ফিন্যান্স ও ব্যাংকিং

নবম-দশম শ্রেণি

জাতীয় শিক্ষাক্রম ও পাঠ্যপুস্তক বোর্ড, ঢাকা

RvZxq wk¶vµg I cvV¨c¯—K †evW KZK 2013 wk¶ve‡l †_‡K
beg-`kg †kwYi cvV¨c¯—Ki‡c wbawiZ

wdb¨vÝ I e¨vswKs

beg-`kg †kwY

iPbvq
wkejx i“evBqvZj Bmjvg
†gvnv¤§` mvjvDÏxb †PŠaix
bvRgb bvnvi

m¤úv`bv
W. †gvnv¤§` gvm` ingvb

RvZxq wk¶vµg I cvV¨c¯—K †evW, XvKv

RvZxq wk¶vµg I cvV¨c¯—K †evW
69-70 gwZwSj evwYwR¨K GjvKv, XvKv-1000
KZK cKwkZ|

[cKvkK KZK me¯^Z msiw¶Z]
cix¶vgjK ms¯‹iY

c_g cKvk : A‡±vei, 2012

cvV¨c¯—K cYq‡b mgš^qK
†gvnv¤§` gwbij Bmjvg

Kw¤úDUvi K‡¤úvR
Kvjvi MwdK

c"Q`
m`kb evQvi
mRvDj Av‡e`xb

wWRvBb
RvZxq wk¶vµg I cvV¨c¯—K †evW

miKvi KZK webvg‡j¨ weZi‡Yi Rb¨

---

g`‡Y :

cm½-K_v

wk¶v RvZxq Rxe‡bi me‡ZvgLx Dbœq‡bi cekZ| Avi `"Z cwieZbkxj we‡k¦i  P¨v‡jÄ †gvKv‡ejv K‡i evsjv‡`k‡K Dbœqb I mgw×i w`‡K wb‡q hvIqvi Rb¨ c‡qvRb mwkw¶Z Rbkw³| fvlv Av‡›`vjb I gyw³h‡×i †PZbvq †`k Movi Rb¨ wk¶v_xi Ašwbwn Z †gav I m¤vebvi cwicY weKv‡k mvnvh¨ Kiv gva¨wgK wk¶vi Ab¨Zg j¶¨| GQvov cv_wgK ¯‡i AwRZ wk¶vi †gŠwjKÁvb I `¶Zv m¤cmwiZ I mmsnZ Kivi gva¨‡g D"PZi wk¶vi †hvM¨ K‡i †ZvjvI G ¯‡ii wk¶vi D‡Ïk¨| ÁvbvR‡bi GB cwµqvi wfZi w`‡q wk¶v_x‡K †`‡ki A_%bwZK, mvgwRK, mvs¯wZK I cwi‡ekMZ cUfwgi †cw¶‡Z `¶ I †hvM¨ bvMwiK K‡i †ZvjvI gva¨wgK wk¶vi Ab¨Zg we‡eP¨ welq|

RvZxq wk¶vbxwZ-2010 Gi j¶¨ I D‡Ïk¨‡K mvg‡b †i‡L cwigwRZ n‡q‡Q gva¨wgK ¯‡ii wk¶vµg| cwigwRZ GB wk¶vµ‡g RvZxq Av`k, j¶¨, D‡Ïk¨ I mgKvjxb Pvwn`vi cwZdjb NUv‡bv n‡q‡Q, †mB mv‡_ wk¶v_x‡`i eqm, †gav I MnY ¶gZv Abhvqx wkLbdj wbavib Kiv n‡q‡Q| GQvov wk¶v_xi ˆbwZK I gvbwieK gj¨‡eva †_‡K ïi" K‡i BwZnvm I HwZn¨ †PZbv, gnvb gyw³h‡×i †PZbv, wkí-mvwnZ¨-ms¯‹wZ‡eva, †`k‡cg‡eva, cKwZ-†PZbv Ges ag-eY-†MvÎ I bvix-ci"I wbwe‡k‡l mevi cwZ mgghv`v‡eva RvMZ Kivi †Póv Kiv n‡q‡Q| GKwU weÁvbgb¯‹ RwZ MV‡bi Rb¨ Rxe‡bi cwZwU †¶‡Î weÁv‡bi ¯^Zt ùZ c‡qvM I wWwRUvj evsjv‡`‡ki icKí-2021 Gi j¶¨ ev¯evq‡b wk¶v_x‡`i m¶g K‡i †Zvjvi †Póv Kiv n‡q‡Q|

bZb GB wk¶vµ‡gi Av‡jv‡K cYxZ n‡q‡Q gva¨wgK ¯—‡ii cvq mKj cvV¨c¯K| D³ cvV¨c¯—K cYq‡b wk¶v_x‡`i mvg_¨, ceYZv I ce AwfÁZv‡K ¸i‡Zi m‡½ we‡ePbv Kiv n‡q‡Q| cvV¨c¯—K¸‡jvi welq wbevPb I Dc¯vc‡bi †¶‡Î wk¶v_xi mRbkxj cwZfvi weKvk mva‡bi w`‡K we‡klfv‡e ¸iZ †`Iqv n‡q‡Q| cwZwU Aa¨v‡qi ïi‡Z wkLbdj h³ K‡i wk¶v_xi AwRZe¨ Áv‡bi Bw½Z c`vb Kiv n‡q‡Q Ges wewPÎ KvR, mRbkxj ck I Ab¨vb¨ ck ms‡hvRb K‡i gj¨vqb‡K mRbkxj Kiv n‡q‡Q|

weÁvb I chw³i AfZce Dbœq‡bi d‡j GB kZvãxi wk¶v_xiv cwZwbqZ GKwU cwieZbkxj we‡k¦i m¤§Lxb n‡"Q| G mg‡q e¨emv‡qi aib, A_vqb I e¨vswKs Kvhµg e`‡j hv‡"Q Ges Gm‡ei cwZ gvb‡li `wófw½ cwiewZZ n‡"Q| GB bZb cwiw¯wZ‡Z RvZxq wk¶vbxwZ 2010ÑGi wb‡`kbv  Abhvqx wdb¨vÝ I e¨vswKs welqwU wk¶vµ‡g Ašf³ n‡q‡Q| cwigwRZ KwiKjv‡gi Av‡jv‡K beg-`kg †kwYi Rb¨ cvV¨c¯KwU iPbv Kiv n‡q‡Q|

GKwesk kZ‡Ki A½xKvi I cZ¨q‡K mvg‡b †i‡L cwigwRZ wk¶vµ‡gi Av‡jv‡K cvV¨c¯—KwU iwPZ n‡q‡Q| Kv‡RB cvV¨c¯—KwUi AviI mgw×mva‡bi Rb¨ †h‡Kv‡bv MVbgjK I hyw³m½Z civgk ¸i‡Zi m‡½ we‡ewPZ n‡e| cvV¨c¯—K cYq‡bi wecj Kgh‡Ái g‡a¨ AwZ ¯^í mg‡q c¯—KwU iwPZ n‡q‡Q| d‡j wKQ fjÎwU †_‡K †h‡Z cv‡i| cieZx ms¯‹iY¸‡jv‡Z cvV¨c¯—KwU‡K AviI m›`i, †kvfb I ÎwUg³ Kivi †Póv Ae¨vnZ _vK‡e| evbv‡bi †¶‡Î AbmZ n‡q‡Q evsjv GKv‡Wgx KZK cYxZ evbvbixwZ|

cvV¨c¯—KwU iPbv, m¤úv`bv, wPÎv¼b, bgbv ckœ cYqb I cKvkbvi Kv‡R hviv Avšwi Kfv‡e †gav I kg w`‡q‡Qb Zv‡`i ab¨ev` Ávcb KiwQ| cvV¨c¯—KwU wk¶v_x‡`i Avbw›`Z cvV I cZ¨wkZ `¶Zv ARb wbwðZ Ki‡e e‡j Avkv Kwi|

c‡dmi †gvt †gv¯—dv KvgvjDwÏb
†Pqvig¨vb
RvZxq wk¶vµg I cvV¨c¯—K †evW, XvKv

mPx cÎ

Aa¨vq	weeiY	côv bs
1	A_vqb I e¨emvq A_vqb	1-13
2	A_vq‡bi Drm	14–26
3	A‡_i mgqgj¨	27-41
4	SwK I AwbðqZv	42-50
5	gjabx Avq-e¨q cv°jb	51-63
6	gjab e¨q	64-72
7	†kqvi, eÊ I wW‡eÂvi	73-82
8	g`v, e¨vsK I e¨vswKs	83-89
9	e¨vswKs e¨emv I Zvi aib	90-101
10	ewYwR¨K e¨vsK I Zvi cwiwPwZ	102–109
11	e¨vs‡Ki AvgvbZ	110–119
12	e¨vsK I MvnK	120–125
13	†K›`xq e¨vsK	126–136

c_g Aa¨vq

A_©vqb I e¨emvq A_©vqb

mgvR-mf¨Zvi µgweKvk, weÁvb I chyw³MZ Dbœq‡b e¨emv-evwY‡R¨i Kvh©cwiwa I e¨vß †c‡q‡Q| d‡j cY¨-evRv‡i bvbvgLx cwZ‡hvwMZvi m„wó n‡q‡Q| GB cwZ‡hvwMZvq gbvdv ARb Ki‡Z n‡j GKRb e¨emvqx‡K mô cwiKíbvi gva¨‡g A‡_©i mØ¨envi Ki‡Z nq, †hb Drcv`b ev weµq LiP b¨bZg ivLv m¤¢e nq| G‡Z e¨emv cwZôvbwU m‡ev©”P gbvdv AR‡b mdjKvg nq| †m D‡Ï‡k¨ mKj cwZôvb Zvi wewb‡qv‡Mi Rb¨ c‡qvRbxq Znwej me‡P‡q Kvh©•¶Z Drm †_‡K msMn K‡i Ges cY¨-evRv‡i we‡fb Z_¨ we‡kl‡Yi gva¨‡g m‡ev©Ëg cK‡í Znwej wewb‡qvM K‡i| d‡j e¨emv cwZôv‡b A‡_©i AvMgb I wbMgbcevn m„wó nq| A_©vqb, A‡_©i GB cevn‡K mPvi“fv‡e wbqšY K‡i| A_©vq‡bi bvbwea bxwZ GB wbqšY-cwµqvq e¨eüZ nq| A_©vqb e¨e¯vcbv GKRb e¨emvqx‡K ¯í cwR wewb‡qvM K‡i I AwaK gbvdv AR‡b mnvqZv K‡i| eZgv‡b A_©vqb‡K e¨emv e¨e¯vcbvi mnvqK cwµqv wnmv‡e e¨envi bv K‡i eis e¨emvi gj PvwjKvkw³ wn‡m‡e e¨envi Kiv nq|

GB Aa¨vq cvV †k‡l Avgiv Rvb‡Z cvie-

1.1 A_©vq‡bi msÁv
1.2 A_©vq‡bi †kÖwYwefvM
1.3 A_©vq‡bi ¸iZ
1.4 A_©vq‡bi bxwZ
1.5 Aw_©K e¨e¯vc‡Ki Kvh©vewj
1.6 A_©vq‡bi µgweKv‡ki aviv

Qwe : wkí

1.1 A_vq‡bi avi Yv

A_vqb Znwej e¨e¯vcbv wb‡q KvR K‡i| †Kvb Drm †_‡K Kx cwigvY Znwej msMn K‡i, †Kv_vq Kxfv‡e wewb‡qvM Kiv n‡j Kvie‡i m‡ev”P gbvdv n‡e, A_vqb †mB msµvš cwiKíbv cYqb I ev¯evqb K‡i| GKwU e¨emv cwZôv‡bi †¶‡Î gvjvgvj weµq †_‡K A‡_i AvMgb nq| Kvie‡i gvjvgvj c¯Z I µq Kivi Rb¨ wewfb ai‡bi Znwe‡ji c‡qvRb nq| †hgb: †gwkbcÎ µq, KvPvgvj µq, kwgK‡`i gRwi c`vb BZ¨vw`| G¸‡jv Znwe‡ji e¨envi| Znwe‡ji GB c‡qvRb Abhvqx cwiKíbvgwdK Znwej msMn Ki‡Z nq, †hb Drcv`bcwµqv Ae¨vnZ _v‡K| A_vqb ej‡Z Znwej msMn I e¨envi-msµvš GB cwµqv‡K eSvq|

`jxq KvR : wk¶v_xiv cwiev‡ii wbZ¨‰bwgwËK e¨q I eo As‡Ki e¨‡qi †¶Î¸‡jvi Qwe Pv‡U Dc¯vcb K‡i cwiewiK A_vq‡bi ˆewkó¨¸‡jv wjwce× Ki‡e|

†Zvgvi GjvKvi †Kv‡bv `wRi †`vKv‡b †M‡j †`L‡Z cv‡e, GKRb ev `Rb †mjvB †gwk‡b Kvco †mjvB Ki‡Q| Avevi nq‡Zv †KD Kvco KvU‡Q ev †evZvg †mjvB Ki‡Q| d‡j GKwU `wRi †`vKv‡bi gwjK‡K Zvi GB Kvhcwµqv mwVKfv‡e Pwj‡q †bqvi Rb¨ †mjvB †gwkb µq, mZv, †evZvg, KwP BZ¨vw` c‡qvRbxq cwigv‡Y µq Ki‡Z nq| e¨emvi ïi“‡Z mvaviYZ Gme µ‡qi Rb¨ c‡qvRbxq Znwej †m Zvi wbR¯ gjab e¨envi K‡i wbevn K‡i| e¨q wbev‡ni Rb¨ Znwe‡ji NvUwZ n‡j wbR¯ gja‡bi mv‡_ wKQ cwigvY A_ AvZ¥xq¯Rb †_‡KI FY wb‡Z cv‡i| e¨emv PjvKvjxb Ae¯vq gv‡mi †k‡l KgPvix‡`i †eZb, †`vKvb fvov, we`¨r wej cwi‡kv‡ai Rb¨ †h e¨q wbev‡ni c‡qvRb nq, †mwU †m Kvco †mjvB †_‡K AwRZ Avq n‡Z cwi‡kva K‡i| GB Avq †_‡K Zv‡K F‡Yi A_ cwi‡kv‡ail cwiKíbv Ki‡Z nq| GKRb `wR †`vKv‡bi gwj‡Ki me mgq cZ¨vkv _v‡K, †hb e¨emvi Avq †_‡K e¨emv‡qi e¨q wbev‡ni cil wKQ gbvdv _v‡K, hv w`‡q †m wb‡Ri cwiev‡ii ˆbwgwËK LiP wgwU‡qI fwel¨‡Zi Rb¨ mÂq Ki‡Z cv‡i wKsev e¨emv m¤cmvi‡Y e¨envi Ki‡Z cv‡i| mZivs GKRb `wR †`vKv‡bi gwjK hw` Znwe‡ji Drm e¨envi, msµvš GKwU cwiKíbvi gva¨‡g e¨emv cwiPvjbv K‡i, Z‡eB †m môfv‡e e¨emv cwiPvjbv K‡i gbvdv ARb Ki‡Z cvi‡e| Ab¨_vq †`Lv hv‡e, Kvco †mjvB Ki‡Z mZv c‡qvRb wKš bM` A_ †bB e‡j LwiÏvi †diZ hv‡”Q| A_ev civZb †gwkbwU cwieZb K‡i bZb †gwkb µq Kivi Znwej †bB e‡j e¨emwU eÜ K‡i w`‡Z n‡”Q| e¨emvq A_vq‡b ev wdb¨v‡Ý e¨emv môfv‡e cwiPvjbv Ki‡Z KLb, Kx Kvi‡Y, KZ Znwej c‡qvRb Ges †Kv_v †_‡K †mB Znwej mieivn Kiv DwPZ Zv wb‡q Av‡jvPbv Kiv nq|

cwiev‡il A_vq‡bi c‡qvM Av‡Q| mvaviYZ cwZwU cwiev‡ii GK ev GKwaK Av‡qi Drm _v‡K| PvKwi, e¨emv, KwlKvR, AvZ¥D‡`¨vM BZ¨vw`i gva¨‡g cwievi‡f‡` Av‡qi ms¯vb n‡Z cv‡i| Avevi ˆ`bw›`b evRvi LiP, ewo fvov, ¯‹‡ji †eZb, wewfb wej c`vb BZ¨vw` Lv‡Z cwiev‡ii wbZ¨‰bwgwËK e¨q msNwUZ nq| Av‡qi mv‡_ †hgb e¨‡qi msMwZ ivLv c‡qvRb, †Zgwb e¨‡qi mwVK mg‡qi w`KUvI msMwZcY nIqv c‡qvRb| hLb †hB cwigvY e¨q c‡qvRb, ZLb †mB cwigvY A_ bv _vK‡j nq‡Zv ¯‹‡ji †eZb e‡Kqv n‡q hv‡e, d‡j ¯‹j †_‡K bvg KvUvI †h‡Z cv‡i| cecwiKíbvgwdK GB Znwe‡ji Drm wbaviY I Zvi mô e¨envi cwiev‡ii †¶‡Î A_vqb cwµqv| wbZ¨‰bwgwËK GB ai‡bi c‡qvRb QvovI gv‡Sg‡a¨ cwievi‡K Zvi Av‡qi evB‡il eo As‡Ki e¨q Ki‡Z n‡Z cv‡i| evmvq bZb †Uwjwfkb wKsev †iwdRv‡iUi µ‡qi Rb¨ hw` Av‡qi wbqwgZ Drm †_‡K A_ mieivn Kiv m¤e bv nq, ZLb `xN‡gqw` FY wb‡q GB NvUwZ ciY Kiv †h‡Z

cv‡i| †m †¶‡Î FY †diZ †`Iqvi GKwU cwiKíbv Kiv c‡qvRb nq| d‡j cwiev‡ii mô cwiPvjbvi Rb¨ cwiKíbvgwdK Znwe‡ji Drm wbaviY I e¨e¯vcbv Ki‡Z A_vq‡bi aviYv mnvqZv K‡i|

`jxq KvR : wk¶v_xiv wk¶‡Ki mnvqZvq K‡qKwU `‡j wef³ n‡q cwZwU `j †h‡Kv‡bv GKwU e¨emv cwZôv‡bi PjwZ LiP I ¯vqx LiP¸‡jv wPwýZ Ki‡e| †mB mv‡_ G `‡Uv Li‡Pi ˆewkó¨MZ cv_‡K¨i ZwjKv c¯Z Ki‡e|

GKwU we`¨vj‡qi †cwk¶‡Zi A_vq‡bi cwµqv m¤ú‡K cwiwPZ nIqv hvq| we`¨vjq GKwU mvgwRK cwZôvb, hv‡`i gj D‡Ïk¨ gbvdv ARb bq, †mLv‡bI Avq-e¨q I Znwej e¨e¯vcbvi GKwU cwiKíbv _v‡K| wk¶vcwZôvb¸‡jv mvaviYZ Qv‡Î‡`i †eZb, cix¶vi wd, fwZ wd, Gme Drm †_‡K Znwej msMn K‡i| mô fv‡e Kvm cwiPvjbvi Rb¨ cwZôvbwU‡K GB Znwej w`‡q wewfbœ cKvi e¨q wbevn Ki‡Z nq| †hgb: wk¶K-KgPvix‡`i †eZb, Nifvov c`vb, we`¨r wej c`vb, wewfbœ cKvi ms¯vigjK e¨q, Kw¤úDUvi I AvmevecÎ µq| d‡j cwZôvbwUi eûwea Kvhcwµqv mô fv‡e m¤úv`‡bi Rb¨ Znwe‡ji wewfbœ Drm I e¨env‡ii wewea LvZ we‡ePbv K‡i h_vh_ fv‡e Znwej e¨e¯vcbv wbwðZ Kiv we`¨vj‡qi †c¶vc‡U A_vqb| Dc‡ii D`vniY¸‡jvi g‡a¨ `wRi †`vKvb GKwU gbvdv ARbKvix cwZôvb, wKš cwievi I we`¨vjq gbvdv ARbKvix cwZôvb bq| eZgvb cvV gjZ gbvdv ARbKvix e¨emv ev Kvievwi cwZôv‡bi A_vqb wb‡q RwoZ| GKRb gw` †`vKvwbi A_vqb cwµqvwU †Kgb? gw` †`vKvb cY¨ weµq K‡i gbvdv ARb K‡i| Avevi cY¨ weµ‡qi Rb¨ Zv‡K cY¨ µq, †`vKvbfvov, we`¨r wej, KgPvixi †eZb BZ¨vw` PjwZ LiP, hv wbqwgZ fv‡e m¤úv`b Ki‡Z nq| Avevi KL‡bv KL‡bv †µZvi c‡qvR‡b Zv‡K †`vKv‡bi AvqZb ew×, †iwdRv‡iUi µq BZ¨vw` eo AvKv‡ii LiP Ki‡Z nq| G¸‡jv Zvi ¯vqx LiP| d‡j gw` †`vKvwb mô fv‡e e¨emv cwiPvjbvi Rb¨ PjwZ I ¯vqx m¤ú‡` Znwej wewb‡qvM K‡i| weµqjä Avq n‡Z hw` wewb‡qv‡Mi Znwej ms¯vb Kiv bv hvq, Z‡e Zv‡K wewfbœ Drm †hgb: wbR¯ Znwej, eÜ evÜe, av‡i cY¨ µq BZ¨vw` n‡Z Znwej †RvMvo Ki‡Z nq| Avevi ¯vqx m¤ú` AR‡bi Rb¨ †h eo As‡Ki A‡_i c‡qvRb nq, †mwU mvaviYZ wewfbœ evwYwR¨K e¨vsK n‡Z MnY Ki‡Z cv‡i| G‡Z `xN‡gqv‡` A_ cwi‡kv‡ai m‡hvM _vKvq FY cwi‡kv‡ai SwK wKQUv K‡g hvq| gw` e¨emvqxi †¶‡Î weµqjä A‡_i mwVK e¨env‡ii gva¨‡g PjwZ e¨q wbevn, wKQ `xN‡gqvw` wewb‡qvM, Kg SwKcY Drm †_‡K FY MnY K‡i, mwVK mg‡q F‡Yi wKw¯i cwi‡kva m¤úwKZ Znwej e¨e¯vcbv Kvievwi A_vq‡bi gj KvR|

¯qvi dvgwmDwUK¨vjm, evUv †Kv¤úvwb, †Kwnbi †KwgK¨vjm G¸‡jv eo cwim‡ii Kvievwi cwZôvb hv‡`i‡K ej nq †Kv¤úvwb| G ai‡bi cvZôv‡bi A_vqb cwµqv gw` †`vKvb ev `wRi †`vKv‡bi g‡Zv mij bq, eis A‡c¶vKZ RwUj| GKwU †Kv¤úvwb A_ ev Znwej msM‡ni †¶‡Î †QvU cwZôvb †_‡K wKQ wfbœ ai‡bi mweav †c‡q _v‡K| †hgb †Kv¤úvwb Zvi c‡qvRbxq Znwej gjZ †kqvi wewµi gva¨‡g msMn K‡i| cwZôv‡bi mbvg, gbvdvi nvi, MvnK‡mev ev †fv³v mšwó †kqvievRv‡i †kqv‡ii gj¨ ew×‡Z mnvqZv K‡i| wewfbœ Dr‡mi g‡a¨ †Kvb Drm, KLb, Kx cwigv‡Y e¨env‡i K‡i Znwej msMn Kiv DwPZ Ges †Kvb †Kvb Lv‡Z Kx cwigv‡Y Zv Kxfv‡e LiP ev wewb‡qvM K‡i gbvdv ew× Kiv hvq Kvievwi A_vqb Zv wb‡q Av‡jvPbv K‡i Ges w`Kwb‡`kbv w`‡q _v‡K|

1.2 A_vq‡bi †kÖwYwefvM

A_vqb cwigvY GKwU e¨emvqx cÖwZôv‡bi Rb¨ †hgb ¸i"ZcY †Zgwb, GKwU Ae¨emvqx cÖwZôv‡bi Rb¨I ¸i"ZcY| cÖwZwU cÖwZôvbB G‡KKwU A_vqb cwigvY mv‡_ RwoZ| wewfbœ cÖwZôv‡bi †¶‡Î GB cwigvY wewfbœ i|c †bq| Gevi Avgiv A_vq‡bi GB ai‡bi GKwU †kÖwYwefvM Av‡jvPbv Kie| hw`I Avgv‡`i cv‡V¨i gj welq Kvieiwi A_vqb, wKš GLv‡b Avgiv Ab¨ wKQ cÖwZôv‡bi A_vqb cwigvYI GKwU msw¶ß aviYv cve|

K) cwiewiK A_vqb

cwiewiK A_vq‡bi †¶‡Î cwiev‡ii Av‡qi Drm I cwigvY wbaviY K‡i, †mB Avq Kxfv‡e e¨q Ki‡j cwiev‡ii m`m¨‡`i mev©½xY g½j nq, Zv wbaviY Kiv nq| cwiev‡ii c‡qvRbxq AmsL¨ e¨‡qi g‡a¨ AMÖwaKv‡ii wfwË‡Z AwaK ¸i"ZcY e¨q¸‡jv ciY Kiv nq| cwiev‡ii Avq hw` e¨‡qi Rb¨ h‡_ó bv nq Z‡e wewfbœ AvZ¥xq¯Rb, cÖwZ‡ekx A_ev e¨vsK †_‡K A_© FY wnmv‡e †bIqv hvq| wbqwgZ Av‡qi mv‡_ msMwZ †i‡L wbqwgZ e¨qmgn wbaviY Kiv nq| ¯^vqx m¤ú` †hgb: wUwf, wdR, Mvwo, Mn wbgv©‡Yi Rb¨ c‡qvRbxq A_© e¨vsK †_‡K FY †bIqv hvq| wKš msMnxZ Znwej mxgve× e‡j Gi Dch³ e¨envi c‡qvRb| hw` cwiev‡ii msMnxZ Znwej c‡qvRbxq e¨‡qi Zjbvq †ewk nq, Z‡e †mUv fwel¨‡Z e¨env‡ii Rb¨ mÂq Kiv nq|

L) miKvwi A_vqb

cwZwU miKv‡ii GKwU A_© e¨e¯'vcbv Av‡Q| GKwU miKv‡ii †c¶vc‡U Zvi ewnIK e¨q †Kvb †Kvb LvZ Kx cwigv‡Y n‡e Ges †mB A_© †Kvb †Kvb Drm †_‡K msMn Kiv hv‡e, Zv miKvwi A_vq‡b Av‡jvPbv Kiv nq| miKvi‡K †`‡ki mwweK Dbœq‡b A‡bK LvZmg‡n A_© e¨q Ki‡Z nq, †hgb: iv¯ÍvNvU, †mZ, miKvwi wk¶vcÖwZôvb, miKvwi nvmcvZvj, AvBb-k•Ljv I cÖwZi¶v, mvgwRK AeKvVv‡gv BZ¨vw`| GB e¨q wbev©‡ni Rb¨ miKvi‡K wewfbœ Drm n‡Z A_© msMn Ki‡Z nq, †hgb: AvqKi, gj¨ ms‡hvRb Ki, wMdU U¨v·, Avg`vwb ïé, ißvwb ïé, mÂqcÎ, cvBReÊ, †URvwi wej BZ¨vw`| miKvwi A_vq‡b c_‡g e¨‡qi cwigvY wbaviY K‡i †m Abhvqx Znwej msMn Kiv nq| miKvwi A_vq‡bi gj j¶¨ mgvRKj¨vY| miKvwi A_vqb mvaviYZ AjvfRbK nq| miKvwi A_vq‡bi e¨q, Avq A‡c¶v †ewk n‡Z cv‡i| miKvwi gwjKvbvi †ek wKQ e¨emv cÖwZôvb _v‡K, hv A‡c¶vKZ Kg jvfRbKI n‡Z cv‡i| †hgb: BCIC-Gi Aax‡b ivmvqwbK wkí cÖwZôvb¸‡jv| Avevi hgbv †mZi g‡Zv eo cKí ev¯Íevq‡b cPi A‡_i c‡qvRb nq, hw` miKv‡ii ev‡RU n‡Z m¤úY A‡_i ms¯'vb Ki‡Z nq| A‡bK mgq miKv‡ii mvgwRK I ivóxq wbivcËvRwbZ e¨‡qi Rb¨ A‡_i msKU mwó n‡Z cv‡i| d‡j A‡bK mgq miKvi wewfbœ Drm n‡Z ˆe‡`wkK FY MnY K‡i| †hgb : ADB (Asian Development Bank), wekę¨vsK, IDB (Islamic Development Bank) BZ¨vw`| Z‡e FY c`v‡bi mgq Gme cÖwZôvb wewfbœ kZ R‡o †`q, hv †`‡ki Dbœqb I fvegwZ msi¶‡Yi mv‡_ mvgÄm¨cY bvI n‡Z cv‡i| G cwiw¯'wZ we‡ePbvq miKvi Ab¨vb¨ Drm †_‡K A‡_i ms¯'vb Ki‡Z Pvq| eZgv‡b weke¨vcx Ges Avgv‡`i †`‡k miKvwi I †emiKvwi mn‡hvwMZvi gva¨‡g enr cKí¸‡jvi A_vqb Kiv n‡q _v‡K| G ai‡bi A_vqb cKí‡K PPP (Public Private Partnership) ejv n‡q _v‡K|

Qwe : e½eÜ †mZ

M) AvšRwZK A_vqb

AvšRwZK A_vq‡b Avg`wb I ißwbi LvZ¸‡jv wb‡q wePvi-we‡kølY Kiv nq| evsjv‡`k cavbZ Avg`wbwbfi †`k| cwZeQi wecj cwigv‡Y Lv`¨mvgMx, KvPvgvj, †gwkbwiR, Jla, †c‡Uvwjqvg BZ¨vw` wewfb †`k n‡Z Avg`vwb Kiv nq| Aci c‡¶ evsjv‡`k n‡Z cvU I cvURvZ`e¨, ˆZwi †cvkvK, KvIRvZ `e¨ BZ¨vw` ißvwb Kiv n‡"Q| ißvwb n‡Z Avg`vwb †ewk Ki‡Z nq e‡j cwZeQi weivU As‡Ki evwYR¨NvUwZ †`Lv hvq| GB NvUwZ ci‡Y cevmx evsjv‡`wk‡`i cvVv‡bv A_ ev †iwg‡UÝ we‡kl fwgKv iv‡L| AvšRwZK A_vq‡b Avg`wb I ißwb LvZmgn wb‡q Av‡jvPbv Kiv nq Ges G msµvš NvUwZ Kxfv‡e e¨e¯vcbv Kiv hvq Zv Av‡jvPbv Kiv nq|

GKK KvR :
wk¶K Ô†`‡k ˆe‡`wkK g`vi mÂq ewׄ‡Z KiYxqÕ - kxlK GKwU Av‡jvPbv Kv‡mi Av‡qvRb Ki‡eb Ges cieZx Kv‡mi Rb¨ G welqwUi Dci GKwU ewoi KvR w`‡eb|

N) Ae¨emvqx cwZôv‡bi A_ms¯vb

mgv‡R Ggb wKQ cwZôvb ev ms¯v _v‡K, hv gvbeKj¨v‡Y ev `wi` I evwÂZ gvb‡li †mevq wb‡qwRZ| G ai‡bi cwZôvb cwiPvjbvi Rb¨ A_ ev A‡_i mgZj¨ cY¨ ev †mevi c‡qvRb Av‡Q Ges †mB A‡_i `¶ e¨e¯vcbvi I c‡qvRb Av‡Q| G †¶‡Î A_vqb †h fwgKv iv‡L Zv n‡"Q A_ I A_ mgZj¨ m¤ú` msM‡ni Drm wPwýZKiY Ges Zvi mô e¨env‡ii gva¨‡g cwZôvbwUi †mevgjK D‡Ïk¨‡K mdj Kiv| D`vniY wnmv‡e ejv hvq, GKwU GwZgLvbv gbvdvwfwËK cwZôvb bq| Z‡e GwUi I A‡_i c‡qvRb Av‡Q| wewfb Ab`v‡bi gva¨‡g Giv A_ msMn K‡i| msMnxZ A_ e¨q Kiv nq GwZg‡`i wewfb Dbq‡b| d‡j Ae¨emvqx cwZôv‡bi A‡_i Drm wPwýZKiY Ges D‡Ïk¨ AR‡b Gi h_v‡hvM¨ e¨envi wbwðZ KivB Ae¨emvqx cwZôv‡bi A_vq‡bi gj D‡Ïk¨|

O) e¨emvq A_vqb

A_vq‡bi me‡P‡q ¸i"ZcY aib n‡"Q e¨emvq A_vqb ev weR‡bm dvBb¨vÝ| gbvdv AR‡bi D‡Ï‡k¨ jvf-¶wZi SwK wb‡q MwVZ msMVb‡K e¨emv cwZôvb ejv nq| d‡j e¨emv cwZôvb Zvi Znwej msMn I wewb‡qv‡Mi Rb¨ †h A_vqb cwµqv e¨envi K‡i, †mwUB e¨emvi A_vqb| Kvievwi cwZôvb¸‡jv‡K 3 fv‡M fvM

Kiv nq: GKgwjKvbv Kvievi, Askx`wi Kvievi I †hŠ_ gjawb Kvievi| GB wZb cKvi cwZôv‡biB A_vq‡bi mvaviY ˆewkó¨ n‡jv wewb‡qv‡Mi Rb¨ A_ msMn I A_ e¨e¯vcbv| A_ msM‡ni †¶‡Î ¯xq gjab I FY Drm wnmv‡e e¨eüZ nq| e¨emvq A_vqbB GB cv‡Vi gj welq|

evsjv‡`‡ki me‡P‡q Rbwcq Kviewi cwZôvb mvaviYZ †QvU cwZôvb, hv GKgwjKvbv ev Askx`wi Kvievi wn‡m‡e MwVZ| wewfb ¶` I KwUi wkí, Mvg-M‡Äi †nv‡Uj I †i÷‡i›U e¨emv, gw` †`vKvb, †mjb, ewUK kc BZ¨w` GB ai‡bi e¨emv cwZôvb| GKgwjKvbv cwZôv‡b jvf n‡j gwjK GKv †fvM K‡i, †jvKmvb n‡j ¶wZci‡Yi Rb¨ gwj‡Ki e¨w³MZ m¤úwËI e¨eüZ nq|

Askx`wi cwZôv‡b Askx`vi‡`i g‡a¨ SwK ewÈZ nq weavq e¨emvi Awi_K ¶wZ en‡b e¨w³MZ m¤úwË e¨env‡ii Rb¨ c¯Z _vK‡Z nq| G ai‡bi GKgwjKvbv ev Askx`wi e¨emv cwZôv‡b Znwej msM‡ni Drm gwj‡Ki wbR¯ Znwej, gbvdv, AvZ¥xq¯Rb †_‡K MwnZ FY, e¨vsK A_ev MvgxY gnvRb †_‡K m‡`i wfwË‡Z FY MnY| mZivs wbR¯ Znwej wb‡qvM K‡i Gi h_v‡hvM¨ e¨envi wbwðZ K‡i gbvdv ARb KivB G ai‡bi cwZôvb¸‡jvi A_vq‡bi gj D‡Ïk¨|

†hŠ_ gjawb †Kv¤úvwbi A_vqb cwµqv wfb ai‡bi| GKwU cwZôvb †hŠ_ gjawb n‡Z n‡j miKwi Ab‡gv`b wb‡Z nq| miKvi Ab‡gv`b †`Iqvi Av‡M b¨bZg gja‡bi cwigvY cwiPvjKM‡Yi cwiPqcÎ, e¨emvi D‡Ïk¨ I bvbwea `wjjw` wePvi-we‡kIY K‡i| Ab‡gv`b †c‡j GKwU †Kv¤úvwb Zvi eo As‡Ki Kvw•¶Z gjab‡K †QvU †QvU As‡K wef³ K‡i †kqvi wn‡m‡e weµq K‡i| †hgb: 10 †KwU UvKvi gjab 1,000 UvKvi 1 j¶ †kqv‡i wef³ K‡i mvaviY RbM‡Yi Kv‡Q weµq Kiv nq| G‡KKwU †kqv‡ii gj¨ gvÎ 1,000 UvKv nIqvi Kvi‡Y †`‡ki cZ¨š AÂ‡j †QvU wewb‡qvMKvixivI †Kv¤úvwbi †kqvi wKb‡Z cv‡i| †kqvi‡nvìviMY †Kv¤úvwbi gwjK Ges cwZôvbwU jvfRbK n‡j Zviv mvaviYZ wbqwgZfv‡e jf¨vsk †c‡q _v‡Kb| †kqvi‡nvìviiv †kqvievRvi †hgb XvKv ÷K G·‡P‡Ä †kqvi weµq K‡i †kqviwU bM` A‡_ i|cvši Ki‡Z cv‡i| †kqvi Qvov eÊ I wW‡eÂvi weµq K‡iI †hŠ_ gjawb Kvievi mvaviY RbMY †_‡K F‡Yi gva¨‡g Znwej msMn Ki‡Z cv‡i| †m †¶‡Î wW‡eÂvi‡nvìvi A_vr hviv wW‡eÂvi ev FYcÎ µq K‡i, Zv‡`i‡K wbw`ó nv‡i wbqwgZfv‡e m` c`vb Ki‡Z n‡e| †Kbbv Zviv †kqvi‡nvìvi‡`i g‡Zv †Kv¤úvwbi gwjK bq|

`jxq KvR : wk¶v_xiv cvV¨c¯‡Ki D`vnviY¸‡jv Aa¨q‡bi gva¨‡g Ae¨emvqx cwZôvb, e¨emvqx cwZôvb I miKwi cwZôv‡bi A_vqb cwµqvi g‡a¨ GKwU ZjbvgjK QK c¯Z Ki‡e|

P) e¨vsK I Awi_K cwZôvb

†h‡Kv‡bv †`‡ki A_%bwZK KgKvÊ mvaviYZ †m †`‡ki e¨vsK I Ab¨vb¨ Awi_K cwZôvb‡K †K›` K‡i AvewZZ nq| †mvbvjx e¨vsK, RbZv e¨vsK, i|cvjx e¨vsK, cvBg e¨vsK, kvnRvjvj Bmjvgx e¨vsK- G ai‡bi miKwi I †emiKwi ewYwR¨K e¨vsK¸‡jv gbvdwfwËK e¨emv cwZôvb, Z‡e G‡`i A_vqb cwµqv mvaviYZ e¨emv cwZôvb †_‡K GKU wfb cKwZi| GB e¨vsK¸‡jv gvb‡li ¶` Znwej‡K msMn K‡i wewfb †gqw` AvgvbZ mwó K‡i Ges AvgvbZKvix‡K wbw`ó nv‡i m` c`vb K‡i| Avevi GB Znwej n‡Z e¨vsK¸‡jv wewfb Kvievi‡i D‡`¨v³v‡`i FY c`vb K‡i| GQvov e¨w³MZ wewfb c‡qvR‡bI e¨vsK †_‡K FY †bqv hvq| GB F‡Yi Dci e¨vsK wbw`ó nv‡i m` avh K‡i| wKš e¨vsK KZK FY MwnZvi Rb¨ avhKZ m‡`i nvi AvgvbZKvix‡K c‡`q m‡`i nvi n‡Z A‡c¶vKZ †ewk| GB `ai‡bi m‡`i nv‡ii cv_K¨B e¨vsK¸‡jvi

gbvdv| e¨vswKs Aa¨v‡q Avgiv Gme cwZôvb m¤ú‡K we¯wiZ Rvbe| evwYwR¨K e¨vsK Qvov wKQ Aw_K cwZôvb I †`‡ki A_%bwZK KgKv‡Ê ¸i"ZcY fwgKv iv‡L| evsjv‡`‡ki †c¶vc‡U Ggb wKQ cwZôv‡bi D`vniY n‡jv Bb‡f÷‡g›U K‡cv‡ikb Ae evsjv‡`k (AvBwmwe), evsjv‡`k Mn wbgvY A_vqb ms¯v, evsjv‡`k Kwl e¨vsK BZ¨w`| GB Aw_K cwZôvb¸‡jv evsjv‡`‡ki A_bwZi wfb wfb Lv‡Zi Dbq‡b mwe‡kl fwgKv cvjb K‡i|

1.3 Kvieviwi A_vq‡bi ¸i"Z

eZgv‡b cwZ‡hvwMZvgjK g³evRvi e¨e¯vq gbvdv AR‡bi Rb¨ cwZwU miKvwi, †emiKvwi, AvšRvwZK e¨emv cwZôvb¸‡jv‡K we‡kl ¸i"‡Zi mv‡_ ce cwiKíbvgwdK A_vqb Ki‡Z nq| mwPwšZ I m`¶ A_vqb e¨e¯vcbvi e¨env‡i e¨emv cwZôvb¸‡jvi SwK nvm cvq Ges gbvdv ew× cvq| wb‡Pi welqmgn A_vqb e¨e¯vcbv‡K AwaK A_en K‡i †Zv‡j|

K) e¨emwqK gjab-msKU

evsjv‡`‡ki †c¶vc‡U A_vqb m¤úwKZ aviYv we‡kl ¸i"Z enb K‡i| evsjv‡`k GKwU `wi` †`k e‡j Aw_K msKU e¨emv cwZôvb¸‡jvi Rb¨ GKwU wbZ¨%bwgwËK NUbv| GB msK‡Ui Rb¨ Kvievi cwZôvb mPvi"i|‡c cwiPvjbv Kiv GKwU `i|n KvR| D`vniY wn‡m‡e ejv hvq, GKwU cwZôv‡bi KvPvgvj †Kbv c‡qvRb wKš A_msK‡Ui Rb¨ †m hw` h_vmg‡q Dch³ cwigv‡Y KvPvgvj wKb‡Z AcviM nq, Zvn‡j cwZôvbwUi Drcv`bcwµqv e¨vnZ n‡Z cv‡i| A_vqb-msµvš aviYv Zv‡K cwiKíbvgwdK h_vmg‡q c‡qvRbxq cwigv‡Y A_ msMn I Zvi h_v_ e¨env‡i mnvqZv K‡i|

L) AbMmi e¨vsKe¨e¯v

Dciš DbZ we‡ki g‡Zv Avgv‡`i Aw_K cwZôvb¸‡jv h‡_ó mmsMwVZ bq e‡j F‡Yi Rb¨ Av‡e`b Ki‡j I Kw•¶Z mg‡qi g‡a¨ FY cvIqv hvq bv| A‡bK mgq e¨vsK F‡Yi wecix‡Z †h m¤úwË eÜK ivL‡Z nq, Zvi AcZjZvi Kvi‡Y e¨vsK FY Dch³ mg‡q I h_v_ cwigv‡Y cvIqv hvq bv| d‡j e¨emvqx‡`i G A_msKU n‡Z D™Z mgm¨v †gvKvwejv Kivi Rb¨ LeB cwiKwíZfv‡e A‡_i ms¯vb Ki‡Z nq Ges mwVK wewb‡qvM wm×v‡ši gva¨‡g A‡_i jvfRbK e¨envi Kivi c‡qvRb nq| mwVK Aw_K cwiKíbv I e¨e¯vcbv e¨emvqx‡`i G ai‡bi mgm¨v cevbgvb Ki‡Z mvnvh¨ K‡i Ges †hme c×wZ‡Z Zv †gvKvwejv Kiv hvq Zvi aviYv †`q|

M) ¯íwkw¶Z D‡`¨v³v

evsjv‡`‡ki †ewki fvM ¶` cwZôv‡bi D‡`¨v³viv ¯íwkw¶Z e‡j Zviv GKwU `xN‡gqw` cwiKíbvi gva¨‡g A_vqb Kvhµg cwiPvjbvi Ki‡Z cv‡i bv| G‡Z K‡i A‡bK jvfRbK cwZôvb Dch³ Aw_K cwiKíbvi Afv‡e Aw_K msK‡U môfv‡e Pj‡Z cv‡i bv Ges Ae‡k‡l jv‡fi e`‡j ¶wZi m¤§Lxb nq| A_P GB ¶wZi Kvi‡Y ïa Aw_K Ae¨e¯vcbv| A_vqb e¨e¯vcbvwelqK Ávb _vK‡j mn‡RB GKRb e¨emvqx cwiKíbvgwdK ¯íg‡j¨ c‡qvRbxq cwigvY A_ ms¯vb K‡i Zvi mwVK wewb‡qv‡Mi gva¨‡g e¨emv cwiPvjbv K‡i chvß gbvdv ARb Ki‡Z cv‡i|

N) Drcv`bgLx wewb‡qvM I RvZxq Avq

GKwU mdj wewb‡qvM RvZxq Avq ew×‡Z cZ¨¶ fwgKv iv‡L| A_vqbwelqK Ávv‡bi c‡qv‡M GKRb e¨emvqx wewb‡qv‡Mi wewfb cKí¸‡jvi g‡a¨ fwel¨r Avq-e¨‡qi m¤ve¨Zv we‡kIY K‡i me‡P‡q jvfRbK cKíwU †e‡Q

wb‡Z cv‡i| GB ai‡bi jvfRbK wewb‡qvM Kvievi‡Ui Rb¨ †hgb A_en, †Zgb mviv †`‡ki A_%bwZK Dbq‡bi Rb¨I we‡kl ¸i"ZcY|

1.4 Kvievwi A_vq‡bi bxwZ

Kvievwi A_vqb e¨e¯vcbv ej‡Z Kvievi‡ii Rb¨ c‡qvRbgvdK Znwej msMn, ¯í I `xN †gqv‡` †mB Znwej wewb‡qvM Ges Znwej eÈbmsµvš e¨e¯vcbv‡K eSvq| GB e¨e¯vcbvi wKQ bxwZgvjv Av‡Q, hv wb‡P Z‡j aiv n‡jv|

K) Zvij¨ ebvg gbvdvbxwZ

GKRb gvl` †`vKvwb Zvi cwZwl`‡bi weµqjä bM` Avq (Zij m¤ú`) m¤úYUvB KvPvgvj µq I Avbln½K Ab¨vb¨ e¨‡qi K_v wPšv K‡i wb‡Ri Kv‡Q †i‡L w`‡Z cv‡i A_ev †mB bM` A‡_i wKQ Ask KvPvgvj µ‡qi Rb¨ †i‡L ewKUv †Kv‡bv e¨vs‡Ki GKvD‡›U Rgv ivL‡Z cv‡i, hv †_‡K wbw`ó mg‡q wKQ m`/gbvdv cvIqv m¤e| G‡¶‡Î †`vKwb‡K wm×vš wb‡Z nq, bM` A_ Kx cwigvY wb‡Ri Kv‡Q ivL‡j ^`bw›`b c‡qvRb wgUv‡bv m¤e| hw` bM` A_ †ewk cwigv‡Y †`vKwb wb‡Ri Kv‡Q †i‡L †`q, Zv‡Z e¨vsK †_‡K cvc¨ Av‡qi cwigvY K‡g hv‡e| Avevi e¨vs‡K †ewk cwigvY A_ wewb‡qvM Ki‡j e¨emvi ^`bw›`b e¨q wbev‡ni Rb¨ c‡qvRbxq bM` A‡_i NvUwZ n‡e, hv e¨emvi mô cwiPvjbv‡K e¨vnZ Ki‡e| d‡j e¨emvqx‡K Zvij¨ I wewb‡qv‡Mi g‡a¨ fvimvg¨ †i‡L Avw_K e¨e¯vcbv Ki‡Z n‡e| A_vr GKw`‡K Zv‡K †hgb ^`bw›`b Kvh cwiPvjbvi g‡Zv bM` A_ nv‡Z ivLv c‡qvRb, Ab¨w`‡K gbvdv AR‡bi Rb¨ †mB A_ wewb‡qvM KivI c‡qvRb| bM` A_ I gbvdvi g‡a¨ weci xZ m¤úK| bM` A_ †ewk ivL‡j gbvdv K‡g hvq, Avevi gbvdv ew×K‡í †ewk wewb‡qvM Kiv n‡j Zvi‡j¨ NvUwZ nq| Zvij¨ I gbvdvi g‡a¨ Dch³ fvimvg¨ eRvq ivLv A_vq‡bi GKwU Ab¨Zg bxwZ|

L) Dch³Zvi bxwZ

¯í‡gqvw` Znwej w`‡q PjwZ gjab I `xN‡gqvw` Znwej w`‡q ¯vqx gjab mieivn Kiv A_vq‡bi GKwU bxwZ| GKwU e¨emv cwZôvb Pwj‡q ivLvi Rb¨ †h wbZ¨%bwgwËK A‡_i c‡qvRb c‡o, †mwUB PjwZ gjab; †hgb: KvPvgvj µq, kwg‡Ki gRwi c`vb BZ¨vw`| Ab¨w`‡K †gwkb µq, Kvievi‡ii `vjvb‡KvVv wbgvY BZ¨vw` n‡jv ¯vqx gjab| PjwZ gja‡bi cwigvY Kg nq e‡j Gi cvc¨I Kg nq, d‡j GwU ¯í‡gqvw` Drm n‡Z msMn Kiv fv‡jv| ewYwR¨K e¨vsK, wewfb A_vqb cwZôvb, wewb‡qvM e¨vsK, wW‡eÂvi‡nvìvi, GB ai‡bi Drm¸‡jv `xN‡gqvw` FY c`vb K‡i _v‡K| c¶vš‡i weµqjä A_ w`‡q PjwZ gjab e¨e¯vcbv Kiv DwPZ| `xN‡gqvw` Drm †_‡K Znwej msM‡ni Rb¨ FY`vZv cwZôvb¸‡jv‡K AwaK nv‡i m` c`vb Ki‡Z nq| d‡j hw` PjwZ e¨q wbev‡ni Rb¨ `xN‡gqvw` Drm n‡Z A_ msMn Kiv nq, Z‡e †`Lv hvq DcvwRZ Avq n‡Z F‡Yi m` cwi‡kva Kiv Am¤e n‡q hvq|

M) Kvievi‡ii ˆewPÎvqY I SwK eÈb

Znwej wewb‡qv‡Mi †¶‡Î Kvievwi cY¨ ev †mev hZ`i m¤e ˆewPÎ¨cY n‡j Kvievi‡ii SwK ewÈZ nq I nvm cvq| cwZwU e¨emv cwZôvb Awbwð Z fwel¨r‡K †K›`` K‡i gbvdv AR‡bi †Póv K‡i| d‡j e¨emv‡K bvbvgLx SwKi m¤§Lxb n‡Z nq| GB SwK¸‡jv wewfY Kvi‡Y mwó n‡Z cv‡i| †hgb: A_%bwZK, ivR%bwZK, mvgwRK †c¶vc‡Ui cwieZb,

Qwe t Kvievi‡i c‡Y¨i ˆewPÎvqb

evRv‡i bZb c‡Y¨i Dcw¯'wZ, cvKwZK `‡hvM, AvKw¯§K `NUbv BZ¨vw`| Gme cwieZb¸‡jv‡K wbqšY Kiv ev Gi Rb¨ c¯'wZ †bIqv e¨e¯'vcK‡`i c‡¶ mvaviYZ m¤¢e bq| Z‡e SwK eÈ‡bi bxwZ Abmi‡Yi d‡j AwbwðZ evRvi cwiw¯'wZ‡Z I cZ¨vwkZ gbvdv ARb m¤¢e| GKRb e¨emvqx hw` ïa GKai‡bi c‡Y¨i e¨emv K‡i, Zvn‡j e¨emv‡qi gbvdv ARb †ek SwKcY n‡q hvq| c¶vš‡i Kvie‡ii cY¨ hw` wewfb I ˆewPÎ¨cY nq, Zvn‡j SwK ewÈZ n‡q hvq| A_vr †Kv‡bv GKwU cwiw¯'wZ‡Z GKwU c‡Y¨i wеµq nvm †c‡j Ab¨vb¨ c‡Y¨i wеµq w`‡q Kvieviwi nvmKZ wеµq cwI‡q †bqv m¤¢e nq, d‡j me ai‡bi Ae¯'vq Kwn•¶Z cwigvY gbvdv AwRZ nq| GKRb gw` †`vKwb hw` Zvi †`vKv‡b mbvZbx mvevb I nvjvj mvevb `ªai‡bi mvevbB wewµ K‡ib Z‡e `ªai‡bi †µZviB †`vKv‡b mgvMg n‡e| †`vKwb hw` ïa mvaviY ev mbvZbx mvevb iv‡Lb, Z‡e nvjvj mvev‡bi †µZviv Ab¨ †`vKv‡b wM‡q nvjvj mvevb wKb‡e, G‡Z ïa mbvZbx mvevb we‡µZvi †gvU wеµq nvm cv‡e| AvenvIqv I FZ‡f‡`I †Kv‡bv †Kv‡bv c‡Y¨i wewµ nvm ev ew× nq| †hgb: kxZe‡¯¿i Pwn`v ïa kxZKv‡j †ewk _v‡K| d‡j GB mg‡q Gi wеµq ew× cvq| GKRb Kvco we‡µZv hw` kxZe¯¿ I Mx®§Kvjxb e¯¿ `B ai‡bi e¯¿B Zvi †`vKv‡b wеµq K‡ib, Z‡e FZwfËK c‡Y¨i Pwn`v nvm-ew×i Kvi‡Y gbvdv ARb ¶wZM¯' n‡e bv| Ggwbfv‡e GKwU eB‡qi †`vKv‡b hw` ïa †UK÷ eK wеµq Kiv nq, Avi cvkvcwk Ab¨ GKwU †`vKv‡b hw` †UK÷ eK, M‡íi eB, agxq eB, wewfb wk¶Yxq eB wеµq Kiv nq, Z‡e †`Lv hvq †µZviv †UK÷ eK †Kbvi Rb¨ c‡ii †`vKvbwU‡ZB wfo Ki‡e| KviY †µZviv GLvb †_‡K bvbv ai‡bi c‡qvRbxq eB GKB mv‡_ wKb‡Z cvi‡e| GQvov ïa †UK÷ eB wеµq Ki‡j eQ‡ii c_‡g wеµq ew× †c‡j I mviv eQi wеµq gvivZ¥K nvm †c‡Z cv‡i| SwK nv‡m ˆewPÎ¨vq‡Yi GB bxwZ Znwej msM‡ni †¶‡Î e¨envi Kiv hvq| †mLv‡b GKwU Dr‡mi e`‡j eûwea Drm †_‡K Znwej msMn Kiv‡K cvavb¨ †`qv nq|

1.5 Aw_K e¨e¯'vc‡Ki Kvhvewj

Aw_K e¨e¯'vcKiv `ªai‡bi wm×vš wb‡q KvR K‡i :

1| Avq wm×vš ev A_vqb wm×vš
2| e¨q wm×vš ev wewb‡qvM wm×vš

Avq wm×vš ev A_vqb wm×vš

Avq wm×vš ej‡Z gjZ Znwej msM‡ni cwµqv‡K eSvq| A_vqb wm×v‡šui AvIZvq Znwej msM‡ni wfb Drm wbevPb Ges Gme Dr‡mi mweav-Amweav we‡kIY K‡i A_vqb-msµvš cwiKíbv MnY Kiv nq| mvaviYZ PjwZ e¨q wbev‡ni Rb¨ ¯^í‡gqvw` Drm †_‡K Avi ¯'vqx e¨q wbev‡ni Rb¨ `xN‡gqvw` Drm †_‡K A_ msMn Kiv nq| mvaviYZ e¨emvi Znwej msM‡n gwjKc‡¶i wbR¯' cwR I wewfb Drm n‡Z FY Mn‡Yi gva¨‡g e¨emvi Znwej msMn Kiv nq| GQvov eo †Kv¤úwb¸‡jv †kqvi wеµ‡qi gva¨‡g gjab msMn Ki‡Z cv‡i| GB †kqvi‡nvìvi‡iB †Kv¤úwbi gwjK| †Kv‡bv cwZôvb F‡Yi gva¨‡g Znwe‡ji †h Ask msMn K‡i, Zvi Rb¨ cwZôvbwU F‡Yi `vq ew× cvq, Avevi gwjKc¶ n‡Z msMnxZ gja‡bi cwigv‡Yi Dci wfwË K‡i gwjKc‡¶i AwaKvi cwZwôZ nq| d‡j mwVK A_vqb wm×v‡ši gva¨‡gB GKwU cwZôvb F‡Yi `vq I gwjKvbv ¯'‡Zi g‡a¨ jvfRbK fvimvg¨ mwó‡Z mdj nq|

e¨q wm×vš ev wewb‡qvM wm×vš

GKwU `wR †`vKv‡bi †mjvB †gwkb µq-msµvš wm×vš GKwU wewb‡qvM wm×vš| gw` †`vKv‡bi AvmevecÎ, †iwdRv‡iUi µq-msµvš wm×vš GKwU wewb‡qvM wm×vš| Drcv`bKvix cwZôv‡bi Rb¨ Drcv`bgLx †gwkb

µq, KviLvbv wbgv©‡Yi LiP I GB RvZxq wm×vš| GB wm×v‡šÍi gva¨‡g cZ¨wkZ AvMgb-wbMg‡bi GKwU cwiKíbv Ki‡Z nq| †hgb: c¯ZKvix cwZôv‡bi †gwkb µq-msµvšÍ wm×všwU MnxZ nq| hw` †gwkb Øviv c¯ZKZ cY¨mvgMxi weµq c‡ei Zjbvq ew× cvq, G‡Z K‡i hw` gbvdv I bM` cevn ew× cvq Ges me‡gvU bM` cevn hw` †gwk‡bi µq gj¨ †_‡K †ewk nq|

A_vr, †gwkbwU hw` AvMvgx `k eQi e¨envi Kiv hv‡e g‡b nq, Zvn‡j †gwk‡bi wewb‡qvM wm×všwUi Rb¨ AvMvgx `k eQ‡i gvjvgvj weµq †_‡K †h A‡_i AvMgb n‡e Zvi mv‡_ †gwk‡bi µqgj¨i Zjbv Ki‡Z n‡e| mZivs AvMvgx `k eQ‡i c‡Y¨i gj¨ Kx n‡e Ges Kx cwigvY weµq n‡e Zv we‡ePbv K‡iB †Kej AvMvgx `k eQ‡ii weµqjä bM` cevn †ei Kiv m¤e| bM` cevn n‡Z gbvdvi cwigvY wbY©‡qi Rb¨ weµqjä A_ †_‡K Drcv`b I Ab¨vb¨ LiP ev` w`‡q bM` cevn wbaviY Ki‡Z nq|

fwel¨‡Zi cY¨ weµ‡qi cwigvY I c‡Y¨i gj¨ wbaviY GKwU `iƒn KvR e‡j wewb‡qvM wm×všwU cwZôv‡bi Rb¨ GKwU ¸i“ZcY wm×vš|

Ab¨vb¨ wm×vš

DcwiD³ `wU wm×vš Avw_K e¨e¯vc‡Ki Rb¨ mev‡c¶v ¸i“ZcY| GQvov Avw_K e¨e¯vcK‡K Av‡iv wKQ wm×vš wb‡Z nq, †hgb-

K) Kx cwigv‡Y KvPvgvj µq ev cwZôv‡bi Rb¨ Dc‡hvMx Ges †mB A_ †Kv_v †_‡K msMn Kiv hv‡e- G msµvš wm×v‡šK PjwZ wewb‡qvM wm×vš e‡j|

L) ˆ`bw›`b c‡qvRb wbevn Kivi Rb¨ Kx cwigvY bM` A_ ivLv DwPZ, †mUvI GKwU ¸i“ZcY wm×vš|

M) †hme Drm †_‡K Znwej msMn Kiv n‡q‡Q, Zv‡`i cvc¨ c`vb Kiv Av‡iKwU wm×vš|

e¨vsK FY I Abvb¨ FY †hgb- eÊ, wW‡eÂvi BZ¨w`i gva¨‡g Znwej msMnxZ n‡j h_vmg‡q wbw`ó cwigvY m` c`vb Kivi wm×vš Avw_K e¨e¯vc‡Ki GKwU ¸i“ZcY `wqZ GKB fv‡e †kqvi weµ‡qi gva¨‡g msMnxZ Znwe‡ji †¶‡Î cZ¨wkZ nv‡i gbvdv ARb I jf¨vsk eÈb I AvwK e¨e¯vc‡Ki Rb¨ ¸i“ZcY we‡eP¨ welq|

g³ Av‡jvPbv : A_vqb I wewb‡qvM - G `wU wm×v‡šÍi g‡a¨ †KvbwU mewaK ¸i“ZcY?

1.6 A_vq‡bi µ‡gvbq‡bi aviv

mß`k kZvãxi wkíwec‡ei c‡iB Drcv`b †KŠkj RwUjZi nq Ges we‡kl wqZ I wefwRZ cwµqvi gva¨‡g Drcv`b-cwµqv DrKlZv jvf K‡i| evRvi cwZ‡hwMZvq wU‡K _vK‡Z n‡j A_vqb-msµvš aviYv I e¨envi AZ¨vek¨K n‡q hvq| wnmvek‡¯^i weKv‡ki mv‡_ mv‡_ Aóv`k kZwã‡Z wdb¨vÝ gjZ AvwK weeiYxi wePvi-we‡kl‡Yi Kv‡R wb‡qwRZ wQj| K¨wm‡Kj aviYvi e¨wóK A_bxwZ DbwZi mv‡_ mv‡_ Kvie‡ii wbR¯ I we‡klwqZ A_bxwZ wb‡qI Ebwesk kZvãxi †k‡li w`‡K A_vqb m¤ú³ wQj| A_vq‡bi µgweKv‡ki GB aviv A_vq‡bi cKwZ I AvIZv m¤ú‡K Avgv‡`i GKwU A_en aviYv †`q| MZvbMwZK aviYvq AvwK e¨e¯vcK‡`i cavb `wqZ wQj wnmve msi¶Y I Zv we‡klYceK fwel¨r Kvhµg cYqb| GQvov cwZôv‡bi cKZ Ae¯v m¤ú‡K wewfb cwZ‡e`b ˆZwi Kiv Ges bM` A‡_i e¨e¯vcbvi gva¨‡g cwZôvbwU Zvi c‡`q wej¸‡jv †hb

h_vh_ mg‡q cwi‡kv‡a mg_ nq, ZvI A_vq‡bi µgweKv‡ki avivq A_vq‡bi KvR wn‡m‡e h³ nq| wKš mf¨Zv weKv‡ki mv‡_ mv‡_ cwZôv‡bi e¨wß I chw³MZ Dbqb Aw_K e¨e¯vcK‡`i `wqZ‡K cwieZZ K‡i‡Q| A_vq‡bi weKv‡ki gj PviYfwg h³iv‡ó A_vq‡bi †h weeZb MZ kZvãx‡Z msNwUZ n‡q‡Q Zv c‡i mviv we‡kB A_vq‡bi weeZ‡bi aviv wn‡m‡e cwiPq jvf K‡i| †m Abhvqx, A_vq‡bi µ‡gvbqb avivi‡K chvqµwgKfv‡e Dc¯vc‡b †`Lv hvq :

K) 1930-Gi ceeZx `kK : GB mgqKv‡j h³iv‡ói †Kv¤úvwb¸‡jvi g‡a¨ GKÎxKi‡Yi ceYZv ïi“ nq| Aw_K weeiYx we‡kIY K‡i †Kvb cwZôv‡bi mv‡_ †Kvb cwZôvb GKÎxKiY nIqv DwPZ GB msµvš iƒc‡iLv w`‡Z Aw_K e¨e¯vcK‡`i `wqZ cvjb Ki‡Z nq| Zviv GB GKÎxKi‡Y wekvj As‡Ki A_ms¯vb I Aw_K weeiYx ˆZwi Kivi `wqZ cvjb K‡ib|

`jxq Dc¯vcbv : eZgvb I AZx‡Zi Aw_K e¨e¯vcK‡`i Kvhcwiµqvi g‡a¨ †h ai‡bi cv_K¨ mwó n‡q‡Q Zvi ZjbvgjK we‡kIY Ki|

L) 1930-Gi `kK : GKÎxKiY ceYZv h³iv‡ó h‡_ó mdjZv cvqwb| Av‡Mi `k‡K GKxfZ A‡bK cwZôvbB c‡ii `k‡K †`Dwjqv n‡q hvq| Dciš wÎ‡ki `k‡K h³iv‡ó Pig g›`v ïi“ nq| A‡bK jvfRbK cwZôvbI ¶wZM¯‡i ZwjKvq c‡o hvq| †mgZve¯vq Kvievi¸‡jv cbMVb K‡i Kxfv‡e cwZôvb¸‡jv‡K †`Dwjqv †_‡K i¶v Kiv ivLv hvq, G e¨vcv‡i Aw_K e¨e¯vcK we‡kI `wqZ cvjb K‡ib| G mgq †_‡KB †kqvi weiµi gva¨‡g A_vq‡bi c‡qvRb †`Lv †`q|

M) 1940-Gi `kK : G mg‡q môfv‡e Kvievi cwiPvjbvi Rb¨ Zvi‡j¨i c‡qvRbxqZv we‡kIfv‡e Dcjwä Kiv hvq| bM` A_cev‡ni ev‡RU K‡i mcwiKwíZ bM`cev‡ni gva¨‡g A_vqb †mB `wqZ cvjb K‡i|

N) 1950-Gi `kK : GB `k‡K A_vqb c‡eI `wófw½ cwieZb K‡i m‡ev”P jvfRbK wewb‡qvM cK‡í gj¨vq‡b bvbv cKvi MwYwZK we‡kIY Kv‡R wb‡qwRZ nq| m`icmvix cv°j‡bi gva¨‡g Dch³ `xN‡gqw` wewb‡qvM K‡i weµq ew× I e¨q nvm K‡i gbvdv m‡ev”PKiY KivB ZLb A_vq‡bi cavb Kv‡R cwiYZ nq| GB avi‡K A_vq‡bi mbvZb aviv wn‡m‡e MY¨ Kiv nq|

P) 1960-Gi `kK : GB mgq †_‡KB AvawbK A_vq‡bi hvÎv ïi“| A_vqb gjab evRvi‡K AMwaKvi w`‡Z ïi“ K‡i| †kqvi‡nvìvi cwZôv‡bi gwjK d‡j †kqvi †nvìvi‡`i m¤ú` ev †kqv‡ii evRvi`i mevaxKiYB wQj GB mg‡qi A_vq‡bi D‡Ïk¨| GB D‡Ïk¨‡K mdj Kivi †¶‡Î bvbv iKg Aw_K we‡kIYgjK Kvh ïi“ nq| A_vq‡b SwKi aviYv ewS‡q †`q †h gbvdv ew×i mv‡_ mv‡_ mvaviYZ SwKI ew× cvq| mZivs gbvdv ew× me`v Kwg•¶Z bvI n‡Z cv‡i|

Q) 1970-Gi `kK : GB `k‡K Kw¤úDUvi Aa¨v‡qi ïi“ nq, hv ïa Drcv`b †KškjB bq, Kvieviwi A_vqb‡KI cwë‡q †`q| A_vqb GLb AsKwbfi n‡q D‡V| †ewk fvM Aw_K wm×vš gjZ RwUj AsKwbfi Ges Kw¤úDUv‡ii gva¨‡gB Zv mPvi“iƒ‡c m¤úv`b Kivi ceYZv GB mg‡q we‡kI RbwcqZv cvq| †hgb SwKi aviYv GLb A‡bK mwVKfv‡e cwigvc I e¨e¯vcbv Kiv nq| gjawb KvVv‡gvi mbvZb aviYvI A‡bK RwUj I AsKwbfi nq| GB mgq †hme ZwËK Kvieviwi A_vqb‡K bvbv Z‡Ëi wekI‡Y mg× K‡iwQ‡jb, Zv‡`i g‡a¨

n¨wi gv‡KvBR, gvUb wgjvi, gwWwMqwb wQ‡jb D‡jL‡hvM¨| cieZx‡Z 1990-Gi `k‡K Gme ZwËKMY MwYwZK we‡kl‡Yi gva¨‡g A_©vq‡bi AMMwZ‡Z ¸i“ZcY fwgKv cvj‡bi Rb¨ †bv‡ej ci¯‹vi jvf K‡ib|

R) 1980-Gi `kK : e¨emv m¤cmviY I cwZ‡hwMZvgjK evRvie¨e¯'vq wU‡K _vKvi Rb¨ A_©vqb Zvi mbvZbx `wq‡Zi cwieZb K‡i bZbi/‡c AwefZ nq| GB mgq cwZôv‡bi wewfb cK‡íi g‡a¨ gja‡bi m`¶ eÈb I cKí¸‡jv n‡Z AwRZ Av‡qi wePvi-we‡klYB wQj A_©vq‡bi gj welq|

S) 1990-Gi `kK I AvawbK A_©vq‡bi mPbv : GB `k‡K wek evwYR¨ ms¯'v (World Trade Organization) AvZ¦cKvk K‡i| weke¨vcx Avg`wb-ißwbi cwZeÜKZv e¨vcKfv‡e nvm cvq| A_©vqbI G mg‡q AvšRwZKZv jvf K‡i| GKwU`‡K †hgb A_©vq‡bi wewb‡qvM wm×vš— cw_ex i †Kv_vq, †Kvb cY¨ c¯Z Kiv I weµq Kiv jvfRbK †mUv we‡ePbv K‡i, Av‡iKw`‡K we‡ki †Kvb gjawb evRvi Kx cKwZi I †Kv_v †_‡K Znwej msMn Kiv jvfRbK, ZvI A_©vq‡bi welqe¯‡Z cwiYZ nq| d‡j A_©vqb n‡jv e¨emv cwZôv‡bi e¨e¯'vcbvq GKwU cv‡qwMK mgva‡bi †¶Î, hv wnmvei¶Y, A_bxwZ I Ab¨vb¨ Avw_K welq¸‡jv‡K mswgkY K‡i mwó n‡q‡Q|

Abkxjbx

eûwbevPwb ck :

1. bM` A_ I gbvdvi g‡a¨ m¤úK wKi/c?
   K. EaŸ m¤§L
   L. wecixZ
   M. wbg gLx
   N. mgvbcvZ

2. Kviewi A_©vqb e¨e¯'vcbv n‡jv-
   i. chvß cwigvY A_ †hvMvb
   ii. K‡qK gv‡mi Rb¨ gjab LvUv‡bv
   iii. A_ eÈb-msµvš— wm×vš—

   wb‡Pi †KvbwU mwVK ?

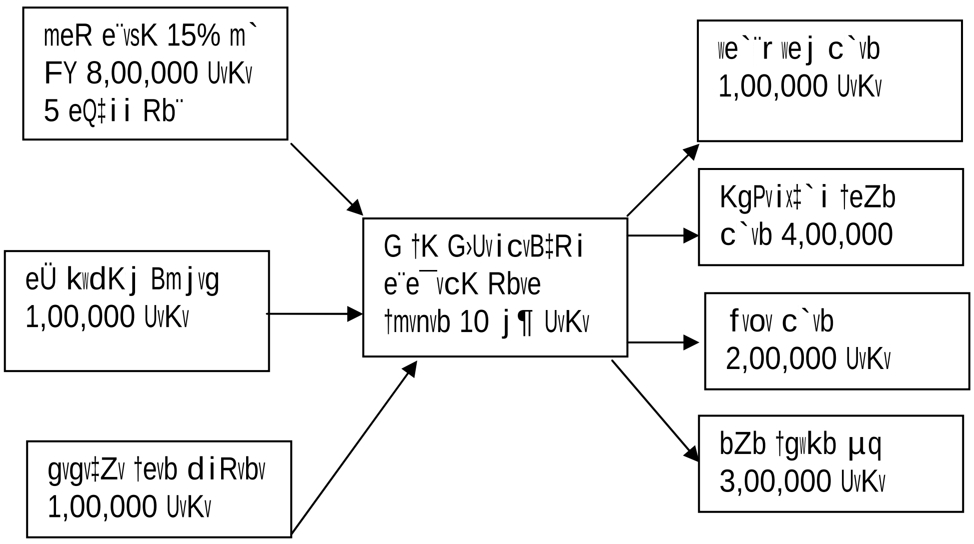
   K. i I ii   L. i I iii
   M. ii I iii   N. i, ii I iii

msw¶ß DËi ck :

1. †kqv‡ii wewbg‡q wewb‡qvMKvix‡K wbqwgZfv‡e Kx c`vb Kiv nq?
2. miKwi A_©vq‡bi gj j¶¨ Kx?
3. g³evRvi e¨e¯'vcbvq e¨emvq cwZôvb‡K we‡kl ¸i“‡Zi mv‡_ Kxfv‡e A_©vqb Ki‡Z nq?

mRbkxj ck :

1.



2012 mv‡ji Aw_K weeiYx‡Z †`Lv hv‡”Q cwZôvbwU ¶wZi m¤§Lxb n‡”Q|

K. ißwb †_‡K Avg`vwb †ewk n‡j †Kvb ai‡bi NvUwZ †`Lv hvq?

L. miKvi‡K †Kvb †`‡ki Rb¨ A‡bK A_ e¨q Ki‡Z nq?

M. G †K G›Uvi cvB‡Ri e¨e¯vcK Rbve †mvnv‡bi mvgwMK Kvh©µg‡K Kx ejv hvq? eYbv Ki|

N. Rbve †mvnvb †Kvb bxwZwU wVKg‡Zv AbmiY Ki‡j ¶wZi m¤§Lxb n‡Zb bv e‡j g‡b Ki?

2.

	K-cwZôvb	L-cwZôvb
cY¨Ñ	wgwbc¨vK k¨v¤ú	†evZjRvZ m¨v¤ú wgwbc¨vK m¨v¤ú nvievj m¨v¤ú
gbvdv/¶wZ †fvMKvixÑ	gwjK GKvB	me gwj‡Ki g‡a¨ eÈZ nq|

K. wK‡mi ci †_‡KB Drcv`b †KŠkj RwUjZi nq?

L. GKRb e¨emvqxi †Kvb ai‡bi Ávb _vK‡j cwiKíbvgwdK ¯íg‡j¨ c‡qvRbxq cwigvY A_ms¯vb Ki‡Z cv‡i? e¨vL¨v Ki|

M. ÔKÕ cwZôvbwU Kx fv‡e A_vqb Ki‡Z cv‡i? e¨vL¨v Ki|

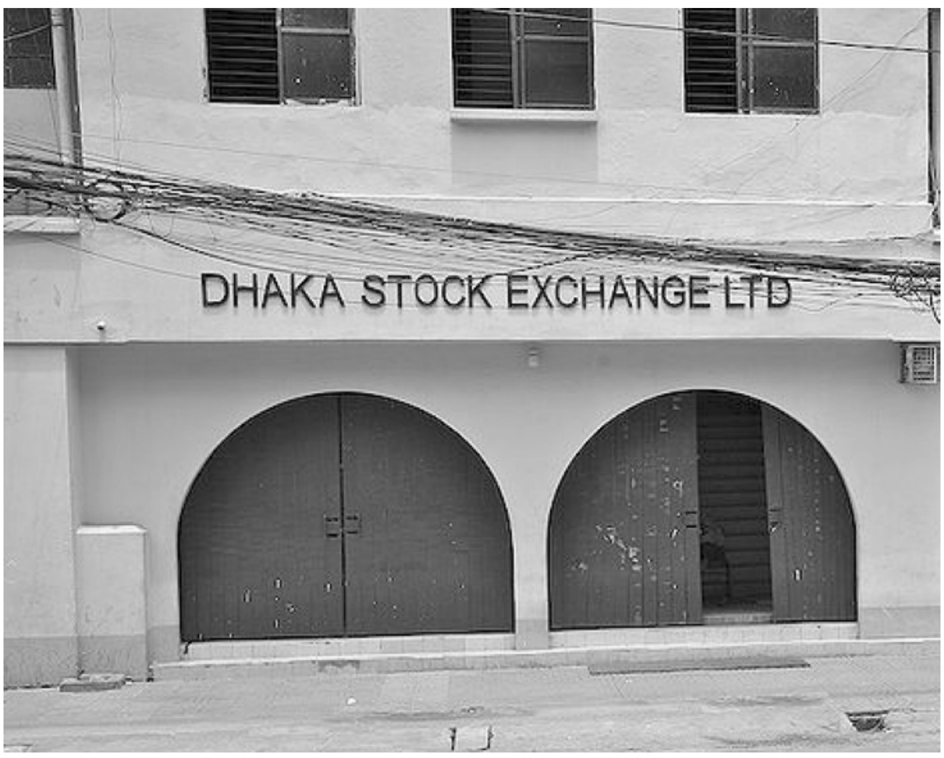
N. DcwiD³ `wU cwZôv‡bi g‡a¨ †Kvb cwZôvbwUi SwK Kg e‡j g‡b nq? we‡kIY Ki|

mßg Aa¨vq

†kqvi, eÛ I wW‡eÂvi

Share, Bond and Debenture

†Kv¤úvwb KZK Bm¨KZ †kqvi, eÛ I wW‡eÂvi wewb‡qvMKvix‡`i Rb¨ G‡KKwU wewb‡qvM nwZqvi wn‡m‡e we‡ewPZ nq| wewb‡qv‡Mi Drm wn‡m‡e e¨eüZ Gme wewb‡qvM nwZqv‡ii c‡Z¨KwUi wbR¯^ ewkó¨, mweav Ges Amweav i‡q‡Q| Gme wewb‡qvM nwZqvi †_‡K wewb‡qvMKvix‡`i cZ¨wkZ Avq Ges SwK‡Z wfbZv _v‡K| d‡j GKRb wewb‡qvMKvixi wewb‡qvM wm×vš †bqvi Av‡M c‡Z¨KwU wewb‡qvM nwZqv‡ii wewfb w`K m¤ú‡K we¯wiZ Rvbv `iKvi| G Aa¨v‡q Avgiv wewb‡qvMKvixi `wó‡KvY †_‡K Gme wewb‡qvM nwZqvi m¤ú‡K we¯wiZ Rvb‡Z cvie|



G Aa¨vq cvV †k‡l Avgiv Rvb‡Z cvie

- †kqvi, eÛ I wW‡eÂv‡ii aviYv eYbv Ki‡Z cvie|
- wewfb cKv‡ii †kqv‡ii †kwYwefvM Ki‡Z cvie|
- wewfb cKvi †kqv‡ii ZjbvgjK cv_K¨ wbYq Ki‡Z cvie|
- eÛ I wW‡eÂv‡ii cv_K¨ eYbv Ki‡Z cvie|
- jf¨vskbxwZ e¨vL¨v Ki‡Z cvie|

7.1 fwgKv

ceeZx Aa¨vq¸‡jv‡Z e¨emv cwiZôv‡bi A_vq‡bi Drm wn‡m‡e mvaviY †kqvi, AMÖvaKvi †kqvi eÛ I wW‡eÂvi m¤ú‡K †R‡bQ| †Kv¤úvwb KZK Bm¨KZ Gme A_vq‡bi nwZqvi we‡b‡qvMKvix‡`i Rb¨ wewb‡qv‡Mi Drm wn‡m‡e we‡ewPZ nq| GKRb wewb‡qvMKvix wewfb Lv‡Z Zvi A_ wewb‡qvM Ki‡Z cv‡i| g‡b Ki, †Zvgvi evevi 10 j¶ UvKv Av‡Q| GB `k j¶ UvKv wZwb B‡"Q Ki‡j †Kv‡bv e¨vs‡K ¯vqx RvgvbZ wn‡m‡e ivL‡Z cv‡i A_ev wZwb D³ UvKv w`‡q †Kv‡bv †Kv¤úvwb KZK Bm¨KZ mvaviY †kqvi, AMÖvaKvi †kqvi, eÛ Ges wW‡eÂvi G‡`i †h‡Kv‡bv GK ev GKvwaK †¶‡Î wewb‡qvM Ki‡Z cv‡i| wewb‡qv‡Mi Drm wn‡m‡e G‡`i c‡Z¨KwUi wbR¯ ¯KxqZv i‡q‡Q| G‡`i cwZwU †_‡K wewb‡qvMKvixi Avq Ges SwK‡Z wfbZv i‡q‡Q| cieZx Ab‡"Q`¸‡jv‡Z wewb‡qv‡Mi Drm wn‡m‡e G‡`i cwZwUi ¯KxqZv, mweav-Amweav Ges Zjbvg~jK wePvi Av‡jvPbv Kiv n‡q‡Q|

7.2 mvaviY †kqvi

cvevwjK wjwg‡UW †Kv¤úvwbi Znwej msM‡ni GKwU ¸i"ZcY Drm n‡jv †kqvi weµq| eo As‡Ki †gvU gjab‡K †QvU †QvU L‡Ê wef³ K‡i †kqvi wnmv‡e weµq Kiv nq| miKv‡ii Abgw‡Z wb‡q b¨bZg gjab msM‡ni ci msev`c‡Î i gva¨‡g weeiYcÎ Qwc‡q †Kv¤úvwbwU m¤ú‡K GKwU aviYv w`‡q RbM‡Yi wbKU †kqvi µ‡qi Av‡e`b PvIqv nq| A‡bK Av‡e`b co‡j jUvwii gva¨‡g †kqvi eÈb Kiv nq| d‡j ¶` wewb‡qvMKvixivI †kqvi wK‡b wewb‡qv‡M AskMnY Ki‡Z cv‡i| GivB cKZ c‡¶ †Kv¤úvwbi gwjK| cwZôv‡bi jvf n‡j G‡`i g‡a¨B gbvdv j f¨vsk wnmv‡e eÈZ nq| †kqvi‡nvìvi‡`i wewb‡qvMKZ A_ †diZ‡hvM¨bq| Z‡e Zvi‡j¨i c‡qvRb co‡j †kqvi‡nvìvii †m‡KÛvwi gv‡K‡U (†hgb: XvKv ÷K G·‡PÄ) GB †kqvi weµq Ki‡Z cv‡i Ges †mLv‡b gj¨ ew× †c‡j Zv‡`i jvf nq| mvaviYZ jvfRbK †Kv¤úvwbi †¶‡Î †kqvi‡nvìvi wbqwgZfv‡e j f¨vsk †c‡q _v‡K| Z‡e j f¨vsk c`v‡bi †Kv‡bv wbw`ó nvi ce wbawiZ _v‡K bv| †Kv¤úvwbi Rb¨ j f¨vsk c`vb Kiv eva¨ZvgjKI bq| gbvdv bv n‡j mvaviYZ j f¨vsk c`vb Kiv nq bv| gbvdv n‡jI m¤úY As‡Ki gbvdv j f¨vsk wn‡m‡e eÈb Kiv nq bv| †Kv¤úvwb B‡"Q Ki‡j †h‡Kv‡bv nv‡i j f¨vsk c`vb Ki‡Z cv‡i, Avevi j f¨vsk bvI c`vb Ki‡Z cv‡i| Z‡e †m‡¶‡Î †kqvi‡nvìvi‡`i Kvw•¶Z cwigvY j f¨vsk c`vb Ki‡Z bv cvi‡j †m‡KÛvwi gv‡K‡U †kqv‡ii gj¨ nvm cvq, hv †Kv¤úvwbi Rb¨ fv‡jv bq|

wewb‡qvMKvix‡`i Rb¨ †kqvi µq GKwU SwKcY wewb‡qvM| †kqvi Bm¨Kvix †Kv¤úvwb memgq †kqvi gwjK‡`i j f¨vsk w`‡Z eva¨ _v‡K bv| †Kv‡bv eQi †Kv¤úvwb chvß gbvdv Ki‡Z bv cvi‡j †kqvi gwjK‡`i †Kv‡bv j f¨vsk †`Iqv nq bv| Avevi †Kv¤cvwbi AemvqbKv‡j m¤úwË wewµ n‡Z cvß A_ †_‡K mKj †`bv`vi Ges AMÖvaKvi †kqvi gwjK‡`i `vwe †gUv‡bvi ci mvaviY †kqvi gwjK‡`i `vwe †gUv‡bv nq| d‡j me `vwe †gUv‡bvi ci †Kv‡bv Aewkó A_ bv _vK‡j mvaviY †kqvi gwjKiv Zv‡`i wewb‡qvMKZ A‡_i cwie‡Z wKQB bv cvIqvi Avk¼v _v‡K| Gme Kvi‡Y mvaviY †kqv‡i wewb‡qvM me‡P‡q SwKcY wewb‡qvM wn‡m‡e we‡ewPZ nq| Z‡e SwKcY wewb‡qvM weavq GiKg †kqvi †_‡K Av‡qi m¤vebvI †ewk _v‡K| e‡S-ï‡b wewb‡qvM Ki‡j mvaviY †kqvi GKRb wewb‡qvMKvixi Rb¨ GKwU fv‡jv wewb‡qvM Drm wn‡m‡e we‡ewPZ n‡Z cv‡i| wewb‡qv‡Mi nwZqvi wn‡m‡e mvaviY †kqv‡ii wKQ ¯KxqZv i‡q‡Q| wb‡g †m¸‡jv eYbv Kiv n‡jv:

K) mvaviY †kqvi wewb‡qvMKvix‡K †Kv¤úvwbi gvwjKvbv †`q| d‡j †Kv¤úvwbi gvwjK wn‡m‡e Bnvi AwRZ jvf Ges m¤úwËi Dci AvBbMZ AwaKvi _v‡K|

L) mvaviY †kqvi Bnvi gvwjK‡`i †Kv¤úvwb wbqš¿‡Yi cY ¶gZv †`q| †kqvi gvwjKiv ¸i“ZcY wm×vš— Mn‡Y Zv‡`i †fvUvwaKvi c‡qvM Kivi gva¨‡g †Kv¤úvwb‡K wbqšY K‡i|

M) mvaviY †kqvi mn‡R n¯—vši‡hvM¨| wewb‡qvMKvix B‡”Q Ki‡j †h‡Kv‡bv mgq Zvi aviYKZ †kqvi n¯—vši Ki‡Z cv‡i|

wewb‡qv‡Mi nwZqvi wn‡m‡e mvaviY †kqv‡ii wKQ mweav I Amweav i‡q‡Q|

mweav

K) AwaK Avq : e‡S-ï‡b wewb‡qvM Ki‡j mvaviY †kqvi GKRb wewb‡qvMKvixi Rb¨ fv‡jv Av‡qi Drm n‡Z cv‡i| wewb‡qv‡Mi Ab¨vb¨ nwZqvi †hgb: AMwaKvi †kqvi, eÛ I wW‡eÂvi †_‡K wewb‡qvMKvixi cvß Avq wbw`ó _v‡K| wKš mvaviY †kqvi †_‡K Avq wbw`ó _v‡K bv| d‡j †Kv¤úvwb AwaK Avq Ki‡j wewb‡qvMKvix‡`i cvß AvqI ew× cvq|

L) mxgve× `vq : mvaviY †kqvi gvwjKiv †hš_fv‡e †Kv¤úvwbi SwK enb K‡i| †Kv‡bv Ae¯—v‡ZB GKRb wewb‡qvMKvixi SwK Zvi wewb‡qvMKZ A‡_i AwaK nq bv| D`vniY¯—iƒc, g‡b Ki GKRb wewb‡qvMKvix †Kv‡bv †Kv¤úvwbi 10 UvKv g‡j¨i 100wU †kqvi µq K‡ib, d‡j Zvi `vq m‡ev”P 10×100 = 10,000 UvKv chš— n‡Z cv‡i|

M) Zvij¨ : mvaviY †kqvi wewb‡qvMKvixi Kv‡Q Zij m¤ú` wn‡m‡e mgv`Z| wewb‡qvMKvix †h‡Kv‡bv mgq B‡”Q Ki‡j Zvi aviYKZ †kqvi wewµ K‡i bM` UvKv msMn Ki‡Z cv‡i| Z‡e me †Kv¤úvwbi †kqv‡ii Zvij¨Zv mgvb nq bv| mvaviYZ eo Ges fv‡jv †Kv¤úvwbi †kqv‡ii Zvij¨ Ab¨ †Kv¤úvwb¸‡jvi †P‡q †ewk nq|

Amweav

K) SwK : mvaviY †kqv‡i wewb‡qvM A‡c¶vKZ AwaK SwKcY| †kqvievRv‡i A‡bK dUKv wewb‡qvMKvix _v‡K| d‡j e‡S-ï‡b wewb‡qvM bv Ki‡j ¶wZ nIqvi Avk¼v _v‡K|

L) gbvdv I m¤úwË eÈ‡b AwaKvi : †Kv¤úvwb gbvdv eÈ‡b mevi `vq Z_v AMwaKvi †kqvi, eÛ I FYcÎ gvwjK‡`i cvß Avq cwi‡kv‡ai ci Aewkó gbvdvi Dci mvaviY †kqvi gvwjK‡`i AwaKvi _v‡K| Abiƒcfv‡e †Kv¤úvwbi AemvqbKv‡j m¤úwË wewµi cvß A_ †_‡K †Kv¤úvwbi me `vq cwi‡kva Kivi ci Aewkó A_ †kqvi gvwjKiv fvMvfvwM K‡i †bq| A_vr, Dfq †¶‡Î AMwaKvi †kqvi, eÛ I FYcÎ gvwjK‡`i `vwe mvaviY †kqvi gvwjK‡`i `vwe †_‡K AMMY¨ wn‡m‡e we‡ewPZ nq|

7.3 AMÖvaKvi †kqvi

†hme wewb‡qvMKvix †kqv‡i wewb‡qvM †_‡K wbw`ó nv‡i Avq cZ¨vkv K‡i, Zv‡`i Rb¨ AMÖvaKvi †kqvi GKwU fv‡jv wewb‡qvM nwZqvi wn‡m‡e we‡ewPZ nq| Z‡e Avgv‡`i †`‡k AMÖvaKvi †kqv‡ii msL¨v Le †ewk †`Lv hvq bv| mvaviY †kqv‡ii b¨vq AMÖvaKvi †kqv‡ii wbR¯^ wKQz ¯^KxqZv I ˆewkó¨ i‡q‡Q|

K) gvwjKvbv : AMÖvaKvi †kqvi gvwjK‡`i †Kv¤úvbxi c‡ivcwi gvwjK ejv nq bv| Zv‡`i‡K mvaviY †kqvi gvwjK Ges eÛ I FYcÎ gvwjK‡`i gvSvgvwS Ae¯'v‡b we‡ePbv Kiv nq|

L) i›cvšÍi‡hvM¨Zv : A‡bK AMÖvaKvi †kqvi GKwU wbw`ó mgq ci mvaviY †kqv‡i i›cvšÍi Kivi weKí m‡hvM _v‡K| d‡j wewb‡qvMKvix B‡"Q Ki‡j GB m‡hvM e¨envi K‡i mvaviY †kqvi gvwjK n‡Z cv‡ib|

wewb‡qvMKvix‡`i `„wó‡KvY †_‡K AMÖvaKvi †kqv‡ii wKQz myweav I Amyweav i‡q‡Q| wb‡g AMÖvaKvi †kqv‡ii myweav I Amyweavmgn Av‡jvPbv Kiv n‡jv :

myweav

K) wbw`ó nv‡i Avq : AMÖvaKvi †kqvi gvwjKiv wbw`ó nv‡i jf¨vsk cvq| d‡j †kqvi gvwjK‡`i Av‡qi AwbðqZv Kg _v‡K|

L) gbvdv Av‡qi Dci AMÖvaKvi : jf¨vsk c`v‡b AMÖvaKvi †kqvi gvwjKiv mvaviY †kqvi gvwjK‡`i jf¨vsk c`v‡bi Av‡M AMÖvaKvi cvq|

M) m¤ú‡`i Dci `vwe: †Kv¤úvbxi Aemvqb ev wejywßi mgq m¤ú‡`i Dci AMÖvaKvi †kqvi gvwjK‡`i `vwe mvaviY †kqvi gvwjK‡`i `vwei c‡e we‡ePbv Kiv nq| Z‡e Aek¨B FYcÎ gvwjK‡`i `vwei ci Zv‡`i `vwe ciY Kiv nq|

Amyweav

K) wbqšY: AMÖvaKvi †kqvi gvwjK‡`i †Kv‡bv †fvUvaKvi _v‡K bv| d‡j AMÖvaKvi †kqvi gvwjK‡`i †Kv¤úvbxi Dci †Kv‡bv wbqšY _v‡K bv|

L) mxwgZ Avq : AMÖvaKvi †kqvi gvwjK‡`i Avq nvi wbw`ó _v‡K| d‡j †Kv¤úvwb AwZwi³ gbvdv Ki‡j I AMÖvaKvi †kqvi gvwjKiv Gi †Kv‡bv Ask cvq bv|

KvR : GKRb wewb‡qvMKvix‡`i `„wó‡KvY †_‡K mvaviY †kqvi I AMÖvaKvi †kqv‡ii g‡a¨ Zjbvgj K wePvi Ki|

7.4 eÛ

wewb‡qvMKvix‡`i Rb¨ wewb‡qv‡Mi Av‡iKwU nwZqvi n‡”Q eÛ| c‡eB †R‡bQ †h `wjj ev Pw³c‡Îi gva¨‡g †Kv¤úwb wewb‡qvMKvix‡`i †_‡K FY gjab ms¯’vb K‡i, †mwU‡K eÛ ejv nq| †`‡k AwaKvsk †Kv¤úwb e¨vsK ev Ab¨vb¨ Aw_K cwZôvb †_‡K FY wb‡q FY gja‡bi ms¯’vb K‡i| d‡j wewb‡qv‡Mi nwZqvi wn‡m‡e eÛ GLbI Avgv‡`i †`‡k Le †ewk cwiwPwZ cvqwb|

wewb‡qvMKvixi `wó‡KvY †_‡K e‡Ûi wKQ Avjv`v ¯^KxqZv ev ˆewkó¨ i‡q‡Q| wb‡g †m¸‡jv Av‡jvPbv Kiv n‡jv:

K) RvgvbZ : e‡Ûi wecix‡Z †Kv¤úwb mvaviYZ ¯’vqx m¤úwË ev `wjjcÎw` RvgvbZ wn‡m‡e iv‡L| d‡j †Kv¤úwb wewb‡qvMKvix‡`i cvIbv cwi‡kva Ki‡Z bv cvi‡j Gme m¤úwË wewµ K‡i wewb‡qvMKvixiv Zv‡`i A_ Av`vq Ki‡Z cv‡i|

L) cwicKZvi ZwiL : †Kv¤úwb KZK Bm¨KZ e‡Ûi GKwU wbw`ó cwicKZvi ZwiL _v‡K| D³ cwicKZvi Zwi‡L wewb‡qvMKvix e‡Û DwjwLZ wjwLZ gj¨ †diZ cvq|

M) FY`vZv : eÛ gwjKiv †Kv¤úwbi FY`vZv wn‡m‡e MY¨ nq| d‡j Zv‡`i †Kv‡bv †fvUwaKvi _v‡K bv|

N) i~cvši‡hvM¨Zv : †Kv¤úwb A‡bK mgq wewb‡qvMKvix‡`i Kv‡Q i~cvši‡hvM¨ eÛ wewµ K‡i _v‡K| G‡¶‡Î eÛ gwjKiv B‡”Q Ki‡j FYc‡Î DwjwLZ kZ Abmv‡i Zv‡`i aviYKZ eÛ‡K wbw`ómsL¨K mvaviY †kqv‡i i~cvši Ki‡Z cv‡i|

mweav

K) m‡`i nvi : m‡`i nvi wbw`ó _v‡K weavq e‡Û wewb‡qvMKvix‡`i Avq wbw`ó _v‡K| d‡j Zv‡`i Av‡q AwbðqZv Kg _v‡K| Z‡e †Kv‡bv †Kv‡bv mgq m‡`i nvi cwieZbkxj I n‡Z cv‡i|

L) SwK Kg : e‡Ûi wecix‡Z ¯’vqx ev Ab¨vb¨ m¤úwË RvgvbZ wn‡m‡e ivLv nq weavq eÛ wewb‡qvMKvix‡`i SwK nvm cvq|

M) gbvdv Ges m¤ú‡`i Dci AwaKvi : †Kv¤úwb KZK AwRZ Avq †_‡K mec_g eÛ gwjK‡`i m` c`vb Kiv nq| Ab¨w`‡K †Kv¤úwb wejwß ev AemvqbKv‡j m¤ú` wewµi cvß A_ †_‡K mec_g eÛ gwjK‡`i cvIbv UvKv cwi‡kva K‡i Ab¨‡`i `vwe ciY Kiv nq| A_vr eÛ gwjK‡`i `vwe mvaviY Ges AMwaKvi †kqvi gwjK‡`i `vwe †_‡K AMMY¨ wn‡m‡e we‡ewPZ nq|

Amweav

K) Kg Avq nvi : mvaviY †kqvi Ges AMwaKvi †kqv‡ii Zjbvq Kg SwKcY weavq eÛ gwjK‡`i Avq nvi Kg nq|

L) wbqšY : AMwaKvi †kqv‡ii b¨vq eÛ gwjK‡`i †fvUwaKvi _v‡K bv weavq eÛ gwjKiv †Kv¤úwbi wbqš‡Y AskMnY Ki‡Z cv‡i bv|

7.5 wW‡eÂvi

wW‡eÂvi n‡"Q GKwU RvgvbZwenxb eÛ| d‡j e‡Ûi AwaKvsk ˆewkó¨ wW‡eÂv‡i we`¨gvb| eÛ I AMwaKvi †kqv‡ii b¨vq wW‡eÂvi I Avgv‡`i †`‡k Le †ewk †`Lv hvq bv|

e‡Ûi Zjbvq Gi wbR¯^ ˆewkó¨ n‡"Q, wW‡eÂv‡ii wecix‡Z †Kv‡bv RvgvbZ _v‡K bv| wW‡eÂv‡ii wecix‡Z RvgvbZ _v‡K bv weavq me †Kv¤úvwbi wW‡eÂvi wewb‡qvMKvixiv µq K‡i bv| wewb‡qvMKvixiv mvaviYZ eo ¯bvgab¨ †Kv¤úvwb KZK Bm¨KZ wW‡eÂv‡i Zv‡`i A_ wewb‡qvM K‡i|

wW‡eÂv‡ii mweav I Amweav

wewb‡qv‡Mi nwZqvi wn‡m‡e wW‡eÂv‡ii wKQ mweav I Amweav wbgi¦c :

mweav

K) wbqwgZ Avq : e‡Ûi b¨vq wewb‡qvMKvixiv wW‡eÂvi †_‡K wbw`ó nv‡i wbqwgZ Avq cvq|

L) wbw`ó mgq : wW‡eÂv‡ii wbw`ó †gqv‡`i Kvi‡Y A‡bK wewb‡qvMKvixi Kv‡Q GwU Rbwcq|

Amweav

K) RvgvbZnxbZv : wW‡eÂv‡ii wecix‡Z †Kv‡bv RvgvbZ _v‡K bv weavq GwU SwKcY|

L) wbqšY : e‡Ûi b¨vq wW‡eÂvi gwjK‡`i †fvUwaKvi _v‡K bv| d‡j †Kv¤úvwbi cwiPvjbvq wW‡eÂvi gwjK‡`i †Kv‡bv wbqšY _v‡K bv|

M) gbvdv I m¤ú‡` AwaKvi : wW‡eÂvi gwjKiv mvaviY cvIbv`vi‡`i mgvb ghv`v †fvM K‡i| d‡j †Kv¤úvwbi AwRZ Avq †_‡K wW‡eÂvi gwjK‡`i m` †`Iqvi Av‡M eÛ gwjK‡`i m` cwi‡kva Kiv nq| Abi¦cfv‡e †Kv¤úvwbi wejwßi mgq ev Aemvqb Kv‡j eÛ gwjK‡`i `we ev cvIbv cwi‡kv‡ai ci wW‡eÂvi gwjK‡`i cvIbv cwi‡kva Kiv nq|

7.6 evsjv‡`‡ki †kqvievRvi

†h‡Kv‡bv †`‡ki A_bwZ‡Z †kqvievRvi gjab msM‡ni evRvi wnmv‡e ¸i"ZcY fwgKv cvjb K‡i| GRb¨ mvaviY RbMY ev wewb‡qvMKvixi cZ¨vkv _v‡K †kqvievRvi †hb môfv‡e cwiPwjZ nq| mg‡qi mv‡_ mv‡_ wewfb cwieZ‡bi gva¨‡g evsjv‡`‡ki †kqvievRvi µgk DbwZ mvab K‡i‡Q| †kqvievRv‡i wewb‡qvM GKwU SwKcY wewb‡qvM| AZGe, †kqvievRv‡i wewb‡qvM m¤ú‡K mwVK aviYv bv _vK‡j wewb‡qvM Kiv DwPZ bq| G‡Z jv‡fi mv‡_ mv‡_ ¶wZ nIqvi Avk¼v _v‡K| †kqvievRv‡i wewb‡qv‡Mi c‡e †Kv¤úvwb¸‡jvi ewlK Aw_K weeiYx msMn K‡i †Kv¤úvwbi wewfb Z_¨ †hgb: †kqvicwZ Avq (BwcGm), e¨emvi aib, †Kv¤úvwbi e¨e¯vcbv, wbU m¤ú`gj¨mn (GbGwf) Ab¨vb¨ Aw_K Z_¨w` we‡kIY Kiv c‡qvRb| †Kv¤úvwb¸‡jvi cvkvcwk wkí LvZ Ges †`‡ki A_%bwZK Ae¯v m¤ú‡K chvß Ávb msMn K‡i wewb‡qvM wm×vš wb‡Z nq| c‡qvR‡b evRvi we‡kIÁ‡`i civgk †bIqv hvq| Z‡e †Kv‡bv Ae¯v‡ZB ¸R‡ei gva¨‡g cvIqv Z_¨ †_‡K wewb‡qvM wm×vš †bIqv DwPZ bq|

†kqvi Bm¨Kvix †Kv¤úvwb Ges wewb‡qvMKvix‡`i †kqvi µq-weµq mô fv‡e m¤úv`‡bi Rb¨ mcwZwôZ cwZôv‡bi c‡qvRb nq| Gi¡c cwZôvb‡K ÷K G·‡PÄ ejv nq| ÷K G·‡PÄ bvgK cwZôvb mvaviY RbMY ev cwZôvb †_‡K †Kv¤úvwb‡K Znwe j ms¯v‡b mvnvh¨ K‡i Ges wewb‡qvMKvix‡`i Rb¨ †kqvi µq-weµ‡qi GKwU wbw`ó ¯v‡bi e¨e¯v K‡i| evsjv‡`‡k `wU ÷K G·‡PÄ i‡q‡Q|

1) XvKv ÷K G·‡PÄ wjwg‡UW
2) PÆMvg ÷K G·‡PÄ wjwg‡UW

DwjwLZ `wU G·‡P‡Ä wewfb †Kv¤úvwbi mvaviY †kqvi, wgDPqvj dvÛ, wW‡eÂvi Ges eÛ BZ¨vw` µq weµq nq| wewb‡qvMKvix‡`i wewb‡qvM wm×vš †bqvi mweav‡_ ÷K G·‡P‡Ä ZwjKvf³ †Kv¤úvwbi †kqvi¸‡jv‡K G,we, wR, Gb Ges †RW BZ¨vw` †kwY‡Z wef³ Kiv n‡q‡Q|

mvaviYZ †kqvievRv‡ii MwZ ev mweK Ae¯v eSvi Rb¨ mPK e¨enví Kiv nq| D`vniY¯i¡c XvKv ÷K G·‡P‡Ä :

K) mKj †kqvigj¨ mPK (All Shares Price Index),

L) wWGmB mvaviY mPK (DSE General Index) Ges

M) wWGmB 20 mPK (DSE20 Index) bv‡g wZbwU mPK e¨enví Kiv nq|

Abi¡cfv‡e PÆMvg ÷K G·‡PÄ :

K) wmGmB mKj †kqvigj¨ mPK (CSE All Shares Price Index)

L) wmGmwmG· mPK (CSE Selective Categories Index) Ges

M) wmGmB 30 mPK (CSE 30 Index) bv‡g wZbwU mPK cPwjZ Av‡Q|

†kqvievRv‡ii mPK cwZw`b cwZwbqZ I Vvbvgv K‡i| Gme IVvbvgv evRv‡ii MwZ ev w`K m¤ú‡K Z_¨ †`q| G mP‡Ki IVvbvgv †kqvievRv‡i ZwjKvf³ †Kv¤úvwb¸‡jvi †kqvigj¨ IVvbvgvi Dci wbfi K‡i| AwaKvsk †kqv‡ii `vg evo‡j mPK ev‡o, Avevi AwaKvsk †Kv¤úvwbi †kqv‡ii `vg Kg‡j mPK K‡g|

7.7 †kqv‡i wewb‡qvM c×wZ

†kqvievRv‡i wewb‡qvMKvixiv `wU Dcv‡q wewb‡qvM Ki‡Z cv‡i| h_v :

K) cv_wgK evRv‡ii (Primary Market) gva¨‡g

L) †m‡KÛvwi evRv‡ii (Secondary Market) gva¨‡g|

K) cv_wgK evRvi : cv_wgK evRvi ej‡Z †Kv¤úvwb †h evRv‡i †kqvi wewµi c_g c¯Íve (Initial public offering) K‡i, †m evRvi‡K eSvq| †Kv‡bv †Kv¤úvwb c_gev‡ii g‡Zv evRv‡i †kqvi wewµ Ki‡j †mwU‡K †kqvi wewµi c_g c¯Íve ejv nq| GKRb wewb‡qvMKvix †Kv‡bv †Kv¤úvwbi †kqvi wewµi c_g c¯Ív‡e AskMnY K‡i †kqvi µq Ki‡j, †m cv_wgK evRv‡i †kqvi µq K‡i‡Q e‡j g‡b Kiv nq|

L) †m‡KÛwi evRvi : †Kv¤úvwb KZK c_gevi wewb‡qvMKvix‡`i Kv‡Q †kqvi wewµi ci wewb‡qvMKvixiv wb‡R‡`i g‡a¨ †kqvi µq-weµq Ki‡Z cv‡i| †h evRv‡i wewb‡qvMKvixiv wb‡R‡`i g‡a¨ †kqvi µq-weµq K‡i, †m evRvi‡K †m‡KÛwi evRvi ejv nq|

7.8 jf¨vsk I jf¨vsk bxwZ

GKwU †Kv¤úvwbi AwRZ jvf ev gbvdv †kqvi gwjK‡`i cvc¨ Avq| d‡j AwRZ jvf ev gbvdv †kqvi gwjK‡`i g‡a¨ eÈb Kiv nq| mvaviYZ †Kv¤úvwb AwRZ jvf ev gbvdvi c‡iv Ask †kqvi gwjK‡`i g‡a¨ eÈb K‡i bv| jvf I gbvdvi GKwU Ask fwel¨‡Z e¨emvi Kv‡R A_vq‡bi Rb¨ msiw¶Z K‡i Ges ewK Ask †kqvi gwjK‡`i g‡a¨ eÈb K‡i| jvf ev gbvdvi †h Ask †kqvi gwjK‡`i g‡a¨ eÈb Kiv nq, †m Ask‡K jf¨vsk ejv nq| †Kv¤úvwb mvaviYZ `Bfv‡e jf¨vsk w`‡Z cv‡i|

K) bM` jf¨vsk

L) ÷K jf¨vsk ev †evbvm †kqvi

K) bM` jf¨vsk : †h jf¨vsk bM` UvKvq cwi‡kva Kiv nq, †m jf¨vsk‡K bM` jf¨vsk ejv nq| D`vniY¯^i¦c: g‡b Ki, GKwU †Kv¤úvwb 10% bM` jf¨vsk †NvlYv K‡i| GKRb †kqvi gwjK H †Kv¤úvwbi 10 UvKv g‡j¨i 500 †kqvi avi‡Y K‡i| D³ e¨w³ bM` jf¨vsk wn‡m‡e 1×500 UvKv ev 500 UvKv cv‡e|

L) ÷K jf¨vsk : †Kv¤úvwb A‡bK mgq bM` jf¨vs‡ki cwie‡Z ÷K jf¨vsk ev bM` jf¨vs‡ki cvkvcvwk ÷K jf¨vsk w`‡q _v‡K| †Kv¤úvwb mvaviYZ eZgv‡b Bm¨KZ †kqv‡ii Dci AvbcvwZK nv‡i ÷K jf¨vsk w`‡q _v‡K| d‡j †Kv¤úvwbi †kqv‡ii msL¨v ew× cvq| g‡b Ki, GKwU †Kv¤úvwbi eZgv‡b 10 UvKv g‡j¨i 1 †KwU †kqvi Av‡Q| †Kv¤úvwb 50 kZvsk ev 2:1 Abcv‡Z ÷K jf¨vsk †NvlYv K‡i| d‡j †Kvb wewb‡qvMKvixi eZgv‡b 500wU †kqvi _vK‡j ÷K jf¨vsk cvevi ci †kqvi msL¨v 750wU n‡e| Abi¦cfv‡e †Kv¤úvwbi †gvU Bm¨KZ †kqvi 1.5 †KwU n‡e|

jf¨vsk bxwZ

†Kv¤úvwb‡K cwZeQi jf¨vsk-msµvš— wewfbœ wm×vš— wb‡Z nq| †hgb: AwRZ jv‡fi KZ Ask jf¨vsk †`qv n‡e, bM` jf¨vsk bv ÷K jf¨vsk †`qv n‡e BZ¨vw`| Gme wm×vš— †bqvi Rb¨ cwZwU †Kv¤úvwbi mwbw`ó bxwZgvjv _v‡K, hv †Kv¤úvwb‡K jf¨vsk c`v‡b w`Kwb‡`kbv w`‡Z cv‡i| Gme bxwZgvjv‡K jf¨vsk bxwZ e‡j| mvaviYZ wZb cKvi jf¨vsk bxwZ cwijw¶Z nq| h_v

K) w¯wZkxj UvKv jf¨vsk bxwZ : G bxwZ Abhvqx cwZeQi AwRZ jvf †_‡K mgcwigvY UvKv jf¨vsk †`qv nq| D`vniY¯^i¦c: GKwU †Kv¤úvwb cwZeQi †kqvicwZ 10 UvKv jf¨vsk w`‡j GwU‡K w¯wZkxj jf¨vsk bxwZ ejv n‡e| †kqvicwZ Avq hZ †ewk †nvK bv †Kb, †Kv¤úvwb MZ eQi¸‡jv‡Z c`Ë jf¨vs‡ki mgcwigvY jf¨vsk c`vb K‡i| Z‡e G c×wZ‡Z mvaviYZ jf¨vs‡ki cwigvY K‡g bv|

L) jf¨vsk c`vb AbcvZ bxwZ : G bxwZ Abhvqx †Kv¤úvwb cwZeQi Av‡qi KZ Ask jf¨vsk c`vb Ki‡e, G wel‡q wm×vš— †bq| wm×vš— Abhvqx †Kv¤úvwb cwZeQi AvbcvwZK nv‡i jf¨vsk c`vb K‡i| D`vniY¯^i¦c,

g‡b Ki, †Kv‡bv †Kv¤úvwb 50% jf¨vsk c`v‡bi AvbcwZK nvi wn‡m‡e wbavi iY K‡i| d‡j †Kv‡bv eQi hw` †Kv¤úvwbi AwRZ Avq 2 †KwU UvKv nq, Zvn‡j †Kv¤úvwb jf¨vsk wn‡m‡e †kqvi gwjK‡`i 2 †KwU × 50% ev 1 †KwU UvKv c`vb Ki‡e|

M) w¯i jf¨vsk mv‡_ AwZwi³ jf¨vsk bxwZ : †hme †Kv¤úvwbi Avq w¯wZkxj ev wbqwgZ bq, †mme †Kv¤úvwbi Rb¨ GwU GKwU Av`k jf¨vsk bxwZ| G bxwZ Abhvqx †Kv¤úvwb cwZeQi b¨bZg w¯wZkxj jf¨vs‡ki mv‡_ AwZwi³ jf¨vsk c`vb K‡i| Ab¨vb¨ jf¨vsk bxwZi Zjbvq GwU A‡bK bgbxq weavq A‡bK †Kv¤úvwb GB jf¨vsk bxwZ AbmiY K‡i|

Abkxjbx

eûwbevPwb ck

1| gjab LvUv‡bvi DrmÑ
   i. †kqvi
   ii. eÛ
   iii. wW‡eÂvi

   wb‡Pi †KvbwU mwVK?
   K. i I ii
   L. i I iii
   M. ii I iii
   N. i, ii I iii

2| AMwaKvi †kqvi gwjK‡`i Amweav †KvbwU?
   K. gbvdvi Dci AMwaKvi
   L. mxgve× `vq
   M. mxwgZ Avq
   N. wbw`ó nv‡i Avq

3| ÷K G·‡P‡Äi ZwjKvf³ †Kv¤úvwbi †kqvi¸‡jv Kq †kwY‡Z fvM Kiv hvq?
   K. 2   L. 3   M. 4   N 5

wb‡Pi DÏxcKwU c‡o 4 I 5 b¤i c‡ki DËi `vI

Rbve nwee ÔevÜeÕ †Kv¤úvwbi c_gev‡ii g‡Zv †kqvi wewµi c¯ve †`‡L AvKó n‡q Zv µq K‡ib| K‡qK eQi ci Zvi Aw_K msKU †`Lv w`‡i wZwb Zv wewµ Ki‡Z evRv‡i †h‡Z Pv‡”Qb|

4| Rbve nwee ÔevÜeÕ †Kv¤úvwbi †kqvi †Kv_v †_‡K msMn K‡i‡Qb?
   K. †Kv¤úvwbi cavb Awdm   L. wmwKDwiwUR GÛ G·‡PÄ Kwgkb
   M. cv_wgK evRvi   N. †m‡KÛwi evRvi

5| †kqvi wewµi Rb¨ Rbve nwe‡ei †Kvb evRv‡i hvIqv DwPZ n‡e?
K. †Kv¤úvwbi cavb Awdm L. wmwKDwiwUR GÛ G·‡PÄ Kwgkb
M. cv_wgK evRvi N. †m‡KÛvwi evRvi

msw¶ß DËi ck

1. †Kvb j f¨vsk bxwZ‡Z Av‡qi Kg Ask j f¨vsk c`vb Kiv nq|
2. gbvdvi GKwU Ask fwel¨‡Z e¨emv‡qi †Kvb ai‡bi Kv‡Ri Rb¨ msiw¶Z _v‡K?
3. †kqvievRv‡ii mwweK Ae¯v †evSvi Rb¨ Kx e¨envi Kiv nq|
4. †kqvievRvi †h‡Kv‡bv †`‡ki A_bxwZ‡Z †Kvb ai‡bi evRvi wnmv‡e fwgKv iv‡L?

mRbkxj ck

1| kvnxbi miKvwi PvKwi †_‡K AemiMn‡Yi ci K‡qK j¶ UvKv nv‡Z cvb| wZwb GB A_ †Kv¤úvwb‡Z wewb‡qvM Ki‡Z Pv‡”Qb| wZwb Ggb wewb‡qvMKvix n‡Z Pvb †hb Zv‡K m` †c‡Z bv nq Ges †Kv¤úvwbi ¸i“ZcY wm×vš MÖn‡Y AskMnY Ki‡Z cv‡ib| ZvB wZwb ÔmÜ‡hv`qÕ I Ô^mKZÕ †Kv¤úvwbi wewfb Kvhµ‡g Z_¨ msMn K‡i Zv we‡køl Ki‡Qb|

K. wW‡eÂvi gwjKiv Kv‡`i mgvb ghv`v †fvM K‡i?

L. †Kvb ai‡bi j f¨vsk c`vb Ki‡j †Kv¤úvwbi †kqv‡ii msL¨v ew× cv‡e? e¨vL¨v Ki|

M. kvnxbi ÔmÜ‡hv`qÕ I Ô^mKZÕ †Kv¤úvwbi †Kvb Z_¨ we‡kølY Ki‡Qb? e¨vL¨v Ki

N. †Kvb ai‡bi wewb‡qvMKvix nIqv kvnxb‡ii Rb¨ hvIqv n‡e e‡j Zwg g‡b Ki| we‡kølY Ki|

2| A & Z †Kv¤úvwb Zv‡`i Rwg Rbve Lwei †nv‡m‡bi Kv‡Q RvgvbZ wnm‡e †i‡L 2 †KwU UvKv FY gjab msMn K‡i| Lwei †nv‡m‡bi mv‡_ †Kv¤úvwbi †h Pvy³ n‡q‡Q Zv‡Z A_ †diZ cvIqvi ZvwiL 2012 mv‡j 1 Rvbqvwi D‡jL Av‡Q| nVvr †Kv¤úvwbwU 2010 mv‡ji Rb gv‡m wejß n‡e e‡j †NvlYv Av‡m| Zv‡Z wZwb wePwjZ nbwb|

K. †kqvi gwjK‡`i cvc¨ Avq Kx?

L. †hme †Kv¤úvwbi Avq w¯wZkxj, Zviv †Kb w¯i j f¨vs‡ki mv‡_ AwZwi³ bxwZ AbmiY K‡i? e¨vL¨v Ki|

M. A & Z †Kv¤úvwb A_vq‡bi Rb¨ †Kvb †KŠkjwU †e‡Q wb‡q‡Q? eYbv Ki|

N. A & Z †Kv¤úvwb wejß nIqv ev bv nIqv Dfq †¶‡Î Lwei †nv‡m‡bi wewb‡qv‡Mi wbivcËvwU gj¨vqb Ki|

ZZxq Aa¨vq

A‡_i mgqgj¨

A_vq‡bi †ewki fvM wm×v‡šÍi g‡j A‡_i mgqg‡j¨i avi YwU RwoZ| GLbKvi 100 UvKv Avi 10 eQi c‡ii 100 UvKv mgvb gj¨ enb K‡i bv| A‡_i mgqg‡j¨i GB avi Yv Avgv‡`i ^`bw›`b A_vq‡bI c‡qvRb| MvgxY gnvRb †_‡K hw` A_ FY †bqv nq, ZLb †m Kx nv‡i m` wnmve K‡i, GUv Rvbv _vK‡j Avgiv Ab¨vb¨ Dr‡mi mv‡_ Zjbv K‡i me‡P‡q MnY‡hvM¨ Drm †ei K‡i A_vqb Ki‡Z cvie| e¨vsK †_‡K FY wb‡j Avgv‡`i fwel¨‡Z †h F‡Yi wKw¯Í cwi‡kva Ki‡Z nq, Zv Kxfv‡e wbavi Y Kiv nq GB msµvšÍ AsK Avgiv GB Aa¨v‡q wkLe| GB Aa¨v‡qi AsK Ki‡Z †Zvgv‡`i c‡Z¨‡Ki mvBw›UwdK K¨vjK‡jUi jvM‡e| Z‡e wdb¨wÝqvj K¨vjK‡jUi e¨envi Kiv hv‡e bv|

Qwe: K¨vjK‡jUi

GB Aa¨vq cvV †k‡l Avgiv Rvb‡Z cvie-

- A‡_i eZgvb gj¨ I fwel¨r g‡j¨i g‡a¨ m¤úK
- cKZ m‡`i nvi wbYq Kivi c×wZ
- F‡Yi wKw¯Í wbYq Kivi c×wZ
- mÂq w¯‹‡gi fwel¨r gj¨ wbYq Kivi c×wZ

3.1 A‡_i mgqg‡j¨i aviYv

wdb¨v‡Ýi `wó‡Z mg‡qi mv‡_ mv‡_ A‡_i gj¨ cwieZZ nq A_vr GLbKvi 100 UvKv Avi cvP eQi c‡ii 100 UvKv mgvb gj¨ enb K‡i bv, GLbKvi 100 UvKv AwaKZi gj¨evb| GUvB A‡_i mgqgj¨ aviYv| A‡_i mgqg‡j¨i gj KviY m‡`i nvi| g‡b Ki, Zwg †Zvgvi eÜi Kv‡Q 100 UvKv cvI, GgZve¯'vq †m ej j 100 UvKv GLb bv cwi‡kva K‡i 1 eQi ci cwi‡kva Ki‡e| A‡_i mgqgj¨ e‡j †h GLbKvi 100 UvKv Avi GK eQi c‡ii 100 UvKv mgvb gj¨ enb K‡i bv| aiv hvK, m‡`i nvi kZKiv 10 fvM A_vr Zwg hw` †mvbvjx e¨vs‡K GLb 100 UvKv Rgv ivL, Z‡e AvMvgx eQi e¨vsK †Zvgv‡K 110 UvKv †`‡e| mZivs GLbKvi 100 UvKv Ges AvMvgx eQ‡ii 110 UvKv A‡_i mgqgj¨ Abhvqx mgvb gj¨ enb K‡i|

3.2 A‡_i mgqg‡j¨i mÎ

Dc‡ii D`vni‡Y Avgiv †R‡bwQ †h m‡`i nvi kZKiv 10 fvM n‡j GLbKvi 100 UvKv, AvMvgx eQ‡ii 110 UvKv Ges 2 eQi c‡ii 121 UvKv mgvb gj¨ enb K‡i| GB 100 UvKv‡K ejv nq eZgvb gj¨ Ges 110 I 121 UvKv‡K ejv nq fwel¨r gj¨|

3.2.1 fwel¨r gj¨ I ewlK Pµew×

eZgvb gj¨ Rvbv _vK‡j 1bs mÎ e¨envi K‡i fwel¨r gj¨ †ei Kiv hvq|

mÎ -1: fwel¨r gj¨ (FV) = eZgvb gj¨ (1+ m‡`i nvi) evrmwiK †gqv`

GLv‡b FV n‡"Q Future Value

eZgv‡bi 100 UvKvi 1 eQi c‡ii fwel¨r gj¨	$= 100\ (1+0.10)^1$
	$= 100 \times 1.10$
	= 110 UvKv
eZgv‡bi 100 UvKvi 2 eQi c‡ii fwel¨r gj¨	$= 100\ (1+ 0.10)^2$
	$= 100 \times 1.21$
	= 121 UvKv

fwel¨r gj¨ wbavi‡Yi Rb¨ DcwiD³ D`vni‡Y †h cwµqwU e¨eüZ n‡q‡Q, Zv‡K ejv nq Pµewׇ Kiv cׇZ| GLv‡b j¶Yxq †h GK eQi c‡i 110 UvKv fwel¨r g‡j¨i g‡a¨ Avmj 100 UvKv I m` 10% nv‡i 10 UvKv| GKB fv‡e wØZxq eQi Avi I 10 UvKv m` n‡j wØZxq eQ‡i fwel¨r gj¨ nIqv DwPZ 120 UvKv wKš wØZxq eQ‡ii fwel¨r gj¨ n‡q‡Q 121 UvKv| Gi KviY wØZxq eQ‡ii ïi"‡Z Avmj aiv nq 110 UvKv Ges Zv‡Z K‡i wØZxq eQ‡i 10% nv‡i m` nq 11 UvKv| Gfv‡e c_g eQ‡ii m`vmj‡K wØZxq eQ‡ii Avmj a‡i Zvi Dci wØZxq eQ‡ii m` avh Kivi cwµqv‡K ejv nq Pµewׇ Kiv cׇZ| Pµewׇ Kiv cׇZ‡Z

cwZeQi m`vm‡ji Dci m` avh K‡i fwel¨r gj¨ wbavi Y Kiv nq| A_vr m` Avm‡ji Dci †h m` c`vb Kiv nq Zv‡K Pµe„w× m` ejv nq| wKš mij m‡`i †¶‡Î †Kej Avm‡ji Dci m` MYbv Kiv nq|

3.2.2 eZgvb gj¨ I eWIK evÆvKiY

fwel¨r gj¨ Rvbv _vK‡j 2bs m‡Î Abhvqx eZgvb gj¨ wbYq Kiv hvq| 1bs m‡Î †h Dcv`vbU w`‡q ¸b Kiv n‡qwQj, GLv‡b Zv w`‡q fvM Kiv n‡e| GUv‡K ejv nq evÆvKiY cwµqv|

$$\text{m‡Î bs 2 : eZgvb gj¨} = \frac{\text{fwel¨r gj¨}}{(1 + \text{m‡`i nvi})^{\text{†gqv`}}}$$

$$\text{†hgb : 1 eQi c‡ii 100 UvKvi eZgvb gj¨ (PV)} = \frac{100}{(1+10)^{1}}$$

$$= 90.91 \text{ UvKv}$$

eZgvb gj¨ wbavi‡Yi Rb¨ Dc‡iv³ D`vniYwU‡Z evÆvKiY c×wZ e¨eüZ n‡q‡Q| evÆvKiY c×wZ‡Z I wVK wecixZfv‡e cwZeQi fwel¨r m`vmj‡K m‡`i nvi w`‡q fvM K‡i eZgvb gj¨ wbavi Y Kiv n‡q _v‡K| mZivs, †Zvgvi eÜ hw` 1 eQi ci 100 UvKv †`q, Z‡e Zvi H UvKvi eZgvb gj¨ n‡j 90.91 UvKv| m‡`i nv‡ii Kvi‡Y eZgvb I fwel¨r mg‡qi g‡a¨ A‡_i g‡j¨i cv_K¨ N‡U|

K‡qKwU D`vni‡Yi gva¨‡g Pµe„w× I evÆvKiY c×wZi e¨envi K‡i GKKvjxb A_cev‡ni eZgvb I fwel¨r gj¨ wbYq Kiv n‡jv:

D`vniY1: kZKiv 10% nv‡i eZgvb 100 UvKvi 5 eQi c‡ii fwel¨r gj¨ KZ n‡e?

m‡Î : 1 Abhvqx:

GLv‡b, eZgvb gj¨ (PV) = 100 UvKv (PV=Present Value)

m‡`i nvi (i) = 10%

†gqv`Kvj (n) = 5 eQi

fwel¨r gj¨ (FV) = KZ?

$$FV = PV\ (1 + i)^{n}$$

m‡Î gvb ewm‡q, $FV = 100(1+ .10)^{5}$

$= 100\times(1.10)^{5}$

$= 100\times1.610$

$= 161$ UvKv

avi Yv : eZgv‡b 100 UvKvi †h gj¨, m‡`i nvi 10% n‡j 5 eQi c‡ii 161 UvKv mgvb gj¨ enb K‡i|

D`vniYÐ2 : m‡`i nvi 10% n‡j 5 eQi c‡ii 100 UvKvi eZgvb gj¨ KZ? mÎ bs 2 e¨envi K‡i Avgiv eZgvb gj¨ †ei Kie|

GLv‡b, fwel¨r gj¨ (FV) = 100 UvKv

m‡`i nvi (i) = 10%

†gqv` (n) = 5 eQi

AZGe, eZgvb gj¨ (PV) $= \frac{FV}{(1+i)^n}$

mÎ gvb ewm‡q, PV $= \frac{100}{(1.10)^5}$ = 62.09 UvKv|

aviYv : 5 eQi c‡ii 100 UvKvi eZgvb gj¨ cvq 62 UvKv| mZivs †Zvgvi eÜ hw` 100 UvKv GLb cwi‡kva bv K‡i 5 eQi c‡i cwi‡kva K‡i, Zvn‡j eZgvb gj¨ Abhvqx †Zvgvi ¶wZ nq (100Ð62)= 38 UvKv|

m‡`i nvi 20% n‡j 5 eQi c‡ii 100 UvKvi eZgvb gj¨ (PV) $= \frac{100}{(1.20)^5}$

= 40.187 UvKv|

GLv‡b j¶Yxq m‡`i nvi 10% n‡Z 20% wØ¸Y n‡j I 5 eQi c‡ii 100 UvKvi eZgvb gj¨ 62 UvKv n‡Z K‡g A‡aK n‡e bv| A_vr m‡`i nv‡ii mv‡_ A‡_i mgq g‡j¨i nvm-e„×i m¤úK© mgvbycvwZK bq|

3.2.3 eQ‡i GKvwaKevi Pµe„×Ki‡Yi gva¨‡g fwel¨r gj¨ wbaviY

Dc‡ii D`vni‡Y a‡i †bqv n‡q‡Q †h eQ‡i GKevi Pµe„× n‡e wKš‘ KL‡bv KL‡bv eQ‡i GKvwaevi Pµe„× n‡Z cv‡i| †hgb : e¨vs‡K UvKv ivL‡j gvwmK wfwË‡Z Pµe„× nq| A_vr eQ‡i 12 evi Pµe„× nq| †m‡¶‡Î mÎwU‡Z `wU cwieZb Ki‡Z n‡e| eQ‡i hw` evievi Pµe„× nq, Zvn‡j c_gZ m‡`i nvi‡K 12 w`‡q fvM Ki‡Z n‡e Ges wØZxqZ †gqv`‡K I 12 w`‡q ¸b Ki‡Z n‡e| GKwU D`vni‡Yi gva¨‡g mÎwUi c‡qvM †`Lv‡bv n‡jv|

D`vniYÐ3: hw` Zwg 10% Pµe„× m‡` 100 UvKv e¨vs‡K Rgv ivL Ges Zwg Rv‡bv eQ‡i 12 evi Pµe„× n‡e, Z‡e 1 eQi ci Zwg KZ UvKv cv‡e? Gi mgvav‡bi Rb¨ †Zvgv‡K wb‡Pi mÎwU e¨envi Ki‡Z n‡e|

mÎ 3: $FV = PV\left(1+\frac{i}{m}\right)^{(n\times m)}$

GLv‡b, eZgvb gj¨ (PV) = 100 UvKv
m‡`i nvi (i) = 10%
eQ‡i Pµewׇi msL¨v (m) = 12
eQ‡ii msL¨v (n) = 1 eQi
fwel¨r gj¨ (FV) = KZ ?

m‡Î gvb ewm‡q, $FV = 100\ (1+\frac{0.10}{12})^{1\times12}$

$= 110.46$ UvKv|

aviYv : kZKiv 13.5% nv‡i gvwmK Pµewׇ‡Z 50,000 UvKv e¨vs‡K GLb Rgv ivL‡j 10 eQi c‡i KZ UvKv cvIqv hv‡e?

$$FV = PV\left(1+\frac{i}{m}\right)^{(n\times m)}$$

GLv‡b, eZgvb gj¨ (PV) = 50,000 UvKv
m‡`i nvi (i) = 13.5%
eQ‡i Pµewׇi msL¨v (m) = 12
eQ‡ii msL¨v (n) = 10 eQi
fwel¨r gj¨ (FV) = KZ?

m‡Î gvb ewm‡q, $FV = 50000\ (1+\frac{0.135}{12})^{10\times12}$

$= 50000\times(1.011)^{120}$

$= 50000\times3.828$

$= 1,91,423.02$ UvKv|

aviYv : mZivs GLbKvi 50,000 UvKv Ges D³ cwjwmi 10 eQi c‡ii 1,91,423.02 UvKv mgvb gj¨ enb K‡i|

3.2.4 eQ‡i GKwaKevi evÆvKi‡Yi gva¨‡g eZgvb gj¨ wbaviY

Dc‡ii D`vniY wfb `wó‡KvY †_‡K †`L‡j Avgiv eZgvb gj¨ m¤ú‡K GB avaiYv jvf Ki‡Z cwi †h 5 eQi c‡ii 191,423 UvKvi eZgvb gj¨ n‡jv 50,000 UvKv| mZivs fwel¨r gj¨ Rvbv _vK‡j Avgiv eZgvb gj¨ †ei Ki‡Z cwi| G‡K e‡j evÆvKiY cwµqv| GKwaKevi Pµewׇi †¶‡Î fwel¨r gj¨ †_‡K Avgiv evÆvKi‡Yi gva¨‡g eZgvb gj¨ wbYq Ki‡ev| GKwU D`vniY w`‡q e¨vcvivU Z‡j aiv n‡jv:

D`vniYÐ5: 5 eQi ci 50,000 UvKv cvIqvi Avkvq Zwg eZgv‡b wKQ UvKv Rwg‡q e¨vs‡K ivL‡Z PvI| GKwU e¨vsK †Zvgv‡K ewlK 10% nv‡i m` c`v‡bi c¯Íve w`‡q‡Q Ges Avi GKwU e¨vsK †Zvgv‡K 9.5% nv‡i gvwmK Pµe„w×i c¯Íve w`‡q‡Q| GgZve¯'vq Zwg †Kvb e¨vs‡K UvKv Rgv ivL‡e? G wm×všÍwUi Rb¨ Avgiv `wU c¯Ív‡ei eZgvb g~j¨ wbaviY Kie|

e¨vsKÐÔKÕ (ewlK 10% evÆvKiY nv‡i)

mÎ 4: $PV = \frac{FV}{(1+i)^n}$

GLv‡b fwel¨r g~j¨ (FV)	=	50,000 UvKv
m‡`i nvi (i)	=	10%
eQ‡ii msL¨v (n)	=	5 eQi
eZgvb g~j¨ (PV)	=	KZ?

m‡Î gvb ewm‡q, PV $= \frac{50,000}{(1.1)^5}$

= 31,046.07 UvKv|

e¨vsKÐÔLÕ (gvwmK 9.5% nv‡i Pµe„w× m‡`)

$$PV = \frac{FV}{(1+\frac{i}{m})^{m\times n}}$$

GLv‡b fwel¨r g~j¨ (FV)	=	50,000 UvKv
m‡`i nvi (i)	=	9.5%
eQ‡i Pµe„w×i msL¨v (m)	=	12
eQ‡ii msL¨v (n)	=	5 eQi
eZgvb g~j¨ (PV)	=	KZ?

m‡Î gvb ewm‡q, PV

$$= \frac{50,000}{\left(1+\frac{0.095}{12}\right)^{5\times 12}}$$

$$= \frac{50,000}{(1.007)^{60}}$$

$$= \frac{50,000}{1.6050}$$

= 31,152.64 UvKv|

aviYv : A_vr 5 eQi ci 50000 UvKv cvIqvi Rb¨ e¨vsKÐÔKÔ-G eZgv‡b 31,046.07 UvKv Rgv w`‡Z n‡e Avi e¨vsKÐÔLÔ-G 31,152.40 UvKv Rgv w`‡Z n‡e| d‡j e¨vsKÐÔKÔ jvfRbK c¯ve|

3.3 cKZ m‡`i nvi

MvgxY gnvRb †_‡K mvßvwnK 1% nv‡i Pµew× m‡` FY MnY Ki‡j ewlK ev bwgK m‡`i nvi nq 52 eQ‡i 52% wKš 52 evi Pµew× n‡j cKZ m‡`i nvi wfb nq| wbgwjwLZ mÎwUi gva¨‡g mvßvwnK 1% nv‡i Pµew×i cKZ m‡`i nvi wbYq Kiv n‡jv :

mÎ-5 : $EAR = (1+\frac{i}{m})^{m} - 1$ (EAR=Effective Annual Rate)

GLv‡b, mvßvwnK m‡`i nvi (r)	=	1%
ewlK m‡`i nvi (i)	=	52%
eQ‡i Pµew×i msL¨v (m)	=	52
eQ‡ii msL¨v (n)	=	1
cKZ m‡`i nvi (EAR)	=	KZ?

m‡Î gvb ewm‡q , EAR $= (1+\frac{.52}{52})^{52} - 1$

$= (1.01)^{52} - 1$

= 1.67768-1

= 67.768%

aviYv: A_vr ewlK 67.61% m‡`i nvi Ges mvßvwnK 1% m‡`i nvi GKB K_v|

3.4 ewlK ewË ev †fv³v FY

Gevi Avgv‡`i Av‡jvPbv †fv³v FY| e¨vsK †_‡K †fvM¨cY¨ †hgb: Mvwo, wdR, Kw¤úDUvi BZ¨vw` µq Kivi Rb¨ †h FY †bIqv nq, Zv‡K e‡j †fv³v FY| G ai‡bi FY cwjwm‡Z GKUv †gvUv As‡Ki A_ FY wnmv‡e eZgv‡b MnY Kiv nq Ges fwel¨‡Z mgvb As‡Ki wKw¯‡Z wbqwgZfv‡e GKwU †gqv`Kv‡ji g‡a¨ FYwU cwi‡kva Kiv nq| GB †¶‡Î wKw¯i eZgvb gj¨ wbavi‡Y ev F‡Yi cwigvY wbavi‡Yi mÎwUi c‡qvM GKwU D`vni‡Yi gva¨‡g †`Lv‡bv n‡jv|

D`vniY-7 : Avgiv hw` 10% nv‡i ewlK wKw¯— 1 UvKv K‡i AvMvgx 10 eQi cwi‡kva Kwi Zvn‡j eZgv‡b †h As‡Ki FY cvIqv hv‡e Zv DcwiD³ mÎwU e¨envi K‡i wbYq Kiv n‡jv :

3.4.1. F‡Yi cwigvY wbYq

mÎ-6 : A¨vbBwUi eZgvb gj¨ (Present Value of Annuity) = $C \times \left[\dfrac{\left[1 - \dfrac{1}{(1+i)^n} \right]}{i} \right]$

cwZ wKw¯—i cwigvY = C

m‡`i nvi (i) = 10%

†gvU wKw¯—i msL¨v (n) = 10

F‡Yi cwigvY (Present Value of Annuity) = KZ?

Dc‡i ev‡K‡Ui †fZ‡ii AskwU‡K ejv nq A¨vbBwUi mÎ| A¨vbBwUi m‡Î gvb ewm‡q Avgiv GKwU Dcv`vb cve, †hUv e¨envi K‡i F‡Yi cwigvY †ei Kiv hvq| GLv‡b Dcv`vbwUi gj¨ :

$$\left[\frac{1 - \dfrac{1}{(1+.1)^{10}}}{(0.10)} \right] = 6.14$$

avivYv : mZivs cwZeQi 1 UvKv K‡i 10wU wKw¯— 10% nv‡i cwi‡kva Kivi wecix‡Z eZgv‡b 6.14 UvKv FY cvIqv hv‡e| GKB fv‡e cwZwU wKw¯— hw` 1 nvRvi UvKv K‡i nq, Z‡e F‡Yi cwigvY n‡e 6.14x 1,000=6,140 UvKv

3.4.2. ewlK wKw¯—i cwigvY wbYq

Avevi GKB mÎ e¨envi K‡i ewlK wKw¯—i cwigvY I wbYq Kiv hvq|

D`vniYÐ8 : †Zvgvi ¯‹‡ji Kw¤úDUvi j¨v‡ei Rb¨ 15% m‡`i nv‡i 12 eQ‡i cwi‡kva‡hvM¨ 5,00,000 UvKv F‡Yi c‡qvRb| ewlK wKw¯— KZ n‡e?

GLv‡b, F‡Yi cwigvY (Present Value of Annuity) = 5,00,000 UvKv

m‡`i nvi (i) = 15%

wKw¯—i †gqv` (n) = 12

ewlK wKw¯ (C) = KZ?

mÎ-7: $$PV_{Annuity} = C \times \left[\frac{1 - \left(\frac{1}{(1.15)^{12}} \right)}{.15} \right]$$

m‡Î gvb ewm‡q: 5,00,000 = C × 5.420619

A_ev, $C = \frac{5,00,000}{5.420619}$

A_ev, C = 92,240.39

aviYv: 15% m‡`i nv‡i 5,00,000 UvKv FY Mn‡Yi Rb¨ FYMnxZv‡K AvMvgx 12 eQi a‡i cwZeQi 92,240.39 UvKvi wKw¯ c`vb Ki‡Z n‡e|

3.4.3. gvwmK wKw¯i cwigvY wbYq

A‡bK mgq wKw¯ ewlK wfwË‡Z bv c‡i 6 gvm, 3 gvm GgbwK cwZ gvm cici cwi‡kva Kiv n‡Z cv‡i| †m‡¶‡Î mÎwU Gfv‡e cwieZb Ki‡Z wb‡Z n‡e|

mÎ-8 : $$PV_{Annuity} = C \times \left[\frac{1 - \left(\frac{1}{\left(1 + \frac{i}{m}\right)^{n \times m}} \right)}{i/m} \right]$$

wb‡P GKwU D`vni‡Yi gva¨‡g DcwiD³ mÎwUi c‡qvM †`Lv‡bv nj :

D`vniYÐ9 : GKwU Kw¤úDUvi µq Kivi Rb¨ †Zvgvi 50,000 UvKv FY wb‡Z n‡e| F‡Yi wKw¯¸‡jv gvwmK wfwË‡Z cwi‡kva Ki‡Z n‡e| e¨vsK ejj, m‡`i nvi 24%| Zwg hw` 2 eQ‡i GUv cwi‡kva Ki‡Z PvI Zvn‡j cwZwU wKw¯ KZ UvKv K‡i n‡e?

GLv‡b, gj F‡Yi cwigvY ($PV_{Annuity}$) = 50,000 UvKv

F‡Yi m` (i) = 24%

eQ‡ii msL¨v (n) = 2 eQi

ewlK wKw¯Íi msL¨v (m)	= 12
gvwmK wKw¯Íi cwigvY (C)	= KZ?

m‡Î gvb emv‡q : 50000 $= c \times \dfrac{1-\dfrac{1}{\left(1+\dfrac{.24}{12}\right)^{(2\times 12)}}}{.24/12}$

$= C \times 18.91393$ UvKv

AZGe, $C = 50000/18.91393$

$C = 2,643.56$ UvKv

aviYv : 50,000 UvKv FY Mn‡Yi Rb¨ FYMnxZv‡K 24% m‡`i nv‡i gvwmK wKw¯Í 2,643.55 UvKv K‡i 2 eQi chš— cwi‡kva Ki‡Z n‡e|

3.4.4. mÂq cKí: mÂ‡qi fwel¨r gj¨

D`vniYÐ10 : aiv hvK †Kv‡bv mÂqx wè‡g cwZeQi †k‡l 1 UvKv K‡i 5 eQi chš— Rgv Kiv nq| GB A‡_i Dci 8% nv‡i m` cvIqv hvq| †gqv` †k‡l 5 eQi ci GB ewlK ewËi fwel¨r gj¨ KZ n‡e?

mÎ-9 : ewlK mÂqx wnmv‡ei fwel¨r gj¨ $(FV_{Annuity}) = \dfrac{(1+i)^n - 1}{i} \times c$

GLv‡b, ewlK wKw¯Íi cwigvY (c)	= 1 UvKv
wKw¯Íi †gqv` (n)	= 5 eQi
m‡`i nvi (i)	= 8%
fwel¨r gj¨ $(FV_{Annuity})$	= KZ?

m‡Î gvb emv‡q, $FV_A = \dfrac{(1+0.08)^5 - 1}{0.08} \times 1$

$= \dfrac{1.469 - 1}{0.08} \times 1$

$= \dfrac{0.46932}{0.08} \times 1$

$= 5.866$ UvKv|

avibv : A_vr 5 eQi a‡i ewlK 1 UvKv K‡i Rgv K‡i 5 eQi c‡i lB wnmve †_‡K 5.866 UvKv cvIqv hv‡e| mÂqx wnmv‡e gwmK wfwË‡Z I A_ Rgv Kiv hvq| Z‡e †m‡¶‡Î mÎwU‡K GKU cwieZb K‡i wb‡Z nq|

D`vniYÐ11 : aiv hvK Zwg gwmK 1,000 UvKv K‡i 15 eQ‡ii Rb¨ e¨vs‡K UvKv Rgv Ki‡e, hvi Dci †Zvgv‡K 10% nv‡i m` c`vb Kiv n‡e| †gqv` †k‡l Zwg KZ UvKv cv‡e?

mÎ-10 : gwmK mÂ‡qi fwel¨r gj¨ : $(FV_A) = C \times \frac{\left[\left\{\left(1+\frac{i}{m}\right)^{n\times m}\right\}-1\right]}{\frac{i}{m}}$

GLv‡b, gwmK wKw¯¿i cwigvY (C) = 1000 UvKv

m‡`i nvi (i) = 10%

wKw¯¿i †gqv` (n) = 15 eQi

ewlK wKw¯¿i msL¨v (m) = 12

gwmK mÂ‡qi fwel¨r gj¨ (FV_A) = KZ?

m‡Î gvb ewm‡q, FV_A

$$= 1000 \times \left[\frac{\left[\left\{\left(1+\frac{0.10}{12}\right)^{15\times 12}\right\}-1\right]}{\frac{0.10}{12}}\right]$$

$$= 1000 \times \left[\frac{1000\left\{(1.008)^{180}-1\right\}}{\frac{0.10}{12}}\right]$$

$$= 1000 \times \left[\frac{1000(4.196 - 1)}{\frac{0.10}{12}}\right]$$

$$= \frac{1000 \times 3.453}{\frac{0.10}{12}}$$

$$= \frac{3453.9195 \times 12}{0.10}$$

= 41,4470.35 UvKv

aviYv : gwmK 1000 UvKv K‡i 10% m‡`i nv‡i mÂqx wnmv‡e ivL‡j 15 eQi ci 4,14,470.35 UvKv cvIqv hv‡e| j¶Yxq †h Gi g‡a¨ †Zvgvi Rgv n‡"Q (1000*12*150)=1,80,000 UvKv ewK UvKv, Avm‡Q Pµew× m‡`i Kvi‡Y|

3.5 A‡_i mgqg‡j¨i ¸i"Z

e¨emv‡qi cwZwU wm×v‡šÍi mv‡_B A‡_i Avštcevn I ewntcevn RwoZ _v‡K| mwVK wm×vš Mn‡Yi Rb¨ GB Avštcevn I ewntcev‡ni †gqv`wfwËK eZgvb I fwel¨r gj¨ wbaviY Kiv c‡qvRb| d‡j A‡_i mgqg‡j¨i ¸i"Z we‡ePbvq ejv hvqÑ

K) m‡hvM e¨q : †Kv‡bv GKwU cK‡í A_ wewb‡qvM Ki‡j Ab¨ †Kv‡bv cK‡í A_ wewb‡qv‡Mi m‡hvM‡K Z¨vM Ki‡Z nq| hv‡K A_vq‡b wewb‡qv‡Mi m‡hvM ejv nq| mZivs A‡_i mgqg‡j¨i mÎ c‡qv‡Mi gva¨‡g GB m‡hvM e¨‡qi cwigvY wbaviY Kiv hvq| D`vniY¯^iƒc: †Zvgvi GjvKvq Rwgi gj¨ 10 eQ‡i wØ¸Y nq| c¶vš‡i †mvbvjx e¨vs‡K mÂqx wnmv‡e m‡`i nvi aiv hvK kZKiv 8 fvM| Rwg wKb‡j †mvbvjx e¨vs‡K UvKv ivLv hv‡e bv, ZvB Rwg µ‡qi m‡hvM e¨q G †¶‡Î 8%| G †¶‡Î Avgiv GB Aa¨v‡qi mÎ bs 1 e¨envi K‡i wm×vš MnY Ki‡Z cwi †h Rwg †Kbv DwPZ, bwK †mvbvjx e¨vs‡K UvKv ivLv DwPZ| G e¨vcv‡i GKwU mnR Ges †gvUvgywU mwVK c×wZ Ôi"j 72Õ bv‡g cwiwPZ| UvKv wØ¸Y n‡j 72-†K †gqv` w`‡q fvM Ki‡j m‡`i nvi cvIqv hvq, Avevi 72-†K m‡`i nvi w`‡q fvM Ki‡j †gqv` cvIqv hvq| Rwgi gj¨ †h‡nZ 10 eQ‡i wØ¸Y nq| mZivs m‡`i nvi (72/10) ev 7.2%| mZivs Rwg µq bv K‡i †mvbvjx e¨vs‡K UvKv ivLv hw³msMZ|

L) cKí gj¨vqb : `xN‡gqvw` cKí gj¨vq‡b cK‡íi eZgvb e¨‡qi mv‡_ fwel¨r Av‡qi g‡a¨ Zjbv Ki‡Z nq| GB Aa¨v‡q Avgiv †R‡bwQ, UvKvi eZgvb gj¨ I fwel¨r gj¨ mgvb bq| mZivs fwel¨r m¤ve¨ Avq‡K eZgvb g‡j¨ bv G‡b Avgiv `xN‡gqvw` cKí gj¨vqb wm×vš wb‡Z cwi bv| cieZx Aa¨v‡q K¨wcUvj ev‡RwUs Kivi mgq Avgiv GB aviYvi c‡qvM †`Le|

M) FYMnY wm×vš : e¨vsK ev †h‡Kv‡bv Avw_K cwZôvb †_‡K FY Mn‡Yi Av‡M wK¯ cwi‡kv‡ai ¶gZv we‡ePbv Ki‡Z nq| FY cwi‡kv‡ai wewfb †gqv‡`i wfwË‡Z wKw¯i cwigvY wfb wfb nq| †hgb: 5 eQi †gqvw` A_ev 8 eQi †gqvw` F‡Yi wKw¯ wewfb n‡e, Avevi GB wewfb †gqvw` n‡Z cv‡i †hgb: ewlK, gwmK BZ¨vw`| †m †¶‡Î I wKw¯i cwigvY wewfb n‡e| A‡_i mgqgj¨ wbYq K‡i Avgiv wewfb cwigvY F‡Yi wewfb †gqvw` wKw¯ †ei Ki‡Z cwi Ges †mB Abhvqx wm×vš wb‡Z cwi †h Kx ai‡bi †gqv‡` Kxfv‡e cwi‡kva¨ wKw¯‡Z KZ UvKv FY wb‡j KvievwiUi Rb¨ Dch³ n‡e| G ai‡bi cwiKíbvi Afv‡e A‡bK Kvievi †`Dwjqv n‡q hvq, KviY FY Mn‡Yi Av‡M cwi‡kva ¶gZv hvPvB K‡i Z‡e FY wb‡Z nq| g‡b ivL‡Z n‡e F‡Yi UvKv cwi‡kva Kiv eva¨ZvgjK, cwi‡kv‡a e¨_ n‡j KvievwiU †`Dwjqv n‡q hvq|

Abkxjbx

eûwbevPwb ck :

1. A‡_i mgqgj¨ wbavi‡Yi gj KviY †KvbwU?
   K. m‡`i nvi
   L. g`v bxwZ
   M. A‡_i Zvij¨
   N. ewaZ gbvdv|
2. m`vm‡ji Dci c`vb Kiv nq wb‡Pi †KvbwU?
   K. mij m`
   L. Pµewx× m`
   M. †gvU m`
   N. wbU m`
3. evÆvKiY cwµqv ej‡Z †evSvq Ñ
   i. evÆvi cwigvY wbaviY cwµqv
   ii. A‡_i eZgvb gj¨ wbaviY cwµqv
   iii. m`vmj‡K m‡`i nvi Øviv fv‡Mi cwµqv

   wb‡Pi †KvbwU mwVK?

   K. i I ii L. i I iii
   M. ii I iii N. i, ii I iii
4. wb‡Pi †KvbwUi †¶‡Î A‡_i mgqg‡j¨i ¸i“Z Acwimxg
   K. m‡`i nvi wbaviY|
   L. wewb‡qvM wm×vš— MnY|
   M. Aw_K Ae¯v wbiƒcY|
   N. F‡Yi wK¯— nvm Kiv|
5. Rbve nvi“b cwf‡W›U dvÛ †_‡K wKQ UvKv Z‡j 12% m‡` wWwRUvj e¨vs‡K 5 eQ‡ii Rb¨ ivL‡Z PvB‡j e¨vsK †gqv` †k‡l Zv‡K 5,00,000.00 UvKv w`‡Z PvBj| Rbve nvi“b KZ UvKv Rgv ivL‡Z Pvb?
   K. 2,00,730.00 UvKv
   L. 2,83,720.00 UvKv
   M. 3,13,520.00 UvKv
   N. 4,40,000.00 UvKv

wb‡Pi DÏxcKwU c‡o 6, 7 I 8 bs c‡ki DËi `vI

Rbve †iRvDj Kwig wbR¯ A_ bv _vKvq GKwU e¨vs‡Ki gva¨‡g 12% m‡` gv‡m 1000.00 UvKv wKw¯‡Z 10 eQ‡i cwi‡kva Kivi wbwg‡Ë GKwU wdR µq K‡ib|

6. e¨vsK KZK Rbve †iRvDj‡K c`Ë mweav‡K †Kvb cwjwmi Aš—f³ Kiv nq?

K. MvnK †mev

L. †fv³v FY

M. MnvqY FY

N. m‡hvM e¨q|

7. Rbve †iRvD‡ji µxZ wd‡Ri eZgvb gj¨ KZ?

K. 5,667.00 UvKv

L. 56,667.00 UvKv

M. 70,000.00 UvKv

N. 1,20,000.00 UvKv

8. Ab¨vb¨ kZ AcwiewZZ †i‡L m‡`i nvi 24% n‡j Ñ

i. µqg‡j¨ wdR wKb‡Z n‡e|

ii. cwi‡kva¨ FY wØ¸Y n‡e|

iii. F‡Yi cwigvY nvm cv‡e|

wb‡Pi †KvbwU mwVK?

K. i I ii

L. i I iii

M. ii I iii

N. i, ii I iii

msw¶ß DËi ck :

1| A‡_i mgqgj¨ Kx?

2| Pµewׄ m` Kx?

3| m‡`i nvi ej‡Z Kx †evSvq?

4| cKZ m‡`i nvi Kx?

5| †fv³vi FY Kx?

mRbkxj ck :

1. Rbve Avjxg mv‡ne GKwU evwYwR¨K e¨vs‡Ki 6 eQ‡i UvKv wØ¸Y n‡q hvIqv cwjwm‡Z 2 j¶ UvKv Rgv ivL‡Z wM‡q Zvi eÜzi civgk©‡k e¨vs‡K bv †i‡L 13% gybvdvq GKB †gqv‡`i mÂqcÎ µq K‡ib|

K. m‡`i nv‡ii Kvi‡Y eZgvb I fwel¨r mg‡qi g‡a¨ wK‡mi cv_©K¨ mwó nq?

L. Pµewׇ×KiY c×wZwU e¨vL¨v Ki|

M. Rbve Avjx‡gi A‡_i fwel¨r gj¨ Pµewׇ× cwµqvq wbYq Ki|

N. A_©‰bwZK we‡ePbvq Rbve Avjx‡gi wm×v‡šÍi †hŠw³KZv gj¨vqb Ki|

2. Rbve dinv` mv‡ne Zvi mÂq 10 j¶ UvKv 10% m‡` 10 eQ‡ii Rb¨ cÖvB‡fU e¨vs‡K Rgv ivL‡Z PvBj| wKš‘ Zvi ¯¿x mvjgv Zv‡K e¨vs‡K Rgv bv †i‡L wbR †cškvi fvq Rwg †Kbvi civgk© †`b, †hLv‡b 8 eQ‡i Rwgi gj¨ wØ¸Y n‡q hvq Ges D³ mg‡qi g‡a¨ Rwg †_‡K AwZwi³ 2 j¶ UvKv Av‡qi wbðqZv Av‡Q| we‡klwU wb‡q Rbve dinv` mv‡ne wm×všÍnxbZvq fM‡Q|

K. evÆvKiY cwµqvq A‡_i †Kvb gj¨‡K fvM Kiv nq?

L. A‡_i eZgvb I fwel¨r g‡j¨i cv_©K¨Kvix Dcv`vbwU e¨vL¨v Ki|

M. cÖvB‡fU e¨vs‡Ki kZvbhvqx Rbve dinv‡`i A‡_i fwel¨r gj¨ wbYq Ki|

N. we‡eP¨ wel‡q Rbve dinv‡`i †Kvb †¶‡Î wewb‡qvM Kiv DwPZ e‡j g‡b Ki? DËi c‡¶ hyw³ `vI|

PZ_© Aa¨vq
SwK I AwbðqZv

Risk and Uncertainty

SwK I AwbðqZv e¨emv cwiZôvb †_‡K ïi“ K‡i wewb‡qvMKvix chš— mevB‡K j¶¨ AR‡b evav †`q| e¨emv cwiZôvb Ges wewb‡qvMKvix‡`i cZ¨wkZ Ges cvß djvd‡ji g‡a¨ mvavi YZ Miwgj ev wePz¨wZ _v‡K| Avi G wePz¨wZ †_‡KB SwK mwó nq| e¨emv cwiZôvb ev wewb‡qvMKvix‡`i wewfbœ wm×vš— Mn‡Y GB SwK fwgKv iv‡L| d‡j SwKmgn wPwýZ Kiv Ges SwKi cwigvc Kivi c‡qvRb nq| G Aa¨v‡q Avgiv SwK Ges AwbðqZvi wewfbœ w`K Rvb‡Z cvi‡ev|

Qwe: AwMKv‡Û I fwgK‡¤ú ¶q-¶wZi Qwe|

G Aa¨vq cvV †k‡l Avgiv -

- SwK I AwbðqZvi aviYv e¨vL¨v Ki‡Z cvie|
- wewfbœ ai‡bi SwK I AwbðqZvi Drm wPwýZ Ki‡Z cvie|
- Aw_©K wm×vš— Mn‡Y SwK I AwbðqZvi cfve we‡kølY Ki‡Z cvie|
- SwKg³ Avq I SwKeûj Av‡qi cv_©K¨ wbYq Ki‡Z m¶g ne|
- Av`k© wePz¨wZ I †f`v¼ e¨envi K‡i Aw_©K wm×vš— Mn‡Yi cwµqv e¨vL¨v Ki‡Z cvie|

5.1 fwgKv

†ivnvb beg †kÖYi QvÎ| †m Zvi GmGmwm cix¶vq wRwcG 5 cZ¨vkv K‡i| iv‡k` mv‡ne GKRb KlK| wZwb G eQi Rwg †_‡K fv‡jv djb cZ¨vkv K‡ib| mgb XvKv wekwe`¨vj‡qi weweG †kl e‡li QvÎ| †m Zvi weweG wWwM †kl K‡i GKwU fv‡jv PvKwi Avkv K‡i| GLv‡b †ivnv‡bi wRwcG 5 cvIqv, iv‡k` mv‡n‡ei Rwg †_‡K fv‡jv djb Ges mg‡bi fv‡jv PvKwi cvIqv cwZwU welq AwbwðZ| KviY cwZwU welq fwel¨‡Zi mv‡_ RwoZ| †ivnvb wRwcG 5 †c‡Z cv‡i, bvI †c‡Z cv‡i, iv‡k` mv‡n‡ei Rwg‡Z G eQi fv‡jv djb n‡Z cv‡i, bvI cv‡i Ges mgb fv‡jv PvKwi †c‡Z cv‡i; bvI †c‡Z cv‡i| Gfv‡e gvb‡li e¨w³MZ Rxe‡b cwZwbqZ wewfb AwbðqZv we`¨gvb _v‡K| gvb‡li e¨w³MZ Rxe‡bi b¨vq e¨emwqK †¶‡Î wewfb iKg AwbðqZv cwij¶Z nq| D`vniY¯^i|c fwel¨‡Z †Kv¤úvwbi c‡Y¨i Avkvbi|c wewµ n‡e wK bv, cZ¨vkZ gbvdv ARb Ki‡Z cvi‡e wK bv, cZ¨vkZ g‡j¨ KvPvgvj µq Ki‡Z cvi‡e wK bv-Gi|c AmsL¨ AwbðqZv _v‡K| Abi|cfv‡e GKRb wewb‡qvMKvix †Kv¤úvwbi †kqvi µq K‡i cZ¨vkZ jf¨vsk cv‡e wK bv, GKwU †Kv¤úvwb `xN‡gqvw` cK‡í wewb‡qvM †_‡K cZ¨vkZ bM` cevn cv‡e wK bv Gme AwbðqZvi m¤§Lxb nq|

Gme AwbðqZvi Kvi‡Y e¨emv cwZôv‡bi wewfb wm×v‡šÍi cKZ djvdj cZ¨vkZ djvd‡ji †P‡q Kg ev †ewk nq| cKZ djvdj cZ¨vkZ djvdj †_‡K wfb nIqvi m¤¢vebv‡KB e¨emv A_vq‡b SwK ejv nq| †hgb: †Kv¤úvwb Avkv Ki‡Q, AvMvgx eQi 20% wbU gbvdv jvf Ki‡e, wKš‘ cKZ jvf n‡jv 15%| GLv‡b, GB 5% weP¨wZ SwKi Drm| wb‡g Av‡iv K‡qKwU D`vni‡Yi gva¨‡g SwK we‡kIY Kiv n‡jv:

g‡b Ki, GKwU †Kv¤úvwb AvMvgx wZb eQi h_vµ‡g 50 j¶ UvKv, 65 j¶ UvKv Ges 75 j¶ UvKvi cY¨ wewµ n‡e e‡j cZ¨vkv K‡i| wKš‘ wZb eQi †k‡l †`Lv †Mj D‡jwLZ eQi¸‡jv‡Z †Kv¤úvwbi cY¨ wewµ nq h_vµ‡g 45 j¶ UvKv, 66 j¶ UvKv Ges 71 j¶ UvKv| Avevi GKRb wewb‡qvMKvix eQ‡i cwZ †kqv‡i 15 UvKv jf¨vsk cZ¨vkv K‡i GKwU †Kv¤úvwbi †kqvi †K‡b| wKš‘ eQi †k‡l †`Lv †Mj, †Kv¤úvwb cwZ †kqv‡i gvÎ 10 UvKv jf¨vsk †NvlYv K‡i| wewb‡qvMKvix Ges e¨emv cwZôv‡bi cwZwU wm×v‡šÍ cZ¨vkvi †_‡K cwßi GKwU e¨eavb _v‡K Ges G e¨eavb nIqvi m¤¢vebv n‡Z SwKi mwó nq| D‡jL¨ †Kv‡bv wewb‡qvMKvixi cZ¨vkZ Avq †_‡K cKZ Avq †ewk n‡j I SwKi mwó n‡Z cv‡i| †hgb: D³ wewb‡qvMKvix cwZ †kqv‡i hLb 15 UvKv jf¨vsk cZ¨vkv K‡i eQi †k‡l 20 UvKv jf¨vsk cvq, ZL‡bv GB 5 UvKv weP¨wZ SwKi Drm e‡j we‡ewPZ| KviY IB Ae¯’vq cKZ Avq †Kb cZ¨vkZ Avq †_‡K †ewk n‡jv †mB KviY wewb‡qvMKvixi Kv‡Q ARvbv, GB Kvi‡Y †mUvI SwK|

SwKi Av‡iKwU D`vniY GB iKg| `wU wewb‡qv‡Mi c_gwU †_‡K Avgiv MZ wZb eQi 10% nv‡i gbvdv †c‡qwQ| wØZxq wewb‡qvM †_‡K Avgiv MZ wZb eQi 5%, 10% I 15% gbvdv †c‡qwQ| GLv‡b `wU wewb‡qvM cwZwUi AwRZ gbvdvi Mo mgvb ev 10% wKš‘ c_g wewb‡qvM SwKg³ I wØZxq wewb‡qvM SwKh³| KviY SwKi Av‡iKwU aviYv n‡jv Av‡qi DÌvb-cZb| hZ †ewk DÌvb-cZb n‡e ZZ †ewk SwK Ges DÌvb-cZb bv n‡j SwK †bB|

5.2 SwK I AwbðqZvi g‡a¨ cv_K¨

hw`I AwbðqZv †_‡K SwKi mwó nq, SwK I AwbðqZvi g‡a¨ wKQ cv_K¨ i‡q‡Q| c_gZ, me AwbðqZv SwK bq| c‡eB ejv n‡q‡Q, Lvivc †Kv‡bv NUbv NUvi Avk¼vB n‡"Q SwK| wKš' Lvivc †Kv‡bv NUbv NUvi Avk¼v †Kgb Zv hw` Rvbv bv _v‡K, Z‡e †mB AwbðqZv‡K SwK ejv hvq bv| Ab¨fv‡e ejv hvq, AwbðqZvi †h AskUK cwigvc Kiv hvq †m Ask‡K SwK ejv nq| wKQ wKQ AwbðqZv Av‡Q, hv cwigvc Kiv hvqbv| D`vniY¯^iƒc, GKwU †Kv¤úvwbi cwvb KgKZvi gZ¨ n‡Z cv‡i, GUv GKUv AwbðqZv, wKš' GB AwbðqZv‡K cwigvc Kiv hvq bv| d‡j GB iKg AwbðqZv‡K SwK ejv hvq bv| wØZxqZ, SwK cwigvc Kiv hvq e‡j wewfb †Kŝkj c‡qvM K‡i SwKi cwigvY Kgv‡bv hvq| wKš' AwbðqZv‡K wewfb †Kŝkj c‡qvM K‡i Kgv‡bv ev cwinvi Kiv hvq bv| D`vniY¯^iƒc, NwYS‡oi Kvi‡Y †Kv‡bv †Kv¤úvwbi Awdm `vjvb †f‡O †h‡Z cv‡i, wKš' NwYSo †Kv¤úvwbi wbqš¿‡Y †bB e‡j GB AwbðqZv‡K †Kv¤úvwb cwinvi Ki‡Z cv‡i bv| c¶vš‡i, AvMvgx eQi †Kv¤úvwbi weµq K‡g hvIqvi Avk¼v GKwU SwK| KviY, GB SwK cwigvc Kiv hvq Ges GB SwK nvm Kivi Rb¨ †Kv¤úvwb wewfb †Kŝkj Aej¤b Ki‡Z cv‡i| †hgb: AwMg weµ Ki‡Z cv‡i|

5.3 SwKi Drm

e¨emv cwZôv‡bi cwZwU wm×v‡š¿i mv‡_ wKQ bv wKQ SwK RwoZ _v‡K| Gme SwKi Kvi‡Y e¨emv cwZôv‡bi Kvw•¶Z djvdj bv cvIqvi m¤vebv †`Lv †`q| d‡j e¨emv cwZôvb‡K Gme SwK h_vh_fv‡e e¨e¯vcbv Ki‡Z nq| SwK e¨e¯vcbvi Rb¨ Gme SwKi Drm I †kwY L‡R †ei Kiv Ri"wi| G e¨vcv‡i Kvievi‡ii †c¶vcU Avi wewb‡qvMKvixi †c¶vcU wfb| wb‡P wewfb `wó‡KvY †_‡K SwKi Drm Av‡jvPbv Kiv n‡jv|

e¨emv cwZôv‡bi `wó‡KvY †_‡K

K) e¨emwqK SwK : e¨emv cwZôvb mdjfv‡e Pvjv‡bvi Rb¨ wewfb iKg cwiPvjbv e¨‡qi mwó nq| D`vniY¯^iƒc, KvPvgvj µq, kwgK‡`i †eZb, Awdm fvov, wegv LiP BZ¨vw`| Gme cwiPvjbv LiP cwi‡kv‡ai A¶gZv †_‡K e¨emwqK SwKi mwó nq| †Kv‡bv †Kv¤úvwbi cwiPvjbv e¨q †gUv‡bvi m¶gZv wbfi K‡i weµq †_‡K Av‡qi w¯wZkxjZv Ges cwiPvjbv Li‡Pi wgkY A_vr ¯vqx Ges PjwZ Li‡Pi Abcv‡Zi Dci| weµq Av‡q w¯wZkxjZv bv _vK‡j A_vr weµqjä †Kv‡bv mgq Avq †ewk Avevi †Kv‡bv mgq Kg n‡j, cwZôv‡bi cwiPvjbv e¨q †gUv‡Z AwbðqZv †`Lv †`q| Avevi cwiPvjb e¨‡q ¯vqx LiP †hgb: Awdm fvov, wegv LiP BZ¨vw`i cwigvY †ewk n‡j e¨emwqK SwKi mwó nq| hw` †Kv¤úvwbwU m¤úY Af¨šixY Drm †_‡K Znwej msMn K‡i _v‡K A_vr †Kv¤úvwb †Kv‡bv ewn¯ A_vqb bv K‡i ZLb gbvdvmsµvš GB AwbðqZv‡K e¨emwqK SwK e‡j| Gi Drm wn‡m‡e weµqgj¨ cwieZb, weµq cwigvY cwieZb, Drcv`‡bi DcKi‡Yi gj¨ cwieZb, AwZwi³ ¯vqx Li‡Pi ceYZv BZ¨vw` D‡jL‡hvM¨|

L) Aw_K SwK : GB ai‡bi SwK ewn¯ Drm †_‡K A_vqb n‡Z mwó nq| †h cwZôv‡bi FY gjab †ewk, †mB cwZôv‡bi Aw_K SwK †ewk| KviY FY gja‡bi Rb¨ m` c`vb Kiv eva¨ZvgjK| c¶vš‡i, Af¨šixY Drm †_‡K Znwej msMn Kiv n‡j gbvdv eÈb eva¨ZvgjK bq| mZivs FY gjab e¨envi Kiv n‡j KvieviwU hw` jvfRbK bv nq ZLb FY`vZv cwZôvb AvB‡bi Avkq wb‡Z cv‡i Ges djk"wZ‡Z KvieviwUi we‡jvcmvab n‡Z cv‡i| FY gjab e¨envi Ki‡j m` Ges D³ A\_ cwi‡kv‡ai `vq mwó nq| D`vniY¯ic, †Kv‡bv †Kv¤úvwb hw` 15% nv‡i 50 j¶ UvKvi 5 eQi †gqvw` eÛ weµq K‡i, Zvn‡j cwZeQi 750,000 UvKv m` Ges cvP eQi †k‡l 50 j¶ UvKv cwi‡kv‡ai `vq mwó nq| †Kv¤úvwb mvaviYZ FYKZ gjab wewb‡qvM †\_‡K cvß bM` cevn w`‡q FYKZ gja‡bi `vq cwi‡kva K‡i| †Kv‡bv Kvi‡Y e¨emv cwZôvb wewb‡qvMKZ A_ †_‡K chvß bM` cevn bv †c‡j `vq cwi‡kv‡ai A¶gZv †`Lv w`‡Z cv‡i| `xNw`b `vq cwi‡kva Ki‡Z bv cvi‡j FY mieivnKvix †Kv¤úvwbi wei"‡× AvBbvbM e¨e¯v wb‡Z cv‡i Ges †Kv¤úvwb †`Dwjqv nIqvi Avk¼v _v‡K| d‡j Gi¦c `vq cwi‡kv‡ai A¶gZv †_‡K †h SwKi mwó nq, Zv‡K Aw_K SwK ejv nq|

KvR : e¨emwqK SwK Ges Aw_K SwKi g‡a¨ cv_K¨¸‡jv wbYq Ki|

wewb‡qvMKvixi `wó‡KvY †_‡K

K) m` nv‡ii SwK : †hme wewb‡qvMKvix eÛ, wW‡eÂvi BZ¨vw` µq K‡i, Zv‡`i‡K m` nv‡ii SwK †gvKvwejv Ki‡Z nq| KviY evRv‡i m‡`i nv‡ii cwieZ‡bi mv‡\_ mv‡\_ Zv‡`i wewb‡qv‡Mi gj¨ DVv-bvgv K‡i| m‡`i nvi evo‡j Gme wewb‡qv‡Mi A\_vr eÛ, wW‡eÂv‡ii evRvigj¨ K‡g, Avevi m‡`i nvi Kg‡j Gme wewb‡qv‡Mi evRvigj¨ ev‡o| m‡`i nv‡ii cwieZ‡bi Kvi‡Y wewb‡qv‡Mi gj¨ Kgvi Avk¼v‡KB m` nv‡ii SwK ejv nq|

L) Zvij¨ SwK : wewb‡qvMKvixi A_ †kqvi eÛ ev wW‡eÂvi BZ¨vw`‡Z wewb‡qv‡Mi ci †h‡Kv‡bv mgq Gme wewb‡qvM bM`vq‡bi c‡qvRb nq| Avkv Kiv nq, wewb‡qvMKvix Gme wewb‡qvM hw³msMZ g‡j¨ weµq K‡i bM`vqb Ki‡Z cvi‡e| wKš †Kv‡bv Kvi‡Y hw` wewb‡qvMKvix mn‡R Ges hw³msMZ g‡j¨ weµq Ki‡Z bv cv‡i, ZLb Zvij¨ SwKi mwó nq| Zvij¨ SwK mvaviYZ †h evRv‡i Gme wewb‡qvM h_v: †kqvi, eÛ, wW‡eÂvi BZ¨vw` †Kbv‡ePv nq, †m evRv‡ii AvKvi Ges KvVv‡gvi Dci wbfi K‡i| GKgwjKvbv I Askx`wi Kvie‡i Zvij¨ SwK A‡bK †ewk| KviY bM` A‡\_i c‡qvRb n‡j KvieviwUi ¯vei-A¯vei m¤ú` mn‡R I hw³msMZ g‡j¨ weµq Kiv hvq bv| c¶vš‡i, GKRb wewb‡qvMKvix †Kv‡bv †Kv¤úvwbi †kqvi wKb‡j, Zv‡K Zvij¨ SwK wb‡q †Zgb wPšv Ki‡Z nq bv| KviY †m B‡"Q Ki‡j †h‡Kv‡bv mgq gva¨wgK gjab evRvi ev †kqvi gv‡KU wM‡q Zvi †kqvi wewµ K‡i w`‡Z cv‡i| Aek¨ Avgv‡`i gjawb evRv‡i GKRb wewb‡qvMKvix hw` †Kv‡bv †Kv¤úvwbi eÛ ev wW‡eÂvi µq K‡i, Z‡e Zv‡K Zvij¨ SwK wb‡q wPšv Ki‡Z nq| KviY Avgv‡`i gva¨wgK gjawb evRv‡i hZ mn‡R †kqv‡ii †µZv cvIqv hvq, ZZ mn‡R eÛ-wW‡eÂv‡ii †µZv cvIqv hvq bv| ZvB †m‡¶‡Î wewb‡qvM‡K bM`vqb Kiv mgqmva¨ I e¨qeûj n‡q I‡V|

5.4 SwKi Zvrch

e¨emv cwZôv‡bi wewfb wm×vš Mn‡Y SwKi we‡kl fwgKv i‡q‡Q, hv SwKi Zvrch enb K‡i|

c_gZ : †h‡Kv‡bv †Kv¤úvwbi mvdj¨ Z_v mwweK D‡Ïk¨ mva‡b SwKi cfve i‡q‡Q| c‡eB ejv n‡q‡Q cZ¨vkvi evB‡i †Kv‡bv wKQ NUvi m¤vebv‡KB SwK ejv nq| d‡j e¨emv cwZôv‡bi cwiKíbv cYq‡bi mg‡qB fwel¨‡Zi m¤ve¨ NUbvmgn wePvi-we‡kUY K‡i †mB Abhvqx e¨e¯v MnY Ki‡j AcZ¨wkZ ¶wZ †_‡K evPv hvq| D`vniY¯i|c, GKwU †Kv¤úvwb ïa b`xc‡_ KvPvgvj Avbq‡bi mweavi K_v wPšv K‡i b`xi av‡i KviLvbv ¯vcbv K‡i| wKš `fvM¨RbKfv‡e `-GK eQi c‡i R‡jv”Qv‡m, b`xfvO‡bi d‡j KviLvbwU b`x‡Z wejxb n‡q †M‡j cwZôvb‡K wecj ¶wZi m¤§Lxb n‡Z n‡e| d‡j †Kv¤úvwbwUi mvdj¨ ARb m¤e n‡e bv| wKš cwZôvbwU hw` GB m¤vebvi K_v Av‡M †_‡KB we‡ePbv KiZ, Z‡e nq‡Zv wVK b`xi cv‡oB KviLvbv ¯vcb KiZ bv Ges Zv‡Z K‡i GKwU mdj cwZôvb wn‡m‡e cwiMwYZ n‡Zv|

wØZxqZ : e¨emv cwZôv‡bi gbvdv ARb wbfi K‡i c‡Y¨i evRvi Pvwn`vi Dci| d‡j e¨emv ïi“ Kivi Av‡MB cwZwU cwZôv‡bi evRvi Pvwn`v m¤úwKZ wePvi-we‡kUY K‡i ev¯em¤§Z Pvwn`vi Abgvb K‡i †mB Abhvqx e¨emvq cwiPvjbv I ev¯evqb Ki‡Z nq| evRv‡ii cKZ Pvwn`v Ab‡gq Pvwn`v †_‡K Kg ev †ewk n‡Z cv‡i| †Kv‡bv Kvi‡Y cKZ weµq Ab‡gq weµq †_‡K Le Kg n‡j chvß gbvdv ARb m¤e nq bv| D`vniY¯i|c elvKv‡j AwZ ewócvZ Avkv K‡i QvZv c¯ZKvix GKwU †Kv¤úvwb AwaK QvZv c¯Z K‡i; wKš cieZx‡Z hw` elvKv‡j Kg ewócvZ nq, QvZv c¯ZKvixi QvZv AweµxZ _vKvi m¤vebv _v‡K| d‡j cwZôvbwUi c‡¶ c‡qvRbxq gbvdv ARb m¤e n‡e bv| IBAe¯vq QvZvi mv‡_ hw` Ab¨ wKQ cY¨I †Kv¤úvwb ˆZwi KiZ, Z‡e nq‡Zv ewó Kg n‡j I †mB c‡Y¨i Pvwn`v nvm †cZ bv Ges Kvievi wU Kw•¶Z gbvdv ARb Ki‡Z cviZ|

5.5 SwKg³ Avq I SwKeûj Avq

mKj Avq SwKeûj bq, wKQ Avq Av‡Q hv SwKg³ Avq wn‡m‡e MY¨ nq| A_vr G iKg Av‡q, cKZ Avq me mgq cZ¨wkZ Av‡qi mgvb nq| †Kv‡bv e¨vs‡K hw` Zwg †gqvw` AvgvbZ ivL, Z‡e Gi cZ¨wkZ Avq I ev¯e Av‡qi g‡a¨ †Zgb cv_K¨ nq bv| GUv SwKg³ Av‡qi GKwU aib| †Kv‡bv †`‡ki miKvi KZK Bm¨KZ †URwi wej I †URwi eÛ †_‡K cvß Avq SwKg³ Avq wn‡m‡e MY¨ nq| miKvi KZK Bm¨ nq e‡j Gme wewb‡qvM‡K SwKg³ wewb‡qvM wn‡m‡e MY¨ Kiv nq| Gme SwKg³ wewb‡qvM †_‡K cvß Avq wbw`ó _v‡K e‡j A_vr wbw`ó nv‡i Avq †`qv nq e‡j, cvß Avq‡K SwKg³ Avq wn‡m‡e MY¨ Kiv nq|

cZ¨wkZ Avq †_‡K cKZ Av‡qi g‡a¨ e¨eavb nevi m¤vebv n‡”Q SwK| mvaviY Av‡qi GKUv Ask SwKg³ Avi ewKUv SwKh³| †hme Av‡qi mv‡_ SwK RwoZ †mme Avq‡K SwKeûj Avq ejv nq| D`vniY¯i|c, GKRb wewb‡qvMKvix †Kv‡bv †Kv¤úvwbi mvaviY †kqvi µq Ki‡j fwel¨‡Z jf¨vsk cwß Zvi cZ¨wkZ jf¨vs‡ki mgvb n‡eÑGiKg †Kv‡bv wbðqZv _v‡K bv| fwel¨‡Z †Kv¤úvwb Kx cwigvY jf¨vsk †`‡e †mUv wbfi K‡i fwel¨r eQi¸‡jv‡Z AwRZ gbvdv Ges Ab¨vb¨ wel‡qi Dci| AZGe, wewb‡qvMKvixi Rb¨ D³ †kqvi †_‡K Avq GKwU SwK enj Avq wn‡m‡e cwiMwYZ n‡e| GgbwK Avq wbw`ó _v‡K bv e‡j mvaviY †kqvi †_‡K cvß Avq me‡P‡q †ewk SwKeûj Avq wn‡m‡e MY¨ nq|

5.6 SwK I AwbðqZvi cwigvc

e¨emv cwZôvb mdjfv‡e cwiPvjbvi Rb¨ SwK cwigvc Kiv AZ¨vek¨Kxq| cZ¨vkZ Avq †_‡K cKZ Av‡qi wePz¨wZ †_‡KB SwKi mwó nq| cZ¨vkZ Avq †_‡K cKZ Av‡qi wePz¨wZ hZ †ewk nq, SwK ZZ ev‡o, Av‡qi wePz¨wZ hZ Kg SwK ZZ K‡g| G Kvi‡Y cZ¨vkZ Avq Ges cKZ Av‡qi wePz¨wZ ev cZ¨vkZ djvdj Ges cKZ djvd‡ji wePz¨wZ †_‡K SwK cwigvc Kiv nq|

SwK cwigv‡ci wewfb c×wZ i‡q‡Q| c‡qvRb ev Ae¯,†f‡` wewfb c×wZ c‡qvM Kiv nq| GB chv‡q Avgiv SwK cwigv‡ci Rb¨ Av`k wePz¨wZi e¨envi †`Le|

Av`k wePz¨wZ : Av`k wePz¨wZ e¨envi K‡i AZx‡Z AwRZ Av‡qi wePz¨wZ †_‡K †hgb SwK cwigvc Kiv nq, †Zgwb fwel¨‡Z cZ¨vkZ Av‡qi SwK I cwigvc Kiv nq| GwU GKwU cwimsL¨vbK c×wZ| wb‡P Av`k wePz¨wZi mÎ †`qv n‡jv :

$$\text{Av`k wePz¨wZ} = \sqrt{\frac{\sum(\text{Avq nvi} - \text{Mo nvi})^2}{\text{b} - 1}}$$

GLv‡b,

$\sum(\text{Avq nvi-Mo nvi})^2$ = AZx‡Z AwRZ Avq nvi †_‡K Mo Avq nv‡ii cv_©‡K¨i e‡Mi mgwó

b = eQ‡ii msL¨v

D`vniY : wb‡Pi Q‡K, GKwU cK‡íi 2007 mvj †_‡K 2011 mvj chš— GB cvP eQ‡ii Avq †`qv Av‡Q| Avgiv Gi Avq I SwK MYbv Kie|

eQi	Avq (%)	Mo †_‡K e¨eavb (Avq - Mo)	e¨eav‡bi eM
2007	20	(20-13)=7	(7×7)=49
2008	5	(5-13)=-8	(8×8)=64
2009	-5	(-5-13)=-18	(18×18)=324
2010	15	(15-13)=2	(2×2)=4
2011	30	(30-13)=17	(17×17)=289
†hvMdj =	65%	e¨eav‡bi e‡Mi †hvMdj=	730
Mo Avq	65/5=13%	e¨eav‡bi e‡Mi Mo=730/(b-1)	182.5

$\text{Av`k wePz¨wZ} = \sqrt{182.5}$

= 13.5%

c_‡g cvP eQ‡ii Avq †hvM K‡i 5 w`‡q fvM Ki‡j Avgiv MZ cvP eQ‡ii Mo Avq cve| †Uwe‡j GUv †`Lv hv‡”Q 13%| Gevi SwK MYbvi Rb¨ Av`k wePz¨wZ MYbv Ki‡Z n‡e| c\_‡g Avgiv cwZeQ‡ii Avq †\_‡K Mo Avq ev 13%-Gi e¨eavb †ei Kie| Gi c‡ii Kjv‡g GUv‡K eM Ki‡Z n‡e| Gevi D³ eMmg‡ni †hvMdj †ei n‡jv 730| G‡K (b-1) ev (5-1) ev 4 w`‡q fvM Ki‡Z n‡e| hZ eQ‡ii Avq Zv †_‡K me`vB 1 Kg w`‡q fvM Ki‡Z n‡e| fvMdj‡K eMgj Ki‡j Avgiv Av`k wePz¨wZ cve| D`vni‡Y GUv 13.5%| mZivs 2007 †_‡K 2011 chš— Av‡qi wfwË‡Z Avgv‡`i Mo Avq 13% Avi SwKi cwigvY 13.5%| GB Avq I SwK e¨envi K‡i Avgiv fwel¨‡Zi wm×vš— wb‡Z cvie| †hgb: Gi weKí GKUv cK‡í hw` Avgiv 13% Avq cvB Ges 15% Av`k wePz¨wZ ev SwK cvB, Z‡e †mUv †\_‡K Avgv‡`i c_g cKí †ewk MnY‡hvM¨| KviY GKB Av‡q Kg SwK †ewk MnY‡hvM¨| Avevi Ab¨ GKwU weKí cK‡í hw` mgvb SwK nq wKš‘ jv‡fi Mo Kg nq, Z‡e †mUv †\_‡KI Avgv‡`i gj cKí †ewk MnY‡hvM¨| KviY mgvb SwK‡Z AwaK jvf †ewk MnY‡hvM¨|

wm×vš— MnY bxwZ : mvavi YZ Av`k wePz¨wZi eo gvb AwaK SwK Ges Av`k wePz¨wZi †QvU gvb Kg SwK wb‡`k K‡i| mgvb Av‡q Kg SwK †ewk MnY‡hvM¨ Ges mgvb SwK‡Z AwaK jvf †ewk MnY‡hvM¨|

KvR : GKRb wewb‡qvMKvixi MZ `k eQ‡i wewb‡qvM †\_‡K cvß Av‡qi nvi h\_vµ‡g 10%, 20%, -5%, 15%, 35%, 10%, 25%, 30%, 12% I 0%| Av`k wePz¨wZ wbYq Ki|

Abkxjbx

eûwbevPwb ck

1| Awdm LiP, wegv LiP BZ¨vw` cwi‡kv‡ai A¶gZv †_‡K Kx mwó nq?

K. Aw_K ¶wZ
L. gja‡bi ¯íZv
M. SwK
N. Kvievi Ae¨e¯vcbv

2| †Kv‡bv †¶‡Î e¨emv cwZôv‡b SwKi Zvrchc fwgKv i‡q‡Q?

K. wm×vš— Mn‡Yi †¶‡Î
L. cwiKíbv cYq‡b
M. cwiPvjbvi †¶‡Î
N. gjab msM‡n|

3. SwKi cwigvc Kiv nqÑ

i. wewfb †KŠkj Aej¤b K‡i
ii. mwVK cwiKíbvi gva¨‡g
iii. cwZôv‡bi e¨q Kwg‡q G‡b

wb‡Pi †Kv‡bwU mwVK?

K. i L. iii

M. i I ii N. i I iii

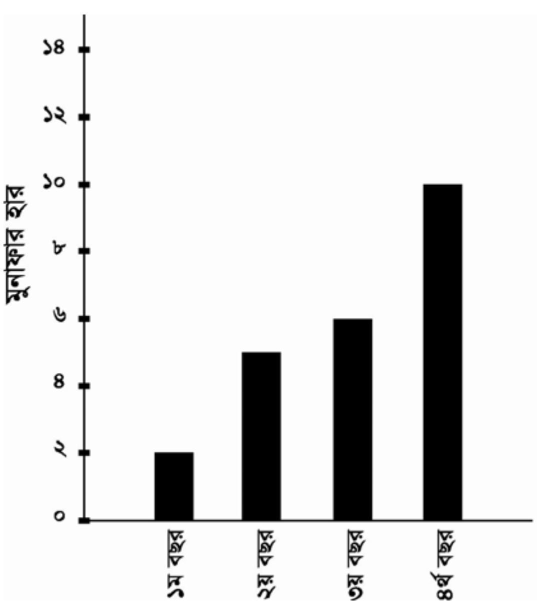
msw¶ß ck :

1| cZ¨vkvi evB‡i †Kv‡bv wKQ NUvi m¤¢vebv‡K Kx e‡j?

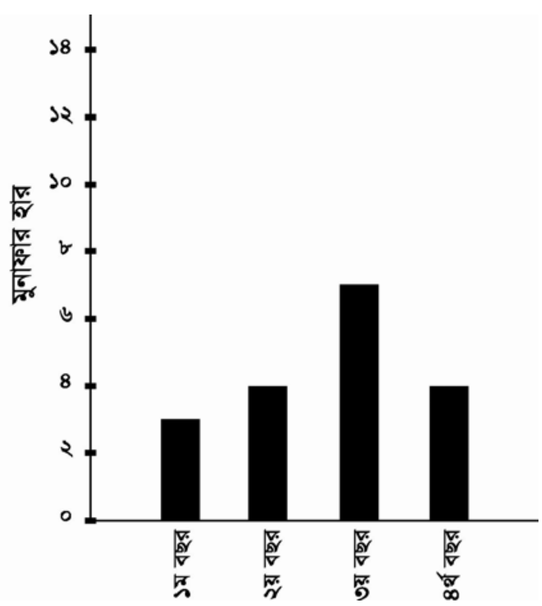
2| Av`k wePz¨wZ †Kv‡bv ai‡bi c×wZ?

mRbkxj ck

ivqbv nK d¨vkb wWRvBb Bbw÷wUDU †_‡K cwk¶Y †k‡l A‡bK wPšvfvebvi ci ÔAvnevb µvqvUÕ bv‡g GKwU cwZôvb M‡o †Zv‡jb| GwU XvKv I Kwgjv kn‡i Aew¯'Z| Zvi evÜex †ivgvbv †U·UvBj Bbw÷wUDU †_‡K cvm K‡i gwbcix ZvZ e‡¯¿i wewfb †cvkvK mvgMxi e¨emv ïi" K‡i wm‡j‡Ui wewfb AÂ‡j| Zv‡`i K‡qK eQ‡ii e¨emv‡qi wPÎ wb‡g †`qv n‡jv|



ivqbv nK



†ivgvbv

K. AZx‡Z AwRZ Av‡qi wePz¨wZ †_‡K Kx cwigvc Kiv nq?

L. e¨emv †¶‡Î cZ¨vwkZ d‡ji PvB‡Z cKZ dj Kg nevi KviYwU e¨vL¨v Ki|

M. †ivgvbvi e¨emvq Kg mvdj¨ nevi KviY eYbv Ki|

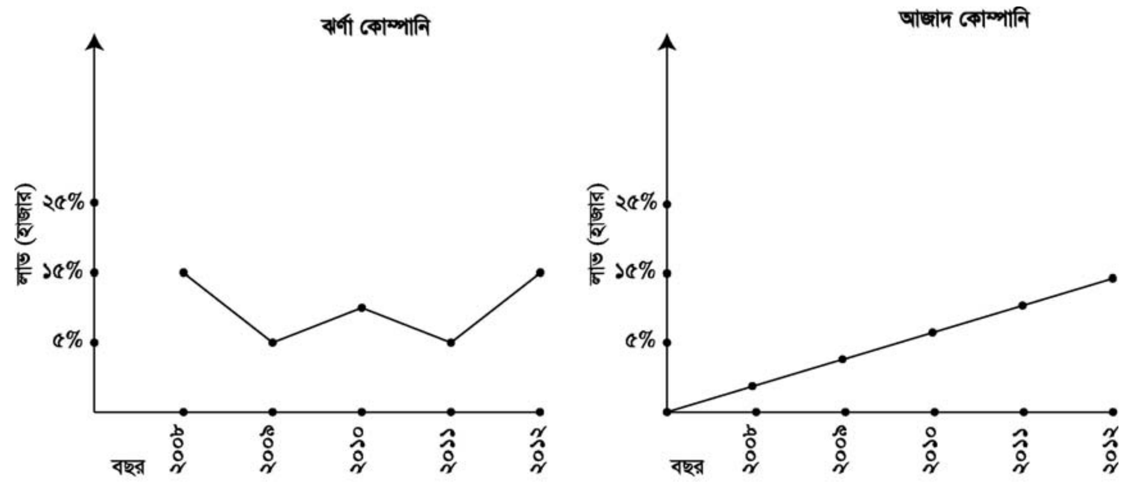
N. ivqbv I †ivgvbvi e¨emvwqK wPÎwUi Zjbvgj K we‡kIY Ki|

mRbkxj ck

wewb‡qvMKvixi bvgÑ Rbve kwdKi ingvb

wewb‡qvM Kiv cwZôv‡bi bvg : K) SYv †Kv¤úvwb wjwg‡UW

L) AvRv` †Kv¤úvwb wjwg‡UW



ব্যয় (হাজার) বছর	২০০৮	২০০৯	২০১০	২০১১	২০১২
কাঁচামাল মজুরি অফিস ভাড়া ঋণ পরিশোধ বাবদ খরচ	১৭	১৭.৫	১৬	১৬.৫	১৪

* উৎপাদন, বিক্রয়ের পরিমাণ ও বিক্রয়মূল্য প্রতিবছর একই।

K. fwel¨‡Zi m¤ve¨ NUbvmgn wePvi we‡kølY K‡i †mB Abhvwq e¨e¯v MnY Ki‡j †Kvb ai‡bi ¶wZ †_‡K evPv hvq?

L. e‡Û wewb‡qvMKvix‡`i †Kvb SwK †gvKv‡ejv Ki‡Z nq? e¨vL¨v Ki|

M. Rbve kwdKi ingv‡bi AvRv` †Kv¤úvwb‡Z wewb‡qvM Kxiƒc e¨vL¨v Ki|

N. SYv †Kv¤úvwbi Avq‡K wbqwgZ Kivi Rb¨ †Kvb c`‡¶c †bIqv hw³m½Z n‡e? we‡kølY Ki|

cÂg Aa¨vq

gjawb Avq-e¨q cv°jb

Capital Budgeting

†h‡Kvb e¨emv cwZôv‡bi mvdj¨ I wU‡K _vKv wbfi K‡i `xN‡gqw` wewb‡qvM wm×v‡šÍi Dci| D‡`¨v³v‡K e¨emv cwiPvjbvi wewfb mgq ¯vqx m¤úwË †hgb : Rwg, `vjvb‡KvVv, Avmevec Î, hšcwZ BZ¨w` µq, Gme ¯vqx m¤úwË cwZ¯vcb, Drcv`b c×wZi AvawbKvqb, bZb cY¨ evRv‡i QvovÑGiKg A‡bK `xN‡gqw` wewb‡qvM wm×vš wb‡Z nq| Gme wewb‡qvM wm×vš †Kv¤úvwbi Rb¨ KZUK jvfRbK n‡e ev Av‡`Š jvfRbK n‡e wK, bv †mRb¨ Gme wewb‡qvM wm×v‡šÍi mwVK gj¨vq‡bi Rb¨ wKQ c×wZ ev bxwZgvjv `iKvi| A_vq‡bi †h me c×wZ ev bxwZgvjv Gme `xN‡gqw` wewb‡qvM wm×vš Mn‡Y mvnvh¨ Ki‡Z cv‡i, †m m¤ú‡K Avgiv G Aa¨v‡q Rvb‡Z cvie|

G Aa¨vq cvV †k‡l Avgiv Rvb‡Z cvie

- gjab ev‡RwUs‡qi aviYv e¨vL¨v Ki‡Z cvie|
- gjab ev‡RwUs‡qi D‡Ïk¨ I ¸i“Z we‡kølY Ki‡Z cvie|
- gjab ev‡RwUs‡qi wewfb †KŠkj c‡qvM Ki‡Z cvie|
- gjab ev‡RwUs‡qi wewfb †KŠk‡ji mxgve×Zvmgn wPwýZ Ki‡Z cvie|

5.1 gjab ev‡RwUs

wZb eÜ iwng, Kwig I ksKi Avjv`v Avjv`v e¨emv K‡ib| wKQ w`b a‡i iwng Zvi gw`i †`vKv‡bi Rb¨ GKwU wdR †Kbvi wPšv-fvebv Ki‡Qb| Qq gvm c‡e Kwig GKwU †mjvB †gwkb w`‡q Zvi `wR e¨emv ïi“ K‡i| AwZwi³ Pwn`vi K_v wPšv K‡i eZgv‡b wZwb Av‡iKwU †mjvB †gwkb †Kbvi wm×vš wb‡jb| Abw`‡K ksKi GKwU AvawbK †mjb e¨emv ïi“ Kivi Rb¨ c‡qvRbxq Avmevec Î (ûBj †Pqvi) I Pj KvUvi †gwkb †Kbvi wPšv Ki‡Qb| GLv‡b gw`i †`vKv‡bi wdR, `wR e¨emvi †mjvB †gwkb Ges †mj‡bi ûBj †Pqvi Ges Pj KvUvi †gwkb †Kbvi wm×vš G‡KKwU `xN‡gqvw` wewb‡qvM wm×vš| Gme `xN‡gqvw` wewb‡qvM wm×vš cwZôv‡bi Rb¨ KZUK jvfRbK n‡e ev Av‡`Š jvfRbK n‡e wK bv, †m Rb¨ wdb¨v‡Ýi GKwU gj¨vqb cwµqv c‡qvRb| gjab ev‡RwUs Gi¨c GKwU gj¨vqb cwµqv| G‡¶‡Î c‡Z¨KwU wewb‡qvM wm×v‡Ši ev cK‡íi Avq-e¨q cv°jb Ki‡Z nq| Avq-e¨q cv°jb †k‡l Gme wm×v‡Ši ev cK‡íi wbU bM` cevn ev wbU gbvdv wbavi Y Kiv nq| GLv‡b Avq ej‡Z weµq †_‡K AwRZ A_ Ges e¨q ej‡Z KvPvgvj LiP, weµq LiP Ges AePqmn Ab¨vb¨ LiP‡K eSvq| Avq †_‡K e¨q ev` w`‡j †gvU gbvdv Ges †gvU gbvdv †_‡K Ki ev` w`‡j wbU gbvdv cvIqv hvq| Avevi gbvdvi mv‡_ AePq †hvM Ki‡j bM` AvšÍcevn cvIqv hvq| GB AvšÍcev‡ni mv‡_ cvii¤K wewb‡qvM ev bM` ewntcev‡ni mv‡_ Zjbv K‡i hw` AvšÍcevn ewntcevn †_‡K †ewk nq Zvn‡j wewb‡qvMwU jvfRbK cZxqgvb nq Ges MnY‡hvM¨ we‡ewPZ nq| G cwµqv‡K gjab ev‡RwUs cwµqv ejv nq|

AZGe ejv hvq, gjab ev‡RwUs n‡"Q cwZôv‡bi `xN‡gqvw` wewb‡qvM wm×v‡Ši mv‡_ RwoZ GKwU cwµqv| G cwµqvi cwZôv‡bi ¯vqx m¤úwË †hgb: Rwg, `vjvb‡KvVv, hšcwZ, AvmevecÎ BZ¨vw` µq †_‡K ïi“ K‡i Gme m¤úwËi cwZ¯vcb, e¨emvi m¤cmviY †hgb: bZb †gwkb ¯vcb, Drcv`b c×wZi AvawbKvqb Ges Ab¨vb¨ `xN‡gqvw` wewb‡qvM wm×v‡Ši Avq-e¨q cv°jb K‡i m¤ve¨ jvfRbKZv we‡kIY K‡i Z`bmv‡i wm×vš MnY Kiv nq|

5.2 gjab ev‡RwUs‡qi c‡qvM

`xN‡gqvw` wewb‡qv‡Mi me †¶‡ÎB gjab ev‡RwUs c‡qvM Kiv nq| ¯vqx m¤úwË µq †_‡K ïi“ K‡i, e¨emvi cmvi, e¨emvi AvawbKvqb, ¯vqx m¤úwËi cwZ¯vcb Ges bZb cY¨ evRv‡i Qvov msµvš mKj cKvi wewb‡qvM chš mKj †¶‡Î gjab ev‡RwUs‡qi c‡qvM i‡q‡Q| Gevi Avgiv gjab ev‡RwUs c‡qv‡Mi K‡qKwU Rbwcq †¶Î Av‡jvPbv Kie|

¯vqx m¤úwËi µq : †h‡Kv‡bv †Kv¤úwb bZb e¨emv ïi“ Ki‡Z †M‡j ¯vqx m¤úwË †hgb: Rwg, `vjvb‡KvVv, hšcwZ, AvmevecÎ BZ¨vw` µq Ki‡Z nq| D`vniY¯i¨c, gw` †`vKwb‡K Zvi e¨emv ïi“ Kivi mgq wdR, ZwKqv, IRb gvcvi †¯‹j µ‡qi wm×vš wb‡Z nq| †i÷‡i›U gwjK‡K Zvi e¨emv ïi“i mgq †Pqvi, †Uwej, nwo-cwZj, ivbvi Ab¨vb¨ miÄvg µ‡qi wm×vš wb‡Z nq| Abi¨cfv‡e eo e¨emv cwZôv‡bi Rb¨ Rwg, `vjvb‡KwVv, KviLvbv wbgvY, †gwkbwiR µq BZ¨vw` wm×vš wb‡Z nq| †h‡Kv‡bv e¨emv cwZôv‡bi Gme m¤úwË µ‡qi wm×vš Mn‡Yi †¶‡Î gjab ev‡RwUs c‡qvM Kiv nq| Kvievi Pj‡Z Pj‡Z wewfb mg‡q Gme

¯vqx m¤úwË A‡K‡Rv ev bó n‡q †h‡Z cv‡i| GgZve¯vq Gme ¯vqx m¤úwË cwZ¯vc‡bi c‡qvRb nq| G‡¶‡Î I gjab ev‡RwUs c‡qvM K‡i †Kv¤úvwb wm×vš— †bq|

e¨emvi cY¨ Drcv`b ¶gZv ew×K‡í m¤úmviY : Pjgvb †Kv‡bv cwZôv‡bi †¶‡Î Zvi e¨emv ïi“ Kivi ci Drcv`b ¶gZv evov‡bvi c‡qvRb n‡Z cv‡i| Drcv`b ¶gZv evov‡bvi †¶‡Î †Kv¤úvwbi bZb †gwkb µ‡qi c‡qvRb nq| D`vniY¯i|c `wRi †`vKvwb Zvi eZgvb e¨emvq 1wU †mjvB †gwkb _vKv m‡Ë I †fv³v‡`i C‡`i Pvwn`vi K_v wPšv K‡i bZb Avi GKwU †mjvB †gwkb †Kbvi wPšv Ki‡Z cv‡i| gw`i †`vKvwb Zvi †`vKv‡b wdR _vKv m‡Ë I Av‡iKwU wdR †Kbvi wm×vš— wb‡Z cv‡i| GRb¨ †Kv¤úvwb‡K bZb †gwkb µq eve` KZ e¨q n‡e, Kvievi‡ii Avq Zv‡Z K‡i KZ evo‡e BZ¨vw` cv° jb K‡i gjab ev‡RwUs c‡qvM K‡i wm×vš— MnY Ki‡Z nq|

cY¨ ˆewPÎvqY : †Kv¤úvwb Zvi e¨emvi m¤cmvi‡Yi Rb¨ Pjgvb c‡Y¨i cvkvcvwk bZb cY¨ evRv‡i Qvovi c‡qvRb n‡Z cv‡i| D`vniYmi|c, †Kv‡bv †Kv¤cvwb c‡Y¨ ˆewPÎ¨ Avbq‡bi Rb¨ Av‡gi R‡mi cvkvcvwk Kgjvi Rm ev Av‡c‡ji Rm evRv‡i Qvovi wPšv Ki‡Z cv‡i| bZb cY¨ evRv‡i Qvovi †¶‡Î bZb c‡Y¨i Avq®vj, c‡Y¨i Drcv`b LiP, evRvi Pvwn`v, cwiPvjbv LiP Ges m¤ve¨ Avq cv° jb K‡i wm×vš— wb‡Z nq| G‡¶‡Î gjab ev‡RwUs‡qi c‡qvM j¶ Kiv hvq|

cwZ¯vcb I AvawbKvqb : e¨emvi c‡qvR‡b Drcv`b c×wZi cwZ¯vcb I AvawbKvq‡bi c‡qvRb nq| D`vniYmi|c, `wRi †`vKvwb cv-PvwjZ †mjvB †gwk‡bi cwie‡Z we`¨r PvwjZ †mjvB †gwkb †Kbvi wm×vš— wb‡Z cv‡i| Ab¨w`‡K Pj KvUvi †mj‡bi gwjK Zvi †`vKvb‡K †fZ‡ii mvRm¾v cwieZb K‡i Gwm †mjb evbv‡bvi wm×vš— wb‡Z cv‡i| G‡¶‡Î cavb D‡Ïk¨ n‡"Q Drcv`b LiP Kgv‡bv Ges Gi gva¨‡g e¨emvi jvf ew× Kiv| G‡¶‡Î †Kv¤úvwbi civZb Drcv`b c×wZi mv‡_ bZb c×wZi Zjbv c‡qvRb nq| Dfq c×wZ‡Z †Kv¤úvwb Avq, cwiPvjbv e¨q, Avq®vj BZ¨vw` wnmve K‡i wbU bM` cevn wbaviY K‡i wm×vš— MnY Ki‡Z nq| AZGe, Drcv`b c×wZi cwZ¯vcb I AvawbKvq‡b gjab ev‡RwUs‡qi c‡qvM j¶ Kiv hvq|

5.3 gjab ev‡RwUs‡qi ¸i“Z

gjab ev‡RwUs A_vq‡bi mvd‡j¨i PvweKwV| gjab ev‡RwUs ev¯em¤§Z I mwVK n‡j Kvievi mivmwi DcKZ nq| gjab ev‡RwUs e¨_ n‡j KvievivwUI mvaviYZ e¨_ nq| e¨_Zvi `wqZ A_ e¨e¯vcK‡K wb‡Z nq| gjab ev‡RwUs GZ ¸i“ZcY nevi K‡qKwU KviY wb‡P D‡jL Kiv n‡jv:

1. gbvdv-msµvš— : GKwU cwZôv‡bi gj j¶¨ gbvdv ARb| gbvdv AR‡b gjab ev‡RwUs ¸i“ZcY fwgKv cvjb K‡i| †Kv¤úvwb mvaviYZ bM` cevn cvevi Avkvq Zvi `xN‡gqvw` wewb‡qvM‡hvM¨ Znwej DcvRbKvix m¤úwË‡Z wewb‡qvM K‡i| d‡j cwZôv‡bi gbvdv A‡bKUv wbfi K‡i gjab ev‡RwUs wm×v‡ši Dci| gw`i †`vKvwb wdR †Kbvi d‡j ¯vfvweKfv‡e VvÊv cvbxq I AvBmwµg weµq ew× cv‡e| d‡j Kvieva‡ii gbvdv ew× cv‡e| wKš' †`vKvwbi Av‡kcv‡ki †jvKRb hw` VvÊv cvbxq I AvBmwµg †L‡Z Af¨¯— bv, nq †m‡¶‡Î wdR †Kbvi wm×vš— cwZôv‡bi Rb¨ †Kv‡bv mweav Avb‡e bv| mZivs, fv‡jv wewb‡qvM wm×vš— †hgb KvievivwUi Rb¨

chvß Avq wbwðZ Ki‡Z cv‡i, Ab¨w`‡K Î“wUcY wewb‡qvM wm×v‡šÍi Kvi‡Y Kvievi wU †jvKmv‡bi m¤§Lxb n‡Z cv‡i| ZvB ejv hvq, gjab ev‡RwUs wm×všÍ GKwU Kvievi‡ii DËi‡iËi mgw×i †¶‡Î we‡kl ¸i“Z enb K‡i|

2. wewb‡qv‡Mi wekvj AvKvi : ¯vqx m¤úwË µq, ms‡hvRb, AvaywbKvqb Ges cwZ¯vcb cfwZ gjab ev‡RwUs wm×v‡šÍi Rb¨ mvavi iYZ eo As‡Ki Znwej c‡qvRb nq| d‡j †Kv‡bv Kvi‡Y wm×v‡šÍ fj n‡j †mwU ms‡kvab Kivi mvaviYZ m‡hvM _v‡K bv Ges Avi ms‡kva‡bi m‡hvM _vK‡jI eo As‡Ki gvïj w`‡Z nq| D`vniY¯i|c GKwU †Kv¤úwb XvKvi A`‡ii GKwU RvqMvq Zv‡`i KviLvbv ¯vc‡bi wm×všÍ †bq GB †f‡e †h †mLv‡b mgqg‡Zv we`¨r Ges M¨vm mieivn cv‡e| wKš KviLvbv ¯vc‡bi ci †`Lv †Mj miKvi bZb we`¨r Ges M¨vm ms‡hvM eÜ ivLvi wm×všÍ wb‡q‡Qb| GgZve¯vq KvieviwU KviLvbvi Drcv`b Avi¤ Ki‡Z cvi‡e bv| wKš Kvievi wU‡K nq‡Zv G Kvi‡Y e¨vsK †_‡K eo AvKv‡ii FY wb‡Z n‡q‡Q, hvi m` e¨vs‡K wbqwgZ cwi‡kva Ki‡Z n‡e| d‡j GiKg GKwU fj wm×všÍ Kvievi wU‡K e¨_ K‡i w`‡Z cv‡i| Aí UvKvi e¨vcvi n‡j Ab¨ †Kv_vI †_‡K nq‡Zv, A_ msKjvb Kiv †hZ wKš eo wewb‡qvM e‡j †Zgb m‡hvMI †bB| GLb hw` cKíwU weµq K‡i e¨vs‡Ki FY cwi‡kva Kivi wm×všÍ †bqv nq, †mLv‡b Dch³ gj¨ cvIqv hv‡e bv| KviY cKíwU BwZg‡a¨ AjvfRbK cZxqgvb n‡q‡Q| mZivs Kvievi wU‡K eo As‡Ki gvïj w`‡Z n‡e|

3. SwKi wfwË‡Z : gjab ev‡RwUs‡q AwaKvsk Abgvb fwel¨‡Zi Dci wbfikxj| GKwU ¯vqx m¤úwË †hgb: †gwkbwU‡Z wewb‡qvM Kiv DwPZ wK bv GB wm×všÍwU wbfi K‡i IB †gwkbwU‡Z Drcvw`Z cY¨ fwel¨‡Z KZ UvKv K‡i Ges Kx cwigv‡Y weµq n‡e, KZ UvKvq cY¨wU Drcv`b n‡e BZ¨w`i Dci| fwel¨‡Zi GB Z_¨-DcvË Abgvbwbfi, hv ev¯em¤§Z bvI n‡Z cv‡i| mZivs, gjab ev‡RwUs me`vB SwKh³ wm×všÍ| †hgb: elvKv‡j AwZwi³ ewócv‡Zi AvksKv K‡i QvZv c¯ZKvix Zvi e¨emvi m¤cmviY K‡i I Drcv`b ¶gZv evov‡bvi Rb¨ bZb †gwkb wK‡b AwaK QvZv Drcv`b K‡i| Drcv`bKvixi cv°jb Abhvqx elvKv‡j ewó bv n‡j Avkvbi|c QvZvi weµ n‡e bv| d‡j e¨emv cwZôvb‡K ¶wZi m¤§Lxb n‡Z n‡e| GRb¨ `xN‡gqw` wewb‡qv‡M SwK wbi|cY I SwKi MnY‡hvM¨Zv hvPvB c‡qvRb nq| G‡¶‡Î gjab ev‡RwUs ¸i“ZcY fwgKv cvjb K‡i|

5.4 gjab ev‡RwUs‡qi cwµqv

`xN‡gqw` wewb‡qvM wm×v‡šÍ gjab ev‡RwUs-cwµqv c‡qv‡M RwoZ avc¸‡jv wbgi|c :

K) bM` cevn cv°jb

L) evÆv nvi wbavi Y

M) gjab ev‡RwUs c×wZ wbevPb I c‡qvM

K) bM` cevn cv°jb : †h‡Kv‡bv `xN‡gqw` wewb‡qvM wm×všÍ †hgb: ¯vqx m¤úwË µq, e¨emvi m¤úvmviY, Drcv`b c×wZi hwšKxKi‡Y Ges Ab¨vb¨ wm×v‡šÍi mv‡_ bM` cevn RwoZ| gjab ev‡RwUs-cwµqv c‡qv‡Mi c_g avc n‡”Q bM‡`i Avštcevn I ewntcevn cv°jb Kiv| cwZôv‡bi bM` cevn Ki‡Z cwZôvb‡K weµq cevbgvb, PjwZ LiP cevbgvb, gjabx e¨q Ges Ab¨vb¨ e¨q wbaviY Ki‡Z n‡e| weµq †_‡K cwZôv‡bi

AvštbM` cevn N‡U Ges PjwZ LiP, gjawb e¨q Ges Ab¨vb¨ LiP cevbgvb †_‡K bM` ewntcevn N‡U| GLv‡b weeµq Abgvb, PjwZ LiP, ¯vqx LiP c‡Z¨KwU welq AwZ mZKZvi mv‡_ wbavaiY Ki‡Z nq| Av‡MB e‡jwQ GKwU cwZôv‡bi †gvU weµq Abgvb Ki‡Z n‡j cwZwU c‡Y¨i fwel¨‡Z weµqgj¨ Ges cwZeQi KZ¸‡jv cY¨ weµ n‡e Zv cevbgvb Ki‡Z nq| G¸‡jv cevbgv‡bi ci cwZeQi weµ †_‡K †gvU AwRZ Avq cvIqv hvq| GB AwRZ Avq †_‡K AvštbM` cevn cvIqv hvq| AZGe ejv hvq, bM` cev‡ni mwVK cv°jb wbfi K‡i c‡Y¨i fwel¨r eQi¸‡jv‡Z weµqgj¨ Ges KZ¸‡jv cY¨ weµq n‡e Zvi Dci| G Kvi‡Y, fwel¨r weµqgj¨ Abgv‡b ev cY¨ weµi msL¨v Abgv‡b fj n‡j †mwUi cfve bM` cevn‡K cfweZ K‡i| Abi|cfv‡e cwZôv‡bi †gvU Li‡Pi gva¨‡g bM` ewntcevn N‡U| GKwU cwZôv‡bi PjwZ LiP Ges ¯vqx LiP wg‡j †gvU LiP nq| PjwZ LiP ej‡Z KvPvgvj µq eve` LiP, KgPvix‡`i †eZb Ges Ab¨vb¨ cwiPvjbv LiP Ges ¯vqx LiP ej‡Z Awdm fvov, wegv LiP, AePqmn Ab¨vb¨ LiP‡K eSv‡bv nq| weµq Abgv‡bi g‡Zv c‡Z¨K PjwZ LiP Ges ¯vqx LiP cevbgv‡b AwZ mveavbZv Aej¤b Ki‡Z nq| †Kv‡bv Kvi‡Y G mKj LiP Abgv‡b fj n‡j gjab ev‡RwUs fj wm×vš— w`‡Z cv‡i, †h Kvi‡Y cwZôvb ¶wZM¯— n‡Z cv‡i|

L) evÆv nvi : bM` cevn wbavaiY Kivi ci †m¸‡jv‡K bM` g‡j¨ i|cvšwi Kivi Rb¨ evÆv nvi c‡qvRb nq| A‡_i mgq gj¨ Aa¨v‡q †Zvgiv †R‡bQ †h fwel¨r eQi¸‡jv‡Z AvMZ bM` cev‡ni cwigvY mgvb n‡jI †m¸‡jvi eZgvb gj¨ mgvb nq bv| A‡_i mgqgj¨ Abhvqx bM` cevn hZ †`wi‡Z cvIqv hvq, †mwUi eZgvb gj¨ ZZ Kg| wewb‡qvM m‡hvM ev cKí †_‡K †h‡nZ †ek K‡qK eQi a‡i bM` cevn cvIqv hvq, †m‡nZ gjab ev‡RwUs‡qi gva¨‡g mwVK wewb‡qvM m‡hvM wb‡Z n‡j fwel¨‡Z AvMZ bM` cevn¸‡jvi eZgvb gj¨ wbYq Ki‡Z nq| evÆvKiY cwµqvq fwel¨‡Zi bM` cevn‡K eZgvb g‡j¨ i|cvšwi Kiv nq| G Kvi‡Y evÆv nv‡ii c‡qvRb nq| mvaviYZ cwZôv‡bi gjab LiP‡K gjab ev‡RwU-cwµqvi evÆv nvi wnmv‡e e¨envi Kiv nq| gjab e¨q m¤c‡K †Zvgiv c‡ii Aa¨v‡q we¯—wiZ Rvb‡Z cvi‡e| Avq-e¨q cv°j‡bi c‡eB evÆv nvi wbavaiY Kiv LeB ¸i"ZcY|

M) gjab ev‡RwUs c×wZi c‡qvM : bM` cevn cv°jb Ges evÆv nvi wbavi‡Yi ci gjab ev‡RwUs c×wZ wbevPb Ki‡Z nq| wewb‡qvM m‡hvM ev cKí gj¨vq‡bi Rb¨ gjab ev‡RwUs‡qi wewfb c×wZ i‡q‡Q| c‡Z¨KwU c×wZ mgvbfv‡e MnY‡hvM¨Zv cvqwb| c‡Z¨KwU c×wZi wKQ mweav-Amweav i‡q‡Q| wewb‡qvM m‡hvM ev cK‡íi aib, SwK Ges Ab¨vb¨ welq we‡ePbv K‡i mwVK c×wZwU wbevPb Ki‡Z nq|

5.5 gjab ev‡RwUs‡qi c×wZmgn

cwZôv‡bi wewb‡qvM wm×v‡š— mwVK w`Kwb‡`kbv †`Iqvi †¶‡Î gjab ev‡RwUs‡qi wewfb c×wZ cPwjZ Av‡Q| cwZôv‡bi j‡¶¨i mv‡_ msMwZcY Ges mweKfv‡e jvfRbK wewb‡qvM ev cKí wbevPb KivB gjab ev‡RwUs c×wZmg‡ni KvR| D`vniY: `wRi †`vKwbi †mjvB †gwkb, gv`i †`vKwbi wdR Ges Pj KvUvi †mj‡b †gwkb †Kbvi wm×vš— e¨emvi Rb¨ jvfRbK n‡e wK, bv Gme wm×v‡š— gjab ev‡RwUs c×wZ mwVK wb‡`kbv w`‡Z cv‡i| gjab ev‡RwUs‡qi c×wZmgn wbgi|c:

1) Mo gbvdvi nvi c×wZ (Accounting rate of return method)

2) †c-e¨vK mgq c×wZ (Pay back period method)

3) wbU eZgvb g~j¨ c×wZ (Net present value method)

4) Af¨šixY gbvdvi nvi c×wZ (Internal rate of return method)

1. Mo gbvdvi nvi c×wZ

gjab ev‡RwUs‡qi GKwU mnR c×wZ n‡jv Mo gbvdvi nvi c×wZ| cwZôv‡bi Aw_K cwZ‡e`b †_‡K cvß Z_¨w` Mo gbvdv nvi wbavi‡Y e¨envi Kiv nq| G c×wZ‡Z cZ¨wkZ bM` cev‡ni cwie‡Z cZ¨wkZ wbU gbvdv‡K we‡ePbv Kiv nq| †Zvgiv †R‡bQ †h weµq †_‡K Kimn me LiP ev` w`‡j wbU gbvdv cvIqv hvq| cZ¨wkZ ewlK Mo wbU gbvdv‡K Mo wewb‡qvM w`‡q fvM Ki‡j Mo gbvdvi nvi cvIqv hvq| A_vr

$$\text{Mo gbvdv nvi} = \frac{\text{Mo bxU gbvdv}}{\text{Mo wewb‡qvM}}$$

G c×wZ‡Z cwZeQ‡ii cZ¨wkZ †gvU gbvdv‡K †gvU eQ‡ii msL¨v w`‡q fvM Ki‡j Mo gbvdv Ges wewb‡qvM‡K 2 w`‡q fvM Ki‡j Mo wewb‡qvM cvIqv hv‡e|

wm×vš— bxwZ

- Mo gbvdvi nvi hZ †ewk nq ZZ fv‡jv| e¨vsK †_‡K FY wb‡q hw` cKí A_vqb Kiv nq, Z‡e e¨vs‡Ki GKwU Pwn`v _v‡K| Mo gbvdvi nvi Zvi Kg n‡j FY cvIqv hvq bv| GgZve¯'vq cKíwUi Mo gbvdv AwaKZi n‡j MnY‡hvM¨| †Kv‡bv †Kv‡bv †Kv¤úwbi †¶‡Î Mo gbvdvi GKwU mewbg nvi ce wbawiZ _v‡K| wbw`ó †Kv‡bv wewb‡qvM ev cK‡íi Rb¨ wbYxZ Mo gbvdvi nvi †Kv¤úwbi e¨e¯'vcbv KZK wbawiZ mewbg nvi †_‡K Kg n‡j wewb‡qvM m‡hvM ev cKíwU ewZj ev eRb Kiv nq| c¶vš‡i, Mo gbvdvi nvi hw` Kw•¶Z nvi †_‡K †ewk nq, Z‡e cKíwU MnY Kiv nq|
- GKwaK cK‡íi †¶‡Î Dc‡i ewYZ bxwZ Abmv‡i MnY‡hvM¨ wewb‡qvM m‡hvM ev cKí¸‡jv‡K µgvbmv‡i mvRv‡bv nq Ges cwZôv‡bi gja‡bi chvßZv mv‡c‡¶ c‡qvRbxq msL¨K wewb‡qvM m‡hvM ev cKí wbevPb Kiv nq|

Mo gbvdv nvi cwigvc Kivi m‡Î †Zgb RwUjZv bv _vKvi Kvi‡Y GwU eSv mnR| Avevi cwZôv‡bi Aw_K weeiYx †_‡K c‡qvRbxq Z_¨w` cvIqv hvq e‡j GwU A‡b‡Ki Kv‡Q Rbwcq| Z‡e c×wZwUi wKQ Amweav i‡q‡Q| c_gZ, Mo gbvdv c×wZ bM` cev‡ni cwie‡Z wbU gbvdv e¨envi K‡i, wbU gbvdvi wKQ mxgve×Zv Av‡Q e‡j A‡b‡K c×wZwU‡K wbfi‡hvM¨ g‡b K‡i bv| wØZxqZ, c×wZwU A‡_i mgq g~j¨‡K we‡ePbv K‡i bv| †h‡Kv‡bv wewb‡qvM m‡hvM ev cK‡íi bM` cevn fwel¨r eQi¸‡jv †_‡K Av‡m| †h‡nZ AvR‡Ki 1 UvKv fwel¨‡Zi 1 UvKvi mgvb bq, fwel¨‡Z AvMZ bM` cev‡ni g~j¨ mgvb nq bv| wKš Mo gbvdv c×wZ me bM` cevn mgg~‡j¨i we‡ePbv K‡i, GwU c×wZwUi me‡P‡q eo mxgve×Zv| GLb Avgiv D`vni‡Yi gva¨‡g Mo gbvdvi c‡qvM m¤ú‡K cwiwPZ ne|

D`vniY : g‡b Ki, †Zvgvi evev K Ges L bv‡g `wU wewb‡qvM cK‡í wewb‡qv‡Mi wPšvfvebv Ki‡Qb| cKí `wUi we¯—wiZ weeiY wb‡P †`Iqv n‡jv|

cKí-K : cK‡íi †gqv`Kvj 3 eQi Ges cv_wgK gjab wn‡m‡e 1 †KwU UvKv `iKvi| cKíwU ev¯evqb Ki‡j AvMvgx 3 eQi cv°wjZ weµq h_vµ‡g 8 j¶ UvKv, 199 j¶ UvKv I 80 j¶ UvKv Ges PjwZ LiP weµ‡qi 40 kZvsk Abgvb Kiv nq| AZGe, 40 kZvsk nv‡i AvMvgx wZb eQi cPwjZ PjwZ LiP h_vµ‡g 3.20 j¶, 79 j¶ UvKv Ges 32 j¶ UvKv nq| Gi g‡a¨ KvPvgv‡ji LiP, kwg‡Ki gRwi, we`¨r wej BZ¨vw` Av‡Q| Gi c‡i Avm‡Q ¯vqx LiP| ¯vqx LiP Drcv`b ev weµ‡qi cwieZ‡b cwiewZZ n‡e bv †hgb, wewìs fvov| PjwZ Li‡Pi cvkv-cwk AvMvgx wZb eQ‡i cwZeQi 5 j¶ UvKv K‡i ¯vqx LiP Abgvb Kiv nq| Gi c‡i Avm‡Q AePq e¨q| c‡Z¨K cK‡í †gwkbcÎ eve` wKQ wewb‡qvM Ki‡Z nq| GB cK‡í †h 1 †KwU UvKv wewb‡qvM †`Lvb n‡q‡Q, †mUv †gwkbcÎ eve` e¨q| GUv †_‡KB AePq †ei Ki‡Z nq| wewb‡qv‡Mi cwigvY‡K wewb‡qv‡Mi Avq®vj w`‡q fvM K‡i AePq cvIqv hv‡e| †h‡nZ cKíwU †_‡K weµq cvIqv hv‡e gvÎ 3 eQi, mZivs cKíwUi Avq®vj gvÎ 3 eQi| 1 †KwU UvKv wewb‡qvM‡K 3 w`‡q fvM K‡i cwZeQ‡ii AePq †`Lvb n‡q‡Q 33.3 j¶ UvKv| weµqj× A_ †_‡K ¯vqx I PjwZ e¨q Ges AePq ev` w`‡q Ki‡hvM¨ †ei Kiv hvq| K‡ii nvi 30 kZvsk| c_g eQi jv‡f i e`‡j ¶wZ n‡"Q 33.5 j¶ UvKv| cKíwU‡Z 2q I 3q eQ‡i jvf n‡e cvq 81.1 I 9.7 j¶ UvKv| GLv‡b j¶Yxq †h jvf n‡j †hgb 30 kZvsk nv‡i Ki ev` †`qv n‡"Q 1g eQ‡ii ¶wZi Dc‡iI Ki wnmve K‡i ¶wZ Kgvb n‡"Q| Gi AbgvbwU n‡"Q, Avgiv a‡i wbw"Q cwZôvbwUi Ab¨vb¨ cKí †_‡K Ki‡hvM¨ Avq nq Ges GB cK‡í hw` ¶wZ nq, Z‡e cwZôvbwUi me‡gvU c‡`q Ki GKB nv‡i K‡g hvq| Gfv‡e wnmve K‡i K-cKí †_‡K wZb eQ‡i †h wbU gbvdv cZ¨vkv Kiv n‡"Q Zv h_vµ‡g 1g eQ‡i wbU ¶wZ 23.5 j¶ UvKv, 2q eQ‡i wbU jvf 56.80 j¶ UvKv I 3q eQ‡i wbU jvf 6.8 j¶ UvKv|

cKí-L : cKí ÒKÓ Gi b¨vq cKí ÒLÓ Gi Avq®vj 3 eQi Ges cv_wgK wewb‡qvM 1 †KwU UvKv Abgvb Kiv nq| AvMvgx wZb eQ‡i cKíwU †_‡K h_vµ‡g 151 j¶ UvKv, 110 j¶ UvKv Ges 49 j¶ UvKv weµq cevbgvb Kiv nq| PjwZ LiP weµ‡qi 30 kZvsk nv‡i cv°jb Kiv nq| PjwZ Li‡Pi cvkvcwk ¯vqx LiP eve` cwZeQi 20 j¶ UvKv Ges AePq eve` cwZeQi 33.3 j¶ UvKv wbaviY Kiv nq| cKí K-Gi b¨vq cKí L-Gi Ki nvi 30% cevbgvb Kiv nq| DwjwLZ Z‡_¨i wfwË‡Z cKí `wUi Mo gbvdv nvi wbgi¦‡c wbaviY Kiv hvq:

cKí-K

cvi¤wK gjab	cwigvY (j¶ UvKvq)		
	eQi 1	eQi 2	eQi 3
weµq	8.00	199.00	80.00
PjwZ e¨q (weµ‡qi 40%)	3.20	79.60	32.00
¯vqx LiP	5.00	5.00	5.00
AePq	33.30	33.30	33.30
gbvdv/(¶wZ)	(33.50)	81.10	9.70
Ki	(10.10)	24.30	2.90
wbU gbvdv	(23.50)	56.80	6.80

GLv‡b, Mo gbvdv $= \dfrac{-23.5 + 56.8 + 6.8}{3} = 13$ j¶ UvKv

Mo wewb‡qvM $= \dfrac{100 + 0}{2} = 50$

Mo gbvdvi nvi $= \dfrac{13}{50} = 26\%$

cKí-L

	eQi 1 (j¶ UvKv)	eQi 2 (j¶ UvKv)	eQi 3 (j¶ UvKv)
weµq	151.00	110.00	49.00
PjwZ LiP	45.30	33.00	14.70
¯'vqx LiP	20.00	20.00	20.00
AePq	33.30	33.30	33.30
Ki‡hvM¨ gbvdv	52.40	23.70	(19.00)
Ki	15.70	7.10	(5.70)
wbU gbvdv	36.70	16.60	(13.30)

GLv‡b,

Mo gbvdv $= \dfrac{36.7 + 16.6 - 13.3}{3} = 13$ j¶ UvKv

Mo wewb‡qvM $= \dfrac{100 + 0}{2} = 50$ j¶ UvKv

mZivs, Mo gbvdvi nvi $= \dfrac{13}{50} = 26\%$

j¶Yxq †h `wU cK‡í Mo gbvdvi nvi mgvb, GLv‡b GKwU cK‡íi Mo gbvdvi Av‡iKwU †P‡q †ewk n‡j cwZôvbwU †h cK‡íi Mo gbvdvi nvi †ewk, †mwU MnY KiZ| eZgvb Ae¯'vq Mo gbvdvi nvi Abhvqx, c‡Z¨KwU cKíB cwZôv‡bi Rb¨ mgvb jvfRbK| GgZve¯'vq cwZôvb †h‡Kv‡bvwUB MnY Ki‡Z cv‡i|

2. †c-e¨vK mgq c×wZ

e¨emvq ev cK‡í wewbqvMKZ UvKv KZ w`‡b †diZ Avm‡e Zv †c-e¨vK mgq c×wZ wb‡`k K‡i| †c-e¨vK mgq c×wZ wewb‡qvM wm×vš— ev cKí gj¨vq‡bi GKwU mnR I Rbwcq c×wZ| e¨emvq wewb‡qvM ev cKí †_‡K AvMZ Avštcevn¸‡jv hw` mgvb nq, Z‡e wewb‡qvMKZ UvKv‡K ewlK bM` cevn w`‡q fvM Ki‡j †c-e¨vK mgq wbYq Kiv hvq| A_vr

$$\text{†c-e¨vK mgq} = \frac{\text{wewb‡qvM}}{\text{ewlK bM` cevn}}$$

g‡b Kwi, `wRi †`vKvwbi †gwkb wKb‡Z 15,000 UvKv c‡qvRb| µqKZ †gwkb e¨envi K‡i †m Zvi e¨emv †_‡K AvMvgx 4 eQi ewlK 5000 UvKv Avštcevn wbwðZ Ki‡Z cvi‡e| G‡¶‡Î †c-e¨vK mgq n‡e :

$$\text{†c-e¨vK mgq} = \frac{15{,}000}{5{,}000}$$

$$= 3 \text{ eQi}$$

e¨emvq ev cKí †_‡K AvMZ Avštcevn A‡bK mgq mgvb bvI n‡Z cv‡i| †m‡¶‡Î µg‡hwRZ bM` cevn e¨envi K‡i †c-e¨vK mgq wbYq Kiv nq| A_vr, bM` Avštcevn¸‡jv‡K µgvš‡q †hvM Kiv nq hZ¶Y bv chš µg‡hwRZ bM` cevn wewb‡qvMKZ gja‡bi mgvb nq|

Mo gbvdvi nvi c×wZ‡Z e¨eüZ D`vni‡Y 3 eQ‡ii wbU gbvdv dj µ‡g -23.5, 56.8 Ges 6.8| †c-e¨vK Ges gjab ev‡RwUs‡qi Ab¨vb¨ c×wZ‡Z gbvdvi cwie‡Z bM` cevn e¨envi Kiv nq| mvaviYZ wbU gbvdvi mv‡_ AePq †hvM Ki‡j bM` cevn cvIqv hvq| AZGe, c‡ei D`vni‡Y ewYZ cKí ÒKÓ-Gi wbYxZ wbU gbvdvi mv‡_ AePq †hvM K‡i wbgi/‡c bM` cevn wbYq Kiv hvq|

	eQi 1	eQi 2	eQi 3
wbU gbvdv †hvM: AePq	(23.5) 33.3	56.8 33.3	6.8 33.3
bM` cevn (cvq)	10	90	40

Dc‡ii mviwY‡Z wbYxZ bM` cevn e¨envi K‡i cKíwUi †c-e¨vK mgq n‡e wbgi/c|

eQi	bM` cevn	µg‡hwRZ bM` cevn
0	-100	- 100
1	10	- 90
2	90	0
3	40	40

Dc‡ii QK †_‡K j¶Yxq †h c_g `B eQ‡i wewb‡qvMKZ UvKv c‡ivUv †diZ Av‡m| d‡j cK‡íi †c-e¨vK mgq n‡e 2 eQi|

Avevi Mo gbvdvi nvi c×wZ‡Z cKí ÔLÕ-Gi wbYxZ wbU gbvdvi mv‡_ AePq †hvM Ki‡j cKí ÔLÕ-Gi bM` cevn cvIqv hv‡e|

	eQi 1 (j¶ UvKvq)	eQi 2 (j¶ UvKvq)	eQi 3 (j¶ UvKvq)
wbU gbvdv	36.7	16.6	(13.3)
AePq	33.3	33.3	33.3
bM` cevn	70	50	20

mvwY‡Z wbYxZ bM` cevn e¨envi K‡i cKí ÔLÕ-Gi †c-e¨vK mgq wbgiƒ‡c wbYq Kiv hvq|

eQi	bM`	µg‡hwRZ bM` cevn
0	-100	-100
1	70	-30
2	50	20
3	20	40

Dc‡i QK †_‡K j¶Yxq †h c_g eQ‡i wewb‡qvMKZ UvKvi 70 UvKv †diZ Av‡m| wØZxq eQ‡ii Avšÿcevn n‡e 50 UvKv wKš‘ cvi¤K wewb‡qvM †diZ †c‡Z gvÎ 30 UvKv `iKvi| AZGe, 30 UvKv †diZ Avm‡Z mgq `iKvi $\frac{30}{50} = 0.6$ eQi| AZGe, †c-e¨vK mgq 1.6 eQi| wb‡P m‡Îi mvnv‡h¨ wbYq Kiv n‡jv :

†c-e¨vK mgq $= 1$ eQi $+ \frac{30}{50}$ eQi

$= (1 + 0.6)$ eQi

$= 1.6$ eQi

wm×vš— bxwZ

†c-e¨vK mgq c×wZ‡Z, †h cK‡íi †c-e¨vK mgq hZ Kg, †m cKíwU ZZ MnY‡hvM¨ wn‡m‡e we‡ewPZ nq| Abiƒcfv‡e †h cK‡íi †c-e¨vK mgq hZ †ewk, †m cKíwU ZZ †ewk AMnY‡hvM¨ wn‡m‡e we‡ewPZ nq|

Avevi hw` cwZôv‡bi nv‡Z GK ev GKwaK wewb‡qvM m‡hvM ev cKí _v‡K Zvn‡j wewb‡qvM m‡hvM¸‡jv‡K ev cKí¸‡jv‡K †c-e¨vK mgq Abhvqx µgvš‡q mvRv‡bv nq| cieZx©Kv‡j cwZôv‡bi Znwe‡ji chvßZv mv‡c‡¶ c‡qvRbxq wewb‡qvM m‡hvM ev cKí MnY Kiv nq Ges Aewkó¸‡jv‡K ewZj Kiv nq|

cwZôv‡bi e¨e¯vcbvi `wq‡Z wb‡qwRZ KgKZ©viv gvcKwV wn‡m‡e e¨eüZ †c-e¨vK mgq wbaviY K‡i _v‡K| †Kv¤úvwbi KgKZ©viv wewfb wel‡q †hgb: wewb‡qv‡Mi aib (¯vqx m¤úwËi µq, e¨emvi m¤cmviY, Drcv`b

c×wZi cwZ¯vcb ev AvaybKvqb), wewb‡qvM ev cKí SwK Ges Ab¨vb¨ welq wPšvfvebv K‡i GwU wbavi Y K‡ib|

†c-e¨vK c×wZi mxgve×Zv

‡c-e¨vK c×wZ gjab ev‡RwUs‡qi me‡P‡q mij I Rbwcq c×wZ| Gi RbwcqZvi KviY c_gZ : GUv mnR‡eva¨ I mnR| Z‡e Gi wKQ Amweav I Av‡Q| GLv‡b wKQ Amweav Z‡j aiv n‡jv|

1. †c-e¨vK gjZ †Kv‡bv jv‡fi nvi bq| GUv GKwU mgqKvj, hLb wewb‡qwRZ gjab †diZ Avm‡e e‡j AvKv Kiv nq| †c-e¨vK mgqKvj AwZewnZ n‡j cwZôvbwUi †Kv‡bv jvf n‡e bv cwZôvbwU †Kej ¶wZi nvZ †_‡K i¶v cv‡e|
2. hw` `B ev Z‡ZwaK cKí _v‡K, Z‡e †hUvi †c-e¨vK Kvj Kg; †mUv MnY Kiv nq, hw` GKwU cKí _v‡K, Z‡e †mwU MnY‡hvM¨ wK bv Zv mn‡R †ei Kiv hvq bv| †Kgb mgqKvj Av`k †c-e¨vK Kvj Ggb †Kv‡bv gvb`Ê †bB, †hUv GKwU mgm¨v|
3. †c-e¨vK Kv‡ji evB‡ii bM` cevn MYbv Kiv nq bv| Dc‡ii cKí K-†Z †c-e¨vK wQj 2 eQi| GgZve¯vq 3q eQ‡i hw` cKíwU GKwU wekvj As‡Ki bM` cevn †`q, ZeI †c-e¨vK Kvj 2 eQiB _vK‡e|
4. †c-e¨vK A‡_i mgqgj¨ we‡ePbv K‡i bv| A‡_i mgqgj¨ Aa¨v‡q Avgiv †R‡bwQ, AvMvgx eQ‡ii 100 UvKv 5 eQi c‡ii 100 UvKv †_‡K AwaKZi gj¨evb, wKš †c-e¨vK A‡_i mgqgj¨ we‡ePbv K‡i bv| GLv‡b AvMvgx eQ‡ii 100 UvKv Ges 5 eQi c‡ii 100 UvKv mgvb gj¨evb g‡b Kiv nq| GwU GKwU mgm¨v|

KvR-1 : g‡b Ki, †Zvgvi evev GKwU cK‡í 50,000 UvKv wewb‡qv‡Mi wPšv Ki‡Qb, hv †_‡K AvMvgx 6 eQi h_vµ‡g 10,000 UvKv, 15,000 UvKv 20,000 UvKv, 10,000 UvKv, 20,000 Ges 30,000 UvKv cvIqv hv‡e| cKíwUi †c-e¨vK mgq wbYq Ki|

ceeZx Ab‡"Q`¸‡jv‡Z †Zvgiv Mo gbvdvi nvi c×wZ Ges †c-e¨vK mgq c×wZ m¤ú‡K we¯wiZ †R‡bQ| Z‡e gjab ev‡RwUs c×wZ¸‡jvi g‡a¨ DwjwLZ `wU c×wZi Zjbvq wbU eZgvb gj¨ c×wZ I Af¨šixY gbvdvi nvi c×wZ eûj cPwjZ wnmv‡e ¯xKZ| we‡kl K‡i A‡_i mgq gj¨ we‡ePbv K‡i weavq c×wZ `wU A‡b‡Ki Kv‡Q Rbwcq| cieZx †kwY¸‡jv‡Z †Zvgiv c×wZ `wU m¤ú‡K we¯wiZ Rvb‡Z cvi‡e|

Abkxjbx

eûwbevPwb ck

1| wb‡Pi †Kv‡bwU wewb‡qv‡Mi GKwU gj¨vqb cwµqv?

K. gjab ev‡RwUs

L. A‡_i mgqgj¨

M. evÆvi nvi wbavi iY

N. wewb‡qv‡Mi fwel¨r gj¨bwZ

2| †c-e¨vK mgq wbYq mÎ †Kv‡bwU?

K. ewlK bM` cevn wewb‡qvM | L. wewb‡qvM ewlK bM` cevn
M. wewb‡qvM ewlK bM` Ašcevn | N. ewlK bM` ewntcevn ewlK bM` Avšcevn

3| bM` Avšcevn I wbU gbvdvi e¨eavb‡K Kx ejv nq?

K. cvi¤K wewb‡qvM | L. bM` ewntcevn
M. †gvU PjwZ e¨q | N. †gvU AePq|

4| gjab ev‡RwUs‡qi c×wZmgn wb‡Pi †Kv‡bwUi Rb¨ ¸i"ZcY?

K. cKí wbevPb | L. cwZôv‡bi j¶¨ wbavi iY
M. wewb‡qv‡Mi jvfRbKZv wbYq| | N. cK‡íi gbvdvi nvi wbYq

5| Wv: kvgxgv wbR¯ A_vq‡b GKwU nvmcvZvj ¯vcb I cwiPvjbv K‡ib| gjab ev‡RwUs‡qi mvnv‡h¨ wZwb wb‡Pi †Kv‡bv wm×vš wb‡eb|

K. †ivMxi I la µq

L. G·-†i †gwkb µq

M. Il‡ai gj¨ wbaviY

N. nvmcvZvj fe‡bi is cwieZb|

wb‡Pi DÏxcKwU c‡o 6 I 7 b¤i c‡ki DËi `vI

wmgvš †Kv¤úwbi cavb wbevnx wg‡mm eYv GKwU bZb cK‡í wewb‡qv‡Mi jvfRbKZv wbY‡qi c‡e ci ci 4 eQ‡ii gbvdvi mv‡_ AePq †hvM bv K‡iB †gvU gbvdv‡K 4 Øviv fvM K‡ib, wKš †gvU wewb‡qvM‡K 2 Øviv fvM K‡ib|

6| wg‡mm eYvi AbmZ c×wZ †KvbwU?

K. Mo gbvdv nvi | L. †c-e¨vK mgq
M. wbU eZgvb gj¨ | N. Af¨šixY gbvdvi nvi|

7| DÏxc‡K wb‡`wkZ c×wZwUi mxgve×Zv n‡jv Ñ

i. A‡_i mgq gj¨ D‡cw¶Z

ii. mKj bM` cev‡ni gj¨ mgvb

iii. gbvdv I wewb‡qvM‡K wfb msL¨v Øviv fvM|

wb‡Pi †KvbwU mwVK?

K. i I ii

L. i I iii

M. ii I iii

N. i, ii I iii

msw¶ß DËi ck

1. `xN †gqvw` wewb‡qvM wm×vš— Kx?
2. gjab ev‡RwUs Kx?
3. bM` Avštcevn Kx?
4. bM` ewntcevn Kx?
5. Mo gbvdvi nvi c×wZ Kx?
6. †c-e¨vK mgq c×wZ Kx?

mRbkxj ck

1. kZ`j †Kv¤úwb me`vB gjab ev‡RwUs‡qi AZ¨š— MnY‡hvM¨ c×wZ‡Z cK‡íi wewb‡qvM wm×vš— MnY K‡i| m¤cwZ D³ †Kv¤úwb Gi mgwewb‡qv‡Mi `wU cKí Ôw`evÕ I ÔwbwkÕ-Gi †c-e¨vK mgq wbYq Ki‡Z wM‡q 3q eQ‡i µg‡hwRZ bM` cevn h_vµ‡g 0 I -10 †cj| 4_ eQ‡i Dfq cK‡íi bM` cevn 20|

K. gjab ev‡RwUs‡qi e¨_Zvi `vqfvi wb‡Z nq Kv‡K?

L. bM` Avštcevn I wbU gbvdvi cv_K¨ wbYqKvix Dcv`vbwU e¨vL¨v Ki|

M. DÏxcK n‡Z cKí ÔwbwkÕ-Gi †c-e¨vK mgq wbYq Ki|

N. `xN‡gqvw` wewb‡qv‡Mi Rb¨ kZ`j †Kv¤úwbi †Kv‡bv cKíwU †e‡Q †bIqv DwPZ?

2. k¨v¤ú Drcv`bKvix cwZôvb Ôm¨v¤úx wjtÕ †fv³v‡`i µq¶gZv, i“wP, cfwZ we‡ePbv K‡i eo mvB‡Ri †evZ‡ji cvkvcwk wgwb c¨vK, gvSwi c¨vK I ¶`vKwZi weKí KwÛkbvi ˆZwii Rb¨ GKwU cKí MnY Ki‡Z Pvq| Avq-e¨q cv°jb K‡i †`Lv hvq 5 eQi †gqvw` GB cK‡í cv_wgK wewb‡qvM 5 †KwU UvKv Ges weµ‡qi cwigvY h_vµ‡g 70 j¶, 1.4 †KwU, 2†KwU, 2.5†KwU I 1.6 †KwU UvKv| Ab¨vb¨ PjwZ LiP weµ‡qi 40% Ges Ki 30%|

K. gjab ev‡RwUs cwµqvq evÆv nvi wn‡m‡e e¨envi nq †KvbwU?

L. gjab ev‡RwUs Abgvbwbfi †Kb?

M. DÏxc‡Ki Av‡jv‡K cKíwUi Mo gbvdvi nvi wbYq Ki|

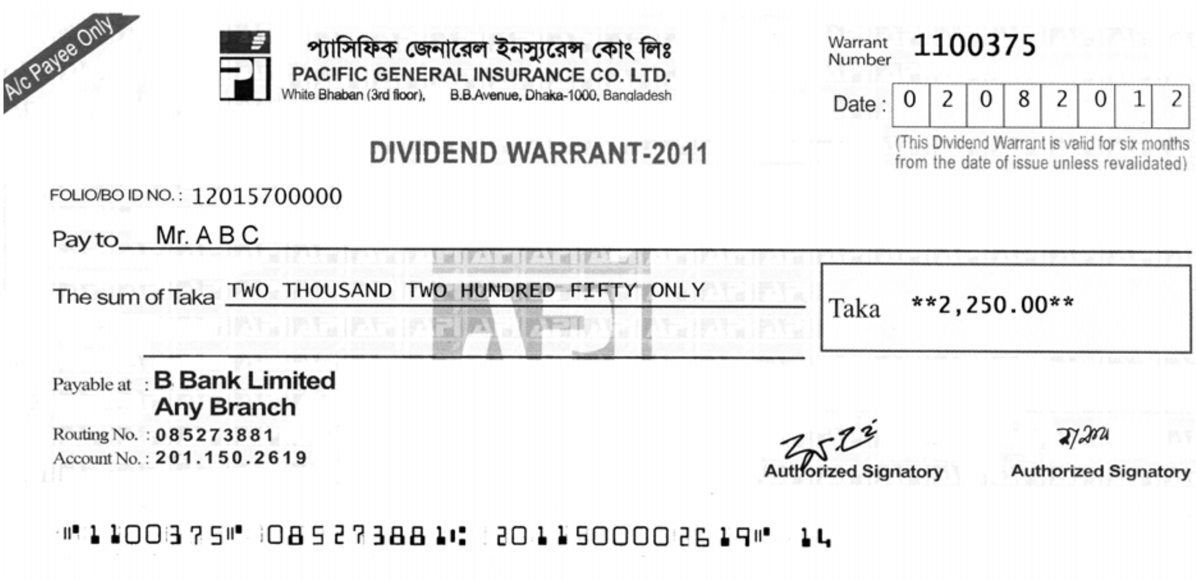
N. Ôm¨v¤úx wjtÕ †Kv¤úwbi wewb‡qvM †¶ÎwUi Rb¨ gjab ev‡RwUs‡qi ¸i“Z gj¨vqb Ki|

lô Aa¨vq

gjab e¨q

Cost of Capital

cwZwU e¨emv cwZôv‡bi wbR¯ gjab e¨q _v‡K| gjab e¨q ej‡Z wewfbœ Drm †_‡K msMnxZ Znwe‡ji e¨q eSvq| mvaviYZ Znwe‡ji †hvMvb`vZv‡`i cZ¨vwkZ Avq cwZôv‡bi Rb¨ gjab e¨q wn‡m‡e MY¨ nq| e¨emv cwZôvb wewfbœ Drm †_‡K c‡qvRbxq Znwe‡ji ms¯'vb K‡i| Znwe‡ji wewfbœ Dr‡mi gjab e¨q mgvb nq bv| d‡j cwZwU Dr‡mi c_Kfv‡e gjab e¨q wbY‡qi c‡qvRb nq| G Aa¨v‡q Avgiv gjab e¨q, gjab e¨q wbY‡qi ¸i"Z, Znwe‡ji wewfbœ Dr‡mi gjab e¨q wbYq Ges Ab¨vb¨ welq m¤ú‡K we¯wiZ Rvb‡Z cvie|


A/c Payee Only
প্যাসিফিক জেনারেল ইনস্যুরেন্স কোং লিঃ
PACIFIC GENERAL INSURANCE CO. LTD.
White Bhaban (3rd floor), B.B.Avenue, Dhaka-1000, Bangladesh
Warrant Number 1100375
Date : 0 2 0 8 2 0 1 2
(This Dividend Warrant is valid for six months from the date of issue unless revalidated)
DIVIDEND WARRANT-2011
FOLIO/BO ID NO. : 12015700000
Pay to Mr. A B C
The sum of Taka TWO THOUSAND TWO HUNDRED FIFTY ONLY
Taka **2,250.00**
Payable at : B Bank Limited
Any Branch
Routing No. : 085273881
Account No. : 201.150.2619
Authorized Signatory
Authorized Signatory

Qwe: wWwf‡WÛ Iqv‡i›U

G Aa¨vq cvV †k‡l Avgiv Rvb‡Z cvie

- gjab e¨‡qi aviYv e¨vL¨v Ki‡Z cvie|
- gjab e¨q wbY‡qi Zvrch e¨vL¨v Ki‡Z cvie|
- gjab LiP wbYq Ki‡Z cvie|
- gjab Li‡Pi wfwË‡Z wewfbœ Dr‡mi gj¨vqb Ki‡Z cvie|

6.01 fwgKv

ceeZx Aa¨v‡q D‡jwLZ wZb eÜ h_v iwn‡gi wdR †Kbv, Kwi‡gi †mjvB †gwkb †Kbv Ges ksK‡ii ûBj †Pqvi I Pj KvUvi †gwkb †Kbvi wewb‡qvM wm×vš— †bqvi ci Gme wewb‡qv‡Mi A_vqb Ki‡Z nq| †Zvgiv †R‡bQ †h A_vq‡bi wewfbœ Drm i‡q‡Q| †hgb gwj‡Ki wb‡Ri gj~ab, eÜevÜe †_‡K avi, e¨vsK FY Ges Ab¨vb¨ Aw_©K cwZôv‡bi KvQ †_‡K FY BZ¨vw`| Gi|c cwZwU Drm †_‡K A_© mieivnKvix‡`i GKwU cZ¨vwkZ Avq _v‡K| GLv‡b Znwej mieivnKvixi Rb¨ †hwU cZ¨vwkZ Avq, †mwU Znwej msMnKvix cwZôv‡bi Rb¨ gj~ab LiP wn‡m‡e cwiMwYZ nq| D`vniY¯^i|c: iwng hw` wdR †Kbvi Rb¨ e¨vsK †_‡K 15% m‡` i nv‡i FY †bq, Zvn‡j Zvi gj~ab LiP n‡e 15%| Abi|cfv‡e Kwig †mjvB †gwkb †Kbvi UvKv Zvi wb‡Ri †_‡K ms¯'vb Ki‡j, D³ A‡_©i m‡hvM e¨q n‡e Zvi gj~ab LiP| A_©vr †m hw` D³ A_© Ab¨ †Kv_vI wewb‡qvM K‡i 15% Avq ARb Ki‡Z cvi‡Z e‡j cZxqgvb nq Zvn‡j Zvi gj~ab LiP n‡e 15%|

eo eo cwZôvb Zv‡`i wewb‡qv‡Mi Rb¨ c‡qvRbxq Znwej GK ev GKvwaK Drm †_‡K ms¯'vb K‡i| G‡¶‡Î me¸‡jv Dr‡mi gj~ab Li‡Pi Mo nvi D³ e¨emv cwZôv‡bi Rb¨ c‡hvR¨ gj~ab LiP wn‡m‡e we‡ewPZ n‡e| g‡b Ki, †Kv‡bv GKwU †Kv¤úvwbi wewb‡qv‡Mi Rb¨ 10 j¶ UvKv c‡qvRb| cwZôvbwU GB 10 j¶ UvKvi g‡a¨ 5 j¶ UvKv †kqvi weµi gva¨‡g Ges 5 j¶ UvKv e¨vsK †_‡K FY †bqvi wm×vš— †bq| †kqvi gwjK‡`i Zv‡`i wewb‡qvM †_‡K 18% Avq cZ¨vkv K‡i Ges e¨vsK cwZôvb‡K 12% m‡` i nv‡i FY w`‡Z m¤§Z nq| d‡j cwZôv‡bi Rb¨ †kqvi weµ Dr‡mi gj~ab LiP n‡e 18% Ges e¨vsK FY Dr‡mi gj~ab LiP n‡e 12%| `wU Dr‡mi gj~ab LiP‡K Mo Ki‡j cvß nviwU A_©vr (18%×.50+12%×.50)=15% D³ cwZôv‡bi Rb¨ Mo gj~ab LiP wn‡m‡e cwiMwYZ n‡e| GLv‡b D‡jL¨ †h‡nZ cwZôvbwUi gj~ab LiP 15% cwZôvbwU‡K Zvi wewb‡qvM †_‡K b¨bZg 15% Avq ARb Ki‡Z n‡e, bZev cwZôvbwU †kqvi gwjK‡`i cZ¨vwkZ Avq Ges e¨vs‡Ki cZ¨vwkZ Avq †gUv‡Z cvi‡e bv| AZGe ejv hvq, wewfbœ Drm †_‡K msMnxZ gj~a‡bi gwjK‡`i cZ¨vwkZ Avq †gUv‡Z cwZôvb‡K Zvi wewb‡qv‡Mi Dci mewbgœ †h nv‡i Avq c‡qvRb, †m nvi‡K gj~ab LiP ejv nq|

6.02 gj~ab e¨q wbY©‡qi Zvrch©

cwZôv‡bi Aw_©K e¨e¯'vcbvi wewfbœ wm×vš— Mn‡Y gj~ab LiP ¸i"ZcY© fwgKv cvjb K‡i| cwZôv‡bi c‡qvR‡b A_©vq‡bi mwVK Drm †e‡Q †bqv †_‡K ïi" K‡i wewb‡qvM m‡hvM ev cK‡íi gj¨vqb chš— me †¶‡Î gj~ab LiP c‡qvM Kiv nq| wb‡g gj~ab Li‡Pi Zvrch© Av‡jvKcvZ Kiv n‡jv|

c_gZ : wewb‡qvM wm×vš—-msµvš—| aiv hvK, GKwU cwZôvb †mvbvjx e¨vsK †_‡K 18% m‡` i nv‡i 50 j¶ UvKv FY wb‡q GKwU KviLvbv †`q| KviLvbvwU Pvj Kivi ci †`Lv †Mj KvieviwU 10% nv‡i Avq Ki‡Z cvi‡Q, hv †mvbvjx e¨vs‡Ki Kv‡Q `vqe× 18% m‡` i nvi †_‡K Kg| d‡j cwZôvbwU †mvbvjx e¨vs‡Ki UvKv cwi‡kva Ki‡Z cvi‡e bv| GgZve¯'vq KvieviwU e¨_© n‡e| mZivs gj~awb LiP †R‡b Zv A‡c¶v †ewk jvf Kiv m¤¢eÑGgb wewb‡qvM wm×vš— †bqv Aek¨KZe¨| AZGe ejv hvq, mwVK gj~awb LiP wbY©q mwVK wewb‡qvM wm×vš— Mn‡Yi cekZ wn‡m‡e we‡ewPZ nq|

wØZxqZ : gjab KvVv‡gv-msµvš cwZwU cwZôv‡bi GKwU Kvg¨ FYbxwZ _v‡K| Kvg¨ FYbxwZ ej‡Z cwZôv‡bi †gvU gja‡b KZ Ask avi ev FY †_‡K msMn Kiv nq Zv‡K eSvq| e¨emv cwZôv‡b gwjK‡`i BK¨BwU Ask Ges FY GB `wUi †hvMdj‡K †gvU gjab e‡j| GKwU cwZôvb Zvi †gvU gja‡bi 50% wbR¯ gjab ev BK¨BwU Ges 50% FY A_ev 60% wbR¯ gjab ev BK¨BwU Ges 40% FY A_ev 40% wbR¯ gjab Ges 60% FY, Gi¦c †h‡Kv‡bv Abcv‡Z msMn Ki‡Z cv‡i| cwZôvb‡K Gi¦c cwZwU Abcv‡Zi gjab KvVv‡gvi LiP wbYq Ki‡Z nq Ges †h weKí Abcv‡Z gjab LiP mewbg nq, †m gjab KvVv‡gv MnY Kivi wm×vš wb‡Z nq| AZGe Kviev‡i mwVK gjab KvVv‡gv wbevPb Kivi †¶‡Î I gjab e¨q Zvrch enb K‡i|

6.03 gjab e¨q wbYq

e¨emv cwZôvb Zv‡`i `xN‡gqw` wewb‡qvM wm×vš ev¯evq‡bi Rb¨ c‡qvRbxq A_ mvaviYZ `xN‡gqw` Znwe‡ji Drm †_‡K msMn K‡i| Gme `xN‡gqw` Znwe‡ji g‡a¨ `xN‡gqw` FY gjab, AMwaKvi †kqvi gjab, mvaviY †kqvi gjab Ges msiw¶Z Avq Ab¨Zg| GKwU cvewjK wjwg‡UW †Kv¤úwb mvaviYZ `xN‡gqw` wewb‡qvM m‡hvM ev cKí ev¯evq‡bi Rb¨ c‡qvRbxq A_ G PviwU Dr‡mi g‡a¨ †_‡K msMn K‡i| Gi¦c cwZwU Drm †_‡K A_ mieivnKvix ev wewb‡qvMKvix‡`i cZ¨vkZ Avq Ges SwKi ai‡b wfbZv _v‡K| D`vniY¯i¦c, FY gjab mieivnKvix‡`i cZ¨vkZ Avq Ges mvaviY †kqvi gwjK‡`i cZ¨vkZ Avq mgvb nq bv| †h‡nZ wewb‡qvMKvix ev A_ mieivnKvix‡`i cZ¨vkZ Avq e¨emv cwZôv‡bi gjab LiP wn‡m‡e MY¨ nq, †m‡nZ e¨emv cwZôv‡bi A_vq‡bi wewfb Dr‡m gjab Li‡Pi wfbZv cwij¶Z nq| gjab Li‡Pi GB wfbZv A_ wewb‡qvMKvix ev mieivnKvix‡`i cZ¨vkZ Av‡qi nv‡ii wfbZv Ges SwKi ai‡bi wfbZv‡K wb‡`k K‡i| mvaviYZ A_ mieivnKvixiv Zv‡`i wewb‡qvM‡K hZ †ewk SwKcY g‡b Ki‡e, Zv‡`i cZ¨vkZ Av‡qi nvi I ZZ †ewk n‡e| Gevi wewfb Dr‡mi gjab e¨q m¤ú‡K msw¶ß aviYv †`qv n‡e|

K) FY gjab e¨q

c‡Z¨KwU cwZôvb mvaviYZ GK ev GKwaK Drm †_‡K e¨emv‡qi Rb¨ FY msMn K‡i _v‡K| D`vniY¯i¦c, †QvU e¨emv cwZôvb †hgb: gw`i †`vKvb, Pj KvUvi †mjb, Jl‡ai †`vKvb BZ¨vw` e¨emv cwZôv‡bi FY gja‡bi cavb Drm n‡"Q e¨vsK ev Avw_K cwZôvb †_‡K cvß FY| Avevi eo eo e¨emv cwZôvb ev †Kv¤úwb e¨vsK ev Avw_K cwZôvb †_‡K F‡Yi cvkvcvwk eÛ ev FYcÎ wewµi gva¨‡g A‡_i ms¯vb K‡i _v‡K| e¨vsK ev Avw_K cwZôvb †_‡K FY wb‡q gja‡bi ms¯vb Ki‡j FY gjab e¨q wbYq Le mnR| G‡¶‡Î e¨vsK KZK avhKZ m‡`i nvi e¨emv cwZôv‡bi Rb¨ gjab e¨q wn‡m‡e cwiMwYZ nq|

g‡b Ki, †mvbvjx e¨vsK gw`i †`vKwb‡K 10 j¶ UvKv 15% kZvsk nv‡i FY w`‡Z m¤§Z nq| G‡¶‡Î gw`i †`vKwbi FY gjab e¨q n‡e 15 kZvsk| Z‡e GB nvi cwZôv‡bi Rb¨ Ki ce-gjab e¨q wn‡m‡e cwiMwYZ nq| D‡jL¨ e¨emv cwZôvb mvaviYZ FY gjab eve` †h cwigvY m` cwi‡kva K‡i, Zv Ki-ce gbvdv †_‡K ev` w`‡q cwZôv‡bi Ki‡hvM¨ gbvdv wbaviY Kiv nq| d‡j †Kv¤úwb‡K Kg Ki w`‡Z nq| ZvB e¨vsK ev Avw_K cwZôvb‡K †_‡K MnxZ FY e¨emv cwZôv‡bi Rb¨ mweav wb‡q Av‡m| G mweav we‡ePbv K‡i Ki-ce FY gjab e¨q‡K mgšq Kivi c‡qvRb nq| wb‡g evYZ m‡Îi gva¨‡g Ki-ce gbvdv‡K mgšq Kiv nq|

Ki mgšqKZ FY gjab LiP = Kice FY gjab e¨q × (1- Ki nvi)

gw`i †`vKwbi Kice FY gjab LiP 15% †K 30% Kinvi w`‡q mgšq Ki‡j Ki-mgšqKZ FY gjab LiP n‡e wbgœiƒc

Ki-mgšqKZ FY gjab LiP = 15% (1-30%)
= 10.5%

L) AMwaKvi †kqv‡ii e¨q

AMwaKvi †kqv‡ii e¨q wbaviY FY gja‡bi e¨q wbaviY †_‡K Avjv`v| KviY FY gjab Ges AMwaKvi †kqv‡ii g‡a¨ †ek wKQ cv_©K¨ i‡q‡Q| cwZôvb‡K FY gjab mieivnKvixiv mvaviYZ wbw`ó †gqv‡`i Rb¨ m` †c‡q _v‡K| Ab¨w`‡K AMwaKvi †kqvi gwjKiv wbw`ó nv‡i Awbw`ó mg‡qi Rb¨ jf¨vsk †c‡q _v‡K| Z‡e †Kv¤úvwb memgq AMwaKvi †kqvi gwjK‡`i jf¨vsk w`‡Z eva¨ _v‡K bv| Z‡e †Kv¤úvwb jf¨vsk w`‡Z eva¨ bv _vK‡j I chvß gbvdv ARb Ki‡j AMwaKvi †kqvi gwjK‡`i jf¨vsk w`‡q _v‡K| AZGe ejv hvq, AMwaKvi †kqv‡ii e¨q wbfi K‡i †kqvi gwjK‡`i cZ¨wkZ jf¨vs‡ki Dci|

AMwaKvi †kqv‡ii jf¨vsk Ges †kqvi weµq †_‡K cvß A‡_i AbcvZ wbYq Ki‡j AMwaKvi †kqv‡ii e¨q cvIqv hvq| m‡Î i mvnv‡h¨ wbgœiƒ‡c wbYq Kiv hvq|

$$\text{AMwaKvi †kqv‡ii e¨q} = \frac{\text{†kqvi gwjK‡`i cZ¨wkZ jf¨vsk}}{\text{†kqvi weµq †_‡K cvß A_}} \times 100$$

D`vniY : GKwU †Kv¤úvwb 1,000 UvKv wjwLZ g‡j¨i 10 kZvsk AMwaKvi †kqvi evRv‡i weµi wPšv Ki‡Q| cwZwU †kqvi weµ †_‡K †Kv¤úvwb 820 UvKv cvIqvi cZ¨vkv K‡i| ewYZ Z_¨w` e¨envi K‡i D³ †kqv‡ii e¨q wbgœiƒ‡c wbaviY Kiv hvq| A_

$$\text{AMwaKvi †kqv‡ii e¨q} = \frac{100}{820}$$
$$= 12.20\%$$

KvR-2 : GKwU †Kv¤úvwb 8 kZvsk AMwaKvi †kqvi Bm¨ K‡i| cwZwU †kqv‡ii wjwLZ gj¨ 100 UvKv Ges weµ †_‡K cvß A_ 90 UvKv n‡j, AMwaKvi †kqv‡ii e¨q wbaviY Ki|

M) mvaviY †kqvi gjab e¨q

†Zvgiv †R‡bQ †h evRv‡i mvaviY †kqvi weµi gva¨‡g †Kv¤úvwb Zvi gja‡bi ms¯vb K‡i| Avevi †Kv¤úvwb e¨emvi cÄxfZ gbvdv †_‡K A‡_i ms¯vb Ki‡Z cv‡i| A‡_i Ab¨vb¨ Drm †_‡K mvaviY †kqvi gja‡bi cv_©K¨ Av‡Q| c_gZ, Ab¨vb¨ Dr‡mi b¨vq †Kv¤úvwb BK¨BwU gja‡bi Dci memgq jf¨vsk w`‡Z eva¨ _v‡K bv| wØZxqZ, jf¨vsk w`‡j I c`Ë jf¨vs‡ki cwigvY ev nvi memgq mgvb _v‡K bv| Gme Kvi‡Y mvaviY †kqvi gja‡bi e¨q wbaviY Ab¨vb¨ Dr‡mi e¨q wbaviY †_‡K Avjv`v n‡q _v‡K|

†Kv¤úwbi †kqvi gwjKiv mvaviYZ jf¨vsk Ges †kqv‡ii gj¨e„w× †_‡K jvf cwiß Avkvq †kqvi †K‡b| d‡j †kqvi gja‡bi e¨q ej‡Z wewb‡qvMKvix‡`i ev †kqvi gwjK‡`i jf¨vsk Ges †kqv‡ii gj¨e„w×RwbZ jvf †_‡K cZ¨wkZ Av‡qi nvi‡K eSv‡bv nq|

mvaviY gja‡bi e¨q wbY‡q wKQ mgm¨v †`Lv †`q| c_gZ, fwel¨‡Z cZ¨wkZ jf¨vsk wbaviY Kiv RwUj KvR †h‡nZ jf¨vsk nvi AMwaKvi †kqv‡ii g‡Zv wbw`ó _v‡K bv| wØZxqZ, fwel¨‡Z †Kv¤úwbi Avq Ges jf¨vsk e„w×i nvi Abgvb Kiv Av‡iKwU RwUj KvR|

Gme RwUjZvi Kvi‡Y mvaviY †kqvi gja‡bi e¨q wbavi‡Yi GKK †Kv‡bv c×wZ †bB| wewfb Abgv‡bi Dci wfwË K‡i gjab e¨q wbY‡qi wewfb c×wZ D™¢veb Kiv nq| wb‡g mvaviY †kqvi gjab e¨q wbY‡qi mnR `wU c×wZ Av‡jvPbv Kiv n‡jv|

kb¨ jf¨vsk e„w× c×wZ

GwU gjab e¨q wbY‡qi GKwU mnR c×wZ| G c×wZ‡Z g‡b Kiv nq †Kv¤úwbi eZgvb eQ‡i †h jf¨vsk w`‡q‡Q, fwel¨r eQi¸‡jv‡ZI mgcwigvY jf¨vsk †NvlYv Ki‡e| A_vr †kqvi gwjK‡`i cZ¨wkZ jf¨vs‡ki †Kvb cwieZb n‡e bv| D`vniY¯^iƒc, GKwU †Kv¤úwb G eQi cwZ †kqv‡i 10 UvKv jf¨vsk w`‡j AvMvgx eQi¸‡jv‡ZI †Kv¤úwb †kqvi gwjK‡`i 10 UvKv K‡i jf¨vsk †`‡e e‡j Abgvb Kiv nq| G c×wZ‡Z cwZ †kqv‡i c`Ë jf¨vsk‡K †kqv‡ii eZgvb evRvigj¨ w`‡q fvM Ki‡j mvaviY †kqvi gjab e¨q cvIqv hvq| m‡Î i mvnv‡h¨ wb‡g †`Lv‡bv n‡jv|

$$\text{mvaviY †kqvi gjab e¨q} = \frac{\text{jf¨vsk}_1}{\text{†kqvi gj¨}_0}$$

GLv‡b jf¨vsk $_1$ = eQ‡ii †k‡l cZ¨wkZ jf¨vsk

†kqvi gj¨ $_0$ = †kqv‡ii eZgvb evRvigj¨

D`vniY : GKwU †Kv¤úwbi †kqv‡ii eZgvb evRvigj¨ 110 UvKv| cwZôvbwU G eQi cwZ †kqv‡i 10 UvKv nv‡i jf¨vsk †NvlYv K‡i| †Kv¤úwbi mvaviY †kqvi gjab e¨q wbgiƒc wbYq Kiv hvq:

$$\text{mvaviY †kqvi gjab e¨q} = \frac{10}{110}$$

$$= 9.09\%$$

w¯inv‡i jf¨vsk e„w× c×wZ

fwel¨‡Z eQi¸‡jv‡Z jf¨vs‡ki †Kv‡bv cwieZb nq bv Ggb †Kv¤úwb ev¯‡e Kg †`Lv hvq| mvaviYZ †Kv¤úwb¸‡jv G‡KK eQi wewfb nv‡i jf¨vsk w`‡q _v‡K| w¯i nv‡i jf¨vsk e„w× c×wZ Ggwb GKwU c×wZ| hv‡Z a‡i †bqv nq †h †Kv¤úwb cwZeQi mgcwigvY jf¨vsk †`qbv| Z‡e G c×wZi wKQ AbwgZ kZvewj i‡q‡Q|

kZvewj‡Z a‡i †bqv nq, †Kv¤úvwbi jf¨vsk cwZeQi ew× cv‡e Ges GB ew×i nvi cwZeQi GKB cwigvY _vK‡e| D`vniY¯^iƒc, †Kv‡bv †Kv¤úvwb hw` eZ©gvb eQi 10 UvKv jf¨vsk †NvlYv K‡i Ges †Kv¤úvwbwUi AbygvwbZ jf¨vsk ew×i nvi hw` 10% nq, Z‡e

1 eQi ci cZ¨vwkZ jf¨vsk n‡e 10 (1+0.10) = 11 UvKv

2 eQi ci cZ¨vwkZ jf¨vsk n‡e 11 (1+0.10) = 12.1 UvKv

3 eQi ci cZ¨vwkZ jf¨vsk n‡e 12.1 (1+0.10) = 13.31 UvKv

Gfv‡e cwZ Qi cZ¨vwkZ jf¨vsk 10% nv‡i ew× †c‡Z _v‡K|

m‡Îi gva¨‡g w¯^i nv‡i jf¨vsk ew× c×wZ‡Z mvaviY †kqvi gjab e¨q wbgœiƒ‡c wbY©q Kiv hvq|

$$\text{mvaviY †kqvi gjab e¨q} = \frac{\text{jf¨vsk}_1}{\text{‡kqvi gj¨}_0} + \text{ew×i nvi}$$

GLv‡b jf¨vsk_1 = jf¨vsk_0 (1+ ew×i nvi)

jf¨vsk_0 = eZ©gvb eQ‡ii jf¨vsk

†kqvi gj¨_0 = †kqv‡ii eZ©gvb evRvigj¨

ew×i nvi = jf¨vsk ew×i nvi|

D`vniY : GKwU †Kv¤úvwb mvaviY †kqvi gjab e¨q wbY©q Ki‡Z Pvq| †Kv¤úvwbi †kqv‡ii eZ©gvb evRvigj¨ 150 UvKv| †Kv¤úvwbwU m`¨ mgvß eQ‡i cwZ †kqv‡i 15 UvKv nv‡i jf¨vsk †`q| AZxZ †iKW© chv©‡jvPbv K‡i †`Lv hvq †Kv¤úvwbi jf¨vsk M‡o 5 kZvsk nv‡i ew× cvq| †Kv¤úvwbi mvaviY †kqvi gjab e¨q wbgœiƒ‡c wbaviY Kiv hvq|

$$\text{mvaviY †kqvi gjab e¨q} = \left\{\frac{\text{jf¨vsk}_1}{\text{†kqvi gj¨}_0} + \text{ew×i nvi}\right\} \times 100$$

$$= \left\{\frac{15(1+.05)}{150} + .05\right\} \times 100$$

$$= 15.5\%$$

KvR 3 : GKwU †Kv¤úvwb eZ©gvb eQ‡ii †k‡l 12 UvKv nv‡i jf¨vsk †`‡e e‡j wm×vš— †bq Ges AvMvgx eQi¸‡jv‡Z GB jf¨vsk 10% nv‡i ew× cv‡e e‡j †Kv¤úvwb cZ¨vkv K‡i| †Kv¤úvwbi †kqv‡ii eZ©gvb evRvigj¨ 125 UvKv n‡j, gjab e¨q wbY©q Ki|

N) msiw¶Z Av‡qi e¨q

†Kv¤úvwbi A_©vq‡bi Ab¨Zg GKwU Drm n‡"Q msiw¶Z Avq| †Kv¤úvwb cwZeQi †h cwigvY UvKvi gbvdv ARb K‡i, †mwUi c‡ivUv †kqvi gvwjK‡`i g‡a¨ jf¨vsk wn‡m‡e eÈb bv K‡i wKQz Ask cwZôv‡b †i‡L †`q|

D`vniY¯iƒc: GKwU †Kv¤úvwb †Kv‡bv eQ‡i 50 j¶ UvKv gbvdv Ki‡j Ges D³ gbvdv †_‡K 25 j¶ UvKv e¨emv‡q †i‡L w`‡j 25 j¶ UvKv e¨emv‡qi msiw¶Z Avq wn‡m‡e MY¨ n‡e| Gfv‡e msiw¶Z Avq †_‡K cieZx‡Z wewfb wewb‡qvM m‡hvM ev cKí ev¯evq‡b A_vq‡bi e¨e¯v Kiv nq| msiw¶Z Avq †_‡K A_vqb Kiv nq e‡j A‡b‡Ki Kv‡Q g‡b n‡Z cv‡i †h msiw¶Z Av‡qi †Kv‡bv e¨q †bB| wKš G aviYwU fzj| KviY, G msiw¶Z Av‡qi AvcvZ`wó‡Z ewn¨K †Kv‡bv e¨q bv _vK‡jI Gi GKwU m‡hvM-e¨q i‡q‡Q|

msiw¶Z Av‡qi m‡hvM e¨q eSvi Av‡M m‡hvM-e¨‡qi mvaviY aviYv eSv `iKvi| g‡b Ki, †Zvgvi evevi †Kv‡bv GKwU e¨vs‡K 10 j¶ UvKv Rgv Av‡Q| †Zvgvi fvBqv †Zvgvi evev‡K GKw`b ejj, evev, †Zvgvi GKvD‡›U †h 10 j¶ UvKv c‡o Av‡Q, †mUv Avgv‡K `vI, Awg e¨emv Kie| †Zvgvi fvBqvi G K_wU wVK bq| KviY UvKvUv Avm‡j Amj c‡o †bB, e¨vsK GB 10 j¶ UvKvi Dci GKwU wbw`ó nv‡i m` c`vb Ki‡e| d‡j †Zvgvi evev hw` †Zvgvi fvBqv‡K UvKvUv w`‡q †`b, Zvn‡j m` eve` †h Avq n‡Zv, †mUv cv‡eb bv| d‡j m` eve` Avq bv cvIqvUv †Zvgvi fvBqv‡K e¨emvi Kv‡R UvKv †`Iqvi GKwU m‡hvM-e¨q|

Abiƒcfv‡e †Kv¤úvwbi Avq †kqvi gwjK‡`i g‡a¨ eÈb bv K‡i †i‡L w`‡j †kqvi gwjK‡`i `wó‡KvY †_‡K Gi GKwU m‡hvM-e¨q _v‡K| †Kv¤úvwbi AwRZ gbvdv †Kv¤úvwb‡Z msiw¶Z Avq wn‡m‡e bv †i‡L †kqvi gwjK‡`i g‡a¨ eÈb Ki‡j †kqvi gwjKiv †mB A_ Ab¨Î wewb‡qvM K‡i AwZwi³ Avq Ki‡Z cviZ| d‡j †Kv¤úvwb AwRZ gbvdv ev Avq eÈb bv Ki‡j †kqvi gwjKiv D³ A‡_i Ab¨Î wewb‡qv‡M cvß Avq †_‡K ewÂZ nq| GLv‡b A‡_i Ab¨Î wewb‡qv‡M cvß Avq †_‡K ewÂZ nIqvUv‡K msiw¶Z Av‡qi m‡hvM-e¨q wn‡m‡e AvL¨vqZ Kiv nq| D`vniY¯iƒc, †Kv‡bv †Kv¤úvwb AwRZ gbvdvi c‡ivUvB †kqvi gwjK‡`i g‡a¨ eÈb Ki‡j Ges †kqvi gwjKiv †mB A_ Ab¨Î wewb‡qvM K‡i 15 kZvsk nv‡i Avq Ki‡Z cvi‡j 15 kZvsk n‡e †Kv¤úvwbi msiw¶Z Av‡qi m‡hvM-e¨q|

6.4 Mo gjawb e¨q

Dc‡ii c×wZ¸‡jvi gva¨‡g Avgiv Rvbjvg †h gja‡bi wewfb Dr‡mi e¨q wewfb| †hgb FY gja‡bi e¨q GKwU, Avevi †kqvi gja‡bi e¨q Av‡iKwU| Zvn‡j ¯fveZB ck n‡e †h GKwU Kvievi hLb wKQ FY gjab e¨envi K‡i Ges GKB mv‡_ wKQ †kqvi gjab e¨envi K‡i, ZLb Kvievi‡ii gjawb e¨q KZ? DËi n‡”Q, me¸‡jvi Mo| wb‡gi D`vni‡Y weIqwU Av‡jvPbv Kiv n‡jv:

D`vniY : GKwU †Kv¤úvwbi mvaviY †kqvi gjab 200 †KwU UvKv, FY gjab 200 †KwU UvKv I AMwaKvi †kqvi gjab 100 †KwU UvKv| FYKZ gja‡bi m‡`i nvi 10% I AMwaKvi †kqv‡ii jf¨vs‡ki nvi 8%| mvaviY †kqvi I AMwaKvi †kqv‡ii evRvigj¨ h_vµ‡g 255 UvKv I 110 UvKv| †Kv¤úvwb GeQi mvaviY †kqvi gwjK‡`i cwZ †kqv‡i 13 UvKv jf¨vsk c`vb K‡i‡Q Ges AZx‡Z †Kv¤úvwb KZK c`Ë jf¨vsk 4% nv‡i ew× †c‡q‡Q| Ki nvi 40% n‡j GB †Kv¤úvwbi Mo gjawb e¨q KZ?

mgvavb :

FY gja‡bi e¨q = 10%$\times$ (1-Ki nvi) = 10%$\times$ .6 = 6%

AMwaKvi †kqv‡ii e¨q = (†kqvi cÖwZ jf¨vsk ÷ †kqv‡ii evRvi `i) = 8÷110 = 7.27%

mvaviY †kqv‡ii e¨q $= \dfrac{13(1+.04)}{255} + .04 = 9.30\%$

Gevi †Kv¤úvwbwUi me‡gvU gja‡bi cÖwZwU Dr‡mi Ask KZ kZvsk Zv †ei Ki‡Z n‡e| ewYZ Z_¨ †_‡K eSv hvq †h †gvU gja‡b mvaviY †kqv‡ii Ask (200/500) ev 40 kZvsk, FY gjab (200/500) ev 40 kZvsk Ges AMwaKvi †kqv‡ii Ask (100/500) ev 20% kZvsk| GB kZvsk w`‡q cÖwZwU Dr‡mi e¨q‡K ¸b K‡i ¸bd‡ji †hvMdj Ki‡j †Kv¤úvwbi gja‡bi Mo e¨q wbYq n‡e|

A_vr, Mo gjabx e¨q $= (9.3\times.4)+(6\times.4)+(7.27\times.2)=7.57\%$

Abkxjbx

eû wbevPwb ck

1. wewb‡qvMKvix‡`i cZ¨wkZ Avq‡K e¨emv‡q Kx ejv nq?
   K. gjab e¨q　　L. gbvdvi nvi
   M. wewb‡qv‡Mi m`　　N. Znwe‡ji Drm
2. wb‡Pi †KvbwU `xN‡gqv`x Znwe‡ji Ab¨Zg Drm?
   K. ewYwR¨K e¨vsK　　L. AwRZ jf¨vsk
   M. e¨emwqK FY　　N. msiw¶Z Znwej
3. FY gjab e¨‡qi c‡iv¶ mweav †KvbwU?
   K. gbvdv ew×　　L. m` nvm
   M. Ki nvm　　N. Znwej ew×
4. gjab wgkY wbevP‡b MiZ †`Iqv nq Ñ
   i. m‡ev”P F‡Yi mweav
   ii. Kvg¨ FYbxwZ
   iii. mewbg gjab e¨q
5. bvb wgqv 12% m‡` 2 j¶ UvKv FY wb‡q dv‡gmx e¨emvq ïi K‡i| K‡ii nvi 12% n‡j Zvi Ki mgš^qKZ FYgjab LiP KZ ?
   K. 10.56 %　　L. 12%
   M. 13.44%　　N. 24%

6. kebg wjt cwZwU 5000 UvKv g‡j¨i 9% AMÖxaKvi †kqvi 10% Kg g‡j¨ weµq K‡i gjab msMÖn K‡i|
kebg wjt Gi gjab e¨q KZ?

K. 9 % L. 10%

M. 11.11% N. 19%

wb‡Pi DÏxcKwU c‡o 7 I 8 bs c‡ki DËi `vI

Rbve UU‡ji e¨emv‡qi †gvU gjab 1 †KwU UvKv hvi 60% wbR¯^ Ges Aewkóvsk 15% FY| wZwb 20% gbvdvq wewb‡qvM mweav †c‡q gjab KvVv‡gv cwieZb K‡ib| d‡j FY I wbR¯^ Znwe‡ji wecixZ m¤úK mwó nq?

7. eZgv‡b UU‡ji e¨emv‡qi FYgjab KZ?

K. 20 j¶ L. 40 j¶

M. 60 j¶ N. 75 j¶

8. gjab KvVv‡gv cwieZ‡b Rbve UUj we‡ePbv K‡i‡Qb Ñ

i. Znwe‡ji m‡hvM e¨q ii. Mo gjab e¨q iii. mewbg gjab e¨q

wb‡Pi †KvbwU mwVK?

K. i I ii L. i I iii

M. ii I iii N. i, ii I iii

msw¶ß ck DËi

1. gjab e¨q Kx?
2. Kvg¨ FYbxwZ ej‡Z Kx †evSvq?
3. gjab wgkY ej‡Z Kx †evSvq?
4. Ki mgš^qKZ FY gjab e¨‡qi mÎwU wjL|
5. msiw¶Z Av‡qi m‡hvM e¨q e¨L¨v Ki|

mRbkxj ck

wcqšx †U· UvBj wjt Gi cwi‡kwaZ gjab 10 †KwU UvKv hvi g‡a¨ cwZwU 10 UvKv g‡j¨i mvavi iY‡kqvi gjab 5 †KwU, 6% AMÖxaKvi‡kqvi gjab 3 †KwU Ges Aewkó 8% FYgjab| 2012 mv‡j †Kv¤úvwb †kqvi cwZ 1 UvKv j f¨vsk c`v‡bi Ges Zv cwZeQi 10% ew× Kivi wm×vš †bq Ges gbvdvi enr GKwU Ask Øviv FY cwi‡kv‡ai D‡`¨vM MnY K‡i|

K. FY gja‡bi †¶‡Î m‡`i nvi‡K e¨emv‡q Kx e‡j?
L. Ôwewb‡qvM hZ SwKcY cZ¨vwkZ Avq ZZ †ewkÕ e¨vL¨v Ki|
M. wcqšx †U· UvB‡j Mo gjab e¨q wbYq Ki|
N. gbvdv Øviv FY cwi‡kva Kiv †Kv¤úvwbi Rb¨ jvfRbK n‡e wKbv Zv gj¨vqb Ki|

wØZxq Aa¨vq

A_vq‡bi Drm

A_vqb ej‡Z Znwej msMn, Gi e¨e¯'vcbv I eÈb‡K eSvq| GB Aa¨v‡q Avgiv Znwej msMn Kivi KvRwU mPvi"iƒ‡c m¤úv`‡bi Rb¨ Gi wewfb Drm m¤ú‡K aviYv jvf Kie| A_vq‡bi wewfb Dr‡mi wewfb ˆewkó¨ Av‡Q| GB ˆewk‡ó¨i Kvi‡Y Kvie‡ii wewfb Ae¯'vq wewfb Drm e¨envi K‡i Znwej msMn Kiv DwPZ| †hgb: ¯'vqx gjab µ‡qi Rb¨ †kqvi wewµ K‡i Znwej msMn Kiv DwPZ| Avevi ˆ`bw›`b c‡qvRb †hgb: KvPvgvj µ‡qi Rb¨ evwK‡Z µ‡qi m‡hvM e¨envi Kiv DwPZ ev ¯'í‡gqvw` e¨vsK FY wb‡q Znwej msMn Kiv DwPZ|

GB Aa¨vq cvV †k‡l Avgiv Rvb‡Z cvie-

- A_vq‡bi Dr‡mi †kwYwefvM
- wewfb †gqvw` A_vq‡bi mweav-Amweavi Zjbvgj K Av‡jvPbv
- ¯'í‡gqvw` A_vq‡bi Drmmgn
- ga¨‡gqvw` A_vq‡bi Drmmgn
- `xN‡gqvw` A_vq‡bi Drmmgn

2.0 fygKv

†h‡Kv‡bv e¨emv cÖwZôvb ïi“ Kivi Rb¨ Ges ^`bw›`b e¨emvq Kvh cwiPvjbv Kivi Rb¨ †h Znwe‡j i c‡qvRb nq Zvi Drm wbevPb A_vqb e¨e¯vcbvi GKwU ¸i“ZcY wm×vš| †Kbbv wfb wfb Znwej Dr‡mi LiPI wfb Ges wfb †gqv`wfwËK Znwe‡j i mweav-Amweav I Avjv`v| wewfb Dr‡mi g‡a¨ Zjbv K‡i GKwU cwZôv‡bi Rb¨ Znwe‡j i Dr‡mi †h wgkYwU m‡ev”P mweav c`vbKvix I b¨bZg LiPh³, †mB wgk‡Yi Drm †_‡KB cwZôvb Znwej msMn K‡i| Znwej wewb‡qv‡Mi gj D‡Ïk¨ gbvdv ARb| †gvU gbvdv †_‡K Znwe‡j i Drm eve` LiP ev e¨q I Ki ev` w`‡j wbU gbvdv cvIqv hvq| mZivs gbvdvi cwigvY‡K m‡Ÿv”PKi‡Y Znwej Dr‡mi LiP b¨bZg nIqv AZ¨vek¨K|

2.1 wewfb cKvi Znwe‡j i Dr‡mi aviYv

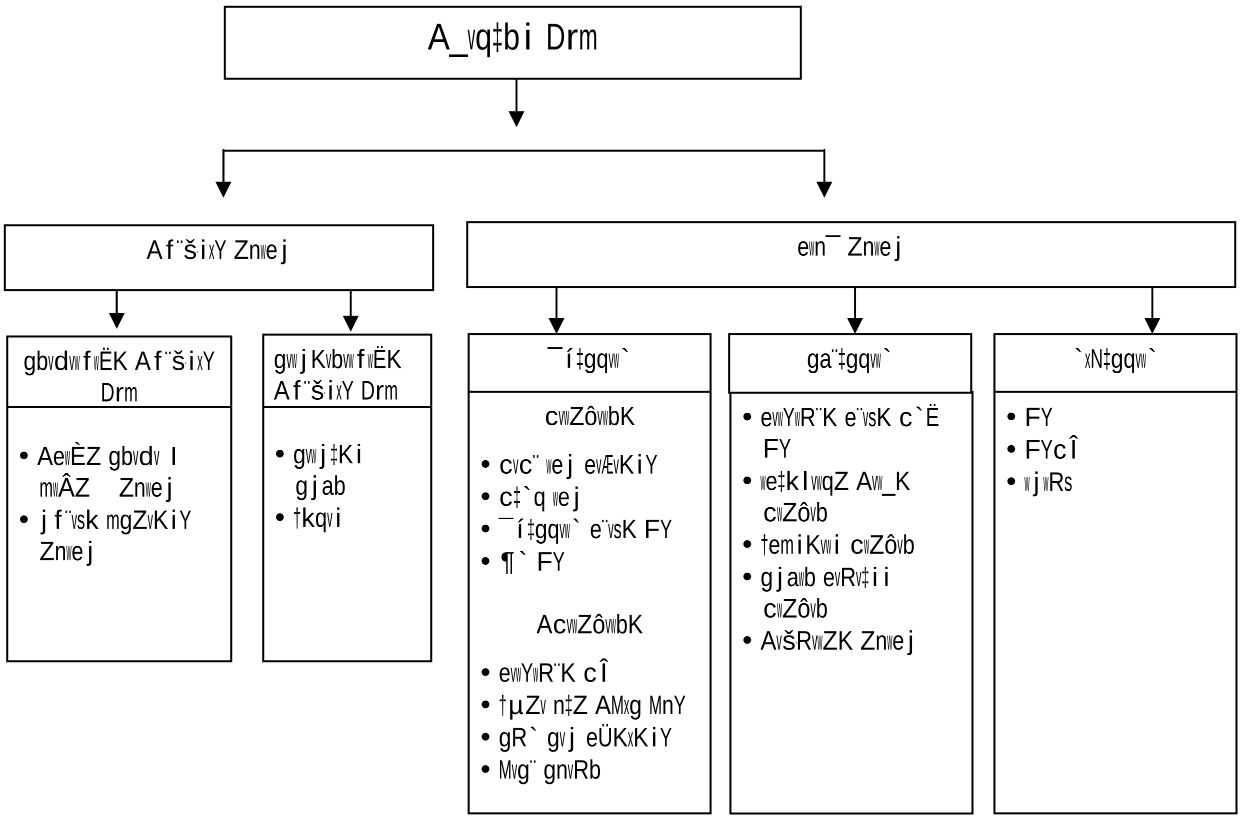
e¨emvq A_vqb ej‡Z e¨emv Kivi Rb¨ †h Znwe‡j i c‡qvRb nq Zv mieivn Kiv‡K eSvq| Rbve ingvb GKwU `wR †`vKv‡bi gwjK| e¨emvi ïi“‡ZB wZwb wKQ †gwkb µq K‡i| e¨emvqx mvaviYZ Zvi wbR¯ mÂq n‡Z †gwkb µqmsµvš¯vqx wewb‡qv‡Mi Rb¨ A_ msM‡ni †Póv K‡i| †Kbbv GB A_ wZwb †h‡Kv‡bv †gqv‡` e¨envi Ki‡Z cvi‡eb| wKš wZwb hw` wnmve K‡i †`‡Lb wbR¯ mÂq †gwkb µ‡qi Rb¨ h‡_ó bq, Z‡e wZwb wewfb ewYwR¨K e¨vsK †hgb: RbZv, i¦cvjx A_ev Ab¨vb¨ FY c`vbKvix Avw_K ms¯v n‡Z wbw`ó m‡`i nv‡i FY Mn‡Yi gva¨‡g Znwej msMn K‡ib| G ai‡bi FY wZwb mvaviYZ GKwU wbw`ó †gqv‡`i Rb¨ MnY K‡i _v‡Kb| e¨emvqxi ¯vei m¤úwË †hgb: wewìs d¨v±wi, A¯vei m¤úwË †hgb: KvPvgvj, weµq‡hvM¨ gvjvgvj, BZ¨w`i weciix‡Z e¨vsK I AcwZôwbK Drm †_‡K eÜKx FY MnY K‡i I Znwej mieivn Kiv hvq| GQvov ingvb mv‡ne e¨emvq †h gbvdv ARb K‡ib, Zv Kviev‡i †_‡K D‡Ëvjb bv K‡i Kviev‡i wewb‡qvM K‡i I A_vq‡bi c‡qvRb †gUv‡Z cv‡ib| e¨emv PjvKvjxb Ae¯v‡ZB hw` ingvb mv‡ne ^`bw›`b LiP †hgb: †gwkb †givgZ, ewofvov c`vb, KgPvix‡`i †eZb c`vb, we`¨r wej c`vb BZ¨w` wbev‡ni Rb¨ A_-NvUwZi g‡LvgwL nb, Z‡e Zv ms¯v‡bi Rb¨ †m fwel¨r weµ‡qi weciix‡Z AwMg MnY Ki‡Z cv‡ib| Avevi ewK‡Z gvjvgvj µq K‡i I A_vqb Kiv m¤e| A‡bK mgq gj¨evb †gwkbwiR eo ai‡bi hšcwZ, wewìs A_ev Rwg BZ¨w` µq bv K‡i eis wewfb cwZôvb n‡Z wbw`ó mg‡qi Rb¨ fvovI †bqv hvq, G‡Z e¨emvqx GK mv‡_ cPi A_ wewb‡qv‡Mi SwK n‡ZI i¶v cvq| eo Kviewi cwZôvb, †hgb: †Kwnbi †Kwg‡Kjm, †ew·g‡Kv dvgwmDwUK¨vjm, ¯‹qvi †U·UvBjm, wm½vi evsjv‡`k ÑGai‡bi eo e¨emv cwZôvb¸‡jv †kqvi I FYcÎ weµ‡qi gva¨‡g A_ ms¯vb K‡i| GB ai‡bi Drm n‡Z msMnxZ A_ `xN‡gqv‡` e¨envi‡hvM¨|

Gfv‡e e¨emvi MVb, cKwZ I D‡Ïk¨i wfbZvi Kvi‡Y bvbviKg Drm n‡Z cwZôvb Znwej msMn K‡i _v‡K| †h‡Kv‡bv e¨emv cwZôv‡b Znwe‡j i `wU wfb Drm _v‡K| GKwU gwjKc¶ Ab¨wU FY`vZv| gwjKc‡¶i c`Ë Znwej‡K Af¨šixY Ges FY`vZv c`Ë Znwej‡K ewn¯ Znwej Drm ejv nq| †ewki fvM cwZôvbB mvaviYZ `‡Uv DrmB e¨envi K‡i _v‡K|

2.1 bs Q‡K G `wU Znwej Dr‡mi †kwYwefvM †`Lv‡bv n‡jv|

2.2 Af¨šixY Znwej

e¨emvi gwjK Zvi mwÂZ gbvdv ev Ae¨eüZ gbvdvi gva¨‡g †h Znwej e¨emvi c‡qvR‡b wewb‡qvM K‡i Zv‡KB Af¨šixY Znwej ejv nq| Af¨šixY Znwej Drm¸‡jv‡K `Ôfv‡M fvM Kiv hvq| K) gwjKvbwfwËK L) gbvdwfwËK| Avgiv Gevi G `wU Dr‡mi wewfb aib m¤ú‡K Rvbe|



wPÎ bs 2.1: A_©vq‡bi Dr‡mi †kwYwefvM

2.2.1 Af¨šÍixY Dr‡mi gwj Kvbwf wËK †kwYwefvM

wfb ai‡bi Kvievwi msMV‡bi Af¨šÍixY Znwe‡ji cKwZ I wfb nq| Avgiv Rvwb, msMV‡bi wfwË‡Z Kvievi GKgwj Kvbv, Askx`wi ev †hŠ_gjawb cwZôvb n‡Z cv‡i| GK gwj Kvbv Kvievi‡i GB Znwe‡ji Drm gwj ‡Ki wbR¯^ A_© ev A_© Øviv cwigvc‡hvM¨ †h‡Kv‡bv Drcv`‡bi DcKiY n‡Z cv‡i| †hgb: fwg, kg, gjab I msMVb hv Drcv`‡b e¨envi Kiv nq| cwZôvbwU hw` Askx`wi Kvievi nq, Zvn‡j Askx`vie›` †h Znwej Kvievi‡i wewb‡qvM K‡i Zv ¯^xq gjab wn‡m‡e we‡ewPZ nq| c¶všÍ‡i cwZôvbwU hw` †hŠ_gjawb Kvievi nq, †m †¶‡Î †kqvi weµ‡qi gva¨‡g †h Znwej msMnxZ nq, †mwUB Kvievi‡ii Af¨šÍixY Znwej wn‡m‡e we‡ewPZ n‡e| †hŠ_gjawb Kvievi cvB‡fU wjwg‡UW I cvewjK wjwg‡UW n‡Z cv‡i| cvB‡fU †Kv¤úvwbi D‡`¨v³vi m`m¨ msL¨v 2 †_‡K 50 chšÍ n‡Z cv‡i Avi cvewjK cvewjK wjwg‡UW †Kv¤úvwbi D‡`¨v³vi m`m¨msL¨v wb‡g 7 I E‡aŸ© †kqvi Øviv mxgve× †h‡Kv‡bv msL¨K n‡Z cv‡i| cvewjK wjwg‡UW ev cvB‡fU wjwg‡UW Dfq †Kv¤úvwb cwZôvbB †kqvi weµ‡qi gva¨‡g gjab msMn K‡i| Z‡e cvB‡fU wjwg‡UW †Kv¤úvwb †kqvievRv‡i †kqvi weµq bv K‡i wbawiZ gwjK‡`i g‡a¨ weµq K‡i| cvewjK wjwg‡UW †Kv¤úvwbi Znwe‡ji msM‡ni GKwU ¸i“ZcY Drm nj †kqvi weµq| G m¤ú‡K Avgiv c‡i mßg Aa¨v‡q we¯—wiZ Rvbe|

2.2.2. Af¨šÍixY Drcv`‡b gbyl¨kw³ †kÖwYwefvM

e¨emv cwiPvjbv Drcv`b cY¨ `ªe¨ ev †mev c`v‡bi gva¨‡g A_© DcvR©b K‡i _v‡K| GB DcvwR©Z A_© n‡Z Drcv`b mvgMÖx µq LiP, wewfbœ LiP BZ¨vw` LiP¸‡jv ev` w`‡j †h A_© ev‡K _v‡K, †mwUB cwiPvjbvi A_© gybvdv| GB gybvdv †_‡K F‡Yi m~` I mgKvi‡K c‡`q Üvq· ev` †`qvi ci ev‡KUv wewfbœ Kv‡R Zvwe‡ji Drm wn‡m‡e e¨enpi Kiv hvq, hv wb‡P Av‡jvPbv Kiv n‡jv| F‡Yi †¶‡Î †hgb wKw¯Í cwi‡kva Kiv evä¨ZvgjK Af¨šÍixY Drm e¨en‡i evä¨ZvgjK fv‡e †Zgb wKQ c`vb Ki‡Z nq bv, d‡j Zn‡ej cwi‡kv‡ai AcviMZv msµvšÍ SuwK wKQUv K‡g hvq| gbyl¨kw³ K‡qKwU Drm m¤ú‡K Avgiv GLb ms‡¶‡c cwiwPZ ne|

K) AewÈZ gybvdv I msiw¶Z Znwej

wbU gybvdvi †h Ask †kqvi‡nvìvi‡`i g‡a¨ eÈb bv K‡i Kvievi‡i wewb‡qvM Kiv nq, Zv AewÈZ gybvdv| fwel¨‡Z e¨emv m¤cmviY Kivi Rb¨ GB AewÈZ gybvdv GKwU Znwe‡j Avjv`v K‡i ivL‡j Zv‡K ejv nq msiw¶Z Znwej| Avevi fwel¨‡Zi †Kv‡bv Aw_K wechq †gvKvwejvi Rb¨I GB msiw¶Z Znwej m„ó Kiv hvq|

L) j f¨vsk mgZvKiY Znwej

†Kv¤úvwbi †kqvi‡nvìviiv †Kv¤úvwb †_‡K mvaviYZ wbqwgZfv‡e j f¨vsk †c‡q _v‡K| GB j f¨vsk c`v‡bi mv‡_ †Kv¤úvwbi mbvg RwoZ| †Kv‡bv eQi gybvdvi cwigvY Kg n‡j †m eQi j f¨vsk †NvlYv Kiv m¤¢e nq bv| wKš‘ G Ae¯'v e¨emvi mbvg‡K ¶Y Ki‡Z cv‡i e‡j A‡bK e¨emv cwiPvjb †h eQi gybvdv †ewk nq, †m eQ‡i wbU gybvdvi GKUv Ask j f¨vsk mgZvKiY Znwe‡j mwi‡q iv‡L, hv cieZx‡Z hLb gybvdv AcZj nq, ZLb e¨enpi Kiv hvq| G‡Z cwiPvjbvU wbw`ó nv‡i cwZeQi wbqwgZfv‡e j f¨vsk c`vb Ki‡Z cv‡i|

2.3 ewn¯Í Znwej

ewn¯Í Znwej ej‡Z cwiPv‡bi evB‡ii †Kv‡bv Drm, †hgb: e¨vsK †_‡K FY wb‡q Znwej msMÖn Kiv‡K eSvq| GUv Znwej msM‡ni GKUv Rbwcq Drm| e¨vsK F‡Yi K‡qKwU ˆewkó¨ Av‡Q| c_gZ: e¨vsK F‡Yi GKwU wbw`ó †gqv` _v‡K, D³ †gqv‡`i g‡a¨ FY e¨enpi K‡i m`vmj †diZ w`‡Z nq| wØZxqZ: m‡`i nvi mwbw`ó _v‡K, hv `xNKvje¨vcx cwieZb Kiv nq bv| ZZxqZ : wbqwgZfv‡e m‡`i A_© I wKw¯Í cwi‡kva Ges †gqv`v‡šÍ Avmj cwi‡kva Kiv Kvievi‡ii Rb¨ evä¨ZvgjK| KvievwiwU hw` jvfRbK bvI nq Ze GB mKj A_© cwi‡kva Ki‡Z n‡e| GQvov e¨vs‡Ki Kv‡Q FYcÎ ev wW‡eÂvi ev eÛ wewµq K‡iI GKB ai‡bi Znwej msMÖn Kiv hvq| AMÖvaKvi †kqvi wewµq K‡i Znwej msMÖn KivI Znwej msM‡ni ewn¯Í Drm wnmv‡e cwiwPZ|

Znwej msM‡ni ewn¨K Drm¸‡jv †ek Rbwcq| Gi `wU KviY D‡jL‡hvM¨

1) F‡Yi gva¨‡g ewn¨K A_©vqb Kiv n‡j F‡Yi m~` †gvU jvf †_‡K c`vb Kivi ci †h jvf Aewkó _v‡K, †mB jv‡fi Dci Ki c`vb Ki‡Z nq| d‡j c‡`q K‡ii cwigvY Kg nq|

2) †QvU cwiPvjb¸‡jvi c‡¶ Af¨šÍixY A_©ms¯'vb A‡bK mgq c‡qvRbxq wewb‡qv‡Mi Zjbvq A‡c¶vKZ Kg n‡q hvq, d‡j ewn¯Í A_©ms¯'vbB Znwej msM‡ni cavb Drm wn‡m‡e KvR K‡i|

Z‡e ewn¯ Znwe‡ji GKUv Amweav n‡jv Gi m` c`vb eva¨ZvgjK| Av‡MI ejv n‡q‡Q †h Kvievi‡U jvf Ki“K ev bvB Ki“K, F‡Yi m` I wKw¯ Aek¨B c`vb Ki‡Z n‡e| Af¨šÍixY Drm †_‡K Znwej msMn Ki‡j GB Amweav mwó nq bv| ewn¯ Znwej †gqv‡`i wfwË‡Z mvaviYZ 3 cKvi: K) ¯í‡gqwi`, L) ga¨‡gqwi` I M) `xN‡gqwi`| Gevi Avgiv GB wZb aib m¤ú‡K aviYv jvf Kie|

2.3.1 ewn¯ Znwe‡ji ¯í‡gqwi` Drm

¯í‡gqv` ej‡Z 1 eQ‡ii Kg mgq‡K eSv‡bv nq| GKwU cwZôv‡bi †ewki fvM A_vqb gjZ ¯í‡gqwi` Drm n‡Z msMn Kiv nq, hv GK eQi ev Zvi †P‡q Kg mg‡qi g‡a¨ cwi‡kva‡hvM¨| ¯í‡gqwi` A_vq‡bi †¶‡Î cwZôv‡bi we‡kl wKQ mweav _v‡K| †hgb :

c_gZ, ¯í‡gqwi` Drm n‡Z A_ ms¯v‡bi LiP ZjbvgjKfv‡e m‡ev”P I mewbg `BB n‡Z cv‡i| †hgb: ewYwR¨K e¨vsK n‡Z MnxZ F‡Yi Rb¨ ¯í‡gqv‡` ZjbvgjKfv‡e m‡`i nvi †ewk c`vb Ki‡Z nq| Avevi wewfb FYg³ Drm †hgb: ewK‡Z cY¨ µq, e‡Kqv gRwii gva¨‡g e¨emv cwZôvb¸‡jv ¯í mg‡qi Rb¨ A‡_i ms¯vb Ki‡Z cv‡i| hvi †Kv‡bv gjawb LiP †bB| (gjawb LiP m¤ú‡K cieZx Aa¨vq¸‡jv‡Z we¯wiZ Rvb‡Z cvie)

wØZxqZ, ¯í‡gqwi` A_ Av`vb-c`v‡bi cwµqwU me‡P‡q `“ZZg I mij cwµqv| c¶vš‡i, ga¨g I `xN‡gqwi` A_ Av`vb-c`v‡bi Rb¨ A‡bK mgq e¨q I cwµqv AbmiY Ki‡Z nq|

ZZxqZ, †hme e¨emv cwZôv‡bi cY¨ `‡e¨i Pwn`v GK eQi mg‡qi g‡a¨ AwZ `“Z cwieZb n‡Z _v‡K, †mme cwZôv‡b Drcv`b I A_vq‡bi `xN‡gqwi` cwiKíbv Kiv hvq bv| †hgb: d¨vkb nvDm¸‡jvi Pwn`vi `“Z cwieZbkxjZvi Kvi‡Y cY¨ Drcv`‡bi Rb¨ ¯í‡gqwi` cwiKíbv MnY K‡i, d‡j GKmv‡_ Kg cwigv‡Y Drcv`b Kivq G‡`i A_ wewb‡qv‡Mi cwigvY I Kg nq| G ai‡bi †¶‡Î ¯í‡gqwi` Drm n‡Z A_ms¯vb Kiv mweavRbK|

Gevi Avgiv ¯í‡gqwi` A_vq‡bi Drm¸‡jv Av‡jvPbv Kie| GB †gqv‡`i A_vq‡bi Drm¸‡jv‡K cwZôwbK I AcwZôwbK GB `fv‡M fvM Kiv hvq| wb‡P Avgiv c_‡g ¯í‡gqwi` A_vq‡bi cwZôwbK Drm I c‡i AcwZôwbK Drm Av‡jvPbv Kie|

1. ¯í‡gqwi` A_vq‡bi cwZôwbK Drm

K) cvc¨ wej evÆvKiY

cY¨ hLb ewK‡Z µq Kiv nq, ZLb µqKvix cwZôvb we‡µZv‡K GKwU `wj‡ji gva¨‡g GB g‡g A½xKvi K‡i †h wbw`ó †gqv` (mvaviYZ wZb gvm) †k‡l wbw`ó cwigvY A_ cY¨ µq eve` cwi‡kva Ki‡e| GB `wj‡K wewbgq wej ejv nq| we‡µZvi Kv‡Q GB wejwU GKwU cvc¨ wej| GB ai‡bi wej ewYwR¨K e¨vs‡K fw½‡q ev evÆv K‡i bM` A_ msMn Kiv hvq| aiv hvK, GKRb †µZv Rvbqwi gv‡mi 1 Zvwi‡L 500 UvKvi cY¨`e¨ ewK‡Z µq K‡i we‡µZv‡K wewbgq wej bvgK `wj‡j GB g‡g A½xKvi K‡i †h †m gvP 30 Zvwi‡Li g‡a¨ we‡µZv‡K 500 UvKv cwi‡kva‡a eva¨ _vK‡e| G Ae¯vq we‡µZvi hw` GLbB A‡_i c‡qvRb nq, ZLb

we‡µZv GB wewbgq wejwU‡K †gqv` cwZi c‡eB †h‡Kv‡bv e¨vs‡Ki Kv‡Q we µq K‡i wewbgq we‡ji mggj¨ n‡Z wKQ Kg †hgb: 500 UvKvi we‡j 3% evÆvi nv‡i 485 UvKv bM` msMn Ki‡Z cv‡i|

L) c‡`q wej

Dc‡ii D`vni‡Y wewbgq wej we‡µZvi `wó‡Z GKwU cvc¨wej, hv †µZvi `wó‡Z c‡`q wej I GKwU ¯^í‡gqvw` A_©‡bi Drm| e¨emv cwZôvb hLb KvPvgvj, Drcv`b mvgMx BZ¨vw` evwK‡Z µq K‡i, ZLb mvgwqK mg‡qi Rb¨ e¨emv‡q A_©ms¯'vb nq| KviY evwK‡Z µ‡qi mweav bv †c‡j bM‡` cY¨ µq Ki‡Z A‡_©i c‡qvRb n‡Zv, hvi Rb¨ e¨vsK †_‡K FY wb‡j m`mn †diZ w`‡Z n‡Zv|

M) ¯^í‡gqvw` e¨vsK FY

¯^í‡gqvw` A_©‡bi †¶‡Î RvgvbZwenxb e¨vsK FY GKwU cavb Drm| G ai‡bi e¨vsK FY wewfb iKg n‡Z cv‡i| †hgb: mvaviYZ ¯^í‡gqvw` e¨vsK F‡Yi †¶‡Î wbw`ó mgqv‡š— m`mn Avmj GKmv‡_ cwi‡kva Kiv nq| A‡bK mgq e¨vsK FYMnxZv‡K wbw`ó mg‡qi c‡eB F‡Yi wKq`sk ev m¤úY Ask cwi‡kv‡a Drmvn c`v‡bi wbwg‡Ë †gvU cwigv‡Yi Dci wKQ Qvo c`vb K‡i| †hgb: GKRb FY MnxZvi 6 gvm ci c‡`q 6000 UvKv hw` 6 gv‡mi Av‡M cwi‡kva K‡i Z‡e FYMnxZv e¨vsK‡K 2% Kg A_© c`vb Ki‡Z cv‡i A_©vr FYMnxZv e¨vsK‡K 4,800 UvKv c`vb Ki‡e| GQvov FYMnxZv hw` wbw`ó mg‡qi wfwË‡Z FY cwi‡kv‡ai A½xKvi bv K‡i e¨vsK PvIqv gvÎB FY cwi‡kv‡ai k‡Z FY MnY K‡i, Z‡e †mwU‡K Pwnevgv Î c‡`q FY ejv nq| †hme cwZôv‡bi A_©‡bi weKí Drm Av‡Q Zviv ¯^í Li‡P GB Drm e¨envi Ki‡Z cv‡i| ¯^í‡gqvw` e¨vsK F‡Yi Avi GKwU Drm e¨vsK RgwZwi³ D‡Ëvjb| me cwZôvbB gjZ PjwZ wnmv‡ei gva¨‡g cvIbv Av`vq I †`bv cwi‡kva K‡i _v‡K| G ai‡bi e¨vsK wnmve mvaviYZ g‡°j‡K ev cwZôvb‡K Rgvi AwZwi³ D‡Ëvj‡bi m‡hvM c`vb K‡i, Z‡e Rgvi AwZwi³ D‡Ëvj‡bi m‡ev"P cwigvY e¨vsK mxgvex× K‡i †`q| mvaviYZ †hme cwZôv‡b eQ‡ii wKQ mg‡q we µq K‡g hvq, †mB mg‡q G ai‡bi Drm †_‡K A_©qb GKwU eûj cPwjZ c×wZ| D`vniY wnmv‡e ejv hvq, GKwU AvBmwµg d¨v±wi mvive Qi Zvi Drcv`b, ¸`vgRvZKiY, e¨e¯'vcbv BZ¨vw` Kv‡h A_e¨q K‡i wKš' gjZ Mx®§Kv‡j AvBmwµg wewµ †ewk nq, d‡j eQ‡ii Ab¨vb¨ mg‡q A_©‡bi Rb¨ GB DrmwU e¨eüZ nq| mvaviYZ Ab¨vb¨ F‡Yi †¶‡Î FY cwi‡kva bv nIqv chš' F‡Yi m` c`vb Ki‡Z nq, wKš' G ai‡bi F‡Yi m` ïa hLb †_‡K RgwZwi³ D‡ËwjZ A_© e¨envi Kiv nq, †Kej ZLb †_‡KB m` w`‡Z nq| Z‡e G ai‡bi F‡Yi m‡`i nvi Ab¨vb¨ ¯^í‡gqvw` Drm n‡Z †ewk Ges GwU e¨vsK PvIqvgvÎB FYMnxZv‡K cwi‡kva Ki‡Z nq|

N) ¶` FY

G ai‡bi FY mvaviYZ KwIwbfi I ¶` KwUi wk‡íi PjwZ gja‡bi Pwn`v ci‡Yi wbwg‡Ë c`vb Kiv nq| †hgb: KwUi wkí e¨e¯'vcbv, KwI Dcv`vb µq, n¨vPwi ev Lvgvi cwiPvjbv BZ¨vw`| MvgxY e¨vsK, he Dbqb e¨vsK, mgevq e¨vsK¸‡jv G ai‡bi FY c`vb K‡i _v‡K| GB FY¸‡jv av‡c av‡c D‡Ïk¨ AR‡bi wfwË‡Z c`vb Kiv nq|

2. ¯í‡gqv`x A_©vq‡bi AcwiZ©bxq Drm

K) evwYwR¨K cÎ

Kvievwi cÖwZôvb A_©vq‡bi Rb¨ wbw`©ó mgq‡š— jvfmn Avmj A_© †diZ c`v‡bi A½xKv‡i Avex× n‡q GB evwYwR¨K cÎ (Commercial Paper) weµq K‡i| G‡¶‡Î cÖwZôv‡bi mbvg evwYwR¨K cÎ weµ‡q RvgvbZ wnmv‡e KvR K‡i| mvaviYZ †h mKj e¨v³i mvgwqK mg‡qi Rb¨ wKQz Ae¨eüZ A_© _v‡K, Zviv †kqvievRv‡i wewb‡qv‡Mi weKí wnmv‡e GB evwYwR¨K cÎ µq K‡i| mvaviYZ L¨vwZgvb e¨w³, evwYwR¨K e¨vsK, wegv †Kv¤úvwb, †cbkb Znwej BZ¨vw` cÖwZôvb evwYwR¨K cÎ weµq K‡i mvgwqK mg‡qi Rb¨ A_©vqb K‡i _v‡K|

L) †µZv n‡Z AwMÖg MÖnY

A‡bK mgq wek¯— I ¯'vqx †µZviv fwel¨r µ‡qi †gvU g‡j¨i m¤úY© ev wKQz `vsk AwMÖg c`vb K‡i d‡j we‡µZv mvgwqK mg‡qi Rb¨ A_© ms¯'vb Ki‡Z cv‡i|

M) gRZ gvj eÜKxKiY

¯í‡gqv`x A_© ms¯'v‡bi Rb¨ gRZcY¨ e¨enviKiv hvq| †Kv‡bv cÖwZôvb A_© ms¯'v‡bi Rb¨ †Kv‡bv ¯'bvgab¨ e¨w³ ev cÖwZôv‡bi Kv‡Q Zvi gRZcY¨ RvgvbZ ev eÜK †i‡L FY MÖnY Ki‡K gRZ gv‡ji gva¨‡g A_©ms¯'vb ejv nq| G ai‡bi A_© ms¯'v‡bi †¶‡Î F‡Yi A_© †diZ bv †`qv chš— gRZc‡Y¨i Dci FY`vZvi wbqšY I AwaKvi eRvq _v‡K|

N) Mvg¨ gnvRb

eûKvj ce †_‡KB Mv‡gi weËkvjx e¨w³iv ¯í‡gqv‡` `vwi` e¨w³‡`i FY c`vb K‡i Avm‡Q| G‡¶‡Î FY cwi‡kv‡ai †gqv` DËxY n‡j MnxZv‡K eo As‡Ki m` c`vb Ki‡Z nq| Avi m`vmj c`v‡b e¨_© n‡j gnvRbiv FYMnxZv‡`i ¯'vei I A¯'vei m¤úwË `Lj K‡i †bq| Mvg¨ gnvRbiv G F‡Yi Dc‡i w`bwfwËK, mßvnwfwËK A_ev gvmwfwËK m` MYbv K‡i _v‡Kb|

2.4 ga¨‡gqv`x A_©ms¯'vb

GK †_‡K cvP eQi †gqv‡`i Rb¨ msMnxZ Znwej ga¨‡gqv`x A_©vqb wn‡m‡e cwiMwYZ| GKwU cÖwZôvb ga¨g‡gqv`x Znwej e¨enviK‡i e¨emvi Pjgvb gja‡bi `xN©‡gqv`x c‡qvRb wgUvq| GB Znwe‡ji LiP ev m‡`i nvi ¯í‡gqv`x Znwe‡ji LiP n‡Z †ewk Ges `xN©‡gqv`x Znwe‡ji LiP n‡Z Kg nq| wewfb ˆewkó¨‡f‡` Gi Drm Av‡jvPbv Kiv n‡jv :

K) evwYwR¨K e¨vsK c`Ë FY

evwYwR¨K e¨vsK¸‡jv †hme FY ga¨g †gqv‡`i Rb¨ c`vb K‡i, Zv mvaviYZ RvgvbZi weciix‡Z †`qv nq| RvgvbZ wnmv‡e PjwZ gjab A_ev ¯'vqx m¤úwË I e¨enviK‡hvM¨| †ewk cwigv‡Y FY c`vb GKwU evwYwR¨K e¨vs‡Ki Rb¨ SwKcY n‡Z cv‡i| d‡j †ewk cwigv‡Y FY c`v‡bi †¶‡Î A‡bK¸‡jv evwYwR¨K e¨vsK GKwÎZ

n‡q wmwÛ‡Kkb cwµqvq `jMZ e¨vswKs c×wZi gva¨‡g eo AvKv‡ii FY c`v‡bi SwK MnY K‡i| ewYwR¨K e¨vsK FY c`v‡bi c‡e evsjv‡`k e¨vsK Øviv wbawiZ m‡`i nvi I F‡Yi Pwn`v wePvi-we‡kølY K‡i wbw`ó nv‡i m` avh K‡i|

L) we‡klwqZ Aw_K cwZôvb
mvaviYZ ivóvqË Lv‡Z we‡kl wKQ Aw_K cwZôvb M‡o †Zvjv nq, †h¸‡jv we‡kl we‡kl Lv‡Zi Dbq‡bi ¯v‡_ wb‡qwRZ _v‡K| Gme cwZôvb mswkó Lv‡Zi Kviewi cwZôv‡b A‡c¶vKZ mweavRbK k‡Z †gqvw` FY w`‡q _v‡K| D`vniY¯i¦c: wkí e¨vsK, Kwl e¨vsK, evsjv‡`k ¶y`ª I KzwUi wkí BZ¨vw` D‡jL‡hvM¨|

M) †emiKvwi cwZôvb
evsjv‡`‡k †ek wKQ GbwRI †emiKvwi cwZôvb wnmv‡e cwZwôZ I KgiZ Av‡Q, †h¸‡jv e¨emv cwZôvb‡K ga¨‡gqvw` FY c`vb K‡i _v‡K| †hgb: gvBWvm, e¨vK, MvgxY e¨vsK cfwZ cwZôvb GbwRI wn‡m‡e AvBbMZ mËv jvf K‡i GLv‡b e¨emv Ki‡Q| Gme cwZôvb Znwej c`vb QvovI civgk `vb, cwk¶Y `vb, `¶Zv evwoKiY cfwZ e¨vcv‡iI Kviewi cwZôvb‡K mvnvh¨ K‡i _v‡K|

N) gjawb evRv‡ii cwZôvb
wewfb cKvi gjawb cwZôvb †hgb: wegv cwZôvb, wewb‡qvM e¨vsK, A_ ga¨¯ZvKvix cwZôvb (Ae‡jLK) I ga¨‡gqvw` FY c`vb K‡i _v‡K|

2.5 `xN‡gqvw` Znwej

`xN‡gqvw` A_vq‡bi †gqv` n‡”Q 5 eQi †_‡K E‡aŸ †h‡Kv‡bv mgqKvj chš—| `xN‡gqvw` Znwe‡ji Drm¸‡jvi we‡kl wKQ ¯Kxq ˆewkó¨ Av‡Q| Avgiv Gevi GB ˆewkó¨¸‡jv Av‡jvPbv Kie| c_g ˆewkó¨ GB †h `xN‡gqvw` A_vq‡bi gva¨‡g msMnxZ Znwe‡ji AvKvi mvaviYZ ¯í‡gqvw` I ga¨‡gqvw` Dr‡mi Zjbvq eo nq, d‡j GB Znwej wewfb ¯vqx m¤úwË †hgb: fwg, `vjvb‡KvVv, hšcwZ BZ¨vw` µ‡qi Rb¨ e¨eüZ nq| Av‡iKwU ˆewkó¨ n‡jv cwi‡kva c×wZ-msµvš—| `xN‡gqvw` Znwej F‡Yi gva¨‡g MnxZ n‡j Zv Pw³ †gvZv‡eK cwi‡kva Ki‡Z nq| Avi hw` †kqvi weµ‡qi gva¨‡g Znwej msMn Kiv nq, Z‡e Zv gwj‡Ki Znwej wnmv‡e we‡ewPZ nq e‡j e¨emv wejß bv nIqv chš— cwi‡kv‡ai c‡qvRb nq bv| GKgwjKvbv I Askx`wi Kvievi‡i gwj‡Ki wbR¯ gjabI mvaviYZ `xN‡gqv‡` Awbw`óKv‡ji Rb¨ e¨envi Kiv hvq| AvqKi-msµvš— ˆewkó¨wU n‡jv, †kqv‡ii jf¨vsk Ki‡hvM¨ wKš FYc‡Îi m` Ki‡hvM¨ bq| GB Kvi‡Y †kqvi weµq K‡i `xN‡gqvw` A_vqb Ki‡j †h LiP nq, `xN‡gqvw` FY wb‡j A‡c¶vKZ Kg LiP nq| Gevi Avgiv `xN‡gqvw` Znwe‡ji Drm Av‡jvPbv Kie|

K) FY

†h‡Kv‡bv cwZôvb mvaviYZ gj¨evb hšcwZ, †gwkbwiR, `vjvb-†KvVv wbgvY, Rwg µq BZ¨vw` c‡qvRbxq e¨q wbev‡ni Rb¨ eo AvKv‡ii A_ `xNmg‡qi Rb¨ Rvgvb‡Zi wecix‡Z FY wb‡q \_v‡K| `xN‡gqv‡` FY c`v‡bi †¶‡Î e¨vsK¸‡jv cwZôv‡bi Avq, mbvg, ¯vqx m¤ú‡`i cwigvY, AZxZ FY MnY I cwi‡kvawelqK Z\_¨vw` wePvi-we‡kIY K‡i _v‡K| `xN‡gqvw` FY †bIqv nq ¯vqx wewb‡qv‡Mi Rb¨| †hgb: Kviev‡iwUi cwimi ew×, KviLvbv wbgvY, wewìs wbgvY, eo AvKv‡ii hšvw` µq BZ¨vw`| GB mKj wewb‡qvM wm×vš Mn‡Yi Av‡M mswkó Kviewi cwZôvb GKwU cv°jb K‡i, hv capital budgeting bv‡g cwiwPZ| †mLv‡b D³ wewb‡qvM †_‡K fwel¨‡Z †h jvf-¶wZ n‡e Zvi chv‡jvPbv Kiv nq| jvf¶wZi GB cv°jb we‡ePbv K‡i FY`vZv cwZôvb mšó n‡jB FY †`Iqv nq|

L) FYcÎ

FYcÎ ev Debenture-Gi †¶‡Î eo As‡Ki FY †K‡U †QvU †QvU L‡Ê weµ‡qi gva¨‡g Znwej msMn Kiv nq| GwU †kqv‡ii GKwU weKí| wKš FYc‡Îi GKwU m‡`i nvi D‡jL \_v‡K †h nv‡i FYMnxZv m` w`‡Z eva¨ \_v‡K| 5 eQi †\_‡K `xN‡gqvw` †h‡Kv‡bv mg‡qi Rb¨ FY †bqv nq| cwZôv‡bi gbvdv bv n‡jI mevi Av‡M Kviev‡iwU FY`vZv‡`i †`bv (m`) cwi‡kva Ki‡Z eva¨ \_v‡K| FYcÎ weµ‡qi gva¨‡g A\_vq‡b gj mweav n‡jv `xN‡gqv‡` Gi m‡`i nvi w¯i I ce wbawiZ _v‡K e‡j Aw_K e¨e¯vcKiv `¶Zvi mv‡_ A_vqb cwiKíbv Ki‡Z cv‡i|

M) wjwRs

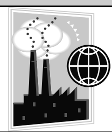
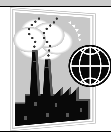
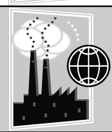
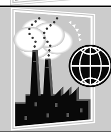
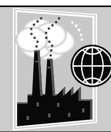
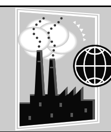
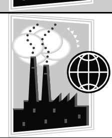
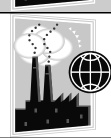
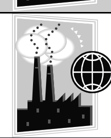
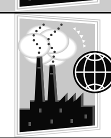
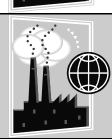
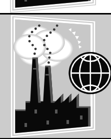
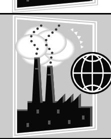
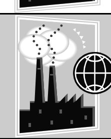
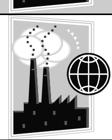
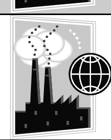
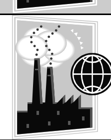
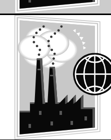
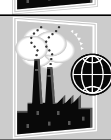
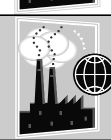
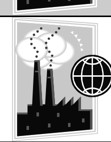
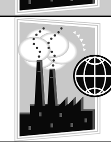
wjwRs `xN‡gqvw` A_vq‡bi GKwU Awfbe c×wZ| GKwU cwZôv‡b hw` e¨qeûj †gwkb, hšcwZ, hvbevnb BZ¨vw`i c‡qvRb nq, ZLb †m¸‡jv mivmwi µq Ki‡Z nq A_ev mivmwi µq bv K‡i wj‡Ri gva¨‡g wjwRs †Kv¤úvwb †_‡K fvov wb‡qI e¨envi Kiv hvq| †m‡¶‡Î †Kv¤úvwb †gwkbwUi gwjKvbv cvq bv| †gwkbwUi gwjK wjwRs †Kv¤úvwb| wjR †bqvi Rb¨ wjwRs †Kv¤úvwb‡K wbw`ó nv‡i fvov (m‡`i g‡Zv) c`v‡bi wewbg‡q wjRKZ m¤úwË e¨envi Kivi AwaKvi AwRZ nq| aiv hvK, GKwU e¨emv cwZôvb GKwU d‡UvKwc †gwkb µq bv K‡i 3 eQ‡ii Rb¨ GKwU wjwRs †Kv¤úvwb n‡Z fvov c`v‡bi wfwË‡Z wjR †bq Ges †gqv`v‡š d‡UvKwc †gwkbwU Avevi wjwRs †Kv¤úvwbi Kv‡Q †diZ †`q| A_vr wjwRs Gi d‡j m¤úwËi gwjKvbv wjwRs †Kv¤úvwbi Kv‡Q _v‡K| wjwRs‡qi d‡j cwZôvbwU‡K `xN‡gqvw` FY †bevi c‡qvRb nq bv A_ev mwÂwZ Znwej I e¨env‡ii c‡qvRb nq bv| GB Kvi‡Y wjwRs GKwU `xN‡gqvw` A_vq‡bi Drm| bZb A_ev †QvU cwZôvb hv‡`i gja‡bi cwigvY Kg \_v‡K, †mme cwZôvbI wjwRs‡qi gva¨‡g e¨qeûj †gwkb BZ¨vw` e¨envi Ki‡Z cv‡i| wjwRs †Kv¤úvwb wjRKZ m¤úwËi †givgZ I i¶Yv‡e¶Y K‡i _v‡K|

2.6 Drm wbevP‡b we‡eP¨ welqmgn

cwZôvb¸‡jv A‡_i c‡qvRb wgUvevi Rb¨ wewfb Drm n‡Z Znwej msMn K‡i| Drm wbevP‡bi †¶‡Î wewfb Dr‡mi g‡a¨ mweav-Amweav wePvi-we‡kIY, Znwej msM‡ni LiP, cwZôv‡bi cKwZ, Znwe‡ji c‡qvR‡bi aib I D‡Ïk¨ BZ¨vw` we‡ePbv Kiv c‡qvRb| Znwej Dr‡mi mwVK wgkY mwó A_vqb e¨e¯vcbvi GKwU ¸i"ZcY wm×vš| mwVK Znwej Drm wbevP‡b †h welq¸‡jv we‡ePbv Kiv DwPZ †m¸‡jv gjZ :

K) e¨emvi aib

GKgvwjKvbv I Askx`wi Kvievi‡ii †¶‡Î mvaviYZ wbR¯ mÂq, e¨emvi gbvdv, AvZ¥xq ¯Rb n‡Z MnxZ F‡Yi gva¨‡g Znwej msMn Kiv nq| eo AvKv‡ii µ‡qi †¶‡Î wjwRsI GKwU Dch³ A_vq‡bi Drm| cvewjK wjwg‡UW †Kv¤úvwbi †¶‡Î G¸‡jv Qvov †kqvi I wW‡eÂvi Bm¨ K‡iB †ewkifvM Znwej msMn Kiv nq| 2.1 bs wPÎwUi gva¨‡g Kvievi‡ii MVb I D‡Ïk¨‡f‡` A_vqb Dr‡mi GKwU wgkY KvVv‡gv †`Iqv n‡jv| wP‡Î c_g jvB‡b Avgiv †`LwQ, mÂ‡qi DrmwU GKgvwjKvbv I Askx`wi Kvievi‡ii Rb¨ Dc‡hvMx| Gici †`Lv hv‡"Q AewÈZ gbvdv, RgwZwi³ D‡Ëvjb, ¯í‡gqvw` FY I wjwRs me ai‡bi msMV‡bi Rb¨B MnY‡hvM¨| Z‡e `xN‡gqvw` FY I †kqvi Bm¨ ïa †Kv¤úvwbi †¶‡Î c‡hvR¨|

	GKgvwjKvbv Kvievi	Askx`wi Kvievi	cvB‡fU wjwg‡UW †Kv¤úvwb	cvewjK wjwg‡UW †Kv¤úvwb
mÂq				
AewÈZ gbvdv				
RgwZwi³ D‡Ëvjb				
¯í‡gqvw` FY				
wjwRs				
`xN‡gqvw` FY/eÜK				
†kqvi Bm¨				

wPÎ 2.1: Kvievwi msMVb †f‡` A_vq‡bi Drm wbevPb

L) RvgvbZ‡hvM¨ m¤úwËi AcZjZv

mvavi YZ bZb cwZwôZ e¨emv cwZôv‡bi †¶‡Î ¯vqx m¤ú` Rvgvb‡Zi wfwË‡Z FY MnY m¤e nq bv| †Kbbv cv_wgK Ae¯vq RvgvbZ‡hvM¨ ¯vqx m¤ú` _v‡K bv| Avevi bZb †Kv¤úvwbi Rb¨ †kqvi I wW‡eÂvi weµq I A‡bKUv AwbwðZ _v‡K| G Ae¯vq `xN‡gqvw` Znwe‡ji c‡qvRb n‡j wjwRs‡qi gva¨‡g Znwej msMn Kiv AwaKZi hw³msMZ|

M) A_vq‡bi c‡qvR‡bi aib

cwZôvb hw` gj¨evb hšcwZ, †gwkbwiR, Rwg, `vjvb-†KvUv BZ¨wn` µq Ki‡Z Pvq, Z‡e `xN‡gqwn` Drm †hgb: †kqvi I wW‡eÂvi Bm¨, wjR MnY, Rvgvb‡Zi gva¨‡g FY MnY BZ¨wn` Drm e¨envi djcm nq| hw` cwZôv‡b KvPvgvj µq, gRwi c`vb, ewmofvov c`vb BZ¨wn` e¨q wbev‡ni Rb¨ A‡_i NvUwZ nq, Z‡e ewwK‡Z µq, cvc¨ wej RvgvbZ, c`vb, e¨vsK RgwZwi³ D‡Ëvjb BZ¨wn` Dr‡mi gva¨‡g ¯í‡gqwn` FY MnY Kiv hvq|

N) Znwej Dr‡mi LiP

A‡bK iKg Drm n‡Z A_ msMn Kiv hvq| wKš cwZôvb Znwej e¨envi n‡Z AwRZ Avq I Znwe‡ji msM‡ni Li‡Pi g‡a¨ ZjbvgjK mweav-Amweavi wePvi-we‡kl Y K‡i †mB Drm †_‡KB Znwej msMn K‡i, hvi LiP b¨bZg| aiv hvK, GKwU cwZôvb Zvi Kvh cwiPvjbvi Rb¨ GKwU KviLvbv µq Ki‡Z Pvq| d‡j Znwej msM‡n cwZôvbwU †kqvi Bm¨ K‡i| wKš †kqv‡ii gva¨‡g Znwej msM‡ni Rb¨ †kqvi‡nvìvi‡`i jf¨vsk c`vb Ki‡Z nq, hv G DrmwUi LiP| Avevi cwZôvbwU bZb KviLvbv µ‡qi Rb¨ m¤úwË eÜK ivL‡Z cv‡i| G ai‡bi eÜ‡Ki gva¨‡g `xN‡gqwn` FY wb‡j FY`vZv cwZôvb‡K FY cwi‡kva bv nIqv chš m`mn wK¯ cwi‡kva Ki‡Z nq| d‡j G DrmwUI A‡bK e¨qeûj| G `wUi g‡a¨ †hwUi LiP b¨bZg, †mB DrmwU cwZôvb MnY Ki‡Z cv‡i| A_ev `wU Dr‡mi g‡a¨ jvfRbK wgk‡Yi gva¨‡g Znwej msMn Ki‡Z cv‡i| †kqv‡ii jf¨vsk Ki †hvM¨ wKš FYc‡Îi m` Ki‡hvM¨ bq| mZivs K‡ii †evSv jvNe Kivi Rb¨ e¨vsK ev Ab¨vb¨ mÎ †_‡K m‡`i wfwË‡Z FY †bIqv Af¨šixY Drm †_‡K Znwej msMn Kiv n‡Z AwaKZi †kq| A‡bK †¶‡Î GKwU wbw`ó Drm e¨env‡ii †P‡q Dr‡mi wgk‡Y mweav †ewk cvIqv hvq Ges LiPI Kgv‡bv m¤e nq|

O) Znwej Dr‡mi SwK

hw` †Kv‡bv cwZôvb RvgvbZh³ FY MnY K‡i, Z‡e FY`vZv cwZôv‡bi Kv‡Q m¤úwË RvgvbZ wnmv‡e ivL‡Z nq| wbw`ó mg‡qi g‡a¨ FY cwi‡kva Ki‡Z bv cvi‡j cwZVvbwU RvgvbZKZ m¤úwË wewµ K‡i A_ cwi‡kva Ki‡Z eva¨ nq| d‡j Znwe‡ji Drm wbevP‡b mswkó Dr‡mi AvbIw½K SwK¸‡jv I we‡ePbv Ki‡Z nq|

Abkxjbx

eûwbevPwb ck

1. ga¨‡gqwm` A_ms¯'v‡bi Drm †KvbwU?
   - K. ¶` FY
   - L. we‡kl wqZ Aw_K cwZôvb
   - M. †µZv n‡Z AwMg MnY
   - N. cvc¨ wej evÆvKiY

2. e¨emvi cwZôv‡bi Aw_K mgm¨v `ixKi‡Y Drm wbevP‡bi †¶‡Î we‡ePbv Kiv nq-
   - i. gjab †hvMv‡bi e¨q
   - ii. gja‡bi ¸i"Z I j¶¨
   - iii. wewfb ai‡bi DcKwiZv

   wb‡Pi †KvbwU mwVK?

   K. i I ii L. i I iii

   M. ii I iii N. i, ii I iii

wb‡Pi DÏxcKwU c‡o 3 I 4 bs c‡ki DËi `vI

†cvkvKwkí e¨emvqx Rbve eRj i mv‡ne Zvi bZb cwZôv‡bi Rb¨ wKQ c‡qvRbxq hšcwZ wZb eQ‡ii Rb¨ fvov wb‡q‡Qb| Aí w`‡bi g‡a¨B wZwb e¨emvqx gn‡j mcwiwPwZ jvf K‡ib|

3. Rbve eRj i mv‡n‡ei Znwej msM‡ni †¶‡Î †Kvb Dr‡mi mnvqZv wb‡q‡Qb?
   - K. †µZv n‡Z AwMg MnY
   - L. wjwRs
   - M. FYcÎ
   - N. ewYwR¨K cÎ

4. eRj i mv‡n‡ei Znwe‡j i msM‡ni †¶‡Î wb‡Pi †Kvb welqwU‡K ¸i"Z w`‡q‡Qb?
   - K. mwÂwZ Znwej e¨env‡i c‡qvRbxqZv
   - L. `xN‡gqwm` FY MnY wb®ú‡qvRb
   - M. c‡hvR¨ j f¨vsk FY
   - N. eva¨ZvgjK m` c`vb

msw¶ß DËi ck

1. A_ Av`vb-c`v‡bi `"ZZg I mij cwµqv †KvbwU?
2. GK †_‡K cvP eQi †gqv‡`i Rb¨ msMnxZ Znwej †Kvb ai‡bi A_vqb e¨vL¨v Ki|

mRbkxj ck

1. `xNw`b a‡i Rvg`wb e¨emvq wb‡qwRZ `xbbv_ PµeZx gv‡S gv‡S A_ msKjvbK‡í weKí fb Drm n‡Z Aí mg‡qi Rb¨ A‡_i ms¯vb Ki‡Zb| wKš eZgv‡b wZwb Zvi e¨emv cmvi K‡i GZ`m‡½ ZvZe‡¯i I e¨emv ïi“ K‡iZ gbw¯i K‡i‡Qb Ges G cm‡½ wZwb bvivqYM‡Ä GKwU civZb d¨v±wi 100wU †gwkbmn `xN 10 eQ‡ii Rb¨ †bqvi j‡¶¨ KvR Ki‡Qb|

   K. A_vq‡bi Drm‡K gjZ Kq fv‡M fvM Kiv hvq?

   L. e¨emv m¤cmvi‡Y mwÂwZ Znwe‡ji fwgKwU e¨vL¨v Ki|

   M. eZgv‡b `xbbv_ PµeZx mvavi‡YZ e¨emv‡¶‡Î †Kvb ai‡bi Znwe‡ji mnvqZvq Aw_K mgm¨v mgvav‡bi †Póv K‡ib?

   N. Zwg wK g‡b Ki †h e¨emv m¤cmviY Aw_K mnvqZvK‡í `xbbv_ PµeZxi Ab¨vb¨ Dr‡mi I kiYvcb n‡Z n‡eÑDË‡ii c‡¶ hw³ `vI|

2. beg †kwY‡Z DËxY nIqvi ci kwdK Avi †jLvcov Ki‡Z cv‡iwb| cieZx mg‡q †Kv_vI PvKwi bv †c‡q Pvgowk‡íi Dci cwk¶Y wb‡q e¨emv Ki‡Z DrmwnZ nq| Aw_K mgm¨v wbim‡b wZwb miKwi Aw_K cwZôvb I ¯vbxq †emiKwi cwZôv‡bi kiYvcb nb|

   K. A_ Av`vb-c`v‡bi me‡P‡q `"ZZg I mij cwµqv †KvbwU?

   L. †KvbwU GK †_‡K cvP eQi †gqv‡`i Rb¨ msMnxZ Znwej wnmv‡e MY¨ nq? e¨vL¨v Ki|

   M. kwdK‡K mvnvh¨Kvix miKwi Aw_K cwZôvbwU †Kvb ai‡bi cwZôvb? eYbv Ki|

   N. kwd‡Ki g‡Zv hemgvR‡K ¯wbfi Kivi †¶‡Î †emiKwi cwZôvb¸‡jv Kx fwgKv cvjb Ki‡Z cv‡i? Av‡jvPbv Ki|

Aóg Aa¨vq

g`v, e¨vsK I e¨vswKs

GB Aa¨vq cv‡Vi gva¨‡g QvÎ-QvÎxiv g`vi BwZK_v, wee©Zb Ges eZ©gvb Ae¯’v m¤ú‡K Ávb jvf Ki‡Z cvi‡e| ZvQvov g`vi e¨enviI, c‡qvRbxqZv Ges e¨vs‡Ki mv‡_ g`vi m¤úK m¤‡Ü Ávb jvf Ki‡e|

G Aa¨vq cv‡V QvÎ-QvÎxiv g`vi eûj e¨env‡ii gva¨‡g e¨vs‡Ki m„wó Ges e¨vsKe¨e¯’v I e¨vsKvi m¤ú‡K aviYv jvf Ki‡Z cvi‡e| GB Aa¨v‡q e¨vs‡Ki e¨emvwqK BwZnvm Ges µgweKvk Av‡jvPbv Kiv n‡q‡Q Ges eZ©gv‡b evsjv‡`‡ki e¨vswKs e¨e¯’v Ges Zvi BwZK_v m¤ú‡K wKQUv Av‡jvPbv Kiv n‡q‡Q|

GB Aa¨vq cvV †k‡l Avgiv-

- g`v Ges Zvi BwZnvm m¤ú‡K Rvb‡Z cvie|
- e¨vsK, e¨vswKs I e¨vsKv‡ii g‡a¨ †hvMm~Î Rvb‡Z cvie|
- e¨vsK e¨emvq BwZnvm I µgweKvk Rvb‡Z cvie|

8.1. g`v I Zvi BwZnvm

gvbe mf¨Zvi weeZ©‡bi mv‡_ mv‡_ gvby‡li c‡qvRb, KgKvÊ Ges mvgwRK eÜ‡bi cwiwa cmvi jvf Ki‡Z _v‡K| c_‡g gvby‡li Pwn`v wQj Le mxwgZ Ges ci¯ú‡ii g‡a¨ Zvi c‡qvR‡bi AwZwi³ `e¨w` wewbg‡qi gva¨‡g wb‡Ri Pwn`v wbevn Ki‡Zv| Ô`‡e¨i wewbg‡q `e¨Õ GB c_wU wewbgq c_v (Barter System) wnmv‡e cwiwPZ|

chvqµ‡g gvby‡li Ávb I eyw×i cwiwa evovi mv‡_ mv‡_ gvby‡li KgKvÊ we‡kl fv‡e wewbgq KgKv‡Êi cmvi N‡U Ges mv‡_ mv‡_ gvby‡li %`bw›`b Pwn`v ew× cvq, hvi wcQ‡b †Nvovi Mwo, †bŠKv Ges cieZx‡Z Rvnv‡Ri Ae`vb Amvgvb¨| †hvMv‡hv‡Mi Amwevav `i nIqvi mv‡_ mv‡_ †fŠ‡MwjK wewfb Ae¯vb †_‡K c‡qvRbg‡Zv `e¨w` msM‡ni †Póv ew× †c‡Z _v‡K|

Mvg †_‡K Mvg, Mvg †_‡K kni Ges †`k †_‡K †`‡k `e¨ wewbg‡qi †¶‡Î GKwU wewbgq gva¨‡gi c‡qvRbxqZv cej fv‡e AbfZ n‡Z _v‡K| wewbg‡qi gva¨g QvovI mÂ‡qi fvÊvi Ges g‡j¨i cwigvcK wnmv‡e g`vi c‡qvRbxqZv g`v mwó‡Z e¨vcK fwgKv iv‡L|

g`vi BwZnvm LeB wewPÎ| BwZnvm †_‡K †`Lv hvq wewfb mgq wewfb AvKvi Ges cKwZi g`v wewfb †`‡k e¨eüZ n‡Zv| wewbgq gva¨g g`v wnmv‡e wewfb mgq Kwo, nv½‡ii `vZ, nwZi `vZ, cv_i, wSbK, †cvov gwU, Zvgv, i“cv I †mvbvi e¨envi j¶ Kiv hvq|

Qwe : Zvgv, wSbK, nwZi `v‡Zi Aw`g h‡Mi g`vi Qwe

e¨envi, ¯vbvši, enb Ges Ab¨vb¨ c‡qvR‡bi Kvi‡Y avZe g`vi e¨envi †ewk¤`b ¯wqZ jvf Ki‡Z cv‡iwb| cw_exi RbmsL¨v ew×i mv‡_ mv‡_ avZe g`v e¨envi ew× cvIqvi Kvi‡Y avZe c`v‡_i mieivn NvUwZ †`Lv‡`q, ZvQvov ¯Y Ges †iŠ‡c¨i AjsKvivw`mn Ab¨vb¨ e¨env‡ii Kvi‡Y KvMwR g`vi cPjb Ebwesk kZvãx‡Z ïi“ nq| eZgv‡b KvMwR g`vi mv‡_ mv‡_ avZe g`vi cPjb _vK‡jI avZe g`vi e¨envi GLb µgk mxwgZ n‡q Avm‡Q| KvM‡Ri mnRjf¨Zv, mn‡R enb‡hvM¨ nIqv Ges eZgv‡b wewfb iK‡gi wbivcËv wbwðZ nIqvq KvMwR g`v e¨vcK cmvi jvf K‡i‡Q|

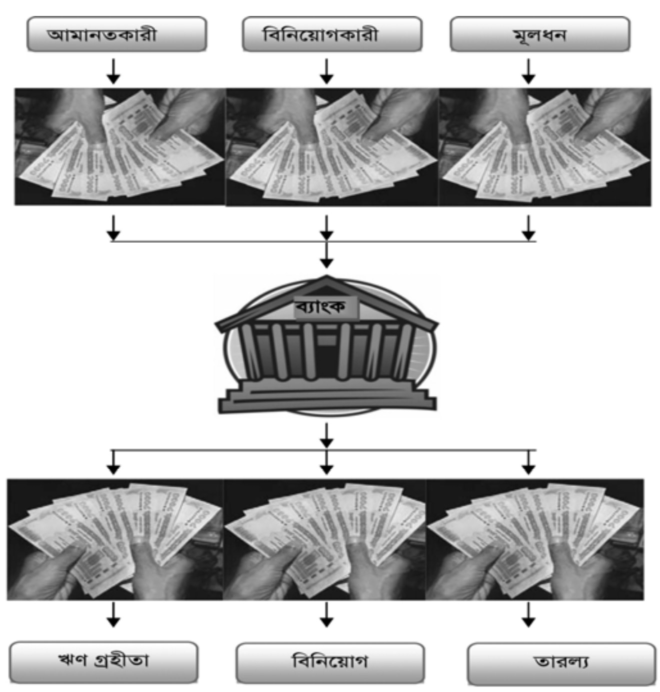
8.2 g`v Kx?

KvhKwiZvi wfwË‡Z g`v ej‡Z Avgiv eywS, ôg`v GKwU wewbgq gva¨g, hv mevi wbKU MnYxq Ges hv g‡j¨i cwigvcK I mÂ‡qi evnb wnmv‡e KvR K‡iô| GB msÁv †_‡K Avgiv eS‡Z cwi, g`v wbgwjwLZ Kg m¤úv`b K‡i :

- wewbg‡qi gva¨g wnmv‡e KvR K‡i A_vr †h‡Kv‡bv †jb‡`b Kivi Rb¨ g`v e¨envi Kiv hvq| †hgb: GKwU eB Kxb‡Z Zwg UvKv e¨envi Ki| GLv‡b UvKv wewbg‡qi gva¨g wn‡m‡e KvR K‡i| g`vi GUv me‡P‡q cavb KvR|
- mÂ‡qi fvÊvi wnmv‡e KvR K‡i A_vr Zwg hLb fwel¨‡Zi Rb¨ †Kv‡bv mÂq Ki‡Z PvI, ZLb UvKvi gva¨‡g GB mÂq Ki‡Z cvi| UvKvi Aw¯Z bv _vK‡j †Zvgvi mÂ‡qi KvRwU LeB `iƒn n‡q †hZ|
- g‡j¨i cwigvcK wnmv‡e KvR K‡i A_vr †h‡Kv‡bv A_‰bwZK cY¨ ev †mevi gj¨ KZ GUv wbavi Y Kiv UvKvi GKwU KvR| UvKvi Aw¯Z Av‡Q e‡jB Avgiv Le mn‡R GKRb kwg‡Ki ^`wbK gRwi 100 UvKv wbavi Y Ki‡Z cwi, GKUv eB‡qi gj¨ 200 UvKv wbavi Y Ki‡Z cwi, GK †KwR Pv‡ji gj¨ 25 UvKv wbavi Y Ki‡Z cwi| G‡Z K‡i A_‰bwZK wµqvKjvc mnRmva¨ n‡q hvq|

8.3 g`v Ges e¨vs‡Ki m¤úK

mf¨Zvi weKv‡ki mv‡_ mv‡_ gvb‡li mvgvwRK eÜb I A_‰bwZK KgKvÊ ewׇ cvq, hvi d‡j gvb‡li g‡a¨ †jb‡`b Ges wewbg‡qi KgKvÊ ewׇ cvq| g`v cPj‡bi ciciB e¨vsKe¨e¯vi c‡qvRbxqZv †`Lv †`q, hvi Rb¨ g`v‡K e¨vsKe¨e¯vi Rbbx ejv nq| e¨vsKe¨e¯v weeZ‡bi c_g †_‡K AvR chš— e¨vsK g`v‡KB Zvi e¨emvi cavb Dcv`vb wnmv‡e e¨envi K‡i Avm‡Q|



wPÎ 8.1 : wP‡Î wewb‡qvMKvix I AvgvbZKvix n‡Z cvß A_ e¨vsK Kxfv‡e wewb‡qvM K‡i Zv †`Lv‡bv n‡q‡Q

gvb‡li Kv‡Q _vKv c‡qvR‡bi AwZwi³ A_ Zvi mÂq wnmv‡e msM‡ni gva¨‡g e¨vsK Zvi AvgvbZ FYMnxZv‡K FY wnmv‡e ewaZ m‡` c`v‡bi gva¨‡g e¨vsK Zvi e¨emwqK gbvdv †c‡q _v‡K| GB AvgvbZ FYMnxZv‡K FY wnmv‡e ewaZ m‡` c`v‡bi gva¨‡g e¨vsK Zvi e¨emwqK gbvdv jvf K‡i _v‡K| g`v Qvov †hgb e¨vsK Pj‡Z cv‡i bv, †Zgwb e¨vsK Qvov g`vi e¨env‡i I mxwgZ|

8.4 e¨vsK, e¨vswKs I e¨vsKvi

e¨vsK k‡ãi DrcwË m¤ú‡K mwbw`ó BwZnvm L‡R cvIqv KwVb| e¨vsK kãwUi AwfavwbK A_ †Kv‡bv e¯‘e‡k‡li ¯‘c, †KvIvMvi, j¤v †Uwej wnmv‡e I GB k‡ãi we¯—wZ Av‡Q| †Kv‡bv †Kv‡bv A_bxwZwe‡`i g‡Z, cvPxb j¨wUb kã Banco, Bangk, Banque, Bancus cfwZ kã †_‡KB Bank kãwUi DrcwË n‡q‡Q| GB g‡Z Abmvix‡`i hw³ Abhvqx e¨vsK k‡ãi j¨wUb A_ †eÂ A_ev emevi Rb¨ e¨eüZ j¤v †Uwej, hvi m¤ú‡K BwZnv‡mi cvZvq mg_b cvIqv hvq|

ga¨hMxq A_bxwZi BwZnv‡m †`Lv hvq BUwjj Lombardy street-G GK†kwYi †jvK GKwU j¤v U‡j ev †e‡Â A_ Rgv ivLv Ges A_ avi †`Iqvi e¨emv cwiPvjbv KiZ, hv BD‡ivc Ges j¨wUb Av‡gwiKvI GKBfv‡e cwiPwjZ n‡Zv| ZvB e¨vsK kãwUi j¨wUb DrcwËi †cQ‡b †ewk mg_b †`L‡Z cvIqv hvq|

e¨vs‡Ki msÁv ej‡Z †M‡j Avgiv ej‡Z cwi, GwU GKwU Aw_K cwZôvb, hv RbM‡Yi KvQ †_‡K m‡`i wewbg‡q AvgvbZ msMn K‡i Ges gbvdv AR‡bi wbwg‡Ë wewb‡qvM K‡i Ges Pwnevgvî A_ev wbw`ó mgqv‡š— mÂqKvixi Kv‡Q †diZ w`‡Z eva¨ _v‡K|ô

A·‡dvW wWKkbwii g‡Z, ôe¨vsK n‡”Q, A_ Rgv, †Zvjv Ges FY †`qvi GKwU wbivc` cwZôvb|ô e¨vswKs kãwU e¨vs‡Ki Kvhvewj i GKwU we¯—Z avi Yv A_vr e¨vs‡Ki mKj AvBbm½Z Kvhvewj e¨vswKs wnmv‡e cwiwPZ| e¨vs‡Ki cavb Kvhvewj hv e¨vswKs wnmv‡e cwiwPZ Zv wbgi¦c:

- RbMY †_‡K A_/AvgvbZ msMn : hv‡`i Avq e¨q †_‡K †ewk, Zviv †`‡ki mÂqKvix| e¨vsK Zv‡`i KvQ †_‡K wewfbœ †gqv`x AvgvbZ msMn K‡i|
- FY `vb : hv‡`i e¨q Avq †_‡K †ewk, Zv‡`i GKUv NvUwZ _v‡K, †hgb e¨emv cwZôvb| e¨vsK FY w`‡q G‡`i mvgwqK NvUwZ ciY K‡i _v‡K|
- evÆvKiY I wewbgq we‡j ¯xKwZ : e¨vs‡Ki Av‡iKwU KvR n‡jv cvc¨ wej evÆvKiY Ges †`q we‡j ¯xKwZ c`vb|
- ˆe‡`wkK evwY‡R¨ A_vqb I cZ¨qb : Avg`vwbKviK IißvwbKviK‡`i †`wk g`v †_‡K ˆe‡`wkK g`v I ˆe‡`wkK g`v †_‡K †`wk g`vq i¦cvši Kiv c‡qvRb, hv e¨vsKM¸‡jvi Ab¨Zg KvR| Avevi cZ¨qb cÎ ev letter of credit (LC) Gi gva¨‡g e¨vsK ˆe‡`wkK evwY‡R¨ ißvwbKviK‡K Avg`vwbKvi‡Ki c¶ †_‡K AwMg A_ c`v‡bi e¨e¯v K‡i| Avg`vwbKvi‡Ki c‡¶ G msµvš— wewbgq we‡j cZ¨qb KivI e¨vs‡Ki GKwU KvR|
- A_ ¯vbvši : GKwU kni †_‡K Av‡iKwU kn‡i we‡kIZ `wU wfbœ †`‡k wfbœ g`v _vKvi Kvi‡Y A_ ¯vbvši †ek KwVb| e¨vsK GB KvRwU mn‡R mvgvb¨ g‡j¨ K‡i _v‡K|

- gj¨evb `wjj/e¯' wbivcËvi mv‡_ msiw¶‡Yi e¨e¯'v : gj¨evb mvgMx †hgb: †mvbvi Mnbv wb‡Ri Kv‡Q ivLv †ek SzwKcY, KviY Pzwi-WvKwZ n‡Z cv‡i| GKB fv‡e gj¨evb `wjj-mwUwd‡KU wb‡Ri Kv‡Q ivL‡j bvbvfv‡e bó n‡q †h‡Z cv‡i| Gme gj¨evb mvgMx I `wjjwj` e¨vsK wbivc‡` msiw¶Y K‡i|
- m¤ú` e¨e¯'vcbv I A_©welqK Dc‡`k †`qv : g‡°j‡`i Ab‡iv‡a wewfbœ cKvi e¨emvwqK civgk †`Iqv Ges Zv‡`i m¤ú` e¨e¯'vcbv Kiv †hgb: ewoofvov Av`vq Kiv I e¨vs‡Ki KvR|

e¨vsK Ges e¨vsKvi kãwU IZ‡cÖvZfv‡e RwoZ| e¨vsK Ges e¨vswKs Kvhve©wj e¨vs‡Ki wb‡Ri c‡¶ cwiPvjbv Kiv m¤eci bv nIqvq e¨vswKs wel‡q wk¶v Ges cwk¶Ycvß e¨w³‡`i Øviv e¨vswKs e¨emv cwiPwjZ nq|

8.5 e¨vsK e¨emvi BwZnvm I µgweKvk

cw_exi mwó †_‡K gvbl Zvi AwZwi³ AvnwiZ Ges Drcw`Z cY¨ A‡b¨i mv‡_ wewbg‡qi gva¨‡g wb‡Ri c‡qvRb wbevn KiZ, `‡e¨i wewbg‡q `‡e¨i GB wewbgq c_v eûw`b cPwjZ wQj, eZgvb e¨e¯'vq wewbgq c_v (Bartar trade) ¯'í cwim‡i cPwjZ Av‡Q| g`v, A_, wewb‡qvM, mÂ‡qi weeZb I avivewnKZvi dmj n‡"Q AvR‡Ki e¨vswKs e¨e¯'v| mwVK Z_¨ bv _vK‡jI BwZnvmwbfi Z‡_¨i wfwË‡Z ejv hvq g`ve¨e¯'vi Awefve Ges g`v e¨env‡ii c_g hM †_‡KB e¨vsKe¨e¯'vi ïi"| g`v Awe®‹v‡ii ci ci e¨emv ewYR¨, †jb‡`b Ges g`vi wbivcËv wbwðZ Kivi c‡qvRbxqZv †_‡K e¨vsKe¨e¯'vi mwó e‡j Rvbv hvq| e¨emwqK †jb‡`b Ges Zvi RwUjZv wbim‡b I cwZôwbK mÂq I FY weZi‡Y wek¯' Ges fv‡jv e¨e¯'vcbvi Rb¨ e¨vs‡Ki c‡qvRbxqZv e¨vsK mwó‡Z e¨vcK Ae`vb iv‡L| wLóce cvP nvRvi mv‡j c_g e¨vsKe¨e¯'v BwZnv‡m ¯'vb K‡i †bq| cieZx‡Z e¨wejbxq mf¨Zv, †ivgvb mf¨Zv, ˆPwbK mf¨Zv, wMK mf¨Zv e¨vswKs e¨emv‡K DË‡ivËi DbœwZ mva‡b wLóce Pvik mvj chš' Ae`vb iv‡L|

cieZx‡Z 1157 wLóv‡ã e¨vsK Ae f¨wbm Ges e¨vsK Ae mvb RwRqv (1178 mv‡j) e¨vswKs e¨emv‡K AvaywbKZvi †Qvqv w`‡Z ïi" K‡i| mf¨Zvi ¯'vbvš‡ii mv‡_ mv‡_ 1401 wLóv‡ã e¨vsK Ae ewm©‡jvbv Ges 1609 mv‡j e¨vsK Ae Avg÷viWvg Ges cieZx‡Z e¨vsK Ae mB‡Wb (1606) I e¨vsK Ae Bsj¨vÊ (1694) e¨vswKs e¨emvq AvaywbKvq‡b †bZZ¡ c`vb K‡i|

fviZ Dcgnv‡`k e¨vswKs e¨emv wLóce 5000 mvj †_‡KB we¯'Z, hv cieZx‡Z ˆew`K hM (2000-1150 wLóce) †_‡K †gvNj Avgj (1150-1757 wLóvã), wewUk Avgj (1757-1947 wLóvã), cwwK¯'vb Avgj (1947-1971) Ges ¯'vaxb evsjv‡`‡k (1971 mvj cieZx) avivewnKfv‡e we¯'wZ jvf K‡i| Dcgnv‡`‡k e¨vswKs e¨emvq ¯'vb e¨emvqx, A_ jMxKvix Ges mI`vMwi e¨emvi mgwó AvaywbK e¨vswKs e¨emv cwZôvi †¶‡Î cavb fwgKv cvjb K‡i|

fviZ AÂ‡j c_g AvaywbK e¨vsK wnmv‡e w` wn›`¯'vb e¨vsK cwZwôZ nq 1700 mv‡j| 1784 mv‡j ce fvi‡Z w` †e½j e¨vsK cwZwôZ nq, hvi cavb `wU kvLv 1873 mv‡j wmivRMÄ I PÆMv‡g cwZwôZ nq | cieZx‡Z 1900 mv‡j Pv`c‡i Zviv Avi I GKwU kvLv L‡j| GB mg‡q e¨vsK Ae †e½‡ji wewfbœ kvLv GB

AÂ‡j †Lvjv I eÜ Kiv n‡qwQj, hvi g‡a¨ XvKv (1862), PÆMÖvg (1906) gqgbwmsn (1922), isci (1923) Pv`ci (1924), bvivqYMÄ (1926) cÖgyL|

fviZe‡l© e¨vsK Ae KwjKvZv, e¨vsK Ae †ev‡¤^ Ges e¨vsK Ae gv`ª‡Ri Avwac‡Z¨i e¨vcv‡i †kvbv hvq 1800 mv‡ji w`‡K| G‡`i mgš^‡q 1920 mv‡j w` B‡¤úwiqvj e¨vsK Ae BwÊqv bv‡g †ek ¶gZvai GKwU e¨vsK cwZwôZ nq| cieZ©x‡Z 1935 mv‡j fvi‡Zi mKj e¨vs‡Ki cavb wnmv‡e wiRvf e¨vsK Ae BwÊqv cwZwôZ nq| fviZ wefw³i ci cvwK¯—vb Avg‡j 1948 mv‡j cvwK¯—v‡bi †K›`ªxq e¨vsK †÷U e¨vsK Ae cvwK¯—vb cwZôv jvf K‡i, hv ce Ges cwðg cvwK¯—vb e¨vswKs e¨emvq cmv‡i Ges ewYwR¨K cwZôvb‡`i †bZZ `vb K‡i|

¯^vaxbZv h‡×i gva¨‡g evsjv‡`‡ki Drcw˜i mv‡_ mv‡_ 1972 mv‡ji 26 gvP© †K›`ªxq e¨vsK wnmv‡e evsjv‡`k e¨vsK ivócwZi Av‡`‡k cwZwôZ (hv 16 wW‡m¤^i 1971 n‡Z Kvh©Ki) nq| gw³h‡×i cieZx© mg‡q evsjv‡`k 12wU e¨vs‡Ki 1090wU kvLv KgiZ wQj| wKš‘ B÷vb© e¨vswKs Ki‡cv‡ikb Ges B÷vb© gv‡K©ÈvBj e¨vsK wjwg‡U‡Wi gwjK Qvov Ab¨vb¨ e¨vs‡Ki gwjKMY AevOwj nIqvq Ges Zv‡`i cavb Awdm cwðg cvwK¯—v‡b Aew¯'Z nIqvq evsjv‡`‡ki e¨vswKs e¨emv gw³h‡×i ci ci cPÊ msK‡U wbcwZZ nq|

†K›`ªxq e¨vsK wnmv‡e evsjv‡`k e¨vsK g`¨ cPjb, FY wbqšY Ges e¨vswKs e¨emvi Awf fve‡Ki `wqZ cvjb ïi“ K‡ib Ges me e¨vs‡Ki RvZxqKiY K‡ib, hvi KviYY wbgwjwLZ 6wU bZb ivóqË e¨vsK Rb¥ jvf K‡i| G¸‡jv n‡jv : †mvbvjx e¨vsK, AMÖYx e¨vsK, RbZv e¨vsK, i¡cvjx e¨vsK, cevjx e¨vsK I DËiv e¨vsK| c‡i G‡`i g‡a¨ ïa †mvbvjx I AMÖYx e¨vsK Qvov me¸‡jvB µgk weivóxqKiY Kiv nq| mË‡ii `k‡KB Abaveb Kiv hvq †h ivóxq e¨vsK¸‡jv Kvh©¶Z fvgKv ivL‡Z cvi‡Q bv| Awki `k‡K ïi“ nq weivóxKiY cwµqv| Awki `k‡Ki c‡iB beŸB `kK cieZ©x‡Z †emiKvwi L‡Z Avil wKQ bZb e¨vsK cwZôvi Abgw‡Z †`Iqv nq| eZgv‡b evsjv‡`‡k 4wU miKvwi, 30wU †emiKvwi Ges 4wU we‡kIvwqZ e¨vsK Kvh©Ki Av‡Q|

e	m
miKvwi e¨vsK	4wU
†emiKvwi e¨vsK (mbvZb)	23wU
†	7
we‡`wk e¨vsK	9wU
we‡kIvwqZ e¨vsK	4wU
A-ZwjKvf³	4wU
m	5

QK-8.1: 2012 mvj chš— evsjv‡`‡k e¨vswKs cwZôvbmgn

GQvov 2012 mv‡ji c_gv‡a bZb 6wU †emiKvwi I 3wU cevmx e¨vs‡Ki Ab‡gv`b †`qv n‡q‡Q|

Abkxjwb

eûwbe©vPwb ck

1| gvbe m¤ú‡`i weeZ©‡b †Kb `e¨wÿ` G‡K Ac‡ii m¤ú‡_ wewbg‡qi c‡qvRb nq?

K. Pvwn`v c~i‡Yi c‡qvR‡b L. mvgwRK eÜb evov‡Z

M. `e¨mgn ¯^vbvš—‡ii wbwg‡Ë N. †hvMv‡hvMe¨e¯’v Dbœq‡bi Rb¨

2| KvMwR g`v cP‡jb KviY?

i. avZi weKí e¨envi

ii. avZe g`vi `xN©¯'wqZ

iii. avZe c`v‡_i `®úvcZv

wb‡Pi †KvbwU mwVK ?

K. i I ii L. i I iii

M. ii I iii N. i, ii I iii

msw¶ß DËi ck

1. †Kv_v †_‡K e¨vsK kãwUi DrcwË nq?

2. NvUwZ Kv‡K e‡j?

3. A_©¯^vbvš—i KvRwU Kvi Rb¨ ¸i“ZcY©?

mRbkxj ck

Mí”Q‡j mxgv GKwU `wU` Zvi `wW`i KvQ †_‡K Rvb‡Z cvij †h Av‡MKvi h‡M gvbyl‡`i Zv‡`i c‡qvRb Abhvqx cY¨`e¨ G‡KKR‡bi mv‡_ wewbgq KiZ, wKš— Zv‡Z K‡ii me ai‡bi cY¨ wewbgq Kiv †hZ bv|

1. ZLbKvi w`‡b `‡e¨i wewbg‡q `e¨ gjZ-

i. mvgwRK eÜb `p Kiv

ii. Pvwn`v c~iY Kiv

iii. AwZwi³ `e¨ wewbgq Kiv

wb‡Pi †KvbwU mwVK?

K. i I ii L. i I iii

M. ii I iii N. i, ii I iii

2. wK‡mi gva¨‡g cY¨ wewbg‡qi Amweavmgn `i Kiv nq?

K. Rvnv‡Ri Awe®‹vi L. avZe g`vi cPj‡bi gva¨‡g

M. †fŠ‡MwjK †hvMv‡hvM ew× N. gvbyl‡li ^`bw›`b Pvwn`v ew×

beg Aa¨vq

e¨vswKs e¨emv I Zvi aib

GB Aa¨vq cv‡Vi gva¨‡g QvÎ-QvÎxiv e¨vs‡Ki MVb, Kgcwiwa, D‡Ï¨k¨ Ges Zvi e¨e¯vcbv c×wZ m¤ú‡K Ávb jvf Ki‡Z cvi‡e| GLv‡b e¨vswKs e¨emvi †kwYweb¨v‡mi gva¨‡g wewfb †kwYi wewfb e¨vsKe¨e¯v m¤ú‡K msw¶ß aviYv †`qv n‡q‡Q| ZvQvov miKwi I †emiKwi e¨vsK e¨e¯vcbv m¤ú‡K wKQUv aviYv †`qv n‡q‡Q| e¨vswKs e¨emv m¤ú‡K cv_wgK aviYv jv‡fi †¶‡Î GB Aa¨vqwU LeB KvhKix n‡e|

wPÎ: e¨vsK †jb‡`‡bi wPÎ

GB Aa¨vq cvV †k‡l Avgiv

- e¨vs‡Ki D‡Ï¨mgn Rvb‡Z cvie|
- e¨vsK e¨emvi gjbxwZmgn Rvb‡Z cvie|
- e¨vs‡Ki †kwYwefvM Rvb‡Z cvie|
- miKwi I †emiKwi e¨vs‡Ki cv_K¨ wbiƒcY Ki‡Z cvie|

9.0 mPbv

h‡Mi cwieZ‡bi mv‡_ mv‡_ e¨vsK e¨emvi AvKvi, AvKwZ, D‡Ïk¨ I MV‡b Avgj cwieZb mvwaZ n‡q‡Q| h‡Mi mv‡_ mv‡_ mbvZb, AvaybK Ges eZgv‡b B‡j±wbK e¨vswKs GB e¨emvi AvaybKZvi †Qvqv G‡b w`‡q‡Q| ZvQvov I cwZ‡hvwMZvgjK evRv‡i bZb bZb e¨vswKs c‡Y¨i gva¨‡g e¨vswKs †mev‡K h‡Mvc‡hvMx Ges †µZvi c‡qvRb Abmv‡i c¯Z Kiv n‡"Q|

9.1 e¨vs‡Ki D‡Ïk¨vewj

e¨vs‡Ki mv‡_ mswkó wewfb †Mv‡Îi †c¶vc‡U e¨vs‡Ki D‡Ï‡k¨ wewfb| Avgiv GLv‡b e¨vs‡Ki mv‡_ mswkó wZbwU †Mv‡Îi †c¶vc‡U e¨vs‡Ki D‡Ïk¨ Av‡jvPbv Kie|

- K) e¨vs‡Ki gwjK I e¨e¯vcbv KZc‡¶i †c¶vc‡U e¨vs‡Ki D‡Ïk¨vewj
- L) miKvi Ges ivóxq c‡¶i †c¶vc‡U e¨vs‡Ki D‡Ïk¨vewj
- M) e¨vsK MvnK‡`i †c¶vc‡U e¨vs‡Ki D‡Ïk¨vewj

K) e¨vs‡Ki gwjK I e¨e¯vcbv KZc‡¶i †c¶vc‡U e¨vs‡Ki D‡Ïk¨vewj

1) Znwe‡ji wewb‡qvM I gbvdv ARb : e¨vs‡Ki gwjK, Askx`vi I †kqvi-‡nvìvi‡`i mwÂZ A‡_i mwVK wewb‡qvM Kiv e¨vs‡Ki GKwU j¶¨| GB D‡Ïk¨ h_vh_ cvjb Ki‡Z e¨vs‡Ki †kqvi‡nvìvi‡`i Kw•¶Z nv‡i gbvdv ARb Kiv c‡qvRb| cwZwU wewb‡qv‡Mi GKwU m‡hvM e¨q Av‡Q, AšZ †mB nv‡i gbvdv ARb bv Ki‡Z cvi‡j GB D‡Ïk¨ e¨vnZ nq|

2) mbvg ARb : h_vh_ e¨vswKs K‡i cwZôv‡bi mbvg ew× Ki‡Z cvi‡j Zv‡Z K‡i gwjKc‡¶i mbvg ew× cvq|

3) Dbq‡b AskMnY : e¨vsK wewfb Lv‡Z A_ wewb‡qvM K‡i †`‡k Drcv`b Ges RvZxq Avq ew×‡Z m‡Pó nq| G‡Z gwjKc‡¶i wewb‡qvM mv_K nq| MvnK‡K wewfb iKg †mev `vb Kiv e¨vs‡Ki GKwU D‡Ïk¨|

4) mvgwRK Ae`vb : wewfb iKg mvgwRK KvgKv‡Êi gva¨‡g Ges AwRZ gbvdvi GKwU Ask mvgwRK Dbq‡b I mgvR MVbgjK Kv‡R e¨q Kiv Zv‡`i GKwU D‡Ïk¨|

L) miKvi Ges ivóxq c‡¶i †c¶vc‡U e¨vs‡Ki D‡Ïk¨vewj

1) †bvU I g`vi cPjb : mvaviY ewYwR¨K e¨vsK miKvwi g`v cPjb K‡i bv, GUv K‡i †K›`xq e¨vsK| evsjv‡`‡k UvKv cPjb K‡i cavbZ evsjv‡`k e¨vsK| Z‡e ewYwR¨K e¨vsK c‡iv¶fv‡e g`v cPjb K‡i| †hgb aiv hvK †Zvgvi †mvbvjx e¨vs‡K GKwU mÂqx wnmv‡e 1 j¶ UvKv Rgv Av‡Q| GgZve¯vq Zwg hw` 60 nvRvi UvKvi Kw¤úDUvi µq Ki, Z‡e †Zvgvi GKvD‡›Ui †P‡K Zwg UvKv cwi‡kva Ki‡Z cvi | Gfv‡e e¨vsK †PK KL‡bv KL‡bv wewbg‡qi gva¨‡g wnmv‡e Ges g`vi weKí wn‡m‡e KvR K‡i miKv‡ii g`v cPj‡bi KvRwU mnR K‡i †`q|

2) gjab MVb : mgv‡Ri ¶`ª ¶`ª mÂq‡K e¨vsK Avgvb‡Zi gva¨‡g msMn K‡i Zv eo eo Kvievwi cwZôvb‡K wewb‡qv‡Mi Rb¨ FY †`q| †`‡k gjab MV‡b mvnvh¨ Kiv Ges mÂ‡q DØ× Kiv miKv‡ii GKwU cavb D‡Ïk¨|

3) wewb‡qvM I wkívqb : e¨vsK †h‡Kv‡bv Kvie‡i FY †`ev i Av‡M IB Kvie‡ii Lv‡Zi ¸i"Z we‡ePbv K‡i| miKvi wbqwgZfv‡e Zvi AMwaKv‡ii LvZ¸‡jv †`k I RwZi mvg‡b Z‡j a‡i| e¨vsK †mB AMwaKvih³ Lv‡Z A_vqb K‡i miKv‡ii mwweK A_%bwZK Dbq‡b AskMnY K‡i|

4) g`vevRvi wbqšY : miKvi Z_v †K›`xq e¨vsK †`‡ki `e¨gj¨ ev g`vùxwZ wbqš‡Y ivLvi Rb¨ me`v g`vevRvi wbqšY K‡i| GB KvRwU †K›`xq e¨vsK wew"Qbfv‡e GKv GKv mvd‡j¨i mv‡_ m¤úv`b Ki‡Z cv‡ibv| †`‡ki ewYwR¨K e¨vsK G‡¶‡Î g`vevRvi wbqš‡Y miKvi I †K›`xq e¨vsK‡K mvnvh¨ K‡i|

5) Kgms¯vb : †`‡ki †eKviZ `ixKi‡Yi Rb¨ miKvi‡K mvnvh¨ Kiv e¨vsKe¨e¯vi GKwU KvR| e¨vsK¸‡jv †mme Kvievi‡K A_vqb Ki‡Z cv‡i, †h¸‡jv AwaKnv‡i Kgms¯vb mwó K‡i| †hgb: gjabwbfi chw³i e`‡j kgwbfi chw³‡Z A_vqb K‡i e¨vsK AwaKZi Kgms¯vb mwó K‡i miKvi‡K mvnvh¨ K‡i|

M) e¨vsK MvnK‡`i †c¶vc‡U e¨vs‡Ki D‡Ïk¨vewj

1) AvgvbZ : MvnK‡`i ¶`ª ¶`ª mÂq msMn K‡i e¨vsK¸‡jv wewfb ai‡bi AvgvbZ mwó K‡i| PjwZ Avgvb‡Z m` †bB, wKš A‡bK ai‡bi †mev cvIqv hvq| mÂqx Avgvb‡Z cvq 7% nv‡i m` cvIqv hvq Avevi hLb c‡qvRb UvKv Z‡j †djv hvq| †gqw` Avgvb‡Zi m‡`i nvi cvq 13% Z‡e mvaviYZ †gqv` DËxY nIqvi Av‡M UvKv †Zvjv †Zgb jvfRbK nq bv| †gqw` AvgvbZ wb‡g 1 gvm Ges E‡aŸ †h‡Kv‡bv mgqe¨vcx n‡Z cv‡i| AvgvbZKvix‡K Zvi mweavg‡Zv AvgvbZ mwó‡Z mvnvh¨ Kiv e¨vs‡Ki GKwU †gŠwjK D‡Ïk¨|

2) wbivcËv : Mvn‡Ki A_ I gj¨evb mvgMxi wbivcËv c`vb Kiv e¨vs‡Ki GKwU D‡Ïk¨| Avgv‡`i mgv‡R wb‡Ri Kv‡Q ev evmvq A‡bK A_, †mvbv-Mnbv ev Ab¨vb¨ gjevb mvgMx ivLv wbivc` bq| Gme mvgMx wbivc‡` Mw"QZ ivLv e¨vs‡Ki GKwU D‡Ïk¨|

3) Dc‡`ó I civgk`vZv : e¨vsK hLb †Kv‡bv cK‡í A_ jMx K‡i, ZLb cK‡íi jvfRbKZv gj¨vqb K‡i †m e¨cv‡i wbwðZ n‡jB A_vq‡b RwoZ nq| cKíwUi jvfRbKZv F‡Yi Av‡e`bKvixi Rb¨ †hgb ¸i"ZcY, e¨vs‡Ki Rb¨ †Zgb ¸i"ZcY| e¨vs‡Ki †ckvMZ `¶Zv cK‡íi jvfRbKZvi e¨vcv‡i Av‡e`bKvixi aviYv‡K kw³kvjx K‡i| cKíwU hw` cwieab cwigvRb Ki‡Z nq, e¨vsK †m civgk c`vb K‡i| Avi I wewfb iKg Aw_K Ges A_msµvš civgk e¨vsK MvnK‡K w`‡q _v‡K|

4) cwZwbwa I AwQ : †mevi gj¨ Mn‡Yi wewbg‡q g‡°‡ji c‡¶ cwZwbwa/AwQ wnmv‡e KvR Kiv e¨vs‡Ki GKwU D‡Ïk¨| e¨vsK Mvn‡Ki c‡¶ Kviewi Pw³‡Z AskMnY K‡i, wewbgq we‡j mB K‡i, evmvfvov msMn K‡i|

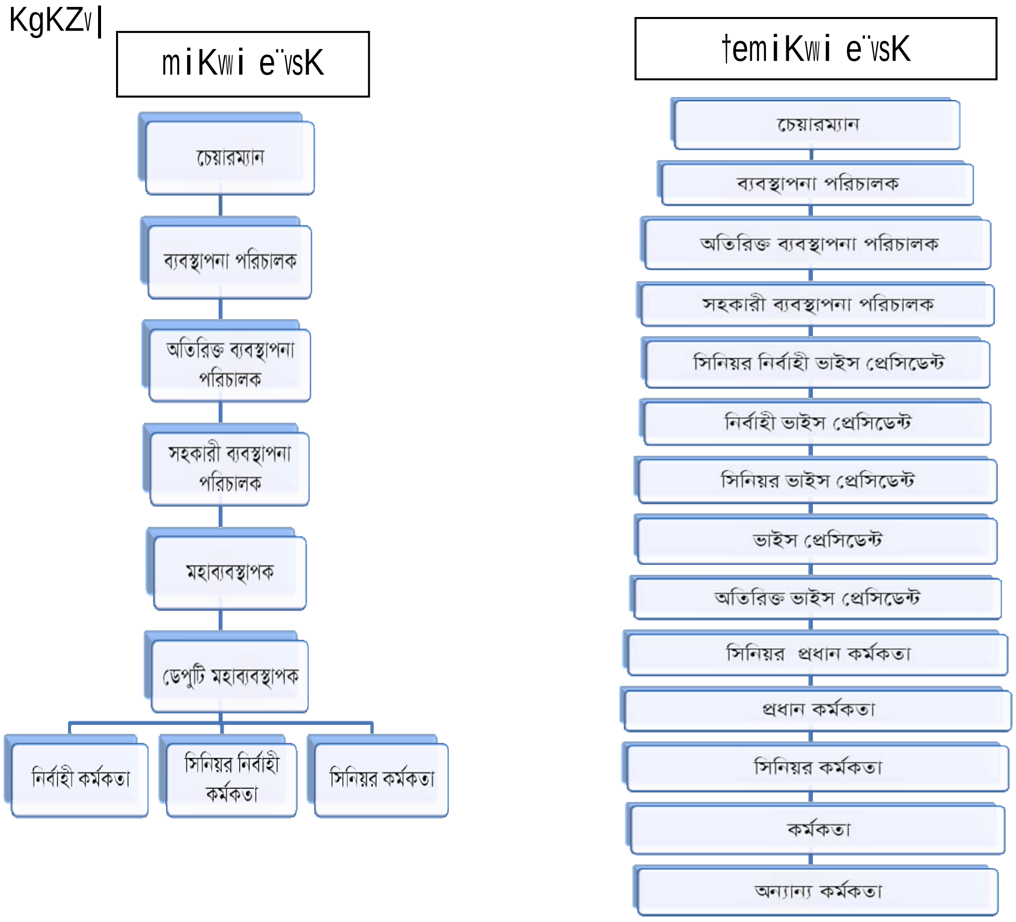
5) A_ ¯vbvši : e¨vswKs †mevi gva¨‡g Mvn‡Ki wb‡`k †gvZv‡eK A_ †`k I we‡`‡k ¯vbvši K‡i _v‡K|

6) Rxebhv Îvi gv‡bvbqb I mnRxKiY : Mvn‡Ki Rxebhv Îvi gv‡bvbqbK‡í e¨vsK wewfb ai‡bi bZb bZb †mev I cY¨ mwó K‡i| †µwWU KvW w`‡q GKwU wbw`ó mgq chš MvnK bM` UvKv QvovB cY¨ µq Ki‡Z cv‡i| GwUGg †gwkb †_‡K bM` UvKv †Zvjv hvq| eZgv‡b mviv †`‡k me eo kn‡iB wewfb GjvKvq 24 NÈv wewfb ai‡bi e¨vswKs †mev e¨e¯v Pvj Av‡Q| ZvQvov †gvevBj e¨vswKs I B›Uvi‡bU e¨vswKs‡qi gva¨‡g e¨vswKs †mev mnR Kiv n‡q‡Q|

9.2 e¨vs‡Ki MVb

‡K›`ªxq e¨vs‡Ki AvBb Abhvqx eZgv‡b me©wbg 2 Rb I m‡e©v”P 13 Rb cwiPvj‡Ki mgš^‡q cvB‡fU e¨vsK ¯'vcb Kiv hvq| cvewjK wjwg‡UW †Kv¤úvwbi gwjKvbvq e¨vs‡Ki †¶‡Î me©wbg 7 Rb Ges m‡e©v”P mxgvnxb cwiPvj‡Ki mgš^‡q e¨vsK cwiZôv Kiv hvq| evsjv‡`‡k ewYwR¨K e¨vsK cwZôvi †¶‡Î †K›`ªxq e¨vsK wnmv‡e evsjv‡`k e¨vs‡Ki Ab‡gv`b Qvov e¨vsK cwZôv m¤¢e bq| evsjv‡`k e¨vs‡Ki Ab‡gv`bxb e¨vsK¸‡jv mgevq ev Ab¨ †h‡Kv‡bv bv‡g cwiPwjZ n‡j I Zv †eAvBwb e¨vswKs e¨e¯'v wnmv‡e wPwýZ n‡e|

Kvh m¤úv`‡bi `wqZ Abhvqx e¨vswKs e¨emvi e¨e¯'vcbv 9.1 bs QK Abhvqx cwiPwjZ nq| miKvwi I †emiKvwi e¨vs‡Ki e¨e¯'vcbv-cwµqv GKU wfb| wP‡Î †`Lv hv‡”Q, miKvwi e¨vs‡Ki m‡e©v”P KgKZv †Pqvig¨vb| cieZx‡Z h_vµ‡g e¨e¯'vcbv cwiPvjK, AwZwi³ e¨e¯'vcbv cwiPvjK| gnve¨e¯'vcK, mnKvix gnve¨e¯'vcK I me‡P‡q wb‡P wmwbqi KgKZv| †emiKvwi e¨vs‡K m‡e©v”P c`wU †Pqvig¨vb I me©wb‡g KgKZv|



QK bs 9.1: miKwi I temiKwi e¨vs‡Ki e¨e¯'vcbvi cwµqv

9.3. e¨vswKs e¨emvi gjbxwZ

e¨vswKs GKwU SuwKc~Y© e¨emv| SuwK †gvKv‡ejvi kw³kvjx, wbfi‡hvM¨ Ges `¶ e¨e¯'vcbv bv Mo‡j SuwK Gov‡bv KwVb| A‡b¨i A_© wb‡q e¨emv Kivi Kvi‡Y e¨vswKs cwZôvb‡K SuwK Gov‡bvi Rb¨ †ekwKQ †gŠwjK bxwZ †g‡b Pj‡Z nq hv wb‡g eYbv Kiv n‡jv :

1) wbivcËvi bxwZ : e¨vsK e¨emvi GKwU ¸i“ZcY bxwZ Mvn‡Ki A_ I FY wnmv‡e c`Ë A‡\_i wbivcËv weavb| wbivcËv wbwðZ Kivi Rb¨ e¨vsK‡K FYc`v‡bi mgq FYMnxZvi Avw_K m"QjZv I mZZv wePvi Kiv Ges chvß RvgvbZ MnY Kiv DwPZ|
2) gbvdvi bxwZ : mô gbvdv ARb Kiv e¨vs‡Ki Av‡iKwU Acwinvh bxwZ| AvgvbZKvixMY‡K c`Ë m` I FYMnxZvi wbKU n‡Z cvß m‡`i cv_K¨B e¨vs‡Ki gbvdvi cavb Ask|
3) Zvij¨bxwZ : AvgvbZKvix hLb UvKv Zj‡Z Pvq, ZLb Zv‡`i bM` UvKv w`‡Z n‡e| Avevi GUv we‡ePbvq †i‡L hw` AvgvbZ‡Zi me UvKv e¨vsK Zij Ae¯vq †i‡L †`q, Z‡e e¨vs‡Ki †Kv‡bv wewb‡qvM n‡e bv Ges e¨vsKwUi †Kv‡bv gbvdvI n‡e bv| mZivs mv_K e¨vsK e¨emv gv‡b n‡jv mwVK Zvij¨bxwZ †hLv‡b AwZwi³ Zvij¨I _vK‡e bv Avevi Zvij¨ msKUI n‡e bv| Zvij¨bxwZ e¨vsK e¨emvq Ab¨Zg gjbxwZ|
4) cvPh ev m"QjZvi bxwZ : e¨vswKs Kvhµg môfv‡e cwiPvjbvi Rb¨ Avw_K m"QjZv c‡qvRb| Avw_K m"QjZvi Afv‡e e¨vsK †`Dwjqv n‡Z cv‡i| ZvB Avw_K m"QjZv ev cvPh e¨vs‡Ki GKwU Ab¨Zg bxwZ|
5) `¶Zvi bxwZ : e¨vsK e¨e¯vcbvq †evW, KgKZv I KgPvix‡`i `¶Zvq e¨vs‡Ki mvdj¨ A‡bKvs‡k wbfi K‡i| cwZ‡hwMZvgjK we‡k mvdj¨ AR‡bi Rb¨ ZvB `¶Zv Aej¤b Kiv GKvš c‡qvRb|
6) †mevi bxwZ : e¨vs‡Ki MvnK‡`i eûwea †mev c`vb Kiv e¨vs‡Ki GKwU Ab¨Zg `wqZ| MvnK‡`i chvß eûgLx m‡hvM-mweav c`v‡bi gva¨‡g e¨vs‡Ki DbwZ m¤e|
7) cPvibxwZ : Dch³, †evaMg¨ I AvKlYxq cPv‡ii gva¨‡g e¨vs‡Ki cmvi m¤e| e¨vsK Zvi Kg`¶Zv, wek¯Zv I †mevgjK Kvhw` weÁvc‡bi gva¨‡g Z‡j a‡i Av¯v I gbvdv ARb Ki‡Z cv‡i|
8) †MvcbxqZvi bxwZ : e¨vs‡Ki g‡°‡ji Av¯v AR‡bi GKwU Dcvq Zv‡`i wnmv‡ei †MvcbxqZv i¶v Kiv| ZvB †MvcbxqZv i¶v Kiv e¨vs‡Ki GKwU Ab¨Zg bxwZ|
10) mbv‡gi bxwZ : DbZ e¨e¯vcbv, `¶ cwiPvjbv, †MvcbxqZv i¶v Ges †mevgjK Kv‡Ri gva¨‡g evRv‡i mbvg mwó Kiv e¨vs‡Ki Ab¨Zg gjbxwZ|
11) wewb‡qvM bxwZ : wewb‡qv‡Mi kZmg‡n (wewb‡qv‡Mi AvKvi, †gqv`, m‡`i nvi BZ¨w`) †h bxwZ AbmiY Kiv nq, ZvB wewb‡qv‡Mi bxwZ| mô wewb‡qv‡Mi bxwZi Dci e¨vs‡Ki mdjZv A‡bKvs‡k wbfi K‡i|
12) Dbq‡bi bxwZ : gbvdv AR‡bi cvkvcvwk †`‡ki A_%bwZK DbwZ‡Z mvnvh¨Ñmn‡hwMZv KivI e¨vs‡Ki bxwZ nIqv DwPZ|

13) D‡Ï‡k¨i bxwZ : FY c`v‡bi c‡e e¨vsK c¯weZ cK‡íi Drcv`bkxjZv I jvfRbKZv we‡ePbv K‡i| G e¨vcv‡i Abrcv`bkxj Ges AwbwðZ †¶‡Î FY cZ¨vL¨vb Kiv DwPZ|
14) wgZe¨wqZvi bxwZ : Ô¯íe¨‡q AwaK KvRÕ e¨vs‡Ki Ab¨Zg bxwZ| e¨q ms‡KvPb bxwZi gva¨‡g AwaK gbvdv ARb m¤e|
15) mZZv I wek¯Zvi bxwZ : `¶ e¨vsK e¨emvi cekZ n‡jv e¨vs‡Ki Dci MvnK‡`i Av¯v| GB Av¯v AR‡bi Rb¨ wewfb cKvi mZZv I wek¯Zvi bxwZ Aej¤b Kiv c‡qvRb| GB Av¯vi e‡jB MvnK Zv‡`i A\_ I gj¨evb m¤ú` (jKvi †mev) e¨vs‡Ki Kv‡Q Rgv iv‡L|

16) mveavbZvi bxwZ : AwbðqZv I SwK Gov‡bvi Rb¨ wewb‡qv‡Mi †¶‡Î e¨vs‡Ki mveavbZvi bxwZ †g‡b Pjv evÃbxq|

17) we‡kl‡q‡bi bxwZ : ˆe‡`wkK ewYR¨, FY `vb, †bvU Bm¨ BZ¨vw` †¶‡Î e¨vsK we‡kl‡q‡bi bxwZ AbmiY K‡i _v‡K| d‡j Kv‡hi `¶Zvi I gvb ew× cvq|

9.4 e¨vs‡Ki †kwYweb¨vm

KvVv‡gv, gwjKvbv, MVb, wbeÜb, AÂj I wbqš‡Yi wfwË‡Z e¨vswKs e¨emv‡K wbgwjwLZ 9.2 bs QK Abhvqx †kwYweb¨vm Kiv hvq:

K) KvVv‡gwfwËK †kwYwefvM

1) GKK e¨vsK : ïa GKwU wbw`ó ¯’v‡b hLb GKwU e¨vs‡Ki Kvhvewj m¤úwv`Z nq, Zv‡K GKK e¨vsK (Unit Bank) e‡j| GKK e¨vs‡Ki †Kv‡bv kvLv Awdm _v‡K bv Ges G e¨vs‡Ki Kvhvewj ïa GKwU wbw`ó GjvKvq mxgve× _v‡K| evsjv‡`‡k GKK e¨vsKe¨e¯’vi cPjb †bB|

K) KvVv‡gwfwËK †kwYwefvM	N) gwjKvbwfwËK †kwYKiY
1. GKK e¨vsK	1. miKwi e¨vsK
2. kvLv e¨vsK	2. †emiKwi e¨vsK
3. †PBb e¨vsK	3. GbwRI e¨vsK
4. M"c e¨vsK	4. ¯vqZkwqZ e¨vsK
L) KvhwfwËK †kwYKiY	5. AvswkK e¨vsK
1. †K›`xq e¨vsK	6. we‡`wk gwjKvbvaxb e¨vsK
2. ewYwR¨K e¨vsK	O) AÂjwfwËK †kwYKiY
3. KwI e¨vsK	1. AvÂwjK e¨vsK
4. wkí e¨vsK	2. RvZxq e¨vsK
5. mgevq e¨vsK	3. AvšÍRwZK e¨vsK
6. wewb‡qvM e¨vsK	P) wbeÜbwfwËK †kwYKiY
7. mÂqx e¨vsK	1. †`wk e¨vsK (Domestic Bank)
8. eÜwK e¨vsK	2. we‡`wk e¨vsK (Foreign Bank)
9. cwienb e¨vsK	Q) we‡kl g‡°jwfwËK †kwYKiY
10. ¶` I KwUi wkí	1. kwgK e¨vsK
11. Avg`wb-ißwb e¨vsK	2. gwnjv e¨vsK
M) Kviewi msMVbwfwËK †kwYKiY	3. ¯‹j e¨vsK
1. GKgwjKvbv e¨vsK	4. †fv³v‡`i e¨vsK
2. Askx`wi e¨vsK	R) wbqšYwfwËK †kwYKiY
3. †hš_ gwjKvbv e¨vsK	1. cY ivóxq wbqwšZ e¨vsK
4. mgevq e¨vsK	2. AvswkK wbqwšZ e¨vsK
5. ivóxq e¨vsK	3. evRvi wbqwšZ e¨vsK
	S) agxq `wó‡KvYwfwËK e¨vsK

QK bs 9.2: e¨vs‡Ki †kwYweb¨vm

2) kvLv e¨vswKs : GK ev GKvwaK kvLvi gva¨‡g GKwU cwvb Kvhvj‡qi Aax‡b, Af¨š‡i Ges †`‡ki evB‡i kvLv ¯vc‡bi gva¨‡g e¨vswKs Kvhvew j m¤úv`b K‡i, Zv‡K kvLv e¨vswKs (Branch Banking) e‡j| kvLv e¨vs‡Ki †Kv‡bv Ajv`v mËv _v‡K bv| cavb Awd‡mi cwZwbwa wnmv‡e kvLv e¨vsK¸‡jv Zv‡`i Kvhvewj m¤úv`b K‡i _v‡K, †hgb: RbZv e¨vsK wjwg‡UW, †mvbvjx e¨vsK wjwg‡UW BZ¨vw`|

3) †PBb e¨vswKs : †hŠ_ gvwjKvbvq MwVZ n‡q I wbR wbR mËv A¶Y †i‡L hLb mnRfv‡e e¨vswKs Kvhvewj m¤úv`b I wbqšY K‡i _v‡K, ZLb Gi|c e¨e¯v‡K †PBb e¨vswKs (Chain Banking) e¨emv e‡j| †PBb e¨vs‡Ki gL¨ D‡Ï k¨ n‡”Q ci¯úwiK DbwZmvab|

4) M"c e¨vswKs : hLb `B ev Z‡ZwaK e¨vsK GKwU †nvwìs †Kv¤úvwbi Aax‡b GKwÎZ n‡q D³ †Kv¤úvwb Øviv wbqwšZ I cwiPvwjZ n‡q e¨vswKs Kvhvewj m¤úv`b K‡i, ZLb Zv‡K M"c e¨vswKs (Group Banking) e‡j| GKwU enr e¨vsK Ab¨ GKwU ev K‡qKwU `ej e¨vs‡Ki AwaKvsk †kqvi µq K‡i| d‡j `ej e¨vsKwU enr e¨vs‡Ki Aaxb¯ ev Subsidiary Bank wnmv‡e AvZ¥cKvk K‡i|

L) Kvhwfw‹K †kwYKiY

1) †K›`ªxq e¨vsK : †K›`ªxq e¨vsK †`‡ki me e¨vs‡Ki giweŸ, cwiPvjK I wbqšK| †MvUv e¨vswKs e¨e¯vi cvY‡K›`ª| †K›`ªxq e¨vsK (Central Bank) g`ªvevRvi‡K mmsMwVZ AvKv‡i cwiPvjZ Kivi D‡Ï‡k¨B MwVZ| mvaviYZ g`ªv cPjb, A_ mieivn Z_v FY wbqš‡Yi we‡kl ¶gZv I `wq‡Z †K›`ªxq e¨vsK wb‡qwRZ| evsjv‡`‡k evsjv‡`k e¨vsK, Bsj¨v‡Ê e¨vsK Ae Bsj¨vÊ, Rvcv‡b e¨vsK Ae Rvcvb †K›`ªxq e¨vsK wnmv‡e KvhiZ i‡q‡Q|

2) evwYwR¨K e¨vsK : gbvdv AR‡bi D‡Ï k¨ RbM‡Yi mwÂZ A_ AvgvbZ wnmv‡e MnY Ges †m AvgvbZ n‡Z FY c`vb Kv‡R cwZwôZ e¨vsK‡K evwYwR¨K e¨vsK (Commercial Bank) ejv nq| †hgb: b¨vkbvj e¨vsK wjwg‡UW|

3) Kwl e¨vsK : Kwl †¶‡Î Dbq‡bi j‡¶¨ KlKMY‡K wewfb †gqv‡`i FY c`vbmn Ab¨vb¨ m‡hvM-mweav c`v‡bi j‡¶¨ †h e¨vsK KvR K‡i, Zv‡K Kwl e¨vsK e‡j| GwU GKwU we‡klwqZ Aw_K cwZôvb| evsjv‡`k Kwlwbfi †`k| Avgv‡`i Kwl Dbqb A‡bKLwb wbfi K‡i evsjv‡`k Kwl e¨vs‡Ki `¶Zvi Dci|

4) wkí e¨vsK : †`‡ki wkí Lv‡Z Dbq‡bi j‡¶¨ †h e¨vsK cwZwôZ nq, Zv‡K wkí e¨vsK e‡j| hšcwZ msMn, fwg µq, KviLvbv wbgvY BZ¨vw`i Rb¨ wkí e¨vsK FY c`vb K‡i _v‡K| wewWweGj (Bangladesh Development Bank Limited) evsjv‡`‡k GB ai‡bi GKwU e¨vsK|

5) wewbgq e¨vsK : ˆe‡`wkK †jb‡`b wb®úwË I ˆe‡`wkK g`ªv wewbg‡qi Rb¨ †h e¨vsK cwZwôZ nq, Zv‡K wewbgq e¨vsK e‡j| ˆe‡`wkK g`ªv wewbgq, ißwb BZ¨vw` G e¨vs‡Ki KvR|

6) wewb‡qvM e¨vsK : wewb‡qvM e¨vsK beMwVZ †kqv‡ii Ae‡jLK ev underwriting wkí I e¨emv cwZôvb‡K ga¨ I `xN‡gqvw` FY c`vb, weR wdb¨vÝ, wW‡eÂvi wdb¨vÝmn wewfb civgkgjK Kvhvw` m¤úv`b K‡i _v‡K|

7) mÂqx e¨vsK : RbM‡Yi AwZwi³ A_ mÂq wnmv‡e MnY I gbvdv ev m` c`v‡bi gva¨‡g RbMY‡K AwaK mÂ‡q DrmvwnZ K‡i †ZvjvB G ai‡bi e¨vs‡Ki D‡Ïk¨| †h‡Kv‡bv mgq G ai‡bi e¨vs‡K UvKv Rgv †`qv hvq Ges †Kej 2 evi A_ D‡Ëvj‡bi m‡hvM ev Ab¨vb¨ wbq‡g GB e¨vs‡Ki mÂq cwiPwjZ nq|

8) eÜwK e¨vsK : fwg eÜK †i‡L Kwl ev wk‡íi c‡qvR‡b `xN‡gqv‡` †h e¨vsK FY c`vb K‡i, Zv‡K eÜwK e¨vsK e‡j|

9) cwienb e¨vsK : cwienb wk‡íi Dbqb j‡¶¨ †h we‡klwqZ e¨vsK cwZôv Kiv nq, Zv‡K cwienb e¨vsK ejv nq| G e¨vsK hvbevnb wbgvY, hšvsk Avg`wb, AvawbKxKiY, LPiv hšcwZ µ‡qi Rb¨ FY mieivn K‡i _v‡K|

10) ¶` I KwUi wkí e¨vsK : ¶`wk‡íi D‡`¨v³v‡`i DrmvwnZ K‡i wkívqb ZiwšZ Kivi Rb¨ ¶` I KwUi wkí e¨vsK Aw_K mnvqZv I civgk c`vb K‡i _v‡K|

11) Avg`wb-ißvwb e¨vsK : Avg`wb-ißvwb ewY‡R¨ mnvqZv c`v‡bi D‡Ïk¨ †h e¨vsK cwZwôZ nq, Zv‡K Avg`wb-ißvwb e¨vsK ejv nq| gjZ Avg`wbi Rb¨ FY mieivn, cZ¨q cÎ (L/C) mwbeav, Avg`wb Z`viwKmn wewfb Dc‡`kgjK KvR K‡i _v‡K|

M) Kvi ewi msMVbwfwËK †kwYwefvM

1) GKgwjKvbv e¨vsK : GKK D‡`¨v‡M I cwR‡Z Ges GKK e¨w³ ev gwjK Øviv cwiPwjZ I wbqwšZ e¨vsK‡K GKgwjKvbv e¨vsK ejv nq|

2) Askx`wi e¨vsK : Askx`wi e¨emvi g‡Zv Askx`wi AvB‡bi wfwË‡Z †h e¨vsK MwVZ, cwiPwjZ I wbqwšZ nq, Zv‡K Askx`wi e¨vsK e‡j|

3) †hŠ_ gjawb †Kv¤úvwb e¨vsK : †Kv¤úvwbi AvB‡bi AvIZvq †h e¨vs‡Ki gjab MwVZ nq Ges cwiPwjZ I wbqwšZ nq, Zv‡K †hŠ_ gjawb †Kv¤úvwbi e¨vsK (Joint Stock Company Bank) ejv nq|

4) mgevq e¨vsK : mgev‡qi bxwZ I AvBb Abhvqx MwVZ I cwiPwjZ e¨vsK‡K mgevq e¨vsK ejv nq|

5) ivóxq gwjKvbv : m¤úYfv‡e miKwi gwjKvbvq I cwiPvjbvq †h e¨vsK cwZwôZ nq, Zv‡K ivóxq ev miKwi e¨vsK ejv nq| †hgb: †mvbvjx e¨vsK, RbZv e¨vsK|

N) gwjKvbwfwËK †kwYKiY

1) miKwi e¨vsK : miKwi D‡`¨v‡M MwVZ I miKwi A‡_ cwR msMnxZ, cwiPwjZ I wbqwšZ e¨vs‡KB GKK_vq miKwi e¨vsK e‡j| †hgb: AMYx e¨vsK|

2) †emiKwi e¨vsK : e¨w³ gwjKvbvq, †hŠ_ gwjKvbvq †emiKwi D‡`¨v‡M MwVZ, cwiPwjZ I wbqwšZ e¨vsK‡KB GKK_vq †emiKwi e¨vsK (Private Bank) e‡j| †hgb: hgbv e¨vsK wj:

3) we‡kl wqZ e¨vsK : MvgxY e¨vsK GB ai‡bi GKwU e¨vsK| MZvbMwZK e¨vsK RvgvbZ e¨ZxZ FY w`‡Z cviZbv e‡j evsjv‡`‡ki cZ¨š— AÂ‡ji `wi` RbMY e¨vsK †mev ev FY †c‡Z cviZ bv| MvgxY e¨vsK gvB‡µv †µwWU ev RvgvbZwenxb FY mwó K‡i Zv‡`i‡K e¨vsK Kvhµ‡gi AvIZvq wb‡q Av‡m|

4) †hŠ_ gwjKvbvq e¨vsK : miKwi I †emiKwi Dfq LvZh³ gwjKvbvq cwiPvwjZ e¨vsK‡K †hŠ_ gwjKvbv e¨vsK ejv nq| Avgv‡`i †`‡k evsjv‡`k Kgvm e¨vsK wj: GKwU †hŠ_ gwjKvbv e¨vs‡Ki D`vniY|

5) ¯kwmZ e¨vsK : G ai‡bi e¨vs‡Ki gwjK miKvi| Z‡e miKwi e¨vs‡Ki mv‡_ cv_K¨ n‡jv, GwU ¯kwmZ Ges ¯wbqwšZ| miKvi gL¨ c‡` ev cwiPvjKgÊjxi cwZwbwa †ciY K‡i _v‡Kb| wKš— mvaviYZ Kvhµ‡g †Kv‡bv cKvi n¯—‡¶c K‡i bv|

6) we‡`wk e¨vsK : GK †`‡ki e¨vsK hLb Ab¨ †`‡k G‡m e¨emv cwiPvjbv K‡i _v‡K, H †`‡ki Rb¨ Zviv we‡`wk e¨vsK wnmv‡e AvL¨wqZ nq| A_vr we‡`wk gwjKvbvq cwiPvwjZ e¨vsK‡K we‡`wk e¨vsK e‡j| †hgb- ÷¨vÊvW PvUvW e¨vsK|

O) AÂjwfwËK cKvi‡f`

1) AvÂwjK e¨vsK: †Kv‡bv AÂj we‡k‡li Kvhµg cwiPvjbv Kivi Rb¨ †h e¨vsK cwZwôZ nq, Zv‡K AvÂwjK e¨vsK (Regional Bank) ejv nq| †hgb- ivRkvnx KwI Dbqb e¨vsK |

2) RvZxq e¨vsK : GKwU †`‡ki mxgvbvq †_‡K e¨vswKs e¨emv cwiPvjbv Ki‡j Zv‡K RvZxq e¨vsK (National Bank) e‡j|

3) AvšRwZK e¨vsK : GKwU †`‡ki RvZxq mxgvbvi MwÊ †f` K‡i AvšRwZK chv‡q e¨vswKs e¨emv cwiPvjbv Kivi D‡Ï‡k¨ †h e¨vs‡Ki kvLv AvšRwZK chv‡q we¯Z, Zv‡K AvšRwZK e¨vsK (International Bank) e‡j|

P) wbeÜbwfwËK †kwYKiY

1) †`wk e¨vsK : †`‡ki e¨vswKs AvB‡bi AvIZvq †h e¨vsK MwVZ I cwiPwjZ, Zv‡K †`wk e¨vsK (Domestic Bank) e‡j |

2) we‡`wk e¨vsK : GK †`‡k wbewÜZ wKš e¨vsK e¨emv Ab¨ †`‡k cwiPwjZ Ki‡j Zv‡K we‡`wk e¨vsK (Foreign Bank) e‡j|

Q) we‡kl g‡° jwfwËK †kwYKiY

1) kwgK e¨vsK : kwgK‡`i g‡a¨ mÂ‡qi ceYZv mwó K‡i Rxebavi‡Yi gv‡bvbq‡bi j‡¶¨ kwgK e¨vsK cwZôv Kiv nq| Avgv‡`i †`‡k ¯Zšfv‡e kwgK e¨vsK †bB, Z‡e wkí-KviLvbv GjvKvi kvLv L‡j ewYwR¨K e¨vsK¸‡jv G D‡Ïk¨ mvab K‡i|

2) gvnjv e¨vsK : gvnjv‡`i‡K mÂ‡q DrmvwnZ Kivi Rb¨ Zv‡`i‡K e¨vswKs Kvhµ‡gi mv‡_ cwiwPZ Kivi Rb¨ Ges m‡ev©cwi gvnjv‡`i I we‡kl fv‡e e¨vswKs-mweav c`vb Kivi Rb¨ cwZwôZ e¨vsK‡K gvnjv e¨vsK e‡j|

3) ¯‹j e¨vsK : DbZ †`k¸‡jv‡Z ¯‹j e¨vsK e¨vcK RbwcqZv ARb K‡i‡Q| Avgv‡`i †`‡k Aek¨ G ai‡bi e¨vsK 1960 mv‡ji w`‡K GKevi cwZwôZ n‡qwQj| wKš‘ †ewk w`b ¯vqx nqwb| ¯‹‡ji QvÎ-QvÎx‡`i‡K mÂ‡qi Rb¨ mÂq ev· ev e¨vM mieivn Kiv nq| QvÎ-QvÎxiv G‡Z UvKv-cqmv Rgv K‡i _v‡K| ¯‹j †_‡KB mÂ‡q Drmvn †`qv G e¨vs‡Ki D‡Ïk¨|

4) †fv³v‡`i e¨vsK : †fv³v‡`i‡K ewwK‡Z cY¨ µ‡qi mweav c`v‡bi Rb¨B G e¨vsK MwVZ I cwiPwjZ nq| e¨vsK Zvi g‡° j‡K GKwU KvW mieivn K‡i, hvi bvg Credit Card Ges Gi Øviv †fv³v ewwK‡Z evRvi †_‡K cY¨ wKb‡Z cv‡i|

R) wbqšYwfwËK †kwYKiY

1) cY ivóxq wbqwšZ e¨vsK : †h e¨vs‡Ki Kvhµg m¤úY miKvi KZK wbqwšZ nq, Zv‡K cY ivóxq wbqwšZ e¨vsK e‡j|

2) AvswkK wbqwšZ e¨vsK : †h e¨vs‡Ki Kvhµg AvswkKfv‡e miKvi wbqwšZ Ges AvswkK e¨vs‡Ki wbR¯ bxwZi Aax‡b, Zv‡K AvswkK wbqwšZ e¨vsK e‡j|

3) evRvi wbqwšZ e¨vsK : G ai‡bi e¨vs‡Ki Dci miKvi ev Ab¨ †Kv‡bv KZc‡¶i wbqšY †bB| evRvi A_bwZ‡Z (Market Economy) mvaviYZ G ai‡bi e¨vsK M‡o I‡V| evRvi A_bxwZ ej‡Z 4wU c‡ki DËi evRvi †_‡K wb‡Z nq| 1) †K Drcv`b Ki‡e? 2) Kvi Rb¨ Drcv`b Ki‡e? 3) KZ g‡j¨ wewµ n‡e? 4) wK c×wZ‡Z Drcv`b n‡e? GB 4wU c‡ki †Kv‡bv DËi miKvi ev †Kv`xq e¨vsK w`‡j †mUv evRvi A_bxwZ‡K e¨vnZ Ki‡e| evRv‡i Pvwn`v I mieiv‡ni gva¨‡g GB c‡ki DËi cvIqv hvq|

S) agxq `wó‡KvYwfwËK e¨vsK

wewfb ag Zv‡`i agxq `wó‡KvY †_‡K agxq Abkvmb c‡qvMK‡í †h e¨vsK¸‡jv cwZwôZ nq, Zv‡`i agxq e¨vsK e‡j|

Bmjvwg kwiqZ Abhvqx †`‡ki cvq 90 fvM gmwjg Rb‡Mvôx‡K †mev `v‡bi j‡¶¨ 1983 mv‡j mec_g evsjv‡`‡k †emiKvwi e¨vsK wnmv‡e Bmjvwg e¨vswKs e¨e¯vi ceZb nq| Ab¨vb¨ ewYwR¨K e¨vs‡Ki mv‡_ †mev cav‡bi mvgÄm¨ _vK‡jI Bmjvwg e¨vswKs e¨e¯vq AvgvbZ MnY I FY c`v‡bi wbgwjwLZ cY¨ I †mev †`L‡Z cvIqv hvq|

1) g`vivev : MvnK‡K e¨emvi gjab †hvMvb †`Iqv Ges e¨emv‡qi kwiK wnmv‡e Zvi gjab e¨e¯vcbv Kiv GB †mevi Ask|

2) gmvivKv : e¨vsK Ges Mvn‡Ki †hŠ_ D‡`¨‡M e¨emv cwiPvjbvi gva¨‡g jvf I †jvKmvb mgeÈ‡bi gva¨‡g GB ai‡bi Kvievi cwiPvjbv Kiv nq|

3) givevnv : FYMnxZv‡K †Kv‡bv wKQ (Mwo, hšcwZ) µ‡qi Rb¨ hLb A_vqb Kiv nq, ZLb Zv‡K givevnv †mev ejv nq| G‡¶‡Î e¨vsK wKQ jvfmn F‡Yi A_ †diZ †c‡q _v‡K|

4) BRviv : e¨vsK KL‡bv KL‡bv †µZvi c¶ n‡q Mvn‡Ki Ab‡iv‡a wewfb cY¨ µq K‡i Ges wbw`ó mg‡qi Rb¨ †µZvi e¨env‡ii Rb¨ Zvi Kv‡Q n¯vši K‡i| wbw`ó mgq †k‡l MvnK e¨vs‡Ki cY¨ e¨vs‡Ki wbKU †diZ †`q Ges e¨env‡ii mgqUKi Rb¨ e¨vsK‡K wbw`ó cwigv‡Y fvov c`vb K‡i|

GQvov Bmjvwg e¨vswKs e¨e¯vq Kv`-G-nvmvb, evB-gqv‡¾j, evB-mvjvgmn Ab¨vb¨ cY¨ wewfb e¨vs‡K †`L‡Z cvIqv hvq| eZgv‡b evsjv‡`‡k KgiZ Bmjvwg e¨vsKmgn n‡"Q :

1) Bmjvgx e¨vsK evsjv‡`‡k wjwg‡UW
2) Avj-Avivdvn Bmjvgx e¨vsK wjwg‡UW
3) †mvm¨vj Bmjvgx e¨vsK wjwg‡UW
4) Gwm·g e¨vsK wjwg‡UW
5) kvnRvjvj Bmjvgx e¨vsK wjwg‡UW
6) dv÷ wmwKDwiwU Bmjvgx e¨vsK wjwg‡UW
7) AvBwmwe Bmjvgx e¨vsK wjwg‡UW

Abkxjbx

eûwbevPwb ck :

1. ivRkvnxi †Kvb AÂ‡ji †ikg Drcv`b Kvhµ‡g †Kvb ai‡bi e¨vsK wb‡qwRZ?

K. †`wk e¨vsK	L. †fv³v‡`i e¨vsK
M. RvZxq e¨vsK	N. AvÂwjK e¨vsK

2. g`evRvi wbqš‡Y ewYwR¨K e¨vs‡Ki fwgKv n‡jv-

i. miKvi‡K mnvqZv †`qv
ii. †K›`xq e¨vs‡Ki mv‡_ KvR Kiv
iii. g`vùxwZ wbqšY Kiv

wb‡Pi †KvbwU mwVK?

K. i   L. ii   M. i I ii   N. i I iii

wb‡Pi DÏxcKwU c‡o 3 I 4 bs c‡ki DËi `vI

m¤cwZ Avgv‡`i †`‡ki Mv‡g-M‡Ä gwnjv D‡`¨v³v‡`i mweav‡_ ÔB‡Kv e¨vswKsÕ bv‡g GKwU gwnjv e¨vswKs Kvhµg bZbfv‡e Pvj Kiv K_v fve‡Qb|

3. gwnjv‡`i Rb¨ we‡kl GB e¨vswKs Kvhµg †Kvb e¨vswKs †kwYwefv‡Mi AšMZ?

K. KvVv‡gwfwËK	L. gwjKvbwfwËK
M. wbqšYwfwËK	N. we‡kl g‡°jwfwËK

4. gwnjv‡`i GB we‡klwqZ e¨vsK ¯’vc‡bi gj D‡Ïk¨ Kx?
   K. Rxebavi‡Yi gv‡bvbqb Kiv
   L. gwnjv‡`i mÂ‡q DrmvwnZ Kiv
   M. c_K e¨vswKs wm‡÷g Pvj Kiv
   N. gwnjv‡`i‡K AvZ¥Kgms¯’v‡b Drmvn †`Iqv

msw¶ß ck

1. †Kvb cwZôvb evsjv‡`‡ki g`v cPjb K‡i?
2. e¨vsK e¨emvq md jZvq cekZ †KvbwU?
3. mewbg KZw`‡bi †gqv` AvgvbZ Kiv nq?
4. Ab¨vb¨ e¨vs‡Ki Dci Awffve KZ K‡i †Kvb e¨vsK?

mRbkxj ck

1. beveci nv‡U bZb K‡i e¨vs‡Ki kvLv †`‡L iwgR Zvi eo fvB‡K ck Kij †h GB Mvg¨ nv‡U e¨vs‡Ki c‡qvRbxqZv wK Le †ewk? ZLb iwg‡Ri fvB ejj †h Avgiv †h cvU e¨emvqxiv GB Mv‡g AvwQ GB e¨vsK Avgv‡`i wewfb Aw_K mgm¨v mgvavbK‡í ¸i“ZcY fwgKv ivL‡e Ges KvR‡K A‡bK mnRZi Ki‡e Ges Aí wKQw`b ciB †`Lv †Mj †h Zv‡`i Mv‡gi A‡b‡KB wewfb KjKviLvbv ¯’vcbmn wewfb wk‡ív‡`¨vM MnY Kij GB e¨vs‡Ki wewfb mn‡hvwMZvi gva¨‡g|

   K. cvewjK wj. e¨vswKs‡qi †¶‡Î mewbg cwiPvjK msL¨v KZRb _v‡K?
   L. e¨vs‡Ki Zvij¨bxwZwU e¨vL¨v Ki|
   M. Avgv‡`i g‡Zv Dbqbkxj †`‡k e¨vs‡Ki fwgKv chv‡jvPbv Ki iwg‡Ri fvB‡qi eYbv Abhvqx|
   N. e¨vswKs †mev Pvj Kivq beveci nv‡U ¯’vbxq †jv‡Kiv wkí-KviLvbv ¯’vc‡b AvMnx n‡jv- welqwUi mv‡_ Zwg GKgZ wK bv Zv eYbv Ki|

2. Ai“wYgv e¨vsK ˆea Ab‡gv`b wb‡q 2008 mv‡j MwVZ nq| eZgv‡b GKRb e¨w³ 1.50 j¶ UvKv F‡Yi Rb¨ GB cwZôv‡bi wbKU Av‡e`b K‡ib| wZwb FY cwi‡kva Ki‡Z m¶g, Rwg eÜK ivL‡Z AvMnx| wKš‘ Zvi mieivnKZ Z_¨ I `wjj cÎw`i g‡a¨ h‡_ó Awgj i‡q‡Q|

   K. †PBb e¨vs‡Ki gj D‡Ïk¨ Kx?
   L. e¨vswKs Kvhµ‡g Aw_K m”Qj Zv †Kb c‡qvRb? e¨vL¨v Ki|
   M. Ai“wYgv e¨vsK cwZôvq †Kvb cwZôv‡bi Ab‡gv`b `iKvi n‡qwQj? e¨vL¨v Ki|
   N. e¨w³wU‡K eÜwK FY †`qv Ai“wYgv e¨vs‡Ki c‡¶ hw³m½Z n‡e wKbv Zv gj¨vqb Ki|

Î‡qv`k Aa¨vq

†K›`ªxq e¨vsK

GB Aa¨vq cv‡Vi gva¨‡g wk¶v_x©iv evwYwR¨K e¨vs‡Ki giweŸ wnmv‡e †K›`ªxq e¨vs‡Ki f~wgKv, `wqZ Ges †`‡ki A_©bxwZ I mgvR MV‡b †K›`ªxq e¨vs‡Ki Ae`vb m¤ú‡K© Rvb‡Z cvi‡e| ZvQvov †`‡ki A_©bxwZ‡Z cvYmÂvi, e¨emv-evwYR¨, Kwl I wkí cÖmv‡i †K›`ªxq e¨vs‡Ki f~wgKv Ges miKv‡ii bxwZ ev¯Íevq‡b †K›`ªxq e¨vs‡Ki we‡kl f~wgKv m¤ú‡K© aviYv jvf Ki‡Z cvi‡e| GB Aa¨v‡q †K›`ªxq e¨vs‡Ki e¨e¯'vcbvi wewfbœ ¯Íi Ges †K›`ªxq e¨vs‡Ki wewfbœ wefv‡Mi KgKvÊ m¤ú‡K© wKQyUv aviYv †`qv n‡q‡Q| GB Aa¨vq cvV †k‡l wk¶v_x©iv †K›`ªxq e¨vsK wnmv‡e evsjv‡`k e¨vs‡Ki mwó, cwiPvjbv cl©` Ges evsjv‡`‡ki A_©‰bwZK Dbœq‡b Ges Aw_©K k•Ljv i¶vq evsjv‡`k e¨vs‡Ki ¸i"ZcY© f~wgKv m¤ú‡K© cv_©K¨ Ávb jvf Ki‡Z cvi‡e|

Qwe: evsjv‡`k e¨vsK

GB Aa¨vq cvV †k‡l Avgiv-

- †K›`ªxq e¨vs‡Ki D‡Ïk¨ I Kvh©vewj m¤ú‡K© Rvb‡Z cvie|
- †K›`ªxq e¨vsK I evwYwR¨K e¨vs‡Ki ga¨Kvi m¤úK© Rvb‡Z cvie|
- †`‡ki A_©‰bwZK Dbœq‡b †K›`ªxq e¨vs‡Ki f~wgKv m¤ú‡K© Rvb‡Z cvie|

13.0 mPbv

mß`k kZvãxi gv‡S cwðgv wewfbœ ¯'v‡b wewfbœ cKvi e¨vs‡Ki Awefve nIqvq g`¨evRvi wbqš¿‡Yi c‡qvRbxqZv †`Lv †`q| GB Dcjwä †_‡K A_©e¨e¯'vi wbqšK wnmv‡e †K›`ªq e¨vsK Rb¥ jvf K‡i| g`¨evRvi‡K Avcb B"Qv I MwZ‡Z Pj‡Z bv w`‡q GKwU mmsMwVZ Ges wbqš¿YgjK e¨vswKs e¨e¯'v mwó Ges A_bxwZi Kj¨vY mvabB GB mwói cavb D‡Ï‡k¨ wQj| mwói ci †_‡KB g`¨ cPjb, A_© mieivn Ges FY wbqš¿‡Yi `wqZ †K›`ªq e¨vsK cvjb K‡i Avm‡Q| wewfbœ A_bxwZwe`MY †K›`ªq e¨vs‡Ki msÁv wewfbœfv‡e c`vb K‡i‡Qb| †hgb:

Aa¨vcK †mqv‡mi g‡Z, Ô†K›`ªq e¨vsK miKv‡ii Ggb GKwU cwZôvb, hv miKv‡ii AwaKvsk A_©‰bwZK Kvh©vewj m¤úv`b K‡i Ges hv D³ Kvh©vewj m¤úv`bKv‡j wewfbœ Dcv‡q †`‡ki Aw_©K cwZôvb¸‡jvi Kvh©vewji Dci cfve we¯'vi K‡i miKv‡ii Aw_©K bxwZ ev¯'evqb K‡i _v‡K|Õ

Aa¨vcK wKmP I GjwK‡bi g‡Z ÔKv‡bv †`‡ki mwe©K A_©‰bwZK Dbœq‡bi j‡¶¨ iv‡ói KZ©Z †_‡K †m †`‡ki g`¨ ¯'i I A_©‰bwZK fvimvg¨ i¶vKvix e¨vswKs cwZôvbwUB n‡jv †K›`ªq e¨vsK|Õ

W. Gm, Gb, †m‡bi g‡Z Ô†K›`ªq e¨vsK n‡"Q e¨vswKs mgv‡Ri †bZv, ivRv I mh mewKQ| †bZvi g‡Zv e¨vswKs ivRZ kvmb K‡i Ges m‡hi g‡Zv (A_© I g`¨evRv‡i) RM‡Z Av‡jv I kw³ †`q|Õ

13.1 †K›`ªq e¨vs‡Ki D‡Ïk¨

†K›`ªq e¨vsK GKwU RbKj¨vYgjK Agbvdv‡fvMx RvZxq cwZôvb| memvavi‡Yi g½j wbwðZ KivB Ges †`‡ki A_bxwZ‡K gReZ wfwËi Dci `vo Kiv‡bvB †K›`ªq e¨vs‡Ki D‡Ïk¨| wePvi-we‡kl‡Yi wfwË‡Z †K›`ªq e¨vs‡Ki D‡Ïk¨¸wj‡K wbgwjwLZfv‡e Dc¯'vcb Kiv hvq-

1) ewjô g`¨evRvi MVb I wbqšY : †K›`ªq e¨vs‡Ki Ab¨Zg D‡Ïk¨ mmsMwVZ g`¨evRvi MVb, cwiPvjbv I wbqšY Kiv|

2) A_©‰bwZK Dbœqb : A_©‰bwZK cwiKíbv MnY I ev¯'evq‡bi gva¨‡g cKZ A‡_© †`‡ki A_©‰bwZK Dbœqb (Economic Development) mva‡bi D‡Ïk¨B †K›`ªq e¨vsK cwZwôZ|

3) †bvU I g`¨ cPjb : evRv‡ii Pvwn`v Abhvqx †bvU I g`¨ cPjb (Note issue) I wbqšY GKwU cavb D‡Ïk¨|

4) ˆe‡`wkK g`¨ wbqšY : †K›`ªq e¨vsK ˆe‡`wkK g`¨ AvMgb I wbMg‡bi wbqšY K‡i| Avg`wb Iißvwb‡K †`‡ki A_bxwZi AbK‡j ivL‡Z n‡j ˆe‡`wkK g`¨i Dci wbqšY Dcwinvh|

5) †`‡ki g`¨ gvb wbqšY : †K›`ªq e¨vsK ˆe‡`wkK wewbgq wbqšY K‡i †`kxq g`¨i gvb A¶Y ivL‡Z †Póv K‡i|

6) e¨vsKmg‡ni e¨vsKvi : Ab¨vb¨ ZdwjKvf³ I AZdwjKvf³ e¨vsK¸‡jvi e¨vsK wnmv‡e KvR Kiv †K›`ªq e¨vs‡Ki GKwU Ab¨Zg D‡Ïk¨|

7) wbKvk Ni wnmv‡e KvR Kiv : †MvUv e¨vswKs e¨e¯'vi g‡a¨ mgšq mva‡bi D‡Ï‡k¨ ewYwR¨K e¨vsKmg‡ni ga¨Kvi †jb‡`b wb®úwË K‡i _v‡K|

8) FY wbqšY : ewYwR¨K e¨vs‡Ki chvß nv‡i FY mieivn wbwðZ K‡i A_ evRvi‡K w¯'wZkxj Kiv †K›`ªxq e¨vs‡Ki GKwU ¸i"ZcY D‡Ïk¨|

9) miKvi‡K civgk †`qv : Af¨šixY I ˆe‡`wkK me †¶‡Î A_%bwZK Dbqb‡K ZiwšZ Kivi j‡¶¨ mwVK cwiKíbv cYqb I Zvi ev¯evqb I miKvi‡K c‡qvRbxq civgk †`qv †K›`ªxq e¨vs‡Ki GKwU D‡Ïk¨|

10) gj¨¯'i w¯'wZkxj ivLv : Aw¯'wZkxj gj¨¯'i A_bwZ‡Z g›`v fve †`Lv w`‡q _v‡K| ZvB †K›`ªxq e¨vsK A_ mieivn wbqwšZ †i‡L gj¨¯'‡ii w¯'wZkxjZv i¶v K‡i _v‡K|

11) miKv‡ii e¨vsK : miKv‡ii A_ msi¶Y Ges miKv‡ii hveZxq †jb‡`b m¤úv`b †K›`ªxq e¨vs‡Ki GKwU ¸i"ZcY D‡Ïk¨|

12) RbKj¨vY : †h‡nZ †K›`ªxq e¨vsK †Kv‡bv gbvdv‡fvMx cwZôvb bq ZvB RbM‡Yi Kj¨v‡Y wb‡qwRZ _vKvB †K›`ªxq e¨vs‡Ki gL¨ D‡Ïk¨|

13) m¤ú‡`i mlg eÈb : wewfb cKí cYqb I ev¯evq‡bi gva¨‡g †`‡ki m¤ú‡`i mlg eÈb (Equitable distribution of wealth) wbwðZ Kiv †K›`ªxq e¨vs‡Ki GKwU j¶¨|

14) gjab MV‡bi mnvqZv Kiv : †K›`ªxq e¨vsK gjab mieiv‡ni D‡Ï‡k¨ FY c`vb K‡i ewYwR¨K e¨vsK mg‡ni FY c`v‡bi ¶gZv ew× K‡i _v‡K|

15) mmsMwVZ e¨vswKs e¨e¯'v M‡o †Zvjv : cwiKwíZfv‡e GKwU mmsMwVZ e¨vswKs e¨e¯'v M‡o †Zvjv (Establishing Organised Banking System) †K›`ªxq e¨vs‡Ki GKwU j¶¨|

16) e¨vsKe¨e¯'vi c_c`kK : †`‡ki Ab¨vb¨ e¨vsKmg‡ni c_c`kK wnmv‡e KvR Kiv †K›`ªxq e¨vs‡Ki gL¨ D‡Ïk¨|

13.2 †K›`ªxq e¨vs‡Ki Kvhvewj

†K›`ªxq e¨vsK evRvi wbqšK wnmv‡e miKvi, RbMY I Ab¨vb¨ e¨vsK Ges m‡evcwi †`‡ki Dbq‡b KvR K‡i| †K›`ªxq e¨vsK KZK Kvhvewj‡K Avgiv PviwU fv‡M fvM Ki‡Z cwi|

K) mvaviY Kvhvewj :

1) †bvU I g`v cPjb : †`‡ki †bvU I g`v cPj‡bi ¶gZvcvß GKgvÎ cwZôvb †K›`ªxq e¨vsK|

2) g`vevRv‡ii Awffvek : †K›`ªxq e¨vsK g`vevRv‡ii Awffvek (Guardian of The Money Market) Ges g`vi cY wbqšK wnmv‡e KvR K‡i _v‡K|

3) mnR wewbgq gva¨g mwó : †K›`ªxq e¨vsK g`ªv wej, ûwÛ BZ¨vw`i gva¨‡g mnR wewbgq gva¨g mwó (Creation of Easy Medium of Exchange) K‡i _v‡K|

4) FY wbqšY : e¨vsK nvi bxwZ, †Lvjv evRvi bxwZ, Rgvi nvi cwieZb, ˆbwZK c‡ivPbv BZ¨vw` e¨envi K‡i †K›`ªxq e¨vsK evwYwR¨K e¨vsKmg‡ni FY wbqšY (Credit Control) K‡i|

5) g`ªvi µq¶gZv wbqšY : evRv‡ii A_ mieivn nvm-e„w× K‡i †K›`ªxq e¨vsK g`ªvi gvb Z_v µq ¶gZv msi¶Y K‡i _v‡K|

6) ˆe‡`wkK wewbgq wbqšY : †K›`ªxq e¨vsK g`ªvi ˆe‡`wkK gj¨ wbqšY K‡i _v‡K, †`kxq g`ªvi m¤§vbRbK wewbgq nvi mwó Kivi Rb¨ c‡qvRbxq c`‡¶c MnY K‡i|

7) gj¨¯Íi w¯'wZkxj ivLv : †h‡nZ †K›`ªxq e¨vsK g`ªv mieivn wbqšY K‡i _v‡K, d‡j gj¨¯Íi‡K w¯'wZkxj ivLv (Maintaining Stability in Price) †K›`ªxq e¨vs‡Ki Av‡iKwU Ab¨Zg KvR|

8) ˆe‡`wkK g`ªvi Znwej msi¶Y : GKwU †`‡ki g`ªvi wewbgq nvi wbfi K‡i †mB †`‡ki ˆe‡`wkK g`ªvi wiRv‡fi Dci| ZvB †K›`ªxq e¨vsK chvß ˆe‡`wkK g`ªvi Znwej msi¶Y (Maintaining Foreign Exchange Reserve) K‡i _v‡K|

9) e¨vsK e¨e¯'vi Dbqb : †K›`ªxq e¨vsK †`‡ki e¨vsKe¨e¯'vi †mev e¨e¯'vcbvmn Ab¨vb¨ Dbq‡b fwgKv cvjb K‡i|

10) Kgms¯'v‡bi m‡hvM mwó : bZb bZb e¨vsK cwZôv I bZb kvLv †Lvjvi AbgwZ c`vb K‡i †K›`ªxq e¨vsK Kgms¯'v‡bi m‡hvM mwó (Creating Employment) K‡i|

11) miKvi KZK MnxZ F‡Yi Z`viK : †K›`ªxq e¨vsK miKvwi F‡Yi Z`viK K‡i Gi h_v_ e¨envi wbwðZ K‡i|

L) miKv‡ii e¨vsK wnmv‡e m¤úw`Z Kvhvewj

1) F‡Yi Drm: miKvi Avw_K msK‡Ui mgq †K›`ªxq e¨vs‡Ki wbKU n‡Z FY MnY K‡i _v‡K, ZvB GwU miKv‡ii F‡Yi Drm (Source of Credit) wnmv‡e KvR K‡i|

2) Znwej msi¶Y : †K›`ªxq e¨vsK miKv‡ii A_ I Ab¨vb¨ m¤ú‡`i Znwej msi¶Y (Maintaining Government Fund) K‡i _v‡K|

3) wnmve msi¶Y : miKv‡ii hveZxq Avq-e¨‡qi wnmve msi¶Y (Maintaining Govt. Account) K‡i _v‡K|

4) †jb‡`b m¤úv`b : †K›`ªxq e¨vsK miKv‡ii c‡¶ Af¨šixY I AvšRwZK chv‡q †jb‡`b m¤úv`b (Handle Govt. Transactions) K‡i _v‡K|

5) ˆe‡`wkK g`ªvi µq-weµq : †`‡ki c‡¶ ˆe‡`wkK g`ªvi µq-weµq (Purchase & Sale of Foreign Currency) †K›`ªxq e¨vs‡Ki GKwU D‡jL‡hvM¨ KvR|

6) Dc‡`óv : †K›`ªxq e¨vsK mieiv‡ni A_©bwZK bxwZ I cwiKíbv cYq‡b I ev¯eevq‡bi Dc‡`óv (Advisor) wnmv‡e KvR K‡i _v‡K|

7) Z_¨ I cwimsL¨vb msMn I msi¶Y : wewfbœ cwiKíbv cYq‡b mnvqK hveZxq Z_¨ I cwimsL¨vb msMn I msi¶Y (Coordination & Maintainance of different Statistics) K‡i _v‡K|

8) AvšRwZK m¤úK ¯vcbKvix : †K›`ªxq e¨vsK, we‡`wk e¨vsK Ges wewfbœ AvšRwZK A_©bwZK ms¯vi mv‡_ miKv‡ii m¤úK ¯vcb K‡i Ges mvab K‡i|

9) miKv‡ii cwZwbwaZ : †K›`ªxq e¨vsK miKv‡ii cwZwbwa wnmv‡e †`kxq I AvšRwZK chv‡q wewfbœ KgKvÊ cwiPvjbv K‡i|

M) mKj e¨vs‡Ki e¨vsKvi wnmv‡e m¤úwK©Z Kvhvewj

1) AbgwZ`vb I ZwjKvf³KiY : †K›`ªxq e¨vsK bZb e¨vsK cwZôvi AbgwZ I ZwjKvfw³i KvR K‡i _v‡K|

2) KvhiZ e¨vs‡Ki bZb kvLv : evwYwR¨K I Ab¨vb¨ e¨vs‡Ki bZb kvLvi (New Branch) Ab‡gv`b †K›`ªxq e¨vsK c`vb K‡i _v‡K|

3) wbKvk Ni : GKgvÎ †K›`ªxq e¨vsKB GK e¨vs‡Ki mv‡_ Ab¨ e¨vs‡Ki †jb‡`b wb®úwË K‡i wbKvk N‡ii (Clearing House) gva¨‡g|

4) F‡Yi †kl Avkq¯j : e¨vsK¸‡jv Aw_K msK‡Ui mgq hLb †Kv‡bv Drm n‡Z Znwej msMn Kiv m¤e nq bv, †m mgq †K›`ªxq e¨vsK e¨vsKmgn‡K FY w`‡q _v‡K| ZvB †K›`ªxq e¨vsK‡K F‡Yi †kl Avkq¯j (Lender of the last Resort) ejv nq|

5) evwYwR¨K e¨vs‡Ki Kvhvewj wbqšY : †K›`ªxq e¨vsK mmsMwVZ wbqgbxwZ Øviv evwYwR¨K e¨vs‡Ki Kvhvewj wbqšY (Controlling the function of Commercial Banks) K‡i|

6) wnmvecÎ cix¶v : †K›`ªxq e¨vsK evwYwR¨K e¨vs‡Ki wnmve cix¶v-wbix¶v K‡i _v‡K Ges evwYwR¨K e¨vsKmgn‡K mwVK wnmve msi¶‡Y eva¨ iv‡L|

7) Dc‡`óv I civgk©`vZv : †K›`ªxq e¨vsK wewfbœ wel‡q evwYwR¨K e¨vsKmgn‡K Dc‡`k I civgk© w`‡q _v‡K|

8) eva¨Zvg~jK Znwej msiÿY : AvgvbZKvixi ¯^v_© msiÿ‡Y evwYwR¨K e¨vsKmgn †gvU AvgvbZ‡Zi GKUv Ask eva¨Zvg~jKfv‡e †K›`ªxq e¨vs‡K wiRvf© wnmv‡e Rgv ivL‡Z nq|

9) Ab¨vb¨ e¨vs‡Ki cwZwbwa : †K›`ªxq e¨vsK Ab¨vb¨ m`m¨ e¨vs‡Ki cwZwbwa wnmv‡e KvR K‡i|

10) FY Av`vq : evwYwR¨K e¨vs‡Ki c`Ë FY Av`vq (Recovery of loan) †K›`ªxq e¨vsK mn‡hvwMZv I civgk© w`‡q _v‡K|

11) ˆe‡`wkK evwYwR¨ Dbqb : †K›`ªxq e¨vsK ˆe‡`wkK evwY‡R¨i Dbq‡b (Developing Foreign Trade) evwYwR¨K e¨vsK‡K mnvqZv K‡i _v‡K|

N. Ab¨ Kvhvewj

1) Kwl Dbqb : †`k Kwl Lv‡Z Dbq‡bi j‡ÿ¨ †K›`ªxq e¨vs‡Ki cZ¨ÿ wbqš¿‡Y Kwl e¨vsK ¯’vcb ev Kwl FY Kvh©µg MnY K‡i _v‡K|

2) wkí Dbqb : wkí wewb‡qvM DrmvngjK cwiKíbv cYqb I ev¯evq‡b †K›`ªxq e¨vsK miKvi‡K bxwZ wbavi‡Ymn FY mn‡hvwMZv K‡i _v‡K|

3) mgevq e¨vs‡Ki Dbqb : †K›`ªxq e¨vsK mgev‡qi Dbq‡b FY-mweavmn bvbwea Kvh©µ‡gi gva¨‡g mnvqZv K‡i _v‡K|

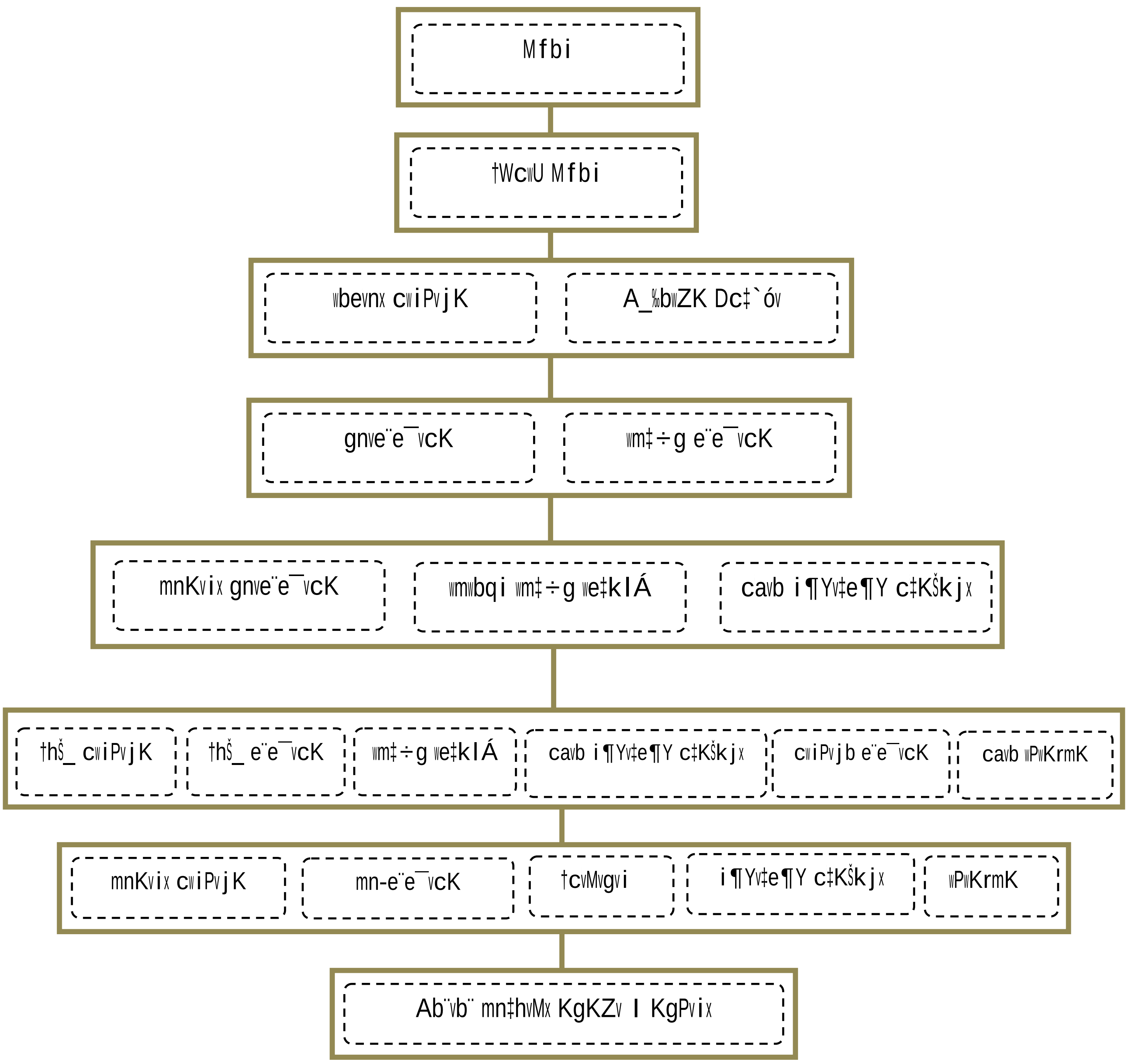
4) M‡elYv Kvh©µg : wkí-evwYR¨ Z_v mvgwMK A_©‰bwZK AMMwZ mva‡bi Dcvq D™¢veb, cwiKíbv cYqb Ges Gi ev¯evq‡bi D‡Ï‡k¨ †K›`ªxq e¨vsK M‡elYv Kvh©µg (Research work) cwiPvjbv K‡i _v‡K|

5) F‡Yi e¨envi wbwðZKiY : evRv‡i c`Ë F‡Yi h_v‡hvM¨ Drcv`bkxj e¨envi wbwðZ Kiv †K›`ªxq e¨vs‡Ki GKwU ¸i“ZcY KvR|

13.3 †K›`ªxq e¨vs‡Ki MVb I e¨e¯'vcbv

`-GKwU e¨wZµg Qvov cw_exi me †K›`ªxq e¨vsKB mvaviYZ miKwi gwjKvbvq _v‡K| evsjv‡`‡ki †K›`ªxq e¨vsK Ôevsjv‡`k e¨vsKÕ bv‡g cwiwPZ| evsjv‡`k e¨vs‡Ki e¨e¯'vcbv cavb wnmv‡e Mfbi `wqZ cvjb K‡ib|

cavb wbevnx wnmv‡e Mfbi‡K mnKvix MfbiMY mvnvh¨ I mn‡hvwMZv K‡i _v‡Kb| GQvov †K›`ªxq e¨vs‡Ki cwiPvjbvq GKwU e¨e¯'vcbv cl©` KvR K‡i| miKvi KZK g‡bvbxZ e¨w³, ewYwR¨K e¨vs‡Ki EaŸZb KZv‡`i †_‡K g‡bvbxZ e¨w³ Ges A_bxwZ wel‡q we‡klÁ e¨w³eM mvaviYZ GB cl©‡`i m`m¨ n‡q _v‡Kb|



QK bs 13.1: †K›`ªxq e¨vs‡Ki MVb I e¨e¯'vcbv

evsjv‡`k e¨vs‡Ki KvgKvÊ‡K wefvMwfwËK wbgœwjwLZfv‡e D‡jL Kiv hvq:

1. †bvU Bm¨ wefvM
2. e¨vswKs wefvM
3. wnmve wefvM
4. ckvmwbK wefvM
5. e¨vswKs wbqšY wefvM
6. e¨vswKs cwi`kb wefvM
7. wewbgq wbqšY wefvM
8. cwimsL¨vb wefvM
9. mwPe wefvM

13.4 †K›`ªxq e¨vsK I evwYwR¨K e¨vs‡Ki m¤úK

A_bxwZ we‡kl K‡i g`ªvevRv‡ii Awffve‡K wnmv‡e †K›`ªxq e¨vs‡Ki mv‡_ evwYwR¨K e¨vsKmg‡ni wbgœwjwLZ m¤úK we`¨gvb:

1) wewae× wiRvf : evwYwR¨K e¨vsK Zvi Avgvb‡Zi GKwU wbw`ó Ask eva¨Zvgjkfv‡e †K›`ªxq e¨vs‡Ki Kv‡Q Rgv ivL‡Z nq| hv Dfq‡K GKwU Nwbô m¤ú‡K Avew× K‡i‡Q|

2) wbKvk Ni : wbKvk N‡ii (Clearing House) `vwqZ cvjb K‡i †K›`ªxq e¨vsK I evwYwR¨K e¨vs‡Ki g‡a¨ we‡kl m¤ú‡Ki m„wó nq|

3) KvhweeiYx : evwYwR¨K e¨vsKmgn‡K mßv‡n Ges gv‡m Zv‡`i Kv‡hi weeiYx †K›`ªxq e¨vs‡Ki wbKU cvVv‡Z nq| G cwµqvq Dfq‡qi g‡a¨ Mfxi †mZeÜ M‡o D‡V|

4) Z_¨ mieivnKvix : †K›`ªxq e¨vsK †`k-we‡`‡ki A_evRvi, A_bxwZ I msµvšÍ wewfbœ wel‡q Z_¨ mieivn K‡i _v‡K| Gi gva¨‡g evwYwR¨K e¨vsK-‡K›`ªxq e¨vsK m¤úK Avil Mfxi nq|

5) Zvij¨ : evwYwR¨K e¨vs‡Ki Zvij¨ (Liquidity) i¶v e¨e¯vi Kvi‡Y Dfq‡qi g‡a¨ wb‡`kK m¤ú‡Ki m„wó nq|

6) Awffve‡K : †K›`ªxq e¨vsK evwYwR¨K e¨vsK¸‡jvi Awffve‡K (Guardian) wnmv‡e KvR K‡i|

7) †kl Avkq¯j : F‡Yi †kl Avkq¯j (Lender of the last Resort) wnmv‡e †K›`ªxq e¨vsK evwYwR¨K e¨vs‡Ki wbKU me‡P‡q AvcbRb wnmv‡e cwiwPZ|

8) m`m¨ fw³i gva¨‡g m‡hvM MnY : evwYwR¨K e¨vsKmgn †K›`ªxq e¨vs‡Ki mv‡_ m¤úK M‡o †Zvjvi Rb¨ Zvi m`m¨ n‡q _v‡K|

9) e¨vsKvi-g‡°j m¤úK : c‡qvR‡bi mgq evwYwR¨K e¨vsK †K›`ªxq e¨vs‡Ki wbKU n‡Z FY MnY K‡i _v‡K| ZvB G‡`i ga¨Kvi m¤úK‡K e¨vsKvi-g‡°j m¤úK e‡j wPwýZ Kiv hvq|

10) mn‡hvMx : †K›`ªxq e¨vsK Zvi bxwZ I cwiKíbv ewwYwR¨K e¨vs‡Ki gva¨‡g ev¯Íevqb Ki‡i, Avevi ewwYwR¨K e¨vsK †K›`ªxq e¨vs‡Ki wbKU n‡Z wew fb mvnvh¨-mn‡hvwMZv wb‡q _v‡K| Gfv‡e G‡K Ac‡ii mn‡hvMx wnmv‡e KvR K‡i|

11) me e¨vs‡Ki e¨vsKvi : me e¨vs‡Ki e¨vsKvi (Banker of all Banks) wnmv‡e KvR Kivq †K›`ªxq e¨vsK ewwYwR¨K e¨vs‡Ki mv‡_ Mfxi m¤úK© Av‡e×|

13.5 A_©bxwZK Dbœq‡b †K›`ªxq e¨vsK wnmv‡e evsjv‡`k e¨vs‡Ki fwgKv

1971 mv‡j ¯^vaxb mve©‡fŠg †`k wnmv‡e evsjv‡`k mwó nq| mve©‡fŠ‡gi cZxK wnmv‡e Ges A_©e¨e¯'v‡K †X‡j mvRv‡bvi Rb¨ GKwU †K›`ªxq e¨vs‡Ki c‡qvRbxqZv Dcjwä Kiv †_‡K 1972 mv‡ji 31 A‡±vei evsjv‡`‡ki ivócwZi Av‡`k 127 bv‡g Aa¨v‡`‡ki gva¨‡g ZrKvjxb †÷U e¨vsK Ae cwK¯Ív‡bi XvKv¯' AvÂwjK †WcwU Mfb©‡ii Kvhv©j‡q e¨vsjv‡`k e¨vsK Kvhµg ïi" K‡i| hw`I GB Aa¨v‡`k 1971 mv‡ji 16 wW‡m¤^i †_‡K evsjv‡`k e¨vs‡Ki GKwU ¯^qsx I KvhKi †K›`ªxq e¨vsK wnmv‡e †NvlYv Kiv nq|

evsjv‡`k e¨vsK miKvwi gwjKvbvq cwiPvwjZ Ges GKwU cwiPvjbv cl` Øviv wbqwšÍZ, hvi wbevnx cavb Mfb©i| 4 Rb †WcwU Mfb©i, 12Rb wbevnx cwiPvjK Ges 1 Rb A_©bxwZK Dc‡`óv e¨e¯'vcbvq wbevnx cavb‡K mnvqZv K‡i _v‡Kb|

evsjv‡`‡ki A_©bxwZK Dbœq‡b evsjv‡`k e¨vs‡Ki Ae`vb A‡bK| evsjv‡`k e¨vsK cavbZ :

1) †bvU Bm¨ K‡i
2) †`‡ki ˆe‡`wkK g`ªvi wiRvf e¨e¯'vcbv K‡i
3) miKv‡ii wnmve cwiPvjbv K‡i
4) KwlFY I wkíFY weZi‡Y miKv‡ii bxwZ ewwYwR¨K e¨vs‡Ki gva¨‡g ev¯Íevqb K‡i
5) ZwjKv I AZwjKvf³ e¨vsKmg‡ni Kvhµg wbqšY K‡i Ges evsjv‡`k e¨vs‡Ki cwi`kb wefvM me ewwYwR¨K e¨vs‡Ki kvLvmgn‡K cwi`k‡bi gva¨‡g AvB‡bi k•L‡j Ave× iv‡L|
6) †`‡ki A_bxwZ Ges cwimsL¨vb-msµvš Z_¨ cKvkbvi gva¨‡g RbMY Ges mswkó wefvM I `dZimgn‡K mRvM iv‡L|
7) †`‡ki ˆe‡`wkK g`ªv, n¯ÍvšÍi, ¯^vbvšÍ‡i we‡kl fwgKv iv‡L|
8) evsjv‡`k e¨vs‡Ki M‡elYv wefvM Zvi M‡elYvgjK KgKv‡Êi gva¨‡g wewfb iKg ªv`Kwb‡`kbv c`vb K‡i|
9) cjx FY cKímgn Ges we‡kl FY cKímgn‡K Z`viwKi gva¨‡g mgv‡Ri Ae‡nwjZ †kwY‡K A_©bxwZK gw³ †`qvi †Póv K‡i|
10) †eKviZ `ixKi‡Yi Rb¨ wewfb iKg Kg¯'v‡bi m‡hvM mwó K‡i|
11) ˆe‡`wkK wewbgq nvi wbqš‡Yi gva¨‡g †`kxq g`ªvi w¯ZkxjZv msi¶‡Yi †Póv K‡ib|
12) GQvov miKv‡ii ¸i"ZcY †h‡Kv‡bv Dbqb KgKv‡Ê miKvi‡K wewfbfv‡e mnvqZv K‡i _v‡K|
13) eZgv‡b evsjv‡`k e¨vsK †`‡ki Aw_K k•Ljv i¶vq LeB ¸i"ZcY fwgKv cvjb K‡i Avm‡Q, hv †`‡ki Av_mvgwRK Dbœq‡b we‡kl fwgKv ivL‡Q|

Abkxjbx

eû wbevPwb ck

1. †K›`ªxq e¨vs‡Ki D‡Ïk¨ †KvbwU?

   K. wewbg‡qi gva¨‡g L. gj¨¯'i w¯'wZkxj ivLv

   M. Kgms¯'vb mwó N. mÂ‡qi ceYZv mwó

2. †Kvb e¨vsK A‡_i gvb wbavi‡Y fwgKv cvjb K‡i?

   K. †K›`ªxq e¨vsK L. ewYwR¨K e¨vsK

   M. wewb‡qvM e¨vsK N. wewbgq e¨vsK

wb‡Pi DÏxcKwU c‡o 3 I 4 bs c‡ki DËi `vI

wmWi Avµvš ei¸bvi Avj PwI iv b¨vh¨gj¨ cvIqvi Rb¨ GKwÎZ n‡q ÔcZ¨qÕ bv‡g GKwU mgevq mwgwZ M‡o †Zv‡j| G‡Z Zv‡`i fv‡M¨i Dbqb N‡U| cieZx‡Z mwgwZi Kvhµg cmv‡ii Rb¨ Zviv cwZôwbK Aw_K mnvqZv Mn‡Yi wPšvfvebv Ki‡Q|

3. ÔcZ¨qÕ Kvhµ‡g †Kvb Aw_K cwZôvb mnvqZv Ki‡Z cv‡i?

   K. †K›`ªxq e¨vsK L. wkí e¨vsK

   M. MvgxY e¨vsK N. wewb‡qvM e¨vsK

4. Aw_K cwZôv‡bi mnvqZvq ÔcZ¨qÕ

   ı. †`‡ki K…wI Dbq‡b fwgKv ivL‡Z cv‡i

   ıı. FYmweav cv‡e

   ııı. Rxebhv·vi gv‡bvbqb Ki‡e

   wb‡Pi †KvbwU mwVK?

   K. ı I ıı L. ıı I ııı

   M. ı I ııı N. ı, ıı I ııı

msw¶ß DËi ck

1. me e¨vs‡Ki e¨vsKvi †K?
2. †Kvb e¨vsK AvšRwZK chv‡q miKv‡ii cwZwbwa wnmv‡e KvR K‡i?
3. evsjv‡`k e¨vs‡Ki e¨e¯'vcbv cavb wnmv‡e †K KvR K‡ib?
4. ewYwR¨K e¨vsK¸‡jv †Kv_vq eva¨ZvgjK Znwej Rgv iv‡L?

mRbkxj ck

1| ôLÔ e¨vs‡K KgiZ Rbve Kwig mv‡ne C‡`i Rb¨ e¨vsK †_‡K bZb UvKvi †bvU Z‡j Avb‡j Zvi 7 eQ‡ii Kb¨v me UvKvi †bv‡Ui Dci ôKÔ e¨vs‡Ki bvg †jLv †Kb Zv Rvb‡Z Pvq|

K. †K›`xq e¨vsK †Kvb e¨vs‡Ki Kvhvewj wbqšY K‡i?

L. ewYwR¨K e¨vsK †K›`xq e¨vs‡K wiRvf wnmv‡e Kx Rgv iv‡L? e¨vL¨v Ki|

M. ôKÔ e¨vsK Kx ai‡bi e¨vsK? e¨vL¨v Ki|

N. ôLÔ e¨vs‡Ki Zvi j¨ msK‡U ôKÔ e¨vsK Kx fwgKv iv‡L‡e? Av‡jvPbv Ki|

2| ivgM‡o ¯vbxq GjvKvq †Kv‡bv ewYwR¨K e¨vsK bv _vKvq GjvKvevmxiv wewfb mgm¨vi m¤§Lxb nq| G wel‡q ckvmb‡K AeMZ Ki‡j †mLv‡b ôKÔ I ôLÔ `wU e¨vs‡Ki kvLv Pvj nq Ges GjvKvevmx mK‡jB DcKZ nq| wKQw`b ci †K‡›`xq e¨vsK ôLÔ e¨vs‡K e‡Üi †bwUk †`q|

K. †K›`xq e¨vsK wK‡mi gva¨‡g ewYwR¨K e¨vsK¸‡jvi cvi¯úwiK †jb‡`b wb®úwË K‡i?

L. †K›`xq e¨vsK †KvbwU w¯wZkxj iv‡L e¨vL¨v Ki|

M. †K›`xq e¨vsK ôLÔ e¨vsK‡K †Kb e‡Üi †bwUg †`q? e¨vL¨v Ki|

N. ivgM‡oi g‡Zv GjvKvq Dbq‡bi †¶‡Î †K›`xq e¨vsK ôKÔ e¨vsK‡K Kxfv‡e Kv‡R jvMv‡Z cv‡i? Av‡jvPbv Ki|

mgvß

`kg Aa¨vq

ewYwR¨K e¨vsK I Zvi cwiwPwZ

GB Aa¨vq cv‡Vi gva¨‡g QvÎ-QvÎxiv eZgvb wek A_bxwZ‡Z cavb fwgKv cvjbKvix wewfb ewYwR¨K e¨vsK m¤ú‡K aviYv jvf Ki‡Z cvi‡e | ZvQvov ewYwR¨K e¨vs‡Ki cavb I we‡kl Kvhvewj, D‡Ïk¨, mgvR MV‡b Zvi fwgKv, Avg`wb-ißwb‡Z Zvi mnvqZv, A_ ¯vbvši, Kwl I wkí Dbq‡b ewYwR¨K e¨vs‡Ki fwgKv m¤ú‡K aviYv jvf Kiv hv‡e| GQvov ewYwR¨K e¨vs‡Ki Znwe‡ji Drm, Znwej wewb‡qvM Ges Zvi Avq-e¨‡qi †¶Î m¤ú‡K QvÎ-QvÎxiv aviYv jvf Ki‡Z cvi‡e|

GB Aa¨vq cvV †k‡l Avgiv-

- ewYwR¨K e¨s‡Ki D‡Ïk¨ I Kvhvewj Rvb‡Z cvie|
- ewYwR¨K e¨vs‡Ki Znwej I Av‡qi Drmmgn Rvb‡Z cvie|

10.0 mPbv

mvavi Yfv‡e e¨vsK ej‡Z Avgiv evwYwR¨K e¨vsK‡KB eywS| h‡Mi mv‡_ mv‡_ evwYwR¨K e¨vsKe¨e¯vq A‡bK Avaywb Kvqb I we‡kIvqb N‡U‡Q| evwYwR¨K e¨vsK mvavi YZ RbM‡Yi c‡qvR‡bi AwZwi³ mwÂZ A_ msMn K‡i FY MvnK‡`i‡K avi w`‡q _v‡K| evwYwR¨K e¨vsK GKwU gbvdvwfwËK Avw_K cwZôvb, hv A‡_i †jb‡`b I Av`vb-c`v‡bi gva¨‡g gbvdv ARb K‡i _v‡K|

Zvi gv‡b, ÔgbvdvÕ AR‡bi D‡Ï‡k¨ †h cwZôvb A_ I A‡_i gj¨ cwigvc‡hvM¨ ev †mev †jb‡`b K‡i _v‡K, G iKg cwZôvb‡K evwYwR¨K e¨vsK ejv nqÔ|

10.1 evwYwR¨K e¨vs‡Ki D‡Ïk¨

evwYwR¨K e¨vsK mvavi YZ gbvdv AR‡bi Rb¨ MwVZ n‡jI Zvi Avi I Ab¨vb¨ D‡Ïk¨ Av‡Q| evwYwR¨K e¨vs‡Ki D‡j L‡hvM¨ D‡Ïk¨¸‡jv wb‡P eYbv Kiv n‡jv:

1) gbvdv ARb : gbvdv AR‡bi †gŠwjK D‡Ï‡k¨B evwYwR¨K e¨vsK MwVZ nq|

2) wewbg‡qi gva¨g : evwYwR¨K e¨vsK wewbg‡qi gva¨g wnmv‡e †PK, ûwÛ, wewbgq we‡ji cPjb K‡i _v‡K|

3) gjab MVb : RbM‡Yi AwZwi³ A_ mÂq wnmv‡e MnY K‡i wewb‡qv‡Mi Rb¨ cwR ev gjab MVb (Capital formation) Zvi GKwU we‡kI D‡Ïk¨|

4) RbKj¨vY : gbvdv AR‡bi cvkvcvwk RbKj¨vY evwYwR¨K e¨vs‡Ki GKwU c‡iv¶ D‡Ïk¨|

5) FY wbqš‡Y mn‡hvwMZv : †K›`xq e¨vs‡Ki FYbxwZ I FY wbqšY Kvhµ‡g AskMnY I mn‡hvwMZv c`vb Kiv evwYwR¨K e¨vs‡Ki GKwU Ab¨Zg D‡Ïk¨|

6) cwiKíbv cYqb I ev¯evq‡b mn‡hvwMZv : mwVK Dbqb cwiKíbv cYq‡b I ev¯evq‡b †K›`xq e¨vsK‡K mvnvh¨ Kiv evwYwR¨K e¨vs‡Ki Av‡iKwU D‡Ïk¨|

7) m¤ú‡`i mIg eÈb : A_-m¤ú‡`i gva¨‡g A_bxwZi mKj LvZ‡K mgvbZv‡j DbZ K‡i mvgwMKfv‡e m¤ú‡`i mIg eÈb wbwðZ Kiv evwYwR¨K e¨vs‡Ki GKwU D‡Ïk¨|

8) Kgms¯vb mwó : A_%bwZK KgKv‡Êi cmvi NwU‡q Kgms¯v‡bi m‡hvM mwó evwYwR¨K e¨vs‡Ki GKwU D‡Ïk¨|

9) abx-`wi‡`i ˆeIg¨ nvmKiY : evwYwR¨K e¨vs‡Ki AvgvbZ MnY I FY`vb Kvhµg mKj †kwYi RbM‡Yi AskMnY wbwðZ K‡i, hv mgv‡Ri abx-`wi‡`i `iZ nvm K‡i _v‡K|

10) mÂqceYZv mwó : RbM‡Yi gv‡S mÂ‡qi ceYZv mwó Kiv evwYwR¨K e¨vs‡Ki GKwU D‡Ïk¨|

11) wbivcËv : gvb‡li A_, gj¨evb Mnbv BZ¨w`i wbivcËv c`vb evwYwR¨K e¨vs‡Ki GKwU Ab¨Zg D‡Ïk¨|

12) A_%bwZK w¯wZkxjZv : FY mieivn‡ni gva¨‡g evRv‡i A‡_i Pwn`v ciY K‡i Ges †K›`ªxq e¨vs‡Ki FY wbqšY bxwZi mv‡_ GKvZ¥Zv cKvk K‡i A_%bwZK w¯wZ wbwðZ Kivi I ewYR¨K e¨vs‡Ki GKwU D‡Ïk¨|

13) wkí I ewYR¨K Dbqb : Avg`wb I ißwb ewY‡R¨ e¨vcK mn‡hwMZv c`vb K‡i ewYR¨ I wk‡íi Dbqb wbwðZ Kiv ewYR¨K e¨vs‡Ki we‡kl j¶¨|

14) Rxebhv‡Îvi gvb Dbqb : mvgwMKfv‡e A_%bwZK Dbq‡bi mv‡_ mv‡_ Rxebhv‡Îvi gv‡bvbqb Kiv I ewYR¨K e¨vs‡Ki GKwU D‡Ïk¨|

10.2 ewYR¨K e¨vs‡Ki Kvhvewj

Aw_K cwZôvb wnmv‡e e¨vsK †`‡ki wkí, ewYR¨, A_%bwZK I mvgwRK Dbq‡b wewfb iKg †mev c`vb K‡i _v‡K| e¨vs‡Ki †mev‡K Avgiv `B fv‡M fvM Ki‡Z cwi:

K) cavb Kvhvewj

L) we‡kl I Ab¨vb¨ Kvhvewj|

K) cavb Kvhvewj

1) AvgvbZ MnY I m` c`vb : Mvn‡Ki wbKU n‡Z Zv‡`i AwZwi³ A_ mÂq wnmv‡e weweª cKvi wnmv‡e †hgb: PjwZ, mÂqx I ¯vqx AvgvbZ MnY Kiv e¨vs‡Ki GKwU cavb KvR| mÂqx I ¯vqx wnmv‡ei AvgvbZKvix‡`i Rgvi A‡_i Ici e¨vsK wbw`ó nv‡i m` c`vb K‡i _v‡K| PjwZ wnmv‡e m` c`vb Kiv bv n‡jI †mLv‡b Ab¨ wKQ mweav †`Iqv nq|

2) FY gÄi I m` MnY : e¨vsK RbM‡Yi wbKU n‡Z mwÂZ A_ AvgvbZ wnmv‡e MnY K‡i, †mB A_ FYMnxZv‡`i weweª †gqv‡` FY wnmv‡e c`vb K‡i| FY c`vb Kiv e¨vs‡Ki GKwU ¸i"ZcY KvR| KviY FYMnxZv‡`i FY w`‡q e¨vsK GKw`‡K †hgb Drcv`bgLx Kv‡R mnvqZv K‡i, Ab¨w`‡K †mB F‡Yi Dci †h m` Av`vq K‡i Zv e¨vs‡Ki Av‡qi cavb Drm| e¨vsK AvgvbZKvix‡`i †h nv‡i m` c`vb K‡i FYMnxZv‡`i wbKU †_‡K Zvi AwaKZi nv‡i m` Av`vq K‡i| GB AwZwi³ m‡`i nviB e¨vs‡Ki Kvh cwiPvjbvMZ Avq|

3) FY AvgvbZ mwó : FY Mn‡Yi mgq FYMnxZv‡K e¨vs‡Ki mv‡_ GKwU wnmve Lj‡Z nq| F‡Yi A_ †mB wnmv‡e Rgv ev †µwWU Kiv nq| Gici FYMnxZv hZ cwigvY UvKv †mB wnmve †_‡K D‡Ëvjb K‡i, †mUv IB wnmv‡e †WweU Kiv nq| Gfv‡e e¨vsK F‡Yi gva¨‡g AvgvbZ mwó K‡i|

4) wewbgq gva¨g mwó : Aw_K †jb‡`b I †`bv-cvIbv wb®úwËi gva¨g wnmv‡e e¨vsK †PK wewbgq wej, cZ¨q cÎ, e¨vsK WvdU, †c-AWvi, †WweU KvW, †µwWU KvW BZ¨vw`i e¨envi K‡i _v‡K|

5) gjab MVb : RbM‡Yi Qwo‡q wQwU‡q _vKv mÂq¸‡jv weweª wnmve gva¨‡g GKwÎZ K‡i e¨vsK gjab MVb K‡i _v‡K|

6) †bvU Bm¨ : mvaviY evwYwR¨K e¨vsK mivmwi g`v cPjb K‡i bv GUv K‡i †K›`ªxq e¨vsK| Z‡e evwYwR¨K e¨vsK c‡iv¶fv‡e g`v cPjb K‡i| †hgb aiv hvK †Zvgvi †mvbvjx e¨vs‡K GKwU mÂqx wnmv‡e 1 j¶ UvKv Rgv Av‡Q| GgZve¯'vq Zwg hw` 60 nvRvi UvKvi Kw¤úDUvi µq Ki Z‡e †Zvgvi GKvD‡›Ui †P‡K Zwg UvKv cwi‡kva Ki‡Z cvi | Gfv‡e e¨vsK †PK KL‡bv KL‡bv wewbg‡qi gva¨‡g wnmv‡e Ges g`vi weKí wn‡m‡e KvR K‡i miKv‡ii g`v cPj‡bi KvRwU mnR K‡i †`q|

8) AwQ wnmv‡e KvR : evwYwR¨K e¨vsK¸‡jv Zv‡`i g‡°j‡`i m¤úwËi AwQ (Trustee) Ges ms¯'vi Aw_K m"Qj Zvi mwUwd‡KU c`vb K‡i _v‡K|

9) Avg`wb-ißwb mvnvh¨ : Avg`wbKviK †`wk g`v †_‡K ˆe‡`wkK g`v I ißwbKviK‡`i ˆe‡`wkK g`v †_‡K †`wk g`vq i|cvši Kiv c‡qvRb, hv e¨vsK¸‡jvi Ab¨Zg KvR| Avevi cZ¨q cÎ ev letter of credit (LC)-Gi gva¨‡g e¨vsK ˆe‡`wkK evwY‡R¨ ißwbKviK‡K Avg`wbKvi‡Ki c¶ †_‡K AwMg A_ c`v‡bi e¨e¯v K‡i| cZ¨q cÎ Ggb GKwU e¨e¯v, †hLv‡b Avg`wb I ißwbKvi‡Ki g‡a¨ Aw_K Ges e¨emwqK m¤úK ¯vc‡bi †¶‡Î Zv‡`i g‡bvbxZ e¨vsK `B c‡¶i ¯v_ msi¶‡Yi gva¨‡g Af¨šixY Ges ˆe‡`wkK e¨emv-evwY‡R¨ e¨vcK fwgKv iv‡L| Avg`wb-ißwb msµvšÍ Kvhw` m¤úv`b I Dc‡`k c`vb Kiv e¨vs‡Ki GKwU cwZwbwagjK Kvh|

10) miKv‡ii †KvlvMvi wnmv‡e KvR K‡i : †K›`ªxq e¨vsK ev Ab¨ †Kv‡bv wbevwPZ e¨vsK miKv‡ii †KvlvMvi wnmv‡e I KvR K‡i _v‡K|

11) wewbgq wej, cwienb wej BZ¨w` fvOv‡bv : e¨vsK g‡°‡ji c‡¶ evÆvi gva¨‡g wewbgq wej, cwienb wej BZ¨w` fwO‡q _v‡K|

L) we‡kl I Ab¨ Kvhvewj

1) gjab wewb‡qvM : e¨vsK FY Mn‡Yi cvkvcwk Ab¨vb¨ wkí I evwYwR¨K cwZôv‡b gjab wewb‡qvM K‡i, hv GKwU †`‡ki †gvU Drcv`b I gjab MwZkxjZv ew×‡Z mvnvh¨ K‡i|

2) A_‰bwZK Dbq‡b fwgKv : e¨vsK GKwU †`‡ki mweK A_bwZ Z_v wkí, evwYR¨, cwienb, †hvMv‡hvM, MnwbgvY, wk¶vi e¨vcK AMMwZ‡Z mvnvh¨ K‡i _v‡K|

3) A_ ¯vbvši : e¨vsK Zvi wewbgq gva¨‡gi mvnv‡h¨ †`‡ki Af¨š‡i I evB‡i A_ ¯vbvši K‡i _v‡K|

4) A‡_i wbivcËv c`vb : e¨vsK RbM‡Yi A_ Rgv ivLvi gva¨‡g A‡_i wbivcËv w`‡q _v‡K| G Qvov MvnK Zvi gj¨evb m¤ú‡`i `wjjcÎ, AjsKvi w` jKvi †mevi gva¨‡g e¨vs‡Ki Kv‡Q Rgv iv‡L|

5) civgk `vb : g‡°j‡`i Ab‡iv‡a wewfb cKvi e¨emwqK civgk †`Iqv I Zv‡`i m¤ú` e¨e¯vcbv Kiv †hgb: ewofvov Av`vq Kiv I e¨vs‡Ki KvR|

6) Kgms¯vb : e¨vsK Aw_K cwZôvb wnmv‡e GKwU †`‡ki Kgms¯v‡bi mnvqZv K‡i _v‡K Ges †`‡ki A_bwZ‡Z FY mieiv‡ni Kvi‡Y c‡iv¶fv‡e Kgms¯v‡bi †hvMvb w`‡q _v‡K|

7) FY wbqšY : †K›`xq e¨vsK g`vevRv‡ii wbqšK wnmv‡e ewYR¨K e¨vsK¸‡jvi c`Ë F‡Yi ms‡KvPb I m¤úmvi‡Yi gva¨‡g A_ I F‡Yi mieivn wbqšY K‡i _v‡K| GUv A_‰bwZK w¯wZkxjZv wbwðZKiY I g`vùxwZ wbqš‡Yi Rb¨ GKvš Ri“wi|

8) Kwl Dbqb : Kwl‡¶‡Î FY I Ab¨vb¨ mn‡hwMZv c`v‡bi gva¨‡g e¨vsK Kwl Dbqb ZiwšZ Ki‡Q|

9) wk‡íbqb : e¨vsK wkícwZôvb¸‡jv‡K `xN‡gqv‡` FY c`v‡bi gva¨‡g wk‡íbq‡bi mvnvh¨ K‡i _v‡K|

10) AvÂwjK Dbqb : e¨vs‡Ki kvLv weewfb GjvKvq we¯Z _vKvq GKwU †`‡ki AvÂwjK Dbq‡bI fwgKv †i‡L _v‡K|

10.3 ewYR¨K e¨vs‡Ki Znwe‡ji Drm

ewYR¨K e¨vsK mvaviYZ wbgwjwLZ Drm †_‡K Zvi Znwej msMn K‡i _v‡K| Gi wKQ ewn¯ Drm Avi wKQ Af¨šixY Drm|

1) cwi‡kwaZ gjab : e¨vs‡Ki cv_wgK I cavb Drm n‡"Q cwi‡kwaZ gjab| Askx`wi Kviewi cwZôvb n‡j gwjKMY wb‡Riv gjab mieivn K‡i Ges †hŠ_ gjawb cwZôvb n‡j †kqvi Bm¨ K‡i gjab MVb Kiv nq|

2) msiw¶Z Znwej : cwZeQi gbvdvi GKwU Ask †kqvi‡nvìvi ev gwjKM‡Yi g‡a¨ eÈb bv K‡i fwel¨‡Zi Rb¨ mÂq K‡i ivLv nq Zv‡K msiw¶Z Znwej e‡j| GB A_ fwel¨‡Z gjab wnmv‡e e¨envi Kiv n‡q _v‡K|

3) AvgvbZ : ewYR¨K e¨vs‡Ki gja‡bi GKwU ¸i"ZcY ewn¨K Drm n‡"Q AvgvbZ| e¨vsK weewfb †gqv‡` (h_v PjwZ, mÂqx, ¯vqx) AvgvbZ MnY K‡i _v‡K, hv AvgvbZKvixiv GK‡Î Z‡j †bq bv| d‡j e¨vsK G A_ FY A_ev wewb‡qvM wnmv‡e e¨emv‡q LwU‡q gbvdv ARb K‡i _v‡K|

4) avi MnY : ewYR¨K e¨vsKmgn †K›`xq e¨vsK Ges Ab¨vb¨ ewYR¨K e¨vsK¸‡jv n‡Z FY wb‡Z cv‡i| Avevi wmwKDwiwU ev FYcÎ weµq K‡iI g`v evRvi n‡Z Znwej msMn K‡i _v‡K|

10.4 ewYR¨K e¨vs‡Ki Av‡qi Drmmgn

ewYR¨K e¨vsK Zvi e¨emv n‡Z wewfbfv‡e Avq K‡i _v‡K, hv wb‡g eYbv Kiv n‡jv|

1) F‡Yi m` : ewYR¨K e¨vsK e¨emv cwZôvb I †fv³v‡`i FY †`q Ges GB F‡Yi wecix‡Z m` MnY K‡i _v‡K, hv Zv‡`i Av‡qi cavb Drm|

2) wewb‡qvM : ewYR¨K e¨vsK †kqvi, FYcÎ, miKwi wmwKDwiwU BZ¨w` jvfRbK Lv‡Z wewb‡qvM K‡iI gbvdv ARb K‡i _v‡K|

3) wej evÆvKiY : †gqv` cY nIqvi c‡e ewYR¨K e¨vsK e¨emvqx‡`i cvc¨ wewbgq wej evÆv K‡iI A_ DcvRb K‡i _v‡K|

4) e¨vsK WvdU, Uv‡f jvim †PK n‡Z cvß Kwgkb : e¨vsK WvdU, Uv‡f jvim †PK n‡Z Kwgkb wnmv‡e cPi Avq K‡i _v‡K|

5) †hvMv‡hvM : evwYwR¨K e¨vsK g‡°‡ji Ab‡iv‡a wewfb †hvMv‡hvM (Correspondance) †mev c`vb K‡i Kwgk‡bi gva¨‡g A_ DcvRb K‡i _v‡K|

6) jKvi fvov : RbMY Zv‡`i gj¨evb `wjj, Mnbv BZ¨w` e¨vs‡Ki jKv‡i Rgv ivL‡Z cv‡i| hvi wecix‡Z evwYwR¨K e¨vsK mwwfm PvR Av`vq K‡i _v‡K|

7) cwZwbwaZ : evwYwR¨K e¨vsK g‡°‡ji c‡¶ wewfb cKvi cwZwbwagjK (Agency Service) †jb‡`b K‡i _v‡K| †hgb : †PK ev we‡ji A_ Av`vq ev cwi‡kva BZ¨w`| Gme Kv‡Ri Rb¨ e¨vsK Kwgkb Av`vq K‡i, hv Zv‡`i Av‡qi Drm wnmv‡e KvR K‡i|

8) †kqvi µq-weµ‡q ga¨¯Zv : †kqvi µq-weµq ga¨¯ZvKvix wnmv‡e KvR K‡i e¨vsK Avq K‡i _v‡K|

9) ˆe‡`wkK wewbgq : ˆe‡`wkK g`v µq-weµq K‡i evwYwR¨K e¨vsK gbvdv ARb K‡i _v‡K|

10) Avg`wb-ißwb evwYR¨ : ˆe‡`wkK evwY‡R¨ I †jb‡`b wb®úwË‡Z fwgKv cvjb K‡i Kwgkb ev mwwfm PvR wnmv‡eI evwYwR¨K e¨vsK Zvi Av‡qi GKwU Ask ARb K‡i _v‡K|

11) cZ¨qcÎ : AvšRwZK evwY‡R¨ Avg`wbKviK‡`i cZ¨qcÎ (Letter of Credit) Bm¨ K‡i evwYwR¨K e¨vsK Kwgkb Av`vq K‡i _v‡K|

13) AwQ : AwQ (Trustee) wnmv‡e KvR K‡i I e¨vsK Kwgkb Av`vq K‡i _v‡K|

10.5 evwYwR¨K e¨vs‡Ki Li‡Pi LvZ

evwYwR¨K e¨vsK Zvi e¨emv cwiPvjbvi Rb¨ mvaviYZ wbgwjwLZ LvZ¸‡jv‡Z e¨q K‡i _v‡K|

1) g‡°‡ji Avgvb‡Zi Dci m` c`vb
2) †K›`xq e¨vsK c`Ë av‡ii Dci m` c`vb
3) Ab¨vb¨ evwYwR¨K e¨vsK n‡Z MnxZ F‡Yi Dci m` c`vb
4) KgKZv I KgPvixi †eZb-fvZv I †evbvm c`vb
5) cwiPvjK I e¨e¯vc‡Ki fvZv
6) wbix¶‡Ki wej
7) Abv`vqx F‡Yi gvgjv-†gvKÏgvi Li”
8) Awdm N‡ii I ¸`vg N‡ii fvov
9) ïé I Ki
10) wegv wcwgqvg

11) †hvMv‡hvM LiP †hgb: WvK, Zvi, †Uwj‡dvb, †U‡j·, d¨v·, mBdU BZ¨vw`
12) weÁvcb LiP
13) KgPvix‡`i cwk¶Y LiP

Abkxjbx

eû wbevPwb ck

1| ewYR¨K e¨vs‡Ki Av‡qi Drm †KvbwU?

K. jKvi fvov L. wegv wcwgqvg
M. ïé I Ki N. wbix¶‡Ki wej

2| cwZôvwbK cwiPvjbvq ewYR¨K e¨vsKÑ

i. cPviKv‡h e¨q K‡i
ii. mÂqx wnmv‡e Rgv‡bv A‡_i Dci gbvdv †`q
iii. wk¶vbwek †mjwg c`vb K‡i|

wb‡Pi †KvbwU mwVK?

K. i I ii L. i I iii
M. ii I iii N. i, ii I iii

wb‡Pi DÏxcKwU c‡o 3 bs c‡ki DËi `vI

†cvkvK e¨emvqx iwdK mv‡ne wbqwgZ AvšRwZK ewY‡R¨i mv‡_ h³| Zvi e¨emvi c‡qvR‡b me`v ewYR¨K e¨vs‡Ki mnvqZv MnY K‡ib|

3| ewYR¨K e¨vsK iwdK mv‡n‡ei c‡¶Ñ

i. we‡`wk †µZv-we‡µZvi †`bv-cvIbv cwi‡kv‡a mnvqZv K‡i|
ii. cZ¨qcÎ Bm¨ K‡i|
iii. gbvdv eÈb K‡i|

wb‡Pi †KvbwU mwVK?

K. i I ii L. i I iii
M. ii I iii N. i, ii I iii

msw¶ß DËi ck

1. ewYR¨K e¨vsK wewbg‡qi gva¨g wn‡m‡e wK‡mi cPjb K‡i?
2. e¨vsK Kxfv‡e A‡_i wbivcËv w`‡q _v‡K?
3. ewYR¨K e¨vsK RbM‡Yi gv‡S wK‡mi ceYZv mwó K‡i?

mRbkxj ck :

1| wg‡mm kxjv †ivRwi I cwZwôZ e¨vs‡Ki D"Pc‡` Avmxb weavq wZwb Zvi `B cwZ‡ekx †gvt Avivd I g`j †kL‡K Zv‡`i e¨emv †¶‡Î mn‡hwMZvi nvZ evwo‡q †`b| g`j †kL cv‡Ui GKRb AvšRwZK e¨emvqx Ges †gvt Avivd‡di e¨emwU n‡jv Avevmb cK‡íi, †hLv‡b wKbv Zvi †ek eo As‡Ki F‡Yi c‡qvRb nq| †m Rb¨B Zvi wg‡mm kxjv †ivRwi I i kiYvcb nb| wZwb ej‡jb †h, Gfv‡eB Avgiv †Póv Kwi †`‡ki gvbl‡`i‡K †mev c`vb Ki‡Z, RbM‡Yi †mevB †Zv Avgv‡`i KvR|

K. †KvbwU ewYwR¨K e¨vs‡Ki †gŠwjK D‡Ïk¨?

L. ewYwR¨K e¨vsK wK‡mi gva¨‡g AvgvbZ mwó K‡i-e¨vL¨v Ki|

M. wg‡mm kxjvi Kvhvewj i aib we‡ePbvq wZwb †Kvb e¨vs‡Ki KgKZv Zv eYbv Ki|

N. RbM‡Yi †mev`vbB gjZ Avgv‡`i KvR- wg‡mm kxjv †ivRwi I i GB Dw³wU‡K gj¨vqb Ki|

2| ¯'jwkw¶Kv Rbve kvqjv kebg eZgvb mgwRK Ae¯'vi K_v wPšv K‡i Zvi Mnbvmgn I gj¨evb `wjjcÎ wb‡q GKwU Aw_K cwZôv‡bi civgk Kvgbv K‡ib| †mLv‡b Zv‡K †h civgk †`qv nq Zv wZwb MnY K‡ib| wZwb Rwg µ‡qi Rb¨ bM` A_ wb‡q mvfvi hvIqvi c‡_ wQbZvB‡qi wkKvi nb|

K. FYMnxZv‡K e¨vs‡Ki mv‡_ FYMn‡Yi mgq Kx Lj‡Z nq?

L. msiw¶Z Znwej Kx? eYbv Ki|

M. kvqjv kebg Zvi gj¨evb `wjjcÎ I Mnbvi Rb¨ †Kvb e¨e¯'v MnY Ki‡eb? e¨vL¨v Ki|

N. kvqjv kebg‡K `NUbwU Gov‡Z Aw_K cwZôvb Kx fwgKv ivL‡Z cv‡i? Av‡jvPbv Ki|

GKv`k Aa¨vq

e¨vs‡Ki AvgvbZ

GB Aa¨vq Aa¨q‡bi gva¨‡g QvÎ-QvÎxiv e¨vs‡Ki AvgvbZ ev Znwe‡ji gj Drm m¤ú‡K Ávb jvf Ki‡Z cvi‡e| e¨vs‡Ki wewfb ai‡bi wnmv‡ei cwiPwZi mv‡_ mv‡_ e¨vs‡K wnmve †Lvjv I eÜ Kivi c×wZ m¤ú‡K Av‡jvPbv Kiv n‡q‡Q| ZvQvovI bZb bZb e¨vswKs cY¨ we‡kl K‡i AvaywbK I B‡jK‡UªwbK e¨vswKs cY¨ m¤ú‡K wek` aviYv jvf Ki‡Z cvi‡e| GB Aa¨v‡q QvÎ-QvÎx‡`i B‡jK‡UªwbK e¨vswKs Gi wKQz c‡Y¨i mv‡_ cwiPq Kiv‡bvi D‡`¨vM †bqv n‡q‡Q|

GB Aa¨vq cvV †k‡l Avgiv-

- e¨vsK Avgvb‡Zi D‡Ïk¨ I ¸i“Z Rvb‡Z cvie|
- e¨vsK wnmv‡ei aib Ges wnmve †Lvjvi c×wZ Rvb‡Z cvie|
- AvaywbK e¨vswKs †mev c×wZ Rvb‡Z cvie|

11.0 mPbv

e¨vswKs e¨emvi Znwe‡ji gj Drm AvgvbZ| e¨vs‡Ki AvgvbZ ev †jb‡`b mvaviYZ Mvn‡Ki wewfb iKg wnmv‡ei gva¨‡g cwiPvwjZ nq| MvnK Zvi c‡qvRbg‡Zv A_ †PK ev Ab¨vb¨ e¨vswKs c‡Y¨i gva¨‡g D‡Ëvjb Ki‡Z cv‡i|

11.1 e¨vsK Avgvb‡Zi D‡Ïk¨ I ¸i"Z

e¨vsK AvgvbZ ev wnmv‡ei D‡Ïk¨ I ¸i"Z MvnK ev AvgvbZKvixi †c¶vc‡U GKai‡bi, Averi e¨vs‡Ki †c¶vc‡U wfb ai‡bi nq| Averi e¨wóK A_bxwZi †¶‡Î I e¨vsK AvgvbZ wKQ fwgKv cvjb K‡i| 11.1 bs Q‡K G¸‡jv ms‡¶‡c Av‡jvPbv Kiv n‡jv:

Mvn‡Ki Rb¨	e¨vs‡Ki Rb¨	e¨wóK A_bxwZi Rb¨
1) A‡_i wbivcËv 2) e¨emvwqK †jb‡`b 3) F‡Yi mweav 4) SwKnxb wewb‡qvM 5) †mev ARb 6) AwZwi³ A‡_i c‡qvRb wgUv‡bv	1) AvgvbZ MnY 2) wewb‡qvM 3) ˆe‡`wkK wewbgq	1) mÂqceYZv mwó 2) cwR ev gjab MVb 3) wewb‡qvM I Drcv`b 4) AvšRwZK ewYR¨

QK bs 11.1: e¨vsK Avgvb‡Zi D‡Ïk¨

K) Mvn‡Ki Rb¨

1) A‡_i wbivcËv : AvgvbZKvix‡`i DØË A_ e¨vs‡K wbivc‡` msi¶Y Kiv e¨vsK wnmv‡ei Ab¨Zg D‡Ïk¨|

2) e¨emvwqK †jb‡`b : e¨vsK bM` A_ I wewfb e¨vswKs c‡Y¨i gva¨‡g e¨emvwqK †jb‡`b m¤úb K‡i| †hgb: †PK, wewbgq wej evÆvKiY, e¨vsK WvdU BZ¨vw`|

3) F‡Yi mweav : e¨vsK PjwZ, ¯vqx wnmv‡ei gwjK‡`i c‡qvR‡b FY c`vb K‡i _v‡K| d‡j G mweav cvIqvi D‡Ïk¨ I e¨vsK wnmve †Lvjv c‡qvRb|

4) SwKnxb wewb‡qvM : e¨vs‡K UvKv Rgv ivL‡j wbw`ó nv‡i m` cvIqv hvq| †kqvievRv‡ii wewb‡qv‡Mi g‡Zv GUv SwKcY bq| ZvB GwU GKwU SwKnxb wewb‡qvM|

5) †mev ARb : wnmve †Lvjvi Kvi‡Y e¨vsK Zvi Mvn‡Ki bvbwea †mevgjK Kvhvw` c`vb K‡i, hv wnmve †Lvjvi Rb¨ Ab‡ciYv wnmv‡e KvR K‡i|

6) AwZwi³ A‡_i c‡qvRb wgUv‡bv : e¨vsK Zvi MvnK‡K PjwZ wnmv‡e RgvwZwi³ A_ D‡Ëvj‡bi mweav w`‡q _v‡K, hv e¨vsK wnmve msi¶Y Ki‡Z RbMY‡K AvKó K‡i|

L) e¨vs‡Ki Rb¨

1) AvgvbZ MnY : wewfbœ wnmv‡ei gva¨‡g RbM‡Yi mwÂZ A_© AvgvbZ wnmv‡e MnY K‡i e¨vsK Zvi Znwej MVb K‡i|

2) wewb‡qvM : Mvn‡Ki KvQ †_‡K AvgvbZ MnY K‡i e¨vsK wewfbœ jvfRbK Lv‡Z wewb‡qvM K‡i _v‡K| mZivs jvfRbK wewb‡qvM wbwðZ Kivi Rb¨ e¨vsK wnmv‡ei Ab¨Zg D‡Ïk¨|

3) ˆe‡`wkK wewbgq : e¨vsK ˆe‡`wkK g~`ªvi e¨emv K‡i _v‡K, hvi Rb¨ MvnK‡K KL‡bv KL‡bv wnmve Lyj‡Z nq|

M) RvZxq A_©bxwZi Rb¨

1) mÂqceYZv m„wó : e¨vsK wnmve †Lvjvi gva¨‡g RbM‡Yi g‡a¨ mÂqceYZvi m„wó nq|

2) cwR ev gyjab MVb : e¨vsK wnmv‡ei gva¨‡g Ajm wewÿß mÂq¸‡jv cÖwµqvKi‡Yi gva¨‡g gyjab MVb K‡i _v‡K|

3) wewb‡qvM I Drcv`b : e¨vsK wnmv‡ei gva¨‡g wewb‡qvM e„w× cvq, hv cieZx©‡Z †`‡ki Drcv`b I A_©‰bwZK ce„w×‡Z ¸iæZcY© fwgKv †i‡L _v‡K|

4) Kgms¯’vb : A_©‰bwZK Dbœq‡bi mv‡_ mv‡_ Kgms¯’v‡bi m‡hvM K‡i _v‡K|

5) AvšRwZK evwYR¨ : e¨vsK wnmv‡ei gva¨‡g Avg`vwb-ißvwb evwY‡R¨ AskMnY K‡i AvšRwZK evwYR¨ cmvi K‡i _v‡K|

11.2 e¨vsK wnmv‡ei cKvi‡f`

Mvn‡Ki Pvwn`v Abhvqx e¨vsK wewfbœ cKv‡ii wnmve †Lvjvi e¨e¯’v iv‡L| gvb‡li RxweKv, c‡qvRb, mgq Ae¯’vb Ges Pvwn`v Abhvqx e¨vsK wnmve‡K wbgœwjwLZ fv‡e cKvi‡f` Kiv hvq|

1) PjwZ wnmve
2) mÂqx wnmve
3) ¯’vqx wnmve

GB wZb ai‡bi wnmve QvovI e¨vsK Ab¨ †hme wnmv‡ei mweav c`vb K‡i Zv wbgiƒc:

4) ¯‹j mÂqx wnmve
5) wegv mÂqx wnmve
6) ˆe‡`wkK g~`ªv mÂqx wnmve
7) wW‡cvwRU †cbkb w¯‹g wnmve
8) FY AvgvbwZ wnmve
9) †iwm‡W›U d‡ib Kv‡iwÝ wW‡cvwRU wnmve (RFCD)

1) PjwZ wnmve : †h wnmv‡ei gva¨‡g cwZw`b ev mßv‡n hZevi Lwk UvKv Rgv ivLv hvq Ges c‡qvRbg‡Zv PwnevgvÎ hZevi Lwk UvKv D‡Ëvjb Kiv hvq, Zv‡K PjwZ wnmve (Current Account) e‡j| e¨emvqx‡`i Rb¨ G wnmve mweavRbK Ges G wnmve mvaviYZ †Kv‡bv m` c`vb K‡i bv| GB wnmv‡e RgvwZwi³ UvKv D‡Ëvjb Kiv †h‡Z cv‡i|

2) mÂqx wnmve : †h wnmv‡ei gva¨‡g cwZw`b ev mßv‡n hZevi Lwk UvKv Rgv ivLv hvq, wKš ïa mßv‡n `Bevi ev wbqg Abhvqx UvKv D‡Ëvjb Kiv hvq, Zv‡K mÂqx wnmve (Savings Account) e‡j| mvaviYZ Ae¨emvqx wbw`ó Av‡qi RbMY mÂ‡qi D‡Ïk¨ G wnmve L‡j _v‡K| G wnmv‡e e¨vsK ¯í nv‡i m` c`vb K‡i _v‡K| Z‡e AvRKvj †Kv‡bv †Kv‡bv e¨vsK UvKv Rgv ev †Zvjvi e¨vcv‡i wbqšY Ki‡Q bv|

3) ¯vqx wnmve : GKwU wbw`ó mg‡qi ev †gqv‡`i Rb¨ †h wnmve †Lvjv nq, Zv‡K ¯vqx wnmve (Fixed Deposit) e‡j| ¯vqx wnmv‡e mvaviYZ GK gvm, wZb gvm, Qq gvm, 1 eQi, 2 eQi, 5 eQi BZ¨vw` †gqv‡`i Rb¨ UvKv Rgv ivLv nq| G wnmv‡e e¨vsK D"P nv‡i m` c`vb K‡i Z‡e †gqv` cwZi Av‡M MvnK Zvi UvKv D‡Ëvjb Ki‡Z cv‡i bv| Z‡e we‡kl c‡qvR‡b D‡Ëvjb Ki‡Z cvi‡e, Z‡e †m‡¶‡Î MvnK †Kv‡bv m` cv‡e bv|

4) ¯'j mÂqx wnmve : ¯'j I K‡j‡Ri QvÎ-QvÎx‡`i mÂ‡qi ceYZv e„×i D‡Ïk¨ G-RvZxq wnmve †Lvjv nq| wk¶v_xiv Zv‡`i mwÂZ UvKv G wnmv‡e Rgv ivL‡Z cv‡i|

5) wegv mÂqx wnmve : G wnmv‡ei gva¨‡g mÂqx wnmve Ges Rxeb wegvi mweav I cvIqv hvq| GKwU wbw`ó cwigvY A_ AvgvbZKvix‡`i D³ wnmv‡e Rgv ivL‡Z nq| D³ Rgv UvKv Dci cvß m‡`i wKQ Ask n‡Z wcwgqvg ev` †`qvi ci AvgvbZKvixi bv‡g †gvU As‡Ki wegv Kiv nq Ges MvnK D³ wegvi mweav †fvM K‡i|

6) ˆe‡`wkK g`v wnmve : ˆe‡`wkK g`v ARbKvix †h‡Kv‡bv e¨w³ ev cwZôvb G RvZxq wnmve L‡j _v‡K| G-RvZxq wnmv‡e GKgvÎ ˆe‡`wkK g`vi †jb‡`b n‡q _v‡K|

7) wW‡cwRU †cbkb w¯'g wnmve : G wnmv‡ei gva¨‡g cwZ gv‡m wbw`ó mg‡qi g‡a¨ wbw`ó cwigvY UvKv Rgv w`‡Z nq| G fv‡e `xN‡gqv‡` UvKv Rgv K‡i Ges †gqv` †k‡l GKKvjxb wfwË‡Z m`mn mKj UvKv †diZ †`qv nq| cwZ gv‡m 100, 200, 500 UvKv †_‡K †h‡Kv‡bv As‡Ki mvßwnK ev gwmK Rgv GKwU wbw`ó mgqv‡š- m`mn RgvKvix‡K †diZ †`Iqv nq| g`v wewb‡qvMKvix‡`i Rb¨ GUv GKwU we‡kl ¸i"Z enbKvix wnmv‡e cwiwPZ|

8) FY AvgvbwZ wnmve : †Kv‡bv e¨emvqx, wkí cwZ ev Ab¨ †h‡Kv‡bv FYMnxZv e¨vsK n‡Z FY MnY Ki‡j e¨vsK bM` A‡_ FY c`vb bv K‡i †P‡Ki gva¨‡g UvKv c`vb K‡i| FYMnxZv Zvi c‡qvRb Abhvqx D³ wnmve n‡Z †PK †K‡U UvKv D‡Ëvjb Ki‡Z cv‡i|

9) †iwm‡W›U d‡ib Kv‡iwÝ wW‡cwRU wnmve mvaviYZ †mme evsjv‡`wk bvMwiK‡`i Rb¨ ˆZwi, hviv wbqwgZ we‡`k mdi K‡ib| ˆe‡`wkK md‡i miKwi ˆe‡`wkK g`v e¨env‡ii †KvUv A‡bK mgq wbqwgZ mdiKvix‡`i Rb¨ chvß bv nIqvq GB wnmve we‡kl fwgKv iv‡L| mvaviYZ Avg`wb I ißwbKvixiv Ges we‡`wk †Kv¤úvwbi mv‡_ e¨emvqK Ges Dc‡`kgjK †mevq wbh³ e¨w³eM GB wnmv‡e mweav wb‡q _v‡K|

11.3 e¨vs‡K wnmve †Lvjvi †¶‡Î we‡eP¨

†Zvgvi Av‡kcv‡k A‡bK e¨vsK †`Lv †h‡Z cv‡e| Zwg wm×vš— wb‡j †h e¨vs‡K GKwU wnmve Lj‡e| wKš‘ Kx fv‡e wm×vš— †b‡e †h †Kvb e¨vs‡K Kx ai‡bi wnmve Lj‡e? e¨vsK wnmve †Lvjvi c‡e wbgœwYZ welq¸‡jv we‡ePbv Kiv DwPZ|

1) e¨vs‡Ki Ae¯'vb : AvgvbZKvix mvaviYZ wnmve †Lvjvi c‡e Zvi e¨emvqK †K›`¨ ¯'j ev wbR¯^ evm¯'vb BZ¨w` i mv‡_ e¨vs‡Ki Ae¯'vb (Location of Bank) we‡ePbv K‡i _v‡K|

2) `¶Zv : e¨vs‡Ki KgPvix‡`i `¶Zv e¨vs‡K wnmve †Lvjvi GKwU Ab¨Zg we‡eP¨ welq| `wU e¨vs‡Ki g‡a¨ †h e¨vsKwU Kg Mo mg‡q †mev c`vb Ki‡Z cv‡i †mwU †ewk `¶|

3) eûgLx †mev : †h e¨vsK eûgLx †mev c`vb K‡i wnmve †Lvjvi †¶‡Î †m e¨vsKB Dc‡hvMx|

4) ˆe‡`wkK we wbgq : GKwU e¨vs‡Ki mKj kvLv ˆe‡`wkK g`v wewbg‡q AskMnY Ki‡Z cv‡i bv| †Zvgvi hw` ˆe‡`wkK g`v wewbg‡qi c‡qvRb nq, Z‡e †h e¨vsK ˆe‡`wkK g`v wewbg‡q AbgwZcvß †mB e¨vs‡KB wnmve †Lvjv DwPZ|

5) mbvg : e¨vs‡Ki mbvg wnmve †Lvjvi †¶‡Î we‡kl fwgKv cvjb K‡i _v‡K| †h e¨vsK mevi cwiwPZ Ges A‡bK w`‡bi civZb, †mB e¨vs‡Ki mbvg fv‡jv|

6) kvLv : AwaK kvLvm¤úb e¨vsK Mvn‡Ki Rb¨ Dc‡hvMx|

7) ZwjKvf³ e¨vsK : evsjv‡`k e¨vsK †`‡ki †K›`xq e¨vsK wn‡m‡e fv‡jv fv‡jv ewYR¨K e¨vsK‡K ZwjKvf³ e¨vsK (Scheduled Bank) wnmv‡e ¯xKwZ †`q| AZwjKvf³ e¨vs‡Ki †P‡q ZwjKvf³ e¨vsK mevi wbKU AwaK wbivc` wn‡m‡e we‡ewPZ nq|

8) FYmweav : †hme e¨vs‡Ki FY c`v‡bi bxwZ A‡c¶vKZ bgbxq, †mme e¨vsK A‡c¶vKZ cQ›`bxq|

9) m` : †h e¨vs‡Ki Avgvb‡Zi m` D”P Ges F‡Yi m` ¯'í, †mme e¨vsK MvnK‡`i Kv‡Q †ewk MnYxq|

10) †mevi Dci PvR : ¯'í Pv‡R AwaK †mev c`vbKvix e¨vsK wnmve †Lvjvi Rb¨ DËg|

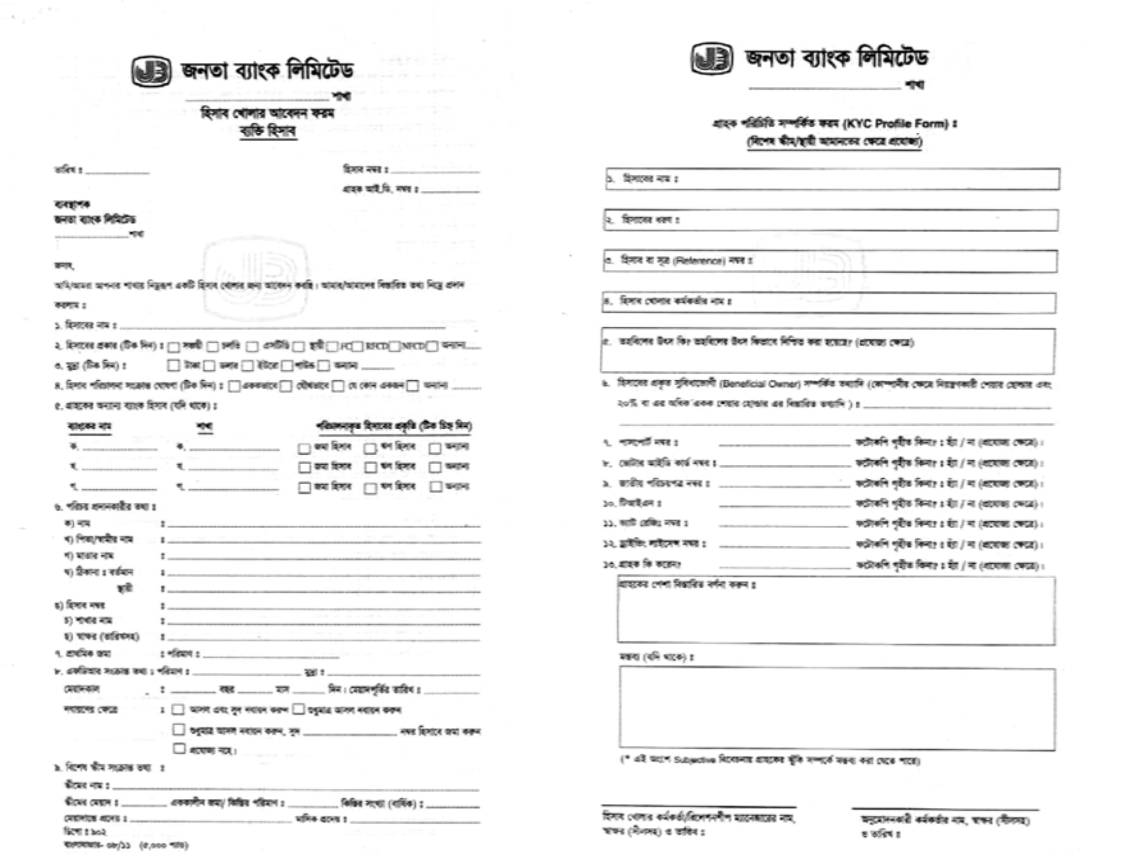
11) B‡j±wbK e¨vswKs †mev : †hme e¨vsK AbjvBb, Gwb evÂ e¨vswKs, GwUGgmn Ab¨vb¨ e¨vswKs cY¨ ev †mev c`vb K‡i, Zv‡`i‡K AvRKvj MvnKMY †ewk we‡ePbvq wb‡”Qb|

11.4 e¨vsK wnmve †Lvjvi c×wZ

MvnK Zvi Pvwn`v Ges D‡Ïk¨ Abhvqx e¨vs‡K wewfbœ iK‡gi wnmve Lj‡Z cv‡ib| e¨emv cwiPvjbvq hLb cPimsL¨K †jb‡`b Ges eo As‡Ki †jb‡`b nq, ZLb PjwZ wnmve †LvjvB Mvn‡Ki Rb¨ DËg| ZvQvov †jb‡`b Ges mÂq Dfq D‡Ï‡k¨ e¨w³MZ chv‡q mÂqx wnmve †LvjvB †kq| Z‡e ïa †gqv` mÂ‡qi †¶‡Î MvnK †gqv` wnmve L‡j _v‡Kb| G QvovI †h‡Kv‡bv ai‡bi wnmve †Lvjvi †¶‡Î MvnK‡K c_‡gB MvnK cwiwPwZ dg ciY Ki‡Z nq| 11.1 bs wP‡Î GKwU MvnK cwiwPwZ di‡gi bgbv c`wkZ n‡jv| GB d‡g mvaviYZ MvnK Zvi I Zvi †jb‡`b m¤ú‡K we¯—wiZ Z_¨ Z‡j a‡ib :

- Mvn‡Ki bvg
- Av‡qi Drm
- RvZxqZv mb`cÎ/cvm‡cv‡Ui Kwc
- Mvn‡Ki †ckv

- Avgvb‡Zi cwigvY
- eZgvb wVKvbv
- ¯vqx wVKvbv
- Kg¯‡j i wVKvbv
- †hvMv‡hv‡Mi b¤i BZ¨vw`


জনতা ব্যাংক লিমিটেড
হিসাব খোলার আবেদন ফরম
ব্যক্তি হিসাব

জনতা ব্যাংক লিমিটেড
গ্রাহক পরিচিতি সম্পর্কিত ফরম (KYC Profile Form) :

QK bs 11.1 : GKwU MvnK cwiwPwZ di‡gi bgbv

GB mKj Z‡_¨i mv‡_ GKRb civZb Mvn‡Ki GKwU cwiwPwZ ¯v¶imn wnmve †Lvjvi Rb¨ Av‡e`b Ki‡Z nq| e¨vsK D³ Z‡_¨i hvPvB-evQvB K‡i mšó n‡j GKwU b¨bZg Rgv A_ Rgv wb‡q wnmve L‡j †`q| GB d‡gi gva¨‡g MvnK m¤ú‡K we¯wiZ Z_¨ e¨vs‡Ki Z_¨fvÊv‡i mwÂZ _v‡K| wnmve †Lvjvi †¶‡Î Mvn‡Ki Qwe Ges Zvi AeZgv‡b bwgwb-msµvš Z_¨ I Qwe †`qv _v‡K| wnmve †Lvjvi †¶‡Î Mvn‡Ki RvZxq cwiPq cÎ ev cvm‡cvU ev Mwo Pvjbvi jvB‡m‡Ýi mZ¨wqZ Kwc c‡qvRb nq| †Kv¤úwbi wnmve †Lvjvi †¶‡Î †UW jvB‡mÝ I †Kv¤úwbi mfvi wm×v‡ši Kwci c‡qvRb nq|

11.5 e¨vsK wnmve eÜ Kivi c×wZ

Mvn‡Ki wnmve eÜ Kivi †¶‡Î KiYxq wbgi¦c :

1) wnmve eÜ Kivi Ab‡ivacÎ (†Kv¤úwbi †¶‡Î Ab‡gw`Z mfvi Ab‡ivacÎ)

2) Ae¨eüZ †PKeB, cvmeB, †WweU/†µwWU KvW †diZ w`‡Z n‡e|

†Kv‡bv ai‡bi FY bv _vK‡j Mvn‡Ki Ab‡iv‡ai †cwi‡¶‡Z e¨vsK wnmvewU eÜ K‡i †`q|

11.6 B‡jKUwbK e¨vswKs‡qi wewfbœ cY¨ I †mev

Kw¤úDUvi Ges B‡jKUwbK `e¨w`i DbœwZ I AvaywbKvq‡bi mv‡_ mv‡_ e¨vswKs e¨emv‡qI wewfbœ iK‡gi B‡jKUwbK c‡Y¨i Awefve N‡U| AvaywbK we‡ki Zv‡j Zv‡j evsjv‡`‡kI B‡jKUwbK e¨vswKs †¶‡Î †ek AMÖmi n‡q‡Q| GB †mevi †¶‡Î 24 NÈv e¨vswKs-†mev cvIqvi m‡hvM _v‡K| Gevi Avgiv B‡j±wbK e¨vswKs †mevq wKQz c‡Y¨i mv‡_ cwiwPZ ne|

1) †WweU KvW I †µwWU KvW
2) GwUGg
3) †dvb e¨vswKs
4) GmGgGm e¨vswKs
5) B›Uvi‡bU e¨vswKs
6) Gwb evÂ e¨vswKs
7) Kj †m›Uvi

1) †WweU KvW I †µwWU KvW

GUv GKai‡bi B‡jKUwbK cwi÷K KvW, hv e¨vsK Zvi Mvn‡Ki Rb¨ Bm¨ K‡i _v‡K| GB Kv‡Wi gva¨‡g bM` UvKv QvovB MvnK †Kbv-KvUv Ki‡Z cv‡i Ges c‡qvR‡b GwUGg †gwkb †_‡K bM` UvKv D‡Ëvjb Ki‡Z cv‡i| e¨vs‡Ki wnmv‡e UvKv _vKv mv‡c‡¶ GB †WweU KvW e¨envi Kiv hvq| †WweU KvW I †µwWU Kv‡Wi g‡a¨ cv_©K¨ cv_©K¨ GB †h wb‡Ri wnmv‡e Rgv _vK‡jB †Kej †WweU KvW e¨envi K‡i †`vKvb †_‡K †Kbv-KvUv Kiv hvq, wKš' wnmv‡e Rgv bv _vK‡jI †µwWU Kv‡Wi gva¨‡g ewK‡Z gvjvgvj µq Kivi m‡hvM _v‡K| †µwWU KvW GKai‡bi e¨w³MZ FY, hv wbw`©ó mgq‡š— MvnK‡K m`mn cwi‡kva Ki‡Z nq| G †¶‡Î e¨vs‡K wnmve _vKvi eva¨evaKZv †bB|

Qwe: †WweU KvW I †µwWU KvW

2) GwUGg

GwUGg (Automated Teller Machine) GKai‡bi B‡jKUwbK hš¿, hvi gva¨‡g MvnK e¨vs‡Ki KgPvix‡i Dcw¯'wZ QvovB cv_©wgK wKQz †jb‡`b Ki‡Z cv‡i | †hgb : UvKv D‡Ëvjb, wnmv‡ei weeiYx, UvKv ev †PK Rgv BZ¨w`| mZivs 10-5Uv Awdm UvB‡gi evB‡ii mg‡qI GB †gwk‡bi gva¨‡g bM` UvKv †Zvjv hvq|

Qwe: GwUGg

3) †dvb e¨vswKs

†Uwj‡dvb e¨vswKs GKai‡bi e¨vswKs-†mev, hvi gva¨‡g MvnK e¨vswKs †jb‡`b †dv‡bi gva¨‡g m¤úb K‡i _v‡K| G‡¶‡Î Mvn‡Ki cwiPq mZ¨Zv cvIqvi ci Gai‡bi †mev †`Iqv nq|

Qwe: †dvb e¨vswKs

4) GmGgGm e¨vswKs

†gvevBj GmGgG‡mi gva¨‡g wewfb e¨vswKs-†mev c`vb Kiv‡K GmGgGm e¨vswKs (SMS Banking) e‡j| †hgb: wnmv‡ei w¯wZ, †PKeB‡qi Rb¨ Ab‡iva BZ¨w` |

Qwe: GmGgGm e¨vswKs

5) B›Uvi‡bU e¨vswKs

B›Uvi‡bU e¨vswKs‡qi gva¨‡g MvnK e¨vs‡Ki GKwU wbivc` I‡qemvBU (Website) bvg Ges cvmIqvW Øviv wbeÜZ n‡q _v‡K| h_vh_ Z_¨ c`v‡bi ci MvnK cw_exi †h‡Kv‡bv cvš— †_‡K †h‡Kv‡bv mgq Zvi wnmv‡ei weeiYx, Znwej ¯vbvšĺi, wej c`vbmn Ab¨vb¨ †jb‡`b B›Uvi‡b‡Ui gva¨‡g Ki‡Z cv‡i|

Qwe: B›Uvi‡bU e¨vswKs

6) Gwb evÂ e¨vswKs

Gi gva¨‡g MvnK GK RvqMvq A_ev GKwU kvLvq wnmve L‡j †`‡ki Ab¨ †h‡Kv‡bv kvLvq Zvi †jb‡`b Ki‡Z cv‡i| †hgb: XvKvq avbgwÛ‡Z e¨vs‡Ki kvLvq wnmve L‡j PÆMv‡g e¨vs‡Ki †h‡Kv‡bv kvLvq †jb‡`b Ki‡Z cv‡i|

Qwe: Gwb evÂ e¨vswKs

11.7 AvaywbK I B‡jKUwbK e¨vswKs e¨e¯v, Zvi fwel¨r I evsjv‡`k

B‡jKUwbK e¨vswKs e¨e¯v eZgv‡b †`‡ki cZ¨š AÂ‡j ¯í mgq A_ ¯vbvšĺi, we‡`k †_‡K Avmv †iwg‡UÝ weZiYmn 24 NÈv e¨vswKs-†mev gvbz‡li Kv‡Q †cŠ‡Q w`‡”Q| G‡Z cv_wgKfv‡e eo As‡Ki A_ wewb‡qv‡Mi c‡qvRb n‡q| Aek¨ cieZx‡Z Kwgkb, mwfm PvR‡i gva¨‡g ¯ímsL¨K `¶ Kgxi gva¨‡g AwaKZi

Rb‡Mvôx‡K †mev c`vb Kiv m¤e nq| GB e¨vswKs e¨e¯v `xN‡gqv‡` †mev Ges Avq mew`K †_‡KB mweavRbK nq e‡j eZgv‡b cw_exi Ab¨vb¨ †`‡ki g‡Zv evsjv‡`‡kI B-e¨vswKs e¨vcK RbwcqZv jvf Ki‡Q| `i-`iv‡š enr Rb‡Mvôxi Kv‡Q e¨vswKs-†mev †cŠ‡Q †`qvi †¶‡Î B‡jKUwbK e¨vswKs AMYx fwgKv cvjb Ki‡Q| Avkv Kiv hvq, fwel¨‡Z GB e¨vsKe¨e¯v evsjv‡`‡k Avi I m¤cmwiZ Ges abx-Mwie, wkw¶Z-Awkw¶Z mKj Rb‡Mvôx‡KB Zvi †mev †cŠ‡Q w`‡Z cvi‡e| 24 NÈv a‡iB GKRb MvnK cvq me ai‡bi e¨vswKs-†mev †c‡Z cv‡i weavq Kge¨¯ MvnK‡`i Kv‡Q GB †mev w`‡b w`‡b Rbwcq n‡q D‡V‡Q| cwZ‡hwMZvgjK evRv‡i B-e¨vswKs †mev evsjv‡`‡k m¯v I mnR jf¨ nIqvq e¨vswKs-†mev MnYKvix MvnKe›` w`‡b w`‡b GB †mevi w`‡K †`‡ki wewfbœ Ask †_‡K Avi I AvMnx n‡q DV‡Q Ges B-e¨vswKs‡qi RbwcqZv evsjv‡`‡k fwel¨r D¾¡j e‡j cZxqgvb nq|

Abkxjbx

eû wbevPwb ck

1| Mvn‡Ki Rb¨ e¨vsK Avgvb‡Zi D‡Ïk¨ †KvbwU?

K. F‡Yi mweav
L.gjab MVb
M. wewb‡qvM
N. ˆe‡`wkK wewbgq

2| wec`g³ UvKv wewb‡qv‡Mi ¯vb †KvbwU?

K. e¨emvq
L. †kqvievRvi
M. e¨vsK
N. †emiKwi cwZôvb

wb‡Pi DÏxcKwU c‡o 3 I 4 bs c‡ki DËi `vI

wg›U eoqv Zvi cwievimn K·evRv‡i †eov‡Z hvb| †mLv‡b hveZxq e¨q wZwb B‡jKUwbK e¨vswKs Kv‡Wi gva¨‡g m¤úb K‡ib| Kv‡Wi mwÂZ UvKv dwi‡q G‡j wZwb Zvi fvB‡K Zvi e¨vsK wnmv‡e UvKv Rgv Ki‡Z e‡jb| AZci wZwb wKQ UvKv D‡Ëvjb K‡ib Ges `w`b ci cwievi m‡gZ †eov‡bv †kI K‡i XvKvq wd‡i Av‡mb|

3| wg›U eoqv wb‡gi †Kvb gva¨‡g UvKv D‡Ëvjb K‡iwQ‡jb?

K. †dvb e¨vswKs
L. GwUGg
M. GmGgGm e¨vswKs
N. B›Uvi‡bU e¨vswKs

4| wg›U eoqvi mdi djcm n‡qwQjÑ

i. B›Uvi‡bU e¨vswKs‡qi gva¨‡g
ii. †dvb e¨vswKs‡qi Kj¨v‡Y
iii. GmGgGm e¨vswKs‡qi mnvqZvq

wb‡Pi †KvbwU mwVK?

K. i I ii   L. i I iii   M. ii I iii   N.i, ii I iii

msw¶ß DËi ck

K. e¨vs‡Ki †Kvb wnmv‡e m` c`vb Kiv nq bv?
L. e¨vs‡Ki †Kvb wnmv‡e MvnK wbw`ó mg‡qi c‡e m`mn UvKv D‡Ëvjb Ki‡Z cvi‡e bv?
M. ˆe‡`wkK g`ª wnmv‡e GKgvÎ Kvi †jb‡`b n‡q _v‡K?
N. †Kvb B‡j±wbK e¨vswKs c‡Y¨i Rb¨ e¨vs‡K wnmve _vKvi Avek¨KZv †bB?

mRbkxj ck :

1| Rbve Awid XvKvi GKRb e¨emvqx| ÔÔRv‡e` e¨vsKÕÕ - G Zvi GKwU wnmve i‡q‡Q| hv †_‡K wZwb hZevi B”Qv UvKv Zj‡Z cv‡ib| wZwb GKevi †eov‡Z PÆMvg hvb| ZLb nVvr †ek m¯vq e¨emwqK cY¨ cvb| H e¨vs‡Ki Kj¨v‡Y wZwb Zv mgqg‡Zv wKb‡Z mg_ nb| evsjv‡`‡ki †h‡Kv‡bv †Rjvq Zv‡`i kvLv i‡q‡Q| Z‡e †Kv‡bv Kv‡Wi e¨e¯v †bB|

K. e¨vswKs e¨emv‡qi Znwe‡jj gj Drm Kx?
L. e¨vs‡K wewfb cKv‡ii wnmve †Lvjvi e¨e¯v ivLv nq †Kb? e¨vL¨v Ki|
M. ÔRv‡e` e¨vsKÕ-G Rbve Awi‡di †Kvb ai‡bi wnmve i‡q‡Q? e¨vL¨v Ki|
N. e¨vs‡Ki GKwU †mev Awi‡di g‡Zv e¨emvqx‡`i KvR‡K mnR K‡i †`q-D³wU gj¨vqb Ki|

2|

		ˆkjx e¨vsK	†kŠwLb e¨vsK
†mev `v‡bi c×wZ I cY¨mgn	=>	mbvZb c×wZ	Kw¤úDUvi e¨vsK †WweU KvW †µwWU KvW GmGgGm c×wZ Gwb evÂ e¨vswKs
Kvhµg ïi“	=>	2005 mvj	2005 mvj
cwiPvjbv e¨q (eQiwZ)	=>	2 †KwU	2 †KwU
jvf	=>	50 j¶	80 j¶

eZgv‡b ˆkjx e¨vsK‡qi cwiPvjKiv Ô†kŠwLb e¨vsKÕ-Gi g‡Zv †mev Pvj Ki‡Z Pv‡”Q|

K. †K fv‡jv ewYwR¨K e¨vsK‡K Zwj Kvf³ e¨vsK wn‡m‡e ¯xKwZ †`q?
L. †Kvb ai‡bi wnmve L‡j wegvi mweavI cvIqv hv‡e? e¨vL¨v Ki|
M. ‡mŠwLb e¨vs‡K †Kvb ai‡bi e¨vswKs-†mev Pvj Av‡Q? e¨vL¨v Ki|
N. ˆkjx e¨vsK G †kŠwLb e¨vs‡Ki g‡Zv †mev Pvj Kiv KZUK hw³h³ n‡e e‡j g‡b Ki? we‡kIY Ki|

Øv`k Aa¨vq

e¨vsK I MvnK

GB Aa¨vq cv‡Vi gva¨‡g wk¶v_xiv e¨vsK KZK MvnK‡K c`Ë wewfb iKg †mev m¤ú‡K aviYv jvf Ki‡e| ZvQvov e¨vs‡Ki cwZ MvnK Ges Mvn‡Ki cwZ e¨vsK c‡Z¨‡Ki `vq `wqZ m¤ú‡K wKQUv Ávb jvf Ki‡Z cvi‡e| GB Aa¨vq cv‡V wk¶v_xiv e¨vsK wnmv‡ei †MvcbxqZv i¶v Qvov I †PK m¤ú‡K Rvb‡Z cvi‡e|

GB Aa¨vq cvV †k‡l Avgiv-

- e¨vsK I MvnK m¤ú‡Ki aib Ges ci¯ú‡ii cwZ `wqZ Rvb‡Z cvie|
- e¨vsK wnmv‡ei †MvcbxqZv m¤ú‡K Rvb‡Z cvie|

12.0 mPbv

e¨vsK I Mvn‡Ki Av¯v I wekvmB e¨vswKs e¨emvi gjgš, hv e¨vswKs e¨emvi wfwËgj| GB m¤úK mZZv, wbôv I wekv‡mi Dci wbfi K‡i ˆZwi nq Ges GB m¤ú‡Ki AebwZ ¶wZKi e¨emwqK cwiYwZ †U‡b Av‡b|

12.1 e¨vsK I MvnK m¤ú‡Ki aib

e¨vswKs e¨emv‡q wjß e¨w³, K‡cv‡ikb A_ev †Kv¤úwb‡K e¨vsKvi ejv nq| †Zgwb MvnK ej‡Z H e¨w³‡KB eSvq, whwb e¨vs‡Ki †h‡Kv‡bv ai‡bi wnmve A_ev Ab¨vb¨ †mevi gva¨‡g H e¨vs‡Ki mv‡_ h³| e¨vsK e¨emv‡q MvnK‡K c`Ë †mev I Kvhvewj‡K wfwË K‡i e¨vsK-MvnK m¤úK wbgwjwLZ `wó‡KvY †_‡K we‡ePbv Kiv hvq:

1) †WUi †µwWUi m¤úK : e¨vsK I Zvi Mvn‡Ki g‡a¨ †WUi-†µwWUi m¤úK (Debtor and Creditor Relation) we`¨gvb| MvnK hLb e¨vs‡Ki Kv‡Q UvKv Rgv †`q, ZLb e¨vsK †WUi Ges MvnK †µwWUi nq, Avevi wecixZ m¤úK weivR K‡i, hLb e¨vs‡Ki KvQ †_‡K MvnK FY †bq|

2) Pw³ex m¤úK : wnmve †Lvjvi gva¨ w`‡q AvBbMZfv‡e e¨vsK I Mvn‡Ki g‡a¨ GKwU Pw³ex m¤ú‡Ki mwó nq| G‡Z K‡i `B c‡¶iB wKQ AwaKvi I `wqZ mwó nq| Ges GB Pw³i Kvi‡Y e¨vsK Zvi AvgvbZKvixi RgvKZ UvKv PwnevgvÎ †diZ w`‡Z eva¨|

3) e¨vsK Mvn‡Ki AwQ : e¨vsK A‡bK mgq Zv‡`i Mvn‡Ki m¤úwË h_v: ¯Yvj sKvi, `wjjcÎ BZ¨vw` msi¶‡Yi gva¨‡g Zv‡`i AwQ wnmv‡e KvR K‡i _v‡K| GwU I GKwU AvBbMZ wKš wfb ai‡bi m¤úK|

4) eÜK `vZv-eÜK MnxZv m¤úK : Mvn‡Ki m¤úwËi wecix‡Z e¨vsK wewfb cKvi eÜwK FY w`‡q _v‡K| Gfv‡e eÜK `vZv-eÜK MnxZv m¤ú‡Ki mwó nq|

5) e¨vsK Mvn‡Ki cwZwbwa (**Agent**) : Mvn‡Ki c‡¶ †`bv cwi‡kva I cvIbv Av`v‡qi gva¨‡g e¨vsK Mvn‡Ki cwZwbwa wnmv‡e KvR K‡i _v‡K|

12.2 Mvn‡Ki cwZ e¨vs‡Ki `wqZ

e¨vswKs e¨emvi gjbxZ Abhvqx Mvn‡Ki ¯v_i¶v e¨vs‡Ki GKwU Aek¨B cvjbxq cweÎ `wqZ, G wel‡q e¨vs‡Ki wbgi¦c `wqZ A‡Q|

1) A_ †diZ: mvaviYfv‡e e¨vsK Mvn‡Ki UvKv ÔPwnevgvÎÕ †diZ w`‡Z eva¨ _v‡K| Z‡e GUv h_vh_ cwµqvq m¤úv`b n‡Z n‡e| †hgb: PjwZ I mÂqx wnmv‡e hw` UvKv Rgv _v‡K Z‡e MvnK †PK wj‡L UvKv Zj‡Z cv‡i| G e¨vcv‡i e¨vs‡Ki AbgwZi c‡qvRb †bB| Z‡e G msµvš wKQ wewawb‡la MvnK‡K †g‡b Pj‡Z nq|

2) wnmv‡ei †MvcbxqZv : Mvn‡Ki wb‡`k, evsjv‡`k e¨vs‡Ki wb‡`k, AvBbMZ AbgwZ A_ev Av`vj‡Zi wb‡`k Qvov e¨vsK Mvn‡Ki wnmve m¤úwKZ Z_¨ cKvk Ki‡Z cv‡i bv|

3) AvgvbZKvixi wb‡`k cvjb : e¨vsK Zvi g‡°‡ji ev AvgvbZKvixi wb‡`k Abhvqx Avgvb‡Zi A_ e¨envi K‡i _v‡K| †hgb: g‡°j †Kv‡bv e¨w³ ev c¶‡K A_ cwi‡kva Ki‡Z wb‡`k w`‡j e¨vsK †mB

Abhvqx cwi‡kva K‡i| GKB fv‡e g‡°j hw` ZZxq †Kv‡bv c¶ n‡Z A_, †PK ev wej Av`vq Kivi Rb¨ e¨vsK‡qi Dci Av‡`k Rwi K‡ib ZLb e¨vsK †mB wb‡`k cvjb K‡i|

4) m‡`i Av`vb-c`vb I †mevi wd : e¨vsK Zvi g‡°‡ji cvc¨ m` ¯qswµqfv‡e Zvi wnmv‡e Rgv K‡i|

5) mweavRbKfv‡e FY cwi‡kv‡ai m‡hvM c`vb : FY cwi‡kv‡ai †¶‡Î e¨vsK FYMnxZv‡K h_vh_ mwePvi Ki‡e Ges FY cwi‡kv‡ai Rb¨ Dch³ mgq I m‡hvM c`vb Ki‡e|

12.3 e¨vs‡Ki cwZ Mvn‡Ki `wqZ

Mvn‡Ki cwZ †hgb e¨vs‡Ki `wqZ Av‡Q, †Zgwb e¨vs‡Ki cwZ MvnK‡`i wKQ `wqZ A‡Q| Mvn‡Ki KiYxq wbgi/c :

1) mZZv : e¨vs‡Ki mv‡_ m¤ú‡Ki †¶‡Î mZZvi cwiPq †`qv Mvn‡Ki GKwU cig `wqZ| wnmve †Lvjv †_‡K ïi“ K‡i meve¯vq mwVK Z_¨ c`vb Kiv Mvn‡Ki Aek¨ KZe¨|

2) FY cwi‡kva : e¨vs‡Ki wbKU n‡Z MnxZ FY Pw³ Abhvqx mgqg‡Zv cwi‡kva Kiv g‡°‡ji cweÎ `wqZ I KZe¨| A_vr Pw³ Abhvqx FY cwi‡kva bv n‡j e¨vsK eÜwK m¤úwË †µvK I wewµ K‡i Av B‡bi gva¨‡g Zvi cvIbv D×vi Ki‡Z cv‡i|

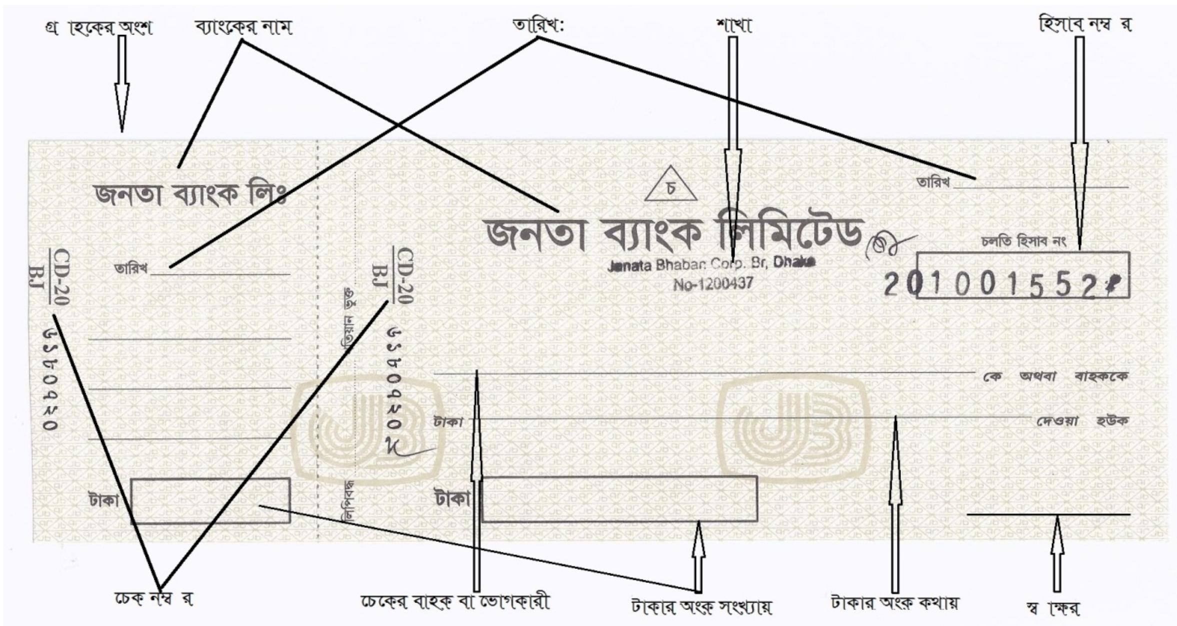
3) m` Av`vq : Pj wZ wnmv‡e RgwZwi³ D‡Ëvjb n‡j FYMnxZvi †¶‡Î e¨vsK m` †K‡U †bq| e¨vsK Ab¨vb¨ mweav ev †mev w`‡j I Zvi Rb¨ GKwU hw³msMZ †mev wd †K‡U †bq| Pw³ Abhvqx e¨vs‡Ki F‡Yi m` I Avmj c`vb KivI Mvn‡Ki `wqZ|

4) g‡°j †PK AsK‡b mZKZv Ges wbqg Kvbb †g‡b Pj‡e| †hgb- mwVK ¯v¶i n‡Z n‡e, ZwiL mwVK n‡Z n‡e, †P‡K wjwLZ UvKv wnmv‡e Rgv _vK‡Z n‡e BZ¨w`| †PK ej‡Z Avgiv bZKvix KZK e¨vs‡Ki Dci wjwLZ Av‡`k e‡S _wK|

†PK n‡”Q GKwU n¯vši‡hvM¨ wewbgq wej, mvaviYZ Avgiv `B ai‡bi †PK †`L‡Z cvB :

1) evnK †PK: e¨vsK G‡¶‡Î †P‡Ki evnK‡K bM` A_ w`‡Z eva¨ _v‡K|

2) ûKg †PK: mvaviYZ Gai‡bi †PK Mvn‡Ki Av‡`k Abhvqx wbw`ó cvcK‡K e¨vs‡Ki wnmv‡ei gva¨‡g cwi‡kva Kiv nq| G ai‡bi †P‡K bM‡` A_ cwi‡kv‡ai †Kv‡bv m‡hvM †bB| mvaviYZ G ai‡bi †PK‡K `vM KvUv †PK ejv nq| 12.1 bs Q‡K GKwU †P‡Ki Qwe I Zvi wewfb As‡ki cwiPq Dc¯vcb Kiv n‡jv|



QK bs 12.1: GKwU †P‡Ki Qwe I Zvi wewfb As‡ki cwiPq

12.4 e¨vsK wnmv‡ei †MvcbxqZv Ges G msµvš Z_¨

e¨vsK Ges Mvn‡Ki m¤úK wekv‡mi| ïa wekvm f½, ˆbwZKZvi wechq I AvB‡bi cwicšx †Kv‡bv wKQ Ki‡j G m¤ú‡Ki cwimgvwß N‡U| e¨vsK Ges Zvi Mvn‡Ki m¤ú‡Ki Aemvb m¤ve¨ Av‡iv †h †h Kvi‡Y NU‡Z cv‡i, Zv n‡"Q-

1) MvnK Av`vjZ KZK †`Dwjqv †NvwlZ : MvnK Av`vjZ KZK †`Dwjqv †NvwlZ n‡jB e¨vs‡Ki mv‡_ Zvi wnmv‡ei Pw³i cwimgvwß N‡U|

2) g‡°j gvbwmK fvimvg¨ nviv‡j : gvbwmKfv‡e Am¯' e¨w³i mv‡_ m¯'fv‡e †jb‡`b cwiPvjbv Kiv m¤¢e bq Ges AvBbvbMfv‡e gvbwmK fvimvg¨nxb e¨w³ Pw³ m¤úv`‡bi AwaKvi iv‡L bv, †m‡¶‡Î e¨vs‡Ki mv‡_ g‡°‡ji m¤ú‡Ki mgvwß N‡U|

3) Mvwibwk AWvi Rvwi Kiv n‡j : Av`vjZ KZK g‡°‡ji Dci †Kv‡bv Mvwibwk AWvi Rvwi Kiv n‡j D³ g‡°‡ji wnmve mvgwqK ev m¤úY fv‡e eÜ K‡i w`‡Z e¨vsK eva¨ _v‡K|

4) e¨vs‡Ki wbR¯ wm×vš : g‡°j hw` Zvi Pw³ Abhvqx mZZvi bxwZ †g‡b bv P‡j ev cZviYvi Avkq †bq, †m‡¶‡Î e¨vsK g‡°‡ji mv‡_ m¤úK wQb Ki‡Z cv‡i|

5) g‡°‡ji wbR¯ wm×vš : g‡°j hw` †Kv‡bv Kvi‡Y e¨vs‡Ki mv‡_ †jb‡`b Pvj bv ivLvi wm×vš MnY K‡i, †m‡¶‡Î e¨vsKvi g‡°‡ji m¤ú‡Ki cwimgvwß N‡U|

6) h×RwbZ Kvi‡Y kµZv : h×RwbZ Kvi‡Y e¨vsKvi g‡°j ci¯úi wef³ As‡k Ae¯'vb Ki‡j e¨vsKvi g‡°‡ji m¤úK bó n‡q hvq|

7) m¤úY †Ri ¯vbvši : g‡°j hw` Zvi wnmv‡ei mg`q †Ri Ab¨ †Kv‡bv e¨w³i wnmv‡e ¯vbvši Kivi Rb¨ e¨vs‡Ki Dci wb‡`k Rwi K‡i, Zv n‡j g‡°‡ji wnmve eÜ n‡q hvq I Zv‡`i m¤ú‡Ki Aemvb N‡U|

8) gZ¨RwbZ Kvi‡Y : g‡°‡ji gZ¨ NU‡j wnmve eÜ n‡q hvq| d‡j e¨vsK g‡°‡ji m¤ú‡Ki wejwß nq|

9) `xNKvjxb †jb‡`b Pvj bv ivLv : g‡°j hw` Zvi wnmv‡ei †jb‡`b `xNmgq Pvj bv iv‡L, Zvn‡j e¨vsK D³ g‡°‡ji wnmve eÜ K‡i †`q|

Abkxjbx

eû wbevPwb ck

1. †PK Kx?

K. Pw³i `wjj
L. wjwLZ †bwUk
M. AvgvbZKvixi wjwLZ Av‡`k
N. e¨w³MZ `wjj

2. e¨vsK I Zvi Mvn‡Ki ga¨Kvi m¤úK gjZ-

i. †WUi-†µwWUi m¤úK
ii. Pw³ex m¤úK
iii. mvgwiRKZvi m¤úK

wb‡Pi †KvbwU mwVK?

K. i I ii
L. ii I iii
M. i I iii
N. i, ii I iii

3. e¨vs‡Ki mv‡_ Mvn‡Ki †Kvb ai‡bi m¤úK evÃbxq?

K. mvgwiRK m¤úK
L. e¨emwqK m¤úK
M. e¨w³MZ m¤úK
N. mZZvi m¤úK

msw¶ß DËi ck

1. e¨vswKs e¨emvq gjgš Kx?
2. †Kvb KvM‡Ri gva¨‡g e¨vsK Av‡`kvbhvqx cvcK‡K UvKv †`q?
3. e¨vsK Kv‡`i cwZwbwa wnmv‡e KvR K‡i?

wb‡Pi DÏxcKwU c‡o 4 bs c‡ki DËi `vI

`xNw`b hver Pvjv‡bvi ci we‡`‡k ¯vqxfv‡e Mg‡bi D‡Ï‡k¨ wg‡mm mw`qv Zvi mKj cKvi e¨vsK †jb‡`b eÜ K‡ib|

4. Kx Kvi‡Y wg‡mm mw`qvi mv‡_ e¨vs‡Ki m¤ú‡Ki Aemvb N‡U?

K. Av`vjZ KZK †NvwlZ wm×v‡ši Kvi‡Y
L. e¨vs‡Ki wm×vš Abhvqx
M. `xNKvj †jb‡`b bv Kivi Kvi‡Y
N.g‡°‡ji wbR¯ wm×vš Abhvqx

mRbkxj ck

eûwe`b a‡i †Póv K‡i Av‡e` Zvi eÜ iwdK‡K e¨vs‡K wnmve †Lvjvi e¨vcv‡i iwR Ki‡Z m¶g nqwb, KviY wbw`ó cwµqv I nv‡i m` cvIqv hvq e‡j iwdK me`v Zvi A_Kwo ¯vbxq †cŠimfv KZK cwiPvwjZ mwgwZ‡Z iv‡L| wKš MZ K‡qK gvm c‡e Zv‡`i e¨emvi wKQ bZb kvLvq cPi gvjvgvj I mvR-m¾v miÄvg µ‡q Zvr¶wYK A‡_i c‡qvRb nIqvq Av‡e` Zvr¶wYKfv‡e e¨vsK †_‡K wbw`ó cwigvY UvKv Z‡j Av‡b| wKš iwdK Zvi djci †cŠi mwgwZi †KvIva¨¶‡K eû Ab‡iva K‡i `iLv¯ w`‡qI mgqg‡Zv UvKv Zj‡Z e¨_ nq|

K. e¨vswKs e¨emvq wjß e¨w³‡K Kx e‡j?

L. ûKg †PK Kx Zv e¨vL¨v Ki|

M. Av‡e‡`i Zvr¶wYKfv‡e UvKv Zj‡Z cvivi KviY¸‡jv eYbv Ki|

N. Av‡e` I iwd‡Ki `wU cwZôv‡bi g‡a¨ †KvbwU‡Z UvKv ivL‡K Zwg AwaK hw³h³ e‡j g‡b Ki|

২০১৩

শিক্ষাবর্ষ

৯-১০ ফিন্যান্স ও ব্যাংকিং

দেশকে ভালোবাসো, দেশের মঙ্গলের জন্য কাজ কর

– মাননীয় প্রধানমন্ত্রী শেখ হাসিনা

বুদ্ধিহীনের কাছ থেকে
পরামর্শ না নেওয়াই ভালো

২০১৩ শিক্ষাবর্ষ থেকে সরকার কর্তৃক বিনামূল্যে বিতরণের জন্য

মুদ্রণে :