

fīgKv t

gĵ" msthvRb Ki AvBb, weagj v, cĀvcbmgn Ges RvixKZ Avt` kmgn msKij Z Ae`vq cĵ Ī KvKti RvZiq ivR`^teW^Qovl AvBbRix I tj LKMY cKvk Kti evRvti mnRcĪc` ivLqQb| mKŠ` AvBb, Avt` k I weavvej x tĵĪ wektl mavi tY" mnRteva` bvl ntZ cvti | A_P`^Q Avtbi Afite AtbK Ki`vZv h_vh_fvte Ki cĪvb KitZ cvtib bvl Ki`vZv Ges tμZv maviYtK Ki cĪvb I Ki Av`vq wbiĪZ KitZ e`vcKfvte D0x Kivi j tĵ" RvZiq ivR`^teW^QmnRteva`fvte gĵ" msthvRb Ki, m=útk ié, UvY^Qfvi Ki I AveMvix ié m=úKiq , iæZcY^QAvZe` wełtq wbeW^Q cĵ Ī Kv mgn cĵ qb Kti tQ t

- cĵ Ī Kv bs-1 t gmK wełtq mavi Y AvZe`
- cĵ Ī Kv bs-2 t wbeÜb
- cĵ Ī Kv bs-3 t UvY^Qfvi Ki
- cĵ Ī Kv bs-4 t gĵ" tNvI Yv
- cĵ Ī Kv bs-5 t wmwve cĵ Ī K I `wj j w` msi yY
- cĵ Ī Kv bs-6 t Pvj vbcĪ
- cĵ Ī Kv bs-7 t DcKiY Ki tiqvZ I mgšq
- cĵ Ī Kv bs-8 t `wLj cĪ
- cĵ Ī Kv bs-9 t e`emvqx chq gmK
- cĵ Ī Kv bs-10 t gmK e`e`vq ECR/POS e`envi
- cĵ Ī Kv bs-11 t gmK e`e`vq ÷`v=ú I e`vÜti vj e`envi
- cĵ Ī Kv bs-12 t e`vsmKs I bb-e`vsmKs Ges exgv tmevi tĵĪ gmK cwi tkva
- cĵ Ī Kv bs-13 t Avg`wb chq gmK cwi tkva
- cĵ Ī Kv bs-14 t gmK e`e`vq i Bwb Kvhpug
- cĵ Ī Kv bs-15 t gmK e`e`vq cĪ`c^Q Kvhpug
- cĵ Ī Kv bs-16 t Aciva, kv Ī I Avctj i weavb

RvZiq ivR`^teW^QAvkv Kti th, cKvkZ cĵ Ī Kv mgn cvtV Ki`vZv I tμZv mavi Y gĵ" msthvRb Ki AvBb I cĪqvM wełtq mPZb nteb Ges Zv mi Kvti i ivR`^Av`vtq BvZevPK cĵ ve tdj te|

01| gĵ" msthvRb Ki wK?

gĵ" msthvRb Ki (gmK) nj evsj vt`tk Drcw` Z Ges Avg`wbKZ cY" ev tmev evsj vt`tk mieivtni tĵĪ Avtiwcz Ki | AvBb ōviv mjbw`ōfvte Ae`vniZ cĪB ev Ab` tKvbfvte Ae`vniZcĪB cY" I tmev e`ZxZ evsj vt`tk cĪZKZ ev Avg`wbKZ mKj cY" Ges tmev GB Ki e`e`vi Avl Zvf³ | evsj vt`tk e`emvqK tj bt`tb cY" I tmev mieivnKvix mKj e`emvqxi wBKU t`tk Drcv`b, cĪqvKiY Ges weZiY avivi cĪZw chq GB Ki cĪ q| Avg`wbKZ cĵ i tĵĪ Avg`wbKvK ev Zvi wby³ cĪZwvai wBKU t`tk ié KZetĵi ōviv`vfwek Avg`wb cY" ōvo cĪqvq Ges cY" Aeg³ Kivi cte^QAv`wb ié th c`wZtZ Av`vq Kiv nq tmB GKB c`wZtZ GB gĵ" msthvRb Ki Ab`vb` ié Kiw` i mvt` GKB mgq Av`vq Kiv ntq _vtK|

02| Avg`wbKZ tKv&aitĵi cĵ i/ tmevi I ci gĵ" msthvRb Ki cĪ`q?

Ae`vniZcĪB bq G aitĵi Avg`wbKZ mKj cĵ i/ tmevi I ci gĵ" msthvRb Ki Avtiwcz Kiv nq| mavi YZt gĵ" msthvRb Ki AvBb, 1991 Gi Zdmj -1 G AšĪ f³ Zwj Kvi cY", Zdmj -2 G ew^Q tmev Ges cĪvctbi gva`tg Ae`vniZcĪB cY"/ tmev Avg`wb³ gĵ" msthvRb Ki AvtiwcthvM` bq|

03| Avg`wbKZ cĵ i gĵ" msthvRb Ki wbfcy c`wZ :

Avg`wb chq gĵ" msthvRb Ki Avtiwcz nq D³ cĵ i ié vqbtvM` gĵ", Avg`wb ié Ges Ab`vb` ié I Kti (AwM^Q AvqKi I gĵ" msthvRb Ki e`ZxZ) tgvU At`^Q I ci| mZivs KithvM` gĵ i Dcv`v wj i gta` AšĪ f³ itqtQ cĵ i Avg`wb gĵ", cwi enY LiP, ié wba^QY`vb ch³ exgv LiP, Avg`wb ié, m=útk ié Ges Ab`vb` Ki |

04| Avg`wb i`te`i w`f`E` gj` w`K i`æ`c w`b`æ`w`c`Z nq?

w`c`G`m`A`v`B t`K`v`æ`u`v`b`x m`i`e`i`v`n`K`v`i`x i`N`w`l`Z` gj` w`b`w`D`Z` K`ti` G`K`w`U` ð`w`K`b` w`i`t`c`v`U`®`A`e` d`v`B`w`U`S`m`O` e`v` C`R`F` c`L`Z`q`Y`c`I` B`m`j` K`ti` | G`B` C`R`F` gj` Avg`wb wej Ae GwU^aGi gva`tg tNwl Z g`j` i` w`f`E` n`Z` c`v`i` | c`Y` w`c`G`m`A`v`B` f`æ` t`n`v`K` e`v` b`v` t`n`v`K`, w`e`t`k`i` t`e`k`x`i` f`w`M` t`t`k` i` e`v`q`b`t`h`v`M` gj` m`v`a`v`i` Y`Z` w`b`æ`w`j` w`L`Z` c`x`w`Z`t`Z` w`b`a`f`f` Y` K`i`v` n`q`-

- w`e`w`b`g`q` gj` e`v` T`r`a`n`s`a`c`t`i`o`n` V`a`l`u`e
- A`e`t`i`v`n`x` gj` e`v` D`e`d`u`c`t`i`v`e` V`a`l`u`e
- w`m`v`e`K`Z` gj` e`v` C`o`m`p`u`t`e`d` V`a`l`u`e

m`v`a`v`i` Y`f`v`t`e` t`µ`Z`v` I` w`e`t`µ`Z`v` c`i`®`u`i` m`æ`u`K`h`j` b`b` G`i`f`c` t`y`t`I` Avg`wb t`j` e`w`Y`w`R`K` P`v`j` v`t`b` (C`o`m`m`e`r`c`i`a`l` i`n`v`o`i`c`e) D`t`j` ø`w`L`Z` C`I`F` V`a`l`u`e` h`v` w`c`G`m`A`v`B` t`K`v`æ`u`v`b`x` C`R`F` m`v`w`U`æ`t`K`t`U` D`t`j` ø`L` K`ti` _`v`t`K` Z`v`B` (1% A`e`Z`i`Y` P`v`R`æ`n) n`t`j`v` i`e` w`b`i`f`c`t`Y`i` R`b` w`f`E`g`j` |

m`p`l`w`i` ®` w`K`O`z`c`t`Y`i` R`b` A`e`k` Avg`wb ch`æ`q` U`w`i`d` gj` ð` A`v`t`i`w`c`Z` n`q` | G`t`y`t`I` U`w`i`d` gj` B` i`e` A`v`t`i`v`t`c`i` w`f`E`g`j` |

05| Avg`wb c`Y`i` t`Nwl`Z` gj` M`h`t`Y`i` w`e`l`t`q` i`e` K`Z`æ`t`y`i` y`g`Z`v` :

w`c`G`m`A`v`B` t`K`v`æ`u`v`b`x` K`Z`æ` gj` c`L`w`q`Z` n`t`j` I` Avg`wb c`Y`i` t`Nwl`Z` gj` w`e`l`t`q` A`b`m`U`v`b` K`i`v`i` G`L`w`Z`q`v`i` i`e` K`Z`æ`t`y`i` i`t`q`t`Q` | G`i`f`c` t`y`t`I` i`e` K`Z`æ`y` Z`v`i` w`b`R`^`c`x`w`Z`t`Z` gj` t`N`v`l`Y`v`i` h`_`v`_`Z`v` D`e`c`t`i`v`æ` c`x`w`Z`m`g`æ` A`b`h`v`q`x` h`v`P`v`B` K`i`t`e`b` | h`w` Avg`wb`K`v`i`K` G`i` t`N`w`l`Z` gj` M`h`Y`t`h`v`M` n`q` Z`v`n`t`j` Avg`wb` i`e`m`n` A`b`v`b` i`e` A`v`t`i`w`c`Z` gj` i` w`f`E`t`Z` c`Ø`q` g`m`K` w`b`Y`æ`Z` n`t`e` |

06| Avg`wb ch`æ`q` gj` m`st`h`v`R`b` K`i` c`Ø`v`t`b`i` t`æ`t`y` c`Ø`q`v`R`b`q` `w`j`w` i` m`s`i`y`Y`

Avg`wb ch`æ`q` gj` m`st`h`v`R`b` K`i` c`Ø`v`t`b`i` c`Ø`v`Y` t`f`c` w`b`æ`w`j` w`L`Z` K`v`M`R` c`I` m`s`i`y`Y` K`i`t`Z` n`q`t`

- Avg`wb wej Ae GwU^a
- i`e` K`Z`æ`t`y`i` i`w`k`, G`t`m`t`g`U` t`b`w`U`K, w`i`w`j` R` A`W`æ` (t`h`w` c`Ø`h`v`R`)
- Avg`wb m`sp`u`v`S`I` e`w`Y`w`R`K` K`v`M`R` c`I` t`h`g`b`-
 - F`Y`c`I
 - B`b`f`t`q`m
 - c`w`i`e`n`b` e`q` P`v`j`v`b`c`I` (w`e`G`j` / G`q`v`i`l`t`q` w`e`j` / U`t`K` i`w`m` / t`i`j` i`w`m`)
 - c`t`Y`i` D`r`m` m`v`w`U`æ`t`K`U
 - m`i`e`i`v`n`K`v`i`t`K` gj` c`w`i`t`k`v`a` K`i`v`i` c`Ø`v`Y`c`I
 - e`x`g`v` L`i`P` P`v`j`v`b`c`I` (K`f`v`i` t`b`v`U` I` w`c`Ø`g`q`g` i`w`m`)

07| Avg`wb ch`æ`q` D`r`t`m` gj` m`st`h`v`R`b` K`i` K`Z`æ` :

K`i`v`t`i`v`c`t`h`v`M` m`K`j` c`t`Y`i` e`e`m`v`q`x` c`h`æ`q` gj` m`st`h`v`R`b` K`i` A`v`t`i`v`c`t`h`v`M` | t`v`b`q` c`h`æ`q` c`t`Y`i` Avg`wb`K`v`i`K`t`i` w`b`K`U` t`t`K` e`e`m`v`q`x` c`h`æ`q`i` K`i` A`v`v`q` m`n`R`Z`i` K`i`v`i` j`t`y` t`v`b`q` e`e`m`v`q`x` c`h`æ`q`i` K`i` Avg`wb` ch`æ`q` D`r`t`m` A`v`v`q` K`i`v`i` w`e`a`v`b` K`i`v` n`t`q`t`Q` |

08| Avg`wb ch`æ`q` D`r`t`m` gj` m`st`h`v`R`b` K`i` K`Z`æ` K`v`t`i` t`y`t`I` c`Ø`h`v`R` Ges`w`K` n`v`t`i` A`v`v`q` K`i`v` n`q`?

Avg`wb ch`æ`q` D`r`t`m` gj` m`st`h`v`R`b` K`i` e`w`Y`w`R`K` Avg`wb`K`v`i`K`t`i` R`b` A`v`e`n`k`K` | Avg`wb`K`Z` P`v`j`v`t`b`i` R`b` i`e` K`g`æ`Z`æ`K`Z`æ` w`b`i`f`c`Z` g`j` i` m`v`t`_`c`Ø`h`v`R` Avg`wb` i`e` I` m`æ`u`t`K` i`e` (h`w` _`v`t`K) t`h`v`M` K`ti` c`Ø`B` t`g`v`U` g`j` i` D`c`i` 20% gj` m`st`h`v`R`b` t`h`v`M` K`ti` c`Ø`B` t`g`v`U` g`j` i` D`c`i` 3% n`v`t`i` e`e`m`v`q`x` g`m`K` Avg`wb` ch`æ`q` D`r`t`m` K`Z`æ`t`h`v`M` n`t`e` |

9| t`K`v`b`&` t`K`v`b` Avg`wb`K`v`i`t`K`i` t`y`t`I` Avg`wb` ch`æ`q` D`r`t`m` g`m`K` K`Z`æ`t`h`v`M` e`v` A`v`v`q`t`h`v`M` b`q`?

m`i`K`v`i`x, A`v`a`v`-m`i`K`v`i`x` c`Ø`Z`Ø`v`b, t`q`E`æ`w`m`Z` m`s`v, R`w`i`Z`m`S`N`f`æ` m`s`v, t`Z`v`e`v`m, w`e`t`k`i` m`p`æ`a`v`c`Ø`B` e`w`æ` I` m`s`v, w`k`y`v` c`Ø`Z`Ø`v`b, a`g`r`æ` c`Ø`Z`Ø`v`b` K`Z`æ` w`b`t`R`t`i` e`e`n`v`t`i`i` R`b` Avg`wb`K`Z` c`Y`, 100% i`B`w`b`t`h`v`M` w`k`i` c`Ø`Z`Ø`v`b` I` w`i`t`c`v`t`g`w`U`K` e`t`Ø`W` I`q`v`i` n`v`D`m` K`Z`æ` Avg`wb`K`Z`

cY, miKvix, Avav-miKvix I t̄qĒkwmZ Is̄v, ēvsK-exgv I GbwRI-tZ ict̄i ev Kvh̄tki wfvĒtZ thvMv̄vi wmvte mieiv̄ni D̄t̄ik Avg`wbKZ cY, gnv̄gv̄ iv̄ōc̄wZ KZK Avg`wbKZ cY, miKvix c̄Āvct̄bi Avl Zvq Īvb wmvte Avg`wbKZ cY, AŪ I ewait̄ i Rb` Avg`wbKZ I mvḡwqKfvte Avg`wbKZ cY I gv̄bbxq msm` m`m` KZK Ae`v̄w̄Z m̄jeavi Avl Zvq Avg`wbKZ Mw̄o A_ev R̄t̄ci t̄ȳt̄Ī Avg`wb ch̄t̄q Dr̄m gmK KZĪthvM` bq|

10) ev̄Rqv̄B cY w̄bj v̄t̄g μqKvix̄K gj` msthvRb Ki w̄t̄Z n̄te w̄K-bv? īé KZĒȳ KZK ev̄Rqv̄B̄KZ cY w̄bj v̄g μqKvix̄K Zui μq ḡt̄j`i Dci w̄bj v̄gKZ c̄t̄Y`i t̄μZv wmvte 3% gj` msthvRb Ki c̄Āvb Ki t̄Z n̄te|

11) tmev Avg`wbi t̄ȳt̄Ī gj` msthvRb Ki c̄w̄t̄k̄v̄t̄ai/Av̄v̄t̄qi w̄eavb w̄K? eZ̄ḡvb A_erm̄ti (2010-11) tmev Avg`wbi t̄ȳt̄Ī gj` msthvRb Ki Av̄t̄ivc Kiv n̄t̄q̄Q| Ḡt̄ȳt̄Ī ev̄sj̄v̄t̄̄ki ew̄ni n̄t̄Z tmev mieiv̄n Kiv n̄t̄j, w̄h̄wb D³ tmev mieiv̄n M̄h̄Y Ki t̄eb, Zvi Dci mḡ-q tmevḡt̄j`i w̄fvĒt̄Z 15% n̄v̄ti gmK c̄ĀhvR`| Zte Ḡt̄ȳt̄Ī ēvsK, tc-cj ev Ab` th Aw̄_R c̄ĀZ̄ov̄b tmev gj` c̄w̄t̄k̄v̄t̄ai m̄t̄_ R̄w̄Z _v̄K̄t̄eb, t̄mB c̄ĀZ̄ov̄b tmevḡt̄j` c̄w̄t̄k̄v̄t̄aj mḡj̄q ḡt̄j`i Dci 15% n̄v̄ti c̄ĀhvR` gmK Dr̄m KZĪ/Av̄v̄q Ki t̄eb Ges miKvix t̄Kv̄l̄w̄t̄i Rgv c̄Āvb Ki t̄eb|

G c̄ȳt̄Ī Kvi t̄Kv̄ e^{3e} ev̄ c̄w̄i f̄vl̄v̄ w̄e`gv̄b gj` msthvRb Ki AvBb I Gi w̄eaw̄eav̄t̄bi m̄t̄_ Am̄z̄w̄Zc̄Ȳēt̄j c̄Z̄x̄q̄gv̄b n̄t̄j AvBb I w̄eaw̄eav̄t̄bi c̄w̄i f̄vl̄v̄B c̄Āw̄Kvi c̄v̄te| G w̄ēt̄q Av̄t̄iv t̄Kv̄ Z` R̄v̄bvi c̄Āqv̄Rb n̄t̄j m̄s̄k̄ōo gmK t̄v̄bxq Kvh̄t̄j q (m̄t̄K̄f̄), w̄ef̄w̄m̄q `Bi, Kugk̄bv̄t̄i t̄i m̄i `Bi, w̄b̄KU` gj` msthvRb Ki Kvh̄t̄j q ev̄ R̄v̄Z̄x̄q iv̄R`^t̄ēt̄w̄P gmK Ab̄jēf̄v̄t̄Mi t̄Kv̄ K̄ḡKZ̄t̄ m̄t̄_ thvM̄thvM Kiv t̄h̄t̄Z c̄t̄i |

R̄v̄Z̄x̄q iv̄R`^t̄ēw̄P̄gj` msthvRb Ki Ab̄jēf̄v̄M, iv̄R`^Feb, t̄m_ b̄ew̄MP̄v, X̄v̄K̄v̄	f̄dv̄bt 9330662, 8361432, 9352530, 9358728, 8322699 w̄c̄ḠiēG- t 8318120-26 d̄v̄- t 8316143
enr Ki `v̄Zv BD̄w̄U (LTU), gj` msthvRb Ki, 6̄ō Z̄j v, w̄Z̄x̄q 12 Z̄j v mi K̄vix Aw̄dm Feb, t̄m_ b̄ew̄MP̄v, X̄v̄K̄v̄	f̄dv̄bt 9362962, 9362963, 9362964, 9362965 d̄v̄- t 9362960
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U X̄v̄K̄v̄ (w̄ȳY), X̄v̄K̄v̄ 160/G, Av̄B̄w̄B̄ie Feb (4_9 5g Z̄j v), K̄v̄K̄iv̄B̄j, X̄v̄K̄v̄	f̄dv̄bt 8355964, 9337245, 9340124, 9351696 w̄c̄ḠiēG- t 8311811-4 d̄v̄- t 8315459
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U X̄v̄K̄v̄ (DĒi), X̄v̄K̄v̄ ev̄ox-06, t̄m̄b̄v̄i M̄w̄l Rbc_ t̄i w̄W, t̄m̄±i -11, DĒiv, X̄v̄K̄v̄	f̄dv̄bt 8963115, 8963116, 8963118, 8911649 d̄v̄- t 8913433
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U, P̄ĀM̄ḡ w̄m̄R̄I w̄ēni s bs-1, Av̄M̄ōev` ev/G, P̄ĀM̄ḡ-4100	f̄dv̄bt 2524037, 721432, 723133, 724086 d̄v̄- t 715808
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U, iv̄R̄k̄v̄nx ev̄ox bs-196, t̄m̄±i -02, iv̄R̄k̄v̄nx n̄v̄D̄w̄Rs Ḡt̄÷U, D̄ckni, iv̄R̄k̄v̄nx	f̄dv̄bt 861101, 861105, 861103, 861106 d̄v̄- t 761719
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U, w̄t̄j U ev̄ox bs-19, t̄i w̄W-14/24, ēōK-w̄W, k̄v̄n̄R̄j v̄j D̄ckni, w̄t̄j U	f̄dv̄bt 2830741, 810083, 810081 d̄v̄- t 2831596
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U, L̄j b̄v L̄w̄j k̄c̄j, L̄j b̄v	f̄dv̄bt 761703, 762428, 861216 d̄v̄- t 762594
Kv=gm, G- v̄BR I f̄v̄U Kugk̄bv̄t̄i U, h̄t̄k̄vi t̄f̄v̄j v U`vsK t̄i w̄W, h̄t̄k̄vi	f̄dv̄bt 68434, 68435 d̄v̄- t 63405