

ewl R cözte`b

2013 - 2014



tm>Uvi di tWtfj ctg>U Btbvtfkb GÛ cÖKwUfmm (wm` xc)

ewi Kōnôte`b

2013-2014



tm>Uvi di tWtfj ctgjU Btbvtfkb GÜ cÖKUJtmm (im`xc)

ewl R cÖZte` b 2013-2014
tm>Uvi di tWtfj ctg>U Btbfk GÛ cÖKUfmm (m` xc)

cKk
tm>Px 2014

WRBb I gyY
gim-j vBb KqDibKkbm ij .
fdb: 9104637

tm>Uvi di tWtfj ctg>U Btbfk GÛ cÖKUfmm (m` xc)
m` xc feb: emo 17, tiw 13, mcmKij Pri nDlRs tmvmvBil, tkLi tUK, Ar` vei , Xik
fdb: 9141891, 9141893, BtgBj : info@cdipbd.org, I fqe: Website: www.cdipbd.org



ḡyeÜ

GK. m̄b̄v

iſčKí | j̄ 8
c̄v̄ Pij bv | ēē vcbv 9
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bq. c̄m̄k̄o

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ମୁଖ୍ୟବର୍ଷ

evsj vt` tk i `vi `gvb^o i Av_@mvgwRK g^ob^o i j t`y` Avgiv b^oij m^ofvte KvR Ki^oQ | Avgiv 19 eQ^oii i GK^oU `xN^oC_ t^oci^ot^oQ th ct_ A^ob^o -te` bv I m^ovdj "-e" Zvi PovB-DrivB M^oQj | Zte bv^o evav-vec^oE m^oEt^oj th Avgiv j y` Avgit G M^oq^oQ G K^ov mZ | ZvB 2015 m^otj 20 eQ^oii i GK^oU t^oQ^oE gyBj dj K t^oQ^ovi Avb^o ` Avgiv K^oOtv ^oAK^oshtZB ci^oi |

lik^oy mnvqZv Kg^omp^oi Aax^ob M^orgi myeaev^oAZ ci^oer^oi i c^oK-c^ongK, c^og I v^oZxq tk^oYi lik^oi t^og i cov ^Zv^otZ Avgiv mnvqZv v` t^oq _vk hv ^g t^oK St^oi cov t^ota Dt^oj L^othM^o fngKv iv^oL | G eQi G Kg^omp^ok bZ^o Kt^oj mvRv^o n^oqtQ | lik^oytk^otj vi , YMZ g^ob^o v^oDK^o Kt^oZ Gi m^oc^ohi^oY iv^ok t^otb ai^otZ n^oqtQ | Gi dt^oj G eQi lik^oytk^otj msL^ov Kgt^oj I G Kg^omp^o Av^oMi t^oP^oq M^oZKxj n^oqtQ | met^oP^oq eo K^ov n^otj v, Avgit` i eU Kt^oi t^ol q^oA^obK lik^oytk^oB Av^otj eU nq^ob, eis lik^oykv I Aw^offiveK^ot^oi Dt^ov^oM Avgit` i mnvqZv QovB Zv bZ^ofvte Pj t^oQ | G^oz Avgiv M^oeZ | lik^oytk^otj , YMZ g^ob^o eRvq t^ol Avgiv^o fvel t^oZ Gi msL^ov evov^otev etj Avkv Ki^oQ |

MZ eQi bv^ovqYMÄ tR^ovi v^oZb^oU KvLvq Oim` xc gWb^o-g^ob^o b^ortg GK^oU Avb^ombK t^og i hv^o v^oi i^oa n^oqtQj | gj-av^oi v^ogbm^ogZ lik^oytk^oX^oKvi evBt^oi myf Kivi D^ot^otk^o c^oZv^oZ Avgit` i G t^og Kv^oeg B^oZevPK m^oov j v^of Kt^oi t^oQ | dt^oj G eQi Avgiv Av^oi K^oU bZ^o t^og Pj yKt^oiQ Ges Av^omgx eQi tek K^oOy t^og Pj yKv n^ote |

ms^ovi FY Kv^oeg c^oji^oci^o A^ot^otgk^obi Av^ol Zvq v^ob^oq Av^omvi j t^oY Avgiv Dt^oj L^othM^o AM^oMZ j v^of Kt^oi t^oQ |

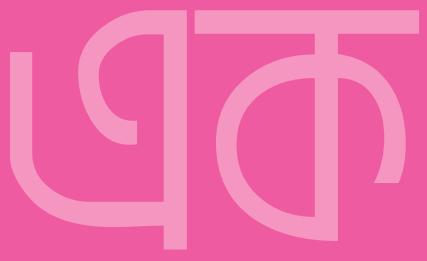
2013-14 A^oeQ^oii c^og^ota^oni Z^oj -A^oti^oamn bv^o ai^obi c^oZKj^o ci^ote^oki g^ota^oI Avgit` i v^oeM^oZ eQ^oii i m^om^o msL^ov 1,19,195 t^oK t^oto 1,27,834-G t^oc^ot^oQ Ges G eQ^oii Avgiv 421.44 t^oK^oU v^oKvi FY v^oez^oi Y Kt^oi t^oQ |

G Qov^ol G eQi ms^ovi v^oR^o^c^oIR 63.55 t^oK^oU v^oKvi t^oK t^oto 82.09 t^oK^oU v^oKvq D^ob^oZ n^oqtQ | ms^ovi tg^oU m^out^o i ci^ogiY v^on^oqtQ 250.02 t^oK^oU v^oKvq |

c^oger^oii i gt^oZv G eQi R^ogym t^oK Avgiv v^obq^ogZ c^oZ g^otm v^oKb^ot^oj v^oKb^o b^ortg GK^oU lik^oy^o v^oKt^oiQ | Gi^oU K^oWb^o t^oKvgj t^oyc^oB c^ovl q^ov hvq | c^oj^obv v^otb^o gj^o-evb^o tj Lv, lik^oy^o v^oel q^oK^o i aZ^oC^omsev^o, v^oxc-msev^o, K^oneZv, v^obtew^oZc^oY lik^oYK-lik^oYKvi c^oZ k^ox^oN^o, c^oj^obv lik^oy^o c^oZv^obi B^oZnm, eB^otpqi Av^otj v^oPbv B^oZ w^o t^oq ej^ov b^ou v^omR^otv^o nq^o | Gi c^og msL^ov^o Av^oK^oYq^o l gj^o-evb^o etj m^ognjt^o i c^oksm^o AR^o Kt^oi t^oQ | Gi Kg GK^oU v^obq^ogZ c^oK^okbv^o ga^o v^ot^oq Avgiv ms^ovi K^og^oI lik^oYKt^oi g^ota^othgb bZ^o bZ^o v^oP^otk Dm^otK v^otZ P^ovB, t^oZg^ob ms^ovi evBt^oi mevi m^otz^of v^oe-w^obgq Ae^ov^onZ i v^oL^otZ P^ovB |

Gevi B c^oger^oii i gt^oZv Avgiv Avgit` i ewl R c^oZte` b^o B^ost^oi R^otZI c^oK^oik K^oiQ hv evsj vi m^otz^of GKB gj^ov^oU c^oK^oik n^otj v^o | fvel t^oZ GB D^ot^oM^oU A^ov^onZ v^oKt^oe |

met^ok^oI 2013-14 m^otj i G ewl R c^oZte` b^o c^oK^oik hv^o v^oAK^os^oci^oi k^og Kt^oi t^oQb Zv^ot^o i mevBt^oK Av^os^oi K ab^oev` R^ob^oB |



ewl R cÖZte` b
2013-2014

mRbv

ifCKí

~ wi ~ Ges wi yi Zvgy3 evsj vt` k Mov|

j y~

evsj vt` tki ~ wi ~ RbtMvôxtK A_@oZK
mn@hwMZv Ges wi yi l ~ wi ~ cwi evti i wki t` i
wkyv mnvqZv cÔvtbi gva tg Zvt` i
Av_@mvgwRK Dbqb Kiv|

cwi Pvj bv | e^{ee}~\cbv

mvavi Y cwi l`

ms~vi mKj KgR^{it}D m^kvmb | Review vnvZv wba^{it}Z Kiv i Rb^{wm} xc-Gi m^{te}P P b^{wm}Z-wba^{it}Yx chq t^tKB ms~vi cwi Pvj bv | e^{ee}~\cbv i ~ti `vqe^xZv | Review vnvZv cⁱZcij b Kiv nq| ZvB mg^{it}Ri ^wefbe^ti i/tckvi ~Dvgab^w | Ávbx^w, Yx e^w³ Ges ~^~ty^t~, thgb - A_ D^wZ, w^yKZv, w^PKrmv, M^{te}l Yv, e^{em}v BZ^w t^y^t mdj , w^bte^w Z | wbt^t ^{\f}vt^e `wi^w wetgvPb | mvw^wRK Dbq^tb A^{it}Kv i ex e^w³ mg^{it}q ms~vi `vqe^xZv m^{te}P P ~li mvavi Y cwi l` M^wZ ntq^tQ|

wm` xc-Gi m^{te}P P b^{wm}Z wba^{it}Yx chq mvavi Y cwi l^t eZ^{it}b 19 Rb m` m^w AvtOb | Zt^t i bvg wbtgot^t qv ntj v|

Rbve tgw^{it}g^w Ave` jy^{vn}&

Aa^wcK Avntg^w Kvgj

Aa^wcK `mq^w i w^wk^w jy nmvb

Wt Ave^wm fBq^w

Rbve gvw^w evbydvi^wK i Ze

Wt G^wUg^w dwi^w

Aa^wcK `mq^w dLij^w nmvb g^w

Rbve gwngjy^w Kexi

Rbve Gm. Ave` jy Avn^w

Rbve wR.Gg. mv^tj nD^wl b Avntg^w

Rbve G.Gd.Gg. kvgmj^wb

Rbve k^wdKj^w Bmj^wg

Rbve kvnRvn^wb fBq^w

cⁱdm^w Wt tgt Avej^w Kv^tkg tP^waj^w

Rbve bwM^w Bmj^wg

`mq^w mvC^w D^wl b Avntg^w

Rbve Bi d^wvbD^wl b Avntg^w

Rbve mv^tj nv teMg

Rbve kvg^w Avj g

G eQi Ótm^wUvi di tW^tfj ctg^wU B^tb^tfkb G^w cⁱKuUtm^w-Gi 18Zg ewl^w mvavi Y m^{fv} 2013 mv^tj i 20 tm^tP^t ms~vi
w^tR^w^tfe^tb weKvj 4Uvq Abj^wZ nq| mvavi Y m^{fv} 2013-14 A_@Q^ti i Kg^{it}w K^w bv, evtRU | A^wWU cⁱZte^t b chq^w Pbv
Ges ms~vi Ae^wnZ AM^wW^tZ mt^tsh^w cⁱKv^w Kiv nq| mvavi Y cwi l` tR. BD Avntg^w G^w tKvs PwU^w©KvD^wU^wUm dvg^wK
2013-14 A_@Q^ti i Rb^w eintibix^wK wntm^te wbtq^wM t` b|

c̄wī P̄j bv c̄wī l̄`

ms̄vi gj- KgRvD, bñZgvj v, f̄vel r c̄wī K̄ bv BZw̄ cix̄yv-w̄bix̄yv | Zvi m̄vK ev̄-̄evqb Z̄ viw̄K K̄ivi Rb̄ 9 m̄m̄ w̄ekó GKJU c̄wī P̄j bv c̄wī l̄` i t̄q̄tQ| eZḡv b c̄wī P̄j bv c̄wī l̄` w̄b̄tq̄e³ m̄m̄e` i t̄q̄tQb|



Rb̄e tḡvn̄s̄ Ave` j̄vn̄&
m̄fvc̄lZ



Rb̄e k̄vnRvn̄b f̄Bq̄v
m̄-m̄fvc̄lZ



Rb̄e bw̄Mñ Bmj vg
m̄m̄



W. G. J. Gg d̄w̄`
m̄m̄



Rb̄e R. Gg m̄j vDñi b Avntg`
m̄m̄



Rb̄e m̄dKj̄ Bmj vg
m̄m̄



Rb̄e G. Gd. Gg kvgm̄yxb
m̄m̄



Rb̄e ḡm̄yv evbydvi aK i Ze
m̄m̄



Rb̄e tḡvn̄s̄ Bq̄vn̄q̄
m̄Pe

t̄P̄qi ḡvb
Rb̄e tḡvn̄s̄ Ave` j̄vn̄&

f̄vBm t̄P̄qi ḡvb
Rb̄e k̄vnRvn̄b f̄Bq̄v
m̄m̄

Rb̄e R. Gg m̄j vDñi b Avntg`

Rb̄e G. Gd. Gg kvgm̄yxb

Rb̄e ḡm̄yv evbydvi aK i Ze

Rb̄e bw̄Mñ Bmj vg

W. G. J. Gg d̄w̄`

Rb̄e k̄dKj̄ Bmj vg

m̄Pe/bñetñx c̄wī P̄j K

Rb̄e tḡvn̄s̄ Bq̄vn̄q̄

2013-14 A_@Q̄ti t̄m̄Uvi di t̄W̄fj ctḡU Bt̄bñfkb GU cñKñUñmm-Gi Mfñbñ eñVi tḡU 5ñU m̄f̄v ms̄vi cñvb Kñhñ t̄q
AbñZ n̄t̄q̄tQ|

ēē-icbvi KZ̄ey

ms̄vi m̄weR ēē-icbvi Rb̄ ibēnx c̄wi Pvj K c̄ib Kvh̄ tq ib̄q̄mRZ ib̄ḡē KgRZA m̄t̄_wgtj hveZxq Kih̄g
c̄wi Pvj bv Kt̄b| ibgq gw̄dK gw̄mK | m̄v̄m̄nK w̄ḡUs QrovI c̄iq̄Rt̄b Zvr̄ȳm̄Kf̄te ēē-icbvi KZ̄et̄ȳi w̄ḡUs Abj̄Z n̄q
_v̄K| ēē-icbvi KZ̄et̄ȳi m̄m̄ē` i bvg | c̄ex ib̄ḡē` I qv nt̄j v̄|

KgRZA bvg	c̄ex
tgvn̄v̄s Bq̄m̄nqy	ibēnx c̄wi Pvj K
dRj̄ j̄ nK Lvb	c̄wi Pvj K (tc̄M̄g)
G.t̄K.Gg. nw̄ee Dj̄ m̄ AvRv̄`	RGg (tc̄M̄g)
tgv̄ Avāj̄ Kw̄ i mi Kvi	WWRGg
tmL tm̄ij g	WWRGg
G.t̄K.Gg. kv̄gm̄y i nḡb	GIRGg (ndb̄v̄Y)
Zwi K Bki v̄K	GIRGg (AvBnU)
tgv̄. Avej̄ tn̄t̄mb	ḡv̄tbRvi
tgv̄. Zwi Kj̄ Bmj̄ vg	ḡv̄tbRvi (t̄úkvj̄ tc̄M̄g)
kv̄sl̄ Kgv̄i `vm	tc̄M̄g ḡv̄tbRvi



cőZte` tbi mvi mstjyc

2013-14 A_@Qi UQj m`xc-Gi Rb` GKU Zvrche`Y eQi | MZ 19 eQti i veivgnxb cPovi dtj m`xc-Gi ărgcĂfZ FY veZiY 1,931 (GK nvRvi bqkZ GKU) tKU UvKv Qmqtq0 Ges GKB m% ărgcĂfZ FY Av`vqi nvi 99.93%-G AvtQ| GB eQti I FY veZiY, FYw-Z, D0E Avq BZ w` cőZU tÿfI eÿx Ae`vnZ AvtQ| G eQti m`xc t~Qv mÂq bvtg GKU bZb mÂq cW± Pvj yKti tQ Ñ hv gV chq e`vcK MhYthM Zv tctq0| GQrovI G eQti tingUvY KgPi MZ Dtj Lthm` nvi teo tmtQ| 2013-14 A_@Qti i GKU mvi -mstjyc vbtgeZtj ai vntj v|

FY KgRvDi ve-Z

2013-14 A_@Qi tkI m`xc-Gi KgRvD 13U tRj vi 64U DctRj vq tgU 2,835U Mdg ve-Z jvf Kti tQ| 90U kvLvi gva`g veMZ eQti i 119,195 Rb m`m` eÿx tctq eZgb eQti 127,834 Rb m`m` DbaZ ntqtQ|

FY veZiY I FYw-Z

eZgb A_@Qti FY veZiY Kv nqtQ 421.44 tKU UvKv hv veMZ eQti Qj 385.58 tKU UvKv| A_P G eQti FY veZiY eÿx tctq0 9.30%| MZ A_@Qti tgU Ftyi w-Z Qj 195.01 tKU UvKv Ges eZgb A_@Qti Zv teo `moqtQ 215.19 tKU UvKv| A_P MZ eQti i Zjbvq FYw-Z eÿx tctq0 10.35%|

mÂq w-Z

veMZ 2012-13 A_@Qti mvarvY mÂtqi cwi gVY Qj 69.12 tKU UvKv Ges eZgb 2013-14 A_@Qti GB mÂq Avi I 15.02 tKU UvKv eÿx tctq mvarvY mÂq ntqtQ 84.14 tKU UvKv| GQrov vetkl mÂq (remain) | t~Qv mÂq LvZ eQi tkI Rb 2014-G w-Z `moqtQ 22.15 tKU UvKv| GeQti ms`vi mefgvU mÂtqi cwi gVY `moqtQ 106.30 tKU UvKv Ñ hv tgU FYw-Zi 49.40%|

bZb tcW± I tmev

G eQti i Gicj gvtm t~Qv mÂq bvtg GKU bZb tcW± Pvj yKv nqtQ Ges G eQti i tkI 3 gvtm tcW±U cIq 2.41 tKU UvKv mÂq w-Z Zvi Kti tQ|

Drcv` bkxj Zv

2013-14 A_@Qi tkI kvLv-cZ FYw-Z `moqtQ 2.39 tKU UvKv hv MZ eQti i Zjbvq 10.65% eÿx tctq0| GKBfvte kvLv-cZ mÂtqi w-Z `moqtQ 1.18 tKU UvKv hv MZ eQti i Zjbvq 16.83% eÿx tctq0| Ab`K G eQti cZ gV KgP FYw-Z `moqtQ 49.01 j y UvKv hv MZ eQti i Zjbvq 4.30% eÿx tctq0| GKBfvte mÂtqi tÿfI cZ gV KgP mÂq w-Z `moqtQ 24.21 j y UvKv hv MZ eQti i Zjbvq 9.95% teik|

tLj wic FY

Rb 2014-G tgU tLj wic Ftyi cwi gVY nqtQ 1.13 tKU UvKv Ñ hv tgU FYw-Zi 0.53% gvt| hv` I MZ eQi tLj wci cwi gVY Qj 89.40 j y UvKv, Kš tLj wci nvi Qj 0.45%, A_P G eQti tLj wic FYw-Zi 0.08% eÿx tctq0|

KzFY mÂwZ

Rb 2014 chS ms`vi KzFY mÂwZ LvZ 3.06 tKU UvKv mnmefy Kti ivLv nqtQ, hv` I Gi weci xZ eZgb tLj wci cwi gVY nqtQ 1.13 tKU UvKv Ñ hv KzFY mÂwZi gvt 36.13%|

Aw_R -qpd Zv

G eQti ms`vi Aw_R -qpd Zv AwRQ nqtQ 82.81% Ñ hv veMZ eQti Qj 94.38%|

kvLvi - q̄t̄l Zv

2010-11 A_@Qti i ḡSgvnS mḡtq Pj KZ.20U bZb kvLvn ms̄vi 90U kvLvi me, t̄j vB GLb wbtRi Avq w̄tq w̄R^-^LiP
Pj v̄Z m̄yg | 2013-14 A_@Qti ms̄vi Kvhegtgi - q̄t̄l Zv 162.93% ntqfQ hv weMZ eQti w̄j 168.53% |

tingUv̄Y Kvhegtg

G A_@Qti tingUv̄Y c̄vb Kvhegtg Dtj LthM n̄ti tetotQ| dj k̄ZtZ G eQti mefgU 13,027 Rb tingUv̄Y M̄ntki Kv̄tQ
29.91 tKwU UvKvi tingUv̄Yi A_@t̄c̄t̄Q t̄l qv m̄e ntqfQ|

Z_-ch̄p̄i ēenvi I wēt̄z

G eQti Z_- ch̄p̄i ēenvi I Dbaqt̄b ht̄_ó ,iaZi t̄qv ntqfQ| G eQi B w̄m`xc-Gi ýzFY Kḡt̄Pi Rb Dct̄hMx GKU
w̄ekl md̄U q̄vi ^Zvi i KvR tk̄l ntqfQ Ges Bt̄Zvgta" mKj kvLq Gi ēenvi īianntqfQ|

gvbe m̄ú` I c̄k̄ȳY

Dba gvbe m̄ú` Movi j t̄y G eQti ēvcKf̄te c̄k̄ȳY t̄l qv ntqfQ Ges ms̄vi gvbe m̄út̄ ī ýZv I gt̄vnej ew̄x Kiv
ntqfQ| GQovl G eQi tk̄l tḡU gvbe m̄ú` ntqfQ 3,555 Rb Ges wēfbach̄q 158 Rbtk̄c t̄v̄bZ t̄l qv ntqfQ|
Dci Š G eQi t̄t̄K mnKḡt̄i Rb ÕKgRZ@KgPvix ḡZ̄RbZ ý̄ZciY Zn̄ej Ó Pj y Kiv ntqfQ|

w̄k̄ȳv̄ wēlqK Kḡt̄Pi

G eQi 2,525U w̄k̄ȳv̄K t̄l ḡv̄t̄g 60,000 w̄k̄i t̄K cW̄vb Kiv ntqfQ| GQovl G eQti f̄teiP̄ti Avi I 1U ḡWb^̄y Pj y
K̄ti w̄m`xc ḡWb^̄y i msL̄v 4-G DbaZ Kiv ntqfQ|

w̄bi x̄ȳv̄ Kvhegtg

w̄m`xc-Gi ew̄x R mvavi Y m̄fvq w̄btqMKZ.ew̄tibix̄yK eQiv̄ši ms̄vi AwU K̄ti t̄Q| GQovl w̄t̄KGmGd Zvi Af̄ši x̄Y I
Zv̄t̄ i w̄btqMKZ.ew̄tibix̄yK i ḡv̄t̄g 0w̄m`xc-Gi AwU K̄ti t̄Q| Af̄ši x̄Y w̄bi x̄ȳvi t̄ȳt̄l G A_@erm̄ti ms̄vi 90U kvLq
179U mvavi Y AwU Ges 36U mw̄eR AwU m̄úbel c̄t̄ze`b ^Zvi K̄ti Dc̄v̄cb Kiv ntqfQ|

M̄tel Yv̄ I c̄K̄kbv̄

2013-14 A_@Qti wēfbœel t̄qi Dci M̄tel Yv̄ Kvhegtg AēvnZ ivLv ntqfQ| GQovl wēfbœait̄bi t̄cv̄vi I c̄ȳK-c̄ȳKv̄
Ges Õw̄k̄ȳv̄t̄j vK̄b w̄t̄g GKU ej̄ w̄b c̄K̄kb K̄ti ms̄k̄o gn̄t̄j wēziY Kiv ntqfQ|

wēbtq̄M (FY, -v̄qx AvgvbZ I Mf. t̄URwi ēU I Gm̄Uw̄ w̄mv̄e)

ms̄vi ýzF̄t̄Y mefgU wēbtq̄M ` w̄tqfQ 215.19 tKwU UvKvq (Avmj) Ges ēst̄K -v̄qx AvgvbZ, Mf. t̄URwi ēU Ges
Gm̄Uw̄ w̄mv̄e tḡU c̄w̄i ḡv̄Y ` w̄tqfQ 34.83 tKwU UvKvq -v̄qx AvgvbZ, Mf. t̄URwi ēU, Gm̄Uw̄ w̄mv̄e I FYmn G
A_@Qti mefgU wēbtq̄M ` w̄tqfQ 250.02 tKwU UvKvq |

D̄E Avq

G eQti m̄VK mḡtq Av̄v̄qi n̄i 99.58%-G DbaZ ntqfQ| FY Kḡt̄Pi ,YMZ ḡt̄bi G AMM̄zi d̄t̄j G eQti D̄E Avq
Avi I 21.29 tKwU UvKv tetotQ Ges ãḡt̄AFZ mefgU D̄E Avq ` w̄tqfQ 83.06 tKwU UvKv |

v̄q I m̄úw̄E

Ów̄m`xc-Gi R̄y 2014 mt̄j tḡU v̄q ītqfQ 175.39 tKwU UvKv Ges Gi wecix̄Z ms̄vi v̄q-m̄úw̄Ei AbḡvZ 2.06 t̄1| MZ
eQi GB AbḡvZ w̄j 2.46 t̄1| eZ̄ḡt̄b ms̄vi Zn̄ej ch̄BZv AbḡvZ 37.90% Ñ hv weMZ R̄y 2013 mt̄j w̄j 31.03% |

କୁଳ

ewl R cÖZte` b
2013-2014

FY Kvh^og

AMM_{WZ} ch_Qj vPbv

መ`xc evsj v⁴ tki 13 W Dc⁵Rj vi 64 W BD⁶bqb/tc⁷imfv Ges 2,835 W M⁸g 90 W kvLvi gva⁹g FY Kvh¹⁰g
cwi Pjv bv KitQ| D³ FY Kvh¹¹gi Avl Zvq tQvU tQvU y²D⁴ v³v⁵ i gr⁶S Zv⁷ i wR⁸D⁹ W/KgR¹⁰Di Dci w¹¹E K¹²i
ms¹³v we¹⁴wbeai¹⁵bi FY tmev c¹⁶vb KitQ| thgb: M¹⁷gY y¹⁸ZFY, y¹⁹y²⁰D²¹W FY, bMi y²²ZFY, K²³LvZ y²⁴ZFY Ges tg²⁵mgx
FY| D²⁶v²⁷vi c²⁸K²⁹i we³⁰bqM Ges H c³¹K³²i Zvi w³³K cwi giY FY Pw³⁴n`v Av³⁵Q Zvi Dci w³⁶E K³⁷i FY c³⁸vb Kiv nq| FY
c³⁹vb bi c⁴⁰e⁴¹M⁴²YKZ.FY cwi tkv⁴³ai we⁴⁴lqW we⁴⁵ePbv Kiv nq|

2012-2013 tk¹I w²m³ci m⁴m⁵ msL⁶v w⁷Qj 1,19,195 Rb| 2013-2014 A₈Q₉i tk¹I eZ¹⁰vb m¹¹m¹² msL¹³v `w¹⁴tq¹⁵Q
1,27,834 Rb| w¹⁶MZ A₁₇Q₁₈i A₁₉R Rj²⁰B 013 t₂₁K Rj²²014 ch²³fy Kvh²⁴gi Avl Zvq gwm²⁵f²⁶EK m²⁷m²⁸ I FYx e²⁹x i
Z₃₀ c³¹vb Kiv ntj v:

wee ¹ Y	Rj ² B 013	A ³ M ⁴ 013	t ⁵ t ⁶ P 013	A ⁷ t ⁸ vei 013	b ⁹ f 013	w ¹⁰ t ¹¹ m 013	Rj ¹² y 014	tde ¹³ 014	gr ¹⁴ P 014	Grc ¹⁵ 014	tg 014	Rj ¹⁶ 014	tg ¹⁷ U	%
m ¹⁸ m ¹⁹	119,275	119,536	120,288	120,319	120,600	120,782	121,601	123,191	124,605	125,951	126,452	127,834	127,834	100%
FYx	102,892	102,778	101,776	103,821	104,144	104,399	105,445	106,860	108,007	108,357	107,955	108,516	108,516	85%
%	86%	86%	85%	86%	86%	86%	87%	87%	87%	86%	85%	85%	85%	

2013-14 A₁₈Q₁₉i LvZ²⁰f²¹EK m²²m²³ I FYx e²⁴x i Z₂₅ w²⁶t²⁷g²⁸c²⁹vb Kiv ntj v:

1. Rj³⁰B 013 - w³¹t³²m³³↑ 013

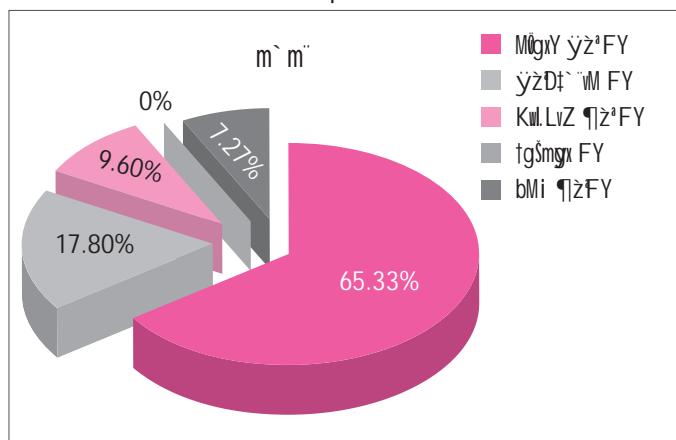
wee ¹ Y	m ² m ³ I FYx	Rj ⁴ B 013	A ⁵ M ⁶ 013	t ⁷ t ⁸ P ⁹ ↑ 013	A ¹⁰ t ¹¹ vei 013	b ¹² f ¹³ ↑ 013	w ¹⁴ t ¹⁵ m ¹⁶ ↑ 013
M ¹⁷ gY ¹⁸ T ¹⁹ y ²⁰ FY	m ²¹ m ²²	80,501	80,806	81,375	81,159	80,900	80,461
	FYx	66,900	66,949	66,706	66,429	66,128	65,881
y ²³ ZD ²⁴ W ²⁵ FY	m ²⁶ m ²⁷	24,091	23,562	22,814	22,480	22,198	21,992
	FYx	21,477	20,888	20,134	19,984	19,878	19,707
K ²⁸ l. LvZ ²⁹ T ³⁰ z ³¹ FY	m ³² m ³³	11,564	11,593	11,707	11,736	11,751	11,767
	FYx	9,457	9,531	9,516	12,208	12,453	12,494
tg ³⁴ mgx ³⁵ FY	m ³⁶ m ³⁷	-	-	-	-	-	-
	FYx	2,386	2,317	1,620	814	550	398
bMi ³⁸ T ³⁹ z ⁴⁰ FY	m ⁴¹ m ⁴²	3,119	3,575	4,392	4,944	5,751	6,562
	FYx	2,672	3,093	3,800	4,386	5,135	5,919
tg ⁴³ U	m ⁴⁴ m ⁴⁵	119,275	119,536	120,288	120,319	120,600	120,782
	FYx	102,892	102,778	101,776	103,821	104,144	104,399

2. Rvbgwli 014 - Rly 014

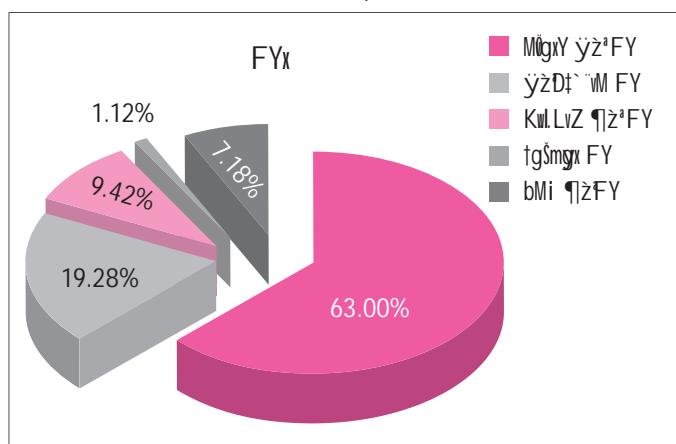
mei Y	m` m'' I FYx	Rvbgwli 014	tdebgwli 014	gvP 014	Gicj 014	tg 014	Rly 014
MögxY yż°FY	m` m''	80,471	81,359	81,783	82,535	82,765	83,517
	FYx	65,784	66,593	67,273	68,041	68,178	68,367
yżDf' wM FY	m` m''	21,885	21,913	22,138	22,249	22,346	22,758
	FYx	19,730	19,801	20,080	20,333	20,505	20,918
KwL LvZ pż°FY	m` m''	11,794	11,858	11,930	12,068	12,172	12,271
	FYx	12,520	12,569	12,002	10,885	10,257	10,226
tgśmgx FY	m` m''	-	-	-	-	-	-
	FYx	721	688	1,101	1,439	1,307	1,213
bMi pż°FY	m` m''	7,451	8,061	8,754	9,099	9,169	9,288
	FYx	6,690	7,209	7,551	7,659	7,708	7,792
tgU	m` m''	121,601	123,191	124,605	125,951	126,452	127,834
	FYx	105,445	106,860	108,007	108,357	107,955	108,516

me: ^ tgśmgx m` m'', MögxY yż°FY I yżDf' wM FY cikli i gta' mnme Kiv nqqtQ |

LvZwfEK mĄqx m` tm''i nvi



LvZwfEK FYx m` tm''i nvi



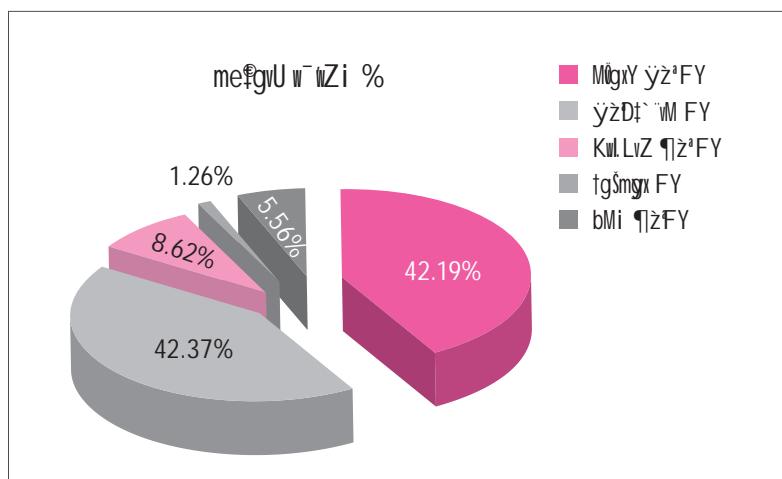
KtixúvtbuUfñEK FY weZiY | wñZ

2013-14 A_@Qti weftbuKtixúvtbñU tgvU FY weZiY | Zñt` i wñZ nbtgi@ QñK t` Lvñbv ntj v:

KtixúvtbuU	tgvU weZiY	tgvU wñZ	me@gvU wñZi %
MögxY ¶žFY	1,774,918,177	907,982,065	42.19
¶žDññM FY	1,740,529,684	911,672,284	42.37
KñL LvZ ¶žFY	424,073,000	185,516,939	8.62
tgšmgx FY*	40,710,000	27,007,944	1.26
bMi ¶žFY	233,814,000	119,750,542	5.56
me@gvU	4,214,044,861	2,151,929,774	100

2013-14 A_@Qti tkI tgvU FYwñZ cñq 215 tKñU UvKv ñ hvi 42% MögxY žžFY Ges žžDññM FYI cñq 42% | FY KtixúvtbuU-fñEK FYwñZi AbgvZ nbtgi@ Möd t` Lvñbv ntj v|

LvZñfñEK FYwñZi nvi



MögxY žžFY

A_@Qi 2013-14-G MögxY žžFtYi Avl Zñq thme cñKí FY weZiY Kiv ntqñQ Zñi gña` KtqKñU Dñj LñhñM cñKí Ges Gi eZgñb Aeñv Dñj L Kiv ntj v|

Mgny yzFiyi LvZmEK FY ieZiY, FYWIZ | FYii mslv 2013-2014

crti big	RjyB 2013			Am+ 2013			tmptP@ 2013			A+i@ 2013			b@f@ 2013			Wtma@ 2013		
	FY msL v	FY ieZiY	FYWIZ															
grm Pm	2,181	4,143,900	20,719,500	2,185	3,277,500	36,052,500	2,115	5,287,500	31,725,000	2,108	3,583,600	25,085,200	2,102	5,255,000	31,530,000	2,085	5,004,00	35,028,00
Mrcjh	5,345	11,759,000	58,795,000	5,347	7,753,150	85,284,650	5,334	13,335,000	66,675,000	5,320	9,044,000	63,308,000	5,312	13,280,000	92,960,000	5,302	12,724,800	101,798,400
ab Pm	4,315	9,493,000	47,465,000	4,317	6,259,650	68,856,150	4,305	10,762,500	53,812,500	4,295	7,301,500	51,110,500	4,288	10,720,000	75,040,000	4,272	10,252,800	82,022,400
Mg Pm	605	1,331,000	6,655,000	604	875,800	7,882,200	592	1,480,000	7,400,000	588	999,600	6,997,200	582	1,455,000	10,105,000	575	1,380,000	11,040,000
Aijym	1,845	4,059,000	20,295,000	1,847	2,678,150	7,882,200	1,835	4,587,500	22,937,500	1,826	3,104,200	21,729,400	1,815	4,537,500	31,762,500	1,803	4,327,200	17,308,800
univix	2,545	5,599,000	29,674,700	2,548	3,694,600	26,781,500	2,532	6,330,000	31,650,000	2,525	4,545,000	31,815,000	2,518	6,295,000	44,065,000	2,505	6,012,000	24,048,000
ab fW Pzj	2,015	4,836,000	29,016,000	2,018	2,926,100	29,261,000	2,012	5,030,000	25,150,000	2,008	3,614,400	25,300,800	1,925	4,812,500	33,687,500	1,915	4,596,000	18,384,000
g I gbmix e em	6,854	16,792,300	100,753,800	6,858	9,944,100	99,441,000	6,805	13,610,000	68,050,000	6,775	12,195,000	85,365,000	6,770	16,925,000	118,475,000	6,758	16,219,200	64,876,800
PgorRz Cy Zm	715	1,716,000	10,296,000	715	1,036,750	10,367,500	692	1,384,000	8,304,000	687	1,236,600	8,656,200	680	1,700,000	11,900,000	648	1,555,200	6,220,800
njy-gip Pm	925	2,220,000	13,320,000	926	1,342,700	13,427,000	922	1,383,000	8,298,000	918	1,652,400	11,566,800	912	2,280,000	12,665,000	892	2,140,800	17,126,400
tcne^dg®	1,875	4,500,000	27,000,000	1,878	2,723,100	27,231,000	1,868	4,670,000	28,020,000	1,862	3,351,600	26,812,800	1,858	4,645,000	30,192,500	1,846	4,430,400	35,443,200
Olj cyh	745	1,788,000	10,728,000	752	1,090,400	10,904,000	748	1,870,000	9,350,000	732	1,317,600	9,223,200	722	1,805,000	9,025,000	712	1,708,800	18,777,600
kkKmR Pm	1,025	2,460,000	14,760,000	1,030	1,493,500	14,935,000	1,028	2,570,000	12,850,000	1,006	1,810,800	12,675,600	985	2,462,500	12,321,500	978	2,347,200	18,777,600
cll Pm	1,005	2,412,000	14,472,000	1,007	1,460,150	14,601,500	1,005	2,512,500	12,562,500	985	1,773,000	12,411,000	972	2,430,000	12,150,000	968	2,323,200	18,585,600
^Rz Cy Drc'b	2,265	5,436,000	27,180,000	2,272	3,294,400	32,944,000	2,270	5,675,000	28,375,000	2,262	4,071,600	28,501,200	2,255	5,637,500	28,187,500	2,242	5,380,800	43,046,400
teKne em	1,245	2,988,000	14,940,000	1,244	1,803,800	18,038,000	1,242	2,484,000	12,420,000	1,235	2,223,000	15,561,000	1,215	3,037,500	15,187,500	1,202	2,884,800	23,078,400
tau Akti McJdu	2,865	6,876,000	34,380,000	2,867	4,587,200	45,872,000	2,867	7,167,500	35,837,500	2,852	4,848,400	33,938,800	2,825	7,062,500	35,312,500	2,812	6,748,800	33,744,000
†v																		
n-lik, ZV I kui, ki	2,285	5,484,000	27,420,000	2,287	3,659,200	36,592,000	2,287	5,717,500	17,152,500	2,272	3,862,400	27,423,040	2,262	5,655,000	33,930,000	2,255	5,412,000	27,060,000
ab fW wj I mlyj	925	2,220,000	8,880,000	925	1,480,000	14,800,000	925	2,312,500	9,250,000	916	1,557,200	11,679,000	886	2,215,000	13,290,000	880	2,112,000	10,560,000
yp@Bix dg®	2,345	5,628,000	28,140,000	2,347	3,755,200	37,552,000	2,347	5,867,500	23,470,000	2,312	4,085,300	32,682,400	2,302	5,755,000	34,530,000	2,285	5,484,000	21,936,000
wea	22,975	55,188,800	298,324,701	22,975	19,524,550	190,156,895	22,975	55,559,000	22,904,055	22,945	41,364,800	289,414,643	22,942	53,337,000	156,487,855	22,946	59,257,000	227,648,833
tguJ	66,900	156,930,000	843,314,701	66,949	84,660,000	828,862,095	66,706	159,495,000	833,893,555	66,429	117,542,000	831,256,783	66,128	161,302,000	842,845,355	65,881	162,301,000	856,627,233

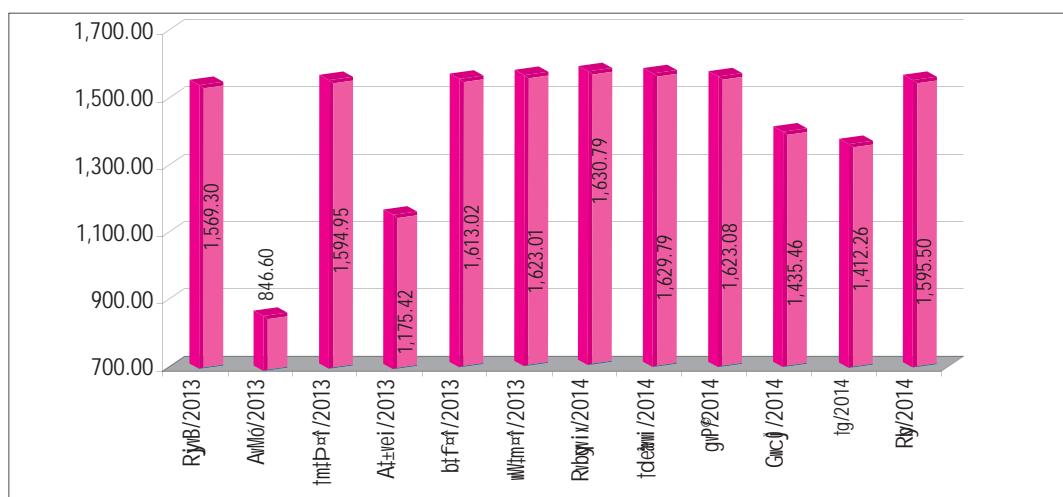
G A_@Qtı m`xc M̄grY j̄zFtYi Avl Ziq 83,517 Rb m`tm̄i ḡtS 75,704 U FY weZiY KtjtQ| G A_@Qtı 177,49,18,177 (GKkZ m̄ZvEi tKwU EbcĀvk j̄y Avvi nvRvi GKkZ m̄ZvEi) UvKv FY weZiY Kiv ntqtQ| G FtYi mt̄evP m̄mij s ntj v 49,000 UvKv| A_@Qivtsı G FtYi w̄tZ `moqtQ 90,79,82,065 (beVB tKwU EbAwk j̄y wewk nvRvi cqilWE UvKv| G FY 25% m̄wrfn Pv̄tRc(m̄KvBobs tıU) weZiY Kiv nq hv 45/46 K̄tZ cwi tkvathM|



Kuđi gqbvgZtZ GKRb m`m̄ kxZj cmU Zni Ki tqb

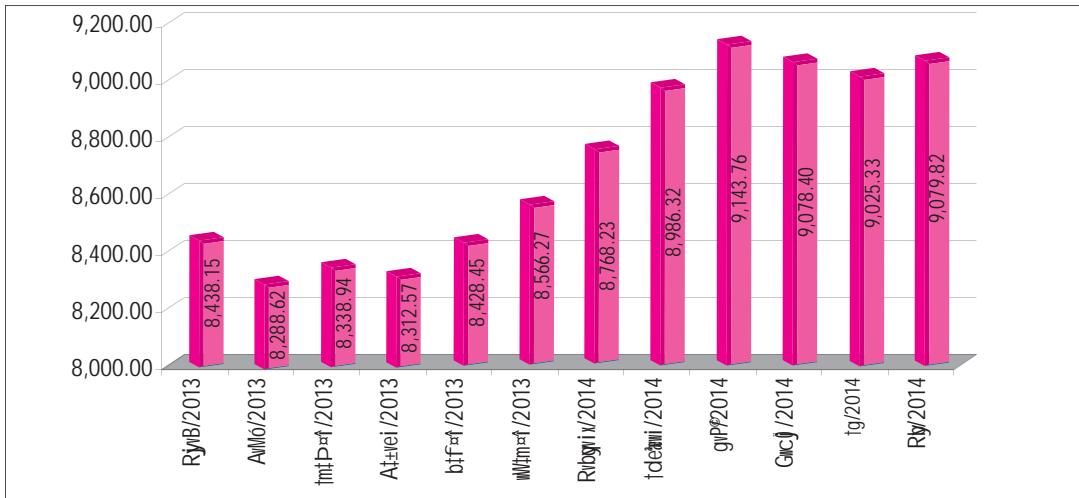
mbtgi evi M̄tdi grātg 2013-2014 A_@rm̄ti M̄grY j̄zFY (Avi Ggm)-Gi weZiY | FYw̄tZ t̄ Lutbv ntj v|

ḡm̄f̄tEK FY weZiY (j̄y UvKv)



2012-2013 A_@Qi MögxY FY weZiY @j 157,55,98,450 UvKv Ges 2013-2014 A_@Qi tk@l FY weZiY e@x tctq `@tq@Q 177,49,18,177 UvKv| weMZ eQ@i MögxY FY weZi@Yi Zj@b@q G eQ@i MögxY FY weZiY e@x tctq@Q 12.65%|

gvmwf@EK FYw@Z (j@ UvKvq)



2012-2013 A_@Qi MögxY FYw@Z @j 84,00,81,743 UvKv Ges 2013-2014 A_@Qi tk@l FYw@Z e@x tctq `@tq@Q 90,79,82,065 UvKv|

ÿz@D@ ``vM FY

mvaviYZ ÿz@D@ ``vM FY c@k@i i Dci w@E K@i 50 nvRvi UvKv t@K 10 j@j UvKv ch@i n@q _v@K| ÿz@D@ ``v@Mi gva@tg Kg@j vKvq K@-vi w@E Drcv`b Kvh@q m@o n@q@Q| GB K@-vi w@E Kvh@tgi gta@ GKB Gj vKvq GKB c@Y` Drcv`@bi Ges A@A@K tj v@Ki Kg@ns`@bi m\$hvM m@o n@q@Q|

2013-14 A_@Qi tk@l ÿz@D@ ``vM FYx msL@v 20,918 Rb Ges FYw@Zi c@i g@Y `@tq@Q 91,16,72,284 (GKvbe@B tKvJ t@j j@j evn@Ei nvRvi `@k Pj@k) UvKv, hvi wefba@Zw@E wefvRb @tq@t L@bv ntj@|

L@Zi b@q	FY weZi@Yi c@i g@Y		FYx msL@v	FYw@Z	%
	2013-14 A_@Qi weZiY	Agc@X@Z			
ÿz@e@em	597,696,500	2,556,030,055	7,613	324,192,490	35.56%
n@n-g@M c@j b	70,016,000	345,941,404	1,021	38,705,716	4.25%
Mew@ ci c@j b	197,187,000	890,440,876	2,509	101,969,799	11.18%
L@ ``c@q@KiY	19,923,500	127,143,700	354	10,299,599	1.13%
ÿz@I K@l@ w@k	74,257,000	375,586,448	1,050	57,951,880	6.36%
K@l.	207,856,000	760,423,455	2,632	92,610,167	10.16%
grm@ PvI	129,899,000	527,412,880	1,365	52,888,381	5.80%
c@i enb	137,606,000	434,544,565	1,330	81,927,056	8.99%

Lvt Zi bvg	FY weZi†Yi cwi gVY		FYx msL'v	FYw-wZ	%
	2013-14 A_@Qti weZiY	অগ্রজ্ঞfZ			
-tmev	-	-	-	-	-
(K) Jla	54,494,500	245,034,500	526	39,224,549	4.30%
(L) c'v_j wR	1,255,000	14,680,000	12	927,162	0.10%
tmev LvZ	-	-	-	-	-
(K) tnvUj eemv	36,668,000	175,084,496	363	14,979,721	1.64%
(L) `y c'vqRvZKiY	8,388,684	38,816,684	76	4,091,153	0.45%
Ab'vb	-	-	-	-	-
(K) R'qj wii KvR	12,557,000	84,194,000	127	5,405,696	0.59%
(L) Pb c'vqRvZKiY	150,000	6,268,000	-	-	0.00%
(M) tKigK'uj ^Zwi	1,464,000	13,270,000	4	833,078	0.09%
(N) tgvevBj tdbv, d'v-	27,330,050	106,612,050	230	11,565,373	1.27%
(O) WBt'mj e'vUwi ^Zwi	915,000	7,938,000	35	1,401,934	0.15%
we'tkl tKutbv cY' Drcv` b	-	-	-	-	-
(K) Kb'tdKKbwii	56,545,025	213,341,047	610	27,224,176	2.99%
(L) Ab'vb	106,321,425	417,007,614	1,061	45,474,354	4.99%
tgvU	1,740,529,684	7,339,769,774	20,918	911,672,284	100%

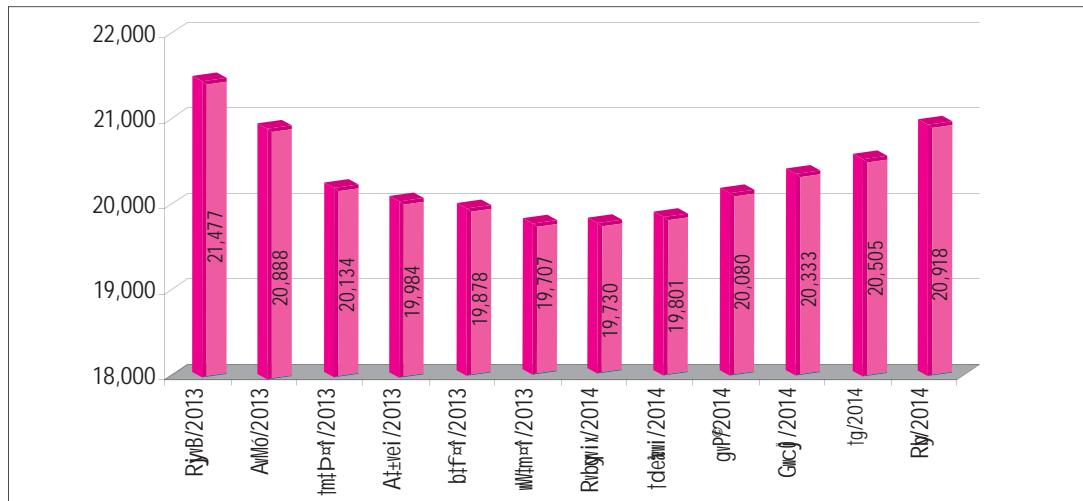


gy'YMt'A Mto DVv ugib MrtgU'Y , "QMtg GKU ugib MrtgU d'iH"

i/cyj e'vstKi Ea'vzb KgRZq` i wb'tq ms'vi Ea'vzb
KgRZq` i gy'YMt'Ai GKU KvI b tPZ cii`k

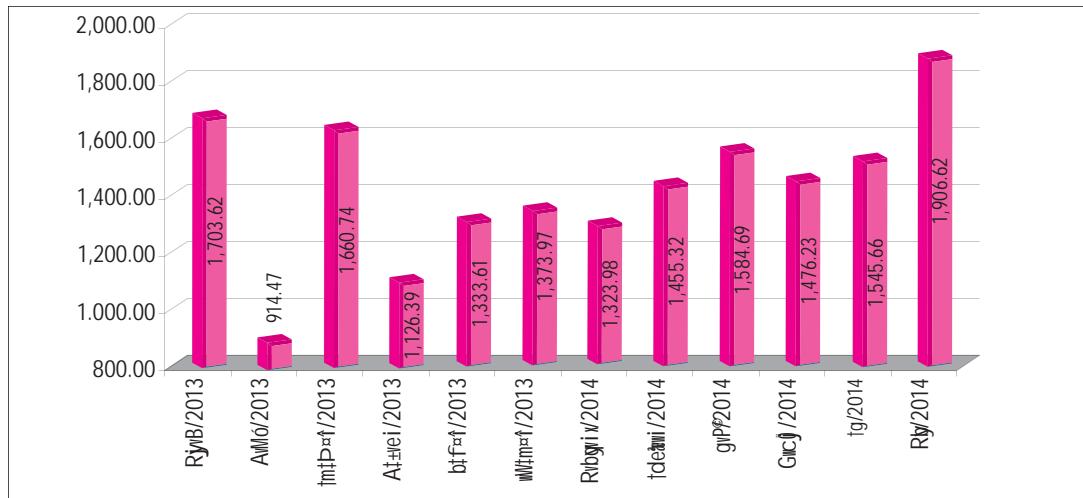
2013-2014 A_@Qti yzDf`wM F'Yi gvwif'EK FYx m'm", FY weZiY | FYw-wZi AMMwZ wb'tsæevi-M'ldi gva'fg
t' Lvtbv ntj v:

gymnifEK FYx m`m`



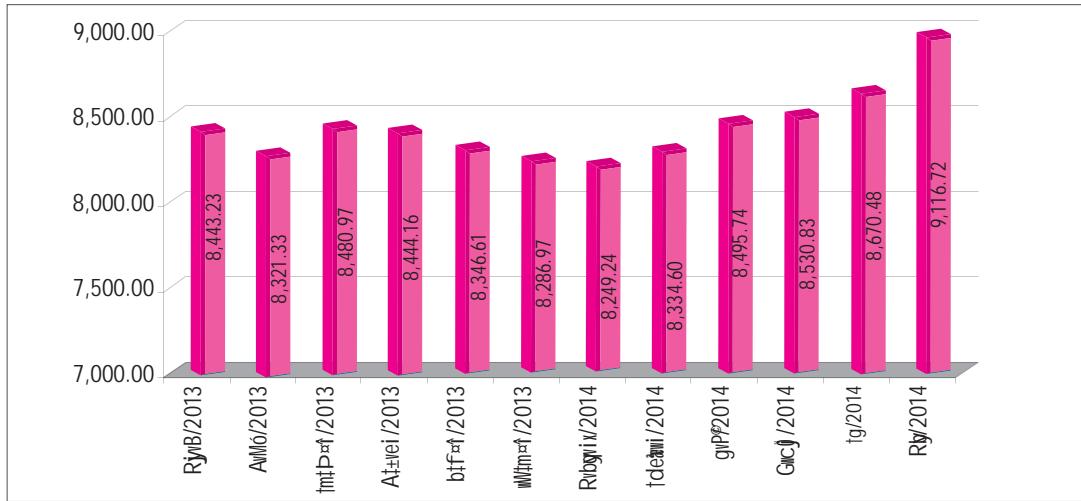
2012-2013 A_@Qi ýža Df`vM FYx m`m` msLv wj 22,675 Rb Ges 2013-2014 A_@Qi tkzl FYx m`m` msLv nq 20,918 Rb |

gymnifEK FY weZiY (j ¶ UvKvq)



2012-2013 A_@Qi ýža Df`vM FY weZiY wj 175,65,86,967 UvKv Ges 2013-2014 A_@Qi tkzl FY weZiY eix tctq ` nq 174,05,29,684 UvKv |

gymnfiček FYW-Z (j. UvKv)



2012-2013 A_@ti ýž^Df^M FYW-Z 83,98,24,460 UvKv Ges 2013-2014 A_@Qi tk!l FYW-Z epx tcq `mqtq 91,16,72,284 UvKv |

Df^v3v weKvk Kvhg (DweKv) : ýž^Df^vM FfYi GKU wek!l cKí

wevbZ_-DcvE I gW chq Avgf i AwfÁZv t_k t_Lv hvq tqU tqU Df^vM weKvk I macthvi fYi mfh mfh Zf^ i Drct` bl epx cvq I bZb Kgms^b mjo nq| G weI qU wePbv Kt!B w^xc ýž^Df^vM FfYi cvi eZQ bWZguj vi AvI Zvq ýž^Df^v3v weKvk Rb GKU wek!l cixyvgj-K Kgmp nftZ tbq hv 0Df^v3v weKvk KvhgNDweKv G brtg 1j v tg 2011 Zwi tL hvv i iakti |

BtZgta G cKí i eqm 3 eQti i Awak nftq| DweKv cKí i ZZq etlP (2013-14 A_@Qi) AMWZi Z_ wbget` I qv nij v|

cKí i bvg	FYx msL	tgvU FY	FYW-Z	%	cKí i bvg	FYx msL	tgvU FY	FYW-Z	%
iglo MfgUm	94	28,200,000	5,050,000	10.26%	Mfx cvj b	68	20,400,000	4,800,000	9.75%
grm Pvl	49	11,760,000	1,920,000	3.90%	nun-gjm cvj b	66	18,480,000	4,160,000	8.45%
Plz! Kd! nk!	62	14,880,000	2,960,000	6.01%	twnmqwi cKí	91	27,300,000	8,100,000	16.46%
dj Pvl	46	11,040,000	680,000	1.38%	KbtdKkbwi	55	15,400,000	4,633,333	9.41%
tnfUj eemv (Lveri)	52	12,480,000	1,160,000	2.36%	Rig`wb nk!	46	13,800,000	4,600,000	9.34%
bwm	51	12,750,000	2,250,000	4.57%	IqKRC	49	14,700,000	4,900,000	9.95%
DctgvU (K)	354	91,110,000	14,020,000	28.48%	DctgvU (L)	375	110,080,000	31,193,333	63.37%
weea						49	14,352,406	4,011,161	8.15%
mefgvU (K + L + weea)						778	215,542,406	49,224,495	100%

Kwl.LvZ ýžFY

cíšK I ýž²KI.K RbtMôx²K c²Ri tRvMb, Avaj²K, KvhRi I tUKmB Kwl.c²Y³ Kj v²K²kj m²úKZ w²fbaÁvb AR² Ges Kvh²Fy²t² Zv c²qM Kt² Kwl.R Drc²b e²x²i gva²tg t²ki Lv²" NvUZ c²hY mnvqZv I A²%ZK mgv²tZ fngKv i²Lvi D²t²K²K mgv²b t²L Kwl.LvZ ýžFY K²úv²bU w²tq Kvh²g i²enqñhv AZ²šlmdj f²te c²wi Pw²j Z n²Q|



ms "ri Avaj²nc²y k²Lvi GKRb KIK Zu² g²wiP t²¶tZi c²wiPh²Ki tQb

ØKwl.LvZ ýžFYØ Kg²Pi Rb² ØKwl.LvZØ ej t²Z Lv²"km", Mew²c², n²m-gj²M, dj gj², Zwi²Kwi, Kwl.w²E²K eb, g²Q P²I , wetk²I w²qZ Kwl.Kvh²g (thgbñti kg P²I , tg²P²I , gwkiag P²I , j eY P²I , bwm²ni BZ'w²) -tK e²Svq |

A_@Qi 2013-14 G Kvh²g²K Avi I e²vCkf²te m²c²hvi Y Kiv nq Ges eZ²g²b 731U k²Lvi gva²tg c²wiPvj bv Kiv n²Q| GB F²Yi m²e²P w²mij s n²j v 50,000 UvKy Ges m²wf² P²r²25% (W²K²B²bs t²U) | A_@Qi 2012-13-G ØKwl.LvZ ýžF²YØi m²m² msL²v²Qj 11,525 Rb, FYx msL²v²Qj 9,492 Rb Ges D² ØKwl.LvZ ýžFYØ-Gi FYw²z²Qj 16,35,48,364 UvKy| A_@Qi 2013-2014-G tg²U m²m² msL²v² 12,271 Rb, FYx msL²v² 10,226 Rb Ges FYw²z² 18,55,16,939 UvKy|

2013-14 A_@Qi ØKwl.LvZ ýžF²YØi AvI Zvq thme c²K²i FY w²Zi Y Kiv n²qtQ Zvi g²a² KtqKu²D²j L²hM² c²K² Ges Gi eZ²g²b Ae²t²D²j L² Kiv n²j v|

c ² K ² i bvg	FYx msL ² v	t ² gvU FY	FYw ² z ²	%	c ² K ² i bvg	FYx msL ² v	t ² gvU FY	FYw ² z ²	%
grm ² P ² I	895	39,380,000	19,690,000	10.61%	t ² vw ² dig ²	990	39,600,000	19,800,000	10.67%
M ² fx c ² j b	1,275	56,100,000	28,050,000	15.12%	Q ² Mj c ² j b	236	9,440,000	3,776,000	2.04%
avb P ² I	768	33,792,000	16,896,000	9.11%	K ² K-m ² R P ² I	645	25,800,000	10,320,000	5.56%
Mg P ² I	135	5,940,000	2,970,000	1.60%	c ² U P ² I	845	33,800,000	11,266,667	6.07%
Avj ye ² emv	585	25,740,000	12,870,000	6.94%	n ² j ý ² g ² wiP P ² I	338	13,520,000	4,506,667	2.43%
t ² WB ² x dvg ²	595	26,180,000	13,090,000	7.06%	bwm ² fx	688	27,520,000	9,173,333	4.94%
ýR ² Z c ² Y (iglo, B, W) Drc ² b	698	30,712,000	15,356,000	8.28%	d ² t ² j i P ² I	625	25,000,000	8,333,333	4.49%
Dctg ² U (K)	4,951	217,844,000	108,922,000	58.71%	Dctg ² U (L)	4,367	174,680,000	67,176,000	36.21%
me²g²U (K + L + me²ea)						908	31,549,000	9,418,939	5.08%
me²g²U (K + L + me²ea)						10,226	424,073,000	185,516,939	100%

tagšmox FY

erj v̄ k GKU KU c̄v b t̄ k | Gt̄ t̄ki KU tgšmox EK | Gt̄KK tgšmox Gt̄KK ai t̄bi dmj Drci` b nq | D³ n̄l qU mvḡb ti t̄L ms̄ tgšmox FY c̄Kí Pij yk̄ti | G c̄Kí i Avl Zvq yz̄i c̄ušK PvI t̄ i ḡt̄S tgšmox EK KU R cY Drci` b epx̄i Rb̄ GKKy xb c̄w i tkvathM tgšmox FY t̄ l qv nq |



ms̄ vi Avājyancý kU Lvi n̄šl YGj vKvRto PvI Kiv ntq̄Q n̄wfbekU .dmj / tZgib GKU Kij v tñZ/

2013-14 A_@Qt̄i th mKj LñZ tgšmox FY n̄ZiY Kiv ntq̄Q Zvi gtā Dtj LthM LñZmḡti eZḡb Aē v nbtge Dc̄vcb Kiv ntj v |

c̄Kí i bvg	FYx msL'v	tgvU FY	FYwñZ	%	c̄Kí i bvg	FYx msL'v	tgvU FY	FYwñZ	%
grm PvI	98	3,136,000	3,393,611	12.57%	tcm̄dvḡ	210	8,400,000	5,600,000	20.73%
Mrfx c̄j b	165	5,280,000	3,520,000	13.03%	Qm̄j c̄j b	48	1,920,000	1,280,000	4.74%
Mi atḡU ZvRvKi Y	95	3,744,000	2,496,000	9.24%	fñv PvI	35	1,400,000	700,000	2.59%
avb PvI	198	5,940,000	3,960,000	14.66%	KvK-menR PvI	145	3,625,000	1,812,500	6.71%
Mg PvI	30	1,200,000	800,000	2.96%	c̄U PvI	82	2,460,000	1,230,000	4.55%
Aj̄ yPvI	62	2,480,000	1,653,333	6.12%	n̄j y-ḡi P PvI	45	1,125,000	562,500	2.08%
DctḡU (K)	648	21,780,000	15,822,944	58.59%	DctḡU (L)	565	18,930,000	11,185,000	41.41%
mēḡU (K + L + n̄ea)					1,213	40,710,000	27,007,944	100%	

bMi យែង FY

bMi យែង Yi េកែវ ntj v FYx ធបទRB FfYi eenvi, ធបទqM I e"e"vcbvi `mZj cvj b Kiteb| G FY 25% mifm PifR® (mKtBbs tiU) weZiY Kiv nq Ges 46U mvBwnK mKtZ A_ev 12U gwmK mKtZ cwi tkva thwM| ms"vq 10U kvLvi gva"tg bMi យែង KtBbs cwi Pwj Z ntQ| 2013-14-G bMi យែង Yi Avl Zvq thme cKtI FY weZiY Kiv ntqfQ Zvi gta" KtqKu Dfj LthwM cKtI Ges Gi eZob Ae"v Dfj L Kiv ntj v|

cKtI i bvg	FYx msL"	tgvU FY	FYw"Z	%	cKtI i bvg	FYx msL"	tgvU FY	FYw"Z	%
igibMifgUm	875	24,500,000	12,250,000	10.23%	tcwe"dig®	825	28,875,000	14,437,500	12.06%
gy e"emv	435	12,180,000	6,090,000	5.09%	gyRiZ cY Drcr`b	315	11,025,000	5,512,500	4.60%
tnwqmi kí	795	22,260,000	11,130,000	9.29%	teKivx e"emv	185	5,550,000	2,775,000	2.32%
avb fviw/PiZij /m"igj	215	6,020,000	3,010,000	2.51%	tQfU AvKtI mciUgUj t"vi	675	20,250,000	10,125,000	8.46%
gtbwvix e"emv	695	19,460,000	9,730,000	8.13%	n"ikí ,ZuZ I KtIi kí	538	16,140,000	8,070,000	6.74%
PigoRiZ cY "Zui	165	4,620,000	2,310,000	1.93%	igib tWBix dig®	435	13,050,000	6,525,000	5.45%
DctgiU (K)	3,180	89,040,000	44,520,000	37.18%	DctgiU (L)	2,973	94,890,000	47,445,000	39.62%
neea : (AvBmifg "Zui , o Drcv`b, PKtj U "Zui , KtMfRi e"m "Zui , grfqi Lv " "Zui , Mfj i KvR, exR-mvi e"emv, t"vkbvi, cwi"ki e"emv, fviw e"emv, jvKtioi e"emv, tdui e"emv, Pifqi t"vKb, tgvevBtj i e"emv, KtPuDv/dtUvKtC e"emv, tmj gy, tUBj vñ, weDiu cvj f, jvU"e"emv, tWtKtIUi BZ"v")					1,639	49,884,000	27,785,542	23.20%	
metgvU (K + L + neea)					7,792	233,814,000	119,750,542	100%	

G A_@ti m`xc 9,288 Rb m`tm'i grfS 8,715U FY weZiY KtIi@| tgvU FY 23,38,14,000 (tZbk tKuU AvU" k j y
tpst nvRvi) UvKv| A_ermi vtsi G FfYi w"Z `mo"tqfQ 11,97,50,542 (GMvi tKuU mvZibeYB j y cAvk nvRvi cdkZ
weqwi k) UvKv|



Ktqjii Avtj Lvi Pti enki Sd "Zui

mÂq Kvhëg

mÂq `wi `^gibj i cLR MVtb , i ZP YfigKv cij b Kti _vK neaq Mvi e gibj i cQqRbxqZvi K_v metePbv Kti B m`xc Mvi tei eisK inmte KvR Kti hifQ| m`m`^t` i Pw`v metePbv Kti m`xc eZgib thme mÂq tmer cib Kti hifQ Zv ibP eYv Kv ntj v|

eva^Zvgj-K mÂq

m`xc-Gi mKj m`m` cQZ mBvtn eva^Zvgj-K b^bZg 20 UvKv Kti mvBwnK mawai Y mÂq Rgv Kti _vKb| GB RgvKZ. mÂtqi Dci cQZ eQi Rb gvit 6% ntj m`m`MY metc` -Avct` cQqRb Abjwqx th tKvb mgq wdi A_ev Awdm t_tK Zvi RgvKZ mÂq DVtZ cti |

GeQi tgU m`m` 1,27,834 Rtbj KvQ t_tK mawai Y mÂq eve` Av`vq ntqfQ 71,05,91,090 UvKv, tdiZ t`lqv ntqfQ 56,03,56,084 UvKv, eZgib tgU mawai Y mÂqfQ 84,14,83,923 UvKv| eZgib m`m`cQZ Mo mÂqfQ 6,583 UvKv|

tgqv` x mÂq/gwmK mÂq (iemmin)

m`m`^t` i `xN^Wtbi Pw`v tQyfZ RjwB 009 t_tK metkI gwmK mÂq bvtg gwmK fWfZ mÂq Kvi Rb` GB tcWv± Pj y Kv nq| GJU mKj m`m`i Rb` Dby, Zte eva^Zvgj-K bq, eis HwQK| m`m`B`Qv Kitj th tKvb mgq metkI mÂq inmve eÜ KiZ cti b Ges tmfyt` cQZob KZK.cQ q mymn Rgvb UvKv tdiZ t`qv nq| G mÂtqi tÿfT tKvb myow Ø tgqv` _vK bv Ges gwmK RgvKZ.mÂtqi cwi givY mebgce100 UvKv ev Gi _WZK|

gVBtkaMNU ti ,tj Uvi A_wiU (GgAvi G) mewagj v-2010-Gi 21 aviv Abjwqx tKb ýzFY ms`v Zvi cLRi mtePP 25% chSí t`^Qv gwmK/tgqv` x AvgvbZ MhY KiZ cti bv neaq m`xc-tK GB t`^Qv gwmK mÂtqi AMWZ iaytUtbB aiZ nqib, eis MZ 2 eQi hveZ GB cWv±i cwi givY krgtq AvbtZ ntqfQ|

GgZve^q 2013-14 A_@Qti gwmK mÂq eve` Av`vq ntqfQ 9,64,40,664 UvKv, tdiZ t`lqv ntqfQ 12,19,75,293 UvKv (A_@R G eQti Av`vq tPq tdiZ tewk ntqfQ) | Rb 014 tkti tgU tgqv` x mÂqfQ 19,73,65,146 UvKvq tbtg GtmfQ|

t`^Qv mÂq

gVBtkaMNU ti ,tj Uix A_wiU (GgAvi G)-Gi 21 aviv Abjwqx G eQti i 1 Gicj 2014 t_tK m`xc Øt`^Qv mÂqØ bvtg GKU bZb mÂq cWv± Pj yKti | GB bZb mÂq cWv±i KQZekó ntj v : D³ KgmpZ m`xc-Gi wbqngZ m`m` AShg nZ cti teb, Zte Zv eva^Zvgj-K bq| G KgmpZ ASfj i Rb` tKb fWZPAvt` b wd tbqv nte bv| mgyiZi mvBwnK wgiUs evti Øt`^Qv mÂqØ Av`vq Kvi nte| mgyiZtZ Øt`^Qv mÂqØ Rgv Kvi b^bZg cwi givY nte 50 UvKv Ges Z`a^c`th tKvb cwi givY| Zte tKvb m`m` 1,000 UvKv t_tK Z`a^c`AstKi tKvb UvKv Rgv w`Z PvBtj Zv th tKvb KgP etm Awdtm cvkeBmn Gtm e^A g^ibRvi/e^A inmvei ýtKi wbKU Rgv w`Z cti teb| RgvKZ.mÂtqi Dci cQZK gvit ewiR 8% ntj m`m`cibkb Kvi nte| eQi tkti cQZK.m`m`i bvtg w`bsh Kvi nte| Zte tKvb m`m` eQti i th tKvb gvit Zvi m`m`c` cQZvni Kitj RgvKZ.mÂq mymn tdiZ cti teb|

wbqngMZ 3 gvitmi (Gicj -Rb 014) t`^Qv mÂq cWv±i AMWZi Z_` t`lqv ntj v|

gwm	m`m` msL`v		t`^Qv mÂq Rgv		t`^Qv mÂq tdiZ		t`^Qv mÂq w`Z	
	G gvit	G chSí tgU	G gvit	G chSí tgU	G gvit	G chSí tgU	G gvit	G chSí tgU
Gicj 014	6,357	6,357	9,853,649	9,853,649	622,610	622,610	9,231,039	9,231,039
tg 014	5,514	11,871	9,592,192	19,445,841	2,257,581	2,880,191	16,565,650	16,565,650
Rb 014	5,911	17,782	10,501,159	29,947,000	2,898,671	5,778,862	24,168,138	24,168,138

m`^Pj KZ.GB t`^Qv mÂq cWv±i ^ewiK^, tji v ev ,Y, Y, tji v m`m`MY fuj fute MhY Kti tOb Ges Zvi DcKZ ntqfOb ej cQZqgib ntjQ| Avkv Kvi hvg GB t`^Qv mÂq cWv±i AMWZ AvMvgx eQti Avtiv ZjwšZ nte|

mgviwfkb | gibUis

thtKvibv KgñP ev cñKí mñZvte bñZgyj v tgþb cñi Pvj bvi Rb" mgviwfkb | gibUis GKvšl cñqRb | mgviwfkb | gibUis-Gi gvaþg i agñi Kgñi i KvþRi fþýlæUB ÞýZ Kiv nq bv, Gi gvaþg fþýlæU msþkvatbi Rb" cñqRbxq w Kibþ`Rbv, Dcþ`k, Kgñi tcñYv, eþe`vcbv | Kgñi i gta" thwMmþ Ges DÉg gvbexq mñúKþ ^Zvi nq| KgñMY Zvþ i gZigZ, Afve-AwfþhM Ges KvþRi Amav mñúKþkxl Þeþe`vcbvþK AeñZ Kitz cñtib, dtj wgyx thwMthM mñZvte mñúw`Z nq, Dfq ctþi gta" fþy eþvi Si mñhM Kg _þtK Ges cñZórb kñšcYcñi tek neivR Kti |

w`xc-Gi ýþFY KgñP wbiwc` | ` ýZvi mñt_ cñi Pvj bvi Rb" mñsMwibK Kvþgv Abþwqx wdì t_þK cñvb Kvþg q chñi metþtî mgviwfkb | gibUis Kiv nq |

- GKRb gwKgñP Kfþte mñgñZ cñi Pvj bv KiþQb Ges tKvb aiþbi m`m'þ i FY cñvb KiþQb kvLw eþe`vcK Zv t`Lv ev Rvbvi Rb" wþqwgZ mgviwfkb | gibUis Kti _þtKb |
- Aþtj i gta" ýþFY Kvþg cñi Pvj bv KiþZ wþq KgñMY Kx mgmñvi mñgñb nb ev mñZvte FY KgñP cñi Pvj Z nþ"Q wKbv Zv eþvi Rb" Awþj K eþe`vcKMY wþqwgZ mgviwfkb | gibUis Kti _þtKb | mgmñv, tþj v ÞýZ Kti mgvarþbi Rb" Zvi v Kgñi i cñvgkþcñvb Kti b |
- KþqKvJ Aþtj i `wþtZi _þtKb GKRb tRvbij gþþbRvi | wZib ms~vi bñZgyj v Abþwqx ~þZvi mñt_ KgñP cñi Pvj Z nþ"Q wKbv Zv gibUis Kti t`þLb Ges tKvb mgmñvi cñi j wýZ nþj mgvarþbi Rb" cñqRbxq cñvgkþI wþt`Rbv t`b |
- tRvbij gþþbRvi tK mñwqZv Kivi Rb" GKRb `wþZcñB tRvbij cñvb AwþQb | wZib tRvb msþkvšl mKj KvRKgþ ~þZvi mñt_ ms~vi bñZgyj v tgþb ev~ewqZ nþ"Q wKbv Zv mgviwfkb Kti b | tKvibv mgmñv tctj wZib wdì Awdmvi, kvLw eþe`vcK, Awþj K eþe`vcK | tRvbij gþþbRvi tK cñvgkþI b | GQvor tRvb msþkvšl mKj Z_ wþefñx cñi Pvj KþK AeñZ Kiv nq Ges wdì cñi kþ wþtciwcev tRvb gibUis cñZte`b Dc`vcb Kiv nq |

fit

ewl R cÖZte` b
2013-2014

Wkyv KhCg

İkîy mnvqZv KgñP

ım`xc t`tki cöZ`ši AÄtj FY Kvhñg Pij vþbvi cirkvcwñk FY MñxZvt` i tQtj tgþqt` i | Kgçj vKvi Ab`vb` `wi `a tkñi
mbi ýi ever-gvþqi mþlþ hviv cö_igK we`vj tqi 1g | 2q tkñiZ cto Ges Añvgx eQi hviv cö_igK we`vj tq fñZñte
Zvt` i cö_igK we`vj tqi cñV ^ZñiZ mnvqZv Kivi j tý ikîy mnvqZv KgñP (ikmK) cñi Pij bv Kti AvmtQ| G KgñP
Pj tQ 2005 mvj t_kj| Gi tgþij K avi Yv nñ"Q -vbxq mgvRþK G KgñPvDi mvf_ vþneofvþe mþu^3 Kiv|

cö_igK we`vj tqi 1g, 2q | cñK-cö_igK tkñiYi 25 t_kj 30 Rb ikîy_v_@bþq ım`xc ikîyvK`^MVb Kiv nq| ikîyv tK`^
cñi Pij bvi mgq Avþk-cvþk tKvþb cñZeÜx ikîy_v_@vKj Zvt` i tK GB ikîyv tKf_`^fñZKiv nq| Gme ikîi t`i tKl eY^kä,
evK, Qne Ankv, MYbv Ges bvgZv BZ`w` we`vj cñi `kr^Ktj ZjZ ikîyv mtevP tPov Kti b| msñkó MñgiB GmGmñm cvk
GKRb Mñea-A_ev Ktj R-coqy QñiK ikîyvKv mnvqte vþtqM t` i qv nq|

-vbxq RbMñYi mvf_ Avj vc-Avtj vPbv Kti ikîyvKv vþevPb, cñtVi Rb` emvi -vb, gwmK wd, cñtVi mgqmñP BZ`w` mKj
we`vj q miyvn Kiv nq| mavi YZ mþvñtñ iñevi Qvor 6 w`b cñZv` b 2 Nñv (ñeKv) 3-5Uv chñSj ikîyv tK`^Pij y_vK| ikîi t` i
gvbmñZ ikîyv vþbi Rþb` ikîyvKtj DrmññZ KtjZ cöZ gvtm ms`v t_kj 500 UvKv mþybx t` i qv nq| GQvor cñZ gvtm
gwmK vi tdkvm^tKvñm^tHñM`vþbi Rþb` 100 UvKv hvZvqZ fvZv cñvb Kiv nq| cñZ`K AvffveK ikîyvKtjK ikîyv_x^cñZ
gvtm 30 nñZ 50 UvKv chñSj wd w`tq _vKb| GQvor ikîyv tK`^fvj fvþe cñi Pij bvi Rþb` mKj AvffveKt` i vþtq GKñU
KvgñU MVb Kiv nq| GB AvffveK KvgñU cñZ gvtm GKñU mfv Kti _vKb| GB mfvq ikîyv_x^p i vþqigZ DcñvZ, cñV`vb,
ikîyv_x^p i covi bv tkLvi gvb, gwmK wd Av`q, BZ`w` we`vj q vþtq Avj vc Avtj vPbv Kiv nq| cñZ gvtmi cñg mþvñtñ kvLv
Avdñm mKj ikîyvKv DcñvZtZ gwmK vi tdkvm^tKvñm^tAbñjZ nq| vi tdkvñm^tKvñyKtj` i AñRZ Ávb clytAvtj vPbv Kti
Zvt` i `ýZv evxi tPov Kiv nq|

GKRb wdì Awdmvi (ikîyv) 25-50U ikîyvK`^cñi Pij bv Kti b| cñZ`K wdì Awdmvi (ikîyv) gvtm Kgcñy GKñU ikîyv
tK`^AñZ GKevi cñi `kñ Kti b Ges ikîyvKtj dj cñh-cñW` vþbi tKñkj ikLñtZ mnvqZv Kti _vKb| eZgþt 1460U
Mñt 2525U ikîyvK`^Pj tQ hvi gva`tg cñq 60,000 Rb tQtj -tgþq covikLñZ mnvqZv cñt"Q|

ikîy mnvqZv KgñP Ab`vb` Dbþq mnvqZv Ktj` i l`wo AvKvI`Y Kti tQ| dtj RvZq chñq temi Kvi x ms`v ðAvkvñ Ges cñj
Kg^mnvqK dvDþdkb (icñKGmGd)-Gi 35U mnvqZv cñZ`vñb ım`xc D^mñvZ ikîi ikîyv gþWj Abñi Y Kti evsj v`tki
we`vþbætRj vq ikîyv tK`^Pij yKti tQ| ım`xc | Ab`vb` ms`v vgtj cñi Pij Z G tKf_`i eZgþb msL`v cñq 10 nvRvi Ges
ikîyv_m msL`v cñq 2 j týi Dci |

ikmK cñi Pij bvq weMZ mgþqi AvfÁZv chñq vPbv Kti cñqRbxq cñi eZñ | cñi eaþbi gva`tg 2014 mvj GB KgñP
bZþfvþe tXtj mnvqZv Ktj` i l`wo AvKvI`Y Kti tQ| dtj RvZq chñq temi Kvi x ms`v ðAvkvñ Ges cñj
chñq 90 Rb weGg, AÄj chñq 14 Rb AvÄuj K gþvþbRvi Ges tRv chñq 5 Rb tRvþj gþvþbRvi Ges cñb Kvhñtq 6
Rb tRvþj tñW GB KgñPi mvf_ mþu^3 | Zviv gV chñq KgñP ev`evqþb Z`vi tKñZ Ask tbb| gV chñq ikîyv tKf_`i
KvR mivmvi t`Lvi bv Kti b wdì Awdmvi (ikîyv) | AÄj chñq `vñqZi cñB gubUvis Awdmvi (ikîyv) | GQvorl Bñvi bvj
Awvñi MY FYKgñPi cirkvcwñk ikmñKtj` i l`wo cñi `kñ Kti b Ges vþixvgyj-K gwmK cñZ`e`b tck Kti b|

cñkîY

ım`xc ikîy mnvqZv KgñP MñZkj iñLvi Rb` `ý Kgn cñqRbxqZv Acñi mvg| Kgn^Dbþtbi Rb` cñkîYi tKvñ weKí
tbB| 2014 mvj i Rvbgñi gvtm ikîyv tK`^iñi cñeB 60 Rb wdì Awdmvi Ges 4 Rb gubUvis Awdmvi tK tñvñi Mñq
ım`xc tñvñi tñvñi 2 w`tbi cñkîY cñvb Kiv nq| G cñkîY ım`xc-Gi j ý, Dñl k` Ges ikmK-Gi gj-avi Yv, j ý,
Dñl k` ev`evqþb tKñkj, -vbxq mgþtRi fngKv ev AskMñY Ges vi tcvñU^mþt`i gþtq Avj vc-Avtj vPbv Kiv nq| GQvorl
ikîi t`i cñV`vb cñvñZ, GKnñt_ñZbñU tkiYi cñV`vb tKñkj, ikîi ikîyv iñZ; GKRb fvj ikîyvKtj`i Yvej x BZ`w` vþtq|

cieZr^ochitq^ocik^yYc^oB glibUris Awdmvi Ges wdi Awdmvi MY GKB wehtqi Dci 2014 mw^{tj} kvLv chifq 2525 Rb ikiyKvitK e^vPifⁱEK cik^yY Kivb (c^oZ e^vtP 25 Rb mmt^e) | wehqifⁱEK cik^yY mmt^e evsj v wehtqi Dci mKj ikiyKvitK c^o_ugK we` vj tqi gv[÷]vi tUBbvi 0riv 1 w^{tbi} cik^yY Kivt^b nq|

ikiyKv mgitek

7 tm^{tP} 2013 XvKvi KvKivBtj Aew⁻Z W^tcu^g Bi^Abqwi s Bbw⁻UDktbi w^{gj} bvqZt^b G Kg^mpi Aaxb Kugj w, g^YM^A, XvKv bvi iqYM^A | M^rR^xcy tRj vi 31W^m xc kvLvi 1,000W^m ikiy^v tK^v 1,000 Rb ikiyKvitK wbtq GK mgitek Abi^oZ nq|



D³ mgitek c^onb AwZ^w mmt^e Dcw⁻Z wQ^{tj} b cj w Kg^mnqK dvD^tDkb (ic^tKGmGd)-Gi e^ve^vcbw cwi Pij K Rbve Ave` jy Kvig| we^tkI AwZ^w mmt^e Dcw⁻Z wQ^{tj} b Z^EyeavqK mi Kv^ti i mw^teK Dct^v ó Rbve gne^g Rwgj , XvKv wek^te vj tqi Bi^Znm weft^t Mi Aa^vcK Avntg^v Kvgj , e^vtKi fvBm tPqvi g^vb W. tg^vKZ^vK tP^saj^v, c^o³b BD^tbtmd Kg^RZv^rRbve g^tnv L^vZ^v, ic^tKGmGd-Gi W^Gg^vW Rbve dRj^v Kv^t i, R^vZq K^ve KvRx bRi^v Bmj^vgi t^vS^vn^vT^v Rbve w^vj w^vl^v KvRx I w^mxc-Gi ikiy^v Dct^v ó mw^{tj} nv teMg| Ab^vtb mfvcwZz^v K^ti b ms^vvi Kv^vRix cl^vi mfvcwZ Rbve tg^vnv^vg^v Ave` j^von^vl^v Ab^vtb m^vAj^v b K^ti b w^mxc-Gi wbe^vfx cwi Pij K tg^vnv^vg^v Bq^vnv^vq|

Rbve tgvt Ave` jy Kvig etj b: evmvq evc-gv tKvb Kg mnqZv Ki^tZ cv^ti bv tmB WRA WfvtURW tQ^{tj} tqtq, t^vtK ikiy^v t^vgvi Rb w^m xc th c^vtyc M^oY K^ti tQ GUv AZ^vsl cksmbq| GLb At^vbK c^tZov^vb S^ti cov t^va K^ti w^mx^vci D^mneZ c^vz Ab^viy^v Kiv nt^vQ| GUv GKUv mdj Kg^mpi GB Ab^viva Awg Rbve, mKj GgGdAvB, Gb^vRI Ges cwi^vri Ai M^vbvBtRkb h^vtZ G ai^vbi Kg^mpi Pij yK^ti Ges Z^vt^v i mvi cov^vmi 2 t^vK 3 w^vZb f^vM A^vGB Kg^mpi Rb^v eiv^v iv^vL|

Rbve gne^g Rwgj etj b: Awg g^vb Kv^v tZvgiv tPov Ki iki^v i Pw^v MV^vbi | cW^vkg t^vK th^v t^vcov^vbi nq G^v, t^vj w^vK^vS^v g^v - w^vv^v Awgj ikiy^v n^vtj v gt^vbi | tZvgivB cwi tmUv, t^vQ^v tmUv n^vt^v bv| tmUv Ki^tZ tM^vtj tZvg^v i w^vtR^v i Ave^v cov^v n^vt^v | Awg GB K^vUvB we^tkI K^ti tZvg^v i ej t^vZ Pw^vQ, tZvg^v i t^vK cov^v n^vt^v | nt^vZi Kv^tQ hv w^vKQzcv^v, th eB cov^v tm eBB tZvgiv co| hv cov^v Zv t^vK tZvgiv Awgj Y Ki^ve At^vbK w^vKQ^v

Aa^vcK Avntg^v Kvgj etj b: Awgiv GLb GKUv AÜKvi mg^vqi ga^v w^vQ^v b KvUw^vQ| mvi v^vt^v k Q^v msMv^v Av^vQ, Zi^v Kg^mAv^vQ, Zv^v hv^v Gi Kg ikiy^v Kg^mpi gZ GKUv KvR Ki^tZb GZ eQi Znt^v t^vtk AvR KZf^vM ikiy^vZ^v Zwi nt^v th^v| w^vK^vS^v hv^v GB Kg^mpi mw^v R^voZ, A^vfr AvR^vKi GB ikiy^vKv^v, Zv^v i w^vK^vS^vKfv^v t^vJ Lvcov^v Kv^tj B Pj te bv| th^v cW^vm^vP Zv^v cov^v"Qb Zv^v i t^vL^vt^v n^vt^v tmU Awg^v i ev^véZv^v mw^v KZUv w^vgj t^vt^vL^v Zwi nt^vQ^v | Awgiv g^vb Kv^v iKb^v th^v, Awg^v i Av^viv Ab^v w^vKQzcv^v D^vPZ| ev Awg^v i GB cov^vB tQ^v t^vg^v i Ab^vf^vte t^v qv D^vPZ| tmB t^vyt^v Awg

ej e **liky**Kiv h̄` eQti GKevi-` ywi GKt̄i et̄m, Zviv Gme m̄btq Avj vc KitZ c̄tib| GB c̄l̄g | **WZq tk̄iYi Rb** th c̄V̄mP ^Zw̄ Ki v nq | Zv̄ i t̄K Avgiv hv covB Zvi m̄t_ Ab̄w̄KQzAvb h̄q w̄Kbv w̄Ksev hv cov̄b̄v n̄t̄Q tm̄U m̄V̄K w̄Kbv, tm̄Uv Avgit̄ i Kv̄t̄R Avm̄te w̄Kbv BZ̄w̄ m̄btq fvetZ c̄tib|

Rb̄e gȳtniv LvZb̄ et̄j b: N̄ti i H c̄vkUv ch̄sl̄ t̄tL Awg m̄Z'B GZ M̄eZ| t̄K ej te th evsj v̄t̄ki Db̄q̄b nq bvB, ḡnj v̄t̄i Db̄q̄b nq bvB? c̄l̄g t̄Rb̄t̄i kbt̄K h̄` Avgiv **liky**Avt̄j v̄t̄Z c̄wi, Zvi c̄ti **WKS** Guv Zvi bigij M̄Zt̄Z G, te l̄m̄t̄ci GB bbdigij GW̄Kkt̄bi m̄t̄_ m̄t̄_ Awg ej e Avcbiv h̄` Avt̄i KuV w̄KI t̄Lqj Kt̄ib| Zv n̄t̄j v, ev"Pr̄, t̄j vi Kv̄t̄Q gj̄-teva Ges gr̄t̄Ki w̄K Koj tm̄B w̄Rb̄m̄, t̄j v h̄` Avb̄t̄Z c̄tib, nq̄t̄Zv fvel̄t̄Zi neC` t̄t̄K w̄ki, t̄j v i jv̄ t̄ct̄q h̄te|

Rb̄e tḡt̄ dRj̄ yj̄ Kv̄t̄ i et̄j b: ḡb̄t̄j i cqmw̄ w̄t̄q M̄ie ḡb̄t̄j i ev"Pr̄t̄ i cov̄b̄v n̄t̄Q| Guv Rb̄ Avgiv `vZv̄t̄ i Dci w̄bf̄Kkj bB| Avgiv m̄mve Kt̄iQ w̄ki c̄l̄Z gr̄t̄ 500 UvKv Kg LiP nq| A_F Wj v̄t̄i m̄mve Kit̄j m̄. Wj vi | Awekjm̄ Kg| GB t̄cm̄t̄gi Avi GKUv ēn̄k̄o n̄t̄Q Guv m̄gvwRK M̄b̄YhM̄Zv t̄ct̄q̄t̄Q Ges AvRt̄K Avcbiv hviv GLv̄b Ḡmt̄Qb t̄KD cqmw̄ Rb̄ GB KvRuv Kt̄ib bv| Kvi Y cqmw̄ hv̄t̄ I qv̄ nq Zv AZ̄s̄l̄ m̄gvb̄| Guv Kt̄ib GKUv m̄gvwRK m̄s̄t̄bi Rb̄| c̄vkvcw̄k ḡb̄t̄j i ḡtā th GKUv Aš̄l̄m̄Z c̄l̄E th tm̄ mḡRt̄K w̄KQz̄t̄Z Pvq, m̄x̄c tm̄ m̄shwM Kt̄i w̄t̄qt̄Q| Avcbiv GB KvRuv Kt̄i Avb̄` c̄t̄Qb, m̄s̄t̄bZ teva Kit̄Qb Ges Drmv̄tni m̄t̄l̄ KvR Kit̄Qb|

W. tḡkZvK t̄P̄Saj̄r̄ et̄j b: Avgit̄ i mḡt̄R th b̄w̄ZK Aēyq NUt̄Q, GB th L̄y-Lv̄i we n̄t̄Q, b̄ksmZv n̄t̄Q, al̄Y n̄t̄Q, thUv t̄t̄K Ggb̄t̄K Avgit̄ i w̄ki i v̄l̄ er̄ h̄t̄Q bv| GB b̄w̄ZK Aēyq Avcbiv t̄iva Kit̄Z c̄tib| **liky**v̄t̄bi c̄vkvcw̄k w̄Kf̄te Zv̄t̄ i b̄w̄ZK gj̄-tevaUv Awei Rwm̄t̄q t̄Zv̄ v h̄q, tm̄Uv Avcbiv t̄P̄v Kt̄i t̄L̄t̄eb| Avgvi wekjm̄ Avcbiv h̄` Guv Kt̄ib Zvnt̄j mdj n̄t̄eb| Avi KuV ēv̄c̄t̄i Avcbit̄ i `w̄o AvKt̄i Y Kīt̄Z PvB, tm̄Uv evj " weevn| Avgiv Rwm̄b, AvBbMZf̄te evsj v̄t̄t̄k t̄gt̄q̄t̄ i w̄et̄qi eqm̄ n̄t̄j v 18 eQj| **WKS** 70 f̄M t̄gt̄q̄i B 18 eQt̄i Avt̄MB w̄et̄q̄ n̄t̄q h̄t̄Q| Avcbiv **liky**Kiv M̄t̄gM̄t̄A Avt̄Qb| Avgvi ḡt̄b nq, Guv t̄iv̄ta Avcbiv GKUv eo f̄igKv c̄v̄j b Kit̄Z c̄tib|

Rb̄e w̄l̄j w̄l̄j KvRx et̄j b: Avgvi `v̄yKvRx bRīj Bmj v̄g w̄Ks̄t̄Qv er̄Pr̄t̄ i cov̄Zb, m̄z̄t̄Zi **liky**v̄t̄q̄t̄j b, m̄m̄t̄Z̄i **liky**v̄t̄q̄t̄j b Ges Zvi Kv̄t̄Q hviv w̄Kt̄l̄t̄Qb, Zviv me mḡ bRīj t̄K KvRx `v̄ ej t̄Zb| Zviv et̄j t̄Qb, Zvi Kv̄t̄Q Avgiv t̄Kv̄b w̄b GKUv t̄Rv̄t̄i Avi qv̄R ev GKUv eKv c̄vBw̄b| At̄bK ggZv̄t̄q̄ cov̄Z n̄t̄e, Avcbit̄ i w̄m̄ Kit̄j Pj te bv, f̄xI Yf̄te ggZv̄t̄q̄, At̄bK Av̄i Kt̄i cov̄ w̄Kl̄t̄Z n̄t̄e| Zt̄eB w̄Ks̄t̄l̄ iv Am̄b̄x n̄t̄e, Avt̄iv ev"Pr̄ AvM̄b̄x n̄t̄q cov̄Z P̄j Avm̄te| GKUv **liky**K w̄Ks̄t̄ GKUv Qv̄t̄i Av̄k̄n̄t̄Z c̄tib| Avcbiv thb Ḡt̄KKRb Av̄k̄**liky**K n̄t̄Z c̄tib GB Avgvi Kvgv Ges Awg m̄x̄c̄t̄K ej e th Zviv c̄eZx̄Z f̄v̄j **liky**Kt̄i t̄t̄K Gi qw̄w̄t̄Z c̄tib|

Rb̄e m̄t̄j nv teMg **liky**t̄K > w̄t̄q̄ Gj vKvemxi m̄t̄l̄ Zui Kt̄vck_b Z̄j at̄ib| m̄fvcw̄Z KZK.Dc̄r̄Z m̄Kj t̄K ab̄ev̄ c̄v̄t̄bi gā w̄t̄q̄ Ab̄v̄t̄bi mḡw̄B nq|

AvšRw̄ZK **liky**v̄t̄q̄t̄j t̄b AskM̄t̄Y

29-31 At̄t̄vi 2013 ms̄v̄i t̄P̄qvi ḡv̄b Rb̄e tḡm̄v̄s̄ Av̄ēȳn̄l̄ w̄b̄v̄t̄i c̄wi Pvj K tḡm̄v̄s̄ Bq̄m̄v̄q KvZv̄t̄i i t̄v̄n̄q Ab̄ȳZ **liky**v̄t̄q̄t̄j GK AvšRw̄ZK m̄t̄q̄t̄j t̄b AskM̄t̄Y Kt̄ib| KvZvi d̄vD̄t̄Ük̄t̄bi D̄t̄ v̄t̄M Ab̄ȳZ I qv̄t̄ ©B̄t̄b̄t̄f̄kb m̄w̄gU di Gw̄t̄Kkb (I qv̄BR)-G w̄et̄k̄i c̄l̄q 100U t̄k nt̄Z 1 nv̄Rt̄i Av̄aK mi Kv̄i-temi Kv̄i ms̄v̄i c̄l̄Zw̄b̄ia I w̄et̄k̄i bvgKiv wekjēv̄t̄q̄t̄j Aav̄cKMY AskM̄t̄Y Kt̄ib| D̄3 Ab̄ȳt̄b Avgj̄t̄ **liky**v̄t̄q̄t̄j Avgj̄t̄ c̄w̄eZb̄ w̄t̄q̄t̄j Avt̄j vPb̄v Kv̄i nq| Gt̄Z w̄Ruv̄j c̄x̄Zi **liky**v̄t̄q̄t̄j Dci gZv̄Z ē3 Kv̄i nq| c̄w̄Zw̄b̄K Km̄iag c̄x̄Zi tj Lv̄ovi c̄wi ēt̄ZC̄N̄t̄i et̄m w̄Ruv̄j c̄x̄Zi **liky**v̄t̄q̄t̄j meaīt̄bi m̄th̄t̄Mi K_v Avt̄j vPb̄v D̄t̄V Avt̄m| Awei At̄b̄t̄K G `yaīt̄bi **liky**v̄t̄q̄t̄j K_vl̄ et̄j b| Avgit̄ i ms̄v̄i c̄y t̄t̄K G KḡRj̄v qv̄ thw̄t̄bi mḡ w̄m̄x̄c-Gi **liky**v̄t̄q̄t̄j m̄n̄qZv̄ Kḡm̄P w̄et̄q̄t̄j GKUv Bst̄iR teM̄Kdi AskM̄t̄YKv̄t̄i ḡt̄S w̄ZiY Kv̄i nq|

॥m` xc gWwb[©] ॥

॥m` xc DbaZ I , YMZ gubm^obem^oK^oyv tmev t^otki c^oZ^osl
 AAtj tc^oQ t^o qui j t^oy ॥m` xc gWwb[©] j^o c^oZov Kti tQ
 ms^o 2013 m^oj bvi vqM^oAi be^oM^o, g^obM^o Ges ॥m^ox i M^o
 Zbu kvLvi Aaxt^o GKu Kti ॥m` xc gWwb[©] j^o c^oZov Kti |
 2014 k^oyvet^og^oYMA trj vi MRwi qv DctRj vi fteiPi
 kvLvi Aaxt^o Avt^o GKu ॥m` xc gWwb[©] j^o c^oZov Kiv
 ntq^oQ 2015 m^oj ॥m` xc-Gi Ab^ob^o kvLvi Aaxt^o Avt^o v
 9u ॥m` xc gWwb[©] j^o K^ov^oum M^oto tZvj vi Rb^o c^oq^oRbxq
 D^o ॥M M^oY Kiv ntq^oQ |



॥j^o i tk^oY m^oc^ohiY: ॥m` xc gWwb[©] j^o tc^o bvm^oi, tKwR, c^og, wZxq | ZZxq tk^oY ntZ c^oV^ob Kvh^og ii^onq|
 cieZ^oZ k^oy^oQ^o i DEx^oY^o gva^otg 2q eQ^oti PZz^oGes ZZxq eQ^oti c^oAg tk^oY ii^onq Kiv nte Ges Ziv mgvcbx ci^oY^oq
 AskM^oY Kite| Gi^otc GKu c^oY^o c^ol^ongK ne^ovj q K^ov^oum M^ob Kiv nte|

j^o ॥ D^ol^ok^o: t^otki c^oZ^osl AAtj Avt^oK I DbaZ c^ote^ok k^oyv c^oZov^obi K^ov^oum M^ob Ges DbaZ I h^oM^oc^oth^oM^o k^oyv
 tmev w^ol^oZKiY |

॥m` xc gWwb[©] j^o i eik^o: c^ol^oryZ k^oy^oKgDj x 0viv DbaZ I gtbv^og c^ote^ok c^oW c^oW K^obw I c^oW wJKv Ab^oy^ot^o gubm^oZ
 k^oyv^o b Kiv; Bst^oW, M^oYZ, AsKb k^oyv, K^ov^oDUvi k^oyv, Qov, tK^oSZK, bvP, M^ob, A^ofbq, t^ou^ot^oKb BZ^ow i Dci^o i^oz^o
 Avt^ovc; tnvg w^oRU, d^ol^ou M^oc^ogubm^os i M^oWB w^oDUvi 0viv Qv^oQv^ox^o i w^oekl Z^ov^oKi e^oe^otr; Agtbv^oth^oM^o Qv^oQv^ox^o i
 Rb^o Avj^o v ev w^oekl K^omi e^oe^otr; fvtj v dj vdj AR^obi Rb^o Qv^o-k^oy^oK-A^offveK^ot^o i w^oekl w^ol^oc^oY^oq mg^osh^o m^ofv^o Avt^oq^oRb
 BZ^ow |

k^oy^otki msL^o

क्र. bs	K ^o v ^o um	k ^o y ^o tki msL ^o						tgU
		c ^o nb k ^o y ^o K	mn. c ^o nb k ^o y ^o K	mnKvix k ^o y ^o K	LDKvjk ^o b k ^o y ^o K	Avqy ^o Kvg ^o		
1	be ^o M ^o	1	1	4	2	1	9	
2	॥m ^o x i M ^o	1	1	4	1	1	8	
3	g ^o bM ^o	1	1	2	0	0	4	
4	fteiPi	1	1	2	0	1	5	
	tgU	4	4	12	3	3	26	

Qv^oQv^ox msL^o

क्र. bs	K ^o v ^o um	Qv ^o Qv ^o x msL ^o							tgU
		tc ^o	bvm ^o x	tKwR	c ^o g	wZxq	ZZxq	PZz ^o	
1	be ^o M ^o	0	56	34	15	9	13	6	133
2	॥m ^o x i M ^o	17	22	27	15	6	3	11	101
3	g ^o bM ^o	23	14	15	0	0	0	0	52
4	fteiPi	28	18	10	4	5	0	0	65
	tgU	69	109	85	34	20	16	17	351

RvZxq w`em D`hvcb: ৰম`xc gWwb^~_j-Gi mKj K^~shum 21tk tdiqwi AvSRaZK gyZfv.l v w`em D`hvcb Dcj t`y i wj Kti knx` ugbrti dj w`tq knx`t i k&v Rvbvrbv nq| 26tk gP^gnvb ~rakbZv w`etm Avtj vPbv | mvs~ZK Abgvtb AvtqvRb Kiv nq| cDZ eQi 16B wMtmxt weRq w`etm Drme | gtbvA mvs~ZK Abgvtb AvtqvRb Kiv nq| D^3 Abgvtb tKvgj gwZ wkyv_R` i bvP, Mvb, AveE, Qov, wP^vsKb cDZthwMZvi AvtqvRb Kiv nq| metktl weRqxt` i cy~vi cDvb Kiv nq|



Agi ful w`em D`hvcb

mvgwRK Abgvtb w`cyj b: ৰম`xc gWwb^~_j-Gi weifbamvgwRK KgRvtD AskMöY Kti _vtK | mvgwRK Abgvtbi Ask mntmte 25 Rvbgywi 2014 bvi vqYMtAi e`i DctRj vi ~r~ Kgtcs -G nvg-tivtej v cDZtiva K^~shumBb-Gi Dt0vabx Abgvtb mnthwMZv Kiv nq| Avkv Kiv hvq, AvMvgx w`tb t`tki Abvib~ ~vtbI ৰম`xc gWwb^~_j-Gi K^~shum cDZovi gra`tg Dbz cwi tefk wkyv ~vtbi e`e~v Kiv mae nte|



nvg-tivtej v cDZtiva K^~shumBb

DTU

ewl R cÖZte` b
2013-2014

gvbe - m¤ú`

e^e^- vcbv |

D**b**q**b**

th tKib cÍZórbí meñçjv gj-eb msú` nt"Q Zvi Rbmú` ev gibe-mú` | Kvh®mú` tbi Rb` Kvh®wi Zv ejxtZ gibe mú` e-e-vcbv Dtj LthM` fngKv cyj b Kti | Kvi Y gibe-mú` tK ev` w tq Drcv` tbi K_y PSHI Kiv hq bv| ZvB gibe mú` e-e-vcbri , iZj Acwi nh® Acwi mkg| Ab` w tK cÍZórbK mrdj " AtbKv wbfP Kti ` y I thM` gibe-mú` i Dci |

gibe-mú` e-e-vcbri cÍrb KvR ntj v ` y Rbkw3 msM®, Dbqb I msj yY Ges cÍqjRb Ablyqx Kg®nbqM Kiv| cÍZórb t_tK GK® tK thgb KQzKg®Aemi M®Y Kti Averi KQzKg®Ab` T Pj hq| Ab` w tK cÍZórbí m®cñhi tYi Kvi tY bZb bZb Kg® msM® KitZ nq| ZvB Rbkw3 msñsl ciw Kí bv cÍqb, gibe-mú` msM®, ibepb, ibtqM, cÍkyY I Dbqb, ciw kitgK ev teZb ibafY, KvtRi gj-vqb, ct`vbnZ, tmev I wnfbamthM-myeav-cÍYi bv cÍvbi gva`tg mnKg® i gta` ibeo msúK®tzo tZij v G wfvMi KvtRi Asf® |

w`xc-Gi gubemú` Dbqb/cÍkyY wfvM mnKg® i ` yZv ejx I KvtRi , YMZ gub Dbqtbi Rb` wnfbae cÍkyY I Kg®vJ v ciw Pj bv Kti _vtK| Afxo RbtMwó Rb`I cÍkyY I Kg®vJ vi AvqjRb Kti | cikicw k cj I Kg®mnvqK dvD®dkb (cÍKGMGd) | Zvi mnthMx ms`vi KgmPi tWqZj I , YMZ gub ejx i Rb` wnfbae tbi cÍkyYi e-e- tKti _vtK|

w`xc-Gi cÍkyYmgjy: K) gubneK Dbqb cÍkyY, L) tckvMZ ` yZv Dbqb cÍkyY|

K) gubneK Dbqb cÍkyY

gubneK Dbqb ej tZ e-w3Zj, gh®v I mRbkj ygZvi Dbqb tK esvq| G cÍkyYi Df`k` ntj v AskM®YKvi x tK mgvR I Zvi ciw cñk® Ae- tK®ntPZb Kiv, wtki Yag®ygZvi Dbqb NUtvb Ges mgm`vi Mfxi cÍek KitZ mnvqZv Kiv| G cÍkyYmgj nq v: tgjy K cÍkyY, e-e-vcbv tKskj, kvLw ciw Pj bv I e-e-vcbv, ciw Kí bv cÍqb tKskj, mÅq I FY e-e-vcbv, A_®e-e-vcbv, cÍKí e-e-vcbv, Df`v3v myó, M®g msMVb Dbqb I e-e-vcbv, mtPZbZv myó, tbZtZj Dbqb, ciw erjY I gj-vqb, Awdm e-e-vcbv, mnvei yY e-e-vcbv, `j MVb I `j xq MwZkj Zv Ablyxj b BZ`w` |

L) tckvMZ ` yZv Dbqb cÍkyY

msikó Kvh®g m®utK®chj ` yZv I Ávb AR®bi j tY` G cÍkyYmgjy ciw Pj bv Kiv nq hvtZ AskM®YKvi xMY ciw w`Z wnfE®K Dchj w`mxtsli wnfE®tZ wnfbae cÍKvi Avqejxgj-K cÍKí ibevPb I ev`evqb KitZ cvtib| G cÍkyYmgj AskM®YKvi xM®Yi gubneK I e-MZ m®u`mgj w`pY Zt`i A_®wZK Ae- tvi Dbqb NUtvb exciw Ki | ` yZv ejxgj-K cÍkyYmgj gw chqj KgmYtK t`q nq _vtK hvtZ Zviv DcKvi tfvMMYtK mivmvi Zvt`i tmev w tq mnthMv cÍvb KitZ cvtib|

w`xc-Gi Rbmú`

th tKib cÍZórbí gj- I Acwi nh®Ask nj Zvi Rbmú` | Rbetj i NuUZ ntj Dbqtbi MwZ wnfbae nq _vtK| w`xc-Gi ciwia I Kvh®g DE- tvi Ei ejx ciw Q| cikicw k Zvi Kg®Gj vKvI cÍzbqZ m®cñhi Z nt"Q| G weliqj wetePbvq ti tL ms`vi tKvI thb Rbetj i NuUZ bv nq Ges mnKg® i KvtRi gub-Dbqb ibvDZ Kiv hq w`xc tmi tK wtki ` w` w tq _vtK| 30 Rb`014 tktl w`xc-Gi tgjU Rbej ` wotqfQ 3,463 Rb|

w`xc-Gi mnKg® i KvtRi , YMZ gub Dbqb, -"0Zv I Reven w`Zv ibvDZ Kivi Rb` cÍrb Kvh® tq wnfbae fM tqtQ| wfvM, tjk v nj : gibe-mú` wfvM, mnvei wfvM, GgAvBGm wfvM, ibixjv wfvM, cÍkyY wfvM, AvBwU wfvM, t`ukj tcM®g| DujLZ wfvMmgj tni gva`tg msikó weliqj Kvh®g ciw Pjv Z nq _vtK| mKj wfvMxq cÍrb ibefnx ciw Pj tki gva`tg Zt`i Kvh®g ciw Pj bv Ktib|

gw chqj Kvh®g ciw Pj bv Rb` e-Á Awdm, AvÄij K Awdm I tRbjj Awdm GB w`ZbU -li i tqtQ| e-Á Awdtmi ` wqfZj _vtKb GKRb e-Á g`vtbRvi | Zb GKRb e-Á w`mvei yK mn 4-7 Rb w`d i Awdm tmi i mgS®q e-Á Awdtmi Kvh®g ciw Pj bv Ktib| AvÄij K Awdtmi ` wqfZj _vtKb GKRb AvÄij K e-e-vcK Ges Zb AÄtj i AvI Zvaxb 5-8U e-Á Awdm gubUvis I mgvi w`fbk Ktib| tRbjj Awdtmi ` wqfZj _vtKb GKRb tRbjj g`vtbRvi Ges Zb 2-3U AÄtj i AvI Zvaxb e-Á Awdm mgj gubUvis I mgvi w`fbk Ktib| tRbjj g`vtbRvi MY cÍrb Kvh® tqi msikó tRbjj tnW-Gi gva`tg Zt`i Kvh®g ciw Pj bv Ktib|

÷vd **mbtqm**

Ôm` xcō me°v ` ý I thwM' ZmúbaRbej mbtqm Mi tPov Kti _vK| gvbem°u` wefvM G msávsl hveZxq ` wqZj cvj b Kti | G wefvM wefvbega"g t_k cñB evfq-WwUv mvi eQi e"cx msi ýY Kti | GKmt_ AiaK Rbetj i cñqvRb ntj RvZxq ` wK cñk Kqg mbtqm weAñB cñkki gva"tg mbtqm cñk i evfq-WwUv msMñ Kti h_vh_ cñkqvi gva"tg mbtqm Mi KvR m¤úbaKti _vK|

÷vd gj"vqb/cñ` vbnz

im` xc memgq KgPZ mKj mnKgq i cñ` vbnz i tÿt` avi vevnKzv i ýv Kiv tPov Kti | mnKgq i tgav, ` ýZv, KvRi gvb, tKskj MZ tbZZ; ^QZv, Drmn, ` wqZj I KZ@ BZ` w weftq DaÝb KZ@ý KZR. bñ` @ mgq ci ci wbañi Z gj"vqb di tgi gva"tg A_ev ejLZ I tgñLK ci xyvi gva"tg gj"vqb Kiv nq| Gtÿt` g"vbjqj /mvKqti i mbt` Rbv Abiyi Y Kti ^QZv I Review` wnvZvi wñEñZ cñ` vbnz cñvb Kiv nq| 2013-14 A_@e0ti tgwU 151 Rb KgRZ@K wefvbect` cñ` vbnz t` qv ntqfQ|

÷vd **teibndUm Ges wñKDwi wñ**

im` xc ÷vd` i tmvkvj wñKDwi wñ I teibndUm-Gi e"cvti me°vB BiZevPK avi Yv tcvl Y Kti _vK| cvkicwñ Abvñb ms"vi myt_ msMñZ tñL ms"vi Aw_R wñ K weftPbvq Gtb wefvbæai tbi teibndUm wñtq _vK| eZgib cñpñj Z teibndUñmi gta" Dñj LthwM' ntj v cñftwU dvñ, MñPBñU, ewñR BbñqñgU, Drme fvZv, QñU msávsl myav, FY MñY msávsl myav | gZñRibZ ýwZciY| ZvQov teZtbi Ask wñtmté ewofvor, wñKrmv fvZv, hvZvqZ fvZv BZ` wñ QovI ågY fvZv, Ae"vB fvZv I tgwUj miBñkj fvZv we"gvb i tqfQ|

gZñRibZ ýwZciY Znwej

Ôm` xcō Zvi ÷vd` i Kj vñYt_ cñZñtbi mg_@Ablyqx wefvbæaw` cñvñbi mePZK tPov Kti _vK| GiB Ask wñtmté im` xc-G KgPZ Ae"vq tKvñ ÷vd gZñeiY Ktj Zui cñi evi -cñi Rb ev tñtj tñtqf` i fwel rñbivcÉvi weIqñU weftPbvq Gtb Rvbgwñ 014 nñZ KgPZ mKj ^vq ÷vd` i Rb ^vq gZñRibZ ýwZciY Znwej 0 Pj yKiv nñqfQ| tKvñ ^vq ÷vd G Znwej hñ GKñU wñgqñgi UvKv Rgv Kti PvKñi i Z Ae"vq gZñeiY Kti b, tñtÿt` wñb G Znwej i cñ E myav cñc" nñeb| Znwej Mñtbi Rbñ cñZ'K ^vq ÷vd` i Rbñ cñZ'K 2.5% UvKv KZ@ Kti 0 KgRZ@KgPvix gZñRibZ ýwZciY Znwej 0-G Rgv Kiv nq| cñZ gvtm ÷vd` i wñKU nñZ th cñi gyY UvKv Av"vq nq im` xc Zvi mgcñi gyY UvKv D³ Znwej Rgv Kti _vK|

Znwej i myav | cñi tñtbi wñqg: Znwej fñ tKvñ ÷vd KgPZ Ae"vq gZñeiY Ktj Zui wñbñPZ bñgñb wñ` @ nñtj myav cñc" nñeb (Zui wñR ^Abvñb cñc" UvKv AñZñi 3)| AbñtK Znwej fñ tKvñ ÷vd t"vq PvKñi nñZ Ae"vñZ MñY Ktj ev Am`vPiY e"ZxZ Ab" tKvñ Kvi tY ZvñK PvKñi nñZ Ae"vñZ t` qv ntj wñb D³ Znwej Zvi wñR ^RgvKZ.mgÿq UvKv Pøvsl wñmve wñ®ñEi mgq cñc" nñeb|

Rbetj i Ae⁻b

30 R^{ly} 2014 ch^š

к. bs	c`ex	msL ^v
1	ibef ^{rx} cwi Pj K	1 Rb
2	cwi Pj K (tc ^{lMg})	1 Rb
3	GW ^y Kkb tc ^{lMg} GWf ^v BRvi	1 Rb
4	tRb ^{tij} j g ^v bRvi (tc ^{lMg})	1 Rb
5	tWc ^y tRb ^{tij} j g ^v bRvi	2 Rb
6	G ^v m. tRb ^{tij} j g ^v bRvi (ndb ^v Y)	1 Rb
7	G ^v m. tRb ^{tij} j g ^v bRvi (AvBnU)	1 Rb
8	tc ^{lMg} g ^v bRvi	2 Rb
9	g ^v bRvi (t ⁻ úkvj tc ^{lMg})	1 Rb
10	ij Myj GWf ^v BRvi	1 Rb
11	AvBnU GWf ^v BRvi	1 Rb
12	G ^v m. g ^v bRvi (ndb ^v Y)	1 Rb
13	G ^v m. g ^v bRvi (GgAvBGm)	1 Rb
14	imibqi GW ^y gb Awdmvi	1 Rb
15	imibqi GKvD ^v Um Awdmvi	1 Rb
16	imibqi A ^v WU Awdmvi	1 Rb
17	ii m ^P GÜ cvejj tKkb Awdmvi	1 Rb
18	GgAvBGm Awdmvi	1 Rb
19	Ry ^y qi GW ^y gb Awdmvi	2 Rb
20	Ry ^y qi GKvD ^v Um Awdmvi	1 Rb
21	Ry ^y qi G ^v m. GKvD ^v UU	1 Rb
22	AvBnU m ^f cvU ^v Awdmvi	1 Rb
23	GgAvBGm G ^v U ^v Awdmvi	1 Rb
24	G ^y nKDnUf Awdmvi	4 Rb
25	K ^v úDUvi Ac ^v iUi	2 Rb
26	t ⁻ vi GÜ tWmcvm BbPvR [®]	1 Rb
27	W ^y Bf ^v	5 Rb
28	nvDR ^y Kcvi	1 Rb
29	icqb	4 Rb
30	KK	2 Rb
	Dctg ^v U	45 Rb
31	tRb ^y j g ^v bRvi	5 Rb
32	AvAij K e ⁻ e ⁻ tcK	14 Rb
33	ei ^Ā g ^v bRvi	91 Rb
34	A ^v MU ^v	9 Rb
35	ei ^Ā immei ýK	82 Rb
36	gyB ^y kaG ^v Uvi c ^v BR Awdmvi	90 Rb
37	ndi Awdmvi	349 Rb
38	icqb I KK	168 Rb
	Dctg ^v U	808 Rb
39	gubUvi s Awdmvi (ik ^y v)	3 Rb
40	ndi Awdmvi (ik ^y v)	57 Rb
41	ik ^y Kv	2,525 Rb
	Dctg ^v U	2,585 Rb
42	GW ^y Kkb c ^v R ^v Awdmvi	1 Rb
43	c ^v b ik ^y K, mnKvi x c ^v b ik ^y K I mnKvi x ik ^y K	22 Rb
	Dctg ^v U	23 Rb
44	Dc-mnKvi x K ^v gDibnU tg ^v WtKj Awdmvi	2 Rb
	metg ^v U	3,463 Rb

GKRb mnKg^{RM} gZ^{RM}Z Z^{RM}i c^{RM}c^{RM} UvKv | ms⁻v t⁻tK 3 j⁻y UvKv Ab⁻v b c⁻v b
 m`xc-Gi wdì Awdmvi tgut GLj vQ Lv^b 2010 m⁻bi 14 tde⁻qwi ms⁻v Av⁻vj q⁻eit⁻A thM`vb
 K⁻tib| thM`vb ci t⁻tK wZib AZ⁻shibovi mv⁻_ `wqZicuj b K⁻tib h⁻wQ⁻tj b| wZib GKRb mr I
 `wqZkuj KgRZP wQ⁻tj b| wZib me⁻Kl ms⁻v ceBj eit⁻A Kg⁻Z mg⁻q 31 w⁻m⁻t 2013
 m⁻g⁻ZtZ K⁻tj Kkb Kivi D⁻t⁻tK m⁻Ky^b 10Uvi mgq evB-mvB⁻tKj Pwj tq h⁻lv⁻ q⁻ct⁻ c⁻B⁻tFu
 K⁻tii av⁻vq iv⁻lq w⁻Q⁻tK ctob Ges mv⁻_ mv⁻_ tcQb t⁻tK GKU U⁻K G⁻t⁻ Zv⁻tK Av⁻Nz K⁻tib|
 G⁻tZ wZib i⁻Zi Av⁻Nz n⁻tj kvLvi mnKg^{RM}MY w⁻b⁻xq tj vK⁻tbi mnvqZvq ZtK M⁻Rxc⁻y m⁻i
 nmcvZv⁻tj f⁻Z⁻K⁻tib| H⁻rv bB wZib w⁻P⁻Krmvi Z Ae⁻lq `g⁻y 2Uvq B⁻šKuj K⁻tib|



tgut GLj vQ Lv^b

AZtci ms⁻v c⁻y t⁻tK eit⁻A g⁻v⁻bRvi | tR⁻bij g⁻v⁻bRvi Z⁻u gi⁻n D⁻3 KgRZ^{RM} M⁻gi ewo tb⁻tKvq w⁻tq h⁻vb | Z⁻u D⁻t⁻q l⁻v⁻b i⁻w⁻h vcb K⁻tib gi⁻utgi v⁻d⁻tbi KvR m⁻ub⁻K⁻tib Z⁻u Rb⁻w⁻gj v⁻ g⁻nv⁻dtj i D⁻t⁻tK Z⁻u g⁻tK 5,000 UvKv bM⁻
 c⁻v b K⁻tib| nmcvZv⁻j mn h⁻vZxq LiP c⁻Z⁻vb t⁻tK enb Kiv nq|



ibefix cni Pj⁻K gi⁻ug GLj vQ⁻gi⁻ q⁻tZ tPK Ztj w⁻t⁻Qb



ewl R cÖZte` b
2013-2014

cñRyY

th tKvb KgñPtk MñZkj i vLvi Rb` ` ý Kgñ cñqRbxqZv Acñi mñg | GRb` GKRb Kgñ thM` vb Kivi ci wñfbmai tbí cñkyY I Kgñv AvñqRb Kiv nq| bZb Ges cñZb mKj Kgñ Rb` cñkyY cñqRb| Pj wZ KgñP I Kgñ` i ` wñqZñKZñ mñútKñcñwK avi Yv t` l qui Rb` cñkyYi ht_ó , iñZi tqñQ |

m`xc cñkyY wñfM Kgñ ` ýZv, tckMZ Ávb, AvPi YMZ Dbñb Ges , YMZ gñb eñxi Rb` cñZibqZ cñkyY, Kgñv v, mfv, tmñgbvi BZ`w` AvñqRb Ki tQ hv Kgñ Dbñb Ges ZñK KgñP mñútKñv hvM` ivLvi tyt` ht_ó mnqK |



GKñU cñkyY Pj vKj ib gyZ®

2013-2014 A_ëQti th mKj tKñmP Dci cñkyY cñvb Kiv nñqñQ wñtgøZv Dc`vcb Kiv nj :

cñkyY-Gi Zwj Kv

अंक. bs	tKñmP bvg	tgq` Kj	cñkyYi msL`v	
			ms`v KZR.	wcñGmGd KZR.
1	DñPzi ýzFY I cñZñwbK eñe`vcbv	22-24 tñtPñt, 2013		2 Rb
2	gñbUñi s Añdñvi (ñkñv) wññs	30 tñtPñt, 2013	7 Rb	
3	tKñkj MZ cñi Kí bv	bñfñt 3-7, ñ13		2 Rb
4	mñq I ýzFY eñe`vcbv	bñfñt 16-18	25 Rb (tGdI)	
5	`j xq MñZkj Zv, mñq I ýzFY eñe`vcbv	bñfñt 22-25		2 Rb GdI
6	gñBññGñvi cñBR gññbRtgnU GÜ tj wññs	bñfñt 23-27		5 Rb GdI
7	Añtñgkb	bñfñt 23-25	2 Rb tRbj + 5 Rb Avi Gg = 7 Rb	
8	gñBññGñvi cñBR gññbRtgnU GÜ tj wññs	Rvbgñi 22-24, 2014		2 Rb GdI
9	gñBññGñvi cñBR gññbRtgnU GÜ tj wññs	Rvbgñi 26-28, 2014		2 Rb GdI

අ. bs	tKvṭmP bvg	tgav` Kyj	cikyYv` msL`v	
			ms`v KZR.	vcKGmGd KZR.
10	Aw_R cṭYi bKkv cṭqb cṭYi eūg_y Ki Y	tdeqwi 2-4, 2014		2 Rb tRWGg
11	mĀq, yżFY Awdm eē`vcbv	tdeqwi 5-20, 2014	91 Rb eṭĀ ḡt̄bRvi	
12	AṭUtgkb	tdeqwi 13-14, 2014	14 Rb mn̄wei yK GdI	
13	D"PZi yż^FY cūZōmbK eē`vcbv	gvP@11-13, 2014		2 Rb Avi Gg
14	weI qm̄iEK (evsj v)	gvP@01-17	2525 Rb ik̄yKy	
15	ḡBt̄aGUvi cūBR ḡt̄bRtgU GU tj w̄s	gvP@18-20, 2014		2 Rb GdI
16	w̄bqigZ kvLv Aetj w̄Kb, AwBu I ik̄yv KḡmP	gvP@18-20	14 Rb Avi Gg	
17	mdUI q̄vi	gvP@16	3 Rb	
18	im` xc w̄kmK m̄ūtK^gjavi Yv eē`vcqb	Gicj 2-3	5 Rb GdI (ik̄yi)	
19	w̄bivc` FY KḡmP eē`vcbv	Gicj 7-10	40 Rb mn̄wei yK GdI	
20	Awg Avgvi t̄wR÷v̄wU tKgb t̄L̄Z PvB	Gicj 11	504 Rb mn̄wei yK GdI	
21	KipúDUvi nW̄Pq̄vi Ges mdUI q̄vi	Gicj 13, 15, 17	42 Rb GdI	
22	weI qm̄iEK (mRbkxj)	Gicj 18-22	I mn̄wei yK	
23	Bv̄vi byj AwWU GU Acit̄i kb	Gicj 20-24	23 Rb ik̄yKy (ḡWb^y)	2 Rb
24	w̄t̄cw̄us̄im̄t̄g	Gicj 30		
25	KipúDUvi nW̄Pq̄vi Ges mdUI q̄vi		3 Rb ḡbUvis Awdmvi	
26	mn̄wei yY GAvgBm AvUtgkb	tg 14-27	90 Rb mn̄wei yK	

AṭUtgkb Kih̄ḡtK Avi | MwZkxj | Dbq̄bi Rb mn̄wei yK | wd̄i Awdmvi t̄i (t̄awWU) KipúDUvi nW̄Pq̄vi Ges mdUI q̄vi -Gi Dci cikyY t̄q̄ n̄q̄t̄Q h̄t̄Z Zviv` yZvi m̄t̄_ mdUI q̄vi eēenvi | eē`vcqb Ki t̄Z c̄ti |

yżFY KḡmP m̄ȳte ciw Pjv bvi j t̄ȳ mKj kvLv eē`vcKt̄i Rb Awg Avgvi kvLwU tKgb t̄L̄Z PvB A_`F kvLvq KḡPZ mKj KḡP i ḡta Avštm̄uK^tKgb n̄e, m`m̄t̄ i m̄t̄_ mKj KḡP m̄ūK^tKgb n̄e, KZ UvKv FYw̄wZ _vKt̄e, mĀq KZ UvKv _vKt̄e, m`m̄t̄_ KZrb n̄e BZw̄w̄ weI q̄b̄t̄q̄ weI Z Avtj vPbv Kv̄ n̄q̄t̄Q | mKj mn̄wei yK Ges mKj wd̄i Awdmvi (t̄awWU)-Gi Rb Awg Avgvi t̄wR÷v̄wU tKgb t̄L̄Z PvB G weI t̄qi Dci cikyY c̄ib Kv̄ n̄q̄t̄Q |

2013-2014 A_@Qi vcKGmGd KZR Avtq̄wRZ cikyY AskM̄Y

KḡP ` yZv eIw Qrov Klbl cūZōv̄bi Kv̄Ri , YMZ gvb eRvq ivLv m̄e bv, tmRb vcKGmGd Zvi mn̄thwMx ms`vnḡni KḡP i Rb weIfbœai tbi cikyY tKvṭmP Avtq̄Rb Kt̄i _vK | G eQi 10wU tKvṭmP Dci im`xc-Gi KḡKZP| KḡPwgtj tgwU 21 Rb tK cikyY Kv̄t̄b v n̄q̄t̄Q | GB cikyY tKm̄t̄j v vcKGmGd feb | weIfbœmn̄thwMx ms`v cikyY tK t̄ Abj̄Z n̄q̄t̄Q |



ewl R cÖZte` b
2013-2014

Mtel Yv |

cÖlkby

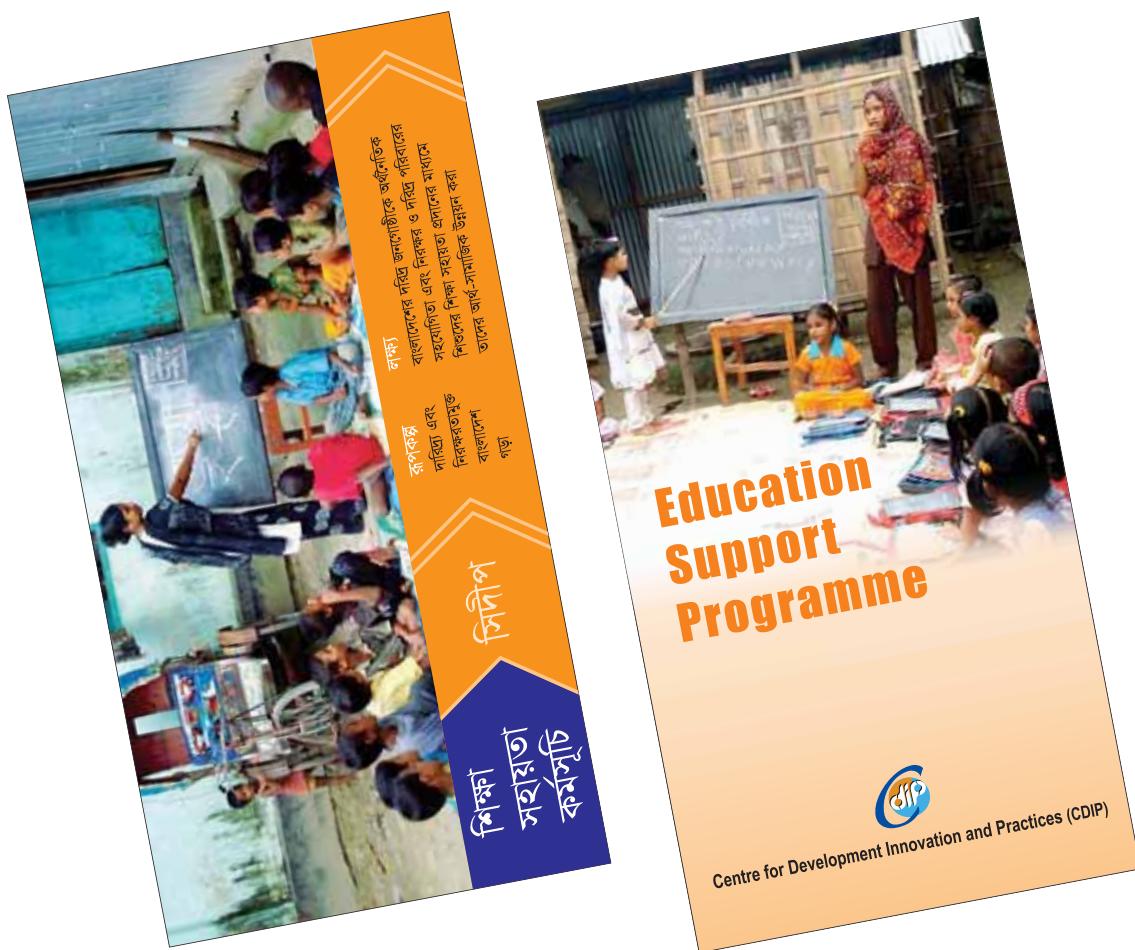
cKvkbv

Pj wZ A_@Qii i i i Z 2012-13-Gi Rb" ms"vi ewl K cIZte` b I wkyv cIZte` b cKvk Kv nq| 2014 m tj i Rb" GKU my i lqj Ktj Uvi I GKU Wtqii Qvcfbv nq|

wkyv mgvtek 2013 Dcj t y wkyv mnvqZv KgPi bv b K Ztj ati evsj vq GKU AvKtYq te kDi cKvk Kv nq|

KvZtj WISE Summit-G eZitYi Rb" wkyv mnvqZv KgPi bv b K Ztj ati GKU my i BsttR te kDi cKvk Kv nq|

Dctiv³ me,tj v cKvkbvB ht_o AvKtYq | wfbaqPetej wfbaqntj cksimZ ntqfQ|



tcv vi | Ab"vb"

wkyv mgvtek 2013 Dcj t y wkyv-msakasievYk msev j Z 15U td b I tdtg evavbv 5U eo tcv vi cIZ Kiv ntqfQ|

giV chiq eenvti i Rb" wvxc KZR.m.m t i cI q mthM-myeav kxIK GKU te kDi cKvk Kv ntqfQ|

ms"vi KZR ArqWZ wfbaecIZthMZv | cIkytY AskM@YKvi t i mdj Zv ARbi KZ t f c GKU mb` cI Qvcfbv ntqfQ hv wfbaeqgq eenvi Kv hvt|

G eQi ms"vi wR^j wBteii i Rb" evsj v GKtWgi eB t gj v mn wfbaeqBtqi t vKv t fK 10 nvRvi UvKvi te k mgvR, mnwZ | wAvb wqK wfbaekg , i ZfcY@B tKv ntqfQ|



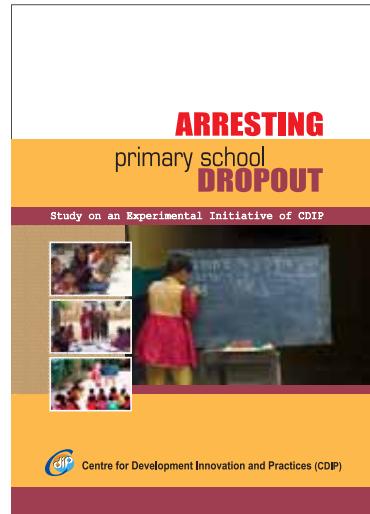
শিক্ষিকা সমাবেশ



সেন্টার ফর ডেভেলপমেন্ট ইনোভেশন এন্ড প্র্যাকটিসেস (সিদ্ধীপ)

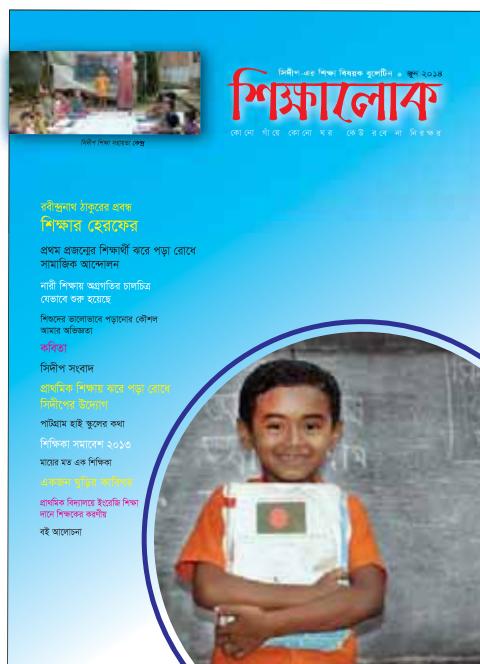
Av̄ti w̄s c̄Bgwi ḹy WcAvDU
kvnRvnb fBqy I kwdKj Bmj vg
w̄Ziq ḡy: t̄m̄P̄t 2013

M̄sU M̄te YwfĒK | c̄_ugK we`vij q t̄_t̄K `w̄ `^t̄kiYi
wk̄it̄ i St̄i cov t̄vta m̄`xc-c̄vi Pw̄j Z wk̄V mnvqZv
Kḡm̄Pi wewfbē K wb̄tq Gt̄Z Av̄tj vPb̄ Kiv nt̄qt̄Q|
t̄j LKMY t̄ w̄L̄t̄q̄t̄Qb wk̄V mn mḡt̄Ri wewfbēt̄P̄t̄
m̄`xc-Gi wk̄Vt̄K`^t̄j v Kifc BiZevPK c̄fve
tdj t̄Q| 2011 m̄t̄j c̄Kw̄kZ G eB̄ui w̄Ziq ḡy G
eQi c̄Kw̄kZ nq|



i Pb̄-c̄Zt̄hMZv

2013 m̄t̄j giVch̄t̄qi Kḡt̄ i Rb̄ `^t̄i w̄gUv̄Y, wk̄v̄ I At̄utgkb̄ kxI K Ges wk̄yKv̄t̄ i Rb̄ `^t̄i f̄t̄e coit̄bi
tk̄sk̄j : Avḡi Av̄fÁZw̄ kxI K`^t̄ aīt̄bi i Pb̄ c̄Zt̄hMZv̄ Av̄t̄q̄Rb Kiv nq| G c̄Zt̄hMZv̄ ms̄vi giVch̄t̄q ēvCk m̄ov
c̄v̄ qv̄ hv̄q| Gt̄Z wecy msL̄K Kḡt̄I wk̄yKv̄ AskM̄t̄Y Kt̄i | c̄ab̄ Kvh̄t̄ q̄t̄i I giV ch̄t̄qi KḡRZMY i Pb̄mgn̄ cix̄v̄ Kt̄i
t̄t̄Lb̄ c̄Z AÄt̄ i Rb̄ 1g, 2q I 3q Ñ Gfv̄te 14w̄ AÄt̄ tḡU 42 Rb Kt̄i `^t̄ aīt̄bi i Pb̄-c̄Zt̄hMZv̄ tḡU 84
Rbt̄K weRq̄b̄ wePb̄ Kiv nq| GQov̄l c̄Zt̄K i Pb̄-c̄Zt̄hMZv̄ tḡU 14 Rb 1g `^t̄ AR̄Kv̄t̄ i gā t̄_t̄K c̄ab̄
Kvh̄t̄ q̄t̄i KḡRZt̄ i 0v̄i cix̄t̄Yi wf̄Ēt̄Z GKRb Kt̄i `^t̄k̄b̄ 1ḡ, `^t̄k̄b̄ 2q̄, `^t̄k̄b̄ 3q̄ wePb̄ Kiv nq| 84 Rb weRq̄t̄ i
ḡt̄ā 1g, 2q I 3q `^t̄ AR̄Kv̄t̄ c̄Zt̄K h̄_w̄t̄g 5000, 3000 I 2000 Uv̄Kv̄ Kt̄i c̄ȳvi t̄_t̄q̄ nq| `^t̄k̄b̄ 1ḡ `^t̄
AR̄Kv̄t̄ K 10,000 Uv̄Kv̄ c̄ȳvi t̄_t̄q̄ nq| GQov̄l c̄Zt̄K weRq̄b̄ ms̄vi c̄ȳ t̄_t̄K 1w̄ Kt̄i tḡWj I 1w̄ Kt̄i
m̄bb̄v̄c̄t̄ j̄v̄ Kt̄i b̄ Gi ḡt̄ā tm̄iv̄ t̄j Lv̄, t̄j v ax̄i ax̄i c̄Kv̄k Kiv n̄t̄Q|



w̄k̄yt̄j vK Ñ m̄`x̄ci wk̄v̄ weIqK et̄j w̄Ub

ms̄vi c̄_geriti i ḡt̄Zv̄ `^t̄k̄yt̄j vK̄ b̄t̄g wk̄v̄ weIqK Gk̄uJ gw̄mK
et̄j w̄Ub c̄Kv̄k i iæ Kt̄i t̄Q| Gt̄Z _vKt̄Q ms̄vi KḡRZP KḡP I
wk̄yKv̄t̄ i wk̄v̄ weIqK f̄vebv̄, c̄j̄t̄b̄ w̄t̄bi t̄j Lv̄, c̄v̄ Kv̄ c̄Kw̄kZ
i aZc̄Ym̄sev̄, KueZv̄, eBt̄qi Av̄t̄j vPb̄ BZw̄ | G c̄Kv̄kb̄i ḡv̄t̄g
ms̄vi GK̄t̄K w̄R KḡP I wk̄yKv̄t̄ i ḡt̄S bZb̄ bZb̄ w̄P̄s̄t̄K Dm̄t̄K
w̄t̄Z Pv̄q, Ab̄w̄t̄K ev̄Bt̄i i mevi m̄t̄z̄ f̄ve weIbgq Kt̄i Pv̄q| Gi
j̄ȳ mḡt̄R wk̄v̄ weIqK w̄P̄s̄-f̄vebv̄ c̄m̄i NUyt̄b̄ I Gt̄yt̄t̄
BiZevPK c̄vi eZt̄bi Kt̄iR AskM̄t̄Y| GiU ḡȳZ i f̄c I Abj vBt̄b
(www.cdipbd.org/shikkhalok) c̄v̄ qv̄ hv̄q| R̄y 2014 t̄_t̄K
wk̄yt̄j vK c̄Kw̄kZ n̄t̄Q|



cō_ugK we` vj tq Sti cov tivta m` xc-Gi Rb- t_omsilkó D0ygj-K cPvi Yv
 ðtKvtbv Mñq tKvtbv Ni, tKD i te bv ibi yiõ - ikjyv we l tq ms~vi G t- mibtK mgjt b ti tl m` xc thS_fvte gvm&j vBb
 KigDibtKkbm wj .-Gi mt_ Rb- t_omsilkó GKU D0ygj-K wJwf we Ávcvb ibgYi KvR mibebKti tq| cō_ugK we` vj tq Sti
 cov tivta hvi hvi mgv_ Ablywx mevBtK, metkl Kti ikuyZ ZiaY-Ziaxt` i GiMq Avmví AvnYb Rvbvfbv nq we ÁvcbiUtz|

cō_ugK ikjyv cñvti mi Kvi, `vZtMôx, temi Kwi Dbq b cñZovbmgfni mñsj Z Kg©cPovi mwdtj i avivewnKZvq cōq
 kZfvM ikkij cō_ugK we` vj tq Ašfnp i tcñvctU wecy msL`K ikiiikjyv_ P cñV vbi týtÍ weivRgvb P'vtj Ä tgvKvtej vq,
 Avkv Kv hq, ikuyZ ZiaYvB AMvX fngKv cyj b Ki‡Z cvi te| tkñKtjyv mñgZ mgf_ dñj ikjY mibebv nI qvq
 covj Lvq Drmnw nwi tq Sti co‡Q wecy msL`K ikiiikjyv_ P metkl Kti `v i ibi yj ciwevti i ikiiiv| t`tki ikuyZ
 ZiaY-Ziaxtv wbtRiv Df` vMx n tq Gme ikif i ikjY mibebKvi eevcvti KvR iiæ Kitj mgmñwU mgvarfb GKU
 AvkvevÄK mjdj " AvmtZ cvti |

Dtj L` `v i ibi yj ZicmoZ ciwevti i ikif i Rtb` ciw Pvj Z m` xc-Gi ikjyv mnvqZv KgñPi AvfÁZvi Avj vK
 Rb- t_omsilkó D0ygj-K G wJwf we ÁvcbiU ibgYi Kv nq hv mibebt i Df` vM tbI qv n tqfQ|



MYgva^{ta} tg c^oZdj b

ଓRଉfF 7 tmtP^o 2013 i^oZi Leti m`xc-Gi w^oryKv mgvte^oki Lei^oU c^oPvi K^oi | 13 tmtP^o c^oKw^oZ mvBwnK 2000 c^oW^oU^oZI G ms^oark^oGK^oU mse^o c^oKw^oZ nq|

mvBwnK 0iky^oweP^o c^oW^oKvi 22-28 tg 2014 msL^oq ms^ovi w^obe^oix c^ow^oPj t^oKi c^oY^oc^ove^ovcx GK^oU xN^omv^oy^orKvi c^oKw^oZ ntq^oQ| Gt^oZ w^oZib m`xc-Gi y^ozFY K^ogiP I w^oky^o mnvqZv K^ogiPi bv^ov K Z^ot^o a^oi t^oQb|

K^oqK^oU w^ob^oq c^oW^oKvi l m`xc-Gi Kv^offg w^ob^oq w^oK^ozmse^o c^oKw^oZ nq|

Mtel Yv

2013-14 A_@eQti Dij LthiM Mtel Yv bv _vKtj | cteP A_@Qti AvfwmRZ Mtel YvKtjh avivewnKZvq GKU KvR m@ub@ ntqtQ Ges GKU bZb Mtel Yvag®KvR iiaKiv ntqtQ | G_tj v btp Dij L Kiv ntj v |

1. myg mvi c@q@M wj d Kyj vi PvUeenvi : hy i@t@i nvi fW@Kt@W t@j i wGBP@W Qv@x gvnbvR Bmj vg @m`@ci mnvqZvq KvLDb@b b@t@ th Mtel Yv Kivtj b Zv GL@b Pj t@Q | Zte Mtel Yv@U GLb tkI ch@q ejj @m`@ci Avb@wK AskM@Y GLb tKej ms@vi gwch@qi Kg@i mnthwMZv gta@ mwgZ |

2. M@gevsj vq D@ebxgj-K A_@%ZK KgRvD: M@gevsj vi gvby bv@i Kg D@ebxgj-K A_@%ZK KgRvD@i m@% R@oZ | `wi`@gvby Kv@Ri Afvte et@i bv t@K b@R D@ `@M w@fb@KvR te@Q tb@| Gme Kv@Ri gta@ Zt@ i D@ebxgj-K ej@g@vi ci@Pq ci@ qv hvq | Gme KgRvD Avg@t@ i A_@%ZtZ ,iaZcY@f@gKv iv@L | A_P Gme KvR Avg@t@ i Av@j vPbvq Kg Av@m | G ai@bi KgRvD a@i ivL@Z yzFY c@vbKvix ms@vgn@ `wi`@gvby@K FY @tq _v@K | Abk@j ci@ tek I mnthwMZv tc@j Gme D@ebxgj-K KgRvD Av@i v weKukZ I m@ch@v@i Z ntZ cv@i | M@gevsj vq D@ebxgj-K A_@%ZK KgRvD@i `@P@` t` Lv | G@Z yzF@Yi f@gKv Kx Zv Abg@U@bi j t@y` m@i R@gtb ci@`k@ Kt@ D@ `v@` i tKm@v@ msM@ni gva@tg GKU KvR iiaKiv ntqtQ |

GRb@ c@g `dvq ms@vi Mtel Yv | cKvkbv KgRZ@Kv@j v@rj vi evMgviv, ggbvgv@Z | gavBqv cf@Z A@j ci@`k@ Kt@b | G t@K b@gi@iLZ A_@%ZK KgRvD m@u@K@Rbv hvq | Gme D@`v@` i tKm@v@ msM@ni Kiv nq:

1. dtZctj gyo fvRv
2. Av`gctj Ny@ ^Zvi
3. KvPqv cKv@ qvq bvm@i
4. Av@j Lvi P@i e@k @tq M@`v@x mvgM@ ^Zvi
5. ivgc@tj kvZj ci@J evb@bv
6. fvbx M@tg Bu@y gvi vi Kj ^Zvi
7. bvI Zj vq tLj bv D@ovRvn@R ebv@bv |



tKm ÷ $\frac{v}{w}$

d‡Zc‡y
g‡p
f‡Rv



gjy evOwj i GKwU w  Lwvi | kn|i I M t g abx-Mwi e w ektl me fi i gjby GwU cQ` K|i | tKD Lvq y zav
ibevi tYi Rb, tKD Aemi KwJutbvi Rb | ewo Z AwZw_ Avmtj Svj gjy | `j tet  AvCwq emtj gjy Rb
tbB| kxtZi mKvij Pv qi m _ gjy Ab'i Kg ^| gjy Qrov evOwj gjy gjy bi BdZvi KgB nq| GB gjy
tKy_vq, wKfwte nq I tk|i Avgut' i Nti Gtm Zwb.tRwMq?

metkI ai|bi avb t_k gjy nq| M t g c q teu|i f M ewo ZB gjy fvRv nq| mwavi YZ gunj vi v gjy fvR| c z w b
G AvtqyRb Kiv m e nq bv| ZwB gjby GKvji AtbK gjy tftr eo gwui Kjvq fti ti tL mwiv eQi ati Lvq |
vet` k-uefBtq AwZwq- RbtK cwVq| mevi fvRv Ks' fyj nq bv, Kvji v Kvji v G evcit i tek m ng AvtQ|

Zte GLb t_k AtbK gjy fvRvi Kvi Lvbw ntqjQ| Zvi v weifbaAvKvji i c_vtKtU gjy fti evRvti mieivn K|i |
AtbK BDwi qv mwv w k| tek tdi v| mv v gjy ^Zvi K|i | GtZ t Zvi v AvKo.nq, Zte Gme -ft-i Rb
^yZKi | mtPZb t Zvi v evRvti w tq Nti ^Zvi BDwi qv ev Ab' tKugKvij gjy gjy tLUR K|i |

Kugj vi evMgvivq d‡Zcy M t g c q 15wU ewo Z 25/30wU ciwei c z w b gjy tftr msmvi Pj vq| GLvrb gjy
^Zvi i tKvb Kvi Lvbw etmib| G M gi 45 eQi eq- Rqbvj Avte-xibi ^j, 5 tQj | 2 tqtq w tq msmvi | Zvi GK
tQj w GbR Pj vq, ^B tQj i vRugw_i eo g q c _wgK we` vj tq cto| gjy tftr Zvi msmvi Pj | 23 gvp 2014
Zvi m / G w tq K_v nq|

w zb Rvbvb, GLvrb w Mi avb Avi ekevL tk|i tuwe avb t_k gjy fvRv nq| w bxq evRvti G avb cw| qv hvq|
wtj i gjy Gj w tKv avtbi | w zb Avtiv Rvbvb, GLb 980 UvKv gY avb| mwavi YZ gYc Z 880 t_k 1100 UvKvi
gta' avtbi ^vg l Vbvgv K|i | 40 tKwR avt b 24 tKwR gjy nq| c z w b w zb ciwei i Ab' t_k w tq 4 gY
avtbi gjy fvRb| G, t_j v w zb eo ciw+ Ki e^-lq fti tKwRc Z 62 UvKv `ti we K K|i b|

gvSLvrb ^B eQi w zb Pv qi t_k Kvib Kti w tj b| Awei gjy fvRvi eemwq GtmtQb| cwB eQi ati w zb w xc
t_k jy zFy w tqQb, Gevi w tqQb 20 nvRvi UvKv| G eemwq Zvi gjtm 10 t_k 12 nvRvi UvKv Avq _vK|
tKutbgZ msmvi Uv Pj |



Ari`gcij
GKRb
Njoi
Kwi Mi

Njoi I oribv mvi v ci_ exi gvbji i KvitQ GKUv wcbj tLj v| Pxb | Rvcvb Gi euj K`i | evOwj I Njoi I oribZ tek cQ` Kti | cjb XvKvq Njoi I oribv I Njoi KvUvKwU tek Rbwcj | Aek` gvbji i Rxetb A_ ZK PvC | e` Zv teo hvq qvq AvKvitk Njoi msL v| ^evP^ w tbw tb Ktg hvtQ| evOwj i Njoi tcj cjbRwZ Kivi Rb` 0evsj vt` k Njoi tdWtj kb0 c0Z e0i Rvbgnvi gvtm K` evRvti i mgvKtZ RvZxq Njoi Drmtei AvtqvRb iia Kti t0| Njoi I oribvi tbkv gvbji i wPiw bB _vKte| Avi _vKte gvbji i gtbi G Pwn` v cjtYi Rb` KQzlkx hviv bvby i Ktgi Njoi ewbtq gvbji i nvZ Ztj t` b| vkr Z Njoi `Zvi GKUv KwB KvR| Zte Ktkvi eqfmi t0tj tgftq` i Rb` mvavi Y Njoi ewbtq Gt` tk AtbtKB RxeKv wbeK Ktj b|

Kuzj vi m`i `vijtY Ari`gcij Mjgj 32 eQi eq` Rvgij tnmb tZgbB GKRb gvbj| 24 gjP©2014 Njoi `Zvi t` Lvi Rb` Zvi ewotZ tMtj Zvi m% K_v nq| , 2 t0tj | 1 tqtq wbtq Zvi msmvi | tqtq 4_@kWtZ I eo t0tj wj gr` tmvq 2q tkWtZ cto| Rvgij 5g tkWtZ chSjcoj Lv Kti msmvi AbUtbj Rb` ^j t0to t` b| Zvi eo fvB gtbvqvi tQvU tej v t_kB Njoi `Zvi i KvR iia Kti b| eZgvtb XvKvq wgi cji Zvi Kvi Lvby AvtQ thLvtb 5/6 Rb KgPigtj Njoi evbq|

Rvgij 1994 mvj t_kB Njoi `Zvi iia Kti b| wZb evOwj Njoi, menwi Njoi, mvcivR, KvUvtQav BZ`w` Njoi evbvb| tj R Qrov Njoi bvq menwi Njoi Avi UKiv i wOb KvMtr ebvibv Njoi Kt Zviv KvUvtQav Njoi etj | Gi Rb` KvDvgij wntmte KvMR, evk, gq` v, Ztj BZ`w` j vM| cwi evti i m`m`t` i mnvqZvq wZb `B t_kB AvovB nvRvi Njoi `Zvi KitZ cvtib| GRb` AtbKv b mKvj 8Uv t_kB i vZ 12Uv chSjKvR KitZ nq| Zvi gZ ^P^ t_kB ^R` gvm Njoi Lvi vc tgSmg| eKvL-^R` gvtm ZvK Njoi `Zvi i KvRI eÜ ivLtz nq| ^R` gvtm tkl I Avlvp t_kB Avevi Njoi tgSmg i ianq| tmmgq ZvK GKRb evovZ KgPwi wbtq nq|

Njoi Rb` mv` v KvMR 1200 UvKv wjg | tQvU i wOb KvMR 700 UvKv wjg| mvavi YZ 1000 Njoi `Zvi tZ 800 t_kB 900 UvKv LiP nq hv wew Kti 1200 t_kB 1400 UvKv cvl qv hvq| tQvU Njoi nvRvi 12/13 k UvKv Avi eo, tji v nvRvti 22 k UvKv| Kuzj vi evRvti G, tji v wZb cvBKwi wew Kti b| mBtbn 5/6 nvRvi Njoi wew nq| G e emiq gvtm 20/30 nvRvi UvKv cvR j vM| gvtm 20 nvRvi UvKv LiP KitZ cvtj 10/15 nvRvi UvKv Avq nq|

`wZb e0i AvtM wZb yzFY ms`v 0m`xc0 t_kB 20 nvRvi UvKv FY wbtq t0tj b| eZgvtb ms`vq Zvi FY 10 nvRvi UvKv| Njoi ewbtq wZb gvbj tK Avb` i DcKiY mieivn Kti b| G w`tq tLqcto msmvi Pbj | Zvi BtQ t0tj tK ntdR evbvb ev wet` k cvWtqeb|

m` m` t` i mvdj "Mv_v

Mögevsj v bvm®i



Kvij vi m` i `výt Y KvPqv cKv qv Mögi 28 eQi eq` RvKi tnvtmb fBq 10g tkvY chS cto 2000 mvtj -j tQto t` b| Kvi Y tmmgq vZlb GKvU cvi evi K mgm`v l gvgj v-tgvKt gvq Rvotq cto Qtj b| eZvrb Zvi 5Uv bvm®i | 2 Rb KgPvix mviveQi KvR Kti| Zvi 1 tQtj 1 2 tqtq| GK tqtq 2q tkvYtZ l Ab tqtq 3q tkvYtZ cto|

Gj vKvq Avtiv 4nU bvm®i AvtQ| aePi bvm®i metPtq eo Mj| 2003 mvtj Zvi Zi teKvi Rxetb GKR b t` Ltz cvb, aePi bvm®i t_tK GKvU PvivtEvSvB f`vbMvlo AvmtQ| GKvU ti ÜKoBi Pviv 10 UvKv| RvKi fvetj b vZlbB ev etm _vKt eb tKb| tmB t_tK i i a| 2007-G Aek" G D` "m tQto t` b| 2011-G bZb D` "tg Averi i i Ktib| Gevi 40/50 nvRvi UvKvi 10 nvRvi MvQ vbtq i i Kitj b| ZvZ tgbvRqvg, tgnMib, GKvK vtm BZ"v MvQ Mj|

RvKi GKRb D`mdebx ýgZmúbceD` "v3v| AtbtKB bvm®i Kti tQto v`Z eva" nb| KŠ RvKt i mvdj "i vCQtb Zvi mRbkj vPši fngKv i tqtQ| vZlb Rvbvb, GK tcvqv tgbvRqvtgi exR t_tK 10 nvRvi Pviv nl qvi K_v| KŠ t` Ltz b, 1/2 nvRvii teik n`Q bv| Ab` t` i I GKB mgm`v| Zlb vZlb vPši Kitj b, exR Drc`b i meqg I g v` tKgb nq| vZlb tgbvRqvtgi exR Mig cwtZ vmb Kitj b| Gevi t` Ltz b, 1 tKvRtZ vKb 40 nvRvi Pviv n`Q| Averi t` Lv hvq, gwi tPi cvZvq QvK ntq MvQ gti hvq| vZlb vJGmuc mvi ,j tq cvZvq vQvUtq t` b, MvQ my` ntq hvq| 24 gvp 2014 Zvi m`v K_v nvQj| vZlb Rvbvb, Gme Zvi Kviv KvQ t_tK tkLv bq, m`v MvQ vbtRi ex`Z Kiv|

bvm®i tZ Zvi 6 j vL UvKv LvUtQ| GtZ eQt i c`q 6 j vL UvKv Avq nq| vZlb Avtiv bvm®i Kivi vPši-fvebv Ki tQb, KŠ UvKvi Afvte cvi tQb bv| MZ eQi vZlb vKQzcvv gY Rvq vKt btQb| vZlb Kvij v bvm®i mgevq mvgvZi GKRb m`m`| RvKi Zvi AZxZ -Y Kti etj b, 0A_P AvR t_tK 3 eQi AvtM Avgvri KvQ GK Kvc Pv LvI qvi l cqmv Mj bv|

c`tq vZlb MögY e`vsk t_tK 10 nvRvi UvKv l cti v` xc t_tK 20 nvRvi UvKv FY vbtqotj b| Gevi 2014-G vZlb v` xc t_tK 70 nvRvi UvKv FY vbtqotb| Zvi evMvib tgnMib, j v`cFvZ KvVi MvQ; Rvgi , AvZv, Wvij g, Avgov, wj Pz Pvqbv Kgj v, gvev, KigPv, tej , K`tej , Avgj vK cFvZ dtj i MvQ; Muv, Wvij qv cFvZ dtj i MvQ; ARy, vbg cFvZ JIva MvQ mn eü i Ktgi MvQ Ace`mgvni|

cwi kōg bvi x
mwn` vi Mí



Dbaqbkj G t̄ t̄ki c̄lq 85% ḡbly Mög em K̄ti | Zv̄t i R̄eb I R̄eEkv Pt̄j Afv̄tei m̄t_ Zv̄j uḡj tq̄ | `vi `^ Kb̄v̄ v̄M̄t̄l̄cZv̄ Afv̄tei Zv̄Yq Ac̄l̄B eq̄ m̄sl̄t̄K K̄t̄R j̄l̄M̄t̄q ĀDc̄l̄R̄t̄ K̄t̄b̄ | Afv̄tei Zv̄Yq Zv̄v Av̄t̄i i m̄sl̄t̄bi ej̄ v̄ev̄n w̄ tq̄ _v̄t̄Kb̄ ḡȳM̄Ā t̄Rj vi k̄b̄Mi Dc̄t̄Rj vi ĀS̄M̄ ej̄ v̄i i (f̄M̄K̄j̄) Mögi ew̄bq̄ ew̄oi Gḡb GKRb bvi x mwn` v̄ | L̄ḡ Ái eq̄t̄m̄ 7ḡ tk̄l̄ȳ c̄m̄ K̄vi c̄i b̄ Zv̄t̄K̄ ev̄vi m̄sm̄vi t̄Q̄to th̄Z n̄q̄ t̄ḡxi m̄sm̄t̄i | M̄K̄S̄ Afv̄e thb̄ Zvi m̄z̄x n̄t̄q̄ t̄M̄j̄ tm̄L̄v̄t̄b̄ | w̄et̄q̄ M̄K̄Q̄z̄ b̄ bv̄ th̄ZB GK̄ Kb̄v̄ m̄sl̄t̄bi Rbbx nb̄ w̄Zib̄ | m̄sm̄t̄i i Afv̄e Av̄t̄i v̄oZ̄ _v̄t̄K̄ t̄ḡxi GKV̄ m̄ḡb̄ Av̄q̄ w̄ tq̄ m̄sm̄vi Pj̄ v̄t̄Z ē_n̄b̄ | m̄ḡw̄RK̄ c̄l̄Z̄eÜK̄Zv̄ i j̄ 3̄v̄ n̄vi ḡt̄b̄ Zvi Afv̄tei K̄t̄Q̄ | t̄ḡxi m̄t̄_ ^w̄n̄K̄ c̄w̄i k̄ḡ k̄w̄ḡ nb̄ mwn` v̄ | So-ēp̄ I b̄b̄v̄ c̄l̄Z̄K̄ Zv̄ D̄t̄c̄j̄v̄ K̄ti w̄ b̄v̄Z c̄w̄i k̄ḡ K̄ti ḠM̄t̄q̄ Pt̄j b̄ mwn` v̄ | At̄b̄i MiæeMPcij̄ t̄Zb̄ ēQ̄t̄i ci ēQ̄i | Zv̄t̄_t̄K̄ m̄sm̄t̄i i Li P̄ uḡŪt̄Zb̄ |

Aēt̄k̄t̄l̄ 2010 m̄t̄j̄ K̄w̄R̄Z̄ M̄K̄Q̄z̄ŪK̄ 0v̄iv̄ `v̄ M̄r̄fx̄ M̄K̄t̄bb̄ mwn` v̄ | M̄r̄fx̄ `v̄ 0v̄iv̄ f̄v̄t̄M̄i c̄w̄i ēZ̄b̄ N̄Ūt̄Z̄ _v̄t̄K̄ | Zv̄t̄ i `v̄ M̄r̄fx̄ c̄l̄Z̄w̄ b̄ 25 w̄ Uv̄i `ḡ w̄ Z̄ | `ḡ w̄et̄c̄ K̄ti t̄ḡūḡȳ Pj̄ t̄Q̄ Zv̄t̄ i c̄w̄i ev̄i | GiB ḡt̄ā Av̄i | `B̄ c̄ȳ m̄sl̄t̄bi Rbbx nb̄ w̄Zib̄ | `B̄ c̄ȳ (i f̄ i `m̄K̄Z̄), GK̄ Kb̄v̄ (t̄v̄ b̄) Ges̄ t̄ḡx̄ (Wij ȳAv̄Kb̄)-t̄K̄ w̄b̄t̄q̄ c̄l̄B̄ m̄_t̄m̄i c̄w̄i ev̄i Zvi | m̄sm̄t̄i i m̄_m̄ msL̄v̄ teīk̄ n̄l̄ q̄īq̄ LiP h̄v̄q̄ t̄ēt̄ō | GLb̄ w̄ēK̄ Av̄q̄ ev̄ōt̄b̄vi P̄s̄l̄ Zvi ḡv̄_v̄q̄ | w̄m̄_xc̄ k̄b̄Mi k̄v̄Lvi ḡv̄W̄K̄ḡP̄ḠK̄b̄ Zvi ev̄ōt̄Z̄ h̄b̄ Ges̄ Zvi ḡt̄L̄ m̄sM̄ḡx̄ R̄x̄t̄bi B̄w̄Z̄n̄v̄ īt̄bb̄ | Zvi c̄i Zv̄t̄K̄ Aw̄_R̄ m̄n̄v̄q̄Zv̄ t̄ l̄q̄i Av̄k̄j̄m̄ t̄ b̄ | ḡv̄W̄K̄ḡ Zv̄t̄K̄ R̄v̄b̄b̄ th̄, c̄l̄Z̄ m̄b̄t̄n̄ M̄K̄w̄l̄i ḡv̄t̄ḡ Ḡ Uv̄K̄ c̄w̄i t̄k̄v̄ā K̄i t̄Z̄ n̄t̄ē | Gme K̄v̄ īt̄b̄ mwn` v̄ teM̄ḡ īw̄R̄ nb̄ Ges̄ 2011 m̄t̄j̄ i 6 Āv̄M̄ ÷ w̄Zib̄ w̄m̄_xc̄ ev̄i ī ḡin̄j̄ v̄m̄ḡw̄Zi m̄_m̄ nb̄ | c̄w̄i k̄ḡ, m̄n̄w̄m̄K̄Zv̄ ī m̄ZZv̄i K̄vi t̄Y w̄m̄_xc̄ Āw̄d̄m̄ t̄_t̄K̄ Zv̄t̄K̄ c̄l̄ḡ `dv̄q̄ 50 n̄v̄R̄vi Uv̄K̄ FY c̄l̄v̄b̄ K̄iv̄ n̄q̄ | Zvi m̄t̄_ Av̄i | M̄K̄Q̄z̄ŪK̄ uḡj̄ tq̄ w̄Zib̄ Av̄i | `v̄ M̄r̄fx̄ M̄K̄t̄bb̄ | P̄v̄i w̄ M̄r̄fx̄ | `ḡ w̄et̄c̄ K̄ti t̄ḡūḡȳ f̄v̄tē m̄sm̄vi P̄w̄j̄ tq̄ M̄K̄Q̄z̄ŪK̄ R̄ḡt̄q̄ t̄ḡt̄q̄ t̄ v̄ b̄t̄K̄ w̄et̄q̄ t̄ b̄ |

Gici w̄m̄_xc̄ t̄_t̄K̄ 2q̄ `dv̄q̄ 80 n̄v̄R̄vi Uv̄K̄ FY M̄b̄Y K̄t̄b̄ | Ḡ Uv̄K̄ w̄ tq̄ Av̄i | `v̄ D̄b̄z̄ R̄v̄t̄Zi M̄r̄fx̄ M̄K̄t̄bb̄ | ēZ̄ḡt̄b̄ Zv̄t̄K̄ 1 j̄ ȳ 80 n̄v̄R̄vi Uv̄K̄ FY t̄ l̄q̄ nt̄q̄t̄0 | GLb̄ Zvi L̄v̄ḡt̄i 20w̄ `yeZx̄ M̄r̄fx̄ | Zv̄t̄_t̄K̄ c̄l̄Z̄ w̄b̄ 120 w̄ Uv̄i `ḡ c̄v̄l̄ q̄v̄ h̄v̄q̄ h̄v̄ w̄Zib̄ c̄l̄Z̄ w̄ Uv̄i 50 Uv̄K̄ `t̄i w̄et̄c̄ K̄t̄b̄ | c̄l̄Z̄ w̄ M̄f̄xi Rb̄ c̄l̄q̄ 2 n̄v̄R̄vi Uv̄K̄ LiP j̄v̄t̄M̄, ew̄K̄ Uv̄K̄ w̄ tq̄ m̄sm̄vi Pt̄j̄ | Zvi eo t̄Q̄t̄ 9ḡ tk̄l̄M̄t̄Z̄ ī t̄Q̄v̄t̄Q̄t̄ 60 tk̄l̄M̄t̄Z̄ cov̄i bv̄ K̄t̄Q̄ | t̄Q̄t̄j̄ t̄ ī R̄ḡv̄K̄v̄co | cov̄i bv̄ LiP P̄v̄j̄ v̄Z̄ GLb̄ Zv̄t̄ ī Av̄i t̄K̄v̄b̄ K̄o n̄q̄ bv̄ | B̄t̄Z̄v̄t̄ā tm̄v̄l̄tm̄Ū, īv̄x̄ w̄Ūf̄ Ges̄ w̄d̄R̄ B̄Z̄w̄ w̄ tq̄ Zvi Ni m̄v̄R̄t̄bv̄ nt̄q̄t̄0 | mwn` v̄ GLb̄ t̄ȲP̄ M̄nb̄v̄ c̄t̄b̄ | Zvi Av̄t̄q̄i Uv̄K̄vi M̄K̄Q̄z̄Ask̄ R̄ḡv̄ K̄ti c̄l̄q̄ 50 n̄v̄R̄vi Uv̄K̄vi ḡZ̄ w̄m̄_xc̄ Āw̄d̄m̄ R̄ḡv̄ K̄ti t̄Q̄b̄ | f̄w̄ēl̄ t̄Z̄ Zvi c̄w̄i K̄ti bv̄ ēZ̄ḡj̄ 20w̄ M̄r̄fx̄ m̄t̄_ Av̄i | 10w̄ M̄r̄fx̄ w̄q̄ K̄ti ḠK̄i Av̄i k̄t̄WB̄i x̄d̄ḡM̄t̄o t̄Z̄j̄ v̄ |

Av̄t̄j̄ c̄w̄i k̄ḡB̄ ḡv̄b̄j̄ ī f̄v̄t̄M̄i c̄w̄i ēZ̄b̄ N̄Ūt̄Z̄ c̄v̄t̄i, mwn` v̄ Zvi D̄3̄4̄j̄ `ḡv̄s̄l̄| m̄ḡw̄RK̄f̄v̄tē mwn` v̄i , īZ̄l̄ gh̄P̄v̄ Āt̄b̄K̄ ēp̄x̄ t̄ct̄q̄t̄Q̄ | m̄ḡt̄R̄i M̄Ȳḡb̄ ēw̄3̄ ī w̄ēf̄b̄ēm̄ḡw̄RK̄ K̄t̄R̄ Zv̄t̄K̄ W̄t̄Kb̄ | ḡb̄lȳ m̄ḡb̄ m̄n̄t̄h̄w̄M̄Zv̄ t̄ct̄j̄ f̄v̄ M̄K̄Q̄z̄t̄Z̄

i abv Av³v̄i i m̄ḡb M̄t̄ḡUm



XvKvi cevBtj PvḡCv M̄t̄gi i abv Av³vi GKRb M̄nYx| eveni msm̄ti Afv̄tei Kvi tY 5g tk̄Yi teik tj Lvcov Ki tZ c̄ti bvb| Zvi ^ḡx bRiaj Bmj vg GKRb M̄vi e w̄ bgRy| w̄Zib i vRw̄j K̄R K̄t̄Zb| Zvi GK tQtj I `B tqtq| msm̄ti Afve _vKvq eo tqtqi tj Lvcov eÜ ntq hvq| AiiZ K̄t̄ Zv̄t̄ i w̄ b KvUQj | GgZv̄t̄ Zvi v w̄KQz Kivi Rb` R̄t̄b Avj vc-Avtj vPv K̄t̄b| i abv eveni ewoZ _vK̄t̄Z w̄KQz tmj vBi KvR w̄k̄Lw̄t̄j b| i abv Bt̄Q Gevi GKvU tmj vB tḡkb w̄K̄t̄b ewoZ tmj vBi KvR K̄t̄b| w̄K̄S' UvKv bv _vKvq Zvi v c̄i K̄ bv ev̄t̄e ifc w̄t̄Z cvi w̄t̄j b bv| GKv̄ b w̄Zib c̄ti k̄i ewoZ teoVZ w̄M̄t̄q w̄m̄ xc-Gi PvḡCv ḡnj v m̄ḡZi m̄m̄ ḡwi qt̄gi m̄t̄_ M̄ Kivi d̄t̄K Zvi B"Qv̄i K̄v̄ et̄j b|

ḡwi qg Zv̄t̄K w̄m̄ xc PvḡCv ḡnj v m̄ḡZt̄Z w̄t̄q Av̄t̄mb| ms̄ vi w̄bqg-Kvbl̄ i t̄b i abv m̄ḡZt̄Z f̄iZ[©] n̄t̄Z Pv̄| c̄l̄g` dvq w̄Zib 20 nvRvi UvKv FY tbb| G t̄t̄K 16 nvRvi UvKvq w̄Zib GKvU tmj vB tḡkb w̄K̄t̄bb I 4 nvRvi UvKv w̄t̄q w̄KQzvco w̄K̄t̄bb| G Kvco w̄t̄q w̄Zib _t̄-t̄KvqU c̄vU ^Zvi K̄t̄b| Zvi ^ḡx tm̄,t̄j v UvBtj cvBKvi w̄t̄K̄t̄b| w̄Zxq` dvq w̄Zib 28 nvRvi UvKv FY tbb I Av̄t̄iv `v̄t̄ tmj vB tḡkb w̄K̄t̄bb| M̄t̄ḡUm̄ti Niw̄U tQvU n̄l qvq ZZxq` dvq 48 nvRvi UvKv FY w̄t̄q w̄Zib Niw̄U eo K̄t̄b| eZḡt̄b Zvi Av̄t̄iv GKvU tmj vB tḡkb tKvvi c̄i K̄ bv i t̄q̄t̄Q|

GLb Zvi M̄t̄ḡUm̄tm̄ 3w̄U tmj vB tḡkb I 3 Rb ḡnj v KgPvix i t̄q̄t̄Q| Zvi ^ḡx c̄l̄Z m̄Bv̄t̄n ^Zvi c̄vU w̄t̄q UvBtj cvBKvi w̄t̄K̄t̄b| GQvovI Zvi ^v̄t̄ Mi a I w̄Zbw̄U QMj i t̄q̄t̄Q| f̄ieli t̄Z Zvi G m̄ḡb M̄t̄ḡUm̄t̄K eo Kivi c̄i K̄ bv i t̄q̄t̄Q| GLb Avi msm̄ti Afve-AbUb tbB| Zvi tqtqU 8g tk̄Yt̄Z Avi t̄Qtj 6ô tk̄Yt̄Z c̄t̄o| i abv m̄ḡb M̄t̄ḡUm̄t̄K Gj vKvi Ab̄i v̄t̄ tc̄vUk ^Zvi i ēemvq D0y nt̄Qb| M̄t̄ḡ Av̄t̄kc̄ti ḡnj vi v̄t̄ Zvi KvQ t̄t̄K c̄l̄k̄Y tbb|

জাত

ewl R cÖZte` b
2013-2014

Ab”vib”

KvhGg

Z_“cōny” i e“envi | eZḡyb Ae”v

ms- vi Z_ cēn̄tK Avi | M̄Zkj | l̄bf̄y Kivi D̄f̄t̄k̄ cōnb Kvh̄ qmn me, t̄j v kvL̄t̄K Āt̄Ūt̄gk̄t̄bi Avl Zvq Avb̄t̄Z K̄qK̄U mdŪ q̄vi t̄Kv̄ūmbi cōZKZ .mdŪ q̄vi hvPvB | c̄w̄i k̄t̄ K̄ti 18 Gic̄ 2011 W̄ŪmdŪ&mt̄÷gm evsj v̄t̄ k̄ij . bvgK GK̄U t̄Kv̄ūmbi m̄t̄½ P̄b̄3 Kiv nq| D̄3 t̄Kv̄ūmbi Abj vBb mdŪ q̄v̄U e“envi -Dc̄thMx Kivi D̄f̄t̄k̄ tḡ 011 n̄t̄Z ms- vi Avi ij qv̄ AĀt̄j i Avi ij qv̄ I K̄w̄kgc̄y kvL̄q cvBj v̄st̄qi KvR i īenq| D̄3 cvBj v̄st̄qi KvR 30 Gic̄ 012 Zwi L mgv̄B Kiv nq| cieZ̄t̄Z 6Ū ait̄c ms- vi me, t̄j v kvL̄q mdŪ q̄v̄U ev̄b̄v̄q̄b̄ m̄v̄ub̄e Kiv nt̄qt̄Q| eZḡyb kvL̄q mdŪ q̄v̄U i cōZ̄t̄e`b, w̄rf̄b̄et̄i W̄v̄i hvPvB | ms̄t̄kv̄t̄bi KvR Pj t̄Q| B̄t̄Zḡta” 70Ū kvL̄i GgAvBGm cōZ̄t̄e`b ms̄t̄kv̄ab Kiv nt̄qt̄Q| Ab” kvL̄, t̄j vq AvZ `z̄ ms̄t̄kv̄ab nt̄q hv̄te| Avkv Kiv hv̄q, 2014-2015 A_“eQ̄t̄i i ḡta” ms- vi kvL̄, t̄j vi ḡv̄bḡy cōZ̄t̄e`b ewZj Kiv m̄t̄e n̄t̄e|

ic̄t̄KGmd-Gi cōZKZ .t̄W̄mKUC teRW̄&ic̄l GdGgGm bvgK GAvBGm mdŪ q̄vi 2004 mv̄ t̄t̄K Āt̄ ms- vi gv̄ ch̄t̄q e“eÜZ nt̄Q| ms- vi Af̄š̄i X̄ t̄j v̄Ket̄j i ḡva”tḡ w̄m̄ xc-GgAvBGm bvgK GK̄U mdŪ q̄vi cōZ Kiv nt̄qt̄Q hv̄ gv̄ ch̄t̄q e“eÜZ nt̄Q| D̄3 mdŪ q̄vi `ȳi ḡva”tḡ cōnb Kvh̄ tq̄ -q̄s̄iZ̄t̄Z GgAvBGm | GAvBGm mḡš̄Z cōZ̄t̄e`b cōZ Kiv nq|

GQrovI ms- vi Af̄š̄i X̄ t̄j v̄Ket̄j i ḡva”tḡ Ab”vb̄ cōq̄v̄Rbxq mdŪ q̄vi cōZ Kiv nt̄Q| B̄t̄Zḡta” dv̄U ḡv̄b̄R̄t̄ḡU bvgK GK̄U mdŪ q̄vi cōZ Kiv nt̄qt̄Q| D̄3 mdŪ q̄v̄i m̄Kj M̄pxZ F̄t̄Yi -q̄s̄iZ̄t̄Z w̄t̄ctḡU w̄m̄WDj cōZ nq, w̄t̄ctḡU Gj w̄ḡs̄ w̄mt̄÷g mn̄ w̄t̄ctḡU t̄j Uvi , ḡv̄m̄w̄i EK K̄t̄w̄rt̄b̄U-I q̄wi cōZ̄t̄e`b, cōZ̄w̄ t̄bi w̄t̄ctḡU w̄m̄WDj , GB ch̄š̄i FY M̄b̄Y, t̄di Z, eZḡyb w̄t̄Z cōZ̄t̄e`b BZ̄w̄ ^Z̄w̄ nq|

w̄m̄ xc w̄n̄Dḡvb w̄t̄m̄m̄ḡv̄bR̄t̄ḡU w̄mt̄÷g bvgK KḡP̄ēēv̄cbvi Dci GK̄U mdŪ q̄vi cōZ Kiv nt̄qt̄Q| B̄t̄Zḡta” ms- vi mḡ-í KḡP̄ i e“w̄b̄3MZ d̄v̄b̄t̄j i me Z_ mdŪ q̄v̄i Ūt̄Z Gv̄Ūt̄`qv̄ nt̄qt̄Q | w̄c̄W̄Gd d̄v̄b̄t̄j -v̄b̄ K̄ti msi ýY Kiv nt̄qt̄Q hv̄ mdŪ q̄v̄i Ūt̄Z w̄j sK Kiv i t̄qt̄Q| K̄N̄B gv̄ ch̄t̄qi mḡ-í KḡP̄ e“w̄b̄3MZ d̄v̄b̄j kvL̄q Zv̄ c̄w̄t̄q̄t̄`qv̄ n̄t̄e | mdŪ q̄vi cōE Z_ w̄t̄q̄t̄ KḡP̄ēēv̄cbvi KvR c̄w̄i Pw̄j Z n̄t̄e| KḡP̄ēēv̄cbvi Rb̄ c̄q̄v̄Rbxq mḡ-í cōZ̄t̄e`bB mdŪ q̄v̄i Ūt̄Z cōZ nt̄Q|

GQrovI ms- vi Af̄š̄i X̄ AvBvU w̄gt̄K `ȳ | h̄t̄M̄c̄thMx K̄t̄Z cōkȳt̄Yi e“ēv̄ Pj ḡv̄b̄ i t̄qt̄Q|

ÿžFY exgv | -̄t̄-̄exgv cōKí

^w̄i ^a | w̄b̄ḡeAv̄t̄qi Rb̄t̄M̄v̄oxi w̄rf̄b̄ai t̄bi S̄t̄k | Aw̄_R̄ ȳm̄Z n̄m̄Ki t̄Yi j̄t̄ȳ ÿžexgv c̄h̄vi j̄v̄f̄ Ki t̄Q| GB cōK̄t̄i i gj̄ D̄f̄t̄K̄ nt̄Q -̄t̄ Li t̄P̄ exgv t̄mevi ḡva”tḡ ^w̄i ^a Rb̄t̄M̄v̄ox w̄t̄k̄l K̄ti ^w̄i ^a ḡin̄j v̄ Ges Zv̄t̄ i c̄w̄i ev̄t̄i i w̄rf̄b̄ai t̄bi S̄t̄k thgb gZ̄z̄ ^ȳobv, Am̄yZv, Mew̄ c̄i i gZ̄z̄ BZ̄w̄ R̄b̄Z Aw̄_R̄ ȳm̄Z n̄m̄Ki YcēR̄ Zv̄t̄ i Rxeb-R̄w̄eKv Ges Drc̄v̄ b̄k̄j | Ab̄yc̄v̄ b̄k̄j m̄v̄ut̄ i miȳv̄ w̄b̄oZ Kiv | G cōK̄t̄i i Avl Zv̄q ^w̄i ^a | w̄b̄ḡeAv̄t̄qi Rb̄t̄M̄v̄ox K̄Z̄s̄l mnR K̄Z̄F̄Yexgv | -̄t̄-̄exgv t̄mevi c̄v̄b̄ Kiv nt̄Q|

ÿžFY exgv cōKí

i īat̄Z ms- vi K̄t̄l | ai Lvi kvL̄q ÿžFY exgv cōKí Pj ȳKiv nt̄j | eZḡyb ms- vi cōZ̄K̄U kvL̄q GB cōKí Pj ȳt̄qt̄Q| GB cōK̄t̄i i Avl Zv̄q FYM̄b̄xZv̄ A_ ev Zv̄i -̄ḡv̄-̄xi th̄t̄K̄b̄ GKR̄t̄bi ḡZ̄nt̄j Aēlkó FYW̄-̄Z gl̄ K̄d Kiv nq Ges Rḡv̄KZ.m̄Aq bM̄t̄` t̄di Z̄t̄` l̄q̄v̄ nq| `vdb-K̄db ev̄t̄k̄l K̄Z̄w̄b̄t̄bi Rb̄ c̄w̄i ev̄t̄K̄ bM̄t̄` 5,000 UvKv mȳav c̄v̄b̄ Kiv nq| D̄3 cōK̄t̄i w̄c̄l̄ḡq̄v̄ cōE F̄t̄Yi 0.40% w̄m̄v̄te M̄b̄Y Kiv nq|

kZ̄ej x

1. F̄t̄Yi w̄K̄w̄l̄c̄i t̄kv̄tai mgqKv̄j Ges F̄t̄Yi cōKZ .tḡq̄v̄`Kv̄j - Ḡ `ȳq̄i ḡta” b̄b̄Zḡ mgqKv̄j w̄B n̄t̄e ÿžFY exgv cōKZ .tḡq̄v̄`Kv̄j ;

2. ýžFY cōvbKvi x cIZv̄tbi FYMñxZv A_ev Zui -ḡ/y Ksev Zd̄ i AeZḡt bLbvi cōvb DcRDKix eñ̄i th tKib GKRtbi gZzNUtj GB exgv myear cvl qv h̄te;
3. Krti v gZzmnútKñxZv Ntj `vdb-Kvdb ev tkI KZv̄tbi Rb mbañi Z 5,000 UvKv hZ `ñZ mñe MñxZv ev bngbxi wbKU tcñtibv nte, Gt̄t̄ exgv me Arte` tbi Rb Atc̄v Kivi cIqRb nte bv;
4. mIgqvg ev exgv myeari A_ñt̄ tq tKibfñteB FY KZD A_ev mgšq Kiv h̄te bv;
5. exgv mIgqvg A-tdi Zthm̄ |

-r̄' exgv cIKi

Kd̄ AÄtj i Avl Zvaxb Kd̄ I ai Lvi kvLvq tWtj wcs BbKmñf Bbmñj Y tm±i cIR± (WAVBAvBGmñc) Pij yKiv nñqtQ | D³ cIKi i Avl Zvq `B Rb cñvñtgiWK wPKrmKtK Dc-mnKvi x KingDibU tgñWtKj Awdmvi (gñUm) mñmté wbñqñM t` I qv nñqtQ | Dc-mnKvi x KingDibU tgñWtKj Awdmvi MY cIZw b mKyj 8Uv nñZ weKvJ 5Uv chñUm` xc-Gi m` m̄ | Zvi cwi evti i tj wKRbt i cI_wgK -r̄' tmev cōvb Ktib |



-r̄' exgv cIKi i Avl Zvq ms̄vi Dc-mnKvi x KingDibU tgñWtKj Awdmvi GKRb tñMñtK tmev cōvb Ktib

Gñovl cIZgñt Pvi w b DctRj v nmcvZvñj GKRb GgnñeGm Wñvi ñviv gñVchñq mñtUj vBU wKbñtKi gvañtq -r̄' tmev cōvb Kiv nq| weñgtq m` mñt` i wbKU nñZ FY t` I qv mgq 200 UvKv tbI qv nq hv -r̄' tmev Kvheñg LvñZ Rgv Kiv nq| Gi weñgtq m` mñmn cwi evti i tgñU 5 RbñtK 1 eQñt i Rb` wPKrmv tmev msññññ cIvgkñt` I qv nq| G chñl Kd̄ kvLvq 2,205 Rb I ai Lvi kvLvq 1,489 Rb m` m̄ Ges Zñt i cwi evti i tj wKRbt i -r̄' tmev cōvb Kiv nñqtQ | Dc-mnKvi x KingDibU tgñWtKj Awdmvi MY wñtñ chñqñewñbomñgñZñZ wñtq m` m̄ | Zvi cwi evti i tj wKRbt i cI_wgK -r̄' tmev mñútKñ mñPZb Ktib | weñtKl Ktib gy I wki -r̄', cwi evi cwi Kí bv, AwZñi³ JIa tñetbi AcKwi Zv Ges mñWK gññq JIa tñetbi DcKwi Zv mñútKñPZb Ktib | GñZ mñ` xc-Gi m` mñt` i gññS ñgñññq -r̄' mñPZbZv ejñx cññQ Ges -r̄' MZ mgmñv nñtmi Rb` ñgññMZ KvDññj s Kiv nñtQ | cIKi wñi gjññqb tñK hñw t` Lv hvq m` mñt` i DcKvi nñtQ Zñe mñ` xc-Gi Abñb kvLvq | GñU chñqñtq Pij yKivi Dñ` wM tbqv nte |

kvLvi bvg	DcKvi tñfñMxi msLñv	mñPZbZv mñó (Rb)	wPKrmv cōvb (Rb)	Wñvi /nmcvZvñj tcñYKZ.tñvñx (Rb)	÷ wUK/mñtUj vBU wKbñtK-G wPKrmv cōvb (Rb)
Kd̄	8,820	2,542	1,073	06	212
ai Lvi	6,356	447	1,018	40	194

tingUvY KgmP

evsj v̄t̄ki eZḡb tc̄v̄c̄t̄U M̄ḡiY ḡb̄j̄ i Kv̄Q c̄v̄m̄x KZR. wēt̄ k̄ t̄_t̄K tc̄iZ A_©(tingUvY) ` ZZḡ mḡt̄q Zv̄t̄ i w̄Czv-gvZv, `vgv/` ev AvZq-Rbt̄ i Kv̄Q tc̄v̄t̄b̄v GKIU, iazpYtm̄v̄ m̄m̄v̄te c̄w̄ M̄WZ nq| ZvB w̄m̄`xc c̄P̄ij Z FY tm̄v̄ c̄v̄t̄bi cvkv̄c̄v̄k c̄v̄m̄x evsj v̄t̄ k̄t̄ i tc̄iZ A_©AZ` ZZvi m̄t̄ ms̄v̄i KḡPZ Gj̄ Kv̄q em̄v̄miZ Zv̄t̄ i c̄w̄ evi ev AvZq-Rbt̄ i Kv̄Q tc̄v̄t̄b̄v t̄_l̄ q̄i Rb̄ 0ēv̄sK Gikq̄v̄-Gi m̄t̄ 2010 m̄t̄j m̄m̄w̄ Z GK P̄i ḡv̄t̄ḡ w̄m̄`xc-Gi KḡPZ Gj̄ Kv̄q tingUvY tm̄v̄tc̄v̄t̄b̄v w̄t̄Q|

w̄ekL̄vZ gw̄b G. t̄P̄A nvDR thgb: I t̄q̄-v̄b̄BDibqb, AvBGgB, ḡv̄t̄P̄t̄UW | G. tc̄iZ gw̄b-Gi th m̄Kj t̄_t̄K tbUI q̄w̄Kv̄t̄j Kkb ey Avt̄Q, tm̄B m̄Kj t̄_t̄K KḡPZ th t̄Kib c̄v̄m̄x evsj v̄t̄ k̄t̄i v̄t̄sK Gikq̄v̄ m̄v̄-Ḡt̄Rv̄U m̄m̄v̄te w̄m̄`xc-Gi 90WU kvLv Avd̄t̄mi AvI Zvaxb M̄t̄gM̄t̄Ä ` ZZḡ mḡt̄q UvKv c̄v̄t̄Z c̄t̄i b|

2013-14 m̄t̄j GB KgmP U AtbK M̄Zkxj nt̄q̄t̄0| eZḡb A_©0t̄i w̄m̄`xc c̄Z ḡt̄m M̄t̄o 11 nvRvi M̄n̄t̄Ki ḡt̄ā c̄l̄q 3.5 t̄KwU UvKv tingUvYi A_©C̄v̄b K̄t̄i t̄Q| 2013-014 A_©0t̄i tingUvY KgmP ḡv̄m̄l q̄v̄x AM̄M̄zi Z_ w̄b̄t̄ḡt̄` l̄q̄ nt̄j v:

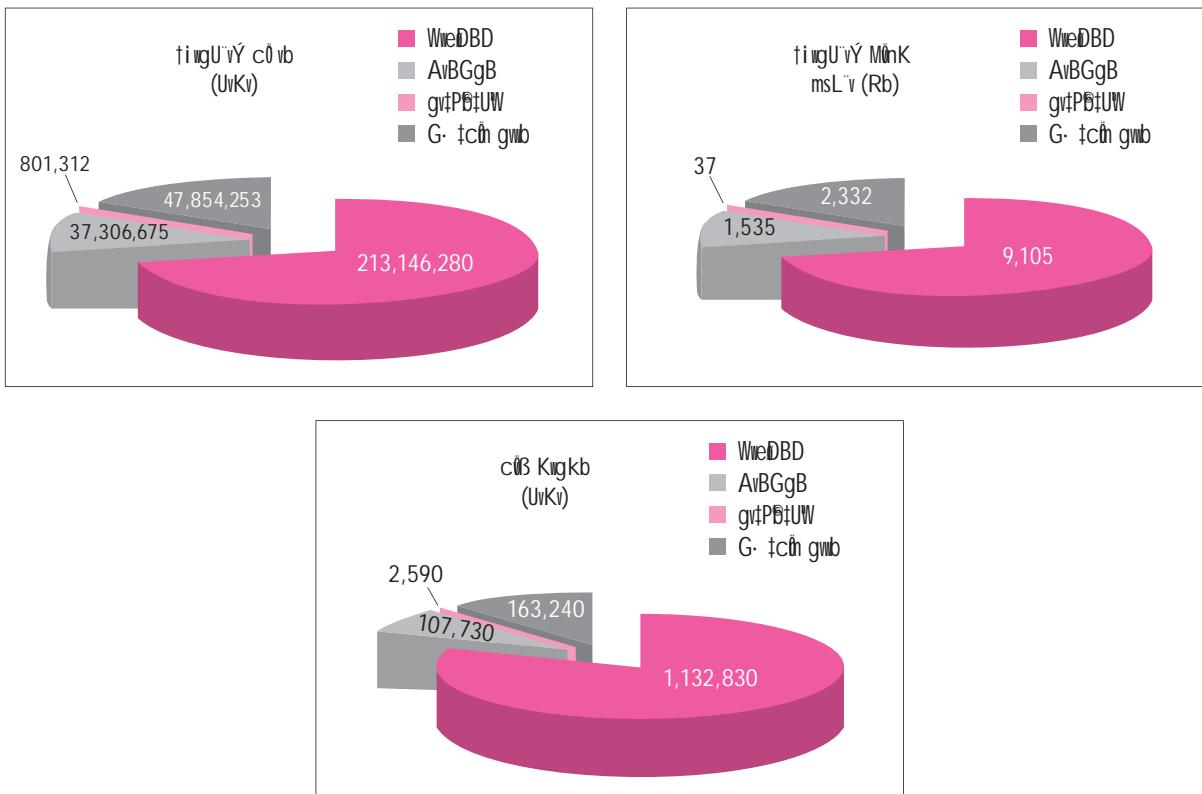
gv̄m	I t̄q̄-v̄b̄BDibqb		AvBGgB		G. tc̄iZ gw̄b		t̄gv̄U	
	M̄n̄K msL̄v	w̄ZiYKZ.UvKv	M̄n̄K msL̄v	w̄ZiYKZ.UvKv	M̄n̄K msL̄v	w̄ZiYKZ.UvKv	M̄n̄K msL̄v	w̄ZiYKZ.UvKv
Rj̄vB 013	786	18,003,868	69	1,443,346	-	-	855	19,447,214
AvM̄- 013	527	11,153,785	62	1,448,219	-	-	589	12,602,004
t̄m̄P̄t̄ 013	627	13,908,284	65	1,211,602	-	-	692	15,119,886
Atb̄vei 013	626	13,984,357	72	1,878,862	57	1,367,518	755	17,230,737
b̄t̄f̄t̄ 013	664	14,937,275	91	2,609,388	97	2,051,716	852	19,598,379
W̄m̄m̄t̄ 013	690	18,668,865	131	3,149,202	210	3,831,024	1,031	25,649,091
Rvbḡwi 014	802	18,882,863	164	3,761,752	232	4,249,302	1,198	26,893,917
t̄dekw̄i 014	727	15,869,633	144	3,142,935	220	4,209,866	1,091	23,222,434
ḡP̄014	929	21,290,425	172	3,941,202	331	7,194,406	1,432	32,426,033
Gic̄j̄ 014	923	22,309,599	179	4,448,526	318	6,395,766	1,420	33,153,891
tḡ 014	911	22,183,651	197	4,835,355	409	9,089,443	1,517	36,108,449
R̄y 014	893	21,953,374	207	5,436,286	548	9,465,212	1558	36854872
mēgv̄U	9,105	213,145,979	1,553	37,306,675	2,332	47,854,253	12,990	298,306,907*

*G eQ̄ti ḡv̄t̄P̄t̄UW-Gi ḡv̄t̄ḡ 37 Rb M̄n̄Kt̄K Avt̄iv 8,01,312 UvKv tingUvY w̄ZiY Kiv nt̄q̄t̄0|

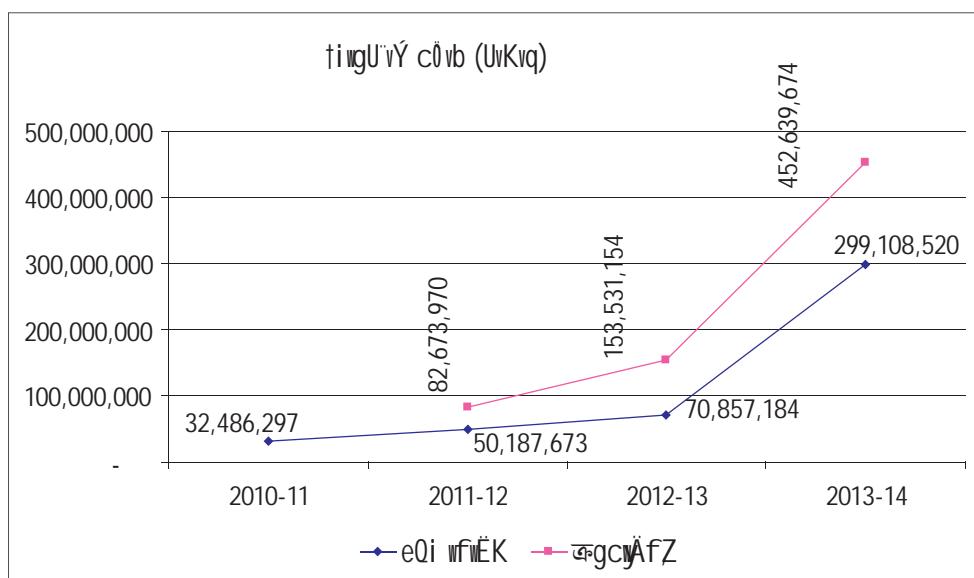
2013-14 m̄t̄j M̄pxZ w̄et̄kl c̄t̄yc: tingUvY KgmP Avt̄iv M̄Zkxj I teMevb Kivi Rb̄ 2013-014 A_©0t̄i i t̄klv̄tātek w̄KQzc̄t̄yc tbqv̄ nq| thgb Rvbḡwi 014 t̄_t̄K G. tc̄iZ gw̄b (16 W̄WRU), Rj̄vB 013 t̄_t̄K ḡv̄t̄P̄t̄UW (12 W̄WRU) b̄v̄gK 2iU gw̄b G. t̄P̄A nvD̄t̄Ri ḡv̄t̄ḡ tc̄iZ tingUvYi A_©M̄n̄Kt̄ i Kv̄Q tc̄v̄t̄b̄v i i ænq|

GQ̄ovl G eQ̄ti i t̄klv̄tā(Gic̄j̄ 014 t̄_t̄K i i) I t̄q̄-v̄b̄BDibqb̄bi tingUvY mdU1 q̄v̄i AtbK, t̄j̄ v̄ kvLvq Pj ḡb K̄p̄uDUt̄i t̄v̄cb Kiv nq Ges Gi ḡv̄t̄ḡ H kvLv, t̄j̄ v̄Z m̄v̄m̄i I t̄q̄-v̄b̄BDibqb̄bi tingUvY mdU1 q̄v̄i ms̄hv̄M̄ t̄v̄ct̄bi m̄hv̄M̄ ^Zvi nt̄q̄t̄0| dj k̄oZt̄Z kvLv t̄_t̄K c̄q̄v̄Rbxq w̄m̄v̄s̄i M̄Y I ZvryW̄Kv̄te kvLvq tingUvY t̄c-AvDU Kih̄ḡ m̄v̄b̄e Kiv m̄æe nt̄Q|

2013-14 A_ēQti 4W gwb G. tPA nDri grafg cōb tingUvYi cwigvY, M̄ntKi msL̄v Ges G KgfP t_tK cōb Kigk̄bi cwigvY ntge M̄t d t Lv̄b v ntj v|



MZ K̄qK eQti i (A t̄vei 011 t_tK R̄y 014) eQi lqix I ḡgoAfZ tingUvYi cōvbi GKU Z_wP̄t ntge M̄t d Z̄j ai v ntj v|



Avkv Kiv hvq AMMzi GB aviv AevnZ _Kte Ges 2014-015 mtj Zv D̄tivEi epx c̄te|

I tq÷vb©BDibqb KZR. m`xc bexMÄ kvLvtK cy- vi cövb

2013-014 A_@Qt i m`xc tñgUvY KgñPi AMññZ Dñj LthM' nñti eþx tctqtQ| weñkl fñte m`xc-Gi bexMÄ kvLv `ñZ AMññZi Rb GeQt i B I tq÷vb©BDibqb KZR. AñtñmWi evsj vt k-2013 (tiÑc) cy- vi tctqtQ|



I tq÷vb©BDibqb-Gi weRtbm tWtfj ctgU gñtbRvti i mbKU t_tK cy- vi MñY KitQb m`xc-Gi `Rb eë-vcK

22 tg 2014 Zwi tL XvKvq ,j kñbi I tq÷b tnvtUjtj AbjñZ GKñJ RñKRgKcY Abjñt b bexMÄ kvLvi kvLv eë-vcK Rbve kixdž Bmj vg GB cy- vi MñY Kñib|

gñwbj vq `vwi t`z i we i atx Askx` vwi Zi mñxsj tb AskMñY

9-11 At+ei 2013 wñj mcY-Gi ivRavbx gñwbj vq AvšRñZK Kbñfbkb tm>Uñti cñUñvñk GñMBb÷ tcifwñJ© mñgU-2013 AbjñZ nq| GñZ cñexi 71ñJ tñki 145ñJ cñZñvñb I ms- vi GK nñRvti i teñk cñZñvñb AskMñY Kñib| evsj vt k tñK cñq GKK Rñbi cñZñvñb (mi Kñi I temi Kñi KgRZP, A_BñZñe, eësKvi, eëemvqx, mñvñfj tmvñvñBñJ Ges ýzñFñYi mñt_ RññZ KgRZP AskMñY Kñib| Zvi gta` m`xc tñK `Rb (mñRGg tgvt Ave`jy Kñi i mi Kñi I tcñMñg gñtbRvi tgvt Avejy tnvtmb) AskMñY Kñib|



m`xc-Gi tcñMñg gñtbRvi (evtg) I mñRGg (Wñb)

cūBvñikc GtMBb÷ tcuFwU©mwgU-2013-Gi gj- cōZcv~ n̄l q w̄q ȏtmvmyj weRtbmō| mwgfu AskMōYKvi x mKj cōZbñai Kv̄Q Ab̄Zg AvKl̄ Q̄tj b M̄gY ēstki cōZovZv Ges tbvtej Rqz W. ḡw̄s BDbm| w̄Zb AZ̄sl mvej xj | mnRfvte tmvmyj weRtbm ev mwgRK ēemv-Gi Dci gj-eb̄ ēē t̄ b| ev̄P̄t̄ i c̄ȳi NuUwZ cīt̄Yi j t̄ȳ evsj t̄k tmvmyj weRtbm avi Yvi grātg bi l̄t̄qi m̄t̄ M̄gY ēvsK th̄S_ Askrī wīt̄Zī w̄f̄t̄Z w̄Kf̄te c̄ȳkī `wa Dr̄cv̄ bKvi x cōZovb c̄wi P̄j b̄ Kīt̄Qb Zvi Dci w̄Zb wēwi Z eȲv̄ t̄ b|

c̄lexi wēfbet̄ k t̄t̄K ĀMZ ēMY `wī` `h̄Kīt̄Yi wēfbet̄K̄kj w̄t̄q Av̄j vPb̄ K̄ti b| Gme Av̄j vPb̄ t̄t̄K th Z_ w̄U c̄wī vī f̄te Ryb̄ t̄M̄t̄Q Zv̄ n̄t̄j v̄, ī aḡī ȳzFY w̄t̄q `wī` `h̄KīY m̄ē bq, cv̄kv̄c̄w̄k h̄w̄ `r̄` Ges w̄k̄ȳvi Db̄q̄b bv̄ N̄t̄U | Avḡt̄ ī Aek̄B `r̄` Ges w̄k̄ȳvi Kḡm̄P ev̄b̄q̄t̄b AskMōY Kīt̄Z n̄t̄ē | `wī` ḡb̄ȳi Av̄q̄i GKU eo Ask LiP n̄t̄q h̄q w̄Krm̄ LiP evē, dt̄j Zv̄t̄ ī w̄KQB m̄Aq _v̄t̄K b̄ | Zv̄B `r̄` Kḡm̄P ev̄b̄q̄t̄b̄i grātg ḡb̄ȳt̄K m̄t̄PZb Kīt̄Z n̄t̄ē w̄Kf̄te t̄īM t̄t̄K ēv̄ h̄q |

ewl R̄ w̄ḡj b̄t̄ḡj v̄

c̄ZeQ̄i ī b̄v̄q G ēQ̄i l̄ ms̄v̄ mKj mnKgr̄©I Zv̄t̄ ī c̄wī evī-c̄wī Rb̄t̄K w̄t̄q ewl R̄ Kgr̄©mḡt̄ek | eb̄fv̄Rb/w̄ḡj b̄t̄ḡj v̄ Av̄q̄v̄Rb K̄ti |

bvīv̄qYM̄t̄Äī tm̄v̄bvī M̄t̄q Āew̄Z evsj t̄k t̄j v̄K | Kvīak̄i Rv̄Nī Gj v̄Kv̄q 14 t̄dēq̄wī 2014 tm̄v̄bvī M̄t̄Rv̄t̄bī ewl R̄ eb̄fv̄Rb Ab̄ȳZ n̄q |

wē-evorq̄v̄ t̄Rj vī Kmer Dct̄Rj vī t̄Kj v̄ cv̄_ī b̄ḡK w̄C̄Kib̄K̄ -út̄U wē-evorq̄v̄ t̄Rv̄t̄bī eb̄fv̄Rb Ab̄ȳZ n̄q 7 ḡv̄P̄©2014 | -v̄xb̄Zv̄ h̄j̄ī mḡq w̄bnZ 51 Rb ḡb̄t̄h̄v̄xvī Kei D̄3 -v̄t̄b̄ īt̄q̄t̄Q | AskMōYKvi x mev̄B ḡb̄t̄h̄v̄xv̄t̄ īt̄K Mfxi k̄xv Rv̄vb̄ |

14 ḡv̄P̄©2014 Xv̄Kv̄ t̄Rv̄t̄bī mKj ÷vd I c̄l̄b Kvh̄f̄ t̄qi mKj KḡRZf̄ ī w̄t̄q Av̄īj qv̄ kv̄Lq̄ ewl R̄ eb̄fv̄Rb Ab̄ȳZ n̄q | mvīw̄ bēv̄c̄x GB Ab̄ȳt̄b ms̄v̄ī Mf̄w̄s̄ ew̄Wī Kt̄qKRb m̄m̄mn ms̄v̄ī t̄Pq̄īḡv̄b | w̄bēv̄x c̄wī P̄j K Dc̄w̄Z w̄Q̄t̄j b̄ | w̄t̄bī c̄l̄t̄ḡB Xv̄Kv̄ t̄Rv̄t̄bī ÷vdMY d̄v̄Uw̄m̄ w̄ks̄W̄t̄ḡ Av̄b̄` Dct̄f̄M̄ K̄ti b̄ |



Av̄īj qv̄ kv̄Lq̄ eb̄fv̄Rb Ab̄ȳt̄b AskMōYKvi x t̄ī GKisk



cy-ri weZi Y Ki tQb ibefnx ci Pj K (erig)



cy-ri weZi Y Ki tQb tPqvi gib (Wib)

MZ 14 gIP©2014 Kujj i evtW©Kujj i tRvbi ewl R Kgx©mgitek I ebtfvRb AbjôZ nq| Abôtb gqbvgwZ ebvq j vKmvg AÂtj i gvtS cñZ dlej gvtPi AvtqvRb Ki v nq|

DRabPzcvnitoi meR we-ÍY©gtbvi g ciit tekk 14 gIP©2014 mZvK BtKv ciK©PÆMg tRvbi ewl R Kgx©mgitek I ebtfvRb AbjôZ nq|

7 Gicj Kujj i tKvUemo kuj eb meni j yxcj tRvbi ebtfvRb nq| j yxcj AÂtj i GK j Zi v KtKU Avi dlej wbtq gwZtq t` q kuj etbi gwtk|

Gme Abôtb Mvb, tKŠZK I bvp, wevfbaetLj vajv thgb iik UvbUmb, KK dvBU, ewj k tLj v, nwo fvly BZw` I j Uwi AvtqvRb Ki v ntqQj | -ZtùZ©AskMöY I DrmecY©ci tek mevBtK Avtiv Avb` w tqQ|



j yxcj AÂtj ewl R Kgx©mgitek AskMöYKvix ms vi KgRZPI Kgfe,

QIB

ewl R cÖZte` b
2013-2014

wbi xÿv |
Aw_Rweei Y

ms⁻vi Aw₂R Ae⁻v

Kih^{er}gi - q^oZv

Kih^{er}gi - q^oZv ej tZ ms⁻vi FY Kih^{er}gi hveZxq cwi Pij bv e^o H Kih^{er}g 0iv A₂RZ tmeygtj i gva^otg ibefn Kivi AbgvZ ev nvi tK eSvq| GB nvi ms⁻vi Kih^{er}gi mq^oZv K bft` Rbv ftq_vtK| Avgit` i ms⁻vi Kih^{er}gi - q^oZv ibafc:

Kih ^{er} gi - q ^o Zv (2012-2013)	Kih ^{er} gi - q ^o Zv (2013-2014)
168.53%	163.92%

2012-2013 A₂Oti Avgit` i Kih^{er}gi - q^oZv lQj 168.53%| Gi Zjbvq eZgbv eOti 163.92% ntqtQ A₂R 4.61% nvm tctqtQ| MZ A₂Oti t₂K eZgbv A₂Oti 14.89% Avg exx tctqtQ| cPvSf e^o exx tctqtQ 18.12%| Gi gta teZb, M₂PB₂U, AvgKi | AePq LvtZ e^o teik exx tctqtQ| Avg exx i Zjbvq e^o exx teik nl qvq eZgbv eOti Kih^{er}gi - q^oZv cwi gyY nvm tctqtQ|

ms⁻vi Aw₂R - q^oZv

Aw₂R - q^oZv ej tZ e^osK nvi Znjej gj^o cwi tkva Kti ms⁻vi FY Kih^{er}gi hveZxq cwi Pij bv e^o H Kih^{er}g 0iv A₂RZ tmeygtj i AbgvZ ev nvi tK eSvq| Kg₂Pi Avg t₂K mKj e^o glvutvci cili GK₂U D0E mjo KitZ cvt, hv gyvUvZRlbZ djvdj (UvKv Aegj^ovq^obi Rb^o m₂NvUvZ) glvutZ cvt| Avgit` i ms⁻vi Aw₂R - q^oZv ibafc:

Aw ₂ R - q ^o Zv (2012-2013)	Aw ₂ R - q ^o Zv (2013-2014)
94.38%	82.81%

2012-2013 A₂Oti Avgit` i Aw₂R - q^oZv lQj 94.38%| Gi Zjbvq eZgbv eOti - q^oZv 82.81% ntqtQ A₂R 11.57% nvm tctqtQ| 2012-13 A₂Oti ms⁻vi tgU e^o Ges Bbc₂U K₂ Ad K₂UvUj -Gi cwi gyY lQj 50,36,47,806 UvKv hv 2013-2014 A₂Oti 30.94% exx tctq 65,94,60,542 UvKv ntqtQ| 2012-2013 A₂Oti Gi exx i cwi gyY lQj 28.64%| 2012-2013 A₂Oti i Zjbvq 2013-2014 A₂Oti e^o exx cwi qvq eZgbv eOti Aw₂R - q^oZv nvm tctqtQ|

~vq cwi tkva PgZv

~vq cwi tkva PgZv (2012-2013)	~vq cwi tkva PgZv (2013-2014)
1.20 : 1	1.21 : 1

~vq cwi tkva PgZv m₂MZ eOti Avgit` i lQj 1.20:1 hv G eQi ntqtQ 1.21:1| hv I m₂KGmGd-Gi bft` Rbv tgvZvteK 1 UvKv Znjetj i weci xZ Pj wZ ~vq 1.25 UvKv chS₂M₂Y₂hM₂, Z_wic ms⁻vi eZgbv Ae⁻v GB AbgvZ fuj A₂R 1.21 UvKv|

c₂Ri Zjbvq ~vq-Gi AbgvZ

ms⁻vi bR⁻Znjetj i AbgvZ tgU ~vq M₂Y PgZv Gi gva^otg ibafc Kiv nq| m₂KGmGd-Gi bft` Rbv tgvZvteK mtePP AbgvZ nt^oQ 5t1| Avgit` i GB AbgvZ nt^oQ 2.06 t 1|

c ₂ Ri Zjbvq ~vq (2012-2013)	c ₂ Ri Zjbvq ~vq (2013-2014)
2.46 t 1	2.06 t 1

m₂MZ eOti i Zjbvq c₂Ri ~vq-Gi nvi G eOti i KtgtQ| A₂R ms⁻vi ~vq cwi tkvai PgZv exx tctqtQ|

Kih^{er}g c₂Ri e^oen^ot i AbgvZ

ms⁻vi Aw₂R m^oQj Zv cwi gyfc Rb^o GB AbgvZ e^oeuz ntq_vtK| GB AbgvZ tgU Znjetj i wK cwi gyY Ask ms⁻vi bR⁻Znjej t₂K e^oeuz nt^oQ Zv bft` Rbv ftq_vtK| m₂KGmGd-Gi bft` Rbv tgvZvteK GB AbgvZ b₂bZg 10% _vKv fuj| Avgit` i GB AbgvZ 37.81%|

cyr i e'entii i AbgvZ (2012-2013)	cyr i e'entii i AbgvZ (2013-2014)
31.03%	37.90%

eZgib Avgit i bR-Znietj i cwi gyY 85,22,23,764 UvKv| Pj wZ A_@Qi t_kl GB AbgvZ 37.90%| Rly 2013-Gi cwi gyY wQj 31.03%| MZ eQti i Zjbvq G eQi m`m`t i mAtqi cwi gyY teotQ, Abw tK FY cvb Ges bR-Znietj i AbgvZI ewx tctqtQ Ges cikvciK wctKGmGd t_kl avti i cwi gyY nwm tctqtQ|

Zvi j -mÂq AbgvZ

eZgib ms vi kvLv chq mÂq tdi Zi cwi gyY | Abvb LiP wUrbvi Rb chB cwi gyY Zvi j we`gyb itqtQ| ms vi eZgb mwBwnK eva Zgj-K mAtqi cwi gyY 84,14,74,686 UvKv, t^Qv mAtqi cwi gyY 2,41,67,938 UvKv Ges wektl mÂq mmve (memin)-Gi cwi gyY 20,79,86,321 UvKv Ges megyb mAtqi cwi gyY 107,36,28,945 UvKv hvi weci kZ Zvi j i cwi gyY itqtQ GdwAvi ntmt 25,50,00,000 UvKv Ges ntZ bM` I evisK e^vjt Y ntmt 8,50,79,396 UvKv A_F megyb 34,00,79,396 UvKv hv tgU mÂq Znietj i 31.68%| wMZ eQti GB nvi wQj 17.92%| wctKGmGd-Gi wb^ Rbv tgU ZvteK GB Zvi j i AbgvZ b^bzg 10% ivLvi K_v ej v nq |

Avg-e^q wektl Y

2012-13 A_@Qi ms^q tgU Avg nq wQj 47,53,49,322 UvKv hv 2013-14 A_@Qi 14.89% ewx tctq 54,61,28,513 UvKv nq wQj| 2012-13 A_@Qi e^q 28,20,55,575 UvKv t_kl 18.12% ewx tctq eZgb A_@Qi tgU e^q `ntq wQj 33,31,70,493 UvKv|

ms vi GKU Aw_R chqj vPbv I wektl Y

ms vi Aw_R Ae vi mweR wektl Y t_kl GUv uob cLqgb nq th ms vi Aw_R mg_© I wFE gMZ fte gReZ n^Q| wb^q^3 Qtk weMZ 6 eQti i AwRZ dj vdtj i GKU AbgvZ wektl Y t_kl qv ntj v|

Performance Area	Different Aspects of Microfinance Programmes	Operational Performance Trend Report of CDIP					
		Jun '09	Jun '10	Jun '11	Jun '12	Jun '13	Jun '14
Programme Outreach	Branch	70	70	90	90	90	90
	Member	62,576	76,254	94,909	109,690	119,195	127,834
	Borrower	57,205	65,821	83,959	93,367	100,528	107,303
	No. of Credit Officer	239	285	382	398	415	439
	Total Staff	501	610	786	844	899	916
	Loan Portfolio at field (Tk. in Crore)	61.36	84.73	125.74	164.64	195.02	215.19
	Overdue (Tk. in Crore)	0.46	0.63	0.78	0.95	0.89	1.13
Investment	Capital Fund (Equity)	11.91	19.18	29.84	44.20	63.55	85.22
	FDR & Other Investment	10.34	8.92	8.21	13.86	16.61	34.84
Sources of Fund	PKSF Fund	41.62	46.65	52.45	62.40	55.00	55.65
	Bank Loan	-	-	5.00	3.80	2.60	1.40
	Savings Fund	19.20	31.60	51.48	72.59	91.41	106.30
	Capital Fund (Equity)	11.91	19.18	29.84	44.20	63.55	85.22
Fund as a % of Loan Portfolio	PKSF Fund	57%	48%	38%	34%	26%	22%
	Bank Loan	-	-	4%	2%	1%	1%
	Savings Fund	26%	32%	37%	40%	43%	43%
	Capital Fund (Equity)	16%	20%	22%	24%	30%	34%

Performance Area	Different Aspects of Microfinance Programmes	Operational Performance Trend Report of CDIP						
		Jun '09	Jun '10	Jun '11	Jun '12	Jun '13	Jun '14	
Productivity	Member/Branch	894	1,089	1,055	1,219	1,324	1,420	
	Member/Credit Officer	262	268	248	276	287	291	
	Borrower/Credit Officer	239	231	220	235	242	244	
	Borrower Coverage (%)	91%	86%	88%	85%	84%	84%	
	Portfolio/Credit Officer (Tk. in lakh)	25.67	29.73	32.92	41.37	46.99	49.02	
	Portfolio/Total Staff (Tk. in lakh)	12.25	13.89	16.00	19.51	21.69	23.49	
	Credit Officer : Total Staff	2.10	2.14	2.06	2.12	2.17	2.09	
Portfolio Quality	OTR (%)	99.75%	99.40%	99.36%	99.19%	99.60%	99.58%	
	CRR (%)	99.85%	99.86%	99.88%	99.90%	99.93%	99.93%	
	Portfolio at Risk (%)	0.95%	0.95%	0.89%	0.66%	0.53%	0.67%	
	Debt : Equity	5.59	4.09	3.95	3.26	2.46	2.06	
	Return on Asset (ROA)	5.35%	7.82%	6.59%	8.33%	9.13%	8.59%	
Financial Ratios	Return on Equity (ROE)	36.17%	46.75%	34.64%	38.98%	35.88%	28.63%	
	Portfolio % of Total Asset	78%	79%	83%	84%	86%	80%	
	PKSF loan % of Total Portfolio	68%	55%	42%	38%	28%	26%	
	Growth in Field Outstanding	-	38%	48%	31%	18%	10%	
	Yield on Avg Portfolio	28%	27%	26%	25%	26%	27%	
	Cost as % of Avg Portfolio	21%	17%	18%	15%	16%	16%	
Composition of Portfolio	Fixed Asset % of Total Asset	2.17%	2.70%	2.64%	2.95%	3.39%	2.88%	
	RMC loan Portfolio %	74%	58%	48%	39%	43%	42%	
	UMC loan Portfolio %	0%	0%	0%	0%	2%	6%	
	ME loan Portfolio %	25%	40%	47%	52%	43%	42%	
	UP loan Portfolio %	0%	0%	0%	0%	0%	0%	
	Agriculture loan Portfolio %	1%	1%	5%	6%	8%	9%	
Basic Ratios	Seasonal loan Portfolio %	0%	0%	0%	3%	3%	1%	
	Standard	Jun '09	Jun '10	Jun '11	Jun '12	Jun '13	Jun '14	
	Debt to Capital Ratio	Max 9 : 1	5.59	4.09	3.95	3.26	2.46	2.06
	Capital Adequacy Ratio	Min 15%	18.51%	21.63%	21.10%	25.66%	31.03%	37.90%
	Current Ratio	Min 2 : 1	2.62	1.67	1.64	1.62	1.60	2.06
	Liquidity to Savings Ratio	Min. 10%	22.34%	20.58%	14.25%	12.51%	10.84%	23.75%
	Rate of Return on Capital	Min. 1%	30.69%	46.75%	36.23%	38.98%	35.88%	28.63%
	Debt Service Cover Ratio	Min 1.25 : 1	1.64	1.29	1.32	1.22	1.20	1.21
Cum. Recovery Rate (CRR)	Min. 95%	99.85%	99.86%	99.88%	99.90%	99.93%	99.93%	
	On Time Recovery Rate (OTR)	Min 92%	99.75%	99.40%	99.36%	99.19%	99.60%	99.58%

Wm`xtci Znietj i Drm Ges ugky

2009-10 A_@Qi chslwm`xtci mKj Kih@gi wZbuJ Drm wQ : m`m` i RgvKZ.mÂq, wctKGmGd t_tK cB FY Ges wntci wR^-D0E I wboSjvavb Znietj mgm | 2010-11 A_@Qi cLgevti i gZv ewMIR'K evsK t_tK Znietj msM@ Ki v ntqfQ |

mÂq Znietj

ms^vi A_fqibi Ab^Zg cLvb Znietj ntQ mÂq | ms^vq wZb aiibi mÂq Kih@gi itqfQ | thgb: eva^Zvgj-K mÂq, tgqv`x mÂq Ges t^-Qv mÂq, hvi msryB eYBw wbtg@` l qv ntj v |

1. eva^Zvgj-K mÂq

Gaiibi mÂq m`m^MY mwaveYZ mBwnK wFETZ Rgv Kti _vtKb| b^bZg 20 UvKv Kti cLZ m`m^ cLZ mBvfn eva^Zvgj-Kfite Rgv Kti _vtKb| m`m^MY B^Qv Ktj G mÂq AwZwi 31 KtZ cLbi | Rly 2014 chslG mÂtqi Avl Zvq tgwU w^Zi cwi gyY 84,14,74,686 (Pzmk tKwU tPSI j y PzvEi nvRvi QqkZ wQqmk) UvKv | G aiibi mÂtqi Rb^ ms^v m`m` i RgvKZ.mÂtqi gwmK mef@wZi Dci ewlR 6% ntj my cLvb Kti _vtK| eZgwb A_@Qi m`m` i tK my eve` mef@wU 4,32,49,606 (Pvi tKwU ewl k j y DbcAvk nvRvi QqkZ Qq) UvKv cLvb Kiv ntqfQ | ms^vi mef@kl 5 eQi chslQiwFwEK mÂtqi w^Z wbtg@` qv ntj v |

mvj	Rly 010	Rly 011	Rly 012	Rly 013	Rly 014
UvKv	230,278,317	339,207,705	535,638,258	691,248,917	841,474,686

2. tgqv`x mÂq

th tKvb m`m^ t^-Qv GB wftkl mÂq Znietj gwmK wFETZ Rgv iLtz cLbi | GB mÂq Znietj i Dci my i nvi mef@w 6% Ges mte@P 11.5% | GB Rgv nvi 100 UvKv ev Gi , wYZK ntZ nte | Rly 2014 chslGB Znietj i Avl Zvq tgwU w^Zi cwi gyY 19,73,65,146 (Dibk tKwU tZqyEi j P cwi w^Z nRvi GKKZ tQPij k) UvKv |

3. t^-Qv mÂq

2014 ntj i 1 j v Gicj t_tK t^-Qv mÂq bvtg GKwU bZb mÂq cLwP PjyKiv nq | th tKvb m`m^ B^Qv Ktj GB mÂq Znietj th tKvb cwi gyYi mÂq Rgv I DfEvj b KtZ cLbi | m`m^MY RgvKZ.mÂtqi Dcti 8% ntj my cB nb |

gvm	Gicj 014	tg014	Rly014
t^-Qv mÂq w^Z	92,30,839	1,65,65,450	2,41,67,938

wR^-Znietj

ms^vi Kih@gi cwi Pjy bvi tPj@t wR^-Znietj GKwU , iazcyfngKv cij b KtQ | wR^-Znietj i gta^D0E Znietj FY Kih@gi th tKvb cLqyRtB ZvPwYKfite e^euz ntq _vtK| GQvovl wR^-Znietj i Avl Zvq Avtiv itqfQ Pjz@SjK GÜ tgwvi t tqi tdtqvi dvU, Pjyevg, cLgcywZ AePq Znietj , KgP RvgwbZ, FY Pj q mWZ, MÖPBwU dvU, gZ@RwbZ PjZci Y Znietj , KgP wemvn, AmgjSZ `we, Qjy RwbZ teZb, LiP mWZ nmve, tigwvY dvU BZw^, hv ms^v FY Kih@gi cLqyRbtevta e^envi Kti _vtK | wbtg@ Qtk Dij wLZ Znietj i cwi gyY t Lvtv ntj v |

LvtZi bvg	UvKv
Znjej	
DōE Znjej	75,33,40,129
‘thM e'e'vcbv Znjej	2,15,37,705
vi Rvfodvū	7,53,34,013
DctgvU (K)	85,02,11,847
Abvb Znjej	
ÿz'StG Ü tgri I tqj tqvi dvū	3,91,75,847
ÿz'egv	(10,69,702)
ÿgcyxrfZ AePq Znjej	2,22,77,175
KgrRvgvBZ	54,29,039
FY ÿq māvZ	3,06,57,723
MōPBnU dvū	4,42,88,528
gZzRnbZ ywZciY Znjej	14,42,319
Kgrmetkl māq mmve (memin)	1,06,21,175
Amgrsz `we	18,81,145
QyRnbZ teZb	45,26,918
LiP māvZ mmve	72,48,077
tinguvY dvū	30,00,000
DctgvU (L)	16,94,78,244
mePgU (K+L)	101,96,90,091

icKGmGd (cj-KgCmnwqK dvDfDkb) t_#K cōB FY

ms"vi A_qtbj cāvb evntZnjej nt"Q icKGmGd-Gi FY| ms"v icKGmGd t_#K cōB ai tbj FY MōY Kti tQ: MōgY yzFY (Avi Ggim), yz'Df'wm FY (GgBGj), Kwl.LvZ yzFY, tgšmgx FY Ges BDGgim FY| Rly 2014 tkjl icKGmGd t_#K MpxZ KtjúvbUfE K FYw wzi Ae"vb nbtqet` qv ntj v:

KtjúvbU	MōgY tżFY	tż'Df'wm FY	Kwl.LvZ tżFY	tgšmgx FY	BDGgim	mePgU
FYw wzi cni gY (UvKv)	249,500,000	192,800,000	-	30,000,000	84,200,000	556,500,000
FtYi kZsk	44.83%	34.65%	-	5.39%	15.13%	100%

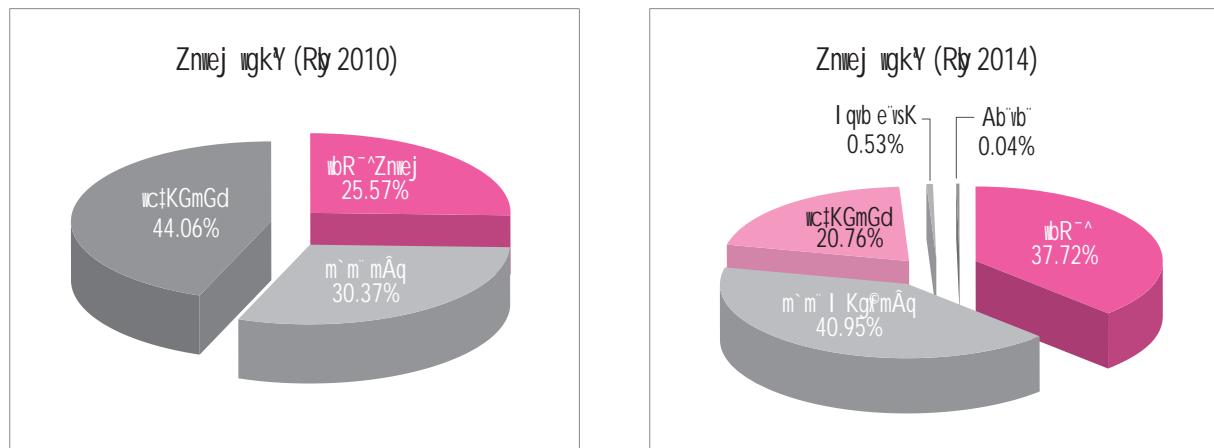
ewYR"K e"vsK (I qvb e"vsK) t_#K cōB FY

FY Ktj tgi Ktj ei epx Qovl h̄Mi m̄h% Zvj wqj tq 'yzv | mygZv ewxi cōqRtb Znjetj i euglykiY hyzhy wetewPZ n! qvq ms"v 2011-12 A_@Qti I qvb e"vsK t_#K 5 tKwU UvKv FY MōY Kti | I qvb e"vsK t_#K MpxZ GB 5 tKwU UvKv ms"vi cPij Z nbtqet` gvtV Kwl. LvZ FY mmve e"euz nt"Q| eZ@vtb I qvb e"vsKi mvf_ Avgit` i FYw wzi 1,45,16,389 UvKv|

MEZ 5 eQti ms vi Znietj i Drm

MEZ 5 eQti bR^Znij 5gMZ teotQ, mÂqI teotQ| Abw tK ctKGmGd t_tK MpxZ FY 5gMZfite KtgQ - h wbtgi^ Qtk t` l qv ntj v|

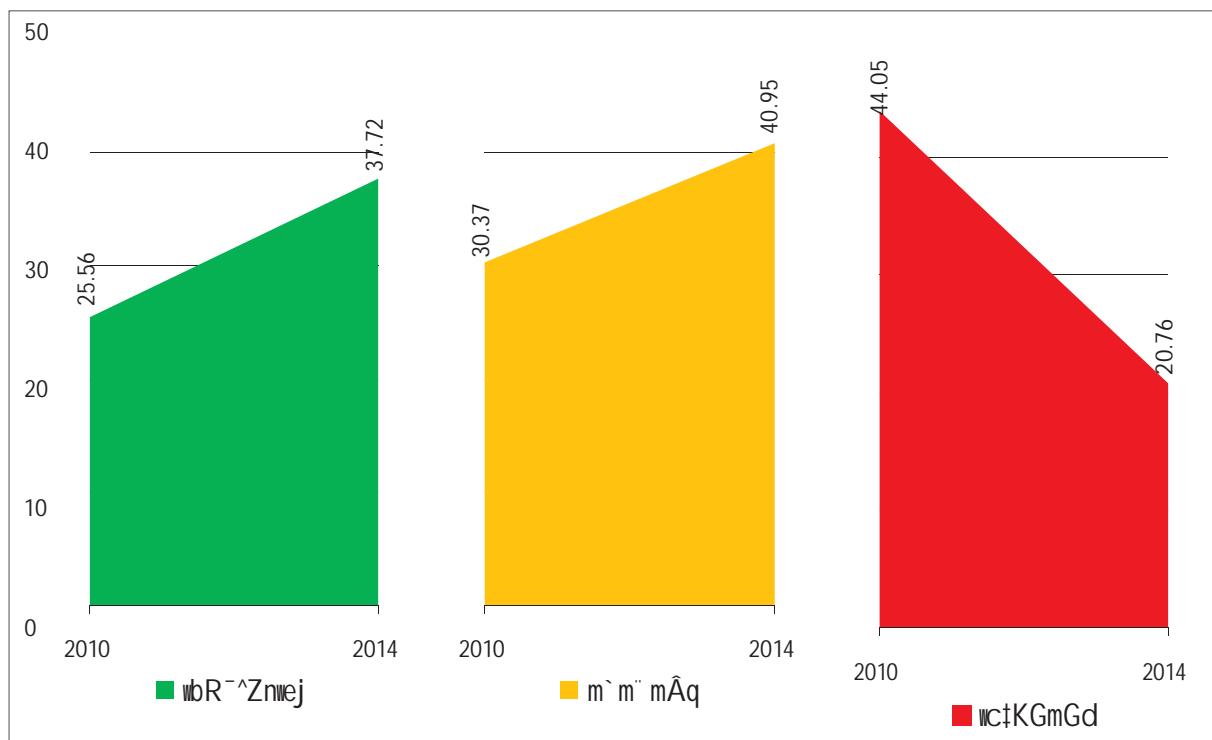
Znietj i bR	2010		2011		2012		2013		2014	
	UvKy	nvi	UvKy	nvi	UvKy	nvi	UvKy	nvi	UvKy	nvi
bR^Znij	27,25,69,069	25.56%	39,76,90,589	26.34%	53,52,33,225	27.42%	76,61,88,227	33.42%	101,96,90,091	37.72%
m`m mÂq	32,37,62,607	30.37%	52,98,74,177	35.09%	74,50,92,216	38.17%	93,99,84,241	41.00%	110,68,95,117	40.95%
ctKGmGd	46,96,69,164	44.05%	52,84,26,664	35.00%	63,18,63,136	32.37%	55,79,88,543	24.34%	56,11,23,354	20.76%
I qib e^sK	-	-	5,16,44,650	3.42%	3,80,13,256	1.95%	2,69,13,972	0.17%	1,45,16,389	0.53%
Ab^b	2,04,398	0.02%	22,53,782	0.15%	17,24,481	0.09%	15,14,308	0.07%	9,75,201	0.04%
tgU	1,06,62,05,238	100%	150,98,89,862	100%	195,19,26,314	100%	229,25,89,291	100%	270,32,00,152	100%



MEZ 5 eQti wfbaitbi Znietj i cwgY | AbgZ wK nti cweZ@ ntqQ N Zn bgtgi^ Qtk t` l qv ntj v|

eQi	Znietj i bR	bR^	mÂq	ctKGmGd	I qib e^sK	Ab^b	tgU
2010		25.56%	30.37%	44.05%	-	0.02%	100%
2011		26.34%	35.09%	35.00%	3.42%	0.15%	100%
2012		27.42%	38.17%	32.37%	1.95%	0.09%	100%
2013		33.42%	41.00%	24.34%	1.17%	0.07%	100%
2014		37.72%	40.95%	20.76%	0.53%	0.04%	100%

■MZ 5 eQti i Znnej -Dr̄mi epx I ms̄Kipb



Dctiv³ QK I M̄d t_łK t` Lv hq 2010 m̄tj w̄c-Gi wbR^-^Znnej i c̄igvY 25% t_łK teto 2014 m̄tj 37% G Db̄Z n̄qtQ| GKB m̄t½ m` m` mÂq i c̄igvYI GKB mgqKv̄tj 30% t_łK teto 41%-G Db̄Z n̄qtQ| c̄ȳši mctKGmGd-Gi Dci w̄c-Gi FY wbfpkxj Zv 2010 m̄tj i 44% t_łK Ktg 2014 m̄tj 20%-G tbtg ḠmtQ|

Af'ši xY ibixyv

ms~vi c̄ZU KḡP I c̄Kí ev~evqtb mvḡW K Af'ši xY ibqšY e~e~ h_vh_ AitQ Kbv Ges KḡP ev~evqtb th mKj Čau-wēPzZ ntq _vtK Zv Pwyz Kti Kt̄Ri YMZ gvb ejx Kivi Rb ms~vi e~e~vcbw KZ̄ȳtK m̄xvšl M̄tY mnvqZv I AiaK ~OZv ibixyv Kivi j t̄y~ ms~vi 0Af'ši xY ibixyv wefvM̄ i t̄qtQ|

D3 ibixyv wefvM c̄vib Kv̄h̄f tqi 0Ug wj Wvi 0 (AiwU)-Gi Aaxtb m̄d̄i ch̄q 9 Rb 0AiwU Awdmvi 0 i t̄qtQb| G wJg ms~vi 90U kvLq 4 t̄tK 6 ḡtmi ḡta~ ibixyv Kv̄h̄f c̄vib Pvj bv Kti _vtK|

kvLq Gai t̄bi ibixyv Kv̄h̄f `f̄te Kiv ntq _vtK; m̄avi Y AiwU I m̄weR AiwU D̄t̄j L~ th, m̄avi Y AiwU 1U kvLq 1 Rb AiwU Awdmvi i ḡta~ḡt m̄b̄t 6 w b Ges m̄weR AiwU wJg wj Wvi i Aaxtb 4 t̄tK 6 Rb AiwU Awdmvi i ḡta~ḡt m̄ḡW I Awdm ch̄q m̄b̄t 6 w b kvLvi mKj w̄lq ibixyv Kiv nq| hv kvLvi Kt̄Ri ~OZv I KḡP i YMZ gvb ejx I AiwḡtZ ms~vi KḡP ev~evqtb mvḡW m̄xvšl M̄tY mnvqK fwgKv c̄vib Kti _vtK|

Pj wZ A_Čerm̄ti AiwU wJgtK mn̄thwMZv I Af'ši xY ibixyv KZ̄ȳtK Avi I AiaK Kv̄h̄f i f̄te c̄vib j t̄y~ t̄Rvbj ḡt̄bRvi I Av̄wj K e~e~vcKMY m̄weR AiwU ch̄q̄t̄g AskM̄tY Ki t̄Qb|

AiwU c̄B Am̄wZ I f̄j~āwšl mḡt̄ni Rb AiwU Awdmvi MY `w c̄Zte`b ^Zw Kti _vtKb| th mKj Am̄wZ ms~vi ibqg c̄vib c̄šk I Zv̄ȳtK f̄te m̄st̄kvabt̄hM~ bq, Ggb w̄lq, t̄j v Av̄čEgj-K c̄Zte`b Ges th mKj w̄lq kvLq Zv̄ȳtK m̄st̄kvab Kiv ntq̄tQ, Gai t̄bi w̄lq, t̄j vtK m̄st̄kvabgj-K c̄Zte`b D̄t̄j L Kiv ntq _vtK|

c̄vib Kv̄h̄f tqi wJg wj Wvi KZ̄.Av̄čEgj-K c̄Zte`b m̄vi m̄st̄yc w̄b̄nx c̄vib Pvj K ei vei `wLj Kivi ci ms~vi ḡvbt̄qj Ab̄wqk m̄st̄kvab-m̄gvab I e~e~t̄M̄tYi Rb kvLv e~e~t̄cK mn Av̄wj K e~e~t̄cK I t̄Rvbj ḡt̄bRvji w̄bKU tc̄Y Kiv nq| kvLv e~e~t̄cK D3 Av̄čEgj-K c̄Zte`b Ab̄wqk e~e~t̄M̄tYi ci w̄b̄t̄ 0 mḡt̄qi ḡta~ Av̄wj K e~e~t̄cK-Gi ḡta~ḡt w̄b̄nx c̄vib Pvj K ei vei c̄vib Kv̄h̄f tqi ibixyv wefvM ib̄w̄t̄Egj-K c̄Zte`b tc̄Y Kiv nq|

ms~vi Af'ši xY ibixyv wefvM RjwB 013NRb 014 A_Čerm̄ti ms~vi 90U kvLq 179U m̄avi Y AiwU I 36U m̄weR AiwU m̄áubekti t̄Q| w̄t̄ḡḡv̄m̄w̄f̄EK AiwU t̄L̄t̄v̄ nt̄j v:

ḡv̄m̄w̄f̄EK m̄avi Y AiwU t̄L̄t̄v̄ ēt̄A-msL̄v

RjwB 013	AiwU 013	t̄m̄P̄t̄ 013	Ait̄vei 013	b̄t̄f̄t̄ 013	m̄W̄t̄m̄t̄ 013
25U	13U	14U	13U	13U	22U

Rvbjw 014	t̄dežw 014	ḡvP̄ 014	Gwčj 014	t̄g 014	Rb 014	t̄g 014
12U	10U	13U	14U	13U	17U	179

2013-2014 mvtj i AwMU wi tcvU[©] Aw_R cñZte`b
(Bsti R cte`q`qv AvtQ)



ewl R cÖZte` b
2013-2014

cwi w kó

GK bR‡i w̄m` xc (wMZ 5 eQi 2010-14)

ক. সি	ArZ AMZi Z_	Ry ০10	Ry ০11	Ry ০12	Ry ০12	Ry ০14
1	tRj v	12	13	13	13	13
2	AÂj	19	14	14	14	14
3	eÂ	70	90	90	90	90
4	m` m	76,254	94,909	109,690	119,195	127,834
5	tgvU m` m mÂq (tKwU UvKv)	31.84	51.92	72.58	91.41	106
6	FY wZi Y (tKwU UvKv)	172.52	253.31	323.76	389.20	421
7	FY Av` vq (tKwU UvKv)	149.15	212.18	284.86	358.38	401
8	FYw-Z (tKwU UvKv)	84.73	125.75	164.64	195.01	215
9	wR^-^Znwej (tKwU UvKv)	19.18	29.83	44.19	63.55	81
10	Avq/e^q D0E (tKwU UvKv)	7.21	9.50	14.43	19.32	21.09
11	Avq (tKwU UvKv)	19.65	27.38	36.59	47.53	54.61
12	e^q (tKwU UvKv)	12.44	17.87	22.16	28.20	33.51
13	Kvh^tgi ^q^Zvi nvi (%)	145.19%	153.18%	165.10%	168.53%	162.93%
14	Kgr^c^Z Mo FYw-Z (j y UvKv)	33.45	32.92	41.37	46.99	49.01
15	Rbej (msL v)	1,184	2,609	3,169	3,543	3,463

መMZ 20 ዓዲስ አበባ ቤት (1995-2014)

ክልጭ ማረጋገጫ (1995-2000)

ዕድሜ	ወ/ሮ 1995	ወ/ሮ 1996	ወ/ሮ 1997	ወ/ሮ 1998	ወ/ሮ 1999	ወ/ሮ 2000
ተRj v	1	1	2	2	2	2
DctRj v	1	2	4	5	6	7
‡Rvb	-	-	-	-	-	-
AĀj	-	1	1	2	2	2
eĀ	1	3	5	6	6	8
ማግኘZ	15	65	81	245	311	415
m` m`	109	1,095	3,115	3,565	7,889	8,601
ማሪY mĀq	7,430	2,85,530	15,83,253	32,99,836	40,87,196	7,328,684
ብርር መĀq	-	-	-	-	-	-
ወቻKl mĀq	-	-	-	-	-	-
ተ“Or mĀq	-	-	-	-	-	-
FY የZiY (Avmj)	-	1,407,826	6,862,000	15,354,000	29,791,000	56,809,000
FY Av` vq (Avmj)	-	920,261	4,427,880	11,425,610	22,023,892	42,743,043
FY የZ (Avmj)	-	487,565	2,434,120	3,928,390	7,767,108	14,065,957
አቅራቢ FY መንግዝv	-	-	1,300,000	1,700,000	2,010,000	1,930,000
ነትKmGd-Gi FY መንግዝv	-	-	-	-	400,000	4,760,000
÷vd	4	8	18	25	27	41

ወ/ሮ መZ eQi (2001-2007)

ዕድሜ	Ry 001	Ry 002	Ry 003	Ry 004	Ry 005	Ry 006	Ry 007
ተRj v	3	3	3	5	6	11	12
DctRj v	8	9	10	19	22	31	39
‡Rvb	-	-	-	-	-	-	-
AĀj	2	2	3	5	6	10	10
eĀ	10	10	12	22	30	50	58
ማግኘZ	499	632	867	1,338	1,578	2,061	2,855
m` m`	11,048	14,770	20,351	28,383	30,463	41,052	56,657
ማሪY mĀq	9,494,981	14,886,761	22,700,749	34,934,728	39,258,948	40,070,194	61,309,291
ብርር መĀq	-	-	-	-	7,875,035	20,813,640	34,561,495
ወቻKl mĀq	-	-	-	-	-	-	-
ተ“Or mĀq	79,403,000	144,188,000	255,839,000	454,855,000	661,540,000	1,000,927,566	-
FY የZiY (Avmj)	58,865,061	109,517,709	197,063,100	366,568,804	559,183,106	850,030,664	1,697,707,437
FY Av` vq (Avmj)	20,537,939	34,670,291	58,775,900	88,286,196	102,356,894	150,896,902	1,405,086,288
FY የZ (Avmj)	2,560,000	1,830,000	669,999	309,999	2,279,999	2,499,998	292,621,149
አቅራቢ FY መንግዝv	7,860,000	14,220,000	33,980,000	50,299,000	33,433,000	51,180,000	-
ነትKmGd-Gi FY መንግዝv	56	64	89	172	234	297	227,800,825
÷vd							491

ZZxq mvZ eQi (2008-2014)

eeiY	Ry 08	Ry 09	Ry 10	Ry 11	Ry 12	Ry 13	Ry 14
†Rjv	12	12	12	13	13	13	13
DctRjv	44	54	54	64	64	64	64
†Rvb	-	1	3	04	5	5	6
AÄj	11	12	12	14	14	14	14
elÄ	65	70	70	90	90	90	90
mgiZ	3,276	3,629	4,231	5,421	6,036	6,488	6,913
m`m	56,218	62,576	76,254	94,909	109,690	119,195	127,834
mvavi Y mÄq	94,737,064	147,908,153	230,278,317	339,207,705	535,638,258	691,248,917	841,474,686
ibivcËv mÄq	40,601,454	44,059,205	50,079,010	62,421,145	-	-	-
metkl mÄq	-	-	35,605,900	13,192,400	190,227,700	222,899,775	197,365,146
†~Qr mÄq	-	-	-	-	-	-	24,167,938
FYneZiY (Avmj)	2,498,067,437	3,715,352,441	5,440,552,441	7,978,089,806	11,215,572,367	15,107,574,682	4,214,044,861
FY Av`vq (Avmj)	2,101,921,929	3,101,766,230	4,593,221,530	6,720,666,227	9,569,145,204	13,157,401,739	4,012,288,030
FYir-Z (Avmj)	396,145,508	613,586,211	847,330,911	1,257,423,579	1,646,427,163	195,0172,943	2,151,929,732
Avkv-i FY mnwqZv	-	-	-	-	-	-	-
ictKGmGd-Gi FY mnwqZv	314,945,656	416,171,455	466,500,000	524,500,000	370,000,000	326,000,000	389,500,000
÷vd	783	841	1,160	2,609	3,169	3,543	3,463

kvLymgtni Zwj Kv : bvg | wKvbv

01. Kt̄l ēĀ
 M̄g | tcv : Kt̄l, _v̄bv- Kmev
 tRj v : ēp̄Yevorqy|
02. ai Lvi ēĀ
 Zšl, (D̄iv ēvsK wēl s)
 tcv : QZiv kixd, _v̄bv : AvLvdov
 tRj v : ēp̄Yevorqy|
03. Pvi M̄Q ēĀ
 M̄g : Pvi M̄Q, tcv : Pvi M̄Q
 _v̄bv : Kmev, tRj v : ēp̄Yevorqy|
04. weUNi ēĀ
 tcv : weUNi, _v̄bv : bexbMi
 tRj v : ēp̄Yevorqy|
05. n̄iq`ter` ēĀ
 tcv : n̄iq`ter`, _v̄bv : ḡȳ bMi
 tRj v : Kogj ||
06. k̄lKibj ēĀ
 tcv : k̄lKibj, _v̄bv : ḡȳ bMi
 tRj v : Kogj ||
07. mij gMÄ ēĀ
 tcv : mij gMÄ evRvi,
 _v̄bv : bexbMi, tRj v : ēp̄Yevorqy|
08. iJcm`x ēĀ
 M̄g : ej̄l K̄m̄ (wedj v tḡt̄i i evor)
 tcv : iJcm`x Dt evRvi, f̄q̄l-k̄vgM̄g
 _v̄bv : evAvi ḡc̄y, tRj v : ēp̄Yevorqy|
09. ḡl bv ēĀ
 `vi M̄i Pj̄ v (tKl qv c. LÜ)
 tcv : ḡl bv evRvi
 _v̄bv : Kic̄y, tRj v : M̄Rxc̄y|
10. ` . ev̄zjw ēĀ
 tcv : ` . ev̄zjw, _v̄bv : ḡȳ bMi
 tRj v : Kogj ||
11. m̄t̄never` ēĀ
 tcv : m̄t̄never`, _v̄bv- ēp̄Yevorqy
 tRj v : Kogj ||
12. tf̄ij v̄Ps ēĀ
 tcv : tf̄ij v̄Ps bZl evRvi
 _v̄bv : bexbMi, tRj v : ēp̄Yevorqy|
13. f̄imvi ēRvi ēĀ
 tcv : f̄imvi ēRvi
 _v̄bv : ēp̄Ps, tRj v : Kogj ||
14. tḡmbcy ēĀ
 tcv : tḡmbcy, _v̄bv : t̄wēvri
 tRj v : Kogj ||
15. `Rbv ēĀ
 (gKej tḡt̄i i evor)
 tcv : t̄Zij nvUk, _v̄bv : k̄lc̄y
 tRj v : M̄Rxc̄y|
16. ḡbvgiZ ēĀ
 tcv : ḡbvgiZ, _v̄bv : ēp̄Ps
 tRj v : Kogj ||
17. n̄bgvi ēĀ
 tcv : n̄bgvi (I n̄e ḡv-v̄t̄i i ewo)
 _v̄bv : ēp̄Ps, tRj v : Kogj ||
18. n̄RxmÄ ēĀ
 M̄g : t̄Uvi M̄i (Zj̄ K̄vi ewo)
 _v̄bv : n̄RxmÄ
 tRj v : Puc̄y|
19. iJngibMi ēĀ
 tcv : iJngibMi evRvi
 _v̄bv : Kbz̄, tRj v : Puc̄y|
20. k̄niw̄l ēĀ
 tcv : tḡtni, _v̄bv : k̄niw̄l
 tRj v : Puc̄y|
21. Dq̄iaK ēĀ
 M̄g : mijB, tcv : Dq̄iaK evRvi
 _v̄bv : k̄niw̄l, tRj v : Puc̄y|
22. iJgc̄y ēĀ
 tcv : bI n̄Uv, _v̄bv : n̄RxmÄ
 tRj v : Puc̄y|
23. M̄Rxc̄y m̄i ēĀ
 (Pc̄ij qv weGgiJGd tgBb t̄MBt̄Ui
 cēc̄itk̄p̄
 tn̄wi s b̄t̄- 537, tcv : we.I.Gd,
 _v̄bv : M̄Rxc̄y m̄i, tRj v : M̄Rxc̄y|
24. tcvorox ēĀ
 M̄g : f̄vl iBZ, tcv : Bct̄w
 _v̄bv : M̄Rxc̄y m̄i, tRj v : M̄Rxc̄y|
25. iJvRveox ēĀ
 (tḡt̄i uCynjZvb-Gi evor)
 tcv : f̄vl qj̄ iJvRveox (1742)
 f̄q̄v : w̄m, G, w̄K̄v Ut iJvR̄t̄c̄y
 _v̄bv : k̄lc̄y, tRj v : M̄Rxc̄y|
26. teW̄evRvi ēĀ
 eUZj̄ t̄iW̄, RvZq wekjē `v̄j q t̄MU
 teW̄evRvi, tRj v : M̄Rxc̄y|
27. cēBj̄ ēĀ
 Zj̄ uQj̄ Rvgib w̄dij s t̄-kb (n̄i evB̄ t̄iW̄)
 M̄g mi Kvi bi-Rvmb teMtgi ewo
 ḡt̄i i evRvi, _v̄bv : M̄Rxc̄y m̄i
 tRj v : M̄Rxc̄y|
28. Avi ij̄ qv ēĀ
 t̄v̄m̄B̄ evst̄j v ewo, tḡtni atb̄ w̄KÜvi
 M̄t̄Ubi w̄gt̄b, tcv : Avi ij̄ qv
 _v̄bv : Avi ij̄ qv, m̄fvi , XvKv|
29. K̄lkgc̄y ēĀ
 M̄g : mijevorox, tcv : K̄lkgc̄y
 _v̄bv : M̄Rxc̄y m̄i
 tRj v : M̄Rxc̄y|
30. bq̄i n̄U ēĀ
 evxi ḡw̄j K̄-bq̄iB̄ cij̄
 (i ēp̄- K̄ngbx K̄t̄i) eskvB gt̄Wj̄ UvDb
 M̄g : PvKj̄ M̄g, tcv : bq̄i n̄U
 _v̄bv : m̄fvi , tRj v : XvKv|
31. t̄mbvi Mūl ēĀ
 Dct̄Rj v : n̄ZK̄ev, _v̄bv : t̄mbvi Mūl
 tRj v : bvi vqYMÄ|
32. ḡbc̄y ēĀ
 M̄g : Pbc̄y (Kt̄j t̄Ri K̄t̄Q)
 tcv : ḡbc̄y, _v̄bv : ēi
 tRj v : bvi vqYMÄ|
33. AvoBnvRvi ēĀ
 M̄g : t̄exc̄jw (cij̄ cwo)
 tcv : AvoBnvRvi, _v̄bv : AvoBnvRvi
 tRj v : bvi vqYMÄ|
34. ḡbMÄ ēĀ
 M̄g : Avj xbMi
 (n̄w̄ḡ` Dj̄n̄ tḡt̄i i evor)
 tcv : ḡbMÄ, _v̄bv : ēi
 tRj v : bvi vqYMÄ|

35. f^{te}iPi e^tÂ
M^g : f^{te}iPi (K^j g^jy^m K^j R msj M^g)
t^{cv} : f^{te}iPi evRvi
_v^{bv} : MRwⁱ qv, t^{Rj} v : g^YMÄ|
36. U^zkevor e^tÂ
M^g : AvgZj x (gwScrov)
t^{cv} : U^zkevor, _v^{bv} : U^zkevor
t^{Rj} v : g^YMÄ|
37. Avājycy e^tÂ
M^g : Avājycy, t^{cv} : Avājycy
_v^{bv} : U^zkevor, t^{Rj} v : g^YMÄ|
38. g^YMÄ m` i e^tÂ
M^g : gwⁱKMÄ (m` i nmvc^jZj tⁱW)
t^{cv} : g^YMÄ, _v^{bv} : g^YMÄ m` i
t^{Rj} v : g^YMÄ|
39. k^blMi e^tÂ
M^g : Rⁱ i M^u
(evej^j tg^j i w^fj v), f^WM^j tⁱW
t^{cv} : k^blMi, _v^{bv} : k^blMi
t^{Rj} v : g^YMÄ|
40. m^{iv}R^xL^b e^tÂ
M^g : m^{iv}l^xcvov
(Avk^v l^{cik}Kv Awdm msj M^g)
t^{cv} : m^{iv}R^xL^b, _v^{bv} : m^{iv}R^xL^b, t^{Rj} v : g^YMÄ|
41. R^{ig} ` vi n^U e^tÂ
(Avt n^U m^{itnei} evov)
t^{cv} : R^{ig} ` vi n^U, _v^{bv} : teMgMÄ
t^{Rj} v : tbvqvlv^j x|
42. L^j d^vi n^U e^tÂ
(g^j ÷ vi m^Uvi M^{it}U^U msj M^g)
t^{cv} : L^j d^vi n^U, _v^{bv} : tbvqvlv^j x m` i
t^{Rj} v : tbvqvlv^j x|
43. eRiv e^tÂ
(GQn^vK e^vcvixi wⁱⁱ s)
t^{cv} : eRiv evRvi -3824
_v^{bv} : tmib^vBgvx, t^{Rj} v : tbvqvlv^j x|
44. P^rMÄ e^tÂ
M^g : ivgK^ccy (m^r vi Ni)
t^{cv} : P^rMÄ, _v^{bv} : j^Txcy m` i
t^{Rj} v : j^Txcy|
45. `w^{mb}fBqv e^tÂ
M^g : Avj vBqv c^jy
(BKevj tg^jg^w qj K^j t^{Rj} t^CQ^tb)
t^{cv} : `w^{mb}fBqv, _v^{bv} : `w^{mb}fBqv
t^{Rj} v : tdbx|
46. ivqcy e^tÂ
t^bfqZc^j (viam my^j g^jZg Lv^b
ce^vtk), t^{cv} : AvkⁱvdMÄ
_v^{bv} : ivqcy, t^{Rj} v : j^Txcy|
47. nvq` i MÄ e^tÂ
M^g : Anewej (nvRx bi^j tg^jnv^s moK)
t^{cv} : nvq` i MÄ, _v^{bv} : ivqcy
t^{Rj} v : j^Txcy|
48. j^Txcy m` i e^tÂ
bwⁱg^A
(GgG g^jt K R^vg g^jM^r msj M^g
AvgR^v bt^tUqvix tⁱW
_v^{bv} : j^Txcy m` i, t^{Rj} v : j^Txcy|
49. ivgMÄ e^tÂ
M^g : mvⁱcvov (ivgMÄ mi K^w
K^j t^{Ri}, D^Ei t^{MBU} moK
dt^qR gv^vt i emo)
t^{cv} + _v^{bv} : ivgMÄ, t^{Rj} v : j^Txcy|
50. d^vi ` MÄ e^tÂ
M^g : KuPqv v ` t cvov (L^j dv evov)
t^{cv} : d^vi ` MÄ, _v^{bv} : d^vi ` MÄ
t^{Rj} v : P^ucy|
51. ev^ti i v e^tÂ
M^g : ev^ti i v (kvRvn^b mi Kv^ti evov)
t^{cv} + _v^{bv} : ev^ti i v, t^{Rj} v : K^{uj}||
52. gvaBqv e^tÂ
M^g : tmib^vcy, t^{cv} : gvaBqv evRvi
_v^{bv} : Pv^v bv, t^{Rj} v : K^{uj}||
53. gnvgqv e^tÂ
M^g : tj v^t i M^u, t^{cv} : gnvgqv evRvi
_v^{bv} : P^ucy m` i, t^{Rj} v : P^ucy|
54. P^ucy e^tÂ
tⁱW - 3, e^k - we
n^DRs t^U, t^Lj vi g^v msj M^g
c^jZb c^j k d^vo, t^Ku^tZqj^j x
t^{Rj} v : K^{uj}||
55. be^vMÄ e^tÂ
be^vMÄ evRvi (j^vj m` tⁱ i evov)
t^{cv} : be^vMÄ, _v^{bv} : e^v i
t^{Rj} v : b^vvqYMA|
56. bl cvov e^tÂ
M^g : bl cvov (Avt i^{lk} tecvix emo)
t^{cv} : bl cvov (bZ^v K^v B^v: ~^j i cr^tk)
_v^{bv} : tj S^vRs, t^{Rj} v : g^YMÄ|
57. bt^t v^bv e^tÂ
bt^t v^bv evRvi, t^{cv} : bt^t v^bv
_v^{bv} : tmib^vBgvx, t^{Rj} v : tbvqvlv^j x|
58. gv^v v ix e^tÂ
cb^tZebF^j Avj g fBqv, `w^Y evRvi
(i^Wlⁱ tq K^tWU ~^j msj M^g)
M^g | t^{cv} : gv^v v ix
_v^{bv} : gv^v v ix, t^{Rj} v : j^Txcy|
59. gvBR^x e^tÂ
Ab^sc^j (i^Wlⁱ tmUr^ti i Av^tM)
t^{cv} : gvBR^x evRvi (tc^simfv t^{MBU})
_v^{bv} : myi^v vg, t^{Rj} v : tbvqvlv^j x|
60. `v^mi n^U e^tÂ
(cb^tZ^t tg^t Avt l q^tn^v g^jy)
D^Ei evRvi, t^{cv} : i^{fc}cvPov
_v^{bv} : m` i, t^{Rj} v : j^Txcy|
61. evMgvi v e^tÂ
M^g : ^mq` c^jy (indK^j Bmj v^tgi evov)
t^{cv} : evMgvi v, m` i `w^Y
t^{Rj} v : K^{uj}||
62. we^vymvi e^tÂ
M^g : KmQ (nvRx tg^t t^Lv^t k^t
Avj g Gi evov) t^{cv} : we^vymvi
_v^{bv} : gi b^vnⁱ MÄ, t^{Rj} v : K^{uj}||
63. j^vKm^v e^tÂ
^j i^v Avj g feb, M^g : b^ki Zc^j
t^{cv} : j^vKm^v, _v^{bv} : j^vKm^v
t^{Rj} v : K^{uj}||
64. bv^vj t^KU e^tÂ
M^g : bv^vj t^KU (nvD^tRs)
t^{cv} : bv^vj t^KU, _v^{bv} : bv^vj t^KU
t^{Rj} v : K^{uj}||
65. w^lj verRvi e^tÂ
t^{cv} : w^lj verRvi
(w^lj v D^Ei evRvi Gg Gm g^tK^g)
_v^{bv} : g^tb^vnⁱ MÄ, t^{Rj} v : K^{uj}||
66. gy^vd^ti MÄ e^tÂ
M^g : gy^vd^ti MÄ (Avāj i e gy^v vi evov)
t^{cv} : gy^vd^ti MÄ, _v^{bv} : j^vKm^v
t^{Rj} v : K^{uj}||
67. evsj v evRvi e^tÂ
M^g : evsj verRvi (Av. g^jZb gy^vt i emo)
t^{cv} : em^sb^vM, _v^{bv} : teMgMÄ
t^{Rj} v : tbvqvlv^j x|

68. KvbiKiu nU eitÂ
 Av. nvB (Kvgyj ugqi) AwgP evmv
 KvbiKiu nU Ktj †Ri 100 MR DÉi cr̄k
 tcv: KvbiKiu nU, _vbu: tmbevM
 †Rj v: tbvqvlvij x|
69. tm̄bvcij eitÂ
 M̄g : nēbv̄ cij †Ei nU
 tcv. + _vbu : tm̄bvcij
 †Rj v : tbvqvlvij x|
70. PiuLj eitÂ
 M̄g : Awgkvcor evRvi (C` Mn̄ ti W)
 Zt̄niv Kewi qv Kgtc̄ (2q Zj v)
 tcv : Awgkvcor, _vbu : tm̄bvbGḡx
 †Rj v : tbvqvlvij x|
71. ugqvi evRvi eitÂ
 M̄g : tej Ni (ugqv ewo), tcv: ugqv evRvi
 DctRj v : †PSI M̄g, †Rj v : Kvij v|
72. Kvgyj v eitÂ
 M̄g : Kvgyj v (Ruj j m` M̄f i ewo)
 tcv : Kvgyj v, _vbu : gjv` bMi, Kvij v|
73. ZicijPUk eitÂ
 tUKubKvij -̄j msj M̄e Puçij cj v̄ēy
 And̄mi vecixZ v̄tK, Puçij|
74. QMj bvBqv eitÂ
 (Ktj R †iW Kv̄kg ḡvmb Gi ewo)
 c̄ðg QMj bvBqv, QMj bvBqv, tdbx|
75. wRbmvi eitÂ
 tcv : wRbmvi, †Rj v : Kvij v|
76. w̄m̄xi i MÄ eitÂ
 nvRiv cr̄skvij v, 217/1, Avi vgevM
 tMv̄ bvBj , tcv : j w̄m̄briqY ugj m
 _vbu : w̄m̄xi i MÄ, †Rj v : bvi vqYMÄ|
77. Bmj ugci eitÂ
 ewj Mūl evRvi (mw̄Ev̄i ēvcvxi ewo)
 Ūxeewo, ḡy MÄ|
78. Kvij `n/tj gḡv eitÂ
 (ikcb ugqi em̄b ewo)
 tj gḡv, tcv: †Kw̄3900, tdbx m` i |
79. M̄DnQqv eitÂ
 (tgvt gbZvRj nK Gi ewo)
 tMj vKv̄ `vBj , tcv : f̄jZv, _vbu : ifcMÄ
 †Rj v : bvi vqYMÄ|
80. Rjwbcij eitÂ
 M̄g : gn̄sb (gi úg Avn̄s dñkt̄i i ewo)
 tcv : †Mvqj qvix evRvi, _vbu : `vD`Kw̄`
 †Rj v : Kvij v|
81. evi Bqvi nU eitÂ
 evi Bqvi nU (nvRx bi- tḡn̄v̄s ḡUjt̄i i
 ewo), DÉi tm̄bvcimio, ugj k̄vB
 †Rj v : PÆM̄g|
82. eo Kvov eitÂ
 (gv̄l j vbu tḡn̄v̄s ḡngjyj n̄K i
 f̄vovemv), M̄g : KvRxciov, tcv : ḡwR` v
 †Kw̄ bs 4394, miZvKð, PÆM̄g|
83. Kt̄bjnU eitÂ
 (nvRx tḡn̄v̄s Avqtei ewo)
 ewo bs- we-5 (bxP Zj v), w̄m̄WG Aw/G
 cr̄voZj x, PÆM̄g|
84. i vqcy/tM̄si xcij eitÂ
 M̄g : w̄m̄jv (i vqcy tK. m. D̄P wēv̄j q
 Gi DÉi cr̄k̄b̄iðex m̄nt̄ei ewo)
 tcv : + M̄g : i vqcy, `vD`Kw̄` , Kvij v|
85. ugimvB eitÂ
 (i w̄dKz̄vgr̄t̄bi ewo), †w̄wqg †iW
 cēgj k̄vB, PÆM̄g|
86. tgNb v eitÂ
 M̄g : Awgiver` (tMj v̄ tḡv̄lvi wēv̄ s)
 tcv : gw̄bKvi Pi, DctRj v : tgNb
 †Rj v : Kvij v|
87. w̄Zv̄m eitÂ
 M̄g : eo M̄Rxcij (tgvt gn̄imb ēvcvni i
 ewo), tcv: eo M̄Rxcij, _vbu : w̄Zv̄m
 †Rj v : Kvij v|
88. mw̄Pvi eitÂ
 M̄g : mw̄Pvi (Kvbym̄nvi ewo)
 tcv : mw̄Pvi evRvi, KPqv, Puçij|
89. gv̄vfv̄v̄i eitÂ
 tngbv Av̄ k̄D̄P wēv̄j q Gi `v̄t̄Y †MBU
 msj M̄e(nw̄mb Avcv i ewo), tngbv Kvij v|
90. miZvKð eitÂ
 cēAwgiver` , I qW̄bs-07
 miZvKð, PÆM̄g|

Annual Report

2013 - 2014



Centre for Development Innovation and Practices (CDIP)

Annual Report

2013-2014



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Phone: 9141891, 9141893, Email: info@cdipbd.org, Website: www.cdipbd.org

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Preface

We have been tirelessly working for the socio-economic emancipation of poor people in Bangladesh for as long as 19 years. In this journey we have had to come across a lot of hurdles and overcome those as much as possible. Now we are struck by the fairy wings of dream on our touching a milestone of 20 years in 2015.

We run learning centres in our branch-areas for children of disadvantaged families. A village girl helps children of pre-primary, Class I and Class II to learn their homework assigned to them by the teacher in school. This year we have restructured the programme for improvement of quality. As a result, the number of our learning centres has been cut back. Yet, some of the learning centres from which we have withdrawn our support have been running in full swing in a new way because local teachers and parents have taken responsibility of those centres into their own hands. This we consider as an achievement for our programme.

Last year we set up CDIP Modern School in 3 of our branches in Narayanganj. This is a formal school system that aims to make quality education available in urban and suburban areas outside Dhaka. This school has received appreciation from people in those areas. Encouraged by this, we have set up another such school this year and hopefully will be setting up more in future.

We have made a considerable progress in bringing most activities of the organization under automation Process.

The number of our member has increased from 1,19,195 to 1,27,834 and the disbursement of our loan has been Tk 4,214.4 m this year.

The organization's own fund has increased from Tk 635.5 m to Tk 820.9 m and the value of total asset stands at Tk 250.02 m.

For the first time, since June this year, we have started publishing an education bulletin entitled SHIKHALOK in Bengali. The June issue has received appreciation for its quality, contents and outlook from members of the civil society. We will keep this initiative on.

For the first time this year, we have published the annual report in English as well, besides the Bengali version, within the same cover.

At last, I thank all those who have tirelessly worked to publish this report of 2013-2014 fiscal year.

Muhammad Yahiya
Executive Director

Annual Report
2013-2014

one

Introduction

Vision

To establish a poverty- and illiteracy-free Bangladesh.

Mission

To provide various financial and social development services and promote socio-economic development of the poor through education.

General Body

CDIP has a 19-member General Body consisting of important persons who are experts in various fields in the society. The General Body sat in the 18th Annual General Meeting on 8 September 2013 at 4 pm at CDIP headquarters. The body discussed the organization's work-plan, budget and audit report in detail and expressed its satisfaction about the organization's activities. They appointed J.U. Ahmed & Co. Chartered Accountants as the external auditor for FY 2013-14.

List of members of the General Body:

Mr. Muhammad Abdullah
Prof. Ahmed Kamal
Prof. Syed Rashidul Hasan
Dr. Abbas Bhuiyan
Mrs. Masuda Banu Faroq Ratna
Dr. ATM Farid
Mr. Sayed Fakhrul Hasan Murad
Mr. Mahmudul Kabir
Mr. S. Abdul Ahad
Mr. G.M. Salahuddin Ahmed
Mr. A.F.M. Shamsuddin
Mr. Shafiqul Islam
Mr. Shahjahan Bhuiyan
Prof. Abul Kashem Chowdhuri
Mrs. Nargis Islam
Mr. Sayed Sayeduddin Ahmed
Mr. Irfanuddin Ahmed
Mrs. Saleha Begam
Mrs. Shama Alam

Governing Body

CDIP Governing Body consists of 9 members. There have been 7 meetings of this governing body at CDIP headquarters in FY 2013-14.

List of members of the Governing Body:

Chairman

Mr. Muhammad Abdullah



Vice-chairman

Mr. Shahjahan Bhuiyan



Members

Mr. G.M. Salahuddin Ahmed



Mr. A.F.M. Shamsuddin



Mrs. Masuda Banu Faroq Ratna



Mrs. Nargis Islam



Dr. ATM Farid

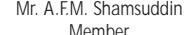


Mr. Shafiqul Islam



Secretary/Executive Director

Mr. Muhammad Yahiya



Management Team

The Executive Director together with the management team conducts all the activities of the organization. The team regularly sits to make relevant decisions regarding the activities. The following are the members of the management team:

Mr. Muhammad Yahiya	Executive Director
Mr. Fazlul Hoque Khan	Director (Programme)
Mr. A.K.M Habib Ullah Azad	GM (Programme)
Mr. Mohd. Abdul Kadir Sarkar	DGM
Mr. Sk. Salim	DGM
Mr. A.K.M Shamsur Rahman	AGM (Finance)
Tarique Ishraq	AGM (IT)
Mr. Md. Abul Hossain	Manager
Mr. Md. Tarikul Islam	Manager (Special Programme)
Mr. Shanta Kumar Das	Programme Manager

Summary of the Report

2013-14 is a significant year for CDIP. Due to the constant hard work and sincere efforts in the last 19 years, it has been possible to disburse a total loan of Tk 1,932.00 crore and maintain a cumulative recovery rate of 99.93%. This year CDIP has also maintained growth in all activities like loan disbursement, loan outstanding, savings balance, generation of surplus etc. CDIP has also introduced a new savings product, namely "Voluntary Savings", which is widely accepted by the members. Moreover, the Remittance Programme has achieved an accelerated growth this year. The highlights of 2013-14 are briefly described below:

Coverage of Microcredit Programme

In 2013-14 financial year, CDIP activities are expanded to 2,835 villages which are scattered in 64 upazilas of 13 districts. This year the number of members has been raised to 127,834 from 119,195 of last year.

Loan Disbursement and Loan Outstanding

This year an amount of Tk 421.44 crore was disbursed as against Tk 385.58 crore of last year which is an increase of 9.30%. This year the loan outstanding is raised to Tk 215.19 crore which is an increase of 10.35% from last year's loan outstanding of Tk 195.01 crore.

Savings Balance

The General Savings in this year is increased by Tk 15.02 crore, thus raising the amount to Tk 84.14 crore from Tk 69.12 crore of last year. Moreover, the Special Savings and the Voluntary Savings balance rose to Tk 22.15 in this year; thus the total balance of all kinds of Savings altogether rose to Tk 106.30 crore which is an increase of 49.40% over the last year.

New Product

In April of this fiscal year, a new product in the name of "Voluntary Savings" is introduced while the balance of this new product stands at Tk 2.41 crore in the last 3 months of the year.

Productivity

In 2013-14 the Branchwise loan outstanding is raised to Tk 2.39 crore which is an increase of 10.65% over the last year. Similarly, the Savings balance per Branch is also raised to Tk 1.18 crore this year which is an increase of 16.83% over the last year. On the other hand, the loan outstanding per Field Officer is raised to Tk 49.1 lakhs which is an increase by 4.30% over the last year. Similarly, the savings balance per Field Officer is also raised to Tk 24.21 lakh which is an increase by 9.95% over the last year.

Loan Arrears

As of June 2014, the Loan arrears stands at Tk 1.13 crore which is 0.53% of the total outstanding loan of the organization. Last year the loan arrears was Tk 89.40 lakh which is only 0.45% of the total loan outstanding. In other words, the loan arrears is increased by 0.08% of the loan outstanding in the current year.

Bad Loan Provisioning

As of June 2014, an amount of Tk 3.06 crore is provisioned as default loan as against the current loan arrears of Tk 1.13 crore only.

Financial Sustainability (FSS)

This year the Financial Self Sustainability (FSS) is achieved at 82.81% as against 94.38% of last year. This year FSS dropped by 11.57%, mainly because of increase in expenditures on account of salary, depreciation, income tax etc.

Operational Self Sustainability (OSS)

All the 20 new branches which started in 2010-11 are now able to meet up all their operational expenses. As a result, the Operational Self Sustainability (OSS) of the organization including all branches now stands at 163.92%.

Remittance Programme

This year the Remittance Programme is substantially improved and it has been possible to pay out Tk 29.91 crore to 13,009 remittance clients through our 90 Branch Offices.

Information Technology and its Application

This year the use and application of Information Technology is given utmost importance. As a result, all our 90 Branches have started using the 'Customized Microfin 360 Software' this year.

Human Resource Development

Strong focus and emphasis were given to train and develop the human resources in this year. Altogether, the employee strength is 3,555 of which 158 employees were promoted in this year. A new fund called 'Staff Death Compensation Fund' is also introduced in the year.

Education Programme

Altogether 60,000 children were tutored through 2,525 Learning Centres in this year. Moreover, one more 'Modern School' is initiated in Bhaverchar, thus raising the number of Modern School to 4 in 2013-14.

Audit Activities

The External Auditor, appointed by the Governing Body of CDIP, conducted their audit activities in this year. Besides above, the Internal Audit Team of PKSF and also the External Audit appointed by PKSF audited the books and accounts of CDIP. Moreover, the Internal Audit Team of CDIP audited and submitted 179 General Audit Reports and 36 Comprehensive Audit reports, based on their physical visits to all the existing 90 Branches of CDIP.

Research and Publication

Research activities on different subjects are an on-going activity in CDIP. Besides research, different types of publications like Poster, Booklet and a Bulletin, namely "Shikkhalok", is also published and distributed among concerned people and organizations.

Investment (Loan, FDR, Govt. Bond, STD Accounts etc.)

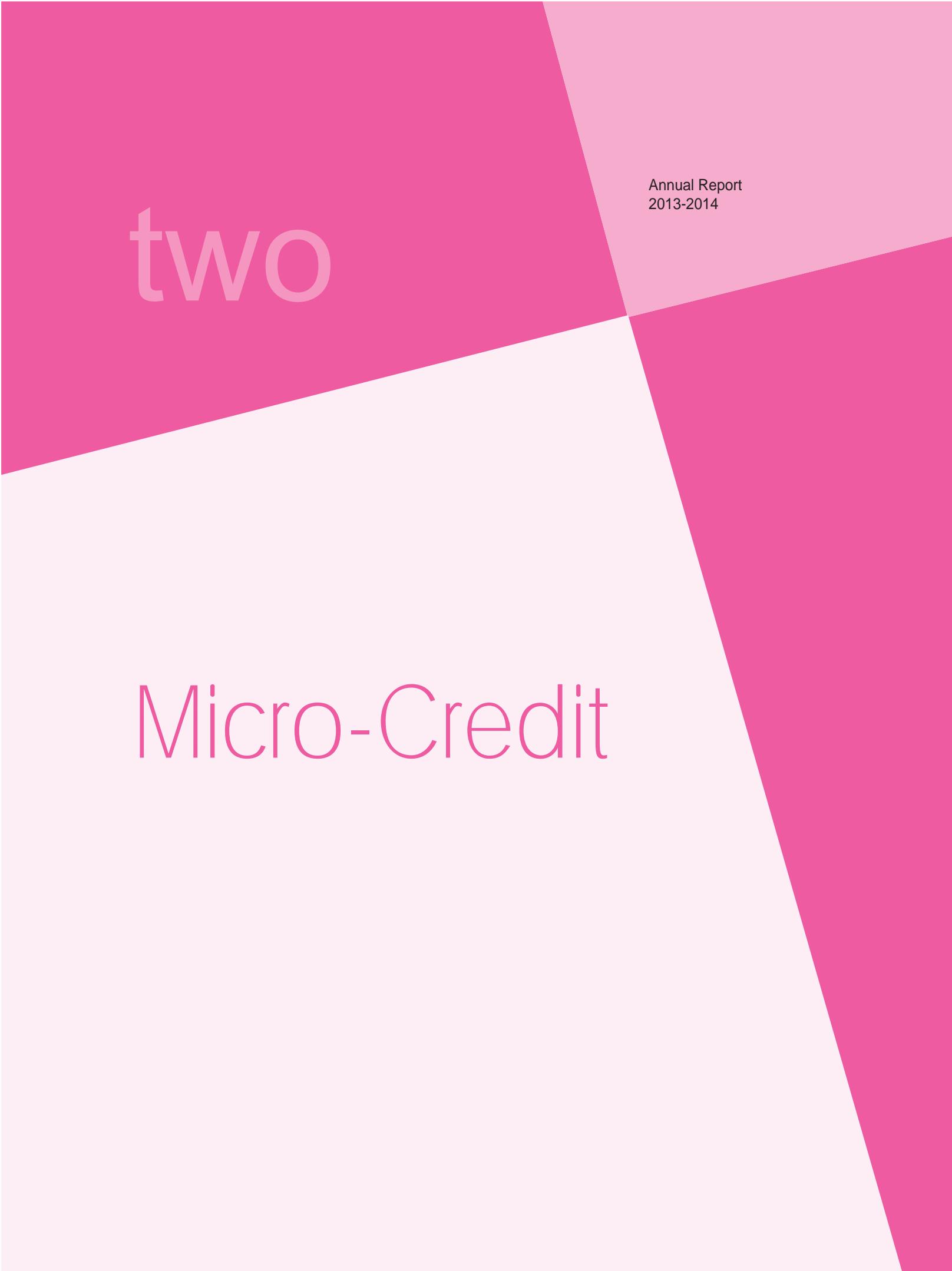
Total investment in this year stood at Tk 250.02 crore of which loan investment is Tk 215.19 (Principal) and Fixed Deposit, Government Treasury Bond and Short Term Deposit is Tk 34.83 crore.

Surplus Income

The On-Time Recovery Rate (OTR) stands at 99.58% in this year. As a result of qualitative improvement of loan recovery activities, the surplus of this year stands at Tk 21.29 crore while the cumulative surplus of the organization now stands at Tk 83.06 crore.

Asset and Liabilities

As of June 2014, the liability of the organization stands at Tk 175.39 crore. The Debt to Capital Ratio as on June 2014 is 2.06 : 1 and the Capital adequacy is 37.90% in this year.



Annual Report
2013-2014

two

Micro-Credit

Progress Review : 2013-14

CDIP through its 90 Branches has been operating microfinance activities in 2,649 villages, scattered over 523 Unions/Pourashavas of 64 Upazilas (Sub-Districts) under 13 Districts of Bangladesh. Under the Microfinance Programme, CDIP offers various types of loans, like Rural Micro-credit (RMC), Micro-enterprise Loan (MEL), Urban Micro-credit (UMC), Agriculture Sector Loan (Agl) and Seasonal Loan (SL), based on the need and demand of the members and their past activities and performance including their loan repayment behavior in the past. In 2013-14, the number of members rose to 1,27,834 from 1,19,195 in 2012-13.

Here follows a table below which shows growth of members and loanees in each month from July 2013 to June 2014.

Description	Jul '13	Aug '13	Sep '13	Oct '13	Nov '13	Dec '13	Jan '14	Feb '14	Mar '14	Apr '14	May '14	Jun '14	Total	%
Members	119,275	119,536	120,288	120,319	120,600	120,782	121,601	123,191	124,605	125,951	126,452	127,834	127,834	100%
Loanees	102,892	102,778	101,776	103,821	104,144	104,399	105,445	106,860	108,007	108,357	107,955	108,516	108,516	85%
%	86%	86%	85%	86%	86%	86%	87%	87%	87%	86%	85%	85%	85%	85%

Furthermore, the Loan Product-wise growth of members and loanees in 2013-14 is also given in the table below:

1. July 2013-December 2013

Description	Member & Loanee	Jul '13	Aug '13	Sep '13	Oct '13	Nov '13	Dec '13
RMC	Member	80,501	80,806	81,375	81,159	80,900	80,461
	Loanee	66,900	66,949	66,706	66,429	66,128	65,881
MEL	Member	24,091	23,562	22,814	22,480	22,198	21,992
	Loanee	21,477	20,888	20,134	19,984	19,878	19,707
Agricultural Loan	Member	11,564	11,593	11,707	11,736	11,751	11,767
	Loanee	9,457	9,531	9,516	12,208	12,453	12,494
Seasonal Loan	Member	-	-	-	-	-	-
	Loanee	2,386	2,317	1,620	814	550	398
Urban Microcredit	Member	3,119	3,575	4,392	4,944	5,751	6,562
	Loanee	2,672	3,093	3,800	4,386	5,135	5,919
Total	Member	119,275	119,536	120,288	120,319	120,600	120,782
	Loanee	102,892	102,778	101,776	103,821	104,144	104,399

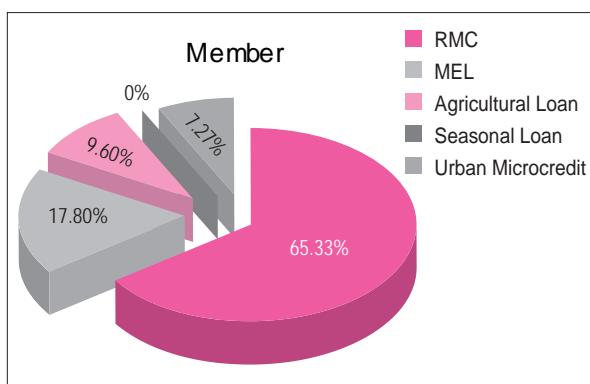
2. January 2014-June 2014

Description	Member & Loanee	Jan '14	Feb '14	Mar '14	Apr '14	May '14	Jun '14
RMC	Member	80,471	81,359	81,783	82,535	82,765	83,517
	Loanee	65,784	66,593	67,273	68,041	68,178	68,367
MEL	Member	21,885	21,913	22,138	22,249	22,346	22,758
	Loanee	19,730	19,801	20,080	20,333	20,505	20,918
Agricultural Loan	Member	11,794	11,858	11,930	12,068	12,172	12,271
	Loanee	12,520	12,569	12,002	10,885	10,257	10,226
Seasonal Loan	Member	-	-	-	-	-	-
	Loanee	721	688	1,101	1,439	1,307	1,213
Urban Microcredit	Member	7,451	8,061	8,754	9,099	9,169	9,288
	Loanee	6,690	7,209	7,551	7,659	7,708	7,792
Total	Member	121,601	123,191	124,605	125,951	126,452	127,834
	Loanee	105,445	106,860	108,007	108,357	107,955	108,516

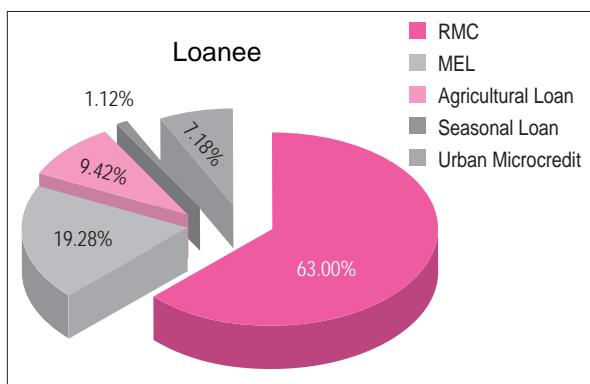
Special Note: The seasonal loanees are included in RMC and MEL and therefore not shown separately to avoid duplication.

Furthermore, a Loan Component-wise number of Members and Loanees are shown in the following charts.

Component-wise percentage of members



Component-wise percentage of loanees

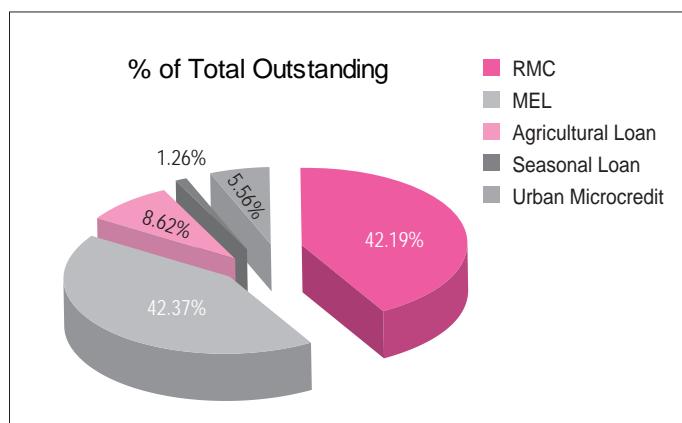


Component-wise Loan Disbursement and Outstanding

The loan disbursement and loan outstanding of 2013-14 are shown in the table below:

Component	Total Disbursement	Total Outstanding	% of total outstanding
RMC	1,774,918,177	907,982,065	42.19
MEL	1,740,529,684	911,672,284	42.37
Agricultural Loan	424,073,000	185,516,939	8.62
Seasonal Loan	40,710,000	27,007,944	1.26
Urban Micro-credit	233,814,000	119,750,542	5.56
Grand Total	4,214,044,861	2,151,929,774	100

Component-wise percentage of loan outstanding



Rural Micro-Credit (RMC)

The current status of some important loan project/activity-wise disbursement of RMC in 2013-14 is given in the following table:

Project/Activity-wise Loan Disbursement, Loan Outstanding and No. of Loanees in 2013-14:

Name of Project/Activity	July 2013			August 2013			September 2013			October 2013			November 2013			December 2013		
	No. of Loanees	Loan Disbursement Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding	No. of Loanees Disbursement Outstanding	Loan Outstanding		
Fish Culture	2,181	4,143,900	20,719,500	2,185	3,277,500	36,052,500	2,115	5,287,500	31,725,000	2,108	3,583,600	25,085,200	2,102	5,255,000	31,530,000	2,085	5,004,000	35,028,000
Cow Rearing	5,345	11,759,000	58,795,000	5,347	7,753,150	85,284,650	5,334	13,335,000	66,675,000	5,320	9,044,000	63,308,000	5,312	13,280,000	92,960,000	5,302	12,724,800	101,798,400
Paddy Cultivation	4,315	9,493,000	47,465,000	4,317	6,259,650	68,886,150	4,305	10,762,500	53,812,500	4,295	7,301,500	51,110,500	4,288	10,720,000	75,040,000	4,272	10,252,800	82,022,400
Wheat Cultivation	605	1,331,000	6,655,000	604	875,800	7,882,200	592	1,480,000	7,400,000	588	999,600	6,997,200	582	1,455,000	10,185,000	575	1,380,000	11,040,000
Potato Cultivation	1,845	4,059,000	20,295,000	1,847	2,678,150	7,882,200	1,835	4,587,500	22,937,500	1,826	3,104,200	21,729,400	1,815	4,537,500	31,762,500	1,803	4,327,200	17,308,800
Horticulture	2,545	5,599,000	29,674,700	2,548	3,694,600	26,781,500	2,532	6,330,000	31,650,000	2,525	4,545,000	31,815,000	2,518	6,295,000	44,065,000	2,505	6,012,000	24,048,000
Rice Husking	2,015	4,836,000	29,016,000	2,018	2,926,100	29,261,000	2,012	5,030,000	25,150,000	2,008	3,614,400	25,300,800	1,925	4,812,500	33,687,500	1,915	4,596,000	18,384,000
Grocery Business	6,854	16,792,300	100,753,800	6,858	9,944,100	99,441,000	6,805	13,610,000	68,050,000	6,775	12,195,000	85,365,000	6,770	16,925,000	118,475,000	6,758	16,219,200	64,876,800
Leather Products Production	715	1,716,000	10,296,000	715	1,036,750	10,367,500	692	1,384,000	8,304,000	687	1,236,600	8,656,200	680	1,700,000	11,900,000	648	1,555,200	6,220,800
Tamarind/Pepper Cultivation	925	2,220,000	13,320,000	926	1,342,700	13,427,000	922	1,383,000	8,298,000	918	1,652,400	11,566,800	912	2,280,000	12,635,000	892	2,140,800	17,126,400
Poultry Farming	1,875	4,500,000	27,000,000	1,878	2,723,100	27,231,000	1,868	4,670,000	28,020,000	1,862	3,351,600	26,812,800	1,858	4,645,000	30,192,500	1,846	4,430,400	35,443,200
Goat Raising	745	1,788,000	10,728,000	752	1,090,400	10,904,000	748	1,870,000	9,350,000	732	1,317,600	9,223,200	722	1,805,000	9,025,000	712	1,708,800	18,777,600
Vegetables Cultivation	1,025	2,460,000	14,760,000	1,030	1,493,500	14,935,000	1,028	2,570,000	12,850,000	1,006	1,810,800	12,675,600	985	2,462,500	12,312,500	978	2,347,200	18,777,600
Jute Cultivation	1,005	2,412,000	14,472,000	1,007	1,460,150	14,601,500	1,005	2,512,500	12,562,500	985	1,773,000	12,411,000	972	2,430,000	12,150,000	968	2,323,200	18,585,600
Milk Products Production	2,265	5,436,000	27,180,000	2,272	3,294,400	32,944,000	2,270	5,675,000	28,375,000	2,262	4,071,600	28,501,200	2,255	5,637,500	28,187,500	2,242	5,380,800	43,046,400
Bakery Business	1,245	2,988,000	14,940,000	1,244	1,803,800	18,038,000	1,242	2,484,000	12,420,000	1,235	2,223,000	15,561,000	1,215	3,037,500	15,187,500	1,202	2,884,800	23,078,400
Small Departmental Store	2,865	6,876,000	34,380,000	2,867	4,587,200	45,872,000	2,867	7,167,500	35,837,500	2,852	4,848,400	33,938,800	2,825	7,062,500	35,312,500	2,812	6,748,800	33,744,000
Cottage and Handcrafts	2,285	5,484,000	27,420,000	2,287	3,659,200	36,592,000	2,287	5,717,500	17,152,500	2,272	3,862,400	27,423,040	2,262	5,655,000	33,930,000	2,255	5,412,000	27,060,000
Sawmills	925	2,220,000	8,880,000	925	1,480,000	14,800,000	925	2,312,500	9,250,000	916	1,557,200	11,679,000	886	2,215,000	13,290,000	880	2,112,000	10,560,000
Mini Dairy Farms	2,345	5,628,000	28,140,000	2,347	3,755,200	37,552,000	2,347	5,867,500	23,470,000	2,312	4,085,300	32,682,400	2,302	5,755,000	34,530,000	2,285	5,484,000	21,936,000
Miscellaneous Items	22,975	55,188,800	298,924,701	22,975	19,524,550	190,156,895	22,975	55,459,000	320,604,055	22,945	41,364,800	289,414,643	22,942	53,337,000	156,487,855	22,946	59,257,000	227,764,833
Total	66,900	156,930,000	843,814,701	66,949	84,660,000	828,862,095	66,706	159,495,000	833,893,555	66,429	117,542,000	831,256,783	66,128	161,302,000	842,845,355	65,881	162,301,000	856,627,233

Name of Project/Activity	January 2014			February 2014			March 2014			April 2014			May 2014			June 2014			Total
	No. of Loanee	Loan Disbursement	Loan Outstanding	No. of Loanee	Loan Disbursement	Loan Outstanding	No. of Loanee	Loan Disbursement	Loan Outstanding	No. of Loanee	Loan Disbursement	Loan Outstanding	No. of Loanee	Loan Disbursement	Loan Outstanding	No. of Loanee	Loan Disbursement	Loan Outstanding	
Fish Culture	2,080	4,992,000	29,952,000	2,112	5,280,000	31,680,000	2,187	5,248,800	26,244,000	2,196	4,392,000	30,744,000	2,198	4,835,600	24,178,000	2,204	5,510,000	22,040,000	56,809,900
Cow Rearing	5,300	12,720,000	76,320,000	5,322	13,305,000	79,830,000	5,362	12,868,800	77,212,800	5,385	10,770,000	64,620,000	5,405	11,891,000	71,346,000	5,412	13,530,000	54,120,000	142,980,750
Paddy Cultivation	4,268	10,243,200	81,945,600	4,297	10,742,500	64,455,000	4,345	10,428,000	62,568,000	4,365	8,730,000	52,380,000	4,368	9,609,600	48,048,000	4,368	10,920,000	43,680,000	115,462,750
Wheat Cultivation	568	1,363,200	48,000,000	590	1,475,000	8,850,000	616	1,478,400	8,870,400	645	1,290,000	9,030,000	645	1,419,000	7,095,000	645	1,612,500	8,062,500	16,159,500
Polao Cultivation	1,800	4,320,000	34,560,000	1,828	4,570,000	27,420,000	1,858	4,459,200	22,296,000	1,862	3,724,000	26,068,000	1,860	4,092,000	28,644,000	1,860	4,464,000	22,320,000	48,922,750
Hosiery	2,500	6,000,000	48,000,000	2,530	6,325,000	37,950,000	2,625	6,300,000	37,800,000	2,715	5,430,000	38,010,000	2,745	6,039,000	42,273,000	2,752	6,604,800	33,024,000	69,174,400
Rice Husking	1,908	4,579,200	36,633,600	2,016	5,040,000	30,240,000	2,022	4,852,800	29,116,800	2,026	4,052,000	28,364,000	2,028	4,461,600	31,231,200	2,028	4,867,200	24,336,000	53,667,800
Grocery Business	6,752	16,204,800	81,024,000	6,792	16,980,000	101,880,000	6,888	16,531,200	99,187,200	6,925	13,850,000	96,950,000	6,934	15,254,800	91,528,800	6,944	16,665,600	83,328,000	181,172,000
Leather Products Production	642	1,540,800	7,704,000	692	1,730,000	10,380,000	716	1,718,400	10,310,400	724	1,520,400	10,642,800	720	1,584,000	8,712,000	718	1,723,200	8,616,000	18,445,350
Tamarind/Pepper Cultivation	888	2,131,200	10,656,000	920	2,300,000	13,800,000	928	2,227,200	13,363,200	932	1,957,200	13,700,400	930	2,046,000	11,253,000	932	2,050,400	10,252,000	23,730,900
Poultry Farming	1,842	4,420,800	22,104,000	1,882	4,705,000	28,230,000	1,898	4,555,200	27,331,200	2,015	4,231,500	24,542,700	2,032	4,673,600	28,041,600	2,064	4,953,600	24,768,000	51,859,800
Goat Raising	708	1,699,200	8,496,000	733	1,832,500	10,995,000	755	1,849,750	11,098,500	764	1,604,400	9,626,400	762	1,752,600	10,515,600	762	1,828,800	9,144,000	20,147,050
Vegetables Cultivation	972	2,332,800	11,664,000	1,018	2,545,000	15,270,000	1,045	2,560,250	15,361,500	1,185	2,488,500	14,931,000	1,192	2,741,600	16,449,600	1,196	2,870,400	14,352,000	28,682,550
Jute Cultivation	960	2,304,000	11,520,000	986	2,465,000	14,790,000	1,012	2,479,400	14,876,400	1,016	2,133,600	12,801,600	1,012	2,327,600	13,965,600	1,012	2,428,800	14,572,800	27,049,250
Milk Products Production	2,228	5,347,200	21,388,800	2,278	5,695,000	34,170,000	2,286	5,600,700	33,604,200	2,325	4,882,500	29,295,000	2,332	5,596,800	33,580,800	2,350	5,170,000	31,020,000	61,787,500
Bakery Business	1,200	2,880,000	11,520,000	1,238	3,095,000	18,570,000	1,256	3,077,200	18,463,200	1,260	2,646,000	15,876,000	1,262	3,028,800	18,172,800	1,264	2,780,800	16,684,800	32,928,900
Small Departmental Store	2,802	7,005,000	31,322,500	2,874	7,185,000	43,110,000	2,882	7,060,900	42,365,400	2,925	5,850,000	40,950,000	2,932	5,864,000	41,048,000	2,966	7,415,000	37,075,000	77,670,300
Cottage and Handicrafts	2,255	5,637,500	25,368,750	2,278	5,695,000	34,170,000	2,315	5,787,500	34,725,000	2,435	4,870,000	34,090,000	2,448	4,896,000	34,272,000	2,472	6,180,000	30,900,000	62,856,100
Sawmills	880	1,760,000	8,800,000	920	2,300,000	13,800,000	927	2,317,500	13,905,000	932	2,050,400	14,352,800	935	1,870,000	13,090,000	935	2,337,500	11,687,500	24,532,100
Mini Dairy Farms	2,285	5,369,750	21,479,000	2,328	5,820,000	34,920,000	2,362	5,905,000	34,249,000	2,390	4,780,000	33,460,000	2,398	4,796,000	33,572,000	2,420	6,050,000	36,300,000	63,295,750
Miscellaneous Items	22,946	60,228,350	248,644,644	22,959	53,894,000	244,122,022	22,988	55,002,062	281,428,216	23,019	52,934,15	307,405,778	23,040	42,446,400	295,515,530	23,063	49,587,400	371,699,465	597,582,777
Total	65,784	163,079,000	876,822,714	66,593	162,308,262	914,376,416	68,041	143,545,915	907,840,478	68,178	141,226,000	902,532,530	68,367	159,550,000	907,982,065	68,367	177,4918,177		

Note: Miscellaneous item includes: Ice Cream Making, Molasses Production, Chocolate Production, Paper bag, Fish feed, Iron Cage, Seed & Fertilizer business, Paper & Stationery, Plastic materials, Waste products, Fueling materials, Tea stalls, Mobile phone, Computer, Photocopy, Saloon, Tailoring, Beauty Parlour, Laundry, Decoration, Small Trade etc.

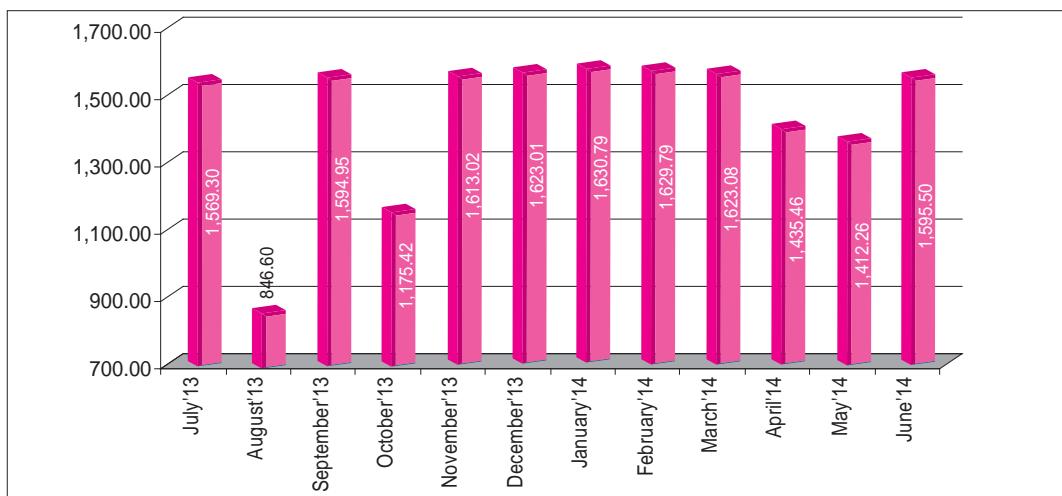
Under the RMC loan, a total of Tk 177,49,18,177 (One hundred seventy seven crore, forty-nine lakh, eighteen thousand, one hundred and seventy seven taka) consisting of 75,704 loans were disbursed among 83,517 members in 2013-14. These loans are repaid at 45/46 weekly instalments while the highest loan ceiling is Tk 49,000 and a service charge of 25% are collected annually. At the end of June 2014, the RMC loan outstanding stood at Tk 90,79,82,065.



A man making bamboo-baskets at Alekhar Char in Comilla

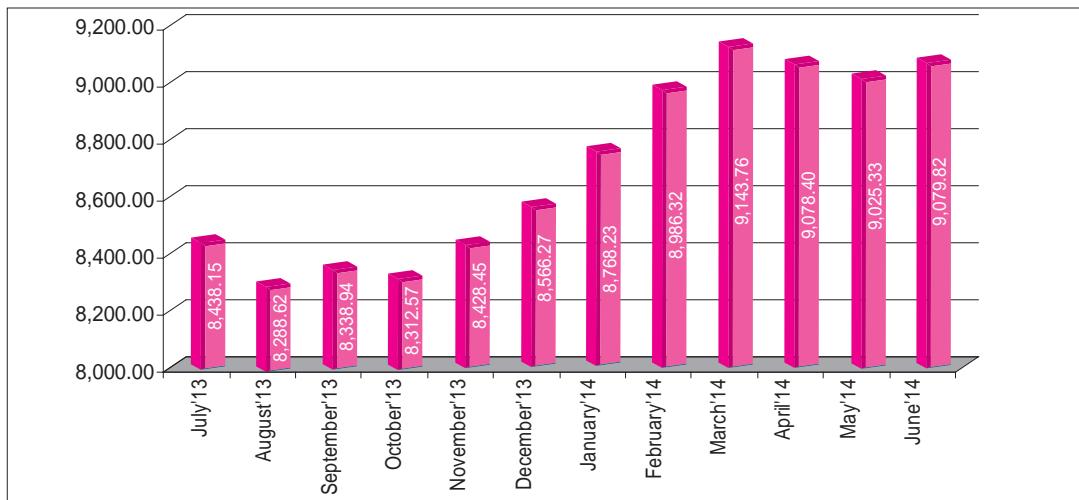
The RMC loan disbursement and loan outstanding at the end of each month of 2013-14 are shown in the following charts.

Month-wise RMC Loan Disbursement (Tk in lakh)



The loan disbursement in 2012-13 was Tk 157,55,98,450 which was increased to Tk 177,49,18,177 in 2013-14. The rate of increase of loan disbursement is 12.65 %.

Month-wise RMC Loan Outstanding (Tk in lakh)



The RMC loan outstanding was Tk 840,081,743 in 2012-13 which is raised to Tk 907,982,065 in 2013-14.

Micro-Enterprise Loan (MEL)

Under the Micro-Enterprise Loan (MEL) Programme, a loan amounting to Tk 50 thousand to Tk 10 lakh are provided to small entrepreneurs, depending on their demand and capacity. Usually this loan is provided to create cluster-based production of any specific product or service and thereby generate more employment in the locality.

In 2013-14, 20,918 Micro-Enterprise loanees were provided MEL loans and an amount of loan outstanding of Tk 911,672,284 was raised which are given below with a break-up of sector-wise investment.

Project/Activity	Amount of Loan Disbursement		No. of Loanee	Loan Outstanding	%
	Loan Disbursement (2013-14)	Cumulative			
Small Trades	597,696,500	2,556,030,055	7,613	324,192,490	35.56%
Duck-poultry Farming	70,016,000	345,941,404	1,021	38,705,716	4.25%
Cattle Farming	197,187,000	890,440,876	2,509	101,969,799	11.18%
Food Processing	19,923,500	127,143,700	354	10,299,599	1.13%
Small & cottage Industry	74,257,000	375,586,448	1,050	57,951,880	6.36%
Agriculture	207,856,000	760,423,455	2,632	92,610,167	10.16%
Fish Culture	129,899,000	527,412,880	1,365	52,888,381	5.80%
Transportation	137,606,000	434,544,565	1,330	81,927,056	8.99%

Project/Activity	Amount of Loan Disbursement		No. of Loanees	Loan Outstanding	%
	Loan Disbursement (2013-14)	Cumulative			
Health Services	-	-	-	-	-
A. Medicine	54,494,500	245,034,500	526	39,224,549	4.30%
B. Pathology	1,255,000	14,680,000	12	927,162	0.10%
Services Sector	-	-	-	-	-
A. Hotel Business	36,668,000	175,084,496	363	14,979,721	1.64%
B. Milk Processing	8,388,684	38,816,684	76	4,091,153	0.45%
Others	-	-	-	-	-
A. Jewellery works	12,557,000	84,194,000	127	5,405,696	0.59%
B. Lime Processing	150,000	6,268,000	-	-	0.00%
C. Chemical	1,464,000	13,270,000	4	833,078	0.09%
D. Mobile, Phone, Fax	27,330,050	106,612,050	230	11,565,373	1.27%
E. Drycell Battery	915,000	7,938,000	35	1,401,934	0.15%
Special Products Production	-	-	-	-	-
A. Confectionery	56,545,025	213,341,047	610	27,224,176	2.99%
B. Miscellaneous	106,321,425	417,007,614	1,061	45,474,354	4.99%
Total	1,740,529,684	7,339,769,774	20,918	911,672,284	100%



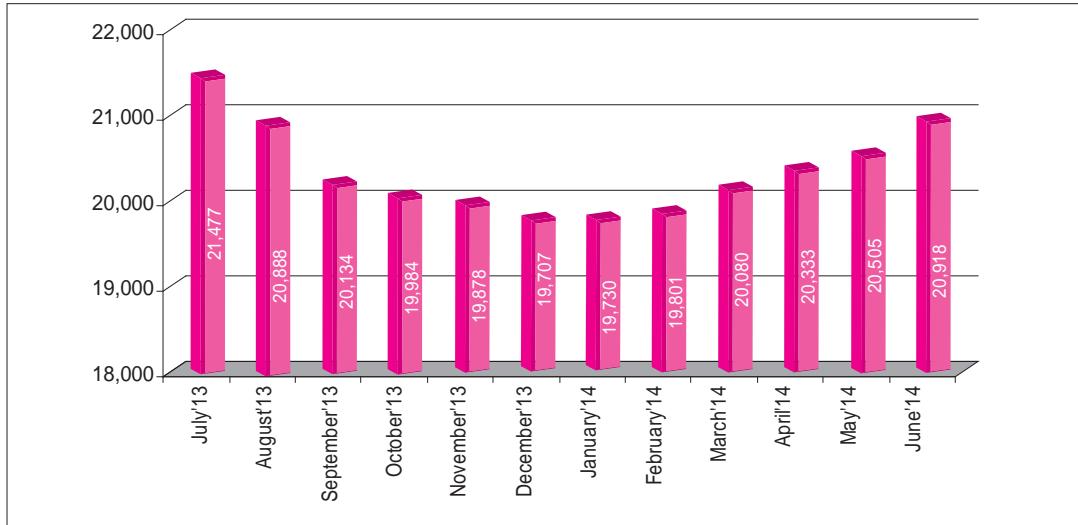
A mini-garment factory at Munshiganj



Visiting a Cown field at Munshiganj

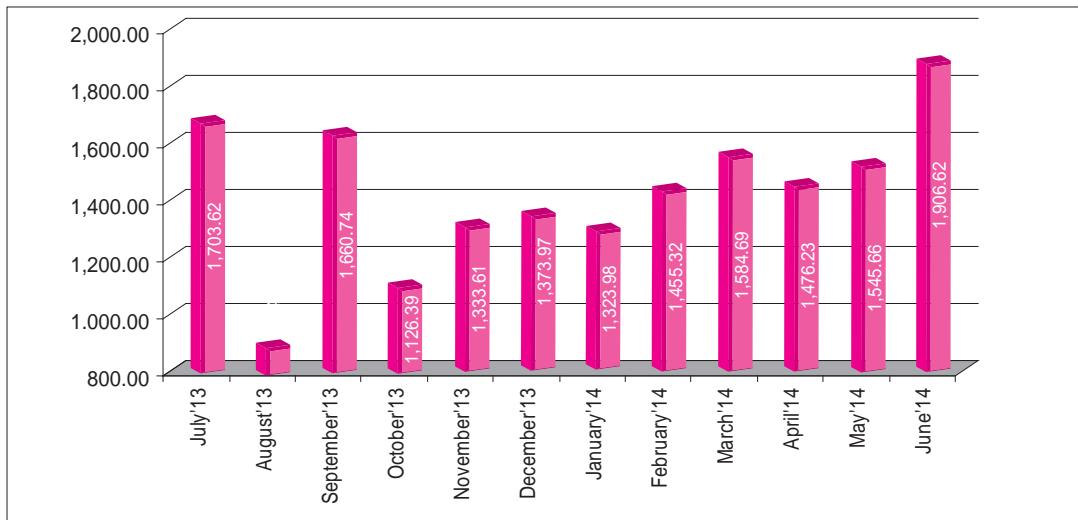
The monthwise MEL Loanees, loan disbursement and loan outstanding of 2013-14 are given in the following graphs.

No. of MEL Loan (Month-wise)



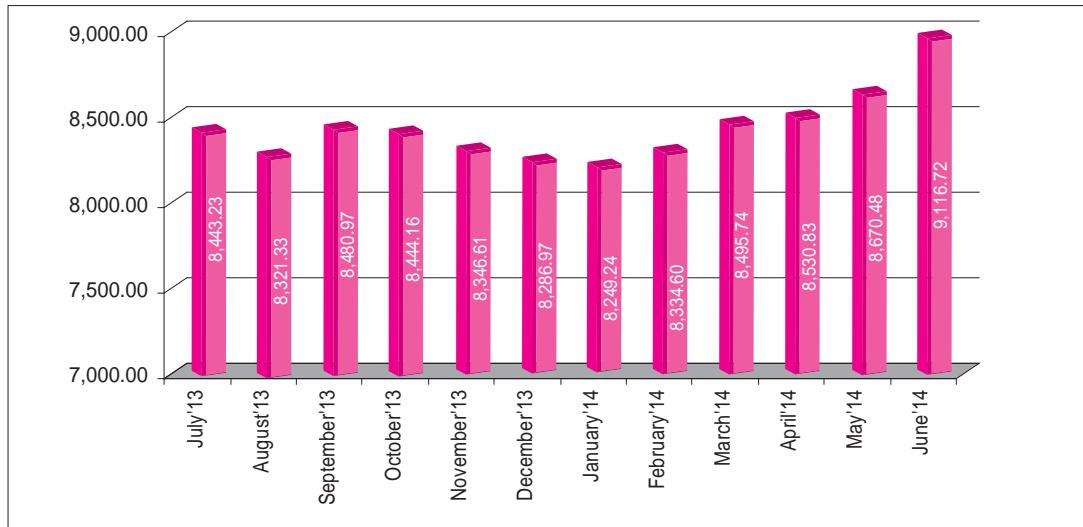
In 2012-13 the MEL loanees went up to 22,675 which, however, dropped down to 20,918 in 2013-14

Month-wise MEL Loan Disbursement (Tk in Lakh)



In 2012-13 the ME Loan of Tk 175,65,86,967 were disbursed, while in 2013-14 it is Tk 174,05,29,684.

Month-wise ME Loan Outstanding (Tk in Lakh)



The MEL loan outstanding in 2012-13 was Tk 839,824,460 which is raised to Tk 911,672,284 in 2013-14.

Entrepreneur Development Scheme : UBICA

Under the revised policy guidelines of MEL Programme, CDIP initiated a special experimental loan scheme on 1st of May 2011 with name and title as Entrepreneur Development Scheme (UBICA). This scheme is specially designed to help small entrepreneurs for scale-up of their production activities.

By now UBICA is almost 3 years old and a progress report of UBICA is given below.

Project Name	Loanee	Total Loan	Loan Outstanding	%	Project Name	Loanee	Total Loan	Loan Outstanding	%
Mini Garments	94	28,200,000	5,050,000	10.26%	Cow Rearing	68	20,400,000	4,800,000	9.75%
Fish Culture	49	11,760,000	1,920,000	3.90%	Poultry Farming	66	18,480,000	4,160,000	8.45%
Small & Cottage Industry	62	14,880,000	2,960,000	6.01%	Hosiery	91	27,300,000	8,100,000	16.46%
Flower Cultivation	46	11,040,000	680,000	1.38%	Confectionery	55	15,400,000	4,633,333	9.41%
Restaurant Business	52	12,480,000	1,160,000	2.36%	Jamdani	46	13,800,000	4,600,000	9.34%
Nursery	51	12,750,000	2,250,000	4.57%	Workshop	49	14,700,000	4,900,000	9.95%
Sub-Total (A)	354	91,110,000	14,020,000	28.48%	Sub Total (B)	375	110,080,000	31,193,333	63.37%
Miscellaneous						49	14,352,406	4,011,161	8.15%
Total (A+B+Miscellaneous)						778	215,542,406	49,224,495	100%

Agriculture-Sector Microcredit

In view of a strong demand by the marginal and small farmers for financial support and others such as knowledge and skills on modern agriculture technology, CDIP initiated a loan scheme, namely Agriculture Sector Microcredit, in 2011-12 and has been successfully operating this component. Agriculture Sector Microcredit includes Food grain, Cattle, Duck and Poultry, Vegetables, Agro-forestry, Pisciculture and other special agricultural activities (like: sericulture, bee culture, mushroom culture, salt production, nursery etc.)

In 2013-14, the Agriculture sector microcredit is widely expanded and currently it is operated through 73 Branches. The highest loan ceiling for this is Tk 50,000 and service charge is 25% per annum on a declining basis.



A pepper field

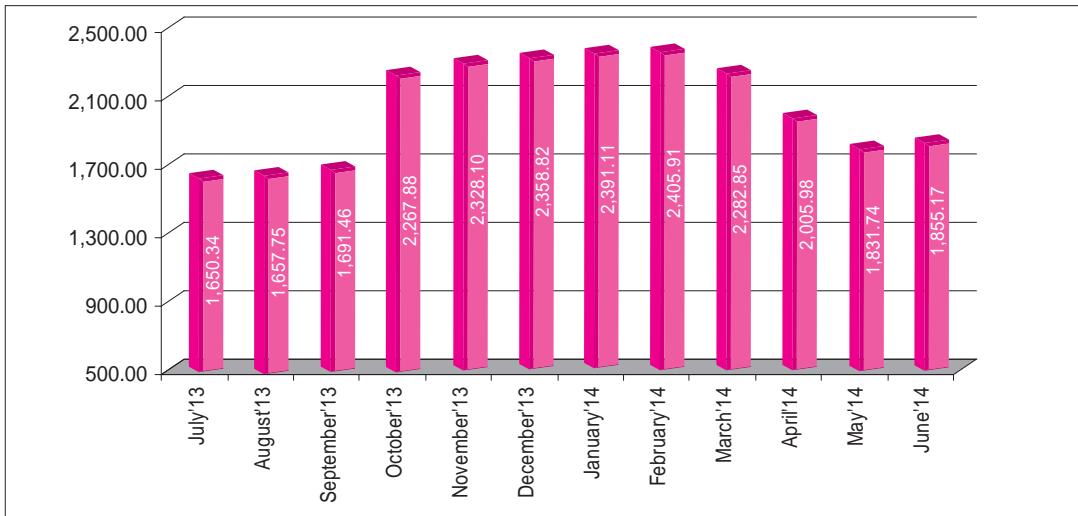
In 2012-13, the number of members under Agriculture sector microcredit was 11,525; the borrowers were 9,492; and the loan outstanding was Tk 163548364. In 2013-14, it has been raised to 12,271 members, 10,226 borrowers and Tk 18,55,16,939 loan outstanding.

Some important agriculture sector loan items and their current status as of 2013-14 year-end are given below.

Project Name	Loanee	Total Loan	Loan Outstanding	%	Project Name	Loanee	Total Loan	Loan Outstanding	%
Fish culture	895	39,380,000	19,690,000	10.61%	Poultry Farming	990	39,600,000	19,800,000	10.67%
Cow Rearing	1,275	56,100,000	28,050,000	15.12%	Goal Raising	236	9,440,000	3,776,000	2.04%
Paddy Cultivation	768	33,792,000	16,896,000	9.11%	Vegetable Cultivation	645	25,800,000	10,320,000	5.56%
Wheat Cultivation	135	5,940,000	2,970,000	1.60%	Jute Cultivation	845	33,800,000	11,266,667	6.07%
Potato Cultivation	585	25,740,000	12,870,000	6.94%	Tamarind-Pepper Cultivation	338	13,520,000	4,506,667	2.43%
Dairy Farming	595	26,180,000	13,090,000	7.06%	Nursery	688	27,520,000	9,173,333	4.94%
Milk Production	698	30,712,000	15,356,000	8.28%	Fruits Production	625	25,000,000	8,333,333	4.49%
Sub-Total (A)	4,951	217,844,000	108,922,000	58.71%	Sub Total (B)	4,367	174,680,000	67,176,000	36.21%
Miscellaneous						908	31,549,000	9,418,939	5.08%
Total (A+B+Miscellaneous)						10,226	424,073,000	185,516,939	100%

The progress of Agriculture Sector Micro-credit in 2013-14 is shown below.

Month-wise Loan Outstanding (Tk in Lakh)



Seasonal Loan

This loan is provided to small and marginal farmers according to their seasonal demand for loan. It is usually repaid at a time after the end of the season.



Some of the important Seasonal loan items and their current status as of June 2014 are given in the following table below:

Project Name	Loanee	Total Loan	Loan Outstanding	%	Project Name	Loanee	Total Loan	Loan Outstanding	%
Fish Culture	98	3,136,000	3,393,611	12.57%	Poultry Farming	210	8,400,000	5,600,000	20.73%
Cow Rearing	165	5,280,000	3,520,000	13.03%	Goat Raising	48	1,920,000	1,280,000	4.74%
Beef Fattening	95	3,744,000	2,496,000	9.24%	Corn Cultivation	35	1,400,000	700,000	2.59%
Paddy Cultivation	198	5,940,000	3,960,000	14.66%	Vegetable Cultivation	145	3,625,000	1,812,500	6.71%
Wheat Cultivation	30	1,200,000	800,000	2.96%	Jute Cultivation	82	2,460,000	1,230,000	4.55%
Potato Cultivation	62	2,480,000	1,653,333	6.12%	Tamarind-Papper Cultivation	45	1,125,000	562,500	2.08%
Sub-Total (A)	648	21,780,000	15,822,944	58.59%	Sub Total (B)	565	18,930,000	11,185,000	41.41%
Total (A+B)						1,213	40,710,000	27,007,944	100%

Urban Micro-Credit (UMC)

CDIP started the Urban Micro-credit (UMC) in only 10 Branches in 2013-14. One of the important characteristics of this loan is that the borrower him/herself takes the decision about the utilization, investment and management responsibilities of his/her loan. It has 25% service charge on declining basis and needs to be repaid in 46 weekly or 12 monthly instalments as the situation demands.

In 2013-14 CDIP provided UMC loans to only a few selected projects, the current status of which is given in the following table:

Project Name	Loanee	Total Loan	Loan Outstanding	%	Project Name	Loanee	Total Loan	Loan Outstanding	%
Mini Garments	875	24,500,000	12,250,000	10.23%	Poultry Farming	825	28,875,000	14,437,500	12.06%
Grocery Business	435	12,180,000	6,090,000	5.09%	Milk Production	315	11,025,000	5,512,500	4.60%
Hosiery Project	795	22,260,000	11,130,000	9.29%	Bakery Business	185	5,550,000	2,775,000	2.32%
Rice Husking/ Sawmills	215	6,020,000	3,010,000	2.51%	Small Shops	675	20,250,000	10,125,000	8.46%
Departmental Stores	695	19,460,000	9,730,000	8.13%	Handicrafts & Cottage Industries	538	16,140,000	8,070,000	6.74%
Hide and Leather Processing	165	4,620,000	2,310,000	1.93%	Mini Dairy Farming	435	13,050,000	6,525,000	5.45%
Sub-Total (A)	3,180	89,040,000	44,520,000	37.18%	Sub-Total (B)	2,973	94,890,000	47,445,000	39.62%
Miscellaneous : Ice Cream Making, Molasses Production, Chocolate Production, Paper bag, Fish feed, Iron Cage, Seed & Fertilizer business, Paper & Stationary, Plastic materials, Waste products, Fueling materials, Tea stalls, Mobile phone, Computer, Photocopy, Saloon, Tailoring, Beauty Parlour, Laundry, Decorator, etc.						1,639	49,884,000	27,785,542	23.20%
Total (A+B+Miscellaneous)						7,792	233,814,000	119,750,542	100%

It is evident from the above table that CDIP provided a total of 8,715 UMC loans amounting to Tk. 233,814,000 to its 9,288 members in 2013-14. It is further revealed that the current outstanding of UMC loan stands at Tk. 119,750,542.



A woman making a cool mat at Mainamati

Supervision and Monitoring

Supervision and monitoring is essential for properly maintaining any activity in an organization. Success of any programme or project depends upon it. Supervision and monitoring is not only for identifying employees' faults, it also gives direction to the correction of the faults, suggestions for improvement, inspiration to employees, etc. Through this, employees can give their opinions to the higher authority, too. Thus it establishes a two-way communication, which helps an organization to move ahead. .

CDIP maintains a monitoring and supervision system at all its levels from the field to the headquarters. A specific monitoring tool is used at each different level of the organization. The monitoring process is as follows:

Branch Managers regularly supervise and monitor activities of field officers, such as their visit to samity-s and their disbursement of loans to members.

Regional Managers supervise and monitor activities that go on in a number of branches in a certain area. He identifies problems and gives suggestions to the staff under him for correcting the problems.

Zonal Managers supervise and monitor the activities in a certain region and ensure transparency in the micro-credit operations.

From the headquarters, Zonal Heads supervise and monitor the staff under him and especially help Zonal Managers in rendering their duties. A Zonal Head also gives advices to the field level and informs the Executive Director of the field situation.

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Education Programme

Education Support Programme

CDIP runs an Education Support Programme under which disadvantaged children of pre-primary, Class I and Class II have their lessons prepared. School children learn their lessons given by class teachers so that they can be prepared for next day's classes in school. These are children from poor, unlettered and less-aware families. A local girl with at least high-school education who may be unemployed or a housewife or a student works as their teacher. Around 25 children sit on any space like a yard or a porch of a home available for their sitting and learning. They sit there everyday except holidays from 3 to 5 O'clock in the afternoon. The objective is to stop their drop-out from school.

One Field Officer takes care of 25 learning centres in an area. Most of the Field Officers are local women. A Field Officer visits each learning centre at least once a month and helps the teacher with suggestions for effective teaching. There is a parents' committee for every learning centre. The parents' committee sits once a month. They discuss the problems faced by the learning centre and find solutions to these. At present about 60 thousand children of poor family-background have been studying in more than 2 thousand centres in around 16 hundred villages of the country.

There are many Special Needs Children in our country. They are not only handicapped, also discriminated and deprived of rights like education, employment, etc. that others enjoy. CDIP learning centres give emphasis on their education. The organization's Field Officers and Teachers both encourage parents to send their Special Needs Children to the learning centres and teachers take special care of them. Therefore, there are such children in many of our learning centres.

CDIP's success of reducing drop-out through its education programme has prompted Palli Karma-Sahayak Foundation (PKSF), the government-run provider of funds for micro-credit activities, to set up similar learning centres through its partner NGOs. ASA (Association for Social Advancement), a leading NGO, has been following this model too. PKSF and ASA together have set up 6-7 thousand such learning centres in different parts of the country.

Taking account of the experiences gathered so far, education support programme has been remodeled in 2014. In the new mode of operation, 90 Branch Managers, 14 Regional Managers and 5 Zonal Managers at the field level and 6 Zonal Heads at the headquarters have been involved in this programme. They supervise the programme and participate in implementing it at the field level. Internal Auditors monitor the programme and submit monthly reports on this.

Training

Training is important for developing employees. At the beginning of the year 2014, 60 Field Officers and 4 Monitoring Officers were given a 2-day-long training at the Sonargaon training centre of the organization. The goal and objectives of the education programme, its implementation strategy, community participation, many sides of child education, etc. were discussed in the training.

Later the trained Monitoring and Field Officers provided the same training to 2525 teachers in batches. All teachers were given a one-day training on the subject of Bangla by Master Trainers from primary schools.

Teachers' Conference 2013

The key force of CDIP learning centres is the girls who work as teachers at its learning centres. CDIP organizes a Teachers' Conference usually every year. Teachers' Conference 2013 was held on 7 September in Dhaka. About 1000 teachers from five nearby districts got together in Dhaka for this conference.

Out of 1,000 teachers, 6 girls shared their experiences with the audience. They said that they were happy about the contribution they could make to improving life of disadvantaged children.

Mr Md. Abdul Karim, Managing Director, PKSF, was the Chief Guest of the Conference. Special Guests were Mr Mahbub Jamil, Former Advisor, Caretaker Government of Bangladesh, Professor Ahmed Kamal, Department of History, University of Dhaka, Mr AMR Chowdhury Ph.D, Vice Chairman, BRAC, Ms Mahera Khatun, Former Official, UNICEF, Mr Md. Fazlul Kader, Deputy Managing Director, PKSF, and Ms Khilkhil Kazi, Granddaughter of National Poet Kazi Nazrul Islam. Ms Saleha Begum, Education Consultant of CDIP, also spoke in the programme. It was chaired by Mr Mohammad Abdullah, Chairman of CDIP, and moderated by Muhammad Yahiya, Executive Director of CDIP.

Participation in an international convention on education

The World Innovation Summit for Education (WISE), established by Qatar Foundation, is an international platform for building the future of education through innovation. It arranges the annual summit, awards giving ceremony and a range of continuing Programmes. The 2013 WISE Summit – Reinventing Education for Life — took place at the Qatar National Convention Centre, Doha, from October 29 to 31. More than 1,200 prominent educationists, researchers, policymakers, teachers from big universities and political and social leaders from over 100 countries participated in debate, dialogue and networking for the 3 days.

CDIP registered to join the 2013 Summit. The organization's Chairman Mohammad Abdullah and Executive Director Muhammad Yahiya attended this. There they presented CDIP's initiative for 'Arresting drop-out of first-generation learners in Bangladesh' and shared their opinions with other participants on challenges, opportunities and innovative trends in education across the globe.

CDIP representatives found issues like minimum literacy and numeracy, STEM (Science, Technology, Engineering and Mathematics), 21st-Century Citizenship, MOOCs (Massive Online Courses), frugal education, etc. discussed at the summit interesting. CDIP's Education Support Programme for first generation learners with poor and disadvantaged family background can draw more strength through participation in WISE events.



CDIP Modern School

CDIP has set up CDIP Modern Schools in order to make quality education services available to areas beyond the capital city of Dhaka. The organization set up one such school in each area under Nobiganj, Madanganj and Shiddhirganj branches. Another CDIP Modern School has been set up in the area under the branch of Bhaber Char in the upazila of Gazaria, Munshiganj, in 2014. There is a plan to start 9 more such school campuses in 2015.

Number of teachers:

SI	Campus	Number of teachers						Total
		Head Teacher	Asst. Head Teacher	Asst. Teacher	Part-time Teacher	Clerk		
1	Nobiganj	1	1	4	2	1		9
2	Shiddhirganj	1	1	4	1	1		8
3	Madanganj	1	1	2	0	0		4
4	Bhaber Char	1	1	2	0	1		5
Total		4	4	12	3	3		26

Number of students:

SI	Campus	Number of Students								Total
		Play	Nursery	KG	Class I	Class II	Class III	Class VI		
1	Nobiganj	0	56	34	15	9	13	6		133
2	Shiddhirganj	17	22	27	15	6	3	11		101
3	Madanganj	23	14	15	0	0	0	0		52
4	Bhaber Char	28	18	10	4	5	0	0		65
Total		69	109	85	34	20	16	17		351

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Human Resource Development

Human resource management plays an important role in increasing effectiveness of an organization. Therefore, its importance is immense. The success of an organization, to a great extent, depends on efficient human resource management. It is natural that some employees will retire and some will drop out from any organization in course of time. Again, new employees are recruited as employees retire and the organization expands.

Responsibilities of HRD department include human resource planning, recruitment, selection, appointment, training and development, fixing salaries and remunerations, performance evaluation, promotion, etc. of employees by providing various privileges, incentives and common services.

Human Resource Development/Training department of CDIP conducts various trainings and workshops to increase the efficiency and quality of work of the employees. It also arranges trainings and workshops for the intended population. In addition to those, various trainings are also arranged to increase the sustainability and quality of Programmes of PKSF and its partner organizations.

CDIP conducts the following two types of training:

Human Quality Development: This is to make the participants aware about the society and its surroundings, develop their analytical abilities and help them delve deeper into the problems. These trainings are: Fundamental Training, Management Strategies, Operation and Management of branches, Planning Strategies, Savings & Credit Management, Financial Management, Project Management, Developing Entrepreneurs, Rural Organization Development and Management, Awareness Building, Developing Leadership, Monitoring and Evaluation, Office Management, Accounts Management, Team Building and Dynamic Group Exercise etc.

Professional Efficiency Development: These trainings are conducted with a goal to acquire efficiency and knowledge so that the participants can be able to manage various income generating projects on the basis of appropriate situational decisions. These trainings give focus on both mental and material resources of participants. Efficiency development trainings are provided to the field level employees so that they can provide direct services to beneficiaries.

Human Resource of CDIP

Human resource is the key part of any organization. Lack of manpower hinders the pace of development. Number of CDIP's Programmes and its project areas are increasing day by day. The organization takes special care so that its manpower never falls short and quality of work of its employees never declines. Up till 30 June '14, total manpower of CDIP stood at 3,463 persons.

There are various departments in the head office to improve the quality of work of employees and to ensure transparency and accountability. These are Human Resource Department, Finance Department, MIS Department, Audit Department, Training Department, IT Department and Special Programme Department. Relevant activities go on within those departments. All the departmental heads run their operations through the executive director.

There are three levels of offices for conducting field-level operation: Branch, Regional and Zonal. A Branch Manager heads a branch with a Branch Accountant and 4-7 Field Officers. A Regional Manager heads a Regional Office consisting of 5 to 8 branches. He supervises and monitors the branches under him. A Zonal Manager supervises and monitors branches of 2 to 3 regions under him. Zonal Managers work under concerned Zonal Heads at the headquarters.

Staff Recruitment

Human Resource Department bears the responsibility of employing skilled persons at various positions in the organization. This department preserves biodata received from various sources. In case of more staff at a time, employment notices are published in newspapers and staffs are recruited through the due process.

Staff Evaluation/Promotion

CDIP maintains a system of evaluation of its staff and their promotion basing on this. Merit, skills, quality of work, strategic leadership, transparency, sincerity, responsibility, etc. are considered for staff evaluation and promotion. Written exams and interviews are arranged after a certain period regularly for this purpose. Policies stated in the Manuel and circulars are followed in this regard. In 2013-14 FY, 151 persons have been promoted to various positions.

Staff Benefits and Security

CDIP takes its staffs' social security and benefits seriously and provides these to its staff maintaining a level at par with other organizations. The benefits it provides are provident fund, gratuity, annual increment, festival allowance, leave facilities, loan facilities, death coverage fund, etc. Besides these, they receive house rent, medical allowance, transport allowance, travel allowance, station allowance, motor cycle allowance, etc.

Death Coverage Fund

CDIP provides various benefits to its staffs as far as possible. This year it has started a Death Coverage Fund for providing support to members of the family of a CDIP staff if s/he dies while on duty. If a permanent employee deposits a premium in this fund, his/her family shall get all the benefits of this fund in case of the employee's death while on duty. This fund consists of 2.5% cut off from the employee's basic salary and the equal amount paid by the organization.

In case of death of an employee while on duty, the nominee shall receive all the benefits as per certain rules set up for this purpose. If any staff under this fund leaves or is relieved of his/her position by the organization, s/he shall get all the benefits of this fund with the payment due to him/her at the time of finally settling his/her accounts.

Death of a Colleague and Contribution of Tk 3 lakh to His Family

Md. Ekhlas Khan joined CDIP's Ashulia Branch as a Field Officer on 14 February 2010. He was honest, responsible and sincere in rendering his duties. He died in a traffic accident on 31 December 2013 when he was going to a samity for collection of money from loanees at Pubail Branch. He was carried to Gazipur District Hospital for treatment and died that day at 2 pm. His colleagues took his dead body to his village home for burial.

A cheque of Tk 3,76,865 including a contribution of Tk 3 lakh from CDIP as per the decision of the Governing Body at its 83rd meeting as well as his dues has been handed over to his mother. The organization has borne all the expenses for the treatment at the hospital and transport.

Manpower
(up to 30 June 2014)

Sl.	Position	Number
1	Executive Director	1 person
2	Director (Programme)	1 person
3	Education Programme Advisor	1 person
4	General Manager (Programme)	1 person
5	Deputy General Manager	2 persons
6	Asst. General Manager (Finance)	1 person
7	Asst. General Manager (IT)	1 person
8	Programme Manager	2 persons
9	Manager (Special Programme)	1 person
10	Legal Advisor	1 person
11	IT Advisor	1 person
12	Asst. Manager (Finance)	1 person
13	Asst. Manager (MIS)	1 person
14	Senior Admin. Officer	1 person
15	Senior Accounts Officer	1 person
16	Senior Audit Officer	1 person
17	Research and Publication Officer	1 person
18	MIS Officer	1 person
19	Junior Admin. Officer	2 persons
20	Junior Accounts Officer	1 person
21	Junior Asst. Accountant	1 person
22	IT Support Officer	1 person
23	MIS Entry Officer	1 person
24	Executive Officer	4 persons
25	Computer Operator	2 persons
26	Store and Despatch In-charge	1 person
27	Driver	5 persons
28	Housekeeper	1 person
29	Peon	4 persons
30	Cook	2 persons
Sub-total		45 persons
31	Zonal Manager	5 persons
32	Regional Manager	14 persons
33	Branch Manager	91 persons
34	Auditor	9 persons
35	Branch Accountant	82 persons
36	Micro-enterprise Officer	90 persons
37	Field Officer	349 persons
38	Peon and Cook	168 persons
Sub-total		808 persons
39	Monitoring Officer (Education)	3 persons
40	Field Officer (Education)	57 persons
41	Teacher	2,525 persons
Sub-total		2,585 persons
42	Education Project Officer	1 person
43	Head Teacher, Asst. Head Teacher and Asst. Teacher	22 persons
Sub-total		23 persons
44	Sub-Asst. Community Medical Officer	2 persons
TOTAL		3,463 persons

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Training

Success of any programme depends upon skilled people. CDIP, therefore, organizes various trainings and workshops for all its employees throughout their service period. The following trainings were provided in FY 2013-14:

List of Trainings

SI	Course Title	Period	Number of Trainees	
			By the organization	By PKSF
1	Micro-credit and Management	22-24 Sept, 2013		2 persons
2	Monitoring Officer (Edu) meeting	30 Sept, 2013	7 persons	
3	Strategic Planning	3-7 Nov, 2013		2 persons
4	Savings & Micro-credit Management	16-18 Nov.	25 FOs	
5	Group Spirit, Savings & Micro-credit Management	22-25 Nov.		2 FOs
6	Micro-enterprise Management & Lending	23-27 Nov.		5 FOs
7	Automation	23-25 Nov.	2 ZMs + 5 RMs = 7 persons	
8	Micro-enterprise Management & Lending	22-24 Jan, 2014		2 FOs
9	Micro-enterprise Management & Lending	26-28 Jan, 2014		2 FOs
10	Designing and Diversification of Financial Products	2-4 Feb, 2014		2 ZMs
11	Savings & Micro-credit Management	5-20 Feb, 2014	91 BMs	
12	Automation	13-14 Feb, 2014	14 Accountants and FOs	
13	Micro-credit and Management	11-13 Mar, 2014		2 RMs
14	Subject-based (Bangla)	1-17 March	2525 Teachers	
15	Micro-enterprise Management & Lending	18-20 Mar, 2014		2 FOs
16	Branch Monitoring, IT & Education Programme	18-20 March	14 RMs	
17	Software	16 March	3 persons	
18	Basic Concept of Education Programme & Implementation	2-3 April	5 FOs (Edu)	
19	Safe Micro-credit Management	7-10 April	40 Accountants and FOs	
20	Expectation about my register	11 April	504 Accountants and FOs	
21	Computer hardware & software	13, 15, 17 April	42 Accountants and FOs	
22	Subject-based (Creative)	18-22 April	23 Teachers (Modern School)	
23	Internal Audit & Operation	20-24 April		2 persons
24	Reporting System	30 April	3 MOs	
25	Computer hardware & software			
26	Book Keeping & AIS Automation	14-27 May	90 Accountants	

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Research and Publication

Publication

A beautiful diary and an eye-catching calendar for 2014 have been published.

A brochure in Bangla highlighting the key features of the organization's education support programme was published on the occasion of Teachers' Conference 2013. GTV telecast the news of the convention that night.

A brochure in English highlighting the key features of the organization's education support programme was published for distributing among distinguished participants at the WISE Summit in Qatar.

All these publications mentioned above were widely acclaimed within and without the organization.

TV Advertisement, Book, Poster and others

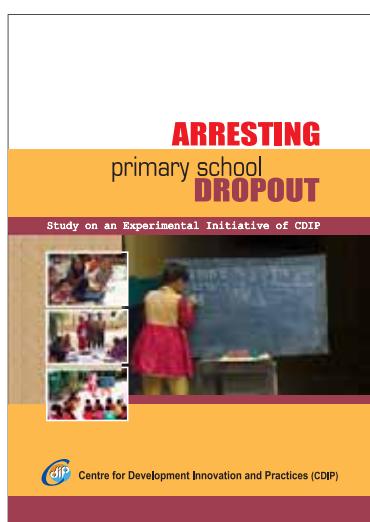
15 festoons with valuable excerpts on education from different sources and 5 big posters were made for decorating the venue for the Teachers' Conference.

This year books on social science, literature, science, etc. worth over 10 thousand taka have been bought from Bangla Academy Book Fair and different book-shops in Dhaka for the organization's library.

Weekly 'Shikkhabichitra' (22-28 May 2014 issue) has published a full-page interview of the Executive Director of the organization. The interview has dealt with many sides of the microfinance operation and the education support programme of CDIP.

Audio-Visual Production for raising mass awareness

Massline Communications Ltd. has finished its work of making a 1-minute long TV advertisement centring on the education theme of CDIP: 'No person shall remain illiterate.' A village in the upazila of Louhajang, Munshiganj, has been used as a spot for its shooting. This audio-visual production is now awaiting broadcast on TV channels.



Arresting Primary School Dropout

Shahjahan Bhuiyan & Shafiqul Islam
Second print: September 2013

The book is based on a study conducted by the two authors. It has dealt with various aspects of the organization's Education Support Programme run with the objective of reducing primary school dropout of children from poor families. The authors have also shown the influences of CDIP's education centres on primary education and other social aspects at local levels in the country. This book, first published in 2011, has been reprinted this year.

Essay competition

Two types of essay competition was organized in 2013: one, 'Remittance, Education and Automation' for CDIP staffs at the field level, and another, 'How to Teach Children : My Experience' for teachers at its learning centres. The response was huge and impressive. Officers at the headquarters and field levels examined the essays submitted in the competition. 42 participants (3 participants—1st, 2nd and 3rd—for each of 14 regions of CDIP operation) have been declared winners for each type of essay competition. Thus 84 participants have been declared winners for the two types of the essay competition. Each winner has been presented with prize money, a medal and a testimonial. The best essays out of the winning ones are being gradually published.

Shikkhalok—a CDIP bulletin on education

The organization has for the first time begun to publish a bulletin on education since June. Thoughts on education by CDIP staff and teachers, valuable writings of the past, new writings on education, history of old schools or collages, tribute to dedicated teachers, etc. are published in this bulletin. The objectives of this bulletin are to help spread ideas on education across society, bring out new ideas and participate in the positive changes happening in the education sector. The bulletin is monthly and available in print form and online at www.cdipbd.org/shikkhalok. June issue of Shikkhalok has come out this fiscal year.

Research

There have been some research activities that came down from the last fiscal year's studies and an initiative with an informal approach has been started this year. These are the following:

1. Use of Leaf Colour Chart in the Application of Fertilizer: Ms. Mahnaz Islam, Ph.D. student of Harvard Kennedy School, USA, has been conducting a research programme with the support of CDIP on agricultural development in Bangladesh. The last phase of it continues now. At this phase, CDIP's involvement is limited to the field level support of the CDIP staff.

2. Innovative Economic Activities by Rural People: People in villages in Bangladesh are engaged in many innovative economic activities. Poor people do not sit idle when there is a lack of opportunity for employment. They devise some ways for earning their income that contributes a lot to the national economy. Some clusters centering these economic activities have grown in particular regions of the country. Micro-finance organizations play some role in sustaining such activities in the country. These economic activities can be improved and widened if their needs are identified and adequate support provided. In order to identify the varieties of innovative activities and the role micro-credit plays in these, individual stories are being collected directly from the field.

In the first phase of this study, Research and Publication Officer of the organization visited the areas of Bagmara, Mainamti and Madhaia in the district of Comilla and collected stories on the following economic activities:

1. Muri making at Fatehpur
2. Making of kites at Adampur
3. Plant nursery at Kachia Pukuria
4. Bamboo-made household articles at Alekhar Char
5. Making of cool mats at Rampal
6. Making of mousetraps at Bhani
7. Making of toy helicopters at Naotola

Case Study

Muri making at Fatehpur



Muri (Puffed Rice) is a popular snack all over Bangladesh. It is an important food item also in our neighbouring countries. It is a common breakfast item and also the first item together with a glass of water with which guests are welcomed in many village homes. Jhal Muri (spicy puffed rice) and Moa (puffed rice ball) are two mostly used food items liked by the rich and poor alike in Bangladesh. It is also soaked in water and eaten with sugar, banana and milk. Tea goes very well with muri. Muri is an inevitable item for iftar during the month of Ramadan in the country.

In villages, families make puffed rice for household consumption. Once prepared, it can be preserved in a crispy form in earthen pots and can be used throughout the year. Therefore, village people prefer it as a ready-made food kept in store for use in times of need. Making muri has been a cottage industry so far. But since recent years machines are also being used to make puffed rice in bulk to be sold in the market. Now big companies have come into the business by putting spicy muri into poly packs of various sizes for townspeople. The problem with making and selling muri commercially is that it has become profit-oriented. So there are accusations against corporate production of using urea for making whiter and bigger size muri in order to attract more customers and maximize profit thereby. Consumer awareness is also rising and therefore search for chemical-free muri is seen to be increasing day by day. And some companies are responding accordingly.

However, in villages home production of muri though meant for market is still free of harmful chemical substances. At Fatehpur village in Bagmara, Comilla, 25-30 families at around 15 homes earn their living by making puffed rice. Zainal Abedin, 45, of this village thus runs his family of a wife, 5 sons and 2 daughters. His one son runs a CNG-driven taxi, 2 sons are rajmistree-s (expert masons), and his elder daughter studies in a primary school.

Special types of rice are used for making muri. On the past 23 March, Mr Abedin said, they used *Gigor* and *Tobi* rices, which were available in local market. According to them, mills use *Elsiko* rice to make muri. The price of rice swings between Tk. 880 and Tk. 1100 per maund. 40 kg rice yields 24 kg muri. His family together can make muri from 4 maunds of rice everyday. He packs this into a big plastic bag and sells the muri at Tk. 62 per kg.

Some years ago, he left the business of muri making and set up a tea stall, but came back into this again. Into the business, he has his own investment as well as a loan of Tk 20 thousand from CDIP. He can earn 10 to 12 thousand taka a month out of this business with which he can just make both ends meet. Thanks to them, townspeople can still enjoy eating the type of muri which is safe and good for health.



Making of kites at Adampur

Kite flying is a popular pastime all over the world including Bangladesh. There are kite lovers all over the country. Every year people in Old Dhaka celebrate the spring by flying kites from their rooftops. But across the country the sport is in decline because of the increasing economic pressure on lives of people in modern days. Bangladesh Kite Federation organizes a national kite festival in January every year at Cox's Bazar sea beach.

Kites are of many types, sizes, shapes and colours. Some kites are made very large and costly. Usually children and adolescent boys and girls fly small and cheap kites made of paper and bamboo-laths. These are made in various parts of the country. One of the makers of such simple, ordinary kites is the 32-year old Jamal Hossain in the village of Adampur, Sadar South, Comilla.

Jamal's family consists of his wife, two sons and one daughter. The elder son reads in Class II in madrasa and his daughter reads in Class IV. Jamal's own study came to an end after he reached Class V because of a financial crisis in the family. His elder brother Monwar entered into the work of kite making in his early age and now runs a kite-making factory with 4/5 workers in Mirpur, Dhaka.

Jamal learnt to make kites from his brother and started the business in 1994. He makes Bangali ghudi, Bihari ghudi, shapraj (king of snakes), katachhera (patched up), etc. Paper, bamboo, flour, tunte (copper sulfate), etc. are required for this. The kite without a tail is called Bihari and the ones made of pieces of colored paper are katachhera. With the help of his family members he can make from two to two and a half thousand kites a day. For this, some days he has to work from 8 O'clock in the morning till midnight. According to him, months of Chaitra and Boishakh are a dull season for kites. He even does not make any kite for one and a half month. Its season starts again towards the end of Joishtha and Asarh. He needs to hire a boy to help him in the work during that season.

White paper is Tk. 1200 per ream and small-size coloured paper is Tk. 700 per ream. It usually takes from Tk. 800 to 900 to make a thousand kites, which he can sell for Tk. 1200 to 1400. The big size kites are Tk. 2200 per thousand. In a week, he can sell kites of Tk. 5/6 thousand wholesale in the Comilla market. This business requires a capital of Tk. 20/30 thousand a month. In that case, a modest income of Tk. 10/15 thousand a month can be made from this.

Jamal has his own money invested besides a loan of Tk 10 thousand from CDIP. He makes a thing for providing pleasure to people of all ages. With this business, he can lead his life in a simple, modest way. He wants to make his son a hafiz or send him abroad for work.

Success Story

Running a nursery business



For some years nursery has become a flourishing business in Bangladesh because of people's awareness about financial benefits of trees, the growth of a middle-class who can afford to spend some money for flowers and also the swelling of an affluent class of people. Zakir Hossain Bhuiyan, 28, of the village of Kachia Pukuria in Comilla, left school in 2000 when he was in Class X because he became tangled in some family problems and law suits. He lived the life of a penniless unemployed youth in those days.

During that time, there were 4 nurseries in the area. Dhupchar Nursery was the largest of these. One morning in 2003, he saw a rikshwa van loaded with saplings from Dhupchar pass by. One rendi koroi sapling cost Tk 10. The experience jolted Zakir into action and changed the course of his life. He entered into the nursery business, but left it in 2007. Then he started this afresh in 2011, in a larger way. This time with 10 thousand types of plants and a capital of Tk 40/50 thousand. There were trees like mangium, mahogany, acacia cross, etc. His business flourished. Now he is the owner of 5 nurseries with two full-time employees. He has two daughters and one son. The elder daughter reads in Class III and the younger daughter in Class II.

Mr. Zakir is a talented young man. There are many who enter into the nursery business but fail to continue. But Zakir could overcome the hurdles in this business with his creative mind. At first he could find only 1/2 thousand saplings from a quarter of a KG of mangium, which should provide 10 thousand saplings. Others were also buffeted with this problem. He thought deeply about this and an innovative idea came to his mind. What if the seeds are given *om* (warmth)? He soaked the seeds in hot water and now surprisingly found the expected number of saplings, 40 thousand from 1 KG seeds. He saw pepper plants dying when its leaves were attacked with some fungus. He found out that if a solution of water and TSP fertilizer is sprinkled on the leaves, they recover. On 24 March this year, he expressed all this in front of his Gram Bangla Nursery in the village and claimed that these are his own findings, learned from no one else.

Now 6 lakh taka is invested in his business from which he earns 6 lakh taka a year. His capital consists of his own money and a loan of Tk 70 thousand this year from CDIP. He is thinking about setting up more nurseries. He has become a member of the Comilla Nursery Samity. He shines with smiles when he thinks of his miserable past nowadays. His nurseries are full of timber trees like mahogany, lombu, etc.; fruit trees like lotkon, amra, ata (custard apple), dalim (pomegranate), lichi, China orange, malta, koromcha, kathbel (wood apple), amloki (gooseberry), etc.; flowers like marigold, dahlia, etc., medicinal trees like neem, arjun, etc. He inspires people around him with confidence, vigour and creativity.

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Other Activities

Remittance Programme

In the context of Bangladesh it is now considered to be an important service for rural people to make available the remittance money remitted from foreign countries by the Non-resident Bangladeshis to their near and dear ones living in rural areas of Bangladesh in the shortest possible time. In consideration of the above fact, CDIP initiated the Remittance Programme in 2010 under an agency agreement with Bank Asia Ltd. and under a separate tripartite subsidiary agreement with world-renowned Money Exchange Houses, namely Western Union, Xpress Money, Merchantrade, International Money Exchange (IME). We are providing the remittance services to people of rural areas in 13 districts that are covered by our 90 Branch Offices.

In 2013-14 the Remittance Programme made a good progress and provided remittance money of about Tk. 3.50 crore every month to more than one thousand remittance recipients. Here follows a monthly statistics of progress and performance in 2013-14.

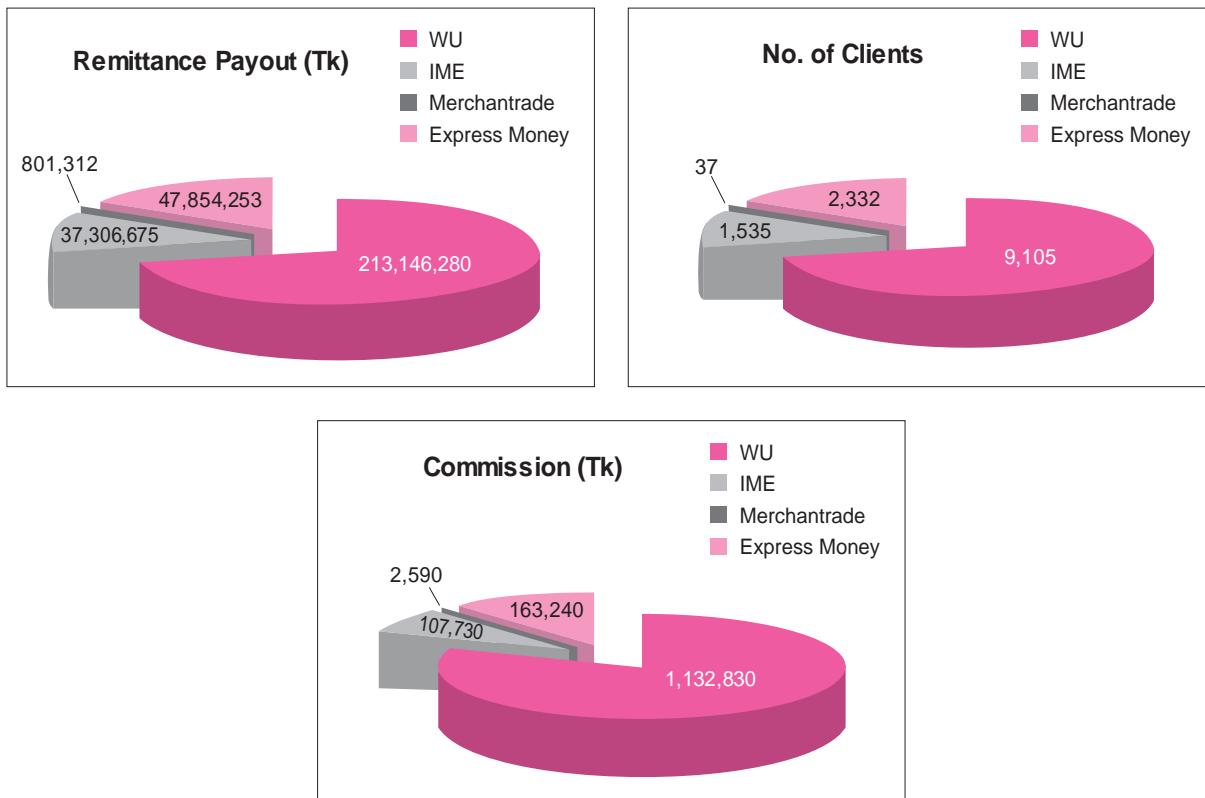
Month	Western Union		IME		Xpress Money		Total	
	No. of Clients	Money Payout	No. of Clients	Money Payout	No. of Clients	Money Payout	No. of Clients	Money Payout
July '13	786	18,003,868	69	1,443,346	-	-	855	19,447,214
August '13	527	11,153,785	62	1,448,219	-	-	589	12,602,004
September '13	627	13,908,284	65	1,211,602	-	-	692	15,119,886
October '13	626	13,984,357	72	1,878,862	57	1,367,518	755	17,230,737
November '13	664	14,937,275	91	2,609,388	97	2,051,716	852	19,598,379
December '13	690	18,668,865	131	3,149,202	210	3,831,024	1,031	25,649,091
January '14	802	18,882,863	164	3,761,752	232	4,249,302	1,198	26,893,917
February '14	727	15,869,633	144	3,142,935	220	4,209,866	1,091	23,222,434
March '14	929	21,290,425	172	3,941,202	331	7,194,406	1,432	32,426,033
April '14	923	22,309,599	179	4,448,526	318	6,395,766	1,420	33,153,891
May '14	911	22,183,651	197	4,835,355	409	9,089,443	1,517	36,108,449
June '14	893	21,953,374	207	5,436,286	548	9,465,212	1558	36854872
Total	9,105	213,145,979	1,553	37,306,675	2,332	47,854,253	12,990	298,306,907*

*Besides above, Tk. 801,312 was paid out to 37 clients which was channeled through Merchantrade.

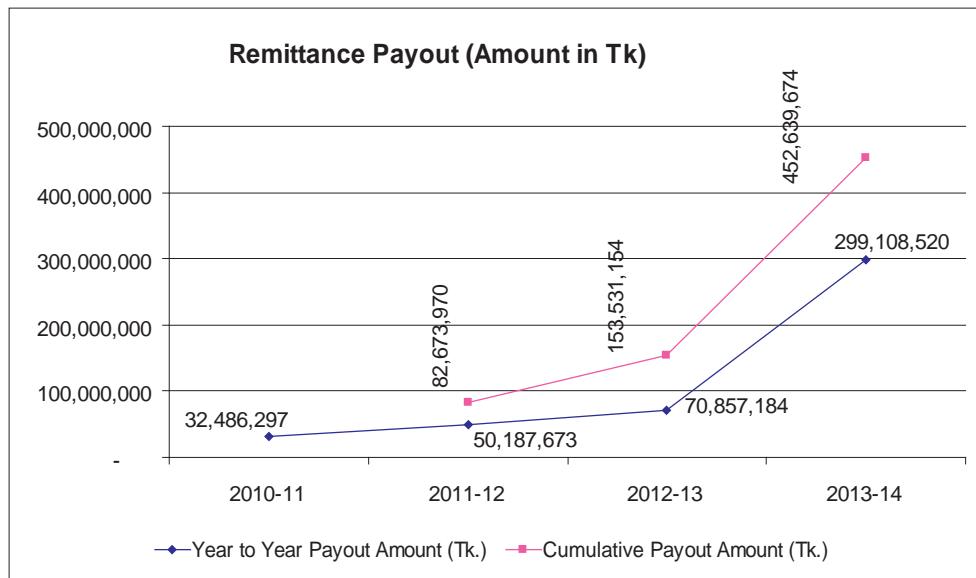
Special Initiative in 2013-14: 2 more Money Exchange Houses, namely Xpress Money (16 Digits) and Merchantrade (12 Digits), are added in 2013-14 to our existing network of Money Exchange Houses.

Moreover, the remittance software of Western Union is installed in the computers of some of our good performing Branch Offices and Branch staffs have started giving instant services to remittance clients on the spot from the Branch Offices.

Here follows some charts which show the number of clients, amount of remittance pay-outs and amount of commission earned by CDIP through each Money Exchange House.



Here follows a Graph which shows the remittance pay-out by year to year as well as cumulative (from October '11 to June '14) performance.



It is expected that the progress will be even faster in the coming years.

Western Union Awards CDIP Nabigonj Branch

The CDIP Remittance Programme has made a remarkable progress in 2013-14. For faster growth in remittance payments, CDIP Nabigonj Branch was awarded 'Ambassador Bangladesh-2013 (Silver)' by Western Union.

In a colourful 'Award Giving Ceremony' held in the Westin Hotel, Gulshan, Dhaka, on 22nd May 2014, the Regional Manager, Sonargoan, Mr. Rezaul Islam, and the Branch Manager, Nabigonj, Mr. Shariful Islam, received the awards from the Management of Western Union.



2 CDIP Managers receive the award

Automation

The process of bringing all activities of branches and the headquarters under automation started a few years back. The organization made an agreement with Datasoft Systems Bangladesh Ltd. on 18 April 2011 and piloted its software at Ashulia Branch. Most branches of the organization have now come under the automation process.

At the field level, since 2004 the organization has been using desktop-based MIS software, POFMS, prepared by PKSF. CDIP has prepared a Fund Management software for its own use. CDIP Human Resource Management System is another software prepared for its use. Full IT-based operation is likely to be possible in all branches by 2014-2015 fiscal year.

Micro-Insurance and Health Insurance Programmes

Micro-insurance

Micro-insurance has begun to spread to a good extent for minimizing financial risks and reducing the financial damages in the economic lives of poor people. Micro-insurance covers risks emanating from incidents like death, accident, illness, death of the cattle, etc.

Micro-insurance now exists in every branch of the organization. Under this programme, the remaining loan outstanding of a loanee is written off if either of the spouses of the loanee dies. The family of the deceased person receives Tk 5000 in cash for funeral rites. The premium is 0.40% of the loan.

Health Insurance

The organization has started Developing Inclusive Insurance Sector Project (DIISP) in two branches of Kuti and Dharkhar. Two paramedic physicians have been appointed as Community Medical Assistants under this project. From 8 in the morning to 5 in the afternoon, they provide primary medical services to CDIP members and their families. Besides this, one MBBS doctor provides medical services to poor people through satellite clinics at the field level 4 days every month. Every member pays Tk 200 at the time of receiving his loan from the organization and receives medical suggestions for 5 members of his/her family for a year. Up to now, 2,205 members in Kuti and 1,489 members in Dharkhar branches as well as their families have received medical aids from the project.

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Audit and Financial Statement

CDIP's Financial Status : An analysis

Operational Self Sufficiency (OSS)

Operational Self Sufficiency (OSS) indicates the ability of the organization as to what extent the operational expenses of the organization are borne by the corresponding income of the organization/program. The OSS of CDIP is as follows :

Operational Self Sufficiency (OSS)	
2012-2013	2013-2014
168.53%	163.92%

In 2012-13 the OSS was 168.53%, but in 2013-14 it has achieved 163.92% which means that the OSS is dropped by 4.61%. It may be mentioned that though the income in 2013-14 has increased by 14.89%, the expenditure has increased by 18.12%. This increase of expenditures are mainly because of the increase of staff salary, gratuity, income tax, depreciation etc. in 2013-14.

Financial Self Sufficiency (FSS)

Financial Self Sufficiency (FSS) indicates the financial ability of the organization to meet all expenses including the current financial cost at market value, inflation cost etc. with its own income. The FSS is as follows :

Financial Self Sufficiency (FSS)	
2012-2013	2013-2014
94.38%	82.81%

In 2012-13 the FSS was 94.38%, but in 2013-14 it reaches 82.81% which means that FSS has fallen by 11.57% in 2013-14. It deserves to be mentioned that the total expenses and the imputed cost of capital in 2012-13 was increased by 28.64% and amounted to Tk. 50,36,47,806, but in 2013-14 it is increased by 30.94%, thus it amounts to Tk. 65,94,60,542. As such the FSS has dropped in 2013-14.

Debt Service Cover Ratio

Debt Service Cover Ratio (DSCR)	
2012-2013	2013-2014
1.20 : 1	1.21 : 1

The debt service cover ratio was 1.20 : 1 in 2012-13 which is 1.21 : 1 in 2013-14. It means that the debt servicing capacity has improved further in 2013-14.

Debt to Capital Ratio

It indicates the financial ability of the organization's own capital to meet up the liabilities of the organization.

Debt to capital Ratio	
2012-13	2013-14
2.46 : 1	2.06 : 1

The debt to capital ratio was 2.46 : 1 in 2012-13 which is 2.06 : 1 in 2013-14. It indicates that the capital position of the organization to meet up liability has further improved in 2013-14.

Capital Adequacy Ratio

It indicates the financial solvency of the organization. By this ratio it is understood as to what percentage of fund can be financed from the organization's own fund.

Capital Adequacy Ratio (CAR)	
2012-13	2013-14
31.03%	37.90%

In 2013-14 the own fund stands at Tk. 85,22,23,764 which is 37.90% of the total fund. In 2012-13 it was 31.03% which means that the percentage of own fund is further increased in 2013-14.

Liquidity to Savings Ratio

In 2013-14 the organization has sufficient liquidity to meet up all its expenses including any normal withdrawal of savings by the members.

Liquidity to Savings Ratio (LSR)	
2012-13	2013-14
10.84%	23.75%

In 2013-14 the total savings balance stands at Tk. 107,36,28,945 and the total FDR made out of members' savings is Tk. 25,50,00,000 which is 23.75% of total savings. At the same time the cash and bank balance is Tk. 8,50,79,396, i.e. altogether the liquidity stands at Tk. 34,00,79,396 which is 31.68% of total savings. In 2012-13, this ratio was only 17.92%.

Income-Expenditure Overview

In 2012-13 the total income was Tk. 47,53,49,322 which is increased by 14.89% in 2013-14 and the total amount is raised to Tk. 54,61,28,513.

On the other hand, the total expenditure was Tk. 28,20,55,575 in 2012-13 which is increased by 18.12% in 2013-14 and total expenditure amounts to Tk. 33,31,70,493.

Summary of Financial Ratio Analysis : Comparison of Last 3 Years

The financial base and capacity of the organization is constantly improving and strengthening as evident from the ratio analysis of the last 3 years as shown in the following table:

Sl. No.	Performance Indicators	2011-12	2012-13	2013-14
1	Debt to Capital Ratio (DCR)	3.26:1	2.46:1	2.06:1
2	Capital Adequacy Ratio (CAR)	25.66%	31.03%	37.90%
3	Debt Service Cover Ratio (DSCR)	1.22:1	1.20:1	1.21:1
4	Current Ratio (CR)	1.62:1	1.60:1	2.06:1
5	Liquidity to Savings Ratio (LSR)	12.51%	17.92%	23.75%
6	Rate of Return on Capital (RRC)	38.98%	35.88%	28.63%
7	Cumulative Recovery Rate (CRR)	99.90%	99.93%	99.93%
8	On Time Recovery (OTR)	99.19%	99.61%	99.58%
9	Operational Self Sufficiency (OSS)	165.10%	168.53%	163.92%
10	Financial Self Sufficiency (FSS)	93.46%	94.38%	82.81%
11	Retained Surplus (Taka)	36,99,82,839	52,94,27,046	75,51,69,145

CDIP Funding Sources and Composition

Currently CDIP activities are funded from 4 sources like (i) Members' Savings, (ii) PKSF Loan, (iii) Bank Loan, and (iv) Own Fund, which are briefly described below:

1. Savings Fund

Currently 3 types of savings are deposited by the members of CDIP as described below:

i. Compulsory Savings : All members are required to deposit a minimum savings of Tk. 20 per week and an interest at the rate of 6% is paid to members on this compulsory savings account. As of June 30, 2014, the accumulated balance of savings in this account stands at Tk. 84,14,74,686.

ii. Special Monthly Savings : All members of CDIP are eligible to open a special monthly savings account and can deposit minimum Tk. 100 or any multiple of it on monthly interval for a time period determined by the depositor. Based on the time period of savings deposit, members will receive a minimum interest of 6% and maximum of 11.5%. As of June 30, 2014, the accumulated monthly savings balance now stands at Tk. 19,73,65,146.

iii. Voluntary Savings : This voluntary savings product is introduced in April 2014. Any member can deposit any amount and can withdraw money any time from this voluntary savings account. Depositors are given 8% interest on this savings account. As of June 30, 2014, an amount of Tk. 2,41,67,938 is accumulated in this voluntary savings account.

2. Own Fund

Own fund is a very important source of fund for meeting any urgent activity of the organization. This fund is mainly drawn from the yearly surplus generated from the credit operations of CDIP. This fund usually includes the Khudra Jhuki and Member Welfare Fund, Micro Insurance Fund, Depreciation Fund, Staff Security, Loan Loss Provision Fund, Gratuity Fund, Staff Death Compensation, Staff Savings Fund, Unsettled Claim, Leave Fund, Provision for Expense Fund, Remittance Fund etc. which are shown below in the table.

Name of Account	Taka
Funds	
Surplus Fund	75,33,40,129
Disaster Management Fund	2,15,37,705
Reserve Fund	7,53,34,013
Sub-Total (A)	85,02,11,847
Other Funds	
Khudra Jhuki and Member Welfare Fund	3,91,75,847
Micro Insurance Fund	(10,69,702)
Depreciation Fund	2,22,77,175
Staff Security	54,29,039
Loan Loss Provision Fund	3,06,57,723
Gratuity Fund	4,42,88,528
Staff Death Compensation	14,42,319

Name of Account	Taka
Staff Savings Fund	1,06,21,175
Unsettled Claim	18,81,145
Leave Fund	45,26,918
Provision for Expense Fund	72,48,077
Remittance Fund	30,00,000
Sub-Total (B)	16,94,78,244
Grand Total (A+B)	101,96,90,091

Loan Fund from PKSF

The main external source of Fund for CDIP is PKSF. As of June 30, 2014, CDIP's loan liability with PKSF in the following 5 loan components stands at Tk. 55,65,00,000 and is given below:

Component	RMC	MEL	SL	UMC	Total
Loan Outstanding	249,500,000	192,800,000	30,000,000	84,200,000	556,500,000
% of Loan Outstanding	44.83%	34.65%	5.39%	15.13%	100%

Loan from One Bank - A Commercial Bank

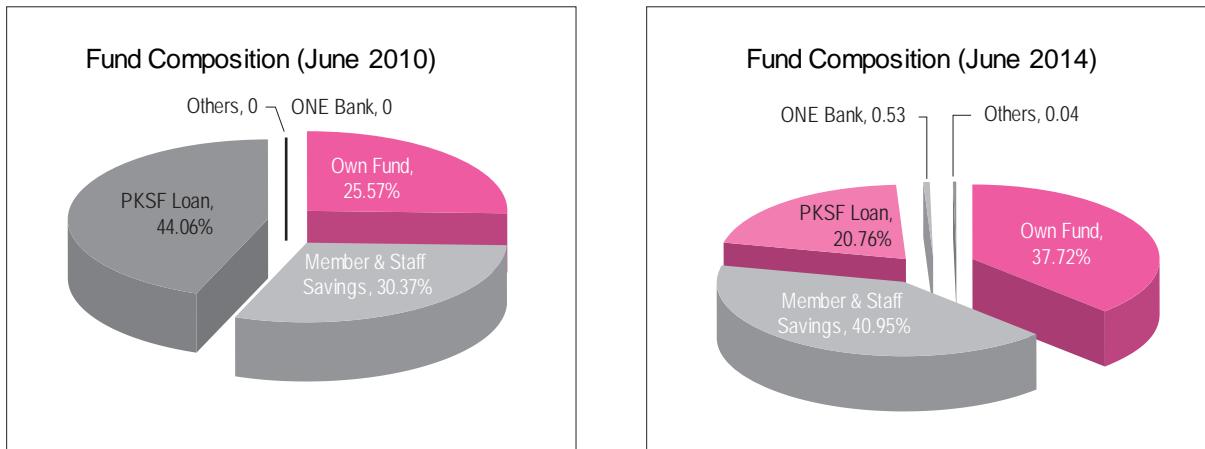
In order to diversify funding sources and improve financial management ability CDIP took a loan of Tk. 5 crore in 2011-12. This loan is being repaid regularly as per schedule.

The remaining balance of loan stands at Tk. 1,45,16,389 as of June 30, 2014, and shall be repaid as scheduled.

Funding Sources and Composition in 2010-2014

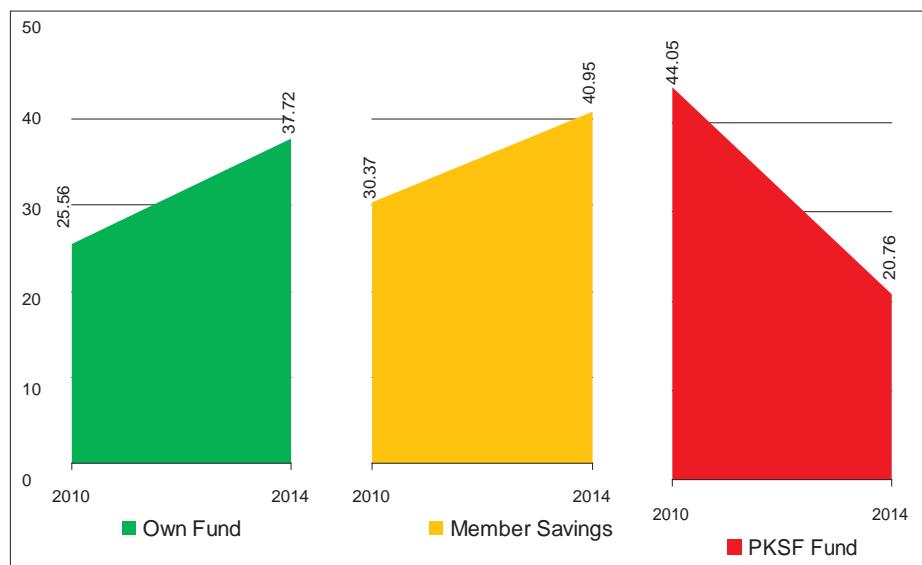
Both Own Fund and Savings fund increased in the last 5 years while the PKSF loan fund declined sharply in the same period as shown in the following table.

Name of Fund	2010		2011		2012		2013		2014	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
Own Fund	27,25,69,069	25.56%	39,76,90,589	26.34%	53,52,33,225	27.42%	76,61,88,227	33.42%	101,96,90,091	37.72%
Members' Saving	32,37,62,607	30.37%	52,98,74,177	35.09%	74,50,92,216	38.17%	93,99,84,241	41.00%	110,68,95,117	40.95%
PKSF	46,96,69,164	44.05%	52,84,26,664	35.00%	63,18,63,136	32.37%	55,79,88,543	24.34%	56,11,23,354	20.76%
ONE Bank	-	-	5,16,44,650	3.42%	3,80,13,256	1.95%	2,69,13,972	01.17%	1,45,16,389	0.53%
Others	2,04,398	0.02%	22,53,782	0.15%	17,24,481	0.09%	15,14,308	0.07%	9,75,201	0.04%
Total	1,06,62,05,238	100%	150,98,89,862	100%	195,19,26,314	100%	229,25,89,291	100%	270,32,00,152	100%



The year to year change of percentage of different sources of Fund are given in the following table.

Year	Name of Fund	Own Fund	Saving	PKSF	ONE Bank	Others	Total
2010		25.56%	30.37%	44.05%	-	0.02%	100%
2011		26.34%	35.09%	35.00%	3.42%	0.15%	100%
2012		27.42%	38.17%	32.37%	1.95%	0.09%	100%
2013		33.42%	41.00%	24.34%	1.17%	0.07%	100%
2014		37.72%	40.95%	20.76%	0.53%	0.04%	100%



From the above table and the graph, it is evident that CDIP's own fund was 25% in 2010 which is raised to 37% in 2014. Similarly, the Members Savings Fund was 30% in 2010 which is raised to 41% in 2014.

On the other hand, the PKSF loan fund was 44% in 2010 which dropped down to 20% in 2014.

CDIP's Performance Trend : An Analysis

As a Matter of practice CDIP Management every year analyzes the total performance of its programmes, mainly on two accounts: (1) Total financial situation analysis, and (2) Productivity analysis of staff and all production units/Branches of the organization.

An analysis of the performance trend of last 6 years on the basis of some major Performance Indicators are given below in the following table.

Performance Area	Different Aspects of Microfinance Programmes	Operational Performance Trend Report of CDIP					
		Jun '09	Jun '10	Jun '11	Jun '12	Jun '13	Jun '14
Programme Outreach	Branch	70	70	90	90	90	90
	Member	62,576	76,254	94,909	109,690	119,195	127,834
	Borrower	57,205	65,821	83,959	93,367	100,528	107,303
	No. of Credit Officer	239	285	382	398	415	439
	Total Staff	501	610	786	844	899	916
	Loan Portfolio at field (Tk. in Crore)	61.36	84.73	125.74	164.64	195.02	215.19
	Overdue (Tk. in Crore)	0.46	0.63	0.78	0.95	0.89	1.13
Investment	Capital Fund (Equity)	11.91	19.18	29.84	44.20	63.55	85.22
	FDR & Other Investment	10.34	8.92	8.21	13.86	16.61	34.84
Sources of Fund	PKSF Fund	41.62	46.65	52.45	62.40	55.00	55.65
	Bank Loan	-	-	5.00	3.80	2.60	1.40
	Savings Fund	19.20	31.60	51.48	72.59	91.41	106.30
	Capital Fund (Equity)	11.91	19.18	29.84	44.20	63.55	85.22
Fund as a % of Loan Portfolio	PKSF Fund	57%	48%	38%	34%	26%	22%
	Bank Loan	-	-	4%	2%	1%	1%
	Savings Fund	26%	32%	37%	40%	43%	43%
	Capital Fund (Equity)	16%	20%	22%	24%	30%	34%
Productivity	Member/Branch	894	1,089	1,055	1,219	1,324	1,420
	Member/Credit Officer	262	268	248	276	287	291
	Borrower/Credit Officer	239	231	220	235	242	244
	Borrower Coverage (%)	91%	86%	88%	85%	84%	84%
	Portfolio/Credit Officer (Tk. in lakh)	25.67	29.73	32.92	41.37	46.99	49.02
	Portfolio/Total Staff (Tk. in lakh)	12.25	13.89	16.00	19.51	21.69	23.49
	Credit Officer : Total Staff	2.10	2.14	2.06	2.12	2.17	2.09
Portfolio Quality	OTR (%)	99.75%	99.40%	99.36%	99.19%	99.60%	99.58%
	CRR (%)	99.85%	99.86%	99.88%	99.90%	99.93%	99.93%
	Portfolio at Risk (%)	0.95%	0.95%	0.89%	0.66%	0.53%	0.67%
	Debt : Equity	5.59	4.09	3.95	3.26	2.46	2.06
	Return on Asset (ROA)	5.35%	7.82%	6.59%	8.33%	9.13%	8.59%
	Return on Equity (ROE)	36.17%	46.75%	34.64%	38.98%	35.88%	28.63%

Performance Area	Different Aspects of Microfinance Programmes	Operational Performance Trend Report of CDIP					
		Jun '09	Jun '10	Jun '11	Jun '12	Jun '13	Jun '14
Financial Ratios	Portfolio % of Total Asset	78%	79%	83%	84%	86%	80%
	PKSF loan % of Total Portfolio	68%	55%	42%	38%	28%	26%
	Growth in Field Outstanding	-	38%	48%	31%	18%	10%
	Yield on Avg Portfolio	28%	27%	26%	25%	26%	27%
	Cost as % of Avg Portfolio	21%	17%	18%	15%	16%	16%
	Fixed Asset % of Total Asset	2.17%	2.70%	2.64%	2.95%	3.39%	2.88%
Composition of Portfolio	RMC loan Portfolio %	74%	58%	48%	39%	43%	42%
	UMC loan Portfolio %	0%	0%	0%	0%	2%	6%
	ME loan Portfolio %	25%	40%	47%	52%	43%	42%
	UP loan Portfolio %	0%	0%	0%	0%	0%	0%
	Agriculture loan Portfolio %	1%	1%	5%	6%	8%	9%
	Seasonal loan Portfolio %	0%	0%	0%	3%	3%	1%
Basic Ratios	Standard	Jun '09	Jun '10	Jun '11	Jun '12	Jun '13	Jun '14
Debt to Capital Ratio	Max 9 : 1	5.59	4.09	3.95	3.26	2.46	2.06
Capital Adequacy Ratio	Min 15%	18.51%	21.63%	21.10%	25.66%	31.03%	37.90%
Current Ratio	Min 2 : 1	2.62	1.67	1.64	1.62	1.60	2.06
Liquidity to Savings Ratio	Min. 10%	22.34%	20.58%	14.25%	12.51%	10.84%	23.75%
Rate of Return on Capital	Min. 1%	30.69%	46.75%	36.23%	38.98%	35.88%	28.63%
Debt Service Cover Ratio	Min 1.25 : 1	1.64	1.29	1.32	1.22	1.20	1.21
Cum. Recovery Rate (CRR)	Min. 95%	99.85%	99.86%	99.88%	99.90%	99.93%	99.93%
On Time Recovery Rate (OTR)	Min 92%	99.75%	99.40%	99.36%	99.19%	99.60%	99.58%

Internal Audit

CDIP has an Internal Audit Team in order to ensure transparency by identifying deviations and shortcomings in the implementation process of any programme and project and to help the management authority to take decisions for overcoming the hurdles and improving the overall quality of the organization.

There are 9 Audit Officers under a Team Leader from the headquarters in this team. They complete the auditing of 90 branches of the organization within 4 to 6 months.

Two types of audit, General and Overall, are done at branches. In General Audit, 1 Audit Officer monitors the activities of 1 branch 6 days a week. And in the Overall Audit, 4 to 6 Audit Officers under the Team Leader monitor sorts of activities at samity and office levels 6 days a week.

Zonal Managers and Regional Managers have participated in this fiscal year's audit for strengthening the Audit Team and the TOR for internal audit.

The Audit Officers make two reports mentioning the discrepancies and deviations found out by them. The discrepancies that contradict the principles of the organization and require some time for correction are put in place in the prevention audit report. On the other hand, the problems that are corrected on the spot are mentioned in the corrective report.

The Team Leader submits the prevention report to the Executive Director and then branch managers, regional managers and zonal managers are asked to take proper actions as per the rules and regulations of the organization. A report is sent back to the Executive Director after the action is taken and the solution achieved.

The Internal Audit Team of the organization has completed 179 general audits and 36 overall audits in 90 branches in this fiscal year.

Audit Report and Financial Statement of 2013-14

J.U. AHMED & CO.

Chartered Accountants

**Independent Auditors' Report
To the Members of General Body of
Centre for Development Innovation and Practices**

We have audited the accompanying Financial Statements of **Centre for Development Innovation and Practices**, which comprise the Consolidated Statement of Financial Position as at June 30, 2014, and the Statement of Comprehensive Income, Statement of Cash Flows, Receipts and Payments Statement, Statement of Changes in Equity for the year then ended June 30, 2014 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRS), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditors' responsibility

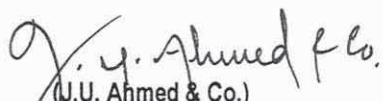
Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB). These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the financial position of **Centre for Development Innovation and Practices** as at June 30, 2014 and its financial performance and its cash flows for the year then ended June 30, 2014 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guidelines.

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act and Rule have been kept by Centre for Development Innovation and Practices so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.


**J.U. Ahmed & Co.
Chartered Accountants**

Dated: August 20, 2014

Dhaka

Centre for Development Innovation and Practices

Consolidated Statement of Financial Position
As at June 30, 2014

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Properties and Assets			
Non-current assets			
Property, plant and equipment	6	74,282,962	77,253,865
Intangible Assets		2,942,400	78,000
Current Assets			
Loan to members	7	2,151,929,732	1,950,172,943
Short term investment	8	348,363,558	166,074,870
Staff loan outstanding	9	9,076,691	11,295,015
Accounts receivables	10	3,079,362	3,381,405
Advance, deposits and prepayments	11	2,933,911	1,930,011
Stock of printing materials	12	276,716	203,994
Suspense account	13	2,958,249	3,628,321
Micro insurance	14	1,069,702	-
Cash in hand	15	172,548	372,387
Cash at Banks	16	84,906,848	64,714,939
Total Current Assets		<u>2,604,767,317</u>	<u>2,201,773,885</u>
Total Properties and Assets		<u>2,681,992,679</u>	<u>2,279,105,750</u>
Capital Fund and Liabilities			
Capital Fund			
Cumulative surplus	17	755,169,145	529,427,046
Other funds	18	97,054,619	106,097,864
Total Capital Fund		<u>852,223,764</u>	<u>635,524,910</u>
Non-Current Liabilities			
Loan from PKSF	19	556,500,000	550,000,000
Loan from One Bank Ltd. - long term	20	14,000,000	26,000,000
		<u>570,500,000</u>	<u>576,000,000</u>

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J. U. AHMED & CO.
Chartered Accountants

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Current Liabilities			
Members savings deposits	21	1,063,007,770	914,148,692
Staff savings - BISOHI	22	10,621,175	7,974,258
Staff security deposit	23	5,429,039	4,968,273
Accounts payable	24	58,790,168	42,483,299
Loan loss provision	25	30,657,723	27,504,618
Gratuity Fund	26	44,288,528	29,453,087
Unsettled claim	27	1,881,145	927,542
Deposit against remittance	28	3,000,000	1,000,000
Khudra Jhuki and Member Welfare Fund	29	39,175,847	38,460,204
Loan from Provident Fund	30	188,022	660,867
CRF Reserve	31	277,733	-
Staff Death Coverage Fund	32	1,442,319	-
Grants from PKSF (DIISP)	33	509,446	-
Total Current Liabilities		1,259,268,915	1,067,580,840
Total Capital Fund and Liabilities		2,681,992,679	2,279,105,750

The accompanying notes form an integral part of this financial statement.

Executive Director

Chairman

As per our report of same date

(J. U. Ahmed & Co.)
Chartered Accountants

Dated: August 20, 2014
Dhaka

Centre for Development Innovation and Practices

Statement of Comprehensive Income
For the year ended June 30, 2014

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Income			
Service charges on Loan		515,427,578	455,621,076
Others service charge		1,822,896	-
Bank Interest		2,517,367	901,001
Bank Interest on FDR		24,109,094	16,650,314
Microcredit loan application fee		1,856,045	1,782,150
Others	34	395,533	394,781
Total Income		546,128,513	475,349,322
Expenditure			
Service charge of PKSF Loan		39,133,811	37,405,407
Service charges of Agriculture-One Bank Ltd.		2,662,934	4,260,016
Interest on Members Savings		43,249,606	34,070,830
Interest on Voluntary Members Savings		255,127	-
Interest on Members Savings - Term		17,606,401	18,989,224
Interest on Staff Savings - BISOHI		850,214	604,360
Interest on Staff Security Deposit		395,900	364,574
Salaries and allowances		155,954,748	133,782,723
Office rent		7,097,476	6,179,003
Printing and stationery		5,341,569	5,253,865
Travelling		2,068,440	1,351,320
Telephone and postage		3,337,924	2,528,093
Repair and maintenance		2,928,409	1,829,071
Fuel cost		3,642,678	3,114,264
Gas and electricity		2,034,209	1,762,336
Entertainment		168,707	158,548
Advertisement		106,067	34,487
Newspaper and periodicals		298,129	229,757
Bank charges/DD charges		1,193,889	1,256,613
Training expense		2,146,105	1,210,036
Vehicle maintenance		578,792	559,387
Legal expense		69,130	33,350
Registration fees		17,250	12,600
Meeting expenses		292,952	560,013
CDIP Modern School expenses		324,400	-
Other operation expenses		110,982	397,488
Audit fees		57,500	40,250
Taxes		4,876,024	1,742,705
LLPE		3,153,105	3,495,774
DMFE		5,154,276	-

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J. U. AHMED & CO.
Chartered Accountants

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Gratuity expenses		17,000,180	14,229,063
Staff Death Coverage Fund		726,295	-
Conveyance		326,375	235,985
Transportation		335,661	245,643
Crockeries and utensil		-	835
CDF membership fee		-	100,000
Computer accessories		631,954	606,470
Consultancy fees		224,250	322,100
Research and publication		-	91,854
Depreciation and Amortization		8,819,024	4,997,531
Total Expenditure		<u>333,170,493</u>	<u>282,055,575</u>
Excess of Income over Expenditure		<u>212,958,020</u>	<u>193,293,747</u>
Total		<u>546,128,513</u>	<u>475,349,322</u>

The accompanying notes form an integral part of this financial statement.

Executive Director

Chairman

As per our report of same date

(J. U. Ahmed & Co.)
Chartered Accountants

Dated: August 20, 2014
Dhaka

Centre for Development Innovation and Practices

**Receipts and Payments Statement
For the year ended June 30, 2014**

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Receipts			
Opening balances			
Cash in hand		372,387	296,399
Cash at banks		64,714,939	92,139,275
Cash at Bank (Investment Account)		174,870	90,280
		<u>65,262,196</u>	<u>92,525,954</u>
MC Loan received from PKSF	35	389,500,000	326,000,000
Grants received from PKSF (DIISP)		857,600	-
MCP Loan Service Charges received		508,787,781	452,854,489
Others Service Charge received		1,406,364	-
Bank interest		2,517,367	901,001
Bank interest on FDR		2,287,842	3,312,506
Microcredit loan application fee		1,856,075	1,781,775
MCP Loan Principal received		3,948,170,233	3,529,975,311
Members Savings Deposits collection		586,846,688	490,433,195
Members Savings - Voluntary collection		29,123,697	-
Members Savings - Term collection		69,433,853	117,438,544
Khudra Jhuki and Member Welfare Fund		33,073,495	38,535,406
Micro insurance		9,148,677	-
Staff Security Deposits		748,000	639,000
Fixed Deposits Encashment		126,400,000	-
Advance received		227,047	270,785
Interest receivable received		19,718,258	10,367,676
Bill Receivables from PKSF		-	231,071
Unsettled claim		2,315,690	50,068
Deposit against remittance		2,000,000	-
Current Account (Principal)		-	5,955
Others		396,167	571,454
Staff loan realized		78,872	72,000
Suspense Account		142,000	20,272
Total Receipts		<u>5,800,297,902</u>	<u>5,065,986,462</u>
Payments			
Service charges refunded to PKSF		42,499,000	37,280,000
Interest payable on Member Savings - Compulsory		4,618,576	4,214,453
Interest payable on Member Savings - Voluntary		1,768	-
Interest payable on Member Savings - Term		7,153,124	2,606,152
Interest payable to Staff Savings - BISOHI		47,437	71,179
Salaries and allowances		3,227,400	4,610,413
Office rent		8,906,025	7,665,350
Printing and stationery		2,245,305	1,639,856
Travelling		2,019,135	1,348,239
Telephone and postage		1,162,847	519,856
Repair and maintenance		2,716,607	1,698,508
Fuel cost		426,287	505,683

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J. U. AHMED & CO.
Chartered Accountants**

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Gas and electricity		1,987,326	1,741,926
Entertainment		165,653	148,084
Advertisement		106,067	34,487
Newspaper and periodicals		296,192	229,757
Bank charges/DD charges		1,109,582	1,255,263
Training expense		1,447,733	1,151,446
Vehicles maintenance		200,786	475,849
Legal expense		65,530	33,350
Registration		17,250	12,600
Meeting expenses		77,281	580,443
Loan disbursement to beneficiaries		4,214,403,000	3,855,805,600
MCP loan refunded to PKSF (Principal)		383,000,000	400,000,000
Loan refunded to One Bank Ltd.		12,000,000	12,000,000
Loan refunded to PF		7,165,526	8,506,438
Service charges refunded to One Bank Ltd.		3,060,517	3,359,300
Members savings refunded		413,879,467	353,741,205
Members Security Fund refunded		5,178,467	-
Member Savings - Term refunded		85,284,421	93,313,421
Staff Savings - BISOHI refunded		1,137,827	1,508,442
Retained surplus		742,481	20,750
Current Account (Principal)		101,437	-
Unsettled claim		11,485,966	1,866,039
Capital Work-in-Progress		3,378,463	14,019,435
Purchase of Fixed Assets		3,044,126	4,480,002
Investment	36	306,667,160	26,704,687
Advances		5,218,650	9,305,137
Provision for expenses paid		130,876,858	112,945,842
Provision for interest paid		-	-
Leave salary payable		331,466	306,183
Income Tax on Salary		1,022,958	-
Khudra Jhuki and Member Welfare Fund		25,625,002	22,272,947
Micro insurance		2,252,437	-
Gratuity paid		2,078,405	1,559,612
Staff Death Coverage paid		9,837	-
Staff Security Deposits refunded		729,807	658,408
Staff Loan paid		6,010,140	1,816,840
Stock of printing materials		3,439,485	3,041,602
Suspense Account		264,088	8,330
Provident Fund		2,153,187	4,084,145
Interest paid to Member Savings		-	35,655
Interest paid to BISOHI Savings		-	12,633
Conveyance		325,295	235,380
Computer accessories		463,674	516,328
Transportation		259,541	216,738
CDF Membership fee		-	100,000
Crockeries and utensils		-	835

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J. U. AHMED & CO.
Chartered Accountants

	Notes	2013 - 2014 Taka	2012 - 2013 Taka
Consultancy fees		299,250	209,600
Research and publication		-	86,250
CDIP Modern School expenses		324,400	-
Other expenses		311,859	163,588
Total Payments		5,713,022,108	5,000,724,266
Closing Balance			
Cash in hand		172,548	372,387
Cash at banks		84,906,848	64,714,939
Cash at banks (Investment account)		2,196,398	174,870
Total		87,275,794	65,262,196
		5,800,297,902	5,065,986,462

The accompanying notes form an integral part of this financial statement.

Executive Director

Chairman

As per our report of same date

(J. U. Ahmed & Co.)
Chartered Accountants

Dated: August 20, 2014
Dhaka

Centre for Development Innovation and Practices

Statement of Cash Flows
For the year ended June 30, 2014

Figures in Taka

Particulars	2013 - 2014 Taka	2012 - 2013 Taka
A. Cash Flow from Operating Activities:		
Surplus for the year	212,958,020	193,293,747
Add: Amount considered as non-cash items:		
Prior year adjustment	(1,413,442)	256,725
DMF Provision	5,154,276	-
Loan Loss Provision	3,153,105	3,495,774
CRF Reserve	277,733	-
Depreciation and amortization for the year	8,793,634	4,373,760
Sub total of non-cash items	228,923,326	201,420,006
Loan disbursed to members	(4,214,424,861)	(3,893,837,732)
Loan realized from members	4,012,668,072	3,590,091,952
Increase/decrease in current assets	1,044,115	(2,349,082)
Increase/decrease in current liabilities	36,751,242	26,693,071
Net cash used in Operating Activities	(163,961,432)	(279,401,791)
	64,961,894	(77,981,785)
B. Cash flow from Investing Activities:		
Acquisition of Property, plant and equipment	(8,687,131)	(5,903,922)
Investment	(182,288,688)	(27,484,590)
Capital Work-in-Progress	-	(18,260,785)
Net cash used in Investing Activities	(190,975,819)	(51,649,297)
C. Cash Flow from Financing Activities:		
Loan received	389,500,000	326,000,000
Members Savings	151,505,995	188,282,734
Repayment of loan	(383,000,000)	(400,000,000)
Loan from One Bank Ltd.	(12,000,000)	(12,000,000)
Net cash used in Financing Activities	146,005,995	102,282,734
D. Net increase/decrease (A+B+C)	19,992,070	(27,348,348)
Add: Cash and bank balance at the beginning of the year	65,087,326	92,435,674
Cash and bank balance at the end of the year	85,079,396	65,087,326

The accompanying notes form an integral part of this financial statement.

Executive Director

Chairman

As per our report of same date

(J. U. Ahmed & Co.)
Chartered Accountants

Dated: August 20, 2014
Dhaka

Centre for Development Innovation and Practices

Statement of Changes in Equity
For the year ended June 30, 2014

Figures in Taka

Particulars	Cumulative surplus	Disaster Management Fund (DMF)	Social Development Fund (SDF)	Risk Coverage Fund (RCF)	Reserve Fund (RF)	Total
Balance as on July 01, 2013	529,427,046	16,383,429	25,380,485	11,391,245	52,942,705	635,524,910
Add: Prior year's adjustment	(1,413,442)	-	-	-	-	(1,413,442)
Add: Surplus during the year	212,958,020	-	-	-	-	212,958,020
Add/Less: Increase during the year	-	5,154,276	-	-	-	5,154,276
Add/Less: Adjustment made during the year	-	25,380,485	(25,380,485)	-	-	-
Add/Less: Adjustment made during the year	11,391,245	-	-	(11,391,245)	-	-
Add/Less: Transferred to RF during the year	(22,574,209)	-	-	-	-	-
Balance as on June 30, 2014	755,169,145	21,537,705	-	-	22,574,209	-
Balance as on June 30, 2013	529,427,046	16,383,429	25,380,485	11,391,245	52,942,705	635,524,910

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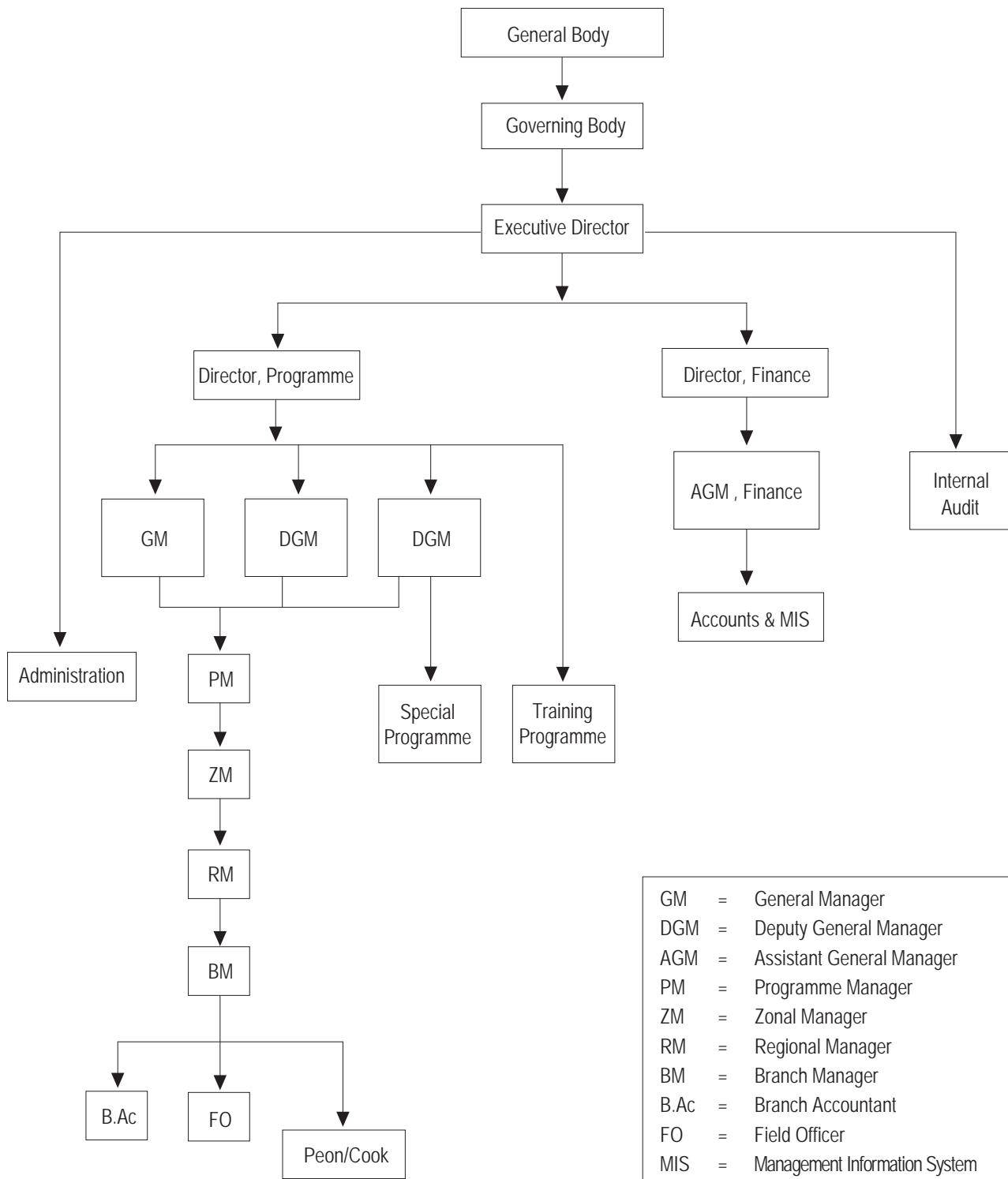
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Annual Report
2013-2014

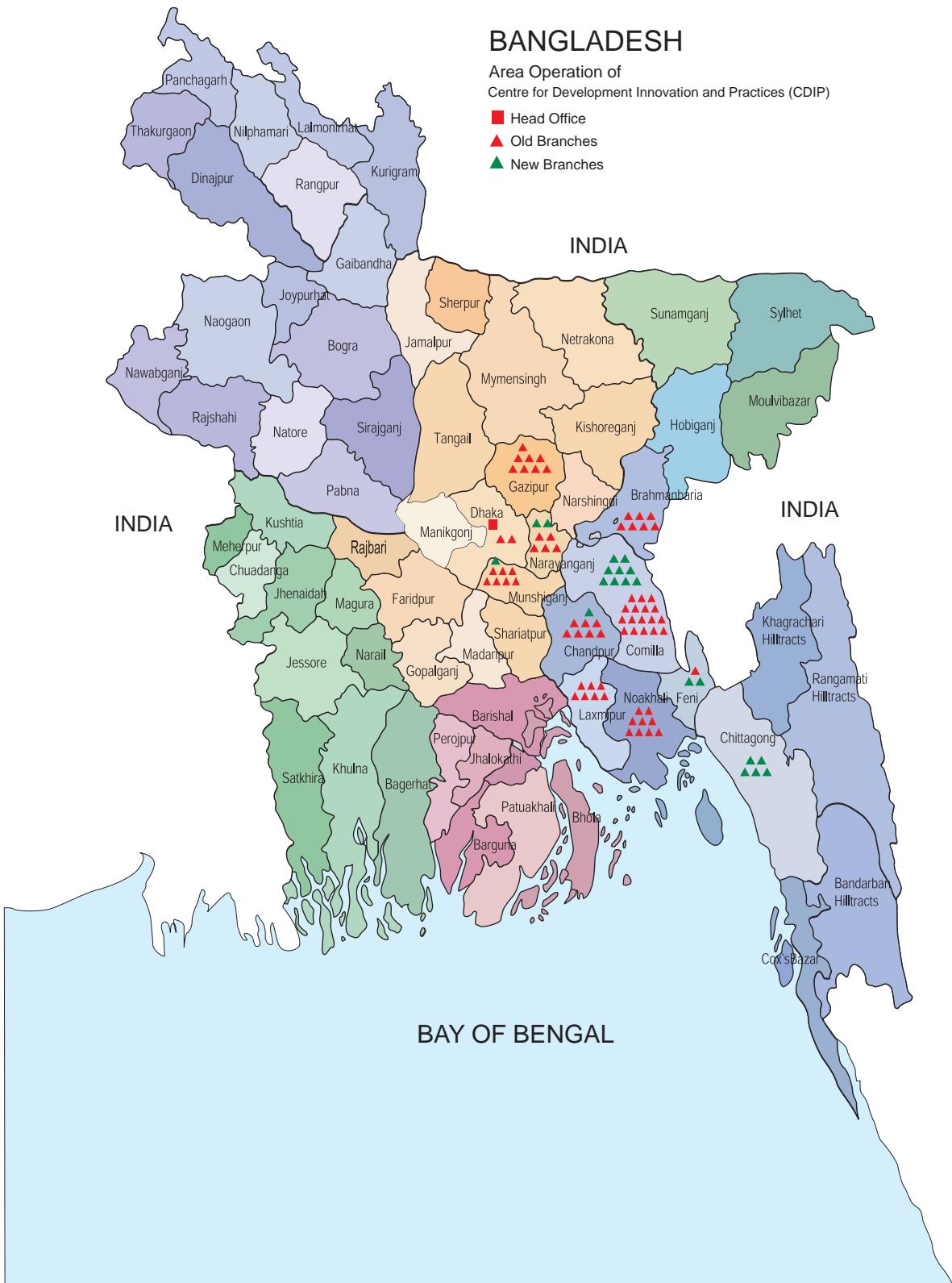
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Appendix

ORGANOGRAM



Map of CDIP Working Areas



List of Abbreviations

Agl	= Agriculture Sector Loan
ASA	= Association for Social Advancement
AGM	= Assistant General Manager
BM	= Branch Manager
B.Ac.	= Branch Accountant
CDIP	= Centre for Development Innovation and Practices
CAR	= Capital Adequacy Ratio
CR	= Current Ratio
CRR	= Credit Rating Report
DCR	= Debt to Capital Ratio
DGM	= Deputy General Manager
DIISP	= Developing Inclusive Insurance Sector Project
DSCR	= Debt Service Coverage Ratio
FDR	= Fixed Deposit Return
FEDEC	= Finance for Enterprise Development and Employment Creation
FO	= Field Officer
FSS	= Financial Self Sustainability
GM	= General Manager
HRD	= Human Resource Development
LLP	= Loan Loss Provision
MEL	= Micro Enterprise Loan
MFI	= Micro Finance Institution
MIS	= Management Information System
MRA	= Microcredit Ragulatoary Authority
NGO	= Non-Government Organization
OSS	= Operational Self Sustainability
OTR	= On Time Recovery Rate
PKSF	= Palli Karma-Sahayak Foundation.
PM	= Programme Manager
RM	= Regional Manager
RMC	= Rural Microcredit
RRC	= Rate of Return on Capital
SL	= Seasonal Loan
STD	= Short Term Deposit
UMC	= Urban Micro-Credit
ZM	= Zonal Manager