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Research Journal

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Thoughts

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I gk- ik/; ki d fof'p; u , feunV dknyst blnkj 1/e-iz1/2

Short Profile

Dhiraj Katiyar is working as a Assistant Professor at Christian eminent College Indore (MP). He has completed M. Com, M.Phil. He has professional experience of 7 years and research experience of 5 years. He has done one minor academic project.



i jhp,k

vkfFkZd mnkjhdj .k l s vk'k; mu l Oh fØ; kv'a l s g\$ ftuds }jkj fdl h nsk ds vkfFkZd fodkl ea ck/kkv" d" de fd; k tkrk g\$ rFkk vkfFkZd uhfr; "j fu; e'a , oa 'kkl dh; fu; ak.k'a d" l ekr djus okYkh fufur; "a , oafu; e"ad" vi uk; k tkrk g\$ A"- e/kq n. Mors ds vuq kj] vkfFkZd mnkjhdj .k l s rkr; /Z mu iz kl ka l s g\$ ftuds }jkj vkfFkZd 0; oLFkk dks l gh ykpghurkvka rFkk ukSj 'kkgH ds mu LoPNkpkjh fu; æ . kka , oa i fØ; kv"al sefä Anku dh tkrh g\$ t" foYkEc] ÖZVkpj , oa

vdqkyrk d" tle nrh gsrFkk mri knu d" ?Vkrh g\$

g"keu ds erkuq kj & vkfFkZd mnkjhdj .k] l fØ; i fjoZu"adk l eng g\$ ftl ea l keku; r% fuEukdar AfØ; k, al fEefYkr g"rh g\$

1 ncs; k fi NMs?kj Ykw{"«k d" fofu; «kr dj ukA

2 ?kj Ykwcktkj rFkk uhfr; "ad" jk"Vkrj fn'kk nsukA

3 Yk'dfgar dh uohu vo/kkj .kk d" l kdkj dj usdsfYk, dñ fØ; kv'a , oa{"«k'a i j i q%fu; ak.k dj ukA mÍ s ,k mnkjhdj .k dsi 'pkr chek {ks= eagq CknYkkok" dk fok' Yksk.k dj Ukk

'kksk i fof/k & vkbZ-vkj -Mh-, -dh izdkf'kr okf"kd fj i "V] ys[kka rFkk mudh izdkf'kr uhfr; ka dk foLr' v/; ; u fd; k x; kA

chek ds {"«k ea vkfFkZd mnkjhdj .k

chek ds {"«k ea vkfFkZd mnkjhdj .k l srkRi ; Zmu mi k ; " l sg} ftuds }kj k chek {"«k dk fu ; eu , oa fu ; ak .k dj usokY" fu ; e"j uhfr ; "a , oa AfØ ; kv"ad" bl Adkj l ak'f/kr fd ; k tk l dsrFkk uohure rduhd , oa Kku ds mi ; "x d" Á"RI kfgr fd ; k tk l d} rkd chek 0 ; ol k ; , oaj k"Vh ; vFkØ ; oLFkk ds rhoz fodkl dk exZÁ' kLr g" l dsrFkk bl sjk"V"Ukj fn'kk Anku dj fo'o Lrj ij ÁfrLi /kÉ cuk ; k tk l dA

Økj r ds chek {"«k ea l qkkj

mnkjhdj .k ds i wZ ; fn Hkkj rh ; vFkØ ; oLFkk ds ns[karks Hkkj r ds ykxka ea l p ; dh i dfr /kheh xfr l sc<+jgh Fkh vkj Hkfo" ; dh vfuf'prrk dschp ykx] tehuko l suk pkanh eavi usl p ; dksfou ; kftr djuk T ; knk i l an dj jgsFkA cbl eade C ; kt ds i R ; k ; ds mi jkar Hkh l p ; dk djhc 23 i fr'kr Hkkx cblka ea tek Fkk D ; kfid ukxfjd chek da uh eavi usl p ; dksfou ; kftr djus ds LFku ij cbl ea : i ; s tek djuk T ; knk mfpr l e> jgsFkA

bl vof/k ea ; fn fo'o Lrj ij thou chek o l p ; dh fLFkr ij utj Mkys rks T ; knkrj fodfl r ns kka ea l p ; dk ek/ ; e thou chek Fkk , oa ogkads ukxfjd thou chek dks T ; knk i kFkfedrk ns jgsFkA ni jh vkj fodkl 'khy ns kka ea Hkh carkcLrh thou chek dsek/ ; e l sogkads ukxfjd vi usl p ; ka dks thou chek eafou ; kftr dj jgsFk] fda r qbl h vof/k ea Hkkj r dh fLFkr ns[karksog l arksktud ugha FkA bl l e ; kof/k eafou HkUu ns kka dh fLFkr ns[karks thou chek i hfe ; e dk fgLI k ?kjsywl dy cpr o ?kjsywl dy mRi knu ea fuEukuq kj Fkk %&

rkfydk Øekad 1

fofHkUu ns kka ea thou chek i hfe ; e dk ?kjsywl dy cpr o ?kjsywl dy mRi knu ea ; ksnku

Øa	nsk	ifr'kr l dy ?kjsywcpr	ifr'kr ?kjsywl l dy mRi knu	Øa	nsk	ifr'kr l dy ?kjsywcpr	ifr'kr l dy mRi knu
1-	l a Ør jkT ;	52-50	07-31	16-	xhl	13-87	01-12
2-	nf{k.k vYhdk	51-55	10-32	17-	U ; ut hyM	12-75	03-04
3-	t ki ku	32-46	10-10	18-	rkb bk u	12-29	03-64
4-	Ykd	26-30	04-91	19-	Mdek dZ	12-00	02-71
5-	vefj dk	25-20	03-63	20-	Li s u	11-68	02-23
6-	nf{k.k dksj ; k	23-66	09-10	21-	t eLh	11-40	02-80
7-	Qhuys M	23-10	04-98	22-	ukož	09-57	02-33
8-	LohVjt jys M	21-92	05-99	23-	cSyt ; e	09-12	02-38
9-	Uhnj ys M	19-04	04-51	24-	i kr i ky	08-76	01-65
10-	Bt jkby	18-84	04-41	25-	vkfLV ² ; k	06-96	02-10
11-	LohM u	17-88	03-51	26-	Phyh	06-96	01-95
12-	vkLV ² y ; k	17-78	03-48	27-	Hkkj r	05-95	01-29
13-	dukMk	17-05	03-04	28-	bVyh	05-60	01-13
14-	ftEckcos	15-88	06-27	29-	eyf' k ; k	05-35	02-30
15-	vk ; jys M	14-96	04-59	30-	fl aksi kj	04-72	02-73

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mijkDr vkNDMs o"KZ 1991 dh fLFkr n'kkzsgA ftul sLi "V gSfd Hkkj r ea l p; dh fLFkr thou chek ds: lk eavR; r fujk'kk tud jghA

fofHkuU ns kka dh rnyuk ea Hkkj r fpyh ds ckn 27 oa ucj ij Fkk ogha Hkkj r tS svU; fodkl 'khy jk"V" nf{k.k vYhdK] tki ku] bR; kfn Øe'k% nW jso rhl jsucj ij FkA vYhdK dk I dy ?kj sywcp r ea thou chek dk vaknku 51-55 i fr'kr Fkk Okgh Hkkj r ea; g ek= 5-95 i fr'kr FkA ?kj sywI dy mRi knu ea thou chek dk ; ksnku 10-32 i fr'kr Fkk rFkk Hkkj r ea; g dky 1-29 i fr'kr FkA

bu i fj fLFkr; ka us ; g crk fn; k fd Hkkj r ea thou chek I ca kh okroj .k o cpr i dFRr; ka ds cktm Hkh thou chek fuxe bl dk i wKz: i I snksu ughadj i k; k gsvkS vud , d s0; fDr tks thou chek dsfy, I gt rS kj gkI drs Fksos I Ei dZ, oa i kRl kgu ds vHkko ea thou chek I snj gA Okj r ds chek { "«k ea l qkkj dsfYk, fuEu dne mBk, Xk, A

eYg"«k I febr dk xBu%&I u-1995 vAYk ea eYg"«k I febr dk xBu fd; k x; k bl I febr dk xBu chek { "«k ea l qkkj Ykkus rFkk ml dk fofu; eu dj us dsfYk, I pko nus dsfYk, fd; k x; ka bl I febr d" fuEukidr fof"K"V i gyp"adk v/; ; u dj I pko nus dk dk; Dkj I q k x; ka

- chek m | "x I j puk dk i j h{k.k djuk] bl dh vPNkbZ "arFkk n""k" d" tkuuk rkfd dqkYk , oaferr; ; h chek m | "x dk fodkl fd; k tk I dA
- thou chek fuxe rFkk I k/kkj .k chek fuxe d" fo'""k I pko nus rkfd os i fj orZu' khYk vkfFkd okroj .k ds vu#i vi uh dk; ZÁ. kkyk ea l qkkj dj I dA
- ns kh rFkk fons kh dā fu; "ad" chek { "«k ea A os k nus ds I ca kh ea l j dkj d" I Ykg nukA
- mu fo"K; "ai j I Ykg nukA ftUgal febr chek m | "x dh dqkYkrk rFkk nh?kZdkYkhu fodkl dsfYk, vko' ; d I e>A

eYg"«k I febr dk fji "VZ%&

I u-1994 tuo jh ea eYg"«k I febr us vi uh fji "VZ I j dkj d" I q nhA bl fji "VZ ea dN 27 fl Qkfj "aFkA bu fl Qkfj "k" ea l sdN ds AeFk Ádkj g%&

- chek { "«k d" fu; fkr #i I sfuthdj .k dj ukA
- ; fn fons kh dā fu; "ad" chek { "«k ea vu#fr nh tkrh gSr" mlga Okj r eagh dā fu; ka LFkfi r dj us dsfYk, dgk tkuk pkfg, o , d h dā fu; "aea Okj rh; dā fu; "adh I gOkfxrk Oh g"uh vko' ; d gA
- thou chek fuxe rFkk I k/kkj .k chek fuxe ea l j dkj }kj k /kkj r vak'adk 50 Afr'kr Okx turk rFkk depkfj ; "aeafouos k dj nus pkfg, A
- chek dā fu; "a }kj k pYkk; h tkusokYk i d ku ; "tukv"aeafn; s tkusokYks vaknku d" dj epā dj uk pkfg, A
- chek fu; akd dh Okir gh d"bz chek fu; eu I fFk g"uh pkfg; sftI sfu; eu I ca kh i wKz vf/kdkj gA

eqktihI febr %&

eYg®=k I febr dh fji kVZ ds i klr gkrs gh dlnh; I j dkj us , d u; h I febr ^eqktihI febr* dk xBu fd; k ftI dk eq; mnns ; vU; I fFk vkadk chek 0; ol k; ea i os k fdI izdkj , oafdI Lo: lk eagkS

bl dk; Zdh , d foLrR ; kstuk r\$ kj djuk FkKA ^ed[ktHz l febr* dh fj i ks/Z dHkh Hkh l koZtfud ugha gPZ
fdarq vuk\$ pkfjd : lk l s i klr tkudkfj ; ka l s Li "V gqvk fd ^ed[ktHz l febr* chek 0; ol k; dh foRrh;
0; oLFkkvkadsfy, dN fuf'pr vuq kr fu/kkZjr djusi j tkj nsjgh Fkh ftl l schek da fu; kadsfpVBs dks
vf/kd i kj n' khj fo'ol uh; , oafORrh; : lk l sl q<+cuk; k tk l d\$ i j arqrkRdkfyd foRr ea-h bl l q-ko l s
l gEkkRk ughaFk\$ mudk rdZFkk fd bl l schek 0; ol k; dsfodkl eadbzvojk\$ k mRi uu gkacA

chek fu; eu , oafodkl Ákf/kdj .k vf/kfu; e %&

eYg"«kk l febr dh fl Qkfj " Ákr g"us ds ckn l sgh chek fu; eu , oafodkl Ákf/kdj .k vf/kfu; e
i kfj r dj usdk Á; kl fd; k x; kA l cl si g" l u-1996 earRi 'pkr-1998 eabl grqfo/"; d Yk"dl Òk ea
ÁLrR fd; sfdUrqos i kfj r ugh fd; s tk l dsfdUrq1999 ea, d u; k fo/"; ÁLrR dj ds chek fu; eu , oa
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jk"V\$ fr us 29 fnl Ecj 1999 d" vi uh LohNfr Ánu dhA bl vf/kfu; e ds Ykkxwg"us ds l kFk gh n\$ k ea
chek { "«k eafuthdj .k dh ÁfØ; k i q% Ákj ð g" xbA chek fu; eu , oafodkl Ákf/kdj .k vf/kfu; e dCÁHkkok
%&

1-l af/kr vf/kfu; e"ea l ak'/ku@i fjoRZ%& chek fu; eu , oafodkl Ákf/kdj .k vf/kfu; e ds i kfj r g"us
ds l kFk gh vU; l af/kr vf/kfu; e"ea Òh vko' ; d i fjoRZ , oa l ak'/ku dj fn; k x; k g\$ os i fjoRZ
l ak'/ku fuEukuq kj g\$&

- Òkj rh; thou chek fuxe vf/kfu; e ¼, Ykvkbl h , DV½ ea i fjoRZ dj thou chek 0; ol k; ij bl ds
, dlf/kdkj d" i wkr% l ekR dj fn; k x; k g\$
- Lkk/kkj .k chek 0; oLFkk ½ j k"Vhdj .k½ vf/kfu; e ea i fjoRZ dj l k/kkj .k chek 0; ol k; ij l koZtfud { "«k
dh l k/kkj .k chek da fu; "ads, dlf/kdkj d" l ekR dj fn; k x; k g\$
- Lkj dkj usn\$ k o fons\$ k dh futh { "«k dh thou chek da fu; "arFkk l k/kkj .k da fu; "adsfYk, chek 0; ol k;
ds } kj [k"Yk fn; sg\$
- chek { "«k ea l ak'/ku dj chek 0; ol k; dsfu; eu , oafu; lkk.k ds l Òh vf/kdkj chek fu; eu , oafodkl
Ákf/kdj .k dk l q fn; sx; sg\$

chek fu; eu , oafodkl i kf/kdj .k dk xBu %&

chek fu; eu , oafodkl Ákf/kdj .k vf/kfu; e 1999 dh /kkj k 3 ds varxZr Ákr vf/kdkj "adsv/khu
dLæh; l j dkj us vf/kl puk tkjh dj chek fu; eu , oafodkl Ákf/kdj .k dk xBu dj fn; k g\$ bl
Ákf/kdj .k ds vf/kdre 9 l nL; rFkk , d l Òki fr g"xA ÁFke l Òki fr ds in ij Jh , u- j ækpkjh dh
fu; qjã tu 2003 rd dh xbA bl Ákf/kdj .k ds Áed[k dk, k g\$

- 1-chek , oai qcfek 0; ol k; dh fu; eu dj ukA
- 2-chek , oai qcfek 0; ol k; dk l Ø) Z dj ukA
- 3-chek , oai qcfek 0; ol k; ds 0; ofLFkr fodkl d" l fuf'pr dj ukA

bl Ákf/kdj .k ds Áeqk vf/kdkj @' kfä ; k rFkk dk ; ZfuEukuð kj g&

- vkond"ad" i ath; u Áek.ki «k@Ykkb] d tkjh dj ukA
- cheki «k"adsgrLrkadu] ukekadu chek ; "X; nko"adsfui Vkj] cheki «k"ads l ei Zk rFkk chek vuçak dh vl; 'kr"±dsfu/kkj .k vkfn dsekeYk"aechek/kkj d" dsfgr"adh j {kk dj ukA
- chek e/; LFkka rFkk , tðVksdh ; kx; rkvkj vkpkj l fgrkvrFkk i f'k{k.k vkfn dk fu/kkj .k dj ukA
- l oçkdk, oagkfu eY; kdudrkz/kadsfy, vkpkj l fgrk fu/kkj r dj ukA
- chek 0; ol k; ds l pkyu eadk; Zdqyrk c<kukA
- chek , oai uchek 0; ol k; l s tð/s i s koj l xBukadks i krl kfgr dj ukA
- bl vf/kfu; e ds mnas ; kadks i jk dj usgrq' ky d yxkuk , oal y dj ukA
- chekdrkz/kj e/; LFkka rFkk chek 0; ol k; l s tð/s vl; l xBukadks l puk, aHkst uk mudk fujh{k.k dj uk] tkpavlošk.k dj uk , oavdç{k.k dj ukA
- ftl chek 0; ol k; dk Vsj Q l ykgdkj l febr }kj k fu; ækr ugh fd; smu 0; ol k; ds chekdrkz" a }kj k ÁLrkfor ; "tukv"adh nj "aYkkO" a, oa'kr"±dk fu; eu , oafu; ak.k dj ukA
- chekdrkz" a, oai uchekdrkz" a }kj k j [kh tkus okYkh i qrd" rFkk ÁLrk fd; s tkus okY" Y" [kk foøj .k" ds Ák#i , oafof/k dk fu/kkj .k dj ukA
- chek dā fu; "adsd" k"adsfofu; "x dk fu; eu dj ukA
- 'k"/ku&l hek, acuk; sj [kusdk fu; eu dj ukA
- chekdrkz" a, oae/; L; "adschp fookn" adk fui Vkj k dj ukA
- Vsj Q l Ykkgdkj l febr dsdk; "±dk fujh{k.k dj ukA
- i s"oj l xBu" a d" ÁRI kfgr dj us dh ; "tukv" a dk fØ; kJo; u dj us grq foUk 0; olFkk dj us ds fyk, chekdÜkkz" adh Áfhe; e vk; dk Áfr' kr fu/kkj r dj ukA
- chekdÜkkz" a }kj k xkeh.k ; k l kekftd { "k" a ea thou chek rFkk l k/kkj .k chek dj us dh Áfr' kr l hek fu/kkj r dj ukA
- vl; fu/kkj r vf/kdkj "adk mi ; "x dj ukA

3-chek l Ykkgdkj l febr dk xBu %& chek Ákf/kdj .k us vf/kl puk tkjh dj ds , d 25 l nL; ka chek l Ykkgdkj l febr dk xBu dj fn; k gš bl l febr ea 25 l nL; "ads vfrfj ä dñ inu l nL; Oh gš t" 0; ki kj] okf.kT;] i fjogu] Ñf" k mi Ö" äk l ak] l oçkd" , tðV" nYkkYk] depkj h l ak" adk Áfrfu/kRo dj rsgA ; g l febr chek Ákf/kdj .k d" chek l ækh fu; e" adsfuekz k ea l Ykkg nusdsfyk, xBr dh xbZgA

4-fu; e" adh ?k" k. kk %& chek fu; eu , oafodkl Ákf/kdj .k us ?k" k. kk dj nh gšfd chek m | "x dsfu; eu grq cuk; s tk jgsgsfu; eu bl ds xBu ds 90 fnu" aea Ykkxwg" tk; æš bl Ákf/kdj .k us vc rd fuEukidr l s l æh/kr fu; e ?k" kr dj fn; sgA

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- chek foKki u , oaAdj .k l cak fu; e
- chekdd l cak fu; e
- i qcfek l cak fu; e
- chekdÜkkv"adh l ä fÜk; "ankf; Ro"arFkk 'k"/ku {kerk l cak fu; e

yk; l d grq vkonu , oa ykbl d dk fuxæu % chek i kf/kdj .k chekdrkzka l syk; l d grq vkonu ekarh gA rri 'pkr vf/kdre 120 fnuka evkonu kadh tkp i Mrky i jh dj yrh gA

chek i kf/kdj .k dsfu; eka ds vuq kj ftu futh dEi fu; kadks chek ykbl d fn; k tk; sx og vlrj .k ; kx; ugha gkska ; fn dkbz chekdrkz chek ykbl d dk mi ; kx ugha dj uk pgrk gsrks bl s vi uk ykbl d chek i kf/kdj .k dksyks/kuk i Mxka

chekadu dh fu; qDr vfuok; Z % chek i kf/kdj .k us l Hkh chekdrkzka ds fy, vi us mPp i cak ea chek chekadu fu; qDr dj uk vfuok; Zdj fn; k gA bl dh fu; qDr dk i kf/kdj .k l svueknu djuk vfuok; ZgA chekadu dEi uh dks chek 0; ol k; l Ecah l ykg nsx ftuea og ed; : lk l smRi kn r\$ kj dju\$ ml dh i hfe; e fu/kkzr dju\$ ml dh 'krz r; dju\$ chek dksk dk fuosk dju\$ i qchek dj kus l Ecu/k ekeykaeal ykg nsxA bl l chekdrkzdh vkfFkd l q<rk cuk; sj [kuseaenn feysxA

chekadu chek dEi uh ds dk; Zdyki ka ea gks jgh vfu; ferrkvæfol æfr; ka dh tkudkj chek i kf/kdj .k dks nsxA og chferka dh mpr vi \$kkvka dh i frz dj kus grq l epr iz kl gh djska og chek dEi uh dh vuq kftz %Unearned% i hfe; e mRi uu gg fdUrq i Lnr ugha fd; s x; s noka vki krdkyhu l p; kabR; kfn ij utj j [ksk rFkk dEi uh dks mudsfy, l epr 0; olFkk dj usdsfy, dgska

xkeh.k , oal kekftd chek 0; ol k; dh l hekvka dk fu/kkj .k %

chek i kf/kdj .k futh chekdrkzka ds fy, xkeh.k {ks=ka , oa l kekftd {ks=ka ea chek 0; ol k; dh U; ure l ok, afu/kkzr dj jgk gA bl l sn\$ k ds/kuh , oafu/kz] xkeh.k , oa' kgjh l Hkh {ks=ka ds ykska dks chek l qo/kk mi yc/k gks l dsxA

dkskka dh fuosk l hek dk fu/kkj .k % chek i kf/kdj .k us chekdrkzka ds dkskka ds fuosk dh l hek Hkh fu/kkzr dh gA i R; d chekdrkz vi us dkskka ea l s de l s de 50 i fr'kr jkf'k l jdkjh , oa l jdkj l s vupksnr i frHkr; ka ea fuosk djska dEi fu; ka ds va kka cakdka ; k __.kkj cad tekvka eady dkskka dk 50 i fr'kr l svf/kd Hkx ughayxk; k tk l dsxA

i nth eki n. Mka dk fu/kkj .k % chek i kf/kdj .k us futh {ks= ds chekdrkzka ds ykbl d grq i nth eki n. M fu; ekuq kj fu/kkzr fd; sg&&

- chekdrkzdEi uh dh U; ure i nRr i nth 100 dj km+: lk; sgksxA
- i q chekdrkz dEi uh dh U; ure i nRr i nth 200 dj km gksxA bu dEi fu; ka ea fons kh l d.Fkkvka }kj k vf/kdre 26 i fr'kr i nth yxk; h tk l dsxA

nykyh dsykb l grqi nth eki n.M fuEukuq kj gS&

- 1-chekdriZdsnykykadsfy, U; ure i nth 10 yk[k : - gksxA
- 2-i pchekdriZkadsnykykadsfy, U; ure i nth 25 yk[k : - gksxA

nykyh dj usokyh l hFkkvkaevf/kdre 76 i fr'kr i nth fons kh fuos kdka }kj k yxkbz tk l dsxA

?kjsywdEi fu; kadsfy, i nth vuq kr dk fu/kkj .k % i kf/kdj .k us?kjsywdEi fu; kadsfy, vuq kr fu/kkj r dj fn; k gA ?kjsywdEi fu; kachek dEi fu; ka ea 100 i fr'kr fuos k dj l drh gA fdUrqbueafons kh l k>nkj gsrksmudk i nth vuq kr 26 i fr'kr l svf/kd ughags l drk gA fdUrq l Hkh n'kkvkaea?kjsywdEi fu; ka dks 10 o"kkadsHkhrj vi uk i nth vuq kr ?kVkdj 26 i fr'kr yuk gksxA

csdka@forrh; l hFkkvka dks chek {ks= ea i os k dh NW%fj toZ csd us csdka rFk forrh; l hFkkvka dks chek {ks= ea i os k dh NW nusdk QS yk fd; k gA bl grqcsidax 1/4fu; eu 1/2 vf/kfu; e ea l d ksk/ku fd; sx; A fj toZ csd us csdka dh chek dEi fu; ka ea fuos k l hek fu/kkj r dh gS rFk vki fu; e Hkh cuk; s gS tks fuEukuq kj gS&

- dkbzHkh csd fd l h Hkh chek dEi uh dh i nRr i nth ea 50 i fr'kr /ku yxk l drh gA fdUrqfj toZcsd pfunk csdka dks 74 i fr'kr fuos k dh vupfr Hkh ns l drk gA fdUrq, d scsdka dks Hkh fu/kkj r vof/k ds Hkhrj vi uh i nth l hek dks i p%50 i fr'kr rd yuk gksuk gksxA
- , d h chek dEi uh eafons kh l k>nkj }kj k 26 i fr'kr l svf/kd i nth ughayxk; h tk; sxA
- , fn csd dks 74 i fr'kr i nth ykusdh vupfr ughafeyrh gsrks' ksk 24 i fr'kr i nth fd l h vU; Hkjr rh; l k>nkj h }kj k yxk; h tk; sxA
- fuos k dj usokyh csd dk , u-i h-, - 1/4Non-Perfarming Assets or NPA 1/2 Hkh mfpr l hek l svf/kd ugha gksuk pkfg; A
- , d scsd dk 'kq l Ei kfnr eW; 1/4Net Worth 1/2 500 dj km+l sde ughagksuk pkfg; A
- , d scsd dk i nth lk; kZrrk de l sde 10 i fr'kr gksuk pkfg; A
- , d scsd usfi Nysru o"kkaea ykHk dek; k gkA

u; smRi knka dk vupknu % i R; d chek dEi uh vi usu; smRi knka 1/4u; s chek i =kz dks cktkj ea tkjh dj us l s i wZ ml dk i kf/kdj .k l s vupknu dj k; sxA i kf/kdj .k , d k mRi kn i klr dj us l s rhu fnuka ds Hkhrj ml dks vupkfnr dj nsxh , oal koZt fud {ks= dh l Hkh chek dEi fu; ka i kf/kdj .k l s vi us chek mRi knka dk vupknu dj ok j gh gA

vkpkj l fgrk dk fu/kkj .k % chek i kf/kdj .k us chek nykykadsfy, vkpkj l fgrk rS kj dh gA bl l fgrk eanykykads l Ecl/k eavusd ckranh xbz gA tS & mudk xtgd l s l adk] foO; 0; ogkj] xtgdka dh l puk nusdsnkf; Ro] fokki u] mi nyky dh fu; qDr] i kfj Jfed] n.M vkfnA

chek {ks= ea ubZ da fu; ka@fu th 0; ol k; ka dk i os k

o"KZ 2000 ea chek 0; ol k; ds fUKtkhdj .k l s i Hkkfokr g"dj vusd ns kh da fu; ka Uks fokns kh da fu; ka ds Lkk>se a chek {ks= ea i os k dh rS kfj , kka i kj blk dj nh buk Eka i Ekq] k da fu; ka fUkEUK Fkh

rkfydk Øekad 2

chek {ks= ea ubz dā fu; ka@futh 0; ol k; ka dk i os k

Øa	Hkj rh; dā uh	fons kh dā uh
1-	, Yi hd Ok; ud	vyk; at gkSYMax] teUh
2-	VkVk	vesj du xij] ; w, l -
3-	I h-ds fcjyk xij	tijhp bā; ij d] LohVtjyM
4-	vkbzl h-vkbzl h-vkbz i Mfu'k; y	; wds
5-	I nje OkbZud	foUVj; ij bā; ij d] LohVtjyM
6-	fglnhrku VkbEI	def'kz; y ; fu; u ; wds
7-	jsucDI h	I h'ek & ; w, l -
8-	, p-Mh, Q-I h- LV&MZ ykbD	; wds
9-	dklcs Mkbax tujy , DI hMh/	; wds
10-	Mh-I h, e- Jhike	jkW y l u vyk; UI] ; wds
11-	Mkcj xij	vyLVV ; w, l -
12-	dk/d efglnk	Pkc ; w, l -
13-	Xnjest	jkf'pYM ; wds
14-	Lksiej xij	thvks vkWVfy; k
15-	pksyleM/ye	xkFMZ u jkW y , DI pat ; wds
16-	, I -ds eknh xij	Yhxy , M tujy] vkWVfy; k
17-	20 I pjgh	Ok; ud dukMk ykbD
18-	, e, - fpnkEcje	eV ykbD
19-	oš; cšd	vkbz, u-t-h

I f % ; w, l - fmi kvzV vkD LVV forrh; o"lz2001 I pjgh def'kz; y xkbM bāM; k

chek {ks= eafodkl %& mnkjhdj.k dsQyLo: i l keU; chek dsu; schekmRi knka dk fodkl gksjgk gā tks fofHkuU vk; qox] vk; oxl o fuokl LFkku vkfn dks ns[k fuekz.k fd, tk jgs gā ftuea , d mRi kn ea cnskLrh i ek.k= vof/k cheki =] vkthou chek i =] euh cšd] nqkZ/uk vkfn ds chek ykHka dks l fEefyr fd; kA i nWk.k nkf; Ro cheki = dk Hkh fodkl gqvk gš ftl ds v/khu i nWk.k l sgksusokyh {kfr dk chek fd; k tkrk gā dbZcMs-vk; kstu tš sfØdV ep] QŠku 'kks vkfn eafufgr tks [ke dk chek vk; kstu chek i = ds ek/; e l sf; k tkus yxkA ekš e dh vfuf'prrkvka ds f'kdj fdl kuka dks jkgr i klr gks l dš bl fy, ekš e fodkl i i = dk fodkl gqvkA LokLF; chek ; kstuk ds varxh eMhDye dsu, cheki =ka dk fodkl gqvk

mnkjhdj.k dsQyLo: lk thou chek 0; ol k; ea i nth fuosk ea of) gpz gš o"lz 2001&02 ea tgka l koZtfud {ks= eafuosk 5 dj kM+Fkk rksfuth {ks= ea1664 dj kM : - 2004&05 ea l koZtfud {ks= eadkbz i fjorZu ughajgk vFkZ-5 dj kM+jgh tcf d futh {ks= ea; g 4347-84 dj kM+: - gksx; kA

rkfydk Økad 3

o"z 2013&14 rd thou chekdrkzka dk cktkj vk k vkadM\$ i fr'kr edz

Øa	chekdrkz i fke o"z	2001&02	2004&05	2013&14
	ihfe; e			
1	I kozt fud {ks=	98-65	78-78	75-47
2	futh {ks=	1-35	21-22	24-43
		100-00	100-00	100
	uohuhdj.k ihfe; e			
1	I kozt fud {ks=	99-99	96-18	75-34
2	futh {ks=	0-01	3-82	24-66
		100-00	100-00	100
	dy ihfe; e			
1	I kozt fud {ks=	99-46	90-67	75-39
2	futh {ks=	0-54	9-33	24-61
		100-00	100-00	100

I %1-chek ds rRo MKW vkj -, y- ukSy [kk] j es k cpd fMi ks 2-Irda annual report 2013-14

rkfydk ds voykdu l sLi "V gsrk gSfd vYi l e; eagh futh {ks= us chek 0; ol k; ij vPNk vf/kdkj dj fy; k gA i fke o"z dh ihfe; e ea o"z 2001&02 ea t gka futh {ks= dk fgLI k 1-35 i fr'kr Fkk] ogha 2003&04 ea ; g 21-22 gks x; k vq o"z 2013&14 24-66 FkkA bl idkj mnkjhdj.k ds Qyl o: lk chek 0; ol k; eafuth {ks= dh Hkkxhinkj rhoz xfr l si xfr dj jgh gA bl i fj i x; ea; g dgk tk l drk gS fd nsk ea chek {ks= ea vl he l hkkouk, agA , d h i fj fLFkr; ka eafuthdj.k ds l qij l kFkd i fj . kke i klr gkskA

I anHkxrk-I ph

- 1-ukSy [kk MKW vkj -, y- chek ds rRo j es k cpd fMi ks 2010-11
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