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#i ; kps voeW; u & fprph ckc

0gufcnxs 0gh-i h-

vFkzkkL= folkkx] N=i rh f"kokth ukbW dklyst] vKQ vKvI vIM dkEi] lkyij-

I kjkak :-nq Ü; k nskkP; k pyukr vki Y; k nskkP; k pyukpseW; deh dj.ksEg.ktsvoeW; u gks - MNyj i qS vki Y; k #i ; kpsvoeW; u gks ; kph vudl dkj .ksvkgr- R; ki &h i e[dkj .k Eg.ktsMNyjyk vI ysyh ekx .kh o MNyjpk i joBk- vFkzkkL=kpk gk eglkr fu; e vkgs vkt MNyjph th vcod vkgsR; ki &h vki Y; k nskkyk [PKKA kBh tklr MNyjph xjt ylxr vkgs T; koGh ; kP; k uedh fo#) i fjlEkrh fuelzk gkby- R; koGh #i ; kph xjt ok<sy dkgk dkj .kEg.fonskh xpo .kd l Fkkuk nskkry xpo .kdhe/khy jI (Interest) deh >kyk vlf.k i g sjsk Lo#ikr nskkckgj ?sAu tkos sokVys dh MNyjph ekx .kh ok<rs vkt MNyj ps I keF; Zok<.; kpsvk.k[khu , d dkj .k Eg.kts; gksku vlf.k t i kue/khy pyukpseW; u ; k nskkP; k e/; orth cdkuh vud o'kk kl w ekxp k i qpk fopkj u djrk Hkjel kB pyu Ni kbzdy; kusR; kP; k pyukph fdor deh >kysh vkgs vefj de/; gh <k Gr vI ysyh vFkQ; oLFk I qkjk .; kI kBh 2008 i kI w DokUVVYh0g bf>x W; bZ ulokpk , d vi kjkj d rkMxk jkcf o; kr vkyk vkgs D; bZeg.ktsHkj i j uk/k Nkik; P; k vlf.k R; k o'kk ekxkus cdkia ; r i kgkpk; P; k 2009 e/; sD; b&2 vlf.k 2012 e/; sD; b&3 jkcf o.; kI I #okr dyl-

i Lrkouk %

[kfut rsykP; k [kjnh kBh Hkjrh; #i ; koj I okr tklr rk.k ; s vkgs Lfkfud xjt iwl dj. ; kI kBh vki Y; kyk ekBik i ek.kkr [kfut rsy vki ; kr djkosykrxrs vlf.k gh xjt njo'kkokr tk.kk vkg vlf.k ; k [kfut rsykps0; ogkj MNyje/; spkvrkr-R; keGsvki Y; k nskkyk ekBik i ek.kkr MNyj [kpzdjkosykrxrs- vlf.k ; keG#i ; kph fdor deh gkr vkg rI p Hkjrh; kauk I kI; kps i pm vkl'k vkg i kI; kph ok<rh vki ; kr gh 0; ki kj rtyhps i e[dkj .k vkg R; koj fucik vki .k; kI kBh I jdkj usvk; kr "kjd ok<ow 6%dsyk vlf.k vkrk rj rks8% i qk tklr vkg Hkjrh; kpsI kI; kpsom deh gks ; kI kBh brjgh vud fucik ?krysxsysvkg vktP; k #i ; kP; k okVpkyho#u R; kP; k Hkfo'; krhy fn"kkcr ppklu m/lk.k vkg vkg dkgk rKkP; k ers vki Y; k pyukpseW; 70 #- i rh MNyj t. ; kph "kD; rk vkg pyukpseW; k vkg vkg dkgk R; kph fopkj dsyk rj ; k "kD; rP; k okLrorph dYi uk ; s nskk MNyjph th vcod vkg R; ki &h nh?ZeprhP; k xpo .kdhl inHkjrh vI ysyh vcod vki Y; kyk ; k xxh w ckgj dk<W"kdryhy-npdkusR; kI kBh T; k eglkr I fjo/kph xjt vI rs R; k vki Y; kdkMs i jskh mi yC/k ukgh- R; k vkl?kkMhoj tki ; r y{k.kh; i xrh gkr ukgh rki ; r #i ; kph ?kI j .k pkyp jkg. kjk vkg

Xkys dkgk efgus Hkjrh; #i ; kph ?kI j .k gkr vkg fo'ks Eg.kts vUul j{kk fo/ks d eatj >Y; kurj dkgk rki krp gh ?kI j .k I # >kyh 1/68 #- 1/68 vfydMsMNyjP; k rgyus #i ; kP; k ?kI j .kph Lohkkfod i fJ .kEg.ktsnskkP; k vlfkfd det tkyhpsy{kk.k vkg vI k I et >kyk vkg ; k i fjlEkrhe/; s i kef; kusfonskh 0; ki kjkhy rW gs, d dkj .k vkg gh vki ; kr fu; kjkhy rW Hkjrh dkgk .; kI kBh fonskh xpo .kdhlw ; skjs i s oki jys tkrkr- I /; k vefjdp; k e/; orth cdp; k pyu f"kkhy /kjk .kEg.fonskh xpo .kdlnkjR; k xpo .kdph ; &t k ekBik i ek.kkoj vlf.k l krR; kusgk vkg ; k xpo .kdlnkjkuh vki yh xpo .kd Hkjrkckgj usyh dh ekBik i ek.kkoj fonskh pyu | kosykrxrs ; keG#i ; kph ?kI j .k gks ; ko#u vI sfnl w ; rsdh , dk cktiyk fonskh 0; ki kjkhy rW rj nq Ü; k cktiyk vefjdp; k e/; orthcdps/kjk .k gks#i ; kP; k ?kI j .khyk dkj .kHkjrh vkg-

#i ; kP; k ?kI j .kphsHkjrh; vFkQ; oLFkoyhy i fJ .kke %

1-#i ; kP; k ?kI j .kphsHkjrh; kojhy rW vki k[kh ok<sy] vki ; kr egkx gkhy] ijfd; HkjMoykpsvkg deh gkhy- ; kI bZ Hkjrh xpo .kd dyyisi jfd; xpo .kdlnkj vki yh xpo .kd dk<W?khy-
2-T; k Hkjrh; dI U; kuh i jfd; HkjMoy cktkjkr dtzmkjyI vI rhy R; kph i jnQM o 0; kt [kpZok<sy- vki ; kr egkx >Y; keG

ry] vksk/kj [kr] b P; k fdærh ok<rh>
 3-#i ; kP; k ?kl j .khus Hkkj rkp; k i jfd; pyul kB̄kr ?KV gkb̄y- x̄; k o'k̄kj rkp Hkkj rkp; k i jfd; pyu I kB̄ke/; sg tklj ks dkh
 #i ; kuh ?KV >kyh vkgs
 4-#i ; kP; k ?kl j .kheGs bku [kjshl kBh I jdkjyk tkLr fdær | koh ykxy- R; kpk i fj .kce Eg.ku vk.k[th Hkkook< gks kij- ; keGs
 #i ; kph ?kl j .k vk.k[th tkLr gks kij-
 5-m | kx{ks-krhy u]; kpsi ek.k deh gkb̄y- dkj .k cká elx .kheGsok<rk mRi knu [kpzvfire cká xkgdloj <dy .ksv"kd; gkb̄y-
 6-#i ; kP; k ?kl j .khusi jfd; f"kj .k o lk; lU egkx gkhy-
 7-vrx̄ i krGhoj VkrGrk ; s kU; k mi Hkkxkoj pk [kpzdeh >KV; keGsnskrXkr elx .khoj i frdly i fj .kce gkb̄y-
 8-v"lk ifrdly i fj fLFkrhr Hkkj rh; fJ >oglcpsyk LoLr 0; kt nj /kj .k @ pyufo'k; d /kj .k fLodkj .ksdBh .k tkb̄y-

vefjdu MkyjP; k ryus #i ; kpselW; 68-85 pk fupkld xkByk gksk 1fn. 29 vkkLV 13%; keGsij >oglcduusdkgh gLr{ki
 dj .; kpk i zRu dyk- i jqrR; kpk dkgh Qk; nk >kyk ukgh ; ko#u MkyjpselW; vkrk 70&72 P; k i krGhi ; ?kl j .; kph "kd; rk ; k
 {ks-krhy tk.kdkj 0; Dr djhr vkgs- R; keGs vkrjcd i jfd; pyu cktkj i Br Mkyjph derjrk vkgs
 vkrjjkVh; cktkjkr Hkkj rh; #i ; kpp u0gsrj ct>hy] jf"k; kl kj [; k brj nskP; k pyukphgh ?kl j .k gksr vkgs R; keGs
 l /; kP; k i fJ fLFkrhr vki .k [kj ?kcs#u tk .; ktkxh i fJ fLFkrh ukgh R; k; o'th ?kl j R; k #i ; kP; k eW; kpk mi ; kx fu; k'ok<hp; k i alh
 "kdkk; yk gok- Eg.ktp , dk cktiyk vk; krhoj e; khk vk.k.ksrj nq j hdmfsu; klo/nhpk i zRu dj .k fonsh xpo. kdnkjuk vkldfk
 dj .ksvkf.k R; kpoGh "kkl ukusjkt dksk; f"klr i kG.ks l oks ykdlfi z rB; k; kst ukoj e; khk vk.k.k vki Y; k dk; Zkerpk foUokl nsks
 v"kh pkgscktuh ckdk. kh dhy rjp #i ; kP; k ?kl j .khyk yxke cl w"kdirks; kf"kok; l /; k Hkkj rkph vlfkrh Mc?kbsy k vkysh
 ukgh gsvkrjjkVh; cktkj i Br vlxgkus l kksosyks .kj vks Hkkj rkpk fodkl nj l /; k ?kl j r vkgf ; kr "kdkp ukgh rjgh rks5%
 brdk l dkj Red vI Y; kpsl el/kuugh vkgs
 vki Y; k nskph fonsh pyu xactt Gh I ekjs280 vct Mkyi Zbrdh >kyh vI w fonsh xactt Ghckcr Hkkj rkpk txkr 10 ok
 Øeked ykxrks vktgh fonsh xpo. kdnkjuk Hkkj rkph vFk; oLFk xpo. kdhil kBh vkd'kd okVr vkgs ; k l dkj Red ckch vlxgkus
 ekMhu vki yh ekufi drk cny .; kph vko"; drk vkgs vxnh vyhdMP; k dkGkr nskP; k jk'Vr rhuh Hkkj r 2020 e/; stxkr vlfkld
 egkl Ükk gkA "kdrsgsbrD; k plkY; k i /nrhusekMysvksd; keGs i wksnksph ekufi drk cnyhy nskP; k ; k l dkj Red ckchpk
 ulV oki j djhr "kkl ukusitgk , dnk vlfkrefoUokl kus; lk; /kj .kpk voye dj .ksgh vkrk dkGph xj t vks vI s>kysrjp l /; kps
 fpmplokoj .k nj gkb̄y-

x̄; k dkgh fnoi kai w MkyjP; k ryus l #i vI ysyh #i ; kph ?kl j .k cJ; ki &h Fkkcfo .; kr vt w rjh ; "k vkyssukgh
 ukgh Eg.kk; yk #i ; k l koj rks vkgs i .k R; kckcr I ek/ku 0; Dr gksu gksr rkp i qhy ?kl j .khsouk l ekj ; s vkgs v"kh vlfk
 i fJ fLFkrh eGsvud i z'u fuelzk gksr vI w R; kru dI k ekxzdk<k; pk gk [kj i z'u vkgs l /; kP; k #i ; kP; k ?kl j .khl kBh vkrjjkVh;
 i krGhojy i fJ fLFkrhgh dkj .khhkr vkgs ; jks vlf.k vefj drdhy 2008 i kl wph enh vkrk foj G gksr vksgr- l /; k vefj dh vFk; oLFk
 cJ; ki &h l ko# ykxyh vkgs R; kn'Vhusfopkj djk; pk rj #i ; kph ?kl j .k gsoj nku Eg.kk; yk gos dkj .k ; k ?kl j .kheGsfu; khyk
 pkyuk feG .kj vks

: lk; k ?kl j .khp; k dkGkr Hkkj rh; vFk; oLFk; oLFk; ko; kph dkGth@n{krk@mi k; &

#i ; kP; k ?kl j .khyk vlfkld dkj .kckjkcj p "kkl ukph vdk; Zkerk gk ?KVd l qnk dkj .khhkr vkgs #i ; kph l rr gkskkj h
 ?kl j .k Fkkcok; ph vI s rj dkgh mi k; ; kst .ksxj tpsvkgs rsmi k; i qhyi zek.k&

1½ ekY; oku oLrph vk; kr Fkkcfo .ks %& , sk vkjke oLrph AWhogh- l \$Lkj ekY; oku /kkrwb-½ vk; kr v"kkGh rkrMhusFkkcfo .ks
 vko"; d vkgs v"kh vuji knd oLrph; k vk; krhoj vko"; d ekY; oku fonsh pyu [kpzclj .; kph l /; k rjh Hkkj rkph fLFkrh ukgh-
 2½ uks0gbzdy Ms%& vki Y; k , dkw oki jkrhy 70% i Vky; e i nkfzvk; kr dkjcosykrkr- R; koj fonsh pyukpk ekBk l kBk [kpz
 gksks ; k i kÜkkhoj l /; kP; k fcdV fonsh pyufLFkrhr "kkl ukusvksBoM kru fdeku , d fnoi uks0gbzdy Ms tkgj djkos ; keGs
 16% i Vky; oki j deh gkb̄y ; kr turpk mRLQirZI gHkx egRopk Bj .kj vks
 3½ f'kyyd vI ysyh /kkU; l kBk rkrMhus fu; k' %& vki Y; k nskdMs vluu/kkU; kpk i pM l kBk i Mu vks R; kph l kBo .k vlf.k
 t i .k d uV gksr ukgh /kkU; ekBk l ek. kkoj l Mu ok; k tkr; k l nHkkh l okBp U; k; ky; kus l jdkj oj rk"kjgh vksys vksgr- ; k
 lk; k kpk rkrMhusfopkj dj .; koj vlf.k R; kn'Vhusi kAysVkd; koj Hkj l k; yk gok- nskP; k l /; kP; k vlfkld fLFkrh gk fnykl k
 egRopk Bj .kj vks
 4½ mnkj /kj .k %& vfydMP; k dkGkr vud m | kx{ks-kr fonsh xpo. kdhps/kj .k mnkj dsys nj l pkj {ks-krhy fonsh xpo. kdhps
 70 VDD; ko#u 100 VDds dj .; kr vkyh vkgs foek{ks-kl g brj {ks-krhy fonsh xpo. kdhpsfu; e f'kffky dj .; kr vkyh vksgr-
 di U; k d kBh fonsh dtzmHkkj .; kpsfu; e nskhy mnkj dj .; kr vksvkgs

Lkekjksi %&

Hkkjrh; #i ; kph xV; k dkgh fnol kikl w I # vlyV; k ?kl jxMhpk QVdk dG vk; kr&fu; kkhpk 0; ol k; fdok Jherkulp cl .kkj ul w I keku; kqjgh foijhr ifj. kke gks kkj vkgs Hkkjrh; vFk; oLFkj <kl Grk #i ; k vf/kd udkjkked ifj. kke dj .kkj Bjsy vlsuen djrkulp ; Ehy dthkjkjhy Hkkjgh o/nkr dj .kkj vly vls; k teu cpus EgVys vkgs nskki &s i rukeddu ?kv. ; kpk /kdk dk; e vly w Mky P; k ryur #i ; k l # "kdrk v"kh vk"kk vkgs

I nHkz%&

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3-nfud I dG & 29 vMLV] 2013

4-nfud I pkj & 4 I Vc] 2013

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