exR, gmj v RvZxq dmj I řZv Pti KIK chřq 4 kZvsk ti qwZ mýnvti FY KgfřwP Ges Ab`wU nt`Q GKB mýnvti mgý`DcKj xq Gj vKvi j eY Pwł t` i FY cđ vb KgfřwP|

3.5.1 Avg`wb wbfP dmj Pti ti qwZ mýnvti FY KgfřwP

t`tk Wj (gM, gmj, tLmwii, tQjv, gUi, gvKj vB I Aoni), ^Zj exR (mwi Iv, wZj, wZim, wPbev`vg, mhřlyx I mqweb), gmj v RvZxq dmj (tcqr, imly, Av`v, gwiiP, nj`y I wRiv) Ges řřvi cPž Pwin`v _vKv mtEj Drcv`b tm Abjvqx hř`ó bq etj Avg`wb wbfP Gme cY` Avg`wb eve` cđZ eQi cPž `et`wKk gył e`q nq| weMZ 2009-10 A_@Qti Gme cY` Avg`wb eve` mřto 12 nrRvi tKwU UvKvi

mggtj`i`et`wkK gyi`e`q ntqtQ| A_P evsj vt`tki cveZ` AAj mn weifbæAAjtj
 itqtQ Gme dmj Pvl i wecj mætebv| G aitbi dmj Pvl tK Drm v n`tZ mi Kvi
 KZR.tNwl Z 2 kZvsk ti qmZ mÿnvti FY t`qi e`e`v`_vKtj I KIKMY G mÿeav
 mæutK`mg`K AewZ bv`_vKvq G LvZ BtZvctetZgb FY weZiY Kiv ntZv bv|
 PviU ivotq gwj Kvbrxb emYwR`K e`vsK I`BwU wetklvqZ e`vsK miKvti mÿ
 ¶wZciY mÿeavi Avl Zvq ti qmZ mÿnvti FY weZiY Kti Avmtj I Zvt`i FY
 weZitYi cwi gvY wQj GtKviti B bMY`|

m½ZKvitiY, Gme Avg`wubfP dmj Pvl ti qmZ mÿnvti FY weZiY evotbvi
 Rtb` evsj vt`k e`vsK weMZ 2010-11 A_@Qi t`tK weifbæDf`vM MhY Kti | GiB
 Ask wntmte KIKti i Doy Kivi Rtb` evsj vt`k e`vsK wCU I Btj KUtbK

wgvWvq 2 kZvsk ti qmZ
 mÿnvti FY mÿeav mæutK`
 e`vck cPviYi Dt`vM tbq|
 cvkvcvk, e`vsK,tj vtKl
 cPviYi e`e`v`tbqvi Rtb`
 Abtjva Kti | G LvZ c`q
 FY mÿeavi we`lwi Z Z`
 msuk-oe`vsK,tjvi I tqemvBU
 Ges c`Z`K kvLvq
 RbmvavitiYi mntR`wotMvPi
 nq Ggb RvqMvq tbwUk ev
 e`vbtii gva`tg c`kPbi



evsj vt`k Kul.e`vsK, Avj xK`g kvLv, ew`i erfb c`wkZ nt`Q
 2 kZvsk ti qmZ mÿ` Kul.FY weZiY ms vsle`vbi

Rtb` wbt`R t`Iqv nq| tm Abtjvq e`vsK,tjvi c`qvRbxq e`e`v`wbttQ|
 evsj vt`k e`vsK, e`vsK,tjvi AbtjvitiYi Rtb` 2 kZvsk ti qmZ mÿnvti FY c`vb
 ms vs`GKUW ek`tjU c`Kvk Kti tQ| G ek`tjU Wj, `Zj exR, gmjv I fZv
 Pvl i`i`Z; Gme dmj Pvl i Rtb` tRjv I DctRj wvfwEK Drcv`b GjvKv, FY
 wbggvPvi, Drcv`b cwAKv I FY cwi tkvamwP BZ`w`wel q Dtt E Kiv ntqtQ|

ti qmZ mÿnvi 2 Gi`tj 4 kZvsk wbaftY

t`tk Wj, `Zj exR, gmjv I fZv Pvl tK Drm v n`tZ Ges ivotq gwj Kvbrxb
 e`vsK,tjvi cvkvcvk temi Kwii I wet`kx e`vsK,tjvi hvZ G LvZ FY weZitiY
 Ask wbtZ cvti tm Rtb` miKvti mÿ ¶wZciY mÿeavi Avl Zvq 2011-12 A_@Qi
 t`tK G FtYi I ci KIK chftq we`gvb ti qmZ mÿnvi 2 kZvsk t`tK emotq 4
 kZvstK cjtubafY Kiv ntqtQ| dtj, D³ A_@Qi ntZ ivotq gwj Kvbrxb
 e`vsK,tjvi cvkvcvk temi Kwii e`vsK,tjvi Zvt`i emwR Kul. I cwj - FY
 j ¶i`gvIvi Aaxtb evsj vt`k e`vstKi gva`tg miKvti i 6 kZvsk nvti mÿ¶wZ ciY

myeavi Avl Zvq Duj wLZ dmj Prtli Rtb" FY weZiY Kti PtjtQ| AvtM G LvZ



7 Rvbgwi, 2011 Zwi tL jvj gubivrtUi cvUMtg temi Kwii LvZ Gbmim e'vsK ntZ FY MhYKvi x Fjv Pwl t' i mvt_gZweibgg Ki tQb MfbP W. AwZDi ingyb

FY w`tj e'vsK_s,tjv KIK chq c0 E 2 kZvstki m½ miKvtii qWZciY eve` 6 kZvsk A_ 8 kZvsk nvti my tcZ, hv AtbKvstKB Zvt' i K÷ Ae dvU Kfvi Ki Z bv| eZgvtb 4 kZvstki m½ miKvtii 6 kZvsk thvM Kitj cKZ.mynvi `wvq 10 kZvsk, hv e'vsK_s,tjvi K÷ Ae dvUtK tgvUvgyw Kfvi Kti | Zviciti I Gtqit tKvtbv

e'vsKtKi Ab'vb" FtYi j vtfi Zjvqv Kg ntj D³ AskwU msvk-oe'vstKi mGmAvi wntmte MY" Kiv nte|

ti qwZ mynvti j q'gvI wfwEK FY weZiY

2010-11 A_@Qti c0gevti gtZv Avg`vmb weKí dmj thgb Wvj, tZj exR, gmj v RvZxq dmj I fzv Prtli Rtb" 2 kZvsk tiqwZ mynvti 96 tKwU UvKv FY weZitYi j q'gvI v wbañ Y Kiv nq| D³ A_@Qti G LvZ e'vsK_s,tjv c0q 71 tKwU UvKv FY weZiY Kti, hv tgvU j q'gvI vi 74 kZvsk| 2011-12 A_@Qti e'vsK_s,tjv G LvZ 78 tKwU UvKv j q'gvI vi wecixZ c0q 82 tKwU UvKv FY weZiY Kti tQ, hv tgvU j q'gvI vi 105 kZvsk| PjwZ 2012-13 A_@Qti Gme Avg`vmb weKí dmj Prtli Rtb" 4 kZvsk tiqwZ mynvti 89.45 tKwU UvKv FY weZitYi j q'gvI v wbañ Y Kiv ntqtQ, hvi wecixZ tdeqwi 2013 chSÍ G LvZ 41 tKwU UvKv weZiY Kiv ntqtQ| we`gvb bxwZgvj v Abjvqx cKZ.FY Pwn`vi Avtj vtK e'vsK_s,tjv tiqwZ m½i Rtb" wv`0 dmj Prtli Dtitk" c0`q FtYi ewl R j q'gvI v wbañ Y Kti eQti i i tZB msvk-okvLv_s,tjvtK h_vh_ wbt` Rbv Rwi Ges j q'gvI v Abjvqx FY weZiY wv`0Z Kivi Rtb" kvLv_s,tjvi FY weZiY AMMwZi Z`vi wK e'e`v c0Z0 Kti _vtK| e'vsK_s,tjv j q'gvI v Abjvqx FY w`tQ wKbv tmwU evsj vt`k e'vsK t_tKI wvqgZ gubUi Kiv nt"Q|

myqWZ c0wBi e'e`v

4 kZvsk mynvti weZiYKZ.FtYi m0`envi hvPvBtqi Dtitk" G LvZ FY MhYKvi x KIKt' i Zwj Kv e'vsK_s,tjv `vbxq KwL. m`utmviY KgRZwDc-mnKvi x KwL. m`utmviY KgRZwK mieivn Kite| tmB KgRZw Kv t_tK tKvtbv KIK m`utK

FtYi m0`envi nqub etj Z_` cvl qv tMtj msuk-óFtYi t¶t¶ 4 kZvsk tiqwiZ mYnvti i cwi etZ`rfweK mYnvi c0hvR` nte| Avg`vnb weKí Duj wLZ dmj LvZz tiqwiZ 4 kZvsk mYnvti FY weZiYi weciXZ e`vsK,tjv hvZz `Z fZK mweav cvq tm Rtb` fZK c0Bi e`e`vI mnR Kiv ntqtQ| e`vsK,tjv tiqwiZ mtj weZiYKZ.FtYi Av`vqKZ.ev mgšqKZ.FY wnmve,tjvi weciXZ msuk-óeQi mgwBi GK gvftmi gta` evsj vt`k e`vstKi KutQ 6 kZvsk nvti mY ¶wZciYi Avte`b tck KiZz cvite| evsj vt`k e`vsK `ePqb wfvEzZ tiqwiZ mYnvti thvM` etj `weKZ.FtYi b`bc¶¶ 10 kZvsk FY bw_ mtiRwgtb hvPvB Kite Ges hvPvBKZ.FtYi gta` th cwi gvY FY wbggvblyqx t`qv nqub etj c0wYZ nte Zvi kZKiv nvi wbyq Kti Zv ctjv `weKZ.FtYi Ici KvRi Kti cKZ.¶wZciY wba¶¶Y Kite Ges Gi wfvEzZ evsj vt`k e`vsK Zvi wBR`^wnmve t`tK e`vsK,tjvi mY¶wZi A_`cwi tktvTai e`e`v Kite| cieZKZ evsj vt`k e`vsK A_`gšYij tqi gva`tg Zv cly¶¶tYi e`e`v Kite| Gi dtj GB Kg¶¶Pz thvM`vtb e`vsK,tjvi AvM0h tetotQ|

cvnvto gmj v RvZxq dmj Pvl wece

me w`K t`tKB evsj vt`k `Z cwi ewZz nt`Q; Avi G cwi eZB t`tK wciQtq tbB Acifc tmš`th¶ jxj vfiug Avgt`i cveZ` PÆM0g| Gj vKwU evsj vt`tki tgvU AvqZtbi c0q GK-`kgvsk| ebR mæú` , e¶iwiR, dj R evMvb, grm` mæú` mgx cvnvto GLb Pj tQ Av`v, nj ý, gwiP, fæv Pvl i GK wbie wece| cvnw0 KIKMY cwi tetki Rtb` ¶wZKi ZvgvK Pvl ev` w`tq e`vcKfvte Av`v, nj ý, gwiP Pvl `i` Kti tQb| ZvgvtKi tPtq j vRbK nl qvq Zvuv



tmš`th¶ Ace¶jxj vfiug cvnw0-ceZteioZ ev`ievthi GKvsk

wecj Drmvtñ Gme dmj Pvl KitiQb| cvkvcwK h¶ ntqtQ e`vsK,tjv t`tK `f mtj I mnR ktZ`FY cvl qvi mtjvM, hv KIKt`i Rtb` evowZ mweav wntmte t`Lv w`tqtQ| dtj , `iaybmMR tkrvvB bq eis cvnw0 AvR A_`wZK Dbq¶bi I GK bZb w Mš| mbvZbx Rg Pvl Af`Ícvnw0iv eZ¶vvtb Gme dmj Pvl i c0Z AvM0x ntq DVtQb| mwe`Z.cveZ` Gj vKvi gta` `i agvI ev`ievthi B i tqtQ c0q 54 nvRvi tn±i Avew` Rwg| G Gj vKvq i tqtQ Av`v, nj ý, imly, tcqvR, gwiP Pvl i e`vcK mætebv| c0Q-Qq eQi AvtM ev`ievthi m`i DctRjvi ivRuej v I Kzvj s BDwbt¶bi KtqKRb KIK c0g ewvYwR`Kfvte Av`vi Pvl `i`Kti b| Zviv mgZj Gj vKv t`tK

_vBj vU I tkwi qvi Av`v exR msMh Kti cniyto tivcY Ktib| dj b fvtj v nl qvq Ges fvtj v`vtg Av`v new KiZ cvi vq Zuv Avtiv tenk RvgtZ Av`v Pvl`i i "Ktib| Zv`i mvdj` t` tL KtqK eQtii gta` Ab`vb`ivl e`vcKfvte Av`v Pvl`i i "Ktib|

mv`uizK mgtaq Kul. Lvzi Dbqtb evsj vt`k e`vstKi euglyx c`vftmi GKwU nt`Q OGwi qv G`vtc`P c`xwZ ev AAj wfwEK dmj Drcv`b| th Gj vKvq th th dmj fvtj v nq tm`tj vtK` i`Zi w`tq AAj wfwEK Kul. FY weZiYi Rtb` e`vsK` tjt vtK` vbt` Rbv` t`q evsj vt`k e`vsK| 2009-10 A`Qtii gvSvgnS mgtaq evsj vt`k e`vstKi MfbP W. AvwZDi ingvb c`vgevtii gZv ev`ievb Gj vKv mdi Ktib| mdi Kvtj` tRj v c`kvm`Ki m`stj b Kt`v AvtqvmRZ GK`evtK wZvb` vbxq c`kvm, e`vsKvi, Kul. KgRZP, Df`v`v I KI.Kt`i KvtQ Gwi qv G`vtc`P c`xwZi` i`Zi Ztj` at`i ev`ievtb Av`v, nj ymn wfwb`gmj v RvZxq dmj, Wvj, `Zj exR I f`zv Pvtli Rtb` FY` t`qvi e`vcvti` i`Zy`ivc Ktib|` evK tk`tl Av`v I nj`y Pvtli Rtb` KI.Kt`i gta`` vbxq e`vsK` tjt vi gva`tg c`kvtk` FY weZiY Kiv nq| G mgq t`tK ev`ievb m`ti`i ivRvej v, Kzvj s, mjZvbc`ymn tivqvsQwo, Avj xK`g, i`gv Dc`fRj vq Av`vi ev`uvi dj b nl qvq ev`ievb Gj vKwU Av`v I nj`y Pvtli Rtb` K`v`vi Gwi qv wntmte e`vcK cwi`vPwZ j vf Kti |

ev`ievtb Av`v Pvtli ev`uvi dj`tb e`vsK F`Yi KZUKzcfve itqtQ Zv hvPvB KiZ evsj vt`k e`vstKi GKwU cwi`k`b` j` wv`tm`st 2010 gv`tm GKwU mgx`v Pj vq| mgx`v c`vZte`b t`tK t`Lv hvq, e`vsK t`tK` vbxq KI.KMY Av`v I nj`y Pvtli Rtb` 2 kZvsk tivqmw m`ynvti FY m`yav tctqtQb, G FY tctq Zviv DcKZ. ntqtQb, mgggZ exRmn Ab`vb` DcKiY msMh Ges e`envi KiZ cvi vq Av`vi ev`uvi dj b tctqtQb| e`vsK F`Yi c`evn vbm`DZ nl qvq Zv`i`tK Ac`vZ`vmbK Dm t`tK Pov m`y` FY vbtZ nqvb| ev`ievb Gj vKvq AvtMi eQtii Z`j`bvq 2010 mvtj Av`vi dj b AtbK tenk ntqtQ| cwi`k`b` j` c`kZ. Av`v Pwv`t`i m`t`K`v` etj I Av`vi ev`uvi dj`tbi w`lqwu vbm`DZ ntqtQb| KI.KMY Av`v I nj`y i` dj`tb Zv`i m`stioi K`v` Ges` vbxq e`vsK KgRZP`i Av`stii KZvi w`lqwu cwi`k`b`` t`j`i KvtQ c`k`vk Ktib| ev`ievb m`i`` ivRvej v BDv`bq I Kzvj s BDv`bq`tbi tek KtqKRb mdj Pwv



vbxq RbMY I cKZ.KI`tKi mvt` Avjvc Ki`tQb evsj vt`k e`vstKi cwi`k`b` t`j`i KgRZMY

Drcw`Z Av`v I nj`y i new j ä A_`t_k tqtqi wetqi LiP I ¶Z`e`emvi gj-ab thvMvbm n ewfbaeLiP tgUv`bvi K_v cwi`k¶ `j`k Rwb`tqtQb| RbZv e`vsK, ev` i evb kvLvi e`e`vcK Rvbvb, ¶i agv`I ev` i evb m`i Dc`Rj vq RbZv e`vsK Kul. LvZ 2009-10 A_`Qti 22 jvL UvKv FY w`tqtQ, hvi gta` Av`v Pvl i R`b`B 18 jvL UvKv FY t`q|¶ ev` i evb Kul. m`u`mvi Y Awa` Bti i GKRb EaY`Zb KgR`ZP Rvbvb, ¶Rj vq Gevi (2010) c¶q 1562 tn±i Rwg`Z Av`v Pvl ntqtQ| DbZ thvMv`thvM e`e`v I e`vsK t`_t_k mnR ktZ`FY cvl qvq KI`Kiv Av`v Pvl AvM`x nt`Qb|¶ ev` i evb` evsj v`k Kul. e`vsK t`_t_k 2 kZvsk tiqwZ m`ynv`ti FY M`hYKiv x Kzvj s BDwbqtbi mdj Av`v Pvl w`PmveyRvbvb, ¶Av`M ivRwej v I Kzvj s GjvKvq e`vcKf`rte ZvgvK Pvl nZ| w`K`S Av`v Pvl i i` nI qvi ci eZ`¶v`b GLvbKvi KI.K I RgPwlv ZvgvK Pvl tQto w`t`Qb| ZvQov, Av`v t¶t`Z mww_ dmj wntmte gwip, f`zv, KPz`Xak I Kjv Pvl Kiv hvq| dtj Gme mww_ dmj new KtiI evowZ Avq Kiv m`e|

ivRwej v BDwbqtbi igwZqv cirovi K`vsc¶` gvi gv Rvbvb, wZwb cv¶ GK i Rwg`Z Av`v Pvl Ktib| cv¶ GKti Zwi tgUv mto Pvi jvL UvKv LiP ntqtQ| dj b Ges`vg fvtj v cvl qvq wZwb`k- GMv`iv jvL UvKv Avq Kitz tcti`Qb| Av`v I nj`y Pvl e`vcK mvd`tj`i t`¶v`ctU MZ 16 tde`qwi, 2011 Zwi`L tmvbj x, RbZv, AM`x I evsj v`k Kul. e`vst`Ki thS_ D`v`v`M ev` i evb wetk`i c¶g Av`v I nj`y Pvl m`e`sj`tb i Av`v Rb Kiv nq| m`e`sj`tb evsj v`k e`vst`Ki Mfb`P W. AwZDi ingvb



16 tde`qwi, 2011 Zwi`L ev` i evb tRj vq wetk`i c¶g Av`v I nj`y Pvl m`e`sj`tb c¶v AwZw_ wntmte Dciv`Z evsj v`k e`vst`Ki Mfb`P W. AwZDi ingvb

c¶v AwZw_ wntmte Dciv`Z t`_t_k `vbxq KI.K t`i`k Av`v I nj`y Pvl D`y Ktib| Abv`v`b c`KZ. Av`v I nj`y Pvl t`i` tiqwZ m`ynv`ti c`Kv`k` FY weZiY Kiv nq| Wj, `Zj exR, gmj v I f`zvi Drcv`b c¶v`i MwZ evov`Z G mg`Idmj Pvl i R`b` tiqwZ m`ynv`ti FY t`qvi e`e`v`i "ZcY`AbNUK wntmte KvR Kitz| ch¶ F`Yi cvkvcwk gw ch¶q DbZ ch¶v`i e`envi, D`P dj b`xj exR mieivn, Kul. i e`ugly`KiY, Drcw`Z dmtj i b`vh`gj` wlv`DZKiY BZ`w` D`v`v`M Avg`wlvb`f`P Wj, `Zj exR, gmj v I f`zvi Drcv`b evov`Z weivU fvgKv ivL`Z cvti| ev` i evbmn cveZ` GjvKv I t`_t_ki Ab`vb` m`e`vbgq GjvKv Gme dmtj i Pvl`K

Avtiv Rbncđ KiťZ cviťj Gme ctY'i Avg`wlbwFv Kgvbvi gva'tg t'ťki wecj `eť`kk gý' mvkđ Kiv mæe nte| BťZvgta" e'vsuKs LvťZi Ńtcđ-GKwJF0 Dť`vťMi dťj Gme ctY'i gťj" AvťMi t'ťq AťbKUVB w`wZKxj Zv j Ǻ" Kiv hvť"Q|

3.5.2 j eY Pvl i Rťb" ti qwZ mýnvti FY KgmP

evsj vť`k j eťYi Pwv`v cđž Ges t'ťki mgý' Dckj eZP Gj vKvq j eY Pvl i Abk'j cwi tek l we`gvb| Dckj xq Gj vKvq j eY Pvl i mť½ cđž Ǻž' cđšK l eM'Pwl RwoZ| Zuv cđqB Nw'So l Rťj v'Q'ťmi gťZv cđKwZK`th'ťMi wKvi nb| dťj Aw`Rfvte`g' G mKj j eY Pwl t'K mnR kťZ' l 4 kZvsk ti qwZ mýnvti RbcđZ 0.5 weNv nťZ 2.5 GK i chš' RwgťZ j eY Pvl i Rťb" GKK ev MđcwfvEťZ FY weZiťYi weťkl e'e`v t'bv nťqťQ| 2010-11 A_đQi t'ťk evsj vť`k e'vsK G weťkl FY KgmP Pj yKti |

mgý' Dckj eZP th mKj Gj vKvq j eY Pvl nťq`vťk tm mKj Gj vKvq j eY Pvl t'gšm'g (mvari Yfvte w'ťm'ť-tg) j eY Pvl i Rťb" G ti qwZ mýnvi m'ev cđhvR" nq| 4 kZvsk ti qwZ mýnvti 2010-11 A_đQi cđq 1200 j eY Pwl t'K 4 t'KwU UvKvi teik Ges MZ A_đQi (2011-12) t'Zi kZwaK j eY Pwl t'K cđq 11 t'KwU UvKv Kwl. FY weZiY Kiv nťqťQ| e'vsK`ťj v 4 kZvsk ti qwZ mýnvti weZiYKZ. FťYi Av`vqKZ.ev mgš'qKZ.FY wmv'e`ťj vi wecixťZ msuk-đeQi t'kl nl qvi GK gvťmi gťa" evsj vť`k e'vsťKi KvťQ 6 kZvsk nvti mý ǺwZciťYi Avť`b t'ck KiťZ cvi te|

3.6 Aw`R tmevf'v' Kvh' g

evsj vť`k e'vsK MZ Pvi eđQi e'vsuKs tmevi evBti `vKv cđq 1.32 t'KwU mvari Y gvbyťK e'vsuKs tmevi Avl Zvq AvbťZ mǺg nťqťQ; thLvťb K.I.K, nZ`wi`a RbťMvđ, teKvi h'gK/h'g b'vix, g'v' thv'v, mvgwRK w'v'vcE'v KgmP i m'ev'ťfvMx, Ǻž' Rxeb exgv MđvZv, `đj i w'Ǻv`MY iťqťQ| evsj vť`k e'vsK 17 Rvbgwvi, 2010 ZwiťL cđg K.I.Kť i Rťb" 10 UvKvq wmv'e t'Lvji w'ť`R t'q| ch'q t'g Abť`i b'vťgl wmv'e LjťZ ejv nq| ZvQ'ov, tgvevBj e'vsuKs e'e`vi Avl Zvq Avťiv 36 j ǺwaK gvby tgvevBj e'vsuKs wmv'e Ljť'đQb| Avi Gme Dť`vťMi KvriťY evsj vť`ki 50 kZvťki teik cđšeq`v gvby GLb e'vsuKs tmev cvť"Qb|

3.6.1 `k UvKvq K IťKi wmv'e

t'ťki t'kđ mš'lb K.I.Kť i fvťM'v'v'ťbi Rťb" evsj vť`k e'vsťKi M'nxZ c`ťǺc`ťj vi Ab'Zg nť"Q Z'đ i Rťb" t'bv-wđj (No-frill) GKvD'U t'Lvji e'e`v Kiv| G aiťbi m'Rbkj wmv'e t'Lvji e'e`v AvťM wQj bv| K.I.Kť i Rťb"

mi Kvti i t`l qv weifboefZK mjev Ovovl e`vsK t`tK Kul. FY hvZ mi vmi e`vsK GKvDtu v`vsi Kiv hvq tm j`t` k UvKv Rgv ti tL i v`tq gwj Kvbvaxb I we`klvqZ e`vsK, tj vtZ KI tKi e`vsK GKvDtu tLvjvi Rtb` evsj vt`k e`vsK vbt` Rbv w`tqtQ| evsj vt`k e`vsK 1 tKwU 82 j`t` KI tKi GKvDtu tLvjvi j`t`gvT vbaY Kti tQ| 17 Rvbgwi, 2013 chS 96 j`t`waK KI tKi e`vsK GKvDtu tLvjv ntqtQ| KI.Kiv GLb e`vsKs LvZi ASif n`q AvabK e`vsKs mjev vbtZ cvi tQb|

KI tKi wnmvtei `enkó`

KI tKi e`vsK wnmve tLvjvi c`wZ LgB mnR| wnmve tLvjvi mgq KI.K t`i tK KYC (Know Your Customer) dig ciY Kivi c`qRb nq bv| GKRb KI.K th tKv`bv i v`tq gwj Kvbvaxb ewYw`K I we`klvqZ e`vsK th tKv`bv kvLvq Zvt`i RvZxq cwi PqcT, Rb` vbeUb mb` A_ev Kul. m`u`vi Y Awa` Bi BmjKZ. Kul. hšcwZ mnvqZv KwW`Gi weci tZ GKwU m`Ax e`vsK wnmve Lj tZ cvi b| G wnmve, tj vtZ b`bZg e`vtj Y ivLvi tKvb eva`evaKZv tbB Ges tKvbi fc Pvr`ev wd Avtvc Kiv nq bv| GKb m`t` G ai tbi wnmvte AbwaK GK j`t` UvKv w`wzi t`t` AveMvix i e`KZB i wZ Kiv ntqtQ| KI.K t`i w`t`vi w`el quU wetePbvq vbtq Zvt`i tK t`PKi e`tj bM` D`Ej b fvDPvi t`qv nq| Zte, th mKj KI.K t`PK eB Pvg Zvt`i tK t`PK eB t`l qv nq| Avkw`tZ KI.Kiv w`cmB w`tq Zvt`i UvKv Zj tZ cvi teb hZ`tY bv Zviv t`t`i Ki tZ w`L tQb|

KI tKi wnmve e`envti MwZkxj Zv Avbqb

KI.K t`i wnmve, tj vtK t`t` t`bi gva`tg mPj ivLv I Kv`Ki Kivi j`t` evsj vt`k e`vsK MZ 06 bt`f` 2012 Zwi tL msuk-oe`vsK, tj vtK we`kl vbt` Rbv w`tqtQ| thgb-tj bt`b ew`xi j`t` Gme wnmvtei lci m`ynvi m`vavi Y m`Ax wnmvtei t`tq 1-2 kZvsk tek nvti t`qvi w`el quU e`vsK, tj v wetePbv Ki te| msuk-oe`vsK, tj vi c`vb Kv`q Zvt`i kvLv, tj vi c`vbMY tK KI tKi wnmve mPj ivLvi ewl R j`t`gvT vbaY Kite| e`vsK kvLv, tj v G ai tbi GKvDtu i w`tZ m`Atqi lci 90 kZvsk chS i`f m`y i FY mjev t`qvi w`el quU wetePbv Ki te|

KI tKi wnmve, tj vtK BbAcvti w`F ev WitgU Kiv hvte bv| BtZigta` tmvbj x e`vsK wj t Zvt`i m`Ax wnmvte c`q m`ynvti i t`tq G wnmve, tj vtZ tek m`y avh` Kti tQ| cvkvcw`k, G wecy cwi gvY GKvDtu mPj ivLvi Rtb` M`gv` t`j i un-tapped savings m`Mh, m`Aq Rgv I D`Ej b, ti wU`vY Rgv BZ`w` t`fweK e`vsKs Kv`t`g Zvt`i tK Drm`v t`qvmn weifbomRbkxj t`w`v` Pvj y w`el t`q D`gx fvgKv cij b Kivi Rtb` e`vsK, tj vtK civgk` qv ntqtQ|

KI.Ki wmwv tLvj vi mj

GKvD>Uavix KI.Kiv tKej miKvi KZR.c0 E Kwl.DcKiY thgb-mvi, exR, wWtRj BZ>wi LvZ fZKi A_@I e'vstKi FY tmevB cvt"Ob bv; Zvt`i gta" mAtqi Af'vm Mto DVtQ, hv mvguMK Aw_R tmevFvKiY c0 qvtK teMevb Ki tQ| Gme wmwvte maviY e'vsK wmwvtei gtZv Af'sli xY I t`tki evBti i tiwU'vY cvWtbr I A_@vbrstii mjhvM itqtQ| ga" E'fvmxt`i t`SivZf t_tK tinvB cvlqv I Kwl. FY Kvh^tg `^QZv evovt'vbi Rtb" th mKj KI.Ki GKvD>U itqtQ wtkl e'wZ g Qrov Zvt`i tK Kwl. FY bMt` t`qvi e`tj GKvD>Ui gra'tg t`qvi Rtb" evsj vt`k e'vsK wbt` Rbv w`tqtQ| c0KwZK wech'qi dtj m0 qWZ KwUtq DVtZ KI.Ki i wmwvte miKwi I temiKwi Aw_R mnvqZv t`qv nt"Q|

KI.Ki wmwvtei eZgvb Ae`v

eZgvb miKvti i fZK I Kwl. FY e`e`vq bvUKvq cwi eZB Gtm tQ| AvtM KI.Kiv e'vsKvi I ga" Z'fvmxt`i 0vi` nZv| wKs' eZgvb G wP^ cvt'e tM tQ| GLb e'vsK KgRZvB hv"Ob KI.Ki t`vi tMvovq| BtZvgta" cKvtk" Kwl. FY I fZK weZiY ii "ntqtQ| G wmwvtei gra'tg GLb KI.Kiv i ayfZK I Kwl. FYB wbt"Ob bv, tiwU'vYmn Ab"vb" Aw_R tmev wbtZ cvitQb| Avgv`i c'vmt`i tenki fvm gr-evev KI.K| KvRB GKvD>Uavix KI.Ki i wmwvte Lg mntR I `^Z tiwU'vYi UvKv Rgv nt"Q| MZ I Pj wZ A_@Qti Gme wmwvte Kwl. FY weZiY, mAq, `et` wKk tiwU'vY I Af'sli xY tiwU'vYi wP^ wbgiefc :

(tKwU UvKv)

wel q	A_@Qi 2011-12	A_@Qi 2012-13 (wWtm^f 2012 chS)
KI.Ki wmwvte Kwl. FY weZiY	223.54	117.84
mAtqi cwi gvY	114.50	49.42
`et` wKk tiwU'vY	38.80	20.96
Af'sli xY tiwU'vY	22.25	8.23

mgqgZ miKvti i t`qv fZK Rgv QrovI `vfwek e'vsKs Kvh^tg `k UvKvq tLvj v KI.K GKvD>U, tjv wKfvte e'eüZ nt"Q tm e'vcvti mswk-oe'vsK, tj vtK ^TgvmK wfvE'tZ evsj vt`k e'vstK weei Yx `wLj Ki tZ nt"Q| evsj vt`k e'vsK fweI tZI G ai tbi gubUwi s Ae`vZ ivLte|

3.6.2 Aw_R tmevFvK Ab"vb" c` t'q

`k UvKvq KI.Ki wmwv tLvj vi evBti miKvti i wevfbæmvgwRK wbi vcEv KgPi

მეპარტფემლი იგა" A_ეზიY, თეკვი ჰგ/ჰგ ბვიx, nZ`wi`ა, გუპ`თრ×vt` i Rtb`
 შექლი უმვე, უნ`yKj`vY Uრ÷ t_ტK Ab`ybc0B``t`e`w³, ¶j`a Rxeb exgv M0xZv I
 `ჯი i QvT-QvT`xt` i Rtb` Avtiv c0q 35 j ¶I უმვე tLvj-v ntqtQ| Gme უმვე
 tLvj vi გვა`ტგ t`ტk eo აიტი Aw_℞ Ašf`e³ ntqtQ| A_℞ uecy msL`K გვბyტK
 e`vsuKs tmevi Avl Zvq Avbv m`e ntqtQ|

- მვგურK ბივცEv KგმPi Avl Zvq eq`r fvZv, Am`Qj c0ZeUx fvZv Ges
 weaer I `ღx cwi Z`³v``t`bvi`xt` i fvZv c0vb Kvh`g mnRZi, nqivbgჭ
 Ges `QZv ბბ0ZKiტი j`¶I` RvZiq cwi PqcT I tcbkb tctgU AWF
 (ucicI) ბ`f m`aj Z fvZv iuk` eBტი ueci`xtZ მეპარტფემლი v`k UvKv Rgv
 tiტL Zvt` i ბტგ e`vsK უმვე Lj`ტZ cviტQb| 17 Rvbgwi, 2013 chS G
 აიტი 26 j ¶I 34 ნvRvi უმვე tLvj v ntqtQ|
- გუპ`თრ×v m`სbx fvZv e`vsK უმვეი გვა`ტგ t` qvi j`¶I` RvZiq cwi PqcT I
 გუპ`თრ×v m`სbx fvZvi iuk` eBტი ueci`xtZ გუპ`თრ×v i v`k UvKv Rgv w`ტგ
 e`vsK უმვე Lj`ტZ cviტQb| 17 Rvbgwi, 2013 chS G აიტი 1 j ¶I 10
 ნvRvi უმვე tLvj v ntqtQ|
- უნ`yagჭ Kj`vY Uრ÷ t_ტK Ab`ybc0B``t`e`w³ iv RvZiq cwi PqcT I უნ`y
 agჭ Kj`vY Uრ÷ BmjKZ.cZ`qb cტი ueci`xtZ `k UvKv Rgv w`ტგ e`vsK
 უმვე Lj`ტZ cviტQb| 17 Rvbgwi, 2013 chS G აიტი c0q 7 j ¶I უმვე
 tLvj v ntqtQ|
- უეფბე`vsK ¶j`a Rxeb exgv M0xZvt` i Rtb` 100 UvKvi უებტგ 8 ნvRvi i
 თუკ უმვე Lj`ტQ|
- QvT-QvT`xt` i e`vsuKs tmevi Avl Zvq Avbvi Rtb` w`tm`f 2012 chS 45uU
 e`vsK `j`y e`vsuKs `ag Pvj yKტიტQ| e`vsK`ტj`vtZ QvT-QvT`xt` i c0q 1 j ¶I 32
 ნvRvi უმვე tLvj v ntqtQ|

თეკვი Z; `ბ- Kivi Rtb` miKvi MpxZ ბ`vkბij მუფ`მ KგმPi Aaxტb GKRb
 თეკვი ჰგ/ჰგ გუნj v c`Avk UvKv Rgv tiტL GKiu e`vsK უმვე Lj`ტZ cviტQb| nZ
 `wi`ტ` i Kგმს`vb I Zvt` iტK e`vsuKs tmevi Avl Zvq Avbvi Rtb` RvZiq cwi PqcT
 Ges Lv` I `ჰM e`v`cbv გსyvj ტი BmjKZ.Kგ`cwi wPwZ/wbeUბ cტი ueci`xtZ
 D³ KგმPi მეპარტფემლი კიგKiv e`vsK უმვე Lj`ტZ cტიბ| m`u`iz გუნj v w`lqK
 Awa`Bi 0dW A`vU j vB`vj uW უმუKDvi u0 cKტი i Avl Zvq AvZ-`wi`ა გუნj v I
 c0u`SK/eM`Pwlტი i `k UvKvq e`vsK უმვე tLvj vi e`e`v`tbqvi Rtb` msuk-ó
 e`vsK`ტj`vtK ბტ`Rbv w`ტტQ| Avi Gme c`ტ¶c`tbqvi KviTY ersj`vt`ტ Aw_℞
 tmev`e³ Kiy Kvh`g AტbKUVB თეMevb ntqtQ| ZvOvov, kvi`mii K c0ZeU`xt` i KvტQ
 e`vsuKs tmev მეპარტბK I mnRj`f` Kivi j`¶I` e`vsK`ტj`vi c0ZuU kvLvq GKRb
 0tdvKvj cტqU0 KგRZ`P`ბტqumRZ Kivi Rtb` e`vsK`ტj`vtK civgk`f` qv ntqtQ|

3.7 ႁႁ e'vsukS

Aw_R tmevfu3 KiY KgnmPtK ZiwsSZ Kivi ct_ AvtiKuU c`tq|c nt"Q ႁႁ e'vsukS| ႁႁ i tKvgj gwZ ukq|v_ႁ i e'vsukS mveav l chyb i m½ cwi wPZ Kivtbi j tq| evsj vt`k e'vsK 02 btfaf, 2010 Zwi tL GKwU cwi ct_i gva`tg mKj emvR`K e'vsKtK `i tZi m½ t`ke'vcx ႁႁ e'vsukS tmev Pvj yKiv Ges ႁႁ e'vsukStK Aw_R tmevfu3 KiYi Ab`Zg nwiZqvi wntmte wetePbv Kivi Rtb` wbt` Rbv t`q| Af eqm t`tKB QvI-QvIxt`i gta` mÂqx Af`vm MVtb DrmwnZ Kiv, Zvt` i tK e'vsukS tmevi Avl Zvq Avbvi gva`tg t`tki A_ႁwZK KgRvtE Ae`vb ivLtZ mnvqZv Kivmn wki gtb Aw_R ukq|vi exR ecY KivB ntjv ႁႁ e'vsukS cEzႁbi gj- Dti k`|

ႁႁ e'vsukStqi Avl Zvq wnmve tLvj v l cwi Pvj bv Kiv LႁB mnR| GMvtiv t`tK Avvtiv eQi eqmx A_ႁ lO t`tK Ov`k tkOvi AvMthx QvI-QvIxiv Zvt`i wczv-gvZv ev`ea AvrfvetKi m½ thS_ bvtg wnmve LjtZ cvti | gvI 100 UvKv cO_vgK Rgv w`tg GB wnmve tLvj v hv"Q| G wnmvte tKvbtv dx ev PvR`Avtvc Kiv nq bv; GgbwK G wnmvte b`bZg w`wZ ivLvi eva`evaKZvl tbB| webvgtj` ev`f e`tg GuUGg KwW, tWueU KwW`l B`lvi tBu e'vsukStqi mthvM itqtQ| G aitbi wnmve QvI-QvIxt`i mÂqx Af`vm `Zwi Ki te, hv cieZႁZ Zvt`i D`P ukq|vq KvR Avmte| ႁႁ e'vsukS Gi gva`tg t`tki RbmsL`vi GKwU Dtj LthvM` AsktK Aw_R tmevi Avl Zvzf Kiv mae nte| Gi dtj tQv tQv tQj -tgtqiv e'vsukS wltq mg`K AeinZ ntZ cvite, hv Zvt`i myi fwe'r MotZ mnvqK fvgKv cvj b Ki te| ႁႁ e'vsukS KgnmP QvI-QvIxt`i tK Aw_R fite wbi vc` Rxbhvctbi Rtb` Aw_R ukq|vi wfwE cO`Z Kti w`tZ cvti | Gfite `kke t`tK AvRZ Aw_R ukq|v l AvfAZvi Abjxj tbi gva`tg Zviv t`tki RvZxq A_ႁwZtZ Ae`vb ivLtZ cvti |



3.7.1 evsj vt`k ႁႁ e'vsukS

2010 mtj i tkl w`tK tK`iq e'vsKtK wbt` Rbvq ႁႁ e'vsukS bZb gvI v tctqtQ| Aw_R ukq|v l tmevfu3 KiY KgnmPtK ZiwsSZ Kivi ct_ ႁႁ e'vsukS GKwU `i ZcY`c` t`q|c| `i i` t`tKB ႁႁ e'vsukS0 mautK` ukq|v_ႁ Ges Zvt`i AvrfvetKt`i gta` e'vcK mvov ctotQ| evsj vt`k e'vsKtK wbt` Rbvi tctq|tZ e'vsK `tjv ႁႁ e'vsukStqi `i Zj wetePbvq BtZvgta` QvI-QvIxt`i Rtb` AvKI vq gbyvdmn wewfbaw`g ev tCwv± Pvj yKti tQ| G chS l 45wU e'vsK ႁႁ e'vsukS tmev

Pyj ykʰi tʰQ| wʰtʰmʰt, 2012 chʰſ G eʰvsK, tʰj v 1,32,354 Qvĭ-Qvĭxi eʰvsK wʰmve Lʰj tʰQ| tʰj eʰvsKstʰqi Avl Zvq tʰLv v eʰvsK wʰmve, tʰj vtZ G chʰſ mĀq wʰwZ `wʰtʰq tʰQ 96 tʰKwU 51 j ʰUvKv| A_ʰ wʰmve cĀZ Mo wʰwZ 7,282 UvKv|

GK bRʰi evsj vtʰ tʰki tʰj eʰvsKs

eʰvsK	wʰmve msLʰv		wʰwZ (tʰKwU UvKv)	
	31 wʰtʰmʰt, 2011	31 wʰtʰmʰt, 2012	31 wʰtʰmʰt, 2011	31 wʰtʰmʰt, 2012
i vĕtʰq gwj Kvbvaxb eʰvsK	354	1961	1.16	0.19
wetʰKl wqZ eʰvsK	637	1781	0.17	0.31
tʰemi Kwĭ eʰvsK	27,830	1,28,421	29.04	94.93
wetʰ kx eʰvsK	259	374	0.42	1.08
tʰgvU	29,080	1,32,537	30.79	96.51

evsj vtʰ tʰki tʰj eʰvsKs Gi eʰvcK cʰvi Ges cĀvʰi evsj vtʰ k eʰvsK I mkj eʰvsʰtʰki thʰſ Dʰ tʰvʰM 20 Gwĉj , 2013 Zwĭ tʰL AbwʰZ ntZ hvʰtʰQ cĀg tʰj eʰvsKs Kbdvʰi Y 2013|

3.8 Awl R tmevʰvʰ i Rʰb evsj vtʰ k eʰvsK Mfbʰ wekʰ ti KʰwʰwʰZ

wetʰkʰ tʰkʰ tʰq eʰvsʰtʰki Mfbʰ wʰntʰmte evsj vtʰ k eʰvsK Mfbʰ W. AwZDi ingvb nZ wĭ Ā RbʰMvĕxʰtʰK Awl R tmevĭ Avl Zvq Avbv I Awl R tmevʰvʰ gj-K mʰeʰP msLʰK KgʰmʰtʰZ AskMĕtʰYi Rʰb 2012 mʰtʰj nsKs wʰwʰĖK I qvĭ Ā ti KwĀ Gʰtʰmʰwʰtʰqkb KZR.wekʰ ti KʰwʰwʰZ nb| cĀwʰZ Dʰj L, gj- wʰwZkxj Zv I Awl R LvʰZi wʰwZkxj Zv eRvq ivLv Ges Awl R LvZ ZĖyeavʰbi gtʰZv gj- wqZi cij tʰbi AwZwi Ā wʰntʰmte eʰvsK, tʰj vi wʰGmAvi KgʰRvĖtʰK Gwʰtʰq tʰbq; Kwĭ, GmGgB, bevqʰtʰhM Rʰj wʰb I bvix Dʰ vʰv LvʰZ FY Kvʰtʰgi Dbqʰb NUvʰtʰbmn eʰvsKs tmevewĀZ gvʰtʰi gʰa tʰgeveʰBj eʰvsKsmn Abʰvb Awl R tmevĭ mʰbv NUvʰZ MZ mʰtʰo wZb eQʰi Mfbʰ W. AwZDi ingvb XvKvi evBʰi cĀſĭ AĀtʰj 90wU Awl R Aſifʰ gj-K KgʰmʰtʰZ Ask wʰtʰq weij `ŕvʰſ vcb Kʰib| eʰvsKs tmev ewʰfʰ RbMʰYi tʰvi tʰMvovq Awl R tmev tʰcĀvʰtʰbvi j tʰſ wZwʰb tʰki cĀſĭ AĀtʰj Qʰw wʰtʰq Zu mʰvBvʰnK I Abʰvb QwDi



nsKs wʰwʰĖK I qvĭ Āi KwĀ Gʰtʰmʰwʰtʰqkb KZR.2012 mʰtʰj cĀĖ I qvĭ Āi KwĀ mʰb nʰtʰZ Mfbʰ W. AwZDi ingvb

w` b, tj vi Aemi Kvj xb mgq e`q Kti tQb | Zwi cPovq KIK I nZ`wi`a RbtMvxi Rtb` 10 UvKvq e`vsK wmwve tLvj vi dtj miKvii Kul. fZK I mvgwRK wbi vE`v teobxi fivZv c0 vtb` ^QZv Avbvi c_ AtbKuv gmY ntqtQ |

A_ wZK c0 x thb`wi`evUe I tUKmB mvg`-mrvqK nq A_ c0 xi mglj thb mgvRi Aetwv Z epEi RbtMvxi KvQ t0 vZ cvti tm j t` tK` i q e`vsK tK Avtiv gvbeK, AskMhYgj-K Ges Rbn%Zlx`eukto` i fcvli Kivi GK bZly e`vUe tKSkj nvtZ tbqv ntqtQ | nZ`wi`a; fvgxb, qz`a KIK, eMw, qz`a e`emvqx, `wi`a bvi xmn Aw_ R tmev wAZ mKj tkvxi KvQ Aw_ R tmev mnRj f` Kivi t` t` MZ Pvi eQi ati evsj v` k e`vsK wbi sli KivR Kti hv`Q | Ašif` gj-K A_ qb wtkl Kti, Kul. LvZi D`j L`hM` c0 x AR0, GmGgB LvZi AMwZ Ges mgvRi `wi`a tkvxi gta` FY c0 v evovbvi mglj GiB gta` cvl qv hv`Q | Pvi eQi MpxZ Aw_ R Ašif` gj-K G mg` D` v` Mi dtj Drcv` b evovq Zv` gea` v Pwn` v wglj t` cY` gj` tK w` wZkxj ivL`Z Ae` vb ivL`Q | GB Pvi eQi e`emv I D` v` vevUe fi mvi th cwi tek` Zwi nt` Q Zv`Z AvMvgx w` b, tj vZ t` tki A_ wZ Avtiv AskMhYgj-K, tUKmB I MYg`x nte etj Avkv Kiv hvq |

m`u0Z e`vsKs LvZ KIK, kigK, tRtj, gRij, wi KkvPvj K, mwiR w` Zv t` tK i i` Kti t` tki w0 t` cov` wi`a RbtMvxi GKwU eo Ask tK e`vsKs LvZ Ašif` Kivi Rtb` emw` R` K e`vsK, tgvvBj t` v` tKv` u` w, WvKNi, BDw` qb Z_` tK` m` w` f` b` e` tmevgj-K c0 Z0 v` bi gva` t` g mgwšZ D` v` M w` tZ msuk-0 gš` v` j q I w` f` v` M, tj v` tK w` t` R w` t` t` Q c0 v` gš` xi Kiv` q | G j t` t` evsj v` k e`vsK tK GKRb tW` c` w` Mf` b` P-Gi t` bZ` t` Z; 3 gvP` 2013 Zwi tL mvZ m` t` m` i GKwU KwvU MVb Kiv ntqtQ | e`vsKs tmevi evBti v` Kv t` tki w` c` j` msL` K gvby` tK tgvvBj t` v` b I B` lvi t` bU c0 v` i gva` t` g e`vsKs tmev w` tZ e`vsK, tj vi fvgKv Kx nte Zv GB KwvU w` b` f` Y Ki t` e | c0 v` R` t` b evsj v` k e`vsK t` t` KI bwiZgvj v` c0 qb Kiv nte |

3.9 cwi tek evUe c` tA_ qb` v` g

Rj evqycwi eZBRwZ Kvi tY w` k; cwi tek AvR w` c` b` c` cwi tek w` c` h` q` i nvZ t` tK G c` w` e` t` K emP` t` q ivLv gvbe mgvRi Rtb` GKwU i` Z` c` Y` P` v` t` j` A` | t` tki tK` i q e`vsK w` t` m` t` e evsj v` k e`vsK I cwi tek msi` t` Y` hZ` k` xj | cwi tek MZ w` c` h` q` i t` v` t` a evsj v` k e`vsK B` t` Z` v` g` t` a` e`vsK I Aw_ R c0 Z0 v` b, tj vi Abvni tYi Rtb` bwiZgvj v` I MvBwj vB` Y` Rwi Kti tQ | evsj v` k e`vsK tK w` t` t` k mvgwRK I cwi tek MZ f` r` t` e FY t` qvi bZ` b w` GmAvi A` x` Kvi w` t` q e`vsK, tj v evsj v` k e`vsK tK c` t` A_ q` t` bi Avl Zvq t` m` si` k w` s, ev` t` qv` M` v` m, ev` t` qv` -Ryj w` b w` f` w` E` K w` e` y` Drcv` b, B` u` w` c` m` n` b` v` b` v` g` y` x` cwi tek evUe c` k` t` i` FY w` tZ Gw` t` q` G` t` m` t` Q |

3.9.1 bevaq̄thvM³ Ryj wv LvZ cjtA_{q̄b} KḡmP

t̄tk tm̄skw³i e³envi Ges cwitekeve bevaq̄thvM³ Ryj wv e³envti i gva³tg we³yr I M³v³mi NvUvZ tgvKv³ejv Ges c³Uk³WZK fvimv³ I Rb³“³” i³q̄v Kiv Ri³ti | G t³c³q̄v³U c³vj -GjvKvq M³p I e³emv c³Uz³ov³tb tm̄skw³i e³envi, tm̄skw³ Pwj Z tmPhš³je³envi, mgvšZ Mi “cvj b I ev³q̄vM³vm c-³isU ³vcb, tcvj wU³ dv³tg³ wj Uvi t³tk ev³q̄vM³vm Drcv³b, ev³q̄vM³vm w³tg P³zv Ryj v³t³bi cvkvcwk tRb³v³i U³t³i i m³nv³th” we³yr Drcv³b Ges ev³q̄vM³vm c-³v³t³Ui evB-t³c³Uv³± ³wi t³tk ³Re mvi Drcv³tb e³vsK I Aw³_R c³Uz³ov³tb³ t³vi w³ev³bt³q̄vM³t³K Drm³v³nZ Ki³t³Z weM³Z 2009-10 A³_eQ³ti evs³v³t³k e³vsK tm̄skw³, ev³q̄vM³vm, eR³ cwit³kvab c-³isU (BilUic) I ³TY n³v³mKvix BUfvUv (GBP³t³K³t³K) LvZ FY t³qvi R³tb³ 200 t³KwU UvKvi GKwU AveZ³bk³xj cjtA_{q̄b} ³ag MVb K³t³i³q̄ | Ave³mK, ew³Y³R³K I w³k³ c³Uz³ov³tb³ feb³ t³vt³Z tm̄skw³ c³v³t³bj ³vcb Ges cwitekeve Ab³v³ LvZ M³h³t³Ki P³wn³vi I ci w³f³U³E K³ti m³te³P³ 10 kZvsk m³yn³v³ti A³_q̄b Kv³h³ g tRvi³ vi Ki³t³Y w³R w³R w³et³kI ³ag c³v³q̄t³bi R³tb³ e³vsK I Aw³_R c³Uz³ov³tb³ t³vt³K w³t³ R³bv t³qv n³t³q̄t³Q |

20 gvP³ 2013 ch³Šl 27wU e³vsK I GKwU Aw³_R c³Uz³ov³tb³ c³q̄ 112 t³KwU UvKv cjtA_{q̄b} m³veav t³qv n³t³q̄t³Q | Gi g³ta³ tm̄skw³ LvZ 50.54 t³KwU UvKv, ev³q̄vM³vm c-³isU LvZ 29.76 t³KwU UvKv, BilUic LvZ 9.04 t³KwU UvKv Ges ³TY tivaKvix BUfvUv LvZ 22.48 t³KwU UvKv cjtA_{q̄b} m³veav t³qv n³t³q̄t³Q | c³Pwj Z we³yr ev w³t³Rj Pwj Z tmPhš³je³envi cwit³e³t³Z³tm̄skw³ Pwj Z tmPhš³je³envi D³Ōy Ki³t³Z B³t³Zvg³ta³ 2.39 t³KwU UvKvi cjtA_{q̄b} Kiv n³t³q̄t³Q | ZvQvov, D³vj w³LZ LvZ³ t³vt³Z cjtA_{q̄b} A³t³c³q̄v³ i³t³q̄t³Q Av³t³v 35 t³KwU UvKv Ges e³vsK³ t³vt³ Av³M³vgx Qq gv³t³mi g³ta³ G LvZ c³q̄ 80 t³KwU UvKv cjtA_{q̄b} c³Ō³ j b evs³v³t³k e³vs³t³K ³w³Lj K³t³i³q̄ |

tm̄skw³ (Solar Energy)

t̄tk tm̄skw³i e³envti i gva³tg we³yr I M³v³mi NvUvZ tgvKv³ejv³q c³vj -GjvKvq M³p I e³emv c³Uz³ov³tb tm³v³vi t³nv³g w³m³t³÷g Ges tmP Kv³t³R tm̄skw³ Pwj Z cv³ú LvZ e³vsK³ t³vt³ 20 gvP³ 2013 ch³Šl evs³v³t³k e³vs³t³Ki cjtA_{q̄b} Z³n³ej t³tk 50.54 t³KwU UvKv M³h³Y K³t³i³q̄ | tm̄skw³ Aax³tb w³ev³f³ba³DcLvZ e³vsK³ t³vt³ M³h³K ch³q̄q m³n³R k³t³Z³ ³f m³yn³v³ti FY w³t³q̄t³Q |

K) tm³v³vi t³nv³g w³m³t³÷g

th mKj A³Ā³t³ we³yr tbB tm mKj A³Ā³t³ tm³v³vi t³nv³g w³m³t³÷t³gi gva³tg we³yr Drcv³b K³ti R³xebh³v³i gv³tb cwit³e³Z³ Av³bv m³ae n³t³q̄t³Q | cjtA_{q̄b} ³at³gi Av³l Z³vq tm³v³vi t³nv³g w³m³t³÷g LvZ 20 gvP³ 2013 ch³Šl e³vsK³ t³vt³ c³q̄ 4 n³Rvi tm³v³vi t³nv³g w³m³t³÷g ³v³ct³bi R³tb³ 11 t³KwU UvKv FY weZ³Y K³t³i³q̄ | G

vmf÷g,tj vi gva'tg ^wbK c0q 160 wKtj vl qvU we`y Drcw`Z nt`Q| temiKwi LvtZi wgdPzvj Ut÷ e`vsK wjt l ÷vUwW`e`vsK wjt G LvtZ FY weZiY AMVx fvgKv ti tLtQ| e`vsK,tj v AvMvgx Qq gvfm Avtiv 22 tKwU UvKv G LvtZ A_`qb Kite|

L) tmSi we`y Pwj Z tmP cvru

tmSi we`y Pwj Z tmP cvru gva'tg wbiew`Ob`vte cwlb mieivni dtj Kl.Kiv dmj Drcv`tb mglj cvt`Ob| tmSi we`y Pwj Z tmP cvru LvtZ e`vsK,tj v 20 gvP,



17 RjvB, 2010 Zwi tL evsj vt`k e`vstKi clytA_`qb w`dgi Avl Zvq wgdPzvj Ut÷ e`vsK wjt Gi A_`qtb ei ,bvi Kziviljx Mtg t`tki c0g tmSi we`y Pwj Z tmP cvru Df0vab Ktib evsj vt`k e`vstKi MfbP W. AmZDi ingvb

2013 chSf 9wU tmP cvru 2.39 tKwU UvKv weZiY KtitQ| Gme cvru gva'tg t`tki weifbe AA'tji c0q mvZk0 Kl`tki GK nRvi weNv Rvigi tmP KvR Pj tQ| tmSi we`y Pwj Z tmP cvru `xNf b (c0q 20 eQi) e`envi Kiv hvq| dtj G cvru `vctb c0wgK e`q wKQb`v tenk ntj l c0KZ.At_` Zv mvktx| temiKwi LvtZi wgdPzvj Ut÷ e`vsK wjt G

LvtZ FY weZiY AMVx fvgKv ti tLtQ| e`vsK,tj v AvMvgx Qq gvfm G LvtZ Avtiv 2 tKwU UvKv A_`qtb c0`j b evsj vt`k e`vstK `wLj KtitQ|

M) tmvj vi A`vtmgues c-`u

tmSi kw³ LvtZ clytA_`qb w`dgi Avl Zvq tmvj vi A`vtmgues c-`u LvtZ 20 gvP, 2013 chSf 37.15 tKwU UvKv weZiY Kiv ntqtQ| Gi gta` B÷vb`e`vsK wjt i wngAvd`tivR wibD`tqej GbwR`wj t-tK 18 tgMvl qvU ¶gZvmru`bGKwU tmvj vi A`vtmgues c-`u `vctb Ges cevj x e`vsK wjt Mbw`dwbwU GbwR`wj t-tK gj-ab hšcwZ Arg`wbi Rtb` A_`qb KtitQ| e`vsK,tj v AvMvgx Qq gvfm gta` G LvtZ Avtiv 40 j ¶ UvKv clytA_`qtb c0`j b evsj vt`k e`vstK `wLj KtitQ|

evtqvM`vm c-`u

evsj vt`tki M0gxY cwi t`tk PriwU Mi "Ges GKwU evtqv-WbBtR÷v`i i mgstq tQvU AvKv`i i Mi `f Lvgyi AZ`sf Rbw`cZv jvf KtitQ| mgvšZ Mi "cvj b l evtqvM`vm Drcv`b c0k`f i gva'tg GKw`tk thgb-Ryj wib Kw l tZtj i mvktq nt`Q,

62 e`tj hvl qv evsj vt`k e`vsK

Abw tk Df vMb Mi " cjt bi gva'g `g l `Re mvi cvt"Qb| mtefcwi
 cwi tek `Ygŷ vKtQ| 20 gvP© 2013 chšl G LtZ GK nrvti i tenk c-šU
 `vctbi Rtb" 29.76 tKwU UvKv FY weZiY Kiv ntqtQ| evtqM'vm c-šU, tj vtZ
 cŃq mvtŃ wZb nrvi Mi " i tqtQ| c-šU, tj vi evtqv-WvBtR ÷ vti i AvqZb Pvi nrvi
 NbuqUvti i tenk| Gme c-šU t_tK cŃZw b 1900 Nb wqUvi Rvj vnb M'vm, 25 Ub
 `Re mvi l 33 nrvi wj Uvi
 `g Drcw`Z nt"Q| UŃ ÷
 e'vsK wj t, wqDPzvj UŃ ÷
 e'vsK wj t, b'vkbvj e'vsK
 wj t, DEiv e'vsK wj t, lqvb
 e'vsK wj t l mvd_ B ÷ e'vsK
 wj t G LtZ FY weZiY
 AMŷx fvgKv ti tL tQ| UŃ ÷
 e'vsK 2012 mvtj i gta" GK
 nrvi evtqM'vm c-šU
 `vctbi Rtb" 30 tKwU UvKv
 FY w tq tek `ŃZvi cwi Pq
 w' tqtQ| e'vsK, tj v AvMvgx Qq gvfm G LtZ Avti v 20 tKwU UvKv A_Ńqb Ki te|



2 AŃvei, 2010 Zwi tL UŃ ÷ e'vsK wj t Gi A_Ńqb Mto l W
 Mrictji i kŃcy_ybvi MRwi qvq GKwU evtqM'vm c-šU cwi `kŃ
 Ki tQb evsj vŃ k e'vsK MfbŃ W. AmZDi i ngb

eR©cwi tkvab c-šU (ETP)

t' tki wkí GjvKvi wBMZ eR© cwi tkvatbi gva'g cwi tetki fvi mvg" i Ńlvi
 DŃl t k" cwi Pwvj Z G w`dgi Avl Zvq 20 gvP© 2013 chšl 8wU BuUwc `vctbi Rtb"
 t` qv FŃYi weci xZ 9.04 tKwU UvKv cŃtA_Ńqb mveav t` qv ntqtQ| Gme c-ŃšU
 gva'g cŃZw b AvVŃiv nrvi NbuqUvi eR© cwi tkwaZ nt"Q| tmvbj x e'vsK wj t,
 cŃBg e'vsK wj t, gvŃKŃvBj e'vsK wj t, Gwe e'vsK wj t Ges KgvnkŃvj e'vsK Ae
 wnj b G LtZ FY weZiY AMŷx fvgKv ti tL tQ| e'vsK, tj v AvMvgx Qq gvfm Avti v
 12 tKwU UvKv A_Ńqb Ki te|

ndg'vb nvBueW wkB (HHK)

t' t k cwi tekevŃe BUfvUv `Zwi i gva'g KveŃ wBMŃb nwm l cwi tetki fvi mvg"
 i Ńlvi DŃl t k" cwi Pwvj Z G w`dgi Avl Zvq 20 gvP© 2013 Zwi L chšl Pvi wU
 BUfvUv `vctbi Rtb" 22.48 tKwU UvKv FY weZiY Kiv ntqtQ| cŃq 5 tKwU UvKv
 gŃvj i AŃcŃlvq i tqtQ| e'vsK, tj v AvMvgx Qq gvfm Avti v 39 tKwU UvKv G LtZ
 A_Ńqb Ki te|

3.9.2 BUfVUvi Puj i `ŋZv Dbəq b LvʔZ clytA_ŋq b

tʔki BUfVUv_ t_ jvʔZ Kveŋ w bMəq b nwm Ges R_ jw b i h_ v h_ e'envʔi i gra'tg BUfVUvi Puj i `ŋZv Dbəq b i gra'tg cwi tekeveŋe BUfVUv `vctbi j t_ŋ' Gkxq Dbəq b e'vsʔki A_ŋq b evs_ vʔ` k e'vsʔk 50 w_ g_ j_ q_ b W_ j_ v_ t_ i G_ K_ u_ clytA_ŋq b Z_ n_ w_ e_ j_ M_ v_ b_ K_ i_ v_ n_ t_ q_ t_ Q_ | tʔki BUfVUv_ q_ A_ŋq b_ k_ v_ i_ x_ t_ h_ v_ M_ e'vsK I A_ w_ R_ c_ ŋ_ Z_ ō_ v_ b_ t_ j_ v_ t_ k_ M_ ō_ n_ K_ c_ h_ ŋ_ q_ F_ Y_ tʔ_ q_ i_ w_ e_ c_ i_ x_ t_ Z_ Z_ n_ w_ e_ t_ j_ i_ A_ v_ l_ Z_ v_ q_ clytA_ŋq b m_ y_ e_ a_ v_ tʔ_ q_ v_ n_ t_ e_ | G_ clytA_ŋq b m_ y_ e_ a_ v_ c_ v_ l_ q_ v_ i_ R_ t_ b_ B_ t_ Z_ v_ g_ t_ a_ `ŋ_ u_ e'vsK_ e_ v_ s_ j_ v_ t_ k_ e'vsʔki_ m_ t_ 1/2_ A_ s_ k_ M_ ō_ h_ Y_ P_ u_ e_ K_ t_ i_ t_ Q_ |

3.10 Kwl.RvZ cY' cŋ qvKiY wki `vctb wətkl FY KgmP

tʔki M_ ō_ g_ v_ A_ t_ j_ K_ g_ m_ s_ v_ b_ m_ y_ ō_ I_ `w_ i_ `x_ w_ e_ t_ g_ v_ P_ t_ b_ i_ j_ t_ ŋ' K_ w_ l_ R_ v_ Z_ c_ Y' c_ ŋ_ q_ v_ K_ i_ t_ y_ i_ R_ t_ b_ e_ v_ s_ j_ v_ t_ k_ e'vsK_ Z_ v_ i_ w_ b_ R_ ^ D_ r_ m_ t_ t_ k_ Ō_ K_ w_ l_ R_ v_ Z_ c_ Y' c_ ŋ_ q_ v_ R_ v_ Z_ K_ i_ t_ y_ i_ R_ t_ b_ g_ d_ j_ w_ f_ w_ i_ E_ K_ w_ k_ i_ `v_ c_ t_ b_ clytA_ŋq b w_ g_ ō_ b_ v_ t_ g_ G_ K_ u_ w_ e_ t_ k_ l_ F_ Y_ K_ g_ m_ P_ c_ ŋ_ Z_ ō_ K_ t_ i_ t_ Q_ | 2001_ m_ v_ t_ j_ P_ v_ j_ y_ n_ l_ q_ v_ G_ w_ f_ g_ i_ A_ v_ l_ Z_ v_ q_ 100_ t_ K_ w_ l_ U_ v_ K_ v_ i_ G_ K_ u_ A_ v_ e_ Z_ ō_ k_ j_ Z_ n_ w_ e_ j_ i_ t_ q_ t_ Q_ |

GB FY KgmPi Avl Zvfz Lv_ t_ j_ v_ n_ t_ Q_ d_ j_ R_ v_ Z_ L_ v_ c_ ŋ_ q_ v_ K_ i_ Y_ (t_ h_ g_ b_ R_ i_ v_ g_ , t_ R_ u_ j_ , R_ y_ , A_ v_ P_ v_ i_ , k_ i_ e_ Z_ , w_ m_ i_ v_ c_ , m_ m_ B_ Z_ w_ w_) ; d_ j_ (t_ h_ g_ b_ A_ v_ g_ , t_ c_ q_ v_ i_ v_ , K_ u_ v_ j_ , w_ j_ P_ z_ A_ v_ b_ r_ i_ m_ , b_ w_ i_ t_ k_ j_ B_ Z_ w_ w_) , k_ u_ k_ -m_ e_ m_ R_ (t_ h_ g_ b_ U_ t_ g_ t_ U_ v_ B_ Z_ w_ w_) , W_ j_ , B_ ŋ_ z_ g_ v_ k_ i_ 'g_ , `y_ , j_ e_ Y_ c_ ŋ_ q_ v_ K_ i_ Y_ ; t_ e_ W_ , w_ e_ t_ d_ , P_ v_ b_ v_ P_ z_ , w_ P_ c_ m_ , c_ t_ U_ t_ U_ v_ t_ d_ , t_ m_ g_ v_ B_ , j_ v_ 'Q_ v_ , b_ w_ j_ z_ m_ k_ A_ v_ U_ v_ , g_ q_ v_ , m_ y_ R_ , P_ u_ j_ , g_ y_ ō_ , w_ P_ o_ v_ , L_ c_ ŋ_ Z_ K_ i_ Y_ ; w_ e_ i_ f_ b_ e_ c_ k_ v_ i_ _ o_ v_ g_ m_ j_ v_ D_ r_ c_ v_ b_ , w_ P_ s_ w_ o_ I_ A_ b_ v_ b_ g_ v_ Q_ c_ ŋ_ q_ v_ K_ i_ Y_ I_ w_ g_ w_ q_ Z_ K_ i_ Y_ ; g_ v_ s_ m_ c_ ŋ_ q_ v_ K_ i_ Y_ ; n_ w_ n_ , g_ j_ w_ M_ , M_ e_ w_ i_ c_ i_ I_ g_ v_ t_ Q_ i_ R_ t_ b_ L_ v_ c_ ŋ_ Z_ K_ i_ Y_ , c_ v_ U_ R_ v_ Z_ `e_ (t_ h_ g_ b_ `w_ o_ , m_ z_ v_ , P_ U_ , _t_ j_ , K_ v_ t_ c_ ŋ_ , c_ v_ t_ U_ i_ t_ m_ t_ ō_ j_ B_ Z_ w_ w_) c_ ŋ_ Z_ K_ v_ i_ x_ c_ ŋ_ Z_ ō_ v_ b_ , t_ K_ v_ i_ t_ v_ t_ i_ R_ , d_ j_ m_ s_ i_ ŋ_ Y_ I_ i_ B_ w_ b_ , c_ w_ l_ ŋ_ K_ j_ t_ e_ W_ q_ b_ g_ y_ m_ n_ , t_ i_ k_ g_ e_ ; D_ r_ c_ v_ b_ ; t_ f_ v_ R_ t_ Z_ j_ c_ w_ i_ t_ k_ v_ a_ b_ ; P_ v_ t_ j_ i_ K_ z_ v_ t_ t_ k_ t_ f_ v_ R_ t_ Z_ j_ D_ r_ c_ v_ b_ ; t_ g_ ŋ_ g_ w_ Q_ P_ v_ l_ /g_ a_ y_ Z_ w_ i_ m_ n_ K_ w_ l_ R_ v_ Z_ c_ Y' c_ ŋ_ q_ v_ K_ i_ t_ y_ i_ 37_ w_ l_ D_ c_ L_ v_ t_ Z_ G_ F_ Y_ m_ y_ e_ a_ v_ tʔ_ q_ v_ n_ t_ Q_ | G_ Z_ n_ w_ e_ j_ n_ t_ Z_ 2009_ m_ v_ j_ c_ h_ ŋ_ c_ l_ y_ t_ A_ ŋ_ q_ b_ K_ i_ v_ n_ q_ 125_ t_ K_ w_ l_ U_ v_ K_ v_ |

G Lvʔzi gw chŋqi Dʔ vʔvʔ i e'vcK AvMŋ I e'vsK_ t_ j_ v_ i_ g_ e_ a_ ŋ_ v_ b_ clytA_ŋq b A_ v_ t_ e_ t_ b_ i_ t_ c_ ŋ_ ŋ_ t_ Z_ w_ w_ t_ m_ e_ t_ 2012_ g_ v_ t_ m_ G_ Z_ n_ w_ e_ j_ 100_ t_ K_ w_ l_ U_ v_ K_ v_ t_ t_ k_ 200_ t_ K_ w_ l_ U_ v_ K_ v_ q_ D_ b_ e_ Z_ K_ i_ v_ n_ q_ | e_ Z_ ŋ_ v_ t_ b_ G_ Z_ n_ w_ e_ t_ j_ i_ A_ v_ l_ Z_ v_ q_ c_ ŋ_ q_ 109_ t_ K_ w_ l_ U_ v_ K_ v_ i_ clytA_ŋq b_ t_ h_ v_ M_ e'vsK I A_ w_ R_ c_ ŋ_ Z_ ō_ v_ b_ t_ j_ v_ e_ v_ s_ j_ v_ t_ k_ e'vsK_ t_ t_ k_ 5_ k_ Z_ v_ s_ k_ m_ t_ j_ (e'vsK_ t_ i_ t_ ō) U_ v_ K_ v_ w_ b_ t_ q_ M_ ō_ n_ K_ c_ h_ ŋ_ q_ m_ t_ e_ P_ P_ 10_ k_ Z_ v_ s_ k_ m_ t_ j_ G_ m_ e_ F_ Y_ w_ t_ q_ t_ Q_ | G_ h_ v_ e_ Z_ 23_ w_ l_ e'vsK I 17_ w_ l_ A_ w_ R_ c_ ŋ_ Z_ ō_ v_ b_ 1103_ w_ l_ K_ w_ l_ w_ f_ w_ i_ E_ K_ w_ k_ i_ c_ ŋ_ Z_ ō_ v_ t_ b_ i_ A_ b_ k_ t_ j_ A_ ŋ_ q_ t_ b_ i_ w_ e_ c_ i_ x_ t_ Z_ 218_ t_ K_ w_ l_ U_ v_ K_ v_ clytA_ŋq b m_ y_ e_ a_ v_ w_ t_ q_ t_ Q_ |

G Zniej t`tk MZ`B eQti (2011 I 2012) 210wJ wkí cÖZvftbi Abk`tj cÖq 93 tKwJ clytA`qcb mveav t`qv ntqtQ, hvi wecixZ cÖq 6 nvRvi bZb Kgms`vftbi mwö ntqtQ| thme LvZ A`qcb Kiv ntqtQ Zvi gta` e,ov tkicij GjvKvi KwL.hšcwZ LvZ 20 tKwJ, Prc`c`ji wngvMvi wkí 11 tKwJ, MvRxc`c`ji Pvj cÖZKvix wkí 8 tKwJ, mvfvti tcvjwJ, Mewi` ci I gvftQi Lv` cÖZKvix wkí 3 tKwJ UvKv D`tj L`thvM`| ZvQrov, Wvj cÖ qvKiY; teW GÜ we`d, tmgvB, jv`Qv, PvbPz, bWjz`m&BZ`w` cÖZKiY; AvUv, gq`v, mvr cÖZKiY; `y cÖ qvRvZKiY; BDbvbx, Avqte`K Jla cÖZKvix wkí, exR msi`qY, cvURvZ cY` cÖZKiY, mwilvi tZj cÖZKvix wkí BZ`w` LvZi clytA`qcb Kiv ntqtQ|

3.11 GmGgB LvZi Dbqtb evsj v`k e`vsK

q`za I gvSwii D`vM (GmGgB) A`%wZK Dbqtb Pwjj Kvkiv` wntmte wek`vcx `KZ| we`k`i A`bK Dbqtbkxj t`tki wbgel ga`g tkvxi A`%wZK m`tebvi Övi L`tj w`tZ GmGgB gea`g`v`b nvti `i`ZcY`f`w`gKv cvj b KitQ| epr wkí i Z`z`bvq GmGgB LvZi D`vM`tjv A`t`c`q`v`KZ. `f` c`y`R`v`b`f`P`| wk`S` G LvZ cÖ`q` I c`t`v`q` Kgms`vftbi thvMv I AwKZi g`v`v`d`v`i m`thvM we`g`v`b| Gme wkí Drcv`tb th`Z Kg mgq`tbq; we`j`r` I Rlj w`b`k`v`i e`envi I A`t`c`q`v`KZ.Kg; cwi`tek` `t`YI f`w`gKv iv`L Kg| G LvZi D`vM`tjv Af`s`li`xY Pwv`v I thvMv`b `i`ZcY`Ae`vb iv`L| G LvZ t`kxq K`v`v`g`v`j, `q` Rbkiv` I jvMmB c`h`v`e` e`envti i m`thvM we`g`v`b| A`%wZK c`e`v`x` ARB, `wi`a` w`etgvPb, abx`-`wi`a` I Av`Awj`K`elg` Kgv`bv, bvix`-c`y`t`li mgZv weavb I bvixi` q`g`Zvq`tb GmGgB LvZ e`vcK f`w`gKv iv`L`Z m`q`g`| Gw`k`q`v`i wk`t`i`v`b`Z I D`x`q`g`v`b t`k`v`t`j`v we`k`l Kti Pvb, Rvcvb, tKwi`qv, gvj`t`q`w`q`v, w`v`z`c`y`j, ZvBl`q`vb, `v`Bj`v`Ü, w`f`t`q`Z`bvq, w`d`v`j` cvBb gj`-Z` q`za I gvSwii wkí Dbqtb gva`tg Zv`i A`%wZK mgv`x` ARB KitZ m`q`g` ntqtQ| Avgv` i cÖZ`te`k`x` t`k` fvi Z, cwi`K`v`b, Ggbw`k` k`l`j` sKvI eZ`g`v`tb GmGgB LvZi Dbqtb we`k`l bRi w`t`Q| Zvii B`t`Zv`g`ta` G LvZ tek` AM`M`v`Zi` ARB` KitQ|

3.11.1 evsj v`k GmGgBÖi `i`Zj

Acvi m`tebvi t`k evsj v`k| Avgv` i i`t`q`Q wec`y` Kg`q`g` Rb`Mv`ö`x| Avgv` i wkí LvZ eiveiB cÖvrc`| fwi wkí tZgb weKvk jvf`bv` Kitj| Gi Ab`Zg KviY eo`c`y`R` I Kwii`Mwi` `q`Zvi Afve| fwi wkí weKvk jvf`bv` Kitj| `f` c`y`R`i` q`za` q`za` D`v`v`t`Mi gva`tg Avgv` i m`v`v`i`Y` g`v`b`y` A`b`K` m`R`b`k`x`j` K`v`R` K`t`i`Q` Ges t`tki A`%wZK Dbqtb Pvk`v`K` m`P`j` t`i`L`t`Q`| Avgv` i wec`y` Rb`Mv`ö`x`K` D`ch`y` wk`q`v, Kwii`Mwi` cÖk`q`Y I cÖq`v`R`b`x`q` m`v`q`Zv` t`q`v`i` gva`tg` cwi`YZ` Kiv` hvq` Rb`m`v`ú`f`| `f` c`y`R`i` gva`tg` GmGgBÖi` weKvk` Avgv` i` Rb`Mv`ö`x`K` cwi`YZ` K`i`Z` cv`ti` Drcv`tb`i` h`š`j` w`nt`m`te`| Avi` GÜv` K`i`Z` cv`i`j` G` wek`y` Rb`Mv`ö`x` A`%wZK` Dbqtb` Pwjj` Kvkiv` w`nt`m`te` Awef`Z` nte`|

2021 mvtji gtaB evsj v`k tK GKU ga`g Avtqi t`tk cwiYZ Kivi jt`q` eZ`vb miKvi 0ifcKí 20210 M0Y Kti tQ| Gi Avl Zvq 2021 mvj bVM` t`tk GKU kw`kvj x wkí LvZ Mto tZjvi cL`q e`3 Kiv ntqtQ| miKvi 0RvZxq wkí bWZ-20100-G qj`a I gvSwi Df`vM Ges k0Nb wkí i cwi Kwí Z I fvi mvg` DbqbtK wkí vq`bi Pwj Kvk`3 wntmte wPwY Z Kti GB LvZi gweKvk tK Zi wšZ Kivi Rtb` i Z`p`vc Kti tQ| ZvQrov `wii`a wetgvPb, `elg` Kgv`bv I tUKmB A_0wZK c0x AR`bi j q`tK mvg`b ti tL Ab`Zg tKŠkj wntmte miKvi KwZcq i Z`p`LvZ mbv`3 Kti tQ, hvi gta` itqtQ `ZZi Kul.c0x, e`vcKZi cwj - Dbqab, j q`w`f`EK Kgfms`vb mw0 I GKU kw`kvj x mvgw`RK w`b`vcEv te0bx `Zwi | miKvti i Gme j q` ev`evq`b qj`a I gvSwi wkí i m0zweKvk I Dbqab GKvšI c0qvRb|

3.11.2 GmGgB FY Kvh`g

wetkji Ab`vb` t`tki gtZv evsj v`k tki mw`eR A_0wZK Dbqab GmGgB LvZi wetkl fvgKv itqtQ| tgvU t`kR Drcv` tbi 31.26 kZvsk wkí LvZi Ae`vb| Avi t`tki mKj wkí I e`emv`qi c0q 90 kZvskB nt`Q qj`a I gvSwi LvZi | tgvU wkí Kgfms`v`bi c0q 85 kZvsk G LvZi | GmGgB LvZ evsj v`k e`vsk 2004 mvj t`tK c0tA_0qb Kgfms`P nv`Z w`bj I weMZ Pvi eQ`ti G c0vm e0`tY emwtqtQ| wetkl fvt`e t`tki e`vsk e`v`v`K Df`v`3`vevUe KitZ Ges brix Df`v`3`v Dbq`bi jt`q` evsj v`k e`vsk w`f`b`g`lx Kgfms`P nv`Z w`btqtQ| mv`u`i`ZK mg`tq evsj v`k e`vstKi c0P0vq t`tk GmGgB A_0q`tb MwZ m`Awi Z ntqtQ| e`vsk I Aw`R c0Z0vb` t`j v AvtMi Z`j`bvq temk nv`ti GmGgB FY w`tZ GwM`tq Avm`tQ|

GmGgB LvZi AwaKZi weKvk I Dbq`tb evsj v`k e`vstKi fvgKv mw`b`0 I m0ysnZ Kivi jt`q` 31 w`tm`f, 2009 Zwi tL evsj v`k e`vstKi c0vb Kvh`tq 0GmGgB G0 t`ukvj t`c0M0gm w`v`U`f`g`U0 bvtg GKU bZb w`f`vM tLvj v ntqtQ| w`f`vMwU m`u`Y`f`te GmGgB LvZi bWZ w`b`f`Y, g`ibUwis I Zn`ej mieivn Ges Df`v`3`v m`M`Vb I Dbq`b Kgfms`P`Z mnvqZvKvixi fvgKv c`j b Ki tQ| qj`a I gvSwi Df`v`3`v LvZ A_0q`btK i Z`j w`tq 2010 mvtj c0`g`v`ti gtZv GKU w`-Z.GmGgB FY bWZg`j v I Kgfms`P c0`q`b Kiv ntqtQ| GKB m`t`z e`vsk` t`j vi



evsj v`k e`vsk, c0vb Kvh`tq GmGgB G0 t`ukvj t`c0M0gm w`f`vM Gi Df`v`3`v Kiv evsj v`k e`vstKi Mf`b`P W. AwZDi ingrb

GmGgB FY Kvh^o g evsj v^t k e^vs^tKi K^tWi bRi[^]wi i Avl Zvq Avbv ntqtQ | GmGgB bmxZgvj vq [¶]z^a D^t v³v^tK FY weZi^tY AM^owaKvi t[^]qv ntqtQ | [¶]z^a D^t v³v LvtZ F^tYi wbgmxgv 2 j [¶] UvKv t[^]tK Kvg^tq 50 nvRvi UvKv wba[¶]Y Kiv ntqtQ | ^oRvZxq w^ki bmxZ-2010^o-Gi Avtj v^tK GmGgB^oi ms^{Av} wba[¶]Y K^ti [¶]z^a I gvSwi D^t v^tMi g^tZv K^udi I gvB^t v w^ki t[^]KI GmGgB F^tYi Avl Zv^fz Kiv ntqtQ | b^vix D^t v³v^t i t[¶]¶^t 10 kZvsk m^{yn}v^ti c[¶]tA^oq^b m^{ye}av K^udi I gvB^t v D^t v^tMi t[¶]¶^t I c^oh^vR[^] n^te | evsj v^t k e^vs^k Zn^we^tjⁱ Avl Zvq c[¶]tA^oq^bi mxgv K^udi w^ki LvtZ 10 nvRvi UvKv t[^]tK 5 j [¶] UvKv ch^si Ges gvB^t v w^ki LvtZ 20 nvRvi UvKv t[^]tK 10 j [¶] UvKv ch^si wba[¶]Y Kiv ntqtQ |

3.11.3 GmGgB FY weZi Y

2010 m^vtj B c^og^vtⁱ g^tZv e^vs^k I Aw^o R^o c^oz^ovb^o t^jv GmGgB FY weZi^tYi j [¶] g^vi^v wba[¶]Y K^ti Ges t^m Ab^gv^ti FY weZi^tY K^ti | 2010 t[^]tK 2012 m^vj ch^si w^zb e^oqⁱ t^gU GmGgB FY weZi^tY Kiv nq 1,77,017 t^kw^u UvKv | Pj w^z 2013 m^vtj 72 nvRvi 203 t^kw^u UvKv GmGgB FY weZi^tYi j [¶] g^vi^v wba[¶]Y Kiv ntqtQ |

(t^kw^u UvKv)

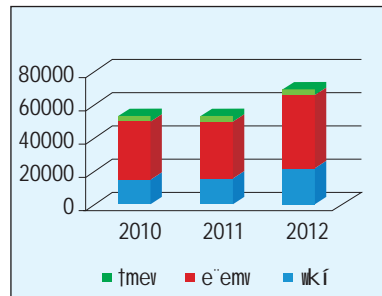
eQi	FY weZi ^t Yi j [¶] g ^v i ^v	FY weZi ^t Y		
		G ^u vi c ^o BR ms ^l v	weZi ^t YK ^z .FY	j [¶] g ^v i ^v AR [¶] bi n ^v i
2010	38,858	3,08,950	53,544	138%
2011	56,940	3,19,340	53,719	94%
2012	59,012	4,62,513	69,753	118%
t ^g U	1,54,810	10,90,803	1,77,017	114%

[¶]z^a I gvSwi D^t v³v LvtZi Db^oq^b w^of^o K^ti w^ki I t^mev LvtZi Db^oq^bi I cⁱ | G^o ^oU LvtZi g^va^ot^gB c^ok^z.K^gm^s v^tbi m^{yo} nq | G R^tb^o GmGgB FY bmxZgvj vi Avl Zvq w^ki I t^mev LvtZ w^et^ki i^zi AM^owaKvi c^ovb Kiv ntqtQ | e^vs^k t^jvi GmGgB FY hv^tZ G^o ^oU LvtZ t^ew^k weZi^tY Kiv nq t^mR^tb^o evsj v^t k e^vs^k bRi[^]wi Ae^vn^z ti t^lt^o | LvZw^fw^oE^k FY Kvh^o g n^tZ t[^] Lv hvq, MZ w^zb e^oqⁱ a^ti w^ki LvtZ GmGgB FY weZi^tY ev^ot^o |

LvZw^fw^oE^k GmGgB LvtZ FY weZi Y t 2010-12

(t^kw^u UvKv)

eQi	LvZ			t ^g U	b ^v ix D ^t v ³ v
	e ^o emv	w ^k i	t ^m ev		
2010	35,041 (65.4%)	15,148 (28.3%)	3,356 (6.3%)	53,544	1,805 (3.4%)
2011	34,383 (64.0%)	15,806 (29.4%)	3,531 (6.6%)	53,719	2,048 (3.8%)
2012	44,225 (63.4%)	21,897 (31.4%)	3,631 (5.2%)	69,753	2,244 (3.2%)
t ^g U	113,646	52,850	10,522	177,018	6,097



3.11.4 GmGgB LtZ cjtA_ŕqb Znnej

ersj vt`k chŕb A_ŕqbi AfvetK GmGgB LtZi cŕx I weKvtki ct_ eo Ašlivaq etj MY` Kiv nq| G Rtb` GmGgB LtZi FYtK mnRj f` Kivi cŕPóvq ersj vt`k e`vsK A½xKvive×| GmGgB LtZi A_ŕqb mgm`v mgravb Z_v GmGgB LtZi Dbq̄b Kvĥ© gŕK teMevb Kivi j tŕ|| e`vsK I Aw_Ŕ cŕZôvb_ tjt vtK Zvt` i GmGgB FtYi wecixtZ ersj vt`k e`vsK mnR ktZ cjtA_ŕqb mŕeav w` tq hvŕ"Q|

GKbRti GmGgB LtZ cjtA_ŕqb w`g

(tKwU UvKv)

t bs	Znnej i bvg	eivl KZ.A_©	LtZi bvg	cjtA_ŕqbi weeiY			
				Dŕ`v`v`vi msL`v	cwi gvY	Av`vq	eŕKqv
1.	ersj vt`k e`vsK	600 tKwU UvKv	mvari Y Dŕ`v`v`v	11632	1128.15	-	-
			bvix Dŕ`v`v`v	7002	508.24	-	-
			DctgvU t	18634	1636.39	1075.33	561.06
2.	AvBwG	118 tKwU UvKv		3160	312.61	267.80	44.81
3.	GwMe-1	202 tKwU UvKv	mvari Y Dŕ`v`v`v	3134	318.49	-	-
			bvix Dŕ`v`v`v	130	16.45	-	-
			DctgvU t	3264	334.94	318.25	16.69
4.	GwMe-2	720 tKwU UvKv	mvari Y Dŕ`v`v`v	9562	482.90	-	-
			bvix Dŕ`v`v`v	57	6.90	-	-
			DctgvU t	9619	489.80	22.80	467.00
5.	RvBKv	510 tKwU UvKv		32	21.14	-	21.14
			meŕgvU t	34709	2794.88	1684.19	1110.70

(mŕ t GmGgB GŪ t`ukij t cŕMgm weFwM, ersj vt`k e`vsK)

GmGgB LtZi Dbq̄b ersj vt`k e`vsK i t`q Znnej , GwMe, AvBwG I ersj vt`k mi Kvi Znnej_ tjt vi Avl Zvq cjtA_ŕqb mŕeav tbqvi Rtb` G chšl 22wU e`vsK I 24wU Aw_Ŕ cŕZôvb ersj vt`k e`vsK i m½ AskMŕY Pw³ m`úv`b Kŕi tQ| Znnej_ tjt vi Avl Zvq wŕtm`ŕ 2012 chšl 21wU e`vsK I 22wU Aw_Ŕ cŕZôvb tK tgU 34,709wU Dŕ`v`v`v cŕZôvb i wecixtZ cŕq 2795 tKwU UvKv cjtA_ŕqb mŕeav t`qv ntqtQ| Gi wecixtZ G chšl Av`vq ntqtQ 1684 tKwU UvKv Ges eŕKqv w`wZ i tqtQ 1111 tKwU UvKv| weZiYthvM` Znnej i tqtQ 585 tKwU UvKv| Rvcŕbi `vZv ms`v RvBKvi mnvqZvq 500 tKwU Btqb (cŕq 510 tKwU UvKv) Gi GKwU wŕ-avc cjtA_ŕqb Znnej MVb Kiv ntqtQ| G wełtq 18 tg 2011 Zwi tL ersj vt`k mi Kvi I RvBKvŕi gŕa` GKwU Pw³ wŕwZ ntqtQ| BtZvgŕa` RvBKv Znnej i FY cwi Pvj b bwxZgvj v cŕqb Kiv ntqtQ| 41wU e`vsK I Aw_Ŕ cŕZôvb G `atgi Avl Zvq cjtA_ŕqb mŕeav tbqvi Rtb` ersj vt`k e`vsK i m½ AskMŕYgŕ-K Pw³ Kŕi tQ| RvBKv Znnej t`tK A±vei 2012 t`tK g`vbg`vKPwŕs I tmev LvZtK cŕavb` w` tq e`vsK I Aw_Ŕ cŕZôvb_ tjt vtK cjtA_ŕqb Kiv nt`Q|

RvBkv mrvqZvcy cKti i GB mshvMtK KvR jvMtq t`tk GmGgB Df`v3v`i Drcv`bgly wkti A_qb evotZ e`vsk I Aw_R cOZovb,tjv AMYx fvgKv cvj b KiZ cvti |

3.11.5 brix Df`v3v Dbqb

evsjv`tki RbmsLvi AfaRB brix ntj I brix Df`v3vi msL`v LyB bMY | brix Df`v3viv e`vsk FY mjev t`tk AfbKUV Ae`nij Z| A_P t`tki wk`i DbqbtK mlyg I mrvsMWZ Kiv Z_v tUKmB A_`wZK cOx`i Rtb` A_DmZi gj`tmZ brix`i mrv q AskMhY LyB cOqvRb| G Rtb` brix Df`v3v`i e`emvqK Df`vM cwi Pvj bvq FY wvOZ KiZ evsjv`k e`vsk GmGgB FY weZi`yi t`t`i brix Df`v3v`i AMwaKvi w`tqtQ| mnR ktZ`cOZovbK FY mjev wvOZ KiZ GmGgB LvtZi clytA_qb `tgi 15 kZvsk A_`KejgvI brix Df`v3v`i Rtb` eivI ivLv ntqtQ| Gi Avl Zvq mteP`P 10 kZvsk m`ynvti brix Df`v3vMY e`vsk t`tk FY mjev cvt`Qb|

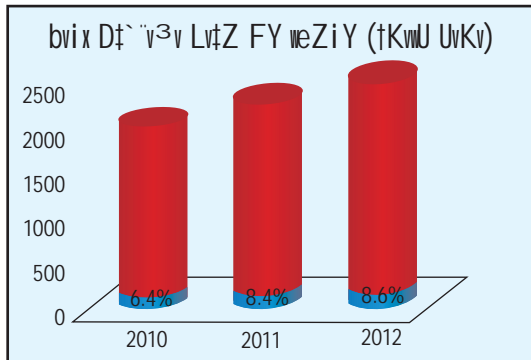


27 btf`af, 2010 Zwi`tL XvKvq brix Df`v3v mgrtek I cY` cO`kOx Dcj`t`i AvtqvrZ Abq`tb Dcm`Z brix I wk`i w`lqK cOZg`st W. wk`ix kv`ngb t`Pajx I evsjv`k e`vstKi MfbP W. AwZDi`ingyb

AwaKs`, tKv`bv e`vsk tgvU weZiYKZ. GmGgB F`yi AšZt 10 kZvsk brix Df`v3v`i bv w`tj Zv`i clytA_qb Avt`b wetePbv Kiv nq bv| t`t`i brix Df`v3v`i t`t`i iagvI e`v3MZ M`vivwUtK RvgvZ wntmte wetePbv Kti 25 j`t Uvkv ch`S FY mjev t`qvi Rtb` e`vsk I Aw_R cOZovb,tjv`k wbt`Rbv t`qv ntqtQ| brix Df`v3v`i Rtb` M`civwEK 50 nvrvi Uvkv I Z`a`A`t`i t`t`i FY weZi`yi bmvZgvj v Rvii Kiv ntqtQ| GtZ t`t`i brix Df`v3viv M`c MV`bi gva`tg 50 nvrvi Uvkv ev Z`a`A`t`i GmGgB FY wbtZ cvitQb hvi mglj cvj -A`Aj i AwZ`t`i brix Df`v3viv BtZvgt` t`fvM KiZ cvitQb| brix Df`v3v`i Rtb` e`vsk I Aw_R cOZovb,tjvZ Avj`v v O`Dedicated DeskO`vcb; Zv`Z m`e ntj brix KgRZ`P wbtqvrZ Kiv Ges brix Df`v3v`i Rtb` w`tkl civgk`I tmev`Ue AvPiY wvOZ Kivi civgk`t`qv ntqtQ| wk`i ev g`vbgd`vKpwis LvZ brix Df`v3v`i m`u`Kivi j`t`i D`OxKiY, c`k`t`y, Kv`vi G`vt`c`P BZ`w` w`l`q`i Z`t`ivc Kiv nt`Q Ges GRtb` e`vsk I Aw_R cOZovb,tjv`k civgk`t`qv ntqtQ| 27 btf`af, 2010 Zwi`tL evsjv`k e`vstKi Df`v3v XvKvq GmGgB brix Df`v3v mgrtek I cY` cO`kOx AvtqvrB Kiv nq| Gme c`t`c`bqv d`tj brix Df`v3v`i g`ta` GmGgB FY weZi`yi

MwZKxj Zv GtmtQ| e`vsK I Awl_R c0Z0vb,tjv 2010 mtjtj 13,831 Rb bviX Df`v3vtK c0q 1805 tKwU UvKv Ges 2011 mtjtj 16,697 Rb bviX Df`v3vtK c0q 2048 tKwU UvKv GmGgB FY weZiY Kti tQ|

2012 mtjtj i wWtm=ft gym chSf 17,362 Rb bviX Df`v3vt`i gvtS c0q 2244 tKwU UvKv GmGgB FY weZiY Kiv nq| ersj vt`k e`vsK i c0tA_0qb w`dgi Avl Zvq wWtm=ft 2012 chSf 7,189 Rb bviX Df`v3vtK 532 tKwU UvKv FY t`qv ntqtQ| bviX Df`v3vt`i gta` FY weZiY i cwi gY I FY M0xZvi mSL`v evotQ, hv bviX Df`v3v Db0qb I 0lgZvqtB mnvqZv Ki tQ|



bviX Df`v3v LvZ FY weZiY (tKwU UvKv)

3.11.6 GmGgB Kt=vi Db0qb

GmGgB FY thb j 0t`f`x nq G Rtb` mv=0tZK mgta ersj vt`k e`vsK 0Kt=vi G`vtc0P0 c=xwZ e`envti i Rtb` e`vsK,tj vtK wbt` Rbv w`tqtQ| A_0r th Gj vKv th wktf`i Rtb` weL`vZ ev t`fStMwj K Kvi tY th Gj vKvq th wktf`i Mto Df`v3v tm Gj vKvi e`vsK,tj vtK H wktf`i K`i`Zi w`tq GmGgB FY weZiY Kti Z nte| ersj vt`tki wewfbaeGj vKvq wKQzWQzvetkl wktf`i cY` Drcv`tbi Rtb` Ab0kj cwi tek itqtQ, Avevi wKQzGj vKv wktf`i wktf`i cY` Drcv`tbi Rtb` weL`vZ| G,tj vtK LtR tei Kti Gj vKv wfwEK wktf`i Kt=vi Db0qb Kiv c0qvRb|

ersj vt`k e`vsK BtZvgta` t`tki tekWQzGj vKvq Gifc Kt=vi wPwyZ Kti tm,tj vi Db0qb KvR Kti tQ|



1 Gicj, 2011 Zwi tL ersj vt`k e`vsK i Df`v3v e,ovq AvtqmRZ nuj Ki c0KSkj I Kul.hS0cwZ tjtj vi GKisk

G t0t0 e`vsK I Awl_R c0Z0vb,tj vi Zvt`i mnthwMZvi nvZ c0wvi Z Kti tQ| e,ovq nuj Kv c0KSkj I Kul.hS0cwZ, Rvgvj c0ji m0P I n`wktf`i; htktvti n`wktf`i, d0jPvi I c0 qvKiY, bxj dvgwvi tRjvi `mq`c0ji 0lZ`a Mvtg0um wktf`i,

tgšj fievRvi tRjvi Kgj MšÄ gubcÿx ZuZ I eotj Lvq AvMi, wmtj tU gubcÿx ZuZ I etk-teZ wkí, Kwgjvi Pw`bv I Pw`cÿi Lw, bviqYMtÄi ifcMtÄ Rvg`wb; cvebv, UvzvBj I wmiVRMtÄ ZuZwkí, wmiVRMtÄ tej Kwi Rwi cÿj; ev`ievb, LvMovQwo I ivOrgwUtZ tKvigi ZuZ I ewJK, gwYMtÄ etk-teZ wkí, j`xcÿi mqwev Pvl I cö qvKiY, wktkviMÄ tRjvi `fi te Rzv `Zwi mn t`tki wevfbæ GjvKvq evsj vt`k e`vsKtKi Dt`vM 28w e`vsK Gifc 46w K+-vi Dbætb bvbvgyx KgPwP nvtZ wbtqtQ| BtZvgta` Mto I Vv KtqKw K+-vti i mswtjB weeiY wbtgæ`qv ntjv:

tgšj fievRvti i gubcÿx ZuZ wkí

gwYcÿx ZuZ I n`wkí i Rtb` wmtj U I tgšj fievRvi GKw e`vcK mævebgg GjvKv| Avi GB wkí eZgvtb th Ae`vq AvtQ Zvi cÿjv KwZtZi `vex`vi tmLvbKvi Dt`v`viv wetkl Kti gwYcÿx bviX ZuZ wkí xiv| AvtM G mKj bviX Dt`v`viv cÿR, tFŠZ AeKwWtgv, `tjZv I Kwii Mwi Avtbi ht`ó Afive wQj | cPvti i Afite gwYcÿx mæú`vtqi Drcw Z ZuZ cÿY`i evRvi RvZKi tYI wKQly mgm`v itqtQ| Drcw Z cY` YMZ gvtbi ntj I Dt`v`viv mwK gj` bv cvl qvq G wkí i Avkvbyfc cövi NUtQ bv| Gme Kvi tY evsj vt`k e`vsK gwYcÿx ZuZ I n`wkí tK GKw mævebgg K+-vi wntmte wPwYZ Kti tQ Ges e`vsK,tj vtK G K+-vi Dbætb KVR Kitz AvnYvb RwbttqtQ| G AvnYvtb mvov w`tq `vbxq e`vsK,tj v wmtj U I tgšj fievRvi AÄtj i gwYcÿx bviX ZuZxt`i tK GmGgB FY cövtbi cvkvcwk Zvt`i Drcw Z cY` cö kß I evRvi RvZKi tYi e`v Kti tQ| evsj vt`k e`vsKtKi MfbP wbtR GB K+-vi KtqKevi mti Rvgtb cwi`kß Kti tQb Ges gubcÿx bviX ZuZ wkí xt`i gta` wevfbæ e`vsKtKi Dt`vM cKvtk` FY weZiY Kti tQb| eZgvtb gubcÿx ZuZxt`i i Av`mvgwRK Dbæb NUtQ|



6 Gucj, 2012 Zwi tL tgšj fievRvti i Kgj MšÄi gubcÿx bviX ZuZ wkí xt`i i KVR chæ`tYi Kti tQb MfbP W. AwZDi ingvb



KgPZ gubcÿx bviX ZuZ wkí x

Rvgj cji i mib I n'ikí

Rvgj cji mib I n'ikí i GKU m=ebvgq Kv=vi



Rvgj cji bKkx Kuv t' LtQb MfbP W. AmZDi ingub

itqtQ hvi gra'tg wecj msL'K
bvixi Kgms'vb mudi mthvM
ntqtQ| G weiqwU Abgveb
Kti evsj vt`k e'vsK wefbae
e'vsKi mnthvMZvq GB
Kv=viU Dbqtb wekl figKv
ti tL Ptj tQ| evsj vt`k
e'vsKi MfbP wbtR
Rvgj cji wMtq Dt'v'vt`i
DrmwvZ Kti tQb|

iv'vgwU tKvgi ZvZ wki

Aw' Kvj t' tKB evsj vt`tk we'`gvb wefbaeRwvZ tMvxi wbr'`wKQz'`KxqZv itqtQ|



KgPZ iv'vgwU GKRB tKvgi ZvZ wki x

iv'vgwU tZ emevmi Z wefbae
b, tMvxi Avj v`v wki %kj x
h_v tKvgi ZvZ mehvavi tYi
wekl bRi tKto tQ| G
wki wU tK Avti v Dbqtb
gra'tg miv vt`tk Gi e'vcK
c'nti i Rtb' evsj vt`k
e'vsK iv'vgwU tZ KvhpZ
e'vsK tjtK A'qtb GwMtq
Avmvi Rtb' wbt`Rbv w' tqtQ|

wmivRMtAi ZvZ I Rix wki

wmivRMtAi ZvZ I Rix wki t' tki e'`wktí i'ZcY' Ae`vb ti tL tQ| e'vsK I
Aw' R' c'Z'ovb t'j v G LvZwU tK Avti v Dbqtb gra'tg Aw'K Kgms'vb mudi j t'`
KvR Ki tQ| evsj vt`k e'vsK wmivRMtAi e'vsKvi -Dt'v'vt`i m' t' Avtj vPbv Kti G
Kv=vi i we'`gvb mgm'v I m=ebv we' t'q tRtb Kv=viU Dbqtb KvhpZ mKj
e'vsK tK A'qtb gtbwotek Kivi Rtb' w' K-wbt`Rbv w' tqtQ|

3.11.7 GmGgB FY Kvh© g gwUwi s

GmGgB FY weZi tYi j 'g'v'v ARB, Gj vKv I LvZw'f'EK wki Dbqtb, FY g'Av' tZ
Kv=vi G'v'c'P Abyi Y, nqi wbg' f'vte 'j'z' I bvix Dt'v'vt`i FY c'ovb,

weZiYKZ.FtYi Z`viwK Kivi j`t` evsjv`k e`vsK c`vb Kvhf q, evsjv`k e`vsK kvlv Awdm Ges e`vsK I Aw_R c`Z`vb ch`q wZb `t`i gubUis KvVtgv Mto tZjv n`qtQ| G R`b` evsjv`k e`vsK GmGgB GU t`ukj t`M`gm& wvcU`gU I kvLv Awdm,tjvZ` GmGgB FY gubUis tmj` MVb Kiv n`qtQ| A`qbkvix e`vsK I Aw_R c`Z`vb gubUis BDwbU MVb Kti Zvi Avl Zvq GmGgB FY Kvh`g Z`viwK Ki`tQ| ZvQrov, GmGgB FY Kvh`g bRi`wi tRvi`vi Ki`tZ evsjv`k e`vsK c`Kfite cwi`k` Kvh`g cwiPvjbv Ki`tQ| GQrov, gubUis tm`j i KgRZ`v tgvBj tdt`bi gra`tg e`vsK kvLvi e`e`vcK I D`v`v`i m`f` thvM`thvM Kti FtYi m`envimn w`f`b`e`Z` msM`h Ktib, c`hvR` t`t`i c`vgk`b Ges KvhRi c`t`c` tbb|

3.11.8 GmGgB d`Bb`w`ys`tdqvi

c`KZ.D`v`v`i GmGgB I Kul.w`f`w`EK w`k`i FtYi c`Z` AvM`h`x Ki`tZ evsjv`k e`vsK D`v`v`i XvKv, P`EM`g, e`ov, iscj, `mq`cj, ivOvgwU I K`evRv`i GmGgB t`jvi AvtqvRb Kiv nq| 01 Gw`j 2011 Zwi`L t`tk c`g`v`i g`Zv nvj Kv KwL. c`K`K`j h`š`cwZ c`k`xi AvtqvRb Kiv nq e`ovq| Gme t`jv AvtqvRt`bi gra`tg GmGgB`Z w`g`v`b m`g`v`j`v w`P`w`Z Kiv m`e`n`Q I D`v`v`i m`f` e`vsK m`u`K`N`b`o`Z`i n`t`Q|



15 tde`qwi, 2011 P`EM`g GmGgB t`jvi D`v`v`i Ki`tQb evsjv`k e`vsK Mfb`P`W. AwZDi ingub

3.11.9 GmGgB Lv`Z`i m`g`v`i I m`e`b`v

A`q`b m`t`Ui evB`i GmGgB Lv`Z`i w`g`v`b Ab`v`b` m`g`v`i g`ta` j`v`M`B c`h`v`i Afive, Drcw`Z c`Y`i gvb Dbq`t`bi Afive, c`Y` w`c`Y`t`b evRvi c`e`t`k e`Z`v, D`v`v`i m`v`g`t` Afive, e`e`vcbvq A`q`Zv, `q` Rbet`j`i Afive, c`v`i Yvgj`K mnvqZv tmevi Afive BZ`w` m`g`v`i K`v` c`q`B tkv`bv hvq| Gme m`g`v`i Kvi`Y GmGgB Lv`Z`i Avkvb`j`c` c`w`x AR`b` m`e`n`Q bv| ZvQrov, tenki f`v`M` q`l`z` I gvSwi w`k`i Z`c`h`v`i (AvBwU) K`j`v`K`K`j` K`v`R` j`w`M`t`q` Drcv`b`k`x`Z`v` evov`Z` g`t`b`v`h`v`M`x` b`q| Gme evav w`bi m`t`b` b`Z`b` b`Z`b` Kg`K`K`j` c`w`q`b` I c`q`v`R`b`q` D`v`v`i m`t`b`q` c`q`v`R`b`|

tgUvtZ mi Kwi -temi Kwi chf̂q AvBwU LvZ e'vcK AeKvWtgvMZ cwi tek m̂p Kiv ĉqRb| GwU wWvRUvj evsjv`k Movi t̂q̂iI mrvqK nte| Avgiv `enkK ĉZthwMZv t̂tK we'ObæB| KvRB Avgv`i DvPZ nte cĥy Ges ĉqRbxq mæúf`i h_v_`e`envtii gra`tg GmGgB cY` Drcv`b I ĉZthwMZvi mvg_`e`w× Kiv| msuk-ó ĉZövb,tjv`K G velqWtZ bRi w`tZ nte Ges GKBm½ cY` weCYtb gv`Kf̂S P`vtbj wKfvte Dbqb Kiv hvq, wKfvte Df`v³v`i Avtiv `¶ Kti Mto tZvjv hvq tm e'vcvtiI ĉqRbxq Df`vM wbtZ nte| Avgv`i RbtMvöxi D`tebx kw³i mð`envi Kitz nte; wekvj ĥyK tk̂xi `¶Zvi Ae`vnZ Dbqb, `vbxq I wef`kx e`w³LvZi Df`v³v`i Rtb` Dcĥy bwiZ-cwi tek wvöZ Kitz nte| chf̂b A_fqb Kgf̂P wbtq t̂tKi Abk̂j cwi tekmg× Gj vKvq mætebvqg wkt̂i i weKvK Zi wšZ Kitz nte| GtZ thgb Gj vKwfvEK mlyg Dbqb nte, tZgnb A_fqbKvix e'vsK ev Avw_R ĉZövtbi Ŝk wekt̂Y I Z`vi wKl mnRZi nte|

evsjv`k e'vst̂Ki MfbP W. AvwZDi ingvb GmGgB Df`v³v`i cvtk `wovei bvbv Df`vM wbtq̂Qb| wZnb XvKvi evBti we'f̂æGj vKvq wM̂q̂Qb e'vsK,tjvi GmGgB FY wR nvtZ weZit̂Yi Rtb`| tUKbvd t̂tK tZv̂j qv cĥf̂tiw tkvöi Df̂vab Ktit̂Qb| i'agv̂i bviX Z_`cĥy Df`v³v`i Rtb` wef̂kI GmGgB Kgf̂P M̂hY Kitz GKwU temi Kwi e'vsKt̂K Z_`cĥy ms`v wW-tbU Gi m̂½ wî-c¶lxq eÜtb ĥy n̂Z mn̂thwMZv Ktit̂Q evsjv`k e'vsK| dtj, GmGgB LvZ bviX Df`vM I mRbkj Zvq eo ait̂bi Df̂b̂I i mætebv m̂p n̂q̂Q| Df`v³vi Avgv`i AvtZv̂q̂t̂bi ĉZxK, Ziv Avgv`i Me¶ Avgv`i mRbkj Df`v³v`i cY` wek̂v`cx Qnotq cot̂Q| GKBm½ D`gx evsjv`tki fvegwZ`w b w b D³aj Zi n̂q̂Q| w b e`tj i ĉ qv`i i n̂q̂Q, A`f̂ wef̂t̂Z evsjv`tk Avgiv `ú`bkj, M̂wZgq Ges Z_`cĥy w'f̂P GKwU Dbz GmGgB LvZ t̂L̂Z ĉte| mgv̂z GKwU evsjv`k Avgiv mevB Avkv Kwi | GKwU m̂y i I mg× evsjv`tki `ĉæevB t̂tL| Avi G `ĉæev`evq̂t̂b mKt̂j wgt̂j GK n̂q̂ KvR Kitz nte|

3.12 mg-gj-ab Dbqb Znvej

mætebvqg Lv` ĉ qvRvZKiY I Kul.wfvEK wkt̂i Ges Z_` I thvMvthvM cĥy (AvBimwU) LvZ we'bt̂q̂M DrmwnZ Kivi ĵ¶ 2000-01 A_`eQ̂i i evf̂t̂U 100 t̂KwU UvKv eiv̂t̂i gra`tg mg-gj-ab Dbqb Znvej (BBGd) Gi hv̂v`i i nq| Kul.wfvEK wkt̂i Ges AvBimwU LvZi Dbqb I Kgf̂s`vb m̂p Z_v t̂tKi Av_` mvgwRK Dbqb BBGd-Gi gj- j ¶ | eẐvb mi Kvi `wqZj M̂ĥYi ci BBGd be D`tg hv̂v`i i Ktit̂Q| MZ Pvi eQ̂i BBGd-Gi Kv̂ĥg M̂wZ m̂Avi n̂q̂Q, bexb I AvM̂ĥ Df`v³v`i gta` ĉbPv̂j` wct̂i Ĝmt̂Q| BBGd-Gi evf̂RU eiv̂ I

3.13 e'vsK kvLv m'ufmvi Y

t`tk KvhpZ e'vsK,tjvi tgvU kvLvi msL'v eZgvtb (Rvbgvvi 2013 chS) c'iq 8300uW| Gi gta' MZ Pvi eQti 1400uW bZb e'vsK kvLv tLv v ntqtQ| ZvQrov, MZ Pvi eQti KwL.I GmGgB LvZi Dbqtb e'vsK,tj vtK 253uW KwL./GmGgB kvLv tLv vi Abtgv` b t`qv ntqtQ| GLtbr Avgvt` i t`tki AfaKi I ci gvby e'vsKs tmevi m1/2 h' n'Z cvti bwb, hvi AwaKvskB cwj -Gj vKvi gvby| tm Kvi tYB bZb e'vsK kvLvi ASZt AfaR cwj AMtg wbtq hvl qvi wbt` Rbv t`qv ntqtQ| ZvQrov, tgvvBj e'vsKs Gi c'ivi NUvtZ D'`vMx ntqtQ tK`'iq e'vsK| BtZigta' tgvvBj t'vbrvEK Aw_R tmevi Avl Zvq 36 j t'waK gvby wmvv L'tj tQb, hv e'vsj vt` k e'vsKtKi Aw_R tmev'v'KiY Avf'vbtK telMe'v Ki tQ| Gi dtj M'gxY A'vviZi c'ivti BvZevPK c'ive cotZ` i i`Kti tQ|

A_ḡšŷjŷtqi mñthwMZvq Btj KUñbK dvŪm&UŷYdvi (EFT) Gi gva'tg mi Kwi KgRZP I KgPvixt`i teZb t`qv nť"Q| ZvQvov, GB mduñ q'viñU GŷviciŪBR wi tmmv`c-ñbbs I Gŷvivi WvUv I q'vini vDťRi Pwñ`v gwdK WvUv mieivn KiťQ|

4.4 GŷviciŪBR WvUv I q'vini vDR

m=úY`Abj vBt̄b e'vsK I Aw_Ŕ cŪZŵb_ťjvi Z_`vej x mšMñ, msi ųY Ges `ŷsw q c×wZtZ cŪqvRbxq weťkťY I Zvi wfñĚZ wñ×všl t̄bqvi Rťb` evsj vť`k e'vsťK tK`'ŷq Z_`fvĚi wñt̄mte GŷviciŪBR WvUv I q'vini vDR (EDW) ev`Ěvqb Kiv nť"Q| AZ'vaybK mduñ q'vi mg× GB WvUv I q'vini vDR iťqťQ GKñU cY% WvUv fvĚi | t`ťki mignóK A_ŪñiZ thgb Avg`wb, iBwb, tiñgU`vY, gj`ŪñiZ Ges e'vsñKs LvťZi Z_`, cwi mšL`vbmñ A_ŷñwZK, MťelYv, gŷñbñiZ, e'vsñKs mgvi wfkb I t`WU ms všl hveZxq Z_` tK`'ŷqfvte GLvťb msi ųY I cŪ qvRvZ Kiv nť"Q| e'vsK I Aw_Ŕ cŪZŵb_ťjvi ti kbvj vBRW Bbcŷ tUgc`ñU (RIT) diťgťU Zvť`i Awdm t_ťKB weřfbœZ_`DcvĚ evsj vť`k e'vsťKi I t̄qe-tcvUųj Avctj vW Kivi mŷeav cvť"Q| G mg`I Z_` e`envi Kti tK`'ŷq e'vsťKi gŷñbñiZ, gŷñ e`e`vcbv, e'vsK mgvi wfkb m=úñKZ bñiZ wbaųY cųñiZ. KvR `*Z m=úñbœKiv m=ē nte| GB Z_`fvĚi i vųZ Z_`DcvĚ RvZxq I AvšRñiZK MťelYvi KvťR e`envi Kiv hvte| weřfbœweťkťYagų Uj e`envi Kti Ges WvUv A`vbj vBmm, WvUv gvBñbs I WvUv gťWuj s Kti weřfbœcŪZte`b cŪZmñ t̄dvi Kw`-s, UvBg wñi R A`vbj vBmm BZ`w` KvR m=úñ`b Kiv hvte| WvUv I q'vini vDR t_ťK e`envi Kiv i vZvť`i cŪqvRbvbyvťi Z_`DcvĚ Abj vBt̄b Abj vŪv I mšMñ KiťZ cviteb| 1972 mvj t_ťK mKj HwZñwñK Z_` WvRUj diťgťU i fcvšli Ges Z_` mvfųi nvj bvMv` Kiv nť"Q|

4.5 I t̄qemvBU Dbq̄b

wbR`^Dť`ñM 2001 mvťj cŪg Pvj ųZ. evsj vť`k e'vsťKi I t̄qemvBU m=úñZ meřwñK cñy e`envi Kti bZvťte AjsKZ. Kiv nťqťQ| evsj vť`k e'vsťKi GB mg× I Z_`eúj I t̄qemvBUñU BťZvgt̄a`B meřb cksñmZ nťqťQ| I t̄qemvBUñU Aw_Ŕ I A_ŷñwZK MťelYvi cŪqvRbxq mKj nvj bvMv` Z_` msi ųY KiťQ Ges e`envi Kiv i t̄i me i Kt̄gi Pwñ`v cñY Kti hvť"Q|

4.6 BUťt̄bU Dbq̄b

I t̄qemvBt̄ui cvkvcñk Af`šli vY Z_` e`e`vcbvi GKñU k³ wfZ wñt̄mte evsj vť`k e'vsťK Bŷt̄t̄bU Dbq̄b Kiv nťqťQ| GñU h_vmgťq mñVK Z_` mñťR cŪñB, Zť`i cŷte`envi I Z_` tkqñi s mŷeav t`qvi gva'tg `*Z wñ×všl I KvñKi e`e`v vbt̄Z mñvñ` KiťQ| cŪZv`b RvZxq `wbK msev`cťl cŪKñkZ A_ŪñiZ wclqK I Aw_ŔLvťZi `i "ZcY`msev` Bŷt̄t̄bU WvDbťj vW Kiv nť"Q| ZvQvov, Mñd I PvU`Gi gva'tg ěet`ñkK gŷñi wi Rvř`wewbgq nvi, gwmK gj`ŪñiZi nvi, cĚvñxť`i t̄cŵi Z tiñgU`vY m=úťK`nvj bvMv` Z_` cŪ kŵ Kiv nť"Q| weřfbœti_ťj kb, MvBWj vBb,

mkZvi, dig BZw i wvRUvj fvm BvUtbU cDwkZ ntQ| evsjv`k e`vsK i
`bv`b e`envh`melqwh` thgb`tdvb MvBW, AMBvBtRkbyj Pvu, cKvkbv BZw
BvUtbU AšfKiv ntqQ| BvUtbUi tdlv WvBti±wi gwWDtj i gva`tg evsjv`k
e`vsK i mKj KgKZf tdlv baf, B-tgBj AvBw I Ab`vb` Z` Zvr`wYKfvt
Rvbi e`v Kiv ntqQ| QvU Avte`b, mfv Kq eyks, tgvUihv wi KBRkb
BZw BvUtbU AšfKiv Kiv Lg mntRB Kg mgtqi gta` Gme `bv`b Kvr Kiv
m`e ntQ|

BvUtbUi m½ wbr`^Df`vM`Zwi wevfbemdu q`v i msthvM`vKvq evsjv`k
e`vsK i KgKZf v wbr`vWt`etm Zv` i cDqRbxq Z`vejx mntRB tctq hv`Qb|
BvUtbUi gva`tg msh`wfwRUiOm` G`vKtmm cvm wnt`g evsjv`k e`vsK i
feb`tjvZ emivMZ` i cDfki t`f`f` cvm Bmj Kvr`qsw qfvt m`ubakiQ|
evsjv`k e`vsK i Af`šixY KgPvix/cKvmbK wbt`R ev cwi cT`tjv eZvfb
Kv`tr cxwZi cwi eZ`BvUtbUi gva`tg AbjvBt weZiYmn KgKZ`KgPvix` i
Kg`mnvqK mKj Z` Ges e`v`MZ` Z` BvUtbUi gva`tg mieivn Kiv m`e ntQ|
dtj, GKw`K thgb AvctjvWi m½ m½ c`avb Kvhfj qmn mKj kvLv Awdmi
Kgfv Gme cwi cT` ev wbt`Rbv RvbtZ cvi`Qb I`*Z Kv`m`uv`b Ki`Z cvi`Qb,
Ab`v`K Av`Mi gZv wCvU ev mvBtKv`vBj Kivi cDqRb bv nl qvq wecj` cwi gvY
KvMR mvkQ ntQ, hv M`b e`svks aviYv cwi cvj`tb mnvqK fvgKv ivL`tQ| ZvQvov,
WKzgu g`vfbRtgU wnt`g, tmUj Bbl qW`AvDUl qW`wnt`g, B-tbwlS BZw`
Pvj`y gva`tg evsjv`k e`vsK Kvrwexb wvRUvj Awdmi cwiYZ nl qvi cT`trvi
K`tg GwMtg hv`Q|

4.7 goAML mdU q`vi ev`evqb

AvSRKZK mšym I`gvb j`Uwis cDZ`iva Kv`g`K Av`iv m`ysnZ Kiv Ges Gi
m`e`Drm mbv`Kiv`Yi j`f` evsjv`k e`vsK i evsjv`k dvBb`wYqvj
BtUvj`trY BDvBtU (weGdAvBBD) wek`v`v`Kiv mnvqZvq GKw Av`v`K I`Z`
c`h`wfwEK wnt`g`v`ctbi Df`vM`tbqv ntqQ, hvi gva`tg f`iki gytcvPvi
cDZ`ivta m`nRbK`fj b`b` cDZ`e`b (STR) Ges bM`fj b`b` cDZ`e`b (CTR)
ms`v`š`Z` mntR msM`h I`we`k`f`Y Kiv m`e`n`e| wvUAvi I`GmUAvi we`l`qK
AbjvBb wi`c`wU`f`qi R`b` Rv`Z`m`st`Ni A½ cDZ`ovb BDvBtUW b`v`k`bm Awdm Ab
WvMm Av`U`vBg (UNODC) f`K`'goAML' mdU q`vi BtZvgta` msM`h Kiv ntqQ|
w`k`M`Mi B GwU ev`evq`bi cDqRbxq Kvr m`ubante|

4.8 I`fcb WvUv Bvbwk`f`qUf

RbmvaviY`K mntR Z`-DcvE`mieivni R`b` evsjv`k e`vsK tm`P`af 2011
f`K` I`fcb WvUv Bvbwk`f`qUf (Open Data Initiative) bv`tg GKw Df`vM`wbtqQ|
GwU evsjv`k e`vsK i f`qemvBtU f`Lv`bv ntQ| GtZ`M`f`el`K`i` c`f`q` g`y`

A_...ZK Z_-DcvE cvl qv mnRj f` ntqtQ| weifbæmPtki Z_-DcvE m=ñj Z
ÙMonthly Economic TrendsÙ kxl R cKvkbv GLvfb Gt. j di tqtU cvl qv hv`Q|
Gi gva`tg RbmrvaviY tj bt`b fvi mvg`, At_ P thvMvb, RvZxq wnmve, tfv`v gj`
mPK, cyRevRvtii gj` mPK, mty`i nvi, tiwgU`vY, weibgq nvi, cY` gj`, ivR`^
Avq BZ`w` we l tq nvj bvmv` Z`mn vek eQti i cyt`bv Z`I Abj vBtb msMh Ki tZ
cvi tQb| cZGvfmB Gme Z_-DcvE nvj bvmv` Kiv nt`Q|

4.9 evsj vt`k e`vs`Ki wbR`^mdU` q`vi

evsj vt`k e`vs`Ki mweR Kvh`g AtUvtgktbi Ask wntmte evsj vt`k e`vs`K wbR`^
Z`Eveartb BtZvgta` ev`lvwqZ cÙq cBwkuU mdU` q`vti i gva`tg evsj vt`k e`vs`Ki
weifbæmfv`Mi i `ZcY`KvR m`ubæKiv nt`Q| dtj tk` ðq e`vs`Ki Kv`Ri `ñZv I
`^QZv D`j L`thvM` nvti tetotQ| Gme mdU` q`vi evsj vt`k e`vs`Ki wbR`^Rbej
Ùvib i ñYvteñY Kiv nt`Q| G mdU` q`vi ,tj v BtZvgta` tek RbwcÙZvI tctqtQ|

4.9.1 B-tU`wisi

q ms v`š Kvh`m`uv` tbi Rtb` evsj vt`k e`vs`K I tqewfv`EK B-tU`wisi e`e`v Pvj y
Kti tQ| 12 tg, 2010 Zwi tL Avb`wmbK D`Ùvatbi ci t`tk evsj vt`k e`vs`Ki
t`kx-wet`kx tU`vi cÙ qvq G mdU` q`vi wU e`envi Kiv nt`Q| evsj vt`k mi Kwi,
Avav-mi Kwi I `vq`EkwmZ cÙZ`vb ,tj vi gta` evsj vt`k e`vs`KB cÙg Abj vBtb
`ic` Avn`Yvb, `ic` Mh`Y, gj`vqbm n`ic` mst`k-ó hveZxq KvR Btj KU`bK
cxwZ tZ mty`i `fvte m`ubæKivi gva`tg vbi t`c`ñ tU`wisi cxwZ ev`lvwqZ ntqtQ|
`vbxq I wet`kx tKv`úwv ,tj v GLb I tqemvBtU Zv`i `ic` ms v`š KvMRC`I
`vmlj Ki tZ cvi tQ| GwU GKwU wbi v`c` `ic` e`e`v| GwU `ic` cÙ qvq `^QZv
wbw`Z Kivi cvkvcw`k AbvKw`ñZ RvUj Zv cwi nvti fvgKv ti tL tQ| G mdU` q`vti
WvUv wmwKDwi wU I WvUv BtU`MhU wbw`Z Kivi j`ñ` AwWU U`qj mn evsj vt`k
e`vs`Ki AvBw`wU wmwKDwi wU cwj wv Aby`iY Kiv ntqtQ| Aw`R WvUv mn `úk`vZi
Z` ,tj v Gbw c`UW Ae`vq WvUv t`e`R msi w`ñZ `vKvi dtj tkvb e`envi Kiv
WvUv t`e`R cÙek Ki tj I WvUv t` Lvi m`thvM cvteb bv|

G ch`š cÙq mvt`o c`k`k` `ic` GB cÙ qvq m`ubentqtQ Ges Av`iv cÙq GKk`
`ic` weifbæch`q cÙ qvaxb i tqtQ| evsj vt`k tmZzweFwM evsj vt`k e`vs`Ki
gtZv wbR cÙZ`vfb B-tU`wisi e`e`v Pvj yKi tZ AvMh` c`Kv`k Kivq Zv`i tK G
mdU` q`vi wU mieivn Kiv ntqtQ| ZvQrov, ifcvj x e`vs`K wj t, tmvbj x e`vs`K
wj t, AM`x e`vs`K wj t, ciiv`a g`š`y`j`q, RvZxq w`Kw`b`x dvD`Ùk`bmn Av`iv At`bK
cÙZ`vfb i AvM`ni t`c`ñ tZ evsj vt`k e`vs`Ki B-tU`wisi cxwZ wU wbR wbR cÙZ`vfb
ev`lvq`b cÙ qvaxb i tqtQ| m`úwZ evsj vt`k e`vs`Ki B-tU`wisi cxwZ wU

Avtqwi Kvi j t̄i Y tUKt̄bj vRK vj BDvbfvmm̄ AvtqwrZ Z̄t̄ i B v̄s̄j Abv̄Z
ŌZZxq AvšR̄K̄K̄ wk̄ c̄K̄K̄kj I cwi Pvj b e e v̄cbv m̄s̄j t̄b̄ c̄j v̄Z.n̄tq t̄ t̄ki
R̄t̄b̄ t̄M̄Si e etq Ḡt̄b̄Q|

4.9.2 B-wi t̄t̄ḡU

v̄v̄RUvj evsj v̄t̄ k e v̄s̄K Movi j t̄q̄ Av̄t̄i K̄w̄ h̄M̄v̄šK̄vix c̄ t̄q̄c B-wi t̄t̄ḡU| 31
t̄g, 2009 Z̄v̄i L t̄ t̄K Abj v̄Bb wi t̄t̄ḡU m̄dŪ q̄v̄t̄i ḡv̄t̄ḡ m̄iv̄m̄i i Lv̄
M̄h̄Y t̄ t̄K i i K̄t̄i m̄v̄ēK̄ v̄b̄t̄q̄M̄ c̄ q̄ m̄v̄b̄ēK̄iv n̄t̄Q| Gi ḡv̄t̄ḡ c̄Z̄ š̄
ĀĀt̄j i P̄v̄K̄i c̄ ū v̄ L̄y m̄n̄t̄RB Abj v̄B̄t̄b̄ Ōv̄em̄n Av̄t̄e b̄ v̄l̄j Ki t̄Z̄ cvi t̄Qb̄|
P̄v̄K̄i c̄ ū i Av̄t̄e b̄c̄Ā Abj v̄B̄t̄b̄ M̄h̄Y, ev̄Q̄v̄B, c̄k̄ek̄c̄Ā c̄ ū v̄b, ŌeP̄q̄b c̄x̄i Z̄t̄Z̄
c̄ix̄q̄v̄ i Av̄mb̄ ēŪb, d̄j v̄d̄j t̄N̄v̄I Yv, v̄b̄t̄q̄M̄c̄Ā t̄ q̄v̄m̄n v̄b̄t̄q̄M̄ c̄ ū q̄v̄
m̄v̄ḡM̄K̄ K̄v̄R̄ GB m̄dŪ q̄v̄i Ōv̄iv c̄wi P̄v̄j Z̄ n̄t̄Q| v̄m̄t̄ ÷ ḡw̄U P̄j ȳn̄l q̄v̄i ci Ḡ ch̄š̄
evsj v̄t̄ k e v̄s̄t̄K̄ 27w̄U e v̄t̄P̄ GK̄ n̄v̄R̄v̄t̄i i t̄ēk̄ P̄v̄K̄i c̄ ū v̄b̄t̄q̄M̄ c̄ ū q̄v̄ m̄v̄b̄ē
n̄t̄q̄Q Ges Av̄t̄iv K̄t̄q̄K̄w̄ v̄b̄t̄q̄M̄ K̄v̄h̄ ḡ Ḡ v̄m̄t̄ ÷ t̄ḡ P̄j ḡv̄b̄ Av̄t̄Q|

4.9.3 B-j v̄B̄t̄ēti

evsj v̄t̄ k e v̄s̄K j v̄B̄t̄ēti Z̄vi e v̄envi K̄vix̄ t̄ i t̄q̄s̄w̄ q̄ Z̄ t̄m̄ev̄ v̄b̄v̄ŌZ̄ K̄ivi j t̄q̄
13 t̄g, 2012 Z̄v̄i t̄L̄ GK̄w̄U Abj v̄B̄b̄ j v̄B̄t̄ēti ḡv̄t̄b̄R̄t̄ḡU m̄dŪ q̄v̄i ŌB-j v̄B̄t̄ēti Ō
t̄m̄ev̄ P̄vj ȳK̄t̄i t̄Q| d̄t̄j t̄K̄ i q̄ e v̄s̄t̄K̄i K̄ḡv̄ v̄b̄t̄R̄t̄ i t̄W̄ t̄ ēt̄m̄B̄ Abj v̄B̄t̄b̄ B-ēk̄,
B-R̄v̄b̄j, B-ḡv̄M̄v̄R̄b̄ c̄ōt̄Z̄ I W̄v̄D̄b̄t̄j v̄W̄ Ki t̄Z̄ cvi t̄Qb̄| B-j v̄B̄t̄ēti t̄Z̄ ēZ̄ḡv̄t̄b̄ 5
n̄v̄R̄vi B-ēk̄, 25 n̄v̄R̄vi B-R̄v̄b̄j, c̄Ōq̄ 500 Av̄w̄UR̄ v̄j m̄ḡx̄ v̄Z̄b̄w̄U B-ḡv̄M̄v̄R̄b̄ Ges
c̄Ōq̄ 18 n̄v̄R̄vi v̄k̄t̄iv̄b̄v̄t̄gi 35 n̄v̄R̄vi ēB̄t̄qi Z̄ i t̄q̄t̄Q| Ḡ m̄s̄L̄v̄ ḡv̄M̄Z̄f̄v̄t̄ē
ev̄ōt̄Q| j v̄B̄t̄ēti i ēB̄ I R̄v̄b̄j t̄j v̄ B̄m̄ȳ wi Ūv̄b̄, Ḡw̄Ūm̄n̄ ēB̄ t̄j b̄t̄ t̄bi m̄K̄j c̄ ū q̄v̄
B-j v̄B̄t̄ēti t̄m̄ev̄i ḡv̄t̄ḡ K̄iv n̄t̄Q| B-j v̄B̄t̄ēti m̄dŪ q̄v̄i e v̄envi K̄vix̄ v̄ Ōj M̄B̄b̄Ō
K̄t̄i c̄Ōq̄v̄R̄bx̄q̄ ēB̄ I R̄v̄b̄j i m̄ieiv̄n̄ v̄K̄v̄ m̄v̄t̄c̄t̄q̄ Av̄UP̄v̄j k̄ N̄v̄Ūvi R̄t̄b̄ Z̄v̄ wi R̄v̄f̄
Ki t̄Z̄ cvi t̄Qb̄ Ges covi R̄t̄b̄ B̄m̄ȳ Ki t̄Z̄ cvi t̄Qb̄| Z̄v̄Ōv̄ov, j v̄B̄t̄ēti t̄Z̄ v̄e v̄ḡv̄b̄
m̄K̄j ēB, R̄v̄b̄j I ḡv̄M̄v̄R̄b̄ Gi t̄j L̄K, v̄k̄t̄iv̄b̄v̄g, v̄el̄q, K̄j b̄v̄v̄i, K̄x̄-I q̄W̄,
c̄K̄v̄k̄K̄ I c̄K̄v̄k̄K̄v̄j Ab̄t̄ȳq̄x̄ Ḡv̄W̄f̄v̄Ȳ m̄v̄P̄m̄ Av̄j d̄v̄v̄b̄D̄t̄ḡwi K̄ I q̄W̄, v̄el̄q I
Av̄w̄UR̄ v̄j m̄Ā Ab̄ȳv̄t̄i v̄ek̄ f̄r̄t̄ē m̄v̄P̄ Ki t̄Z̄ cvi t̄Qb̄| evsj v̄t̄ k e v̄s̄K j v̄B̄t̄ēti t̄Z̄
m̄v̄Ōi Z̄ ŌB̄v̄ ÷ v̄J̄D̄k̄b̄v̄j wi t̄c̄v̄i R̄Ūwi (Av̄BAvi) Ō Ges ŌAv̄w̄I v̄f̄R̄ḡv̄j, j v̄v̄t̄q̄R̄ ḠŪ
m̄v̄B̄evi t̄m̄K̄k̄b̄Ō b̄v̄t̄ḡ Av̄t̄iv̄ v̄ȳŪ Av̄v̄b̄K̄ Z̄ t̄m̄ev̄ Āš̄f̄ K̄iv n̄t̄q̄t̄Q| Av̄BAvi -Gi
ḡv̄t̄ḡ GK̄w̄U v̄m̄t̄ ÷ t̄j t̄j v̄t̄K̄k̄b̄ t̄ t̄K̄ evsj v̄t̄ k e v̄s̄t̄K̄i m̄K̄j Z̄ v̄i q̄v̄ m̄v̄ē n̄t̄Q|

4.9.4 B-v̄b̄DR̄ v̄K̄w̄cs

evsj v̄t̄ k e v̄s̄K 13 t̄g, 2012 Z̄v̄i L̄ n̄t̄Z̄ B-v̄b̄DR̄ v̄K̄w̄cs t̄m̄ev̄ P̄vj ȳK̄t̄i t̄Q| v̄ēv̄f̄b̄ē
R̄v̄Z̄x̄q̄ v̄v̄b̄K̄ c̄Ā -c̄v̄Ā K̄v̄q̄ c̄K̄v̄k̄Z̄ t̄K̄ i q̄ e v̄s̄K, A_Ōv̄v̄Z̄, e v̄s̄v̄K̄s̄ Lv̄Z̄ I Av̄
m̄v̄ḡv̄R̄K̄ Ae v̄m̄n̄ v̄ēv̄f̄b̄ē R̄v̄Z̄x̄q̄ i Z̄c̄v̄ B̄m̄ȳ m̄v̄Ōv̄K̄Z̄ m̄sev̄ t̄j v̄ h̄v̄t̄Z̄
evsj v̄t̄ k e v̄s̄t̄K̄i K̄ḡv̄ v̄b̄R̄ v̄b̄R̄ t̄W̄ t̄ t̄K̄ c̄ōt̄Z̄ c̄v̄t̄i b̄ t̄m̄ R̄t̄b̄ ŌB-v̄b̄DR̄v̄K̄w̄cs Ō

mdUll q'vi c'Z Kiv ntqtQ| AvtM weifbrecI-cuI Kv t_tK msMpxZ Gme msev` wKwcs evsj vt`k e'vstKi EaYzB KZ@q| eivei Dc`vcB Kiv ntZv| eZgvtb B-wbDR wKwcs e'e`v Pvj ynl qvq me chq| KgRZP c'Zw` b Abj vBtb Gme` i'Zcy` msev` wKwcs cotZ cvi tQb| dtj, Zvt`i Avbwfwe` m'utwvi Z nt`Q| Gi e'envi Kvi vMY wKwcsKZ.wbDR, tjv mntrB mvP`Ki tZ cvi tQb|

4.9.5 BG- wc Abj vBb gubUwi s wmt`g

t`tki iBwlb c' qvtK Avtiv MwZkxj, wofy Ges`^Q Kivi j`q` tK`xq e'vstK 23 tde`qwi, 2012 Zwi tL BG- wc Abj vBb gubUwi s wmt`g mdUll q'viti i Avb'wmbK D'tvab Kiv nq| Zte, Zvi AvtMB 01 btf`at, 2011 Zwi L t_tK ewYwR`K e'vsk, tjvi Rtb` Abj vBb BG- wc dig g'wPs wmt`g Pvj ynq| Gi

gra`tg e'vsk, tjvi`et`wK ewYR` kvLv t_tK Abj vBtb i Bwmbi Z` mi vmi evsj vt`k e'vstKi WvUteR h' nq| tmB Z` w'ktY Kti evsj vt`k e'vsk t`tki i Bwmb ewYR` gubUwi s Kti _vtK| e'vsk, tjv thb Zvt`i i Bwmbi Z` w'ktRivB gubUwi s Ki tZ cvti tm e'e`vI G mdUll q'vi w' tZ i tqtQ| GKB mt`z GKwU e'vstKi Z` hv'Z Aci e'vstKi Kv tQ tMvcb _vtK tm e'e`vI ivLv ntqtQ| BG- wc Abj vBb gubUwi s mdUll q'viti i gra`tg i BwmbKZ. ctY`i wecixZ c'Z`vevmZ At`P cuv gvY, tggvt` v'ExY`i Bwmb wej, wVmw t`cuY BZ`w` gubUwi s Kti mswk-oe'vstKi wei`tx` c'lvRbxq e'e`v t'bvqmn hveZxq KvR m'ubadKiv nt`Q|



BG- wc Abj vBb gubUwi s wmt`g-Gi Avb'wmbK D'tvab Kti b evsj vt`k e'vstKi MfbP`W. AwZDi ingvb

4.9.6 i Bwmb I Avg`wlb gubUwi s

e'vsk, tjv eZgvtb I tqewfwe`K i Bwmb I Avg`wlb gubUwi s e'e`vq Zvt`i i Bwmb I Avg`wlb ewYR` ms vsl Z`w` Avctj wW Ki tZ cvi tQ| dtj evsj vt`k e'vstKi KgRZP I`v`_mswk-oe'vstKiv t`tki mweR Avg`wlb-iBwmb ewYtR`i`w`bK ev mgmvgwqK Z` mntrB msMth Ki tZ cvi tQb|

4.9.7 wJGg dig I Bbl qvW`ti wGU`vY` gubUwi s

Avg`wlb Qrov Ab`vb` e'ing'x` et`wK ti wGU`vY`i Z` I tqewfwe`K wJGg dig g'vtrt'gU I mKj A'sg'x` ti wGU`vY`i Z` Abj vBb Bbl qvW`ti wGU`vY` wmt`g`gi gra`tg e'vsk, tjv vtK c'w'vZ nt`Q| G wmt`g`gi gra`tg evsj vt`k e'vsk I Zdvwmj e'vsk, tjv ti wGU`vY` ms vsl Z`w` mntrB t`L tZ cvi tQ|

4.9.8 ^ˆeʃ^ˆwkK gʏʃ evRvi gubUwi s wnt÷g

G mduʃ qʋʃi i gvaʃg wefbaewYwR^ˆK e^ˆvsK, gwɔ tPÁvi I Abʃgw^ˆZ wWj vi (GwW) e^ˆvsK kvLvi ^ˆeʃ^ˆwkK gʏʃ evRvi ms vsʃZ^ˆ msi ʃʃY I cʰ qvRvZ Kiv nt^ˆQ|

4.9.9 Kwl.FY gubUwi s wnt÷g

Kwl.FY gubUwi s mduʃ qʋʃi i gvaʃg e^ˆvsK, tʃv weZiYKZ.Kwl.FY ms vsʃ wefbae Z^ˆ thgb FY I cvk eB weZiY, gvʃj v, mʏ glKz BZ^ˆw^ˆ msi ʃʃY I cʰ qvRvZKiY Ges Pw^ˆv Abʃvqx wefbaeZ^ˆ mieivn Kiv nt^ˆQ| dtj Kwl.FY weʃq fweʃ^ˆr Kg^ˆwi Kí bv ^ˆZwi i KvR mnR I MwZkxj ntqʃQ|

4.9.10 cʰBReŪ I mÂqçĀ wnt÷g

cʰBReŪ Abj vBb mʏeav Pj j dtj RbmvariY Ly mntRB cʰBReŪi dj vdj t^ˆLtZ I b^ˆʃ tʃj vtZ cvi tQb| mÂqçĀ wnt÷g i gvaʃg evsʃ vt^ˆk e^ˆvsK I ewYwR^ˆK e^ˆvsK Gi we qKZ.me i Ktgi mÂqçĀ i we q weeiYx, gʃv dvi wmvve I mÂqçĀ i Z^ˆ i ʃʃYvte ʃʃY I cvi Pwʃ Z nt^ˆQ| Gi dtj weibʃqMKvi xiv mÂqçĀ q, fʃvʃtʃv, gʃv dvi DʃÉvj b I Avmj bM^ˆvq b cʰ qv AvʃMi Zʃbvq ^ˆʒZvi mvt^ˆ I wbfʃ fʃvte m^ˆúbæKi tZ cvi tQb|

4.9.11 tʃwWK^ˆvj Bbdi tʃkb wnt÷g

tʃwWK^ˆvj Bbdi tʃkb wnt÷g mduʃ qʋʃi i gvaʃg evsʃ vt^ˆk e^ˆvsʃtKi KgRZ^ˆ KgPvi t^ˆi tʃwWK^ˆvj mʏeavi Avl Zvq wPwKrmKt^ˆi t^ˆl qv tçnw ckb cʰvb, I lʃai gRy nvj bvMv^ˆ Kivmn evsʃ vt^ˆk e^ˆvsK wPwKrmv tKt^ˆi mveR KvR cvi Pwʃ Z nt^ˆQ| G wnt÷g i mʃ evsʃ vt^ˆk e^ˆvsʃtKi kvLv Awdm, tʃvi wPwKrmv tK^ˆ mshʃ Kti tK^ˆ tʃqfʃvte gubUwi s Kiv nt^ˆQ|

4.9.12 tUŋbs gʋʃbRtʃgU wnt÷g

tUŋbs gʋʃbRtʃgU wnt÷g (wUGGm) mduʃ qʋʃi ewl R cʰk ʃʃY cvi Kí bv, cʰk ʃʃY mŋP, Kw i wU b ^ˆZwi, cʰk ʃʃY v^ˆ i tiwRt÷kb I QvocĀ, dj vdj ^ˆZwi, e^ˆvi Z^ˆ, e^ˆvi gj^ˆvq b, e^ˆvcbv Z^ˆ cʰZte^ˆ bmn wefbaewelq Ašfʃ Kiv ntqʃQ| evsʃ vt^ˆk e^ˆvsK tUŋbs GKvʃWgx (weuUG) AvʃqwrZ mKj tUŋbs KgŋP G mduʃ qʋʃi mʃLj fʃvte m^ˆúbæKZ^ˆ vKvq th tKvb mgq cʰk ʃʃY ms vsʃ th tKvb Z^ˆ Rvbv m^ˆ n^ˆQ|

4.9.13 Abj vBtʃ tURwi wej I eŪ Gi tntKŪwi tUŋWs

17 wʃm^ˆʃ, 2012 Zwi tL Abj vBtʃ tURwi wej I eŪ tKbʃtʃPvi tntKŪwi ev wŌZxq ^ˆli evRʃtʃi Kv^ˆg DʃŌvab Kiv nq| GKwU tUW lqvK^ˆt÷k tʃbi (wUweDGm) gvaʃg cʃR evRʃtʃi gʃZv Abj vBtʃ miKvʃtʃi tURwi wej I eŪ tKbʃtʃPvi G bZb e^ˆv Pj j Kiv ntqʃQ| wUweDGm Gi gvaʃg tKbʃtʃPvi tʃʃĀ

Dch⁹ mdU⁸ q⁷vi t⁶ju Ovovl , Ktc⁵iU t⁴gtgwi g³v²tbRt¹g⁰U, wj f g³v²tbRt¹g⁰U, dvBj g³v²tbRt¹g⁰U, GmGgB dvU g³v²tbRt¹g⁰U, AbjvBb tcvU⁹ mwf⁸fi, Gwkqvb wKqwi s BDubqb (AvK⁷z GKvD⁶Um w⁵m⁴t³g, FY tk²Y¹KiY I c⁰ofkubs w⁵m⁴t³g, Rvj t⁶buU gubUwis w⁵m⁴t³g G³t²jl t¹k⁰iq e⁹vsK wWvRUvBt⁸Rk⁷t⁶b i⁵“ZcY⁴©f³igKv i²vL¹t⁰l eZ⁹g⁸vtb Avt⁷iv wKQzmdU⁶ q⁵vi Dbq⁴b I ev³lvq²t¹bi KvR Pj t⁰l Zb⁹#a⁸” e⁷t⁶wkK g⁵yi w⁴wb³t²q¹M w⁰m⁹t⁸g, mvK⁷vi g⁶v⁵tbRt⁴g³U w²m¹t⁰g, ÷⁹vUzBUwi w⁸Rv⁷f⁶ gubUwis w⁵m⁴t³g, WK²g¹U g⁰v⁹tbRt⁸g⁷U w⁶m⁵t⁴g BZ⁴w³ D²t¹j L⁰thvM⁹ |

4.10 AvBwU j⁷ve⁶ v⁵cb

Z⁹ c⁸h⁷y⁶MZ c⁵v⁴t³KR² t¹ji ev⁰lvq⁹b cieZ⁸©Kv⁷h⁶ g⁵t⁴K mg³thvM²v¹t⁰Z me ai⁹t⁸bi j⁷w⁶Rv⁵÷K m⁴y³av t²q¹vi j⁰t⁹l⁸ evs⁷vt⁶k e⁵vs⁴t³Ki c²avb Kv¹h⁰iq AvBwU j⁷ve⁶ v⁵cb Kiv n⁴t³q²t¹Q |

4.11 Z⁹ c⁸h⁷y⁶MZ Dbq⁵t⁴b v³KwZ.

2011 m⁹vt⁸j evs⁷vt⁶k G⁵tmw⁴m³t²q¹kb Ae mdU⁰ q⁹vi G⁸U Bbdi⁷t⁶g⁵kb m⁴w³f²mm (teimm) Av¹t⁰q⁹w⁸RZ mdU⁷ q⁶vi t⁵gj vq ⁴U³w²v¹RUv⁰j P⁹w⁸u⁷q⁶b⁵ w⁴m³t²te evs¹vt⁰k e⁹vs⁸K⁷t⁶K c⁵y⁴v³Z. Kiv n²q¹l Z⁰ c⁹h⁸y⁷ Lv⁶t⁵Z w⁴ef³b²e¹Kv⁰h⁹ t⁸gi mdj ev⁷lvq⁶t⁵bi v⁴KwZ³ t²fc evs¹vt⁰k e⁹vs⁸K⁷K GB c⁵y⁴v³vi t²q¹v n⁰q⁹l 2010 m⁹vt⁸j Xv⁷Kv I P⁶A⁵M⁴t³g Ab²y¹oZ w⁰v⁹RUv⁸j B⁷t⁶v⁵t⁴f³kb t²gj vq Ask w¹b⁰t⁹q evs⁸vt⁷k e⁶vs⁵K e⁴vc³K²f¹ite c⁰ks⁹m⁸Z n⁷t⁶q⁵t⁴Q |



4 t⁹de⁸q⁷wi , 2011 Z⁶wi t⁵L⁴ w³e²Avb I Z¹ c⁰h⁹y⁸ w⁷el⁶q⁵K g⁴s³y²v¹q G⁰i c⁹lZg⁸s⁷ c⁶wZ I q⁵t⁴cdm I m³gyb G²i w¹b⁰KU t⁹t⁸K ⁷U⁶w⁵RUv⁴j P³w²u¹q⁰b⁹ c⁸y⁷vi M⁶h⁵Y K⁴i³t²Q¹b evs⁰vt⁹k e⁸vs⁷t⁶Ki E⁵al⁴Z³b K²g¹R⁰Z⁹W⁸Y

2011 m⁹vt⁸j Ab⁷y⁶oZ B⁵-G⁴w³k²q¹vq Ask w⁰b⁹t⁸q evs⁷vt⁶k e⁵vs⁴K tek m³gy²g AR¹© K⁰t⁹t⁸Q | Av⁷av⁶oK e⁵vs⁴K c³wi P²v¹j b⁰vq v⁹i⁸Kvi n⁷q Av⁶av⁵oK R⁴b³k²v¹ t⁰m j⁹t⁸l⁷ evs⁶vt⁵k e⁴vs³t²Ki K¹g⁰R⁹Z⁸ i Z⁷ c⁶h⁵y⁴ i Av³b ev²ov¹t⁰bi j⁹t⁸l⁷ e⁶vc⁵K⁴n³t²i t¹tk⁰w⁹t⁸tk c⁷k⁶q⁵t⁴Yi Av³t²q¹vR⁰b Kiv n⁹t⁸Q |

w⁹v⁸RUv⁷B⁶t⁵R⁴k³t²bi c¹t⁰ evs⁹vt⁸k e⁷vs⁶t⁵Ki M⁴pxZ D³wj w²LZ c¹t⁰q⁹l⁸c⁷t⁶ji K⁵vi t⁴ t³tk Z² c¹h⁰y⁹MZ Dbq⁸t⁷bi av⁶iv⁵w⁴n³KZ²vq MZ P¹vi e⁰Q⁹t⁸i evs⁷vt⁶k e⁵vs⁴K w³b²t¹R⁰t⁹K GK⁸u⁷U AM⁶U⁵vgx c⁴U³o²v¹b w⁰m⁹t⁸te Z⁷t⁶j ai⁵t⁴Z mg³nt²q¹t⁰l mi⁹K⁸v⁷t⁶i ⁵U⁴w³RUv²j evs¹vt⁰k k⁹l M⁸ovi v⁷caev⁶lvq⁵t⁴bi j³t²l¹ G⁰ c⁹t⁸q⁷l⁶c⁵t⁴ji v³g²Bj dj K w¹m⁰t⁹te KvR K⁸i⁷t⁶Q | e⁵vs⁴u³Ks Lv²t¹Zi w⁰b⁹q⁸s⁷K w⁶m⁵t⁴te evs³vt²k e¹vs⁰t⁹Ki Z⁸ c⁷h⁶y⁵ w⁴b³f² G Av¹f⁰h⁹v⁸i M⁷wZ Av⁶M⁵vgx w⁴b³t²vt¹Z Av⁰t⁹iv ev⁸ote et⁷j Av⁶kv Kiv hv⁵q |

e'vsnKs LvZ wWwRUvBtRkb

ersj vt`k e'vsK wbtR thgb wWwRUvBRW nt"Q, cjtjv e'vsnKs LvZtKI tmB w`tk wbtq hvevi tPov KitQ| Z`chny` mgx wWwRUvj e'vsnKs e'e`v Mto tZvj vi j`tj" MZ Pvi eQt i ersj vt`k e'vsK bvbvgyx c`tjlc wbtqtQ| mgtqi mth/2 Zvj wgvij tq MOnKt`i mtePP tmev wvovZ KitZ tK`xq e'vstKi wbt`Rbv tgb t`tki e'vsK e'e`v l`"ZB chny`tk eiY Kti wbt"Q| hw l GLtbn KtqKuU e'vsK AvaybK chny` MOnYi tjtjT wKQzv wcuQtq itqtQ, ersj vt`k e'vstKi wbt`Rbv AbjvBb Zvt`itKI`"Z wWwRUvBtRkb thtZ nte| Z`chny` mgx`"j l wbi vc` e'vsnKs e'e`v Mto tZvj vi j`tj" BtZvgta" AbjvBb e'vsnKs e'e`v, AbjvBb wAvBwe tmev, AtUvtgtUW tctgU wmt`g, B-Kgvm` tgvvBj e'vsnKs e'e`v, AbjvBb tctgU tMUl tq BZ`w` cEz` Kiv ntqtQ| m`uuz b`vkbvj tctgU mBPI Pvj yKiv ntqtQ|

5.1 AbjvBb e'vsnKs e'e`v

eZgvtb t`tk KvhpZ 47wU e'vstKi gta" 37wU e'vstK cjtjvcv` l 4wU e'vstK AvsnK AbjvBb e'vsnKs e'e`v Pvj yKiv ntqtQ| enik 6wU e'vstK AbjvBb e'vsnKs e'e`v Pvj y chny` itqtQ| A`w` ersj vt`tki 79 kZvsk e'vsK GLb AbjvBb e'vsnKs tmev wbt"Q| miKwi LvZi e'vsK,tjv AvaybK chny` MOnY GLtbn wKQzv wcuQtq AvtQ| Zte, cOZthwMZvgj-K e'vsnKs Ges`"QZvi`"t`"Zvivi`"Z AbjvBb Kvh`g`i`"Ki te| AbjvBb e'vsnKs e'e`vq MOnK e'vstKi wov`GKuU kvLvq wmvve Ljtj l wZub D` e'vstKi th tKvfbv kvLvi e'vsnKs tmev wbtZ cvt`b|

5.2 AbjvBb wAvBwe tmev

wek'e'vstKi civgtk`Avw`R LvZ ms`vi cKt`i i (FSRP) Avl Zvq 18 AvM`, 1992



6 wWtm`f, 2009 Zwi L wAvBwe AtUvtgkb cKt`i i KvtrI D`ovabx Abgvtb Dcv`Z ersj vt`k e'vstKi MfbP W.AwZDi ingvb l wWGDvBwvi KgRZMY



19 RjvB, 2011 Zwi L wAvBwe AbjvBb tmevi D`ovabx Abgvtb Dcv`Z ersj vt`k e'vstKi MfbP W.AwZDi ingvb l`vZv ms`vi KgRZMY

(ajkerdeal.com), AvBtdwi WUKg (iferi.com), gxbvevRvi WUKg WUweW (meenaba ar.com.bd), iKgwi WUKg (rokomari.com), Avgvi t k Avgvi Mlg (amardesh amargram), AmKg (OScom) BZ w |

evsj vt k Gg-Kgvm Pvj yKivi j t j evsj vt k evsK wZbuU tgevBj AcvtiUi tK (Mlgxbtdvb, evsj vj sK l wmltj) tgevBj chny e envi Kti tij l tq wUKU l evsj vt k w t KU K t U t j tevW (weimve) Av tq w RZ Av SR WZK w t KU g v t Pi w t KU wev i Ab t g v b w t q t Q |

5.5 tgevBj evsKs tmev

evsKs e e vi Avayb Kvqtb eZgvb miKvii mg tq c e Z Kiv ntqtQ tgevBj evsKs | c Pij Z kvLwfvEK evsKs-Gi cwi etZ tgevBj t d v b AcvtiUi t i gva t g tgevBj t d v b MlnK t i g t a evsKs l Aw R tmev m u m v i t Y i j t j tgevBj evsKs e e v Pvj yKiv ntqtQ | evsj vt k evsK evsKs tmev evBti Ae v b K v i x g v b t i t v i t M v o v q Aw R tmev t c t Q t q v i R t b evsK-m u , (bank-led) tgevBj evsKs e e v i i t D t v M w b t q t Q | G e w Z g x evsKs e e v q tgevBj t d v b chny i m n v q Z v q w e t k t t K t c o i Z t i w g U v Y l t t k i A f s t i A e Z i Y ; B D U l j w w e j c o v b , t e Z b - f v Z v l t c b k b c o v b ; t K b v K v U v K i v , e v s K w w Z R v b v , K i c w i t k v a , m i K v i A b y v b l m i K v i i m v g w R K w b i v c E v t e o b x i A e c v b B Z w tmev m n R Z i D c v t q t f m g t q c o v b K i v m e n t Q | m B v t n i m e w b t h t K v t b v m g q G tmev t q v i m t h v M G t K h t M v c t h v M x l R b w c q K t i Z j t Q |

tgevBj evsKs tmev t K Av t i v M w Z k x j l g R e z w f w E t q v i j t j evsj vt k evsK B t Z v g t a t e k u K Q z b x i Z - w b a f Y x D t v M w b t q t Q | 22 t m t P a f , 2011 Z w i t L Guidelines for Mobile Financial Services R w i K i v n t q t Q | evsj vt k evsK G c h S i 25 u l evsK t K tgevBj evsKs K v h t g i A b t g v b w t q t Q , h v i g t a 16 u l evsK Z v t i K v h g G i B g t a P v j y K t i t Q | tgevBj evsKs tmev t c t Z G c h S i



16 t d e q w i , 2012 Z w i t L g v t K v B j e v s K w j t G i t g e v B j e v s K s K v h g D t o v a b K i t Q b M f b P W . A w i Z D i i n g i b

c o q 50 j t g v b y t g e v B j e v s K s w n m v e L t j t Q b G e s G m s L v L g w Z e v o t Q | e v s K t j v m v i v t k c o q 45 n v R v i G t R t U i g v a t g M l n K t i g t a t g e v B j c h n y w f w E K w e r f b e A w R tmev t c t Q w t Q | G c o q v q c o Z g v t m c o q G K n v R v i t K w U U v K v i t j b t b m u b e

nt"Q| tgevbJ e'vsmKs tmevi gva'tg tj bt`tbi cwigvY gvstq evotQ| evsj vt`tki tgevbJ tdivb tKv'vmb,tjv Zvt`i AvDUtj U,tjvi gva'tg BDvUvj wU wej msMh Ki tQ| cOZ gvtm Mto cOq Aa'vuj qb BDvUvj wU wej msMh Kiv nt"Q| Gi gva'tg eZgvtb cOZ gvtm cOq 12 nvRvi tij l tqi wUtKU mew nt"Q|

5.6 Abj vBb tctgU tMBUI tq

wdej`vYvi KZR.cO E Z`cny³ tmevi weci xZ AmRZ qly`qly`et`wkK Avq t`tk Avbvi mnR gva'g wntmte Abj vBb tctgU tMBUI tq mwfM tcOfvBWvi (OPGSP) ,i'ZcY^ofvqKv ivtL| `f e'tq Gme qz` qz` Avq t`tk AvbtZ OPGSP-Gi mnthvMZv tbqvi Rtb`



15 giP^o2012 Zwi tL e'vsk Gukqvi gva'tg Gj vU^ocOi Kiv Df'vab Kti b evsj vt`k e'vstKi MfbP W. AmZDi ingvb

evsj vt`k e'vsk Abtgvw Z wlvjvi e'vsk,tj vtK wbt`Rbv w`tqtQ| cO_wgK chftq OPGSP-Gi gva'tg mtePP 500 Wjvi t`tk Avbvi mthvM ivLv ntjl cieZtZ Zv ewotq 2000 Wjvti DbvZ Kiv ntqtQ| cKZ. Avtqi clevn chfe qly`y fwe' tZ G mxgv evovtbvi

cOqvRb ntj evsj vt`k e'vsk tmUv wefePbv Kite| wdej`vYsmn A`k` AvKvti/BvUvibtU Gi gva'tg Z`cny³ melqK tmev iBvmb Kti wUvU ev WtdU Gi cvkvcwk Abj vBb tctgU gva'tgl `f Li tP`et`wkK gyv t`tk Avbv hv`tQ| temiKwii Lv tZi e'vsk Gukqv wj : Gi Df`vtM KvbwvWvfwE K GkuU AvSRwZK Abj vBb A`vovsli Kvi x cOZovb OGj vU^ocO (AlertPay) evsj vt`tk Zvt`i Kv h^o g`i i`Kti tQ| vekRto BvUvibtU A`tj bt`tbi mnR tctgU tMBUI tq Ot-c-j O (Pay Pal) Gi tmev Kv h^o t g evsj vt`k tK Ašif^o Kivi Rtb` BtZvgta` miKvti i cvkvcwk evsj vt`k e'vstKi c` t`tkl cOqvRbxq c` t`c tbqv ntqtQ| Avkv Kiv hvq, L^o wkmMiB tc-cj Gi tmev cwivai gta` evsj vt`k Ašif^o nte|

ZvQov, MhntKi ct`q we` kx tckvavix l `eAvmbK cOZovtbi m`m` wd Ges we` t`k tj Lv covi Rtb` fuz`cO qvKiY ms vsl hveZxq wd, tUvt dj (TOFEL), m`vU (SAT) BZ`w` cix`qvi wd fviPqvj KvWfn Abtgvw Z wlvjvi t`i BmYKZ. AvSRwZK t wU KvW^oe`envi Kti BvUvibtU gva'tg cwitkvai t`q t` Abtgv` b w`tqtQ evsj vt`k e'vsk|

5.7 weRt̄bm t̄c̄t̄mm AvDUt̄mwm̄s̄ t̄mev

m̄ūiZ Aw̄R̄ w̄bix̄v̄ ms̄ v̄šl̄ Av̄šR̄ZK̄ c̄Z̄övb̄ t̄K̄w̄Ḡm̄R̄-Gī GK̄ M̄t̄el̄Yv̄ c̄Z̄tē`t̄b̄ ev̄sj̄ v̄t̄`k̄t̄K̄ Z̄`c̄h̄ȳs̄ t̄mev̄ Ab̄`Z̄ḡ m̄v̄eb̄vḡq̄ M̄š̄ē` w̄nt̄m̄tē w̄P̄w̄ȳZ̄ K̄iv̄ n̄t̄q̄t̄Q̄| ēZ̄ḡv̄t̄b̄ Z̄`c̄h̄ȳs̄ t̄Z̄ AM̄h̄īḡv̄b̄ t̄`k̄ t̄j̄v̄ w̄et̄kl̄ K̄t̄ī f̄vī Z̄ Ī w̄d̄w̄j̄ c̄v̄B̄t̄b̄ Ḡ L̄v̄t̄Z̄ ē`em̄w̄q̄K̄ ē`q̄ ēw̄x̄ī d̄t̄j̄ Ḡmē t̄`t̄kī w̄ēK̄ī w̄nt̄m̄tē ev̄sj̄ v̄t̄`k̄t̄K̄ Z̄`c̄h̄ȳs̄ t̄Z̄ w̄et̄k̄ī m̄ēt̄P̄t̄q̄ m̄v̄eb̄vḡq̄ t̄`k̄ w̄nt̄m̄tē f̄iev̄ n̄t̄`Q̄| Z̄v̄Q̄v̄ov̄, ev̄sj̄ v̄t̄`k̄ GL̄b̄ B̄st̄īw̄R̄ R̄v̄bv̄ c̄w̄ī k̄ȫx̄ Zī`Ȳ Z̄`c̄h̄ȳs̄ K̄ḡf̄ī m̄s̄L̄`v̄l̄ w̄ec̄j̄ȳf̄v̄t̄ē t̄ēt̄ōt̄Q̄| m̄ē w̄ḡw̄j̄ t̄q̄ Ḡ L̄v̄t̄Z̄ ev̄sj̄ v̄t̄`t̄kī c̄Z̄t̄h̄w̄M̄Z̄v̄ K̄t̄ī Ḡw̄M̄t̄q̄ h̄vev̄ī m̄q̄t̄ḡZ̄v̄ h̄t̄`ó̄ t̄ēt̄ōt̄Q̄| m̄v̄ḡw̄M̄K̄ w̄el̄q̄ū ēs̄t̄Z̄ t̄c̄t̄ī Z̄`c̄h̄ȳs̄ ē`em̄vī c̄h̄v̄t̄ī w̄b̄q̄s̄K̄t̄`ī c̄q̄ t̄`t̄K̄ t̄h̄mē ev̄av̄ w̄Q̄j̄, ev̄sj̄ v̄t̄`k̄ ē`v̄s̄K̄ Z̄v̄ Z̄t̄j̄ w̄`t̄q̄ GK̄w̄Ū ē`em̄v̄-ēv̄Ǖē ȫt̄ī t̄j̄ Ūwī t̄īw̄R̄ḡȫ`Z̄w̄ī K̄t̄īt̄Q̄| Z̄`c̄h̄ȳs̄ ī Af̄Z̄cē`c̄h̄v̄t̄īī d̄t̄j̄ w̄bēv̄m̄x̄ ē`w̄s̄ Ī c̄Z̄övb̄ GL̄b̄ t̄`t̄k̄ ēt̄m̄ Ā`k̄` Av̄K̄v̄t̄ī/B̄v̄Ūv̄īt̄b̄Ū ē`ē`v̄q̄ ev̄sj̄ v̄t̄`t̄kī ev̄B̄t̄ī t̄`q̄v̄ w̄eR̄t̄bm̄ t̄c̄t̄mm̄ Av̄DŪt̄m̄wm̄s̄ (BPO) t̄mev̄ w̄`t̄`Q̄| Gī ḡt̄ā` m̄d̄Ūl̄ q̄`v̄ī Ī Z̄`c̄h̄ȳs̄ t̄mev̄, w̄d̄ēj̄`w̄Ȳs̄ B̄Z̄`w̄` t̄mev̄ īB̄w̄b̄ī w̄ec̄ix̄t̄Z̄ t̄h̄ t̄K̄v̄t̄bv̄ c̄w̄ī ḡv̄t̄Ȳī Av̄R̄Z̄`ēt̄`w̄k̄K̄ Av̄q̄ Ab̄t̄ḡw̄ī Z̄ w̄W̄j̄v̄ī ē`v̄s̄K̄ k̄v̄L̄vī ḡv̄ā`t̄ḡ m̄n̄t̄RB̄ t̄`t̄k̄ Av̄bv̄ h̄v̄t̄`Q̄| Z̄`c̄h̄ȳs̄ t̄mev̄ Q̄v̄ov̄l̄ ev̄sj̄ v̄t̄`k̄ t̄`t̄K̄ Ab̄`v̄b̄` t̄mev̄ t̄h̄ḡb̄-ē`em̄w̄q̄K̄ t̄mev̄, t̄c̄k̄v̄āv̄īx̄/M̄t̄el̄Yv̄ K̄ḡ`c̄īv̄ḡk̄`B̄Z̄`w̄` t̄mev̄ īB̄w̄b̄ī m̄t̄h̄v̄M̄ īt̄q̄t̄Q̄| Ḡmē t̄mev̄m̄n̄ Ab̄`v̄b̄` b̄b̄-Ḡt̄R̄w̄Ȳ t̄mev̄ī w̄ec̄ix̄t̄Z̄ Av̄R̄Z̄`ēt̄`w̄k̄K̄ Av̄q̄ ev̄sj̄ v̄t̄`t̄k̄ m̄n̄t̄R̄ Av̄bv̄ī j̄`t̄q̄l̄` Ab̄t̄ḡw̄ī Z̄ w̄W̄j̄v̄ī ē`v̄s̄K̄ t̄j̄v̄t̄K̄ c̄ȫq̄v̄R̄b̄x̄q̄ w̄b̄t̄`R̄bv̄ t̄`q̄v̄ n̄t̄q̄t̄Q̄| m̄d̄Ūl̄ q̄`v̄ī/Z̄`c̄h̄ȳs̄ w̄el̄q̄K̄ t̄mev̄ v̄b̄K̄v̄ix̄ c̄Z̄övb̄ t̄j̄v̄ Z̄v̄t̄`ī b̄v̄t̄ḡ t̄L̄v̄j̄v̄`ēt̄`w̄k̄K̄ ḡȳt̄ w̄ī t̄Ūb̄k̄b̄ t̄K̄v̄Ūv̄ w̄n̄m̄v̄t̄ēī R̄ḡv̄ī Av̄Z̄w̄ī w̄s̄ 10 n̄v̄R̄vī W̄j̄v̄ī c̄K̄Z̄.ē`em̄w̄q̄K̄ c̄ȫq̄v̄R̄t̄b̄ c̄Z̄ ēQ̄ī w̄ēt̄`t̄k̄ c̄v̄V̄t̄Z̄ c̄v̄īt̄Q̄|

5.8 b̄`v̄k̄b̄v̄j̄ t̄c̄t̄ḡŪ m̄BP̄, ev̄sj̄ v̄t̄`k̄ (NPSB)

ev̄sj̄ v̄t̄`t̄kī t̄c̄t̄ḡŪ w̄nt̄`ḡt̄K̄ Av̄t̄iv̄`q̄l̄ Ī M̄w̄Z̄k̄j̄ K̄ivī R̄t̄b̄` R̄v̄Z̄x̄q̄ Z̄` Ī t̄h̄v̄M̄t̄h̄v̄M̄ b̄w̄Z̄ī Av̄t̄j̄v̄t̄K̄ w̄ēr̄f̄b̄ēē`v̄s̄t̄K̄ī ḡt̄ā` m̄ē āīt̄b̄ī t̄j̄ b̄t̄`b̄ Ab̄j̄v̄B̄b̄w̄f̄w̄ĒK̄ K̄ivī j̄`t̄q̄l̄` 27 w̄W̄t̄m̄s̄t̄, 2012 Z̄w̄īt̄L̄ b̄`v̄k̄b̄v̄j̄ t̄c̄t̄ḡŪ m̄BP̄, ev̄sj̄ v̄t̄`k̄



27 w̄W̄t̄m̄s̄t̄, 2012 Z̄w̄īt̄L̄ b̄`v̄k̄b̄v̄j̄ t̄c̄t̄ḡŪ m̄BP̄ D̄īȫv̄ab̄ K̄t̄īb̄ M̄f̄b̄P̄ W̄. Av̄w̄Z̄D̄ī īnḡv̄b̄

(Ḡb̄w̄c̄Ḡm̄w̄e) P̄j̄ȳK̄iv̄ n̄q̄l̄ ev̄sj̄ v̄t̄`k̄ ē`v̄s̄K̄ 24 w̄W̄t̄m̄s̄t̄, 2012 Z̄w̄īt̄L̄ Ḡb̄w̄c̄Ḡm̄w̄e ev̄`ēv̄q̄b̄ w̄el̄t̄q̄ GK̄w̄Ū m̄v̄K̄z̄v̄ī R̄v̄wī K̄t̄īt̄Q̄| c̄ȫw̄ḡK̄f̄v̄t̄ē c̄ev̄j̄x̄, W̄w̄P̄&ev̄sj̄ v̄ Ī m̄v̄D̄_B̄÷ ē`v̄s̄t̄K̄ī ḡv̄ā`t̄ḡ ḠūŪ P̄j̄ȳ n̄t̄j̄ Ī ēZ̄ḡv̄t̄b̄ t̄ek̄ K̄t̄q̄K̄w̄Ū ē`v̄s̄t̄K̄ī M̄ȫn̄K̄iv̄ Ḡ m̄ȳēav̄ c̄v̄t̄`Q̄b̄| t̄ek̄ K̄t̄q̄K̄w̄Ū ē`v̄s̄K̄ t̄Ūw̄÷s̄ c̄h̄t̄q̄ īt̄q̄t̄Q̄| L̄ȳ

wkMMiB mKj e'vsKtK GbucGmwe-Gi Avl Zvq Avbv mae nte| b'vkbyj tctgU
mBP e'vsKs LvZi tK`iq mrvfi wntmte KvR Kite| GKul gvI mBtPi gra'tg me
e'vsKtKi weirfboc0vb gra'g thgb-AtUvtgtUW tUjvi tgnkb (GuUGg), ctqU Ae
tmjm (wcl Gm), B'UvitBU, tgeveBj A'wic-Kkb BZ'w' t_tK D'w'Z tj bt`b Kiv
hite| G c'wZi gra'tg evowZ tKv'bv PvR©QvovB GK e'vsKtKi KwWavix Ab'
e'vsKtKi ey t_tK UvKv D'E'vj b KitZ cvi'eb| ZvtZ e'vsK I MAnK Dftqi LiP
Kgte| b'vkbyj tctgU mBP `vc'tbi gj- D't'k' ntjv temiKwi D't'vM BtZvgta'
`wcz weirfbocAvSte'vsK I Askx`wi mBP A_`r t'ke'vcx we`gvb c0q wZb nvRvi
GuUGg I AvovB nvRvi wcl Gm mBP Gi gta' Btj KUibK tj bt`b wKqwis I
wb©uEi Rtb' GKul GKK cvUdig `Zwi Kiv| e'vsKs LvZ c'tjvcy Pvj yntj GuU
mKj Aw_R tj bt`tbi Btj KUibK tmUj t'gt'Ui gra'tg t`tki B-KgvmfK Avtiv
`Z, `q I wbfPthw' gra'g wntmte Mto DVtZ mrvh' Kite| ZLb evsj vt`tki
e'vsKs LvZ Mib e'vsKstq Avtiv GuMtq hite| Gi gra'tg Kg LitP I Kg mgta
tmevi cwial evote| G Kvity KwWfFwEK tctgU tBUl qvK©Gi we'vi evote|
gvby tewk tewk wfmv, gv÷vi KwW©t wWU-tWweU KwW©e'envi Kite| GuU t`tki
gv'vi mBP wntmte temiKwi D't'vM `wcz t`tki mKj mBPmn evsj vt`k
e'vsKtKi cievij K GKvD>Um wWcvUfgU (wGwW)-Gi B-tctgUtki mshy' Kite|
GbucGm KwW©I wmwve baf e'envi Kti B'UvitbtUi gra'tg miKwi wej ,tjvi
AbjvBb tctgU LyB mnR nte| GbucGm Pujy dtj t`tki th tKv'bv
tmev'vbkvix ev cY' we' Zv wBR`^I tpe-tcvUfj e'envi Kti KwW©ev B'UvitBU
e'vsKstqi gra'tg Zvt`i cY' ev tmevi gj- MhY KitZ cvi'eb| GtZ bM` A_©
entbi Sxk Kgvi cvkvcwk Lpiv UvKvi Pwn`vl Kgte|

miKvtii wWvRUvj evsj vt`k Movi gnr D't'ik'i m't½ m'wZcY©Z_`c'hy' i GB
bvbglyx e'envi t`tki Aw_R LvZi KvH© g'tK Avtiv MwZkxj, `^Q Ges
RbKj `vYglyx Kti tQ| e'vsKs tmevq Z_`c'hy' e'envi i gra'tg t`kR c0x i nvi
evov'bv mae| tKbbv, c'hy' i Kj `vY Dbz e'vsKs m'vav m'vaviY gvbyl i e'qmxgi
gta' P'tj Avtm, e'vsKs KvH© g mnR ntj m'vaviY gvbyl i gta' m'Âq c0YZv ewx
cvq| ZvB, AvavbK Z_`c'hy' i Dc'thwMZvtK Kv'R j wMtq Aw_R tmev evov'bv i
Rtb' msuk-ot' i GuMtq AvmtZ nte|

evsj v`k e`vs`Ki mgvi w`fkb tKŠk`j cwieZ`

evsj v`k Aw`R Lv`Zi c`hvi l cwieZ`bi m`z m`z tMvUv Rv`Zi A`%wZK c`e`x l Dbq`b mwaZ n`Q| thLv`b e`vsK`_tjvi kvLv i`q`Q, tMlvbKvi RbmviY G cwieZ`bi c`fve Ab`e Ki`Z cvi`Q| eZ`v`b evsj v`k e`vs`Ki w`ueo ch`e`q`Y t`k 47uU Zd`mij e`vsK l 31uU Aw`R c`Z`v`b Zv`i Kv`h` g P`v`j t`q hv`"Q| e`vsK`_tjv c`q 5396 wej`q b UvKv Av`g`v`b M`h`Yi weci`x`Z 4319 wej`q b UvKv FY w`t`q`Q| bb-e`vsK Aw`R c`Z`v`b`_tjv m`g`v`b`K`f`v`e e`vs`Ki g`Zv eo bv n`t`j l Zv`v` q`Y` l g`v`S`v`i D`f`"v`"v`"i m`g`e`v`t`_`q`j R d`v`B`b`v`Y, M`p` FY Ges c`K`i` FY Gi g`Zv`_`i`Z`c`Y`w`e`t`k`l w`e`t`k`l e`vs`K`S` t`m`e`v` w`t`q` hv`"Q| M`Z` K`t`q`K` e`Q`i` a`t`i` w`e`t`k`l Aw`R wech`q`i ms g`Y` t`e`n`k` j`"q`" Kiv hv`"Q| G ms g`Y` G`g`b` G`K`u` Ae`"v` thLv`b` G`K`u` e`p`r` e`vs`K`i` m`g`m`v` Ab`"v`" e`vs`K`i`K` Av` v`š`l`K`i`| A`_`f`r` m`v`g`v`M`K` Aw`R Lv`Zi` G`K`u` A`š`k`i` m`g`m`v` h`L`b` t`M`v`U`v` Aw`R Lv`Zi`K` ms` w`g`Z` K`i` Z`L`b` t`m`u`j`K` Aw`R wech`q`i ms g`Y` e`j`v` h`v`q`| evsj v`k G` a`i`b`i` Aw`R wech`q` ms g`Y` N`t`U`b`| Z`e`, w`e`k`g`"v` D`E`i` cwieZ`Z` cwieZ`Z` w`e`t`e`P`b`v`q` t`i`t`L` m`R`v`M`_`v`K`v`i` A`v`e`k`"K`Z`v` Av`t`Q| e`"Z`t` c`t`q` Av`g`v`b`Z`K`v`i`x`"i` m`j`_`"i` q`i`v`i` c`v`k`v`c`v`n`k` e`vs`K`S` Lv`Zi` w`"w`Z`k`x`j` Zv` e`R`v`q` i`v`L`v`i` t`q`i`t` m`g`v`S`Z` m`g`v`i`w`f`k`i`b`i`_`i`"Z`i` A`c`i`w`i`x`g`| w`e`k`g`"v`i` A`w`f`A`Z`v`i` t`K`"i`q` e`vsK` l` w`b`q`š`Y`K`v`i`x` K`Z`"e`q`i`K` A`_`%w`Z`K` w`"w`Z`k`x`j` Zv` w`b`w`D`Z`K`i`Y` ō`g`v`t` v` c`h`t`W`b`i`k`q`v`j` ō` K`v`v`t`g`v`t`K` m`i`V`K` Ae`"v`b` i`v`L`v`i` w`e`l`t`q` D`ō`x` K`i`t`Q| G` A`w`f`A`Z`v`i` Av`t`j`v`t`K` e`vsK`_tjvi` g`j`-ab` ch`f`B`Z`v` K`v`v`t`g`v`t`K` k`w`"k`v`j`x`K`i`Y,` m`i`A`w`Z` K`v`v`t`g`v` c`h`t`u`b`a`f`Y,` S`u`k` e`"e`"v`c`b`v` c`h` q`v` l` g`t`W`j` k`w`"k`v`j`x`K`i`Y,` ō`m`t`"v`w`g`K` S`u`k`Ō` c`e`f`g`v`b` K`i`Z` ō`t`"v`m` t`U`v`"s`ō` t`K`Š`k`j` c`e`Z`B,` Z`" c`K`v`t`k` m`"Q`Z`v` w`b`w`D`Z`K`i`Y` Ges` m`t`e`f`c`w`i` m`g`v`i`w`f`k`b` K`v`v`t`g`v` k`w`"k`v`j`x`K`i`Y`i` w`e`l`t`q` evsj v`k e`vsK` h`_`v`h`_`_`i`"Z`i` w`"t`"Q` Ges` f`i`e`l`"i`Z`i` P`i`v`t`j` A` t`g`v`k`w`e`j`v`q` Av`š`R`"Z`K`f`v`t`e` M`p`x`Z` m`t`e`f`E`g` e`"e`"v`_`tjvi` Av`t`j`v`t`K` b`w`i`Z`M`Z,` c`h`Z`v`b`K` Ges` Av`B`b`M`Z` w`e`f`b`e`m`s`"v`i` Kv`h`" g` M`h`Y` K`i`t`Q|

6.1 Adm`v`BU l Abm`v`BU m`g`v`i`w`f`k`b

evsj v`k e`vsK` AW`f` 1972` Gi` 7-G` a`v`i`q` t`k` Kv`h`P`Z` e`vsK` l` Aw`R` c`h`Z`v`b`_`tjvi` Kv`h`" Z`E`j`e`a`v`b` K`i`v`i`"w`q`Z`i` evsj v`k e`vs`Ki` l`c`i` b`"i` K`i`v` n`t`q`i`Q| e`vs`K`S` Lv`Z` m`w`e`R` w`"w`Z`k`x`j` Zv` m`si`q`Y` l` D`b`q`i`b`i` c`v`k`v`c`v`n`k` Av`g`v`b`Z`K`v`i`x`"i` m`j`_`"i` q`i`v`t`_`e`vsj v`k e`vsK` "g`a`i`b`i` m`g`v`i`w`f`k`b` Kv`h`" g` cw`i` P`v`j` b`v` K`i`t`_`v`t`K`| Gi` G`K`u` n`t`j`v` Adm`v`BU` m`g`v`i`w`f`k`b` e`v` w`e`i`Y`w`f`w`E`K` Z`E`j`e`a`v`b,` A`c`i`u` n`"Q` Abm`v`BU` m`g`v`i`w`f`k`b` e`v` m`t`i` R`w`g`b` Z`E`j`e`a`v`b`|

e'vsK I Aw_R cōZōvbi cvv'bv w'čvU^oev Aw_R weeiYxi I ci wfiE Kti K'vtgjm&tiwUs Gi gva'tg Aw_R mvg_^o wby'qci cvkvcwk mgm'v Av vś Ges wbioeZ`viiki cōqvrB Gifc e'vsK/Aw_R cōZōvb wPiv'ZKi'tYi t'q'f' AdmvBU mgv'wfk' b ,i'ZcY^of'v'gKv c'j b Kti | AdmvBU mgv'wfk'tb e'vsu'Ks Lv'tZi wew'f'be mP'tKi Aebgb I DbwZ wbioefv'te ch'e'q'Y Kiv nq | AdmvBU mgv'wfk'tb cōB Avbq'tgi w'el'tq mg'tq mg'tq e'vs'tKi e'e'vc'bv KZ'e't'q'i m't½ evsj v't`k e'vs'tKi `e'vK Kti Avbqg ,tj v w'bv'q'gZKi'tYi R'tb" c'iv'gk' q' t'q _v'tK | ZvQrov, e'vsK ,tj vi cwi P'j bv cl^o, wbe'f'x K'ig'w I Aw'WU K'ig'w i m'f'vi K'v'h'e'eiYx ch'e'q'j v'P'bv Kti t'K'v't'bv Avbqg cvl'qv t'M'tj Zv w'bv'q'gZKi'tYi R'tb" Zv't`i'tK c'ī t`q v nq |

Ac'iw`'tK, AbmvBU mgv'wfk'tbi gva'tg m'tiR'ig'tb e'vsK ,tj vi K'v'h^o g ch'e'q'j v'P'bv Kiv nq | e'vs'tKi m'v'g'w'k Ae'v g'j-v'q'tbi R'tb" ewl`R w'ek` cwi`k'k' K'g'm'P'i Avl Z'v'q cōZ`K e'vs'tKi cō'vb K'v'h'q' q'mn w'k'Q'zeo kvLv (t'v kvLv ,tj v e'vs'tKi t'g'v'U F'tYi 70-80 kZ'vsk AveZ Kti) cōZ e'Q'i cwi`k'k' Kiv nq | Aew'k'ó kvLv ,tj v t'Q'v' kvLv w'nt'm'te cōZ w'Z'b/P'vi e'Q'i A's'i cwi`k'k' Kiv nq | e'vsK ,tj vi m'p'ú't`i ,YmZ'g'vb w'e't'kl Kti, FY I Aw'W'g'i ,Y'g'vb hv'P'vB KivB w'ek` cwi`k'k'bi g'j-D't'ī'k` | ZvQrov, `e't`w'k'k' ew'Y'R" I `e't`w'k'k' g'v't' t'j b't`b nq G'gb kvLv ,tj v'tZ `e't`w'k'k' ew'Y't'R" A_`q'v I e'vsK ,tj vi t'U'R'w'i K'v'h^ot'g'i I ci Ges g'w'b j Ū'w'is w'el'tq w'ek` cwi`k'k' Kiv n'tq _v'tK | g'w'b t'P'Avi ,tj vi `e't`w'k'k' g'v't' t'j b't`b ms v's'c'w'i`k'k' cwi P'j bv Kiv n'tq _v'tK | e'vsK ,tj vi t'K'vi w'ī t'v' t'v'g'b m'p'ú`-`v'q e'e'vc'bv (GGj Gg), FY S'w'k e'e'vc'bv (w'Avi Gg), `e't`w'k'k' w'ew'bg'q S'w'k e'e'vc'bv (GdBAvi Gg), g'w'b j Ū'w'is cōZ't'iva S'w'k e'e'vc'bv (GGgGj Avi Gg), Af`š'li xY w'b'q's'Y I cwi c'j b (AvB'w'm'm), Z_ I t'v'w'v't'v'w' c'v'v'p' (AvB'w'm'U) BZ`w' i I ci evsj v't`k e'vsK c'x'w'Z'MZ cwi`k'k' cwi P'j bv Kti | ZvQrov, Mō'w'K, Av'g'vbZK'v'ix, R'b'm'v'avi Y ev t'K'v't'bv cōZōv'tbi K'v'Q t`_t'K cvl'qv Av'f't'v't'v'w' w'fiE't'Z A_`ev w'e't'kl cō'q'v'R'tb e'vsK I Aw_R cōZōvb ,tj vi I ci w'e't'kl cwi`k'k' cwi P'j bv Kiv nq | w'e't'kl cwi`k'k' e'vsK ,tj vi R'v'j -R'w'j q'w'Z, A_`Av'Z'v'v't'Zi g't'Zv ,i'Z'i Avbqg D`'w'v'w'Z nq |

6.2 mgv'wfk'tb t'K'š'kj MZ cwi eZ^o

Aw_R Lv'tZ Aw'k'Zi w'w'Z'k'x'j Zv e'R'v'q i'v'Lv i j't'q' evsj v't`k e'vsK m'v'p'ú'w'ZK mg'tq e'vsu'Ks Lv'tZi b'R'i`w'i i w'e`'g'vb mgv'wfk'b c'x'w'Z'tZ t'K'š'kj MZ cwi eZ^o Avb'tZ i i" K'ti't'Q | S'w'k't'K g'v' w'e't'P'bv'q w'b'tq b'Z'b b'Z'b c`'t'q'c t'v'q'v' gva'tg e'vsu'Ks Lv'tZi m'w'e'R Ae'v w'bi š'li Z`vi w'k' i i" K'ti't'Q evsj v't`k e'vsK | e'vsK e'e'vc'bv'q K't'c'q'v'U m'g'v'm'b w'w'w'Z Kivi j't'q' FY I S'w'k e'e'vc'bv'm'n e'vs'tKi m'v'g'w'k' e'em'v'v'q'K K'v'h^o g, Af`š'li xY w'b'q's'Y, g'v'be m'p'ú` e'e'vc'bv I Db'q'v, Av'q-e'q BZ`w' m'n Aw_R, c'x'w'Z'MZ Ges c'k'v'm'b'k b'w'Z-w'ba'f'Yx I w'be'f'x K'v'h^ot'g cwi P'j bv cl^o, cl^o i t'P'q'v'ig'v'b I e'vs'tKi cō'vb w'be'f'x i `v'q`-`w'v'q'Zi,

Review`nZvi t`q`i evsjv`k e`vst`Ki bRi`wi tRvi`vi Kiv ntqtQ| e`vst`Ki weaglyx KgRv`E RwoZ wefbaeSuk wPryZKiY, gj`vqb I wqst`Yi Rtb` Suk e`e`vcbv MbWjvBb`_tjv Abviti`Yi Rtb` wefbaemgtq t` Iqv wbt`Rbv e`vsK`_tjv h_vh_firte cvj b Ki`tQ wKbv Zv Z`vi wKtZ we`kl`_i`Z`itvc Kiv ntqtQ|

6.2.1 AvsRwZK mtefEg PP

AdmvBU I AbmvBU Dfq mgvifk`bi t`q`i KtVvi bRi`wi eRvq ti`L GtK Avtiv DbZ Kivi Rtb` evsjv`k e`vsK KvR Ki`tQ| e`vsK mgvifk`bi KvhRwi Zv evotbv I e`vsuKs LvZ KtVvi bRi`wi eRvq ivLvi Ici mtefEg AM`uaKvi t`qv nt`Q| mgvSZ mgvifkb KwVtgv Avl Zvq c`WwYqvj ti`_tj kb`_tjv`K AvsRwZK mtefEg i`wZ-c`wZi m`m` mgAm` weavb, AvBbMZ KwVtgv`K kw`kvj x Kiv Ges AbmvBU I AdmvBU mgvifk`bi gta` Avstmgst` tRvi`vi Kiv nt`Q| e`vsK`_tjvi Suk ckg`bi Rtb` Suk e`e`vcbv KwVtgv Mto tZjv, gmb j`Uwv s I AvsRwZK mst`m A`_q`b c`Z`it`ta chfB bRi`wi evotbv ntqtQ| c`WwYqvj ti`_tj kb`&Gi j`Nb cwi j`w`Z ntj e`vsK`_tjvi wei`tx h_vh` kw`I I Rwi gvbn Avtivc Kiv nt`Q| mgvifk`b cwi j`w`Z Rvj`-Rvj` qwZ ev`_i`Zi Awbq`gi m`m` RwoZ`i wei`tx AvBbMZ I ckwmbK e`e`v`tbqvi Rtb` e`vsK`_tjv`K ZvM` t`qv nt`Q|

gj-ab wfwE kw`kvj xKi Y

e`vsK`_tjvi Aw`R myZv Ges w`wZkxj Zvi Ab`Zg cwi gvcK nt`Q gj-ab chfBZv| GRtb` e`vsK`_tjvi gj-ab wfwE kw`kvj xKi`Yi c`v`m AvsRwZK mtefEg i`wZ-c`wZ Abviti`Yi Ici evsjv`k e`vsK tRvi w`tqtQ| BtZvgta` e`vsK`_tjvi gj-ab chfBZv ms vs`e`v`tmj`-2 Gi c`Y`% ev`evqb ntqtQ| e`v`tmj`-2 b`wZgvj v Abviti` SukwfwE`K m`ut` i 10 kZvsk gj-ab msi`q`Yi Avek`KZvi wecixZ e`vsK`_tjv 30 Rly, 2012 Zwi`L 11.31 kZvsk Ges 30 tm`P`=f, 2012 Zwi`L 10.85 kZvsk gj-ab msi`q`Y Ki`Z m`lg ntqtQ|

Dtj`L, evsjv`k e`vst`Ki KtVvi bRi`wi i Kvit`Y MZ Pvi eQti e`vsuKs LvZi gj-ab wfwEi e`vcK c`hvi NtU`Q| e`vsK`_tjvi g`v`dvi GKUv eo Ask gj-atb` `v`v`st`i n`l`qvi Kvit`YB GwU NtU`Q| dtj` t`tki e`vsuKs e`e`vi wfwE Avtiv kw`kvj x ntqtQ| 2008 mvj ch`S e`vsK`_tjv`K e`v`tmj`-1 Ablyvqx SukwfwE`K gj-ab msi`q`Y Ki`Z ntZv| G b`wZgvj v Abviti` 2008 tk`l e`vsK`_tjvi msi`w`Z` tgvU gj-atbi cwi gvY wQj 20,578 tKwU UvKv| c`q`vst`i, e`v`tmj`-2 Ablyvqx e`vsK`_tjvi i`w`Z`e` gj-atbi cwi gvY thgb tetotQ tZgubf`vte MZ mvto wZb eQti e`eavtb (Rly 2012) e`vsK`_tjvi msi`w`Z` gj-atbi cwi gvY tetot` wotqtQ 56,201 tKwU UvKv| A`_f` GB mvto wZb eQti e`vsuKs LvZ gj-ab tetotQ 35,623 tKwU UvKv; msi`w`Z` gj-atbi mmeR c`w`x NtU`Q 173 kZvsk| gj-ab chfBZvi w`K t`_tk AtbK t`tki Zj`bvq evsjv`k GLb k`^ Ae`v`tb itqtQ| wektg`v`Evi Avw`R w`wZkxj Zv wbtq m`p Dt`tMi dtj` gj-ab chfBZv ms vs`i

AvšRŲZK mteĒg iwZ-cxwZi mstkrab I cwi eZB Kti weifbet`tk e`vtmj -3
bwxZgvj v e`lvqtbi Rtb` c`tŲc tbqv nt`Q| evsj vt`tkl e`vtmj -3 e`lvqtbi
Rtb` cŰwgK c`tŲc wntmte GKwJ c_-bKkv ev tivWg`vc cŲqb Kiv nt`Q| Avi
tmB tivWg`vc Abjvqx mvgtbi w`tk GwMtg hvevi cŰPŲvl Ae`vnZ ivLv ntqtQ|

FY tkŲxKiY, cŰfkubs I cŲtZdimuj KiY

e`vsuKs LvZi mveR cwi w`wZ Avtiv mgsnZ I mŲp KiZ wbeo Z`viuK cŰ qvi
Ask wntmte FY tkŲxKiY, cŰfkubs I cŲtZdimuj KiY bwxZgvj v AvšRŲZK gvtb
DbwZ Kti tmŲP=Ų 2012 gvtm G ms vsŲ mvKŲvi Rwi Kiv nq| e`vsK FŲYi
cŰ`mkZ I AcŰ`mkZ ŲwZi cKZ.chŲq wbfctŲYi Rtb` FŲYi tkŲxKiY e`lvbŲ
I thŲwK nI qv Avek`K| bZb wbgvbyvŲi, `Ų gvtmi tewk mgtqi tgqv`vĒY[©]
FY Ųjv Ųetkl DŲj E wmvve (GmGgG)Ű Ges wZb t`tK Oq gvtmi tgqv`vĒY[©]
FY Ųjv ŲibgvbŰ wntmte tkŲxKZ.nŲe| Zte, e`vsK tKv=Ųwb AvBŲbi msuk-Űweavb
Abjvqx tLj wv FŲYi msĀv Acwi ewZŲ _vKŲe| A_Ų Oq gvm I Z`aŲmgvtqi
Rtb` tgqv`vĒY[©]bv ntj ZvtK tLj wv FY ej v nŲe bv| bZb bwxZgvj vq mwĀwZi
cwi gvY ewotq tLj wv FYtK wbi `rmvvnZ Kivi DŲ`vM tbqv ntqtQ|

`Ų I KvRi FY e`vcbvi Rtb` e`bZvi wfvĒZ cŲtZdimuj KiŲYi mŲgv
wbaŲŲYi tKvb weKŲi tbB| evievi FY cŲtZdimuj KiŲYi Acms`wZ t`tK
e`vsK Ųjv tK tei Kti Avbvi j`ŲŲ` FY cŲtZdimuj KiŲYi cwi ewZŲ wbgtg
wZberŲi tewk tLj wv FY cŲtZdimuj Kivi mŲhvM ivLv nqwb| Zte, iBwbgŲx
tcrkvKukŲŲ ÷Kj URwbZ mgm`v Ges RvZxq cŰqvRŲbi AMŰaKvi gv_vq tiŲL
wŲkl wŲkl ŲŲŲŲ FY cŲtZdimuj i wbgtg `kw_j` Avbvi cŰqvRb ntj evsj vt`k
e`vsK tKbM-UzŲKbM wfvĒZ Zv wŲePbv KiŲe|

GB e`wfvĒK I AvwŲK FY tkŲxKiY I cŰfkubs Ges cŲtZdimuj KiŲYi
bwxZgvj v GKw`tk thgb e`vsuKs LvZ mŲOZv I k;Lj v evotŲe, Ab`w`tK cKZ.
DŲ`v³v-e`emvqx Z_v fvŲjv FY MŰxZvt`i Rtb` DĒg e`vsuKs tmevi cwi wa ewx
KiŲe| Zvt`i Rtb` mnŲR FY cvevi mŲhvM evotŲe|

Suk e`vcbv

e`vsuKs LvZi w`wZkxj Zv iŲvt`KvRi Suk e`vcbvi j`ŲŲ` w`gvb Suk mŲg
mbv³KiY, wŲkŲY I Zv nvmKiY Ges AvMvg mZKŲKiŲYi Ask wntmte
e`vsK Ųjv tZ Suk e`vcbv BDwbU (Risk Management Unit) MVŲbi wŲŲ`Rbv
Ų`l qv ntqtQ| e`vsŲKi Suk e`vcbvi KvR Z`viuKi j`ŲŲ` evsj vt`k e`vsŲKI
GKwJ c`K gubUwi s BDwbU tLjv ntqtQ| evsj vt`tki e`vsuKs e`vq GKwJ
wekgvtbi Suk e`vcbvi cwi Ųek mŲŲi j`ŲŲ` 2012 mvŲj Suk e`vcbv ms vsŲ
GKwJ wek` MvBWj vBb cŲqb Kiv ntqtQ| ZvQvov, 2003 mvŲj cŲxZ Oqwu Suk
e`vcbv ms vsŲ MvBWj vBb cwi gvRŲbi e`v MŰY Kiv ntqtQ| eZŲvtbi
MvBWj vBwJ Avtiv mnR I e`envi DcŲhvMx nŲe etj Avkv Kiv hvq|

† ÷ ñ tUw ÷ s wnt ÷ g cêZê

e'vsK I Awl_R cêZêv_tj vtZ Sxk enb ¶lgZv hvPvB Kivi Rtb" † ÷ ñ tUw ÷ s (stress testing) e'e_v cêZê Kiv ntqtQ| mæe" Sxki gjL evsj vt`tki e'vsK e'e_vi w`wZ_vckZv cwi gvtci Rtb" eZgvtb ^TgwmK wfvÊtZ † ÷ ñ tUw ÷ s Gi gra'tg † wWU, gvKê Ges wj KzBwWU wî`i e'e_vcbv Dbqb mæe nt"Q, hv e'vsK_tj vtK AvMvg mZKZv wntmte Sxk ckgtbi Rtb" cêqvRbxq I mwVK c`¶lc Mh'tY mrvh" Ki†Q| e'vsK_tj vl axti axti Gi dtj mæe" Sxk wltq gtbvthvMx nt"Q| Hme Sxk tgvKwejq AvMvg cêwZ wbt"Q| e'vsK_tj v G KvRwU K†ZvUv cvi`wkZvi mt½ Ki†Z cvi†Q Zv † Lvi Rtb" evsj vt`k e'vs†Ki mgvi fvBRi† i l m¶lg Kti †Zj v nt"Q|

K'vtgj m&ti wUs MvBWj vBb wi wFD

AvšRmZK mtefEg i mZ-bmZi mt½ Lvc Lvl qvtbv, AvawpK e'vsuKs KvH† gi mt½ h¶MvcthvMx Kiv Ges e'vs†Ki mYzv Avtiv wbfj fvtw wby¶qi j†¶" eZgvtb c¶nj Z K'vtgj m tiwUs MvBWj vBb wi wFD Gi KvR Ppvšl ch¶q itqtQ| GB tiwUs w tqB e'vs†Ki mweR mjt`i Ae_v gicv nq|

6.2.2 mgvi wfkB KvH† g mæuîZK cwi eZê

tekwKQzKvj AvtM †_†KB evsj vt`k e'vs†Ki Awl_R LvZ Z`vi wK KvWvtgvi wfvbgyx ms`vi I clyeêvtmi KvR nvZ tbqv ntqtQ| e'vsK_tj vi KvH† g I Awl_R weeiYxi wfvbæw`tki lci `ZZg mgtqi gta" cwi`kê I wi wFD wi †cvU© clyqb i i" Kiv ntqtQ| wfvRj`vY I `et`wkK gyi cwi`kê wfvM c_zKxKiY I clyM¶b Kiv ntqtQ| mæuîZ e'vsK_tj vi Awl_R weeiYx Ges evsj vt`k e'vs†Ki mgvi wfkB wfvM_tj vi msMpxZ Z`-Dcv†Ei aviv †_†K Awbqg I Rvj -Rwvj qmwzi mæe" cêYZv wPnyZKi†Y mrvqZvi Rtb" Btj KUtbK W'vktewW© ^Zwi i cê qv i i" Kiv ntqtQ| mæe" AcZrci Zv_tj vi dtj vAvtci Rtb" wtkl Uv`c tdm¶MvB Kiv ntqtQ| Af`šlixY wej`q (AvBwewc)mn Avg`wv I iBwv ewY†R" A_¶qb mæuîKZ cêqvRbxq Z` Abj vBtb evsj vt`k e'vsK†K mieivn Kivi Rtb" e'vsK_tj vtK wbt`Rbv †`qv ntqtQ| Z` mieivn Avtiv`^QZv I Review wnzvi Rtb" e'vsK_tj vtK ch¶wfvÊK cêwZ Mh'Y Ki†Z ejv ntqtQ| evsj vt`k e'vsKl Dch¶ mdUê q'vi ^Zwi i Kv†R nvZ w`†qtQ|

KBK wi wFD wi †cvU©

e'vs†Ki Sxk wtkl Kti gj-ab, mæu`, e'e_vcbv, DcvRê ¶lgZv, Zvi j", Sxk mstê`bkjy Zv BZ`w` †¶†¶ w`gvb Sxk`^Z mbrvK†Yi Rtb" ^TgwmK wfvÊtZ e'vsK_tj vi KBK wi wFD wi †cvU©(QRR) ^Zwi Kiv nt"Q|

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

e`vsKs tmevi gvb m`útk`MöNk ch`q t`vF ev Awf`thvMi Zwi Z cÖZKvti i j t`q`
evsj vt`k e`vstKi cävB KvH`q I kvLv Awdm,tj vtZ MöNk `^_`msi`qY tK`
(wAvBwcm) tLjv ntqtQ| G tK`^`e`vstKi AvgvbZKvi x, MöNk A_ev Rbmvari Y
ev tKvtbv cÖZövtbi Awf`thvM tkvbi Rtb` 16236 nUjvBb b`f i`qtQ|
wAvBwcmöi KgRvE I cwi wa m`úmwii Z Kiv Ges e`vsK I Aw`R cÖZövb,tj vi
MöNk`i KvQ t`tk cÖB Awf`thvM,tjv Avtiv `^Z I mntR mgvavbi Rtb`
wAvBwcm-tK c`M`vbi gva`tg evsj vt`k e`vstKi cävB KvH`q t`q`
dvBb`wYqj BwUwMÜ GÜ Kv÷gvi mwf`mm wWcvUfgU (GdAvBwGmW)ö bvtg bZb wfvM
`vcB Kiv ntqtQ| c`z msL`K MöNk GiB gta` GB wfvM tmev wbtqtQb Ges
cÖZw`b bZb bZb Awf`thvM AvmtQ| tmme Awf`thvM w`úbekivi KvRi evsj vt`k
e`vsK mnvqK fvgKv cvj b Ki`Q|

Rvj -Rwj qwZ cÖZti vta bZb wbt`Rbv

wk`gt`vEvi cwi w`iztZ FY S`K, Zvi j` S`K, cwi Pvj bMZ S`K, `et`wkK w`bqg
S`K, gwv-j Üwis BZ`w` S`Kmn Rvj -Rwj qwZ/cÖZvi Yv S`K e`vsKs LvZ Z_v
Aw`R LvZi Rtb` GKüÜ üguk wntmte t`Lv w`qtQ| evsj vt`tki e`vsKs LvZ
m`útkZK mg`q msNwZ Aw`R Rvj -Rwj qwZi gE` Kvi Y nt`Q, msuk-óAcivax`i
e`vsK,tjvi Af`šlixY w`qšY I w`ix`vRwZ `g`Zvi m`thvM MöN| dtj,
e`vsK,tjvi Rwj qwZ ev cÖZvi Yvgj-K KgRvE c`YZv cÖZti vta Zvt`i Af`šlixY
w`qšY e`e`w`i KvH`wii Zvi `g`vqb e`vstKi cävB w`b`xi `q`i I cl`i
AwWU KwüÜi tPqvi g`vbi cÖZ`v`ti `T`gwmK wfvE`Z evsj vt`k e`vstK `wL`j i
Rtb` 7 b`f`f, 2012 Zwi tL GKüÜ wbt`Rbv Rwi Kiv nq| Gi dtj cl` I
e`e`vcvbi thS` Revew`wZv w`wÖZ Kiv m`e nte| g`vqb cÖZte`b cvvtZ GKüÜ
QKI h`y Kiv ntqtQ, thLv`b Af`šlixY w`qšY I cwi cvj b, mvari Y e`vsKs
cwi Pvj bv, FY I AwM` Ges Z`ch`v`i I ci 50üÜi tek w`Y`qK i`qtQ| e`vstKi
cwi Pvj bv cl`, cl`i tPqvi g`vb I cävB w`b`xi `vq`wqtZi Avtj vtK Rwj qwZ
ev cÖZvi Yvgj-K Zrci Zvi c`YZv cÖZti vta Af`šlixY w`qšY e`e`w`i KvH`wii Zvi
I ci `wL`j KZ.mg`vqb cÖZte`b wfvE`Z evsj vt`k e`vstKi ch`j vPbv Ges
c`qvRbtvta m`i Rwg`b hvPvB`qi w`x`st`b l qv ntqtQ|

AvBwewc t`q wbt`Rbv

m`útkZ `vbxq I `et`wkK g`y`q Af`šlixY wej t`qi (AvBwewc) t`q`t` e`vsK kvLv
ch`q e`vcK Awbqg D`w`wZ n l qvq MZ 11 RjvB, 2012 Zwi tL Gme wej t`q
kvLv ch`qi w`x`st`ši cwi etZ` cävB KvH`q t`qi ce`b`gv`b MöN`Yi Rtb`

dvBb`wYqvj ÷ `wewj wU wWcvU`gU MVb

†`tki mvgwMk A_`wZK w`wZkxj Zv wcltq Mtelyv Kiv, A_`wZK Sdk wetk†Yi gva`tg ceffvm †`qv Ges Aw_`R LvZi w`wZkxj Zv ch`ej vPbv Kti c`qRbxq bxwZgvv `Zwi i m`zvik Kivi `wqZi cvj tbi Rtb` 2012 mv†j evsj v†`k e`vs†K ōdvBb`wYqvj ÷ `wewj wU wWcvU`gU bvtg GKwU bZb wefvM Pvj yKiv ntqtQ| G wWcvU`gU †`†K ewl R wfwE†Z dvBb`wYqvj ÷ `wewj wU wi†cvU`cYqb Kiv nt`Q| G wWcvU`gU i`aye`vsmKs LvZ bq, eis tMvUv Aw_`R LvZi m`te` Sdk c`w`gK Ae`v†ZB wPwYz Ki†Z m`lg nte| GwU gv† vc`tWwYqvj m`zvi wfk†bi †`†† bZb w`Mtšli m`jō Kite| gv† vc`tWwYqvj m`zvi wfk†b nt`Q Aw_`R LvZ†K AvMv†Mrov ch`e`†Y Kiv I thme mgm`v mntRB GKwU e`vsK †`†K Ab` e`vs†K ms wqZ nq Ges mvgwMk Aw_`R LvZi GKwU Ask †`†K tMvUv e`vsmKs LvZ†K ms wqZ Kti tmme mgm`vi ce`m†Z †LURv| G wefvMwU FY c`w`x, m†j i nvi, wewbgq nvi, gj-ab c`v, m`ut` i gj` thgb-†kqvi, wi†qj G†÷U I cwi cwkR Ae`vi wetk†Y Ges Sdk e`e`vcbv Kvh` g cwi Pvj bv Kite| G wefvM A_`wZK m††Ui c`ZKj Ae`vi tc`††Z Kvh`i bxwZgvv I wewa-weavb cYqb Kite|

dvBb`wYqvj ÷ `wewj wU wi†cvU`cYqb

e`vsK I Aw_`R c`Zōvb_†jvi Kvh` g I Aw_`R wP† wetk†Y Kti 2010 I 2011 wfwEK Financial Stability Report cYqb Kiv ntqtQ| D³ wi†cvU`Aw_`R LvZi wewfbec`Zōv†bi g†a` Avštm`úK`wetk†Y, e`vsmKs LvZi m`te` Sdk wbi fcy Ges Sdk Mh†Yi m`lgZv cwi gvtci cvkicwk Aw_`R LvZi AeKvV†gv I Dbq b ms vš Z_`w` i wetk†Y Aš†fY Kiv ntqtQ| evsj v†`tki Aw_`R LvZ Af`šli xY I ewn`K Z_v mvgwóK A_`wZK Sdk tgvKv†ejvq KZUkZm`lg tm m`utK`wi†cvU` AvšRwZK cwi gEj m`yúo aviYv w`†Z m`lg ntqtQ| Aw_`R LvZi w`wZkxj Zv Avbq Z_v G LvZi m`lgZv, `g†Zv I Sdk wetk†Y Kti m`te` Sdk tgvKv†ejvq c`qRbxq c`††c tbqvi Rtb` e`vsK_†jv c`Z ntZ i i “Kti†Q|

WvqvMbw÷ K wi wFD wi†cvU`

e`vsK_†jvi mweR Ae`v I wM†KvRvi Avek`KZv ch`e`††Y w`bqwgZ WvqvMbw÷ K wi wFD c`Zte`b (DRR) c`Z Kiv nt`Q| G ai†bi c`Zte`b cYq†bi Ab`Zg D††k` nt`Q c`Zte`†b D†† wLZ `g†Zv/Awbqgvv i Mfxi Zv wetePbvq w†q `†eZR mZK`m††Z wntmte e`vsK_†jvi Kvh` g wbeofvte cwi ex††Yi gva`tg Zv† i Aw_`R Ae`vi gv†bvq†b mrvqZv Kiv|

Zvij` e`e`vcbvq bRi`wi

GKwU e`vs†Ki Zvij` m†U †Lv w`†j Zvi m`yrg bó nq| tewk `v†g Zvij` msMh Ki†Z nq| d†j jv†fi A¼ K†g Av†m| MhK imev wewNz nq| Zvij` i MwZavi vi

cwi gvc I e'e'vcbr e'vsK,tjvi wbr wbr `wqZi ntj I evsj v`k e'vsK Gt'q'f'f' bRi`wii tRvi`vi Kivi c`t'q'c wbtqtQ| G j t'q' e'v'fmj -3 Gi Avtj v'K Zvij` ch'f'Zvi Avtjv `yU bZb cwi gvtci (w'j K'z'w'w'U Kfv'ti R tiwkl I bxU ÷`vej d'w'U's tiwkl) c'e'Z' c' qvaxb i'tqtQ| G w'et'q e'vsK,tjv t`_t'K c'w'w'z'K Z`- DcvE msM'h I w'et'k't'Y Kiv n't'Q| w'et'k't'Y m'v't'c'f'q' Zvij` w'el'q'K bRi`wii bZb t'K's'k'j Av't'i'B ev`e'v'q'b Kiv n'te|

AbmvBU Ges AdmvBU mg'vi w'f'k't'bi g'ta` mg's'q

eZ'g'v't'b w'w'cvU'f'g'u Ae AdmvBU mg'vi w'f'k'b g'vidZ e'vsK,tjv t`_t'K t'c'w'i Z w'eei Y'm'g'r w'et'k't'Y cvl qv `i'Zi Aw'q't'gi Z` m't'i R'w'g't'b hv'PvB Kivi R't'b` w'b'q'q'Z e'vsK cwi`k'w' w'ef'v't'M cv'v't'bv n't'Q| Gi d'tj e'vsK,tjvi Aw'q'g Kivi c'e'Y'Z'v K'g'te e'tj Av'kv Kiv n't'Q| m'K'j cwi`k'w' c'w'Z'te`b't'K mg'w's'Z K'ti t'h's` cwi`k'w' K'v'v't'g'v M'to t'Z'j'v n't'Q| Gme c'w'Z'te`t'bi Av'tj v'K `*ZB w'et'kl mg'vi w'f'k'b `j g'v't'V t'b't'g co't'Q Ges w'ef'v'b'ae`v's't'Ki Aw'q'g a'ti t'd'j t'Q| Gi d'tj m'w'U'Z K't'q'K'k'0 e'vs'K'vi t'K P'v'K'w' P'z'Z Kiv ev m'v'g'v'q'K ei L'v`l t'R'j I R'wi g'v'v'vi Av'l Z'v'q Av'bv m'w'e n't'q't'Q|

cwi`k'w' K'g'e't'j i` `q'Z'v e'w'x

m'w'U'Z evsj v`k e'v's't'Ki mg'vi w'f'k'b K'v'h' g't'K Av'tjv t'e'w'ev'b Kivi c'w'P'ov t'b'q'v n't'q't'Q| AbmvBU mg'vi w'f'k't'bi c'w'w'e'w'`'l e'e'v'q e'vs'w'K's K'g'R'v't'E'i m't'z' R'w'o'Z S'w'K,tjvi w' t'K M'f'xi `w'0 i'v'Lv n't'Q| cwi`k'w' K'g'e't'j i` `q'Z'v'q Dr'K'l'Av'v'vi R't'b` t' t'k w'et' t'k c'w'k'q't'Y'i e'e'v' Kiv n't'q't'Q| t' t'ki I w'et' t'ki L'v'Z'b'g'v w'et'kl A't` i' I G K'g'f'f'f' h'y' Kiv n't'q't'Q|

`*Z c'w'Z'te`b c'w'q'b I t'c'w'Y

w'e`g'v'b e'e'v'q cwi`k'w' m'w'ub'ae'K'ti c'w'Z'te`b `Z'wii I Ab't'g'v`t'bi ci e'v's't'Ki cwi'P'v'j'bv c'l' eive'ti cv'v't'Z tek j w'f' mg'q t'j t'M h'v'q| G't'Z cwi`k'w'bi ch'e'q'Y I m's't'k'v'ab'g'j-K mg'w'w'i k,tjv h'L'b kv'Lv'q cv'v't'bv n'q Z'L'b A't'b'K t'q'f'f'f' B Z'v n'j'bv'w'v` Z`w'f'w'EK `v't'K'bv| GB Ae`vi cwi'e'Z'w' G't'b `*Z cwi`k'w' c'w'Z'te`b c'w'q'b I t'c'w'f'Y'i w'el'q' evsj v`k e'vs'K Z'rci i'tqtQ| cwi`k'w' i'w'U'b c'w'w'Z'M'Z w'e'P'v'Z,tjvi w'el'q' t'e'w'k mg'q t` l'q'vi cwi'e't'Z' S'w'K'c'Y'w' K,tjv't'Z t'e'w'k g't'v't'h'w'v t` q'v n't'Q|

e'v's't'Ki Af`š'li'xY w'bi x'q'vi K'v'h' g' g'j`v'q'b

e'vs'K,tjvi Af`š'li'xY w'bi x'q'v I w'b'q's'Y, S'w'K e'e'v'vcbr Ges c'w'Z'w'w'b'K m'j'v'm't'bi w'ek` g'j`v'q'b Kiv n't'Q| F'Y g'Ä'w', F't'Y'i m'w'envi I Av`v't'qi mg'y'q c'w' q'vi I ci

cwi`kfb mZK®gtbvtHvM/bRi`wii evovtbr ntqtQ| Gme wetq e`vsK,tjvi e`e`vcbrq D`PZi DrKtI® Avek`KZv Avtvc Kiv nt`Q| Sntk e`e`vcbrq e`vsKtKi Af`šlixY wqšY e`e`vi KvhKwii Zv bRi`wii `wqZi e`vsKtKi Af`šlixY wbxqvi | evsjv`k e`vsKtKi cwi`k®j G wetq e`vsKtKi Af`šlixY wbxqvi Kvh® gj`vqb KitQ|

6.2.3 SntkrfwEK cwi`k®

wekRto e`vsKs LvZ `z cwiwZ nt`Q| tm KvitY e`vsK e`e`vi bRi`wii fiqKvq tK`iq e`vsKtKi cwiwZ® Avbv c®qvRb| bZly tctvctU mbvZbx aviYv I cxwZMZ c® qv,tjv ht_ó bq| Ab`vb` t`tki gtZv Avgv`i e`vsK,tjvtZI eü Sntk I `wqZv itqtQ| G Sntk I `wqZv,tjv wPwYZ Kti c®qvRbxq c®Ztivagj-K e`e`v tbqv c®qvRb| AvBib mxgveXZv `t-KitZ AvBbMZ ms`vi Kvh® g,tjv Ae`vnZ itqtQ| evsjv`k e`vsKtKi c®wZ cwi cvj burfwEK



11 btfat, 2012 Zwi tL Ljybrq AbywZ AvAj K UDb nj mfiq evsjv`k e`vsKtKi Mfb® W. AwZDi ingib

mgvifkbtK SntkrfwEK mgvifkbt ifcvšli Kivi c® qv PjtQ| SntkrfwEK mgvifkbt nt`Q AZxtZi Kvh® g`Lvi cvkvcwK mvgtbi w`tk bRi tdjvi GKwU tKškj | G e`e`vq e`vsKtKi `wqZv w`K,tjv AwKZi qwZKvi K chq Dbz nl qvi AvtMB c®Ztiva Kiv m`e nq| G j`q` e`vsK,tjv t`tk hvZ `z I nj bvmv` Z` cvl qv hvq tm Rtb` Z` chq e`envi Z`v e`vsKs e`e`v AvajbKvqti I ci tRvi t`qv ntqtQ| e`vsKtKi FY I Ab`vb` e`emwqK KgRvtEi m½ RwoZ cxwZMZ Sntk Ges e`vsK,tjvi c®ZwmbK mgyvmb I Af`šlixY wqšY c® qvtK Avtvc kwkvj x Kiv Ges evsjv`k e`vsKtKi Z`viwK Kvh®tgi KvhKwii Zv evovtbrv gva`tg wKfite Gme Sntk tgvKvtejv Kiv hvq Zvi I ci wetkl ,i`Ztivc Kiv ntqtQ|

6.3 mgvifkbt ms všUvDb nj mfv

evsjv`k e`vsKtKi mgvifkbtbi wetq,tjvtK Avtvc mgwšZ KitZ gv chq mgvifvBRviti i KvQ t`tk ev`bZv RvbtZ Ges Zvi AvtvtK mgvifkbt Kvh® gtK Avtvc kwkvj x Kti mgvifkbtbi GKwU bZb Kwvtgv `Zwi KitZ c®qvRbxq

GK bRti UvDb nj mfv

mfvi Zwi L	mfvi vb	Avl Zvaxb Awdm	gj- wcl qe'
17 tmtdat, 2011	XvKv	cavb Kvhdq, XvKv	0evsKs LvZi mgmvguqK P'vtj A Ges Z'viki fwlj (Contemporary Challenges in the Banking Sector and Supervisory Stance)
18 gvP, 2012 12 Gicj, 2012 15 Rjvb, 2012	PAWg emi kij ivRkvn	PAWg I mtj U emi kij ivRkvn, e, ov I iscj	- - 0AwKZi kwkvj x kvLv gvbb AwKZi kwkvj x evsK; kvLv chdq Sdk wqstyi gvatgB ZivmSZ nq evstKi gvdv (Stronger Branches, Stronger Banks: Controlling Risks and Enhancing Returns at the Branch Level)
11 btfdat, 2012	Ljvb	Ljvb	0Aw R mZZv t kvLv chdq cwi Pij b Sdk ee'vcbv Ges 'Zi qmZ cwi nvi j (Financial Integrity: Managing Operational Risks and Avoiding Serious Losses at the Branch Level.

bZb tkvKiY I cdfkubstqi wbtg FY tcvUdvwj I tZ FY MbxZvt` i` vq tkvta AcviMZv ev AbxvRwbZ m'v' me tjvKvmbi weciXZ evsK, tjvtK chf cdfkb iVLtZ nte| kvLv chdq evsK, tjvi FY tkvweb'v'v'mi h_v_Zv chdq vPbv evsj vt` k evstKi gv chdq mgvi fBRvi ivB Kti vtKb| ZvB, UvDb nj mfv, tjvi gvatg mgvi fBRvi t` iK bZb wbtg cdfkb msi q'iyi Avek'KZv cwi cvj tbi wltq mg'K AwnZ Kiv ntqtQ| tKbbv, tkvweb'v'm h_v'bv ntj cdfkubsl h_v'ev chf nte bv| ZvQov, gv chdq mgvi fBRvi iv th evsK kvLv cwi`k'v hvtb tmU i ee'vcbv gvbi w'k Zvt` iK wtkl bRi t` qvi civgk'f` qv ntqtQ| kvLvi KgRZ'KgPviX' i mt1/2 Avjvc Kiv, Zvt` iK wbeofvte c'k'v, Zvt` i e3e' gtbvthvM w'q tkvbn Ges Zvt` i` q'Zv I wkl'Zv m'utK'aviYv tbi qvi civgk'f` I qv ntqtQ| AtbK mgq wbgzi chdq KgRZ'KgPviX' i mt1/2 Avjvc kvLvq A'ea I wbg-bwZ einfZ Kvhdq m'utK'Rvbn hvq| FY bu'Z ev Ab'vb' m'f' kvLvi Kvhdq cwi`p Awbg ev A'wZKZvi th tKv'bv j q'Y kvLv ee'vcbv Ges wbtR' i EaYzb KgRZ' i bRti Avbv DvPZ| evsK kvLvq w'v'Y Awbg c'q t'q'v' B evstKi D'PZi Av'w'j K ev cavb Kvhdq GKB ai tbi g' c'YZvi Bw'Z t` q|

6.4 gnve'evcK m'asj b Gi mgwvi k ev'lvqb

Aw R LvZ Z'viki Kvhdq Zv Zx'q'Zi Kivi wltq gnve'evcKMY I EaYzb wbe'xetM' mgbtq MZ 22 tmtdat, 2012 Zwi tL evsj vt` k evstKi cavb

Kvhfj tq GKwU mtsj b AbjZ nq| D³ mtsj tbi mgwi kgvj vi Avtj vtK cwi`k



22 tmtpaf, 2012 Zwi tL ersj vt`k e`vsK AbjZ ōgnve`vcK mtsj b 2012 Gi tcbwi tmktb e³e` ivLqOb Mfbp W. AwZDi ingvb

I mgvifkfb wefvM,tjvi Kvh^o g cjbweB`i Kiv nt`Q| gnve`e`vcK mtsj tbi ersj vt`k e`vsKtKi EaYzb wbeñxiv PviwU`tj wef³ ntq Rvj -Rvij qmZ mbv³KiY I cōZtvtā e`vsK,tjvi wbr`^ Af`šixY Z`viwK I wqšy e`vi cwi`k I gj`vqb; AdmvBU mgvifkfb Kvh^otgi cōZte`b I AwR weeiY,tjv t`tk msuk-ó

e`vsK,tjvi cōZvi Yv/Rvij qmZ/wewa-e`vi ,i`Zi j`Nbgj-K KvhRjvc mbv³ Kivi m`te`Zv wbi fcy; cwi`wkZ e`vsK kvLv/Kvhfj tqi cōvb cōvb`ēZv/Avbqg wPnyZ Kivq ersj vt`k e`vsKtKi cwi`k` j,tjvi cvi`wkZv evotbvi m`te` KjvtKškj Ges`et`wkK gy`q weaewfZ wWij s I gj-ab cvPvti KvhRjvc wPnyZ Kiv I cōZweartb cwi`k` j,tjvi ZrciZv I mvg` evotbvi KjvtKšktj I ci Avtj vPbv I gZweabgq Kiv nq| cieZpZ` j,tjv Avevi GKmt½ tcbwi tZ wuj Z ntq wbr wbr mgwi kgvj v Dc`vcb Kti | AvšRwZK A`Znej (AvBGgGd) Gi tmšRt`b` cvl qv ersj vt`k e`vsKtKi` ōRb mgvifkfb we`kl t`Ai AskMh`Y Avtj vPbv tmkb,tjv mgx` ntq I tv| w`btktl mgvcbx cte`EaYzb wbeñxt` i AwfAZvi Avtj vtK Awej t`^ I`xNZi tgqvt` ersj vt`k e`vsKtKi KiYiq m`utK`mjbw` ō wKQz mgwi k cvl qv hvq, hvi wfvE`Z we`gvb mgvifkbtK Avtiv DbZ I KvhRi Kivi KvR Pj tq| e`vsKtKi KgRvtEi th w`tk Suk tewk tmw`tk ,i`Zi w`tq kvLv ch`q we`kl cwi`k`bi I ci tRvi t`qv nt`Q| AdmvBtu msMpxZ Z`-DcvE we`ktY I ch`j vPbvi wfvE`Z m`te``ē w`K,tjv wPnyZ Kti Zvi wfvE`Z I mti Rwtb kvLv,tjv cwi`k` Kiv nt`Q|

6.5 e`vsK mgvifkfb ōUv` t`dvm`MVb

e`vsKs LtZi wqšy e`v trvi`vi KiY, mōze`vsK e`vcbv I Kt`fiU MftbY mglyz i`vi Df`tk` e`vsKtKi cwi`k` wefvMmgfni gta` KvRi mgšq I mnthwMzv evotbvi j`t` GKRb wbeñx cwi`Pvj tki tbZtZ; e`vsK ZE`yavb msuk-ó wefvMmgfni gnve`e`vcKt` i wbtq e`vsK mgvifkfb ōUv` t`dvm`MVb Kiv ntqtQ| G ōUv` t`dvm`cōZgvtm Kgct` GKevi e`vsK mgvifkfb KgRvtEi AMMwZ ch`j vPbvi Rtb` mfvq wuj Z nt`Q| G mfvq m`utZK gvtm m`uw` Z cwi`k` KgRvtEi ZvtZ

“Dij LthvM” Awbqmgmra chfj vPbv, cwi`k8 wefvMmgfni KvRi mgšq mvab, cwi`k8 KgRZf`i cõtqwmK Ávb I`fjZv epKtí Kvh® g MhY Ges e`vstK wbhŸ Risk Detection and Mitigation Advisor Ges Risk Detection and Mitigation Associates Gi Kvh® g mgšq Ki†Q| Uv`tdvmmfvi chfj vPbvi mvi-mstfjc I mgzvi kgjv wbuqZfite e`vstKi mteP chfjK AewnZ Kiv nq|

6.6 Dct`ón wbtqvm

e`vsK,tjvi Rvj -Rvj qwZ/cZvi Yvgj-K ZrciZvi c8Yzv mbr³ I c8Zivta e`vsK,tjvi we`gvb bxmZgvjv, c8 qv, tKškj I cxmZi Kvhrwi Zv gj`vqb, Af`šlixY wbušŸ I wbxŸv Kvh®†gi I wmgm vPmZ Kti mgzvi k cŸq†bi R†b` m=úúZ emYwR`K e`vsK wltq t`kxq AwfÁ GKRb Risk Detection and Mitigation Advisor wbtqvm Kiv n†q†Q| wZwb evsjv`k e`vstKi msuk-óKgRZf`i c8kŸY t`qvi cvkvcnk fvel`r KiYxq wltq mgzvi kgjv cŸqb Ki†eb| wZwb GiB g†a` Lmov c8Zte`b`Zwi Kti†Qb Ges Zvi wfvE†Z evsjv`k e`vstKi cwi`kR†i n†Z-Kjtg c8kŸY w`†Qb| GB c8Zte`†bi mgzvi k Abjvqx`*ZB e`vsK,tjv†K c8Zivagj-K w†`Rbv t`qv n†e| ZvQvov, AvBGgGd Gi A`†q†b w†`kx AwfÁ`†Rb Risk Detection and Mitigation Associate wbtqvm Kiv n†q†Q| Zwi evsjv`k e`vstKi mgzvi wfvk wefvM,tjvi Kvh® g mgŸŸv Kti mxgve×Zv,tjv vPmY Z Ki†Qb|

evsjv`tki e`vsKs LvZ†K GKw`Ÿ I dj c8-cxwZi g†Wj w†mte Mto Zj†Z LŸ wkmMiB m†iRwgb cwi`k†bi t†† tekwKQzcwi eZ8 Avm†Q| m=úúZK mg†q tekwKQzbxmZgvjv I MvBwj vBb BmYKiv n†q†Q, hvi g†a` K†qKwU G†Kev†i B bZb Avi wKQz†jv`i`ZcY`cwi gvR8| e`vsK,tjvi S†k e`vcbv, c8Z8wbK m†vmb Ges Af`šlixY wbušŸ I wbxŸv Kvh®†gi Ici w†kl bRi`wi mn evsjv`k e`vstKi wbušŸ/Z`vi wKgj-K Kvh® g kw³kvjxKiY c8 qv AvMvgx w`b,tjv†Zi mteP AM†aKvi c8B t†Z`vK†e| w†m†`†n evsjv`k e`vstKi mgzvi wfvk ms`wZ e`†j hv†Q| Zte e`†j t`qvi KvRwU mvariYZ ax†i ax†iB n†q`v†K| Zey evsjv`k e`vsK Z`c8wŸ e`env†i gva†g Zvi mgzvi wfvk tKšktj KwŸŸZ cwi eZ†bi th MwZ Av†Z t†††Q Zv Aek`B DjL Kivi g†Zv| Zte G††† AvZ†w†i tK†bv AeKv†b| Aw`R LvZ c8Zvi Yvgj-K KgRvE LŸB Abw†c8† n†j I m=úY†te c8ZivathvM`bq; Dbz w†k† G ai†bi NUBvi`8vš†weij bq| Zte G ai†bi NUBvi c†vewE†ivta e`vsK,tjvi m†q mZKZv I ZrciZvi Ici evsjv`k e`vstKi Z`vi wK K†vi Kiv n†Q| c8ZwbqZ mgzvi wfvk†bi`YMZ gv†K e`†j t`evi g†Zv gvbmKZv I c8wZ eRvq ivL†Z n†e| A`8wZi`ü`hš†e†j cwi wZ e`vsKs LvZ†K m†v†Z ivL†Z n†j Gi tK†bv w†k††b|

tctgU wmt÷tgi AvaybKvqb

eZgvb wefk| tk>`xq e'vsK,tjvi Ab'Zg ,i'ZcY©KvR ntjv tctgU wKqwi s I tmtUj tgu wmt÷gm&Gi Dbqib I ZEvearb Kiv| evsj vt`k e'vsK t`tki e'vsuKs LvZi G `wqZU wbov I `qZvi mt½ cvj b Kti AvmtQ| `faxbZv cieZxRvtj DEiwaKvi mfi cvlqv mbvZbx tPK wKqwi s e'e`vq KwúDUvi chnyfi e'envi hy Kti beYBtqi `ktK GuUtk tmwg-AtUvtgtUW e'e`vq DbmZ Kiv nq| wKš' gcchvivyb e'emwqK tjbt`b,tjv `*Z wbo'umEi Rtb" D³ e'e`v gkB tmtKtj ntq hww'Qj | G tctUvtU mrvúZK eQi ,tjvtZ evsj vt`k e'vsK Zvi `bwb Kvhtg KwúDUvi chnyfi e'envi Dtg LthM'fvte evortbvi cvkvcnk th mg` tqt MtñK tmevi wclqU mru'³ tm,tjv AtUvtgtUW Kivi mgtqwpZ Df`m tbq| hyivR" miKvtii `Zv ms`v wWgdAvBwW Gi Avu_R mrvqZvq tiwgu'Y GU tctgUm cvUviki (RPP) cKti i Avl Zvq 2006 mvtj i tklvta'evsj vt`k e'vsK GKw `Z, wbovc` I AvaybK tctgU wmt÷g ev`lvqtbv KvR ii" Kti | 2011 mvtj i gvtP©Gtm cKiwJi Kvh©g tkl nq| tctgU I tmtUj tgu wmt÷g AvaybKvqtbv Avl Zvq At±vei 2010-G evsj vt`k AtUvtgtUW wKqwi s nvDR (BACH) e'e`vi hvT v i i" nq, hv BtZvgtā t`tki e'vsuKs LvZi Rtb" mgtj etq GtbtQ| wKqwi s nvDRU cūZōvi ci GuU cwj Pvj bvi Rtb" evsj vt`k e'vsKi cāvb Kvhtg tq AZ'vaybK WwUv tm>Uvi Ges `thMKvjxb Kvh©g Ae'vNZ ivLvi Rtb" wgi cxi wWRv÷vi wvKfwi (wWAvi) mvBU `vcb Kiv ntqtQ| BACH-G AskMhYKvix ewYwR'K e'vsK,tjvi mt½ D³ WwUv tm>Uvi I wWAvi mvBtUi gta" thMvthM Gi



7 At±vei, 2012 Zwi tL evsj vt`k AtUvtgtUW wKqwi s nvDfRi Kvhtg `geQi cūZ©Dcj tqt AvtqmRZ Abgvtb Dcw`Z evsj vt`k e'vsKi Mfbp W. AmZDi ingvb

gva'tg fvi Pqvj cūBtFU tbUlqvK©(VPN) cūZōv Kiv ntqtQ| MZ 25 At±vei 2011 Zwi tL isciy wKvk AĀj tk>`xq WwUv tm>Uvti thM`vbtv gva'tg t`tki mKj wKqwi s AĀj GLb evsj vt`k AtUvtgtUW wKqwi s nvDfRi mt½ mshy ntqtQ| dtj t`ke`vcx wU+1 mgqKvtj tPK wKvk Kiv

চমি মসল'ব'ব' ত' ল'ব'ব' ন'ত'ত'Q, ত'K'ব'ব' ত' 'ক' B'j ±'b'K' t'c'g'U' w'm'÷'g'm'e'env't'i i d't'j
GK k'Z'v'sk ch'S'w'R'w'w'c c'e'x' n't'Z' c'v't'i |

7.3 t'c'g'U' w'm'÷'g'm' Gi AvBbMZ I b'w'ZMZ AeK'v'v't'g'v

t'c'g'U' w'm'÷'g' Av'v'K'v'q't'b' e'v's'j' v't' k' e'v's'K' m'v'ú'ú'Z' t'ek'w'K'Q'z'Av'B'b'M'Z' I' b'w'Z'M'Z'
c' t'f'j'c' w'b't'q't'Q' | t'h'g'b' t'

- 27 G'w'c'j', 2009 Z'w'i' t'L' B'ang'l'a'd'e's'h' P'ay'm'e'n't' a'n'd' S'e't't'l'e'm'e'n't' S'y's't'e'm's' R'e'g'u'l'a't'i'o'n's' 2009 R'w'i' K'iv' n'q', h'v' t' t'k'i' t'c'g'U' w'm'÷'g'm' Av'v'K'v'q't'b'i' c'ú'g' I' c'á'v'b' Av'B'b'M'Z' I' c'á'e'w'b'K' w'f'w'É' |
- 'q's'w' q' t'PK' w'K'q'w'i's' e'v'e'v' c'w'i' P'y'j' b'v'i' R't'b'' 11 R'v'b'g'w'i', 2010 Z'w'i' t'L' B'ang'l'a'd'e's'h' A'ut'o'm'a't'e'd' C'h'e'q'u'e' P'r'o'c'e's's'i'n'g' S'y's't'e'm's' (B'AC'P'S) O'p'e'r'a't'i'n'g' R'u'l'e's' a'n'd' P'r'o'c'e'd'u'r'e's' R'w'i' K'iv' n'q' |
- 11 A'v'M'÷', 2010 Z'w'i' t'L' B'ang'l'a'd'e's'h' E'l'e'c't'r'o'n'i'c' F'u'n'd's' T'r'a'n's'f'e'r' N'e't'w'o'r'k' (B'E'F'T'N) O'p'e'r'a't'i'n'g' R'u'l'e's' R'w'i' K'iv' n'q' |
- t'g'v'e'v' B'j' c'h'v'p' w'f'w'É'K' t'c'g'U' w'm'÷'g'm' G'i' R't'b'' c'ú'q'v'R'b'x'q' Av'B'b'M'Z' Ae'K'v'v't'g'v' w'n't'm't'e' 22 t'm't'p'v't', 2011 Z'w'i' t'L' G'u'i'd'e'l'i'n'e's' f'o'r' M'o'b'i'l'e' F'i'n'a'n'c'i'a'l' S'e'r'v'i'c'e's' R'w'i' K'iv' n'q', h'v' t' t'k' A'w'w' R' t'm'e'r'f'w'v'p' m's' v's'h' K'v'h'c'ú'g'i' g'v' B'j' d'j' K' w'n't'm't'e' K'v'R' K'i't'Q' |
- I'n't'e'r'n'a't'i'o'n'a'l' F'i'n'a'n'c'e' C'o'r'p'o'r'a't'i'o'n'-B'ang'l'a'd'e's'h' I'n'v'e's't'm'e'n't' C'l'i'm'a't'e' F'u'n'd' (I'F'C'-B'I'C'F) G'i' m'n't'h'w'Z'v'q' ú't'c'g'U' w'm'÷'g'm' G'v'±' 2011ú' c'ú'q'b' K't'i' c'i'e'Z'f' c' t'f'j'c'i' R't'b'' Z'v' A'g's'y'v'j' t'q' t'c'ú'Y' K'iv' n't'q't'Q' |

7.4 A'b'v'b'' c' t'f'j'c'

t'c'g'U' w'm'÷'g' Av'v'K'v'q't'b'i' c'v'k'v'c'w'k' m'v'v'ú'ú'Z'K' e'Q'i' t'j' v't'Z' e'z'e'ú'z' c'ú'Z'K'w'Z' m'v'v'ú'ú'Z' b'Z'b' t'v'u' I' g'y'v', t'ek'w'K'Q'z'v'i'K' t'v'u' I' g'y'v'i' c'ú'j' b' e'v's'j' v't' k' e'v's't'K'i' A'R'f'b' i't'q't'Q' |

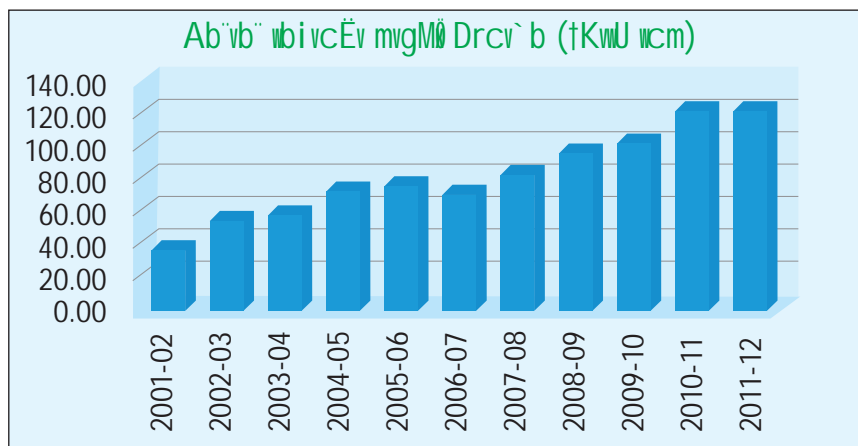
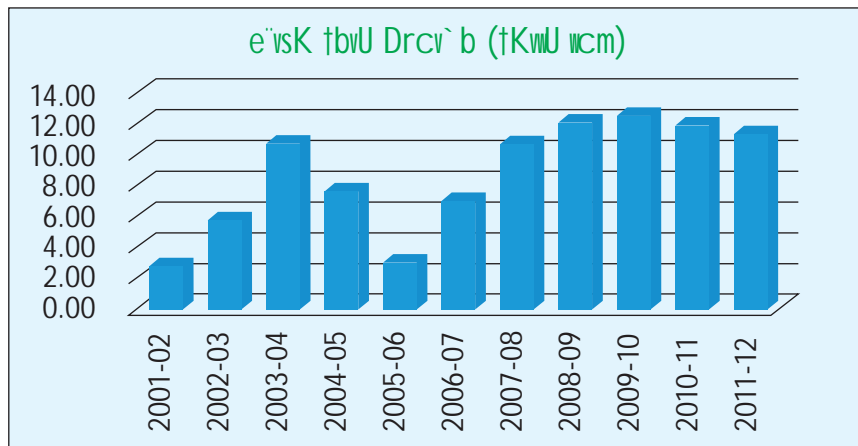
e'z'e'ú'z' c'ú'Z'K'w'Z' m'v'v'ú'ú'Z' Z' t'v'u' g'y'v' c'ú'j' b'

e'v's'j' v't' k' e'v's'K' e'z'e'ú'z' c'ú'Z'K'w'Z' m'v'v'ú'ú'Z' Z' b'Z'ly' w'v'r'v'b'b' I' i't'Q'i' 2 t' t'K' 1000 U'v'K'v' g'j'g'v't'bi' m'K'j' t'v'u' c'ú'j' b' K't'i't'Q' | Z'v'Q'v'ov', e'z'e'ú'z' c'ú'Z'K'w'Z' m'v'v'ú'ú'Z' Z' b'Z'ly' w'v'r'v'b't'bi' 1, 2 I' 5 U'v'K'v'i' a'v'Z'e' g'y'v'l' P'y'j' y'K'iv' n't'q't'Q' |



ugbrtj I qvUv I Uqtj U tmtci w f, ÷vú I Uv. tj tej, wefbankv tevWl
 wekpe`vj tqi mvlUdtkU, UYw P, tPK eB, wWgvU WtdW, tc-AWf, mÂqcÎ,
 weAvBWweDwUG-Gi Kvk Kzb BZw` GB cZvfb gy`Z nt`Q| t`tki geagvb
 A_@wZi Kvi tY cZ eQi B Gme wbi vcEv mvgMbi Pwn`v evotQ|

GB cZvfbUli gy`Z mvgMbi Rivxq ivR`^AvnitYi mt_ cZ`v ev ctivv fite
 m`ú, dtj t`tki ivR`^Av`vtq cZvfbUli i`ZcY`fvgKv ivLtQ| 1988-89
 A_@Qti thLvfb tbvU gy`Y ntqWtj v 2.6 tKwU wcm tmLvfb 2011-2012 A_@Qti
 tbvU gy`Y nq cQq 11.4 tKwU wcm| GKBmt½ Ab`vb` wbi vcEv mvgMbi Drcv`b i i`
 nq Ges 1988-89 A_@Qti Drcv`b nq 90 j v wcm| cieZPA_@Qi t`tk Gme
 wbi vcEv mvgMbi Drcv`b gvštq evotQ| 2011-12 A_@Qti wbi vcEv mvgMbi
 Drcv`b i cwi gvY wQtj v 121.75 tKwU wcm|



7.5.2 e/zeÜz cÖZKwZ. m=ñj Z tlvU cPj b

RwZi RbK e/zeÜytkL gyRej ingvb Gi gnvb AvZV`M I RvZxq Rxeþb Zui Ae`vbþK wPi `ši Yxq Kti ivLvi j`ññ 2009 mvtj evsj vt`k e`vsþK RwZi RbþKi



11 AvM÷, 2011 Zwi tL cåvbgšy tkL nvmv Zui Kvhññ tñ e/zeÜztkL gyRej ingvb-Gi cÖZKwZ. m=ñj Z bZb UvKvi tlvU Aegy Ktib

cÖZKwZ. m=ñj Z mKj tlvU cPj þbi Dþ`vM tbqv nq| evsj vt`k e`vsþKi GB Dþ`vtMi wFwEþZ GmivcwmieGj cPñj Z Ab`vb` tlvU cKvkvcmk e/zeÜz cÖZKwZ. m=ñj Z bZly wWRvBb I iþoi 2 t`þK 1000 UvKv gj`gvþbi mKj tlvU BþZvgþa` cPj b Kti tQ| e/zeÜz cÖZKwZ. m=ñj Z AvUwU gj`gvþbi me`tjv

tlvUþK tUKmB Kivi Dþ`iþk` tlvU KvmþR 90 kZvsk mZv I 10 kZvsk vmbþ`wUK dvBevi e`envi Kiv nþ`Q| GB KvmþR weþkl aiþbi tKwUs `vKvq ajv I cwb mntR tkvY nq bv| Aciw`þK tlvU Rvj KiY cÖZþivta Gi Rj Qvc Ges wdivcEv mZvqI cwi eZB Avbv ntqtQ|

7.5.3 cW_xi metþtq my`i tlvU

GmivcwmieGj -Gi Drcwv Z tlvU I wdivcEv mvgMö BþZvgþa` t`þki tFZþi I evþti



mþvg ARB KiþZ mñg ntqtQ| GKcvþk knx` wgbvi, Ab`cvþk MrtQi Wvtj etm `vKv evsj vt`þki RvZxq cwl t`vtqj Avi MrtQi wþP w`tq Kþ`Kþ`yetaq Pjv tmþZw`bx b`xi Qwe m=ñj Z `þ UvKvi tlvU m=ñjZ GKwU AvSRwZK Abj vBb Rwi þc cW_xi metþtq my`i I tþb tlvU i`ñKwZ. cvq| mvgvb` GKwU Kv`þR tlvU QwvctqI weþv`vcx G ARB mwZ`B AfZceþ ZvQvov, AvSRwZK gvþbi ÷`v=ú gyþYi Rþb` AvSRwZK wdj vtUwj K eþtiv GmivcwmieGj -þK cKsmvcI w`tqtQ|

7.5.4 ষ্ঠি K তবU চধj b

evsj v`tki weRtqi 40 eQi cWZ[©] Dcj t`¶ e/zeÜytkL gyRej ingvb I gyP`thv×v` i c`ZKwZ. m`nj Z 40 UvKv gj`gv`bi ষ্ঠি K তবU Ges gnvb fvlv Avt` vj tbi 60 eQi cWZ[©]Dcj t`¶ 60 UvKv gj`gv`bi ষ্ঠি K তবU gyY Kiv nq| Øevsj v`k RvZxq Rv` Nt`i i kZZg c`ZØv ewl Rk-2013Ø Dcj t`¶ 100 UvKv gj`gv`bi ষ্ঠি K তবU I gyY c`q`bi weL quU c` qvaxb i t`q`Q|



7.5.5 c`Bk eQi cWZ[©] hvcb

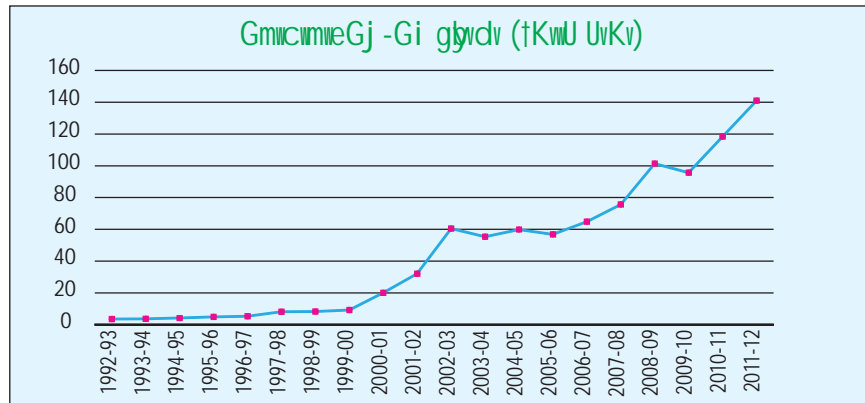
G eQi (2013) GmicimieGj -Gi c`Bk eQi cWZ[©] hvcb Kiv n`q`Q| G Dcj t`¶ c`Bk UvKv gj`gv`bi GKwU ষ্ঠি K তবU AegY Ktib evsj v`k e`vsk MfbP W. AwZDi ingvb| G mgq Ab`v`b`i gta` Dcw`Z wQ`j b tWcyU MfbP Rbve tgrt Avej Kv`mg I Avey`tnbv tgvnt i vRx nvmvb Ges GmicimieGj -Gi e`e`vcbv cwi Pvj K Rbve wRqvD`I xb Avn`g` |



26 Rvbsmii, 2013 Zwi L GmicimieGj -Gi c`Bk eQi cWZ[©] Dcj t`¶ c`Bk UvKv gj`gv`bi GKwU ষ্ঠি K তবU AegY Ktib MfbP W. AwZDi ingvb

7.5.6 gbydv AR®

weMZ Pvi eQti GmicimieGj -Gi gbydv j`¶Yxq| 2011-12 A_@Qti Kice`gbydv n`q`Q 141 t`kwU UvKv| ce@Z`PeQti Kice`gbydv wQj 124.66 t`kwU UvKv| A_@ ce@Z`PeQti i Z`bvq Kice`gbydv cwi gyY tetotQ 11.31 kZvsk| gbydv AR®bi cvkvcwk t`tki mte`P Ki`vZv`kwU c`ZØv`bi gta` Ab`Zg`vb Kti wbtqQ GmicimieGj | weMZ A_@Qi _tj v`Z AwRZ gbydv wP`I wbtg` Lvtbv ntj v :



7.5.7 GmrcimieGj -Gi AvaybKvqb

GmrcimieGj -Gi tewki fvm hšcwZB 25 eQti cjtbn| chfß gj-ab bv_vKvq tgvkb ðq cŃqRbxq webtqvm Kivl GZw`b mæ nqwb| Zte, MZ Pvi eQti tgvkb l hšysk ðq KtcŃikŃbi wbr`^Drm nŃZ cŃq 200 tKwU UrKv webtqvm Kiv nŃqŃQ| GB UrKvq e`vsK tbtUi RŃb` Avek`Kxq mŃvi Aij d BwUwMŃ tgvkb, 5 KvjvŃi l ŃqU AdŃmU tgvkb, tjŃej KwlS tgvkb, wŃŃ i`wics tgvkb, tmUvi tj` tgvkbmn cŃqRbxq msL`K mrvqK hšcwZ thgb-tbvU l kvU KvDwUs tgvkb, RwMs tgvkb, dKŃj dŃ, tbtU e`vBwUs tgvkb q Kiv nŃqŃQ| dtj Drcv`b ŃlgZv AŃbKvŃk tetofQ| Drcv`b jvBŃb mdUŃ qvfvwEK KŃqKwU AvaybK tgvkb cŃ mŃthvRŃbi KviŃY GLb AbjvBb wŃtgvU tmUŃj tgBbtUb`vY mnR nŃqŃQ| wbi v cEv e`v tRvi`vi Kivi Rb` Awak msL`K wmwUwrf K`vtgiv `vcb Ges G`vKŃmm KŃUŃj wnt`÷g cŃZŃ Kiv nŃqŃQ|

KtcŃikŃbi eZgvb cŃx l webtqvm MŃnKŃi cŃY`i Pwn`v cŃŃY chfß bq| Pwn`v cŃŃYi Rb` Drcv`b mŃlgZv evovŃbvi RŃb` cŃqRb AvŃiv hšcwZ, tjvKej Ges AeKwŃgv`Zwi | G KviŃY mæUŃZ GB cŃZŃvŃbi gj-ab evovŃbvi c`ŃŃc tbqv nŃqŃQ| G jŃŃŃ GKwU KwglU l MVb Kiv nŃqŃQ| KwglU cŃqRbxq hšcwZi msL`v l gj-aŃbi cwigvY wbi cŃŃYi KvR KiŃQ; cwipvjK clŃ i tPqvig`vb wntmŃe evsjvŃ`k e`vsŃKi MfbŃ W. AvwZDi ingvb wbieofvŃe G KvŃRi AMŃwZ gwUwŃs KiŃQb| eZgvb cwipvjK clŃ i mwVK, mgtqvcthvMx l ev`Ńglx wmvŃŃl Ges `Ń kvŃ K-wŃŃ Rbvi KviŃY MZ Pvi eQti cŃZŃvŃbi Drcv`b thgb wecj cwigvŃY tetofQ, ŃZgvb Kj`vYgj-K mŃaw` KgRZŃKgPvix` i KŃiŃQ KgŃŃŃ|

tgvevBj e'vsuKs

Z_cbu eKviki G_YM mgM0 cu_ex AvR cwiYZ ntqtQ GKwU tMvej
wftjtR| GB tMvej wftjtRi mt½ Zvj wgvj tq PjtZ ntj t'iki Z_cbu
e'envi evovbv Avek`K|
t'ik tK`iq e'vsK wntmte
evsjv`k e'vsK i Ab`Zg
j`n' ntjv `z eaBkxj
Avw_R LvZ AvwvK
Z_cbu i e'envi wlvDZ
Kiv| G j`n' evsjv`k
e'vsK BtZvgta` AbjvBb
e'vsuKs, Bvvi tBU e'vsuKs,



AtUvtgtUW wKqwis nvDR, AbjvBb wvAvBwe BZ`w` Z_cbu tmev PjyKtiQtQ|
e'vsuKs e'e`vi AvwvKvqtbi G AMhvIvq bZb msthvRb tgvevBj e'vsuKs tmev|
mKdix l`f mgtg tj b` tbi gva`g wntmte wbfZ.cwj t cZ`sI AÅj chS e'vsuKs
tmev w`Z.Kivi mthvM mvi KvitY mviwetk| tgvevBj tdivwvEK e'vsuKs tmev
GLb e'vckfvte mgv`Z| mva`uZKKvtj tgvevBj e'vsuKs Avw_R Ašif`i
(financial inclusion) metPtq kw³kvj x nvwZqvi wntmte AwefZ ntqtQ| tgvevBj
tdvbtK wvE Kti e'vsK_tjv wvrfbetmev MõnKt` i t`vi tMvovq t`cQ w`t`Q| GtZ
GKw`K Avw_R mvevew`Z `wi`gvbt` i gta` Avw_R tmev c`v tbi gva`tg `wi`
wbi m tbi GK bZb w`MšI D t b v P Z ntqtQ|

evsjv`ki teiki fVM e'vsK kvLv knivAtj Aew`Z| dtj cwj - AÅj A t b KuvB
e'vsuKs tmevi evBti t`K hv`Q| ZvOvov, e'vsK kvLv_tjv Avevm`j t`K `fi
_vKv, e'vsK wnmve tLjvi RivJ Zv, Mvi e-Awkw`jZ gvbt` i e'vsK wnmve tLjv
AcviMZv, RoZv l AbvMõ, cPwj Z tj b` b e'e`v mgq l e`q mKdix bv nl qv
BZ`w` KvitYI gvbt` e'vsuKs tmev t`K ew`Z nt`Q| evsjv`k e'vsK e'vsuKs
mveavi evBti _vKv GB wekvj RbtMvõxK cPwj Z kvLwvEK e'vsuKs-Gi cwi etZ©
tgvevBj tdiv AcvitiUi t` i gva`tg Avw_R tmev t`qvi j`n' e'vsK-ma`u` (bank-
led) tgvevBj e'vsuKs PjyKiv nq| tgvevBj e'vsuKs nt`Q kvLwenxb AbjvBb
e'vsuKs e'e`v, hvi gva`tg Kg Li t P `jZvi mt½ MõnKt` i wetkI Z e'vsuKs

tmevewĀZ RbġMvōxi KvġQ AwġR tmev tġġQ t` l qv hvq| A_ġ t` ġki `wii` *cxwZ
 cwiġ -AĀġi RbMY hviv e`vsK kvLvq unmvve LġġZ cvġi b bv, Zvġ`i t`viġMvovq
 AwġR tmev tġġQġZ cvġi GB bZb avivi e`vsuKs e`e`v| GB e`wZ gx e`vsuKs
 e`e`vq tġvevBġ tġvb cġġġi mnvqZvq weġ`k nġZ tġġi Z tiwġU`vY l t`ġki tġZġi
 A_ġeZiY; BDġUġġ wġ weġ cġvb, teZb-fvZv l tġbkb cġvb; tKbvKvUv Kiv, e`vsK
 w`wZ Rvbv, Ki cwiġkva, miKwii Abġvb l miKvġi mvgwġRK wġivcĒv teōbxi A_ġ
 mnvqZv cġvb BZ`w` tmev Kg mgġq l mnRZi Dcvġq t` qv mġe nġ`Q| tġvevBġ
 e`vsuKs Gi Rġb` MġġġKi tġvevBġ tġU, wcb bġġ Ges tPK wWġRU-GB wZbvU Dcv`vb
 LġB Ri wġ | G_ġġvi ġġa` metġġq _i`ZcY`nġġv wcb bġġ, hv MġġġKi cwiġPvZ
 wġvġZ Kġi | tPK wWġRU tġvevBġ e`vsuKs unmvġei tMvcbxqZv iġġv Kġi | G mKġ
 Dcv`vġbi th tKvġbv GKġU Qvov A_ġRgv l DġĒvġ b Kiv hvq bv|

t`ġk `*Z weKvkgvb tġvevBġ tġvb tġU qvK`Ges Gi e`envi Kvixġ` i e`vcK we`wZ
 e`vsuKs tmev evBġi _vKv wekvġ RbġMvōġK AwġR tmev Avl Zvq Avbv Ges
 Zvġ`i KvġQ e`q mġkġx l wġivc` AwġR tmev cġvġbi jġġġ e`vsK l tġvevBġ tġvb
 tKvġvmbi ġġa` GKġU mRbKġġ thġ` Askx`wii Zi Mġto DġVġQ| evsj vġ`k e`vsK G
 aiġbi tġvevBġ e`vsuKs tmevġK DrmvinZ Kġi AvmġQ| G aiġbi Askx`wii Zġġ-K
 tġvevBġ e`vsuKs tmev msġk-ōmevġ Rġb` DBb-DBb Ae`v mġġ KġiġQ| tġvevBġ
 e`vsuKs tmevġK Avġiv MġZKġġ l gReġ wġwĒ t`qvi jġġġ evsj vġ`k e`vsK
 BġZvġġa` tekġKQzbxwZ wbaġġYx Dġ`vM wġġġQ| tġvevBġ cġġġwġwĒK tġġġU
 wġġ÷gm Gi Rġb` cġqvrBxq AvBbMZ AeKvWġġv wġġġe MZ 22 tġġġġġ, 2011
 ZwiġġL Guidelines for Mobile Financial Services Rwiġ Kiv nġġQ, hv t`ġk AwġR
 tmevġġ ms` vġġKvġġġġġ ġvBġ dj K wġġġe KvR KġiġQ|

tġvevBġ e`vsuKs Gi ġvaġġ AwġR Aġġġġi tġġġġ evsj vġ`ġki weġġ mġġebv
 iġġġQ| G mġġebvi ġġ` Dcv`vb nġġv-t`ġk eZġvġb cġq mġto 9 tKvġU tġvevBġ



13 ġuġġ, 2010 ZwiġL`ġU temi Kwii e`vstKi tġZġġtġvevBġ
 tġvbvġwġġK tiwġU`vY tmev Dġġvab KġiġQb evsj vġ`k e`vstKi
 Mfbb W. AwġZDi ingvb

tġvb MġnK, e`vsuKs
 tmevewĀZ weġġ RbġMvōx,
 Abġġ l `p AvBbx KvWġġv,
 mvi vġ`ġk e`vsK l ġġġFY
 cġZōvġbi Dcv`wZ, weġġ
 tiwġU`vY cġġvġ Ges
 weKvkgvb wġi LvġZi kġġK
 tġġY| Gme mġġġġK KvġR
 j vMvġZ AwġR Aġġġġ KġiġYi
 ġvaġġ wġġġe tġvevBġ
 e`vsuKs-tK Rbġcġġ Kivi

Rt̄b̄ eʷsj ʋt̄ k eʷsk tek Kt̄qK eQi aʃiB KvR Kt̄i hv̄t̄Q| GwU eʷsk eʷeʷvq GKwU weKı cwiʃkva Pʷt̄bj wnt̄mte KvR Kt̄iQ| Kg LiʃP RbmʷaviʃYi t̄ʷiʃMʷovq eʷsk tmev t̄cʃQʷt̄bv, weʃkl Kt̄i t̄keʷvcx ʃeʃʷkK | AfʃiʃxY tiwGUʷY weZiY ZiʷšZ Kivi GKwU ʃiʷZcYʷgʷaʷg wnt̄mte Bt̄ZvgʃaʷB tgvevBj eʷsk tek cwiʷPwZ jʷf Kt̄iQ| eʷsk Lt̄Z tgvevBj cʃhʷʃi eʷenvi wbiʷOZ Kt̄Z eʷsj ʋt̄ k eʷsk wʷt̄mʷʃ 2012 chʃi 25wU eʷsk Kt̄K tgvevBj eʷsk Kvhʷʃgi Abʃgv b w ʃt̄qʃQ, hvi gʃaʷ 16wU eʷsk Bt̄Zvgʃaʷ G Kvhʷʃg Pʷj yKt̄iʃQ| eZʃvʃt̄b t̄ʃki cʃq 50 j ʃl gʷby wnmve Lt̄j tgvevBj eʷsk tmev MʃhʷY Kt̄iQb| cʃZ gʷt̄m tgvevBj eʷsk i wnmve msLʷv gʷšʃq eʷoʃQ| tgvevBj eʷsk tmev cʃvʃKvi x eʷsk ʃt̄j v mʷi v t̄ʃk cʃq 45 nʷRvi GʃRʃUi gʷaʷʃg Gme MʃhʷʃKi gʷt̄S tgvevBj cʃhʷʃwʃiEK weʷfʃbʷeʷAw ʃl tmev t̄cʃQʷ w ʃt̄Q| G tmev Pʷj y mgq t̄ʃK wʷt̄mʷʃ 2012 chʃi t̄gvU t̄j bʃt̄ʃbi cwi gʷy cʃq 7 nʷRvi t̄KwU UvKv| G cʃ qv cʃZ gʷt̄m cʃq GK nʷRvi t̄KwU UvKvi t̄j bʃt̄ʃb mʷʷbent̄ʃQ, Mo t̄j bʃt̄ʃb cʃZw b cʃq 33 t̄KwU UvKv| tgvevBj eʷsk tmev cʃvʃKvi x eʷsk ʃt̄j vi gʃaʷ cʷidigʷt̄Yi wbiʷʃL WʷPʷeʷsj v eʷsk wj : Ges eʷvK eʷsk wj :- Gi mnt̄hʷvʃx cʃZʃvʃb weKvK wj wʃt̄UW Bt̄Zvgʃaʷ RbʷcʃZvi kʃt̄ʃiʃt̄qʃQ | Dʃj Eʷ gʷPʷ13 t̄kʃl GKgʷvʃ eʷvK eʷsk i weKvK Gi wnmve msLʷv 35 j ʃl Ges WʷPʷeʷsj v eʷsk wj : Gi iʃt̄qʃQ cʃq 14 j ʃl wnmve |

GK Amnʷq wʃʃlʃKi fi mʷi ʃj
 WʷPʷeʷsj v eʷsk tgvevBj eʷsk

WʷPʷeʷsj v eʷsk wj : Gi wbeʷbKZ.tgvevBj eʷsk MʃhʷʃK msLʷv eZʃvʃt̄b cʃq ʃk j ʃl| GB wecʷy MʃhʷʃKi gʃaʷ mʃvʷgMʃʃAi cʷwʷi qv BDwʃqʃbi wʃʃlʃK Avej wʃqʷv iʃt̄qʃQb| wZwʃb GKRB kʷiʷwʃK-cʃZeʷx| Zvi ʃʃ t̄qʃj | ʃʃ t̄qʃq | t̄qʃj ʃʃ wʃqʃi ci Ni RʷgʷB wnt̄mte kʃi iewo Pʃj hʷl qʷi ci ʃʃlʃY Amnʷq nʃq cʃʃob wZwʃb| Amnʷq Avej wʃqʷv Mʃt̄g-Mʃt̄g, nʷU-evʷvʃi wʃʃlʃv Kt̄i teʷvʃ| Zvi eʷxʷ ʃʃ Rʷiʷv Aʃbʷi ewoʃZ KvR Kt̄iʃb| Nʃi wʃqʃi Dchʷʃ ʃʃ t̄qʃqʃK wʃt̄q Zvi v bʷbʷb wʃʃlʃZ | wʃqʃ t̄ʃl qʷi gʃt̄Zv t̄Kvʃbv mʷnʷq-mʷʃl | Zvʃt̄ʃi t̄bʃ| Avej wʃqʷv BʷQv wʃj, GKwU eʷsk cʃZw b 50-100 UvKv Rgv Kt̄i mʷʃZ UvKv w ʃq Zvi t̄qʃq ʃʃ wʃqʃi wʃqʃ w ʃeb | wKʃʃ wZwʃb KʷQvKʷwʃ t̄Kvʃ eʷsk Lt̄R cʷbʷb | cʃq 20 wKʃt̄j wʃGUʷi ʃʃ GKwU eʷsk i mʷUʃb t̄cʃt̄j eʷsk i GKRB wbiʷʃlʃi wʃʃlʃKi GKvDʃU



WʷPʷeʷsj v eʷsk i tgvevBj eʷsk MʃhʷʃK wʃʃlʃK Avej wʃqʷv

Ljtz AcviMZv Rvbvq| ZvQrov, hvZvqvtZi LiP tzv itqB tMtQ| ZvB Zvi mÂq Kivi tceAcYf_tK hvq| GKw b wZnb GKwU t_jy gvtV AbvZ WvP&evsj v e'vsKt Ki tgvevBj e'vsKs-Gi K'vtuBtbi gra'tg RvtZ cvtib, cvkZi^nvtUi gbyvgqvi t'vKvfb tgvevBj GKvD>U Ltz tmLvfb th tKvfbv cwi gvtYi UvKv tj bt`b Kiv hvq Ges ZvtZ tKvfbv tj Lwvj wL ev t'vjt i c0qvRb nq bv| WvP&evsj v e'vsKt Ki tgvevBj e'vsKs Avej vgqvi tceciY Ki tj v| wZnb GLb WvP&evsj v e'vsKt Ki tgvevBj e'vsKs Gi GKRb m\$mbZ GKvD>Uavix|

gvQ e'evmvox gmbK vgqvi fvM' Ltz w`j weKvk

weKvk c0ZwU tRjv-DctRjvq 34 nvRvti i l teik GtR>U vbtq tgvevBj e'vsKs Kvh^ gKt we`Z.KtitQ| Kvh^ g`i i t`o eQt i i gta`B weKvk-Gi wbevUZ M0nK



weKvk-Gi gra'tg tgvevBj e'vsKs tmev M0y Ki tQb gvQ e'evmvox gmbK vgqv

msL'v 25 j t'v Qvmtq tMtQ| weKvk-Gi tj bt`b t_tK th Avq nq Zvi 85 kZvskB GtR>Uiv tctq_vtKb, hv cwj - AA'tj i gv_vvcQzAvq evmtq Rxebgvb Dbqtb mnvqvZv KitQ| w`bK j vtLv tj bt`tbi gta` weKvtki M0nK GKRb gmbK vgqvi D`vniYB evsj vt`k e'vsK AvvZ tgvevBj e'vsKs-Gi

gra'tg Avw_R tmevfv`i mv_RZv tjtj | gqgbvms'tni gmbK vgqv gvtQi cvBKvix e'evmvox| `Z I mgqgz tj bt`b KitZ bv cvivq gvtS gta`B Zvi gvQ b0 ntq thZ Ges ZvtK tj vKvftbi m\$mb nZ nZ| GLb Zvi tmB fq Avi tbB| KvY th tKvfbv mgq wZnb wv0t'si m\$evavZ cZ`s AA'tj weKvk-Gi gra'tg tj bt`b KitZ cvitQb| weKvk-Gi tgvevBj e'vsKs gmbK vgqvi e'evm gk we`Z.I DbZ KiZ mnrvh` KitQ|

c0Z gvtm tgvevBj e'vsKs tmevi gra'tg tj bt`tbi cwi gvY D'tj L'thm' nvti evotQ| wevfbaDrme-cvefb tgvevBj e'vsKs tj bt`b A'tbK tefo hvq| MZ igRvb gvtm (2012) tj bt`tbi cwi gvY Ab'vb` mgtqi tPtq 20-30 kZvsk teik wQj ; `B C` I cRvi mgq tgvevBj e'vsKs tmevi KvhRwii Zv LgB ftjt vftve c0wYZ ntqtQ| tgvevBj e'vsKs Gi gra'tg teiki fvM t'vjt kn'ti i UvKv M0tg hv't'Q| dtj M0gxY A_0wvZtZ Gi BwZevPK c'fve cotZ i i` KtitQ| ZvQrov, t`tki wecj

Möb e'vsuKs I cwi tekMZ SuK e'e'vcbv

Rj evqycwiewZfibi weifc c'fve m'p cwi tek wech'g gybe mgv'Ri R'tb" GKw AwZ
i 'ZcY'P'vtj Ä wnt'mte t' Lv w' tqtQ | eZ'g'vb mg'tq e'vcK'nti R'xek'Y R'lj w'b `nb,
ebv'Äj a'ysm I w'k'í vq'tbi dtj Möb nvDR B'td't±i gv'Ív A'tbK teuk te'to t'm'tQ | GB
Möb nvDR B'td't±i Kvi'tY evq'g'Éj i Zvcgv'Ív w' b w' b te'to h'v't"Q | dtj `ew'k'K
DòZ'vl evot'Q h'vi dtj Aven'vl qv cwi ew'Z'Z nt"Q, mg'yc't'oi D"P'Zv evot'Q Ges
c'öz'wbqZ we't'k'i t'K'v'tbv bv t'K'v'tbv A'Äj c'ök'w'ZK `h'p'Mi m'p's'x'b nt"Q | Rj evq'j
GB `*Z cwi eZ'ö R'x'e'w'P'Í", Kw, eb'f'wg, D'P'zI De'p' R'wg, cw'b Ges gybe `v't'`i
I ci t'bw'Zev'PK c'f'Ve t'dj t'Q | cwi tekMZ Gme Su'Ki nvZ t_`tK c'w'ext'K i 'q'v Kivi
R'tb" cwi tek wech'g'i va mnv'qK e'vsu'Ks t'K's'k'j wnt'mte Möb e'vsu'Ks avi Yv m'w'P'Z nq |
eZ'g'v'tb Gw'U m'vavi Y e'vsu'Ks e'e'`vi g'ZB Av's'R'w'ZK'f'v'te `x'K'Z.GKw'U avi Yv |

9.1 Möb e'vsuKs

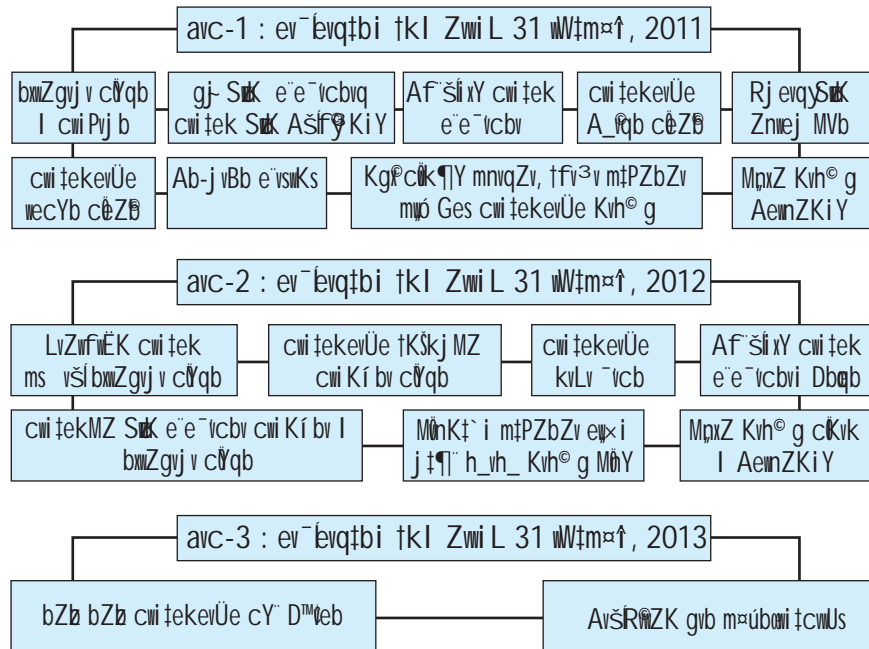
Möb (cwi teke'v'Üe) e'vsu'Ks GKw'U Av'w'j'K Ges m'R'b'k'j'j c'ö'vm h'vi g'v'a'ig
R'x'e'w'P'Í", cwi tek m'si 'q'Y, `ew'k'K D'ò'v'q'b I `t'Yi 'q'w'Z'K'i c'f'Ve t_`tK c'w'ext'K
i 'q'v K'ti Av'w'g'x c'R't'b'f'i R'tb" GKw'U me'p' c'w'ext'K D'cnvi t'`q'v m'p'e | Gw'U `bw'Z'K,
m'g'w'R'K'f'v'te `v'q'e'x I t'U'K'm'B e'vs'K e'e'`v, th'Lv'tb cw'b, Av't'j'v, ev'Z'vm, kw³ I
m'p'ú` e'env'ti `q'Z'vi cwi P'q cvl qv h'v'q | cwi te't'ki R'tb" ú'g'w'k' ev 'q'w'Z'K'i b'q' e'is
cwi teke'v'Üe n'q A_`f' cwi te't'ki f'vi m'v'g" i 'q'v'q mnv'qK G'gb K'g'R'v't'É A'w'`R' t'm'v
c'ö'vb Kiv'B Möb e'vsu'Ks-Gi g'j- D't'í'k' | Möb e'vsu'Ks cwi te't'ki I ci Ab'k'j'j c'f'Ve
we'`t'í' m'v'q'Z'v K'ti | cwi tek m'j'q'v'q c'ö'q'v'R'b'x'q K'v'h'g m'v't'c't'q' cwi te't'ki R'tb"
Su'K'c'Y'q'bq G'gb w'k'í' A_`f'q't'bi g'v'a'ig e'vsu'Ks LvZ cwi tek i 'q'v'q i 'Z'c'Y'f'w'g'K'v
c'v'j' b Ki't'Z cv'ti | cwi teke'v'Üe A_`f'q'b GKw'U t'K m'p'ú` m'v'k'ö'x, Ab'w' t'K `f' K'v'e'ö
w'b't'mi Y'K'v'ix | A_`f' Möb e'vsu'Ks cwi teke'v'Üe w'k'í I A_`ö'w'Z't'Z D'É'i't'Y mnv'q'Z'v
Ki't'Z cv'ti |

Rj evqycwiewZf'w'Z Su'K'c'Y'f' k_`t'j'vi g't'a" ev'sj'v't`k' Ab'`Z'g | ev'q'Y `I'Y, cw'b
`I'Y, b`x, Lv'j I R'j'v'k'q f'iv'U, w'k'í -K'v'í Lv'bv I ev'm'v-emoi e'R'ö w'b'ö'w'k't'b
Ae'e'vcbv, eb DR'v'ö'Ki'Y Ges R'x'e'w'P'Í"i Ae'q'q B'Z'w` K'v'í'Y c'öz'wbq'Z
ev'sj'v't`k'í cwi tek cwi w'`v'Z'i Ae'bw'Z nt"Q | cwi te't'ki Ae'q'q t'iv'ta Av's'R'w'Z'K
c`'t'q'c_`t'j'v't'K mg_`ö th'v'M'v't'bv Ges GKw'U kw³ k'j'x I cwi teke'v'Üe e'vsu'Ks e'e'`v

Mto tZvj vi Rtb" evsj vt`tki Aww_R LvZi c0Z0vb,tjv ,i'ZcY" Ae`vb ivLtz cvti | cwi tekevUe e`vsuKs i'ayt`tki Drcv`b, e`emv Ges Ab`vb" Aww_R KgRvEKB cfwEZ Kti bv, t`tki cwi tekKl wechfqi nvZ t`tk i'lv KiZ cvti | mZ Kvity, cwi tekMZ mnbxZv vbu0Z Kivi j`fj" e`vsuKs LvZtK D0y KiZ evsj vt`k e`vsK BtZvgta" tekuk0Zdj LthvM" c`fjc vbtqtQ |

9.2 M0b e`vsuKs bwiZgvj v

AvSR0ZK PPFi mZ½ wjj tiL e`vsuKs e`evq cwi tekevUe e`vsuKs aviYv Pvjy KiZ evsj vt`k e`vsK 27 tde0qwi, 2011 Zwi tL e`vsK I Aww_R c0Z0vb,tjv Rtb" GKUW vek` w`K-ubt` Rbvj-K 0cwi tekevUe e`vsuKs bwiZgvj v Ges tKSkj MZ Kwvtgv0 (Green Banking Policy and Strategy Framework) c0q b I Rwi Kti tQ | D3 bwiZgvj vq FY c0vtb cwi tekMZ S0k e`evcbv, e`vsK,tjvi Af`šli xY cwi tek e`evcbv, Kve0 vbtmiY tivta e`ev M0Y, cwi tekevUe wecyb e`ev c0Z0bi Rtb" mPZbZv ep`x I Btj KUWbK e`vsuKstqi c0vti c0qvRbxq vbt` Rbv m0v0ekZ ntqtQ | GB vbt` Rbvq wZbW avc e`vsK,tjvtK cwi tekevUe e`vsuKs Kv0 g ev`evqb KiZ civgk` qv ntqtQ :



c0g avc : G chf`q 31 wWtm0t, 2011 Zwi tLi gta" e`vsK,tjv v0R v0R cwi tekevUe e`vsuKs bwiZgvj v c0q b I ev`evqtb gtbv0tek KiZ | GKB mZ½ e`vsK,tjv gj- S0k e`evcbvq cwi tek S0k Ašif` Kite; cwi tekevUe Awdm

wɔtʰ ʔKv cʰqɔb Kti meʰjɾ, cwɔb I KvMʔRi eʰenvʔi wɔZeʰqɔ nʔq AfʰʂliY
 cwiʔek eʰeʰvcbvɔ DʔʰwMx nʔe; FY tʰ qvi tʰʔʔʔ cwiʔekvʔe cʰKʔiʔK AMʔaKvi
 tʰʔe; tʰKvʔbv iKg wiʰx wɔʔgqɔg Qvov wɔqɔgZ mʔynʔi ebʰv, NwʔSo I Liv cʰY
 AĀʔj FY tʰ qvi Rʔbʰ Rj evqySʔk Znʔej MVb Kiʔe; cwiʔeʔki Rʔbʰ wɔivcʰ
 cYʰ ev tmev Pʔj yKiʔe, AvaybKvqɔb, Drcvʰ b cʰ qv I cʰvʔKwRs Gi tʰʔʔʔ cwi eZʔ
 Gʔb cwiʔekvʔe wecYb eʰeʰvi cʰʔj b Kiʔe; wɔR wɔR Kgʔʰ i cʰKʔY tʰʔe;
 MʔnKʔʰ i cwiʔek wɔlʔq mʔPZb KiʔZ cʰʔqvRbxq cʰʔʔc tʔe Ges cwiʔekvʔe
 eʰvsmKstʔi Avl Zvq eʰvsKʔj v wɔqɔgZfvʔe Zvʔʰ i Kvʰʰ g IʔqemvBʔU cʰKʔkmn
 tʰKʰʔq eʰvsKʔK AeinZ Kiʔe| BʔZvgʔaʰ cʰʔg avc cʔj vcvʔj evʰewqZ nʔqʔQ|

wʔZxq avc : G chʔʔq 31 wʔʔmʔʔ, 2012 ZwiʔLi gʔaʰ eʰvsKʔj v LvZwʔvĒK
 cwiʔek ms vʂʂ bʔmZgʔj v wɔʔkl Kʔi Kwʂ, grmʰ I cʰwYmʔuʰ (tʔvʔ wʔʔ, tʔWBwi
 BZʰwʰ) Dbqɔb, Uʰvbwʂi, eʰ; I Mvʔgʔm, bevqʔʔhvMʰ Rʔj wɔb, cvʂ I KvMR ʰZwi,
 wʔwɔb I wʔwʔʔj wʂi wʂi, wɔgʔY wʂi, cʰʔKʂkj LvZ, mvi, KxUbvʔK I JIa wʂi, i vev
 I cwʔK wʂi, BU ʰZwi, wʂc tʔʔKs BZʰwʰ LvʔZi Rʔbʰ wɔwʰʔ bʔmZgʔj v cʰqɔb
 Kiʔe| ZvQvov, cwiʔekvʔe tʔKʂkj MZ cwi Kʂi bv cʰqɔb, cwiʔekvʔe kvLv ʰvcb,
 AfʰʂliY cwiʔek eʰeʰvcbvi Dbqɔb, cwiʔekMZ Sʔk eʰeʰvcbv cwi Kʂi bv I
 bʔmZgʔj v cʰqɔb, MʔnKʔʰ i gʔaʰ mʔPZbZv evovʔbv Rʔbʰ cʰʔqvRbxq Kvʰʰ g Ges
 cwiʔekvʔe eʰvsmKs Kvʰʰ g cʰKʔʔki (disclosure) Rʔbʰ cʰʔqvRbxq eʰeʰv tʔe|
 wʔZxq avʔci AwʂKvsk cʰʔʔc BʔZvgʔaʰ evʰewqZ nʔqʔQ|

ZZxq avc : G chʔʔq i Kvʰʰ g 31 wʔʔmʔʔ, 2013 Gi gʔaʰ evʰevqɔb KiʔZ nʔe|
 Zʔe, Gi AvʔMB cʰZwʂ eʰvʔK cwiʔek eʰeʰvcbvi GKwʂ KvVʔʔv AekʰB cʰZʔv
 KiʔZ nʔe| eʰvsKʔj vʔK cwiʔekvʔe Kgʔʔwʔ I bZb bZb cwiʔekvʔe cYʰ ev
 tmev Dʰwʔeʔbi gvaʔg mʔuʰYʰʰBʔKv-wʔʔʔ-g eRvq ivLʔZ nʔe| eʰvsKʔj v Zvʔʰ i
 mʔuʰwʰ Z KgʔvʔĒ I ci wʂi tʔvUʰAvʂRʔZK gʔvbmʔubʔedi tʔʔU (Global Reporting
 Initiative-GRI) cʰqɔb Kʔi evsj vʔʰk eʰvʔK ʰwʂj Kiʔe Ges ewʔwʂixʔʔʔKi
 wɔixʔʔvi Rʔbʰ cʰʔZ ivLʔe|

evsj vʔʰk eʰvʔKi Dʰ bʔmZgʔj v Abʔvqɔ Avenvl qvi AʰʔfweK cwi eZʔ, Mʔb nvDR
 Mʰvm wʔtmiY epʔ, evqʔʰ IY cʰʔwʂ tʰʔK G cʰwʂextK iʔʔv Kivi Rʔbʰ cwiʔekvʔe
 Aʰʔqɔb, eʰvsmKs mʔuʔʰ i mʔzeʰenvi Ges ʰʔ Kveʔ wʔtmiYKvix wʂi cʰZʔvʔb ʰvcb
 eʰvsKʔj v BʔZvgʔaʰ ʔi ZcYʰʔvʔgKv ivLʔQ|

9.3 cwiʔekvʔe wʔGmAvi

mʔgʔwʂRK ʰvqexZv I cwiʔekvʔe eʰemv mʔuʔʰKʰavi Yv tʰ qv Ges Zv AbʔyiʔYi
 Rʔbʰ eʰemwʔK mʔuʔʰ vq I mʔaviY RbMʔYi gʔaʰ mʔPZbZv mʔʔ Kiv Mʔb eʰvsmKs-
 Gi AbʔZg ʰewkʰ| evsj vʔʰk eʰvsK BʔZvgʔaʰ tʰʔki epĒi RbʔMvʔxi gʔaʰ
 Amvʔ, eĀbv I ʰwʂi ʰʔ ʰʔ Kʂi Y Ges eʰemwʔK KgʔvĒcwi Pʔj bvi dʔj mʔ eʔgʔx

AvrFNvZ nvmKiþYi jþŕŕ e'vsK I Awl_R cŕZŕvb_þjvi AbyriþYi Rþb" mvgwRK
 `vqexZv (vmGmAvi) ms vŕŕ MvBWj vBY Bmÿ KþiþQ| D³ MvBWj vBþY Ab'vb"
 welqmn wkŕi -Kvi Lvbrq BwUwc
 `vcþbi Rþb" A_ŕqb I
 FYcŕŕ tLvj vþK vmGmAvi
 wntmte MY" Kiv ntqtQ|
 t'þki geaŕvb we`ÿr
 Pwm`v tglvþZ e'vsK_þjvi
 cŕvb Kvhŕj qmn Ab'vb"
 Awdþm tmŕi we`ÿr c'vþbj
 `vcþbi civgk^ŕ qv ntqtQ|
 tmŕi c'vþbj `vcþþK
 DrmvmvZ KiþZ tKej e'vsK
 I Awl_R cŕZŕvb_þjvþK
 wþt`Rbv t`qvB bq eis
 ejsj vþ`k e'vsþKi gj- fetbi
 Qvþ` 20 wktj vl quU Drcv`b
 ŕŕgZvmþúbe tmŕi c'vþbj



ejsj vþ`k e'vsþKi gj- fetbi Qvþ` `wcz tmŕi c'vþbj

eimþq ewZ Rþj vþbvi e'e`v Kiv ntqtQ| GB tmŕi c'vþþj i mþ½ MwZ mŕe`bkxj I
 we`ÿr mvktþx evj|cŕZ`vcþ Kiv ntqtQ| MZ 31 gvP^ŕ 2010 Zwi þL tmŕi c'vþþj wU
 Dþŕvab Kiv nq| tmŕi we`ÿr Drcv`b I e'envþi ejsj vþ`k e'vsþKi Dþ`vMwU GKwU
 cŕksmbxq cwi þekevŕe c`þŕc wntmte wetewPZ ntqtQ| ejsj vþ`k e'vsþKi 30-Zj v
 febmn cÿvZb feb_þjvþK Mŕb wevni s ev cwi þekevŕe feb wntmte Mþo tZvj v I
 ewþi cwþb e'envi, e'eüZ cwþbi cþe^ŕenvi mn bvbv Dþ`vM tþqv nt"Q|

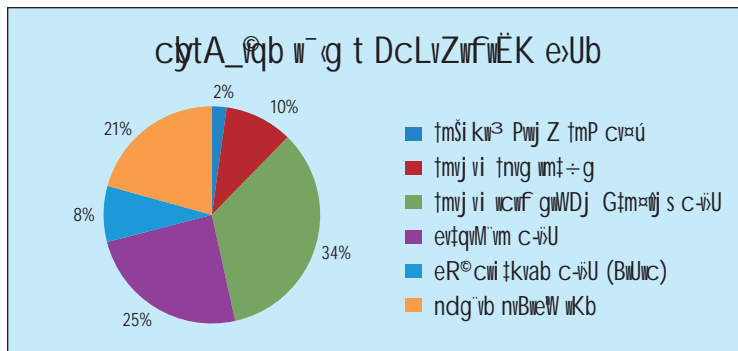
Gfvþe cŕZŕvbK I Mþ`wj chþq wþR wþR e'envþi Rþb" mþe" gvŕvq tmŕi
 we`ÿr e'envi wþwŕZ Kiv tMþj wþtRþ`i `þŕM jvNþei cvkvcwþk RvZxq wŕŕwi
 I ci Pvc Kþg Avmte| tewk tewk tmŕi c'vþþj `vcþbi dtj Kveþ ev Mŕb nvDR
 M'vm wþtmiY thgb Kþte, cwi þetki mÿŕŕvl nþe| Z`zwvi, cwi þek mŕi ŕŕþYi w`K
 wetewPZ nq bv Ggb tŕŕþŕ wewþþqvm thgb, þme nvDwRs cŕZŕvb b`x-Lvj I
 Rjvavi fivU Kþi cŕŕ Zwi KiþQ, Zvþ`iþK FY bv t`qvi Rþb" I ejsj vþ`k e'vsK
 BþZvgþa" wþt`Rbv cŕvb KþiþQ|

9.4 bevqþþhvM" Rþj wþb LvþZ cþtA_ŕqb w`g

cwi þekevŕe e'vsþKs Kvhþþgi Avl Zvq tmŕi kw³i e'envi Ges bevqþþhvM" Rþj wþb
 e'envþi gvaþg we`ÿr I M'vm NvUwZ tgvKwejv Ges cŕKwZK fvi mvg" i ŕŕv I
 Rb`ŕ" mŕi ŕŕþYi `ŕþ`e'vsK I Awl_R cŕZŕvb_þjv hvþZ `fþmþj I mnR kþZ^ŕ
 tmŕi kw³, evþqvm'vm, eR^ŕ cwi þkvab c-ŕU (BwUwc) I `þY þivaKvix BUfvUv

(nvdwew ndg'vb wkb) LvZ FY w tZ cvfi tm j t'q' evsj vt`k e'vsK'ki wbr`^Drn t_tK 200 tKwU UvKvi AveZBkxj Znvej wbtq GKwU cwi tekevUe cjtA_qb w'g MVb Kiv ntqtQ| G w`dgi Avl Zvq 20 gvP, 2013 chS' 27wU e'vsK I GKwU Aw_R c'Z'ovb tK wbgw' mLZ DcLvZ , t'j vtZ c'q 112 tKwU cjtA_qb Kiv ntqtQ :

DcLvZ	cjtA_qb (tKwU UvKvq)
tmSi kw ³ Pwj Z tmP cv ^u	2.39
tmvj vi tnvq wnt`÷g	11.00
tmvj vi wcvf gwWDj Gtm ^o ij s c- ^u U	37.15
evtqvM'vm c- ^u U	29.76
eR ^o cwi tkrab c- ^u U (BwUic)	9.04
ndg'vb nvdwew wkb (HHK)	22.48
tgvU t	111.82



cjtA_qb'bi m'vavc'vB c'k' t'j vi gva'tg c'q Pvi nrvi tmvj vi tnvq wnt`÷g, bqvU tmSi we`y Pwj Z tmP cv^u, `BwU tmvj vi A'vtmgwes c-^uU, c'q m'vto wZb nrvi Mi`; tP'S' nrvi g'wM I Pvi nrvi Nb wgv't'i i tewk AvqZ't'bi evtqv- WwB'tR`÷vi m^oij Z GK nrvt'i i l tewk evtqvM'vm c-^uU, AvUw eR^o cw i tkrab c-^uU (BwUic) Ges Pvi wU cwi tekevUe BUfvUv (ndg'vb nvdwew wkb) `vcb Kiv ntqtQ| cjtA_qb w' dgi Avl Zvq `wvcZ tmSi we`y



7 Rvbgw'i, 2012 Zwi tL evsj vt`k e'vsK'ki cjtA_qb `dgi Avl Zvq B`÷vb e'vsK'ki t Gi A_qb' b K- evRvt'i i ivgZ `wvcZ evtqvM'vm c-^uU cw i `k' Ki t'q'b W. AwZDi i ngvb

Pwj Z tmP cɔú,tj vi gva'tg eZg'fb t' tki `w'Yv'Átj i 700 Rb Kl'tKi c'q GK nvRvi weNv Rngi tmP KivR Pj tQ| Ab'w' tK, mgw'SZ evtqvM'vm c-úU,tj vi DcKvi t'fMx cwi ev'ti msL'v GK nvRv'ti i tewk| Gme c-úU n'tZ c'Z gvtm 57 nvRvi NbwgUvi evtqvM'vm, 750 Ub `Re mvi Ges 990 nvRvi wj Uvi `g cvl qv hv't'Q| tmvj vi tnvq wnt'g,tj vi `wbK Drcv`b 'lgZv c'q 160 wK'tj vl quU| eR' cwi t'krab c-úU,tj vi `wbK cwi t'krab 'lgZv 18 nvRvi NbwgUvi | cwi tekeUe BUfvUv,tj vi Drcv`b 'lgZv c'Z eQ'ti c'q 80 j 'l BU|

Gkxq Db'q b e'vsK (GwMwe) Gi 50 wgwj qb Wj v'ti i Aw'K mn'thwMZvq evsj v't`k e'vs'tK GKwU c'pA'q b Znwej MvB Kiv n'tq'tQ| GwMwe'li m't½ evsj v't`k mi Kvi | evsj v't`k e'vs'tKi AskM'hY Pw'z bvgv m'ub'entq'tQ| evsj v't`k e'vsK cwi tekeUe BUfvUv `vc'tbi D't' t'k` FY weZi'tYi R'tb` B'tZvg'ta` GKwU m'vK'v'vi Rwi K'ti tQ| wK'Mmi B G bZb Znwej n'tZ A'Qvo Kiv n'te|

9.5 cwi tekeUe KwL.FY bwxZgvj v

`ewkK Rjevqycw'eZ' evsj v't`ki KwLi R'tb` eo GKwU P'v'tj Á| Rjevqy cwi eZ'bi dtj KwL'tZ m'p t'wZevPK c'fve tgvKwej vq e'vsK,tj vi Ki Yxq m'ub'tK' Pj wZ A'Q'ti (2012-13) KwL.I cwj -FY bwxZgvj v'tZ evsj v't`k e'vsK tek'wKQz w`K-ub't` Rbv w' t'q'tQ| Rjevqy c'fveR'wbZ c'wKwZK `t'w' Mi we'ltq mZK'vKv, we'tkl K'ti GjvKv't'f' FY weZiY I Av`vtqi mgqmxgvq c'w'vR'tb cwi eZ' Avbv, j eYv'3 GjvKvq j eYv'3Zv-m'w'nyeb'v c'Y I Rj v'x GjvKvq cwb-m'w'nyGes Liv c'Y GjvKvq Liv-m'w'nydmj Pvl, tmP Kv'tRi R'tb` f-ub'w' c'w'bi cwi eZ'f- Dcwi w'Z c'w'bi e'envi BZ'w' t'q't' Kl.K't` i'tK Drm'w'Z Kivi R'tb` e'vsK,tj v'tK ci'vgk'f` qv n'tq'tQ| Zv'Qov, i'v'v'q'w'K mvi I KxU'v'k'tKi cwi eZ'`Re mvi I c'wKwZK c'w'Z'tZ evj vB/KxU'v'k'K'i'tY Kl.K't` i'tK Drm'w'Z Kivi R'tb` I e'vsK,tj v'tK w'b't` Rbv t` qv n'tq'tQ| Aek', B'tZvg'ta`B Avgv't` i KwL. we'Av'x'v bZ'v w'KQyc'R'w'Zi dmj D'w'eb K'ti t'Qb hv `eix Av'v'v' qv tgvKwej vq m'lg| G a't'bi dmtj i GKwU Z'w'j KvL KwL.I cwj -FY bwxZgvj vq m's't'v'Rb Kiv n'tq'tQ|

9.6 tccvi t'j m e'vs'w'Ks e'e`v

cwi tekeUe e'vs'w'Ks Gi Ab'Zg t'g'w'j K aviYv n'tjv B'Uvi t'BU I B-e'vs'w'Ks mn'Rj f` K'ti KvM't'Ri e'envi Kw'g'tq e'w'w'bab t'v'ta `i'Z'c'Y'f'w'gKv i'vLv Z'v tccvi t'j m e'vs'w'Ks e'e`vi c'Z'w'w', thLv'tb KvMR-Kjg e'env'ti i cwi eZ'`m'w'e'K `v'w'w' K'v'h' g cwi P'v'j b'vq c'w'w'p' i e'envi w'w'w'Z nq| G j 'l'v'R'w' m'v'w'w'Z'K'K'v'tj evsj v't`k e'vsK we'w'f'b'w'K'v'h' g n'tZ w'b't'q'tQ Ges A't'v'K'v't'k Gi m'v'j `I G't'm'tQ| GLb e'vc'K'v'w'EK Av'w'v'K'v'q't'bi KvRI c'q t'k't'li w' t'K| B'tZvg'ta`B evsj v't`k e'vsK Abj vBb w' t'c'w'w'w', Abj vBb e'vs'w'Ks, B-e'vs'w'Ks, B-K'g'v'm', Abj vBb w'w'Av'w'e,

AtUvtgtUW wKqwi s nvDR, tgvvBj e'vsmKs, b'vkbvj tctgU mBP, B-tU'wms, B-wi t'gU BZ'w' Z' c'hy'wbf' D' 'vM wbtqtQ| ZvQrov, e'vsK,tj vI Zvt' i cwi Pvj bv cI' i Abjgv' b t'g cwi tekevUe e'vsmKs KvH' g wcltq we'Z.bxwZgvj v c'Yqb Kti tQ| G ai tbi mgvR m'PZb e'vsmKs KvH' t'g e'vsK,tj vi 'Zt'Z' AskM'hY wbtm' t'n c'ksmbxq| fwe' t'Z AwAKZi AskM'hYi gva' t'g e'vsK,tj v cwi tekevUe e'vsmKs KvH' g t'K Av' i v GuM'tq wbtq hvte etj Avkv Kiv hvq|

9.7 cwi tekMZ S'k e'e'vcbv MvBWj vB'Y

e'vsK, Aw_ R c'Z'ovb I FY M'hvZvt' i g'ta' Rj evqycwievZ' f'bi t'bvZevPK c'fve m'at'K'm'PZbZv ep' Ges FY m'vav t' qvi Av'tM cwi tekMZ S'k mn FY S'k wetePbvq G'tb m'v'wM'K t' wWU tiwUs w'bf'ct'Yi j' t'q' B'Uvib'k'bvj wdb'v'Y K'tc'f'ikb (AvBG'dum) Gi m'nt'hw'MZvq evsj vt' k e'vsK KZ'R. GKwU w'ek' cwi tekMZ S'k e'e'vcbv



(Environmental Risk Management) MvBWj vB'Y c'Yqb Kti MZ 06 G'w'c'j, 2011 Zwi t'L e'vsK I Aw_ R c'Z'ovb,tj vi cwi cvj t'bi R'tb' Rwi Kiv nq | GuU w'GmAvi KvV'tgvi m't'z mgv's'li vj f'v'te Pj tQ| w'GmAvi Gi D't'k' n'tj v cwi tek I mgv't'ri c'Z'

17 G'w'c'j, 2011 Zwi t'L cwi tekMZ S'k e'e'vcbv MvBWj vB't'Yi D't'w'abx Ab'g'v'tb e'v' i vL't'Qb M'f'b'P W. Aw'ZDi i ng'w

Aw_ R Lv't'Zi 'vqexZv w'bw'Z Kiv; Av' cwi tekMZ S'k e'e'vcbv MvBWj vB't'Yi j' t'q' n'tj v cwi tek S'k t'K g'j- KvV't'gvt'Z A's'f'v' Ki Y|

9.8 cwi tekevUe e'vsmKstq c'Yv' bv

e'vsK,tj v Zvt' i ew'w' R c'Z'te' b I I t'q'emvB'tU cwi tekevUe e'vsmKs ms v's' KvH' t'gi Z' c'Kvk Ki tQ| cwi tekevUe e'vsmKs bxwZgvj v cwi cvj bKvix e'vsK,tj vt'K t'K' i'q e'vst'Ki c'q' t' t'K w'KQzc'Yv' bv t' qv n't'Q| e'vsK,tj vi m'q'lgZv I e'e'vcbvi 'q'Zv g'j-vq't'bi t'q't' t' G w'el q'uU wetePbvq t'bvq n't'Q, hv Zvt' i m'w'e' R g'j-vqb ev K'v't'g'j m' tiw'Ustq B'w'ZevPK f'v'g'Kv i vL't'Q| e'vsK,tj vi M'ib e'vsmKst'q' m'w'e' R KvH' g' g'j-vqb K'ti kxl' k'wU e'vst'Ki bvg evsj vt' k e'vst'Ki I t'q'emvB'tU c'Kvk Kiv n't'Q, hv Zvt' i e'v'U' f'veg'w'Z'D'bw't'b m'rvqK n't'Q| e'vst'Ki bZ'b kvLv t'Lv' vi Ab'g'w'Z t' qvi t'q't' cwi tekevUe e'vsmKs KvH' g' t'K , i t'Z'ji m't'z wetePbv Kiv n't'Q| MZ 20 R'ty, 2011 Zwi L t' t'K bZ'b 'w'c'Ze' GmGgB/KwU.

kvLvj,tj vtK Aek`B cwi tekevUe Kiv Ges tmLv`tb tmvj vi c`vtbj `vctbi vel quU
wbwDZ Kivi civgk` qv ntqtQ|

Rj evqycwieZB RnbZ Kvi tY wecbæcU_extK ewPtq ivL`tZ miv cU_ex AvR GK
KvZvti mgteZ| Dbqbkxj we`tki cDZ DbZ t`k,tj vi mn`thwMZvi nvZ ewotq
t`l qvi `we tRvvtj v nt`Q| Rj evqycwieZB m`u`nkZ ewRtj i vi I kni AbjDZ
Oth fwe`l`r Avgiv PvB0 kxlR vi I +20 tNvI Yv Ges UNFCCC-Gi tWbgv`K`P
tKv`tcbtntMb mfvq MpxZ COP18 um`x`šmn wK`tqvUv cU`UvKj BZ`v`i
avivewnKZvq wK`MwMiB evsj vt`k e`vsK I AvBGdum0i thS_ D` t`v`M XvKvq
International Sustainable Banking Forum Gi AskMh`tY Mib e`vsu`Ks Gi I ci
GKuU AvS`R`WZK tmvgbvi AbjDZ ntZ hv`t`Q|

evsj vt`k cwi tekevUe e`vsu`Ks Kv`h`g cwi Pj bvq Amvgvb` Ae`vb ivLvi
`xKwZ` t`fc evsj vt`k e`vs`tki MfbP W. AwZDi ingvb AvS`R`WZK f`v`te O`Mib
MfbP0 DcvatZ f`w`Z ntqtQb| 2 wlv`m`f, 2012 Zvvi tL KvZvti i t`v`nvq
RwZmstNi Rj evqycwieZB vel qK m`t`sj`tb mef`m`S`Z`f`v`te Z`v`K G Dcvat t`l qv
nq| tK``tq e`vs`tki MfbP wntmte W. AwZDi ingvb evsj vt`k Mib e`vsu`Ks
Kv`h`t`gi e`vcK c`hvi I Dbq`tb m`yi`c`hvi x Kv`h`g AZ`š`l`w`P`Y`Z`vi m`t`z` m`u`b`e
Kivq m`t`sj`tb Ask t`bqv we`tki wewf`bæ`K``tq e`vs`tki MfbP, e`vsKvi, A_`D`w`Z`w`e`
I M`f`el`K`M`Y` Z`v`K G m`t`sj`tb f`w`Z K`t`i`b|

e`vsK e`e`vi w`bq`š`Y`K`vix KZ`e`Y wntmte evsj vt`k e`vsK evsj vt`tki Rj evqy
cwieZB G`f`R`U`vq `i`Z`c`Y`e`f`ig`Kv ivL`tZ `p` cDZ`A`| GiB avivewnKZvq evsj vt`k
e`vsK cwi tekMZ wech`q tivta Ges tUKmB Dbq`tbi j`t`Y` b`w`Z`g`j`v` I MvBWj vB`Y
cU`qb K`t`i`q| cvkvcwk m`u`t`i m`g`ze`e`nvi Ges GB wek` e`p`v`t`E`i w`bivc`E`v`K
`i`Z`i` t` qvi gva`tg tmB b`w`Z`g`j`v` ev`l`evqb K`i`z` e`vsK I Aw`R` cDZ`O`v`b`_tj`vtK
civgk` I Drm`v`n` w`t`Q| G`_tj`v` h`_v`h`_f`v`te cwi cwj`Z` ntj` e`vsu`Ks Lv`Z
cwi tekRnbZ S`v`K A`t`b`K`U`v`B` K`tg Avmte| Avkvi K`_v` nt`Q, mvgv`w`RK I
cwi tekMZ f`v`te FY t` qvi bZ`b` A`v`x`K`vi w`b`tq e`vsK`_tj`v` B`t`Z`v`g`t`a` tm`š`i`k`v`
e`v`t`q`v`m, e`v`t`q`v`-R`y`j` w`b`v`f`v`E`K` w`e``y` Drcv`b, B`u`l`w`c`m`n` b`v`b`v`g`y`x` cwi tekevUe c`k`t`i
A`_`q`b` K`i`z` G`w`M`t`q` G`t`m`t`Q|

9.9 O`Mib e`vsu`Ks G`U` w`m`G`m`A`vi` w`W`c`v`U`f`g`U`0 b`v`t`g` b`Z`b` w`e`f`v`M` M`V`b

Mib e`vsu`Ks-Gi b`w`Z`-t`K`š`k`j` I cwi tek evUe A`_`q`b` ms` v`š`l` b`w`Z`g`j`v` cU`qb I
ev`l`evqb Ges evsj vt`k e`vs`tki cwi tekevUe c`y`t`A`_`q`b` w`_t`gi (eZ`g`v`t`b` 200
t`K`w`U` U`v`K`v) Kv`h`g w`b`w`e`o`f`v`te Z`_`vi`w`Ki` R`t`b` m`u`t`i`Z` evsj vt`k e`vs`tki O`Mib e`vsu`Ks
G`U` w`m`G`m`A`vi` w`W`c`v`U`f`g`U`0 b`v`t`g` G`K`u`U` b`Z`b` w`e`f`v`M` t`L`j`v` ntqtQ| G` w`e`f`v`M`i` gva`tg
Mib e`vsu`Ks-Gi cvkvcwk mvgv`w`RK `v`q`e`x`Z`v` K`g`R`v`E` Ges Aw`_`R` A`š`f`v`e`K`i`Y` I
Aw`_`R` w`k`Y`v` Kv`h`g` gl` Z`_`vi`w`K` K`iv`n`te|

ˆeʃ ʷkK tiŋUˊvÝ I ˆeʃ ʷkK gýʃ wi Rvʃeˊeˊvcbv

cĕvmx fivB-tevbʃi cvVtʃv UvKv, mPj tiʃLʃQ ʃʃki A_ŊwZi PivKv | A_Ŋ ˆeʃ ʷkK Kgʃsˊvʃbi gvaʃg teKvi Zj nʃtmi cvkvcwk cĕvmxʃi tĕŋi Z tiŋUˊvÝ ʃʃki A_ŊwZʃK k³ wʃwĒi lci ˊw KivʃZ eˊvcK mnvqZv wʃg PʃjʃQ | evsj vʃʃk cĕZ e0i tiŋUˊvÝ cĕvn evotʃQ | eˊZ cĕvmxʃi geaŋvbnʃti tiŋUˊvÝ tĕŋi Yi KviʃY MZ wZb e0i aʃi ˆenkK A_ŊwZK gˊv mʃĒj | evsj vʃʃki A_ŊwZ kʃvq cʃonb | G tiŋUˊvÝ ʃʃki ˆeʃ ʷkK gýʃi wi RvʃK ũxZ KiʃQ, A_ŊwZʃK wʃʃQ GKwU ˊʃʃvqK Aeˊvb | tiŋUˊvÝ evsj vʃʃki ˆwi ˊeˊ wĕʃvPbmn Av_ŋmvgwRK Dbqʃbi cĕZ ʃʃʃvʃe fvgKv ivLʃQ |

10.1 ˆeʃ ʷkK tiŋUˊvÝ

wĕʃʃk KgʃZ cĕvmxʃi cvVtʃv tiŋUˊvÝ A_ŊwZK cĕvˊ Zj wʃZKiY, mvgwRK ʃʃʃZvqb I cĕvˊ MZ AMŋiZ ARʃbi cvkvcwk ˆwi ˊeˊ wĕʃvPb I teKvi Zj KgʃZ BwZevPK fvgKv ivLʃQ | tiŋUˊvÝ mʃwk-ó mʃeavʃvMxi A_ŊwZK ˊʃʃQ ˆ Avbi cvkvcwk cĕvmx cwi eviʃK wĕbʃqʃM Drmn, cwi evʃi mˊmʃi ʷkʃv, ˊʃʃʃmĕv Z_v Rxebgʃbi Dbqʃ NUvq | GwU ˆeʃ ʷkK ewiYʃR ʃʃki tj bʃʃb fvi mʃʃgʃi Aʃʃcĕvn ewˊ, Avgˊwĕ eˊq wĕʃʃ Ges wĕea Dbqʃbgj-K cKʃi cĕvq I evˊevqʃb mnvqK fvgKv cvj b Kʃi | Abˊvb ˆeʃ ʷkK gýʃi Aʃʃcĕvʃni gʃZv cĕvmxʃi tĕŋi Z tiŋUˊvÝi ʃʃʃʃʃ Kʃvʃv mý/eˊq tʃB Ges Zv cwi ʃkval KiʃZ nq bv |

10.1.1 ˆeʃ ʷkK Kgʃsˊvb

cw_exi 155wU ʃʃk evsj vʃʃki cĕq 80 j ʃʃ KgʃKgʃZ AvʃQb | cĕZ e0i cĕq 6 j ʃʃ evsj vʃʃk Kgʃ ˆeʃ ʷkK Kgʃsˊvb nʃʃQ | evsj vʃʃki Kgʃ cĕq 90 kZvsk gaˊcĕʃʃi ʃʃk ʃʃʃvʃZ wʃʃqʃwRZ iʃʃʃQb | mˊúʃiZ MʃbʃgU UzMʃbʃgU (wR-UzʃR) cĕ qvq gvj ʃqʃkqvq Kgʃ tĕŋi Yi Pw³ ˊʃʃwi Z nʃʃʃQ | G Pw³i AvL Zvq cĕwKʃvʃe ˊʃ LiʃP 45 nvRvi Rbkw³ iBwbi Rʃb ʃʃkeˊvcx Abj vBʃb tiwRʃʃk i i nʃʃʃQ | tiwRʃʃk tʃʃʃ j Uwi i gvaʃg KgʃwĕʃPb Kiv nʃe, hvi Askwĕʃl BʃZvʃʃB mˊúʃeavʃʃʃQ | Gi gvaʃg bZb Kʃi gvj ʃqʃkqvq Rbkw³ iBwbi i i nʃe | BʃZvʃʃB bZb kĕʃevRvi wʃʃmʃe evsj vʃʃki Kgʃv tcvj ˊvU,

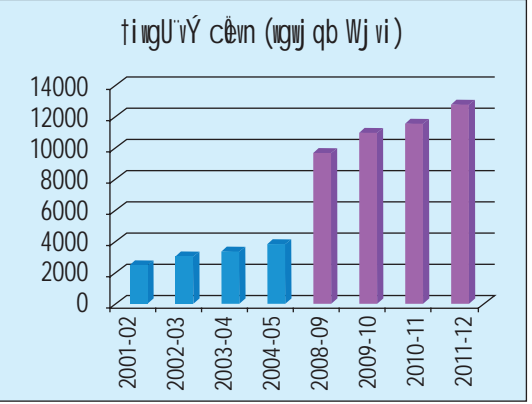
gwi kvm, mBtWb, Avj tRwi qv, `wTY AwcdKv, tj erbb, RWb, Kt½vtZ Kgms`vb j vf Kti¼Qb| 2009 t_¼K 2012 mvj chS¼vef`tk KgP Mgþbi GKwU wP¼ wbtgeD¼j L Kiv nt¼v :

mvj	2009	2010	2011	2012 (b¼f¼f)
KgP Mgþbi msL`v	475278	390702	568062	580000

10.1.2 tiwgU`vY Avtq c¼w¼ ARB

eZGvb miKvtii bvbvgy¼ c¼P¼vq `et`wkK Kgms`vb e¼w¼ Ges evsj v¼`k e`vs¼Ki Ab¼j b¼wZ-c`¼¼¼ci d¼j weMZ K¼qK eQti tiwgU`vY Avtqi t¼¼¼¼ evsj v¼`k D¼j L¼hvM` c¼w¼ ARB Kti¼Q| eZGvb miKvtii Avgtj MZ Pvi A_¼Qti (2009-12) tgvU tiwgU`vY G¼mtQ c¼q 45.2 we¼j qb Wj vi (Mto c¼q 11.3 we¼j qb Wj vi)| 2008-09 A_¼Qti tiwgU`vY G¼mtQ 9.69 we¼j qb Wj vi, 2009-10 A_¼Qti 10.99 we¼j qb Wj vi, 2010-11 A_¼Qti 11.65 we¼j qb Wj vi Ges 2011-12 A_¼Qti G¼mtQ 12.84 we¼j qb Wj vi | tiwgU`vY Avtq c¼w¼ h_v t¼g 22.42, 13.40, 6.03 l 10.24 kZvsk| Pj wZ A_¼Qti i (2012-13) c¼g bq gv¼m (gvP¼2013 chS) t`tk tiwgU`vY G¼mtQ 11.12 we¼j qb Wj vi, hv AvtMi A_¼Qti i GKB mgtqi Z¼bvq 17 kZvsk te¼k| A¼±vei 2012 gv¼m 1.45 we¼j qb Wj vi tiwgU`vY G¼mtQ, hv GKK gv¼mi wnt¼mte G hveZKvt¼j i g¼a` m¼eP¼| evsj v¼`k e`vs¼Ki bvbv c¼Yv`bv l c¼vi Yv Ges w`wZk¼j UvKvi gj` tiwgU`vY

g¼m	A_¼Qti 09	A_¼Qti 10	A_¼Qti 11	A_¼Qti 12
R¼yvB	821	885	857	1016
AwM÷	722	935	964	1102
t¼mtD¼f	794	888	838	855
A¼±vei	649	901	924	1039
b¼f¼f	761	1051	999	909
w¼wt¼m¼f	758	874	969	1147
R¼vbg¼mi	859	952	971	1221
t¼de`q¼mi	784	828	987	1133
gvP¼	886	956	1103	1109
G¼w¼j	841	922	1002	1084
t¼g	895	903	998	1157
R¼y	919	892	1039	1071
t¼gvU	9689	10987	11651	12843



Avtq G mvdj` ARfb Ae`vb ti#L P#j#Q | c#vmt`i tc#i Z tiugU`vY Avni#Y
 evsj vt`k eZ#vb vetk|mB#G Ges`w#Y Gukqvi t`k, #j vi g#` w#Zxq`v#b i#q#Q |
 fvi Z`w#Y Gukq#q c#_g | GK wnmv#e t`Lv t#M#Q th, G tiugU`vY eZ#v#b t`kR
 Drcv`#bi 11 kZvsk, #e#`wkK mrv#h`i 7 #, Y, #e#`wkK w#b#q#v#Mi 13 #, Y Ges
 t#vU iB#wb Avt#i 53 kZvsk | ew#Y#R`K NvU#Z t#vKw#j#v#q c#vmt# K#g#` i tc#i Z
 tiugU`vY #i`Z#Y#F#v#K#v cvj b Ki#Q, d#j P#j#Z wnmv#e w`w#Z mnb#q gv#v#q i#q#Q |

10.1.3 tiugU`vY c#vn ew#t#Z M#x#Z c`#q#c

eZ#vb miKvi Rbk#³ iB#wb#K AM#naKvi LvZ w#t#m#e t#Nv#Y#v Ki#i#Q | tiugU`vY
 c#vn Avt#v evov#b#v R#b` w#`g#v k#j#v#R#v a#i ti#L bZ#b k#j#v#R#v Ab#v#U#v#b,
 c#vmt# K#g#` i m#w#R K#j`v#Y w#b#Z Kiv, w#t`#ki k#j#v#R#v#i P#w#v`v Ab#v#q#`#q
 K#g#` M#to t#Z#v#v g#v#t#g v#b#e m#u` D#b#q#b I c#vmt`i tiugU`vY cv#v#t#Z
 m#h#w#M#Z#v c#_v#b#i t#K#k#j w#b#f#Y Kiv n#q#Q | e`v#s#K#s P`v#b#t#j c#vmt`i tiugU`vY
 cv#v#b#v#i t#q#t#t` w#K#Q#Z#R#U#j Z#v w#Q#j, evsj vt`k e`v#s#K Z#v B#t#Z#v#g#`a` `i-Ki#i#Q | c#vmt#
 evsj vt`k#t`i t`#t`#k e`v#s#K#s P`v#b#t#j tiugU`vY cv#v#b#v m#n#R#Z#i Kiv Ges
 m#w#R#f#v#e tiugU`vY c#v#t#n M#w#Z#k#j Z#v Av#b#v#i j#t#q#` miKvi Ges evsj vt`k e`v#s#K
 t#k#w#K#Q#z, i`Z#Y#`c`#t#q#c w#b#q#Q | e`v#s#K, #j#v#l w#`g#v b#w#Z#g#j#v Ab#v#q#` t`#k
 m#v#v#t#f#v#M#x#i K#v#Q m#t#R I `Z#Z#g m#g#t#q (gv#v 72 N#U#v#i g#`a`) tiugU`vY t#C#_v#b#v#i
 R#b` b#v#v a#i#b#i K#v#`g M#h#Y Ki#i#Q | w#t`k` evsj vt`k w#g#k#b, #j#v#l c#vmt`i
 A_#t#C#_#t#Y c#_q#v#R#b#q m#h#w#M#Z#v c#_v#b Ki#i#Q | m#u`#t#Z evsj vt`k e`v#s#t#Ki Ea#Y#Z#b
 K#g#R#Z#` i m#g#s#t#q G#K#U# c#_Z#v#b#a`#j e`v#s#K#s P`v#b#t#j tiugU`vY t#C#_#Y, w#v#f#b#e#t#U
 w#b#t#q#v#M Av#K#o. Kivi R#b` c#vmt# evsj vt`k#t`i D#_#Y#Ki#Y Ges w#t`#k evsj vt`k#
 e`v#s#t#Ki w#v#f#b#e#G- #P#A n#v#D#R I W#w#q#s A`v#i#R#t#q#t#U#i g#v#t#g G#m#e#v w#b#Z#v#v#i
 Kivi R#b` Avt#g#v#i K#v, B#D#t#v#c, `w#Y#-c#e#G#v#k#q#v I g#v#c#_#P`#i t#k K#t#q#K#U#v t`#k
 w#b#t#q#v#M t#j#v I t#v#w#-t#k#v#i Avt#q#v#R#b K#i D#r#m#v#n h#w#t#q#t#Q#b |

W#w#q#s A`v#i#A#t#g#U I w#t`#k G- #P#A n#v#D#R

eZ#vb miK#v#i#i P#v#i e#Q#i c#vmt# tiugU`vY Avni#Y M#w#Z#k#j Z#v Av#b#t#Z t`k#x#q
 e`v#s#K#s/evsj vt`#k w#b#v#U#Z e`v#s#K, #j#v#i m#t#z w#t`#k#x G- #P#A n#v#D#R, #j#v#i W#w#q#s e`e`v`
 v`v#t#b#i Ab#j#v#v`b c#_ q#v m#n#R#Z#i Kiv n#q#Q | eZ#v#b w#t`k` G- #P#A n#v#D#t#R#i
 m#t#z G t`#ki e`v#s#K, #j#v#i W#w#q#s A`v#i#A#t#g#U K#v#h#R#i i#q#Q 920#U, h#v#i g#`a` M#Z
 P#v#i e#Q#i Ab#j#v#w` Z W#w#q#s A`v#i#R#t#q#t#U#i m#L`v 258#U |

tiugU`vY Avni#Y A#w#K#Z#i w#b#q#s#Y c#_Z#v#i j#t#q#` evsj vt`k#x e`v#s#K, #j#v#i w#t`#k
 G- #P#A n#v#D#R/k#v#L#v A#w#d#m`v#t#b D#r#m#v#n t`q#v n#t`Q Ges G m#s` v#s#l G#K#U#v b#w#Z#g#j#v
 c#_v#q#b Kiv n#q#Q | G b#w#Z#g#j#v#i w#v#v#E#t#Z G#L#b c#h#s#l evsj vt`#ki 23#U e`v#s#t#K
 w#t`#k, w#t`k#l K#i h#j#v#R`, h#j#v#v#o, A#t#v#j#q#v, w#v#v#v#v#j#v, g#j#t#q#v#k#q#v, m#s#h#j#v Av#i#e
 Av#w#i#v#Z, M#h#m, B#U#w#j, K#v#b#W#v, I g#v#b, g#j#v#l #x#c I `w#Y#v A#w#d#K#v#q 62#U w#b#R`#G- #P#A

nvDR cĀZōvi Abtgv`b t`qv ntqtQ, hvi gta` 26wJ G· tPÄ nvDR BtZvgta` Zvt`i Kvh`g i i "KtĀtQ| Gme Kvi tY tingU`vY tĀtY Avkre`ÄK AMMwZ j`Ŧ" Kiv hv`t"Q|

wevfbatbUI qvK`e`envi

tebwidkqvixt`i KvQ tingU`vY cWvbtv mKj tŦtĀB thb Svrgj vgy` I nqiwbgy` nq Zv wvōZ Kivi Rtb` e`vsk P`vbtj tingU`vY AvnitYi tbUI qvK`evovtbi jtŦ" e`vsk kvLvi cvkvcvk ŦžFY cĀZōvtbi (GgGdAvB) kvLv Awdm I evsjv`k tcv÷ Awdtmi kvLv Awdm,tjv`K tingU`vY weZitYi gva`g wntmte e`envt`i Abtgv`b t`qv ntqtQ| meŦkl cĀB Z` g`Z, 16wJ ŦžFY cĀZōvtK tingU`vY weZitYi Rtb` Abtgv`b t`qv ntqtQ| Gme cĀZōvb Zvt`i cĀš ĀĀtj Aev`Z kvLv,tjvi gva`tg`z tingU`vY weZitY weŦkl figKv ivL`Q|

Z`cĀw`i e`envi

tingU`vY weZitYi tbUI qvK`Avtiv m`úfvitYi jtŦ" m`úfZ t`tki KtqKw e`vskK tingU`vYi A`tgvevBj tdlv AcvtiUi`i AvDUtj U,tjvi gva`tg weZitYi Abtgv`b t`qv ntqtQ| t`Zg mgtqi gta` tingU`vYi A`weZiY wvōZKi`i jtŦ" GmGgGm e`vsk PjyKiv ntqtQ| e`vsk-Uze`vsk wKqvii s mnR Kivi Rtb` 28 tde`qvi, 2011 ZwiL t`tK evsjv`k Btj KUĀK dvŪm UY`dvi tbUI qvK`e(BGdWJG) PjyKiv ntqtQ, hv cĀvmt`i tĀi Z tingU`vYi A`z tWj fwi w`tZ mrvh` Ki`Q|

wAvBwC wntmte tNvI Yv

evsjv`k t`et`wkK gy`i cĀv ewx Z`v e`vsk P`vbtj Awak tingU`vY cWvbtvK DrmwvZ Ki`Z Awbevix ev cĀv evsjv`k I tqR AvbŦŦ i figKvi`xKwZ`tfc 2008 mvj t`tK evsjv`k miKvi mte`P tingU`vY tĀYKvix e`v`tK ewYwR`Kfvt`e ,i`ZcY`e`w` (wAvBwC) wntmte tNvI Yv t`qvi cĀv PjyKiti`Q| Zvt`i`K weŦkl bvMvi K mjev t`qvi e`e`v MpxZ ntqtQ| D`j E`, wAvBwC L`wZ ARBkviMY ivótg bvbwea mthvM mjev t`vMi tŦtĀ AMĀKvi tctq`v`Kb thgb-wk`i KviLv vcb, Avg`wbi tŦtĀ ,i`ZcY`bwZ cY`qb ms v`š Kugw`tZ Ašf`B, ivótg ch`qi wevfbwAbtgvbw`tZ AskMhY BZ`w` |

cĀvmx Kj`vY e`vsk`vcb

we`tk Mg`b"QzKg`i`i`K cĀqB Pov m`j FY wbtq ev wftUgwU, Rwg BZ`w` wev ev eÜK ti`L A`msMh` Kti we`k th`Z nq| G mgm`v t`tK DĒi`Yi Rtb` eZ`vb miKv`i Avg`j Rbkw` i Bwb`Z Aw`R I cĀwZōvbK mnvqZv cĀvb Kivi jtŦ" ŪcĀvmx Kj`vY e`vsk0 bvtg GKwU we`klwqZ e`vsk cĀZōv Kiv nq Ges 20 Gw`j , 2011 Zwi`L Avb`wmbKfvt`e Gi hv`v`i`i`nq| G e`vskwU`et`wkK Kg`ms`vb Z`v we`tk Mg`b"Qz`i Awf`emb e`q thvMv`bv, cĀvmt`i mnR kt`Z`FY I cĀvmt`i

† ik webotqvtM DrmwN Z Kivi Rtb" webotqvtM myeav m=utvi Ymn cEvmx` i mvguMk Kjt`vY Kvr Kti hv"Q| cOZovi ci G e'vsK t`tK G chSi cOq 1200 Rb wet` kMvgx KgKk FY t`qv ntqtQ| Ab"v tK, 25 Rb wet` k cOZ`vMZ KgKk FY w`tq Zvt` i Kgms`vfb mnvqZv Kiv ntqtQ|

GQrov, wmkDwiUR GU G. tPA Kvgktbi eZgvb wbt`kKvq AvBwcl (Initial Public Offer) Bmji tqt`i cEvmx` i Rtb" 10 kZvsk tKvUv myeav eivl ivLv ntqtQ| e'vsKs P'vbtj tcoi Z tiugU'vYi tqt`i tcoYKvix GKK ev thS`frte t`ik wki KviLvov `vcb Kitz cviteb| ZvQrov, cOZ`vMZ e't`kk webotqvtMKvixiv Gt`ik webotqvtMi tqt`i th mKj myeav tfvM Kti `vtKb Gt`kxq cEvmx webotqvtMKvixivl GKB aitbi mthvM-myeav tfvM Kitz cviteb| UYdvi wd I G. tPA tiU gvrB Kgvtbvi Rtb" tiugU'vY tcoYKvix cOZovb,tjvi gta" cOZthvMZv epxi j tqt`i euRwZK gmb UYdvi tKv=uvnb (thgb-l tq÷vbBDwqb, gmbMog) Gi m1/2 evsj vt` kx ewYvR`K e'vsK,tjvi `vvt`v Z Pw`bvqv mstkvab Kti Pw`tZ Dvj wLZ Pay Cash Exclusivity Clause ev Gifc tKvfv kZ`hv GKtPwUqv evRvi mwp Kitz cvti msk-oc`v,tjvi m1/2 mgtSvZvi gva'tg iwnZ Kivi Rtb" e'vsK,tjvt`k wbt` Rbv t`qv ntqtQ|

10.2 e't`kk gyti wi Rvtf`e`e`vcbv

GKuU t`iki `p Avw`R wfvEi Ab`Zg nviZqvi ntjv e't`kk gyti wi Rvtf` evsj vt` k e'vsKti e't`kk gyti wi Rvtf`ntjv msiwqZ `Y`i e't`kk gyti Ges AvSRwZK A_ Znvej (AvBGgGd) Gi m1/2 gRy I t`ukvj Wtqs ivBUM (GmWAvi) Gi mgwO| e't`kk gyti wi Rvtf`GKuU t`iki A`wvZK Dbqbtbi Pwj Kvkw3 I ewntA`qbtbi Dtj LthvM" Drm| evsj vt` k e'vsKti e't`kk gyti wi Rvtf` e`e`vcbv tKSkj I Kvh`g c`xvZ gj-Zt Avw`R evRvti i Dbqbt I wevfbebviZ-wbafY Oviv cfweZ ntq `vtK| e't`kk gyti wi Rvtf` bviZ-wbafY ,i'ZcY`Dcv`v,tjv ntjv gytbviZ Kvwrtgv, webogq nvi bviZ I e`e`vcbv Ges e't`kk FY Kvh`g| 31 tg, 2003 t`tK wboqS`Z webogq nvi wbaftY e`e`vcbvi `tj fvmgvb webogq nvi e`e`vcbv Kvh`i nlqvi ci t`tKB evsj vt` ik gyti Pwn`v I thvMtbi I ci wfvE Kti e't`kk gyti webogq nvi wbafti Z nt"Q| fvmgvb webogq nvi c`xvZ cE`Z`bi gva'tg evsj vt` k e'vsK e't`kk gyti wi Rvtf`e`e`vcbv I webotqvtMi m1/2 m1/2Z ti`L gyti e`e`vcbvi Dtj LthvM" cwi eZB wbtq Avtm, thUv AvSRwZK mtefEg i wvZ-c`xvZ Ges AvBGgGd cO`E wbt` Rbv I ci vgtkP m1/2 m1/2ZcY`

10.2.1 wi Rvtf`cE`x` ARB

e't`kk gyti wi Rvtf`EaYgyx cE`Yzv Ae`vnZ ti`tL`Q evsj vt` k| wek| A`wvZ hLb A`wvZK g`v KvuUq I vi tPov KivQj ZLb| evsj vt` iki e't`kk gyti wi Rvtf` 10 wevj qb Wj vt` i I cti wQj | weMZ miKvti i mgq 2004-05 A`QI tk`I

Kiçivî U mvgwRK `vqexZv (wmGmAvi)

eZgub wetk| Kiçivî U tmvîvj timciYweij wU (wmGmAvi) ev mvgwRK `vqexZv ,i'Zi w`b w`b evotQ| ewYwR`K e`vsK ,tjv thnZzmgvRi gvbÿi KivQ t`tKB gbydv ARB Kti, ZvB gbydv ARBbi ckvcmk Aek`B Zv`i wKQymvgwRK `wqZi cuyb Kiv DvPZ| G aviYvi Ici wFwE Kti e`vsKs LvZ wmGmAvi Kvh`g DrmwvZ Kivi Rtb` evsjv`k e`vsK wetklfvte bRi t`q| 2008 mvÿj meE`g t`tki mKj ewYwR`K e`vsK I Aw`R cÿZÿvbi Rtb` wmGmAvi bwxZgijv MhY Kiv nq| e`vsK ,tjvi gbydvi GKwU ¶ÿz` AskI hw` mvgwRK `vqexZv Kvh`tgi AvI Zvq t`tki wciQ`q cov epEi RbMÿYi Kj`vY I Dbq`bi Rtb` e`wqZ nq Zvntj t`k I RvZ A`bKUVB DcKZ.nq|

Avi G wetepbvq t`tki mgvRi Aetnij Z A_P m`vebvq LvZ ,tjv`K D`wZ Kiv Ges mKj `t`i gvbÿi Rtb` mRbkj Kg`P cwiPvj bvi gva`tg GKwU gvbweK e`vsKs e`e`v Mto tZijvi j`¶¶ m`v`u`ZK mg`q Aetnij Z Drcv`bglyx LvZ wetkl Kti K.I.K, ¶ÿz` D`v`v, bviX D`v`v, kÿgK tkÿxmn Aw`R tmevew`Z RbMv`x`K dvBb`wYqj BbK`b ev Aw`R tmevew`Z i AvI Zvq Avbvi D`v`Mi m`½ e`vsK ,tjvi mvgwRK `vqexZv Z_v wmGmAvi Kvh`g`K e`vsKstqi gj-avivq A`f` Kiv ntq`Q| eZgub miKv`i i `wii`` wbi mb Ges Kg`Rtb mnvqK Kg`P`K mvg`b ti`L e`vsK I Aw`R cÿZÿv ,tjv w`¶¶, `v`v, c`w, tLjvajv, `thM e`e`vcbv, bevq`thM` Rjy w`b, Aetnij Z I AbM`hi GjvKvi RbMÿYi Av`_ mvgwRK Dbq`b, bviX Dbq`b, gnvb g`h`x`i exi k`v` t`i cwi ev`i i Kj`vY BZ`w` LvZ thme wmGmAvi Kvh`g P`v`j`q hv`Q Zv `wii`` wetgvPb Ges mvgwRK w`bivcE`v ejq Mto Z`j`Z GKwU bZ`b gv`v thvM Kti`Q| wmGmAvi LvZ e`vsK ,tjvi m`v`u`ZK Kg`P`Ai Kvi`Y Pig `wi``, f`gnxb, ¶ÿz` K.I.K, eM`P`w, ¶ÿz` e`emvqx, `wi`` bviXmn Aw`R tmevew`Z mKj tkÿYi Kv`Q Aw`R tmev t`cÿv`b mnRj f` ntq`Q| A`f` gj-K A`q`b I c`w`x`i m`lj Avgiv GiB g`a` t`c`Z`i i`Kti`Q|

wmGmAvi GKwU `cÿYw`Z Kvh`g ntjI GwU eZgub e`vsK I Aw`R cÿZÿv ,tjvi Kg`¶ÿZvi Aw`Zw`v` gv`v wntmte evsjv`k e`vsK wetepbv Ki`Q| wmGmAvi Kvh`tgi AskM`h`Yi t`¶ÿt` BvZevPK cÿZ`thvM`Zv Mto Z`j`Z e`vsK ,tjvi CAMELS Rating Gi `M` A`¶ g`v`bR`tgU ti`w`S w`bifc`Y wmGmAvi w`lqK Z` h`v`v Kiv nt`Q A`¶ t`Kv`b e`vsK G LvZ tewk Kg`RvE`Ki`j Zv e`vsKw`i ti`w`S-

G GKU BuzevPK cfe tdjtQ| ZvB mgwi Kwí Z KgKŠkj wbtq tenk tenk
wmGmAvi kvR Kitj Zv e'vsfKiB jvf|

t`tki AwR LvZtK GKU gvbweK ifc w`tz Ges Rbin%ZIx e'e'vcbv ms`wZ. Mto
ZjtZ e'vsK I AwR cŔZŕv,tjvi mvgwRK `vqxZvi Rtb` tekukQzAMŕaKvi
LvZ wPvyZ Kiv ntqtQ| thgb :

K) GKKfite A_ev `vbqfvte KgPZ ŕlza ŕlyA AwR cŔZŕvbi m½ thš_fite
AvZfKgmš`vb FY Ges ŕlza I gvSwi cŔZŕvbi FY KgfmPZ AskMŕY;

L) g½vcwoZ DŕivAjtj i tRjvmgŕni gŕZv e'vcK I D`Pvŕti tgšmgx teKvŕi
cwYZ nIqv AAjtj i Rtb` Ri`wi wfwEŕZ Drcv`bkxj bZb bZb
Kul.wbfP/Kul.enfZ Kgfmš`vb mwi cwi Kí bv MŕY;

M) MŕgxY Mpt`ŕ i Rtb` evŕqvm`vm wKsev tmŕi c`vbj Gi gŕZv bevqŕhvM` kw³
Drcv`b, knŕi i `wi`a RbtMvŕx cwi tewZ GjvkVq eR[©] cŕtAveZB c`vU,
wkí -Kvi Lvbv t`tK wMŕ gqj v/eR[©] cwi tkvab c`vU (BuUw) BZ`w` `vcŕbi
Rtb` A_fqb KgfmP MŕY;

N) MŕgxY Mpt`ŕi wwfbaŕiŕbi km`, ^Zj exR, kvK-mewR, dj -gj- BZ`w` wfbgyx
Drcv`ŕbi Rb` FY KgfmP, Drcv`bKviŕŕi i miwmi A_ev Dchŕ tKvb
gaw`ZvKvixi gva`tg A_fqb; mgwšZ Lvgi thgb-eo tKvb dmtj i m½ tQvU
dmtj i mn-Drcv`b, wPyRugi cwbtZ Avgb Pŕti i m½ gvQ/nwm cvj b
BZ`w` Kvh[©]t g FY mjev cŕvb;

O) MŕgxY Mpt`/cŕcKŕ i KvŕQ cŕvmx Kgŕ i cvVŕbv A_`wZ tŕvŕvbi Rtb`
tgveVj tŕvŕfwĚK/`vbq ŕlza ŕlyA AwR cŔZŕvbi mgw_Z KgfmPZ
A_fqb;

P) tjvKR wkí, tjvK m½xZ I wPĪKjvi m½ RwoZ RbtMvŕxi Avq-tivRMvi I
Kgfmš`ŕbi cvkvcwk Af`šliXY chŕb I mvs`wZK cŕY`i evRviŕK cŕYv`bv
t`I qvi j tŕŕ` Gme tŕŕŕ A_fqb|

ciezŕZ wmGmAvi cwi cvj tb Avŕiv wKozbŕ`ŕ Kvh[©] g AšifZ ntqtQ| thgb t

- NgySo ŐAvBj vŕi KviŕY ŕwZMŕŕGj vkVq AwR mnvqZv;
- Mwi e gvwŕhvxi mšlv I t`tki AbMŕni/cŕZ`šŕAAjtj `wi`a wkvŕv`ŕi i
Rtb` wkvŕv ewĚ;
- e'vsK,tj vŕZ GKU c_wK wmGmAvi tW`c`vcv Ges
- wkvŕv LvZ tgvU wmGmAvi evŕŕŕUi Kgctŕŕ 30 kZvsk e`q Kiv|

Գումարավոր Լիցենզիայի Երկարության Կազմակերպության Կողմից
 2008 թվականի երկարության Կազմակերպության 41
 Գումարավոր Լիցենզիայի, 2009 թվականի երկարության
 Կազմակերպության 55 Գումարավոր Լիցենզիայի
 2010 թվականի 233 Գումարավոր Լիցենզիայի
 համար ցածր կարգի Լիցենզիայի Կազմակերպության
 կազմակերպության Լիցենզիայի Կազմակերպության
 Լիցենզիայի Կազմակերպության Կազմակերպության
 Լիցենզիայի Կազմակերպության Կազմակերպության
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 Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության



9 րոյս, 2009 Մարտի Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության

Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության
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 Կազմակերպության Կազմակերպության Կազմակերպության
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 Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության

Գումարավոր Կազմակերպության Կազմակերպության

(Գումարավոր Լիցենզիայի)

Գումարավոր Կազմակերպության Կազմակերպության	2008	2009	2010	2011
Կազմակերպության	3.00	9.50	40.10	61.30
Կազմակերպության	11.20	24.50	69.00	52.00
Կազմակերպության	5.00	0.12	26.50	35.90
Կազմակերպության	5.90	12.50	46.00	18.80
Կազմակերպության	0.08	0.03	32.90	17.20
Կազմակերպության	0	0	5.90	13.80
Կազմակերպության	15.90	8.70	12.50	20.00
Կազմակերպության	41.08	55.35	232.90	219.00

2011 թվականի ցուցանիշի գերակշռող բնույթով Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության
 Կազմակերպության Կազմակերպության Կազմակերպության
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 Կազմակերպության Կազմակերպության Կազմակերպության

BtZvgta" OmGmAvi tW`d`vcb KitiQ| eZgvtb mKj e`vsKB mGmAvi tK cOvZovbKfvt MhY KitiQ, hvi gta" wZbuU ivolq gviy Kivvaxb e`vsK, 16uU temiKwi ewYwR`K e`vsK Ges GKwU wef`kx ewYwR`K e`vsKmn tgvU 20uU e`vsK Avjv`vfvte Uf÷ A_ev dvDfUkb mpoi gva`tg mGmAvi Kvh`g tK GmMtg vbtq hvf`Q| Ab`vb` e`vsK Zvf`i gj- evfRU t`tK mivmwi mGmAvi LvZ e`q KitiQ| mGmAvi wfvEK wevfbaeKvh`g 2011 mtj cOq 219 tKwU UvKv e`wqZ ntqtQ hv 2008 mtj wQj gv 41 tKwU UvKv A`f MZ Pvi eQti mGmAvi e`q tetotQ cO` tYi temk| cO` gw` tK mGmAvi Kvh`g ms vsf`tkvfbv cOZte`b e`vsK` tjtK evsjv`k e`vsK` wLj Kitz ntZv bv| wKs` GLb Gme KvRi Rtb` Zvf` itK vbtqgZ cOZte`b `wLj Kitz nt`Q| 2009 muj t`tK e`vsK` tji mGmAvi Kvh`g i mweR cui w`wZ ch`j vPbv Kti evsjv`k e`vsK` Review of CSR Initiatives in Banks` wktivbtg cOZte`b cKvk KitiQ| e`vsK` tji gtZv Avw`R cOZovb` tjtKl mGmAvi Kvh`g AskMh`Yi cigk` t`qv ntqtQ| miKvi I evsjv`k e`vsK` i tekukOzwm`vsl mGmAvi LvZ e`vsK I Avw`R cOZovb` tji AskMh`YtK Avti v DrmwmZ I teMevb KitiQ| thgb :

- evsjv`k e`vsK 200 tKwU UvKvi GKwU clytA`vqb w`g Pvj yKitiQ hvi Avl Zvq ewYwR`K e`vsK t`tK Df`v`v`v`v mte`P 10 kZvsk mtj tmSi kw` , evtqvM`vm I eR`cwi tkrab c`vU (BuUvc) vbg`Y FY cvf`Qb;
- Wvj , gmj v, `Zj exR I f`zv Drcv`tb Kl tK Rtb` QvoKZ. F`Yi I ci ewl`R 6 kZvsk nvti fZ`Ki e`v`v`v Kiv ntqtQ;
- e`vsK` tji th cui gvY A`mGmAvi KvR e`envi KitiQ, Zvi gta" wefkl wKQz LvZ Kig` tNvl Yv Kiv ntqtQ;
- Avw`R tmevf`v`Ki Y Kvh`g hMcrfvte mGmAvi vntmte weteiPZ nt`Q;
- Av`mvgwR`K I gvbewaKvi Dbq`tb wj 1/2 `elg` wevfbae t`tki gtZv evsjv`k Kl GLb GKwU `i Zc`Y`mgm`v vntmte wPv`yZ| ewYwR`K e`vsK` tji I ci cui Pwj Z GK mgx`v`v`v t` Lv hvq, bevbh`y KgR`Z` i 13 kZvsk, ga`g ch`q 9 kZvsk Ges Ea`Yzb ch`q 4 kZvsk KgR`Z` vrix| e`vsK` tji gender equality ms vsf` w`l`q` tjtK eZgvtb mGmAvi Gi Avl Zvq vbtq Avmv ntqtQ Ges m`v`v`v`v G`f`f`l wKQz cui eZ` G`f`m`Q| thgb :
- 20uU e`vsK gvZZR`v`Z Qvdi tgqv` Qq gvfm ewa`Z KitiQ| Gi gta" 10uU e`vsK Qq gvfm gvZZR`v`Z Qvdi cOv`b wefkl bwiZgvjv c`v`qb KitiQ| ewK e`vsK` tjtZ G Qvdi tgqv` 3-4 gvm|
- GKwU e`vsK (e`fK e`vsK wj t) vrix KgR`Z` i tcvl` t` i Rtb` tW` tKqvi tm`Uvi cOZov KitiQ;

- 17wU e'vsK KgRvE t nqivmb ev Drcxob cOZtvtb bwxZgvjv cVqb Kti tQ, hw l 2011 mvj chS G ai tbi tKvb NUbv wj wce x nqivb;
- wj 1/2 'elg' wcltq QquwU e'vsK KgRvE t m tPZbZv ew x tZ wtkl tUlbs Gi AvtqvRb Kti tQ;
- 15wU e'vsK Zvt i bvi x KgRZ t i wbi v c` hvZvqvZ w b w O Z Ki tZ cw i entbi e'e v Kti tQ|

wmGmAvi Kvh g GLb AvSRKZKfite mKj e'emwqK KgRvE t GKwU Awet"Q" Ask ntq wotqtQ| mweRfite AwR tmerf t l`wi`a`ixKi tY wKQZD"P cZ" e'q Qvovl e'vsK t jv Aetwv Z, mthvM-ewA Z l AbMthi RbtMvox Ges mvgwRK l AwR tmerf t mn cw i tekMZ m tPZbZv ew x tK clavb" w t q wmGmAvi KgRvE t Zvt i mswk-Qv h t_ o ewotqtQ| e'vsK t jv i wmGmAvi Kvh t gi Mfxi Zvl tetotQ|

wmGmAvi Kvh t gi Avl Zvq e'vsK t jv Zvt i cOZwU kvLvq mswk-o tni tW t i gra t g kvi xwi K l gvbwmK cOZeUt` i R t b" wewfbokvh g nvtZ wotqtQ| thgb :

- cOZeUt` i R t b" Avj v` v KvD>Uvi tLvji e'e v;
- kvi xwi K cOZeUt` i R t b" wK t v DcKi Y mieivn l ewE;
- wki l wK t kvi t i Pi Y cOZeUt` m gm v mgra t b webvg t j` kj` wPwKrmv;
- P t j z PwKrmv t` f t g q w` w d e K v a u;
- h y v n Z g y t h v x v t` i R t b" AwR m n v q Z v;
- m g y t R i` w i` a l e w A Z R b t M v o x i g t a` k e Y l` w o c O Z e U t` i R t b" w e b v g t j` w P w K r m v, w K t v l A w R m n v q Z v;
- A u U w t K w k i - w K t k v i t` i` t f w e K R x e b w e K v t k w e t k l m t P Z b Z v g j - K A b o v b;
- A u U w t K w k i t` i w K t v l A e'v n Z m n v q Z v w b w O Z K i t Z S o c i e t y f o r W e l f a r e o f A u t i s t i c C h i l d r e n (S W A C) b u t g G K w U c O Z o v t b i g r a t g w e t k l t` g c w i P v j b v G e s t` k e v c x m t P Z b Z v g j - K K v h g M h Y |

m v a u t Z K m g t q e'vsK t jv tekwKQyD t j t h v M l e'w Z g x wmGmAvi Kvh g m a u b e K t i t Q | t h g b - G t m w m t q k b A e e'vsK v m e'v s j v t` k (G u e w e) - G i t h S l m g u S Z c O P o v q o g y t h y R v N i o c O Z o v q A w R m n v q Z v w n t m t e 24 t K w U U v K v Z n w e j m s M h l c o v b ; t k i c y t R j v i t m v n v M c t j i 61 w U k n x` g y t h v x v c w i e v i t K G K K v j x b 7 n v R v i U v K v G e s g w m K G K n v R v i U v K v i A w R m n v q Z v ; k n x` g y t h v x v t` i w e a e v c w j - Z` w i` a c w i e v i t K t m S i e w Z l k x Z e` ; c o v b ; e v` i e v t b i c v n w o G j v K v q 572 R b K l K t K` Z j e x R l g m j v D r c v t b A w R m n v q Z v ; m g u S Z M i` c v j b l e v t q v M i` v m c O R t t i A v l Z v q 04 w U M i` i A v` k` L v g v i o w k t i v b v t g M v R x c y , g w b K M A , i v t R` c y , N v U v B j , i s c y l e w i k v t j w Z b k o c w i e v t i i g t a` 9 t K w U U v K v i F Y c o v b ; t m S i k w t P w j Z G u U G g e y P v j y G e s m y i e t b i i t q j t e l z j

UvBMvi i qvq wefkl mrvqZv c0vb | myietbi KvqQ c0q 2 nrRvi RbAayl Z
 ebj vDWy M0g Ges Ljyvi `vKvc DctRj vi `xN0 tbi cvbxq Rtj i mgm`v mgvavtB
 cKz c0tLbb KvR e`vsK ,tjv mrvqZv w`tqtQ | ZvQvov, `xN0vqx wKWbx tivM



7 Rvbgwi, 2011 Zwi tL e, oiq cuj -D0q0 GKvtWgxtZ 0b`x l
 Rreb0 cKti i Avl Zvq DEietzi PivAtj i QvI-QvIxt` i tmSi emZ
 l wKqv DcKiY ueZiY Ab0v0b MfbP W. AmZDi ingvb

wPwKrmvq XvKv` evi tWg
 nvmcvZvtj Wvqvij wmm l
 wKWbx U`vYc-ib0Ukb BDwbU
 `0U tn0gvWvqvij wmm tgvkb
 `vctb Aw_R mrvqZv; wKWbx
 dvD0Ukb Gi m`u0nviY l
 AvaybKvqb; Mwie l tgavex
 wKqv_0 i m0ZK ch0q ch0i
 ewEi e`e`v; e`vsK PZji
 m`u0Y` agc0bg0 GjvKv
 tNvl Yv Ges ZvgvK l ZvgvK
 RvZxq e`emvq wem0tqM bv
 Kivi wmx0i M0Y c0f0Zl
 D0j L0hvM` wGmAvi KgRvE]

`wbK cwI Kvi cvZvq cKvKZ AtbK LeiB Avgv` i tPvL Gw0tq hvq ev tPvtL
 cotj l Af`Zvi etE e`x gb0K b0vov t`q bv | Gi gta`l wKQzKQzLei Avgv` i
 u`qtK `uk0Kti, hvi t000tZ wKQzKivi mvgwRK `vqexZv Gtm hvq | Ggvb wKQz
 NUbv l Zvi t000tZ MpxZ wGmAvi KgRvEi `0v0i0btg0D0j L Kiv ntjv :

bi-Rvgvtj i Nwb Uvbvi Aemvb

jvj gvbinvU tRj vi Aw`Zgwi DctRj vi eoNwiqv M0tg bi-Rvgvj ZZxq tk0Yi
 QvI | ever-gv l GK tev0bi msmvi P0j Nwb0Z tZj tft0 | Mi`i Afv0e ever
 tZvdv0j Avj x eva` nq t0tj tK Nwb Uvbv0Z Ges c0Zw` b c0q 3/4 N0Uv ZvtK Nwb
 Uvb0Z ntZv | `0j Qvbi w`b Av0iv tewk mgq bi-Rvgvtj i Nwb Uvbvi tgqv` Av0iv
 tet0 th0Zv | G u`q`ukx LeiWU cwI Kvq cKvKZ nlqvi ci GKvU e`vsK
 Zvr0wYKfv0e GvM0q Av0m Ges Zvt` i tK `0U Mi` ; gvmK 10 nrRvi UvKv fvZvi
 e`e`vnm bi-Rvgvj l Zvi tev0bi AvMvgx 10 eQ0i i covi bvi `wqZi tbq | Gfv0eB
 Nwb Uvbv t`tK Ae`vnmZ cvq bi-Rvgvj |

`wi`^nwkG Dwi`0bi `B tg0qi tgvWK`vj K0j tR covi R0b` wKqv0ewE c0vb

27 bt0f0t, 2012 Zwi tL `wbK hMv0i cwI Kvq 0rvnkG Dwi`0bi fv0zv N0i P0t` i
 Av0j v0 wKti0bv0tg cKvKZ GKvU Leti evsj vt`k e`vs0Ki MfbP W. AmZDi ingvb
 Gi `w0 AvKvL0 nq | gqgvbm0t0ni tM0ix0t0i memR w0t Zv nwkG Dwi`0bi `B

tgq mvgly bnvvi (mvg) I BDKvteZb bnvvi (tRwi b) KwVb c0ZthwMzvjj-K
 cixqYvq DEYntq h_v tg XvKv tgmWK'vj Ktj R I K. evRvi tgmWK'vj Ktj tR
 fivZP mshvM cvq| wZvb
 ZrYv Afve I `wv t`i
 mt½ htx Rqx G cwi evi tK
 wetkl Kti mvg I tRwi tbi
 tgavtK tKwZ t`qvi Rtb`
 mvD_B÷ e`vsK wj : Ges WvP&
 evsjv e`vsK wj :-tK Abtj va
 Kti b| e`vsK `UJ GB
 Avnevfb mvov w`tq wvGmAvi-
 Gi Avl Zvq Zvt`i tK
 wkqveE t`qvi Rtb` GwMtq
 Avtm| 20 wvfm=ft, 2012
 Zwi tL evsjv t`k e`vsK i
 tevWq t`g AvtqwrZ GK Abvo=ft Abvntb mvg I tRwi tbi nvZ mvD_B÷ e`vsK I
 WvP&evsjv e`vsK wkqveE Ztj t`b evsjv t`k e`vsK MfbP W. AvvZDi ingvb|
 GfvteB nwkG Dwi tbi `B tgqti tgmWK'vj Ktj tR covtj Lv Ae`vnZ ivLvi c_
 mYg nq|



20 wvfm=ft, 2012 Zwi tL evsjv t`k e`vsK i tevWq t`g AvtqwrZ
 wkqveE c0vb Abvntb nwkG Dwi b, Zvi t`g nkwv b Av3vi, evEclB `B
 tgq mvg I tRwi bmn Abvntb`i gta` Dcu`Z MfbP W. AvvZDi ingvb

kxZvZ@Amnvq gvbj i gta` kxZe`jeZiY

kxZvZ@ Amnvq gvbj t`i
 kxZe`jeZiY e`vsK t`j vtK
 Drmn w`tq P t`j tQ evsjv t`k
 e`vsK| e`vsK t`j v Zvt`i
 wvGmAvi Kvh@t`gi Ask
 wntmte kxZvZ@ i gta`
 Gevti i (2012-13) kxZ
 GK tKwJi l tenk K=ft
 weZiY Kti tQ|



27 Rvsgvvi, 2013 Zwi tL GKw temi Kwv LtZi e`vsK i
 tmsRtb` kxZvZ@gvbj i gta` K=ft weZiY Kti tQb MfbP W.
 AvvZDi ingvb| G mgq Dcu`Z wQ t`j b evsjv t`k e`vsK i tWcY
 MfbP Rbve Gm, tK, m j tP=ajv I b vRbvb m j Zvrb

m=utZ e`vsK t`j vi mvgwRK
 `vqexZv Kvh@ g (wvGmAvi)
 m=utvvi Y, G Kvh@
 wvneofvte Z`vi wKi Rtb`
 evsjv t`k e`vsK t`j vi mvgwRK
 tLvjv ntq tQ| G wefvMi gva`tg wvGmAvi Kvh@t`gi c`kvcwv e`vsK t`j vi Mlb
 e`vsK Kvh@ g Ges Avv_R A=ft K i Y I Avv_R wkq v Kvh@ gl ch`eY Kiv
 nte|

MōnK ʔ_ʔmsi ʔʔY tKʔ`a

MZ KtqK eQi aʔi eʔsj vʔ`tki eʔvsmKs LvZ Dʔj LʔthvM` i/cvʔšli Gi gʔa` w` ʔq GwMʔq hvʔ`Q| tKʔ`ʔq eʔvsk wntmte eʔsj vʔ`k eʔvsk Zvi gʔy` ʔʔU `wqZ; cvj b A_ʔr gj` ʔxmZ cwi ʔgZ ivLv I Aw_ʔR w`wZkxj Zv eRvq ivLvi cvkvcmk mi Kvʔi i Ašfʔʔgj-K cēw`x ARʔ I `wii`a weʔgvʔʔbi eūgʔx Dʔ`vʔM mg_ʔ thvMʔʔbi jʔʔ| G hveZ Acʔʔj bRi cvlqv KwL, ʔʔʔ` I gvSwii Dʔ`vM (GmGgB), bevqʔthvM` Rʔj wʔb Ges Ab`vʔ` Drcv` bglx LvZ_ʔj vʔZ chʔʔ A_ʔthvMʔʔbi e`e`v Kʔi hvʔ`Q| Ab`w` ʔK, Aw_ʔR tmev thb e`qmʔkʔx, mgqmʔkʔx Ges wʔbvc` nq tm Rʔʔ` g`vʔʔqj c`wZi cwi eʔZʔʔʔj KUwʔK c`wZi cēZʔ Z_v AʔUvʔgʔUW wKqwi s nvDR, eʔsj vʔ`k Bʔj KUwʔK dvŪm&UʔYdvi tʔUI qvK, ʔgvevBj eʔvsmKs, Abj vʔb wʔAvʔw e tmev BZ`w` Pj ʔyn Z_` chʔʔʔ wʔfʔ wʔfʔ bʔc` ʔʔc tʔqv nʔqʔQ|

ʔ` ʔk KvʔʔZ 47w eʔvʔʔKi cʔq 8300w kvLvi mgʔʔq eʔsj vʔ`tki eZʔʔv eʔvsmKs tʔUI qvK`e`Z| Gme eʔvsk kvLvq cʔq 5 tKwU 52 j ʔʔ AvgvʔZKvix I 96 j ʔʔ FY MōxZv iʔqʔQ| mv`uʔwZK mgʔq Aw_ʔR tmevʔʔʔi Avl Zvq Kl.Kʔ` i 96 j ʔʔwʔK I mgwʔRK wʔbvc`Ev teobxi DcKviʔʔvMʔ` i Rʔʔ` 35 j ʔʔ A_ʔr ʔgvU GK tKwU 31 j ʔʔwʔK wʔmve tLujv nʔqʔQ| ʔ` ʔk eʔvsk I ʔgvevBj tʔvb tKv`uʔwbi thʔ_ Askx` wii ʔʔj ʔgvevBj eʔvsmKs tmevi `ʔZ cʔvi NUʔQ Ges Gi Avl Zvq wecjy msL`K wʔmve tLujv nʔqʔQ| ʔgvevBj eʔvsmKs tmev tʔʔZ BʔZvʔʔa` cʔq 50 j ʔʔ gʔvly wʔmve Lʔj ʔQb|

wʔwRUvBRW eʔvsmKs AeKvVʔʔv Mʔo ʔZvj vi gva`ʔg `ʔZ Aw_ʔR tmev weZiY, KwL. Ges ʔʔʔ` I gvSwii Dʔ`vM (GmGgB) LvZ_ʔj vʔZ chʔʔ A_ʔqʔmn Aw_ʔR LvʔZ ʔ` ʔki epĒi RbʔMvōxi Avl Zvʔʔʔ cʔvi eʔsj vʔ`k eʔvsk KZʔ.bwZ-ʔKʔʔj MōY Kivq G aiʔbi wʔmve `ʔZ evʔʔQ| GʔZ eʔvsmKs tmevi cwi wʔa eʔvcKʔvʔe we`Z.nʔ`Q Ges G LvʔZi cʔZ MōnKMʔYi cʔZ`vkvI AʔbK teto hvʔ`Q|

12.1 Ōʔnī ʔW`Ō ʔ_ʔK ŌwʔAvʔwʔcʔmŌ

`ewK g` vi cʔʔvʔe mviv weʔkʔ eʔvsk_ʔj vi I ci MōnKʔ` i Av`v AʔbKUv P`vʔj ʔʔi m`ʔxʔ| cwi ewZʔ cwi w`wZʔZ MōnKivI eʔvʔʔKi KvʔQ Avʔiv tewk gʔbvʔthvM, Avʔšli KZv I AvʔwʔK tmev Avkv KiʔQb| eʔvsk MōnKʔ` i G cʔZ`vkv cʔʔY h_ʔh_

c`f`c tbqvi Avek`KZv vKvq e`vsuKs LvZtK MõnK-evUe Kiv Z_v e`vsuKs LvZ MõnKt`i Av`v I mšto eRvq ivLv, e`vsuKs tmevi gvb m`u`K`MõnK ch`qi f`v`f ev AurfthvM `Z w`u`E Kiv Ges DbzZi MõnK tmev w`o`Z Kivi j`f`f` evsj v`k e`vs`Ki `e`t`kK gy`i cwi`k` I w`v`Rj`v`Y w`f`v`Mi Aaxtb 16 gvP, 2011 Zwi tL c`tg` t`n`i`w`-` PvjyKiv nq| cieZ`Z Kiv`Ri cwi`va I c`k`w`Z. w`e`P`b`v`q 15 tm`P`f, 2011 Zwi tL t`n`i`w`-` Gi bvg cwi`e`Z` Kti MõnK `e`msi`f`Y tK`-` ev `Customers' Interest Protection Centre (CIPC)` ivLv nq| t`ke`v`cx e`vsK MõnK`M`Yi AurfthvM `Z w`u`Ei Rtb` evsj v`k e`vs`Ki bquW kvLv Aurd`m`l w`Av`Buc`w`m Pvj`y`Kiv nq|

12.2 w`Av`Buc`w`m`i D`f`k`

t`f`ki tK`-`tq e`vsK w`m`t`e evsj v`k e`vs`Ki Kiv`Q AvgvbZKvix I MõnKt`i `e` i`f`vi w`el`q`w` L`g`B `i`Z`c`Y`f e`vs`Ki AvgvbZKvix I MõnKt`i `e` i`f`v Kiv, e`vsuKs tmev t`c`Z th tKv`bv ai`t`bi nqi`w`bi nvZ t`f`K MõnK`M`Y`f`K i`f`v Kiv, e`vsK I Aw`_`R c`Z`o`vb ev Gi tKv`bv Kg`K`Z`f`i w`e`i`f`x D`i`w`c`Z Aurfthv`M`i w`el`t`q e`e`-`v Mõ`Y, e`vsuKs tmevi g`v`b`v`b`q`b Kti e`vs`Ki I`ci Rb`M`Y`i Av`-`v I w`ek`j`m `p



19 Rvbgwi, 2012 Zwi tL w`R` t`g`ev`Bj t`d`v`b t`f`K Kj Kti w`Av`Buc`w`m`i 0162360 nUj`v`Bb t`d`v`b b`f`u`li Av`b`g`w`b`K D`f`o`v`ab Ki`t`Q`b evsj v`k e`vs`Ki M`f`b`P`W. Aw`Z`D`i i`ng`b

Kiv, e`vsK`_`t`j`vi f`v`eg`w`Z`D`3`4`j Kiv, e`vsK I MõnKt`i g`t`a` m`u`K`m`y`sn`Z Kiv Ges m`t`e`f`c`wi Dbz I `f` MõnK tmev w`o`w`Z KivB w`Av`Buc`w`m`i g`j`-`D`f`k`| G D`f`k` m`v`a`t`b w`Av`Buc`w`m A`r` m`g`t`q`b m`d`j` Zvi c`g`v`Y ti`t`L P`t`j`t`Q|

12.3 AurfthvM Mõ`Y`i gva`g I nUj`v`Bb 0162360

w`Av`Buc`w`m m`y`oi ci t`f`KB m`v`B`w`n`K I mi`K`wi Q`u`d`i w`-`b Q`ov` m`K`j Kg`f`e`f`m Aurd`m Pj`v`K`j`x`b t`g`ev`Bj t`d`v`b, t`U`w`j` t`d`v`b, B`-`t`g`B`j, d`v`-` , Gm`G`g`G`m, I`t`q`em`v`B`U I W`v`K`t`h`v`f`M w`K`sev mi`v`m`wi t`f`ki w`e`f`b`e`A`A`j t`f`K AurfthvM Av`m`t`Q| evsj v`k e`vs`Ki I`t`q`em`v`B`U B`t`j`K`U`b`K AurfthvM dig`ci`f`Yi gva`t`g `Z AurfthvM `w`L`t`j`i e`e`-`v Kiv n`t`q`f`Q| t`f`ki w`e`f`b`e`c`o`t`s`i Rb`m`v`avi`Y h`v`f`Z G`K`u`W b`f`i t`d`v`b Kti m`n`t`R`B e`vsuKs/Aw`_`R tmev w`el`q`K Z`-`w` R`v`b`Z` c`v`t`ib A`_`ev` Z`v`i`i AurfthvM`_`t`j`v evsj v`k e`vs`Ki w`Av`Buc`w`m`-`t`Z `w`L`j Ki`t`Z c`v`t`ib tm`R`b`

19 Rvbgwi, 2012 Zwi tL GKwU c_uK nUj vBb b^t 0162360 Gi AvbgwbK D^0vab Kiv ntqtQ| b^tUJ cwi wPZ Kti ZjtZ e^vcK c^Pvi Yvgj-K Kvh^g M^hY w^÷ Kvti i gva^tg 16236 Gi c^Pvi Yv



Kiv ntqtQ| w^0U I Btj KU^bK wgwWqvq b^tUJ e^vcvti we^Avcb c^Pvi Kiv ntqtQ Ges GLtbv nt^Q| evsj vt^k tUwj Kgyb^tKkb ti _tj Uwi tKv^uvubi (weUAvi wv) gva^tg mKj tgevBj tcvb M^ntKi KvtQ GmGgGm Kti kU^ tKvW b^tUJ Kvh^Rwi Zv m^u^tK^

AeinZ Kiv ntqtQ| e^vSK I Aw_℞ c^0Z^tbi c^0ZwU kvLvi K^vk KvD^Uvti kU^ tKwW 0162360 ms vs^i w^÷ Kvi jvM^tbi e^e^v Kiv ntqtQ, hv^Z tKvtbv M^nk nqi wbi wkKvi ntj mnt^RB D^3 b^ti tcvb Kti evsj vt^k e^vst^ki wvAvBucum-tZ Awf^thvM Ki^Z cvtib| w^÷ Kvti i gva^tg 16236 Gi c^Pvi Yv e^vswKs tmevi gvtbvq^t G nUj vBb b^tUJ B^Zvg^t^ LgyB dj c^h-c^0vWYZ ntqtQ| ZvQvov, wevfbae RvZxq ^w^bK I evsj vt^k e^vst^ki I tgemvB^tU wvAvBucum^tZ w^tqvwRZ KgRZ^ i bvg, c^`ex, tcvb, d^v , B-tgBj c^fWZ c^Pvi Kiv ntqtQ| wvAvBucum KZR^ i ay Awf^thvM w^0u^E^B bq, t^k-wet^tki e^vswKs tmev c^Z^vKx AmsL^ gvb^tj i e^vswKs I e^emvqK wR^Avmi tcv^tj Reve I c^v^gk^w^ t^q hv^t^Q|

12.4 Kg^e^xwZ

M^nk ^f^msi ^Y tK^`i tmev Kvh^g mnt^R I ^ZZvi mt^1/2 m^uv^tbi j^t^Y GKwU Kvh^Ri c^xwZ tbqv ntqtQ| t^tki e^vSK I Aw_℞ c^0Z^tbi M^nkiv c^Pij Z w^bqg-bw^Zi g^t^ t^tk e^vst^ki tmev t^tZ tKvtbv ai^tbi nqi wbi wkKvi ev m^m^vi m^s^x^b ntj Zv 16236 b^ti tcvb Kti wKsev Ab^vb^ gva^tg M^nk ^f^msi tK^`^ Awf^thvM Ki^Z cvtib| ZvQvov, c^0ZwU Zc^wuj e^vst^ki c^avb Kvh^g q I Av^Awj K Kvh^g tqi 0Awf^thvM tmj 0^_tj vtZ I Awf^thvM Ki^Z cvtib| Gme Awf^thvM tmj i Kvh^g evsj vt^k e^vst^ki M^nk ^f^msi ^Y w^bqgZ Z^vi wK Ki^tQ|

t^tki th tKvtbv c^0s^i t^tk M^nkiv evsj vt^k e^vst^ki w^bKU^ M^nk ^f^msi ^Y tK^`^ Awf^thvM Ki^tj, mvavi Y Awf^thv^Mi t^t^t^ G tK^`^ tUwj tcvb wKsev B-tgBtj i gva^tg Z^`w^ msM^h Kti Zv wePvi-wetk^t^Yi gva^tg gv^i wZb w^tbi g^t^B Awf^thvM w^0u^E^ Kti Ges R^Uj Awf^thv^Mi t^t^t^ wvAvBucum mi vmi Z^`s^i Kti wKsev Awf^thvM msuk-0e^vst^ki Awf^thvM tmj i gva^tg Z^`s^i Kwitq ev c^0qvRbxq Z^`-Dcv^E^i gva^tg mZ^Zv w^bifc^Y Kti Awf^thvM w^0u^E^i e^e^v Kti| kvLv/Av^Awj K ch^tq tKvtbv Awf^thv^Mi w^0u^E^i Kiv m^e^ bv ntj Zv w^0u^E^i R^t^`

evsj v`k e`vst`ki c`abv kvh`f`i q`i imAvBucum-tZ cvWtZ nq| Av`Aj K ch`f`qi M`nKt` i KvQ t`_t`K cvl qv Awf`thvM, t`j v w`b`u`w`Ei vel t`q c`abv kvh`f`i q`i imAvBucum w`b`q`g`Z`f`v`te` Z` v`i`w`K` K`i`t`Q|

me gvb`j`i me mgm`vi mgvavb Kiv m`e`e` bv n`j`I c`u`Z`o`vi` ci t`_t`K imAvBucum t`_t`ki m`v`a`i`Y` gvb`j`i KvQ A`S`Z`T` G`K`u`J` evZ`P`t`c`u`t`Q` w` t`Z` t`c`i`t`Q` th, e`v`sw`K`s` t`m`e`v` t`c`Z` A`t`n`Z`K` t`K`v`b`v` n`q`i`w`b`i` w`k`K`v`i` n`j` Z`v`i` c`u`Z`K`v`i` cvl qvi G`K`u`J` f`i`m`v`i` R`v`q`M`v` t`K`_`t`q` e`v`st`K` i`t`q`t`Q| e`v`sw`K`s` t`m`e`v` w`e`l`q`K` b`v`b`w`e`a` mgm`vi` `*`Z` mgvavb` cvl qvq` B`i`Z`v`g`t`a` gvb`j`i` g`t`b` imAvBucum m`e`u`t`K`G`K`u`J` f`i`j` a`v`i`Y`v` m`u`o` n`t`q`t`Q| gvb`j`i` G` w`e`k`t`m` I` c`u`Z`v`k`v`t`K` A`q`l`b`e`i`v`L`v` I` t`_t`ki` e`v`sw`K`s` t`m`e`v`i` gvb`t`K` A`v`S`R`u`Z`K` g`v`t`b` D`b`w`Z` K`i`v`i` j`_t`q`l` K`i`R` K`i`i` h`v`t`Q` G` t`K`_`q`|

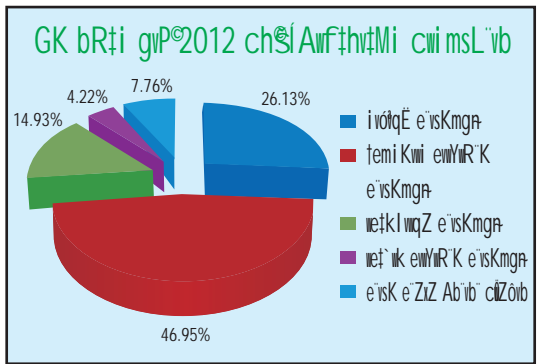
12.5 ewil R c`u`Z`t`e` b` c`u`K`v`k`

M`n`K` m`j`_`m`si` q`l`Y` t`K`_`^` B`i`Z`v`g`t`a` B` P`g`K`c`o` m`v`d`j`_` t`_w`L`t`q`t`Q| t`K`_`u` c`u`Z`o`vi` G`K` e`Q`i` A`_`f`r` g`v`P`^`2012` ch`S`l` t`h`m`e` K`v`R` K`i`t`Q` Z`v`i` I`c`i` w`f`w`E` K`i` M`Z` 19` R`j`v`B` 2012` Z`w`i` t`L` c`u`g` o`e`w`il` R` c`u`Z`t`e` b` 2011-12`o` c`u`K`v`k` K`i`t`Q| c`u`Z`t`e` b`u`l`t`Z` M`n`K` _`^`_`m`si` q`l`Y` t`K`_`^` i` c`w`i` m`S`L` v`b`w`f`w`E`K` K`v`h`^` g` Z`z`j` a`i`v` n`t`q`t`Q| c`v`k`v`c`w`k`, Z`Y`g`j`-`c`h`f`q`i` M`n`K`t`_`i` G` t`K`_`^` i` t`m`e`v` c`v`l` q`v`i` K`t`q`K`u`J`_` o`v`S`l` Z`z`j` a`i`v` n`t`q`t`Q|

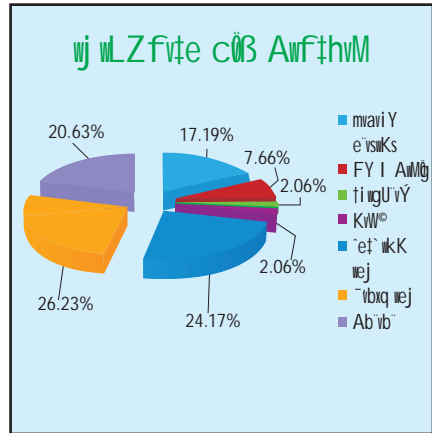
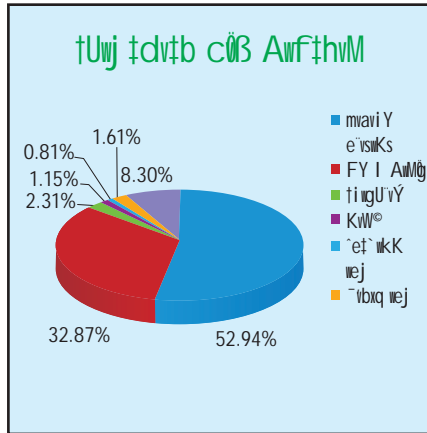
GK bR`ti` Awf`thvM w`b`u`w`Ei` w`e`i`Y`x`

mgq`K`v`j`	t`g`v`U` Awf`thvM`i` m`S`L`v`	w`b`u`w`E`K`Z` Awf`thvM`	A`w`b`u`b`e` Awf`thvM`	w`b`u`w`E`i` n`v`i`
31` g`v`P`^`2012` ch`S`l`	2151	1941	210	90%
30` t`m`t`P`^`t`^`, 2012` ch`S`l`	3824	3018	806	79%

c`u`Z`t`e` b` t`_t`K` t`_L`v` h`v`q`, g`v`I` G`K` e`Q`i`i` g`t`a`B` t`K`_`u` c`u`q`_`B` n`v`R`v`i` R`u`J` Awf`thvM`i` w`b`u`w`E`m`n` t`_t`ki` c`u`Z`_`S`l` A`A`t`j`i` e`v`S`K` M`n`K` w`k`S`e`v` e`v`sw`K`s` t`m`e`v`K`v`g`x` m`v`a`i`Y` gvb`j`i` b`v`b`w`e`a` w`R`A`v`m`v`i` R`e`v`e` t`_q`v`i` g`r`a`t`g` w`K`Q`b`v` n`j`I` Z`v`t`_`i` c`u`Z`v`k`v` c`i`Y` K`i`t`Z` t`c`i`t`Q| 31` g`v`P`^` 2012` ch`S`l` Z`_` w`e`t`k`_t`Y` t`_L`v` h`v`q` th, c`u`B` Awf`thvM`i` g`t`a`_` c`u`q` 47` k`Z`v`S`k`B` t`e`m`i` K`v`w`i` e`v`S`K`_`t`j`v`i` w`e`i` t`x`| Z`v`Q`v`o`v`, i`v`o`t`q` g`v`v`j` K`v`a`x` e`w`Y`w`R`^`K` I` w`e`t`k`l` w`v`q`Z` e`v`S`K`_`t`j`v`i` w`e`i` t`x` Awf`thvM`i` n`v`i` h`_`v` t`g` c`u`q` 26` I` 15` k`Z`v`S`k`| imAvBucum-tZ` w`e`w`f`b`e`



ai tbi AwfthvM MpxZ GK bRti gvp©2012 chSf AwfthvMi cwi msL`vb ntq `vtK | thgb-wefbba itbi wnmve tLvj v l wnmve cwi Pvj bv; mý wnmverqtb fj, AwZwi 3 mý Av`vq, mýnvi avhRi tY bwiZgvj v j •Nb; tPK, wej l Wwdu Gi A_©Av`vtq Awbqg,



PvR, tUwj tadvb cÖB AwfthvM wj wLZfvte cÖB AwfthvM Kvgkb, wd avhRi tY Awbqg; tingU`vY; vbxq ev et`ukK wej; tWweU Kiv, Kvgkb, wd avhRi tY Awbqg; tingU`vY; vbxq ev et`ukK wej; tWweU Kiv, t wWU Kiv, GwUGg cwi Pvj bvq Awbqg; M`ivi wU ev Gj m Gi wecixZ tctgU ms vSf, FY gÄw tZ `xNfwt Zv; teZb, tcbkb, fvZv cÖv tb wej x`Kiv BZ`w | 31 gvp© 2012 chSf tUwj tadvb l wj wLZfvte cÖB AwfthvM, tj v wetk tYKvtj t`Lv hvq, Gme AwfthvMi tewki fvMB mavi Y e`vsuKs l `xKwZ wej i tctgU ms vSf |

12.6 ÖmAvBwvwmÖ t`tK ÖGdAvBwmGmwWÖ

MönK `e`msi tY tK t`i mvdj tK ati ivLv, Gi KgRvE l cwi wa me`utnwi Z Kiv Ges e`vsK l Aw`R cÖZövb, tj vi MönK t`i AwfthvM Avtiv `Z l mn tR mgvartbi Rtb` G tK`W tK cöM tbi gva`tg me`utZ evsj v`k e`vstKi cövb Kvhfj tq ödvBb`wYqvj BwUwMÜ GÜ Kv÷gvi mwf`m WcvU`gU (GdAvBwmGmwW)ö bvtg GKwU bZb wfvM `vcb Kiv ntqtQ | G wfvM GKw tK thgb t`iki Aw`R tmevcZ`vKx gvbtj i mý`msi tY Ki tQ, Ab`w tK Aw`R tmev cÖvbKvix cÖZövb, tj vi cvtk t`tK Zv`i tmevi gvbtvbtb mnvqK fvqKv cvj b Ki tQ | GfvteB G bZb wfvMwU BtZvgta` evsj v`iki gea`gvb e`vsK MönK t`i Av`v l wbf`Zvi cZ`xK wntmte wbtR tK cÖZöv Ki tZ tRvi K`tg GwMtg Pj tQ |

Zwi L XvKvi weqvg wj bvgZtb bM` `B j q UvKv I 5 tZvj v I Rtb i GKwU `Ye` K Ges evsj v` k e`vsK i GKwU t ÷ c`dmi tingvb tmvenv`bi nvZ cy`vi wntmte Ztj t` l qv nq|

c`dmi tingvb tmvenv`bi t`tki Av`mvgvRK Dbqtb GK wbetw` Zc`Y e`w³Zj| 1956 mvtj wZwb K`vgweR wekpe``vj q t`tk A_`BwZtZ Gg. G wvM` AR` Ktib| Gi AvtM wZwb Qv`Rxeb AwZewvZ KtibQb `wRfj s-Gi HwZn`evnx tmU cjm`dž (1942-50) I jvtnv`i A`wPmb KtibR (1951-52)| GQovvI Zwi w`vRxeb we`Z.ntqtQ A. t`dw`I nvfvW`wekpe``vj tqi gtZv cw`ex weL`vZ wekpe``vj tq| 1957 mvtj t`tk wdti Gtm wZwb XvKv wekpe``vj tq c`fvI K wntmte w`vRZv Rxeb `i`Ktib| 1977 mvtj Aa`vcK wntmte XvKv wekpe``vj q t`tk Aemi tbb| Aemi tbqvi AvtM wZwb evsj v` k cwi Kib v Kvgk`bi m`m` wntmte `wqZi cvj b Ktib| wki, we`j Ges c`KwZK m`u` wefvM Ges AeKvVtgv wefvM h_v t`g tPqvi g`vb, MtelYv cwi Pvj K I gnvvwi Pvj K wntmte KgPZ wQtb| 1972 t`tk 1974 mvj ch`S weAvBwGm-G A`vqwi Uvm tdtjv wntmte KvR Ktib| wZwb evsj v` k Dbqtb MtelYv c`Zovb (weAvBwGm) Gi cwi Pvj t`ki `wqZi cvj b Ktib| c`dmi tmvenv`bi Bb Gwj Rvte_`nvD`R 1976-79 ch`S wfvRwUs tdtjv wntmte `wqZi cvj b Ktib Ges evsj v` k t`cm`Wu Gi G`wfvBRwi KvDvYj, cwi Kib v g`Svj q Ges A_`wZK m`u`K`wefvMi m`m` wQtb| wZwb 1996 mvtj Z`EjeavqK miKv`i A_`wZK Dc`ovi `wqZi cvj b Ktib| 1994-99 mgqKvtj wZwb wvvcw`i wbev`x tPqvi g`vb wZwb wQtb| mvD_`Gwkqv tmUvi di cvj w ÷ wVR-G (2001-05) wbev`x cwi Pvj K wQtb| Aa`vcK tingvb tmvenv`bi c`KwZ eB I g`bvM`tdi msL`v 42w| ZvQrov, wefvb`Rv`fj Zwi 200 Gi l`cti tj Lv c`KwZ ntqtQ| Zwi Rxebi A`bKuv R`oB itqtQ mg`x evsj v`tki `c`f Zwi tj Lwb evievi B_kv etj tQ DbwZ I mg`xi c`f| evsj v`tki c`Zw gvb`i t`vi tMrovq GKwU mlyg A_`BwZi m`eav t`ctQ t`evi j`f` GB A_`BwZwe` Zwi Rxebi t`k` mgq t`tk `i`Ktib AvR Aewa w`ij m cwi k`g Ktib hv`Qb|

13.3 w`Zxq `evsj v` k e`vsK cy`vi` weRqx c`dmi W. b`j` Bmj vg

`xN`weiwzi ci evsj v`tk A_`BwZ we`tq MtelYv I tg`vj K Ae`v`bi m`KwZm`jfc `evsj v` k e`vsK cy`vi -2009` m`sbv c`vb Kiv nq| GKwU w`i`c`f I kw`kvj x wbev`b c` qvi mg`vwi k t`g evsj v` k e`vsK i cwi Pvj v` cl` Av`SR`wZK L`vZm`ubv`A_`BwZwe` c`dmi W. b`j` Bmj vgtK w`Zxq evsj v` k e`vsK cy`v`ti I Rtb` g`bv`Z Ktib| 31 gvP` 2010 Zwi tL tnv`Uj tmvbi M`u Gi eji`tg Av`qvrZ Ab`v`b bM` `B j q UvKv I 50 M`g I Rtb i GKwU mlye` K Ges

evsj v`k e`vstKi GKwU t ÷ W. by`j Bmj v`gi nvtZ Ztj t`b A_Ššx Rbve Avej gjj Ave`j gmnZ I evsj v`k e`vstKi MfbP W. AmZDi ingvb| Kg,cÅv I`h`wkZvq Abb` e`v`ZiW. by`j Bmj vg GKRb`bvgab` A_ŠxwZwe` | AmvaviY Kgewi Kí bvi AnaKvix W. Bmj vg AvŠRwZK A½tb th mlyvg ARB KtítQb Zv t`tki fvegwZPK KtítQ D¾aj | wZwb wimvP`tdtjv A`vgnwi Uvm ct` hÿivt`of I qmksUtb Aew`Z B`Uvib`vkbvj dW` cvj um wimvP`BYwUwUDU (IFPRI)-G mdj Zvi m½` wqZcvj b Kti hv`Qb| tckvMZ Rxeþbi iitZ wZwb XvKv wekpe`vj tqi



31 guP`2010 Zwi tL AvtqmRZ GK Abv`tb W. by`j Bmj v`gi nvtZ evsj v`k e`vstK cy`wi 2009U Ztj w`t`Qb A_Ššx Rbve Avej gjj Ave`j gmnZ I evsj v`k e`vstKi MfbP W. AmZDi ingvb

A_ŠxwZ wefv`M Aa`vcbv Ktib| wZwb cvwK`lv BYwUwUDU Ae tWtfj ctgU BtKv`bvwgKm Ges cieZP mgtq weAvBwGm`i cwi Pvj K wntm`el`wqZj cvj b Ktib| wZwb evsj v`tki c`g cwi Kí bv Kwgk`þbi tWcW tPqvi`vb wQj b| 1975 t`tk cieZP mgtq wZwb A`tdvW` wekpe`vj tqi Aaxtb tmU A`v`Uvwb Ktj`Ri tdtjv I BDbvBtUW

b`vkbm A`vU GwMkvj Pviy AM`bvBtRk`þbi mnKvix gncwi Pvj K wntm`e`wqZj cvj b Ktib| Btqj I K`vgnR wekpe`vj q Ges j`Ub I tb`vij`vU`z Ae BtKv`bvwgKmmn wek`k; wevfbae weL`vZ wekpe`vj tqi Avgš`Y wZwb wfvRwUs G`vKv`Wwgvkqvb wntm`e Kvr Ktib| A_ŠxwZi wevfbaekvLvq Zwi Ae`vb t`tk Ges we`tk m`KZ| c`Kv`kZ M`š`i msL`v c`K| t`uk-we`uk wevfbae Rvb`Rj Zwi kZwaK D`tj L`thvM` c`Kv`kbv A_ŠxwZi M`telYv t`q`I`tk mg` KtítQ| cvwK`lv Avgtj` Š` A_ŠxwZU wbtq t`f`etQb| 1956 mv`tj i AvM`÷ gv`tm Abv`y`Z A_ŠxwZwe`t`i m`š`j`þb W. by`j Bmj v`gmn ce`cwK`l`þbi A_ŠxwZwe`MY c`g`ØZ A_ŠxwZi aviYv D`l`vcb Ktib| Zwi i hÿ` wQj, nvRvi gvBj`i`Zj``U t`tk GK A_ŠxwZ Pj`tZ cv`ti bv| 1971 mv`tj cvwK`l`þb `i`Zc`Y`ct` KgPZ Ae`vq evsj v`tki gnvb m`y`xbZv h`x AskM`þ`Yi gva`tg wZwb t`k I gwiU c`Z th AKw`lg fvj evmv Avi m`v`w`KZvi m`y`q`i t`i`L`tQb Zv meRbwe`v Z|

t`k`v`axb`ntj wZwb Riw`t`q`Qb t`k Movi Kv`R| weMZ AaRZK aþi A_ŠxwZi wevfbaet`q`I`t wek`l Kti KwL, Lu`v`v`b`v`c`Ev, `wi`v`w`et`gv`Pb, AvŠRwZK ewYR` I A_ŠxwZK Dbq`b weL`tq Zwi tgš`j K M`telYv I m`y`v`š`Z gZvgZ GKw`t`k thgb RvZxq Dbq`þb `i`Zc`Y`w`K`-wb`þ`Rbv w`t`q`Q, Ab`w`t`k AvŠRwZK A½tbI Zwi m`y`q` Kgn`Á c`k`svmZ n`t`q`Q|

(AvBueie) Gi thš_ Df`vM evsj v`k e`vsK mteK Mfb® Rbve G. tK. Gb. Avntg`-tK mseabv t`qv nq| t`kxq I`emkK A½tbi tK`iq e`vsKs RMtZ wZnb



11 Rvbgwi , 2011 Zwi tL veieUG tZ AvtqmRZ GK Abgvtb Rbve G. tK. Gb. Avntg`-tK mseabv c0vb Kiv nq

Rxeš| wKse`šk| MZ kZvāxi cĀvk`kKti tMvov t_tK`i`i` Kti`faxbZv-DEi hyweaY`I evsj v`tki Avw_℞ LvZi Dbqtb Ae`vb ivLv`bv gab` e`vsKvit`i gta` AMMY` GK evj ô e`wZj; wZnb| evsj v`k e`vsK mteK Mfb® Rbve Avntg``faxbZvi AvtM I cti t`tki KtqKw ewYmR`K e`vsKmn tK`iq e`vsK

wePqY tbZZj; w`tqtQb| wZnb eügwĪK KgRxešbi AwKvix| MZ kZtKi cĀvk`kKti tMvovi w`tK wek| e`vsK Kivr Ktib, mEi`kKti gvSvgnStZ AvBGgGd Gi Dcť`ov Ges Amki`kKti gvSvgnS Rvcvb Ges`wqY tKwi qvq evsj v`tki i vóZ wntmte wbtqmRZ wQtj b| H mgq Rvcwb mgvR Ges ms`wzi Amva Ávtbi`fKwZ.`fj wZnb Rvcvbi GKw wekte`vj q KZR.0Avtj KRvÜvi`v tMÜ`Ye`tK fntZ nb| wZnb weAvBwMGMöi wmbqi tdtjv, wmicw Ges cmK`fb I evsj v`tki Bbw=wUDU Ae e`vsKvm®Gi tdtjv Ges weAvBueGg Gi A`wgi Uvm tdtjv| wZnb Avw_℞ LvZi Dbqtb Rtb`tek wQyc0Zövb`vctb AMYx fvgKv cvj b Kti tQb| e`vsKs LvZi gvbe mæc` Dbqtb Kwi Mi wntmte th c0Zövb BtZvgta`B kxf i tqtQ tmB c0Zövb evsj v`k Bbw=wUDU Ae e`vsK g`vrbRtg;Umn (weAvBueGg) ZrKvj xb ce`cmK`fb c0g AvĀwj K e`vsK B÷vb® gvKvBj e`vsK, I q`vinvDwRs Ktcfikb, BKjBw cwmfntckb dvÜ, temi Kwi LvZ c0g Avw_℞ c0Zövb AvBGdAvBwm Ges temK e`vsK c0Zövi tqtT wZnb`i`ZcY® Ae`vb ivtLb| evsj v`k e`vsK mteK Mfb®_vKvKvj xb wZnb evsj v`tki GKgvĪ wmkDwi wU wC0Us tC0wU c0Zövi Df`vM tbb| Zwi Df`vM`wcz me Avw_℞ c0Zövtbi mgj GLb Avgi v cwrQ|

Rbve Avntg` tKej e`vsKs Z_v Avw_℞ Df`vM mRtb wbtRtK mxwZ ivtLb w| cvkvcwk Ávtbi Avtj v QwotqtQb t`k-wet`tk| Zwi i wPZ c0U evsj v`k, fvi Z, cmK`fbmn weifbot`tki Rvbqj cKvKZ ntqtQ hvi gta` tekwQyc0U AvBGgGd Gi tK`iq e`vsKs ms vsĪ bibliography tZ`vb tctqtQ| AvtRv wZnb Zwi eyewĪK PpPq Zrci i tqtQb Ges Amvgn` mRbkxj Zvi cwi Pq w`tq hv`Qb| GLbl wZnb Zi`Yt`i mw0kxj fvebv I Df`vMi c0Z Drmn w`tq Ptj tQb|

mÿN[©]Qq `kKe`vck KgRxeṭbi Ae`vṭbi `xKwZ`ṭfc weveUJG, weAvBveGg I AvBveie-Gi Dṭ`vṭM mÿi- hÿ i vóṭ`ṭK XvKiq Gṭb meRb kḶxq e`vsKvi Rbve G.

tK. Gb. Avntg`ṭK mseabv ṭ`qv nq| ZvṭK mseabv cḶvṭbi Ab`Zg Dṭi`k` e`w³MZ I mgwóMZ mvg_© I m⁰vebvi weṭṭq Av`v I AvZvekj^m ṭRvi`vi Kiv Ges Zv eYḡq KgRxeb ṭ`ṭK wKṭv I AbṭcḶYv ṭbl qvi Rṭb` Zv KvṭRi mṭ½ Avgvṭ`i bZb cRṭbfi e`vsKviṭ`i cwiPṭqi ṭmZy cḶ`Zi Kiv| Rbve G. tK.



11 Rvbgvni, 2011 Zwi ṭL wgi cÿj`ersj vṭ`k e`vsK ṭUḶbs GKvṭWgṭZ `wcz ḶG. tK. Gb. Avntg` AwWṭUwi qvgḶ-Gi bvg dj K DṭbPb KiṭQb Rbve G. tK. Gb. Avntg`

Gb. Avntg` Gi gṭZv GKRB `ṭ` wóm⁰úbe I mRbKxj e`vsKvi Ges wewKó A_ḶwZve`ṭK mseabv RvZiq I mgvR Rxeṭbi AMḶvṭv I AvZvekj^mṭK D³4wveZ KṭiṭQ| Zv Ae`vbṭK wPi`ṭi Yxq ivLvi Rṭb` MZ 11 Rvbgvni, 2011 Zwi ṭL ersj vṭ`k e`vsK ṭUḶbs GKvṭWgṭZ Aew`Z AvŠRwZK gvb⁰úbe epr cwi mṭi i wj bvgZbvṭK ḶG. tK. Gb. Avntg` AwWṭUwi qvgḶ bṭṭg bvgKi Y Kiv nṭqṭQ |

13.6 ersj vṭ`k e`vsṭKi mṭeK Mfb[©] Rbve j ṭdi i ngvb mi Kvi -ṭK mseabv

Gṭmvmṭqkb Ae e`vsKvm[©]ersj vṭ`k wj wṭṭUW (Gveve) I BÿwUwDU Ae e`vsKvm[©] ersj vṭ`k (AvBveie) Gi ṭhŠ_ Dṭ`vṭM 8 wṭm⁰ṭ, 2010 Zwi ṭL ersj vṭ`k e`vsṭKi mṭeK Mfb[©] Rbve j ṭdi i ngvb mi Kvi ṭK mseabv ṭ`qv nq| D³ Abḡvṭb cḶvb AwZw_ wQṭj b A_ḡŠx Avej gjj Ave`j gṭnZ Ges weṭkI AwZw_ wntṭe Dcw`Z wQṭj b Mfb[©] W. AwZDi i ngvb|



8 wṭm⁰ṭ, 2012 Zwi ṭL AbḡZ GK Abḡvṭb ersj vṭ`k e`vsṭKi mṭeK Mfb[©] Rbve j ṭdi i ngvb mi Kvi ṭK m⁰ṭb⁰ cḶvb KiṭQb A_ḡŠx Rbve Avej gjj Ave`j gṭnZ

Aww_R LvZ Dbqtb ti vW tkv Ges wef`tk tingU`vY I webtqvm tgj v

evsj v`k GKwJ Dbqbkxj m`tebvqq t`k| mv`u`ZK mg`q mi Kv`i i BwZevPK c`t`c Ges evsj v`k e`vstKi AMYx figKvi dtj t`tki A_`BwZtZ Avkre`AK DEiY NtUtQ| mi Kv`i i weifbæc`t`c, evsj v`k e`vstKi KwL. FY Ges q`z` I gvSwi wk`i F`Y c`Yv`bv Ges gmb j `Uwis c`Z`ti vagj-K Kv`h`g Ges ewYwR`K e`vskmg`ni ht`ych`y Kv`h`t`gi dtj t`tk u`wE e`vcKfvte nrm tctqtQ; wekp`vstKi GK wi tcvU`t`KI G e`3`te`i mg`_B cvl qv hvq| gmb j `Uwis c`Z`ti va weltq t`tki me`P c`PviYv Ges gmb j `Uwis c`Z`ti va AvB`tbi wbt`Rbv cvj bvt`_ wi tcvU`c`v`Kvix ms`vmg`ni KgRZMY`t`K c`QqvRbxq c`k`q`Y t`qv Ges ASg`x tingU`vY m`yav`fvMx`i Kv`Q t`c`v`t`bvi t`q`i` ewYwR`K e`vskmg`ni tmevi gvb Dbq`b Dwj wLZ cwi eZ`bi c`arb Kv`Y etj c`Z`xqgvb nq| D`j L`", e`vskS P`v`b`j ASg`x tingU`vY D`j L`thvM`fvte ew`x cvl qvq 10 btf`at, 2009 Zwi`tL evsj v`tki `et`wkK g`y`i wi Rvf`10 wej`qb gw`K`B Wj vi AwZ` g K`ti | `et`wkK tingU`v`Yi cwi gvY eZ`gvb mg`tq| EaY`g`x i`t`q`Q| `et`wkK g`y`i wi Rv`f`P EaY`g`xZv evsj v`tki A_`BwZtZ bZb m`tebvi `vi D`tb`Pb K`ti`Q| t`tki Avcvgi RbmvariY`K e`vskS tmev weltq Aw`KZi AeinZ I Drmw`nZKiY, e`vsk tmev`K RbmvariY`i `v`ti t`c`v`t`bv, I`t`qR-Avb`f`i`i t`c`i`Z A`t`_P w`b`vcE`v weavb I gmb j `Uwis c`Z`ti va K`ti t`tki A_`BwZi tg`S`ij K Dbq`tbi j`t`q` evsj v`k e`vsk GKwJ e`vZ gx ti vW tkv Gi Av`t`qvRb K`ti |

ti vW-tkv Kg`m`P n`t`Q A_`%`w`ZK wk`q`vi (Financial literacy) GKwJ Ask | A_`%`w`ZK wk`q`v Aw`_R c`t`Y`i c`c`Zv, g`j`", w`b`q`v`Pvi I m`x`g`v`x`Zv AeinZ K`ti m`v`vi`Y gvb`y`t`K G weltq w`m`x`v`s`i`w`b`t`Z m`v`q`Zv K`ti | f`vi`Z, w`m`1/2`vc`y, gvj`t`q`w`k`q, Kv`b`v`Wv I h`y`i`v`t`oi g`t`Zv kw`3`kv`x A_`BwZtZ RbmvariY`K e`vskS Z_v Aw`_R evRv`t`i i weifbæ c`Y` m`u`t`K`© avi Yv



26 gv`P`2010 Zwi`tL tUKb`td ti vW-tkv D`t`rab K`ti b Mfb`P`W. Aw`ZDi ingvb

t`qvi Rtb` A_`bowZK wK`lvi e`vcK cPj b itqt0| Zte evsj vt`tk G aitbi c`t`l c GmUB c0g| GmGgB A_`q b ms vs`l newfbgylx cPvi Yvi gva`tg GB LvtZi Z_` ms vs`l c0ZeUKZv` i`Kiy I m`e` D`v`v` i D0yKiy; `wi`? fignxb I c0sK Pwl ivmN KIK mgv`ri GKw epr Ask`K Kul.FY ms vs`l newfbecY` I mnR ktZ`FY cvl qv ms vs`l Z_` c0vb; Avw`R LvtZi k;Lj v eRvq ivLvi wbu`gE gmb j Uwis I m`st`m A_`q b c0Z`iva ms vs`l cPvi Yvi gva`tg e`vcK RbtMv0xi gta` A_`bowZK m`PZbZv m`p; UwE wbi `rmvN ZKiy Ges `ea P`v`btj we`k t`tK A_`c0t`yi Dcvq I m`pavej x ms vs`l newfbecai`tbi cPvi Yv wQj G tiwW-tkv Gi gj- c0Zcv`` w`l q|

evsj vt`tki KI.Kt` i GKw D`j L`thvM` Ask fignxb I c0sK Pwl | G mKj `wi`?; fignxb I c0sK Pwl t`K mnR ktZ`Kul.FY I Kul.FY msuk-0e`vsK_`tj vi newfbec` `agmn evsj vt`k e`vs`Ki D`v`m m`u`K`thgb mg`K avi Yv tbB tZgwb mnR ktZ` Kul.FY cvl qvi Rtb` e`vsK_`tj vtZi Zvt` i c0ekwaKvi m`xigZ| dtj mnR ktZ` Kul.FY I G ms vs`l newfbew`dgi cPvi Yvi gva`tg Kul.Ft`yi w`l qw` KI.Kt` i h_v_`v`te AeinZ Kiv Avek`K|

`ea I e`vsnKs P`v`btj A_`c0t`y GKw t`K thgb gmb j Uwis t`K wbi `rmvN Z Kti Aciw`tK t`tki `et`w`k gy` wi Rv`f`Gi I ci Abk`j c`f`v`te t`k`K `et`w`k emY`R` m`pavRbK Ae`v`b iv`L| gmb j Uwis c0Z`iva w`l`q mvgwRK m`PZbZv Mto tZvj vi Rtb` c`l`exi newfbec`k b`v`b`ylx c`t`l c wbtqt0| Gi gta` itqt0 Av`Aj K ch`q m`x mgv`tek, Rbmvavi`yi Rtb` newfbecai`tbi D0y` c0Z`thvMZv, cI-cw`Kvq t` vocI c0Kv BZ`w` | `w`l`Y Gukqvi t`k k0j sKv Zvt` i A_`0xi Z emY`R` w`l`qK w`k`p`e` `vj`qi cv`m`p`tZ gmb j Uwis c0Z`iva ms vs`l w`l`q BtZvgta` A`sf` Kti`tQ| Bbw`-wDU Ae e`vsKv`evsj vt`k (AvBwewe) cwi Pwj Z e`vsnKs w`l`cv`v` cix`l`v`q gmb j Uwis c0Z`iva`K GKw w`l`q w`tm`te A`sf` i Rtb` Abtj`v`tai t`c`l`tZ BtZvgta` Zv ev`v`v`q Kiv n`t`qt0|

Gme w`l`q w`tePbvq GmGgB A_`q b I Kul.Ft`yi cwi wa w`l`ti i j`t`l` Av`Aj K ch`q m`e` D`v`v`v, KI.K, m`xj mgv`ri c0Z`w`wa, QvI/w`l`K, GZ`0snuk-0 mi Kwi /`v`qEkwMz ms`vi KgPvix I t`-K`tnvi vi` i wbtq tUKbvd t`tK tZ0y` qv ch`l`newfbec`u`tU mgv`tek, e`vsK-t`d`qvi Ges gmb j Uwis I uwE c0Z`iva w`l`q mvgwRK m`PZbZv evov`bvi Kiv`g wbtq evsj vt`k e`vsK G `xN`tiwW t`kv-Gi Av`qvRb Kti |

14.1 tiwW t`kv-Gi D`t`k`

- GmGgB A_`q b ms vs`l newfbgylx cPvi Yvi gva`tg GB LvtZi Z_` ms vs`l c0ZeUKZv` i`Kiy I m`e` D`v`v` i D0yKiy;

mþPZbZvgj-K cÞviYv m=oj Z tcv=vi, e'vbi BZ'w` c0k0 I wj dtj U weZiY Kti tQ| wbaWi Z tRj v, tj vtZ mdj fvte mfv AvtqvRtbi j tTl" evsj vt` k e'vsK i gmb j Uwi s c0Z tiva wefvM Ges GmGgB I t'ukvj tclM0gm wefvM t_tK GKRb Kti KgRZPwi tmm=cvm0 wntmte c0ZwJ KgfmP tZ Dcw`Z wQ t j b| KgfmPi wltq Rbmvari YtK AewZ Kivi Rt" evsj vt` k e'vsK i cTl t_tK euj cÞwi Z evsj v` w bK cw t Kvq weAvcb cKvk Ges tclh weAvBi gva`tg mKj tK AewZ Kiv nq| wgvWqv Kfvit tRi Rt" j xW e'vsK, tj v` wqZi cvj b Kti| AskMhYKvi x e'vsK, tj v l G wltq w c0 Ges Btj t bK wgvWqv tZ weAvcb cÞvi Kti RbMtYi gta" c0j AvMh mjo Kti| tUKbvd t_tK tZ tZ wj qv chSl iv` i i` gcvtk Aew`Z mKj e'vsK kvLv w bR w bR Ae`v b` t j tcv=vi, e'vbi BZ'w` Uwb t q w l q w J gvKvi mKj tK AewZ Kti w t q Z vt` i gta" AvMh ewotq t` q|

gmb j Uwi s, uwi E c0Z tiva I e'vsKs Piv tbtj A_ t c0Y w l q K mþPZbZv evotbv Ges GmGgB I Kw l. FY ms vs l Z_ m=utK g v b t K Av t i v t e w k t e w k R v b t b v i j t T l" GB KgfmP t b q v n q | Gi dtj cZ` s l A A t j i R b M t Y i g t a l e'vsK m=utK a v i Y v e` t j t M t Q | 26 g v P, 2010 Z w i t L GB t i w t k v Gi t i t Z A b y Z g Z w e b g q m f v q M f b P W. A w Z D i i n g v b c a v b A w Z w w n t m t e D c w ` Z t _ t K e 3 e` t` b Ges t i w t k v i A v b g w b K D t b a b t N v l Y v K t i b |

tUKbvd t_tK tZ tZ wj qv i tU tgvU 13wJ, i 'ZcY e` vt b 13wJ ewYwR`K e'vsK tK j xW e'vsK wntmte gtbvbxZ Kiv n t q w J | G, tj v w Q j :

wgK	v t b i b v g	j xW e'vsK
1	tUKbvd	Gwe e'vsK wj :
2	K. evRvi	Gbmwm e'vsK wj :
3	PÆM0g	b'vkbvj e'vsK wj :
4	t dbx	XvKv e'vsK wj :
5	Kvgj v	c0Bg e'vsK wj :
6	UvzvBj	evsj vt` k Kw l. e'vsK
7	wmi vRMÄ	I qvb e'vsK wj :
8	e, or	÷`vUwPvUw e'vsK
9	i scij	tmbvj x e'vsK wj :
10	w`bvRcij	hgjv e'vsK wj :
11	VvKzMuJ	DÉi v e'vsK wj :
12	cÄMo	Bmj vgx e'vsK evsj vt` k wj :
13	tZ tZ wj qv	e'vK e'vsK wj :



26 gUP; 2010 Zwi tL tUKbt d tiW-tkv G Dt0vabx
Abgvtb e3e' i vLt0b MfbP W. AwZDi ingvb



2 Gvcj, 2010 Zwi tL tZij qvq ti vW-tkv Gi
mgvcbx Abgvtb evsj vt` k e'vstKi tWcuj MfbP
Rbve vRqvDj nvmvb vmiil Kx

j xW e'vsK, tj vi AvtqvRtb evsj vt` tk `wqY t_tK DEti 13w u, i 'ZcY' vt b mfv l
gZwmbgq mfv tk t l `xN'c_ cui gvi ga" w tq 2 Gvcj, 2010 Zwi tL e'vK
e'vsK wj : Gi AvtqvRtb GmGgB, KwL. FY, gw b j Uwi s l UmE c0Zti va Ges
e'vsKs P'vtbtj A_©tc0YtK DrmwnZKiY we l qK gZwmbgq mfv i gva'tg
evsj vt` k e'vstKi tWcuj MfbP Rbve vRqvDj nvmvb vmiil Kx tZij qvq GB ti vW-
tkv0i mgvB tNvI Yv Ktib

14.3 ti vW-tkv t_tK c0B dj vdj

"vbxq chiq mae" Dt` v3vt` i GmGgB A_qb we l tq mg`K avi Yv t` qvi gva'tg
Dt` v3v `Zwi i KvrW mnR nevi dtj mvgvMK A_0wZtZ Gi euglx BwZevPK
dj v dj t` Lv hv"Q| `wi`? fvgvxb l c0SK Pwv iv mnR ktZ`KwL. FY l KwL. FY
mswK-0wefb0e'vstKi wef b0e'vtgi avi Yv cvevi dtj KwL. Drcv`tb l BwZevPK
c'fve ct0tQ| `ea P'vtbtj RbMYtK we t` k t_tK A_©Avbvi we l tq e'vsK, tj vi
we`g v b mthvM-mv0av m0utK`AewnZ nl qvi dtj RbMY `ea P'vtbtj ti wU`vY
cWvtbvi Rtb` Zvt` i c0vnx AvZwq-`RbtK DrmwnZ KibtQb| dtj evsj vt` ki
`e t` wkK gyti wi Rvtf`BwZevPK c'fve ct0tQ| gw b j Uwi s l UmE c0Zti va we l qK
e'vK m tPZbZv m0i gva'tg GmGgB A_qbt bi weKvkmn A_0wZi mvgvMK
Dbqtb i c0Ze0KZv wK0v ntj l `i- Kiv m0e ntqtQ| t`tki GKwU we`Z. Gj vKvi
Rbmvavi Y Avtj vP" we l q, tj v AewnZ ntqtQ Ges t`tki A_0wZK Dbqtb mrvqZv
Kivi mthvM cvt`Q|

↑UKbvd ↑_↑K ↑Z↑j qv ti vW-↑kv Kg↑m↑Pi i ↑U



14.4 we↑_↑k ti↑gU↑vY↑ I we↑bt↑q↑M↑ t↑j↑ v

14.4.1 h↑y↑i↑v↑R↑ I h↑y↑i↑t↑o↑↑ti↑gU↑vY↑ I we↑bt↑q↑M↑ t↑j↑ v

↑_↑ki A_↑k↑w↑K↑ w↑f↑w↑E↑ g↑R↑e↑Z↑ K↑i↑Z↑ e↑s↑j↑v↑_↑k↑ e↑'↑s↑K↑ i↑ay↑_↑↑ki↑ w↑f↑Z↑i↑B↑ b↑q↑ e↑i↑s↑
 ↑_↑ki↑ e↑v↑B↑t↑i↑ K↑g↑Z↑rc↑i↑Z↑v↑ P↑j↑v↑_↑Q↑| B↑D↑G↑m↑ W↑j↑v↑i↑ w↑c↑l↑g↑q↑v↑g↑ e↑U↑, B↑D↑G↑m↑ W↑j↑v↑i↑
 B↑b↑t↑f↑÷↑t↑g↑U↑ e↑U↑ Ges I↑t↑q↑R↑-A↑v↑b↑f↑ t↑W↑f↑j↑c↑t↑g↑U↑ e↑t↑U↑ we↑bt↑q↑M↑, e↑'↑s↑w↑K↑s↑ P↑v↑t↑b↑j↑
 ti↑gU↑vY↑ c↑v↑v↑t↑b↑v↑i↑ R↑t↑b↑ we↑f↑b↑e↑t↑_↑↑k↑ e↑m↑e↑v↑m↑i↑Z↑ c↑e↑v↑m↑x↑ e↑s↑j↑v↑_↑k↑x↑↑ i↑ D↑o↑x↑K↑i↑Y↑ Ges
 we↑_↑k↑ e↑s↑j↑v↑_↑k↑ e↑'↑s↑t↑K↑i↑ we↑f↑b↑e↑G↑. ↑P↑A↑ n↑v↑D↑R↑ I↑ W↑i↑q↑s↑ A↑v↑t↑i↑A↑t↑g↑t↑U↑i↑ g↑v↑a↑t↑g↑ G↑m↑e↑
 t↑m↑e↑v↑ w↑b↑u↑o↑Z↑ K↑iv↑i↑ c↑o↑g↑ c↑o↑q↑v↑m↑ w↑n↑t↑m↑t↑e↑ 12-24 t↑m↑t↑P↑a↑t↑, 2012 m↑g↑q↑K↑v↑t↑j↑ h↑y↑i↑v↑R↑ I
 h↑y↑i↑v↑t↑o↑↑ti↑gU↑vY↑ I we↑bt↑q↑M↑ t↑j↑v↑i↑ A↑v↑t↑q↑v↑R↑b↑ K↑iv↑ n↑q↑| G↑ A↑v↑t↑q↑v↑R↑b↑ m↑d↑j↑ K↑iv↑i↑
 j↑_↑t↑_↑q↑| we↑w↑e↑a↑ Z↑_↑ m↑a↑t↑j↑ Z↑ w↑j↑ d↑t↑j↑U↑, c↑P↑v↑i↑-c↑w↑_↑K↑v↑ ^↑Z↑w↑i↑ I↑ Z↑v↑ c↑e↑v↑m↑x↑_↑ i↑ g↑t↑a↑ we↑Z↑i↑↑Y↑i↑
 D↑↑_↑v↑M↑ t↑b↑q↑v↑ n↑q↑| w↑j↑ d↑t↑j↑U↑. ↑_↑t↑_↑v↑t↑Z↑ we↑bt↑q↑M↑ e↑U↑m↑g↑t↑n↑i↑ m↑n↑R↑j↑ f↑_↑Z↑v↑, D↑'↑P↑ j↑ f↑v↑s↑k↑ c↑o↑w↑
 Ges we↑ q↑ c↑x↑w↑Z↑ m↑n↑R↑x↑K↑i↑↑Y↑i↑ we↑l↑q↑ Z↑t↑j↑ a↑iv↑ n↑q↑| Ask↑M↑o↑h↑Y↑K↑v↑i↑x↑ G↑. ↑P↑A↑ n↑v↑D↑R↑,
 ti↑gU↑v↑i↑ ↑_↑K↑v↑a↑u↑m↑b↑ I↑ e↑'↑s↑K↑_↑t↑j↑v↑l↑ G↑ j↑_↑t↑_↑q↑| Z↑v↑_↑ i↑ M↑p↑x↑Z↑ K↑v↑h↑_↑g↑ I↑ t↑m↑e↑v↑m↑g↑a↑
 c↑e↑v↑m↑x↑_↑ i↑ A↑e↑w↑n↑Z↑ K↑t↑i↑| G↑. ↑P↑A↑ n↑v↑D↑R↑ G↑i↑ g↑v↑a↑t↑g↑_↑u↑U↑ e↑U↑ we↑ t↑q↑i↑ c↑v↑k↑v↑c↑w↑k↑ D↑b↑_↑
 A↑v↑t↑j↑v↑P↑b↑v↑ I↑ m↑v↑s↑_↑w↑Z↑K↑ A↑b↑g↑v↑t↑b↑i↑ A↑v↑t↑q↑v↑R↑b↑ K↑iv↑ n↑q↑| G↑ D↑c↑j↑_↑t↑_↑q↑| we↑t↑k↑l↑ f↑i↑t↑e↑ c↑o↑Z↑
 G↑K↑w↑ t↑c↑o↑_↑Y↑v↑g↑j↑-K↑ c↑o↑g↑v↑Y↑_↑w↑P↑t↑ c↑o↑k↑B↑ K↑iv↑ n↑q↑|

we↑f↑b↑e↑a↑i↑t↑b↑i↑ e↑U↑ we↑w↑ Ges ti↑gU↑vY↑ c↑e↑v↑n↑ e↑v↑o↑t↑b↑v↑i↑ R↑t↑b↑ h↑y↑i↑v↑R↑ Ges h↑y↑i↑v↑t↑o↑
 e↑'↑v↑c↑k↑ c↑P↑v↑i↑Y↑i↑ e↑e↑_↑v↑ K↑iv↑ n↑q↑| w↑j↑ d↑t↑j↑U↑ we↑Z↑i↑Y↑, t↑c↑v↑÷↑w↑i↑s↑, B↑-t↑g↑B↑j↑, t↑U↑w↑j↑ w↑f↑k↑t↑b↑

weÁvcb Ges UK-tkvi gva`tg eÜ I tingU`vÝ Gi weítq cØviYv Pvjvfbv nq|
 evsj vt`k e`vs`tki ubeñx cui Pvj K Rbve g. gvndRy i ngvb j Üb`- GuUGb evsj vq
 Ges gnve`e`vcK Rbve weðg` mnv j Üb`- P`vfbj AvB0tZ j vBf UK-tkvi0tZ Ask
 tbb hv j Übmn mgM0BDt`i vfc`i `kRiv Aetj vKb Kti`t0b|

hy`i vR`

13 tm`tp`af, 2010 Zwi`tl etBU`tb cØvmx evsj vt`k x`i msMvB 0tmvbi evsj v
 Gtmmvntqkb0Gi mnvqZvq KgmPi c0g mfv Aby0Z nq| etBU`tb K`vUwis Gi m`½



13 tm`tp`af, 2012 Zwi`tl tmvbi evsj v Gtmmvntqk`tbi
 Dt`v`tm etBU`tb K`vUwis Gi mvt_ Rv0Z cØvmx`i i mvt_
 evsj vt`k e`vs`tki KgRZ`ñ i gZveibgq mfv

Rv0Z cØvmx`i i m`½ gj-Zt G
 mfvU Aby0Z nq| mfvq
 evsj vt`k e`vs`tki msik-óKvgnlÜi
 m`m`ti cvkvcvuk etBU`tbi
 KvDwYj imn Dtj L`thvM`i cØvmx
 evsj vt`k x Dcw`Z vQ`tj b| mfvq
 tingU`vÝ cØvn ewx Ges etÜ
 weib`tqv`Mi e`vcv`ti gZveibgq
 nq|

mRb-Gi mnvqZvq ewg`ñv`tg GKvU mfv Aby0Z nq| mfvq weifbæG- tPÁ nvDR,
 e`vsK c0Zvbwa Ges KtqKRb kx l`vbxq cØvmx evsj vt`k x e`emvqx Dcw`Z vQ`tj b|
 mfvq G- tPÁ nvDR I e`vsK Gi c0ZvbwaMY `vbxq ch`tq Zvt`i weifbæmgm`vi
 K_v Ges eÜ vew i m`æebv Ges c0ZeÜKZvi K_v Ztj a`ti b|

15 tm`tp`af, 2012 Zwi`l mKvj 10 Uvq Gw` g G- tPÁ nvD`tRi Awd`tm j Üt`bi
 tnqvBU P`vt`ctj evsj vt`tki weifbævYwR`K e`vs`tki c0vb ubeñx I Zvt`i c0Zvbwa



15 tm`tp`af, 2012 Zwi`tl j Üt`b tnqvBU P`vt`ctj i Gw` g
 G- tPÁ nvD`tRi Awd`tm Av`qmRZ mfv i GKvsk

Ges j Üb`- evsj vt`k x weifbæ
 evYwR`K e`vs`tki gvj Kvbxv
 G- tPÁ nvDR c0vbt`i GKvU
 mfv Aby0Z nq| mfvq
 evsj vt`k e`vs`tki KgRZv`v
 G- tPÁ nvD`tRi c0Zvbwa`i
 m`½ weifbæ weítq gZveibgq
 K`ti b| mfvq evsj vt`tk
 tingU`vÝ cØvn Ges weifbæ
 ai`tbi weib`tqvM etÜi vew
 evov`tbi R`tb` msik-ómevB`tK

Amakzi mtpo n l qvi Avnyb Rvbtbv nq Ges G m'umkZ cwi enZZ bwiZgyj v Zvt' i tK AeinZ Kiv nq| c'vmxv e'vsKs tmev tctZ hvfZ tKvb a tbi nqi vbi wkKvi bv nb, tm e'vcv t i l Zvt' i tK mRvM _vKtZ civgk' qv nq| G- tPA nvDR Ges e'vstKi c'Zvbaiv G- tPA nvDR cwi Pjy bqv wefbaeAmgeav Ges mgm'v K_v AeinZ Ktib| wefbae a tbi mgm'v Ges Zvi mgvavt b AvbxZ c'f'ebv _tj v Avtj vPbv Kti e'vsj vt' k e'vstKi c' t' tK wKOzi K- vbt' Rbv t' qv nq|

15 tm t' p' s' t, 2012 Zwi tL mvD_ j U tbi n' v t i v t Z c' v m x e' v s j v t' k x, h v i v ` x N P b h v e Z h y i v t R' A e - v b K i t Q b G e s m' s b R b K A e - v t b t c k v M Z ` w q Z i c v j b K i t Q b, G g b c' v m x e' v s j v t' k x t' i w b t q G K u m f v i A v t q v R b K i v n q | t i w g U v t' Y i c' v n e v o t b v i R t b' K i Y x D c i v q G e s e Z g v t b c P w j Z w e f b a e e t U w e n b t q v t M i m e f k l m y e a v m g r Z v t' i t K A e i n Z K i v n q | c' v m x i v m s u k - o u e l t q w K O z m g m' v l c' f' e b v D l v c b K t i b | D b h y A v t j v P b v q e' v s j v t' k e' v s t K i c' t' t' t K D c w - Z m g x t' i w e f b a e c' k i e D E i t' q v n q | 16 t m t' p' s' t, 2012 Z w i t L B - j U t b G i f c A v t i K u m m f v A b y o Z n q | B D t i v - e' v s j v t U W A v U B b t f - t g U w j t G i D t' v t M 17-18 t m t' p' s' t, 2012 Z w i L t n v q v B U P v t c t j ` B w' b e' v c x G b A v i w e - t i w g U v Y t d q v i 2012 A b y o Z n q | G D c j t' t' A v t q v R Z m f v q e t U w e n b t q v t M i m y e a v m g r Z t j a i v n q G e s g y A v t j v P b v q D c w - Z m g x t' i w e f b a e c' k i e m i v m i R e v e t' q v n q | w e f b a e e' v s K l G - t P A n v D R t g j v q Z v t' i w b a w i Z m w 4 Z - t j w e f b a e c Y, t i w g U v Y t c o t Y Z v t' i ` e w k o' l t m e v G e s e t U w e n b t q v t M Z v t' i w e f b a e m n v q Z v i K_v A v M Z A w Z w t' i m v g t b Z t j a t i b | U v l q v i n' v g t j t U i t g q i 17 t m t' p' s' t, 2012 Z w i t L t g j v i D t O v a b K t i b | D t O v a b A b g v t b e' v s j v t' k e' v s t K i c' o Z v b a i v e 3 e' i v t L b | Z v O v o n e w J k e' v s j v t' k t P' r i A e K g v t m P c' o Z v b a, e w J k K' v U w i s G v t m v m t q k b G i c' a v b G e s h y i v R' - e' v s j v t' k n v B K u g k b v t i i c' o Z v b a D w j w L Z A b g v t b D c w - Z t' t K t i w g U v Y c' v n l w e n b t q v M e w x K t i Z v t' i g j - e v b c i v g k' Z t j a t i b | D 3 A b g v t b e' v s j v t' k i w e f b a e e w Y w R' K e' v s t K i c' a v b w b e f x i v l e 3 Z v t' b | t g j v i - j _ t j v t Z t i w g U v Y l w e n b t q v t M i Z _ m' o j Z w e i e a w j d t j U, G d i m w m v e t L v j v m s v s l w e f b a e e' v s t K i d i g, A v M Z c' e v m x t' i G



17-18 tm t' p' s' t, 2012 Zwi tL j U tbi t n v q v B U P v t c t j ` B w' b e' v c x G b A v i w e - t i w g U v Y t d q v i D c j t' t' A v t q v R Z g Z i e b g q m f v

ms vřl weifbæc0kæ gjlvgnj Reve, Zvt`i Rtb` e`vsK,tjvi weifbæetkl `atgi
Z`vejx Dc`vcb Kiv nq| evsj vt`k e`vsťKi ÷j t_ťKI eŰ Ges tiugU`vŰ
m`úmkZ wj dtj U veZiY I mvari řYi weifbæc0kæ Reve t`qv nq|

hyivó^a

21 tmťP`at, 2012 ZwiťL evsj vt`k e`vsK Gi Dť`vťM wDBqťKŲ R`vKmb
nvBUm-Gi GKwU tnvťUťj evsj vt`ťki weifbæewYwR`K e`vsťKi EaŰZb wbeřx I
Zvt`i c0Zwba Ges wDBqťK`Aew`Z evsj vt`kx weifbæewYwR`K e`vsťKi
gwij Kvbvaxb G. řPĀ nvDťRi c0vb, c0vmx evsj vt`křť`i gwij Kvbvaxb G. řPĀ



21 tmťP`at, 2012 ZwiťL R`vKmb nvBUm, wDBqťK`hyivóťi GKwU `vbxq tnvťUťj evsj vt`ťki weifbæewYwR`K
e`vsťKi EaŰZb wbeřx I Zvt`i c0Zwba Ges wDBqťK`Aew`Z evsj vt`kx weifbæewYwR`K e`vsťKi gwij Kvbvaxb
G. řPĀ nvDťRi c0vb, `vbxq c0vmx evsj vt`křť`i gwij Kvbvaxb G. řPĀ nvDťRi c0Zwbať`i mť`mfv

nvDťRi c0Zwbať`i mť½ GKwU gZwewbgq mfv AbyōZ nq| mfvq G. řPĀ nvDťRi
c0Zwbaiv evsj vt`ťk tiugU`vŰ c0vn ewx Kivmn, weifbæaiťbi eŰ wev evotřvi
j řŲ` cívqk`ř`b| mfvq G. řPĀ nvDRmgř`cwi Pvj bvq weifbæaiťbi c0ve Ges
mgm`v Avťj vPbv Kťi Zvi mgvavb tei Kivi j řŲ` evsj vt`k e`vsťKi cŲ t_ťK
c0qvRbxq w`K-wbť`řbv t`qv nq|

22 tmťP`at, 2012 ZwiťL wDRvwmŲ wUvimb-Gi te½j tnvťUťj c0vmx
evsj vt`křť`i mť½ gZwewbgq mfv Ges 23 tmťP`at, 2012 ZwiťL wDBqťKŲ
DWmvBťW `j kvb tUťim Kbtřbkb tmUťvi webtqvm I tiugU`vŰ tgjv AbyōZ nq|
w`be`vcx G tgjvi iitřZB evsj vt`k e`vsťKi c0Zwbaiv I `vbxq c0vmxť`i cŲ
nťZ KtqKRb e³e` ivťLb| mfvq etŰ webtqvm mřeavmgř`Zťj aiv nq Ges
evsj vt`k e`vsťKi cŲ t_ťK gř Avťj vPbvq Dcw`Z mřxť`i weifbæc0kæ mivmwi
DĚi t`qv nq|

evsj vt`kx weifbæewYwR`K e`vsťKi gwij Kvbvaxb G. řPĀ nvDťRi c0Zwbaiv
mřvMkřite Zvt`i gZvgťZ Dťj L Kťib, hyivóR` Ges hyivóťi weifbæG. řPĀ
nvDR I tiugUvi Dťj LřhvM` e`eavřb G. řPĀ tiU tKvU Kťi, dtj Zviv ci`úi
Amg c0ZřhvMZvi mřřxb nť`Qb| Avakř, j Űb knťi c0qvRťbi AvZwi³

G· ƒPÄ nvDR _vKtj I j Ütbi evBti Ab`vb` `v`tb thgb eŒBUtb evsj v` kx nefwfbæ ewYwR`K e`vsK i gwj Kvbraxb tKvb G· ƒPÄ nvD†Ri kvLv tbB |

G tçŒvçtU Zviv wbtgæ³ çŒŒebv Dc`vcb Kti b :

- evsj v` kx nefwfbæewYwR`K e`vsK i gwj Kvbraxb G· ƒPÄ nvDRmg†ni gta` G· ƒPÄ tiU G mgZv Avbv A_ev Kg e`eavtb G· ƒPÄ tiU tKvU Kiv;
- çŒvmx evsj v` kx gwj Kvbraxb G· ƒPÄ nvDRmg†ni AwZwi³ G· ƒPÄ tiU Gi wcltq çŒŒqRbxq ç`tŒc MŒY Kiv;
- G· ƒPÄ nvDRmg†ni çwi Pvj b e`q nwmKiY Ges tiwgU`vY çŒvn evov†bvi j tŒŒ` G†R>U ç`v çŒZŒ Kti Zvi gva`tg tiwgU`vY msMŒni Abtjv` b t`qv;
- çŒvmx†i wckŒm I Av`v eRvq ivLvi j tŒŒ` `vbxq çwŒKv I Btj KUŒbK wgwWqvq wbcqvZ wŒvcb çŒvi Kiv; evsj v` k e`vsK i D†`v†M evsj v` kx nefwfbæewYwR`K e`vsK I G· ƒPÄ nvDRmg†ni mgwšZfvte G wcltq figKv ivL†Z çv†i;
- th mKj G· ƒPÄ nvDR AvMŒmx figKv çvj b KitiQ tm mKj nvDR†K tK>`tq e`vsK KZR`wbcšY Kiv |

14.4.2 wŒvçvj I gwj tçwkvqv tiwgU`vY I wcltqvM tçj v- 2012

19-23 A†±vei, 2012 mgqKvtj wŒvçvj I gwj tçwkvqv ŒtiwgU`vY I wcltqvM tçj vŒ Gi AvtqvRb Kiv nq | D³ tçj v mdj fvte mŒubŒKivi j tŒŒ` evsj v` k e`vsK i çŒR Rb I RvZiq mŒq çwi`Bi, Af`šŒixY mŒú` wfvM, A_çšYvj tçi`Œ Rbmn tçvU mvZRb KgRZPwŒvçvj I gwj tçwkvqv ç`Kfvte KgŒm†Z Ask tbb |

G KgŒm†Z nefwfbæwvj vi eŒ wcltq wcltq Z` mŒŒj Z wj dtj U, çŒvi-çvj Kv çŒvmx evsj v` kx†i gta` wZiY Kiv nq | AskMŒYKvix G· ƒPÄ nvDR, tiwgUvi tKvŒvmb I e`vsKmg†ni G j tŒŒ` Zv†i MpxZ Kvh©g I tmevmg†ni çŒvmx†i AeivZ Kti | G mgq Avtj vPbv Abçvb, çŒvY`w†I çŒkŒ, çŒkŒEi çŒŒ çvkvçwŒk t`kxq wki x†i çwi tçkbrq msv`çZK Abçv†bi AvtqvRb Kiv nq |



19 A†±vei, 2012 Zwi†L wŒvçvj i tçv†Uj nuj tŒw Bb G gZwclbgq mfv

ৱাৰ্ড

AMX G- tPA nvdR, ৱাৰ্ড Gi mrvqZvq 19 A±vei, 2012 Zwi tL G KgPi cŭg mfv nq| ৱাৰ্ড AewZ evsj vt` kx wefbaevstKi G- tPA nvdRi cŭb I KgRZv, evsj vt` kx wefbaevstKi cŭZwaiv, vbxq G- tPA nvdRi cŭbMY Ges ৱাৰ্ড AevbiZ evsj vt` kx tiugUviMY mfvq Ask tbb| evsj vt` k e'vsK, RvZxq mAq cwi`Bi, Af'sliXY m'ú` wefM, A_°gšYvj q Ges ৱাৰ্ড evsj vt` k `Zvevmi KgRZvI mfvq DcwZ vŭtj b|

20 A±vei, 2012 Zwi tL ৱাৰ্ড i cvK°itj tnvUvj tgj v I Avtj vPbv mfv AbvZ nq| AskMhYKvix e'vsKmg- tgj vq Zvt` i ÷j ,tj vtZ cŭvxt` i wefbaevstKi



20 A±vei, 2012 Zwi tL eji g, cvK°itj tnvUj, ৱাৰ্ড AbvZ gZvevq mfv GKisk

tmev, cY` I eŭ m'úK° AewZ Kti | evsj vt` k e'vsK i ÷tj eŭ I tiugU'vY m'úKZ wefbaevstKi Reve t`qv nq Ges cŭvxt` i eŭ q I e'vsKs P'vtbj tiugU'vY tŭtY Dŭy Kiv nq| mfvq ৱাৰ্ড cŭvxt evsj vt` kxt` i bvbwea mgm'v K_v Dtv Avtm Ges G mKj mgm'v vbi mtb vbxq evsj vt` k

`Zvevm mntvMZvi nvZ ewotq t`te Ges wŭ-cw°K mgm'v ,tj v Avtj vPbvi gva'tg mgvavtbi Df`vM tbqv nte gtmKj tK Avk'í Kiv nq|

গ'ৱ ত'ৱ

21 A±vei, 2012 Zwi tL GbewGj gwob U'Ydvi, গ'ৱ ত'ৱ mrvqZvq Kqv vj vgc'ji i gvi t`Kv t'qvti tiugU'vY I wevbtqvM tgj v AbvZ nq| tgj vq AskMhYKvix e'vsKmg- Zvt` i ÷tj cŭvxt` i tK wefbaevstKi



21 A±vei, 2012 Kqv vj vgc'ji i gvi t`Kv t'qvti gZvevq mfv

AewZ Kti | evsj vt` k e'vsK i Rtb` vbaŭi Z ÷tj eŭ I tiugU'vY m'úKZ wefbaevstKi Reve t`qv nq Ges cŭvxt` i eŭ q I e'vsKs P'vtbj tiugU'vY tŭtY D×z Kiv nq| evsj vt` k e'vsK i KgRZv m evsj vt` kx cŭZwaivMY Ges

gyj tqmkqvq evsj vř`kx `Zveřmi KgRZvMY GB mřvq Dcw`Z wQřj b| GbweGj gmb UřYđvi, gyj tqmkqvi AvřqvRřb 22 Atřveř, 2012 Zwi L Křvj vř vgcřji Aew`Z tmi c`vmmřdK tnvřUřji ejiřg GKwU mřv AbřjZ nq| mřvq gyj tqmkqvřZ KgPřZ weřfbřevsj vř`kx e`vsřKi G- řPř nvDR cřvbřv, evsj vř`kx weřfbř e`vsřKi cřZwřvřiv, `vbxq G- řPř nvDR cřvbřMY Ges gyj tqmkqvřZ Ae`vbi Z GbAvř we řbZex, Ges evsj vř`kx řingUřiv iv Ask řbb|

G- řPř nvDřri cřZwřvřiv Zř`i gZřgřZ Dřj L Křib, řivw-řkv I weřbřqvM řgřv Kivi AvřM miKwi, řemiKwi ev e`vsřKs cřřqi řKvb Ae`vb ř`řKB Zř`i G weřřg AewřZ Kiv nqřb| řiv AewřZ AvřQb, Zř`i řgřř I G eř Kř cřř qv Bmř Kiv nq A_ev Zřiv wKřřte G eř wKbřZ cřřib, weřbřqvMKZ. At`P řgř Ges řgřđv mřřR Zřiv řcřřZ cřřib, řm mřřřřřK weřfbře A`řřZř AvřQ| G weřřg Zřiv Zř`i AcřřZKi AvřřřZřiv I eřřř ř`b| AtřřřKB gřZ cřřkv Křib řh, AbřvBřb eř weř Pjř yřřj Gi weř eřřř evřte|

G e`vřřř cřřřmř mřvřř Bmřřřiv řgřř I e`vřK mřvř cvř qv řmřř Ges Zř`i Kiv ř`řK wKQřgZřgřZ GřmřřQ| řhgb :

- evsj vř`kx gřvj Kivřvřx G- řPř nvDRmřgřřni Ae`vb řK`řřZ weřvq AbřvBřb A_ev weKř cřřřZřZ eř řqi mřř cřřř Pjř yřřj Kiv;
- AvřK řingUřiv řcřřYKřiv I weřbřqvMKřivř`i DřmřvřZ Kivi Rřb` weřřI cřřřv`bř ř`qv| řhgb : weřřI Křw`Bmřř řgřřg weřvbe`řř weřřI řmev cřřřB, wřAvBřc řhřřv ř`řqv cřřkvřwř wKQř Zřřbřgřj-K Kg weřbřqvMKřivř`i wřAvBřc Ges Ab`vř` řhřřv ř`qv, cřřřqvRřb `vbxq cřřř Křv Zř`i Qwemř břg cřřkv Kiv BZ`w`|

14.4.3 evnivBb I I gřřb řingUřivř I weřbřqvM řgřv

20-21 wřřmřřř, 2012 Zwi L evnivBb I 23-25 wřřmřřř, 2012 Zwi L I gřřb řingUřivř I weřbřqvM řgřvř AvřqvRřb Kiv nq|



20 wřřmřřř, 2012 Zwi řL evnivBřbi řgřvř wřwř Ges 21 wřřmřřř, 2012 Zwi řL I gřřvř cřřřř m řmřřřř evsj vř`kx cřřřmřřř i mřřř_gZřevřgř I cřřřZ mřřřř b AbřjZ nq

20 Włtm=ł, 2012 ZwiŁ evniVBłbi Ab`Zg G. łPĀ nvDR bbyG. łPĀ nvDR, evniVBł dvBłvY łKv=úvbx l G. łPĀ nvDR, `wj j G. łPĀ l łRbm G. łPĀ Gi mł½ gZwełbgq mfv Ges evniVBłbi ivgv`v c`vtjm łnvłUłj evniVBłb KgPZ evsj vł`kx cłvmxł`i mł½ cłłZ mł=łsj b AbyłZ nq| 23 l 24 Włtm=ł, 2012 ZwiłŁ l gvłbi Avj -dvj vR łnvłUłj Ges nvg`vb cłRv łnvłUłj l gvłbi młj vj vn cł`łk emevmi Z evsj vł`kx cłvmxł`i GK cłłZ mł=łsj b AbyłZ nq|

l gvł Ges evniVBł ł`łK evsj vł`łk Dłj ŁłhvMł` cwi gvY łiugU`vY Avłm| G `łUv ł`k ł`łK A%ea cł` łiugU`vY Avmł eúj vsłk nrm cvl qv młEł| G mKj ł`łk emevmKwi Ab`vb` ł`łki łiugU`vYi Złbvq AłbK Kg łiugU`vY Avłm evsj vł`łk| G e`vcłłi cłvmx evsj vł`kx Ges weł`kx G. łPĀ nvDR Gi KivQ ł`łK łbtgł³ cł`le l młzvi k, łj v Avłm :

- eŰ we łqi łłłł weł`łk Aew`Z evsj vł`kx e`vsłKi gvłj Kivvaxb G. łPĀ nvDłRi cvkvcwk łh mKj weł`kx G. łPĀ nvDłRi mł½ evsj vł`kx e`vsłKi Włqs A`vłiĀtgłU iłqłQ, Zvł`i gvłłgl eŰ we q Kiv łłZ cvłi ;
- wełfbœ`vsK wełfbœłv cłvb Kivq, GgbłK łiłUi cv`R` AłbK tełk _vKvq weł`łk Ae`vbiZ cłvmxıv wełvłł nł`Qb| weł`kx G. łPĀ nvDR l młmłvi mł=łv nł`Q| mKj e`vsłKi Rłb` GKB łiU ev łbv`ł GKłU młgvi głł` łiU łbafłY Ki łj MłnK Ges G. łPĀ nvDR G weł`łq DcKvi cvłe| evsj vł`k e`vsK G weł`łq łvlgKv cvj b KiłZ cvłi ;
- ga`cłłP` GKłU e`vsK `vcb Kiv, hvi gvłłg cłvmxıv FY łbtq e`emv cwi Płj bv KiłZ cvłeł Ges łiugU`vY łcłY młRZi nłe ;
- l gvł l evniVBł ł`łK łcłłZ łiugU`vY `łZ l łbi vcl` `Rłł`i KivQ łcłUłbv łbvłDZ KiłZ evsj vł`k e`vsK wełk l Dł`vM łbtZ cvłi ;
- EFT Gi cwi ełZ` API (Application Programming Interface) łbfł łctłgłU młł`g Płj yKiv, łhŁvłb weł`łk GKRB młmłe avi K łKv gvłj l młvqZv QvovB evsj vł`łk Zvi młmłe A`Rgv KiłZ cvłe ;
- evniVBłb łdłj vclbv RbMY cłvmx evsj vł`kx`i GK ZZıqısk nł qv młEł| cłZeQi evsj vł`łki cłq łł_Y łiugU`vY łdłj cvBłb łcłłZ nq| evniVBłmłn wełkłi wełfbœł`k ł`łK łKb łiugU`vY Kg Avłm Ges Kx Kx Dł`vM łbtj łiugU`vY evłe G weł`łq MłelYv nł qv cłqvRb ;
- łiugU`vYłK DřmłvZ Kivi Rłb` cłvmx evsj vł`kx młmłe, łj v łPıvY Z Kiv Ges Ki bv łbv ;
- łh mKj cłvmx evsj vł`łk łdłi Avłmb Zvł`i Rłb` cłvmx Kj`vY Złvej MVb Kłi młvqZv ł`qv ;

- Awbevmx `et` wkK gyŋ wnmvte mÿ c0 vb Kiv;
- mKj wef` kMvgx k0gtKi Awbevmx wnmve tLvj v wbowÖZ Kiv Ges wef` tk wMtq wKfvrte e`vsms Kitz nq tm m=utKAw_R ukŋlv t` qv;
- wnmve tLvj vi mgq tPK eB Ges GwJGg KwW0t` qv Ges wnmve ,tj vtZ `xNŋ b tj bt` b bv Kitj I Wi tguU bv Kiv;
- hviv wnmve bv Ltj B wef` tk wMtqtQb, Zvt` i Rtb` weirfbæewYwR`K e`vsK I wef` tk Aew`Z G- tPÄ nvDfRi mnvqZvq wnmve tLvj vi e`e`v Kiv;
- ga`c0tP`i t` k ,tj vi Rtb` Bmj vgx eÜ Pvj yKiv;
- wef` kx wUwF P`vtbj Ges cwI Kiv wbcuqZ weAvcb c0vi Kiv;
- c0vmxt` i Rtb` evsj vt` tk wetkl wKQzmvav ivLv, hvfZ Zviv t` tk AvmtZ Ges tiugU`vY cvVvtZ Avtiv teuk AvM0x nb|

14.4.4 KtqZ evsj vt` k tUW tdqvi -2012

Bmj vgx e`vsK evsj vt` k wj : Gi AvtqvRtb 26 tk wWtm=ft, 2012 Zwi tL KtqZi RbZv tnvtUtg I 28 wWtm=ft, 2012 Zwi tL Avj gyZvBwi AwWUwi qvtg Avtj vPbv mfv Ges KtqZ-evsj vt` k tP=fti Ae KgvnGÜ BÜw÷f (tKwewmwAvB) AvtqvRtb 27-29 wWtm=ft, 2012 Zwi tL KtqZ wmwU AvšR0ZK emYR` tKt` 0evsj vt` k tUW tdqvi -20120 Ges 30 wWtm=ft, 2012 Zwi tL KtqZi vDb cvRv tnvtUtg mgvcbx mfv Abv0Z nq| KtqZ c0gevti i gtZv evsj vt` kx ctY`i GKK tgj v Abv0Z nI qvq c0vmx evsj vt` kxt` i gta` wecj Drmn I Df`xcbvi mw0 nq| tgj vq evsj vt` k t`tk AvMZ c0q AaRZ c0Z0vb/tKv=0vnb Ask tbq, hvi gta` evsj vt` k e`vsKmn ewYwR`K e`vsK, AvBimie I KtqKwU gvb G- tPÄ tKv=0vnb wQj | Avevb LtZi bqW c0Z0vb, weAvi we tKej, c0Y, AvGdGj, mwRe, Bdv` M0c, AvBimwU, G`vtmU g`vtbRtgU tKv=0vnbmn Avtiv wKQzewYwR`K c0Z0vb tgj vq Ask tbq| tgj vq AskM0YKvix e`vsK I Ab`vb` c0Z0vb ,tj v Zvt` i ÷j mwr0tq c0vmxt` itK weirfbæetmew I cY` m=utKAwZ Kti | tgj vq evsj vt` k e`vstKi Rtb`I GKwU ÷j wba0i Z wQj | evsj vt` k e`vstKi KgRZŋv tiugU`vY Ges weirfbæe i Ktgi weib0qvM etÜi bwiZgvjv e`wkI i w`tq tgj vq AskM0YKvix t` i `w0 AvKIŋ Ktib| c0vmxt` i K0wRZ `et` wkK gyŋ e`vsms P`vtbj t`tk cvVtbr I Wjvi etÜ weib0qvM i Rtb` Zvt` itK D0x Kiv nq| GKB mt½ Wjvi etÜ weib0qvM i we`gvb m0vM-mvav cvkvcwk mi Kvti i bZ0fvrte t` qv mvav m=0j Z wj dtj U weZiY Kiv nq| tgj vq tK>`tq e`vstKi ÷j `vKvq c0vmxt` i gta` wecj Drmn I Df`xcbv j`ŋ` Kiv hvq| tgj vq BbtF÷tgu Ki tcvtikb Ae evsj vt` k (AvBimie) c0q 5 tKwU UvKvi evsj vt` k cvtÜi mwU0ctKU wev Kti tQ Ges Avtiv GKK tKwU UvKvi mwU0ctKU wev i c0Zk0Z tctqtQ|

Ktątz cůB gZvgZ

- G. tPÁ tiU Gi gta mgZv Avbv A_ev Kg e'earfb G. tPÁ tiU tKvU Kiv;
- tiugU'vY cėvn evovfbvi j t'Ń' GtR>U cŃv cėZŃ;
- tiugU'vY cėvn evovfbv Ges etŃ webtqvM AvKó..Kivi j t'Ń' Btj t'ŃK vguMvqvq vobqvZ veÁvcb cŃvi ;
- Ktątz evsj v' kx `Zvevfm KgPZ tmvbj x e'vstKi cŃZvbra`K eŃ ms vsi vel tq mg`K avi Yv t` qvi cŃvm tbqv;
- vAvBvc ghP v cŃBtZ webtqvMi EaYmvgv vKŃv Kvgtq Avbvmn Zv cvl qvi vobqKvby evsj v' k e'vstKi I tqemvBtU AšfZ Kiv;

14.4.5 Rvgvbi, BZvuj I MŃtm tiugU'vY I webtqvM tgj v

evsj v' k e'vsk I bquU emYvR`K e'vstKi Df`vM 24 tde'qvii, t_tK 3 gvP, 2013 mgq Kvj e'vcx Rvgvbi I BZvuj tZ tiugU'vY I webtqvM tgj v AvbZ nq| cieZtZ evsj v' k e'vstKi cŃZvbra`j 5 gvP MŃtm Gt_tY cėvmx evsj v' kxf`i mvt_ mPZbZvgj-K KgŃP tZ thvM t`b| 24 tde'qvii, dv/dZU G KgŃPi cŃg mfv AvbZ nq| Rvgvbi evj Ń, ÷MvU, Wzvj Wd, nveM, Kvj RŃ t_tK AvMZ cėvmx evsj v' kvivl mfvq AskMhY Ktjb| cėvmx`i KóvRZ A_©Rvgvbi gZ vRt'iv Bvvti ÷ ti vRtg mÁZ A_©Aj mfvte tdtj ivLvi cvi etZ vevfbvWj vi eŃ v`dg webtqvMi Rb` evsj v' k e'vstKi cŃZvbra`j Avverb Rvbvb|



Rvgvbi dv/dZU AvtqmRZ tiugU'vY I webtqvM tgj vq AskMhYKvi xMY

BZvuj i vgj vb, b'vfcvj x I tivg knŃi tiugU'vY I webtqvM tgj v Dcj t'Ń' mfvv AvtqvRb Kiv nq| Gme Avb'vfb cėvmx evsj v' kvMY `ZtŃZ'vte AskMhY Ktjb| Zviv evsj v' k e'vsk, vevfbvemYvR`K e'vsk Ges `Zvevfm D`P c`' KgRZvP`i GB cŃgevti gZ GKtT KvŃQ tctq e'vcK Drmvm-DI'xcbv Ges cZ'vkv vbtq KgŃP, tjtZ mgteZ nb Ges Zv' i mvt_ bvbv vel tq tLvj vtgj v gZvevbgq Ktjb|

Kv̄ti w̄ȳ ugDw̄Rqvg

cŹZĒ; we`vq cŹ_exi cjuZb mf`Zvi RiebviPiY, wkŹlv, ms`wZ. bvbv wel`tq Avgiv RvbŹZ cwi | G we`vi m½ gŹt mŹoi BwZnm weŹkl fivte m`uukŹZ | BwZnm t`ŹK t`Lv hvq, LŹóce©2000 mŹtj cŹPxb tŹtŹmvtŹUugqv Ges cŹPxb ugkixq mf`Zvq gŹtŹi D`MŹ NŹU | G mgq tetĀ, wnj fvi, Kcvi BZ`w` avZwugŹ gŹt cŹq 1500 eQi aŹi cŹPj Z wQj | cŹPxb fviŹZl gŹtŹi cŹPj b cwi j wŹZ nq | mŹBg kZvĀxi tMvovi w`ŹK meŹŹg Pxb t`Źk Kv`ŹR gŹtŹi (tccvi gwlb) cŹPj b`ii`nq | 1700 kZvĀŹZ BDŹivŹc Gi hvŹv`ii`nq mŹŹWb t`ŹK |

gŹt msMŹh weŹkŹi tmŹmLb kL`Źjvi gŹtĀ Ab`Zg RbwcŹŹ GKw̄ KL | GUv gŹbi Avb`v`vŹbi cvkicwuk bvbv t`Źki ms`wZ. Ges A`ŹwZK MwZaviv m`uŹkŹweŹkl Āvb`vb KŹi | gŹtĀ Awie`vŹi i BwZnm eŹ cŹPxb nŹj | gŹt msMŹni BwZnm cŹq`Ź nŹRvi eQŹi i cŹPxb | cŹMwZnmK hŹM ivRv-ev`kviv ZvŹ`i GKw̄ weŹkl kL wntmŹte gŹt msMŹh KiŹZb | Aek` mgŹqi weeZŹb Zv AvR mvaviY gvbtŹi gŹtĀl we`vi jvf KŹiŹQ | G RŹb` gŹt msMŹhŹK GK mgŹq ivRvi kL ejv nŹj | eZŹvŹb GwŹŹK AŹbŹKB kŹLi ivRv etj`vŹKb | BDŹivŹc | AvŹgwi KvŹZ G kLw̄ hŹ`ó RbwcŹŹ | evsj vŹ`Źk | G kŹLi AŹbK tmŹmLb cŹŹcvl K iŹŹŹQb |



evsj vŹ`k e`vŹkŹi eZŹv BwZnm Kv̄ti w̄ȳ ugDw̄Rqvg

gŹt msMŹh cŹPxb Kij t`ŹKB kL wntmŹte weŹewPZ nŹq GŹtŹQ | KvMw̄R gŹt msMŹh Zjybvj-Kfivte wKQy AvaybK; DŹbK kZK t`ŹK Gi cŹni | G mgq t`ŹKB avZe | KvMw̄R gŹt msMŹni cvkicwuk G`Źjvi | ci MŹelYv Z`v miv weŹkŹi cŹni jvf KŹiŹQ | weŹkŹi gŹt msMŹni evRvŹi evsj vŹ`Źki avZe | KvMw̄R gŹtŹi Pwv`v`ŹgB evotŹQ | cŹPj Z avZe | KvMw̄R gŹt ev mŹuk-ówelŹŹi MŹelYv | msMŹni mŹ½ t`wU KwW`ŹwŹeU KwW`ŹwŹeU KwW`ŹwŹeU wŹbgq BYUŹgUI msMŹh Ges MŹelYv

†¶† e`envi n†Q| gŷ eZŷtb e`vsk Kvh†gi c†¶¶Y Ges BwZnm, A_ŷwZ, GKvDwUs, wcb`vŷ wel qmn wefbank¶vi m†½ m`uWkZ n†q D†v†Q|

gŷ ivRb`etMP ¶Py ev iv†oi mve¶¶ŷg†Zji c†ZxK| Avgiv `b w` b e`enfZ fvlvq GLbl UvKv-Kwo I Kc`R kã`ŷU e`envi Kwi | GB`ŷU kã evsj v fvlv, mwnZ`, ms`wZ. I A_ŷwZ†K c†¶weZ K†i G†m†Q Aw†g hŷ† t_†K| gŷ ivRvi gŷ, tmbvcwZ I AgvZ`emGes e`emvqxiv e`envi Ki†Zb| weUk h†MB c†g AZ`šl woge gj`gv†bi (cvB I cqm) avZe gŷ Pvj j ci gv††q G_†j v mvari Y gv††i e`env†i i Dc†hwMZv jvf K†i |

Kv†i wŷ wgdwRqvg GKw† k Z_v c†¶_exi ms`wZ. I HwZ†n`i aviK| A_ŷwZK †j b††bi avivemK gweKv GB wgdwRqvg†gi gva††g j wj Z n†q _v†K| we†k†i wefwbet`†ki †K`†q e`v††Ki GKw† Ab`Zg Ab†½ n†j v Kv†i wŷ wgdwRqvg, hv tm ††ki t†vU I gŷ†i BwZnm, Zv† i A_ŷwZK R†eb-aviv BZ`w` wel q †`Kx-we†`Kx ch†Kmn me††i we†k†Z bZb c†R†b†i Kv†Q Z†† a†i | wel q w†i „i`Zi we†Pbvq evsj v†`k e`vsk GKw† AvšR†ZK gv†bi Kv†i wŷ wgdwRqvg c†Z†vi D†`w†m †bq| c†h†Z D††L`, 2009 m††j evsj v†`k e`v††K `† cwi m†i GKw† Kv†i wŷ wgdwRqvg c†Z†v Kiv nq| eZŷv Kv†i wŷ wgdwRqvg†K c†¶¶, Av†bK, mg×kvj x Ges w†w†Uj c†h†† m`ub†Rv`††i cwi YZ Kivi j†¶¶ XvKvi w†c††i evsj v†`k e`vsk †U†bs GKv†Wgxi e†r cwi m†i m`uŷ`bZb Aw††K ŪUvKv Rv`††i ŵvc†bi D†`w†m



evsj v†`k e`v††Ki we`gvb Kv†i wŷ wgdwRqvg msi¶¶Z gŷ†i GKvsk

†bqv nq| Oq nvRvi eM†Z RvqMvq ep`vqZ†bi GB ŪUvKv Rv`††i Gi KvR `*ZMwZ†Z Gw††q P†††Q| UvKv Rv`††i Dcgnv†`†ki Dqvix et†K†i Gi mgqKv† t_†K eZŷvKv† ch††mKj c†Kvi gŷ† msi¶¶Y I c†k† Kiv n†e| Zv†vov, UvKv Rv`††i i w†¶¶Z gŷ†i Dm I BwZnm† msi¶¶Y Kiv n†e|

Av†Mvgx K†qK gv†mi g†a` UvKv Rv`††i w†mK††i R†b` D††† Kiv hv†e et† AvKv Kiv hvq| evsj v†`k e`v††Ki Kv†i wŷ wgdwRqvg†K UvKv Rv`††i i†c†††i w†b††E w†¶¶w††x Rbve n††kg Lvb, BwZnmwe` g†Zv††i gv††, `c†Z i we†Dj ŷm†Bb I gŷ† we†k†I Á Rbve ti Rv†Dj Kwi††gi mg††q Pvi m`m` we†k† ŪUvKv Rv`††i ev`†vq† Ux†ŷ MVb I U†††i Kvh`cwi wa w†b††Y Kiv nq| Z††i m†½ 13 tg, 2012 Zwi†L evsj v†`k e`v††Ki GKw† P††† `¶¶w† Z nq| UvKv Rv`††i ev`†vq† w†g Ges m†w†k-ŷ

KgRZvPv gjtqmkqv I wdij cvBtbi tK`iq e`vstKi KvtiwY wgdwRqvg cwi`k@
Kti t`k `@Ui KvtiwY wgdwRqvtgi gtZv evsjv`k e`vstKi UvKv Rv`Ntiti
mRbkxj wvRUvj chjP e`envtii wvSltbb|

UvKv Rv`Ntiti ev`lvqb Uxtgi m`m` `cwZ Rbve iweDj umvBb UvKv Rv`Ntiti bKkv
cVqb Ktib| Rv`NtitiK mxi, AvKIYxq I `wob`b Kivi Rtb` wPtikix Rbve
nvtkg Lvb fv`h(UvKvi MvQ), gjivj I wvI igvi b` v cVqb Ktib| UvKv Rv`Ntiti
msMhkxj vtK mgx Kivi j`q` gyt` q bwxZgvjv cVqb Kiv ntqtQ| G chSwevfbae
Avgtj i gyt` msMh Kiv ntqtQ| msMxZ gyt` ,tjvi gta` evsjvi cOpb tbvU Ges ,B
mvgR` t`tk` i i` Kti mjZvbx Avgj , gNj Avgj Ges weUk Avgtj i wevfbaevZe
gyt` msMh Kiv ntqtQ| UvKv Rv`Ntiti Rtb` GKw AMvPvMog cVqb Ges GtZ
i wZ gyt` I tbtUi BbtUwi cVqtb i KvR Pj`q|

cOweZ UvKv Rv`Ntiti wvrfj , e`yZK, hwsK I Btj KUbb` KvRi cO`j b
Abjgv`tbi gra`tg weia I cPij Z` q cO` qv Abjvi Y Kti `Z KvRw tkl Kivi
KvR Pj`q| G cKt` t`tki cO`Zhkv wPtikix, `cwZ, BwZnmwe` GKthvM
evsjv`k e`vstKi mvt` KvR Ki`Qb|

gqgbmsn evsj v`k e`vs`Ki bZb Awdm

tK`iq e`vs`Ki Kv`g we`K`iKiY, Z`E`yavb KvR tRvi`viKiY Ges e`vs`Ks tmev`K M`nK`i i`vi`Mrovq t`c`iQ t`qvi j`i`q`i` gqgbmsn evsj v`k e`vs`Ki bZb Awdm tLvjv ntq`Q| t`tki gea`g`vb A`D`w`iZi m`t`z m`z`wZ ti`tL m`u`mwiZ ntq`Q t`tki Aw`R LvZ

Ges teto`Q e`vs`K I Aw`R c`O`Z`v`bi msL`v| w`k`i, ew`YR` I Kw`i m`u`mvi`t`Yi m`t`z m`t`z teto`Q gvb`y`i A`%`w`iZK Kg`R`v`E` Ges t`j`b`b` I g`y`i P`w`n`v| gea`g`vb G m`K`j P`w`n`v I Kg`R`v`E`w`ete`P`bv I Gi h`_`v`h`_`m`A`v`j`b w`b`w`D`Z Kivi R`t`b` evsj v`k e`vs`K c`O`Z`w`b`q`Z c`E`Z`B K`ti P`t`j`t`Q bZb bZb



16 Rvbgwi, 2013 Zwi`tL gqgbmsn kn`ti i` `M`e`w`o` t`i`v`w` evsj v`k e`vs`Ki `kg kvLv Awdm D`t`O`rab K`ti b M`f`b`P` W. Aw`Z`Di ingvb

t`K`S`k`j Ges w`b`t`q`w`R`Z Ki`t`Q ``q` R`bej| GZ` `n`t`E`j| w`e`w`f`b`e` m`x`g`v`e`x`Zvi Kvi`t`Y i`v`R`av`b`x` Xiv`K`v`q` A`e`w`-`Z` c`a`v`b Kv`h`f`q` I g`w`i`Z`w`S`j Awdm t`_`t`K` gea`g`vb P`w`n`vi t`e`w`ki f`v`M`B h`_`v`h`_`f`v`t`e` w`ete`P`bv`q` Av`b`v Ges ci`Y Kiv m`e`e` ntq` DV`t`Q` b`v| A`%`w`i`Z`K, ew`i`Y`w`R`K` I

m`v`g`w`i`R`K` `i`t`z`i` c`v`k`v`c`w`i`k` evsj v`k e`vs`Ki c`a`v`b Kv`h`f`q` I g`w`i`Z`w`S`j Awdm i`w`e`w`f`b`e` KvR h`_`v`h`_`f`v`t`e` Ges h`_`v`m`g`t`q` m`u`v` `t`bi w`K w`ete`P`bv`q` ti`tL `x`N`e`v`B`k` e`Q`i` ci` evsj v`k e`vs`Ki kvLv evor`f`b`v` G`K`i`S`i` A`c`w`i`n`v`h`e`n`t`q` c`t`o`t`Q| evsj v`k e`vs`Ki bZb kvLv `v`c`t`bi t`q`i`t`i` `v`b



16 Rvbgwi, 2013 Zwi`tL gqgbmsn Awdm D`t`O`rab D`c`j` t`q` evsj v`k Kw`i` w`e`k`t`e` `i`j`t`q` Av`t`q`w`R`Z` c`i`w`Z` m`t`e`j`t`b` e`-`e` i`v`L`t`O`b M`f`b`P` W. Aw`Z`Di ingvb

wntmte epEi gqgbmsni QqIU tRjv A_ŕ gqgbmsn, Rvgj cy, wKtkviMÄ, tbTtKvbv, UvzvBj I tkicjyi tK`^j gqgbmsntK wetePbv Kiv ntqtQ| 16 Rvbgwi, 2013 Zwi tL evsj vt`k e`vsKtKi MfbP W. AwZDi ingvb knii i`Mewo tiwW` e`vsKtKi A`vqx Awdtm evsj vt`k e`vsK gqgbmsn Awdm Df0vab Ktib| GKBw` b evsj vt`k Kwl. wekpe`^vj tqi wki vPh©Rqbj Avew` b AwWUwi qvfg evsj vt`k e`vsK gqgbmsn Awdm Df0vab Dcj tŕI GK cMz mtsj b AbvZ nq| Abvfb MfbP W. AwZDi ingvb evsj vt`k e`vsK gqgbmsn Awdm Df0vab Dcj tŕI `ŕyi K Mŕs` ņvli, Rzj tgvŕli wksŕ Gi tgvok DfbPb Ktib| Abvfb Dcw`Z wQtb `vbxq msm` m`m, cwiKibv Kwgkŕbi m`m, evsj vt`k Kwl. wekpe`^vj tqi fvBm PivYj i, gqgbmsn tcsimfvi tgqi, tRjv cKvmK, `vbxq MY`gvb` e`w³eM, e`vsKvi I evsj vt`k e`vsKtKi EaYZb KgRZMY| cMz mtsj tMfbP gqgbmsn AÄtj i BvZnm, HwZn` I mtebvi K_v Ztj ati G AÄtj i Av`mvgwRK Dbqtb Ae`vb ivLvi Rtb` evsj vt`k e`vsKtKi mtsj GKvZŕ ntq Kvr Kivi Rtb` Ab`vb` e`vsK I AwL`R cMzŕvbi` wŕ AvKIŕ Ktib|

16.1 e`vsK kvLv gwUuis

gqgbmsn, Rvgj cy, wKtkviMÄ, tbTtKvbv, UvzvBj I tkicjy tRjvq ewYwR`K e`vsK` tji vi cMq 600 kvLv itqtQ, hv evsj vt`tki tgvU kvLvi 7 kZvstki I tenk Ges evsj vt`k e`vsK, cMvb Kvŕŕ tqi AvL Zvaxb tgvU kvLvi 21 kZvsk| G kvLv` tji v GLb t`tK gqgbmsn Awdtmi gva`tg gwUui Kiv nte| DtbL, evsj vt`tk KvŕPZ tgvU e`vsK kvLvi 35 kZvsk eZŕvŕb evsj vt`k e`vsK cMvb Kvŕŕ tqi AvL Zvaxb, hv AtbKUv tK`xfZ Ae`vq wQj | gqgbmsntn evsj vt`k e`vsKtKi bZjy kvLv tLvji dtj G nvi 28 kZvsttk tbtg Avmte| GtZ msuk-ŕe`vsK kvLv` tji vtZ evsj vt`k e`vsKtKi gwUuis cM qvl tRvi`vi nte| kvLwaK` Ges` itZji Kvi tY GB QqIU tRjvi ewYwR`K Kvŕŕ tgi Z`vi wK I mti Rvgtb cwi` kŕbi tŕŕtI Amvav ntZv| GLb cwi` kŕ wstk`ŕ iKi tYi dtj tenk msL`K kvLv mivmwi cwi` kŕbi AvL ZrfZ Kiv mte nte|

16.2 ewYwR`K` i`Zj

`xNŕ b ati G AÄj t`tki wki -ewYR` cMvŕti `i`ZcY©FvgKv cyj b Kti AvmtQ| `vbxq chŕq wevfbe`vsK mtebvgq LvZ` tji vtK AwL`R I Ab`vb`fvte mrvqZv cŕvb Kiti A`wZKfvte G AÄtj i e`vcK Dbqtb ntZ cvŕi | G AÄtj itqtQ Kwl, KwLwrfwEK ŕjz`I KwL wki wtkl Kti Pvj Kj, cvURvZ cy, ZvZ I n`tki, grm` cM qvKiY, tcvj wŕ, twBwi dvq` Mi` tgvUvZvRvKiY, nvj Kv cMkSkj wki BZ`w` i Acvi mtebv| tiYtcvbv I grm` PvtI gqgbmsn AÄj BtZvgta` e`vcK

L'vZ ARB Kti tQ | t' tki cŕq AtaR gvQ GLvfb Pvl ntq _vtK | epcy b' i emj t' tK Kiv I tbT tKvbi veRqctj i PxbvgmU t' tK mivvgK wki Mto DVtZ cvi | G AA'j i RbtMvxi GKw wekvj Ask bvix ntj I GLvfb bvix Dt' v'v' tZgb Mto DtVnb | A_P t' tki A_ %wZK Dbqtb bvix' i m'v' Kiv LyB cŕqvRb | Avi Gme m'v'ebvtK KvtR j wMtq G AA'j i Av_ m'v'v'RK Dbqtb i Rtb' evsj vt' k e'vsk gqgbmstn kvLv Awdm' v'cb Kti tQ | kvLv AwdmU GLvfb evsj vt' k e'vsk tKB cŕZvbaZ; Kite | evsj vt' k Kul. wekte' vj q Kul., grm' I tQvU tQvU Kul. hšc'vZ wbtq Mtelyv Pwjj tq hv'Q | Zvt' i G Mtelyv KvtRi m'½ wKfvte GmGgB A_ qbtK m'v' Kiv hvq, GjvKvi AvbvtP KvbvtP Qwotq _vKv q'žFY cŕZvbaZ j vi vj stKRtK KvtR j wMtq e'vsk tmevewAZ gubtj i KvtR wKfvte Aw_ R' tmev t'v'v' hvq tm wel'q G kvLwU KivR Kti hvte | epEi gqgbmstni Awaf' Qqwu tRj vi A_ %wZK KgRvE cŕv' i BwZevPK fvgKv cij b Ki tZ cvi t'j B GLvfb evsj vt' k e'vsk i Dcw' vZ mv_ R nte |

16.3 thvMvthvM

t'fštMvj K w' K we'v'v' evsj vt' k e'vsk i bZb kvLv v'cb i t' t' gqgbmstn kn' i Ae' v' LyB m'v'v'v' | gqgbmstn evsj vt' tki cijZb epEg Ges eZ'v' ZZxq epEg tRj v | epEi gqgbmstni Qqwu tRj vi g' a' ewK cŕv' tRj v gqgbmstn kn' tK cwitewZ Kti ti t' tQ | dtj gqgbmstn kvLv t' tK Ab' cŕv' tRj vi m'½ Ly mn' tRB thvMvthvM Kiv m'v' nte |

16.4 A_ %wZK KgRvE

gqgbmstn AA'j i Qqwu tRj v t' tK wecj cwigv'Y cY' we' t' k i Bwv nq Ges i Bwv gra' t' AwRZ Avq t' tki 'e' w'K gy' i w' Rv'v' tZ we' t' k fvgKv cij b Kti | cŕq AvovB tKwU Awavm' Aayl Z G AA'j we' Z. itq tQ t' tki cŕq 13 kZvsk fvg | we' v'Y G fvg P' t' i Rtb' I LyB Dc' thvMx | GLvfb v' d' m'v' I wZb d' m'v' Rv'gB te' k | GLvbKvi cŕq 50 kZvsk tj v'KB Kul. i m'½ h' | gqgbmstni 'ewk' t'K GK K_vq Kul. I Kl' t' Ki AA'j etj AvL' wqZ Kiv hvq | 2011 m'v'j G AA'j 7,768 tKwU UvKvi Kul. FY weZiY Kiv ntq tQ | weMZ 6 eQ' i Kul. FY weZi t' Yi cwigv'Y Dtj L' thvM' n'v' i tetotQ | G AA'j gb- cŕY erav cto hvq Kul. i evn'v' dj t' b | AA'j wU eZ'v' t' b Lv' - c'Y' 'qsm' v'Y' i ayKwL. B bq, eis i Bwv ewY t' R' I itq tQ e'v'cK m'v'v'v' | G AA'j t' tK we' t' k cvU I cvURvZ 'e' v' , m'v' l' v' exR, ev' v'g, Wvj BZ' w' i Bwv Kiv nq | eZ'v' t' b G AA'j t' tK cŕ qvRvZ grm' I w' P' w' i Bwv c' b j b i i' ntq tQ | GB AA'j evsj vt' k e'vsk i Dcw' vZ i Bwv I Ab' v'v' A_ %wZK KgRvE cŕv' i m'v'v'K nte | cŕZeQi G AA'j t' tK

tmvbjx e'vsk wj : Gi gva'tg c'p'z miKwi LvRbv Df'Evj b l tc'Y Kiv nq|
gggbmsn kvLvi gva'tg G mKj tj bt' bl mnRZi nte|

16.5 K'vk e'e'vcbv

evsj vt' k e'vstKi gwZwSj Awctmi weibgg ft'e UvKv ivLvi 'vb tj bt' bKZ.At'P
cwi gvtYi Z'z'bvq ch'f' bq| XvKvi Zj'bvqj-K KvQvKwQ gggbmsn Awctmi ft'e
GLb UvKv gRy' ivLv m'ae nte| XvKvq Aew'Z wefw'baewiYw'R'K e'vsk t't'K c'p'z
cwi gvtYi cjt'bv l tQavdvUv t'bvU evsj vt' k e'vstKi gwZwSj Awctm M'hY Kiv nq|
GLb t't'K Gme t'bvU gwZwSj Awctmi cwi et'Z'gggbmsn Awctm M'hY Kiv m'ae
nte Ges m'au'Y'c' qmU mgqmvt'x l mnt'R m'au'w Z nte| cjt'bv l tQavdvUv
t'bvU' m'sL'v gv'st'q evot'Q| gggbmsn kvLvq cjt'bv t'bvU 't'jv msi'f'iy ch'f'f'
Rvq'w'v 'vKte etj MYbvKvh' m'g'z'vte m'ub'ekiv m'ae nte| w'bv' e l ch'f'f' 'v'bi
Af'vte t'bvU a'y'smKi'iyi R't'b' eZ'g'v'tb tk'w's t'g'w'k'b e'e'u'Z nq, hv AZ's'i
mgqmvt'c'f' gggbmsn t'bvU a'y'smKi'iyi c' qmU mnt'R m'au'v' b Kiv hr'te|
evsj vt' k e'vstKi kvLv Awctm'mn Ab'vb' Awctmi 'b'w' b Pw'n'v, C'j' y' w'Zi Ges
C'j' Avh'vq bZ'b t'bvU' Pw'n'v gv'st'q evovq Mv'R'x'c'j'i Aew'Z w'm'k'Dwi w'w'ic'us
t'c'h' t't'K gw'Z bZ'b UvKv mi'vmwi gggbmsn kvLvq 'v'bv's'i K'ti gRy' ivLv h'te
Ges c'q'v'R't'b GLb t't'K P'EM'og, Lj'bv, ewi kvj, w't'j'U, ivR'k'v'x, isc'j' l e'ov
Awctm 'v'bv's'i Kiv mnRZi nte| Zv'Q'vov, m'A'q'c' l c'OB'Re'U q-we q, t'UR'w'i
Kvh'g cwi P'j'bv, w'K'q'w'i's nvDR cwi P'j'bv Kiv BZ'w' e'v's'w'ks Kvh'g m'g'z'v'te
m'au'v' b Kiv m'ae nte|

16.6 Ab'vb' m'g'z'v'v

evsj vt' k e'vstKi t'U'bs GKv't'W'g't'Z GKw'U t'dwi R't'p' w'WR'v'v'vi w'i K'f'w'i (w'w'Avi)
tm'u'vi Aew'Z| 't'Z' 'f'Z'vi Kvi't'Y w'w'Avi tm'u'vi 'v'c't'bi gj- D't'i'k' e'v'n'Z n't'Q|
Kvi'Y c'ok'w'z'k wech'q th'gb f'w'g'k'au', eb'v'mn Ab'vb' 'v'v'bv'R'w'z' Kvi't'Y w'w'Uv
tm'u'v't'i gva'tg Kvh'g cwi P'j'bv Kiv m'ae bv n't'j ZLb w'w'Avi m'v'b't'ui gva'tg
m'Kj Kvh'g cwi P'j'bv Kiv nq| gggbmsn kvLv 'v'cb Ges w'v'R'^'v'cbv 'Z'w'i
Kivi d't'j w'w'Avi tm'u'vi gggbmsn 'v'bv's'i Kiv m'ae nte| gggbmsn't'K eb'v,
f'w'g'k'au' BZ'w' c'ok'w'z'k 't'v'm'g'v' ej'v hvq| 1787 m'v't'j m'e'f'kl eo ai't'bi eb'v
nq Ges 1998 m'v't'j t'ke'v'cx c'j' q'v'ix eb'vi mgq l A'A'j w'w' eb'v'g'v' w'Qj | 1897
m'v't'j i ci gggbmsn A'A't'j eo t'K'v'b f'w'g'k'au' nq'w'v | R'w'gi mnR'j f'Z'v 'v'K'v'q kvLv
'v'c't'bi R't'b' feb' w'bg'v'Yi c'q'v'R't'b kn't'i g't'a' ev D'c'K't'u' miKwi Lvm R'w'g
eiv' c'w'f' A_ev e'w'3'MZ R'w'g q l GLv't'b mnRZi nte|

t`tki geagvb Aw_R LvZ Ges gvštq epxcß e`vsK I Aw_R cãZövbmgtni
msL`vi m½ Zvj wgvj tq mgcwi gvty evoq ivRavbx XvKvq Aew`Z evsj vt`k
e`vsťKi cãvb Kvhtj q I gvZvSj Awđmi KvťRi cwiwa | Gi m½ m½wZ tiťL bZb
bZb chyb i e`envi thgb wovöZ Kiv ntqtQ tZgwb wbtqvM Kiv nt`Q tgavex
Rbej | GKB Kvity gqgbumstn evsj vt`k e`vsťKi bZb GKvU kvLv tLvj v ntqtQ |
ivRavbx XvKv t`ťK `ť `ťZ; Aew`Z evsj vt`tki GKvU cjtbr I HwZn`evnx kni
gqgbumstn evsj vt`k e`vsťKi `kg kvLv `vcťbi dtj cãvb Kvhtj q I gvZvSj
Awđmi Dťj LťhvM` msL`K KvR h_vh_fvte I h_vmgťq m`ubœKiv m`e nte etj
Avkv Kiv hvq |

cwikó

evsj vt` k e`vsK MfbP W. AwZDi ingvb Gi Dtj LtHvM" wKQZvLY

A_Q0i 2013 Gi wZxqvtaP RtB" gybxiZ tNvI Yv

Zwi L t 31 Rvbgwi , 2013

mgq t tej v 3.00 NuUKv

vb t Rvrvxi Avj g Kbdvfi Y

nj , evsj vt` k e`vsK|

tfv3v gj`xumZ `wKi wbgvrvq cwi wgz I w`wZkxj ti tL mi Kvti i AšifP gj-K
A_šwZK cčw ARB čqvmtK mnvqZv w`tq hvI qvi j t`j evsj vt` k e`vsK gybxiZ
c`vqb I cwi Pvj bv Kti v`tK| t`kxq I `ekK tcq`vctU mvgwóK A_šwZi Pj gvb
MwZavi vi Avtj vtK Pj wZ A_Q0ti i wZxqvtaP A_šw Rvbgwi -Rky 2013 mgqKvtj i
RtB" evsj vt` k e`vsK gybxiZi tNvI Yv AvR Awg Avcbvt` i mvgtb Dc`vcb
Ki wQ| eiveti i gZv Gevi Kvi tNvI Yv tU c`vqbi mgqI w`tKl A I t`Ktv i vi
gnj , t j vi m½ Avtj vPbv I I t qemvBtUi gra`tg Avgiv gZvgZ, c`vgk ch`eYI
msMh Kti wQ|

Avgt` i A_šwZi I ci w`K AwL R LvZ m¼U mt`i `ekK cčw g`vi `eix c`ve
tgvKvtej vi RtB" Avgt` i gybxiZ fiw½ A_Q0i 10 I 11 tZ wKQZv w`k w j ivLv nq;
Gi cvkvwK A_šwZi cKZ.LvtZ mi Kvti i t`qv wewaglx mw q c` t`jci Kvi tY
A_Q0i 2009 t`tK 2011 ch`it` kR Drcv`tb 6.2 kZvsk Mo ewil R cčw eRvq
ivLv m`e ntqtQ| A_Q0i 12 tZ gybxiZi RtB" P`vtj A , t j v Avtm gj`xumZ Pvc I
`et` wK K t j bt` b fvi mvtg`i I ci P`tci AvKvti | G , t j v tgvKvtej vi RtB" A_Q0i
12 Gi gybxiZ tZ mshZ, mZK`fwi½ Avbv nq, hvi m`lj wntmte temi Kwii Lv tZ
F`tYi 20 kZvstki KvQvKwQ thvMvb cčw eRvq ti tLI gj`xumZ wbglvx Kivi
Ges `et` wK K t j bt` b fvi mvtg` Pvc j v Ntei gj` j` t j v ARB m`e nq|

A_Q0i 13-Gi RtB" RjvB 2012 tZ tNvI Z gybxiZi gj` j` t j v wQj (K)
Af`šixY FY thvMvbi cčw GK At½i tfv3v gj`xumZi m½ m½wZc`v gvI vq
cwi wgz ivLv, (L) cčw mnvqK Drcv`bgly LvZ , t j vq ch`B FY thvMvb wewvci vLv
Ges (M) `et` wK K t j bt` b fvi mvtg` w`wZkxj Zv w`lw t`q Gtb `et` wK K gyb`wi RvfPK
Avtiv `wKi ch`q D`wZ Kiv| A_Q0i 13 Gi c`qvtaP RtB" nvtZ cvI qv wewfbc
Z`-DcvE t`tK t` Lv hvq th, Avgiv GB j` t j v AR`bi h_vh_ ct_B i t`qWQ|

Mo ewl R tfrv gj-umz MZ bq gym hvez wbgmvgxB t-tk:Q| tde-qwi 2012 Gi mteP 10.96 kZvsk gv v t-tk wWtm= 2012 tZ 8.74 kZvstK tbtgtQ Ges PjwZ A-Qti i gtaB 7.50 kZvstki j g v gv vq tcvzvi ct_ itqtQ| Lv I Lv ewnfZ DfqLvZB tfrv gj-umz wbgmvg avivq Pj Gtm:Q; Lv ewnfZ gj-umz gvP 2012 Gi 13.96 kZvsk kx gv v t-tk wWtm= 2012 tZ 8.43 kZvstK tbtg Gtm:Q| Lv I Rjv wv Ovov Ab vb LvZf core ev tgj gj-umzI GLb wbgmvg avivq itqtQ|

2013 mtj i Rtb emkK Drcv b cxi c v mZ gv v 3.6 kZvsk, hvi gta Dbqbkj t k t j vi Mo cxi c v mZ Ask 5.6 kZvsk Ges D P Avtqi DbZ A-umz t j vi Ask 1.5 kZvsk| 2013 Gi Rtb c v mZ GB cxi 2012 Gi tPtq mvgv B tenk, Zvl Avevi ewYR Ask vi t k t j vq mte Pwn v g v Zvi SvkHy | A-Qi 13 Gi Rtb evsj vt k evstKi RjvB 2012 tZ tNvl Z gytbmZ tZ Af si xY FtYi c v mZ cxi mi Kv i evRtU tNvl Z 7.2 kZvsk t k R Drcv b cxi AR b c v mZ Rtb ht o | Zte mek A-umz tZ cxi gv vi t v tU GB j g v v AR b i ct_ we gv v eune Svk D t j L wevf bregnt j i ceffv m itqtQ| evsj vt k evstKi Mtelyv wefv m i ceffv m tgvZvteK A-Qi 13-tZ Avgt i t k R Drcv t b cKZ. cxi weMZ k eQti i Mo At i Kg wvtebv Ges Abkj- cwi wZ tZ Zv tenki w tKB vKte etj Avgiv cZ vkv Ki wQ|

et mkK Lv tZ wWtm= 2012 Gi tktl et mkK gy v i Rv f v wvq gwK Wj vi 12.8 wej qb, hv Pvi gv m i Avg v b e tqi mgZ j cwi gvY | Rvbgwi 2013 Gi tktl i w tK GLb i Rv f v cwi gvY 13 wej qb gwK Wj vti i tenk | gwK Wj vti i wecixZ Uvki gj-gvb EaYgv cYZvq itqtQ, GB gj-gvb w vZkxj ivLvi Rtb Avste vsK evRvi t-tk evsj vt k evstKi Ae v nZ gwK Wj vi tKbv mEj GB EaYgv cYZv j v Kiv hv tQ | RjvB 2012 t-tk 29 Rvbgwi, 2013 chS Avgiv cQ 2.6 wej qb Wj vi evRvi t-tk wK t b wQ | Rjv wv tZj Avg v bi Rtb evBti Kvi A- qbm t e envi, wektl Zt Lv km mn Avg v b Pwn vi nvm, i Bvbi Ae v nZ cxi Ges c v m t i t i v U v Y A s c v t n t R v i t j v cxi Avgt i et mkK t j b b Lv tZ GB mvg_ cxi tZ Ae v b ti tL tQ |

A-Qi 13-Gi c v g v t a P gy v b m Z i B w a Z j v v AR b w Z b i U w t K i f v g K v w Q j i Z c Y P c v g Z t t i v g U v Y A s c v t n t R v i t j v 22 kZvsk cxi Ges wbgmvg Avg v b Pwn v b x U et mkK m e u t i t R v i t j v e v x N U v q | GB e v x et mkK gy v i R v f v K w v j Z cxi i c v k v c w k e v c K gy v i t h v M v t b m x g w i z w i e v x Avt b; wWtm= 12-Gi 16.2 kZvsk EaYgv i wecixZ b t f a t t k t l B cxi wvq 18.6 kZvsk | wZvq i Z c Y P K w w Q j Avste vsK i f v i b v U m y n v i, Rvbgwi 2012 Gi D P 20 kZvsk gv v t-tk GK eQti 12 kZvstK tbtg Avmv, GLb GB nvi bq kZvstki

wotP| gj-üwZ I Avšte'vsK mýnvti GB wbgmZ mvgtbi gvm,tj vq AvgvbZ I
 FY mý,tj vtK wbgMvgx Kiŧe Avkv Kiv hvq| ZZxq ,i 'ZcY®w KuU wQj miKwi
 LvtZ FY thvMvfb cëw× gš'i ntq temiKwi LvtZ FY thvMvfb telMevb cëw×|
 btF=† 12 chš'i miKwi LvtZ FtYi cëw× wQj 5.0 Ges temiKwi LvtZ Zv wQj
 17.4 kZvsk| temiKwi LvtZ tgqmw` FY thvMvfb cëw× GLb Avi i'agvĪ eo FY
 MhXZv`i gta` mxwGZ tbB, GtZ ųž`I gvSwii D`v`v`i Ask gkt ew× cvt`Q|
 gybwmZi KvRi cĉqM mžZi Kivi jŧų` evsj vt`k e'vsK Zvi gybwmZi UųYugkb
 P'vtbj ev cĉqM c,tj v mųg Kivi cĉPóv tRvi`vi KtiŧQ| miKwi wmwKDwi wR
 Gi tmŧKŪwii evRvi KvR`g tRvi`vi Kiv GRŧb` ,i 'ZcY® GB jŧų` tbqv
 weaeaglyx c`ŧųŧci gta` itqŧQ miKwi eŪ I wej i wbj vtg D`Pzi evRvi Pwn`v
 m=úbweej I ŧZi tgqmw` eŪ,tj vi Ask ew×, wej I eŧŪi Abj vBb tmŧKŪwii
 tUWw Gi Rŧb` evsj vt`k e'vsŧKi I tqemvBtU bZb Btj ±wbK tUWw DBtŪv Pvj yKiv
 Ges wej I eŪ wbj vtg cĉBgwi wųj viŧ`i cĉkvcmwk Ab'vb` e'vsK,tj vi Rŧb`I ewaZ
 fvgKvi wt` Rbv| miKwi wej I eŧŪi evRvi Pwn`v cĉvŧi exgv AvBb ms`vti i
 wltq Ges me`ŧi i RbmvariŧYi Rŧb` dvtŪw tcbkb `wg cųqŧbi cŪi wK
 KvR`ŧg evsj vt`k e'vsK A_ųefvŧMi mŧ½ thvMvthvM I Avtj vPbvq mw q itqŧQ|
 gybwmZi mžZev'evqŧb Aw_R LvZ cĉZövb,tj vi fvgKv ,i 'ZcY®Ges tmRŧb`
 Aw_R LvtZi w`wZkxj ZvI ,i 'ZcY® evsj vt`k e'vsK G wltq Zvi gŧvŧhM
 weŧkl fųte tRvi`vi KtiŧQ| MpxZ weaeaglyx e'e`vi gta` itqŧQ FY tkųKiy I
 cĉfkws ms vš'wt` Rbv KtVvi Zi Kti wekgvŧbi mŧ½ Zv NibóZi mŧ½ZtZ Avbv;
 AbmvBU I AdmvBU mžvifk b e'e`v tRvi`vi Kiy I cųweš'vm Kti Avŧiv mgušZ
 Kiv; FYcĪ `vcbv Ges Af'šųxY wej ŧqi gŧZv eŪ wltq ZvųųwYK Abj vBb
 mžvi fvBRii wŧcųwš` Gi Avek`KZv Avŧivc; Rwiq qwiZ I cĉZvi Yvgj-K KvR`g
 cĉZŧivŧa cĉvb wbeųx I cĉų i AwWU KugwU tPqvi gŧvŧbi mųųŧi Af'šųxY wbi xųv
 I w bqšų wltqK mųj-vqb ŧgwmK wfvÉtZ evsj vt`k e'vsŧK `wL,tj i Avek`KZv
 Avŧivc BZ'w` | e'vsK I Aw_R cĉZövb,tj vi Aw_R I Ab'vb` weei Yxi h_v_Zv,
 chųZv, mųQZv I mgqvbgwZzvi wltq evsj vt`k e'vsK bRi`wii ZxųųZi KtiŧQ|
 i vóųq gwj Kvxb e'vsK,tj vi KvR`ŧgi weŧkl gj-vqb (WwqMŧbw=-K wbi xųv)
 2013-Gi i iŧZB nvŧZ tbqv nŧe; GB e'vsK,tj vi KvR`ŧgi ŧgwmK cĉZte`b
 Rbmųŧų cĉKųki e'e`vI tbqv nŧ`Q|
 temiKwi LvtZ FY cĉv hųZ Ašfųgj-K cëw×i jŧų` ųž` I gvSwii
 D`wMųgZ mųgZ me Drcv bglx KgRvŧÉ tĉųvq tmRŧb` evsj vt`k e'vsŧKi
 mwPZ dvBb`wųqj BbKz b KvR`g mw q itqŧQ| ŧŧki gj-ab evRvti i KvR`ŧg
 w`wZkxj Zv I MwZkxj Zv eRvq ivLvi Rŧb` cųRevRvi w bqšK KZŧųųi mŧ½
 evsj vt`k e'vsŧKi mw q mnŧhwmZv Ae`vnZ itqŧQ Ges fvel`tZi _vKŧe|

A_@Qi 13-Gi w0ZxqtaP gybxiZ fwi j qI nte GB A_@Qi gyi thvMvbi
 cex t kR Drcv`tb cKZ.cexi miKvi ubaWi Z j qI`gvIv ARfb m1/2 chfBZvi
 cvkvcwk Mo emi R fiv3v gj`cxiZ 7.5 kZvstk bwigta Avbvi Rtb` m1/2ZcY
 gvIvq mxngZ ivLv| Drcv`b cexi j qI`gvIv ARfb vek| A_@xiZ cex
 gvRwbZ Pwn`v` gZvi Suki tctvctU evsjv`k e`vsKi me gly` bxiZ mynvi
 A`r titcv I vekl titcv mynvi 0.5 kZisk ev cAvk teimm ctqU Avej t^
 Kugta Avbv nte| A_@Qi i gybxiZ tcm0tg mstkvbv Gtb temiKwi LvZ FY
 thvMvbi EaYxgv AvMKvi 18.0 kZvstki e`tj 18.5 kZvstk evx Kiv ntqt0;
 e`vcK gyi thvMvbi cex mxgv AvMKvi 16.5 kZisk t`tK 17.7 kZvstk DbvZ
 Kiv ntqt0| gybxiZ thvMvbi Avbv GB evaZ cwi mi cexglyx I Drcv`bglyx
 Dt`vM FY thvMvbi chfBZv wv0ZKi tY e`envi Kiv nte| GKBm1/2 m`u` gj`
 eyey (a e price b bble) m0Kvi x Suki cY Abjcv`bkj KgRvE FY thvMv
 wbi`rmvniZ titL fiv3v gj`cxiZ wbglyx ivLvq evsjv`k e`vsK mRvM I mw q
 _vKte| gybxiZi GB fivmvg`cY`fwi/2 UvKvi gj`gvb AevAbxq D`P Av`vZKj Zv
 (e ce i e ola ili) GovtZ mnvqK nte| Zte BvAZ j qI`tj vi gta` weweglyx
 tUW-AdI wvniZ i tqt0, Pj gvb cwi w`vZi Avtj vtK G`tj v evsjv`k e`vsK wvqZ
 chfj vPbvq ivLte Ges c0qvRbxq e`e`v MhY Ki te|

ab`er` mevBtK|

A_@Qi 2013 Gi wZxqtaP Rtb" gytbmZ tNvl Yv

Zwi L t 18 RjvB, 2012

mgq t fej v 3.00 NmUKv

vb t Rvrvxi Avj g Kbdvti Y

nj , ejsj vt` k e`vsK|

Ab`vb" tk`iq e`vsKtKi gZ ejsj vt` k e`vsKtKi gytbmZiI cUg j`qI" gj`umZ cwiwgZ ivLv hvZ mvguOK A_@mZi w`wZkxj Zv eRvq_vtK| Gi cvkvcvK RvZxq evRtU tNvvl Z ASfjg gj-K cUx i ARBtK mg_B `vbl ejsj vt` k e`vsKtKi gytbmZi Ab" cAvb j`qI" | GB `OZ`wqZi Ges Pjgvb eiv%eK I Af`si xY cwiw`Zi Avtj vtK ejsj vt` k e`vsK gytbmZ cUqb Ktiq| gytbmZ cUqtb Avgiv AvtMi gZ msvk-ognj_tjvi civgk`I gZvgZ wbtqU| PjwZ A_@Qti (RjvB 2012DRj 2013) gytbmZ Kvh`g Ges A_@Qti cUgvtap Rtb" gytbmZfzx Avng Ztj aiwQ|

MZ vmiK kZvaxZ Gt`tki Mo ewl`R cUx ntqtQ kZKiv cUfvM| MZ GK`ktK G msL`v kZKiv OufvM Dtv tMtQ| GB EaYgX cUx i wfvEfvng wQj mvguOK w`wZkxj Zv hv mae ntqtQ gj`-dmZ cwiwgZ chf`q ivLvi KviY| Avgiv GI Rvnb th 2011 Gi gvSigmS t`tKB Mo ewl`R gj`umZ Amv`Ki `B At`i Nti `wvq hv cU`wZ ntj wbgmE RbmvariYi `jf`Mi cvkvcvK cUx i Rtb"l uguk ntq `wvte| Ziv weMZ A_@Qi t`tKB Avgvt` i gytbmZ gj`umZ bwtq Avbvi wltq wv`kl mw q t`tKtQ hvi mgj cU`Bi mPbv GiB gta` NtUq| GB mvdjt`i aviv A`q`v`vLvi Rtb" ejsj vt` k e`vsK gytbmZtZ mshZ Ae`vb MZ eQti gZ Geri l ati ivLte|

GLb Avgiv GB Ae`v`vbi thSw`KZv e`vL`v KiwQ| 2009 mv`ji `enkK Avn`R msKtUi ci 2011 l 2012 A_@Qti vek| A_@mZ g`vfvtei wKkvi nq| ejsj vt` tk GB `g`Zvi cfve h`vm`e mxwgZ Kivi Rtb" tk`iq e`vsK gytbmZ wkw`j Zi Kti | MnxZ nq Avt`iv wKQzmv q c`t`q| Gmtei mgvt` Avgvt` i A_@mZ H msKUtK AtbKUv cvk KvUvtZ m`q|g nq| A_@Qi 2009 t`tK 2011 chSf Mto kZKiv 6 fv`Mi lci cUx ARB Kiv mae nq| wKs' 2012 A_@Qti tj bt` tbi fvimvg` I EaYfvx gj`umZ wbtq Avgiv AZ`sf Pvtci g`L cwo| G cwiw`Z tgvKvfejvi Rtb" Avgiv MhY Kwi GKwU mshZ gytbmZ| gy` I FY thvMvb cwiwgZ Kiv nq| Zte GB cwiwgZ thb Kvw`LZ cUx Av`vq Kitz chf`B nq tm wltq Avgiv mRvM wQj vg| ht`o AvZ`w`bv wbtq| Avgiv ej`tZ cwi MZ A_@Qti MnxZ Avgvt` i c`t`q_tjv dj`vqK wQj | GKw`tK cU`wgK cU`j`tb kZKiv 6.3 fvM cUx GtmtQ Avgvt` i A_@mZtZ| Ab`w`tk ctqU-UzctqU gj`umZ `B AsK

†_†K Atc¶¶vKZ.m¶¶Ki GK AstKi gv¶vq tbtgtQ| 2011 Gi R¶b GB nvi ¶Qj
kZKiv 10.17 fvM| 2012 Gi R¶b Zv kZKiv 8.56 fv¶M tbtgtQ|

2012 A_¶Qi ¶Qj `¶¶ mecixZ cte¶ thvMdj | c¶gvta¶tZ†i gj`ewx I m¶
wet`kx mrvnh` tj bt`¶bi fvimvtg` c¶ZKj- Pvc m¶w¶ K†i | dtj UvKvi gv¶ c¶o
hvq| K†g Av¶m wet`kx gy¶i gR¶y| Gmgq e`vsK †_†K miKv¶i FY M¶Y
e`vcKfvte te¶o hvq, gj`¶¶mZ D¶v hvq `¶¶ AstK| Gi cwi¶c¶¶¶Z Avgiv ht_¶
mshZ gy¶b¶mZ M¶¶Y m¶P¶ nB, Ac¶¶qvRbxq Avg`v¶b P¶¶¶v Kug†q Av¶b, ew¶¶eR|
†_†K weK¶ A_¶¶¶bi D¶m m¶U¶¶b Avgiv Zrci nB| dtj 2012 A_¶Qi i
¶Zxqvta¶Avgiv Gme b¶mZKvh¶tgi m¶j tctZ`i i`Kwi | ew¶¶Lv¶Zi I ci c¶gvta¶
m¶. Pvc K†g Av¶m | Dci S`¶¶Zxqvta¶miKv¶i e`vsK FY M¶¶Yi gv¶v¶ K†g hvq |
mstkw¶Z ev¶R¶U c¶¶¶¶j Z 29 nvRvi †K¶U UvKvi mecixZ miKvi 22 nvRvi †K¶U
UvKv M¶Y K†i | Gfvte MZ Rvbs¶¶¶¶Z M¶Y Kiv gy¶b¶mZi GK¶U mshZ Ae`v¶b MZ
A_¶Qi ¶Zxqvta¶¶ tgvo N¶j†q †`q| G¶¶¶¶¶ e`vsK F¶Y miKv¶i mshg,
m¶¶¶I RbK K¶¶. Drcv`b Ges Av¶S¶R¶ZK evR¶¶i cY`gtj`i cwi¶gv¶Z ht_¶
m¶vqK fv¶Kv cvj b K†i | Gm¶ei dtj Avgiv MZ A_¶Qi i tkt¶ GK AstKi c¶qU-Uz
c¶qU gj`¶¶mZ†Z tbtg Av¶¶Z m¶¶g nB| Wj v¶¶i mecixZ UvKvi gv¶b ht_¶
w`¶Zkxj ntqtQ| wet`kx gy¶i gR¶y| A¶bK¶v te¶otQ|

wet¶qv¶bi m¶¶_ m¶¶_ Avgv¶`i †`kR Drcv`¶b ew¶¶Lv¶Zi Ae`v¶b te¶o P†j †Q| GB
aviv Ae`v¶nZ ivL¶Z c¶¶qvRb `et`¶kK gy¶i ch¶¶¶ w¶bvc` gR¶y| MZ Rvbs¶¶¶¶Z
G¶U ¶Qj 9.4 ¶¶¶¶ qb Wj vi | MZ R¶b gv¶m G¶U 10.3 ¶¶¶¶ qb Wj v¶i D¶¶¶Z nq hv 3
gv¶mi Avg`v¶b `vq tgUv¶bvi R¶b` ch¶¶¶ | wet`kx w¶b¶tqM¶Kvix¶`i evsj v¶`tk
ew¶¶ w¶b¶tqv¶¶ Av`v ew¶¶i j†¶¶¶ wet`kx gy¶i w`¶Z Avil evov¶bvi e`vcv¶i
evsj v¶`k e`vstKi gy¶b¶mZ m¶P¶ i†qtQ Ges _vKte|

2012 m¶¶j `ew¶¶K Drcv`¶bi Mo c¶¶¶¶i c¶¶¶¶m 2.5 kZvsk| D¶¶¶b¶kxj †`tki
R¶b` G¶U 5.3 kZvsk| GB tct¶¶vct¶U MZ A_¶Qi kZKiv 7 fvM j†¶¶¶i mecixZ
6.3 fvM c¶¶¶¶i ARB ht_¶ m¶¶¶I RbK| A_¶Qi 11 Gi Z¶bvq 12 †Z ¶k¶ Lv¶Z
c¶¶¶¶ nvi te¶otQ| A_¶¶ Avgv¶`i mshZ gy¶b¶mZ GB c¶¶¶¶i I ci weifc c¶¶ve
td†j v¶b | ¶k¶ Drcv`¶bi DcKi Y¶¶¶i Avg`v¶b¶Z G mgqKv¶j `¶¶ A¶¶¶i c¶¶¶¶
N¶U¶Q|

ew¶¶¶¶¶¶i Ae`v¶ w¶gk¶ cwi¶w`¶Zi B¶¶¶Z †`q| c¶¶¶¶i D¶¶¶b¶kxj †`k_†jvi c¶¶¶¶
tgvUvg¶¶ M¶¶Zkxj _vK†j I h¶¶iv¶¶g¶`v K¶¶U¶q L¶¶B g¶¶i D¶¶¶Y cte¶c¶¶ek K†i †Q|
BD†iv¶ci A¶bK †`tkB m¶w¶ ntqtQ Zxe¶ FY msKU| fv¶ Z I P¶¶¶bi gZ `¶¶ e¶r
D¶¶vbg¶¶ A_¶¶¶¶i c¶¶¶¶¶Zi ¶KQ¶¶ fvUv c¶otQ| ew¶¶R¶¶¶Zi GB `¶¶ I w¶gk¶
cwi¶Y¶Z Avgv¶`i cY` I Rbkw`¶ i B¶¶¶bi c¶¶¶¶¶K ¶KQ¶¶ Av¶b¶qZv I S¶¶¶Z

tdtjtQ | GtZ RvZxq cēpxi j ǂǂgvĪv ARĒI cǂweZ ntZ cvti | MZ Rvbgvni tZ
tNvvl Z gyǂbxiZi tKSkj tjt v KZUv j ǂǂgvĪv ARĒ Kti tQ Zvi wPĪ Ztj aiwQ | 17
kZvstki Eaǂǂxgvi wecixtZ eǂvcK gyǂthvMvǂbi eǂxvni wQj 17.2 | 21.9 kZvsk
Eaǂǂxgvi wecixtZ bxU AfŠli xY mǂúti i eǂxvni wQj 20.1 | GB ARĒ th
cǂǂǂc tjt vi KvitiY mǂfe ntqUj tm tjt v ntQ (1) mw q Zvi j eǂvcv (2)
A_@Qi 12 tZ ti tcv nvi 100 temm ctqU eǂx (3) tǂvǂvFǂYi eǂxvnti
cvi wgvZi Abǂvmb Ges (4) i Bwb I Kul. Qov Abǂvǂ LvǂZ weǂgvb FY mǂynvi
wǂmij s Gi wej ǂ | Gi Kg cwi wGZ Aeǂvǂbi ci I MZ A_@Qi temi Kwii LvǂZ
FǂYi eǂxvni wQj 18.5 fǂM hv mǂmgvǂ gyǂbxiZtZ MǂxZ j ǂǂgvĪvi tǂtq AvovB
kZvsk tewk | GwU DĪ vbgǂx Gǂkqv AĀtj i Mo kZKiv 15 Gi tǂtq tewk | weǂktY
tǂǂK tǂ Lv hvq th mǂgvMǂK FY thvMvǂb wǂkǂ FǂYi AvbgvniZK nvi cǂq Acwi ewZ
wQj | ǂǂǂ I gvSvix wǂkǂ i AvbgvniZK Ask tetotQ | Dci Š MZ A_@Qi temi Kwii
LvǂZ weǂ kx FY GǂtǂQ cǂq GK wej qb Wj vi | AvŠteǂvsK Kj gwmb mǂynvi MZ Rǂj
tǂǂK wbgǂwǂx i tǂtQ | A_@ Zvi j Pwǂ v Pǂtci Dckg NǂtUǂ |

ctqU-UzctqU gjǂǂxiZ MZ tmǂǂǂti wQj mǂteP, kZKiv 11.97 fǂM | Zv Rǂj
8.56 fǂM tǂtq GǂtǂQ, cǂvǂZ Lvǂ gjǂǂxiZi wbgǂwǂxZvi mǂǂ | Lvǂ ewǂǂ
gjǂǂxiZi wKQǂv KǂtǂQ | GwU MZ gvǂPǂmǂteP 13.96 fǂM tǂǂK Rǂj 11.72 fǂM
tǂtǂtQ | Mo gjǂǂxiZ wKQǂv Kǂtǂ I Zv GLǂv ǂǂ AstKi Nǂti, 10.6 kZvstki
i tǂtQ | evǂRǂti j ǂǂgvĪv Abǂvǂx GwUǂK 7.5 fǂM bǂwǂtq AvovB AvǂǂKi
gyǂbxiZi cǂvǂ Pǂvǂǂ | GB Pǂvǂǂ tǂvǂǂvǂ vq Pwǂ v cēpxi cwi wgvZi cvkvwǂk
thvMvǂ cǂvǂti i wǂǂKǂ Avǂvǂ i gyǂbxiZ mgǂ wǂtq GǂtǂQ | GRǂǂ temi Kwii
LvǂZ FY thvMvǂb Abǂvǂ bǂxj Kgǂvǂǂ wǂbǂtqM wǂi rǂmǂvZ Kivi aviv AeǂvǂZ
vǂǂte | Kul. Ges Drcvǂ bǂxǂ ǂǂǂ I gvSvix Dǂǂǂǂ chǂǂ FY thvMvǂbi weǂtq
Avǂvǂ i gyǂǂ FYbxiZ AvǂMi gZB mw q vǂǂte | G eQǂti i wǂǂǂǂǂ wi Rvǂǂǂǂ
thvMvǂb kZKiv 14.5 fǂM Ges eǂvcK gyǂǂ thvMvǂb kZKiv 16 fǂM cēpxi nte |
temi Kwii LvǂZ FY cǂvǂni eǂxvni nte 18.3 fǂM | Pj wZ A_@Qi tǂtǂ A_@ Rǂj
wi Rvǂǂǂǂ thvMvǂb cēpxi vǂvǂte 13.8 kZvsk, eǂvcK gyǂǂ thvMvǂb evote kZKiv
16.5 nǂti Ges temi Kwii LvǂZi FY cēpxi nvi nte 18 kZvsk hv RvZxq evǂRǂti
cǂǂ wj Z cēpxi j ǂǂgvĪv ARĒ chǂǂ nte etj Avǂv Avkv Ki wQ |

A_@Qi 13 Gi gyǂbxiZ Kivǂ g Abǂvǂx Awǂǂ LvZ msnZKiǂYi cǂqǂRǂb bZǂ
FY weǂǂm Ges cǂǂkǂb Abǂvmb cēwZǂ ntqU; wǂǂǂǂǂ 12 Gi gǂǂ bZǂ
eǂǂvǂ cǂǂkǂb eǂvsK tjt vǂǂ mǂúǂe KiǂZ nte | GB cǂǂǂ eǂvsK gǂǂvǂq
mǂvǂqK cǂǂve tdj tjt I Zv mǂgvMǂK Zvi jǂ I FY thvMvǂb weǂǂ tǂvǂv cǂǂve tdj te
bv | mi Kwii wǂǂKǂwǂǂǂ wǂj vǂǂ vǂǂǂ wǂǂǂǂǂ i I ci wǂǂǂǂ cǂqU RǂvZ
Zvi jǂ Pvc Dckǂǂ evsj vǂǂ k eǂvsK Awǂǂǂǂ wKQz cǂǂǂ tǂǂǂ Yv Kiǂte |

AvgvZ I FtYi mÿnvti i gta" we"li ev t"úW kZKiv 5.58 t_tK 5.45 G
tbgtQ| Avgiv mÿ cv_#K"i GB we"li Avtiv Kgvfbvi Pvc Ae"vnZ ivLtev, we#kI
Kti th me e"vs#K GB we"lti i gvÎv A#kvfbvqÑZvt` i I ci |

GB gvÿbwiZ A_#wiZi eintLv#Zi mvg_© I w"iZkxj Zv eRvq ivLvq m# q _vKte|
we# kx gvÿi GKUv "RbK gRÿ Ges ermi vtšI mvgwM#K tj bt` #bi GKUv m#K
fvi mvtg"i c#Z gvÿbwiZi mve#YK `wó wbtqvRZ _vKte| Zte vek| emY#R" gšI
c#x i t#vctU Avgvt` i we# kx gvÿi gRÿ i c#x i c#j b tZgb D"Pwfj vlx
gvÎvq aiv nqv| #et`wK gvÿ evRvti eisj vt` k e"vs#Ki n"t#c UvKvi weibgq
nvti evRvi wfwEK bgbvqZv eRvq ivLv I Am#fweK Aw"iZkxj Zv Govevi Rb"
c#qvRbvq gvÎvq m#wZ _vKte|

A_@Qi 2012 Gi w0ZxqvtaP Rtb" gyibxwZ tNvl Yv

Zvni L t 26 Rvbgwmi, 2012

mgq t tej v 3.00 NuUKv

~vb t Kbdvti Y nj, evsj vt`k e`vsK|

mvgn0K A_@wZi Af`šixY I `et`wkK MwZavi vi Avtj vtK evsj vt`k e`vstKi GB gyibxwZ tNvl YvcT w0Z A_@Qi 12 (Rvbgwmi -Rly 2012) Gi w0ZxqvtaP Rtb" gyibxwZ fivz weeZ ntqtQ| AvtMKvi Bmý,tj vi gZv gyibxwZ tNvl YvcT i GB Bmý,ji Afxó j`q`I Rbmavi tYi gta" gj`cxwZi m`e" gvI vi avi Yv (infla ionar e pec a ion) mlyex Kiv Ges Mq`vj x I e`emwqK chftq mÁq I webtqvM cwi Kí bvi Rtb" cwmwZ K Z` thwMvbtv| c0vMZfvteB GB tNvl YvcT w0Z cYq tbi AvtMI gly` t÷Ktvi vi c`q,tj vi m½ Avtj vPbvq gZvgZ I civgk`tbqv ntqtQ; Gevi Kvi GB c0K-civgk`Avtj vPbv,tj vi gta" A_@wZ welaqK msm`xq `vqx KuvuWi mfvI Ašf`q wQj |

2009 mvtj i `enkK Awl`R m½tUi cfvte weivRgvb A_@wZK gšivzi t0q`tZ A_@Qi 10 I 11 tZ evsj vt`k gyibxwZi msKjvbglyx fivz Ae j`b`i Kvi nq, hv wekpb`vi cfvte t`tK Avgvt`i A_@wZtK c0q A`qZ ti tL A_@Qi 09 t`tK 11 chšI Mo ewl`R 6 kZvstki tenk t`kR Drcv`b c0ex eRvq ivtL| A_@Qi 12 tZ Avgvt`i A_@wZ Af`šixY I ewntLvZ wKQyv wfbvzi ai tbi P`vtj tÁi gylvgnv nq, hvi tgvKwejvq evsj vt`k e`vstKi gyibxwZ fivz tZ c0qvRbxq cwi eZ0 Avbv ntqtQ| gj`cxwZ cwi wgnZ I t`kR Drcv`tb Ašf`q gj`K c0ex mnvqZvi gj`j`q,tj v bRti ti tLB GB cwi eZ0 Avbv ntqtQ|

`enkK Drcv`b c0ex t evsj vt`ki `et`wkK ewYtR" c0vb Askx`vi t`k,tjvq, we tkl Zt BDt`vxcq t`k,tjvq mi Kwi LvZ D`P FYfvti i Pj gvb m½tUi mft` `enkK Drcv`tb 2012 mvtj c0ex m`tebv Awb0qZvcY`hv `enkK gv`v Ae`v mvo i Syk emotqtQ| gwiK0 hyivt0« c0ex cbi`xviti wKQymPbv j`q`Yxq ntj I mvgnMKfvte Dbz` t`k,tjvq 2012 mtb c0ex m`tebv`g`f; Pxb I fvi Zmn Dbqbkxj t`k,tjvi c0exi c0`wKZ c0`qctYI ce`fvmKvixiv m`uitZ wbgglyx mstkvab Gtb0b (2011 Gi 6.0 kZvsk t`tK 2012 tZ 5.4 kZvstK)| Rlj w0b tZtj i we`"gvb AvšRwZK gj` 2011 Gi D`PZg gvI vi KivQvKwQ| wekjevRvti Lv`c`Y`i gj` mvgnMKfvte wbgwvgnv ntj I tg-bt`f`at 2011 Qq gvtm`vB Pvtj i `vg tetotQ c0q 30 kZvsk|

Af`šixY Drcv`b c0ex t Af`šixY I `enkK cwi w`wZi w`wZkxj Zv ati wbtq mi Kvi A_@Qi 12 Gi e`fRtU 7 kZvsk t`kR Drcv`b c0exi c0`qcy Kiv ntqvQj | A_@Qi i c0`gvta`KwL, wki I tmev LvZ A_@wZK KgRvtEi mZRR MwZavi v GB c0ex c0`vkvii m½ m½wZcYB`_vtK| wKš`w0ZxqvtaP`enkK A_@wZtZ

gšĩZvi mtebwU Avgv`i i Bwv I tingU`vY cēx`ēf KitZ cvfi | cvkvcwK miKwi `et`wK mrvqZvi `ēf Aštcēvn Ges FY thvMvb cēx`ēf cwiwgZ Af`šixY Pwn`vK mwgZ Kiŕe | G tēfēfēZ A_ēQi 12-tZ evsjv`tki t`kR Drcv`b cēx`ēf ce`cēvkvĩ tPtq wKQv Ktg 6.5 kZvsk t`tK 7.0 kZvstki gta` wvZ cvfi etj avivv Kiv hvq |

gĵ`ūxvZ t 2011 Gi wvfmēf G gĵ`ūxvZ `wvq Mto 10.7 kZvsk, hv A_ēQi 12 Gi evfRU e³Zvq cēfēfēZ Mo gĵ`ūxvZ 7.5 kZvstki Zjvq tXi tenk | Gi AŕbK₂tjv KviŕYi gta` iŕtqQ weMZ eQti i D`PZi `ewK Lv` gĵ`ūxvZi wej wēZ cēfve, A_ēQi 11 Gi Af`šixY FŕYi D`P cēx`ēf Ges wē`y I Rjvwb tZtj i tfv³vgtj`i mēvūiZK eēx | mvgvMk gĵ`ūxvZ (cŕqU-UycŕqU vfvēfēZ) tmŕPēfi i 11.97 kZvsk t`tK wbgvlgx nŕq wvfmēfi 10.63 kZvstki `wvŕtqQ | Zte, Lv`ewnfēZ gĵ`ūxvZ gĵ`Zt wē`y I Rjvwb tZtj i gĵ`ēx`i mŕf GLŕbv eēx cvf`Q | Avi G KviŕYB gĵ`ūxvZtK GKK Aŕŕi Nŕi bwgŕq Avbvi cēfPōv Ae`vNz ivLv LēB₂ i`ZcY` |

ewntLvZ t evsjv`tki Avg`wb eiveti i gŕZvB i Bwvi tPtq tenk gvŕvi; cēvfm KgPZt i tingU`vY Aštcēvn ewvR` NvUvZ cŕŕY Ae`vb ivLŕj I miKwi LvZ `et`wK mrvqZvi Aštcēvn mēvūiZ wēfklfvte `ēf nŕq `et`wK tj bŕ`b fvimvŕg` weifc Pvc mēv KŕitQ | G KviŕY MZ GK eQti (ga` Rvbgvwi 2012 chē) evsjv`k UvKv gvKē Wj vŕi i wēcŕŕZ 15 kZvsk Aegj`wqZ nŕtqQ Ges G mgŕq `et`wK gŕŕi wv Rvf³10.1 wēj qb Wj vi t`tK Ktg 9.2 wēj qb Wj vŕi `wvŕtqQ | Abjfc Pŕci KviŕY 2011 mŕj fvi Zŕq iŕfcl 19 kZvsk Aegj`wqZ nŕtqQ | `ewK A_ēxvZtZ g`vfvŕei tēfēfēZ ewntLvZ cēZthvMZvi mvg`ēRvq ivLvi Rŕb` UvKv-gvKē Wj vi wēbqg nŕŕi cēqRbxq GB cwiēZēbi mŕf mvgŕbi gvm₂tjvZ `et`wK gŕŕi wv Rvf³ I ci Pvc Kgŕe etj Avkv Kiv hvq |

BŕZvŕtā`B GKvU cāvb mPK-bZly Avg`wb FYcĀ tLvj vi nvi-Rvbgvwi 2012-tZ MZ eQti i GKB mgŕqi Zjvq 8 kZvsk KŕgtQ | AwKZi mshZ Af`šixY FY cēx`ēf Avg`wb cēx`ēf cwiwgZ ivLŕe, cvkvcwK Aegj`wqZ wēbqg nvi i Bwv I tingU`vY cēx`ēf evvŕZ mrvqZv Kiŕe | G tēfēfēZ AvPŕiB Avgv`i `et`wK tj bŕ`b LvZ GKvU w`vZkxj bZly fvimvŕg` tēfēfēZ etj Avkv Kiv hvq |

miKwi ivR`^LvZ t miKvŕi i ivR`^bxvZ fvē cēvkvZ t`kR Drcv`b cēx`ēf cēvkvĩ mŕŕ mŕvZcY` wKŠ` `et`wK mrvŕŕi AcēvkvZ wbgvlgZ, fZēK e`q fvŕi i EaŕvŕvZ Ges e`vsK ewnfēZ FŕYi wbgvlgvŕvi KviŕY evsjv`k e`vsKmn e`vsuKs LvZ t`tK miKvŕi FŕYi `ēZ ūxvZ NŕUŕQ, A_ēQi 12-Gi evfRU tNvYvq cēvŕj Z gvŕvi tPtq tenk nŕŕi Zv NŕUŕQ | G mŕēj wv Rvf³gŕŕi (RM) I e`vcK gŕŕi (M₂) mn ke mone ar ariable₂tjv cēx`ēf A_ēQi 12-Gi Rŕb`

gÿbxiZ tçMôtg cö¶ucZ cö¶x çt_i wbtP itqtQ| GB ev`eZv gÿbxiZ tçMôtg
 Kvhrwi Zvi I ci Av`v`pZi Kti| btf`af 2011 gvfm wi Rvf`gÿt (RM) I ev`cK
 gÿti (M₂) ewl`R cö¶x h_v tç 15.4 kZvsk Ges 17.7 kZvsk wQj , hv RjvB 11
 gvfm gÿbxiZtZ tNvl Z h_v tç 16 kZvsk Ges 18.5 kZvsk j¶¶gvIvi tPq
 Kg| titçv I wifv`tiçvri gra`tg mgyZvi j` e`vcbv GB djvdj tçMôtvbq
 mrvqK ntqtQ| mw q Zvi j` e`vcbvri cvkvcwk A_@Qi 12-tZ titçv nvi 100
 tewm çtçU ewx Ges Kul.FY I wçMkçtçU iBwv FY Qrov Ab`vb` LvZ ev`sk
 FtYi mÿ nvtii EaYfxgv Ztj tbiqvq gÿt evRvti avZK çKZ.mÿnvi (real
 po i i e in ere ra e) eRvq itqtQ| cvkvcwk temiKwi LvZ FtYi cö¶x| çhß
 gvIvq itqtQ (wMtm`af 2011 çhßmgqKvtj ewl`R 18 kZvsk cö¶x)|

A_@Qi 12 Gi wZxqvtaP gÿbxiZ fiv½ t I çti emY Ae`vi Avtj vtK A_@Qi 12
 Gi wZxqvtaP`evsj vt`k evstKi gÿbxiZ gÿt I FY thvMvb mshZ cö¶xi çt_
 ivLte| dtj gj`çxiz I `et`wkK tj bt`b fvimvtç` cöZKj Pvc tgvKvtjvi
 cvkvcwk Ašfç gj-K cö¶xi Rtb` temiKwi LvZ cöqRbxq FY thvMvb wvöZ
 ivLv m`e nte| wçkl Kti Kul, ¶¶¶ I gvSwi Dt`v`vnm wki LvZ çhß FtYi
 thvMvb Ae`vN ivLv nte| `et`wkK gÿt wi Rvf`w`wZkxj Kivi Ges Mo ewl`R
 gj`çxiz GK At¼i gvIvq bwgq Avbvi j¶¶ cöXZ GB gÿbxiZ A_`gšYv q
 Ae j wZ ivR`^bxiZi m½ Nibô mgstq ev`ewqZ nte| Dtj E, GB j¶¶ tçv
 ARfbi Rtb` mshZ gÿbxiZ fiv½ cvkvcwk miKwi e`tqi mÿtetPZ bxiZ-fiv½
 Aek` cöqRbxq| ev`sk e`v t`çk miKvti i FY MhYi gvIv hvZ ev`sk e`vq
 Zvi j` thvMvtbi I ci AZ`waK Pvc mÿv bv Kti tm wçlq j¶¶ ivLv AZxe` i `ZçY`
 nte| A_@Qi 12-Gi wZxqvtaP Rtb` gÿbxiZ fiv½Z mgMöA_@Qti wi Rvf`gÿwv I
 ev`cK gÿti cö¶x h_v tç 12.2 kZvsk I 17.0 kZvstçk çwivqZ ivLvi j¶¶ aiv
 ntqtQ| temiKwi LvZ FY thvMvb cö¶xi j¶¶gvIv 16.0 kZvsk, hv t`kR
 Drcv`b cö¶x j¶¶gvIvi m½ Ges cöZtekr t`k tçvq temiKwi LvZ FY cö¶xi
 m½ m½wZçY¶ temiKwi LvZ Drcv`bgly KgRvtÉ FY thvMvb çhß ivLvi j¶¶
 Ab`vb` e`v`vi cvkvcwk tçv`v FYmn Abyçv`bkxj LvZ tçvq FY cö¶x
 wbi`rmvN Z Kiv nt`Q| ev`sk LvZ t`çk miKvti i FtYi cö¶x mshZ gvIvq ivLv
 tMçj temiKwi LvZi Rtb` FY thvMvb mÿfZi nte| avZK çKZ FY mÿnvi
 (real po i i e in ere ra e) mÅq çYZvtK DrmvinZ Kti, Acwivh`bq Ggb
 Avg`vwb çwivqZ Kti, `et`wkK gÿti wi Rvf`I UvKvi wewbgq nvi w`wZkxj Kti
 gÿbxiZi ran mi ion channel tçvtK çK`i Kite| AvgvB I FtYi mÿ nvtii
 e`eavb (in ermedia ion pread) evsj vt`k evstKi Ktvi bRi`wi tZ ivLv nte, hv
 D`P SÿKevnx tçv`v FY I GmGGB FY Qrov Ab`vb` LvZ FtYi tçtI wbgZi GK
 At¼ A_`f 5 kZvstki wbtP ivLvi Rtb` Btçvçta` ev`sk tçvtK wbt`Rbv t`qv
 ntqtQ| Avgvt`i Avkv Gme c`¶¶tçci dtj G mgçq A_`bxiZi gj- Pvtj Ä
 gj`çxiz h_v`wqšY I Kw¶¶Z Ašfç gj-K cö¶xi aiv eRvq ivLv m`e nte|

A_@Qi 2012 Gi c0_gvtaP gytbxwZ tNvI Yv

Zwi L t 27 RjvB, 2011

mgq t tej v 3.00 NuUKv

~vb t Kbdvti Y nj , evsj vt` k e`vsk|

Af`šli xY I `enkK A_@wZK cwi w`wZi wBKU m`e` DEitYi tclvctU evsj vt` k e`vstKi Aa@wL R gytbxwZ tNvI vcti GB 0v`k msL`wU tZ A_@Qi 12-Gi c0_gvtaP Rb` evsj vt` k e`vstKi gytbxwZ fivZ tNvwl Z ntqtQ| A_@wZi aviK (agen) Ges mvavi Y RbtMv0xi gta` gj`c0wZi m`e` MvZavivi cZ`vkv (infla ion e pec a ion) m`w0 Kivi c0vfm AvfMKvi BmYUj gZv MPS Gi eZ0vb BmYU c0vqtbl e`emvqx msMVb , tji vi c0Zibwa, weA tckvRxx I wK`vme` , c0`b A_@šx, A_@Dc t` ov, evsj vt` k e`vstKi MfbPmn akeholder-t` i mvt_ Avtj vPbvi gva`tg ce@ZP mgtg MpxZ bxwZi Avtj vtK Ges fweI`r P`vtj A I AM0waKvi LvZmgfni weltaq Zvt` i AwfAZv mwb0wKZ Kiv nq| GQvov, c0_gvtaP gZv ItqemvBtUi gva`tg gytbxwZi I ci gZvgZ M0Y Kiv nq|

A_@Qi 11-Gi c0w, A_@Qi 12-Gi m`e`bv t`enkK A_@wZK g`v cieZP eQti Zjvq A_@Qi 11-G A_@wZtZ Drcv`b Ges wwb0qvm KvH`tg Dtg LthvM` MvZi mAvi nq| evsj vt` k cwi msL`vb e`vstiv A_@Qi 10-Gi 6.07 kZvsk c0wxi weci xZ A_@Qi 11-G 6.66 kZvsk (hv 6.70 kZvsk c0_wgK c0`j tbi c0q KvQvKwQ) c0KZ. t`kR c0w (wRwVvc) c0`j b Kti | Avg`wv-i BvbtZ 40 kZvstki l tenk c0wxi mnvqZvq wKí LvZ A_@Qi 10-Gi 6.49 kZvsk c0wxi Zjvq A_@Qi 11-G 8.16 kZvsk tRvvtjv c0w AvRZ nq| we`j DcLvZ Drcv`b e`v tctj I M`vm DcLvZi Dbqtb AvKZi , i`Z; Avtvtci c0qvRbxqZv GLbl itq tM0Q| tmev LvZ Drcv`b c0w A_@Qi 10-Gi 6.47 kZvsk t`tK A_@Qi 11-G 6.63 -tZ DbwZ nq| KwL. LvZ Drcv`b A_@Qi 10-Gi 5.24 kZvsk D`P c0w t`tK wK0v Ktg A_@Qi 11-G 4.96 kZvstK `wvtj I Zv wQj tRvvtjv Ges `vfwek c0wxi aviv t`tK tenk| c0KZ. A_@wZtZ e`vcK wwb0qvm Ges c0wxi MvZc0wZi aviv t`tL gtb nt`Q A_@Qi 12-Gi RvZxq evRtU c0`w Z 7.00 kZvsk c0KZ. wRwVvc c0w AR0 mva`vZxZ nte etj c0Zxqgvb nq bv; Zte tmt`t` Aek`B we`j I M`vm mieivfn Dtg LthvM` AM0wZmn Af`šli xY I euntwR| cwi w`wZ AbjKj I w`wZkxj _vKtZ nte|

gyt Ges ewntLvZi c0w, A_@Qi 12-Gi m`e`bv t mweRfivte A_@Qi 11-G tNvwl Z MPS-G thgbUv aviYv Kiv ntqUj Drcv`b Ges wwb0qvm KvH`g e`vxi dtj miKwi I temiKwi LvZ t`tK Af`šli xY Ges `et`wK gyv evRvti Pwv`vi Pvc Zvi tPtq XxeZi wQj ; Ab`w`tK c0wmx k0gKt` i ti wgu`vtYi wbggyx Aštc0vn,

Avg`wob e`q evovi dtj ewYR` NvUwZ ewx Ges gj-ab wnmvte nvmgub Aštcčvñ
 Ktg hvl qvi Kvi tY UvKv I `et`wkK gyt evRvti Zvij`i I ci e`vcK Pvc mvo nq|
 G cwi w`wZtZ A_@Qi 11-Gi gytbxzi Df`k` ev`lvqb Kivi Rtb` wAviAvi GK
 `dvq 50 teimm ctqU Ges ti tcv, wi fvm`ti tcv m`ynvi Pvi `dvq tgvU 225 teimm
 ctqU evotbv nq| Ab`w`tk evRvti Zvij` cčvñ Ae`vnZ ivLvi `t`_@A_@Qi 11-
 Gi tklvta`evsj vt`k e`vsK `wobK wfvE`tZ ti tcv mieivn Kti| GQovl c`čqvRtb
 wtkl ti tcv w`tZ ntqtQ| Zvij` Pvc tgvKvtej vi `t`_@GB Ambev`c`čqvRbxqZvi
 Kvi tY A_@Qi 11-Gi wi Rvf`gyti cKZ.cčw` c`w`j Z gv`v Qvotq hvq| UvKvi
 Aegj`vqbRtbZ gj`čxzi c`fve mnbxq ch`q ivLvi j`t`l` evsj vt`k e`vsK MpxZ
 gmvK` Wj vi wew i (tgvU 962 wgvj qb Wj vi) c`t`qU UvKvi wewbgq nvti i I ci Pvc
 AvsukKfite Kgvq| GB AvsukK Pvc c`kg`bi dtj A_@Qi 11-G gmvK` Wj vti i
 weci`tZ UvKvi 6.6 kZvsk Aegj`vqb cčvñ k`gKt` i ti wU`v`Yi Aštcčvñni D`P
 aviv c`y`i `xvti mrvqK fvgKv c`j`b Kti| A_@Qi 11-Gi tkłl `et`wkK gyt
 wi Rvt`P cwi gvY A_@Qi i `i`i` 10.75 wgvj qb Wj vi t`tk mvgvb` te`to 10.91
 wgvj qb Wj vti DbwZ nq| gyt m`ú`nvi tYi I ci evsj vt`k e`vsKti gytbxzi
 Kv`h`gi Kvi`qZ c`fve A_@Qi i tkłl -`T`gmv`K m`y`ú`o nq| j`qYxq th, Af`šli xY
 FY cčvñ Gw`čj mte`P 29.18 kZvsk t`tk nvm tctq tg 2011-G 28.29 kZvsk
 `wvq Ges Rly 2011-G 27.6 kZvsk nte etj aviyv Kiv nq| gj-ab wnmvte
 `et`wkK Aštcčvñ e`vcKfite bv evotj A_@Qi 12-Gi Rtb` wba`w`i Z 7.0 kZvsk
 wRw`w`ic cčw`i j`q`gv`v ev`lvqtb mi Kwi Ges temi Kwi wewbtqvm KgRvt`Ei Rtb`
 gea`gvb Aw`R c`čqvRbxqZv A_@Qi 11-Gi gtZv G A_@Qi I `vbxq UvKv Ges
 `et`wkK gyt evRvti i I ci Pvn`vi Pvc Ae`vnZ ivLte|

gj`čxzi cwi w`wZ Ges m`tebv t w`k`p`vi Kvi tY m`p wbg`w`w`icAvB gj`čxzi
 A_@Qi 09 t`tk evotZ `i`i` Kti Ges Zv A_@Qi 11 ch`šl Ae`vnZ `v`K| Zte G
 evovi gv`v A_@Qi 10-Gi Z`z`bvq wKQv` Kg| ctqU-UzctqU wfvE`tZ gj`čxzi
 A_@Qi 10-G thLvtb A_@Qi 09-Gi kZKiv 2.25 fvm t`tk 6.45 fvm te`to
 8.70-tZ `wvq tmLvtb A_@Qi 11-G Zv 1.47 fvm te`to `wvq 10.17 fvtM|
 cčvñZ w`k`p`vRvti Lv` I Lv`-ewnf` cY` gtj`i D`P I Aw`wZkxj cwi w`wZi
 Kvi tY ewl`R Mo gj`čxzi (tnWj vBb) A_@Qi 11-G `wvq kZKiv 8.80 fvtM hv
 A_@Qi 11-Gi m`st`k`w`aZ RvZxq evRtU c`q`w`cZ kZKiv 8.00 fvtMi Z`z`bvq
 AtbKuv tenk| Ab`w`tk ewl`R Mo Lv` ewnf` gj`čxzi (hv`K tKvi gj`čxzi
 wntmte wetePbv Kiv hvq) wbg`Ges Kgvzi w`tk t`tk A_@Qi 11-Gi `i`i` kZKiv
 5.45 fvm t`tk A_@Qi tkłl Gtm `wvq kZKiv 4.15 fvm| A_@Qi 12-Gi
 RvZxq evRtU c`q`w`cZ ewl`R Mo w`w`icAvB gj`čxzi kZKiv 7.5 fvm hv A_@Qi
 11 tkłl i cKZ.gj`čxzi 8.80 fvtMi Z`z`bvq AtbKuv Kg| th`tnZzLv`-ewnf`

gj`cuxwz BtZvgt`B Kg, tmtnZzc`qncZ vlogemwAvB Gi ARB c`avbZ Af`šli xY Lv` gj`i cwiwgZ gv`vi lci wbfP Ki`te| Af`šli xY fviJ Drcv`b Ges thvMvb e`e`vq tKvb eo c`ZeÜKZv bv`vKv mtEj| vek| evRvti D`P gj` c`eYZvi c`fvt e Af`šli xY Lv` gj` D`P l EaYgYx`vKvi Avk`v itqtQ| mva`u`ZKKvtj i gj`cuxwz l Aw`R w`wZkxj Zvi cwi`tc`qncZ ch`e`qKiv ce`ffim w`f`Qb th, Dbz` A`Bwz Ges`z ea`gYb l D`xqgvb A`Bwz`Z ivR`^l gy`bwxZ ms`všl wKQzibqšYgj-K tKškj we`Zfvt e tbqvi dtj vek| cY` gj` mnbxq gv`vq tbtg Avmvi m`e`ebv itqtQ| c`Z`wKZ vek|cY` gj`i mvt`mvgAm`cY`Af`šli xY Lv` wmicAvB gj`cuxwz fZ`Kc`š M`vm, we`y l Ryj wv tZtj i gj` eixi Kvi`Y m`P Lv`-emv`Z gj`cuxwz evovi Kvi`Y wKQz Av`mU ntq th`Z cvti| c`qncZ vloge Af`šli xY wmicAvB gj`cuxwz ARB Ki`Z ntj -AwZwi`³ Zvij` mva`u`mvi`Yi gva`tg m`P Pwn`v Pvc mvgZKiY Ges w`wZkxj Af`šli xY cwi`tek msi`qY gva`tg thvMvb evov`Z nte|

A`eQi 12-Gi c`u`gvt`P Rtb` gy`bwxZ f`w`z t A`eQi 11-G kZKiv 25.0 fvtMi lci Af`šli xY F`Yi c`e`x`u`óZt weveGm c`o`w`j Z kZKiv 13.42 fVM bvgb`vj wRwMw c`e`x`i mvt`m`wZcY`Qj bv| GgbwK aviYv Kiv nq th, A`eQi 11-Gi wewbtqv`Mi wKQzdj GKB eQti bv ntq cieZ`P eQti c`Z`dij Z nte| m`Z`ivs MZ eQti c`h`wvi Af`šli xY F`Yi cwi`tc`qncZ A`eQi 12-Gi gy`bwxZi f`w`z mshZ nl qv c`q`vRb nte, hv`Z Kti AZ`xtZi g`Zv Gevi l wKQzAb`ycv`bkxj l AZ`waK S`wKcY`e`emvtq F`Yi e`envi Ktg hvq Ges Ab`w`tK Drcv`bkxj LvZ thgb`g`vbg`vK Pwis, KwL, e`emv l Ab`v`b` tmev Lv`Z F`Yi ch`š c`e`vnt`K w`w`DZ Kiv m`e` nq| A`eQi 11-G miKwi l temiKwi Lv`Zi bZb` c`K`f`i D`tj E`thvM` gj`ab wewbtqv`Mi Kvi`Y m`P`xN`fgqvw` F`Yi eia`Z Pwn`v tgUv`bvi c`q`vRtb A`t`c`q`vKZ. tQvU AvKvti i m`f`tgqvw` Af`šli xY m`A`tqi cvt`Ui lci Pvc m`w` nq| D`tj E`, GB Pwn`vi tenki fVMB m`vaviYZ tgqvw` FY ev`e`f`w`K Drm t`t`K A`q`b Kiv hvq| nvtj G ai`tbi A`tbK`tjv FY c`f`te cvk ntqtQ Ges we`f`kx wewbtqv`MKvix`i A`tb`KB eivj v`t`k tenk Kti wewbtqv`Mi AvM`h` t`Lv`f`Qb| Avgiv e`v`sk`tj v`t`K G aviv`K mg`B Kivi Rb` c`q`vRbxq w`K`v`b`Rbv w`t`q`Q| we`l AvB`t`Kl G e`v`cvti mRvM Kiv ntqtQ| Af`šli xY F`Yi lci Pwn`vi Pvc Aek`B Ktg hvte hw` UvKvi AwZwi`³ Aegj`vqb, tjb`f`b fvi mvtg`i c`Z`Kj Zv Ges mva`u`-`vq tgqv`i mvgAm`nbZvi Kvi`Y m`P Zvij` Pvc`i`Kiv hvq|

AZGe miKwi -temiKwi c`K`i mg`f`n`xN`fgqvw` FY l BK`Z`wU AvKvti ch`š e`f`w`K gj`-`t`bi c`e`v`n w`w`DZ l AvKl`Y`xq Kivi Rtb` Ab`v`b` bwxZi m`f`z A`eQi 12-G gy`bwxZi c`t`q`cmgn`t`K msh`y Ki`Z nte| vekb`vi Kvi`Y gvP`2011-G Av`i`w`cZ FY m`ynvti i EaY`m`xgv hv BtZvgt` l w`t`q` t`qv ntqtQ Zv gy`v`evRvti m`ynvti i w`wZkxj Zv w`dwi`tq Avbvi Rtb` m`nvqK nte Ges F`Yi Pwn`v Pvc`i

cwieZ#bi mvt_ evRvi thvMvb-Gi `*Z I gmYfvte mgbq c0 qvtK w0w0Z Ki te|
GB c0 qvtK mnbxq Kivi Rtb" e"vs#Ki m#j i nvi, PvR©I Kngkb#K
c0ZthwMZvgj-K Kiv Ges M0hK ^_msi #|tYi Rtb" evsj vt`k e"vsK Zvi bRi`wi
e"e`v Av#iv tRvi`vi Ki te| GQrov, Bmj vgx e"vs#Ki Znmej i Av#ite"vsK evRvi
mw q Kivi c#vZi wcltq Avj vc Av#j vPbv i i "ntqtQ| GwU Kiv tMtj Zv Bmj vgx
e"vs#Ki Znmej e"e`vcbvq `#|Zv ewx Ki te| tgvU K_v, c0weZ gy#bwwZwU nte
ev`#vbm, mshZ I msnZ|

e'vsk' m'gvi' wf'kb' Kv'ho'gi' l'ci' Av'anj' K' UvDb' nj' m'fv', L'j'bv

Zvi' L' t' 11' b'f'at', 2012

mgq' t' m'K'v'j' 8.30' N'v'U'K'v'

'vb' t' m'w'U' Bb' t'v'f'U'j', L'j'bv|

e'v'sK' m'g'v'i' w'f'k'b' K'v'h'o'g'i' l'c'i' e'v's'j'v't`k' e'v's't'K'i' D'i`v't'M' L'j'v'v't'Z' A'v't'q'm'R'Z' A'v'r't'K'i' A'v'anj' K' U'v'D'b' n'j' m'f'v'q' A'w'g' A'v'c'b'v't`i' m'K'j' t'K' v'M'Z' R'v'b'w'r'Q'| G'U'v' e'v's'w'K's' m'g'v'i' w'f'k'b' K'v'h'o'g'i' g' b'o't'q'm'R'Z' K'g'R'Z'e'f' i' w'o't'q' A'v't'q'm'R'Z' P'Z'z'°'l' t'k'l' A'v'anj' K' U'v'D'b' n'j' m'f'v'| G' a'i't'b'i' m'f'v' c'u'q' G'K' e'Q't'i' i' t'e'u'k' m'g'q' A'v't'M' X'v'K'v't'Z' c'u'g' A'b'v'b'Z' n't'q'u'Q'j'| c'i'e'Z'i'x'p'Z' A'v'g'v't`i' A'b'v'b'` w'e'f'v'M'x'q' A'w'c'm'`t'j'v't'Z' l' m'K'Q'b'v' w'f'b'e' A'w'i'z't'K' m'g'm'v'g'v'q'K' w'e'l't'q'i' l'c'i' ,i'Z'i' w't'q' G' i'K'g' m'f'v' A'b'v'b'Z' n't'q'u'Q'| A'v'r't'K'i' U'v'D'b' n'j' m'f'v'i' g'j' c'o'Z'c'r'` w'e'l'q' n't'`Q' O'f'i'n'a'n'c'i'a'l' I'n'e'g'r'i' :M'a'n'a'g'i'n'g' O'p'e'r'a't'i'o'n'a'l' R'i'k' a'n'd' A'o'i'd'i'n'g' S'e'r'i'o' L'o'e'a'l' t'h'e' B'r'a'n'c'h' L'e'v'e'l' A'w'`R' O'Aw'`R' m'Z'Z'v' t'k'v'Lv' c'h'q' c'u'i'P'v'j' b'S'v'k' e'e'v'c'v'v' G'e's' ,i'Z'i' q'u'w'Z' c'u'i'v'i'|O' e'v's't'K'i' F'Y' l' A'b'v'b'` e'e'm'w'q'K' K'g'R'v't'E'i' m't'1/2' R'w'Z' c'x'w'Z'M'Z' S'v'k' G'e's' e'v's'K'`t'j'v'i' c'u'w'Z'o'w'b'K' m'g'v'm'b' l' A'f's'i'x'Y' w'b'q's'Y' c'o' q'v't'K' A'v't'v' k'w'3'k'v'j'x' K'iv' G'e's' e'v's'j'v't`k' e'v's't'K'i' Z`v'i'w'K' K'v'h'o'g'i' K'v'h'R'w'i'i' Z'v' e'w'x'i' g'v'a't'g' w'K'f'i't'e' G'm'e' S'v'k' t'g'v'K'm'e'j'v' K'iv' h'v'q' Z'v'i' l'c'i' w'e't'k'l' ,i'Z'v't'v't'c'i' j't'q'`B' A'v'r't'K'i' G'B' A'v'anj' K' U'v'D'b' m'f'v'i' w'e'l'q'e'`w'b'a'f'Y' K'iv' n't'q'u'Q'|

02| t'e'k' m'K'Q'z'K'v'j' A'v't'M' t't'K'B' A'v'g'iv' e'v's'j'v't`k' e'v's't'K'i' A'w'`R' L'v'Z' Z`v'i'w'K' K'v'v't'g'v'i' w'e'f'v'b'e'g'v'x' m's`v'i' l'c'b'w'e'v't'm'i' K'v'R' n'v't'Z' w'o't'q'u'Q'| m'g'v'i' w'f'k'b' K'g'e't'j' i' c'o'Y'v' b'v' l' D'i'x'c'b'v'i' j't'q'` c'a'v'b' K'v'h'q' l' A'v'anj' K' c'h'q' U'v'D'b' n'j' m't'v'j' b' A'b'v'b'v', e'v's'K'`t'j'v'i' K'v'h'o'g' l' A'w'`R' w'e'e'i'Y'x'i' w'e'f'v'b'e' w't'K'i' l'c'i' q' ick' i'n' p'e'c'i'o'n' l' r'e'ie' r'e'p'o'r' c'v'q'b' i'i" K'iv' G'e's' w'f'w'R'j'`v'Y' l' e'f'w'k'K' g'y't' c'u'i'`k'v' w'e'f'v'M' c'v'K'x'K'i'Y' l' c'b'w'v'b' K'iv' n't'q'u'Q'| A'w'Z' m'a'u'w'Z' e'v's'K'`t'j'v'i' A'w'`R' w'e'e'i'Y'x' G'e's' A'v'g'v't`i' m'g'v'i' w'f'k'b' w'e'f'v'M'`t'j'v'i' m's'M'n'x'Z' Z`-D'c'r't'E'i' a'v'iv' t't'K' A'w'v'q'g', R'w'j' q'w'i'Z'i' m'a'e'` c'e'Y'Z'v' w'p'w'y'Z'K'i't'v' m'n'v'q'Z'v'i' R't'b'` B't'j' K'U'v'b'K' W'v'k' t'e'v'W'` Z'w'i' i' c'o' q'v' i'i" K'iv' n't'q'u'Q'| A'v'w'e'c'm'n' A'v'g'`w'b' l' i' B'w'b' L'v't'Z' A'`f'q'b' m'a'u'w'K'Z' c'o'q'v'R'b'x'q' Z`-` A'b'j'v'B't'b' e'v's'j'v't`k' e'v's'K't'K' m'i'e'iv'n' K'iv'i' R't'b'` e'v's'K'`t'j'v't'K' D'c'h'y' w'o't'` R'b'v' t'`q'v' n't'q'u'Q' l' Z`-c'h'y'w'f'w'E'K' c'o'w'Z' M'o'y' K'i't'Z' e'j'v' n't'q'u'Q'| e'v's'j'v't`k' e'v's't'K'i' Z`-c'h'y' w'e'f'v'M'l' D'c'h'y' m'd'w' l'q'v'i' `Z'w'i' i' K'v't'R' n'v'Z' w't'q'u'Q'| e'v's'K'`t'j'v'q' R'w'j' q'w'i'Z' l' c'o'Z'v'i' Y'v'g'j'-K' K'g'R'v'E' c'e'Y'Z'v' c'o'Z't'i'v't'a' Z'v't' i' A'e'j'w'a'Z' A'f's'i'x'Y' w'b'q's'Y' e'e'w'i' i' K'v'h'R'w'i'v'i' t'g'j'v'q'b' e'v's't'K'i' c'a'v'b' w'b'e'f'v'x'i'`v'q'i' l' c'l'p'i' A'w'w'U' K'v'g'w'i' m'f'v'c'w'Z'i' c'o'Z'`v'q'i' i' `T'g'w'm'K' w'f'w'E't'Z' e'v's'j'v't`k' e'v's't'K' `v'l't'j' i' G'K'v'U' w'o't'` R'b'v' m'a'u'w'Z' R'w'i' K'iv' n't'q'u'Q'|

03| Aw_ℝ LvZ Z`viwKi KvℎℝwiZv Zx℣℣zi Kivi wētq evsjv`k e`vstKi gnve`e`vcK I EaYzb wbeℎx`i mgbtq mv`úúZK m`stj tbi mgzvi kgvjvi Avtjv`K cw`k℔ I mgzvwfkb wfvM,tjvi Kvℎ°g clye℔`í nt`Q| e`vstKi Kgℝv`Éi thw`tK S℔k tenk tmw`tK ,i`Zi w`tq kvLv ch℣q mtiRwgb wētkl cwi`k℣bi lci tRvi t`qv nt`Q| AdmvBtU cvlqv Z`-DcvÉ wētktY I ch℣jvPbvi wfvÉtZ m`ve``℣ w`K,tjv wPwYz Kti Zvi wfvÉtZ mtiRwgb e`vstKi kvLv,tjv mgwšZfvte cw`k℔ Kiv nt`Q| e`vsK,tjvi Rvwj qwz I cZviYvglyx ZrciZvi cÉYzV mbv³ I cZtiva Kivi `℣Zv evsjv`k e`vstKi cw`k℔/mgzvwfkb wfvM,tjv`K tRvi`vi Kivi j`t℣` m`úúZ emYwR`K e`vsk wētq AwfÁ GKRB Dct`óv wbtqm Kiv ntqtQ| wZwb evsjv`k e`vstKi msk-ó wfvM,tjvi Kvℎ°g mgx℣v Kti mxgve`xZv,tjv wPwYz Ki`teb Ges evsjv`k e`vsk KgℝZ℣`i c℔℣Y t`qvi cvkvcwk fivel`r KiYxq wētq mgzvi kgvjv c℣qb Ki`teb| AvRtKi UvDb nj mfv`Zi wZwb G wētq Avcbv`i`K c℔wGK aviYv t`teb| GQov, tWc℣ MfbPiv Avtiv wēk`fvte c℔℣,tjv AeZviYvi ci e`vsk mgzvwfkb AvšR℣ZK AwfÁZvm`úúbe wētklÁ Mr. Glenn Ta k Ges wmbqi Kbmj tUu Rbve tgrt Avj wv gwj K KvRgx AvtjvPbv tmkb,tjv`Z AskM℔Y Ki`teb Ges c℔qvRbxq tbZZi,w`teb|

04| Ljybv I ewi kvj wfvM me wgvj tq 1200 (GK nvRvi `℣k) Gi tenk e`vsk kvLv itqtQ hv evsjv`tki tgvU e`vsk kvLvi c℔q 15 kZvsk| mvgwMKfvte GB kvLv,tjv`Z c℔q 20 nvRvi tKwU UvKvi FY Ges 26 nvRvi tKwU UvKvi AvgvbZ itqtQ, hv t`tki e`vsk Kvh°tgi gv℣ 6 kZvsk| cwi gvY Af ntj I gtb ivL`Z nte, GB AvgvbZi UvKv `vbxq RbM`Yi, ZvB AvgvbZKvixi m℣_msi ℣tY GLvbKvi e`vsk kvLv,tjv m℣K c`wZ AbjviY Ki`tQ wKbv Ges FtYi UvKvi eo Ask `vbxq RbM`Yi gta`B weZiY Kiv nt`Q wKbv Zv t`Lv Avcbv`i `wqZi I KZ`| FY M℔xZvM`Yi c℔Zct℣ Aw`Zi;AvtQ wKbv ev e`vsk Zvt`i ci`úti i ga`Kvi m`úú³Zv Avovj Ki`tQ wKbv Zv wBR`^c℔Áv w`tq Avcbv`i hvPvB Ki`tZ nte| tj bt`tbi cwi gvY Atc℣vKZfvte Kg nIqvq c℔vb Kvℎ℣tqi gtbvthvMi Afve Ges t`stMwvj K `iZi; XvKvi wbeℎx e`e`vcbvi mvt_ kvLv e`e`vcbvi Zj`bvj-K Kg m`stj mfv Ges Ab`vb` Kvi`Y GBme e`vsk kvLv,tjv`Z emt I Af`šli xY Rvj -Rvwj qwz NUv`bvi Avk`v t`tK th`Z cvti | ZvB Gw`tK Avcbv`i Zx℣℣ebRi ivL`Z nte|

05| FtYi DrclÉ ms vší bw_cĀ bv_vKtj wbgg j`Ntbi Rtb` Avcbviv Aek`B e`vsk tK `vqx Ki`teb| tKbbv, Amr Dt`itk` bw_cĀ Z` tMvcb ivLv, Ri`wi KvMRcĀ msi ℣Y bv KivUv m`ve` Rvj -Rvwj qwz, Af`šli xY Awbqg A_ev FY ms vší Kvℎ°tgi Ae`e`vcbv Z_v A_`AvZ℣v`Zi mZK`mstKZ t`q| FtYi t℣tĀ

gj- KVMRCtĪi cwi etZ^oBtj KUibK Kwc ev Abjw^oic`wLj tKvfvfvteB MhYthvM^o
bq| KviY, Btj KUibK Kwc_otjv gj- bwi_o ueu Kwc wKbv, gj- bwi_otZ c0qvRbxq
mKj^o t^oqI I mZ^ovqb AvtQ wKbv Ges th bwi_o tLv_ov ntqtQ Zv e^ovstKi Kwi^ouDUvti i
gva^otq U^ovK Kiv wKbv tm m^ou^otK^owb^ooZ nI qv hvq bv| hw^o kvLv e^oe^ov^ocK KZR^o.
g^ot^obxvZ KgRZ^o c0qB Abjw^oZ_o v^otKb Zvntj ZvtK th^osw^oK mg^otqi g^ota^o
KVMRCĪ_otjv t^oqvi R^otb^o Aek^oB ej^otZ nte|

06| AvRtKi UvDb nj mfvq Avcbv^oe^ov^os^oKs LvZi Pj gvb Ae^ov Ges e^ov^os^oKs
mg^ovi w^ofkb^otK Dbz^o Ki^otZ w^oefb^oe^ot^oq^ot^o M^opxZ tek w^oKOzc^ot^oq^oc m^ou^otK^oR^ovb^otZ
cvi^oteb| tmBm^ot^o e^ov^os^oK kvLvq m^oti R^owgb cwi^o k^ofb w^oK ai^otbi Z^o-DcvtEi mUvb
Avcbv^oi R^otb^o i^o Z^oc^oY^otm w^oel^oq^ol w^oek^o Av^otj vKcvZ Kiv nte| Awg^o tRvi w^otq
ej^otZ PvB, evsj^ovt^o k^oi e^ov^os^oKs LvZiK GKw^o t^oq I dj c0^oc^ox^ow^oZi g^otWj w^ont^om^ote
M^oto Z^ojtZ AvMvgx K^otqK g^ovt^omi g^ota^oB m^oti R^owgb cwi^o k^ofb t^oq^ot^o Avcbv^o tek^ow^oKOz
cwi^oeZ^o t^o L^otZ cvi^oteb| m^ov^ou^otZK mg^otq tek w^oKOzbxwZgvj v I MvBWj vBb Bm^oyKiv
ntqtQ, hvi g^ota^o K^otqKw^o G^otKev^oiB bZb Avi w^oKOzntj v_o i^o Z^oc^oY^ocwi g^ovR^ob|

07| Aw^oR LvZ c0^oviYvgj-K KgRvE AZxe Abw^of^ot^oc0^o n^otj I m^ou^oY^ofvte
c0^oZ^oiv^oat^oh^oM^o bq; Dbz^o w^oet^okl G ai^otbi NUBvi^o o^ovi^o w^oej bq| Z^ote G ai^otbi
NUbv c0^oZ^oiv^ota e^ov^os^oK_otjvi m^oq^o mZKZ^ov I ZrciZvi Ici evsj^ovt^o k^o e^ov^ostKi
Z^ovi w^oK K^ot^oviZi n^otjB t^oKej Gi c^oiv^oev^oE w^obi^o r^omw^onZ nte| G t^oc^oq^ot^oZ Awg^o
D^otj^o L^o Ki^otZ PvB th, e^ov^os^oK e^oe^ovi Ici Z^ovi w^oK t^oRvi^o vi Kivi R^otb^o Avg^ovt^o i
D^ot^o w^oM^oU m^ovg^ow^oK A^oo^ow^oZi t^oKvb D^ot^oMRbK cwi^ow^oz^otZ bq, eis w^oet^okl t^oo^oKi
cwi^ow^oz^otZB t^obq m^oe^o n^ot^oQ|

08| w^oek^o g^ov^odEi Uvb^ovt^ocvt^ot^obi cwi^ow^oz^otZi Avg^ovt^o i e^ov^os^oKs LvZ tek fv^otj v
Ae^ovt^otb i^otqtQ| e^ov^os^oK_otjvi m^ovg^ow^oM^oK 11.31 kZvsk gj-ab ch^ofbZv e^ovt^omj -2
w^ofv^oE^oK Kg^oc^ot^oq^o 10 kZvst^oki Avek^oKZvi t^otq^o tew^o| e^ov^os^oKs LvZ tk^ov^oxKZ.F^ot^oYi
g^ov^ot^o gro w^ont^om^ote eZ^ovt^ob 7.17 kZvst^oki i^otqtQ| bxU w^ont^om^ote Zv 2 kZvst^oki I Kg^o
Avg^ovbZ I FY c^oo^ox^o i^o g^ota^o MZeQi cwi^o o^o Am^ovg^oAm^o GLb^o t^o n^otqtQ, me^okl
w^onmve t^ogvZ^oteK e^ov^os^oKs LvZ Avg^ovbZ I F^ot^oYi c^oo^ox^o n^ovi h^ov t^og 20.33 kZvsk
I 18.52 kZvsk; Aw^oM^og-Avg^ovbZ Abj^ovZ (ADR) GLb 78.91 kZvsk| m^ov^ou^otZKZg
re e^o ing G e^ov^os^oK_otjvi Ae^ovb cvl qv t^oM^otQ Avk^o K^oi modera e^o le el of
re ilience ch^oq| Drcv^o b^og^olv LvZ_otjvq ch^ofb A^oq^ob th^ovM^ovt^obi w^ot^oK evsj^ovt^o k^o
e^ov^ostKi g^ovt I FY bxw^oZ Kv^oh^ot^ogi mRvM^o w^ooi m^ot^o Kwl.Ges^o q^oY^o I g^ovSwi D^ot^o w^oM
LvZ_otjvq ch^ofb FY th^ovM^ovmn Pj w^oZ A^oo^oQ^ot^oi AvM^o÷ g^ovm ch^ofb temi Kwi LvZ
m^ovg^ow^oM^oK FY th^ovM^ovt^ob 19.9 kZvsk c^oo^ox^o mi Kwi LvZ FY th^ovM^ovt^obi 19.2 kZvsk
c^oo^ox^o i^o t^otq^o D^oo^oPZi g^ov^ot^oq t^ot^oK^otQ| c^ovk^ovc^ow^ok gj-^ou^ow^oZ GLb w^obg^olv, B^otZvg^ota^o
c^otq^oU-Uz^oc^otq^oU gj-^ou^ow^oZ GK A^ot^oi g^ov^ot^oq t^obt^og G^ot^otQ, hv evRvi m^oynvi w^oz^oKxj

mnbxq gvĭvq Avbv `*ZZi KtiĭQ| G eQĭi Aĭ±vei gvĭm t`ĭki BwZnĭtm
cĭ_gvĭti i gĭZv `eĭ`wkK gĭti wi Rvf¹² weĭj qb Wjvi Qmoĭq tMĭQ| tMj Aĭ±vei
gvĭm 1.45 weĭj qb Wjvi tiwgU`vÝ GĭmĭQ, hv G hveZKvĭj i gĭa` mĭeP|
eĭsj vĭ`k e`vsĭKi bvbv cĭYv`bv I cĭviYv Ges w`wZkxj UvKvi gj` GB mvdj`
ARĭb Ae`vb tiĭL Pĭj ĭQ| AvŠĭe`vsK gĭt evRvi I `eĭ`wkK gĭt evRvĭi eZĭvĭb
Zvij` I weĭbgq nvi I AZ`šĭw`wZkxj |

09| cwiĭĭĭ, mĭi I mĭvi `ĭĭc AvRĭKi Abĭvb AvĭqvRĭbi Rĭb` AvĭqvRK
wĭgĭK mvasv` RvbvB| fweĭĭZ mĭviwĭkĭĭK wĭfvĭe Avĭv dj cĭh-Kiv hvq, Awĭ_R
LvĭZ w`wZkxj Zv eRvq ivLv hvq-Avĭj vPKĭ` i AwĭÁZvj ä Avĭj vPbv t`ĭK Avcbvĭv
Zv RvbĭZ cviĭeb eĭj Awĭg Avkv iwĭL| mĭviwĭkĭĭbi `wqZj h_vh_fvĭe cvj ĭb
Avcbvĭ` i AvŠĭi KZv I tckv`wĭi Zj Kvgbv KiwQ Ges AvRĭKi GB Avĭwĭj K UvDb
nj mfvĭU mdj I DcĭfvM` tnvK GB cĭZ`vkv Rvbĭĭq GLvĭbB tĭI KiwQ|

ab`er` mevĭĭK|

Awu_R LvZ Z`viwKi Kvhrvwi Zv ZxqjZi Kivi weltaq gnve`e`vcK mtsj b-2012

Zwi L t 22 tmtp=ft, 2012

mgq t mKvj 10.00 NuUKv

`vb t Rvrv/xi Avj g Kbdrti Y

nj, evsj vt`k e`vsK|

evsj vt`k e`vsK Ki Awu_R LvZ Z`viwKi Kvhrvwi Zv ZxqjZi Kivi weltaq AvRtKi GB wetaKl mtsj tb Dcw`Z gnve`e`vcK I EaYzb wbeRxeM`mtgZ mewBtK mPMZ Rvbw`Q| mtsj bW AvtqvRtbi tciqZ Avcbvt`i mKtji Rvbn itqtQ| tmvbj x e`vsK Ki GKwU tQvU kvLvq 2010 mtb evsj vt`k e`vsK Ki cwi`kfb wPwYz Zxbvgj-K tQvU At%ai FY Ambqg wimb bv ntq eiA 2012 mti gta` wecjy At% uxZ nI qvi NUbWU msuk-o`e`vsK Ki mKq KtcvfiU e`e`vcbv, Af`slivY wbiXqv I wqstYi cvkvcnk tK`xq e`vsK Ki w`K t`K Z`viwK I dtj vAvc Kvhtgi ZrciZv I Kvhrvwi Zvi weltaqU wewfbaAvtj vPbvq Dtv GtmQ| G cmt% Avcbv Rvttb th, tek KtqK gvm AvtM t`KB Avgiv evsj vt`k e`vsK Ki Awu_R LvZ Z`viwK Kwvtgvi wewfbaYx ms`vi I cgmwv`v`mi KvR nvZ wbtqvQ| Gi AvL Zvq BtZvgt` mgvifkb Kg`tj i cYv`bv I D`xcvbi j`q` c`vb Kvhtj q I Av`w`j K ch`q mgvifkb UvDb nj mtsj b AbwZ ntqtQ, mgvifkb wewfM`tv vOv e`vsK`tv i Kv`g I Awu_R weeiYxi wewfba`tKi I ci q ick in pec ion I q ick re ie repor cYqb`i`ntqtQ; wfvRj`vY I `et`wkK gY cwi`kfb wewfM c`KxKiY I cgmwv`b Kiv ntqtQ| cwi`kfb Kg`tj i `qZvq DrKI`Avbvi Rtb` t`tk weta`tk c`k`qYi Pjgvb c` qv tRvi`vi Kiv nt`Q| t`tki I weta`tki LvZbvqv wetaKl At`i I GB Kg`tj hY Kiv ntqtQ|

02| tmvbj x e`vsK Ki mv`u`ZK NUbWU e`vsK`tv i wRm; wbiXqv I Af`slivY wqstY e`e`vi I ci Avgvt`i mgvifkb wewfM`tv i bRi`vwi tRvi`vi Kivi Ri`ix Avek`KZv wbt`R KiqtQ; cvkvcnk e`vsK kvLv`tv q evsj vt`k e`vsK Ki cwi`kfb wPwYz Ambqg`tv wim`tbi dtj vAvc ZrciZv tRvi`vi I Kvhrvwi Kivi Avek`KZv wbt`R KiqtQ| GKbmt% e`vsK Ki c`q t`K DchY AwWU dvg`w`q kvLv ch`q i AwWUs Gi c`k`w tdi Avtj vPbvq AvmtQ| BtZvgt` G weltaq Ri`ix wfvE`Z wKozD`v`m tbqv ntqtQ| e`vsK`tv i Awu_R weeiYx Ges Avgvt`i mgvifkb wewfM`tv i msMnxZ Z`/DcvE`i aviv t`K Ambqg/Rwj qmZgj-K AcZrciZvi m`fve` c`YzV wPwYz Kivq mnvqZvi Rtb` AbjvBb Btj KUwbK mgvifkb W`vktew`MVtbi Ges m`te` AcZrciZv`tv i dtj vAvtci Rtb` `q wetaKl Uv`otdvm`MVtbi Kv`g BtZvgt` m`PZ ntqtQ| ZvOvov, AvBwecmn

Avg` wlb l i Bwlb m`u`KZ hveZxq Z` Ab-j vBtb evsj v` k e`vsKtK mi eivn Kivi Rtb` e`vsK_s tj v`K DchY wbt` Rbv t` qv ntqtQ l Z` c`h`y` w`f`w`EK c`O`u`Z M`h`Y Ki tZ ej v ntqtQ| evsj v` k e`vsKtKi Z`-c`h`y` w`f`w`MI DchY m`d`w`l q`vi `Zwi i KvR nvZ w` tqtQ| AvMvgx GK gvtmi gta` GKvR m`u`b`e`Ki tZ nte| Lg w`k`M`u`M`i`B Gmtei mglj Avgiv cvtev etj Avkv Ki uQ|

03| cvkvcw`k w`e`f`b`e` Awdtm Avgv` i epEi mgvi w`f`k`b l cw`i` k`B Kg`e`t`j i `b`w`g`w`EK Kv`h`o`t`g aiv cov AcZrci Zv_s` t`j`vi w`e`l`t`q d`t`j v`AvC Kv`h`o`g t`R`v`i` `v`i l m`y`g`w`b`Z Kivi j`t`q`l` c`O`q`v`R`b`x`q Av`i l w`e`w`e`a`g`l`x Ki Yxq m`u`t`K`o`D`b`x`Y Avtj vPbvq Avcbv` i mevi Av`f`A`Z`v l `q`l`Z`vi mg`x` D`r`m t`_t`K g`j`-`e`v`b` c`i`v`g`k`A`v`n`i`t`Y`i Rtb` Avgv` i Av`R`i`K`i Av`t`q`v`R`b`| E`a`Y`Z`b w`b`e`f`h`x`t` i c`q`l` t`_t`K c`O`i`w`K Dc`-`v`c`b`v`i` c`i` w`e`l`q`/t`c`O`q`l`Z`w`f`w`EK P`r`i`u`l M`o`t`c` w`e`f`^` n`t`q` Av`c`b`v`i`v` Av`t`j`v`P`b`v` l g`Z`w`e`b`g`q` K`i`t`e`b`| c`i`e`Z`x`F`Z M`o`t`c`_t`j`v` A`e`v`i` G`K`m`t`1/2` t`c`b`w`i`t`Z` w`g`u`j` Z` n`t`q` w`b`R` w`b`R` m`g`z`w`i` k`g`v`j`v` Dc`-`v`c`b` K`i`t`e`b`| Av`B`G`G`d` G`i` t`m`S`R`b`b` evsj v` k e`vsK` c`v`l` q`v` `R`b` m`g`z`v`i` w`f`k`b` w`e`t`k`l`A` Av`t`j`v`P`b`v` t`m`k`b`_t`j`v` Z`u`d` i` A`S`k`M`h`t`Y` m`g`x` K`i`t`e`b`| w` b`t`k`t`l` m`g`v`c`b`x` c`t`e`o` Avgiv Avcbv` i Av`f`A`Z`v`i` Av`t`j`v`t`K` A`w`e`j` t`p`^`l` `x`N`Z`i` t`g`q`v`t` evsj v` k e`vsK`i` K`i`Y`x`q` m`u`t`K`o`m`y`b`w`i` `O` w`k`Q`z`c`-`t`q`l`t`c`i` m`g`z`w`i`k` cvtev etj Avwg Avkv Ki uQ| G`K`B`m`v`t`_` A`w`_`R` L`v`Z` Z`-`v`i`w`K` Av`i l` K`v`h`K`i` l` t`R`v`i`v`t`j`v` K`i`v`i`_`i`Z`i` l` Z`v`i` c`O`q`v`R`b`x`q`Z`v` t`h` L`g`B` R`i` `i`x` t`m` w`e`l`t`q` Avgiv Av`i l` D`3/4`w`e`Z` l` c`O`Y`w`i` Z` n`t`e`v`|

04| mPbv e`^`t`e`i` G` c`h`f`q` Avwg D`t`j` L` K`i`t`Z` P`v`B` t`h` w`e`k`i`g`v`d`E`i` U`v`b`v`t`c`v`t`o`t`b`i` c`w`i`w`-`w`Z`t`Z`l` Avgv` i e`vsK`s LvZ tek fvtjv Ae`-`v`t`b`B` i`t`q`t`Q`| e`vsK_s` t`j`v`i` m`v`g`w`M`K` 11.31` k`Z`v`sk` g`j`-`a`b` c`h`f`B`Z`v` e`v`t`m`j`-2` w`f`w`EK` A`b`-`b` 10` k`Z`v`st`k`i` A`v`e`k`-`K`Z`v`i` t`P`t`q` t`e`w`k`| e`vsK`s` L`v`Z` t`k`O`x`K`Z`-`F`t`Y`i` g`v`I`v` e`Z`G`v`t`b` 7.17` k`Z`v`st`k` i`t`q`t`Q`| AvgvbZ l FY c`e`w`x`i` g`t`a` M`Z`e`Q`i` c`w`i` `o` A`m`v`g`A`m` G`L`b` `i`-`n`t`q`t`Q`| m`e`f`k`l` w`m`v`e` t`g`v`Z`v`t`e`k` e`vsK`s` L`v`Z` AvgvbZ l F`t`Y`i` c`e`w`x`i` n`v`i` h`_`v` t`g` 20.07` k`Z`v`sk` l` 19.72` k`Z`v`sk`| A`w`M`o`j`-`A`v`g`v`b`Z` A`b`g`v`Z` (A`D`R` G`L`b` 79.83` k`Z`v`sk`| m`v`u`t`Z`K`Z`g` r`e` e` i`n`g` G` e`vsK_s` t`j`v`i` A`e`-`v`b` c`v`l` q`v` t`M`t`Q` A`v`k`i`-`K`i` m`o`d`e`r`a` e` l`e` e`l` o`f` r`e` l`i`e`n`c`e` c`h`f`q`| D`r`c`v`-`b`g`l`x` L`v`Z`_t`j`v`q` c`h`f`B` A`_`q`b` t`h`v`M`v`t`b`i` w` t`K` evsj v` k e`vsK`i` g`y`t` l` F`Y` b`w`i`Z` K`v`h`o`t`g`i` m`R`v`M` `w`o`i` m`f`I` K`w`l`-`G`e`S` q`l`y`^` l` g`v`S`w`i` D`t`-`v`M` L`v`Z`_t`j`v`q` c`h`f`B` F`Y` t`h`v`M`v`b`m`n` w`e`M`Z` A`_`e`Q`i` t`e`m`i`K`w`i` L`v`Z` m`v`g`w`M`K` F`Y` t`h`v`M`v`t`b` 19.7` k`Z`v`sk` c`e`w`x` m`i`K`w`i` L`v`Z` F`Y` t`h`v`M`v`t`b`i` 18.7` k`Z`v`sk` c`e`w`x`i` t`P`t`q` D`^`P`Z`i` g`v`I`v`q` t`_t`K`i`t`Q`| c`v`k`v`c`w`k` g`j`-`u`x`w`i`Z` G`L`b` w`b`g`l`v`g`x` B`t`Z`v`g`t`a` c`t`q`U`-`U`z`c`t`q`U` g`j`-`u`x`w`i`Z` G`K` A`t`1/4`i` g`v`I`v`q` t`b`t`g` G`t`m`t`Q`| h`v` e`v`R`v`i` m`y`n`v`i` w`-`w`Z`k`x`j` m`n`b`x`q` g`v`I`v`q` A`v`b`v` `^`Z`Z`i` K`t`i`t`Q`| `e`f`-`w`k`K` g`y`t` w`i` R`v`f`^`w`i`Z` A`v`K`Z`v`q` t`k`v`t`a`i` c`i` l` G`M`v`t`i`v` w`e`j`q`b` g`w`k`B` W`j`v`t`i`i` t`e`w`k` i`t`q`t`Q`| U`v`K`v`i` g`j`-`g`v`b` w`-`w`Z`k`x`j` l` E`a`Y`G`l`x`| A`w`Z` m`u`t`Z` A`v`S`R`w`i`Z`K` t`i`w`J`s` m`-`v` g`w`W`o`m` evsj v` t`k`i` t` w`W`U` t`i`w`J`s` w`-`w`Z`k`x`j`

AvDUj k̄mn Ba3 tZ Acwi ewZZ ti tL̄tQ; GB ti uSavix Ab'vb' t' k̄,tjvi Mo
gv_wicQzAvq evsj vt`tki c̄w̄,tjYi tewk n lqv m̄t̄Ēj| GB ti uSgvyb āti ivLv
evsj vt`tki A_ŕw̄ZK e'e'vcbvi D̄3/4j mvd̄tj`i cwi P̄vqK| ZvQrov, ḡw̄l m̄l ḡtb
K̄ti evsj vt`tki e'vs̄w̄Ks LvZ w'w̄Zkxj i t̄q̄tQ Ges GLv̄tb eo i K̄tgi ŪB̄t̄f̄U wi'Ū
m̄ȳt-civnZ|

05| GB m̄r̄K̄i w̄P̄t̄Ī i lci t̄m̄v̄bj x e'vs̄t̄Ki FY R̄w̄j q̄w̄Zi NUb̄w̄J m̄v̄ḡw̄K weifc
Q̄vq̄v t̄dj t̄j l H e'vs̄K̄iŪi ev m̄v̄ḡw̄M̄K e'vs̄w̄Ks Lv̄t̄Zi m̄r̄f̄w̄eK `b̄w̄`b K̄v̄h̄g
w̄eiv̄N̄Z n̄q̄ib| R̄bḡt̄b l mi K̄w̄i ḡw̄j K̄v̄b̄v̄x̄b GB e'vs̄K-t̄K̄v̄ūv̄b̄xi c̄ŪZ Av'vi w̄Po
ātīnb| ZvQrov, m̄w̄eR̄f̄v̄te e'vs̄w̄Ks Lv̄t̄Z Uv̄K̄v l `ēt'w̄kK ḡȳt̄q `v̄b̄x̄q evR̄v̄ti
Z̄vij, m̄ȳn̄vi l w̄eiv̄bḡq̄n̄vi m̄ūȲw̄w̄Zkxj l m̄r̄f̄w̄eK i t̄q̄tQ| Aw_R̄ Lv̄t̄Z
c̄ŪZ̄vi Ȳvḡj-K KgR̄v̄Ē AZxe Ab̄w̄f̄t̄c̄Ū n̄t̄j l m̄ūȲf̄v̄te c̄ŪZ̄ti v̄āt̄h̄v̄M' b̄q; D̄b̄Z
w̄ēt̄k̄j| G āi t̄bi NUb̄vi `ŕ̄v̄s̄l̄w̄eij b̄q| Z̄te G āi t̄bi NUb̄v c̄ŪZ̄ti v̄ta e'vs̄K̄,tjvi
m̄k̄q m̄ZK̄Z̄v l Z̄rci Z̄vi lci evsj vt`k e'vs̄t̄Ki Z`vi w̄K K̄t̄wi Zi n̄t̄j B t̄Kej
Gi c̄j̄ri v̄ēĒ w̄bi t̄m̄v̄n̄Z n̄te| G w̄ēl t̄q̄ Av̄ḡv̄t`i m̄ev̄B̄t̄K m̄ȳḡw̄b̄Z̄f̄v̄te GK̄t̄h̄v̄t̄M
`p̄Z̄v l Z̄rci Z̄vi m̄t̄½ Ḡt̄M̄v̄t̄Z n̄te| ZvQrov, G āi t̄bi NUb̄v N̄w̄t̄q t̄KD h̄v̄t̄Z cvi
t̄c̄t̄Z b̄v c̄v̄ti t̄m̄w̄ t̄K c̄ŪZ̄w̄J e'vs̄K l t̄K>`t̄q e'vs̄K t̄K m̄Z̄x̄ŕ̄e b̄Ri i v̄L̄t̄Z n̄te|
`ȳK l Av̄B̄b̄k;L̄j v̄ ew̄nb̄x̄t̄K l m̄n̄t̄h̄w̄M̄Z̄vi t̄b̄Ūl q̄v̄t̄K̄h̄ŕ̄ i v̄L̄t̄Z n̄te| mi K̄vi t̄K̄l
m̄n̄v̄q̄Z̄vi n̄v̄Z m̄ēv̄ c̄ā̄n̄wi Z i v̄L̄t̄Z n̄te|

06| c̄w̄i t̄k̄t̄l, Av̄R̄t̄Ki Ab̄ḡv̄b Av̄t̄q̄v̄R̄t̄bi R̄t̄b' Av̄t̄q̄v̄RK Ux̄ḡt̄K ab'ev` R̄v̄b̄w̄Q
Ges m̄t̄s̄j̄ b̄w̄Ji m̄dj Z̄v K̄vḡb̄v Ki w̄Q| AskM̄h̄ȲK̄vix ḡn̄v̄e'vc̄K̄MY Av̄R̄t̄Ki
w' b̄w̄J̄Z̄ f̄vj̄ f̄v̄te K̄v̄Ūv̄b, m̄t̄s̄j̄ t̄bi w̄eiv̄f̄b̄ēt̄m̄k̄b D̄c̄t̄f̄v̄M̄ Ki' b-G K̄vḡb̄v K̄ti
Av̄ḡvi m̄P̄b̄v e³e' GLv̄t̄b̄B t̄k̄l Ki w̄Q| w̄ēt̄K̄t̄j Av̄ev̄t̄iv Av̄cb̄v̄t`i m̄v̄t̄_K_v n̄te|
m̄ev̄B̄ f̄v̄t̄j v_v̄K̄b| ab'ev` |

h_vh_ mÄvj b wöZ Kivi Rtb` evsjv`k e`vsK cÄZnbqZ cÄZÖ Kti PtjtQ
bZb bZb tKSkj Ges wbtqviRZ KiTQ `¶ Rbej | GZ` ÄntEj| wewfBæmvgv×Zvi
KviTj ivRavbx XvKvq Aew`Z cÄvb Kvh¶ q | gwZvSj Awdm ntZ gea¶vb
Pwn`vi AþKvskB h_vh_fvte wetePbvq Avbv Ges ciY Kiv mæe ntq DVtQ bv|
A_¶wZK, ewYwR`K | mvgwRK _i tZj| cirkvcmk evsjv`k e`vstKi cÄvb Kvh¶ q
| gwZvSj Awdþmi wewfBæKvR h_vh_fvte Ges h_vmgvq mæú`þbi w`K wetePbvq
tiþL `xN`evBk eQi ci evsjv`k e`vstKi kvLv ep× Kiv Acwivh`ntq ctotQ|
evsjv`k e`vstKi me¶kl kvLv evBk eQi AvtM isctji `vcb Kiv ntq¶j |
evsjv`k e`vstKi bZb kvLv `vctbi t¶t¶i `vb wntmte cÄq AvovB tKwU Awævmx
| tþki cÄq 13 kZvsk fvg Aayl Z epEi gqgbmstni QqW tRjv A_¶
gqgbmsn, Rvgj cy, wKtkviMÄ, tbTtKvbn, Uv½vBj | tkicþji tK`´j
gqgbmsntK wetePbv Kiv ntq¶j|

4| eZ¶vb miKvti Dbæb c¶¶ctY `wi`æ wetgvPb | mvgwRK Dbæþbi th
AfZce`mþcæ AeZviYv Kiv ntq¶j Zvi mvt_ mvgÄm` tiþL evsjv`k e`vsK
gj`cuxZ cwiwgZ | mvgwK A_¶wZK w`wZkxj Zv eRvq ivLv, mgvtRi epEi
RbtMvöxi Dbæb Ges Ašf¶¶gj-K c¶¶× AR¶bi tKSkj ev`ævqtb wbiš¶i c¶Pov
Pwjtq hv¶Q| cÄKwZK tmš`h¶i HwZnwmmK w`k¶b mg× G AÄtj itq¶Q KwL,
KwLwfvEK ¶jz` | KwL wki wtkl Kti Pvj Kj, cvURvZ cy, ZvZ | n`tki,
grm` cÄ qvKiY, tcyj w¶, tWBwi divg¶ Mi " tgvUvZvRvKiY, KwL. hšcwZ, nvj Kv
cÄKSkj wki BZ`w`i Acvi mæebv| tiYvtcubv | grm` Pvtl gqgbmsn AÄj
BtZvgþa` e`vcK L`wZ ARB KtiTQ| tþki cÄq AþaR grm` GLvtb Pvl ntq
_vtK| eþcþy bt`i ewj tþK KwL | tbTtKvbn wRqctji | PxbvgwU tþK wniwgK
wki Mto DVtZ cvti | G AÄtj | RbtMvöxi GKwU wkvj Ask bvix ntj | GLvtb
bvix Dt`v³v tZgb Mto DtVnb | A_P tþki A_¶wZK Dbæþb bvix`i mæú³ Kiv
LgB cÄqvRb | Avi Gme mæebvi K_v gv_vq tiþL G AÄtj | Av_¶mvgwRK Dbæb
mvtþbi Rtb` evsjv`k e`vstKi GB kvLv AwdmU `vcb Kiv ntq¶j | GwU evsjv`k
e`vsKtKB cÄZnbvazj Kiþe | GLvbKvi `wqZcÄB gnve`e`vcK `vbxq e`emwqK
msMvb, e`vsK, Aw_¶ cÄZövb, ¶jzFY cÄZövb | mævRbt`i mvt_ mgvq mgvq
gZwæbgq Kiþeb | evsjv`k KwL. wektje`vj q KwL, grm` | tQvU tQvU KwL. hšcwZ
wbtq MtelYv Pwjtq hv¶Q| Zvt`i G MtelYv KvRi mvt_ wKfvte GmGgB
A_¶qbtK mæú³ Kiv hvq, GjvKvi AvbvþP KvbvþP Qwoþq _vKv ¶jzFY
cÄZövb_þjvi wj stKRtK KvR j wMtq e`vswKs tmevewÄZ gvþj | KvR wKfvte
Aw_¶ tmev tcšQvþv hvq tm wltq evsjv`k e`vsK KvR Kti hvte | epEi
gqgbmstni Awafþ QqW tRjvi A_¶wZK KgRvE cÄvþi mnvqK fvgKv cvj b
KiþZ cviþj B GLvtb evsjv`k e`vstKi Dcw`wZ mv_¶ nte etj Awg gþb KwL |
GKB mvt_ Awg `vbxq e`vsK kvLv_þjvtK Abþj va KiwQ, Avcbv v Gme mæebvgq

LvZ mgqgZv I nqiwlogv fvtē Kwl. I GmGgB FY cōvb Kti G AĀtj i Dbqtb
, i ZcY³figKv cvj b Ki tēb |

5 | epĒi gqgbwstni QqW tRj vq weifbæe'vstKi cōq Qqkō kvLv itqtQ hv
evsj v`tki tgvU kvLvi 7 kZvstki tewk | GB e'vsk kvLv, tj v GtZw b evsj v`k
e'vsk, cāvb KvH⁹ q t_ tK gwU i Kiv ntZv | GLb t_ tK G, tj v gqgbwstn Awdmi
gva'g gwU i Kiv nte | Gi dtj evsj v`k e'vstKi gwU i s cō qv mnR I
tRvi`vi nte | ZvQvor, bZb tlvU cōvb, cjt³bv I tQavdvUv tlvU cwi eZ⁰, mĀqcĪ
I cōBREū q-we q, tURwi KvH⁹ g cwi Pvj bv, wKqwis nvDR cwi Pvj bv Kiv
BZ`w` e'vswKs KvH⁹ g mōZvte māv` tbi gva'g G AĀtj i mvgwMk A_ wZK
Dbqtb ZjvšZ nte etj Awg gtb Kwi | MvRxcj i Aew`Z wmiKDwi u w cōUs tēn
t_ tK gw'Z bZb UvKv cō'g XvKvq wbtq, tmLvb t_ tK gqgbwstn cVv'bv ntZv |
GLb bZb UvKv miwmi gqgbwstn kvLvq `vbsli Kti gRy ivLv hvte Ges
cōqRtb GLvb t_ tK PĀMōg, Ljybv, ewi kvj, wntj U, ivRkvx, iscj I e, ov Awd' m
`vbsli Kiv mnRZi nte |

6 | mvāvZK eQi, tj vZ evsj v`tki e'vswKs LvZ D'j LthvM' i fcvšti i gta` w' t'q
GwM'q hv'Q | evsj v`tki A_ wZK t' w' `g' Kti w' t'ki ga'g Avtqi t' k, tj vi
Zvj Kvq Ašf³ n'q tUKmB, w`wZkxj I Ašf³ gj-K A_ wZK cēw' wlvōZ
Kivi Rtb` Avgv' i `cæci'Yi mg_ b mvāvZK eQi, tj vZ evsj v`k e'vsk
mvgwRK `vqteawfĒK dvBb`wYqvj BbKzb Awf'v' tbi gva'g mgv' Ri epĒi
Rb' t'wōx'K Aw_ R tmevi Avl Zvq Avbmn `f weĒ' i 'q'z' I gvSwi D' t'vM
A_ q' b; Kwl, w' k' I tmev LvZ `xN' t'gqwi Av_ mvgwRK AMōaKvi māv' bK' g' v' t' E
A_ q' t' b e'vsk, tj v' t' k m' Pō ti t' t' Q | evsj v`k e'vsk KZ³. MpxZ GB bZb avi Yvi
Avtj v' t' k gqgbwstn evsj v`k e'vstKi bZb kvLv tLj vi w' el q' w' LjB mg' t' q' t' hvMx
I thš³ K n' t' q' t' Q etj Awg w' ek' m' Kwi |

7 | cwi t' k' t' l ej t' ev, A_ gš' y' j' t' q' i e'vswKs w' f' v' M, evsj v`k e'vstKi cwi Pvj bv
cl⁰ I Kg³ i m' y' g' b' Z D' t' v' M Ges m' t' e' c' w' i mi K' v' i i Dbq' b' g' y' x Zrci Zvi dmj
evsj v`k e'vstKi GB bZb kvLv | G Rtb` msuk-ómK' t' j i cōZ KZĀZv Āvcb
Ki uQ | GKB m' t' _ gqgbwstn evsj v`k e'vstKi kvLv `vcb I AvR' t' Ki GB cōwZ
m' t' e' s' j b Avt' q' v' R' t' bi t' c' Q' t' b h' u' v' t' g' av, k' ō' I mgq w' t' q' m' t' h' w' M' Zv K' i' t' Q' b,
Z' t' i' t' K R' v' b' w' Q Avš' i' K ab' e' v' I Awf' b' ` b | f' w' e' l' t' Z GZ` Ā' t' j i R' b' m' v' i' Y,
K' I' K, ' q' z' D' t' ` v' v' I e' e' m' v' q' x' M' t' Y' i m' t' h' v' M- m' y' e' a' v' e' w' x' i R' t' b' evsj v`k e'vsk
h' t' v' c' t' h' v' Mx I KvH⁹ i c' t' ' q' c MōY Ki t' e- G Avk' v' e' e' ³ Kti Ges Avcb' t' i
R' x' e' b m' y' g' q' t' n' v' K- G Kv' g' b' v' Kti Avg' v' i e' ³ e' GLv' t' b' t' k' l' K' i' u' Q |

ab' ev` mev' t' k' |

ÖGK nrRvi evtqM'vm c-ibU 'vcbÖ D` hvcb Dcj t¶¶ U† ÷ e'vsK wj : AvtqM'RZ Abövb

Zwi L t 09 tde'qwi , 2013

mgq t mKvj 11.00 NuUKv

'vb t ti wWmb eyl qvUvi

Mv†WÖ tnv†Uj , XvKv|

evsj v†`k e'vs†Ki cjtA_¶qb Kg¶¶Pi Avl Zvq U† ÷ e'vsK wj t Gi A_¶qb GK nrRvi evtqM'vm c-ibU 'vc†bi gvBj dj Ku†K '¶i Yxq K†i ivLvi j t¶¶ AvtqM'RZ AvR†Ki G Abövb AskMöY Ki†Z t†ti Avwg LyB Avb'`Z | cjtA_¶qb Kg¶¶Pi Avl Zvq U† ÷ e'vsK gv† 5 kZvsk n†i FY v†tq Zv Avevi GKv† tKv'úvbx gra'tg A_ev Avj v`rv†te ¶¶ D† 'v'v†K FY t`evi e'e`v K†i†Q | Möb e'vsuKs Kv††gi Ask w††te U† ÷ e'vsK 2009-10 A_¶Qi t_†K evtqM'vm c-ibU 'vc†b FY cÖv†bi D† 'vM MöY K†i Ges 2012 m†j i g†a GK nrRvi evtqM'vm c-ibU 'vc†bi j ¶¶ gv†v wba¶¶Y K†i | 2010 m†j Zv† i A_¶qb 41w evtqM'vm c-ibU 'wcz n†j l c†i i '¶eQ†i G Lv†Z FY cÖv†b e'vsKw Mfxi fv†e g†bw†ek K†i | dtj Zviv wba¶¶Z mg†qi g†a'B GB j ¶¶ gv†v AR¶b mg_¶nq | t_†ki cÖ`š AA†j evtqM'vm c-ibU w††ti U† ÷ e'vs†Ki GB Avšhi KZvq Avwg mwZ'B gy | t_†ki cw†ek i ¶¶vq Gv† w††m†`†n GKv† 'i ZcY'¶D† 'vM | G R†b Avwg e'vsK KZ¶¶†K RvbvB Avšhi K ab'ev | GKBm†½ GB D† 'v†Mi tKŠkj MZ m††hvMx w††te hviv KvR K†i†Qb tmB cÖZövb Gv†i cÖBR tW†fj c†gU tKv'úvbx wj w††UW (BWKj)-†KI ab'ev` Rvbw'Q | tKbbv, GB D† 'v†M†K mdj Ki†Z Zviv evtqM'vm c-ibU i MöhKMY†K e'emwqK l Kw† Mw† t¶¶† e'vcK m††hvMZv K†i†Qb |

2 | Avwg tR†bwQ, evtqM'vm c-ibU 'vc†b MvRxcj, m†fvi, gw†KMA, Uv'vBj , ivRkvx, bv†Uvi l w††vRMA AA†j U† ÷ e'vsK cÖq 30 tKv† UvKv FY cÖvb K†i†Q | Zv† i GB A_¶qb 'wcz evtqM'vm c-ibU Gi msL'v B†Zvg†a GK nrRvi Ömw†q tM†Q | DcKv†fvMx cw†ev†i msL'v cÖq GK nrRvi | Gi gra'tg U† ÷ e'vsK evsj v†`k e'vs†Ki Pviw Mi "Ges GKv† evtqv-Wv†R ÷ v†i i mg†tq evtqM'vm Drcv`†bi tQv AvKv†i i mgwšZ Mi " cvj b cK†v†K Rbvc† K†i Z†j†Q | G cK††i i MöhKMY GKw†K R†j w† Kw l tZ†j i w†K†i w††te M'vm e'env†i i m††hvM cv†Qb, Ab'w†K Mi " cvj†bi gra'tg `¶ l 'Remvi cv†Qb | Ab'v` m††v†i g†a i††Q gw†i De¶Zv ewx, e¶¶w†bab nwm, c¶¶i thvMv, cj x Gj vKvq w††y Drcv`b, Kg Li†P Mi " l nwm-gjw cvj b BZ'w | c-ibU 'tj†Z eZ¶†b cÖq m††o wZb nrRvi Mi ", tPŠ† nrRvi gjwM l Pvi nrRvi Nb w††v†i i tw† AvqZ†bi evtqv-Wv†R ÷ vi i††Q | Gme c-ibU n†Z 'w†K 1900 Nbw†Uvi M'vm, 25 Ub 'Remvi

Ges 33 nrRvi wj Uvi `g cvl qv hvf"Q| Avwg Avtiv tRtbwQ, e"vsKwU 2015 mvfj i gta" cRb nrRvi evtqM"vm c-wU "vctbi j "g"v"v wba"Y Kti"Q| AtbK,tj v evtqM"vm c-wUi eR" e"envi Kti eo AvKv"i i evtqv mvi d"v-wi Mto tZvjv, evtqM"vm w"tq evtqv-tmP e"e"v Kiv Ges wk" Kvi Lvbrq eR"qkvabwMvi (ETP) Pvj y Kivi bvbv D" "M U"÷ e"vsK M"Y Kti"Q| GKB m"½ Af"Ši"Y e"e"vcbvq KwMR e"envi Kwgtq mpsw q e"vsKs Pvj yKivi D" "MI e"vsKwU M"Y Kti"Q| e"vsK KZ"q Zv" i e"emwqK KgRv"É cwi tekev"e e"vsKs D" "v"K thfite Drmwv w"tq hvf"Qb Zv mwZ" B c"ksmbxq| Zv" i GB D" "M fvel"r cRtb"i Rtb" meR I emthvM" wek|Movq ,i "ZcY" Ae" vb ivLte|

3| Avcbviv Rv"bb, Rj evqycwievZ"bi weifc c"vite m" cwi tek wech" gube mgv"Ri Rtb" GKwU AwZ ,i "ZcY"v"tj "A wntmte t" Lv w"tq"Q| e"vcKvnti ebv"Áj a"ysm I wk"vq"bi dtj M"b nrDR M"v"mi gv"v te"to tM"Q| G Kvi"Y evqy"Éj i Zvcgv"v w"b w"b te"to hvf"Q| evot"Q "ewk"K D"vZv| Gi dtj eid M"tj mgy"ct"oi D" PZv evot"Q, Nb Nb NU"Q c"KwZK "j"m| Rj evqy GB cwi eZ" Rxe"e"vP"i, KwL, ebf"ug, D"zI DeP R"ug, cwmb Ges gube "v"i I ci t"bwZevPK c"vite tdj"Q| GB wecb"ecw"ext"K i "v"i Rtb" mvi wek| AvR GK KvZv"i mgteZ ntq"Q| G t"v"tj"Z cwi tek mnvqK e"vsKs t"KŠkj wntmte M"b e"vsKs avi Yv mwPZ ntq"Q| M"b e"vsKs Ggb GKwU mRbkxj c"v"m hvi gra"tg Rxe"e"vP"i, cwi tek msi "Y, "ewk"K D"vqb I "H"Yi "v"ZKi c"vite t"t"K i "v"i Kti AvMvgx cRtb"i Rtb" GKwU meR cw"ex Dcnvi t"qv m"e" | cwi te"tki Rtb" "gw"K ev "v"ZKi bq A"v" cwi te"tki fvi mvg" i "v"vq mnvqK nq Ggb KgRv"É Av" R tmev c"v"b KivB M"b e"vsKs-Gi gj- D"i k" | eZ"v"tb Gw AvŠR"ZKfvite "KZ.GKwU avi Yv|

4| Rj evqycwievZ"R"bZ S"KcY"t" k,tj vi gta" evsjv" k Ab"Zg| evqy "Y, cwmb "Y, b"x, Lvj I Rjvkq fivU, wk" -Kvi Lvbrvi eR", e"v"wbab, Rxe"e"vP"i i Ae"v"q BZ"v" Kvi"Y evsjv"tki cwi tek cwi w"v"Zi AebwZ nt"Q| cwi te"tki Ae"v"q tivta AvŠR"ZK c"t"q" c,tj v"K mg"b thvMv"bv Ges cwi tekev"e e"vsKs e"e"v Mto tZvj vi Rtb" e"vsK e"e"vi w"bqŠ"YKvi x KZ"q wntmte evsjv" k e"vsK "p c"ZÁ| cwi tekMZ mnbrqZv w"b"vZ Kivi j"v"i evsjv" k e"vsK BtZvgta" tek"KQzc"t"q" c M"Y Kti"Q| AvŠR"ZK PP" mvt" w"gj ti"tL e"vsKs e"e"vq cwi tekev"e e"vsKs avi Yv Pvj yKi"Z evsjv" k e"vsK 2011 mvfj e"vsK I Av" R c"Z"v"b,tj vi cwi cvj"tbi Rtb" w"K-w"t" R"bvgj-K "cwi tekMZ S"K e"e"vcbv MvBWj vB"b I "cwi tekev"e e"vsKs b"v"Zgvj v Ges t"KŠkj MZ KvVtgv" c"v"q"b I Rwi Kti"Q Ges Gme w"t" R"bv cwi cvj"tbi w"el qwU Z"vi w"K Ki"Q| ZvQovv, e"vs"Ki bZb GmGgB/KwL. kvLv,tj v"Z tmvj vi c"v"t"bj "vctbi w"t" R"bv t"l qv ntq"Q| e"vsK,tj vi Rtb" Ab"yZ w"mGmAvi MvBWj vB"t"b Ab"v" w"el tqi mvt" wk" Kvi Lvbrq

Bilunc vctbi Rtb A_qb I FYcT tLvj vK mGmAvi KgRvE wntmte MY Kiv ntqtQ| e'vsK,tj vi Mlb e'vsuKstqi mweR Kvh g gj-vqb Kti kxl kul e'vsKi bvg ersj v`k e'vsKi I tqemvBtU cKvk Kiv ntQ| mGmAvi Kvh tgi GKU AskK Mlb e'vsuKs hY Kivi Dt VM AtbK e'vsK vbtqtQ| cvUvi msMvbtK m t v vbtqtI Zviv GKvR Ki tQ|

5| t`tki gea v b we`y Pwn`v tguvZ e'vsK,tj vi c`vb Kvh qmn Ab'vb` Avd`m tmsi we`y c`vbj vctbi vbt Rbv t`lqv ntqtQ| tmsi c`vbj vctbK DrmwnZ Ki tZ tKej vbt Rbv c`vbB bq eis ersj v`k e'vsKi gj- fetbi Qv` I tmsi c`vbj emtq Gj BwW emZ Rlj v bvi e`v Kiv ntqtQ| Avtiv GKU c`vbj vctbi KvR GwMtq Ptj tQ| ersj v`k e'vsKi v bvcEv emZ,tj v tmj vi emZ| GiB gta` ersj v`k e'vsKi mKj emZ Gj BwW emZ tZ ifcvshi Z Kivi KvR GwMtq Ptj tQ| BtZvgta` tek wKQztdv` I Gj BwW emZ Rj tQ| c`jiv 30-Zjv febu tK meR fetb ifcvshi KvR GwMtq Ptj tQ| ersj v`k e'vsKi c`jiv bvi Ab'vb` fetb Kl meR vq tbi Dt VM tbqv ntQ| Rlj v b e`envti ` qZv ewx, ewi cwb e`envi, e`euZ cwb cje`envi mn bvbv mRbkj Dt VM tbqv ntQ| tmsi kw³ i e`envi Ges bevqbtvM` Rlj v b e`envti gva`tg we`y I M`vm NvUvZ tgvKvtej vq e'vsK I Avw`R c`Zovb,tj v hvZ `f mjt I mnRk tZ` tmsi kw³, evtqM`vm, eR` cwi tkrab c`vU (Bilunc) I `Y tivaKvix BUfvUv (nvBueW ndg`vb wKb) LvZ FY c`vb Ki tZ cvti tm j t` 2009-10 A_@ti ersj v`k e'vsKi v bR`^Dr m t` tK 200 tKwU UvKv GKU AveZBkxj clytA_qb Znvej MvB Kiv ntqtQ| Avkvi K_v ntQ, mvgwRK I cwi tekMZ f vte FY c`vbi bZb A`xKvi vbtq e'vsK,tj v BtZvgta` cwi tekevUe cKtI A_qb Ki tZ GwMtq Gtm tQ| G Znvej ntZ 31 Rvbgmi, 2013 chSj 27wU e'vsK I GKU Avw`R c`Zovb tK GiB gta` c`q 109 tKwU UvKv clytA_qb Kiv ntqtQ| BtZvgta` tek KtqKwU e'vsK ersj v`k e'vsKi cwi tekevUe clytA_qb Znvej e`envti ` qZvi cwi Pq w` tqtQ| t` kR tjo GK nvRviti i tenk evtqM`vm c`vU vctbi gta` w` tQ U t` e'vsKi Omj v v` t` v BtZvgta` B e'vcK Rbvc`Zv tctqtQ| Gi gva`tg evtqM`vm Qvovl h`o meR mvi Drcw`Z ntQ| WvP&ersj e'vsKi Kt`uv` c`vU, B`vb` e'vsKi Obtev` qO, wGDp`vj U t` e'vsKi Om`b GbvR` BZ`w` I tek cwi vPvZ j v f Kti tQ| ZvQvov, mvD_B` e'vsK-wdb`w`yqvj G- tch th`_fvte cwi tek msi q`Y Zvrch`Y`Ae` v tbi Rtb` GmGgB, bvix Dt`v`v, Kt`v`iU Ges msMvB ev e`w` tK Mlb A`vI qvW` c`vbi e`v Kti tQ| GBPGmweum I tWBvj `vi I Abj`c meR c`j` vti i Dt` VM vbtqtQ| meR vq tbi t` t` G aitbi mRbkj c` t` c MhY Kivi Rtb` Awg Ab` e'vsK,tj v tK I Avn`vb Rvbw`Q| ersj v`k e'vsKi cwi tekevUe clytA_qb Znvej i AtbK UvKv GLbi Ae`euZ i tqtQ| ZvB, thme e'vsK GLbi G Znvej i

mgeav MhY Ktiwb, Zviv G LvZ bZb bZb tcmv± wbtq GwMtq Avmte etj Awg Avkv KivQ|

6| RjevqycwieZfbie weifc cive wetePbv I cwitekevUe e'vsuKs Gi tgsnj K aviYvi mt½ wjj tiL mvevuiZKKvtj evsj vt`k e'vsK tccvittjm e'vsuKs e'e`v cEzfb e'vcKivfwEK Dt`vM MhY KtitQ| BtZvgta`B AbjvBb wicvUJ, B-e'vsuKs, B-Kgvm, AbjvBb wAvBwe, AtUvtgtUW wKqwi s nvdR, tgeveBj e'vsuKs, b'vkbvj tctgtU mBP, B-tUuwis, B-wi tctgtU BZv` PjyKiv ntqtQ| e'vsK, tjvl Zvt` i cwipj bv cl` i Abtgv` b t`g cwitekevUe e'vsuKs Kvh` g wettq we`Z. bwiZgvj v clyqb KtitQ Ges G LvZ cDqvRbxq A_P eivl` ivLttQ| GLb mgq GtttQ cwitek i`llvq mwK c`ttc tbi qvi | e'vsuKs LvZ meR cUlex Movi ttitt` i`Zcy`fvgKv cvj b Kitz cvti Ges G jtt`B evsj vt`k e'vsK Mib e'vsuKs Kvh` g MhY Kivi Rtb` e'vsK, ttjvtK AvnYvb RwbttqtQ| Avgvt` i GB AvnYvtb miov w`tq Uth` e'vsK GKw DcLvZ tetQ wbtq Zvt` i` llZv cDvY KtitQ| Rio+20 Ges Cop18-tZ AskMhY Kivi mgq Avgvt` i Mib e'vsuKs, wettl Kti Uth` e'vsK Gi Abb` mvdtt` i Mf etj wQ Ges mivv wettk` AskMhYKvixi` w` AvKI` Kitz mllg ntqtQ| Awg Avkv Kwi, Uth` e'vsKti Kvh` ttg D0y ntq Ab`vb` e'vsKl Gifc Mib e'vsuKs Kvh` g MhYi gra`tg cwitek i`llvq GwMtq Avmte| Kul. I GmGgB0i gtZv Mib e'vsuKs-GI e'vsK, ttjvtK AvMvg UvtM0 t`evi K_v fiev hq|

7| cwitttl, Gaitbi mgqvcthvMx I e`wZ gag` Abgvb AvtqvRtbi Rtb` Awg Uth` e'vsKtt Avevtiv ab`ev` RvbwrQ| Zvt` i GB mvdj` Ab`vb` e'vsK I Dt`v`vtK bZb DTMvex aviYv wbtq Mib KgmmPttZ fvgKv ivLtt Abtj`Yv thvMvte etj Avgvi wekjm|

ab`er` mevttK|

AvRtKi GB W'vkteW^{thw} Dt0vab Kivi Rtb" Avgiv GLvtb mgteZ ntqW|

4| e'vsK₂ t₂ vi Avw₂ R₂ weeiYx Ges Avgvt` i mgzvi wfk b wfvM₂ t₂ vi msMpxZ Z₂ -
DcvfEi aviv t₂ t₂ K Ambqg I Rvwj qvwZgj-K AcZrciZvi m^{ae} cEYZv wPwYZ
Kivi Rtb" Abj vBb Btj KUmK mgzvi wfk b W'vkteW^{QMV} t₂ bi Avgvt` i mgtqvc thvMx
c` t₂ c M0tY GwJ GKwJ avc| G tevW^Q Gi gva`tg evsj vt` k e'vsK i AdmvBU I
AbmvBU mgzvi wfk t₂ bi gta" mgbt₂ qi gva`tg dt₂ b G- tPA U0btRKkb gubUwis I
mgzvi wfk b Avt₂ iv KvhRi nte| GLb t₂ t₂ K AbmvBt₂ Ui mgzvi fvBRi iv e'vsK
cwi` k₂ b hvevi Avt₂ M G wmt₂ ÷ g₂ t₂ v t₂ t₂ K Z₂ msM0h Kti e'vsK kvLvq m₂ w₂ 0fvte
cwi` k₂ Kvh^Q g cwi Pvj bv Kitz cvi te| ZvQvov, W'vkteW^Q I msuk-0wi t₂ cvU₂
mdU₂ q'vi t₂ t₂ vi gva`tg evsj vt` k e'vsK Zvr₂ q₂ w₂ Kfvte t₂ t₂ ki Avg` w₂ bi t₂ t₂ t₂
Gj w₂, e'vK-Uze'vK Gj w₂, `vbxq Gj w₂, `vbxq wej q; iBw₂ bi t₂ t₂ t₂ iBw₂ bi
cwi gvY, iBw₂ bj- cZ' veimb, etKqv iBw₂ wej I tgqv₂ vEY^Q iBw₂ wej Ges
Bbl qw^Q AvDUI qvW^Q t₂ i w₂ U'vYmn me iKtgi `et` w₂ k g₂ y₂ t₂ t₂ t₂ bi Z₂ Rvb₂ t₂
cvi te| GtZ Kti t₂ K₂ `iq e'vsK i gubUwis I mgzvi wfk b t₂ K Avt₂ iv w₂ w₂ eo I t₂ Rvi` vi
Kti Z₂ t₂ Ges i'ayt₂ K₂ `iq e'vsK b q Gme wmt₂ ÷ t₂ gi gva`tg c₂ Z₂ K e'vsK Zvt` i
w₂ R w₂ R kvLv₂ t₂ v gubU₂ I ZE'vavb Kitz cvi te| dt₂ Gme wi t₂ cvU₂ Avt₂ iv mnR
nte Ges mgq I Li t₂ Pi mvk₂ nte| `et` w₂ k g₂ y₂ t₂ t₂ t₂ bi t₂ t₂ t₂ m₂ PZbZv evote
Ges AvBb I ti t₂ t₂ kb Abgv₂ ti t₂ t₂ t₂ b cwi Pvj bvi dt₂ `et` w₂ k g₂ y₂ ti wi Rvf^Q
evote|

5| evsj vt` k e'vsK i j₂ q₂ me iKtgi wi t₂ cvU₂ Abj vBb Kiv| GtZ M0b e'vsKs-
Gi w₂ t₂ K evsj vt` k e'vsK Avt₂ iv GKavc GwM₂ t₂ q hvte| fv₂ el` t₂ Z Avg` w₂ b-iBw₂ bi
m₂ t₂ msuk-0 Kv ÷ gm nvDR I mi Kvt₂ i Ab'v₂ ms` vi m₂ t₂ evsj vt` k e'vsK i
Abj vBb Kvt₂ b Kiv w₂ f₂ U₂ i gva`tg Avg` w₂ b-iBw₂ bi c₂ qv Avt₂ iv tenk mnR Kiv m^{ae}
nte| G vel₂ t₂ q B₂ t₂ vgt₂ a" evsj vt` k e'vsK I RvZ₂ xq i vR` t₂ evW^Q D₂ t₂ vM M0Y Kti t₂ q|

6| G c0h₂ t₂ Avwg Avt₂ iv D₂ t₂ L Kitz PvB th, evsj vt` k e'vsK i t₂ K₂ `iq Z₂ fvEi
w₂ t₂ m₂ te G₂ U₂ vi c0BR WwU₂ I q'vi nvDR (EDW) L₂ q w₂ k M₂ M₂ i B Avb₂ g₂ w₂ b Kfvte Pvj y₂ nte|
GB WwU₂ I q'vi nvDR-G hveZ₂ xq A₂ w₂ w₂ ZK Ges e'vsK mgzvi wfk b ms v₂ s₂ Z₂
msi w₂ q₂ Z₂ vKte| EDW Gi gva`tg c0B Z₂ Ges Avt₂ iv w₂ KQzbZ₂ b Z₂ msM0h Kti
Avgvt` i AdmvBU Ges AbmvBU mgzvi wfk b wfvM₂ t₂ v e'vsK i c0vb Kvh₂ q Ges
kvLw₂ f₂ vEK w₂ evf₂ b₂ Avw₂ R₂ w₂ t₂ RK₂ t₂ v gubU₂ s Kite Ges c0qvRb gw₂ dK h₂ vch₂
e` e` v M0Y Kite|

cwi t₂ k t₂ I, W'vkteW^Q I wi t₂ cvU₂ mdU₂ q'vi `Zwi Ges Gi ev` evq₂ t₂ bi m₂ t₂ msuk-0
mKj t₂ K Awfb₂ ` b Rvbw₂ Q Ges Dcv` Z mKj t₂ K m₂ yMZ I ab` ev` Rvb₂ t₂ q
Da hboard on Moni oring of FX Tran ac ion Gi i f D₂ t₂ vab t₂ NvI Yv Ki w₂ q|
mevB₂ t₂ K ab` ev` |

ŪAcvi mæŕebvi t`k-ersj vt`k Ō kxl Ŕ Avtj vPbv

Zvi L t 02 tde`qmi , 2013

mgq t weKvj 04.00 NwUKv

vb t ersj v GKvtWgx, XvKv|

`xN`bq gvtmi i³ Siv msMŭg Avi AtbK Z`vtMi weibgtq 1971 mvtj 16 wWtmæf weRq ARŕbi gva`tg wek| gvbvPŕĪ RvqMv Kti tbq `vaxb mveŕFŕg GKwU t`k, ersj vt`k| `vaxbZvi ci aŕsm`c t`tKB ersj vt`tki c_Pjv`ii`ntqŭQj| ZLb ersj vt`tki cwivPwZ wQj cŌKwZK `ŕhŕMcŕ; Aaŕvi -Abvvi Kewj Z, weaŕĪ A_ŕwZK Kvvtgvi GKwU `wi`at`k wntmte| t`tki e`i, cwienb e`e`v I wKĪ -Kvi Lvbv wQj aŕsmcŭB; cvU I Pv Gi gŕZv KŕqKwU cŕY` mxwGZ wQj iBwb ewvYR`| `vaxbZvtEvi Pvi `ktKi c_Pjvq ersj vt`tki ARŕbi Zvwj Kv Lŕ tŕvU bq, eis Meŕ Kivi gŕZv AtbK ARŕ iŕqŕQ| ersj vt`k mæŕŕK`GKmgq hviv tbiZevPK aviYv tcvY KiŕZb, Zv t`tK Zviv mŕi Gŕm ersj vt`tki eZŕvb mvdj` t`tL wev`ŕZ ntqŕQb| bvg Kiv me wek|MYgva`tgi tPvtLI ersj vt`tki we`ŕqKi DĪ vŕbi fŕwzU cŭZwbqZB aiv cotQ|

2| Av_ŕmvgwRK AMŭwiZi cŕ_`p c`ŕŕŕcB th G_ŕ`Q ersj vt`k Zv miv`v tPvtLI aiv cotQ| mEŕii `ktK wRwvvcŕi Mo cEŕx wQj gvĪ GK kZvsk, eZŕvŕb 6 kZvstkiI tewk nvŕi cEŕx ARŕ Kti Pŕj tŕQ ersj vt`k| GKPrj k eQi AvŕM `wvŕ`i nvi thLvŕb wQj 70 kZvstkiI tewk, 2010 mvtj Zv 31.5 kZvstk tbtg GŕmtŕQ, eZŕvŕb Zv 29 kZvstki wŕtP| miKwi I A-miKwi bvbv Dŕ`vtMi gva`tg ersj vt`k RbmsL`vi `ŕZ ewx i nvŕi ivk tUŕb aŕtŕQ| RbmsL`v ewx i nvi 3 kZvsk t`tK Kŕg t`o kZvstk `wŕtŕQ| 1975 mvtj ersj vt`k xvixiv Mŕo 6.3wU mŕŕb Rbŕ w ŕZb| G msL`v 1991 mvtj wQj 4.5 Ges GLb gvĪ 2.7| Guv tmB nvŕi i KvŕKwQ, th chŕq tŕŕvŕj t`tki RbmsL`v `xN`ŕgqvŕ` w`wZkxj `ŕK| KwL.cŕvb t`k ntj I ersj vt`k Lv` Drcv`tb `ŕsmæŕŕŕQj bv| mEi `ktKi cŕg w`tK t`tK Lv` Drcv`b ntZv GK tKwU Ub, RbmsL`v wQj mŕto mvZ tKwU| Drcv`Z Lv` IvU fŕM Pwv`v wGUŕZv, ewK Lv` Avg`vmb KiŕZ ntZv| A_P weŕ`kx gŕŕi gRŕ wQj mvgvb`| ZvB weŕ`kx`i KvŕQ Lv` mrvvŕh`i Rŕb` wŕqŭGZ nvZ cvZŕZ ntZv| Avgvŕ`i KIŕKi mŕBkxj Zv I KŕVvi cwikŕgi KvŕŕY ersj vt`k eZŕvŕb GK Lv`-wec-ŕi gŕa` w`ŕq hvŕ`Q| gŕŕhŕx i gZB KwL.Drcv`b ewx i msMŭg KIŕKiv weRq wŕbŕtq GŕbŕQb| ZvivB cKZ.exi| ersj vt`k GLb Lv` `ŕsmæŕŕŕ GKvEŕii Zŕbvq Lv` Drcv`b wZb_ŕYiI tewk tetŕtŕQ| MZ `ŕeQi aŕi ersj vt`k evBŕi t`tK Prj Avg`vmbi BwZ tUŕbŕQ| ersj vt`k GLb Avi ŪZj wienxb Sŕwŕ bq, eis H Sŕw GLb Lv` I weŕ`kx gŕŕq cwicŕ`ntŕ DcŕP cotQ| GLb Avi `ŕŕŕ nq bv, gŕzv kŕwU t`k t`tK wbeŕmZ| Zŕe Rj erqy

cfweZ DcKj xq AAġj `wi` bZb Kti emv tetatQ| A_P GKvĒti i Zj bvg RbmsL`v tetatQ w0 tYi I tenk| Zte gv_wicQzAvq tetatQ Pvi `Y| nZvkv QovtZ Af` hviv Zv`i mnmve tġtj bv| Zte Ab`i KvtQI itqfQ tġtj evOwj i mRbkj Zv I AvZcZ`tqi| Bw/z tġtj Acvi m`tebvq evsjv`tki| mwgZ m`u` mĒĒj Kx Kti `f Avtqi GKwU j ovKz`tki ctġ Nġi `wvfbv m`e Zv PgKc0 | D`gx evsjv`tki tmB mvdġ`i Mí mwZ` Afvebxq|

3| `et` wkK weibġqm I A_`wZK Dbqtb gmkB ms`v tMvi g`vb m`v` i c0ġctYi MhYthvM`Zv ht_0| GK `kK AvtMi ms`wU weġkġ PviwU t`tki gġ Zġj `wvfbvi K_v etj wQj | iv0` tġv wQj eġRj , i wkv, BwUqv Ges Pxb| mstġġc t`k` tġvi Av`ġi wbtq G`i bvgKiY Kiv ntqWj weK (BRIC)| Zv`i c0ġcY mwZ` ntqWj | cieZġZ `vġY AwcdKv hġ nl qvq GB A_`wZK tRvtUi bvgKiY ntqfQ weKm| m`u0Z tMvi g`vb m`v` mgxġv-chġj vPbv Kti ūeKm0 Gi DEimwġ wntmġ 11wU t`tki GKwU bZb Zwj Kv `Zwi KtiġQ| G`i bvg t`lqv ntqfQ ūfb` U Bġj tġb0| GB D`xqgvb GMviwU t`tki Ab`Zg evsjv`k| ms`wU evsjv`k m`uġK` ejv ntqfQ, t`kwU iġfQ c0ġ msL`K Zi`Y RbtMv0x| G`i gva`tg fweġ`r e` tġ t`qv m`e| Avgv`i mvgtb iġfQ GLb tek KġqKwU m`tebvi c_ | wek`vsġKi gġZ, 2021 mġj i gġa` ga` Avtqi t`tk cwiYZ nl qvi me aitbi mġhvm evsjv`k iġfQ| hġi vġ0f b`vkbvj BbtUwj tRY KvDwġj Zv`i ceġġvm etj tQ, 2030 mġj i gġa` evsjv`k mn ūfb` U Bġj tġb0 Gi t`k` tġv mvgwMK fve BDti wicqv BDwbqtb i 27wU t`kġ Qwotq hvte| j ūtbi RvZxq `wbK ` Mmw0qv wj tġtQ, 2050 mġj evsjv`k c0ġxi wePvti cġ0gv t`k` tġv K Qwotq hvte| wekġ`vZ weġkġÁ ms`v` tġvi Gme ceġġvmB c0ġY Kti evsjv`tki mvgtb iġfQ wecj m`tebv|

4| evsjv`tki A_0wZi gj- Pwġ Kvkw3 KwL.LvtZi Drcv`b, `Zwi tcvkvK i Bwv I c0vmx` i t0i Z tiwgU`vY, hvi t0t0b iġfQ G t`tki K.I.K, tgnwZ I k0Rex gvbtġ i Awe`š i Yxq Ae`vb| AġbK mġve`Zv mĒĒj evsjv`tki m`tebvi LvZ Qwotq wUwġ iġfQ t`k Rġo, GLb c0qvRb i aycwi Phġ | G aitbi wKQzm`tebvi K_v Awg Avcbv` i mvgtb Zġj aiwQ|

Rbkw3 i m`tebv

evsjv`k weġkġ meġġq NbemwZcY`GKwU t`k| GK mgq t`tki AwZwi3 RbmsL`vġ ūGK b`f RvZxq mgm`v0 wntmġ wPwYZ Kiv ntqWj | wKŠ`G RbmsL`v GLb Avi mgm`v bq, eis wecj m`tebvi tġġ| evsjv`tki Rbkw3 i meġġq m`tebvq w K nt`Q Gi tenki fvMB Zi`Y| Avi GB Zi`Y Rbkw3 t`tki fvM` cwi eZġb meġġq tenk Ae`vb ivLġZ cvti | evsjv`tki Zi`Y Rbkw3 B weġ`tk

KvR Kti Avq Kit0 cPz `et`wkK gy| t`tki gvby| i gta` axti axti mtPZbZv
evotQ| mevB GKUzfvjv _vKtZ Pvq, m"Qj _vKtZ Pvq| GRtb` c0qvRb mthvM
mwo Kiv| mgvRi wbg0ti hviv Avt0b, Zvt`i Rxeib cwieZ0 AvbtZ ntj
Kgms`vbi mthvM mw0. KitZ nte| Gt`tki gvby gvV-NvtU KvR Kti t`tki
A_0vZtK mPj titL0| AvZKgms`vbgj-K cKí Kti Zviv bvbv t`tí mdj Zvi
`0vší `vcb Kti Pjt0b| covtkvbw wkL GLb Avgvt`i h0Kiv `iagvÍ PvKwi i
tc0tb Q0ub bv| KtZv aitbi KvR Kg0nt"0, KtZv iKtgi c0ym Avi Dt`vM|
KvRwU t0vU wKsev eo hvB tnvK th hvi gtZv Kti Zvi Ae`v Db0tbi tP0v Kit0|
gvby| i gta` A_0vZK ZrciZv mw0 nt"0| KvRi mthvM, DcvR0bi c_ tcjtB
ntjv| wv0v0v KvR tb0g cotQ Avgvt`i t`tki gvby| GKRtbi mvdj` t`tL
Abg0YZ nt"0 AvtiKRb| GfvteB Kgms`vbi tmZaviv Qvotq cotQ t`ke`vcx|
n0n-gjvM, grm` Pvl, `y Lvgvi Ges KuvfivEK wvfb0cKí Kti mdj nt"0b
Dt`v0viv| tmRtb`B ejv hvq th, evsvt`tki mvdjt`i Mí Avmtj e`vcKvfi
Dt`v0vi DÍ vbi Mí; wtkl Kti Zi`Y Dt`v0vt`i AmvaviY mvdjt`i Mí | Gme
Dt`vMx l cwik0x gvbyt`i Dch0 mntvMvZv Kiv ntj mweRfvte t`tki Db0b
Avtiv ZiwsZ nte| Ltj hvte m0fvebvi Avtiv AtbK `gvi |

^Zvi tcvkvKwí

t`tki A_0vZtZ Mtg0m wktí i fvgKv Amvgv0`| m0ti i `ktK wK0yUBj wis kc
Mto DtV0j, tmLvb t`tK evsvt`k AvR wtki w0Zxq ep0g Mtg0m cY`
iBmbKviK t`k| wekpvRvfi tcvkvK iBmbtZ evsvt`tki Ae`vb fviZi lcti,
GKgvÍ Pxtbi cti Zvi `vb| t`tki tgvU iBmb Avtqi 78 kZvskB AvmtQ G LvZ
t`tK| c0q Pwj k j 0 k0Rvex G tckvq wbtqwrZ, hvi Avnk kZvskB bviX| Giv
AtbK tenk KvR Kti Ges Kg teZtbB mš0 _vtK| thLvfb fviZ GKRb k0gtKi
gRvj Kgct0 10 nvRvi i`c, h0ivt0`1 j 0 UvKv tmLvtb evsvt`tk gvÍ 3-4
nvRvi UvKv k0gK cvl qv hvq| gRvj Kg ntj l GB k0gKiv LvB `0| Pxtbi ^Zvi
tcvkvK wktí i k0gKt`i gRvj GLb ep0 cvt"0| ZvQvov, Pxb tcvkvKwí t`tK
Zvt`i wvbtqvM nvBtUK l fvix wktí i w`tK mwi0q wbt"0| ^Zvi tcvkvKí
AvšR0ZK t` Zviv l GLb Pxtbi cwieZ0`evsvt`k g0lx nt"0b| Pvgov wktí l GKB
Ae`v| evsvt`k ktk tmB mthvM M0Y KitZ nte| Avi Zv Kiv tm0tj t`tki ^Zvi
tcvkvK iBmbi t`tí Avtiv AM0vZ nte| Gi Rtb` c0qvRb nte fvg l msuk-0
AeKvVtgv| Kvj vej 0`bv Kti Mto Z0tZ nte wtkl A_0vZK A0j hvZ _vKte
Ryj wbi wbi wv0v0v i v0| _vKte ch0B KvfbKvUvfuU l wbi v0v0v|

Ab`vb` wki

Avgiv wktí i K_v DVtj B `iayZvi tcvkvKwktí i K_v evj | wKš` Avtiv AtbK wki
AvtQ hv BtZvgt0`B m0fvebvi mw0 Kti0; G_tj vtKl wetePbvq ivL0Z nte| RvnrR

wbgfY wki BfZvgtaB evsjv`tki m`tebvi wekvj `svi Ltj w`tqtQ| mvauiZK mgta G wktf evsjv`k m`fjgZvi mva_ G_s`f`Q Ges AwptiB wekpvRvfi `p Ae`vb mw0 Kite etj gtb n`f`Q| GiB gta` evsjv`tki wbgZ eo I gvSwi AvKvti i Rvnr BDfivc-Avtgwi Kvq i Bwb n`tqtQ| OtgW Bb evsjv`k0 tj Lv I B Rvnr_s`tj v GLb Nji teovt`Q mgj` ct_ wefki e`ti e`ti| wekpvRvfi G gytZ`c0q 40 nvRvi tKwU Wjvti i Rvnr wbgfYi AvMg digvtqk itqtQ, hvi ASZ wZbfvM KvR evsjv`tki c0Z0vb_s`tj v tctZ hv`f`Q| GfZ 1200 tKwU Wjvi A_`f` 95 nvRvi tKwU UvKvi `et`wK gyt` AR`bi m`tebv t`Lv w`tqtQ| G wki`k tK`` KtiB evsjv`k Nji `wv`Z cvfi| Avgvt` i Ily wki wek; evRvfi wecj m`tebv wbtq Dcw`Z n`tqtQ| MZ GK `k`k G wki t`k i Bwb Avq tetotQ ctbi _Y| h`iv0mn wefki c0q 70uU t`k i Bwb n`f`Q evsjv`tki Ily| K`v`vti i gtZv RuUj tivMi Ily `Zvi n`f`Q GLb evsjv`tk| wPwKrmv c0h`f`Zi GwMtg hv`f`Q evsjv`k| wPwKrmv t`f`f` wef`kglyx c0YZv KgvZ cvitj t`tki tKwU tKwU Wjvi mvk0 nte| civ`tek i`fv KifZ civitj Pvgov wktf`i I c0z m`tebv itqtQ| ZvQrov, wivwgK, c0Kvkv, c`v`KwRs, nij Kv c0KSkj, KwL. I `f`y` h`scwZ, Btj KUib` , wngwqZ Lv` `e`, KwL.RvZ cY` I gmjv, cvU I cvURvZ `f`e`i m`tebv`k KvR j wMtg Avgvt` i GwMtg thZ nte| Avgvt` i mdU0 q`vi wktf`i weKv`ki avivl L`gB Avkvc0 | Z_`c0h`f`Z cvitjg Zi`Y c0R`b`i c`Pvi Yv bvbvlyx 0AvDU`mvm`S0 Z_v weR`bm c0mms wktf`i c0hvi NUf`Q| wcl`j`w`Ys Gi t`f`f`f` I e`vcK AMMwZ j`f` Kiv hv`f`Q| c0ZwU t`f`f`f`B evsjv`k e`vsK c0qvRbxq ti_s`tj Uwi mnvqZv w`tq hv`f`Q| Zi`Y Df` `v`v`v`v` G t`f`f`f` I e`vcK mvdj` t`wLtg P`j`f`Q|

c0vnx Kgf`

`f`axbZvi Avf`mi wefki Kgcwi g`f`f` ev0wvj`f` i c0ek wQj mxwqZ| wef`tk Kgr`vex ev0wvj` i tgvU msL`v wQj GtKv`f`B bMY`| `f`axbZv thb wefki Kgc`svi Ltj w`tqtQ evsjv`k`f` i R`b`| evsjv`tki gvby AvR Qwotq ctotQ t`k-t`kv`f`i| evsjv`tki GKwU M0gl e`f` GLb LtR cvl qv hv`te bv, thLvbKvi wK0zgvby wef`tk KvR Ktib bv| nv`j` b`ix Kgf`v`v` e`vcKv`f`i wef`tk hv`f`Qb| eZ0v`tb cw`exi t`o kZwaK t`tk evsjv`tki c0q 80 j`f` Kgf`Kgf`Z Avf`Qb| c0Z e0i c0q 6 j`f` evsjv`k`x Kgf` `et`wK Kgf`ms`vb n`f`Q| eZ0v`tb tiwgU`v`Y c0v`f`ni w`K w`tq evsjv`k eZ0v`tb wef`k; m`f`g `v`tb itqtQ| c0v`mx`f` i t`c0i Z tiwgU`v`Y GLb Avgvt` i A_`0wZi Ab`Zg fimv n`q Df`v`f`Q| m`` mgv`f` e0ti (2012) evsjv`k c0v`mx Avf`qi t`f`f`f` bZb tiKW`mw0 Kti`f`Q| eiv`Z mgta tiwgU`v`Y Gf`mtQ 14.2 weij qb Wjvi | tiwgU`v`Y AvKvti th `et`wK gyt` Avm`f`Q Zv M0gxY A_`%wZK Dbq`b e`q n`f`Q, t`k mg` n`f`Q| t`tki `et`wK gyt` w`Rv`f`f`w`f`k Ae`vb ivL`f`Q c0v`mx Kgf`v`| Zv`f` i t`c0i Z tiwgU`v`Yi Kj`v`f`Y Pj`wZ e0ti i`i`f`ZB `et`wK gyt`i

wi Rvf¹³ wej qb Wj vi AwZ g KtiQ Ges GLbl 13 wej qb Wj vti l ctiB
i tqtQ | et`wkK gyi wi Rvf¹³ wej wWRtU0 w`wZkxj ivLtz cviv wbtm`tn weiU
mvdj | Avgv`i eZgub wi Rvf¹³ tq 4 grtmi l tewk mgqi Avg`wb e`q tgUvfv
m`e | G KviY gyW0m Ges ÷`vUW¹³GU cyi0m Gi gtZv AvSRWZK tiWJs
GtRwY ,tjvi KvQl evsjv`tki GwMtg hvevi fivWU GK Acvi we`stqi velq |

Kul. l Kul.wfvEK wki

Kul. tqtT Avgv`i m`ebvi Lg KgB Avgiv KvR jvMvZ tctiwQ | Gi gj- KviY
Kul.tK Avgiv GLtbn ctiwv AvawK KiZ cwiwb | evsjv`tki Kul.tZ th Ahz
m`ebv i tqtQ tmwtk h_vh_ cwiKivi gva`tg KvR jvMvZ cvitj wbtR`i Lv`
wbivcEv wbtZ Kti l wekfvRv`i iBwb Kiv m`e | evsjv`tki Kul.wfvEK wktfvbz
t`tk cwiYZ Kiv m`e | GKRB Rvcwb wetklitAi gsb` wQj , evsjv`kUvK
Avgv`i nvtZ t`qv ntj Avgiv wekK Kul.wfvEK wktfvbz wZxq Rvcv Dcvi
w`Zvg | dtj i Rv, tWBwi, tcvjw, grm, tfrvZj, cig Pvl, gsv Pvl, iUwK
Gme m`ebvgq Kul.wfvEK wki Dti LthvM Ae`vb ivLtz cvti | ZvB Kul.tZ
Drcv`b Avtiv evovbvi jtq | t`tki Kul.tK hmsKxKiYi Avl Zvg wbtq AvmtZ
nte | G Rtb` Kul.wkve`vj q l MtelYv cZovb ,tjvi weAvbxt`i Rtb` Avgv`i
chvB mthvM mw0 KiZ nte | c0vi NUvtZ nte Kul.wfvEK wktfv | Kul.
c0 qvRvZKiY wktfv i Rtb` evsjv`k e`vsk wetkl 0vi dvBb`wYs0 Rvbjv Ltj
w`tqQ | bZb Dv`v`v` i Rtb` bvbv mthvM Avgv`i mw0 Kti thZ nte |

AcPwj Z cY` i Bwb

Avtiv GKw wekij m`ebvi `iRv Ltj tMqQ | evsjv`k Avg`wvbwFP t`k t`tk
iBwbKviK t`tk cwiYZ ntZ hv`Q | iBwbi tqtT evsjv`tk AvmtQ ecweK
cwi eZbi aviv | iBwbi tqtT cPwj Z cY`i mv` e`vcKfvte AcPwj Z cY`i
msL`v evotQ | `Zwi tcvkV, Pv, Pvgov, wmiwgK, Jla, RvntRi cvkvcvk gvQ,
iUwK, mewR, tcviv, Uuc, bKwKv, evk-teZ wktfv i `Zwi cY`, grwki iBwb
nt`Q wetkji wevfbat`tk |

wewbtqvM m`ebv

Dbz wetk; Drcv`bi Rtb` thLvtb Rbkv3 i NUvZ i tqtQ, tmLvtb evsjv`tki
i tqtQ D0E wecj Rbkv3 | GQvovl i tqtQ KvBvgj , Rvjw m`u` Ges
Drcv`bvcvthvM c0KwZK cwi tek | c0qvRb qiz, gvSwi l epr wki `vcv | Avi
wki `vcvbi Rtb` c0qvRb wewbtqvM | wetkji bwg-`wg tKv`vwb ,tjv Avgv`i t`tk
e`emv KiZ Pt`Q | AtbK tKv`vwb e`emv KiQl | Avgv`i eStZ nte jvf bv
_vKtj , m`ebv bv _vKtj Zv`i Avmvi K_v bq | GtqtT l tK`xq e`vsk mntR

weť kx wełbtqM ewxı c_ mŃg Kti wťQ| wKŠ'ı ayneť kx wełbtqM wbfP ntj GKwU tťki vqx mgwxı AeKvWtgv Mto tZyv mæe bq| tmRtĚ tťkx Dť v³vt'ı DrmwNz Kitz nte, Zvt'ı wełbtqvtMi cŁZ AvKó.Kitz nte| tť kx wełbtqvtMi dtj tťki gvby tťki cŁZovtĚ v'QĚ' Kvr Kite| tťki UvKv tťk vKte| ZvB wełbtqvtMi GB mæebvtK KvtR jwMtq Avgvt'ı GwMtq thtZ nte| mæe ntj thŠ Askx'wiťZi wfvĚtZ eo wKı Mto tZyvi Dť vM wbtZ nte| wvıvıvı tmjtK Avťiv mw q l Dť vMx ntZ nte| GLvtĚl evsjvt'k e'vsk Zvi mnthvMzvi nvZ cĚwı Z Kti tıŁtQ|

mæebvgq Z_ cĚnyP

Z_ cĚnyP ı tŃġt DvZ weťki mvt_ Zvj wgvj tġ evsjvt'k GLb AvťMi th tKvtĚv mgťqi Zġbvq GwMtq hvťQ| Z_ cĚnyP tZ AMĚı gvĚ tťk_ tjt vťZ G LvťZ e'emwqK e'q ewxı dtj Gme tťki weKı wntmte evsjvt'k kġk weťki metPtq mæebvgq tťk wntmte fıev nťQ| cŁZ eQi wevfbankŃlv cŁZovt tťk Z_ cĚnyP MZ Avb jvf Kti G LvťZi vŃ Rbkw³tZ cwiYZ nťQ Avgvt'ı BstıwR RvĚv nvRvťiv Zi Y| BtZvgťa AvDUtmwmsťqi graťg Avťqi tmıv kġU tťki gťa evsjvt'k vĚ Kti wbtqġ| me wgvj tġ G LvťZ evsjvt'ki cŁZthvMzv Kti GwMtq hveı mŃgZv ht_ó tetotQ| Z_ cĚnyP e'emvi cĚvťi evsjvt'k e'vsk GKwU e'emvevĚe Őti_ tjt Uwi tıwRgŐ vZwi KtiťQ| mg-gj-ab DbqĚ Znıej (BBGd)-tK Z_ cĚnyP wKťıı weKvťki RġĚ DcťhvMx Kti Mto tZyiv nťQ| G wKı fıelťZ Avťiv weKwKZ nte etj B gťĚ nq|

cvťU mæebvi Ővi Ljz

mıvıvıZK mgťq cvťUi RbŃınm D'wæeb GKwU wekvj mvdj'ı dtj evsjvt'ki cvUwKťı Acvi mæebvi Ővi DġĚvıPZ ntqťQ| hMvŠKvıx GB Avıe®vi tıvMevj vB vgb Kti vıx Avıvıvı qvq cvUťK vUwKťq ivLťZ mŃg nte| G ARŃııı gvãg evsjvt'k cvťUi nvıı tġ hvı qv tMŠıe cġıı vıxı Kitz mŃg nte| cvU mwZ'Kvi At_ Aveıı tımvıvıı Avťk cwiYZ nte| GKbmt½ A_ŐvıZtZ BııZevPK fıvgKv ivLte|

Ryj wĚ l LubR mæebv

evsjvt'k cŁKwZK mævť fıcyı bv ntj l th mæv AvťQ Zv tĚvťqZ Kg bq| G tťki gwU, cwĚ l gvby ntjv eo mæv | ZvQvov, gwUı wbtP jvKťq AvťQ tZj, M'ım, Kqjvi gťZv cġz Ryj wĚ l LubR| Gmťei mwVK DťĚvj b l e'ıvıvı tťki DbqĚtK Avťiv ZıvıŠZ Kitz cvťı | M'ım DbqĚĚ meŃkl cĚnyP MġY Kivi bıvZ Dť vM Avgvt'ı wbtZ nte| Avgvt'ı Kqjv DťĚvj b Kti AvMvgx cĚvk eQııı Ryj wĚ Pıvıv v tġUvťĚv mæe| Avgvt'ı Avťı KġU mæebv ntjv mgıv'Gj vKv| GLvtĚ

AvaybK mgy^ae`i Mov m^ae| ZvQrov, GLvtb tZj -M'vm Qrov| AvtQ Ab'vb" LwbR
m^au` I Adzšlgrm" m^au` |

m^atebvqg chšb LvZ

chšb wktf evsj vt`tki m^atebv Cl'xq| evsj vt`tki cOkwZK tmš`th'q `vbmgr,
HwZnmK `vb, agrq I mvs`wZK AAj I AvaybK `vcbmgn chšb wktf Acvi
m^atebvi švi Dbš' KtišQ| G t'f'f'f' I AvaybK wej vmeuj cOgv` Zixmn bvbv mšhvM
m^aoi m^atebv itqtQ| t`tk ga'weE I D'P ga'wetEi msL'v evotQ| Avbevmx
evsj vt`kxiv (GbAviwe) AvmtQ| AvmtQ wet`kx webtqvmKvix| mevi K_v gtb
tišLB GB wktf i `Z weKvtk Avgv' i gtbvthvMx ntZ nte|

ŋžFY

wetk| evsj vt`ktK ŋžFtYi cEZR wntmte `fKvi Kiv nq| wekē'vcx
AvZKgmš`vbrfweK `wi`a` hKitiYi t'f'f'f' mšqwsZ G ŋžFY weivU fvgKv
ivLšQ| Mšgi Mwi et i t'f'f'f' w`wZkxj Zv wvōZ KitiZ ŋžFY cOZōvb ev
GgGdAvBōi fvgKv Dšj L Kivi gšZv| wkt'v, `f', `wi`a` wimb, cOkwZK `šhvM
tgvKwejvi gšZv AšbK t'f'f'f' miKvii cvkvcwk Zviv weivU fvgKv cvj b Kti
hv'Q|

5| AvMvgxi evsj vt`k webg'Y bZly Df`v³vt`i A_© eyx I chš'MZ mnvqZv
w`tq Zvt`i cvtk `wotZ nte| hviv AvtM e'vsK tšK A_©ctZb bv, thgb-cššK
KI.K, eM'Pwl, bZly Df`v³v, brix Df`v³v Zvt`i KvšQ thb A_©hvq Zvi tPōv
Pwjj tq hv'Q miKvi I evsj vt`k e'vsK| hviv cOZwōZ Df`v³v, thgb-Mvtgšm,
dvgnmDwUK`vj m, tj`vi, wniwvKm, wntgU, RvnrR wbg'Y LvZ, Zvivi thb
cOqvRbxq A_©cvq Zvi e'e`vl Kiv ntqtQ| t`ktK GKw Ašf'g'g'K I
cwi tekeve tUKmB A_©wZK cEyx AR'bi w`tk MwZkxj KitiZ mgv'ri wcvQšq
cov`wi`a` RbtMvōxtK Aw_š tmevi Avl Zvq wbtq Avmvi tKškj MZ cwi Kí bv nvšZ
tblqv ntqtQ| G j t'f'f' evsj vt`k e'vsK Kw., GmGgB Ges cwi tekeve cktf
chšb I `k`gvb FY cēvn eyx i Rtb" BšZvgta" wbr`^A_šqtb cjtA_šq w`g
Pjy KI.K I Aetnij Z`wi`a` RbtMvōxi Rtb" e'vsK wnmve tLvjv, tgvvBj
e'vsKsmn AvaybK Z_`-chš'wbf' e'qmvkōx mRbkxj e'vsKs tmev cEzš BZ`w`
c` t'f'f'c MšY KitišQ| GB aviv Ae`vnZ ivLv tMšj evsj vt`k Ašf'g'g'K tUKmB
Dbqšbi gšWj wntmte Av'PtiB` wotq hvte|

6| cKōntZ cvti, GB Adzšl I AwgZ m^atebvqg evsj vt`tki tZgb DbwZ nt"Q bv
tKb? IvšUi `ktK wšvcjy I guj tqukqv Avgv' i ZLbKvi Aw_š Ae`vi tPšq
Lvivc wQj | wKš'AvR Zviv tKv_vq, Avi Avgv' tKv_vq? tmme t`tki tbZvt`i nvšZ

Avj w` tbi tPivM uQj bv| Zte, Zvt` i uQj ivR%owZK ` t` ukZv| wv/ycj i wj
Kqvb GK bvMvto w` k eQi t` k kvmb Kitj I Zui ev Zui ` tj i wei t` x ` b` wZi
tKvfbv AwfthvM uQj bv| t` k uDi tbZZi. w` tq wv/ycj tK Gukqvq gv_wcQzAvtqi
mteP` P ` vtb wbtq tMqOb| miv w` t` k; wv/ycj AvR Dbq` tbi g` Wj | Avgiv KvR
j vMvZ tcti uQ Avgv` i m` tebvi GK uW ` j` z` Askgv` | Zte G m` tebv KvR
j vMvZ bvi m` thvM GL` t` b` tkl n` q hvqwb| Avgv` i tgvU RbmsL` vi 65 kZvsk Zi Y|
GB w` kvj Kg` jg Zvi Y` t` k c` kZ. At` B m` ut` ` cui YZ Kivi R` t` c` qvRb Zvt` i
g` t` ` ` j` Zvi exR ecb Kiv| tmR` t` b` m` kvmb I m` k` j` vi c` Y` m` thvM Avgv` i ` Zui
KitZ nte|

7| w` k jvL k` n` t` i i` t` t` fRv GB t` k| Avgv` i exi tmbvbxiv t` k I t` t` ki
gvb` t` i g` y` i R` t` R` xeb w` tqvQ` t` j` b| Avgv` i g` t` b ivL` t` Z nte t` k ` v` axb n` tq` t` Q,
w` k` s` t` t` ki g` v` b` y` c` kZ. At` _GLbI A_` w` wZK g` y` AR` B KitZ cv` t` i` w` b| A_` w` wZK
g` y` i R` t` b` c` qvRb Av` t` i K uW j ovB| G uW nte g` j` Zt A_` w` wZK g` y` i j ovB| Acvi
m` tebvi t` k- evsj v` t` k, hvi m` v` dj ` w` b` f` P` Ki` t` Q c` j` i` v` R` w` Zi HK` ex` f` v` te KvR
Kivi I ci| evsj v` t` k` i mgvR I m` s` w` Z. L` y` B Dbq` b m` v` q` K| Avgv` i A` U` y`
c` w` i` ewi K e` U` b, m` s` t` b` t` i` w` k` v` j` Z Kivi Acvi Av` M` h, bv` M` w` i K` t` i m` a` s` j` b w` b` t` q
` v` axb` f` v` te tet` P` _v` Kvi m` t` P` o` D` t` ` v` M, g` y` h` y` K` t` i Av` R` Z ` t` t` ki f` v` l` v, H` w` Z` n` I
m` tebvi c` o` Z A` w` e` P` j Av` v` I AK` u` w` g` f` v` t` j` v` e` v` m` v; mgvR, ivR` b` w` i` Z I A_` B` w` i` Z` t` Z
b` v` i` x` i` g` e` a` g` v` b c` ` P` v` i` Y` v I ` j` g` Z` v` q` b, Zi Y` c` R` t` b` i` t` k` t` c` g` I c` h` y` w` b` f` P` n` e` v` i
Av` M` h` m` n` b` v` b` v` B` w` i` Z` e` v` P` K ` e` w` k` o` ` Av` t` j` w` k` Z` A` b` b` ` evsj v` t` k` i G` u` M` t` q` P` j` v` i c` _` t` k
w` b` w` b` B` D` 3` 4` j` Zi K` t` i Z` j` t` Q| Z` v` B` evsj v` t` k` i G` t` Z` v` m` e m` teb` v` t` K KvR j` v` M` t` q
G` K` u` W` m` g` x` t` k` M` o` t` Z` Avgv` ` i` m` K` t` j` i` D` u` P` Z` w` b` t` R` t` i` t` k` G` K` R` b` m` r, ` ` j` I
t` k` t` c` g` k` b` v` M` w` i` K` w` t` m` t` e` M` t` o` t` Z` v` j` v` | c` o` q` v` R` b` Avgv` ` i` m` s` t` b` t` i` I` G` K` B` f` v` te
` t` t` ki m` teb` v` q` w` e` k` l` m` x` K` t` i` M` t` o` t` Z` v` j` v` | Av` i` Z` v` t` j` B` Av` M` v` g` t` Z` evsj v` t` k` Z` v` i
A_` w` w` Z` K` Acvi m` teb` v` w` b` t` q` w` e` k` l` ` i` e` v` t` i` g` v` _` v` D` B` z` K` t` i` m` v` g` t` b` i` w` t` k` F` R` y` f` w` t` Z
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m` K` j` t` k` A` w` f` b` ` b` R` w` b` t` q` Av` g` v` i` K` _` v` t` k` l` K` i` u` Q|

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Financial Inclusion, Productive Capacity and Youth Employment

Organized by: United Nations Department of Economic and Social Affairs

29 June, 2012
UN Headquarters, New York

Youth employment has always been a challenge and a key priority in population income developing economies like Myanmar, Bangladesh, Malawi and West African 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, entrepreneurship, innovation, more efficient and innovative small enterprises producing good and service figures important in output growth and job creation, role of informal chain with larger business. Adequate financing access for enterprises is a unique challenge for high urban large business focused financial markets and innovation in developing economies have lacked motivation and readiness of reaching out to small business. Mainly small landholding based agriculture remain poor, underdeveloped financial sector, underdeveloped rural and urban small enterprises.

In the post-crisis economic slowdown, financial markets and innovation in advanced economies are also failing in meeting financing needs of small business including start-ups. There are lingering in credit crunch, high financial institution closing, overexposure of risk aversion from the opposite pre-crisis overexposure of quick gain focused speculative excess. This financial exclusion of small business is impeding recovery of output growth and employment creation. For both developing and developed economies, sustained recovery path of stable output growth and job creation requires a fundamental reorientation of financial sector goals and motivation away from quick gain focused speculative excess towards creating credit worthy and socially and environmentally responsible inclusive financing of all productive initiatives.

Central bank can play a crucial role in his reorientation of goal and objective of financial inclusion and market oriented socially responsible inclusive lending practice ensuring adequate credit flow to small business and other under-served or financially excluded economic sector and population segments. A Bangladesh Bank (BB), the central bank of a low income developing economy, has taken this approach. Recently, it has far ahead in financial sector main aimed to encourage liquidity during the global financial crisis and in its aftermath, supporting the real economy in coping with adversity from the global lockdown instead of needing a bailout for itself. Deepening, widening financial inclusion has helped Bangladesh economy withstand domestic supply and demand amid global economic lockdown, maintaining stable real GDP growth averaging over 7 percent per annum. Ringing real wage, pariclarly long for her rural workforce, evidence rise in employment.

I am grateful to UNDESA for the opportunity of having with his global audience of senior policy maker our approach of guiding our financial sector in socially responsible inclusive financing practice, looking forward to gaining from your feedback comments in light and ideas about similar or other approaches elsewhere.

BB has initiated guiding Bangladesh financial sector oriented socially and environment all responsible financing by enabling bank and financial inclusion about their Corporate Social Responsibility (CSR), with a guidance circular for mainstreaming of CSR obligation in their corporate goal and objective. The financial sector has responded with arm-in-arm in leading increasing engagement in CSR initiative. Alongside monitoring of financial sector progress in ingraining of CSR in corporate goal and objective, BB has launched a comprehensive financial inclusion campaign to reach out to financial services to all his her under-served and excluded economic sector and population segments.

Under the financial inclusion campaign umbrella, bank and financial inclusion are being encouraged and supported in taking up financing schemes targeted to specific under-served areas, mainly agriculture, SME and environment all beneficial projects. Creative partnership of bank with regulated Micro Finance Institution (MFI) and mobile phone/mar card based IT platform oriented delivery network effective service delivery mode are being encouraged. Beside making mode refinance support line available again lending to the under-served sector, Government of Bangladesh (GOB)

and BB are supporting the inclusion initiative of banks in facilitating regulatory and IT infrastructure, including establishment of a Microcredit Regulatory Authority for licensing and regulation of MFI, issuance of Mobile Banking Guidelines, accelerated and efficient payment system with full automated platform for online clearing and settlement of paper-based and electronic fund transfer, and a Credit Information Bureau (CIB) accessible online by all participants.

Engagement of our financial sector in the social responsibility based financial inclusion campaign has been spontaneous and enthusiastic, signifying their realization of their participation in deepening and widening financial inclusion reach to the half of the earning population from the neglected customer base. Since launching of the campaign in 2010, new bank accounts opened for landless / small farmer, poor wage laborer and other people of small means have reached ten million. The new accounts are increasingly being used for deposits, payments and other transactions, besides receiving government subsidies for agricultural input and social welfare payments. BB is seeing a significant financing flow to sector targeted by inclusion initiative take place not from unbridled overall credit expansion, but largely from rechanneling of credit resources from speculative use and from avoidable consumption. To this end, BB is in earnestly contemplating engaging with Civil Society Organization (CSO) and other representatives of the broader civil society in formulating a rational social agenda and allocation of disposable income based consumption and predominant inequality based in the men; so as not to be afflicted by boom-bust cycle of credit bubble familiar in advanced Western economies.

I begin with mention of favorable growth and employment outcome of our financial inclusion approach; let me mention here that the able fair robust economic growth level has been attained with substantial lower FDI inflow than in our South Asian neighbor, and we are ahead of our higher income neighbor on many counts of social development indicators.

Let me conclude here with thank for our participation, awaiting our queries and comments.

Rio + 20 Corporate Sustainability Forum A Changing World: Bridging a Universal

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
Windor Barra Hotel, Rio de Janeiro, Brazil

Plenary Discussion 2

Although socio-economic development indicators of Bangladesh are improving rapidly, poverty incidence is still high and the country is still 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 through a comprehensive elimination of ironmenal goal. In the RIO+20 global dialogue for a post-2015 framework Bangladesh must consider adopting some variant of the so-called hybrid approach. We must give adoption of a separate set of (a) Socio-economic development goal, and (b) Green Growth Environmentally Sustainable goal; *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 goal will be the minimum to attain or exceed; because of their experience in resource and knowledge, the Sustainability goal will be benchmark to make progress towards, but not necessarily of full attainment. Developing low income economies should be demanding strongly for separate mechanism of transfer of resource and knowledge from developed economies in pursuit of the Sustainability goal. Net carbon and other liabilities on polluter pay principle will have a disproportionate high negative economic growth impact on low income economies; they will need to be protected by deferral of payment charges/levies, perhaps by a

couple of decades ago. Unlike in case of MDG, some part of the on-
 of realising the post-2015 set of Socioeconomic and Sustainable
 goal may be placed in the corporate priority sector including the
 Transnational Corporation (TNC), and their Social and Environmental
 obligation in the SR/CSR framework. To this end, the ICC and other
 global forum of priority sector business may be drawn in to global
 dialogue, eliciting concrete commitments of action and resource.
 *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 Sustainable
 goal remain to be worked out; proactive promotion and support in
 innovating environment friendly, climate change adaptive
 production technologies in agriculture and manufacturing can figure
 important among these.

In Bangladesh, the central bank has spearheaded
 mainstreaming of CSR in financial sector/corporate, for them in turn to
 influence non-financial real sector/corporate in embracing CSR
 obligation. We have also initiated green banking guideline equipping
 bank to make financing decision based on prior environmental
 appraisal of investment projects. Concessional refinance support has
 been introduced for bank against their financing of environment friendly
 beneficial projects, including renewable energy (bio-fuel, solar etc.)
 generation, efficient treatment, and adoption of more energy efficient
 emission minimizing production techniques.

[Addressing environment and climate change issues in CSR fund: Experience from Bangladesh](#)

Management and Resource Development Initiative (MRDI), through the
 funding of Bank Alfalah made provision of safe shelter for 355 families
 of a remote village in the mangrove forest Sndarban by digging
 pond. This still improve health condition of people, particularly of
 women and children. MRDI distributed eco friendly loan among the
 families of the same village through the funding support of Mida
 Financing Limited.

This aim to minimize carbon emission and save tree from being cut
 as firewood for cooking. Green World Communication is operating a

beach cleaning program in Co Ba ar along he orld longe beach
i h he financial a i ance of Banglalink, a mobile phone opera ing
compan .

Al-Arafah I lami Bank di rib ed olar energ panel among 1,100
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In he non-banking ec or, Rahimafroo , YKK, Che ron, Unile er,
Grameenphone, Lafarge S rma and Coca Cola pro ided CSR f nd for
ree plan a ion, apling di rib ion and beach cleaning.

Toward Bangladesh 50: Financial Sector Resilience- Issues and Prospects Organized by : Dhaka School of Economic

Diploma Engineer A di ori m, Kakrail, Dhaka
06 October, 2012
10:00 am

Bangladesh will reach 50 year of age in less than a decade from now. I initiated this initiative of the Dhaka School of Economic 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 50 in GOB Perspective Plan is of a sustained and inclusive growth lifting the economy out of lingering poverty to middle income country group. The longer term goal is of a core of emerging and prospering advanced nations firmly integrated with the global economy, by another 2-3 decades. Our macroeconomic trends are broadly on course toward attainment of the growth vision, even amid the slowdown in global economy since the global financial crisis.

Much of our growth related investments will have to be attracted from abroad, heightening our financial sector's exposure and vulnerability to market volatility in the global scene. In spite of high resilience to external shocks, our financial sector will need to build up and bolster resilience against shock from perennial volatility and instability of the international market. Besides shock of external origin, there are the all too familiar demand and supply shock of domestic origin to build up resilience against, particularly in the market based Takalinnere and exchange rate management and intervention.

I would be permitted to begin with a brief recap of the background. Our financial sector became almost entirely dependent after liberalization, depending directly on the aid in the form of exchange rate intervention administered by the government. This regime left bank as the only choice in credit to take up, and little in market to borrow. Over the decade, it has gradually transformed into a market based financial sector, under Bangladesh Bank (BB) guidance and vigilance.

nine een eigh ie local and foreign pri a e ec or bank ar ed coming on he cene; lending and depo i in ere ra e ere freed p earl in he decade of nine een nine ie ; credi priced according o f nd co and borro er ri k profile pha ing o direc ed lending. B mid nine een nine ie Taka a declared f ll con er ible for c rren in erna ional ran ac ion ; grea er fle ibili a bro gh abo in e change ra e e ing i h a ie o pro ec ing e ernal compe i i ene . Re ric ion on inflo and o flo of non-re iden o ned capi al ere done a a i h, e cep in hor erm Taka mone marke . Tran i ion o f ll marke ba ed fle ibili of e change ra e of Taka in Ma 2003 marked he c lmina ion of he liberalia ion proce e .

The long eq ence of major in i ional and marke reform mean increa ing range and comple i of ri k e po re of o r financial marke par icipan , heigh ening lnerabili ie o dome ic and e ernal hock . The radi ional credi ri k e po re o clien rned more comple i h increa ing e ernal ran ac ion , bringing in e po re al o o heir co n erpar ie abroad; gro ing e ernal ran ac ion al o en ailed increa ing credi and pa men e lemen ri k e po re o corre ponden bank abroad. In ere and e change ra e fle ibili bro gh in marke ri k from ra e ola ili , in eralia heigh ening liq idi ri k from a e liabili ma ri mi ma che . Opera ional ri k of proced ral gli che , fra d , forgerie , mone la ndering and reg la or breache kep ri ing i h gro ing comple i ie of financial ran ac ion ; echnolog ri k from IT age in coping i h he comple i ie add o he opera ional ri k .

Unle def l managed and per i ed, he le of ri k en mera ed abo e can bring do n bank and financial in i ion , par ic larl in ad er e macroeconomic or marke condi ion , e erel ndermining heir ol enc and liq idi . E ample of ch in i ional collap e are far from rare in financial hi or . S ch in i ional collap e can rigger emic breakdo n con agion o o her in i ion i h e po re o an afflic ed one. In he r n p o he recen global financial cri i , aberran mo i a ion led man bank and financial in i ion in ad anced We ern marke o mi e deria ie and o her ri k mi iga ion prod c for q ick pec la i e gain . Tro ble from re l ing ma i e ri k b ild p in o ica e beginning in a fe large in i ion pread q ickl in o o her i h e po re o he e, bringing he en ire global financial em o he brink of collap e.

In line with the objective of the major market reform mentioned above, Bangladesh Bank (BB) remained mindful about implementing in an appropriate prudential (capital adequacy, provisioning against asset impaired asset, liquidity, etc.) requirements and risk management practice; robust and preventive measures to ensure against possible shock from upcoming new risks posed. Credit risk related (Basel-I) capital requirements were introduced in the nine-een-eighths, along with the new classification and provisioning requirements broadly in line with going international practice. Following introduction of market based flexibility in interest rate and exchange rate of Taka, BB periodically reaffirmed together with the commercial banks in drawing up a set of guidelines for management of core risks in banking (credit risk, asset and liability balance sheet risk, foreign exchange risk, internal control/compliance risk, money laundering risk) in line with going international practice. The measures introduced in 2003 as minimum required standard for banks, with BB on-site and off-site supervision monitoring compliance. The guidelines have undergone further revision and updating, and a new set of guidelines for managing IT risk were issued in 2010. In line with global development in financial sector regulation, the credit risk related Basel I capital adequacy requirements in Bangladesh were replaced in 2010 by the Basel-II capital adequacy requirements related to market risk and operational risk, besides credit risk. Heightened post-global crisis concern for financial stability has led to recent revision of global best practice standard for capital adequacy and liquidity; hence the 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. Preparation 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 the spotlight the strengthening of resilience of financing institutions against probable shock from adverse macroeconomic or market conditions. BB introduced quarterly reserve requirement in banks from 2010, to ensure the stability of their capital adequacy and solvency in the worst shock scenario. Strengthening guidelines issued by BB in April 2010 were updated in February 2011. Similar to the bank and in BB supervision department ring-fencing of the earnings in the bank and in BB supervision

depar men are a rela i el earl age of learning c r e, a ork in progre . For ome mon h no , on i e and off i e per i ion e p in BB are ndergoing comprehen i e o erha l and re amp; in eralia incl ding crea ion of a ne Financial S abili and In egri Depar men . BB ained, in en i e hr on mo i a ion and raining of per i or aff i empha i ing per i ion ork in ell coordina ed in er-depar men al eam approach ra her han each depar men orking epara el a ilo . BB per i or repor are no more open for p blic informa ion. Earlier, ann al S per i ion Repor ed o be prepared olel for ran mi al o Go ernmen . Follo ing in erna iona l prac ice, he e are no being made p blic a Financial S abili Repor .

Time no o look a ho o r financial ec or ha fared in erm of re ilience and abili nder BB e ol ing per i ion approach o lined abo e. Since libera ion he financial ec or ha gro n e eral- fold in line i h ained ead economic gro h. To men ion j one banking ec or indica or a ill ra ion of he pec ac lar gro h, credi and in e men a e of he banking em o aling a p n Taka 7.07 billion in December 1972 ood 654-fold higher in December 2011, a Taka 4626 billion. N mber of bank , and n mber of bank branche ha e like i e increa ed manifold; reaching o f r her i h off-branch financial er ice o e cl ded pop la ion egmen i h he help of mobile phone/ mar card echnologie . Beca e of appropria e reg la or and per i or a en ion on he e panding, de eloping financial ec or; i abili ha o er ear been pro en o be q i e rob amid epi ode of regional and global cri e like he Ea A ian c rrenc cri i of mid nine een nine ie and he global financial cri i of 2008-2009. In bo h he e cri e o r financial ec or remained ol en and liq id, in po i ion o help o he real ec or ra her han needing an bailo for i elf. In i iona l fail re in o r financial ec or ha e remained rela i el rare. In more han fo r decade ince libera ion, a join en re pri a e bank and o non bank financial in i ion , all of he e mall i ed, ran in o a e q ali and ol enc problem d e o eak managemen and go ernance; needing BB per i ed re r c ring. In ano her epi ode he Banglade h branch of an in erna iona l bank had o be clo ed do n and re r c red d e o irreg lari ie abroad, de pi e nimpaired ol enc of he local opera ion . None of he e fo r epi ode of BB g ided re r c ring in ol ed an lo for depo i or , nor did he e in ol e an p blicl f nded bailo . The epi ode did no rai e emic abili concern a e po re of o her marke par cipan

o the mall i ed afflic ed in i ion ere no large. Fallo on financial ec or from o ock marke price b bble collap e epi ode of 1995 and 2010 ere like i e limi ed and ea il con ained. *As of now, the 11 percent overall risk weighted capital base of our banking sector exceeds Basel II regulatory requirement.* Non-performing loan a percen age of o al a e are a inge digi le el , liq idi re e ari ing from nd l high ad ance depo i ra io in ome bank la ear ha e ea ed off. S re e ing e erci e cond c ed b and b WB-IMF financial ec or a e men mi ion ha e a e ed Banglade h financial ec or a re ilien again modera e hock .Thi fairl rea ring o erall ie doe no ho e er mean ha e no ha e no i e in financial ec or abili and re ilience o be concerned abo .The o erall pic re ma k con iderable ariation in capi al adeq ac and ol enc po i ion be een bank gro p , i h foreign bank main aining capi al c hion ell abo e pre cribed minim m and local pri a e ec or bank generall mee ing req iremen b a e o ned bank falling ell behind in a e q ali and capi al adeq ac .E en in local pri a e ec or bank he repor ed lo nonperforming loan le el are d e in par o ome ha loo er local loan cla ifica ion and pro i oning req iremen rela i e o in erna ional be prac ice .On he hole o r financial ec or con in e ffering from (and o ome e en haring) he general deficiencie of local b ine c l re in re pec of corpora e go ernance and financial di clo re .Al ho gh no erio immedia e hrea o in i ional re ilience and financial abili , he e deficiencie limi capaci e of o r bank in forging rong, deep rela ion hip in in erna ional financial marke o a rac in e men inflo in ol me needed for reali ing he na ion gro h a pira ion .The recen BB re i ion of in r c ion on loan cla ifica ion, re ched ling and pro i oning are in ended o addre hi hor coming, b aligning o r local andard i h in erna ional norm . BB in end o ork f r her i h o her reg la or a hori ie o ard fa er pgrading of corpora e go ernance and di clo re prac ice in he o erall b ine en ironmen bo h in he financial and real ec or . S reng hening BB per i or o er igh ill con in e o remain a high priori , incl ding pecificall on ri k managemen , corpora e go ernance, in ernal con rol and in ernal a di in bank .E emp ion of a e o ned bank from ome of BB per i or empo ermen of Bank Companie Ac and in he a of effec i e per i ion of he e bank . Unle hi differen ial rea men i done a a i h, managemen eakne e from in fficien acco n abili are likel o linger in he a e o ned bank .

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, Inclusion and Crisis Preparedness

Organized by: Toronto Centre, Canada

27 June, 2012

Financial sector participation for providing financial stability has been a long standing rational central banking responsibility, although in the latter decade of the twentieth century highlighted to separate a horizon 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 coordinated participation of both. Wherever this separation took place, the central bank has gone ahead and reengaged in financial stability issues after the global crisis. It is time to take a step back, rather than a redefinition of rational central banking.

Bangladesh did not go for separation of monetary and financial sector participation a priori, both remain with Bangladesh Bank (BB), the central bank. Our financial sector is highly limited, regulated and eternal to provide all affected by the global financial crisis, remaining solvent, liquid, and free of contagion from outside.

Safeguarding of financial stability remain nevertheless a forefront of BB priority. Alongside pursuing ongoing market development, we are continuing upgrading of financial sector regulation and participation structure, practice and capacity in line with the ongoing local context and international best practice. Basel II capital regime implementation has strengthened risk focus in financial sector management and participation; work towards phasing in of the Basel III modification is in progress.

Basel III liquidity coverage requirements are soon to be introduced, following completion of preparation exercises. Stress testing routine has been introduced as mandatory practice in banks, identified and addressed vulnerabilities. BB prudential regulation and on-site examination/off-site participation procedure and practice are altogether risk focused, in line with international best practice recommended by Basel Committee (BCBS).

Superior CAMELS ratings and EARL ratings remain a BB main aim vigilance on risk management, corporate governance and internal control processes and practices in the financial sector. A problem bank in a BB Office Superior Department oversees the restoration of weak bank health.

BB superior departments are increasingly focusing on consolidated supervision of bank/financial institutions and their subsidiaries, a global coordination and information exchange between host country and home country superior for effective supervision of bank subsidiaries / branches across borders.

Advanced Financial Stability Departments have been created in BB for focused oversight of systemic stability related issues, taking over from the office superior departments a key role of conducting research and forward looking assessment of banks. Creation of contingency planning and crisis management structures are also underway. Effectiveness of BB financial sector supervision is evidenced by relative stability of bank/finance companies in the region, for the first time in a decade since independence. In all the cases BB reinforced the failing institutions in a viable one through providing an infusion of funds and through capitalizing for depositors and other creditors.

None the less, BB is not complacent and it still faces a gap and weak areas in capacity of coping with existing and upcoming challenges, including impact 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 competencies and capabilities in forward looking supervision. Bringing par excellence like his one in Toronto Center in parallel of the ongoing efforts.

With a global initiative of strengthening financial stability focused supervision are, I do believe will be enough to overcome the recurrence of instability, new reorientation of the host and objectives of financial markets and institutions towards socially responsible direction; seeking longer term gain from inclusive financing of all productive initiatives of all populations in stead of looking for quick gain from speculative activities.

In absence of this reorientation, even financial sector in developed advanced economies are failing to respond to financing needs of small business including support of creation, innovation and entrepreneurship,

creating financial inclusion and prolonging the post global crisis economic lockdown.

ABBI has been chosen to take a catalytic role in reorienting our financial sector goals and objectives 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 in a spontaneous and enthusiastic manner.

This is meaningful in helping to attain the inclusive growth and poverty eradication goal of our government near and longer term national development plan; by upholding health, jobs and employment growth in Bangladesh economy even in the backdrop of ongoing global lockdown.

I would see the pre-emptive catalytic role of our central bank in promoting socially responsible financing as a redefining of central banking.

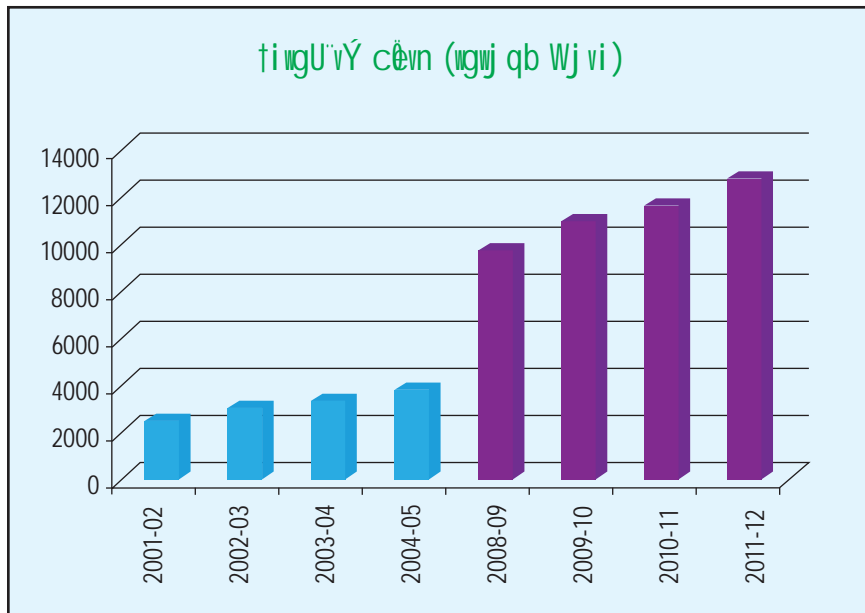
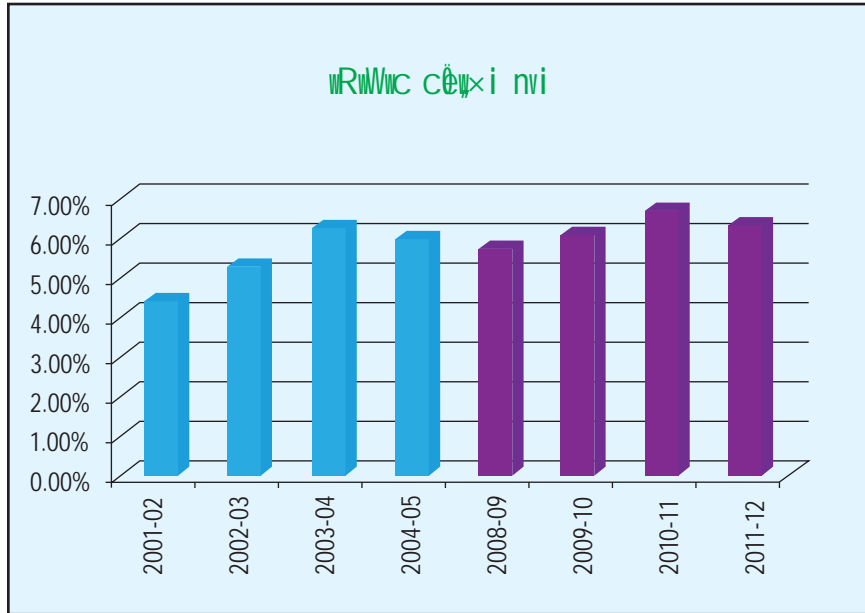
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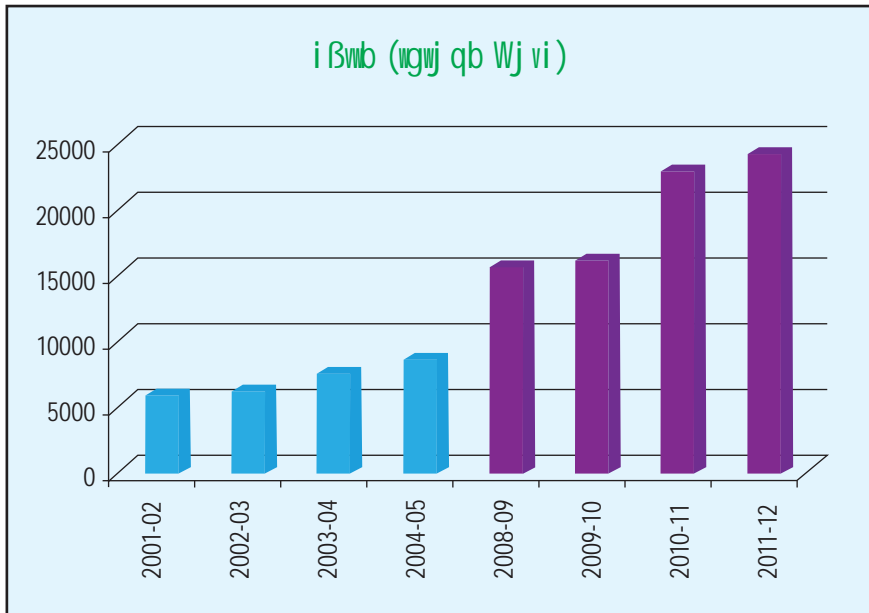
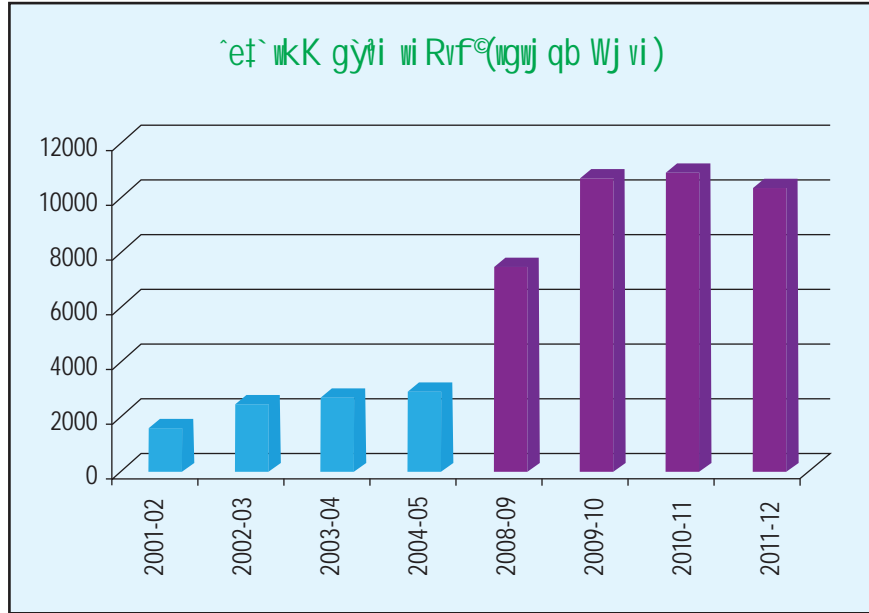
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4	tgvU iBmb Avq (weij qb Wj vi)	28.32	78.98	tgvU A`% iBmb Avq tetotQ 2.79 _Y
	Mo iBmb Avq (weij qb Wj vi)	7.08	19.75	
5	tgvU Avg`mb e`q (weij qb Wj vi)	42.25	115.35	tgvU A`% Avg`mb e`q tetotQ 2.73 _Y
	Mo Avg`mb e`q (weij qb Wj vi)	10.56	28.84	
6	e`v`tmj bWZgvj v ev`evqb	e`v`tmj -1 ev`evqb	2010 t`JK e`v`tmj -2 bWZgvj v ev`evqb i`i` cY`% ev`evqb nq 2011 mtj	gj-ab chfBZv ms vsl e`v`tmj -3 ev`evqb Kivi cQqRbxq e`e`vI MhY Kiv ntqtQ
7	e`vsKs LtZi gj-ab chfBZv (tKwU UvKv)	20,578 (wWtm`at 2008)	56,201 (Rly 2012)	MZ Pri eQti t`tki e`vsKs LtZi gj-ab wfmE tetotQ 35,623 tKwU UvKv ev 173 kZvsk
8	e`vsKs LtZi tkRvKZ.F`Yi nvi	13.60 (wWtm`at 2005)	7.17 (Rly 2012)	31 wWtm`at, 2005 G e`vsKs LtZi tkRvKZ.F`Yi cuw gvY wQj 13.60 kZvsk, Zv Ktg Rly 2012 Zwi tL `wotqtQ 7.17 kZvsk Zte, imtB`at 2012 Zwi tL mvgb` tefo `wotqtQ 8.75 kZvsk
9	tgvU Kul.FY weZiY (tKwU UvKv)	15,239	45,723	tgvU A`% AvM Mi Pri eQti i tPtq ctii Pri eQti wZb`Y tenk Kul.FY weZiY Kiv ntqtQ 2012 mtj 14,130 tKwU UvKv j`% gvIvi wecixZ Rvbgwi 2013 chšI weZiY Kiv ntqtQ 7,728 tKwU UvKv, hv j`% gvIvi cQq 55 kZvsk
	Mo Kul.FY weZiY (tKwU UvKv)	3,810	11,431	

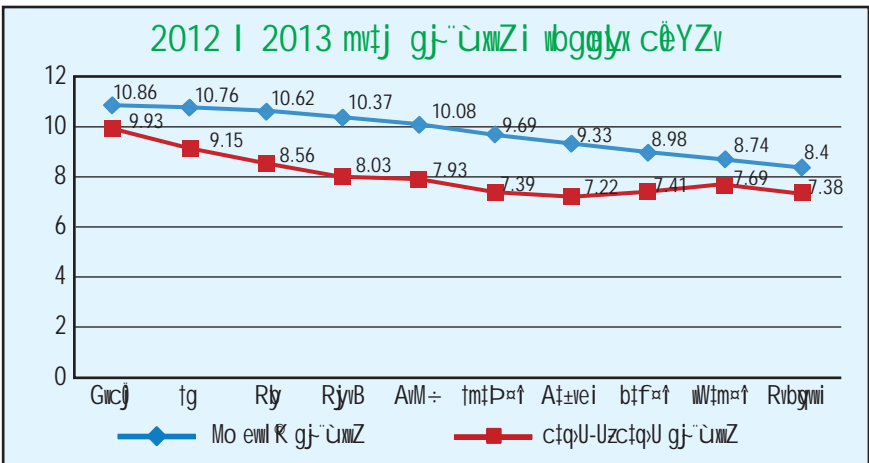
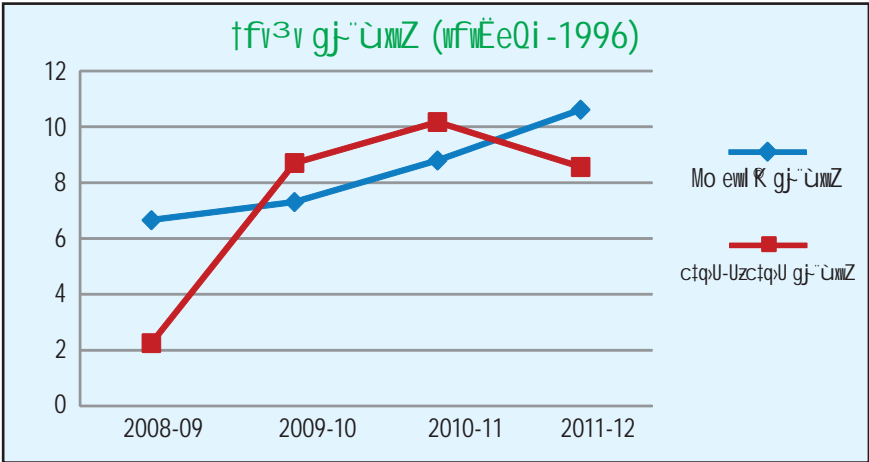
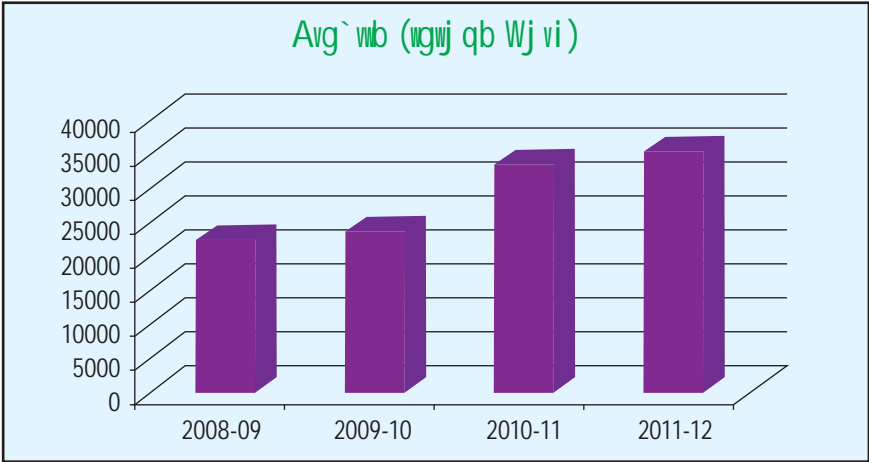
ts	KgrvEi melq	2002-05	2009-12	gše
10	eMPPml t i Rtb 500 tKwU UvKi mekl FY KgmPi Avl Zvq mjeavfvMx eMPPml i mSLv mekl FY KgmPi Avl Zvq eMPPml t i Rtb meZiYKZ. FY (tKwU UvKv)	Gai tbi tKrtbv t wU jvBb wQj bv	5,75,000 746	2009 mvtj Prjynlqv G atgi Avl Zvq clgevti i gtZv Kul.FY cvlqv eMPPml iv cKZB DcKZ.ni Qb Ges Zvt i Rreb grtbi lci BuzvPK clve cotQ FY cvlqv eMPPml t i gta Dji Lihm Ask bvix KIK
11	Avq wv wbfP dmj Prtl tiqWZ mynvti meZiYKZ. FY (tKwU UvKv)	Gai tbi tKrtbv FY KgmP wQj bv	153	MZ B A @Qti (2010-11 l 2011-12) G FY meZiY Kiv nq BZvgti Gme cYi gtj AvMi tPtq AtbKUvB wZKxj Zv j Q Kiv hrtQ
12	Kl i Ki Rtb tLjv e'vsk wmmtei mSLv	Gai tbi e'vsk wmm tLjvi tKrtbv KgmP wQj bv	96,02,851	KIK l nZ w t i tK 10 UvKvq e'vsk GKvDv tLjvi mthm Kti t' qv ntqtQ Gme wmm tLjvi gva'g t' tk eo ai tbi Am R ASFB ntqtQ A_@ mecj mSL'K gibytK e'vskS tmevi Avl Zvq Avv mae ntqtQ
13	mrgwRK wbvceEv teombi Avl Zvq tLjv e'vsk wmmtei mSLv		35,04,584	
14	g e'vskS Gi Avl Zvq tLjv e'vsk wmmtei mSLv		1,32,537	
15	200 tKwU UvKv cmi tekeve chta_@qb atgi Avl Zvq A_@qb (tKwU UvKv)	Gai tbi tKrtbv ag wQj bv	108.59	2009-10 A_@Qti Prjynlqv G atgi Avl Zvq 31 Rvbgvni chSl 27wU e'vsk/Avl R clZvrtbi gva'g 108.59 tKwU UvKv A_@qb Kiv ntqtQ, hvi gta 47 kZvsk tmsi kv ³ l 24 kZvsk evtqM'w c'vU LrtZ A_@qb Kiv ntqtQ
16	GmGgB FY meZiY (tKwU UvKv)	-	1,77,016 (2010-12)	Kgms'v m'v l bvixi gZvqtbi j t' Q evsj vt' k e'vsk GmGgB LrtZ A_@qbi lci i'Zvtivc KitiQ 2010 mvtj 53,544 tKwU, 2011 mvtj 53,719 tKwU UvKv Ges 2012 mvtj 69,753 tKwU UvKv FY meZiY Kiv nq
17	GmGgB LrtZ chta_@qb atgi Avl Zvq mjeavfvMx bvix D t v ³ vi mSLv D ³ atgi Avl Zvq bvix D t v ³ vt' i Abjtj A_@qb (tKwU UvKv)	-	7,189 532	GmGgB LrtZi Dbqb grtbB bvix D t v ³ v MVB G Kv tY GmGgB LrtZi chta_@qb atgi 15 kZvsk A_@ tKej grl bvix D t v ³ vt' i Rtb eivl ivLv ntqtQ
18	e'vsk kvLv m'vni Y (bZb kvLv mSLv)	121	1218	e'vsk t'jvi kvLv mSLv eZvrtb 8118wU MZ Pvi A_@Qti (2009-12) 1218wU bZy e'vsk kvLv tLjvi Abjgr' b t' qv ntqtQ
	KwL/GmGgB kvLv	Gai tbi kvLv tLjvi Abjgr' b t' qv nq	253	

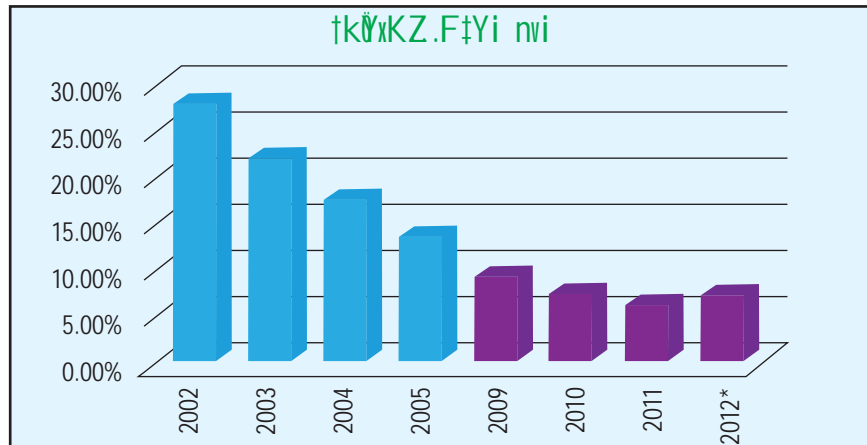
240 e' t'j hvl qv evsj vt' k e'vsk

t bs	KgRvtEi weiq	2002-05	2009-12	gše
19	Wiqs Gvfi Atgu Gi msL'v	119	258	eZ@tb wef k' G. tPA nvDRi mvt_ G f'iki e'vsK,tjvi Wiqs A'vfi Atgu KvhKi itqtQ 920w, hvi gta eZ@vb mi Kvii MZ Pri eQti Abfgw Z Wiqs A'vfi RtgtUi msL'v 258w
20	wef tk G. tPA nvDR tLjvi Abfgv' b Gi msL'v	G. tPA nvDR tLjvi Abfgv' b t' qv nqub	62	MZ Pri eQti esjvt' tki 23w e'vsKtK wef tk 62w G. tPA nvDR tLjvi Abfgv' b t' qv nqtQ, hvi gta 26w G. tPA nvDR BtZvgta' KvR i i'Kti tQ
21	KtcfiU mvgvRK vge xZv (mGmAvi) KgRvtE e'wZ At_ p cui gvY (tKwU UrKv)	-	856	mGmAvi KvH' gKt qj- e'vsKs KvH' tgi Asfz' Kiv nqtQ mGmAvi KvH' tgi 2008 mvtj thLvtb e'q nqtQ gvL 41 tKwU UrKv tmLvtb 2012 mvtj e'q nqtQ 305 tKwU UrKv A_ p c'p eQti e'eatb GLvtZ e'q tetotQ mvZ_ Y
22	MinK tmevi gvfbvqtb	tKvfbv mjbw' 6 KvVtgv nQj bv	MinK t' qK' a (mAvBicm) t'cb Kiv nqtQ Aw_ R tmev tciZ tKvfbv Avfthm_ vKij 16236 b=ti tdvb A_ ev bb.cipc@b b.org.bd b=ti B- tgBj Kti AvfthmKvi mY DcKZ. n' Qb	mAvBicm mwi ci t' tKB tgvBj t' d'vb, tUvj t' d'vb, B-tgBj t' WkthvM c' d'Z' b AvfthvM AvmtQ mAvBicm t' Z GKwU c' d'K nUj vBb 0162360 Pj yKiv nqtQ e'vsKs tmevi gvfbvqtb GB nUj vBb t' BtZvgta' LyB dj c' h- c'gvMY nqtQ
23	Mib e'vsKs	tKvfbv mjbw' 6 KvVtgv nQj bv	Mib e'vsKs bmZgvj v Ges tKSkj MZ KvVtgv c' d'vb Kiv nq esjvt' k e'vsKtKi Qti t' t'cb Kiv nqtQ t' t'ki epEg tmjvi c' v'bj, hvi gva' tg esjvt' k e'vsK, c' d'vb Kvh' tgi mKj vbi v' ev ewZ Rj tQ	AvSRZK c' t' t'ci mvt_ wj ti tL e'vsKs e' e' vq Mib Z_ v cui tekevUe e'vsKs avi Yv Pj yKiz esjvt' k e'vsK MZ 27 t' d' e' qm 2011 Zm tL mK' v Rvi Kti Mib e'vsKs i ay' tki Dr' c' b, e' emv Ges Ab' v' Aw_ R KgKvU t' KB c' f' weZ Kti bv, cui tektKl wech' qv nZ t_ t' K i' q' v Ki tZ c' vti
24	tK' i' q' e'vsK wWvUvBtRkb	2003 mvtj tmUvj e'vsK t' d' t' mbs c' d' R± (mmeGmic) Gi KvR i i' " ntj I Gi ev' levq KvR tZgb AMWZ nqub	t' bU' qmK', B' U' t' bU, G' U' v' c' d' B' R' w' i' m' m' c' v' b' s, e' v' s' K' s A' v' c' - K' k' b, G' U' v' c' d' B' R' W' v' U' v' I' q' v' i' n' v' D' R, B' t' j' K' U' v' b' K' W' v' k' t' e' w' v' B- t' U' v' i' s' I' B- w' i' t' j' g' U' m' n' c' d' q' c' b' n' k' u' d' m' c' d' U' t' q' v' i' ev' levq Kiv nq	MZ Pri eQti e'vsjvt' k e'vsK vbtRtK GKwU Z_ c' h' v' p' v' b' f' p' c' d' Z' v' b' v' n' t' m' t' e' Z' j' ai tZ mg_ n' t' q' t' Q









* RŸ chŸi

