# ANNUAL REPORT



 $\label{eq:corporate} \textbf{Corporate Office:} Tea Board Building (1st Floor), 111-113 Motijheel C/A, Dhaka-1000, Tel: 880-2-7160938, 7177031-2, 7164311, 7177034, Fax: 880-2-7175524, SWIFT: BALBBDDH, E-mail: bankasia@bankasia.com.bd, Web: www.bankasia-bd.com, www.bankasia.net and the second second$ 





#### Corporate Office (Registered Office), Tea Board Building (1<sup>st</sup> floor) 111-113 Motijheel C/A, Dhaka-1000

#### NOTICE OF THE NINTH ANNUAL GENERAL MEETING

Notice is hereby given to all members of Bank Asia Limited ("the Company") that the Ninth Annual General Meeting of the members of the Company will be held on Sunday, the 1<sup>st</sup> June 2008 at 10.30 a.m. at City Grand Hall, Basement-1 & 2, Bashundhara City,13/Ka/1, Panthapath, Dhaka-1215 to transact the following business and to adopt necessary resolutions:

#### AGENDA

- To receive, consider and adopt the Profit and Loss Account of the Company for the year ended 31<sup>st</sup> December, 2007 and the Balance Sheet as at that date together with the Reports of the Directors and the Auditors thereon.
- 2. To declare dividend out of the profits for the year ended December 31, 2007.
- 3. To elect Directors in accordance with the provisions of law and the Articles of Association of the Company.
- 4. To appoint Auditors of the Company for the term until the conclusion of the next Annual General Meeting and to fix their remuneration.
- 5. To transact any other business with the permission of the Chair.

By order of the Board

(Aminul Islam) Company Secretary

Dated: Dhaka April 23, 2008

#### Notes:

- a) The **Record Date** (instead of book closure) of the Company is **30**<sup>th</sup> **April**, **2008**. Trading of the Company's shares in the Stock Exchanges will remain suspended on the Record Date.
- b) The shareholders whose names will appear in the Register of Members of the Company as at the close of business on the Record Date will be entitled to attend and vote at the annual general meeting and to the dividend declared in the AGM, if any.
- c) Any member of the Company entitled to attend and vote at the annual general meeting may appoint a proxy to attend and vote on his /her behalf. The proxy must be a member of the Company.
- d) The instrument appointing a proxy duly signed by the Member and stamped must be submitted at Share Department of the Bank at 82 Mohakhali C/A, Dhaka-1212 at least 48 (forty eight) hours before the meeting. Proxy Form is enclosed.
- e) Election of Directors will be held in the vacant offices of Directors. Election schedule will be displayed in the notice board at the Registered Office in due course. Election rules will be available at the Registered Office of the Company.
- f) Members are requested to notify change of address, if any, to the Company.

## Prelude



ank Asia Ltd. publishes its annual report Devery year to highlight its activities and performances. Maintaining this tradition. activities and accomplishments of the Bank from 1st January to 31st December, 2007 has been highlighted in the Annual Report 2007. The report contains all the significant developments in the activities of the Bank till its drafting. 'Detailed disclosure' and 'transparency' are the main features of this report. It reflects accurate, true and fair description of the Bank's activities in its operational areas such as investment, assetliabilities management, trade finance, treasury and money market operations, human resources development, technology development, efforts to meet social obligations, etc. The report also incorporates some pictorial display, graphs, charts and tables related to its operations.

While publishing this report, we consciously consider that it will be a source of immense interest for both existing and prospective stakeholders namely the shareholders, the depositors, the borrowers and investors. This informative report will also be an effective tool for regulatory bodies to make an assessment as to the quality of the financial statement and degree of compliance with regulatory requirements. In addition, it will help professionals including accountants and students of business find out valuable reference materials for their research work.

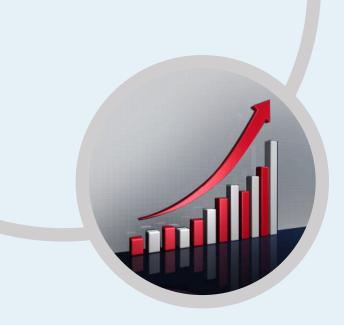
Syed Anisul Huq President & Managing Director



## Our Vision

 $B^{\rm ank}$  Asia's vision is to have a poverty free Bangladesh in course of a generation in the new millennium, reflecting the national dream. Our vision is to build a society where human dignity and human rights receive the highest consideration along with reduction of poverty.

## Our Mission



T o assist in bringing high quality service to our customers and to participate in the growth and expansion of our national economy.

To set high standards of integrity and bring total satisfaction to our clients, shareholders and employees.

To become the most sought after bank in the country, rendering technology driven innovative services by our dedicated team of professionals.



## **Corporate Information**

≻	Letter of Intent received	:	24/02/1999
۶	First meeting of the Promoters held	:	15/04/1999
۶	Certificate of Incorporation received	:	28/09/1999
۶	Certificate of Commencement of Business	:	28/09/1999
۶	First meeting of the Board of Directors held	:	01/10/1999
۶	Banking license received	:	06/10/1999
۶	First Branch license received	:	31/10/1999
۶	Inauguration of Bank	:	27/11/1999
۶	Date of Publication of Prospectus	:	29/06/2003
۶	Date of IPO Subscription	:	23/09/2003, 24/09/2003
۶	Date of First Share Trading in Bourse	:	08/01/2004
۶	Date of Agreement with CDBL	:	20/12/2005
۶	Date of First Scripless Trading	:	30/01/2006
۶	Number of Promoters	:	22
۶	Number of Directors	:	11
۶	Number of Branches	:	30
٨	Auditors	:	S. F. Ahmed & Co. Chartered Accountants House - 25, Road -13A Block- D, Banani, Dhaka-1213
A	Legal Advisor	:	Lee, Khan & Partners City Heart (4th floor) 67, Nayapaltan Dhaka-1000
~	Registered Office	:	Tea Board Building (1 <sup>st</sup> floor) 111-113, Motijheel C/A, Dhaka – 1000, Bangladesh Phone: (880 2) 7177031, 7177032 7177034, 7160938 Fax: (880 2) 7175524 SWIFT: BALBBDDH WEB: www.bankasia-bd.com E-mail: bankasia@bankasia.com.bd Internet Banking: www.bankasia.net

## **Board of Directors**

CHAIRMAN Mr. M. Syeduzzaman

#### VICE CHAIRMAN

Mr. A. Rouf Chowdhury Mr. Arifur Rahman Sinha

#### DIRECTORS

Ms. Farhana Huq Chowdhury Ms. Shameem Choudhury Mr. Shafique Uddin Mr. Murshed Sultan Chowdhury Mr. Mir Shahjahan Mr. Faisal Samad (Alternate Director of Ms. Mahrina Chowdhury) Mr. M. Shamsul Alam Lt. Col. (Retd.) Fariduddin Ahmed

#### **PRESIDENT & MANAGING DIRECTOR** Mr. Syed Anisul Huq

**COMPANY SECRETARY** Mr. Aminul Islam

## **Board's Audit Committee**

Mr. M. Shamsul Alam	-	Chairman
Ms. Shameem Choudhury	-	Member
Mr. Shafique Uddin	-	Member



## Management Executives

#### PRESIDENT & MANAGING DIRECTOR Syed Anisul Huq

#### **DEPUTY MANAGING DIRECTOR**

Aminul Islam Erfanuddin Ahmed

#### SENIOR EXECUTIVE VICE PRESIDENT

S.M. Khorshed Alam Irteza Reza Chowdhury

#### EXECUTIVE VICE PRESIDENT

Mohammed Roshangir A.H.J. Rahman Nasirul Hossain Md. Azhar Ali Miah Syed Nazimuddin

#### SENIOR VICE PRESIDENT

Swapan Dasgupta M.M.A. Moquit Md. Arfan Ali Rafiqul Hasan A.K.M. Shahnawaj Mohammad Borhanuddin Md. Sazzad Hossain Maruf Mohammed Ahsan Md. Abu Bakar Laskar

#### VICE PRESIDENT

Mohd. Shahabullah Md. Ashrafuddin Ahmed A.K.M. Shaiful Islam Chowdhury S.M. Iqbal Hossain Md. Mozaffor Hossain Syed Iltefath Hussain Asadul Karim Md. Raja Miah

#### FIRST VICE PRESIDENT

Niaz Ahmed Chowdhury Nazneen Sultana Md. Ekramul Hossain Md. Zahid Hossain Md. Zia Arfin Md. Azharul Islam Afzalul Haq Sufi Tofail Ahamed

#### ASSISTANT VICE PRESIDENT

Alamgir Hossain Debashish Karmaker Md. Azizul Haque Khan Ali Tarek Parvez Humayun Yusuf Kabir K.S.A. Ansari Arequl Arefeen Kamal Uddin Ahmed Md. Saiful Islam Laskar A.K.M. Rezaul Haque Chowdhury Md. Murshid-Al-Amin Md. Shahidul Islam

#### FIRST ASSISTANT VICE PRESIDENT

Khairul Haque A.M.M. Nizamuddoula Khan Faiz Mohammed Syed Md. Ali Reza Ibne Mohammad Shamsuzzaman K.M. Shakhawat Hossain Md. Prashanta Samir Md. Tarek Hassan Md. Inamul Islam Mehbub Hasan Tunku Humayun M. Morshed Kazi Shamsul Haque Mohammed Mamun-or-Rashid Md. Mortuza Ali M.M. Saiful Islam Md. Jahangir Alam Md. Hosnezzaman Syed Humayun Kabir Md. Elias Mollah Nesar Ahmed M.R. Chowdhury Rashed Md. Serajul Islam A.K.M. Tareq Md. Mohsin Jamal Sujit Kumer Sen Mohammad Mainul Islam Md. Belal Hossain Muhammed Nizam Uddin Md. Murshed Alam Md. Omar Hayat Chowdhury Md. Akmal Hossain Towheedul Islam Emdadul Haque Saiful Islam M.M. Shariful Islam Mehedi Zaman Khan H.M. Mostafizur Rahman Md. Mazibur Rahman Syed Md. Jarzis Kazi Nowshaduzzaman Mohammad Mahmud Alam Hasan A. Saimoom Ahmed A. Jamil Md. Anisur Rahman Mohammed Shahjahan Md. Sultan Hayat Khan M. Hasibul Alam Md. Moniruzzaman Rownak Amin A.K.M. Mohsin Uddin Md. Shahidul Islam Md. Mustafizur Rahman

## Chairman's Statement



Bank Asia steps into the Ninth year

Another year of Growth

Corporate Office relocates

It is with great pleasure and satisfaction that I welcome you to the Ninth Annual General Meeting of Bank Asia, on behalf of the Board of Directors and on my own behalf. I present before you the report of the Board of Directors, the Audited Balance Sheet, the Profit and Loss Account and other Financial Statements of the Bank for the year 2007 with considerable satisfaction. At the same time let me inform you that it is for the last time that I am presenting these reports on the affairs of Bank Asia. It has been a proud privilege for me to do so consecutively for the past so many years.

At this parting meeting I present before you the performance and picture of the Bank as a growing institution, standing on firm grounds. During 2007, your Bank has expanded its business significantly: deposits growing by 18.64%, loans and advances by 27.86%, and operating profit by 46.91%. The Bank expanded its presence in five new locations in different parts of the country, including an "off-shore" Branch. Business expansion has been in the areas of manufacturing, import and export, infrastructure, services, agricultural credit and microfinance – ranging from corporate clients to small and medium enterprises, and retail level clients.

I would like to commend the Management and all employees of the Bank for the results achieved during the year when overall economic activities in the country showed signs of slowing down. Moreover the Management had to deal with a sudden and unexpected disruption in the location of some of our major business operations. Our corporate head office had to be shifted to a new location literally overnight, and so was the fate of one of our busiest branches, the Scotia Branch – because of the government decision to dismantle the Rangs Bhaban. I am happy to inform you that this difficult process caused no disruption in the services to our clients. All inconveniences were weathered by our hard-working and courageous employees. In the midst of all these, it

was a matter of great satisfaction to all of us, as it will be to you, that Bank Asia was given the Bracken Award of "Bank of the Year 2007" for Bangladesh, by the Banker Magazine of the Financial Times of London, UK.

Political and Institutional changes You will recall that the year 2007 began in the midst of political chaos of unprecedented proportions, which eventually led to what is now widely referred to the one/eleven (1/11) turnaround. The new Caretaker Government was able to restore law and order in a swift manner, noticeable discipline returned to practically all sectors of economy, and there was sigh of relief in the country. The government took some bold and successful initiatives which included institutional changes as well as changes in the functionaries of many public institutions. Pronouncements have been repeatedly made from the highest levels of the government that parliamentary elections will be held by the end of 2008, and preparation of flawless voter list started in right earnest. Improvements were noticed in the operations of the Chittagong port, and the importance of accountability in the functioning of public institutions/agencies was highlighted. To facilitate business activities some new steps were taken, such as setting up of the Better Business Forum and the Regulatory Reforms Commission.

Any turn around was understandably not easy in such a situation. Some private sector institutions suffered as their leaders faced allegation of misdeeds, breach of regulatory norms, and numerous corrupt deals in cahoots with political figures who allegedly took illegal decisions to benefit themselves and their cronies. Industrial production (except for the export sector) began to shrink or slowdown in the initial months, and domestic investment took a downturn. The government however, prepared a national budget for 2007-08 in time. But many adverse situations confronted the economy. Two successive floods followed by the devastating tornado of November played havoc. It will take some time to fully recover from these damages. The government spared no time in mobilizing financial and material resources for those who suffered most from the SIDR. All attention has been concentrated on helping a robust recovery of the agriculture sector through the Boro crop – which would benefit the largest number of our rural population, as well as those in urban area.

Development in the international environment was also not at all friendly, to say the least. Petroleum prices continued to soar, industrial raw materials, minerals, fertilizer and iron and steel prices continue to experience run away price escalation. For the average citizen, a large section of whom live below the poverty line, continued rise in the international price of rice, wheat and edible oil, turned out to be the biggest challenge and source of suffering. At the same time, rapid and continued rise in the prices of locally produced consumable commodities added to the burden of the common man and pushed the rise in consumer price index to double digit level.

Needless to say that all these had significantly affected the business environment and consequently the banking sector. But your Bank continued to support the existing clients, was able to attract new customers, and significantly helped the trading sector facilitating import of food grains and essential consumable items. On the whole, however, the GDP growth was below potential resulting from slowdown of public and private investments. Growth of the GDP for the financial year 2007-2008 is now projected to be no more than 5.5% according to projections made by internal and external agencies. Redeeming features were near recovery of the growth

The Business Environment rate in the export sector, and a surge in remittances sent by our citizens abroad. As a result, the foreign exchange market was relatively steady, with a more or less stable exchange rate, and foreign exchange reserves, reached a record level with a growth of 42% during the calendar year 2007.

In the midst of many adverse factors mentioned above, your Bank was able to expand **Expansion of Business** & a Strong Information business, and never relaxed efforts in improving the quality of service to our clients. Technology Base Along with expansion of the branch net work, expansion also took place in the areas of SME operations, retail financing and consumer credit and agricultural credit. Bank Asia expanded assistance to the micro finance sector through collaboration with some major NGOs. New products were introduced in the retail sector. In the midst of these quantitative and qualitative improvements, the Bank went forward with strengthening its IT based operations and services, investing substantially in IT infrastructure building. These included expansion of our own ATM network, shared ATM operations with others, expansion of Credit Card operations, and training of the human resource base to handle business in those area. Information Technology has transformed our business process from traditional banking operations to modern vibrant procedures in order to provide technology driven innovative products and services to our customers. Recognizing the importance, we at Bank Asia have embarked upon a continuous process of improvement of our IT capability and are making new investments. Full details are given in the Directors' Report. Remittances and Growth in Mention must be made of the success in attraction of remittances – which reached a growth Foreign Trade rate of 55% compared to the national growth rate of 20%. This was possible through expansion of our collaborative arrangements with institutions abroad - some of them with global presence, such as the Western Union. With growth in remittances and export financing, your Bank was able to meet the foreign exchange requirement for financing the bulk of the growth in import financing with minimum resort to the foreign exchange market. Growth in export trade was 17% and in import trade 24%. The Financial Based on the expanded operations and improvement in quantitative and qualitative terms, Results operating profit of your Bank reached a record level of Tk. 1574.7 million, showing an increase of 46.91% over that of 2006 (when it was 34%). This was possible along with

operating profit of your Bank reached a record level of Tk. 1574.7 million, showing an increase of 46.91% over that of 2006 (when it was 34%). This was possible along with restraining classified loans to 2.44% in 2007 in spite of adverse business conditions, and keeping the spread between the lending rate and cost of funds well below 5%. After making provision for taxes, statutory and other reserves, provision for classified loans and staff bonus, net profit for appropriation came to Tk. 659.77 million. Making provision for retained earnings of Tk. 47.14 million, the Board of Directors have recommended a dividend of 25% for the shareholders in the form of stock dividend. I would like to reiterate here that this will, in addition to giving a respectable rate of return on shareholders' equity, contribute substantially towards strengthening the capital base of the Bank, and thereby reduce the cost of funds.

Bank's Capital Base<br/>GrowsYou are all aware that Bangladesh Bank has directed the private commercial banks to raise<br/>their paid up capital to Tk. 2000 million by the end of June 2009. With a level of Tk. 1395<br/>million at the end of December 2007, the total paid up capital base of your Bank will now<br/>reach Tk. 1744 million after payment of stock dividend for 2007, leaving only a modest

gap to be filled up on the first half of 2009. Strengthening of the capital base is an essential prerequisite for entering the Basel II system, which the Bangladesh Bank has targeted for 2009.

Human Resources are now Better Equipped You are aware that Bank Asia follows an impersonal recruitment policy for its employees, in order to attract high quality young men and women for strengthening our human resource base – an important precondition for maintaining and improving the quality of service to our clients. Along with this comes appropriate training, enhancing familiarity with the regulatory guidelines and norms. The Management has given high priority to this, and the workforce of the Bank is constantly being equipped for rendering IT-driven service and operational modes. In the past year, training in risk management and observance of internal control processes received high priority. In order to be able to render competitive service and to be able to strengthen the Bank Asia family through expanded bond among its workforce, the Board, on the recommendations of the Management, introduced a new compensation package for our employees, which will now be highly competitive with the best available in the private banking sector in the country. I have no doubt that this will pay handsome returns in the years to come.

First step for Bank Asia's own Corporate Home At this stage I would like to inform you that your Board and Management have taken the first step towards having Bank Asia's own home, by appointing a reputed architect of the country, on a highly competitive basis, as the "In-House" Consultant. Steps will soon be initiated for preparation of the design and drawings for the Bank's own building. It will take approximately three years from now before the Bank Asia family can enter its new home. I sincerely and excitedly look forward to that day.

Greater disclosure & better internal control The success stories of 2007 that I have presented before you, are described in details in the Directors' Report. The Report and the accompanying audited financial statements have attempted to make as much disclosures as possible for our depositors, clients, stakeholders and the regulatory authorities. In this process, the Internal Audit Department and the Audit Committee of the Board play a special role. I like to put on record the dedication with which the Internal Audit Team and the Audit Committee discharged their responsibilities throughout the year. Reflecting the wishes of the Board of Directors, the Audit Committee aims to ensure excellence, integrity and accountability. Our values are derived from our Vision to have a poverty free Bangladesh, and a society where human dignity and human rights are explicitly recognized; and from our Mission to render high quality service to our customers, while participating in the growth of our national economy. In maintaining these values we look for constant vigilance on the part of our shareholders and our stakeholders in the community in which we work.

Quality of Governance

It will be no exaggeration to say that Bank Asia has tried to set standards of governance which are different from other actors in the banking industry. The Board of Directors sets the strategy, approves the Annual Business Plan, provides guidelines for the management, and regularly reviews management performance. The Board has effectively delegated the day to day operations and execution of the business plan to the President & Managing Director, and his Senior Management Team. In its review of performance the Board always demands complete transparency as well as full compliance with regulatory obligations. Any deviations are seriously viewed. As I mentioned earlier, in this respect the Board benefits significantly from the overview and scrutiny of the Audit Committee – which monitors the effectiveness of the internal control system.

Corporate Social Responsibility In these days of globalization, businesses, industry, financial institutions cross national boundaries every day. All over the world there is now a demand from the civil society, politicians and governmental authorities on such corporate bodies to fulfil certain social obligations – also known as corporate social responsibility. Bangladesh is no exception. Corporate bodies are under increasing social scrutiny and pressure to contribute to social welfare of the communities in which they operate. These relate to contributions towards improving the livelihood opportunities of the less fortunate, provision of facilities for education and health, protection of the environment, and encouragement of cultural and social activities in the rural as well as urban areas.

The Board of Bank Asia has been conscious of our corporate social responsibilities from the very beginning. In fulfilling our obligations, the Board of Directors, in consultation with the management, has been providing support and resources for the following activities:-

- (a) Introduction of scholarships for poor but meritorious students of the communities in which our rural branches operate to provide opportunities for higher education in modern subjects to build up their career.
- (b) Bank Asia has an agreement with the Bangladesh Eye Hospital to provide all costs of treatment for all born-blind children of Bangladesh.
- (c) Based on our commitment to protect the environment, Bank Asia took the pioneering role in financing CNG conversion facilities and CNG filling stations for automobiles.
- (d) In collaboration with an organization named D-Net, we are setting up Computer Learning Centres close to all our rural branches – providing for both capital and recurring expenses.
- (e) Apart from lending directly for reduction of poverty, we have been collaborating with some large and small NGOs in creating employment opportunities through micro-finance and other types of lending and social welfare activities.
- (f) We patronize and encourage cultural activities, sports, fine arts, and work on the lives of distinguished sons of the soil.
- (g) In the context of the two floods, and the SIDR cyclone in the coastal areas in 2007, your Bank contributed over 14 (fourteen) million taka to the Government's Relief Fund.

Details of these are given in the Directors' Report. We are always looking for new avenues of support for helping the disadvantaged groups of the communities in which we work.

Looking Ahead

Looking ahead, we remain conscious that the year 2008 is going to be difficult and challenging. Apprehended slow growth of the economy, emerging turmoil in the global financial system, continued price spiral of food items, energy, and other commodities and raw materials, will have their impact on our citizens and on business activities. We hope that the government policies in the coming months, and in the context of the Budget for 2007-08, will be directed towards creating hope and confidence. This will need a combination of growth in private investment, higher public expenditure on infrastructure building for creating employment in the urban and rural areas, intensive rehabilitation activities in the areas affected by natural disasters, and expanded and strong social protection measures for the most disadvantaged section of the population. Policy measures should help the private sector to be free from fear and apprehension. But above all, public investments of all varieties have to be stepped up to act as catalyst for activation of the private sector for creating employment and income opportunities. Bank Asia, and I believe the banking sector as a whole, will remain ready to make their best efforts for stepping up support for investments, trade, services and agricultural activities.

Finally, I have no hesitation in saying that as I prepare to step down from the position of Chairman of your Bank, I have great confidence in the future of your institution. I am happy to tell you that I shall be leaving behind a Board structure which has established a tradition of good governance and compliance with regulatory requirements. I am confident that the future Boards will scrupulously avoid all conflicts of interest which has been the hallmark of our functioning. I am leaving behind a dedicated management and a committed work force, who will take forward the culture of teamwork and delivery of quality service to the Bank's customers. I am leaving behind a public limited company, a public institution in its true sense, with a strong capital base and a strong balance sheet – dedicated to serve the interests of our customers and shareholders.

M. Syeduzzaman Chairman

## Presentation of the President & Managing Director to the Shareholders

The economic performance of any country depends on the social and political conditions, resources, policy environment, incentives, encouragement and the return that is obtained on investments. The year 2007 witnessed a major shift from the practices or trends of previous years. Initially during the year, the local large corporate houses were shaken and as a result the economy showed signs of "slowing down". The secondary or small business houses, which operate as a link to the large corporate entities, were also adversely effected by the 'winds of change'. It was only during the middle of the year that some sense of direction was visible and the economy started showing signs of "picking up". But this was accompanied by some other developments. The Consumer price level of food and other essential items continued to rise throughout the year primarily due, to the global rise in prices of edible oil, rise in fuel prices and natural calamities in the form of floods and finally in November, the "SIDR" cyclone.



Given the above scenario, it has not been an easy task to keep the Bank growing in terms of Deposits, Advances and Profits. At the same time extreme care had to be

taken to ensure that the loans do not become "Sour" in view of the "changed economic scene". The Management's "hands on" timely decisions coupled with pragmatic implementation of the Annual Business Plan helped the Bank to generate a substantial growth during the year.

Deposits rose by 19% from Tk. 25,289.36 million in 2006 to Tk. 30,004.09 million in 2007. Advances, in spite of the "slump" in the economy, rose from Tk. 22,255.64 million in 2006 to Tk. 28,456.94 million in 2007. This was supported by new ventures in the power generation sector where we felt there was ample scope for investment. In addition, the bank also participated in several syndicated financing projects related to telecom, steel, textile and bonds.

With Advances rising by 28%, operating profits too rose from Tk. 1,071.88 million in 2006 to Tk. 1,574.72 million in 2007 registering a growth of 47%. I am indeed delighted and excited to inform that in spite of the adverse macro economic conditions we were able to keep our non-performing loan (NPL) below 2.5%, which is much below the industry average. It is indeed gratifying to note the Bank has been able to maintain a steady overall growth of over 45%.

We believe that the strength and efficiency of an organization depends on the quality of its manpower. During the year junior, mid level and senior members of the management have had extensive training both at home and abroad with the objective of upgradation and capacity building. The fruits of such endeavors are witnessed in the form of our innovative products in the market and increased level of efficiency within the bank. This is reflected in the fact that though we have lowered the spread and increased the capital to construct the base for implementation of Basel II, the income generated per unit of manpower has increased substantially. We were able to lower our spread from 5.18% in 2006 to 4.73% in 2007, and leverage decreased from 14.63 times in 2006 to 13.91 times in 2007. At the end of 2007, there were 639 employees in the bank and profit per employee was Tk. 2.46 million, which in 2006 was Tk. 2.08 million.

During the year the first footprint of the bank on the global financial world was made by obtaining the permission from Bangladesh Bank for the establishment of an Off Shore Banking Unit (OBU). We have domiciled this unit in Chittagong (EPZ). This is indeed a landmark as only a few Bangladeshi Banks have attained this license which will enable the bank to conduct any overseas business in any currency from any part of the globe. Bank Asia was awarded the BRACKEN award in 2007. This prestigious award is funded by the Bahrain Government and is organized by The Banker Magazine of the Financial Times of London. A total of 457 Banks from 143 countries participated and Bank Asia was the only Bank to be selected from Bangladesh. The award was based on the annual reports of the banks for the past three years including their contribution to corporate Social Responsibility, Regulatory Compliance and Profitability.

We strongly believe that banks act as a facilitator primarily in the financial sector and perform with a balance of risk and vision. The culture, values, guidelines and practices that are embedded in the psyche of its manpower is the greatest strength of the bank. It is in the light of our mission statement that we continue to work towards these goals, and these characteristics have become a part of our daily activity.

The drive, encouragement, guidance and directions provided by the members of the Board continue not only to add value to the overall operations of the bank but also a vision to follow. I wish to thank the Board, the management and all the stakeholders for contributing positively for a very rewarding 2007. I pray to Allah that the trend continues in the years ahead, with His Grace.

Syed Anisul Huq President & Managing Director



## **Directors' Report**



The year 2007 was both challenging as well as rewarding for the Bank. Amidst uncertainities, during the year it expanded the horizon of its business operations: establishing 5 new branches, expanding its own ATM network to 13, and broadening its retail line of products. Our financial performance has been quite remarkable with Operating Profit growing of 46.91% over that of the previous year. Deposits increased by 18.64% and Loans & Advances grew by 27.86%.

During the year, in addition to normal business Directors considered a number of issues relating to policy, operations, capital structure, technology development, risk management, and internal audit keeping in view the need for compliance with regulatory guidelines at all levels. Attention was also given to strengthening the Bank's human resources base, the IT infrastructure facility, improvement in corporate governance, expanding activities in the areas of CSR, and addressing the emerging needs of the economy keeping in view the evolving domestic and international developments and challenges.

The management carried out the policy decisions and affairs of the Bank with improved competence, improved human resources and technology infrastructure-constantly improving Bank Asia's standing in the banking sector of the country. This was also recognized outside the country when Bank Asia received the prestigious "Bracken Award" as Bank of the year 2007 for Bangladesh. The award was given by the London based the Banker Magazine of the Financial Times in a ceremony in the United Kingdom held on 28<sup>th</sup> November 2007.

#### **Operating Environment**

The unprecedented rise in energy prices during the year, a series of natural disasters and uncertainty in domestic and international business environment, made the overall operating atmosphere for business institutions difficult. This was aggravated by continued pressure on prices of all commodities including food and raw materials. These, naturally, had impact on the banking and financial sector. For the economy as a whole private sector credit growth declined to 16.97% in December 2007 from 19.44% in December 2006 due mainly to uncertainty and poor business confidence rather than tightening of monetary policy.<sup>1</sup> The determined drive of the Caretaker Government against corruption and tax evasion shook up many business institutions, and adversely affected business confidence.



#### **Global Economy**

Directors at the 4th Extra-Ordinary General Meeting and 8th Annual General Meeting

The world economy also faced some serious challenges in sustaining its brisk pace after several years of robust growth. Global economic growth moderated from 3.9% in 2006 to 3.7% during 2007.<sup>2</sup> The estimation of world economic growth for 2008 projects further slowdown to 3.4%.<sup>3</sup> The major drag on the world economy is apprehended to come from a slowdown in the United States, driven by the slump in the housing sector, which has also put a severe crunch on the financial sector. Economic growth in developing countries, however, remained robust at 6.9% in 2007 with Asian economies generally making good progress.<sup>4</sup> China's economy recorded a two-digit growth for the fourth straight year, reaching a peak of 11.5%, and made the largest contribution to global growth. India continued to grow at more than 9% and Russia at almost 8%.<sup>5</sup> These three countries combined, accounted for one-half of global growth over the past year. But continued rise in energy and food prices was increasing uncertainties in China and India.

The ongoing housing downturn in the United States, with its impact on other countries became much more serious in the third quarter of 2007 with the sub-prime mortgage meltdown. It is apprehended that the growth rate in the United States for 2007 will be around 2.70%, down from 3.30% for 2006.<sup>6</sup> Exchange rate of the US dollar with major currencies like pound-sterling, euro, and Japanese yen continued to deteriorate and the dollar weakened further at the end of 2007.

The Canadian economy continued to grow closely in line with its capacity, and is projected to have expanded by about 3 percent in 2007— although future outcomes will be closely linked with those in the United States. The Latin American economy entered the fourth consecutive year of business expansion in 2007. The faster growth reflected favorable international financial conditions, strong commodity prices, and a relaxation of monetary policy in Brazil and Mexico, two of the region's largest economies.

High oil prices and strong oil demand continued to be the key factors for the developing economies of the Middle East and North Africa.<sup>7</sup> The Middle East and North Africa region countries recorded an average 5.5% real economic growth in 2007. Among developing country oil exporters, growth is expected to reach 4.9 percent, up from last year's 4.7 percent.

- World Economic Situation and Prospects 2008, United Nations 2 3 World Economic Situation and Prospects 2008, United Nations World Economic Situation and Prospects 2008, United Nations 5
- World Economic Outlook, October 2007, International Monetary Fund
- 6 World Economic Outlook for 2007-08, Japan Center for International Finance
- Global Economic Prospects 2007, The World Bank 7



Shareholders at AGM

#### **Bangladesh Economy**

#### Economic Growth

The growth of GDP during FY2007 decreased slightly from the previous year and is estimated to have reached 6.5% compared to 6.6% in FY2006.<sup>8</sup> Gross domestic product (GDP) growth for FY2008 is roughly estimated to range between 5.5% to 6.2% according to the estimates of domestic and external agencies, but is more likely to be towards the lower end of the spectrum.

Growth performance in FY2007 was underpinned by steady expansion of manufacturing and services. Continued growth in exports and robust growth in workers' remittance inflows contributed to a favorable balance of payments outcome. Private consumption was the main driver of growth, bolstered by strong remittance inflows. At 24.3% of GDP, investment during FY 2007 was lower than 24.7% in the preceding year caused by a decline in public investment while private investment rose modestly. Slowdown in investment continued in the first half of the financial year 2008-both in the public and private sectors.

#### **Agricultural Sector**

Agriculture growth was rather modest throughout the year 2007 and is estimated at 3.2%, lower than the post-flood high growth of 4.9% in FY2006. Scarcity of agricultural inputs like fertilizer and irrigation as well as natural catastropies slashed down the growth in agriculture. The growth in FY2008 is estimated to moderate to 2.4% from 3.2% in FY2007 because of serious flooding during July-September of 2007 and the devastating cyclone Sidr in mid-November.<sup>9</sup> Total food grain production (rice and wheat) in FY2007 was 28.05 million metric tonnes which is 2.88% higher than that of the previous year.<sup>10</sup>

Although growth in crops and animal farming subsectors slowed, growth in forest and fisheries subsectors rose compared with the preceding year. However the outbreak of avian flu in the country affected the output of poultry and animal farming leading to hardships for the producers and pressure on prices.

#### Industry

The industry sector recorded a healthy growth of 9.5% in FY2007 led by the steady expansion in export-oriented manufacturing and a rise in domestic demand.<sup>11</sup> Growth was below its potential due to infrastructural constraints,

<sup>8</sup> Bangladesh Bank Quarterly, October-December, 2007

<sup>9</sup> State of Bangladesh Economy in FY2006-07 and Outlook for FY2007-08, CPD

<sup>10</sup> State of Bangladesh Economy in FY2006-07 and Outlook for FY2007-08, CPD

<sup>11</sup> Bangladesh Bank Quarterly, October-December 2007

namely electricity shortage and disruption in its supply. Growth in the construction sector declined to 7.1% from 8.3% because of the higher price of construction materials and downsizing of the annual development program (ADP).<sup>12</sup> Garment exports grew by a robust 28% during the first half of FY2007, but slowed down to 17% at the end of May 2007. Nonetheless, the fall in export earnings moderated by September 2007, and for the year as a whole growth is estimated at 16.59%.<sup>13</sup>

Output of medium and large-scale manufacturing industries registered 10.01% growth in FY 2007 compared to 12.49% achieved in the same period of FY 2006.<sup>14</sup> Steady growth is observed in woven garments, knitwear, textiles, pharmaceuticals, wood products, iron and steel, ceramics, cement, and plastic products. The output of small-scale manufacturing increased by 10.8% with growth in rice milling, dairy products, knitwear, leather products, footwear, wooden furniture, paper and paper products, and nonmetallic mineral products showing increases.

#### Service Sector

Growth in the service sector is estimated at 6.7% in FY2007 compared to 6.4% in FY2006.<sup>15</sup> Growth in industry and foreign trade aided steady expansion in the sector. The mobile phone services market continued to drive telecommunications because of strong consumer demand for mobile phones. Besides, strong activities of the information media led by the private television channels fuelled growth of community, social and personal services. The increased number of health care service providers also contributed to the growth of the sub-sector.

#### **Fiscal Management**

Government development spending during the financial year 2007 was slash down, as a result of which the fiscal deficit remained on target at 3.7% of GDP. In FY2008 the overall revenue earning and expenditure, as percentage of GDP, have been estimated to grow by 10.81% and 16.43% respectively.<sup>16</sup> Though some fiscal reform measures were taken, revenue performance remained weak except in the income tax sector. Although Bangladesh has high nominal rates for corporate income tax and value added tax (VAT), it has lower revenue productivity compared with other Asian countries. The revenue collection increased by only 10.3% during FY2007 against a targeted growth rate of 17.0%. Overall tax and revenue-GDP ratios are estimated at 8.2% to 10.1% in FY2007, and the projections for FY2008 is at 8.64% and 10.81%<sup>17</sup>.

In FY2007, total expenditure was 4.2% below the overall budget target, with current expenditure higher by 5.2%, and development expenditure (mainly ADP) lower by a sizable 17.6%, mainly due to inefficiency and implementation capacity constraints. In FY2008, development expenditure was targeted to increase by 21.6%. But it was reduced sizably in March this year, with non development expenditure going up due to subsidizes in the food and energy sectors and rehabilitation needs after the Sidr.

The Government introduced a new mechanism for bank borrowing in FY2007, under the supervision of the Cash and Debt Management Committee. The new mechanism provides higher advance limits on ways and means, and auctioning of treasury bills and bonds based on volumes pre announced at the onset of the borrowing calendar.

#### Monetary and Credit Development

Bangladesh Bank maintained an accommodating monetary policy towards supporting a higher economic growth<sup>18</sup> especially to support the urgent need of relief and rehabilitation after the destruction caused by two consecutive floods and the devastating cyclone, and also to ensure the flow of necessary credit to productive sectors like agriculture, SMEs, low cost housing, etc. As of end 2007 domestic credit increased by Tk. 303.28 billion or by 15.56% and reached Tk. 2,251.74 billion compared to that of Tk. 1,948.47 billion as of end of 2006. The outstanding credit of the banking sector stood at Tk. 1,762.25 billion as of end 2007 compared to Tk. 1,557.06 billion as of end 2006

<sup>12</sup> Bangladesh Quarterly Economic Update, ADB, December 2007

<sup>13</sup> Bangladesh Bank Quarterly, October- December 2007

<sup>14</sup> State of Bangladesh Economy in FY2006-07 and Outlook for FY2007-08, CPD

<sup>15</sup> Bangladesh Quarterly Economic Update, ADB, December 2007

Bangladesh Bank Quarterly Update, October-December 2007
 Bangladesh Bank Quarterly, October-December 2007

<sup>18</sup> Bangladesh Quarterly Economic Update, ADB, December 2007



showing an increase of Tk. 205.19 billion or 13.18%<sup>19</sup>. The outstanding stock of Govt. treasury bills, bonds and national savings certificates increased to Tk. 713.5 billion as of end 2007 compared to Tk. 623.0 billion as of end 2006 showing an increase of 14.53%<sup>20</sup>. The outstanding credit of the public sector was Tk. 576.66 billion as of end 2007 compared to Tk. 524.53 billion as of end 2006 showing an increase of 9.94%. On the other hand private sector credit outstanding was Tk. 1675.08 billion as of end 2007 compared to Tk. 1423.93 billion as of end 2006 registering an increase of 16.97%.

#### Remittances

Remittance flow continued to demonstrate buoyant performance during FY 2007, easing the pressure on balance of payments. During FY2007 remittance growth registered an increase of 24.52% over the previous year bringing the total inflow to USD 5,979.32 million. Saudi Arabia continued to be the largest source of remittance in FY2007 with 29.01% share in the total inflow, while the largest increase was registered from the U.K.<sup>21</sup>. During the year, total remittances were higher than the combined flows of FDI and aid disbursements. Increasing receipt of poor people to remittances by poor household helped poverty reduction and fostered human development. Aided by technology, growth is expected to accelerate as more institutions led by financial institutions, exchange companies and NGOs join the effort. During the first two months of the year 2008 remittance flow was USD 710.74 million and USD 676.06 million respectively.<sup>22</sup>

#### Foreign Trade

Foreign trade sector continued to remain buoyant both in 2007 and the initial months of 2008. Exports continued to grow focusing on Woven garments & Knitwear, comprising 75% share in total exports. Exports registered a strong growth in the first half of FY 2007, but slowed as the year moved forward. Export growth in Knitwear recorded 32% growth in the first half of FY2006-07, but declined to 19.8% by the end of May 2007. Woven fabrics followed the same footsteps, swelled by 24.1% until December 2006, but started declining and growth level come down to 14.7%

<sup>19</sup> Fortnightly Statement of Trends of Major Economic Indicators, Jan 31, 2008

<sup>20</sup> Bangladesh Quarterly Economic Update, ADB, Dec 2007

<sup>21</sup> State of Bangladesh Economy in FY2006-07 and Outlook for FY2007-08, CPD

<sup>22</sup> Major Economic Indicators, Bangladesh Bank, March 2008



Annual Conference 2008

by the end of May 2007. Remarkable growth was observed in exports of engineering products and frozen foods while the performance of traditional products, namely raw jute, jute goods, and tea, showed declining trends and growth of leather products increased marginally. Total exports for the year 2007 came to USD 12,435.53 million.

Imports continue to grow steadily led by major items of energy and food, but also other essentials food items including sugar, pulses, and edible oil. Import of textiles, yarn, cotton and capital machineries showed growth of 16.65%<sup>23</sup> With major import bill coming from energy and food items, total import in the calendar year reached a level of USD18,474.20 million.24

Trade deficit during FY2007 grew by 19.70% over FY2006.<sup>25</sup> This rise was more than offset by the surge in workers' remittances (25%) leading to a surplus of USD 952 million in the current account, from a surplus of USD 824 million in the same period of preceding year. The current account surplus in FY2007 is estimated at 1.4% of GDP compared with 1.3% of GDP in the preceding year. Foreign exchange reserves stood at USD 5,514.58 million at the end of December 2007 compared to USD 3,877.71 million in December 2006.<sup>26</sup>

#### **Inflation and Exchange Rates**

Inflationary pressures in 2007 continue to grow mainly led by food prices due to shortfall in domestic production, and continued food price spiral in the international market. On a point to point basis, inflation increased to 11.6% in December 2007 from 6.13% in December 2006.<sup>27</sup> Severity of inflation was much higher in case of food items than non-food items. It is projected that during FY08 the average food inflation would remain between 9.1% and 9.3% while the range of non-food inflation is likely to be between 6.4% and 6.6%.28

The Government initiated various measures like withdrawing duties on essentials, increasing public sector import of food grains, resorting to action against hoarding, and widening the safety net programs. Because of the increase in

Bangladesh Bank Quarterly, October-December, 2007 23 24 Major Economic Indicators, Bangladesh Bank, March 2008 25 Major Economic Indicators, January 2008, Bangladsh Bank Major Economic Indicators, January 2008, Bangladesh Bank 26 Major Economic Indicators, February 2008, Bangladesh Bank 27 28 Monetary Policy Statement, January-June 2008



President and Managing Director of the Bank Received Bracken Award in London

remittances and export earnings, the pressure on the exchange rate moderated. The nominal exchange rate was moderated registering a healthy buildup of foreign exchange reserves. The average exchange rate rose from Tk. 69.5: USD1 in December 2006 to Tk. 68.6: USD1 in December 2007.<sup>29</sup>

#### Review of Operations of Bank Asia

The journey of Bank Asia is characterized by increasing number of innovative products, expanding multi delivery channels, growing base of trusted customers, dedicated pool of employees and above all a visionary Board of Directors, supported by an advanced IT infrastructure. The Bank has always made

extra efforts towards satisfying its customer base relying on its tailor made innovative products and services for large corporate houses, small and medium enterprises, as well as private individuals. The year 2007 saw upscaling in all these areas.

#### **Corporate Finance**

A sizable amount of our resources are directed towards in serving the Corporate clients which includes a number of leading business houses of the country. This area also contributes in a major way in strengthening the bottom line of the Bank and takes up significant part of our credit portfolio comprising of working capital, trade credit, industrial finance, and syndicated and structured finance. At the end of year 2007 total loan outstanding was Tk. 13,553.46 million in industrial sector and Tk. 8,642.50 million in trading sector comprising 78.0 % of our total credit portfolio. Our skilled manpower leveraged with technology has resulted in a strong corporate client base.

With its effort and expertise Bank Asia has earned solid reputation in the financial sector as a lead arranger as well as an active participant in the syndicated financing area, which is growing in popularity due to large industrial as well as infrastructure projects in the country. Syndicated financing helps in better due diligence of projects and risk mitigation. During the year, the Bank participated in a number of syndicated deals in the area of power, financial institution, textiles, steel, telecommunication, etc. The Bank had an outstanding amount of Tk. 3,500.00 million under syndicated financing at the end of the year 2007 comprising Tk. 196.47 million in the power sector, Tk. 507.07 million in textiles and Tk. 510.94 million in the telecommunication sector. Bank Asia also successfully raised Tk. 890.00 million as syndicated term loan to meet the needs of GBB Power Ltd. as lead arranger for setting up a rental power project in Bogra, in which nine other commercial banks also participated. Financial institutions are successfully raising funds through bonds, and during the year we invested Tk. 100.00 million in the zero coupon bond issued by ILFSL and IIDFC.

We also finance the Non-Bank Financial Institutions to meet their growing financing needs. Bank Asia mainly extend loan to the insurance and leasing companies in the form of term loan and overdraft facility. During the year we

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provided term loan facility to 12 number of NBFIs with an outstanding amount of Tk. 499.45 million. Additionally, we have placed term deposits of Tk. 880.00 million as at December 31, 2007 with the NBFIs to support their financing of medium size industries and businesses.

We have allowed large credits to real estate developers and builders for developing land, commercial complex and building apartments. This is a fast growing sector in Bangladesh and generating substantial amount of employment. At the end of the year 2007 our exposure in the sector was Tk. 789.28 million.



Handing over cheque to Chief Advisor's Relief Fund

Considering the dominant role of the

agriculture sector in the economy we are keen to finance this sector to fortify economic growth of the country. This sector contributes significantly in terms of employment generation and our exposure in the sector which was Tk. 315.40 million at the end of 2007, is expected to grow.

#### Small and Medium Enterprise Finance

Bank Asia Launched an SME Generic Product named "Shachhondo" during the year, and has been availing of refinancing facility from Bangladesh Bank against disbursement of SME loans. Initially our journey in this business segment started with a meager number of 39 small and medium entrepreneurs. Bank disbursed Tk. 18.55 million during the year under review of which total outstanding was Tk. 17.56 million at the end of the year. But considering the potential and the needs of this segment we have set much higher target for 2008. We are effectively implementing the operation procedures prescribed by the SEDF, a concern of the IFC, after receiving technical assistance and comprehensive training in order to ensure sound and safe lending in this segment. With a modest beginning this year, we are prepared for and expecting a remarkable growth in 2008.

#### Micro Finance

Alleviation of poverty and employment generation is one of our mission, and we have supported this throughout our years of operation. In order to enhance employment in the rural areas of Bangladesh many NGOs and Micro finance providers are now working in this segment of economy. Bank Asia has joined in the mainstream of these economic activities through its bulk support to the micro finance programs. We facilitate channeling of micro finance through our rural branch for poverty alleviation program, and for agricultural production programmes of NGOs. Our contribution in this sector is increasing over time. At the end of the year 2007 we had an outstanding of Tk. 404.58 million for poverty alleviation to different reputed NGOs, and Tk. 315.40 million for agricultural production.

#### Personal Finance

Credit Card and Consumer Credit are the two arms to meet the personal financing needs of our customers. Bank Asia re-launched its retail banking operations early in 2006 and has been trying fervently to capture a substantial market share under the brand name "COVERage". To cope with extensive and advanced demand of Consumer Credit, the Consumer Credit Centre has already diversified its products and facilities like providing various incentives to customers having long relationship through recurring deposit accounts. Besides, we have introduced a risk and reward fund for rewarding good borrowers and safeguarding default risk i.e. securing shareholder's wealth in a broad sense. We have a wide range of



Bank Financed Power Project

products like house loan, auto loan, professional loan, loan for consumer durables, unsecured personal loan, education support, marriage loan, senior citizen support loan etc. ranging from Tk. 0.025 million to Tk. 3.00 million. We have deployed a dedicated workforce for boosting up consumer credit sales and a team of skilled officials for maintaining a healthy portfolio and satisfied customers. During the year 2007, total sanction amount of consumer credit was Tk. 1,165.16 million through a total number of 2841 accounts and total outstanding was Tk. 878.28 million comprising Tk. 173.44 million in Auto loans, Tk. 344.73 million in Consumer durables, Tk. 4.16 million in Professionals loans and Tk. 74.61 million in Unsecured Personal Loan. Construction of apartments and residential buildings and helping customers to purchase them occupies a growing share of our credit portfolio. Under the COVERage Scheme we have extended Tk. 281.34 million in house finance in 2007.

During the year, Bank Asia commercially launched its credit card in collaboration with LankaBangla Finance Limited, the third party processor of MasterCard. Bank Asia MasterCard has received wider acceptance by the customers. On the occasion of holy Eid-Ul-Fitr the Bank offered attractive "cash back against credit card" transactions as well as offered discounted rate on card issuance which customers embraced enthusiastically. Total number of cardholders stood at 2,248 during the year 2007 against which bank disbursed Tk. 61.15 million compared to Tk. 5.14 million in the previous year, and total outstanding was Tk. 59.83 million in the 2007. Leveraging on the infrastructure created in 2007, Bank Asia is in the process of introducing a wide range of VISA credit/debit cards under third party processor which we expect will help us to enter into this high value added sector of the cards business.

#### **Bank Financed Projects**



Pharmaceuticals Factory

**CNG** Filling Station

Garments Factory

#### Sectoral Distribution of Credit

Bank Asia's loans and Advances as of end 2007 was Tk. 28,456.94 million comparing to Tk. 22,255.64 million in 2006 and the Sectoral exposure is shown below:

SL	Sector/ Subsector	2006	;	2007		
No		Tk in Million	%	Tk. in Million	%	
1	Agriculture/Fishing, Dairy Firm	1.99	0.01%	315.40	1.11%	
2	Industry					
	i) Jute	16.21	0.07%	53.60	0.19%	
	ii) Textile	1,866.00	8.38%	1,797.32	6.32%	
	ii) Garments	1,252.98	5.63%	1,843.89	6.48%	
	iv) Chemicals	118.50	0.53%	355.43	1.25%	
	v) Cement	239.00	1.07%	601.31	2.11%	
	vi) Steel / Engineering	1,502.81	6.75%	2,401.82	8.44%	
	vii) Electronics	147.00	0.66%	220.14	0.77%	
	viii) Paper	311.63	1.40%	461.71	1.62%	
	ix) Food & Allied	1,745.27	7.84%	2,178.63	7.66%	
	x) Housing	722.85	3.25%	789.28	2.77%	
	xi) Others	2,543.87	11.43%	2,850.33	10.02%	
	Sub-Total- Industry	10,466.12	47.03%	13,553.46	47.63%	
3	Infrastructural Investments					
	i. Power	43.09	0.19%	196.47	0.69%	
	ii. Construction	610.67	2.74%	473.82	1.67%	
	iii. Telecom	115.69	0.52%	572.63	2.01%	
	iv. Transport	471.69	2.12%	1,080.41	3.80%	
	Sub-Total Infrastructure	1,241.14	5.58%	2,323.33	8.16%	
4	Trading	6,887.27	30.95%	8,642.50	30.37%	
5	Banks & Micro Financing Institution	2,331.52	10.48%	1,940.70	6.82%	
6	Non-Banking Financial Institution	545.45	2.45%	499.45	1.76%	
7	Service Holders & Professionals	643.24	2.89%	988.39	3.47%	
8	Staff Loan	138.98	0.62%	193.71	0.68%	
	Total	22,255.64	100.00	28,456.94	100.00	

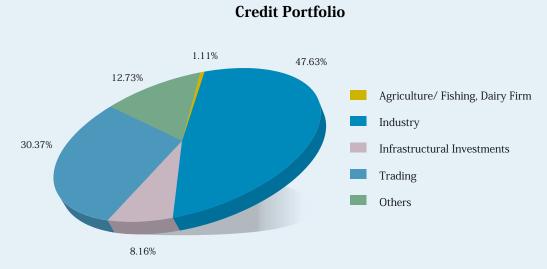


Jute Industry

Button Industry

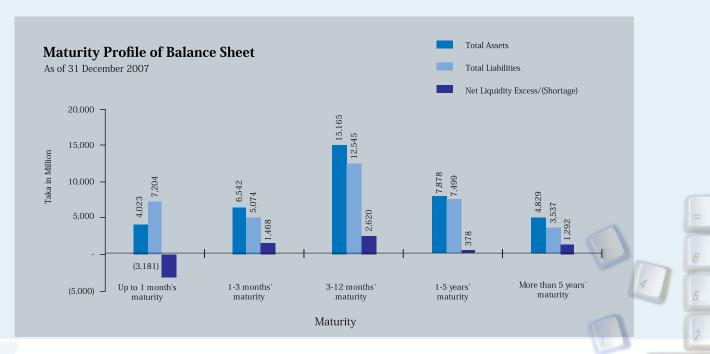
Agriculture Farming

Exposure to Textiles decreased from 8.38% in 2006 to 6.32% in 2007 of the total credit portfolio. Garments grew but could not offset the decline in textiles, resulting in decline of this sector by 1.21%. Infrastructure grew significantly contributed by telecom and transportation. Service holders and professionals under the consumer credit network grew showing expansion of the retail segment.



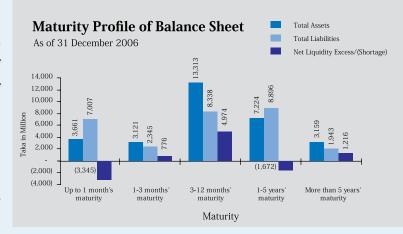
#### Asset Liability Management

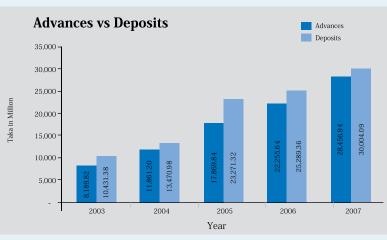
Banks usually borrows short term and lends long term to generate profit, which results in mismatch between maturity of asset and liability. Towards minimizing the asset liability maturity gap we have launched some attractive liability products at different long term maturity bucket that match the maturity buckets of asset products of the Bank. Deposits increased to Tk. 30,004.09 million in 2007 compared to Tk. 25,289.36 million in 2006 and Loans and Advances increased to Tk. 28,456.94 million compared to Tk. 22,255.64 million in the previous year.



#### **Capital Adequacy & Provision**

Capital adequacy indicates the equity base with respect to risk-weighted assets derived from both on and off balance sheet activities of the bank. With the aim of keeping the financial health of the Bank sound and stable, we always strive for maintaining a strong capital base above the regulatory requirements. Since inception, we have been always maintaining our capital base above the level of regulatory requirement. During the year under review, we enhanced our authorized capital from Tk. 1,200.00 million to Tk. 4,450.00 million, an increase of Tk. 3,250.00 million over the preceding year, which will broaden the scope for raising capital in future. At the end of the year 2007, paid up capital of the Bank stood at Tk. 1,395.00 million compared to Tk. 1,116.00 million in 2006. Compared to the current regulatory requirement of 10.0%, the bank attained capital adequacy of 11.07%, in which tier I capital comprised 9.66% and tier II capital 1.41%.





Capital Composition	2005	2006	2007
Paid -Up Capital	930.00	1,116.00	1,395.00
Capital – Core (Tier I)*	1,473.98	1,949.74	2,609.52
Capital - Supplementary (Tier II)**	183.11	273.58	380.21
Total Capital	1,657.09	2,223.32	2,989.73

(Tk in million)

(This million)

\* Core capital (Tier I) includes Paid-up capital, issued Bonus share, Share Premium Account, Statutory Reserve and Retained Earnings. \*\* Supplementary capital (Tier II) includes General provision (on unclassified loans), Exchange Equalization Account, Asset Revaluation Reserve and

Revaluation loss on Investment held to Maturity (HTM).

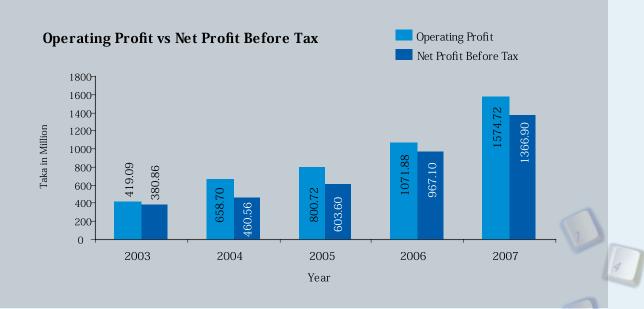
This year our tax liability crossed 50% of our core capital, therefore, as per NBR rule the Bank had to pay additional 15% tax above the 45% tax rate on the excess amount. As per Bangladesh Bank regulation the Bank had to provide provision of 0.5% on contingent liabilities which will be counted under general provision.

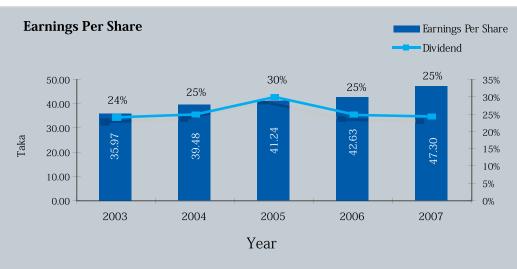
Provision	2003	2004	2005	2006	2007
Provision for Income Tax	165.00	166.81	220.09	491.34	707.12
Loan Provision on Classified Loan	11.69	136.15	131.63	15.19	84.50
Loan Provision on Un-Classified Loan	26.55	34.06	65.49	89.58	52.99
Provision on Contingent Liabilities	-	-	-	-	70.34

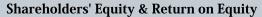
#### **Financial Strength**

Our financial indices are growing year by year due mainly to operational efficiency and a strong customer base. Since we emphasize on stakeholders' value maximization, we weigh each financial indicator as if it plays a pivotal role in the value chain. During the year Bank Asia achieved an Operating Profit of Tk. 1,574.72 million compared to Tk. 1,071.88 million in the previous year, a growth of 46.91%. After making necessary and regulatory provisions net profit stood at Tk. 659.77 million as of December 31, 2007. An amount of Tk. 707.12 million has been set aside for tax payment to the National Exchequer. Operating profit per employee increased by about 18% during the year. Changes in some relevant indicators are shown below:

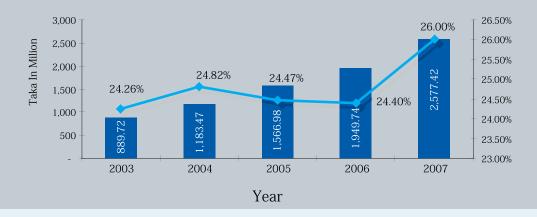
Indicators	2003	2004	2005	2006	2007
Classified Loan	1.75%	3.30%	2.77%	2.27%	2.44%
ROI	5.19%	6.26%	9.15%	7.45%	11.09%
ROA	3.32%	2.58%	2.58%	3.17%	3.55%
Capital Adequacy	13.31%	11.18%	9.53%	11.23%	11.07%
EPS (in Taka)	35.97	39.48	41.24	42.63	47.30
Employee Productivity (Tk. in Million)	2003	2004	2005	2006	2007
Deposit per employee	38.21	40.70	46.60	49.11	46.95
Operating profit per employee	1.53	1.99	2.02	2.08	2.46
Loans & advances per employee	30.00	35.83	45.01	43.21	44.53
Non-Interest Income per employee	1.02	1.13	1.30	1.33	1.30







Shareholders' Equity

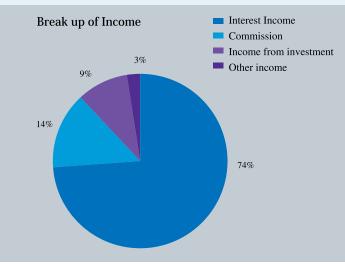


Our operating income has been on an increasing trend contributed by increased loans and advances, increase in foreign exchange business, and above all, efficient fund management. Total income increased from Tk. 3,774.28 million in 2006 to Tk. 4,959.02 million in 2007. Gross interest income accounted for 73.85% (net interest income

19.31%), income from investments 9.42%, commission 14.12% and other income 2.61% of total income in 2007. Comparatively lower loan provision requirements have aided to achieve higher net profit. The Bank's Earnings per share (EPS) shows a sustained growth over time and this year it has increased by about 11% compared to the previous year.

#### **Money Market Operations**

In 2007, there was substantial amount of liquidity in the money market which kept down the call rate to a range bound between 6.5 percent to 10.0 percent throughout the year. The



Interest income indicates gross interest

surplus funds were invested by the banks either in the call money market, placed funds in the form of term deposits, invested in T-Bills or placed in Reverse Repo with the Bangladesh Bank. Government of Bangladesh for the first time introduced 15-yr and 20-yr Treasury Bonds during the year, which are auctioned once in a month for each tenor. Now Government has 5-yr, 10-yr, 15-yr and 20-yr tenure four-coupon bearing Treasury Bonds outstanding.

#### Foreign Exchange Market

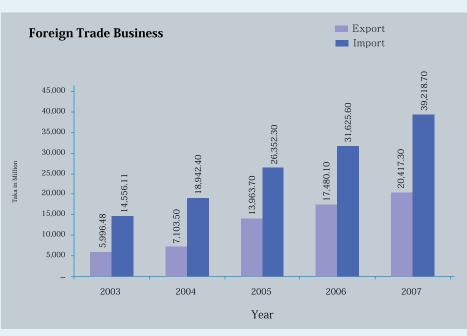
Bank's treasury sells foreign currency to its customers for import payment, and buys foreign currency from exporters out of their export proceeds and inward remittance from various exchange houses. Treasury is also very much involved in the inter- bank foreign exchange market. In the year 2007, volume of our import, export and remittance business have increased significantly and our treasury had efficiently managed the whole transaction while generating substantial amount of exchange gain. During the year Treasury purchased foreign currency worth USD 88.77 million from inter-bank against which they sold USD 34.35 million.

#### International Trade, Remittances

The foreign trade business of the Bank was buoyant during the year. Import business increased to Tk.39,218.70 million in 2007 from Tk.31,625.60 million in 2006, and export bills increased to Tk.20,417.30 million in 2007 from Tk.17,480.10 million in 2006. Combine inward and outward remittances handled by the Bank increased and reached Tk 11,583.60 million and Tk 504.40 million respectively in 2007 compared to Tk 7,462.10 million and

Tk 289.70 million respectively in 2006. Our inward remittance growth was 55% against national growth of 20.0% in 2007.

This year, in association with BURO Bangladesh, a leading NGO, we have established arrangement with Western Union, a renowned multinational company with 300,000 agent locations across 200 countries and territories, with a view to handling real-time remittance transactions across the country through our existing twenty nine branches and more than hundred rural and semi urban branches of BURO Bangladesh. Besides,



we have already established remittance arrangements with several companies operating abroad and transactions with those companies have been strong. Bank Asia has established remittance arrangement with fourteen exchange companies covering all the major remittance locations of the world. These relationships are very strong and active.

The Bank had correspondence relationships with 355 banks in 106 countries as of end 2007. Total confirmation lines now stands at USD 40.00 million with leading global Banks. The Bank has been using SWIFT communication system for foreign trade for the last couple of years and is connected to REUTERS which aids in properly managing our treasury operation.

#### TECHNOLOGY AND INNOVATION

#### **Delivery Channel**

Focusing on the need for increasing customer services delivery points we have been continuously adding new items alongside expansion of the existing ones. Our delivery channels now include twenty nine branches, one booth, ATMs, internet banking, POS machine of Dutch Bangla Bank Ltd. and mobile banking.

#### **Branch Network**

Bank Asia intends to achieve to attain balanced growth and expansion of its branch network. Aiming to extend our services and to increase our reach rapidly to our growing and valuable clientele, we are always looking for opportunities for adding more branches to our growing network. This year we added five new branches to our existing coverage, including one rural branch, and as of end 2007 the number of branches reached at 29. Additionally, we have established a booth office at Serajdikhan, Munshigonj. Our clients are enjoying the benefit of real time any branch online banking facilities.

#### ATM

Bank Asia's ATM service has been well embraced by the clients since it provides them most flexibility in handling cash money and ensures uninterrupted banking facilities round the clock. In the face of growing demand we arranged for addition of new ATMs, and set up 10 additional machines during the year 2007. Now we have 13 ATMs of our own, and also we have under shared arrangements 20 ATMs of E-cash booths and 226 ATMs of Dutch Bangla Bank Ltd. across the country. Thus our customers are getting access to the highest number of online ATMs. The number of transactions through ATMs increased to 261,300 in 2007 showing an increase of 102%.

#### **Internet Banking**

Internet banking facility has brought about tremendous change in our business process, since many customers fell comfortable to execute transactions through the internet. The transactions through the Internet has grown very fast in the recent few years. Cost considerations and convenience afforded by the facility have fuelled the growth. Our Internet Banking has been further improved in 2007 and now our customers can change their profile, stop payment of issued cheques, see the status of cheques, request a cheque book, etc. in addition to existing facilities like fund transfer, balance and transaction enquiry, etc.

#### Mobile-Banking

Mobile banking facility brought about some changes in our business. Our customers are able to make balance enquiry, prepaid refilling, and recharging other's mobile through our 'Thumbpay' service of Aktel subscribers. The subscribers of Grameen Phone and City Cell are also able to get the facility like their account balance enquiry, and alert messaging service. Our customers receive auto alert message on certain debits of their savings accounts.

#### Information Technology Infrastructure and it's Improvement

Information Technology has transformed our business process from traditional banking operations to modern vibrant procedures in order to provide technology driven innovative products and services to our customers. Recognizing the importance, we at Bank Asia have embarked upon a continuous process of improvement of our IT capability. This year we have added more database servers to further increase our data processing and data storage. We have also interfaced the operations of credit card with our Stelar (OBS) which was previously maintained and operated by third party service provider. Besides, an SME module has also been developed and successfully implemented at all

our branches. In order to facilitate quick and safe remittance of fund from abroad, we are working in association with Western Union and an efficient module has been deployed to handle the Western Union transactions smoothly. The Tele Banking facility has been developed and integrated with Stelar, OBS during the year. A technically rich treasury module was developed, so that foreign exchange risk can be managed properly. In addition, we also developed offshore banking and export letter of credit modules, and have successfully deployed them. Moreover development of an Islamic Banking Module is under process.

#### **Capital Market**

The scripless trading of Bank Asia's shares started on 30<sup>th</sup> January 2006. Share price of Bank Asia was quite stable in both the bourses. The year end share price of Bank Asia was Tk. 521.75 at the Dhaka Stock Exchange and Tk. 520.00 at the Chittagong stock exchange.

#### **Risk Management**

Risk is an inevitable ingredient in banking business, emanating from both internal and external sources. Bank Asia always tries to find a balanced way of managing risk that can protect the interest of the shareholders by keeping risk at a minimum level and providing higher return. Introduction of Basel II has envisioned a comprehensive set of Risk Management practices for a sound banking system across the globe. Accordingly Bangladesh Bank has identified five core areas of risk and has outlined various processes to effectively mange them, which have been identified as:

#### **Credit Risk**

Credit risk is defined as the risk that a borrower is unable to meet its obligations to the bank as they become due. Our endeavor in identifying, measuring, monitoring and controlling credit risk for each borrower and also at the portfolio level are working as the guiding principle of credit risk management. Disciplined processes are in place within the



Branch and the Corporate Office to ensure prompt identification, accurate assessment, proper approval and consistent monitoring and reporting of credit risk. We manage, limit, and control concentrations of credit risk wherever we identify them. Our recent focus on retail credit is a step towards minimizing our concentration risk.

Inauguration of Corporate Office at Motijheel

#### Asset and Liability/ Balance sheet Risk

Efficient management of both on and off Balance Sheet activities of the bank by maintaining required liquidity position leads to higher profit, keeping the soundness of the bank intact. The Asset Liability Committee (ALCO) routinely meets to monitor the liquidity position of the Bank, the maturing of assets and liabilities, deposit and lending pricing strategy, and liquidity contingency plan, in order to manage the Balance Sheet Risk better. In the year 2007 the Bank successfully maintained required liquidity, earning good profit alongside building up sound assets base for sustainable growth.

#### Foreign Exchange Risk

Foreign exchange risk arises from adverse movement of exchange rate when the Bank has positions in foreign currencies. It is defined as the deviation in earnings arising due to unfavorable changes in exchange rates. The Treasury Department, where foreign exchange risk arises, has been restructured by operationally and physically segregated front office and back office. The department has also been equipped with better human and technical resources following the central bank guidelines.

#### Internal Control and Compliance Risk

This risk is defined as risk attributable to unexpected losses



ICAB Award for Annual Report 2006

happening due to inadequate internal processes, human errors, fraud and forgeries, and technology failure. An Internal Control and Compliance Department (ICCD) has been put into place to ensure that controls exist at every operational level of the Bank. For identifying and correcting operational lapses, a comprehensive Audit Manual and an Internal Control and Compliance Manual duly approved by the Board of Directors have been circulated to the branches for meticulous compliance. A Management Committee (MANCOM) comprising nine members routinely review the overall effectiveness of the Bank's internal control system. This year the Bank has adopted a risk-based internal audit system for all the branches.

#### Money Laundering Risk

In order to combat money laundering risk, Bangladesh Bank preached the awareness of money laundering issues across the country especially the rural areas and selected some banks for certain areas for spreading the awareness. Bank Asia was selected for Kishoregonj district and the bank organized two-day long workshop where 83 participants from 80 branches of different banks participated. More manpower was shaped during the year within the Bank to strengthen the compliance system, and Branch Compliance Officers designated in all the branches are independently reviewing and verifying the account transactions to locate any suspicious transaction. An updated Anti Money Laundering Manual was prepared and distributed to all the branches. In addition, the Department began an audit on Anti Money Laundering compliances in the branches. Transaction profiles of our customers are embedded into the Stelar Online Banking Software which help in preventing illegal transactions.

#### Auditors

The appointment of S. F. Ahmed & Co. Chartered Accountants as external auditors of the Bank for the year 2007 was renewed in the Eighth Annual General Meeting held on April 30, 2007.

An Information Risk Management (IRM) on the performance of Core Banking Software STELAR was conducted by Rahman Rahman & Huq, Chartered Accountants (local Partner of KPMG) last year. They commented that it is a comprehensive online banking software for automating Bank's front and back office activities, and it is parameterdriven through many of its tables to provide sufficient flexibility to the Bank to define and deliver new products quickly.



Signing of Annual Accounts

#### Audit Committee

As reported in earlier Reports, in compliance of the directives of the Bangladesh Bank vide BRPD circular no. - 12 dated December 23, 2002, the Board of Directors of Bank Asia Limited in its 44<sup>th</sup> meeting held on January 18, 2003 constituted an Audit Committee. The Audit Committee of the Bank comprises of three members of the Board of Directors for a period of 3 (three) years. Dr. Md. Shafiuddin Chowdhury was the first chairman of the Audit Committee. The Audit Committee meets regularly with the senior officials and the internal audit unit of the Bank, to review the Bank's financial position, and effectiveness of the systems of internal control and compliance. The Audit Committee reports directly to the Board of Directors and assists the Board in

meeting its responsibilities in ensuring an effective system of internal control and compliance. The establishment of the Audit Committee has ensured transparency and accountability in every aspect of the operation of the Bank. It also ensures that the activities of the Bank are conducted within the framework of rules, regulation and policies as laid down by the Board of Directors and the regulatory authorities.

The tenure of the Audit Committee expired on the  $17^{th}$  January 2006, which was extended up to the  $24^{th}$  April 2006. The Board of Directors of the Bank reconstituted the Audit Committee, in its meeting held on the  $24^{th}$  April 2006 and lastly on the  $16^{th}$  July 2007. The current members of the Audit Committee are:

Mr. M. Shamsul Alam, Director	Chairman
Ms. Shameem Chowdhury, Director	Member
Mr. Shafique Uddin, Director	Member

The Company Secretary acts as Secretary to the Committee. During the year 2007, the Audit Committee of the Board held 10 meetings in which among others, the following issues were considered.

- i) Comprehensive Inspection Reports of Bangladesh Bank as of 30.09.2006 on the operations of the Bank and the Foreign Transactions and compliance there of;
- ii) External Audit reports of the Bank and the recommendations made there under;
- iii) Implementation of Core Risks Management Guidelines including Internal Control and Compliance Risk and status of compliance there of;
- iv) Audit and Inspection Reports of the branches and of the Departments of Corporate Office conducted by Internal Control and Compliance Department of the bank;

The Audit Committee further satisfies itself that:

- The rules and regulations of Bangladesh Bank, of all other regulatory authorities, and Bank's own policy guidelines approved by the Board of Directors of the Bank have been complied with;
- The internal control and security measures undertaken by the bank in facilitating Information Technology (IT) based banking including appropriate Management Information System (MIS) are adequate;
- The Bank's system of internal control and its processes are in place towards creation of a compliance culture in the Bank;
- The Assets of the bank are safeguarded and the creation of liabilities and commitments are made transparent;
- The financial statements of the bank are prepared in accordance with International Accounting Standard as adopted in Bangladesh and contain full disclosure.

#### **Credit Rating**

In an effort to keep the existing and potential investors in the financial sector fully informed, and to improve the capital market of the country, Bangladesh Bank has made credit rating for Banks mandatory effective from January 2006. Taking this into consideration, Bank Asia appointed CRAB (Credit Rating Agency of Bangladesh) for rating of the Bank. Bank Asia has been rated as AA-2 in the long term and ST-1 in the short term respectively for the year 2007. AA-2 indicates strong capacity for timely payment of financial commitments, with low likeness to be adversely affected by foreseeable events in the long run, ST-1 indicates excellent position in terms of liquidity, internal fund generation, and access to alternative sources



of funds in the short term. Bank Asia's credit rating by CRAB is shown below:

Signing ceremony for Credit Rating

Agency: Credit Rating Agency of Bangladesh Ltd. (CRAB)	Rating			
Agency. Credit Rating Agency of Dangladesh Ltd. (CRAD)	2006	2007		
Long Term	AA-2	AA-2		
Short Term	ST-2	ST-1		

Besides, CRAB will provide regular surveillance service for the Bank. A complete rating review and detailed report would be given every year after completion of the Annual Financial Report. In case there is any change in the rating awarded earlier, CRAB will provide a surveillance report, indicating the rationale for change in the rating.

#### Human Resource Recruitment and Management

Quality people is a critical component of the effort to achieve our Mission. Attraction of professional talent, their development, and retention through motivations have been at the forefront of our priorities. Bank Asia's human resource management practices are growing in an increasingly intense competitive environment. To cope with growth of the Bank, our Human Resources Department has been broadened with more employees. We try to identify high potential individuals through an impartial and objective process, and provide them accelerated learning and growth

opportunities. At the end of year 2007, total number of employees reached 639 compared to 515 in 2006. Our recruitment policy is rigorous and transparent, and we are constantly making efforts for selecting the right person for the right place in order to get the best out of them. With expansion of the Bank, we are recruiting Management Trainees every year who are freshly coming out with Masters degrees in a variety of subjects. They are turned into well equipped professionals by providing regular training so that they have the incentive to stay back within the organization looking forward to step into senior management position.

#### **Training and Development**

Skilled and motivated staff plays a crucial role in achieving top performance. In line with this, Human Resources Department focuses on recruitment, diversity and developing leadership talent. Knowledge and skill development is a continuous process which is ensured by proper training. To keep our employees abreast of all the latest developments in the banking sector, the Bank continues to organize various training programs and workshops in an effort to build new competencies and hone current competencies. In the year 2007 total number of 253 employees attended different sorts of training out of which the Human Resources Department arranged training for a total of 154 Officers and Executives consisting of around 9,000 man-hours. Besides, the IT Department, Credit Card, ICC, Remittance departments and SME unit also arranged training in their respective fields. Bank Asia has an "internship program" in order to get the fresh graduates acquainted with the real world corporate affairs, and has accommodated 53 interns so far. New recruits are put through a rigorous training programme, both off the job and on the job, to equip them to meet the challenges of their tasks. Furthermore, representatives of the Bank also attended various workshops abroad.

#### Bank Asia's own Training Institute

Our further growth will no doubt come from well trained workforce groomed to survive in a competitive banking environment. Plans are underway to strengthen the Bank's own Training Institute which will be equipped with all modern study aids. We believe that such an institute will help us to undertake training programs more efficiently and effectively.

#### Rewarding better performance

Bank Asia recognizes that motivation in the work place is inevitable in order to retain the talented professionals and to make them committed towards their work. Over the years, the Bank has successfully created an efficient pool of manpower through its performance based reward system. The best branches and best managers of the urban and rural branches are adequately rewarded, which we expect is also contributing towards improved performance and better quality services.

#### **Corporate Governance**

Since it's founding, Bank Asia has actively and fully adhered to the principles of sound corporate governance. Bank Asia believes in good corporate governance and with a built in system of checks and balances. Corporate governance in a Bank is the process and system used to direct and manage the business and affairs of the institution with the objective of ensuring its safety and soundness of its investments while enhancing shareholder value. In Bank Asia, corporate governance has developed over the years defining the division of responsibilities and establishing the mechanism for achieving accountability between the Board of Directors and the Management. While protecting the interests of depositors, the system takes into account the effects of management and business processes on the creditors, employees, customers and the community in which the Bank functions. The system has been built, and is under a process of continuous development for ensuring transparency to all these stakeholders-based on the guidelines of the regulatory authorities.



#### **Board of Directors**

The Board of Directors has the ultimate responsibility for setting the medium and long-term strategic direction of the Bank, for defining the institution's risk management principles and building up risk management capacity, in the light of the guidelines of the regulatory authorities. It approves the Annual Business Plan and regularly reviews the management performance, ensuring that the regulatory guidelines are honored at all times. The Board is keen to make sure that all employees at all levels are well informed about the policy guidelines of the Board, and are involved in all new initiatives taken, so that they can feel proud of their institution. In particular, the Bank takes serious view of any violation of regulatory guidelines by any employee at any level. The Board met 19 times during the year 2007 and attendance by the Directors was as follows:

SI	Name	Times Attended	Remarks
1	Mr. M Syeduzzaman	18	
2	Mr. A Rouf Chowdhury	13	
3	Mr. Arifur Rahman Sinha	17	
4	Dr. Md. Shafiuddin Chowdhury	7 out of 8 meetings	Resigned in 8 <sup>th</sup> AGM
5	Mr. Mohd. Safwan Chowdhury	6 out of 8 meetings	Resigned in 8 <sup>th</sup> AGM
6	Ms. Farhana Haq Chowdhury	6 out of 11 meetings	Newly elected in 8 <sup>th</sup> AGM
7	Mr. Jahir Uddin	6 out of 8 meetings	Resigned in 8 <sup>th</sup> AGM
8	Mr. Rumee A Hossain	4 out of 8 meetings	Resigned in 8 <sup>th</sup> AGM
9	Ms. Shameem Choudhury	4 out of 11 meetings	Newly elected in 8 <sup>th</sup> AGM
10	Mr. Shafique Uddin	5 out 11 meetings	Newly elected in 8 <sup>th</sup> AGM
11	Mr. Faisal Samad	5	
12	Mr. M Shamsul Alam	14	
13	Lt. Col. Fariduddin Ahmed (Retd.)	5	
14	Ms Monowara Haque	5 out 10 meetings	Vacated office in June' 07
15	Mr. Mir Shahjahan	5	
16	Mr. Murshed Sultan Chowdhury	10	

#### **Directors Elected by Public Shareholders**

In the 8<sup>th</sup> Annual General Meeting held in 2007, Mr. M. Shamsul Alam and Lt. Col. (Retd.) Fariduddin Ahmed were reelected as Directors representing the public shareholders. Mr. M. Shamsul Alam was elected from the institutional investors representing Amiran Generations Ltd. and Lt. Col. Fariduddin Ahmed (Retd.) was elected as a public shareholder.

#### Position of the Chairman of the Board of Directors and the Chief Executive

From the inception our objective has been to successfully established good corporate governance in the organization. The functional responsibilities of the Chairman of the Board, Board Members, and of the President and Managing Director are kept separate and independent of each other. The Chairman of the Board of Directors is responsible for the functioning of the Board while the Managing Director is responsible for implementation of Board policies, and overall management of the Bank.

#### Conforming to Capital Market Rules

Bank Asia strictly follows the rules, regulations and guidelines set by the Securities & Exchange Commission (SEC), Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) since it's listing in both the premier bourses of the country.

#### **Regulation and Supervision**

As a scheduled commercial bank the operation of Bank Asia is regulated and supervised by the Bangladesh Bank. The Bank always strives to comply with the rules and regulations as set out by Bangladesh Bank and also the Security & Exchange Commission.

#### Transaction with Companies related to Directors

During the year 2007 Bank Asia had some business transactions with organizations, where some Sponsors/Directors have interest. These include (1) Printing work from Romask Ltd., (2) Purchase of one vehicle from Rangs Motors Ltd., (3) Security services from Shields Security Services Ltd., (4) Connectivity services from RANKS-ITT Ltd., (5) Renting premises for the Scotia Branch from Enterprise Asia, and (6) Renting space for generator room at Lohagara Branch. These deals resulted from our efforts to obtain the most competitive products and services.

#### Expenses of Chairman and Directors

Expenses incurred for the Members of the Board during 2007, amounted to Tk 1,100,175 (Tk. 857,400 for meeting fee, Tk. 205,480 for travel of Directors living outside Dhaka, and Tk 37,295 for entertainment). For the Chairman total annual expenses amounted to Tk. 927,899 (Tk. 677,160 for lease installment of the Chairman's transport, Tk. 33,220 for its insurance, Tk. 197,430 for fuel and maintenance, and Tk. 20,089 for telephone charges).



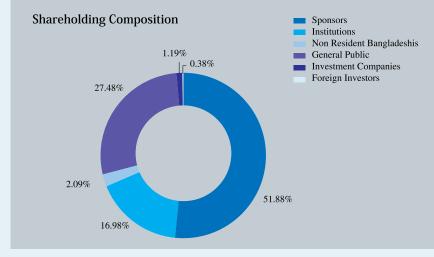
Inauguration of Mirpur Branch

#### **Shareholding Structure**

The Shareholding Structure of Bank Asia Limited as at the end of year 2007 was as follows:

S1.	Description	No. of Members	Shares	Percentage
1.	Sponsors	22	7,237,558	51.88
2.	Institutions	270	2,368,979	16.98
3.	Non Resident Bangladeshis	22	291,992	2.09
4.	General Public	6,295	3,832,956	27.48
5.	Foreign Investors	2	52,625	0.38
6.	Investment Companies	61	165,890	1.19
	Total	6,672	13,950,000	100.00

Breakup of shareholding pattern as per clause 1.4 (KA) of Securities & Exchange Commission notification no. SEC/CMRRCD/2006-158/ Admin/02-08 dated 20<sup>th</sup> February, 2006 issued under Section 2CC of the Securities & Exchange Ordinance, 1969 is as follows:



#### Pattern of shareholdings

i) Parent/Subsidiary/Associated companies and other related parties (name wise details): Not applicable

ii) Directors, Chief Executive

Officer, Chief Financial Officer, Head of Internal Audit and their spouse and minor children (name wise details):

SI	Name of the Directors	No. of shares held As on 31-12-2007
1	Mr. M. Syeduzzaman	43,005
2	Mr. A. Rouf Chowdhury and his spouse	445,385
3	Ms. Shameem Choudhury (Representing Phulbari Tea Estates Ltd.)	578,917
4	Mr. Arifur Rahman Sinha and his spouse	626,485
5	Mr. Murshed Sultan Chowdhury	511,536
6	Mr. Mir Shahjahan	287,400
7	Ms. Mahrina Chowdhury	288,656
8	Ms. Farhana Haq Chowdhury and her spouse	609,753
9	Mr. Shafique Uddin (Representing M/s Mostafa Steel Galvanizing Plant Ltd.)	98,580
10	Mr. M. Shamsul Alam (Representing Amiran Generations Ltd.)	253,825
11	Lt. Col. Fariduddin Ahmed (Retd.)	58,125

	Chief Executive Officer's spouse	2,500
	Company Secretary	Nil
	Chief Financial Officer	812
	Head of Internal Audit	Nil
iii)	Executives	
	Mr. Irteza Reza Chowdhury's spouse	5,812
	Mr. S.M. Khorshed Alam's spouse	1,387
	Mr. Nasirul Hossain and his spouse	1,574
	Mr. A.H.J. Rahman's spouse	2,325
iv)	Shareholders holding ten percent (10%) or more voting interest in the company	Nil

#### **Corporate Social Responsibility**

At Bank Asia it has always been our efforts to look beyond short term quantitative gains and to concentrate on issues that make the institution socially responsible and have given all out efforts towards sustainable balanced growth.

Making financial gains is not our sole motto. We believe in socially beneficial activities in order to link the society with the growth of our institution in a fair manner. Bank Asia considers socially responsible activities an important part of its culture, identity and business practice. As a financial services provider, we want to provide our clients with value added products and services, to promote a corporate culture that adheres to the highest ethical standards, and to generate superior but sustainable returns for our shareholders. We are committed to being an equal opportunity employer, protecting the environment, adhering to high social and ethical standards, and serving the communities of which



Handing over cheque to Army Relief Fund

we are a part. Corporate bodies, especially financial institutions, are coming under increasing scrutiny and pressure to operate in a socially responsible manner. At Bank Asia, we strive to achieve balanced development of corporate performance in social, ecological, economic and cultural arena. Our business activities thus help to create long-term value for people within the Bank and in the rest of the society, for the environment in which we live, and for the economy as a whole. From the very inception promotion of growth and expansion of the national economy has been part of our mission and the underlying philosophy in all our business activities.

The recent devastating cyclone Sidr caused casualties to thousands of lives and also made a large number of people homeless in the affected area. Bank Asia extended its helping hand for reducing sufferings of the distressed people donating Tk. 10.0 million to the Relief Fund for the victims of Sidr, disbursed Tk. 4.0 million to the flood victims in 2007, and we are strongly committed to continue such support in future whenever the need arises. The employees of Bank Asia contributed one day's salary for supporting the Sidr victims, and organized relief operation in the affected areas in collaboration with local community groups.

Bank Asia's financial support for performing opthtamological operation of all born blind children of Bangladesh in collaboration with Bangladesh Eye Hospital to help the handicapped and the underprivileged is now well established.

The Bank has participated in the effort by donating Tk. 2.64 million which is an increase by more than 90% over that of the previous year. In total, 395 numbers of children benefited from the program by having their sights fully restored. Prompted by media reports, a meritorious boy of class six of Lohagara was treated for eye operation financed by Bank Asia in association with Bangladesh Eye Hospital.

We are also extending our support to the disadvantaged by providing bulk financing to several NGOs which work with the underprivileged. Our Tarail branch has provided financing to the NGO Bandhan Society, Kishoreganj which is working on different socio economic and environmental development projects. We have also supported BURO Bangladesh, which is providing sustainable financial services for the economic development of the landless and disadvantaged poor people, mainly women. Bank Asia is directly supporting the agricultural sector by providing financing for agriculture equipments, poultry, fisheries, etc.

During the year the Bank also arranged a program with the Islamiya Eye Hospital to provide free eye examination to school children in Lohagara. Our poverty alleviation scheme "Palli Shawnirvor" and "Kormoshangsthan Prokolpo" operating through the rural branches are financially benefiting the poor. We are also indirectly extending our support to the disadvantaged by financing several large NGOs which provide micro credit and work with the underprivileged for social empowerment. Over 6,000 farmers are benefiting from our financial support through BURO Bangladesh and more than 12,000 farmers are benefiting through our financing of BRAC. Our Tarail and Ashulia branches have provided financing to NGOs which are working on different socio economic and environmental development projects. Some of them are providing sustainable financial services for the economic development of the landless and disadvantaged poor people, mainly women.

The Bank has also provided scholarship to 18 poor meritorious students of rural areas covering Malkhanagar, Tarail and Lohagara. An amount of Tk. 0.75 million was disbursed during the year 2007 among the poor meritorious students of the aforesaid areas. Bank Asia has always come forward to honour the distinguished sons of the soil through its special programs. The Bank encourages young talented artists by purchasing their artistic products and using them in its publications. In particular, we support painters and their paintings related to our culture and heritage. We have always taken advantage of honouring sons of the soil through our support to communicating their contributions to the society.

In collaboration with D.Net Development Research Network, Bank Asia is supporting thirteen Computer Learning Centers (CLC) at Malkhanagar, Tarail, Lohagara, Chathkil, Ashulia and Kishoregonj. These centers are imparting computer literacy training to hundreds of poor students in the rural areas. Bank Asia donated the computers and has borne the operational expenses while the centers are managed by the partner organization. Bank Asia is committed to protect the environment, and in the effort to do so has undertaken beautification and maintenance of the main highway Pragati Sarani from Natun Bazar to Railway Crossing near Airport Road.



Distributing relief among Sidr-hit people

Bank Asia has been one of the pioneers in supporting environment friendly CNG projects in the private sector by financing CNG conversion and CNG filling stations, such as for Southern Automobiles, Navana, Maona filling station, Zilani filling station, City filling station etc. The Bank has decided not to take up financing of any tobacco related business, and to phase out the existing portfolio. All the offices of Bank Asia are smoking free.

Bank Asia also sponsored the three-day 21st National Karate Competition organized by Bangladesh Karate Federation at the Mirpur Shaheed Suharawardy Indoor Stadium by providing financial support of an amount of Tk. 0.85 million.

Bank Asia is always exploring to find new avenues for its CSR activities. Doing business in an ethical and socially desirable manner has been a practice in Bank Asia since its inception. By this time our CSR activities have been widely lauded in the financial services industry. We foresee expanding these activities in discharging our social responsibility, which has already received praise and acclamation. We are also committed to continuously strengthen our record in the areas of corporate governance and delivering employee satisfaction. With the society becoming more diverse and the expanding rural-urban linkage and differentials, the responsibility of good citizenship is becoming even more critical to our success. We remain convinced that for the long term growth of our organization and the sustainability of the environment in which we operate, we need to look beyond financial figures. We need to pursue our business goals with high integrity and ethics, constantly working on how to extend support for a better society.

#### Looking Ahead

Bank Asia has been a customer-focused organization and is constantly trying to provide innovative products and services supported by latest technology. We have created a sound platform in each area of product line for each of our customer segments namely, retail, SME, and corporate clients. Our services backed up by real time on line banking software are capable of handling diverse and customized needs of our clients in all these segments.

With globalization of financial markets bringing up new dimensions, and impact on different economies becoming more uncertain, emergence of various rules & regulations are confronting the banking industry. The world economy is now facing some serious challenges in sustaining its brisk pace after several years of robust growth. The global economy is expected to grow at 3.4% in 2008, lower than the recent past years. In order to cope up with the turbulent environment and to grip every opportunity arising, as well as to protect our bottom lines in difficult times, we are making every effort to strengthen our financial, technical and human resources. Our every endeavor goes in developing our manpower with the necessary skills, continuously making investment in IT infrastructure, expanding the existing business base, as well as looking into new growth opportunities, not forgetting to add value to our shareholders' wealth.

#### Our Gratitude and Thanks

We have exceeded the previous year's performance and our operating profit achieved high double-digit growth rates for quite sometimes. This can be attributed to the dedication of the Board of Directors, commitment of the top management, perseverance of all the employees, continuous support of our valuable clients and the shareholders. We also express our gratitude to the Bangladesh Bank, the Securities and Exchange Commission, to the Government, and to other authorities for their continuous guidance, valuable suggestions and precious support.

On behalf of the Board of Directors

Director

Vice Chairman

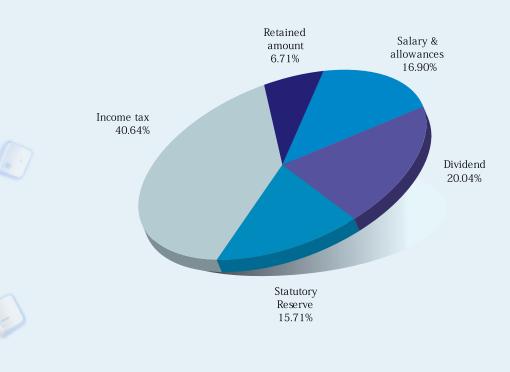
Vice Chairman

### Value Added Statement

ante

Items	2007		2006	
	Taka	%	Taka	%
To Employees as salary & allowances	293,954,376	16.90%	231,193,224	18.45%
To Providers of capital as dividend	348,750,000	20.04%	279,000,000	22.27%
To Statutory Reserve	273,379,222	15.71%	193,420,808	15.44%
To Government as Income tax	707,121,563	40.64%	491,344,722	39.21%
Retained for Investment & future growth	116,739,702	6.71%	58,075,937	4.63%
Total Value Addition	1,739,944,863	100.00	1,253,034,691	100.00

### Proportion of Value Addition for the year 2007



		× 5 0,
Based on Financial	31st December 2007	31st December 2006
Long Term	AA-2	AA-2
Short Term	ST-1	ST-2

### **Credit Rating Report**

Credit Rating Agency of Bangladesh Limited (CRAB) has assigned AA-2 (Pronounced Double A Two) rating in the Long Term and ST-1 rating in the Short Term to Bank Asia Limited (BAL)

Commercial Banks rated AA-2 in the Long Terms are adjudged to be very strong banks, characterized by very good financials, healthy and sustainable franchises, and a first rate operating environment. This level of rating indicates strong capacity for timely payment of financial commitments, with low likeliness of being adversely affected by foreseeable event.

Commercial Banks rated ST-1 in the Short Terms are considered to the highest capacity for timely repayment. Banks rated in this category are characterised with excellent position in terms of liquidity, internal fund generation, and access to alternative sources of funds.



(Entity Rating)

### Five Years Performance at a Glance

	/ears	2007	2006	2005	2004	2003
	alance Sheet					
	uthorized Capital	4,450,000,000	4,450,000,000	1,200,000,000	1,200,000,000	1,200,000,000
	Paid-up Capital	1,395,000,000	1,395,000,000	1,116,000,000	930,000,000	744,000,000
	Reserve Fund & Surplus	1,182,415,465	554,741,386	450,982,069	253,470,691	145,722,719
	'otal Shareholders' Equity	2,577,415,465	1,949,741,386 25,289,359,376	1,566,982,069 18,500,070,655	1,183,470,691	889,722,719
	Deposits Joans and Advances	30,004,088,738 28,456,944,137	22,255,639,992	17,869,844,542	13,470,981,849 11,861,196,096	10,431,382,292 8,189,820,913
	nvestments	4,211,351,875	3,345,326,162	2,256,278,942	3,240,516,524	2,496,695,600
	ixed Assets	498,428,682	483,472,109	442,167,364	116,288,933	10,098,57
	Total Assets	38,436,069,093	30,478,437,542	23,379,964,628	17,810,533,529	12,599,807,77
	otal Off Balance Sheet Items	14,067,628,127	11,714,863,822	10,506,223,162	6,376,522,750	4,147,070,67
	nterest Earning Assets	36,373,795,353	23,851,828,856	21,659,871,655	16,212,102,042	11,253,605,15
	Ion-Interest Earning Assets	2,062,273,740	6,626,608,686	1,720,092,973	1,598,431,487	1,346,202,61
	ncome Statement	_,,,.	0,0_0,000,000	-,,,	-,	-1001-0-10-1
	nterest Income	3,662,378,055	2,842,344,252	1,804,370,886	1,291,082,809	1,090,438,89
Ir	nterest Expenses	2,705,032,734	2,186,400,440	1,359,605,568	918,599,945	822,434,73
	nvestment Income	467,160,954	249,375,082	206,647,420	202,791,142	129,619,28
N	Ion-Interest Income	829,478,777	682,556,545	513,878,994	373,879,479	278,418,88
N	Ion-Interest Expenses	679,262,277	515,998,280	364,572,996	290,453,862	256,950,60
Т	'otal Income	4,959,017,786	3,774,275,879	2,524,897,300	1,867,753,430	1,498,477,06
Т	otal Expenditure	3,384,295,011	2,702,398,720	1,724,178,564	1,209,053,807	1,079,385,33
0	)perating profit	1,574,722,775	1,071,877,159	800,718,736	658,699,623	419,091,73
Р	Profit Before Tax	1,366,896,111	967,104,039	603,600,954	460,555,700	380,856,32
Р	Profit After Tax & Provision	659,774,548	475,759,317	383,511,378	293,747,972	215,856,32
F	oreign Exchange Business					
Ir	mport	39,218,700,000	31,625,600,000	26,352,300,000	18,942,400,000	14,556,110,00
	xport	20,417,300,000	17,480,100,000	13,963,700,000	7,103,500,000	5,996,480,00
	Remittance (Inward)	11,583,600,000	7,462,100,000	5,128,000,000	2,441,000,000	506,000,00
	Credit Quality					
	Classified loans	695,664,609	504,325,645	494,815,841	391,552,582	142,947,00
	Provision for Unclassified Loans	322,343,000	269,355,290	179,773,261	114,282,000	80,224,28
	Provision for Classified Loans	417,482,414	332,981,600	318,153,100	186,526,579	24,564,66
	Provision for Contingent liabilities	70,338,140	-	-		
	of NPLs to total Loans and Advances	2.44%	2.27%	2.77%	3.30%	1.75
	hare Information	10.050.000	10.050.000	11 100 000	0.000.000	<b>5</b> 4 4 0 0 0
	lo of shares outstanding	13,950,000	13,950,000	11,160,000	9,300,000	7,440,00
	arnings Per Share	47.30	42.63	41.24	39.48	35.9
	Number of Shareholders	6,672	4,764	3,285	2,200	2,92
	Market Value Per Share	521.75 <sup>A</sup>	428.00 <sup>B</sup>	487.75 <sup>c</sup>	731.75 <sup>D</sup>	
	Price Earning Ratio	11.03	10.04	11.82	18.53	140.0
	Iet Assets Value Per Share Dividend Per Share	184.76	174.71	158.49	159.07	148.2
	Cash			10.00%		
	tock	25.00%	25.00%	20.00%	25.00%	24.00
		23.00%	23.00%	20.00%	23.00%	24.00
	Capital Measures Risk Weighted Assets	27,019,087,006	19,799,994,973	17,389,194,224	11,635,898,652	7,314,868,14
	Core Capital (Tier-I)	2,609,515,934	1,949,741,386	1,473,982,069	1,183,470,691	889,722,71
S	upplementary Capital (Tier-II)	380,208,592	273,579,962	183,112,813	117,621,553	83,563,83
5	Capital Surplus/(deficit)	287,815,825	441,321,800	92,067,402	253,861,365	314,948,41
Т	'ier I Capital Ratio	9.66%	9.85%	8.48%	10.17%	12.16
	ier II Capital Ratio	1.41%	1.38%	1.05%	1.05%	1.15
	otal Capital Adequacy Ratio	11.07%	11.23%	9.53%	11.18%	13.31
	Derating Performance Ratio	11.0170	11.20%	0.00%	11.10/0	10.01
	Credit Deposit Ratio	94.84%	88.00%	96.59%	88.04%	78.51
	Cost of Funds	8.47%	8.27%	7.58%	7.11%	8.16
	Cost of Deposit	9.55%	8.89%	7.91%	7.76%	8.67
	Idministrative Cost	2.43%	2.18%	2.26%	2.68%	2.71
	'ield on Loans and Advances	14.28%	14.07%	12.95%	12.25%	14.20
	pread	4.73%	5.18%	5.04%	4.49%	5.53
	Return on Assets	3.55%	3.17%	2.58%	2.58%	3.32
	Return on Equity	25.60%	24.40%	24.47%	24.82%	24.26
	Return on Investment	11.09%	7.45%	9.15%	6.26%	5.19
	Employee Productivity	11.0070		0.10/3	0.20,0	0.10
	Deposit Per Employee	46,950,000	49,110,000	46,600,000	40,700,000	38,210,00
0	Derating Cost Per Employee	1,063,008	1,001,938	918,320	877,504	941,21
	Derating Profit Per Employee	2,460,000	2,080,000	2.020.000	1,990,000	1,530,00
	oans & Advances Per Employee	44,530,000	43,210,000	45,010,000	35,830,000	30,000,00
	Ion-interest Income Per Employee	1,298,089	1,325,353	1,294,406	1,129,545	1,019,84
	Other Information	1,230,009	1,020,000	1,234,400	1,120,040	1,013,04
			0.1	10	17	
	Jumber of Branches	20	74	IU	17	
N	Jumber of Branches Jumber of Employees	29 639	24 515	19 397	17 331	1 27

<sup>A</sup> 30-12-2007 <sup>B</sup> 28-12-2006 <sup>C</sup> 29-12-2005 <sup>D</sup> 30-12-2004

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### Report on the activities of the Audit Committee.

In accordance with the Bangladesh Bank's directives vide BRPD Circular No.#12 dated December 23, 2002, the Board of Directors of Bank Asia Limited in its 44th meeting held on 18th January 2003 constituted the Audit Committee of the Bank comprising of three members of the Board of Directors for a period of 3 (three) years. Dr. Md. Shafuddin Chowdhury was the first chairman of the Audit Committee.

The tenure of the Audit Committee expired on the 17th January 2006, which was extended up to the 24th April 2006. The Board of Directors of the Bank reconstituted the Audit Committee, in it's meetings held on the 24th April 2006 and on the 16th July 2007. Presently, the members of the Audit Committee are:

- 1. Mr. M. Shamsul Alam, Director Chairman
- 2. Ms. Shameem Chowdhury, Director Member
- 3. Mr. Shafique Uddin, Director Member

The company secretary acts as the secretary of the committee.

During the year 2007, the Audit Committee conducted 10 (ten) meetings in which, among others, the following issues were reviewed and discussed:

- i Comprehensive Inspection Reports of Bangladesh Bank as of 30.09.2006 on the operations of the Bank and the Foreign Exchange Transactions and compliance there of;
- ii. External Audit reports of the Bank and the recommendations made there under;
- iii. Implementation of Core Risks Management Guidelines including Internal Control and Compliance Risk and status of compliance there of;
- iv. Audit and Inspection Reports of the branches and the Department of Corporate Office conducted by Internal Control & Compliance Department of the bank;
- v. The deficiencies identified and the recommendations made by the Central Bank's inspectors, External Auditors and the Bank's Internal Auditors in their reports, were addressed;

#### Audit Committee further satisfied itself that -

The rules and regulations of the Central Bank and all other regulatory authorities and Bank's own policy guidelines approved by the Board of Directors of the Bank have been complied with.

The adequacy of the internal control & security measures undertaken by the bank in facilitating Information Technology (IT) based/computerized banking including appropriate Management Information System (MIS).

The Bank's system of internal control and its processes are in place towards creation of a compliance culture in the Bank.

The Assets of the Bank are safeguarded and the creation of liabilities and commitments are made transparent.

The financial statements of the bank are prepared in accordance with International Accounting Standard as adopted in Bangladesh and contained full disclosure.

#### **Reporting**:

The observations and the recommendations of the Audit Committee were reported to the Board. The minutes of the Audit Committee meetings were circulated among the members of the committee and the Board of Directors of the Bank.

M. Shamsul Alam Chairman Audit Committee



### Compliance with SEC Notification on Corporate Governance

Status of compliance with the conditions imposed by the Commission's Notification No. SEC/CMRRCD/2006-158/Admin/02-08 Dated February 20, 2006 issued under Section 2 CC of the Securities and Exchange Ordinance, 1969 regarding Corporate Governance is given below in pursuance of condition No 5.00 of the said notification:

Condition	Title		nce Status	Explanation for Non-compliance with	
No.		Complied	Non- Complied	the condition	
1.00	BOARD	OF DIRECT	ORS		
1.1	Board Size				
1.2(i)	Appointment of Independent Directors		√	Since the Bangladesh Bank is in the process of appointing two director from amongst the depositors to comply with the Banking Companie Amendment Act 2003, the Board of the Bank feels that there is no neer for the shareholders of the Bank to appoint independent director(s). A such, a letter was given to SEC in this respect.	
1.2(ii)	Independent Directors		$\checkmark$	Ditto	
1.3	Chairman of the Board and Chief Executive	$\checkmark$			
1.4	The Directors' report to the Shareholders				
1.4 (a)	Fair presentation of the state of affairs				
1.4 (b)	Proper maintenance of books of accounts	$\checkmark$			
1.4 (c)	Application of proper accounting policies in preparation of financial statements	V			
1.4 (d)	Adherence to International Accounting Standards	$\checkmark$			
1.4 (e)	Sound internal control	$\checkmark$			
1.4 (f)	Ability to continue as a going concern	$\checkmark$			
1.4 (g)	Deviations from operation of the previous year	1			
1.4 (h)	Presentation of key operating and financial data of the last three years	V			
1.4 (i)	Declaration of dividend			N.A.	
1.4 (j)	Number of board meeting held	$\checkmark$			
1.4 (k)	Pattern of shareholding	$\checkmark$			
2.00	CHIEF FINANCIAL OFFICER (CFO), HEAD	OF INTERNA	AL AUDIT AN	ND COMPANY SECRETARY	
2.1	Appointment of CFO, Head of internal audit and company secretary	√		The Bank does not have any position in the name of CFO but DMD (Operations) of Bank Asia virtually performs the function of the CFO.	

Condition	Title	Compliance Status		Explanation for Non-compliance with	
No.		Complied	Non- Complied	the condition	
2.2	Requirement of CFO and company secretary to attend Board Meeting	V		DMD Operations who oversees the function of CFO and the Company Secretary attends the Board meeting on regular basis.	
3.00	AUDIT	COMMITTE	E		
3.1 (i)	Constitution of Audit Committee	$\checkmark$			
3.1 (ii)	Appointment of independent director in the audit committee		$\checkmark$	As explained at 1.2(1)	
3.1 (iii)	Vacancy in the audit committee			N.A.	
3.2 (i)	Selection of Chairman of the Audit Committee	$\checkmark$			
3.2 (ii)	Qualification of the Chairman of the audit committee	$\checkmark$			
3.3	Reporting of the Audit Committee				
3.3.1 (i)	Reporting of the audit committee to the Board of Directors	$\checkmark$			
3.3.1 (ii) (a)	Report on conflict of interest	1			
3.3.1 (ii) (b)	Suspected fraud or irregularities	1			
3.3.1 (ii) (c)	Suspected infringement of laws	1			
3.3.1 (ii) (d)	Any other matter	1			
3.3.2	Reporting to the SEC by the audit committee			N.A.	
3.4	Reporting to the shareholders and general investors	$\checkmark$			
4.00	EXTERNAL / ST	TATUTORY A	AUDITORS		
4.00 (i)	Appraisal or valuation services of fairness options	$\checkmark$			
4.00 (ii)	Financial information systems design and implementation	√			
4.00 (iii)	Book keeping or other services related to the accounting records or financial statements	V			
4.00 (iv)	Broker – Dealer services				
4.00 (v)	Actuarial services	1			
4.00 (vi)	Internal audit services	1		-	
4.00 (vii)	Any other services that the audit committee determines	√		1	

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### Auditors' report to the shareholders of Bank Asia Limited

We have audited the accompanying financial statements of Bank Asia Limited, ("the Bank"), namely, Balance Sheet as of 31 December 2007 and the related Profit and Loss Statement, Cash Flow Statement, Statement of Changes in Equity, Statement of Liquidity Analysis and notes thereto for the year ended on that date. Preparation of these financial statements and notes thereto is the responsibility of the Bank's management. Our responsibility, as independent auditors, is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards required that we plan and perform the audit to obtain a reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of financial statements. We believe that our audit provides a reasonable basis for our opinion.

Accordingly, in our opinion, the financial statements, prepared in accordance with Bangladesh Accounting Standards, give a true and fair view of the state of affairs of the Bank as of 31 December 2007 and of the results of its operations and its cash flows for the year then ended and comply with the Companies Act 1994, the Banking Companies Act 1991, the Securities and Exchange Ordinance 1969, the Securities and Exchange Rules 1987, the rules and regulations issued by the Bangladesh Bank and other applicable laws and regulations.

We also report that:

- (i) we have obtained all information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit, and made due verification thereof and found them satisfactory;
- (ii) in our opinion, proper books of account as required by law were kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the Balance Sheet, Profit and Loss Statement, Cash Flow Statement, Statement of Changes in Equity and Statement of Liquidity Analysis of the Bank dealt with by this report are in agreement with the books of account maintained by the Bank;
- (v) the financial statements have been drawn up in conformity with the Banking Companies Act 1991 and in accordance with the accounting rules and regulations issued by Bangladesh Bank and the financial statements conform with the prescribed standards set in the accounting regulations issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;
- (vi) the financial position of the Bank at 31 December 2007 and the profit for the year then ended have been properly reflected in the financial statements, and the financial statements have been prepared in accordance with generally accepted accounting principles;
- (vii) adequate provisions have been made for advances and other assets which are, in our opinion, doubtful of recovery; and
- (viii) the expenditures incurred during the year were for the purposes of the business of the Bank; and
- (ix) 80% of the risk-weighted assets have been reviewed spending over 3,500 hours.

SAF. AHMED & CO Chartered Accountants

### Balance Sheet at 31 December 2007

		Amounts in Taka		
		At	At	
	Notes	31 Dec 2007	31 Dec 2006	
PROPERTY AND ASSETS Cash	3	2,210,534,338	1,783,705,469	
In hand (including foreign currencies)	5	219,714,704	196,512,343	
Balance with Bangladesh Bank and its agent bank(s)		213,114,104	100,012,040	
(including foreign currencies)		1,990,819,634	1,587,193,126	
		1,000,010,004	1,007,100,120	
Balance with other banks and financial institutions	4	344,053,932	398,705,122	
In Bangladesh	4.1	65,397,710	76,773,874	
Outside Bangladesh	4.2	278,656,222	321,931,248	
Money at call and on short notice	5	1,123,561,556	1,057,723,074	
Investments	6	4,211,351,875	3,345,326,162	
Government securities		4,159,006,920	3,122,313,318	
Others		52,344,955	223,012,844	
Terms and advances		20.450.044.127	22.255.020.002	
Loans and advances Loans, cash credits, overdrafts, etc	7	<b>28,456,944,137</b> <b>26,516,246,080</b>	22,255,639,992	
	7 8		19,924,120,775	
Bills purchased and discounted	0	1,940,698,057	2,331,519,217	
Fixed assets including premises, furniture and fixtures	9	498,428,682	483,472,109	
Other assets	10	1,591,194,573	1,153,865,614	
Non-banking assets				
Total Assets		38,436,069,093	30,478,437,542	
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions, and agents	11	1,554,000,000	370,000,000	
Deposits and other accounts	12	30,004,088,738	25,289,359,376	
Current deposits and other accounts		1,674,914,383	2,551,677,212	
Bills payable		537,086,489	210,873,646	
Savings bank deposits		2,247,622,259	1,773,130,259	
Fixed/term deposits		25,544,465,607	20,753,678,259	
Other liabilities	13	4,300,564,890	2,869,336,780	
Total Liabilities		35,858,653,628	28,528,696,156	
Capital/ Shareholders' Equity		1.007.000.000		
Paid-up capital	14	1,395,000,000	1,116,000,000	
Statutory reserve	15	818,626,330	545,247,108	
Proposed issue of bonus shares		348,750,000	279,000,000	
Share premium	$1E(\cdot)$	330	330	
Revaluation gain/ (loss) on investment	15(a)	(32,100,469)		
Retained earnings	16	47,139,274	9,493,948	
Total Shareholders' Equity Total Liabilities and Shareholders' Equity		2,577,415,465 38,436,069,093	<u>1,949,741,386</u> <u>30,478,437,542</u>	
TOTAL LIAUTITES AND MALEHOTOPIS FOUND		20.420.003.032	30,410,431,342	

		Amounts in Taka		
	Notes	At 31 Dec 2007	At 31 Dec 2006	
Contingent liabilities	17			
Acceptances and endorsements		-	-	
Letters of guarantee	17.1	1,907,126,382	1,581,337,137	
Irrevocable letters of credit	17.2	3,551,850,068	2,665,102,330	
Bills for collection		2,049,478,028	1,382,078,088	
Other contingent liabilities		6,559,173,649	6,086,346,267	
		14,067,628,127	11,714,863,822	
Other commitments				
Documentary credits and short term trade-related transactions		-	-	
Forward assets purchased and forward deposits placed		-	-	
Spot and forward foreign exchange contracts		-	-	
Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments		-	-	
Total off-Balance Sheet items including contingent liabilities		14,067,628,127	11,714,863,822	

for Bank Asia Limited

Chairman

<u>Ahemeen Cloudhuy</u> Director Bigiese Director

Director /

DirectorPresident & Managing DirectorSigned in terms of our report of even date annexed

S. F. AHMED & CO Chartered Accountants

House 25, Road 13A, Block D Banani, Dhaka 1213, Bangladesh Dated, 23 March 2008

# **Profit and Loss Statement** for the year ended 31 December 2007

		Amounts	s in Taka
		Year ended	Year ended
	Notes	31 Dec 2007	31 Dec 2006
OPERATING INCOME			
Interest income	19	3,662,378,055	2,842,344,252
Interest paid on deposits, borrowings, etc	20	(2,705,032,734)	(2,186,400,440)
Net interest income	20	957,345,321	655,943,812
Investment income	21	467,160,954	249,375,082
Commission, exchange and brokerage	22	700,206,728	556,310,067
Other income	23	129,272,049	126,246,478
Total an anoting in some (s)		1,296,639,731	931,931,627
Total operating income (a)		2,253,985,052	1,587,875,439
OPERATING EXPENSES			
Salary and allowances	24	287,802,879	225,741,854
Rent, taxes, insurance, electricity, etc	25	76,353,609	70,903,574
Legal expenses	26	4,659,535	1,581,942
Postage, stamps, telecommunication, etc	27	25,380,879	22,318,396
Stationery, printing, advertisement, etc	28	28,472,989	18,789,645
Chief executive's salary and fees	29	6,151,500	5,451,370
Directors' fees	30	857,400	561,655
Auditors' fee	0.1	250,000	210,000
Depreciation and repair of Bank's assets	31	78,553,075	61,125,660
Other expenses	32	170,780,411	109,314,184
Total operating expenses (b)		679,262,277	515,998,280
Profit before provision (c = a-b)		1,574,722,775	1,071,877,159
Provision against loans and advances	33	137,488,524	104,773,120
Provision for off balance sheet items/ exposure	13.5	70,338,140	-
Total provision (d)		207,826,664	104,773,120
Profit before taxation (c-d)		1,366,896,111	967,104,039
Provision for taxation	13.4	707,121,563	491,344,722
Current tax		704,871,326	432,447,206
Deferred tax		2,250,237	58,897,516
Des 64 after toustion			475 750 217
Profit after taxation		659,774,548	475,759,317
Balance of profit, brought forward		<u>9,493,948</u> 669,268,496	<u>6,155,439</u> <b>481,914,756</b>
Profit available for appropriation Appropriations	34	009,208,490	481,914,730
Statutory reserve	54	273,379,222	193,420,808
Proposed bonus shares @ 1 share per 4 shares held		348,750,000	279,000,000
roposed bondo shares e i share per i shares nela		622,129,222	472,420,808
Retained surplus		47,139,274	9,493,948
1			
Earnings per share (EPS)	35	47.30	42.63
for Dort A	cia Limitad		4
for Bank A		A.	AL AL
Shancon Choudkung & gie as	this X		<i>加</i> ン
		Drasidant &	Managing Director
Chaĭrman Director Director	Dire		Managing Director
	Signe	ed in terms of our report	t of even date annexed
		C	706
			AL
House 25, Road 13A, Block D			
Banani, Dhaka 1213, Bangladesh Datad 22 Marsh 2008			AHMED & CO
Dated, 23 March 2008		Charter	ed Accountants

**Cash Flow Statement** for the year ended 31 December 2007

	Amounts i	n Taka
	Year ended	Year ended
Cash Flows from Operating Activities	31 Dec 2007	31 Dec 2006
Cash Flows from Operating Activities Interest receipts	4,124,985,009	3,088,719,334
Interest payments	(2,705,032,734)	(2,186,400,440)
Dividend receipts	4,554,000	3,000,000
Fee and commission receipts Payments to employees	700,206,728 (293,954,379)	556,310,067 (231,193,224)
Payments to suppliers	(37,425,636)	(25,177,877)
Income taxes paid	(363,665,746)	(244,139,137)
Receipts from other operating activities	129,272,049	126,246,478
Payments for other operating activities Operating profit before changes in operating assets and liabilities	(277,955,961) 1,280,983,330	(204,889,751) 882,475,450
	1,200,000,000	002,110,100
Changes in operating assets and liabilities (Increase)/decrease in operating assets		
Trading security-debentures and shares	173,167,888	(118,885,910)
Fund advanced to customers	(6,201,304,145)	(4,385,795,450)
Other assets	(162,174,618)	(544,283,361)
Increase/(decrease) in operating liabilities Liabilities on account of customers	4,714,729,362	6,789,288,721
Trading liabilities (borrowing)	1,184,000,000	(980,000,000)
Other liabilities	707,845,253	301,669,624
Net cash from operating activities (a)	$\frac{416,263,740}{1,697,247,070}$	$\tfrac{1,061,993,624}{1,944,469,074}$
	1,007,247,070	1,344,403,074
Cash Flows from Investing Activities Purchase of fixed assets	(24,097,119)	(50,314,038)
Proceeds from sale of securities	3,724,928,437	1,874,153,005
Payment for purchase of securities	(4,959,369,027)	(2,667,500,000)
Net cash used in investing activities (b)	(1,258,537,709)	(843,661,033)
Cash Flows from Financing Activities		
Dividend paid		(93,000,000)
Net cash used in financing activities (c)	-	(93,000,000)
Net increase in cash and cash equivalents (a+b+c)	438,709,361	1,007,808,041
Effect of exchange rate changes on cash and cash equivalents		
Cash and cash equivalents at beginning of the year	3,240,624,765	2,232,816,724
Cash and cash equivalents at end of the year (*) (*) Cash and cash equivalents:	3,679,334,126	3,240,624,765
Cash	2,210,534,338	1,783,705,469
Prize bonds	1,184,300	491,100
Money at call and on short notice Balance with other banks and financial institutions	1,123,561,556	1,057,723,074
balance with other banks and infancial institutions	<u>344,053,932</u> 3,679,334,126	<u>398,705,122</u> 3,240,624,765

for Bank Asia Limited

Chairman

Shancen Choudkury & file Director Director

4. Director

President & Managing Director

Signed in terms of our report of even date annexed

S. F. AHMED & CO **Chartered Accountants** 

### Statement of Changes in Equity for the year ended 31 December 2007

								Amounts in Taka
Particulars	Paid-up capital	Proposed issue of bonus shares	Proposed cash dividend	Share premium	Statutory reserve	Revaluation gain/ (loss) on investments	Retained earnings	Total
<u>For the year 2007</u> Balance at 01 January 2007 Effects of changes in accounting policy	1,116,000,000	279,000,000	-	330	545,247,108	-	9,493,948	1,949,741,386
Restated balance	1,116,000,000	279,000,000	-	330	545,247,108	-	9,493,948	1,949,741,386
Surplus/deficit on account of revaluation of properties Surplus/deficit on account of revaluation of investments Currency translation differences	-	-	-	- -	-	- (32,100,469)	-	- (32,100,469) -
Net gains and losses not recognised in the Profit and Loss Statement Net profit for the year Issue of bonus shares for 2006 @ 1 share per 4 shares held Proposed issue of bonus shares for 2007	279,000,000	- - (279,000,000)	-	-	-	-	659,774,548	659,774,548
<ul> <li>@ 1 share per 4 shares held</li> <li>Cash dividend</li> <li>Transfer to statutory reserve</li> </ul>	-	348,750,000	-	-	273,379,222	-	(348,750,000) - (273,379,222)	-
Balance at 31 December 2007	1,395,000,000	348,750,000	-	330	818,626,330	(32,100,469)	47,139,274	2,577,415,465
For the year 2006 Balance at 01 January 2006 Effects of changes in accounting policy	930,000,000	186,000,000	93,000,000	330	351,826,300	-	6,155,439	1,566,982,069
Restated balance	930,000,000	186,000,000	93,000,000	330	351,826,300	-	6,155,439	1,566,982,069
Surplus/deficit on account of revaluation of properties Surplus/deficit on account of revaluation of investments Currency translation differences Net gains and losses not recognised in the Profit and Loss Statement	-	-	-	-	-	-	-	-
Net profit for the year Issue of bonus shares for 2005 @ 1 share per 5 shares held	- 186,000,000	- (186,000,000)	-		-		475,759,317	475,759,317
Proposed issue of bonus shares for 2006 @ 1 share per 4 shares held Cash dividend @ 10 % Transfer to statutory reserve	-	279,000,000	- (93,000,000) -	-	193,420,808	-	(279,000,000) - (193,420,808)	- (93,000,000)
Balance at 31 December 2006	1,116,000,000	279,000,000		330	545,247,108	-	9,493,948	1,949,741,386

for Bank Asia Limited

Chairman

Shancen Choudkury Director

Bize 4. Director Director

President & Managing Director

Signed in terms of our report of even date annexed

S. F. AHMED & CO **Chartered Accountants** 

### Statement of Liquidity Analysis (Maturity of Assets and Liabilities) at 31 December 2007

	r	r	r	r		Amounts in Taka
Particulars	Up to 1 month's maturity	1-3 months' maturity	3-12 months' maturity	1-5 years' maturity	More than 5 years' maturity	Total
Assets						
Cash	2,210,534,338	-	-	-	-	2,210,534,33
Balance with other banks and financial institutions	212,046,789	132,007,143	-	-	-	344,053,93
Money at call and on short notice	150,000,000	30,000,000	-	943,561,556	-	1,123,561,550
Investments	1,184,300	274,278,399	732,319,303	1,063,940,000	2,139,629,873	4,211,351,87
Loans and advances	1,448,273,529	6,103,477,433	14,386,886,019	5,333,117,986	1,185,189,170	28,456,944,137
Fixed assets including assets taken on lease	-	-	-	498,428,682	-	498,428,682
Other assets	745,878	1,844,410	45,748,479	38,481,467	1,504,374,339	1,591,194,573
Non-banking assets	-	-	-	-	-	
Total Assets	4,022,784,834	6,541,607,385	15,164,953,801	7,877,529,691	4,829,193,382	38,436,069,093
Liabilities						
Borrowings from Bangladesh Bank, other banks,						
financial institutions, and agents	1,554,000,000		-	-	-	1,554,000,000
Deposits and other accounts	4,698,205,698	4,757,644,314	12,358,632,414	7,410,689,686	778,916,626	30,004,088,738
Provision and other liabilities	951,544,339	315,971,661	186,032,930	88,443,491	2,758,572,469	4,300,564,890
Total Liabilities	7,203,750,037	5,073,615,975	12,544,665,344	7,499,133,177	3,537,489,095	35,858,653,628
Net Liquidity Excess/(Shortage)	(3,180,965,203)	1,467,991,410	2,620,288,457	378,396,514	1,291,704,287	2,577,415,46
Percentage of Net Liquidity Difference	(79.07)	22.44	17.28	4.80	26.75	6.7

for Bank Asia Limited

Chairman

Shancen Choudkury 8÷ Director

Director Director

President & Managing Director Signed in terms of our report of even date annexed

S. F. AHMED & CO **Chartered Accountants** 

for the year ended 31 December 2007

#### 1. The Bank and Its Activities

Bank Asia Limited is one of the third generation private commercial banks (PCBs), incorporated in Bangladesh on 28 September 1999 as a public limited company under the Companies Act 1994, and governed by the Banking Companies Act 1991. The Bank went for public issue of its shares on 23 September 2003 and its shares are listed with Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Ltd.

Bank Asia Limited acquired the business of Bank of Nova Scotia (incorporated in Canada), Dhaka, in the year 2001 and at the beginning of the year 2002, the Bank also acquired the Bangladesh operations of Muslim Commercial Bank Limited (MCBL), a bank incorporated in Pakistan, having two branches at Dhaka and Chittagong and one booth at Dhaka. In taking over the Bangladesh operations, all assets and certain specific liabilities of MCBL were taken over/assumed by Bank Asia Limited at book values.

The Bank carries its banking activities through twenty-nine branches in the country. Bank Asia customers have access to 20 ATMs. Under the ATM network the Stelar Online Banking Software enables direct linking of a client's account from any branch operating under that network.

#### 2. Significant Accounting Policies

#### 2.1 Basis of preparation of the financial statements

The financial statements, namely, Balance Sheet, Profit and Loss Statement, Cash Flow Statement, Statement of Changes in Equity, Statement of Liquidity Analysis and relevant notes and disclosures thereto, of the Bank are prepared on a going concern basis under historical cost convention and in accordance with First Schedule of Banking Companies Act 1991, Bangladesh Bank circulars, International Accounting Standards, including those that have been so far adopted by the Institute of Chartered Accountants of Bangladesh, Companies Act 1994, Securities and Exchange Ordinance 1969, Securities and Exchange Rules 1987 and other laws and rules applicable thereto. Wherever appropriate, such principles are explained in succeeding notes.

#### 2.2 Consolidation

A separate set of records for consolidating the statements of affairs and income and expenditure statements of the branches including the branches MCBL and Scotia are maintained at the Corporate Office of the Bank in Dhaka, based on which these financial statements have been prepared.

#### 2.3 Foreign currency transactions

- (a) Foreign currency transactions are converted into equivalent Taka currency at the ruling exchange rates on the respective dates of such transactions.
- (b) Assets and liabilities in foreign currencies as at 31 December 2007 have been converted into Taka currency at the average of the prevailing buying and selling rates of the concerned foreign currencies at that date except "balances with other banks and financial institutions" which have been converted as per directives of Bangladesh Bank vide its circular no BRPD (R) 717/2004-959 dated 21 November 2004.
- (c) Differences arising through buying and selling transactions of foreign currencies on different dates of the year have been adjusted by debiting /crediting exchange gain or loss account.

#### 2.4 Fixed assets and depreciation

Fixed assets including leased assets are stated at cost less accumulated depreciation. Depreciation is charged on straight line method based on estimated useful life of each category of assets at the following rates:

Asset Category	Rate of Depreciation
Building	5%
Furniture and fixtures	20%
Office appliances	20%
Electrical appliances	20%
Motor vehicles	20%

for the year ended 31 December 2007

#### 2.5 Investment

Value of investment has been arrived at as follows:

Item	Applicable accounting value
Government treasury bills	At present value
Government treasury bonds	At present value
Other approved securities	At present value
Prize bonds	At cost
Debentures-Bangladesh House Building	
Finance Corporation	At redeemable value
Unquoted shares	Face value

#### 2.6 Loans and advances

a) Loans and advances have been shown at gross amounts at 31 December 2007.

- b) Interest is not charged on classified loans and advances from the date of filing money suits against the borrowers.
- c) Interest charged on loans and advances classified by Bangladesh Bank Inspection Team and by the Bank management as sub-standard, doubtful and bad are kept in interest suspense account as per Bangladesh Bank BCD circular nos. 34 dated 16 November 1989, 20 of 27 December 1994 and 12 of 04 September 1995 as amended by BRPD circular no. 16 dated 06 December 1998 and 09 of 14 May 2001 and such interest is not accounted for as income until realised from borrowers.
- d) In making provision for bad and doubtful loans, wherever required, the requirements of the said BCD/ BRPD circulars of Bangladesh Bank have been complied with. The rates of provision on various classes of loans and advances are given below:

General provision on unclassified loans and advances	<u>Rate</u>
Standard:	
General loans and advances	1%
Small enterprise financing	2%
House finance and professionals	2%
Consumer financing	5%
Special mention account	5%
Specific provision on classified loans and advances	
Substandard	20%
Doubtful	50%
Bad/loss	100%

#### 2.7 Stock of stationery

Stock of stationery has been shown under other assets and is valued at cost.

#### 2.8 Deposits

Deposits include various types like current deposits, savings deposits, short-term deposits, fixed deposits, etc.

#### 2.9 Revenue and expenditures

Revenue during the year is recognised as follows which satisfy all the conditions of revenue recognition as prescribed by Bangladesh Accounting Standard (BAS) -18 titled "Revenue"

- (i) Interest is calculated on daily product basis on unclassified loan and advances but charged on a quarterly basis.
- (ii) Interest is charged on classified loans and advances as per Bangladesh Bank's BCD and BRPD circulars and such interest is not taken into income.
- (iii) Dividend income is recognised when it is realised.
- (iv) Commission and discount on bills purchased and discounted are recognised when realised.

for the year ended 31 December 2007

#### 2.10 Staff retirement benefit schemes

The Bank operates a contributory Provident Fund, a Superannuation Fund and a funded Gratuity Fund which are governed by separate board of trustees, trust deeds and rules.

#### 2.10.1 Provident fund

The Employees' Provident Fund of the Bank is administered by a board of trustees and is funded by contributions of both the Bank and the employees at 10% of their basic pay each. These contributions are invested separately.

#### 2.10.2 Provision for gratuity

Gratuity payable to all eligible employees at the end of each year is determined on the basis of existing rules and regulations of the Bank and paid to the trust of the Fund. As such, actuarial valuation is not considered essential since amount payable at the date of Balance Sheet is recognised and accounted for as of that date based on actual rate.

#### 2.10.3 Superannuation fund

The Bank operates a Superannuation Fund for which provision is made annually covering all its eligible employees. The Fund is operated by a separate board of trustees.

#### 2.10.4 Hospitalisation insurance

The Bank has introduced a health insurance scheme to its confirmed employees and their respective spouses at rates provided in health insurance coverage policy.

#### 2.11 Provision for taxation

Provision for income tax is made at 45% on accounting income after considering taxable allowances and disallowances.

#### 2.12 Reconciliation of books of account

Books of account related to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch transactions are reconciled and no material difference was found which may affect the financial statements significantly. There exist no unreconciled revenue items in Nostro accounts as of 31 December 2007.

#### 2.13 Reporting period

These financial statements cover one calendar year from 01 January to 31 December 2007.

#### 2.14 Cash flow statement

Cash Flow Statement is prepared in accordance with BAS -7 titled "Cash flow Statement" and the cash flows from operating activities have been presented under direct method as prescribed by the Securities and Exchange Rules 1987.

#### 2.15 Lease assets

As per BAS -17 titled "Leases" all assets taken on lease have been accounted for as finance lease effective from the previous year. Details of leased assets have been shown in note 9 to these financial statements. Under this arrangement, assets taken as lease are shown as fixed assets of the Bank and depreciation is charged on these assets. Interest on lease instalments is charged to Profit and Loss Statement.

#### 2.16 Off-balance sheet items

Off-Balance Sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank's guidelines.

#### 2.17 Core risk management

Bangladesh Bank has identified 5 (five) core risks for management of the banks and has provided the necessary guidelines for implementation. The five core risks are:

Credit risk Foreign exchange risk Asset liability/ balance sheet risks Money laundering risk Internal control and compliance risk

The prime objective of the risk management is that the Bank takes well calculated business risk to safeguard its capital, financial resources and growth of sustainable profitability. In this context, the Bank has formed a committee (MANCOM) to overview proper implementation and regular monitoring of these critical areas.

for the year ended 31 December 2007

#### 2.17.1 Credit risk

Credit risk is one of the major risks faced by the Bank. This can be described as potential loss arising from the failure of a counter party to perform with agreed terms with the Bank. To assess and to mitigate the credit risk, the management has implemented CRM manual, which is considered an important tool for retaining the quality performance of the assets. Accordingly, Bank's credit risk management functions have been designed to address all these issues including risk that arises from global changes in banking, finance and related issues.

The Bank has segregated duties of the officers/ executives engaged in the credit related activities. A separate department has been formed at Corporate Office which is entrusted with the tasks of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the Credit Department. These are (i) Credit Risk Management Unit, (ii) Credit Administration Unit, and (iii) Credit Monitoring and Recovery Unit.

#### 2.17.2 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings arising due to unfavorable change in exchange rates. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against L/C commitments and other remittance requirements. No speculative dealing on Bank's account was conducted during the year. Treasury front office conducts deal for commercial purpose and back office of treasury keeps record and passes entries in books of account. The main risks in treasury and foreign exchange business are exchange rates risk, fund management and liquidity risk. As per Bangladesh Bank's guidelines, the Treasury Department was operationally and physically divided into front office and back office to mitigate the risk. Separate telephone and fax lines were installed in the dealing room to meet Bangladesh Bank's guidelines.

#### 2.17.3 Asset liability/ balance sheet risks

The Bank has an Asset Liability Committee (ALCO) which is responsible for managing short-term and long-term liquidity and ensuring that the Bank has adequate liquidity at all times at the most appropriate funding cost. ALCO reviews liquidity requirements of the Bank, maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan. The Asset Liability Committee also monitors Balance Sheet risk. The Balance Sheet risk is defined as potential changes in earnings due to changes in rate of interest and exchange rates which are not of trading nature.

#### 2.17.4 Money laundering risk

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has nominated a Chief Compliance Officer at Corporate Office and Branch Compliance Officers at branches, who independently review the accounting transactions to locate and verify suspicious transactions. Know Your Customer (KYC) policy and Transaction Profile (TP) format have been introduced. The regulatory requirements are being complied with and the guidelines in respect of KYC are being followed for opening of new accounts. Training is being providing continuously to all the categories of executives and officers for developing awareness and skill for identifying suspicious activities.

In addition, the President & Managing Director has provided a message on Anti Money Laundering (AML) policy. The management has circulated a Customer Acceptance Policy to the members of the staff for guidance.

#### 2.17.5 Internal control and compliance risk

Operational loss may arise from errors, omissions, frauds and forgeries due to lack of proper internal control and compliance culture. Management, through the Internal Control and Compliance Department, ensures controls over all operational areas of the Bank. Internal Control and Compliance Department undertakes periodical and special audit and inspection of the branches and departments at Corporate Office for identifying and reviewing the operational lapses and compliance of statutory requirements as well as Bank's own guidelines. The Audit Committee of the Board also reviews the Audit and Inspection reports of the Internal Control and Compliance Department. The Bank has introduced Risk Based Internal Audit (RBIA) and audit rating over its branches from 2006 and prepared a comprehensive audit manual which has been approved for implementation by the Board of Directors.

for the year ended 31 December 2007

#### 2.18 Audit committee

In pursuance of the directives of the Bangladesh Bank vide BRPD Circular no.12 dated 23 December 2002, the Board of Directors in its meeting held on 18 January 2003 constituted an Audit Committee. Presently, the Audit Committee members are:

Name	Status	with the	Educational qualification	
Tunic	Committee	Bank	Educational qualification	
Mr. M. Shamsul Alam	Chairman	Director	M.Com, ACII (London)	
Mr. Shafique Uddin	Member	Director	M.S.S, LLB	
Ms. Shameem Chowdhury	Member	Director	B.A.(Hons.), M.A.	

The Company Secretary of the Bank acts as Secretary of the Committee.

During the year 2007, the Audit Committee of the Board conducted 10 (ten) meetings in which, among others, the following issues were discussed:

- Statutory/External audit report of the Bank.
- Periodical internal audit report of the branches conducted by the Bank's Internal Control and Compliance Department and for giving proper guidance to the management on compliance with the observations on irregularities.
- Taking decision to support Bank's Internal Control and Compliance Department's work.

#### 2.19 Number of employees

The number of employees engaged for full year or part of the year who received a total remuneration of Taka 36,000 or above per month each was 124.

2.20 Name of Directors and the entities in which they had interest as at 31 December 2007 Details are shown in <u>Annex 2</u>.

#### 2.21 Details of business in which the directors of the Bank had interest

During the year 2007, the Bank concluded business deals with the following organisations in which the directors had interest:

Name of director	Status with the Bank	Name of organisation	Nature of business
Mr. A. Rouf Chowdhury	Vice Chairman	Shield Security Services Ltd	Security services
		Ranks ITT Ltd	IT connectivity services
		Dears International Ltd	Office rent
		Rangs Motors Ltd Vehicles	
		Reliance Insurance Ltd	Insurance
		The Daily Star	Publication of advertisement

The Bank sanctioned the following facilities in favour of The Daily Star (Media World Ltd) for one year in the year 2007:

Name of the director having interest	Nature of facility	Limit (Taka)	Outstanding balance as at 31 Dec 2007 (Taka)	Nature of security
Mr. A. Rouf Chowdhury	L/C	10,000,000	9,900,000	Personal guarantee of Directors, L/C documents and 100% margin
	Guarantee	500,000	50,000	Personal guarantee of Directors and 100% margin.

for the year ended 31 December 2007

#### 2.22 Related party transactions

As of the date of Balance Sheet, the Bank had no transactions with the related party(ies) as defined in the BRPD Circular No. 14 issued by the Bangladesh Bank on 25 June 2003 other than as disclosed above.

#### 2.23 Post balance sheet events

No material events have occurred after the Balance Sheet date to the date of issue of these financial statements, which could affect the values stated in the financial statements.

#### 2.24 Earnings per share

3.

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as on 31 December 2007 as per BAS -33: "Earnings per Share". Diluted earnings per share was not required to be calculated as there was no dilution during the year.

	Amounts in Taka	
Balance Sheet	At 31 Dec 2007	At 31 Dec 2006
Cash		
Cash in hand		
In local currency (including ATM)	210,245,464	187,902,093
In foreign currency	9,469,240	8,610,250
	219,714,704	196,512,343
Balance with Bangladesh Bank		
In local currency	1,591,130,818	1,272,383,847
In foreign currency	399,688,816	314,809,279
	1,990,819,634	1,587,193,126
	2,210,534,338	1,783,705,469

#### 3.1 Statutory deposits

#### 3.1.1 Cash reserve requirement/ ratio (CRR) and statutory liquidity ratio (SLR)

Cash reserve requirement/ratio and statutory reserve ratio have been calculated and maintained in accordance with section 33 of Banking Companies Act 1991 and subsequent Bangladesh Bank BCD circular no. 13 dated 24 May 1992, BRPD circular no. 12 dated 20 September 1999 and BRPD circular no. 22 dated 06 November 2003 and circular no. 05 dated 21 July 2004.

The statutory cash reserve ratio required on the Bank's time and demand liabilities at the rate of 5% has been calculated and maintained in a current account with Bangladesh Bank and 18% statutory liquidity ratio, including CRR, on the same liabilities is also maintained in the form of treasury bills, bonds and debentures including balance with Bangladesh Bank. Both the reserves are maintained by the Bank in excess of the statutory requirements, as shown below :

#### (a) Cash reserve requirement/ratio (CRR)

5% of required average demand and time liabilities:

Required reserve	1,179,269,000	700,667,000
Actual reserve maintained	1,580,389,000	852,543,000
Surplus	401,120,000	151,876,000

			Amounts in Taka		
	(b)	Statutory liquid reserve (SLR)	At 31 Dec 2007	At 2006	
	(0)	18% of required average demand and time liabilities:			
		Required reserve	5,306,708,000	4,309,558,000	
		Actual reserve maintained	5,768,288,000		
				4,721,298,000	
		Surplus	461,580,000	411,740,000	
4.	Bala	nce with other banks and financial institutions			
	In Ba	angladesh (note 4.1)	65,397,710	76,773,874	
	Outs	ide Bangladesh ( note 4.2)	278,656,222	321,931,248	
			344,053,932	398,705,122	
			<u></u> _		
4.1	In	Bangladesh			
	Cu	rrent accounts with:			
	Ag	rani Bank Ltd	3,659,424	7,771,666	
	Na	tional Bank Ltd	44,903,794	24,334,718	
	Со	mmercial Bank of Ceylon Ltd	28,246	30,375,466	
	Ur	iited Commercial Bank Ltd	8,087,584	5,106,303	
	Th	e City Bank Ltd	5,678,432	6,737,225	
			62,357,480	74,325,378	
	Sh	ort-term deposit accounts with:			
	Ut	tara Bank Ltd	2,455,974	1,864,240	
	Tr	ust Bank Ltd	-	-	
	So	utheast Bank Ltd	-	-	
		B Bank Ltd	-	-	
		ime Bank Ltd	-	-	
		stern Bank Ltd	-	-	
	Isl	ami Bank Bangladesh Ltd	584,256	584,256	
			3,040,230	2,448,496	
			65,397,710	76,773,874	

#### 4.2 Balance with other banks and financial institutions-Outside Bangladesh

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				At 3	1 December	2007	At 3	31 December	2006
Name of the bank	Nature of deposit	Location	Currency	Amounts in foreign currency	Conver- sion rate	Amounts in Taka	Amounts in foreign currency	Conver-sion rate	Amounts in Taka
Interest bearing :									
Standard Chartered Bank	Demand deposit	New York	USD	1,021,376	70.00	71,496,317	1,829,478	70.00	128,063,468
Citibank NA	Demand deposit	London	EURO	926	90.00	83,303	18,828	90.00	1,694,516
Citibank NA	Demand deposit	New York	USD	424,166	70.00	29,691,634	362,492	70.00	25,374,425
Citibank NA	Demand deposit	London	GBP	45,833	130.00	5,958,328	15,497	130.00	2,014,672
Mashreqbank psc	Demand deposit	New York	USD	14,427	70.00	1,009,905	191,977	70.00	13,438,384
National Westminster Bank plc	Demand deposit	London	GBP	3,368	130.00	437,900	56,618	130.00	7,360,280
Habib American Bank	Demand deposit	New York	USD	124,553	70.00	8,718,727	484,542	70.00	33,917,950
Standard Chartered Bank	Demand deposit	Mumbai	ACU	165,297	70.00	11,570,799	97,903	70.00	6,853,220
						128,966,913			218,716,915
Non-interest bearing :									
AB Bank Ltd	Demand deposit	Mumbai	ACU	80,732	70.00	5,651,253	409,758	70.00	28,683,027
The Bank of Tokyo-Mitsubishi	Demand deposit	Kolkata	ACU	-	70.00	-	16,172	70.00	1,132,030
American Express Bank Ltd	Demand deposit	New York	USD	477,768	70.00	33,443,736	117,273	70.00	8,209,129
Credit Suisse First Boston	Demand deposit	Zurich	CHF	6,353	50.00	317,660	10,164	50.00	508,183
Bank of Nova Scotia	Demand deposit	Toronto	CAD	3,997	55.00	219,832	7,447	55.00	409,583
Commerzbank AG	Demand deposit	Frankfurt	EURO	174,234	90.00	15,681,057	83,366	90.00	7,502,945
Habib Bank AG Zurich	Demand deposit	Karachi	ACU	6,299	70.00	440,964	105,349	70.00	7,374,463
Hypo Vereinsbank	Demand deposit	Munich	EURO	788	90.00	70,957	40,894	90.00	3,680,481
HSBC	Demand deposit	New York	USD	812,798	70.00	56,895,863	338,743	70.00	23,712,033
HSBC Australia Ltd	Demand deposit	Sydney	AUD	4,366	50.00	218,304	2,144	50.00	107,193
ICICI Bank Ltd	Demand deposit	Mumbai	ACU	17,924	70.00	1,254,672	49,815	70.00	3,487,031
Bhutan National Bank Ltd	Demand deposit	Thimphu	USD	42,850	70.00	2,999,500	8,500	70.00	595,000
Muslim Commercial Bank Ltd	Demand deposit	Colombo	ACU	352,823	70.00	24,697,593	150,359	70.00	10,525,126
Muslim Commercial Bank Ltd	Demand deposit	Karachi	ACU	99,880	70.00	6,991,600	100,000	70.00	7,000,000
UBAF	Demand deposit	Tokyo	JPY	1,466,033	0.55	806,318	523,835	0.55	288,109
						149,689,309			103,214,333
						278,656,222			321,931,248

		Amount	s in Taka
4.3	Maturity grouping of balance with other banks Repayable	At 2007	At 31 Dec 2006
	- on demand - below 3 months	212,046,789 132,007,143	396,256,626 2,448,496
	- over 3 months but below 1 year - over 1 year but below 5 years	-	-
	- over 5 years		398,705,122

			Amount	s in Taka
_			At 31 Dec 2007	At 31 Dec 2006
5.	•	call and on short notice		
	Calls and p			
		king financial institutions :	207 040 700	00 471 454
	IDLC Finan		307,646,799	98,471,454
		and Infrastructure Development Finance Company Ltd	208,410,214	117,289,873
		ousing Finance and Investments Ltd	150,000,000	100,000,000
	Union Capi		120,000,000	120,000,000
		nance & Investment Ltd	100,000,000	150,000,000
		gla Finance Ltd	100,000,000	100,000,000
		al Leasing and Financial Services Ltd	77,504,543	191,961,747
	-	n Industrial Finance Company Ltd	30,000,000	30,000,000
		gladesh Lease Finance	30,000,000	-
		nce and Investment Ltd	-	100,000,000
	Islamic Fin	ance and Investment Ltd		50,000,000
			1,123,561,556	1,057,723,074
6.	Invest	mente		
0.	6.1	Government securities		
	0.1	Treasury bills (note 6.1.1)	1,060,713,000	1,512,251,624
		Bangladesh government treasury bonds (6.1.2)	2,598,099,165	1,587,070,594
		T & T treasury bonds (6.1.3)	479,010,455	-
		Prize bonds	1,184,300	491,100
		Debentures-Bangladesh House Building Finance	20,000,000	22,500,000
		Corporation	4,159,006,920	3,122,313,318
	6.2	Others investments (note 6.2.1)	52,344,955	223,012,844
	0.2	others investments (note 0.2.1)	4,211,351,875	3,345,326,162
	6.1.1	Treasury bills		
		1 year	471,651,207	-
		2 years	-	-
		5 years	589,061,793	1,512,251,624
			1,060,713,000	1,512,251,624
	6.1.2	Bangladesh government treasury bonds (6.1.2)		
	0.1.2	5 years	636,720,124	
		10 years	1,654,602,702	1,587,070,594
		15 years	306,776,339	-
		10 90000	2,598,099,165	1,587,070,594
	6.1.3	T & T Treasury bond (6.1.3)		
		3 years T & T digital treasury bonds	96,880,150	-
		3 years T & T mobile treasury bonds	382,130,305	-
			479,010,455	
				1
	6.1.4	Investment securities classified as per Bangladesh Ba		
		Held for trading (HFT)	589,061,793	4
		Held to maturity (HTM)	3,548,760,826 4,137,822,619	
			4,137,022,019	

#### 6.2.1 Others investments - in shares and debentures

Shares

Share	es				
Na	me of company	Face value	No. of shares	Сс	ost price
		2007		2007	2006
Qu	oted	-	-		
Ind Fin	<u>quoted</u> lustrial and Infrastructure Development ance Company Ltd ntral Depository Bangladesh Ltd	100 1,000,000	182,160 2	18,216,00 2,000,00	
	In a Depository bangladesh Etd	1,000,000	3,837	383,70	
	C Bank Ltd	100	3,037	565,70	- 169,974,000
				20,599,70	
					,
	Debentures (10 years)				
	mco Denims Ltd			15,872,627	17,047,572
Bexi	mco Textiles Ltd		_	15,872,628	17,047,572
				31,745,255	34,095,144
			=	52,344,955	223,012,844
6.3	Valuation of investments			At 31 Dec 20	007 / Taka
	Government securities:	Cos	st price	Realisable value	
	Treasury bills		1,06	60,713,000	1,060,713,000
	Government bonds		2,59	8,099,165	2,598,099,165
	T & T bonds		47	9,010,455	479,010,455
	Prize bonds		1,184,300 20,000,000		1,184,300
	Debentures - House Building Finance Corp	oration			20,000,000
	Others:				
	<u>Shares (unquoted)</u> Industrial and Infrastructure Developm Company Ltd Central Depository Bangladesh Ltd	nent Finance		8,216,000	18,216,000
	Era-Infotech Ltd			383,700	383,700
	Debentures			383,700	383,700
	Beximco Denims Ltd		1	5,872,627	15,872,627
	Beximco Dermits Etd			5,872,628	15,872,628
	Dexinico Textiles Liu			3,072,020	15,672,028
			4,2	11,351,875	4,211,351,875
6.4	Maturity grouping				
0.4	Repayable				
	- on demand			1,184,300	491,100
	holow 3 months		27	1 270 200	

- below 3 months

- over 3 months but below 1 year

- over 1 year but below 5 years

- over 5 years

1,184,300	491,100
274,278,399	-
732,319,303	-
1,063,940,000	1,512,251,624
2,139,629,873	1,832,583,438
4,211,351,875	3,345,326,162

			Amounts	s in Taka
7.	Loor	ns, cash credits, overdrafts, etc	At	At
1.		angladesh	31 Dec 2007	<u>31 Dec 2006</u>
		ı (general)	818,336,784	662,309,083
		i credit	36,672,207	30,308,631
		draft	7,601,132,810	5,956,854,727
		sport loan	420,780,637	375,224,953
		se building loan	130,475,091	120,205,829
		against trust receipt	9,381,096,985	6,349,162,327
		n loan- industrial	2,437,080,029	2,286,360,291
	Tern	n loan- others	3,596,531,140	2,553,626,148
	Payn	nent against document	921,737,501	1,137,892,777
	Cons	sumer credit scheme	884,390,871	304,122,743
	Cred	it for poverty alleviation scheme- micro credit	16,903,527	9,069,203
		loan	193,713,084	138,984,063
		it card	59,834,438	-
	Smal	ll and medium enterprise (SME)	17,560,976	-
			26,516,246,080	19,924,120,775
	Outs	ide Bangladesh	<u> </u>	-
			26,516,246,080	19,924,120,775
		purchased and discounted		
		angladesh	0.207.502	22,025,075
		discounted with other banks	6,397,502	22,035,875
		l documentary bills purchased	1,797,248,190 34,130,000	2,148,989,055
	LUal	as against accepted bills	1,837,775,692	9,471,000 2,180,495,930
	Outs	ide Bangladesh	1,037,775,092	2,100,495,950
		ign documentary bills purchased	102,650,357	132,276,806
		ign bills purchased	272,008	18,746,481
	1010	-S. one parenacea	102,922,365	151,023,287
			1,940,698,057	2,331,519,217
			28,456,944,137	22,255,639,992
	7.1	Maturity grouping		
		Repayable	1 449 272 520	1 5 4 1 0 1 0 0 0 2
		- on demand	1,448,273,529	1,541,619,693
		<ul> <li>over 1 month but not more than 3 months</li> <li>over 3 months but not more than 1 year</li> </ul>	6,103,477,433 14,386,886,019	2,727,567,700 12,134,342,665
		- over 1 year but not more than 5 years	5,333,117,986	4,559,132,359
		- above 5 years	1,185,189,170	1,292,977,575
			28,456,944,137	22,255,639,992
	7.2	Broad category-wise breakup		
		In Bangladesh		
		Loans	20,716,216,755	16,117,453,347
		Cash credits	36,672,207	30,308,631
		Overdrafts	7,601,132,810	5,956,854,727
			28,354,021,772	22,104,616,705
		Outside Bangladesh		
		Bills purchased and discounted	102,922,365	151,023,287
			28,456,944,137	22,255,639,992

		Amounts in Taka		
7.3	Significant concentration of loans and advances	At 31 Dec 2007	At 2006	
	Advance to allied concerns of Directors	-	-	
	Advance to the Chief Executive	4,911,714	2,371,904	
	Advances to other senior executives	68,757,771	62,704,000	
		73,669,485	65,075,904	
	Advances to industries			
	Agriculture and jute industries	368,995,000	18,199,256	
	Readymade garments	1,843,890,000	1,865,993,352	
	Textile industries	1,797,318,000	1,252,980,000	
	Food and allied	2,178,634,000	1,745,270,152	
	Chemical	355,432,000	118,459,169	
	Cement	601,311,000	238,995,099	
	Electronics	220,140,000	146,999,512	
	Steel	2,401,821,000	1,502,805,001	
	Paper	461,714,000	311,625,361	
	Real estate	789,279,000	722,846,617	
	Others	2,850,333,000	2,543,870,231	
		13,868,867,000	10,468,043,750	
	Infrastructural			
	Power	196,468,000	43,092,136	
	Telecom	572,626,000	115,686,269	
	Construction	473,819,000	610,674,259	
	Transport	1,080,411,000	471,691,125	
		2,323,324,000	1,241,143,789	
	Advances to customer groups			
	Commercial lending	8,642,500,138	6,887,265,743	
	Export financing- local documentary bills purchased	1,940,698,057	2,331,519,218	
	Consumer credit scheme	910,993,528	643,238,000	
	Non-banking financial institutions	499,453,000	545,445,429	
	Staff loan	120,043,515	73,908,159	
	SME	17,560,976	-	
	Credit card	59,834,438	-	
		12,191,083,652	10,481,376,549	
		28,456,944,137	22,255,639,992	

#### 7.4 Advances to customers for more than 10% of total capital of the Bank

Number of clients to whom loans and advance were sanctioned for more than 10% of total capital of the Bank:

Number of clients	19	23
Amount of outstanding advances	4,574,200,000	4,347,700,000
Amount of classified advances	-	-
Amount of recovery/rescheduling thereon	-	-

#### 7.5 Borrower-wise outstanding position of large loans

	,			An	nounts in	Taka (in lakh)	
		Limit		Limit Outstanding		nding	Classifi-
Name of the client	Branch	Funded	Non- funded	Funded	Non- funded	cation status	
Shasha Denims Ltd	Corporate	1,500	2,700	1,220	2,779	Un-classified	
Nitol Motors Ltd	Corporate	3,000	1,000	3,060	261	Un-classified	
Abdul Monem Ltd	Corporate	2,500	15	2,941	488	Un-classified	
Mother Textile Mills Ltd	Principal office	2,740	1,100	2,886	271	Un-classified	
Desh Baundhu Sugar Mills Ltd	Principal office	1,051	5,400	1,093	4,374	Un-classified	
Meghna Group	Principal office	800	5,938	2,808	4,453	Un-classified	
Comptex BD Ltd	Banani	2,669	1,688	2,213	1,688	Un-classified	
Karim Spinning Mills Ltd	Principal office	3,661	2,800	3,243	388	Un-classified	
PHP Cold Rolling Mills Ltd	Agrabad	500	6,500	1,720	3,500	Un-classified	
Yasir Enterprise	SK. Mujib Road	3,180	2,000	3,240	209	Un-classified	
A. K. Corporation	Agrabad	-	7,313	3,329	-	Un-classified	
Sheema Steels	Agrabad	100	7,500	3,024	9	Un-classified	
H Steel Re-Rolling Mills and Ship Breaking	Agrabad	145	5,600	3,305	2,153	Un-classified	
Abul Khair Steel Industries Ltd	Agrabad	-	6,500	2,397	4,350	Un-classified	
MEB Group	Khatungonj	1,910	3,200	1,705	1,947	Un-classified	
Jeans Express Ltd	Khatungonj	850	2,500	918	3,255	Un-classified	
B. S. M. Syndicate	Khatungonj	3,413	3,737	3,134	137	Un-classified	
S. R. Impex	Mitford	-	3,500	1,568	1,932	Un-classified	
Emirates Cement Bangladesh Ltd	Gulshan	1,950	3,300	1,938	2,104	Un-classified	
Total		29,969	72,291	45,742	34,298		

7.6	Particulars of loans and advances	Amounts	in Taka
		At 31 Dec 2007	At 31 Dec 2006
(i)	Debts considered good in respect of which the Bank is fully secured;	16,121,068,521	13,919,025,825
(ii)	Debts considered good against which the Bank holds no security other than the debtors' personal security;	5,298,046,237	2,073,358,333
(iii)	Debts considered good secured by the personal undertaking of one or more parties in addition to the personal security of the debtors;	7,037,829,379	6,263,255,833
(iv)	Debts considered classified but no provision maintained thereagainst;	-	-
		28,456,944,137	22,255,639,991
(v)	Debts availed by directors or employees of the Bank or any of them either separately or jointly with any other persons;	193,713,084	138,984,063
(vi)	Debts due from companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or, in case of private companies, as members;		
(vii)	Maximum total amount of advances, including temporary advances made any time during the year to directors or employees of the Bank or any of them either separately or jointly with any other persons;	193,713,084	138,984,063
(viii)	Maximum total amount of advances, including temporary advances approved during the year to companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or, in case of private companies, as members;		
(ix)	Due from other banking companies;	1,837,775,692	2,180,495,930
(x)	Amount of classified loans on which interest has not been credited to income	695,664,609	504,325,645
(a)	Increase/decrease in provision (specific)		
	Amount of loans written off	-	-
_	Amount realised against loans previously written off	-	-
(b)	Provision kept against loans classified as bad /loss on the closing date of balance sheet	400,362,523	325,654,287
(c)	Interest charged to interest suspense account	80,994,256	43,779,688
(xi)	Written off loans	-	-
	During the year	-	-
	Cumulative to-date	1,443,296	1,443,296
	The amount of written off loans for which lawsuits filed	_	-

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enter

				Amounts	in Taka
			31	At Dec 2007	At 31 Dec 2006
7.7	Classification of loans and advances				
	Unclassified (including staff loan)		27,48	32,783,528	21,568,309,347
	Special mention account		27	78,496,000	183,005,000
	Substandard		Ç	96,658,921	50,344,772
	Doubtful		4	14,760,682	584,509
	Bad/Loss		55	54,245,006	453,396,364
			28,45	6,944,137	22,255,639,992
7.8	Geographical location-wise allocation In Bangladesh	of loans and advances			
	Urban branches:				
	Dhaka division		17,16	1,544,345	13,758,692,738
	Chittagong division		9,87	9,479,919	7,741,893,736
	Sylhet division		43	7,032,668	334,582,360
	Rajshahi division		14	0,967,324	1,066,116
	Khulna division		7	0,090,075	-
			27,68	9,114,331	21,836,234,950
	Rural branches:				
	Dhaka division			3,497,910	386,233,025
	Chittagong division		L	4,331,896	33,172,017
				7,829,806	419,405,042
			28,45	6,944,137	22,255,639,992
	Outside Bangladesh				-
			28,45	6,944,137 =	22,255,639,992
7.9	Particulars of required provision for le		Dete		
	<u>Status of classification</u> Unclassified (general provision)	Base for <u>provision</u>	Rate _ <u>(%)</u>		
	Standard	27,560,894,000	1 - 5	308,752,000	260,378,990
	Special mention account	271,821,000	5	13,591,000	
	1			322,343,000	
	Classified (specific provision)			-	
	Sub-standard	49,928,000	20	9,985,692	7,154,600
	Doubtful	14,269,000	50	7,134,199	172,000
	Bad/Loss	400,362,523	100	400,362,523	325,655,000
				417,482,414	332,981,600
	Required provision for loans and advan	ces		739,825,414	571,643,153
	Total provision maintained (notes 13.1	and 13.2)		739,825,414	602,336,890
	Excess provision			-	30,693,737
					1
7.10	Assets pledged as security/collaterals				
	1 0 1 1 1 1 1 1 1 1 1 1				

#### 7.10 Assets pledged as security/collaterals

The Bank has no asset that has been pledged, mortgaged or hypothecated against its borrowings.

		Amounts in Taka	
8.	Bills purchased and discounted	At 31 Dec 2007	At 31 Dec 2006
	Payable	01 Dec 2001	01Dcc 2000
	In Bangladesh	1,837,775,692	2,180,495,930
	Outside Bangladesh	102,922,365	151,023,287
	outoide Dangiddeoir	1,940,698,057	2,331,519,217
	8.1 Maturity grouping		
	Payable within -		
	- one month	596,880,766	609,034,587
	- three months	584,309,275	658,703,000
	- more than three months but less than six months	666,465,951	877,697,500
	- more than six months	93,042,065	186,084,130
		1,940,698,057	2,331,519,217
9.	-		
	•		
	-		
	Motor vehicles		
	The set Annual Inter I diamondation		
	-		
	Net book value at the end of the year	430,420,002	403,472,109
	Details are shown in Annex 1		
10.			
	0 0		
	<b>v</b>		
		-	-
		-	-
1	· · ·	72 027 366	49 508 990
	-		
		10,011,070	1,002,000
	and other income receivable	65,916,785	113,128,802
2	Preliminary, formation and renovation, development and		
	prepaid expenses	2,040,466	2,848,420
	Inter-branch adjustment account*	38,197,129	84,663,218
	Others (note 10.1)	1,333,782,183	844,591,055
	Suspense account (note 10.2)	68,018,668	51,172,229
		1,591,194,573	1,153,865,614
		1,591,194,573	1,153,865,614
9.	Preliminary, formation and renovation, development and prepaid expenses Inter-branch adjustment account* Others (note 10.1)	182,443,587220,493,260132,593,30377,239,51850,464,47932,698,525695,932,672197,503,990498,428,682 $-$	182,443,587 206,993,260 101,933,549 51,713,371 38,475,379 29,816,525 611,375,671 127,903,562 483,472,109 49,508,990 7,952,900 113,128,802 2,848,420 84,663,218 844,591,055 51,172,229

\*All the outstanding amount have subsequently been responded and properly reconciled.

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		Amounts	in Taka
10.1	Others	At 31 Dec 2007	At 31 Dec 2006
10.1	Advance corporate income tax	1,319,720,047	823,325,043
	Sundry debtors	11,957,856	20,062,148
	Excise duty	1,319,060	20,002,140
	Stamp in hand	785,220	
	-	185,220	1,203,864
	Advance against legal expenses	1,333,782,183	844,591,055
		1,333,782,183	044,391,033
10.2	Suspense account	68,018,668	51,172,229
	This includes amounts paid for opening of proposed new branches of the Bank.		
10.3	Classification of other assets		
	Unclassified	1,591,194,573	1,153,865,614
	Doubtful	-	-
	Bad/Loss	-	-
		1,591,194,573	1,153,865,614
Borro	owings from other banks, financial institutions	and agents	
In Ba	ngladesh (note 11.1)	1,554,000,000	370,000,000
Outsi	de Bangladesh	-	-
		1,554,000,000	370,000,000
11.1	In Bangladesh		
	Bangladesh Bank refinance	4,000,000	-
	Rupali Bank Ltd	200,000,000	
	Dutch Bangla Bank Ltd	250,000,000	-
	The Premier Bank Ltd	50,000,000	
	Janata Bank Ltd	300,000,000	
	Mutual Trust Bank Ltd	-	70,000,000
	Agrani Bank Ltd	200,000,000	
	Bank Al Falah Ltd	150,000,000	
	The City Bank Ltd	200,000,000	-
	Prime Bank Ltd	-	150,000,000
	BASIC Bank Ltd	200,000,000	-
	National Credit & Commerce Bank Ltd		150,000,000
		1,554,000,000	370,000,000
		1,554,000,000	370,000,000
11.2	Analysis by security Secured	-	
	Unsecured	1,554,000,000	370,000,000
		1,554,000,000	370,000,000
11.3	Repayment pattern		
	Repayable on demand	1,554,000,000	370,000,000
		1,554,000,000	370,000,000

11.

		Amounts in Taka	
		At 31 Dec 2007	At 31 Dec 2006
12. D	eposit and other accounts		
Ir	nter-bank deposits (note 12.1)	1,400,000,000	600,000,000
0	Other deposits (note 12.2)	28,604,088,738	24,689,359,376
	•	30,004,088,738	25,289,359,376
1	2.1 Inter-bank deposits		
	The City Bank Ltd	400,000,000	-
	BASIC Bank Ltd	200,000,000	200,000,000
	Sonali Bank Ltd	200,000,000	-
	Janata Bank Ltd	200,000,000	-
	Southeast Bank Ltd	100,000,000	-
	Standard Bank Ltd	100,000,000	-
	Uttara Bank Ltd	100,000,000	-
	The Premier Bank Ltd	100,000,000	-
	IFIC Bank Ltd	-	200,000,000
	Rupali Bank Ltd	-	200,000,000
		1,400,000,000	600,000,000
1	2.2 Maturity analysis of deposits		
	Inter-bank deposits		
	Repayable		
	- on demand	-	-
	- within one month	-	-
	- more than one month but less than six months	1,400,000,000	600,000,000
	- more than three months but less than one year	-	-
	- more than one year but less than five years	-	-
	- more than five years but less than ten years	-	-
	- unclaimed deposits for ten years or more	-	-
		1,400,000,000	600,000,000
	Other deposits		
	Repayable	2 105 005 220	
	- on demand	2,195,095,220	5,337,769,827
	- within one month	1,103,110,478	455,280,505
	- more than one month but less than six months	8,465,234,039	4,706,218,208
	- more than six months but less than one year	8,651,042,689	4,993,763,746
	- more than one year but less than five years	7,410,689,686	8,807,379,501
	- more than five years but less than ten years	778,916,626	388,947,589
		28,604,088,738	24,689,359,376
		30,004,088,738	25,289,359,376

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	Amounts in Taka	
	At 31 Dec 2007	At 31 Dec 2006
Other liabilities		
Provision for unclassified loans and advances (note 13.1)	322,343,000	269,355,290
Provision for classified loans and advances (note 13.2)	417,482,414	332,981,600
Interest suspense account (note 13.3)	80,994,256	43,779,688
Provision for performance bonus	44,553,700	33,325,255
Provision for corporate income tax (note 13.4)	1,764,850,980	1,057,729,417
Provision for off-balance sheet exposure (note 13.5)	70,338,140	-
Asset revaluation reserve	238,134	885,119
Interest payable	1,367,380,568	946,240,300
Exchange equalisation account (note 13.6)	3,339,553	3,339,553
Accrued expenses payable	21,160,028	17,325,139
Provision for gratuity (note 13.7)	-	-
Lease obligations (note 13.8)	111,214,468	105,200,565
Withholding income tax, VAT, etc	57,718,260	44,809,216
Accounts payable	33,808,085	13,469,538
Sundry creditors	322,250	801,184
Credit card	4,821,054	94,916
	4,300,564,890	2,869,336,780
3.1 Provision for unclassified loans and advances		
Opening balance	269,355,290	179,773,261
Add: Provision for the year		
General provision on general loans and advances, etc (1%-2%) $$	39,396,710	80,605,729
General provision on special mention account (5%)	13,591,000	8,976,300
Closing balance	322,343,000	269,355,290
3.2 Provision against classified loans and advances		
Opening balance	332,981,600	318,153,100
Less: Interest amount fully waived during the year	-	(1,300,558)
Add: Recovery of advances previously written off	-	-
Add: Specific provision for the year	84,500,814	15,191,091
Add: Provision no more required now transferred from other provision	-	937,967
Closing balance	417,482,414	332,981,600
3.3 Interest suspense account		
Opening balance	43,779,688	36,503,625
Addition during the year	43,779,088 153,974,582	100,095,852
Recovered during the year	(116,760,014)	
Written off during the year	(110,700,014)	(92,532,342)
	80,994,256	(287,447) 43,779,688
Closing balance	00,394,230	43,119,088

	Amounts	in Taka
13.4 Provision for corporate income tax	At 31 Dec 2007	At 31 Dec 2006
Opening balance	1,057,729,417	566,384,695
Add: Provision made during the year for		
Current taxation	704,871,326	432,447,206
Deferred taxation	2,250,237	58,897,516
	707,121,563	491,344,722
	1,764,850,980	1,057,729,417
Less: Settlement during the year		
Closing balance	1,764,850,980	1,057,729,417

Position of Bank's corporate income tax provision is as follows:

Accounting year	Assessment year	Tax provision as per accounts	Tax demand as per assessment order	Excess/ (Shortage of provision)	Status of assessment/ pending with
2000	2001-2002	2,000,000	7,080,931	(5,080,931)	Taxes Appellate Tribunal
2001	2002-2003	42,626,674	38,156,227	4,470,447	Taxes Appellate Tribunal
2002	2003-2004	91,950,000	83,933,056	8,016,944	Taxes Appellate Tribunal
2003	2004-2005	165,000,000	158,197,316	6,802,684	Assessment completed by DCT
2004	2005-2006	166,807,728	139,126,551	27,681,177	Return filed with DCT
2005	2006-2007	220,089,576	258,858,231	(38,768,655)	Return filed with DCT
2006	2007-2008	491,344,722	433,037,008	58,307,714	Return filed with DCT

### 13.5 Provision for off - balance sheet exposure

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	Balance of off-balance sheet exposure	14,067,628,127	11,714,863,822
	Provision required on off - balance sheet exposure @ 0.5% as per BRPD circular no. 08 dated 07 August 2007	70,338,140	
13.6	Exchange equalisation account		
	Opening balance	3,339,553	3,339,553
	Add: Addition during the year	-	-
	Closing balance	3,339,553	3,339,553
13.7	Provision for gratuity		
	Opening balance	-	-
	Add: Charge during the year	8,038,303	6,312,686
	Less: Transfer to gratuity accounts	(8,038,303)	(6,312,686)
	Closing balance		
13.8	Lease obligation		
	Furniture and fixtures	28,143,060	23,609,568
	Machinery and equipment	30,362,395	25,256,996
	Computer and accessories	22,326,859	21,573,942
	Motor vehicles	15,982,154	19,560,059
	Premises	14,400,000	15,200,000
		111,214,468	105,200,565

			Amounts i	n Taka
14.	Share Capital		At 31 Dec 2007	At 31 Dec 2006
	14.1 Authorised Cap	- Dital	01 200 2001	01 000 0000
	44,500,000 ord	linary shares of Taka 100 each	4,450,000,000	1,200,000,000
	14.2 Issued, Subscri	bed and Paid-up Capital		
	5,637,248 ordi	nary shares of Taka 100 each issued for cash	563,724,800	563,724,800
	8,312,752 ordi shares	nary shares of Taka 100 each issued as bonus	831,275,200	552,275,200
			1,395,000,000	1,116,000,000

### 14.3 Percentage of shareholding

At 31 Dec 2007			_	At 31 Dec	2006
Category	No. of shares	%		No. of shares	%
Sponsors	7,237,558	51.88%		5,790,058	51.88%
Non- resident Bangladeshis	291,992	2.09%		246,540	2.21%
General public	3,832,956	27.48%		3,282,338	29.41%
Financial institutions	2,368,979	16.98%		1,537,311	13.78%
Investment companies	165,890	1.19%		303,753	2.72%
Foreign Investors	52,625	0.38%		-	-
	13,950,000	100%	-	11,160,000	100%

#### 14.4 Classification of shareholders by holding

	No. of P	olders	% of total h	olding
Holding	2007	2006	2007	2006
Less than 500	6,046	4,229	4.16%	3.99%
501 to 5,000	460	385	5.24%	5.73%
5,001 to 10,000	46	44	2.57%	3.00%
10,001 to 20,000	21	21	2.99%	3.54%
20,001 to 30,000	24	18	4.99%	4.14%
30,001 to 40,000	16	11	4.23%	3.02%
40,001 to 50,000	9	11	2.89%	4.49%
50,001 to 100,000	24	21	11.69%	12.35%
100,001 to 1,000,000	26	24	61.23%	59.75%
Over 1,000,000	-	-	-	-
	6,672	4,764	100%	100%

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### 14.5 Names of the Sponsors /Directors and their shareholdings as on 31 December 2007

		Shareholding		
Name of the Director	Status	At 31 Dec 2007	At 31 Dec 2006	
Mr. M. Syeduzzaman	Chairman	43,005	34,404	
Mr. A. Rouf Chowdhury	Vice Chairman	255,595	204,477	
·				
Mr. Arifur Rahman Sinha	Vice Chairman	79,988	63,991	
Mr. Rumee A. Hossain	Sponsor	577,469	461,976	
Mr. Md. Anwar Hossain	Sponsor	201,008	160,807	
Mr. Md. Shafiuddin Chowdhury	Sponsor	428,878	343,103	
Mrs. Shameem Chowdhury	Director	578,917	463,134	
(Representing Phulbari Tea Estate Ltd)				
Mr. Md. Sirajul Haque	Sponsor	319,953	255,963	
Mr. Jahir Uddin	Sponsor	82,980	66,385	
Mr. Shafique Uddin (Elected Director of the Bank in the 8th AGM held on 30 April 2007 as a nominee of Mostafa Steel Galvanizing Plant Ltd)	Director	98,580	-	
Mostafa Steel Galvanizing Plant Ltd	Sponsor	494,486	395,589	
Mr. Romo Rouf Chowdhury	Sponsor	230,243	184,195	
Mr. Nafees Khundker	Sponsor	577,469	461,976	
Mr. Anisur Rahman Sinha	Sponsor	79,988	63,991	
Ms. Sabrina Chowdhury	Sponsor	318,970	255,177	
Mr. Murshed Sultan Chowdhury	Director	511,536	409,229	
Mr. Mir Shahjahan	Director	287,400	229,920	
Ms. Monowara Haque	Sponsor	257,513	206,011	
Ms. Razia Samad	Sponsor	159,977	127,982	
Ms. Mahrina Chowdhury	Director	288,656	230,925	
Ms. Farhana Huq Choudhury	Director	379,510	303,609	
Ms. Hosne Ara Sinha	Sponsor	537,520	430,016	
Ms. Naheed Akhter Sinha	Sponsor	546,497	437,198	
Mr. M. Shamsul Alam (Representing	Director	253,825	203,060	
Amiran Generations Ltd, elected				
from institutions)				
Lt. Col. (Retd.) Fariduddin Ahmed	Director	58,125	46,500	

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### Notes to financial statements

for the year ended 31 December 2007

#### 14.6 Capital adequacy ratio (CAR)

In terms of section 13(2) of Banking Companies Act 1991 and Bangladesh Bank BRPD circulars no. 01, 14 and 10 dated 08 January 1996, 16 November 1996 and 25 November 2002 respectively, required capital of the Bank at the close of business on 31 December 2007 is Taka 2,701,908,701 as against available core capital of Taka 2,609,515,934 and supplementary capital of Taka 380,208,592 that is, a total of Taka 2,989,724,526 thereby showing surplus capital/equity of Taka 287,815,825 at that date. Details are shown below:

	Amounts in Taka	
14.6.1 Core capital (Tier I)	At 31 Dec 2007	At 31 Dec 2006
Paid-up capital	1,395,000,000	1,116,000,000
Proposed issue of bonus shares	348,750,000	279,000,000
Share premium account	330	330
Statutory reserve	818,626,330	545,247,108
Retained earnings	47,139,274	9,493,948
	2,609,515,934	1,949,741,386
14.6.2 Supplementary capital (Tier II)		
General provision on unclassified loans and advances	322,343,000	269,355,290
Provision for off-balance sheet exposure	70,338,140	-
Exchange equalisation account	3,339,553	3,339,553
Asset revaluation reserve	238,134	885,119
Revaluation loss on investment - held to maturity (HTM)		
( Up to 50% of the revaluation loss)	(16,050,235)	-
	380,208,592	273,579,962
Total capital maintained (a)	2,989,724,526	2,223,321,348
Total assets (excluding off- balance sheet items)	38,436,069,093	30,478,437,542
Total risk-weighted assets	27,019,087,006	19,799,994,973
Required capital (10% of risk-weighted assets) (b)	2,701,908,701	1,781,999,548
Surplus (a-b)	287,815,825	441,321,800
Capital adequacy ratio	11.07%	11.23%

#### 14.7 Capital requirement

	At 31 De	ec 2007	At 31 D	ec 2006	
	Required	Holding	Required	Holding	
Core capital	5%	9.66%	4.5%	9.85%	
Supplementary capital	5%	1.41%	4.5%	1.38%	
Total	10%	11.07%	9%	11.23%	

			nounts in	Taka
	<b>0</b>	At 31 Dec 2007		At 31 Dec 2006
	Statutory reserve			
	In Bangladesh	5 4 5 0 4 5 1 0		051 000 000
	Opening balance	545,247,108		351,826,300
	Addition during the year (20% of pre-tax profit)	273,379,222	_	193,420,808
	Closing balance	818,626,33	=	545,247,108
15(a)	Revaluation gain / (loss) on investments			
	Gain from revaluation on investments		-	-
	Loss on revaluation on investments	(32,100,469	)	-
		(32,100,469	_	
			=	
16.	Retained earnings			
	Opening balance	9,493,948	3	6,155,439
	<u>Add</u> : Post-tax profit for the year	659,774,548		475,759,317
	Less: Transfer to statutory reserve	(273,379,222)		(193,420,808)
	Less: Proposed issue of bonus shares	(348,750,000)		(279,000,000)
	Less: Proposed issue cash dividend		-	-
	Closing balance	47,139,274		9,493,948
	<ul> <li>ontingent liabilities and commitments</li> <li>7.1 Claims against the Bank not acknowledged as debts Money for which the Bank is contingently liable in respect of guarantee given favouring: Directors Government</li> </ul>	ct 635,48	- 36,620	1,139,606,744
	Banks and other financial institutions	623,72	23,898	52,055,589
	Others	647,91	5,864	389,674,804
		1,907,12	6,382	1,581,337,137
1	7.2. Commitments			
	i Documentary credit and short term business transactions	3,551,85	50,068	2,665,102,330
	<ul> <li>ii Forward assets purchased and forward deposits placed</li> <li>iii Existing facilities, loan facilities and other commitments accounted for :</li> <li>Less than one year</li> </ul>	not	-	
	More than one year		-	-
	<ul><li>iv Spot and forward foreign exchange contracts</li><li>v Other exchange contracts</li></ul>		-	-
	v Other exchange contracts	3,551,85	- 0.068	2,665,102,330

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		Amounts i	in Taka
3.	Income statement	At 31 Dec 2007	At 31 Dec 2006
	Income		
	Interest, discount and similar income	4,124,985,009	3,088,719,334
	Dividend income	4,554,000	3,000,000
	Fees, commission and brokerage	700,206,728	556,310,067
	Gains less losses arising from dealing securities	-	-
	Gains less losses arising from investment securities	-	-
	Gains less losses arising from dealings in foreign currencies	-	-
	Income from non-banking assets	-	-
	Other operating income	129,272,049	126,246,478
	Profit less losses on interest rate changes	-	3,774,275,879
	Evponsos	4,959,017,786	3,114,210,819
	Expenses Interest, fees and commission	2,705,032,734	2,186,400,440
	Losses on loans and advances	2,100,002,104	2,100,400,440
	Administrative expenses	293,954,380	231,193,224
	Other operating expenses	315,707,469	223,679,396
	Depreciation on banking assets	69,600,428	61,125,660
	r	3,384,295,011	2,702,398,720
		1,574,722,775	1,071,877,159
•	Interest income		
	Interest on loans and advances		
	Loans against trust receipts	1,065,853,588	831,435,611
	Overdrafts	932,171,116	719,003,635
	Term loan- others	394,206,011	233,109,398
	Term loan- industrial	316,138,947	274,576,115
	Local bills purchased	259,230,689	300,265,027
	Payment against document	165,297,383	150,026,736
	Demand loan	102,937,171	43,753,204
	Consumer credit	90,037,261	23,491,226
	Transport loan	52,854,689	34,940,025
	House building loan	19,637,371	11,200,016
	Staff loan	10,293,524	6,261,670
	Credit cards	7,169,702	75,242
	General loan	5,474,327	24,503,236
	Packing credit	3,689,098	2,978,377
	Cash credit	2,887,413	6,165,309
	Foreign bills purchased	2,585,781	31,159,138
	Poverty alleviation loan	1,771,664	1,338,970
	Sachsondo - SME	654,173	-
	Others loans and advances	13,762,339	7,510,235
		3,446,652,247	2,701,79 <mark>3,</mark> 170
	Interest on		1
	Accounts with foreign banks	46,352,160	37,355,379
	Balances with other banks and financial institutions	169,373,648	103,195,703
		215,725,808	140,551,082
		3,662,378,055	2,842,344,252

		Amounts in	n Taka
		At 31 Dec 2007	At 31 Dec 2006
20.	Interest paid on deposits, borrowings, etc		51 Dec 2000
	Interest on deposits	2,095,122,179	1 001 250 020
	Fixed deposits	2,085,122,178	1,801,250,028
	Sanchaya plus	217,943,680	32,302,540
	Savings deposits	119,064,560	91,263,397
	Short-term deposits	80,586,590	71,822,501
	Other deposits	<u>    107,781,020</u> 2,610,498,028	<u>    103,443,392</u> 2,100,081,858
	Interact on horrowings	2,010,498,028	2,100,001,000
	Interest on borrowings Local banks including Bangladesh Bank	94,534,706	86,318,582
	Foreign banks	94,534,706	86,318,582
		2,705,032,734	2,186,400,440
		2,705,052,754	2,100,400,440
21.	Investment income		
	Interest on treasury bills	100,387,289	142,668,838
	Interest on treasury bonds	34,884,535	,
	Interest on government bonds	210,899,769	77,003,045
	Interest on 30 days Bangladesh Bank's bills	16,387,970	-
	Capital gain on sale of shares	30,929,811	19,452,198
	Capital gain on government bonds	65,762,146	
	Dividend on shares	4,554,000	3,000,000
	Interest on other bonds	-	3,925,967
	Interest on treasury bonds (Reverse repo)	2,753,434	2,203,159
	Interest on debentures	200,000	1,121,875
	Capital gain on sale of assets	402,000	
	euprui gain en eure et accete	467,160,954	249,375,082
22.	Commission, exchange and brokerage		
22.	Fees and commission	355,613,661	277,160,671
	Exchange gains less losses arising from	333,013,001	277,100,071
	dealings in foreign currencies	344,593,067	279,149,396
	dealings in foreign currencies	700,206,728	556,310,067
00		100,200,120	
23.	Other income		05 000 051
	Account closing and service charge	87,419,181	95,286,951
	Locker charge	1,304,250	681,000
	Postage, SWIFT, telex, etc recoveries	27,608,288	24,079,879
	Master card fees and charges	6,082,700	245,265
- <sup>6</sup>	Non-operating income	6,857,630	5,953,383
		129,272,049	126,246,478
24.	Salary and allowances		
	Basic salary	85,836,749	66,374,331
	Allowance	124,401,359	95,260,013
	Festival bonus	17,087,811	18,837,060
	Gratuity	8,038,303	6,312,686
	Provident fund contribution	8,586,431	6,846,353
	Performance bonus	43,852,226	32,111,411
		287,802,879	225,741,854
25.	Rent, taxes, insurance, lighting, etc		
	Rent, rates and taxes	46,042,061	49,182,164
	Insurance	16,245,534	11,460,011
	Utilities	14,066,014	10,261,399
		76,353,609	70,903,574
		,	

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		Amounts ir	
26.	Legal expenses	At 31 Dec 2007	At 31 Dec 2006
_0.	Legal expenses	4,036,612	980,558
	Consultancy fees	622,923	601,384
	5	4,659,535	1,581,942
27	Destage stomp tolecommunication at		
27.	<b>Postage, stamp, telecommunication, etc</b> Telephone - office	9,759,860	6,994,372
	Courier	6,537,249	6,300,781
	SWIFT charge	5,209,714	5,906,876
	ATM charge	1,551,731	1,283,090
	Reuter charge	1,245,720	1,049,440
	Internet	852,178	521,424
	Postage	206,050	175,400
	Telephone - residence	14,099	18,876
	Telex	4,278	12,237
	Service charge - credit card	-	55,900
	bervice charge create card	25,380,879	22,318,396
28.	Stationery, printing, advertisements, etc		
20.	Stationery and printing	12,462,504	9,350,510
	Advertisement	9,987,270	5,724,892
	Calendar, diary, souvenir, etc	4,155,000	2,558,382
	ATM card	1,031,554	550,767
	Books and periodicals	836,661	605,094
		28,472,989	18,789,645
29.	Chief executive's salary and fees		
	Basic salary	2,805,000	2,310,000
	Allowances	2,230,500	1,620,000
	Bonus	1,116,000	1,521,370
		6,151,500	5,451,370
30.	Directors' fees		
	Directors fees @ Taka 4,000 per Director, per meeting	857,400	561,655
		857,400	561,655
31.	Depreciation and repairs of Bank's assets		
	Repairs	1 100 400	700 411
	Building	1,122,468	729,411
	Furniture and fixtures Equipment	386,495 1,508,566	27,240 1,137,346
	Computer and accessories	1,933,068	1,236,245
	Office maintenance	4,002,050	3,257,990
	office maintenance	8,952,647	6,388,232
	Depreciation	0,002,041	0,000,202
	Building	11,024,663	10,349,664
	Furniture and fixtures	23,972,906	19,505,480
	Equipment	15,447,904	9,427,716
	Computer and accessories	10,092,896	7,659,760
	Motor vehicles	6,516,305	5,963,305
	Office renovation	2,545,755	1,831,503
		69,600,428	54,737,428
		78,553,075	61,125,660

		Amounts i	n Taka
32.	Other emerces	At 2007	At 31 Dec 2006
52.	Other expenses Car expenses	34,350,552	21,738,280
	Contractual service expenses	29,005,636	20,934,873
	Computer expenses	26,210,196	17,091,718
	Donation and subscription	22,623,175	3,415,454
	Other management and administrative expenses	17,594,658	12,266,663
	Entertainment	14,322,190	8,740,784
	Interest on lease obligations	12,351,214	14,317,701
	Travelling expenses	5,492,223	4,554,186
	Office plantation	3,989,568	2,563,632
	Training expenses	3,109,646	2,318,573
	Payment to superannuation fund	1,200,000	1,200,000
	Loss on revaluation of investment (Held for trading)	325,873	-
	Directors' travelling expenses	205,480	172,320
		170,780,411	109,314,184
33.	Provision against loans and advances		
	Unclassified (general provision)	52,987,710	89,582,029
	Classified (specific provision)	84,500,814	15,191,091
		137,488,524	104,773,120
34.	Appropriations		
	Balance of profit brought forward	9,493,948	6,155,439
	Add: Post-tax profit for the year	659,774,548	475,759,317
		669,268,496	481,914,756
	Transferred to		
	Statutory reserve	273,379,222	193,420,808
_	Proposed bonus shares	348,750,000	279,000,000
1		622,129,222	472,420,808
	Balance of profit, carried forward to Balance Sheet	47,139,274	9,493,948
35.	Earnings per Share		
	Profit after taxation	659,774,548	475,759,317
	Number of ordinary shares outstanding	13,950,000	11,160,000
	Earnings per share	47.30	42.63

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as on 31 December 2007 as per BAS-33.

### Notes to financial statements

for the year ended 31 December 2007

		Amounts	in Taka
36.	Highlights of activities	At 2007	At 31 Dec 2006
	Paid-up capital	1,395,000,000	1,116,000,000
	Total capital	2,989,724,526	2,223,321,348
	Capital surplus	287,815,825	441,321,800
	Total assets	38,436,069,093	30,478,437,542
	Total deposits	30,004,088,738	25,289,359,376
	Total loans and advances	28,456,944,137	22,255,639,992
	Total contingent liabilities and commitments	14,067,628,127	11,714,863,822
	Credit-deposit ratio	94.84%	88.00%
	Ratio of classified loans against total loans and advances	2.44%	2.27%
	Profit after tax and provision	659,774,548	475,759,317
	Loans classified during the year	695,664,609	504,325,645
	Provision kept against loans classified during the year	417,482,414	332,981,600
	Provision surplus/ (deficit)	-	30,693,737
	Cost of deposit	9.55%	8.27%
	Interest earning assets	36,373,795,353	23,851,828,856
	Non-interest earning assets	2,062,273,740	6,626,608,686
	Return on investments (RoI)	11.09%	7.45%
	Return on assets (RoA)	3.55%	3.17%
	Income from investments	467,160,954	249,375,082
	Capital adequacy	11.07%	11.23%
	Stock dividend	25%	25%
	Earnings per share	47.30	42.63
	Price-earnings ratio	11.03	10.04
37.	Assets and liabilities at 31 December 2007 denominate		we been converted to

local currency Bangladesh Taka (BDT) at the following exchange rates: <u>Currency</u><u>Abbreviated unit</u> Equivalent BDT British Pound Sterling GBP 130.00 European Currency EURO 90.00 Japanese Yen JPY 0.55 US Dollar USD 70.00 Canadian Dollar CAD 55.00 Australian Dollar AUD 50.00 Swiss Frank CHF 50.00 Asian Clearing House Union Dollar ACUD 70.00

38. Wherever considered necessary, previous year's figures have been rearranged for the purpose of comparison with current year's presentation without causing any impact on the profit and value of assets and liabilities as reported in the financial statements.

39. No material events have occurred after the Balance Sheet date that could affect the values reported in the financial statements.

40. Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka.

for Bank Asia Limited

Shancen Choudkury Director Chairman Director Director President & Managing Director

Dated, 23 March 2008

<u>Annex 1</u> Amounts in Taka

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		COST	ST		Rate of		DEPRECIATION	IATION		Net book value
Asset Category	At 01 Jan 2007	Addition	Disposal / adjustment	Balance at 31 Dec 2007	depreciation	Balance at 01 Jan 2007	Charge for the year	On disposal adjustment	Total to 31 Dec 2007	31 Dec 2007
Equipment	51,713,371	25,526,147		77,239,518	20	30,197,704	15,447,904		45,645,608	31,593,910
Computer and accessories	38,475,379	11,989,100	ï	50,464,479	20	19,553,750	10,092,896	ï	29,646,646	20,817,833
Furniture and fixtures										
including office renovation	101,933,549	30,659,754	ı	132,593,303	20	54,991,930	26,518,660	,	81,510,591	51,082,712
Vehicles	29,816,525	2,882,000		32,698,525	20	12,010,515	6,516,305		18,526,820	14,171,705
Building	206,993,260	13,500,000	ï	220,493,260	5	11,149,663	11,024,663	ï	22,174,326	198,318,934
Land	182,443,587	1		182,443,587	ı		-			182,443,587
Total at 31 Dec 2007	611,375,671	84,557,001		695,932,672		127,903,562	69,600,428		197,503,990	498,428,682
Total at 31 Dec 2006	515,333,498	96,042,173		611,375,671		73,166,134	54,737,428		127,903,562	483,472,109
			Eq	Equipment	Computer and accessories	Furniture and fixtures	Vehicles		Building	Total
Cost (A)				-					_	
Opening balance				38,928,581	35,610,625	90,159,371		29,417,525	16,000,000	210,116,102
Addition during the year				21,291,270	9,843,802	26,442,810		2,882,000		60,459,882
Closing balances				60,219,851	45,454,427	116,602,181		32,299,525	16,000,000	270,575,984
Depreciation (B)										
Opening balance				19,702,696	18,068,505	46,114,290		11,667,915	1,600,000	97,153,406
Addition during the year				12,043,970	9,090,885	23,320,436		6,459,905	800,000	51,715,196
Closing balances				31,746,666	27,159,390	69,434,726		18,127,820	2,400,000	148,868,602
Written down value at										
31 December 2007 (A-B)				28,473,185	18,295,037	47,167,455		14,171,705	13,600,000	121,707,382

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### Names of Directors and the entities in which they had interest at 31 December 2007

Sl. no.	Name	Status with the bank	Name of firms/companies in which interested as proprietor/director/managing agent/guarantor/employee/partner etc.
1.	Mr. M. Syeduzzaman	Chairman	BOC Bangladesh Ltd Chairman
			Industrial and Infrastructure Development
			Finance Co. Ltd. (IIDFC) - Vice Chairman
			Bangladesh Rice Foundation - Chairman
			Centre for Policy Dialogue - Member, BOT
			Credit Rating Agency of Bangladesh - Chairman
2.	Mr. A. Rouf Chowdhury	Vice Chairman	Rangs Ltd.
			Rangs Workshop Ltd.
			Rangs Industries Ltd.
			Rangs Motors Ltd.
			Rangs Properties Ltd.
			Ranks ITT Ltd.
			Dears International Ltd.
			Rancon Engineering Ltd.
			Shield Security Services Ltd.
			Sea Resources Ltd.
			Sea Fishers Ltd.
			Deep Sea Fishers Ltd.
			Sea Resources Cold Storage Ltd.
			Sea Resources Agencies Ltd.
			Fishers Shipyard Ltd.
			Seamans Dockyard & Fishmeal Ltd.
			Rangs Pharmaceuticals Ltd.
			Ranks Telecom Ltd.
			Mavis Ispat Ltd.
			Yellow Lines Ltd.
			Rancon Motors Ltd.
			Ranks Union Ltd.
			Ranks Energy Ltd.
			Rancon Services Ltd.
			Bengal Laboratories Ltd.
			Appollo Steel Mills Ltd.
			Bon Kids Ltd.
			SDIL
			Rancon Autos Ltd.
			Ranks Interior Ltd.
			Ranks Agro Bioteq Ltd.
			Ran-Jas Ltd.

			the bank	Name of firms/companies in which interested as proprietor/director/managing agent/guarantor/employee/partner etc.
	3.	Mr. Arifur Rahman Sinha	Vice Chairman	Medlar Garments Ltd.
				Medlar Fashions Ltd.
				Medlar Apparels Ltd.
				Medlar Accessories Ltd.
				Sinha Fashions Ltd.
				Sinha Apparels Ltd.
				Spencer Apparels Ltd.
				J.K. Fashions Ltd.
				ZMS Fashions Ltd.
				Sinha Textile Ltd.
				Sinha Rotor Spinning Ltd.
				Sinha Denim Ltd.
				Sinha Designers Ltd.
				Sinha Agro Industries Ltd.
				Simson Ltd.
				Sinha Knitting Ltd.
				Sinha Power Generation Company Ltd.
				Sinha Washing Plant Ltd.
				Sinha Specialised Denim Washing Plant Ltd.
				Sinha Spinning Ltd.
				Sinha Rope Denim Ltd.
				Sinha Dyeing & Finishing Ltd.
				Sinha Denimwear Ltd.
				Enterprise Asia Ltd.
				Venture Energy Resources Ltd.
				Venture Cluster Ltd.
				Opex Garments Ltd.
				Opex Apparels Ltd.
				Opex Industries Ltd.
				Opex Style Wears Ltd.
				Opex Apparels Accessories Ltd.
				Opex Fashions Ltd.
				Opex Sweaters Ltd.
1				Opex Ready Wears Ltd.
-				Opex Washing Plant Ltd.
				Opex Designers Ltd.
				Sinha Industries Ltd.
				Sinha Style Wears Ltd.
)				Sinha Apparels Accessories Ltd.
	6			Sinha Garments & Textile Ltd.
				Sinha Yarn Dyeing & Fabrics Ltd.
				Sinha Home Furnishings Ltd.
				Pritha Apparels Ltd.
				Ornate Garments Ltd.
				Ornate Apparels Ltd.

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Sl. no.	Name	Status with the bank	Name of firms/companies in which interested as proprietor/director/managing agent/guarantor/employee/partner etc.
4.	Mrs. Shameem Choudhury (Representing Phulbari Tea Estates Ltd)	Director	M. Ahmed Tea & Lands Co. Ltd Phulbari Tea Estates Ltd M. Ahmed Cold Storage Ltd Premier Dyeing & Calendaring Ltd M. Ahmed Food & Spices Ltd Anandaniketan Ltd
5.	Mr. Shafique Uddin (Representing Mostafa Steel Galvanizing Plant Ltd)	Director	Mostafa Vegetable Oil Industries Ltd Mostafa Steel Galvanizing Plant Ltd Mostafa Re-Rolling Mills Ltd Mostafa Garments Industries Ltd Rahman Rexene Industries Ltd Mostafa Steels Ltd Mostafa Coconut Oil Industries Ltd R.R. Coconut Oil Industries Ltd Rahman Ship Breakers Ltd Mostafa Artificial Leather Industries Ltd M. M. Ship Breakers Ltd M. M. Vegetable Oil Products Ltd Mostafa Shrimp Products Ltd Hefazatur Rahman & Co. Ltd Mostafa Organic Shrimp Products Ltd M. M. Salt Industries Ltd Euro Shipping Ltd Fair Ways Corporation Ltd M. M. Corporation S. R. Corporation Ibrahim Corporation Mostafa Corporation Mostafa Corporation M. M. Steel Galvanizing Plant Ltd Mostafa Paper Products Ltd Soudia Transport Service
6.	Mr. Mir Shahjahan	Director	ZMS Fashions Ltd.
7.	Mr. Faisal Samad	Alternate Director	Savar Textiles Ltd Director Supasox Ltd Director Surma Garments Ltd Managing Director
8.	Mr. Murshed Sultan Chowdhury	Director	Rangs Pharmaceuticals Ltd.
9.	Mr. M. Shamsul Alam (Representing Amiran Generations Ltd.)	Director	General Produce International Ltd Managing Director
10.	Lt. Col. (Retd) Fariduddin Ahmed	Director	Opex Garments Ltd Executive Director
11.	Mrs. Farhana Huq Chowdhury	Director	Rangs Pharmaceuticals Ltd.     Ranks Telecom Ltd.     Rancon Autos Ltd.

### List of Branches

#### **Corporate Branch**

Noor Tower (1<sup>st</sup> floor) 110, Bir Uttam C.R. Dutta Road Dhaka-1215 Ph: (02) 9674501-2 Fax: 880-2-9677032 Swift: BALBBDDH002

Manager : A.H.J. Rahman

Executive Vice President Mobile: 01199 803040

#### **Principal Office Branch**

111-113, Motijheel C/A Dhaka - 1000 Ph: (02) 9571450-1 Fax: 880-2-9566223 Swift: BALBBDDH003

Manager : Md. Arfan Ali Senior Vice President Mobile: 01199 812722

#### **Gulshan Branch**

Bay's Gallaria (Ground Floor) 57, Gulshan Avenue Dhaka - 1212. Ph: (02) 9889268-9 Fax: 880-2-8816739 Swift: BALBBDDH004

Manager: Syed Iltefath Hussain Vice President Mobile: 01199 816784

#### **Agrabad Branch**

69, Agrabad C/A Chittagong. Ph: (031) 714665, 724876 Fax: 880-31-714548 Swift: BALBBDDH005

Manager: Mohammad Roshangir Executive Vice President Mobile: 01199 70 2211

#### Malkhanagar Branch

Taltola Bazar, Malkhanagar Munshigonj Ph: 01711 831040 **Manager:** Md. Moniruzzaman First Assistant Vice President Mobile: 01711 831040

#### Scotia Branch

32, Kazi Nazrul Islam Avenue Kawran Bazar, Dhaka - 1215 Ph: (02) 8110161, 8125011-2 Fax: 880-2-9123077 Swift: BALBBDDH

Manager: Syed Nazimuddin Executive Vice President Mobile: 01711 106848

#### Sylhet Main Branch

60, Niloy, Dargah Gate, Airport Road, Sylhet Ph: (0821) 712256 Fax: 880-821-722616

Manager: Niaz Ahmed Chowdhury First Vice President Mobile: 01711 403989

#### MCB Dilkusha Branch

4, Dilkusha C/A, Dhaka Ph: (02) 9568871-3 Fax: 880-2-9563649 Swift: BALBBDDH008

Manager: Mohammad Borhanuddin Senior Vice President Mobile: 01199 818580

#### MCB Sk. Mujib Road Branch

Ayub Trade Centre 1269/B, Sk. Mujib Road Agrabad C/A, Chittagong Ph: (031) 715125-7 Fax: 880-31-710352 Swift: BALBBDDH009

Manager: Swapan Dasgupta Senior Vice President Mobile: 01819 329060

#### **Tarail Branch**

Tarail Bazar Kishoreganj Ph: (09434) 75099 Fax: 880-9434-75099

Manager: Md. Nurul Amin Executive Officer Mobile: 01711 403322

#### MCB Banani Branch

A. R. Tower 24, Kemal Ataturk Avenue Banani, Dhaka - 1213 Ph: (02) 9885610, 9894699 Fax: 880-2-9899833

Manager: S.M. Iqbal Hossain Vice President Mobile: 01713 010968

#### Khatunganj Branch

Asia Centre 273/268, Khatunganj Chittagong Ph: (031) 610036, 638013-4 Fax: 880-31-632905 Swift: BALBBDDH013

Manager: A.K.M. Shahnawaj Senior Vice President Mobile: 01711 748449

#### **Mitford Branch**

Bismillah Tower 147/148, Mitford Road Dhaka - 1100 Ph: (02) 7320620 - 1 Fax: 880-2-7314999

Manager: Rafiqul Hasan Senior Vice President Mobile: 01199 850905

#### Uttara Branch

House - 79A, Road - 07, Sector - 4 Uttara Model Town, Dhaka Ph: (02) 8957427-9 Fax: 880-2-8957431

Manager: Md. Sazzad Hossain Senior Vice President Mobile: 01819 261195

#### Ashulia Branch

Chowdhury Plaza (1st Floor) Zamgara Bazar, Ashulia, Savar Dhaka Ph: (02) 7790447 Fax: 880-2-7790448

Manager: Md. Anisur Rahman First Assistant Vice President Mobile: 01716 866994

#### North South Road Branch

89, Shaheed Syed Nazrul Islam Shoroni North South Road, Dhaka Ph: (02) 9563768-9 Fax: 880-2-9563223

#### Manager: Mehbub Hasan First Assistant Vice President

Ph: 01710 960515

#### **CDA Avenue Branch**

665, CDA Avenue GEC Mor, Chittagong Ph: (031) 2863640, 2850091-2 Fax: 880-31-612933

Manager: A. K. M. Shaiful Islam Chowdhury Vice President Mobile: 01714 009544

#### Sylhet Uposhohor Branch

Rahim Tower Subhanighat Bishwa Road, Sylhet Ph: (0821) 815866 Fax: 880-821-830791

Manager: A.M.M. Nizamuddoula Khan First Assistant Vice President Mobile: 01713 301111

#### Lohagara Branch

Mostafa Center Lohagara, Chittagong Ph: (030345) 6304 Fax: 880-30345-6305

Manager: Mohammad Mohiuddin Senior Executive Officer Mobile: 01711 104432

#### Dhanmondi Branch

Mehar Plaza House - 13/A, Road - 5 Dhanmondi R/A,Dhaka Ph: (02) 8624874-5 04474650445-6 Fax: 880-2-9664640 Manager: Md. Zahid Hossain First Vice President Mobile: 01199 819988

#### Station Road Branch

Mohiuddin Market (1st floor) 170, Station Road Chittagong Ph: (031) 2850934-5 Fax: 880-31-2850936

Manager: Mohd. Shahabullah Vice President Mobile: 01713 123130

#### **Bashundhara Branch**

House - 25, Block-A, Avenue Road Bashundhara R/A Dhaka Ph: (02) 8835321-2 Fax: 880-2-8835321

Manager: Kazi Nowshaduzzaman First Assistant Vice President Mobile: 01199 819944

#### Rajshahi Branch

Ahmed Plaza, 182, Alu Patti, Ghoramara Rajshahi Ph: (0721) 812503-4 Fax: 880-721-812502

Manager: Md. Mozaffor Hossain Vice President Mobile: 01713 302994

#### Khulna Branch

Al-Mashah Complex 44, Mojid Sarani KDA Avenue (Shib Bari Mor) Khulna Ph: (041) 2830134-7 Fax: 880-41-2830135

Manager: Debasish Karmaker Assistant Vice President Mobile: 01713 302993

#### **Chatkhil Branch**

Holding No. 3147, Khilpara Road, Chatkhil Bazar Chatkhil, Noakhali Ph: (03222) 75179 Fax: 880-3222-75179

Manager: Md. Shahidul Islam First Assistant Vice President Mobile: 01818 090892

#### **EPZ Branch**

Zone Service Complex CEPZ,Chittagong Ph: (031) 800406 Fax: 880-31-801391

Manager: Saiful Islam First Assistant Vice President Mobile: 01713 108867

#### Mohakhali Branch

82, Mohakhali C/A Dhaka-1212 Ph: (02) 8857236, 8857420 Fax: 880-2-8855431

Manager: Alamgir Hossain Assistant Vice President Mobile: 01713 041304

#### **Mirpur Branch**

Nishi Plaza Plot No - 1, Avenue - 4 Section - 6, Block – C, Pallabi Mirpur, Dhaka-1216 Ph: (02) 9013841, 9013844 Fax: 880-2-9012122

Manager: K. S. A. Ansari Assistant Vice President Mobile: 01713 013371

#### Anderkilla Branch

184, J.M. Sen Avenue Anderkilla Chittagong Ph: (031) 2854882-3 Fax: 880-31-2854881

Manager: Ali Tarek Parvez Assistant Vice President Mobile: 01713 108833

#### **Rohitpur Branch**

Rima Plaza Rohitpur Boarding Keranigonj, Dhaka Ph: (02) 7766677 Fax: 880-2-7766600

Manager: Mark N. Chowdhury Executive Officer Mobile: 01715 496888



LIMITED

Corporate Office (Registered Office), Tea Board Building (1st floor) 111-113 Motijheel C/A, Dhaka-1000

### FORM OF PROXY

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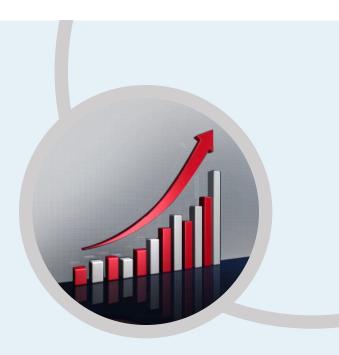
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# K‡c₽‡iUZ\_ïvejx

<ul> <li>Abţgv`b cŵß</li> <li>24/02/1999</li> <li>Dt``v³WtYi cůg mfv</li> <li>15/04/1999</li> <li>msNfw³ i mb` cŵß</li> <li>28/09/1999</li> <li>e`emv`i i " Kivi mb` cŵß</li> <li>28/09/1999</li> <li>e`emv`i i " Kivi mb` cŵß</li> <li>28/09/1999</li> <li>cwi Pvj bv cl \$` i cùg mfv AbyoZ nq</li> <li>01/10/1999</li> <li>e`vswKs j vBtmÝ cŵß</li> <li>06/10/1999</li> <li>cùg kvLv j vBtmÝ cŵß</li> <li>06/10/1999</li> <li>cůg kvLv j vBtmÝ cŵß</li> <li>31/10/1999</li> <li>e`vsK DtØvab Kiv ntqtQ</li> <li>27/11/1999</li> <li>côttc ±wn cíKvtki Zwi L</li> <li>29/06/2003</li> <li>AvBwc1 Avte`b MötYi Zwi L</li> <li>23/09/2003, 24/09/2003</li> <li>me@ûg tkqvi tUWs-Gi Zwi L</li> <li>20/12/2005</li> <li>me@ûg w`ctj m tkqvi tUWs-Gi Zwi L</li> <li>30/01/2006</li> </ul>	
<ul> <li>msNfw<sup>3</sup> i mb ` cồuß</li> <li>e "emv ï i " Ki vi mb ` côuß</li> <li>28/09/1999</li> <li>e "emv ï i " Ki vi mb ` côuß</li> <li>28/09/1999</li> <li>cwi Pvj bv cl P ` i côg mfv AbyôZ nq</li> <li>01/10/1999</li> <li>e "vswKs j vBtmÝ côuß</li> <li>06/10/1999</li> <li>e ` vswKs j vBtmÝ côuß</li> <li>06/10/1999</li> <li>côg kvLv j vBtmÝ côuß</li> <li>31/10/1999</li> <li>e ` vsK DtØvab Kiv ntqtQ</li> <li>27/11/1999</li> <li>côntc±vm côKvtki Zwi L</li> <li>29/06/2003</li> <li>AvBuc I Avte` b MôttYi Zwi L</li> <li>23/09/2003, 24/09/2003</li> <li>me@ốg tkqui tUñWs-Gi Zwi L</li> <li>08/01/2004</li> <li>wmWweGj -Gi mvt_ Pw<sup>3</sup> i Zwi L</li> <li>20/12/2005</li> </ul>	
<ul> <li>e "emv ï i " Kivi mb` cồuß</li> <li>cwi Puj bv cl P`i cÖg mfv AbyôZ nq</li> <li>o1/10/1999</li> <li>e "vswKs j vB‡mÝ côuß</li> <li>06/10/1999</li> <li>cÖg kvLv j vB‡mÝ côuß</li> <li>31/10/1999</li> <li>cÖg kvLv j vB‡mÝ côuß</li> <li>31/10/1999</li> <li>e "vsK D‡Øvab Kiv n‡q‡Q</li> <li>27/11/1999</li> <li>cöhtc±wn cľKvtki ZwiL</li> <li>29/06/2003</li> <li>AvBwc1 Avte`b Mb‡Yi ZwiL</li> <li>23/09/2003, 24/09/2003</li> <li>me@Ög tkqvi tUñWs-Gi ZwiL</li> <li>08/01/2004</li> <li>wmWweGj -Gi mvt_ Pw³i ZwiL</li> <li>20/12/2005</li> </ul>	
<ul> <li>&gt; cwi Pvj bv cl ₽ i c<u>0</u>g mfv AbyoZ nq</li> <li>: 01/10/1999</li> <li>: e'vswKs j vB‡mÝ cồwB</li> <li>: 06/10/1999</li> <li>: c<u>0</u>g kvLv j vB‡mÝ côwB</li> <li>: 31/10/1999</li> <li>: e'vsK D‡Øvab Kiv n‡q‡Q</li> <li>: 27/11/1999</li> <li>: cônţc ±vm cľKv‡k i Zwi L</li> <li>: 29/06/2003</li> <li>AvBwc1 Avţe`b Mb‡Yi Zwi L</li> <li>: 23/09/2003, 24/09/2003</li> <li>&gt; me@<u>0</u>g tkqvi tUNVs-Gi Zwi L</li> <li>: 08/01/2004</li> <li>: wmWweGj -Gi mv‡_Pw³i Zwi L</li> <li>: 20/12/2005</li> </ul>	
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<ul> <li>&gt; e<sup>°</sup>vsK D‡Øvab Kiv n‡q‡Q : 27/11/1999</li> <li>&gt; cöhtc±vm ciKvtki ZwiL : 29/06/2003</li> <li>&gt; AvBucI Avte`b Möh‡Yi ZwiL : 23/09/2003, 24/09/2003</li> <li>&gt; me@ö_g tkqvi tUñVs-Gi ZwiL : 08/01/2004</li> <li>&gt; wmiWweGj -Gi mvt_ Pw³i ZwiL : 20/12/2005</li> </ul>	
<ul> <li>&gt; cöntc±vm ciKvtki ZwiL</li> <li>: 29/06/2003</li> <li>&gt; AvBucI Avte`b MöhtYi ZwiL</li> <li>: 23/09/2003, 24/09/2003</li> <li>&gt; me@ö_g tkqvi tUNVs-Gi ZwiL</li> <li>: 08/01/2004</li> <li>&gt; wmWWeGj-Gi mvt_Pw³i ZwiL</li> <li>: 20/12/2005</li> </ul>	
<ul> <li>AvBucI Avte`b MôtYi ZwiL : 23/09/2003, 24/09/2003</li> <li>me@ûg †kqvi †UñWs-Gi ZwiL : 08/01/2004</li> <li>wmuWueGj -Gi mvt_ Pw³i ZwiL : 20/12/2005</li> </ul>	
<ul> <li>&gt; me@<u>0</u>g tkqvi tUNVs-Gi ZwiL : 08/01/2004</li> <li>&gt; wmwWweGj-Gi mv‡_Pw³i ZwiL : 20/12/2005</li> </ul>	
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$\blacktriangleright D^{\dagger} v^{3} v i msL^{2} v : 22$	
≻ cwiPvj‡KimsLïv : 11	
➢ kvLvi msL"v	
➤ wbix¶K : Gm. Gd. Avn‡g` GÛ †Kvs P`vU@V@GKvD>U`ivUm evox bs-25, †iW bs-13G eK-wW, ebvbx, XvKv-1213	
➢ AvBb Dc‡`óv : j x, Lvb GÛ cvU®vm <sup>©</sup> wmwU nvU <sup>Q</sup> (5g Zj v) 67, bqv cëb XvKv-1000	
<ul> <li>▶ wbeÜbKZ Kvhŋ q</li> <li>NU tewW¶ewi s (2q Zj v)</li> <li>111-113 gwZvSj ev/G, XvKv-100</li> <li>tdvb: 880 2 7160938, 716431</li> <li>dïv-: 880 2 7175524</li> <li>B-tgBj: bankasia@bankasia.</li> <li>I ‡qe mvBU: www.bankasia-boo BrUvi ‡bU eïvswKs: www.bankasia</li> </ul>	1, 7177034 com.bd d.com

### cwiPvjbvcl<sup>©</sup>

†**Pqvig∵vb** Rbve Gg. mvB`∲⁄₄vgvb

fvBm †Pqvigʻvb Rbve G. iDd †Pšajx Rbve Awidi ingvb vmbnv

### cwi Pvj K gÛj x

vg‡mm dvi nvbv nK †PŠajix vg‡mm kvgxg †PŠajix Rbve kwdK Dwi b Rbve g¢k® mj Zvb †PŠajix Rbve gxi kvnRvnvb Rbve dqmvj mvgv` (wg‡mm gvnwi bv †PŠajixi weKí cwi Pvj K) Rbve Gg. kvgmj Avj g †j t K‡Y€ (Aet) dwi`Dwi b Avn‡g`

†c**ů**m‡W>U I e<sup>°</sup>e⁻vcbv cwi Pvj K

Rbve ^mq` Awbmj nK

### †Kv¤úvbx mvPe

Rbve Awgbj Bmj vg

# clt`i AwVU KwgwU

Rbve Gg. kvgmji Avjg vg‡mm kvgxg †Pšayix Rbve kvvclK Dwi<sup>†</sup>b - †Pqvigʻvb - m`mʻ - m`mʻ

### wb epnx K g K Z Pe,,)

tcům‡W>U I e¨e¯vcbv cwi Pvj K îmq`AwbmyinK Dc e<sup>°</sup>e<sup>-</sup>vcbv cwi Pvj K Awgbj Bmj vg BidvbDwl b Avntg vmvbqi Gw vKDvUf fvBm †cüm‡W>U Gm.Gg. †Lvi‡k`Avjg B‡Z¶v †i Rv †PSavix Gw wKDwUf fvBm tc@mtW>U †gvnv¤§`†ivkv½xi G.GBP.†R. ingvb bwmi"j †nv‡mb †gvt AvRnvi Avj x vgqv °m̃q`bwaRqwiİbī vmvbqi fvBm †cüm‡W>U ĉb`vk\_ß Gg.Gg.G. gykZ †gvt Avi dvb Avj x iwdKji nymyb †gyny¤§ †evinybDwlb G.†K.Gg. kvn‡bI qvR †gvt mv¾v` †nv‡mb gvi "d ‡gvnv¤§v` Avnmvb fgvt AveyeKi j ⁻‹i fvBm †c@m‡W>U †gvnv¤§` kvnve**j** ⊮n tgvt AvkivdDwib Avn‡g` G.†K.Gg. mvBdj Bmjvg †Pšajx Gm. Gg. BKevj tnvQvBb tgvt tgvRvddi tnvtmb ^m̃q` Bj ‡ZdvZ †nv‡mb Avmv`j Kwig †gvt ivRv vgqv dv÷@fvBm †c@m‡W>U wbqvR Avn‡g` †Pšayi x bvRbxb mji Zvbv †gvt GKivgj †nv‡mb †gvt Rwn` †nvtmb †gvt wRqv Aviwdb †gvt AvRnvi "j Bmj vg AvdRvjj nK myd †Žvdv‡qj Avnv‡g` G¨wm÷ïvU fvBm †c@m‡WvU Avj qMxi †nv‡mb †`evkxl KgŔvi †gvt Aw RŘjin K Lvb Avj x Zv‡i K cvi‡fR ûgvqb BDmyd Kwei †K.Gm.G. Avbmvix Awi Kij Awi dxb Kvgvj Dwl b Avntg` tgvt mvBdj Bmj vg j ⁻‹i G.†K.Gg. †i RvDj ∩K †Pšajx †gvt gjvk` Avj - Awgb †gvt kwn`j Bmj vg

dv÷@G`wm÷`vvU fvBm †c@m‡WvU LvBi"j nK G.Gg.Gg. wbRvg‡ÏŠj v Lvb dv‡qŘ †ğvnv¤§` îmq` †gvt Avj x †i Rv Be‡b †gvt mvgmŷ∕₄vgvb †K. Gg. kvLvI qvZ †nv‡mb tgvt c**í**kvš-mgxi †gvt Zv‡iK nvmvb tgvt Bbvgj Bmj vg tgneje nymyb UsKı ûgvqto Gg. †gvi‡k` KvRx kvgmj nK tgvnv¤§ gvgþ-Ai-ikx` tgvt ‡gvERv Avjx Gg.Gg. mvBdj Bmjvg tgvt Rvnv½xi Ávj g tgvt tnvmtb34vgvb ^mq` ûgvqb Kexi †gvt Bwj qvQ ‡gvj ⊬ tbQvi Avntg Gg.Avi . †Pšaji x i v‡k` †gvt wmivRji Bmjvg Ğ.†K.Gg. Zv‡i Ř tgvt tgvnvmb Rvgvj myRZ Kgvi tmb tgvnv¤§~gvBbj Bmjvg tgvt tejvj tnv‡mb tgvt I gi nvgvZ tPšavix †gvt †gvi‡k` Avj g gynv¤§`wbRvg Dwl b fgvt AvKgj †nvtmb tZŠvn`j Bmjvg Gg`v`j nK mvBclj Bmjvg Gg.Gg.kindj Bmjng †g‡n`x Rvgvb Lvb ĞBP.Gg. †gv⁻₩ndRyi ingvb tgvt gwReyi ingvb ^mq`Tgvt Rvi whm KvRx bĬ kv` ¾4vgvb tgvnv¤§ gvngỳ Avj g nvmvb G. mvBgg Avn‡g`G.Rwigj †gvt AwbQyi ingvb †gvnv¤§` kvnRvnvb †ğvt mj Zvb nvqvZ Lvb Ğg. nwimeji Avjig tgvt gwbi "¾vgvb iĬbKĂwuqb G.†K.Gg. †gvnwmb Dwl b †gvt kwn`y Bmj vg tgvt gy wdRy ingvb

### tPqvigïvbgtnv`tqicÖwZte`b



eïvsK Gwkqvi 9g e‡l ℃`vc®

cëw×i Av‡iKwU eQi



K‡cv≇iU Awdm ⁻vbvš∔

AZ<sup>°</sup>Š-Avb<sup>‡</sup><sup>×</sup>i mv<sup>±</sup><sub>1</sub> Awg Avgvi Ges cwiPvjbv cl<sup>©</sup>-Gi m<sup>\*</sup>m<sup>e</sup><sup>‡</sup><sup>×</sup>i c<sup>¶</sup> t<sup>±</sup>K Avcbv<sup>‡</sup> itK e<sup>v</sup>sK Gwkqvi beg ewul<sup>®</sup> mvaviY mfvq<sup>-</sup> <sup>6</sup>MZ Rvbwv<sup>°</sup>Q| ej tZ w0av bvB th Awg AZ<sup>°</sup>Š-mšwoi mvt<sup>±</sup><sub>2</sub> 2007 mvt<sup>±</sup>ji cwiPvjbv cl<sup>®</sup> i c<sup>®</sup>Zt<sup>2</sup> b, wbi wv<sup>¶</sup>Z e<sup>v</sup>j v<sup>Ý</sup> mxU, j vf-¶wZi wnmve Ges Ab<sup>°</sup>vb<sup>°</sup> Awu<sup>®</sup>® weeiYx<sup>±</sup>tj v Avcbvt<sup>\*</sup> i mvgtb Ztj aiwQ| GB c<sup>®</sup>tt<sup>½</sup> Awg Avcbvt<sup>\*</sup> i Rvbwv<sup>°</sup>Q th GB tklevt<sup>±</sup>i gZ Awg e<sup>v</sup>sK Gwkqvi mvaviY Kvh<sup>®</sup>ej xi c<sup>®</sup>Zt<sup>\*</sup> bmgn Avcbvt<sup>\*</sup> i mvgtb Dc<sup>-</sup>vcb KiwQ| GUv Avgvi Rb<sup>°</sup> AZ<sup>°</sup>Š-Mte<sup>®</sup> welq th e<sup>°</sup>vsKwUi c<sup>®</sup>Zôvj Mœ t<sup>±</sup>tK Ae<sup>°</sup>vnZfvte Awg GB witcvU<sup>®</sup>Avcbvt<sup>\*</sup> i mvgtb tck Kivi mthvM tctqwQ|

we`vqKvjxb GB mfvq Awg Avcbvt`i mvgtb mvdj¨gwÛZ, k³ wfwËi Dci cůZwôZ, I ewa@z GKwU cůZôvb wnmvte e`vstKi wPÎ Ztj aitZ PvB| 2007 mvtj Avcbvt`i GB e`vsK Dtj ŁthvM``fvte Zvi e`emv cůnwi Z KtitQ: G eQi e`vstKi wWtcwwRU tetotQ 18.64 kZvsk, wewfbœFb Ges AwMy t`qv ntqtQ weMZ eQtii tPtq 27.86 kZvsk tekx, Ges cwiPvjb gbvdv ew> tctqtQ 46.91 kZvsk| GKwU ùAdtmviú e`vswKs kvLvmn t`tki wewfbœGjvKvq cwPwU bZb kvLvi gva`tg 2007 mvtj e`vstKi Kvh@ug m¤cůhvwiZ ntqtQ| e`emv m¤cůhviY ntqtQ- wktívrcv`b, Avg`wb/ißvbx, AeKvVvtgv, wewfbœaitbi tmevLvZ, KwlFb I ¶ì newbtqvtMi t¶tÎ, Ges Ktcv@iU MůnK t\_tK`i "Kti ¶î`, gvSvwi Ges LPiv, tµZv/wetµZv chS-|

†`tki mwefk A\_%bwZK KgfkvÊ gši ntq cov mtËi GeQi e`vstKi th mvdj Zvi tcQtb wQj e`vstKi e`e fvcbv KZ@¶ Ges mKj KgfkZfkgfvixi KwVb cwiktg I Dt``vM, hv mwZB cksmbxq | wetkIfvte Dtj LthvM, AZ`š-f tbwUtk nVvr Kti AcQ`wkZfvte Avgvt`i cbvb Kvhfk5`tK fvbvši KitZ ntqtQ Av¶wiK At\_B ivZviwZ Avgvt`i KtcvftU tnW AwdmtK fvbvši KitZ ntqtQ | miKvi i`vsMm feb fv/vi um×vš-wbtj GKB fvM eiY KitZ nq Avgvt`i Ab`Zg e``-Kgfk5`a`wkqv kvLvtK | Awg Avbt5`i mt½ Avcbvt`i RvbwvQ, GB mgm`v mtËi MthKt`i tmevq tKvtbv iKg e`vNvZ myo nqvb | Avgvt`i cwiktgv I mvnmx Kgxfv G aitbi ctZeUKZvtK mvdtj`i mvt\_ DEiY KtitQb | G mKj NUbv cevtni tctf¶1Z AZ`š-cwiZwBi I Avbt5`i welq th, hy³ivtR`i wdbwvYqvj UvBgm Ae j Eb-Gi 0``v e`vsKvi0 g`vMwRb e`vsK GwkqvtK 2007 mvtj i Rb``evsjvt`tki e`vsK mgtni gta``e\*vtKb A`vl qwW®e`vsK Ae``v Bqvi-20070 c0vb KtitQ | ivR%awZK, cůvZôwbK IAvcbvť i ŠiY AvtQ th 2007 mvtji ïi" ntquQj GK AfZcge®I AwbwôZ ivR%awZK Ae<sup>-</sup>vi gaA\_%awZK cwieZ®w`tq, hvi mgwß NtU Rvbgvix gvtmi 11 ZwitL, Ges hv eZ@vtb 01/110-Gi NUbv wntmte cwiwPZ| bZbZÉveavqK miKvi `\*ZZvi mt½ AvBb ksLjv cwiw<sup>-</sup>wZ <sup>-</sup> ôftweK chŵtq wclwitq Avtb,A\_@wzI LvZ\_tjvtZj¶bxqfvte ksLjv wdti Avtm, hvi dtj t`kevmxi gta"I <sup>-</sup> wdti Avtm| miKvi AtbK `p I KvhKic`t¶c Môb Kivq eû côwZôwbK cwieZ® mwaZ ntqtQ Ges eû miKvix côzôvtbi Kg@×wztzI cwieZ®GtmtQ| miKvtii mte@P chŵq t\_tK evievi tNvI Yv t`qv ntqtQ th 2008 mvtji tkI bwNv` msm` wbe@PbAbyôZ nte Ges wbLyz tfvUvi Zwj Kv cŮtzI KvR cţiv`tg PjtQ| PÆMôg e>`tii `¶zvq DtjLthwl"Dbqb j¶" Kiv tMtQ Ges miKvix côzôvb/ms<sup>-v</sup>\_tjvi Kg@ôµuqq`vqe×Zvi mtPZbZv GtmtQ etj gtbnq| ewYwR"K Kg@vÊtK mnRZi Kivi Rb" wK0ybZb c`t¶c MôY Kiv ntqtQ, thgb, teUvi weRtbmtdvivg Ges ti\_tjUwi widgm&Kvgkb MVb|

D<sup>™</sup>Z cwiw<sup>-</sup> wZłZ e<sup>-</sup>emv-ewbR<sup>-</sup> I A\_%0wZK KgRvÛ m¤úł¥Pvte <sup>-</sup> ŕfweK Ae<sup>-</sup> vq wdwitq Avbv mnR wQj bv | AtbK e<sup>-</sup>w<sup>-</sup> gwj Kvbvaxb cłłZôvbtK `ţfrM tcvnvtZ ntqtQ | wKQywKQygwj KMb AcKtgP AwfthvM I teAvBbx KvhRjvc I ivR%0wZK tbZvt` i thvMmvRtm `ţox#ZtZ wjß nIqvi AwfthvtMi m¤§jLxb nb, Ges dtj Zvt` i e<sup>-</sup>emwqK KgRvtÛ AwbðqZvi myó nq | c<u>0</u>g KtqK gvm wktívrcv` b (ißvbx LvZ e<sup>-</sup>ZxZ) m¼nPZ A\_ev wbæMvgx ntq ctorQj Ges Avf<sup>-</sup>šixb wewbtqvM tbtg GtmvQj | GB cwiw<sup>-</sup>wZ mtËi miKvi h\_vmgtq 2007-08 A\_@Qtii RvZxq evtRU c<sup>0</sup>Z Ktib | wKš'AtbK cłłZKj cwiw<sup>-</sup>wZ mtËi miKvi h\_vmgtq 2007-08 A\_@Qtii RvZxq evtRU c<sup>0</sup>Z Ktib | wKš'AtbK cłłZKj cwiw<sup>-</sup>wZ A\_ĐwZi Rb<sup>-</sup>weifc Ae<sup>-</sup>vi myó Kti | cici `yU eb<sup>-</sup>v, Zvici btf¤tii e<sup>-</sup>vcK wea<sup>3</sup>smx Utb<sup>®</sup>Wv Dc`<sup>\*</sup>Z AÂtji A\_ĐwZ I gvbţt i Rb<sup>-</sup> AtkI mgm<sup>-</sup>vi myó KtiwQj | GB ¶wZ cţivcywi KwUtq DVtZ <sup>-</sup>fveZB mgtqi cl<sup>0</sup>qvRb | wmWti Pig ¶wZMŪt` i Aw\_fK mnvqZv I ÎvY weZitY miKvi tKvtbv Kvjt¶cb Ktiwb | tevtiv ktm<sup>-</sup>i gva<sup>-</sup>tg KwI LvZtK cþMŵVZ KitZ mte@P AMôwaKvi t` qv nq, hv knivÂj mn Avgvt` i enEi MôgxY RbtMvôxi Rb<sup>-</sup> wetkI fvte DcKvi etq Avtb |

G K\_v ej ţj AZïw<sup>3</sup> nte bv th, AvšRĩnZK cwigÛj A\_‰nzK Dbqb I AMM/mzi Rb<sup>+</sup>tgvtUB Ab/Kj wQj bv | tctU/my qvtgi gj<sup>-</sup> Ae<sup>+</sup>vnZfvte env× tctqtQ | wktí i Rb<sup>+</sup> KuPvgvj, LubR `e<sup>+</sup>, mvi, tj vnv I B<sup>-</sup>úvtZi Ae<sup>+</sup>vnZ gj<sup>-</sup>env×i dtj A\_<sup>6</sup>muZ gj<sup>-</sup>ùvuZi m¤§LxY nq | AvšRĩnZK evRvti Pvj, Mg I tfvR<sup>+</sup>tZtj i Ae<sup>+</sup>vnZ gj<sup>-</sup> env×i dtj mvaviY bu//wiK, hvt`i GKuU Dtj ŁthvM<sup>-</sup> Ask `wi`\* mxgvi bxtP emevm Kti, Zvt`i Pig tfv//muši myó ntqtQ, Ges A\_<sup>6</sup>muZi Rb<sup>-</sup> Zv metPtq eo P<sup>-</sup>vtjÄ ntq `wrotqtQ | GKB mt½, <sup>-</sup>vbxqfvte Drcw`Z cY<sup>-</sup> mvgMi/bi `\*Z I Ae<sup>+</sup>vnZ gj<sup>-</sup> env×I mvaviY gvbţI i Rb<sup>-</sup> mgm<sup>-</sup>v ntq `wovq, Ges tfv<sup>-3</sup>v gj<sup>-</sup> mPK (Consumer Price Index) tK `β AstKi (double digit level) chftq wbtq tMtQ |

e e mwqK cwitek GK\_v ejvi Atc¶v ivtL bv th e emv ewVR Ges e vswKs LvtZI Gi e vcK côrve ctotQ| wKš Avcbvt`i e vsK MônKt`itK Ae vnZrvte tmev côvb KtitQ Ges bZb MônKt`i AvKo KitZ tctitQ| ewVR LvtZ Dtj LthvM rvte mnvqZvi gva g Lv` km Ges wetkI rvte côqvRbxq trVM cY Avg`vbxtZ m¢hvM myo I mnvqZv côvb KtitQ| Zte, mvwe krvte miKvix I e w³MZ LvtZ wewbtqvM KgtZ \_vKvq wRwWwci cêw×i nvi m=vebvi AtbK wbtP itq tMtQ| t`tki I wet`tki wewfboms vi cô°jb Abynvti 2007-08 A\_@Qtii wRwWwc ew×i th nvi aiv ntqtQ Zv 5.5 kZvstki tewk bq| Zte i BvbxLvtZ cêw×i nvtii c¢i "×vi, Ges wet`tk emevmiZ evsjvt`wk bvMwiKt`i cvVvtbv tiwgU'vÝ Gi cwigvb ew× A\_®wZtZ AbKj côrve myói tcQtb Dtj LthvM Ae`vb titLtQ| dtj, ^et`wkK gŷ e vRvti wewbgq nvi tgvUvgyU w vZkxj wQj, Ges ^et`wkK gŷ e w kti]

e<sup>°</sup>emv m<sup>×</sup>cħviY Ges GKuJ kw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>E</sup> kw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>E</sup> btw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>E</sup> kw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>E</sup> btw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>2</sup> btw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>2</sup> btw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>2</sup> btw<sup>3</sup>kvjx Z\_<sup>°</sup> cħy<sup>3</sup> wfw<sup>2</sup> btw<sup>3</sup>kvjx Ch<sup>2</sup> btw<sup>3</sup>kvjx

Gigta wQj Avgvt`i wbR<sup>-</sup>/GwUGg tbUI qvK®m¤côhviY, Ab`vb`côlZôvtbi mt½ GwUGg Kvh©utg AskMñY, tµwWU KwW®Kvh©ug Ges GmKj Kg®vtÛi Rb`gvbe m¤út`i Dbqb wfwËK côlk¶Y| MônKt`itK côly³ wbf® cY`I tmev côlvtbi wbwgtË Avgvt`i Kg®vû cwiPvj bvi côlµqvtK Z\_`côly³ e`envtii gva`tg côlvjZ e`vswKs t\_tK AZ`vaybK e`e`vq wbtq Avmv ntqtQ| weIqwUi \_i'Zj Abpaveb Kti Avgiv e`vsK Gwkqvi Rb` Ae`vnZ avivq AvBwU Dbqb I bZb wewbtqvM Kti hwvQ| G m¤tÜ we`wwiZ weeiY cwiPvjKgÛjxi côlZte`tb t`qv ntqtQ|

- %#iwkK ewnYR" ew> Ges tiwgU"vÝ
  Katik K evnYR" ew> tiwgU"vÝ
  S5 kZvstk DbneZ ntqtQ, thLvtb RvZxq chnPq ew>i cwigvb wQj 20 kZvsk | ewnwePk/i wewfboccNZôvtbi mt½ mnthvwMZv m¤cñhvitbi dtjB GUv m¤e ntqtQ | GB cNZôvb\_tjvi tKvtbv tKvtbwUi Dcw¯wZ mviv wek/e"vcx itqtQ, thgb - w` Itqóvb@BDnbqb | %#t`wkK wewbgq evRvtii Dci b"bZg wbfPkxjZv titL tiwgU"vÝ Ges iBvbx wewbtqvtMi cNgw> Øviv Avcbvt`i e"vsK enr AstKi Avg`vbx A\_Pqtbi mKj %#t`wkK gỳ Ni Pwn`v tgUvtZ m¶g ntqtQ | iBvbx ewnYtR" cNgw> wQj 17 kZvsk Ges Avg`vbxtZ 24 kZvsk |
- Aww\_K djvdjm¤cthwiZ KvhPitgi wfwEtZ Ges bMZ gvb I cwigvtbi Dbqtbi gvatg Avcbvt`i e`vstKi cwiPvjb<br/>gbvdv 2007 mvtj tiKW®<sup>+</sup>ti 1574.7 wgwj qb UvKvq tcttQtQ, hv 2006 mvtj i Zjbvq 46.91 kZvsk<br/>tekx, (Ges tm eQi ctbw wQj 34 kZvsk)| 2007 mvtj i cttZKj e`emv cwiw`wZ mtEil tkbvKZ Fb<br/>(classified loan) 2.44 kZvstki gta` mwgZ ivLv, Ges Fb c0vtb mt`i nvi I Znwej msMtni e`tqi<br/>e`eavb 5 kZvstki bxtP ivLvi dtj GUv m¤t ntqwQj | Ktii Rb` cttkb, wewae× wiRvf®tkbxKZ FtYi<br/>Rb` cttkb Ges KgKZ@KgPvixt`i tevbvm t`qvi ci bxU gbvdv`vovq 659.77 wgwj qb UvKv| msiw¶Z<br/>Avq (retained earnings) wntmte 47.14 wgwj qb UvKv ev`t`lqvi ci cwiPvj bv c1® tkqvitnvì vit`i<br/>Rb` 25 kZvsk nvti ÷K wWwftWU ctvtbi ctve KtitQb| Awg GLvtb Avevtiv DtjŁ KitZ PvB th,<br/>cttweZ gbvdv weZiY tkqvitnvì vit`i Rb` GKwU AvKIfbxq ch@q\_vKte, Ges GKB mvt\_ Zv e`vstKi<br/>cupRtK kw<sup>3</sup> kyjx Kite, Ges dtj AvMvgx eQti Znwej msMtni e`q Kgte|
- e'vstKi gjab wfwËi c@wx Avcbviv AeMZ AvtQb th evsjvt`k e'vsK temiKwi ewwYwR`K e'vsK <sub>s</sub>tjvtK wbt`R w`tqtQ 2009 mvtji Rb bvMv` cwitkwaZ gjabtK 2000 wgwjqb UvKvq DbwZ KitZ| 2007 mvtji wWtm ¤tii tktl e'vsK Gwkqvi cwitkwaZ gjab wQj 1395 wgwjqb UvKv, Avi 2007 mvtj 25 kZvsk nvti ÷K wWwftWsU cÖvtbi ci Avcbvt`i e'vstKi cwitkwaZ gjatbi cwigvY`vxovte 1744 wgwjqb UvKv| evKx th Aí NvUwZ \_vKte Zv 2009 mvtji c<u>Ö</u>gvtaB ciY ntq hvte| gjab wfwËtK kw<sup>3</sup> kvjx Kiv e'vtmj-II wmt÷tg tcŠQvi cÖqvRbxq ceRZ®hv c@Ztbi Rb`evsjvt`k e'vsK 2009 mvjtK wba?wiZ KtitQ|

gvbe m¤út`i kw³kvjxAvcbviv AeMZ AvtQb th eïvsK Gvkqv Zvi KgPvixt`i vbtqvtMi t¶tÎ GKvU vbitc¶ vbtqvMbwZ AbyniYAe¯vbKti AvmtQ hv D"P tgav m¤úbœZi"b-Zi"bxtK AvKó KitQ, Ges GB cůµqvi gva"tg Avgvt`i gvbem¤ú` wfwËtK kw³kvjx Kti Zj tQ| Avgvt`i MůnKt`itK tmev cůvtbi gvtbvbqtbi Rb``¶ gvbe m¤ú`GKvU \_i"ZcY®ceRZ® Gi cvkvcvkk cůqvRb Zvt`i h\_vh\_ eïenwiK cůk¶Y I vevae× vbqg-Kvbtbiwb` Rbvmg‡ni mvt\_ m¤úY®vte cwivPZ Kti tZvjv| eïvstKi eïe¯vcbv KZ@¶ velqvUtK AMůvaKvi w`tqtQGes eïvsK KgPvixt`itK Z\_" cůµ³ vbf® tmev I Kg®cůµqv Pvj vtbvi Rb` veivgnxbfvte cůZ Kti Zj tQ|MZ eQi Avff`šixb vbqšb cůµqvq SvK eïe¯vcbv Ges vbqš¿vvfvEK bxvZgvjv cvj tbi cůk¶YtK AvaK"i"Zit`qv nq| ejv evûj", gvbem¤ú` Dbqtbi GB mvveR cůPóv cviPvj bv cl®`i w`Kvbt`Rbv I cY®mg\_\$bB Pj tQ|

Kgnewnbxi g‡a" mỳp eÜb mwó I m¤cfhvi‡Yi gva"tg, Ges cŵlZ‡hwMZvgjK tmev‡K DbwzZ K‡i e"vsK Gwkqv GKuU kw³kvjx cwiev‡i cwiYZ n‡e, cwiPvjbv cI® GB Awfcólq me®vB e"<sup>3</sup> K‡i‡Qb| GB wetePbvq e"e<sup>-</sup>vcbv KZ@t¶li mjcwikµ‡g cwiPvjbv cI® KgPvix‡`i Rb" GKuU bZb teZb KvVvtgv (compensation package) wbañiY K‡i‡Q hv t`‡ki temiKvix e"vswKs Lv‡Zi cólZ‡hwMZvgjK I AvKI®xq teZb KvVvtgv\_tjvi g‡a" Ab"Zg| Avgvi tKvtbv m‡>`n tbB th, AvMvgxw`b\_tjvtZ e"vsK Gwkqv GB c`‡¶tci mydj ‡ctZ\_vKte| eïvsK Gwkqvi wbR<sup>-^</sup> Ktcv<sup>@</sup>iU feb t c<u>0</u>g c`t¶c GLb Awg Avcbvt`itK RvbvtZ PvB th, eïvsK Gwkqvi wbR<sup>-^</sup>fetbi Rb<sup>-</sup> cwiPvjbv cl<sup>®</sup> I e<sup>-</sup>e<sup>-</sup>vcbv KZ®¶ c<u>0</u>g c`t¶c MôY KtitQb| wbaŵiZ gvcKwVi wfwEtZ cŵZthwMZvi gva<sup>-</sup>tg t`tki GKRb mjcwiwPZ c`t¶c C`t¶c BtZvgta<sup>-</sup>B AvtjvPbv i<sup>-</sup>i<sup>+</sup> ntqtQ| e<sup>-</sup>vsK Gwkqv cwievtii wbR<sup>-</sup>^fetbi WBs I wWRvBb c<sup>0</sup>/Z m×t<sup>0</sup> BtZvgta<sup>-</sup>B AvtjvPbv i<sup>-</sup>i<sup>+</sup> ntqtQ| e<sup>-</sup>vsK Gwkqv cwievtii wbR<sup>-</sup>^fetbi Kvh<sup>®</sup>ug i<sup>-</sup>i<sup>+</sup> KitZ c<sup>0</sup>q wZb eQi mgq c<sup>0</sup>qvRb nte etj Abgvb Kiv nt<sup>\*</sup>Q| Awg I B w<sup>-</sup> bwli w<sup>-</sup>tK Aaxi AvMô wbtq ZwKtq AwQ| weIqwUtK mwe<sup>®</sup> fivte Z<sup>-</sup>viKxi Rb<sup>-</sup> cwiPvj bv cl<sup>®</sup> Rbve Gg. kvgmj Avjtgi tbZtZ<sub>1</sub>GKuU KuguU MVb KtitQ|

wnmve wbKvtk AwaKZi2007 mvtji i mvdtj i i th eY®v Avcbvt`i mvgtb tck KtivQ Zvi we "wi Z weeiY cwi Pvj KgÛj xi chZte`tb^0Zv I Avf šixbAvtQ| chZte`b Ges wbix¶bKZ Awu\_R weeiYxmgn, AvgvbZKvix, MhK, t÷K thvì vi Ges ti tj UwimybqšbKZ@t¶i KvtQ hZUv m¤te chKvk fvte chZ Kiv ntqtQ| GB KvtR wbR^1wbix¶v wefvM Ges clP i wbix¶vKugwU wetkI fygKv cvj b Kti | Avf šixb wbix¶v `j Ges clP i wbix¶v KugwU mviv eQi Zvt`i `wqZicvj tbi ga`w`tq th wPî Ztj atitQ Zv Avgiv ~0fvte chKvk KitZ PvB | cwi Pvj bv clP i wm×vtši mt½m½wZ titL wbix¶v KugwU ~0Zv, `wqZi I Kgmbôv wbwôZ Kivi j t¶'' KvR KtitQ | Avgvt`i gj`teva GgbGKuU mgvtRi `woft‰ Øviv Pwj Z thLvtb `wi `\* gy³ evsj vt`k Mto tZvj vi A½xKvi, Ges gvbewaKvi Igvbfli chZ ghP v ch kt e`vcKfvte chZdwj Z nte| Avgvt`i j ¶'', MhKt`i gvbm¤úbætmev chvtbicvkvcwk RvZxq A\_®xwZi cebw×tZ Ae`vb ivLv| GB gj`tevatK ati ivLtZ Avgiv mgvtRi th Ask wbtqKvR KiwQ ZvtZ m¤ú,3 mKj bvMwiK I chZôvb (stakeholders) Ges tkqvitnvì vit`i KvtQ Avgvt`ichZvkv, Zviv thb mve¶WK fvte Avgvt`i KgRvtÛi Dci `wo ivtLb|

cwiPvj bvi gvb I mykvmbGK\_v ej tj tgvtUB AZzw³ nte bv th e'vsK Gwkqv e'vsK cwiPvj bvq Ggb GKuU gvb Ae'vnZ ivLvi tPóv(Governance)KitQ hv e'vswKs LvtZi Ab'vb' cŵZôvb t\_tK wfbzZi | cwiPvj bv cl® e'vsK cwiPvj bvi tKŠkj wbañ Y Ktib,<br/>ewul R e'emv cwiKí bv Abţgv`b Ktib, e'e'vcbv KZ@t¶i Rb' wbqwgZfvte w`K wbt`Rbv w`tq\_vtKb,<br/>Ges e'e'vcbv KZ@t¶i mvdj wbqwgZfvte chậj vPbvi Dci \_i"Zit`b | cl® KvhRifvte I m¤úYfvte<br/>`bw`b KvhPug, Ges e'emv cwiKí bv I cwiPvj bvi mKj `wwqZie'vstKi tcômtWJU Ges e'e'vcbv cwiPvj K<br/>I GKuU D''P ¶gZv m¤úbœ'e'vcbv KwguUi nvtZ b''-KtitQ | mdj Zv wel qK chậj vPbvq cl® e'e'vcbv<br/>i wbKU Kvh© cwiPvj bvq me®v '\*QZv I wbqšy KZ@t¶i bwZ I wbt`Rgvj vi mvt\_ m¤úYfvte m½wZ Avkv<br/>Kti | Gi tKvb e'Z'qtK LeB \_i'tZi mvt\_ wetePbv Kiv nq | Awg AvtMB Dtj Ł KtiuQ th, GmKj t¶tÎ<br/>cl® wbix¶v KwguU I Zvt`i chậj vPbvi Dci wm×vš-w`tq\_vtK | wbix¶v KwguU Avfïš+xb wbqšb c×wZi<br/>KvhRwiZvtKI wbqwgZfvte gwbUi Kti \_vtK |

mvgwRK`vqe×Zv wekkqtbi GB h¢M mKj t`tkB e`emv, wkí, I Awu\_K cůZôvbmg‡ni Kvh%ejx cůZwbqZ ivóứq mxgvbv cvi ntq evBti we¯ZZ ntq cotQ| mviv wetkβ GLb G aitbi Ktcv¢iU cůZôvtbi Dci bvMwiK mgvR, ivRbwuZwe` Ges ivóứq KZ¢t¶i KvQ t\_tK wKQymvgwRK`vqe×Zvi ZwM` itqtQ hv Ktcv¢iU mvgwRK `vqe×Zv (corporate social responsibility) wnmvte cwiwPZ| evsjvt`kI Gi e`wZµg bq| Ktcv¢iU cůZôvb mg‡ni Dci mgvR tmevq Ae`vb ivLvi Pvc AeïvnZfvte ew× cvt″Q, Ges mgvtRi wewfbœch%q t\_tK G weltq`wó wbe× itqtQ| G mKj` wqtZji gtaï itqtQ myeavewÂZt`i Kgŵsīvb I RxebavitYi m¢hvM mwó, wk¶v I īvī'' myeav weltq Ae`vb, cwitek msi¶Y Ges cj\*I kni AÂtj mvgwRK I mvsīwZK Kg%vÛ DrmwnZ Kiv|

> ``i`#`t\_tKBe``vsK Gwkqvi cwiPvj bv cl® GB mvgwRK `wqZ<sub>i</sub>m¤útK®ntPZbitqtQ|Gaitbi `wqZ<sub>i</sub>citY e``vsK e`e^`vcbvi mt½ AvtjvPbvi gva``tg cwiPvj bv cl® wbtaewjwLZ t¶lîmg‡n mwµq itqtQ -

- K) Avgvt`i MůgxY kvLv,tjv Zvt`i GjvKvq`wi`\*A\_P tgavex QvÎt`i eyE cÖvtbi e`e`v Kti AvaybK weltq D"P wk¶vi I K`wiqvi MVtb mythvM myto Kti w`t"Q
- L) e vsK Gwkqv evsjvt tkimKj Rb¥U wkit i m¤ú¥%nebv LitP wPwKrmvi Rb ôevsjvt k AvB nmwcUvjô-Gimt½ Pw³ KtitQ
- M) cwitek i¶vq cüZköuZi t¶tî e`vsK Gwkqv hvbevntbi wmGbwR Kbfvimb I wmGbwR wdwjst÷ktbi myeavi t¶tî AMVv I gŁî fygKv cvj b Kti AvmtQ

- N) hveZxq e`q Ges gj ab cöv‡bi Øviv wW-‡bU bvgK cönZôv‡bi m‡½ mn‡hwMZvi gva``‡g e`vs‡Ki mKj MögxY kvLvi wbK‡U Kw≅úDUvi cönK¶Y †K>` ªPvjyKiv n‡″Q |
- 0) `wwi`\* we‡gvP‡b mivmwi Fb cövb QvovI Avgiv wKQy†QvU-eo GbwRIöi m‡½ mnvqZvi wfwˇZ ¶i`\* A\_rqtbi gva"‡g, mgvR‡mevgjiK KgrKvtÊ Ges Ab"vb" ai‡bi FY cövb K‡i KgrRs v‡bi mţhvM mwó K‡i w`w'Q |
- P) mvs¯wZK KgRvÊ, †Ljvajv, wPÎwkí Ges G‡`‡ki KwZ mšwb‡`i Rxe‡bi Dci myóagiP ckvkbv ckvtki Rb¨ cộ‡cv1KZv1 Drmvn †`lqv n‡"Q |
- Q) th tKvb cůKwZK `ţhv@Mi tcům[]‡Z e "vsK Zvi mvnvth" i nvZ evwotq w`t"Q| 2007 mvtj `yU eo eb "v Ges NyM/So wmWtii ¶]wZ KwUtq DVtZ Avgvt`i e "vsK miKvtii ÎvY Znwetj 14 wgwj qb UvKv ců vb KtitQ|

GmKj welq m¤‡Ü cwiPvj KgÛj xi cůZ‡e`‡b we¯wiZ weeiY i‡q‡Q| †h A‡j B eïvs‡Ki KgŔvÛ we¯ZZ n‡"Q †mLv‡b myeavewÂZ Rb‡Mvôx‡K mnvqZvi Rb¨bZb c`‡¶‡ci w`‡K m`v j ¶¨ ivLv n‡"Q|

fwel '‡Zi w` ‡K ZwKtq fwel '‡Zi w` ‡K ZwKtq Avgiv m‡PZb th, 2008 mvj Avgvt` i Rb" KwVb cwiktg I P'v‡j‡Äi eQi n‡q `wovţe | A\_®wZi gši MwZ, wetkţi Awu\_fk e'e'vcbvq AwbôqZv I mwefk fvţe k\_MwZ, Lu``` ţe'i Ae'vnZ gj'ewx, DaŸMwZ, Rvjvbx, cY' I KwPvgvj msKU, Avgvt` i bwMwi K Rxetb Ges e'emv ZrciZvq e'vcK clFve tdjţe | Avgiv Avkv Kwi AvMvgx gvm ţjvţZ miKvţii bwwZ I cwiKí bv Ges 2008-09 A\_@Qţii evtRU nţe Av`v mwoKvix Ges Avkve'ÄK | temiKvix wewbtqvM, kni I M@gvÂţj Kgfhs`vţbi Rb' AeKvVvtgv vbgfY, c@KwZK `ţhfM Kewj Z AÂţj cjbefmtbi Rb' wbweo cjbefmb KgfhPx, Ges mgvtRi AbMthi Astki Rb' mvgwRK wbivcEv weavtbi GKuU mgštq clqvRb | temiKvix LvZţK fwz I AvksKvgj<sup>3</sup> Kivi Rb' mnvqK bwz clqvRb | mţefcwi, miKvixLvtZ wewbtqvM ewxi Rb' c`ţt]c clqvRb, hv ţemiKvix LvZţK muµq KitZ mnvqK nte, Ges Kgfhs`vb I Avtqi c\_ 'Zixi ZrciZvq AbJNUţKi KvR Kiţe | e'vsK Gwkqv, Ges Avgvi wek/m tMvUv e'vswKs tm±iB, wewbtqvM, e'emv, tmev I KwI Drcv` b ZrciZvq mKj clkvi mnvqZv clvtbi Rb' mtevP clPov PvjvtZ cl'Z itqtQ |

> metkti Avgvi ej ‡Z †Kvtbv wűav †bB, eïvs‡Ki †Pqvigïvtbi `wqZ;†\_‡K AeïvnwZ †blqvi cŰ wZ wb‡ji GB cŇZôvtbi fwel "Z m¤‡Ü Avgvi wecji Av¯v i‡q‡Q| Awng Avb‡>`i m‡½ Avcbv‡`i Rvbwv"Q, Avgiv Ggb GKwU cwiPvjbv cl® KvVvtgv †i‡L hww"Q †hLvtb mkvmb, mdj cwiPvjbv I cÖqvRbxq bwwZ I wewa †g‡b Pjvi GKwU HwZn" mwó ntq‡Q| Awng `pfvte wek!m Kwi, cieZ®cl® mgnI me ai‡bi ¯v‡\_® Ø/0 mZKSZvi mt½ Gwo‡q Pj‡eb, hv Avgv‡`i eïvs‡Ki Kg®(vÛ cwiPvjbvi ˆewkó"| Avgiv GKwU wb‡ew`ZcñY eïe¯vcbv Ges cŇZkôwZkxj Kgx®wnbx †i‡L hww"Q, hviv †hŠ\_fv‡e KvR Kivi Ges MônK‡`i gvb m¤úbætmev cŰ vtbi HwZn‡K mvg‡b GwM‡q †b‡eb| Avgiv †i‡L hww"Q GKwU cvewj K wj wg‡UW †Kv¤úvbx, cŇtZ A‡\_®cbmvavi‡bi côtZôvb, hv GLb kw³ kvjx cwRwfwĚK, Ges hvi GKwU kw³ kvjx e"vjvÝ mxU i‡q‡Q - hv MônK I †kqvi †nvì vi‡`i ¯r\_@msi¶tbi †mevq DrmwM2Z|

Gg. mvB` ỷ⁄4vgvb †Pqvi g¨vb

### tkqvi tnvì vit`i Dtİtk tcümtWyU I e e vcbv cwi Pvj tKi e e

GKwU †`tki A\_%bwZK MwZkxjZv wbfP Kti tm †`tki mvgwwRK I ivR%bwZK Ae<sup>-</sup>v, m¤û`, miKvix bwuZgvjv, Drmvne ÄK c`t¶c Ges wewbtqvM t\_tK cŵBi Dci | cPwjZ mvgwwRK I A\_%bwZK avivq 2007 mvj GKwU eo aitYi cwieZtbi mv¶" enb Kti | eQtii ïi"i w`tK <sup>-</sup>vbxq enEi Ktc@tiU nvDR tjv wbtRt`i wewbtqvM wegŁ titLwQj Ges Gi dtj A\_6bwztZ <sup>-</sup>weiZvi ce@fvI cwijw¶Z nq | enEi Ktc@tiU côZôvtbi mvt\_ m¤úwKZ gvSvix I tQvU e"emwqK côZôvb tjvI GB cwieZtbi av°v Zxefvte Abyfe Kti | eQtii gvSvgwS mgtq t`tki mvgwMK Kg&vtÊ wKQUv mwVK w`Kobt` Rbv côZxqgvb nq, hv A\_6bwZtK wKQUv Pv/zv Kti | wKš'Gi mvt\_ mvt\_ Avtiv wKQyweIq thgb Lv`"km" I Ab'vb' wbZ"côqvRbxq cY"`te"i gj" ew>, eb'vi gZ côKwZK `th@t Ges metktI btf¤f gvtmi NwYSo ôumWi0Gi KvitY côq mviveQiB gj" `uxwZi D×MwZ cwjw¶Z nq | DtjwLZ Ae<sup>-</sup>v wetePbv Kti e'vstKi Rb" AvgvbZ msMô, AMôg I gbvdv ew> mnR wQj bv | GKB mvt\_ cwi ewZZ A\_%bwZK cwi w<sup>-</sup>WZtZ FY tjv thb tLjvcx bv ntq hvq tmRb" wetkI mRvM `wó ivLtZ ntqtQ | G mKj P'vtjÄ Rq Kiv e'e<sup>-</sup>vcbvi mgtqwPZ vm×vš–I Gi thŠw<sup>3</sup>K ev<sup>-</sup>evqb e'vsKtK mỳp côw× ARtb mnvqZv KtitQ)



Avgvb‡Zi cwigvb 2006 mv‡ji 25,289.36 wgwjqb †\_‡K teto 2007 mv‡j 30,004.09 wgwjqb UvKvq `wwo‡q‡Q, hvi ew×i nvi 19 kZvsk| `wei A\_®xwZ m‡Ë;I FY I AwM®y 2006 mv‡ji 22,255.64 wgwjqb UvKv †\_‡K teto 2007 mv‡j 28,456.94 wgwjqb UvKvq †c®tQ‡Q| we`ÿr Drcv`b Lv‡Z bZb wewb‡qvM, ‡hLv‡b GLbI wewb‡qv‡Mi wekvj my‡hvM i‡q‡Q, GB ewׇZ mnvqZv K‡i‡Q| Dciš', e`vsK Ñ †Uwj ‡hvMv‡hvM, B`úvZ, e $_i$ I FYcÎ m¤úwKZ wewfbœcK‡í wmwÛ‡K‡UW FY-G Ask M®y K‡i‡Q| 28 kZvsk nv‡i AwM®y ew×i cvkvcwuk cwiPvjb g]pvdv 2006 mv‡j 1,071.88 wgwjqb UvKv †\_‡K 2007 mv‡j 1,574.72 wgwjqb UvKvq †c®tQ‡Q, †hLv‡b ew×i nvi 47 kZvsk|

Awg AZ<sup>°</sup>Š-Avbw<sup>°</sup>Z Ges D<sup>r</sup>QymZ th cŴZKj mvgMNK A\_%bwZK Ae<sup>-</sup>v weivRgvb \_vKv mtËjl Avgiv g<sup>°</sup> FY (non-performing loan) 2.5 kZvstki wbtP ivLtZ m¶g ntqvQ hv, mvgMNK e<sup>°</sup>vswKs wktí i Mtoi Zj bvq AtbK Kg| GUv AZ<sup>°</sup>Š-Avbt<sup>°</sup> i welq th e<sup>°</sup>vsK Zvi mvgMNK cèw×i nvi 45% Gi Dcti eRvq ivLtZ m¶g ntqtQ|

Avgiv wekym Kwi, GKuU cůZôvtbi kw<sup>3</sup> I `¶Zv wbf® Kti tmB cůZôvtbi Rbkw<sup>3</sup>i \_bMZ gvtbi Dcti| gvb I `¶Zv ew×i jt¶ AvtjvP eQti e'e'vcbvi wewfbœ'‡ii m`m`tK t`tk I wet`tk cůk¶Y t`qv ntqtQ| Gme cůk¶tYi mydj Avgiv cůZ`¶ KtiwQ evRvti e'vstKi wbZ bZb myókxj ctY Ges e'vstKi Avf`š∔xY `¶Zvi DËtivËi ew×i ga w`tq| mţ`i e'eavb nvm I e'vtmj - 2 ev'evqtb gj ab ew×i cil Rbkw<sup>3</sup> cůZ gbvdv ew× Kgût`i `¶Zv ew×i ev'e cůvY wbt` k Kti| Avgiv 2007 mvtj Avgvt`i mţ`i e'eavb 5.18 kZvsk t\_tK 4.73 kZvstk Kugtq AvbtZ m¶g ntqwQ, Ges GB mgtq tj fvtiR Kugtq GtbuQ 14.63 \_b t\_tK 13.91 \_b | 2007 mvj tktl e'vstKi Rbkw<sup>3</sup> uQj 639 Rb Ges RbcůZ gbvdv `wovq 2.46 uguj qb UvKv hv 2006 mvtj uQj 2.08 uguj qb UvKv|

GeQi evsjvt<sup>\*</sup> k e<sup>°</sup>vstKi Abţgv<sup>\*</sup> tb Adtmvi (Offshore) e<sup>°</sup>vswKs kvLv<sup>-</sup>vctbi ga<sup>°</sup> w<sup>\*</sup> tq e<sup>°</sup>vsK Gwkqv t<sup>\*</sup> tki mxgvbv Qwuotq wek¦ A\_@qb e<sup>°</sup>e<sup>-</sup>vq c<u>0</u>g c<sup>\*</sup>t¶c ivtL| Adtmvi (Offshore) e<sup>°</sup>vswKs kvLwU Avgiv PÆM@g BwctRW-G<sup>-</sup>vcb KtiwQ| wbtmt<sup>\*</sup> th GwU Avgvt<sup>\*</sup> i e<sup>°</sup>vstKi Rb<sup>°</sup> GKwU gvBj dj K KviY evsjvt<sup>\*</sup> tk Lye Kg msL<sup>°</sup>K e<sup>°</sup>vstKiB GB Abţgv<sup>\*</sup> bwU itqtQ, hvi gva<sup>°</sup>tg e<sup>°</sup>vsK th tKvb gy<sup>\*</sup> q wetk<sup>‡</sup> th tKvb<sup>-</sup>vb t\_tK e<sup>°</sup>emv cwiPvj bv KitZ cvti| eïvsK Gwkqv 2007 mvtj Òe³vtKb c`KÓ-G fwlZ ntqtQ| evn&vBb miKvi GB ghP vc¥°c`tKi Rb¨A\_Pqb Kti Ges j ÛbwfwËK `ïv wdbïw¥Ýqvj UvBgm&Gi Ò`ïv eïvsKvi gïvMwRbÓ D³ Abpôvtbi AvtqvRb Kti| wetkti 143 wU †`tki 457 wU eïvsK GtZ AskMbY Kti Ges evsjvt`k t\_tK GKgvÎ eïvsK Gwkqv Gi Rbï wbe®PZ nq| GB c`K t`qv nq eïvstKi weMZ wZb eQtii Awv\_PK KvhPug, mvgwRK `vqe×Zv I wbqgbwuZ cwicvjtbi Dci wfwË Kti|

Avgiv`pfvte wek/m Kwi e`vstKi cû\_wgK`wqZit`tki A\_®xwZtZ bZb bZb mythvM myó Kiv Ges SyK I j ¶`AR\$bi gvtS fvimvg` i¶v Kti KvR Kti hvI qv| e`vstKi gj kw³ nt"Q Gi ms¯wZ, gj "teva I wbt` Rbvi Ab/kvj b, hv Gi Rbkw³i gtb Mfxifvte tcŵ\_Z \_vtK| Avgvt` i Awfó j t¶`i Avtj vtK Avgiv wbiwew'Qb@vte KvR KiwQ hv AvR Avgvt` i ``bw` b Rxetbi PwiwÎK ^ewktó` cwiYZ ntqtQ|

cwiPvj bv cl∲i Drmvn I wb‡`Rbv Avgv‡`i mweR Kvh©u‡g ïaybZb gvÎvB thvM Ki‡Q bv, tmB mv‡\_ GwU KvR Ki‡Q GKwU AbymiY‡hvM"j¶" wnmv‡e| Awwg ab"ev` Rvbv‡Z PvB e"vs‡Ki cwiPvj bv cl®, e"e"vcbv Ges mKj †÷K‡nvìvi‡`i hv‡`i mweR mn‡hwMZvi Rb" 2007 mvj wU e"vs‡Ki Rb" wQj mew`K †\_‡K AjsKZ| Awwg Avj vn&ZvAvj vi Kv‡Q ců\_&v Kwi thb Zvi Avkxe@` GB aviv AvMvgx eQi "‡jv‡ZI Ae"vnZ\_v‡K|

^mq`Awbmj nK †cûm‡W₃U I e¨e⁻vcbv cwiPvjK



# cwiPvjKgÛjxi cÔwZ‡e`b



kvLv e<sup>°</sup>e<sup>-</sup>vcK‡`i lvb¥wmK mfv

eʻvsK Gwkqvi Rbʻ2007 eQiwUwQj GKwUcix¶v, cÖPóvI GKB m½ GKwUcöwBi eQi|eQiwU‡Z eʻvsK Gwkqv e'emwqK KvRK‡g® w`Mš-m¤cöhwwiZ K‡i‡Q t 5wU bZb kvLv L‡j‡Q, wbR¯^A½tb ATM tbUI qvK®m¤cöhwwiZ K‡i 13-‡Z DbwZ K‡i‡Q Ges ¶žªI L₱‡iv e'emvi (retail product) mxgvbvI cöhwwiZ K‡i‡Q| Avgvt`i Awv\_R AMMWzI mvdjʻI wQj D‡j L‡hvM~| MZev‡ii Zjibvq cwiPvjbv gʻpvdv teto‡Q 46.91 kZvsk| AvgvbZ ev Rgvi cwigvY teto‡Q 18.64 kZvsk Ges FY I AMMg teto‡Q 27.86 kZvsk |

weMZ eQti MZvby/wZK welqmgn e"ZxZ bxwZ wbañY, e"emv cwiPvj bv, gj ab KvVvtgv, KwiMix Dbqab, SyK e"e"vcbv Ges Avf"šixY wbix¶Y - BZ"w` \_i"ZcY®welqmgn cwiPvjKgÛjx wetePbv KtitQb Ges mKj chrtq hvtZ wbqšy/Kvix KZ@t¶i (regularory guidelines) wbt`Rvejx tgtb Pjv nq, tmw`tK`wo'w`tqtQb| e"vstKi gvbe m¤ú` wfwE I cħyr³ msµvš-AeKvVvtgv kw³kvjxKiY, KtcvftiU MftbÝ DbōZKiY, mvgwRK`wqZicvjtbi (CSR) t¶Î ew×KiY Ges cwieZ6kxj Avf"šixY I AvšRŵZK A\_%bwZK cwiw"wZi mt½ Zvj wgwjtq A\_65wZi µgea6yb Pwn`vi welquUI me¶]Y wetePbvq ivLv ntqtQ|

bwZ wba@Yx wm×všmgn ev<sup>-</sup>evqb mn e<sup>\*</sup>vstKi Avf<sup>\*\*</sup>ši-xY Kvh<sup>®</sup>ug weltq e<sup>\*</sup>vsK e<sup>\*</sup>e<sup>-</sup>vcbv KZ<sup>®</sup>¶ AwaKZi `¶Zvi mvt\_ cwiPvjbv KtitQb| wetkI Kti gvbe m¤ú` Dbqb I KwwiMix AeKvVvtgv kw<sup>3</sup>kvjx Kivi t¶tî wetkI c`t¶c MôhY KtitQb, hv t`tki e<sup>\*</sup>vswKs tm±ti e<sup>\*</sup>vsK Gwkqvi Ae<sup>-</sup>vbtK Avtiv mỳp KtitQ| t`tki evBtiI Gi <sup>-</sup> %KwZ wgtjtQ| jÛbwfwËK ÒwdbwvÝqvj UvBgmÓ Gi Ò`<sup>\*</sup>v e<sup>\*</sup>vsKviÓ g<sup>\*</sup>vMwRb e<sup>\*</sup>vsK GwkqvtK evsjvt`tki e<sup>\*</sup>vsK<sub>s</sub>tjvi gta<sup>\*</sup> 0e<sup>\*</sup>vsK Ae <sup>\*\*</sup>v Bqvi 20070 wbe@Pb Kti Òe%tKb GIqvW<sup>6</sup> cövb KtitQ| 2007 mvtji 28 btf¤î hy<sup>3</sup>ivtR<sup>\*\*</sup> GK Abý<sup>5</sup>vtbi gva<sup>\*\*</sup>tg GB cy<sup>\*\*</sup>vi cövb Kiv nq|

#### e"emvq cwi Pvj bv cwi ‡ek

2007 mvtj Ryjvbx LvtZ bwRiwenxb gj "ew×, GKuUi ci GKuU cůKwZK wechêj Ges Avf šixY I AvšRŵnZK e emwqK cwitetk AwbôqZv, Aw\_K cůZôvb, tjvi mweK cwiPvjbvi cwitektK KWb Kti ZtjuQj | Lv` Ges KvPvgvjmn cůq me ctY i µgvMZ gj "ew× welquUtK AviI RwUj Kti ZtjuQj, ~vftweKfvteB hvi cůfve e vsK Ges Abrvb" e emwqK cůZôvtbi Dci wei/c cůfve myó KtiuQj | mweK A\_®wZtZ temiKvix LvtZ FY ew× (credit growth) 2007 mvtji uVtm¤ti tbtg GtmuQj 16.97 kZvsk hv 2006 mvtji uVtm¤ti uQj 19.44 kZvsk1 Gi gj KviY gỳ tbwnZ mstKvPb bq eis ZvuQj e emwqK t¶tî AvbôqZv I Dt` v³vt` i wm×vš-MôtY uØavi cůKvk | ZĚveavqK miKvtii `bxŵZ I Ki dvmKi wei"t× `p c`t¶c AtbK e emv cůZôvbtK bvov w`tquQj Ges e "emvqx m¤ců vtqi AvZ¥wek/mtK cůfvewšZ KtiuQj |

#### wek¦A\_®wz

wek¦A\_®wZ tek KtqK eQtii mtšwł RbK cêw×i ci Gevi tek wKQycń/ZKj Zvi m ¤§l\_xb ntqtQ| wek¦A\_®wZ i cêw× 2006 mvtji 3.90 kZvsk t\_tK cwiewZ ntq 2007 mvtj 3.7 kZvsk ntqtQ²| Abgvb Kiv nt″Q 2008 mvtji wek¦A\_®wZ Avil µgvebwZ ntq Zv 3.4 kZvstk<sup>3</sup>`wovte| wek¦A\_®wZi GB µgvebwZi KviY ntjv gwk® hy³ivtó³ Avevmb LvtZ gy`vfve hv A\_%owZK LvtZI mstKvPb muó KtitQ| Ab`w`tK Dbqbkxj t`tk A\_%owZK cêw×tZ tgvUvgwU tZwRfve wQj | 2007 mvtj GB cêw× wQj 6.9 kZvsk<sup>4</sup>, hvi tcQtb wQj Gwkqvb t`kmg‡ni A\_®wZtZ mtšwł RbK AMM/wZ| Pxtbi A\_®wZi cêw×i nvi cici Pvi eQi tiKW® β AstKi tKvUvq Ae¯vb KtitQ Ges 2007 mvtj Zv 11.5 kZvsk G tc&tQ, hv wek¦A\_®wZi cêw×tZ eo aitbi Ae`vb titLtQ| fvitZi cêw× 9 kZvstk AcwiewZ wQj, Ges iwwkqvi cêw× wQj côq 8 kZvsk<sup>5</sup> | GB wZbuU t`k GKtî MZ eQti wek¦A\_%owZK cêw×i côq Aa®sk (one-half) avib KtitQ Zte Ryjvbx I Lvt``i µgvMZ gj`ew× fviZ I Pxtb AubõqZv ewotq w`tqtQ| gwK® hy³ivtó³ Avevmb LvtZ µgvebwZkxj a<sup>w</sup>m 2007 mvtj i tkl wZb gvtm Avil tekx gvivZW ntq DtV hvi côfve Ab`vb` t`tki Icil cto| Abgvb Kiv nq 2007 mvtj gwK® hy³ivtóĩ A\_%owZK cêw× tgvUvgyU 2.70 kZvsk nte, hv 2006 mvtj wQj 3.30 kZvsk<sup>6</sup> | câvb câvb gy`t thgb cvDÛ-÷viwjs, BDtiv Ges RvcvbxR Btqb Gi wecixtZ BDGm Wjvtii µgvebwZ j ¶` Kiv tMtQ Ges 2007 mvtj tktli w`tK Zv Avil `pg` ntq cto|

KvbWVi A\_®wZ mvgt\_P mt½ m½wZ titL GwMtqtQ Ges 2007 mvtj 3 kZvsk GigtZv c@w× AR® KtitQ, hw`l Zv gwk@ hy³ivtóť A\_®wZi mt½ wetklfvte m¤ú,<sup>3</sup> | 2007 mvtj j`wUb AvtgwiKvi A\_®wZ cici wZb eQi m¤c®viY AR® KitZ tctitQ | `\*Z c@w×i tcQtb GB AÂtji `ß c@vb A\_®wZ - e%wRj I tgw tKvi AbKtj wQj AvšR%wZK A\_%wwZK Ae<sup>-</sup>v, cb`mg‡ni gj` ew×, Ges gŷ #bwwZi wkw\_j Zv |

Ryjvbx ‡Z‡ji D"Pgj" | Gie"vcK Pwn`v ga"cŴP" | DËi AwwdKvi Dbqebkxj A\_®wz mg‡ni AMŴwzi gj Pwj Kv kw<sup>3</sup> wn‡m‡e †`Lv w`‡qwQj<sup>7</sup>| 2007 mv‡j ga"cŴP" | DËi AwwdKvi ‡`k,‡jv †iKW®cwigvb 5.5 kZvsk c&w AR® K‡i‡Q| †Zj ißvbxKviK Dbqebkxj †`k,‡jvi c&w 4.7 kZvsk †\_‡K 2007 mv‡j 4.9 kZvs‡k Dbnez n‡q‡Q e‡j Avkv Kiv n‡"Q|

#### evsjv‡`‡kiA\_19wnZ

#### A\_%bwZK cëw≽

2007 A\_@Qti wRwWwc cêw× ce@ZrPeQtii Zj bvq mvgvb" Ktg 6.5 kZvsk ntqtQ hv 2006 A\_@Qti wQj 6.6 kZvsk8| 2008 A\_@ eQti wRwWwc cêw× Avf"šixY I ^et`wkK cWZôvb\_tj vi gj "vqb Abhvqx 5.5 kZvsk t\_tK 6.2 kZvstki gta" \_vKte etj aviYv Kiv nt"Q| wKš' Ae"v`tó GB nvi wbtPi w`tK\_vKte etj B gtb nt"Q| 2007 A\_@Qti cêw×i tcQtb wQj wkí Drcv`b I tmev LvtZi Dtj LthvM" m¤c@nviY| iBvbxtZ Pj gvb cêw× Ges wet`tk KgPZ evsj vt`kxt`i cvVvtbv tiwgtUÝ ew× ^et`wkK tj bt`tbi t¶tÎ AbfKj fvimvg" ^Zwi KtitQ| e"w³LvtZ Pwn`v tgUvtbvi e"e"v cêw×i gj Pwj Kv kw³ wnmvte KvR KtitQ| kw³kvj x tiwgtUÝ cêvn GtK DrmwnZ KtitQ| 2007 A\_@Qti wRwWwcÕi 24.3 kZvsk wewbtqvM 2006 A\_@Qti 24.7 kZvsk t\_tK Kg nI qvi KviY miKvix LvtZ wewbtqvM Ktg hvI qv, hw`I temiKvix LvtZ wewbtqvM tgvUvgyU tetotQ| miKvix I temiKvix LvtZ wewbtqvtM Atc¶vKZ wbæMwZ 2008 A\_@Qtii c<u>0</u>gva@ch®-Pj gvb\_vKte etj aviYv Kiv nt"Q|

- 2 I qvì @\$‡Kv\$bwgK wnP\$qkb GÛ c@\$\$c±m 2008, BDbvB\$UW \$bkbm
- 3 I qvì ®‡Kv‡bwgK wmP‡qkb GÛ cäh‡c±m 2008, BDbvB‡UW †bkbm
- 4 I qvì ®‡Kv‡bwgK wmP‡qkb GÛ cäh‡c±m 2008, BDbvB‡UW †bkbm
- 5 I qvì ®‡Kv‡bwgK AvDUjjK, A‡±vei 2007, Avš¶?wZK A\_©Znwej
- 6 I qvì ®‡Kv‡bwgK AvDUj K, 2007-2008, Rvcvb †m>Uvi di B>Uvib`vkbvj wdbvÝ
- 7 ‡Mvevj B‡Kv‡bwgK cm²tcKUm 2007, w`lqvì °eïvsK
- 8 evsj v‡`k e`vsK †KvqvU9 vj , A‡±vei -wV‡m¤î-2007



evwl 🕅 mvaviY mfvq Dcw<sup>-</sup>Z †kqvi‡nvì vi‡`i GKvsk

#### Kwl LvZ

Kwl cêw× 2007 mvtj mviv eQiB tgvUvgyU mwgZ wQj, hvi cwigvb 3.2 kZvsk, Ges hv 2006 A\_@eQtii ebïv cieZx®D"P cêw× 4.9 kZvstki Kg°| mvi Ges tmP myeawnn bvbviKg Drcv`tbi ītZv Ges côKwZK `thw?M Kwl cêw×i nvi Kwgtq w`tqtQ| 2007 Gi RjvB-tmtޤtii ebïv Ges gaï btf¤tii côjq¼ix NwYSo ôumWið Gi KvitY KwlLvtZ 2007 A\_@Qtii 3.2 kZvsk cêw×i wecixtZ 2008 A\_@eQti cêw× aiv ntqtQ 2.4 kZvsk | 2007 A\_@Qti tgvU Lv`" Drcv`b (avb I Mg) 28.05 wgwj qb tgwUK Ub wQj, hv ce@Z?PeQtii Zj bvq 2.88 kZvsk tekx<sup>10</sup> | hw`I km" Ges cï cvjb Dc-LvtZ cêw× AvtMi eQtii Zj bvq KtgtQ, eb I grm" Dc-LvtZ Zv tetotQ | hvB tnvK, Gwfqvb dôi cô`fr@ t`tki num-gjiMx I cï cvjb wkítK gvivZ¥Kfvte ¶wZMô'Kti, hvi e"vcK côfve cto Drcv`K gwj Kt`i I ci Ges Pvc cto cY"gtj" i I ci |

#### wkí LvZ

t`tki wkí LvtZ 2007 A\_@Qti 9.5 kZvsk cěw×j¶ Kiv hvq, hv gjZ nq iBvbx wbf® KjKviLvbvi m¤cůhviY Ges Avf šivY Pwn`v teto hvevi KvitY<sup>11</sup>| m¤¢ebvi Zjibvq cěw× Kg nlqvi KviY AeKvVvtgvMZ Ac¥Zj Zv, thgb, we``y mieivtni fZv Ges Awbqg| wbg®Y mvgMði AZ`waK gj`ew× I evwl & Dbqb cwiKíbv (ADP) ev evqtbi wbægŁx cěyZvi KvitY vbg®Y LvtZ cêw× 8.3 kZvsk t\_tK Ktg 7.1 kZvsk ntqtQ<sup>12</sup>| 2007 A\_@Qtii cÖgvta®cvkvK wktí kw<sup>3</sup>kvjx 28 kZvsk cêw× vQj wKš'tg gvtmi tktli w`K t\_tK Zv KgtZ\_vtK Ges tg 2007 Gi tktl Gtm 17 kZvstk `wovq|

Zte †mtÞ¤1 2007 Gi gta" i Bvbx Avtqi wbæMwZ Ktg Avtm Ges Mto eQi e vcx cêwx wnmve Kiv nq 16.59 kZvsk<sup>13</sup>| 2007 A\_@eQti gvSvwi I enr AvKvtii wktí cêwx ntqtQ 10.01 kZvsk hv 2006 A\_@eQti wQj 12.49 kZvsk<sup>14</sup> | w<sup>-</sup>wZkxj cêwx j¶" Kiv †MtQ ebb wkí, bvUIq"vi, ZwZ wkí, JIa wkí, KvV wkí, †jšn I w÷j, wmiwg·, wmtg>U Ges cw+K wktí | ¶l² \*wkí Drcv`b thgb Pvj, `y>RvZ cY", bxUIq"vi, PvgovRvZ cY", cv`Kv, KvVRvZ `ê", KvMR I KvMRRvZ `ê" Ges AavZe LwbR `te" cêwx teto `wovq 10.8 kZvsk |

- 9 †÷U Ae evsj v‡`k B‡Kv‡bwg A\_@Qi 2006-2007 Ges AvDUj K A\_@Qi 2007-2008, wnwcwW
- 10 t÷U Ae evsj vt`k B‡Kv‡bwg A\_@Qi 2006-2007 Ges AvDUj K A\_@Qi 2007-2008, wmwcwW
- 11 evsj v‡`k e`vsK †KvqvUvPivj, A‡±vei wV‡m¤f 2007
- 12 evsj v‡`k e<sup>°</sup>vsK †KvqvUv¶ vj B‡Kv‡bvvgK Avc‡WU, GwWve 2007
- 13 evsj v‡`k e`vsK †KvqvU®vj , A‡±vei wV‡m¤î , 2007
- 14 t÷U Ae evsj vt`k B‡Kvbwg A\_@Qi 2006-2007 Ges AvDUj K di A\_@Qi 2007-08 wmwcwW



cük¶Y KgmPx

#### †mevLvZ

2006 A\_@eQtii 6.4 kZvsk cėw×i Zjibvq 2007 A\_@eQti tmev LvtZi cėw× ew× tctq`vovq 6.7 kZvstk<sup>15</sup>| vkí LvtZ cėw× Ges ^et`vkK ewYR GB LvtZ `\*Z m¤cčinvitY mvnvh Kti| tgvevBj tdvb tmev tUvjithvMvthvM LvtZ PvvjiKv kw<sup>3</sup> vnmvte KvR Kti, hvi tcQtb vQj RbMtbi gta tgvevBj tdvtbi e vcK Pvvn`v| cvkvcvvk, temiKvix tUvjivvfkb m¤cbvtii vetkI AMMvZ I Ab vb Z\_ gva g \_tjvi Kvh©ug, Av\_ÑmvgvvRK I e w<sup>3</sup>MZ tmevLvtZ PvvjiKvkw<sup>3</sup> vnmvte KvR KtitQ| µgea@vb ~?\*tmev cůZôvb tjv GB Dc-LvtZ cėv× AR\$b mnvqZv KtitQ|

#### miKvix ivR<sup>-</sup>^e<sup>-</sup>e<sup>-</sup>vcbv

miKvix Dboqb e'q 2007 A\_@Q1 i k\_ wQj, hvi Kvi Y ivR^NVUvZ wRwWvc-i 3.7 kZvstk AcwievvZZ \_vtK | 2008 A\_@Q1 i mvveR ivR^Avq Ges e'q wRwWvc0 kZKiv wnmvte aiv ntqtQ h\_vµtg 10.81 kZvsk I 16.43 kZvsk<sup>16</sup> | hw`I ivR^e'e'vcbvq wKQyms\*vtii c`t¶c tbqv ntqvQj, ZviciI AvqKiLvZ Qvov ivR^Av`vq Avkvbyjc vQj bv | evsjvt`tk hw`I Ktc@iU BbKvg U'v I f`vjyG'vtWW U'v (VAT) Gi nvi AtbK tewk, Ab'vb' Gkxq t`tki Zj bvq GB LvZ mg‡n evsjvt`tki ivR^Drcv`b AtbK Kg | j¶' gvÎv 17 kZvsk wba@iZ \_vKtjI 2007 A\_@Q1 ivR^tetotQ gvÎ 10.3 kZvsk | 2007 A\_@Q1 imweR U'v Ges ivR^4wRwWvc AbycvZ wba@Y Kiv nq 8.2 kZvsk t\_tK 10.1 kZvsk Ges 2008 A\_@Q1 ivba@Y Kiv ntqtQ h\_vµtg 8.64 kZvsk Ges 10.81 kZvsk<sup>17</sup> |

2007 A\_@Q‡i ev‡R‡U mwefK j¶"gvÎvi †P‡q †gvU e"q 4.2 kZvsk Kg vQj | A`¶Zv I cKí ev⁻evqb ¶gZvi `e₱Zvq Pj vZ e"q 5.2 kZvsk tekv Ges Dbqb e"q (ve‡kI K‡i ADP) 17.6 kZvsk Kg vQj | 2008 A\_@Q‡i Dbqb e"q 21.6 kZvsk G DbvzZ Kivi

- 15 evsj vt`k †KvqvUPi vj B‡KvtbvvgK AvctWU, GvWve, vWtm¤t, 2007
- 16 evsj v‡`k e vsK †KvqvU9i vj A‡±vei-wV‡m¤î, 2007
- 17 evsj vt`k e vsK †KvqvU%i vj, At±vei-wVtmxt, 2007



j¶" wba@YYKiv n‡q‡Q| wKš′me\$kImPK t\_‡K t`Lv hvq th, Ryjvbx I wmWicieZx©cpbe@mbmsµvš-Lv‡Zie"‡qiRb" Dbqqb Lv‡Ziwba@wiZe"qGeQtiigvP@j\_‡KDtjjهhwM" nv‡iK‡ghv‡e|

2007 A\_@Q‡i miKvi e`vsK t\_‡K FY tbqvi bZb tKŠkj Aej¤b K‡i‡Q hv K`vk GÛ tWU g`v‡bR‡g›U KwgwUi ZËveav‡b cwiPwujZ n‡e| bZb tKŠkj cšv I c×wZ evrmwiK FY KgmPxi ï i "‡Z tNwulZ tURwui wej I e‡Ûi wbjv‡gi I ci wfwË K‡i D"P gvÎvq AwM§ mieivn Ki‡e|

#### gỳ∛ie"e<sup>−</sup>vcbvIFYLvZ

ci ci `ýMU eb'v Ges mvB‡Kvtbi a'Ysmh‡Ái ci Ri"ix ÎvY I cþe@mtb Ges Drcv`b LvZmgn, thgb Kwl, ¶i² a'I gvSvix vkí-e''emv (SME), fg‡j'i Avevmb BZ'wv`‡Z mnvqZv`vtbi Rb', evsjvt`k e'vsK D"P A\_MowZK c@vx<sup>18</sup> ati ivLvi jt¶' AbfKj gy`t bwZ Ae'vnZ titLvQj | 2007 mvtji tktl Avf'`šixY FY 303.28 wewj qb UvKv ev 15.56 kZvsk teto 2,251.74 wewj qb UvKv nq hv 2006 mvtji 1,948.47 wewj qb UvKvi tPtq tekx | e''vswKs LvtZi tgvU FY 2007 mvtji tktl Gtm `wuotqvQj 1,762.25 wewj qb UvKv hv 2006 mvtji tktl vQj 1,557.06 wewj qb UvKv, A\_@r c@vx vQj 205.19 wewj qb UvKv ev 13.18 kZvsk<sup>19</sup> | 2007 mvtji tktl tgvU miKvix tURvwi wej m, eÛm Ges RvZvq mÂq cÎ (National Savings Certificate) 713.5 wewj qb UvKvq DbwZ nq hv 2006 mvtji tktl vQj 623.0 wewj qb UvKv | ew×i kZKiv nvi 14.53<sup>20</sup> | miKvix LvtZ / cvewj K tm±ti 2007 mvtji tklvtš-tgvU FtYi cwigvb vQj 576.66 wewj qb hv 2006 mvtji tklvtš-vQj 524.53 wewj qb UvKv | ew× cvq 9.94 kZvsk | Ab'w`tK temiKvix LvtZ 2007 mvtji tktl tgvU FY vQj 1,675.08 wewj qb UvKv, 2006 mvtji tktl hvi cwigvb vQj 1,423.93 wewj qb UvKv | temiKvix LvtZ tgvU FY c@vtni cwigvY ew× cvq 16.97 kZvsk |

<sup>18</sup> evsj vt`k †KvqvU%i vj B‡KvtbvvgK AvctWU, GwWe, wVtm¤t, 2007

<sup>19 †</sup>dvUðvBUvj †÷U‡gvU Ae †UÛm Ae †gRi B‡KvbvgK BvÚ‡KUim, Rvbpvix 31, 2008

<sup>20</sup> evsj vt`k †KvqvUYi wj BtKvtbwgK AvctWU, GwWwe, wVtm¤t, 2007



#### †ivg‡UÝ

eïvs‡Ki wbR^^feb wbg@Yi j‡¶ï cKí mgšqKvix wnmv‡e Rbve mvgmy Iqv‡i‡mi mv‡\_ Pw³ fv¶i

2007 A\_@eQtiI tiwgtUÝ cèvn Zvi tZwRfve eRvq ivtL hv tj bt`b fvimvg" (Balance of Payment) AbKj Ae<sup>-</sup>vq eRvq ivLtZ mnvqZv Kti | 2007 mvtj tgvU tiwgtUÝ cèvn 24.52 kZvsk ew cvq, hvi cwigvb nq 5979.32 wgwj qb gwK® Wj vi | 2007 A\_@eQti tmŠw` Avie tiwgtUÝ AvnitYi me@nr Drm wntmte Zvi Ae<sup>-</sup>vb eRvq ivtL hv wQj tgvU tiwgtUtÝi 29.01 kZvsk Ges metPtq tekx tiwgtUÝ ew i nvi t`Lv hvq hy<sup>3</sup> ivtR<sup>-21</sup> | 2007 mvtj tgvU tiwgtUÝ cèvn ^et`wkK mvnvh" I mweR wet`kx wewbtqvM eve` cŵB At\_P mgwšZ cévtni tPtq wQj AtbK tewk | tiwgtUÝ cèvn µgea@vb nvti `wui`<sup>a</sup> nvm I gvbe m¤ú` Dbqtb mnvqZv KitQ | DboZgvtbi c<sup>ħ</sup>yu<sup>3</sup>MZ mnvqZvi dtj GB c<sup>ħ</sup>yu Avtiv Zi wsšZ nte etj Avkv Kiv nt<sup>\*</sup>Q GB KvitY th, GB c<sup>ħ</sup>µavq AtbK tiv c<sup>ħ</sup>Z cŵZ côvb BtZvgta"B AskMħY KitQ hvi tbZtZiAvtQ Awu\_K c<sup>ħ</sup>Z côvb, G· tPÄ tKv¤úvbx Ges GbwRI mgn | 2008 mvtj i c<u>Å</u>g 2 gvtm tiwgtUÝ cêvn wQj h\_vµtg 710.74 Ges 676.06 wgwj qb Wj vi<sup>22</sup>|

#### ^e‡`**wkK** ew¥R<sup>..</sup>

2007 mvj I 2008 Gi c<u>0</u>g KtqK gvm ^et`wkK ewYtR" †ZwRfve j¶" Kiv hvq| †gvU iBvbx ewYtR"i 75 kZvskB wQj ^Zwi tcvIvK I wbUI q"vi RvZvq mvgM&tZ| 2007 A\_@Qtii c<u>0</u>g Aa®stk †ZwR cêw× j¶" Kiv †Mtj I ctii gvm "wj ‡Z Zv Kg‡Z \_vtK| 2006-07 A\_@Qtii c<u>0</u>g Aa®stk bxUI q"vi iBvbxtZ 32 kZvsk cêw× AwRZ nq, wKš' 2007 Gi †g gvtmi †k‡I G‡m Zv 19.8 kZvsk G tb‡g Avtm| %Zwi †cvIvtKi †¶‡Î I GKB wPÎ cwij w¶Z nq| 2006 Gi wW‡m at ch®-cêw× te‡o `wotqwQj 24.1 kZvstk, wKš'Gi c‡i B Zv Kg‡Z ï i "K‡i Ges 2007 Gi †g gvtmi †k‡I cêw gvÎ v j¶" Kiv hvq 14.7 kZvsk| D‡j هhvM" cêw× AwRZ nq BwÄwbqwis cY" Ges wngwqZ Lv`" iBvbxtZ | cvkvcwk cêwj Z cY" thgb Kvêv cvU, cvURvZ `ê" Ges Pv LvtZ µgvebwZ cwij w¶Z nq Ges Pvgov wk‡í mvgvb" cêw× AwRZ nq | 2007 A\_@Qtii †gvU iBvbx `vovq 12,435.53 wgwj qb gwKfB Wj vi |

cůvbZt Ryj vbx I Lv`"km" Avg`vbxi d‡j Avg`vbx Lv‡Z D‡j هhvM" cůw× n‡Z \_v‡K | cvkvcvwk Ab"vb" wbZ"cůqvRbxq Lv`"mvgMů †hgb - vPvb, Wvj I †fvR"‡Zj Avg`vbxI Ae"vnZ vQj | Kvco, mZv, Zj v, Ab"vb" KuPvgvj Ges gj abx hšçvwZ Avg`vbx ew× †c‡q‡Q 16.65 kZvsk<sup>23</sup> | mvgvMľK fv‡e 2007 mv‡j Ryj vbx Ges Lv`" Avg`vbxmn †gvU Avg`vbxi cwigvb `vovq 18,474.20 vgvj qb gvvKf9 Wj vi<sup>24</sup> |

<sup>21</sup> t÷U Ae evsj vt`k B‡Kvbug A\_@Qi 2006-07 Ges AvDUj K di A\_@Qi 2007-08, wnw.cwW

<sup>22</sup> tgRi B‡Kv‡bwgK BbwW‡KUim, evsj v‡`k e`vsK, gvP®2008

<sup>23</sup> evsj v‡`k e`vsK †KvqvUV9 wj , A‡±vei - wV‡m¤î 2007

<sup>24</sup> tgRi B‡Kv‡bwgK BwÛ‡KUim, evsj v‡`k e`vsK, gvP©2008

2006 A\_@eQtii Zjibvq 2007 A\_@eQti ewWR"NVUwZ tetotQ 19.70 kZvsk<sup>25</sup>| wet`tk Kg@Z evsjvt`kxt`i cvVvtbv tiwgtUÝ cěvtni (25 kZvsk) cěw×i dtj PjwZ wnmvte 952 wgwjqb gwWK® Wjvi DØË mwó KtiwQj, AvtMi eQti GKB mgtq hvi cwigvb wQj 824 wgwjqb gwWK® Wjvi| 2007 A\_@eQti PjwZ wnmvte DØË (surplus) wQj wRwWwc-i 1.4 kZvsk hv AvtMi eQti wQj 1.3 kZvsk| ^et`wkK gỳti wiRvf®2007 Gi wWtm¤tii tktl wQj 5,514.58 wgwjqb gwWK® Wjvi hv 2006 Gi wWtm¤tii tktl wQj 3,877.71 wgwjqb gwWK® Wjvi<sup>26</sup>|

#### gỳ từ xwZ I vevbgq nvi

Avf~šixY Lv` Drcv`tb NvUwZ Ges AvšRWZK evRvti Lvt` i gj evvi KvitY 2007 mvtj gy łùwwZ RwbZ Pvc Ae'vnZ \_vtK | 2006 Gi wWtm ¤rt gvtmi 6.13 kZvsk gy łùwwZ wWtm ¤rt 2007 G teto `vovq 11.6 kZvsk<sup>27</sup> | Lv` `te'i t¶tî Ab'vb' mvgMŵi Zj bvq gy łùwwZ D"PZi nvti tcðûvq | 2008 A\_@eQti Lv` Dcv`vb\_tj vtZ gy łùwwZ 9.1 kZvsk t\_tK 9.3 kZvsk Gi gta \_vKte etj côZ'vkv Kiv nt"Q | Ab'w' tK Lv` e'ZvZ Ab'vb' wRwbtmi gj ``uwvZ \_vKte 6.4 kZvsk t\_tK 6.6 kZvsk Gi gta `'e'i tm Kvi GB weltq wK0yc`t¶c Môry KtitQ thgb wbZ' côqvRbxq `te'i lci t\_tK `i é côZ'vnvi, miKvix LvtZ Lv` Avg`vbx evv, gRvZKiY Kivi wei "t× AvBb c'pi "¾wweZ Kiv Ges Lv` wbivcËv ej q KgmPx evv | tiwgtUÝ cêvn Ges i Bvbx Avq evv cvl qvq wewbgq nvi tgvUvgyU AcwiewZ92 ntqtQ | et` wKK gỳ łi gRỳ (Foreign Exchange Reserve) evovtbvi Rb' wewbgq nvi mvgÄm Zv Avbv ntqtQ | Mo wewbgq nvi 2007 Gi wWtm \*ti `wotqwQj 68.6 UvKv t 1 gwK® Wj vi, hv 2006 Gi wWtm \*ti wQj 69.50 UvKv t 1 gwK® Wj vi, hv 2006 Gi wWtm \*ti wQj 69.50 UvKv t 1 gwK® Wj vi <sup>29</sup> |

#### e"vsK Gvkqvi Kvhpug chqjvPbv

eïvsK Gwkqvi AMðvílvi ^ewkóï wba@wiZ nq AZïvaybK Z\_`cðby<sup>3</sup>MZ AeKvVv‡gvi mnvqZvq - AwaKmsLïK myóag® †mev c‡bïi (products) m¤cðhviY, eûgLx †mev cövb, wek¦ – MönK wfwË m¤cðhviY, wb‡ew`ZcðY Kg&ewnbxi K‡Vvi cwikġ Ges m‡e&cwi cwiPvj bv cl\$`i weP¶Y †bZ‡Z<sub>i</sub>| en r K‡c@fiU cðbZôvb, ¶i² al gvSwi D‡``v<sup>3</sup>v Ges eïw<sup>3</sup>wfwËK mšnói Rbï eïvsK h‡\_vchy<sup>3</sup> myóag® †mev-cYï I †mev mgn cövb Ki‡Z me<sup>®</sup>v m‡Pó \_v‡K | 2007 mv‡j Gi cðbZïKwU †¶‡ÎB D×§Łx cðeYZv j¶ï Kiv ‡M‡Q|

#### K‡c@fill A\_@qb

Avgv‡`i m¤ú‡`i GKwU mẹṇr AsK K‡c@tiU MồnK‡`i †mevq wb‡qwwRZ nq, hvi g‡a¨i‡q‡Q †`‡ki †bZ...īvbxq e¨emv cồZôvbmgn GB cồZôvbmg‡ni Rb¨ Pj wZ gj ab, ewbR¨ FY, wk‡í A\_@qb Ges wmwÛ‡KU I ÷îKPvW©dvBbvÝ Øviv MwVZ Avgv‡`i †µwWU †cvU@wjI e¨vs‡Ki Av‡qi wfwˇK (bottom line) Av‡iv kw³kvjx Ki‡Z cồavb fwgKv cvjb K‡i|

2007 mv‡ji †k‡l wkíLv‡Z wb‡qwRZ F‡Yi cwigvb wQj 13,553.46 wgwjqb UvKv Ges ewvYR" Lv‡Z 8,642.50 wgwjqb UvKv hv wQj Avgv‡`i cÖˆgvU F‡Yi 78.0% | Avgv‡`i `¶ cħyv³wbf₽ Rbkw³ GKwU kw³kvjx K‡c@tiU MônK wfwË ^Zwi‡Z mnvqZv Ki‡Q |

mgewqZ A\_Pqtb (syndicated financing) e`vsK Gwkqv tbZ...vbxq Ges mwµq m`m`wntmte Zvi cÖPóv Ges `¶Zvi gva`tg Aw\_R t¶tî h\_v\_@mbvg AR® KtitQ, hvi RbwcqZv t`tki enr wkí cÖZôvb Ges AeKvVvtgvMZ cKtí ew> cvt″Q| SwK wbqš½ I FY cÖvtei h\_vh\_gj`vqtb mgewqZ A\_Pqb mvnvh` KitQ|

GB eQti we`ÿr (power), A\_%WWZK cWZôvb, e<sup>-</sup>¿wkí, B<sup>-</sup>úvZ I †Uwj KwgDwb‡Kkb BZ<sup>-</sup>ww` Lv‡Z mgewwqZ FY (syndication loan) cÖv‡b Ask wb‡q‡Q| 2007 mv‡j i †k‡I e<sup>-</sup>vsK Gwkqvi mgewwqZ A\_%qb (syndicated financing) wQj 3,500.00 wgwjqb

<sup>25</sup> tgRi B‡Kv‡bwgK BwÛ‡KUim& 2008, evsj v‡`k e"vsK

<sup>26 †</sup>gRi B‡Kv‡bwgK BwÛ‡KUim, Rvbpvix 2008, evsj v‡`k e`vsK

<sup>27 †</sup>gRi B‡Kv‡bwgK BwÛ‡KUi, ‡de∯yvix 2008, evsj v‡`k e`vsK

<sup>28</sup> gwbUwi cwj wn †÷U‡g>U- Rvbqvix - Rb 2008

<sup>29</sup> tgRi B‡KvbwgK BbwW‡KUim, tde\*qvix 2008, evsj v‡`k e`vsK

UVKv hvi g‡a 196.47 wgwjqb we`ÿr LvtZ, 507.07 wgwjqb UvKve¯;Ges 510.94 wgwjqb UvKv †Uwj KwgDwb‡Kkb LvtZ cůvb Kiv ntqtQ| GBB cvlqvi wjtGi cůqvRb tgUvtbvi Rb e`vsK Gwkqv mdjZvi mt½ 890.00 wgwjqb UvKv `xN®tgqv`x mgewqZ FtYi e`e¯v KtitQ| GwU nte e\_ovq ¯wcZ fvovq PwjZ GKwU cľKí, hvtZ Avil bqwU ewdYwR`K e`vsK RwoZ| Awu\_ƙ cůZôvb\_tjv evRvti eÛ Qvovi gva`tg mdjZvi mvt\_Zvt`i gjab msMöh KitQ Ges e`vsK Gwkqv GB eQti ILFSL Ges IIDFC KZK BmÿKZ wRtivKcb etÛ 100.00 wgwjqb UvKv wewbtqvM KtitQ|

Avgiv bbÑeïvswKs Awu\_K cůlZôvb‡KI Zv‡`i µgea19kxj Pwn`v †gUv‡bvi Rbï A\_v?qb K‡iwQ| eïvsK Gwkqv `xN®†gqv`x FY (term loan) I I fviWidNJ myeavi AvKv‡i gj Z BÝţiÝ I wjwRs †Kv¤úvbx‡K FY myeav w`‡q \_v‡K| GB eQ‡i Avqiv



tMvevj e²v‡ÛW tWveU KvW®Ges Wyqvj Kv‡i vÝ tµuWU KvW%vel‡q Pvv<sup>3</sup> ⁻v¶i

12wU NBFI †K 499.45 wgwj qb UvKvi FY myeav côvb K‡iwQ| GQvovI Avgiv 31 wW‡m¤î 2007 G NBFI Gi mnvqZvq gvSwvi wkí cŵZôvb I eïemv‡q 880.00 wgwj qb UvKv ‡gqv`x F‡Yi gvaï‡g A\_%qb K‡iwQ|

Avgiv witqj Gt÷U tWtfjcvi I wbgAY cNZôvbtK fwg DbqqY, ewYwR"K Kgtc- wbgAY I G"vcvU\$gyU "Zwii Rb" enr AvKvti FY w`tqwQ| GwU evsjvt`tki GKwU `\*Z ea®kxj LvZ thLvtb wecj cwigvtY KgAs="vtbi mthvM mwo ntqtQ| 2007 A\_@Qti GB LvtZ Avgvt`i FtYi cwigvY wQj 789.28 wgwj qb UvKv| t`tki A\_®xwZtZ Kwl LvtZi AwacZ" wetePbv Kti GB LvtZ Avgiv FY w`tZ AZ"Š-AvMBx, hvtZ t`tki A\_®xwZK c@wx myiw¶Z\_vtK| thtnZzGB LvZvU kgNmnvqZv wfwEK Ges Kwl cmpuqvKiY wkí ~vcbvi gva"tg Dtj LthvM" KgAs="vtbi mthvM mwo nq, GB LvtZ 2007 A\_@Qi tktl Avgvt`i FY myeav `vovq 315.40 wgwj qb UvKv, hv Avtiv ewx cvte etj Avkv Kiv nt"Q|

#### ¶ìªl gvSwi vk‡í A\_vqb

GB eQti e'vsK Gwkqv GmGgB RvZxq KgRvtÛ (SME Generic Product) mnvqZvi Rb' GKwU bZb tmev ctb'i cĐj b KtitQ, hvi bvg Ò'r'O,`Ó, Ges evsj vt` k e'vstKi mt½ GmGgB FY cövtbi vecixtZ Awu\_R mnvqZv velqK Pw<sup>3</sup> mB KtitQ| cö\_vgK chifq 39vU ¶lž °I gvSwi AvKvtii Dt`'v<sup>3</sup>v vbtq GB e'emwqK t¶tÎ Avgvt` i hvÎv'i i'' nq| e'vsK Gwkqv GB eQti 18.55 vgvj qb UvKv c° vb KtitQ, Ges eQi tktl tgvU FY vQj 17.56 vgvj qb UvKv| GB LvtZi m¤vebv, Avi cÖqvRtbi K\_v vPš+Kti 2008 mvtj Avgiv Avtiv tevk UvKv eivtÏ i vm×vš-wbtqvQ| mvD\_ Gwkqvb G,UvictØBR tWtfj ctgvU dvDtÛktbi (SEDF, IFC' i GKvU A½ cØZôvb) vbt`Rbv Abymvti Zvt` i vbKU t\_tK cliß KwiMix mnvqZv I e'vcK clik¶Y tbevi ciÑ GB vefvtM vbfPthvM' I vbivc` FY cÖvtbi Rb'' Avgiv KvhRi KvhPug cwiPvj bv Kti AvmvQ| 2007 mvtj i w'vZkxj hvÎvi Dci wfwË Kti 2008 mvtj GB LvtZ Dtj ŁthvM'' c<sup>e</sup>w ARtbi Rb'' Avgiv cÖ'Z itqvQ|

#### ¶ì °FY

`wwi`\*`ixKiY Ges Kgmsīvb myo Kiv Avgvt`i Ab"Zg j ¶", Ges tmB j t¶" Avgiv weMZ eQi tj vtZ Avgvt`i Kvh@ug cwiPvj bv KtiwQ| MvgvAtj Kgmsīvb myoi j t¶" evsj vt`tk AtbK GbwRI Ges ¶ič\*FY cövbKvix conZovb A\_BowZi GB LvtZ KvR Kti hvt"Q| e"vsK Gwkqv Zvi Ò¶ič\*A\_mqbó Kvh@utg GKwU ewan mnthwwMZvi gva"tg GB Kvh@utgi gj tmttZ thvM w`tqtQ| Avgvt`i MvgxY kvLv tj vi gva"tg Avgiv Ò¶ič\*A\_mqbó Kvh@utgK `wi`\*`jxKiY KgmPx Ges GbwRIt`i cwiPvwj Z KwI Drcv`b cktfi gva"tg mnvqZv KiwQ| GB LvtZ Avgvt`i wewbtqvM `\*Z evotQ| 2007 mvj tktI wewfbœmycwiwPZ I myL"vZ GbwRI tj vi `wi`\* `jxKiY Kvh@utg Ges KwI Drcv`tb Avgvt`i FtYi cwigvb wQj h\_vµtg 404.58 Ges 315.40 wgwj qb UvKv|

#### e"w<sup>3</sup> Lv‡Z A\_₩qb

Avgvt<sup>\*</sup>i MinKt<sup>\*</sup>i e<sup>\*</sup>w<sup>3</sup>MZ A\_@qtbi Pwn<sup>\*</sup>v tgUvtZ <sup>\*</sup>tUv Dcv<sup>\*</sup>vb nj - tfv<sup>3</sup>v FY (consumer credit) Ges tµwWU KW@ 2006 mvtji c<u>0</u>g w<sup>\*</sup>tK e<sup>\*</sup>vsK Gwkqv bZb Dt<sup>\*</sup>vtg witUBj e<sup>\*</sup>vswKs Kvh<sup>®</sup>tg <sup>\*</sup>i<sup>\*</sup> Kti Ges m<sup>\*</sup>p evRvi aivi jt¶<sup>\*\*</sup> 0K fvtiR0 e<sup>†</sup>U bvtg GKwU tmev ctb<sup>\*</sup>i gva<sup>\*</sup>tg AvMib wbtq µgwMZ KvR Kti hvt<sup>\*</sup>Q | tfv<sup>3</sup>v FY c<sup>0</sup>vbKvix wefvM e<sup>\*</sup>vcK I ewa<sup>\*</sup>Z Pwn<sup>\*</sup>vi mt<sup>\*</sup> wgj titL cY<sup>\*</sup>I myeavmgn eugl<sub>2</sub>x KtitQ - thgb e<sup>\*</sup>vstK A\_@rgv titLwQj Gi*f*c wnmveavix hvt<sup>\*</sup>i mvt<sub>2</sub> <sup>\*</sup>xN® tbi m<sup>±</sup>uK<sup>®</sup>AvtQ Ggb MinKt<sup>\*</sup>i wewfbœmyeav c<sup>0</sup>vb Kti \_vtK | cvkvcwk Avgiv SyK I cy<sup>®</sup>wi Znwej MVb KtiwQ, hvi Dt<sup>\*</sup>tk<sup>\*</sup> nj DEg FY MibxZvt<sup>\*</sup>i cy<sup>†</sup>-Z Kiv Ges FY cwitkva m<sup>±</sup>uWZ SyK Kgvtbv, A\_@r enEi At\_<sup>®</sup>tkqvi gwj Kt<sup>\*</sup>i m<sup>±</sup>ut<sup>\*</sup>i wbivcEv i¶v I wbwOZ Kiv | Avgvt<sup>\*</sup>i wewfbœcKvtii AtbK <sup>\*</sup>tj v tmev cY<sup>\*</sup> AvtQ, thgb<sup>®</sup> MnFY, AtUv FY, tckvRwe FY, tjvb di KbwRDgvi wWDtiej m, tKvb c<sup>\*</sup>Kvi RvgvbZwenxb e<sup>\*</sup>w<sup>3</sup>MZ FY, wk¶v mnvqZv FY, weevn FY, wmwbqi wmuUtRb mnvqZv FY BZ<sup>\*</sup>w<sup>\*</sup>, hvi cwigvY nq 0.025 wgwj qb t\_tK 3.00 wgwj qb UvKv | tfv<sup>3</sup>v FY cb<sup>®</sup> evRvi RvZ Kivi Rb<sup>®</sup> Avgiv <sup>\*</sup>¶ Kgi<sup>®</sup>ewnbx wbtqvM KtiwQ Ges MinKt<sup>\*</sup>i m<sup>\*</sup>sho wbðqZvi Rb<sup>®</sup> I kw<sup>3</sup>kvj x tcvU<sup>‡</sup>dwj I <sup>\*</sup>Zwi Kivi Rb<sup>®</sup> <sup>\*</sup>¶ Kgi<sup>®</sup>Z<sup>®</sup>wbtqvM KtiwQ 2841wU mmvtei gva<sup>\*</sup>tg 2007 mvtj ftv<sup>3</sup>v FY (consumer credit) Abt<sup>‡</sup>gv b Kiv ntqtQ 1,165.16 wgwj qb UvKv, hvi gta<sup>®</sup> e0tii tktI Av<sup>\*</sup>vqthvM<sup>\*</sup> wQ 878.28 wgwj qb UvKv, thLvtb AtUv tjvb 173.44 wgwj qb, KbwRDgvi wWDtiej m 344.73 wgwj qb, tckvRwe FY 4.16 wgwj qb, 74.61 wgwj qb e<sup>\*</sup>w<sup>3</sup>MZ RvgvbZwenxb wbg<sup>®</sup>Y, Ges 2007 mvtj GB cwi Kí bivi AvI Zvq Avgiv 281.34 wgwj qb UvKv FY c<sup>\*</sup>vb KtiwQ

GB eQti e`vsK Gwkqv gvóvi KWWGi \_WVCwUC@µqvKvix wnmvte jsKv evsjv dvBtbÝ wjt Gi mt½ ewYwR`Kfvte †µwWU KwW@vRvti †QtotQ| e`vsK Gwkqvi gvóvi KwW9M@nKe,` mv`ti M@vY KtitQb| cweÎ C`j wdZi Dcjt¶" e`vsK Gwkqv ÒtµwWU KvtWP wecixtZ bM` DtËvjbÓ (cash back against credit card) cÕ ve KtivQj Ges ‡µwWU KvWCcÕ vtb wWmKvDvU w`tqwQj hv M@nKMY AvMtni mvt\_ M@vY KtivQtjb| 2007 mvtj †gvU KwW9M@vZvi msL`v vQj 2248 Rb hvt`i tjbt`tbi cwigvY vQj 61.15 wgwj qb UvKv, 2006 mvtj hvi cwigvY vQj gvÎ 5.14 wgwj qb| 2007 mvtj i tktl GB LvtZ wbtqwRZ At\_P cwigvY vQj 59.83 wgwj qb UvKv| 2007 mvtj AeKvVvtgv Dbqtbi I ci wfwË Kti \_wW°cwU°c@mmi wnmvte e`vsK Gwkqv (VISA) †µwWU/tWweU KwW°cÖjtbi e`e`v c@µqvaxb itqtQ| Avgiv Avkv Kwi GwU D'P gj` msthvRtbi KwW°e`emvi A½tb e`emv we`vti Avgvt` i mvnvh¨ Kite|

e'ısK A\_febKZ clKı́ mga

#### wewfbollvZ-wfwËK FY cövb

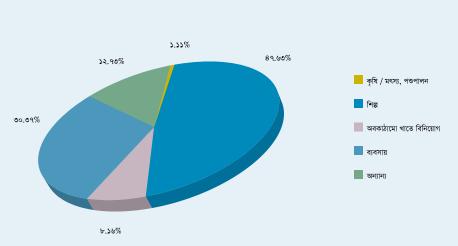
2007 mv‡j eïvsK Gwkqvi FY I AMN¥gi cwigvb 28,456.94 wgwjqb UvKv hv 2006 A\_@Q‡i wQj 22,255.64 wgwjqb UvKv| LvZwFwËK FY cÖvb wQj wbgneyc t

	LvZ/DcLvZ mgn	2006	)	2007	
µııgK		vgvj qb UvKv	%	<b>vgvj</b> qb UvKv	%
1	Kwl, grm Pvl, `y> Lvgvi	1.99	0.01	315.40	1.11
2	wkí				
	K) cvU	16.21	0.07	53.60	0.19
	L) eqb	1,866.00	8.38	1,797.32	6.32
	M) ^Zwi †cvkvK	1,252.98	5.63	1,843.89	6.48
	N) ‡KugKïvj	118.50	0.53	355.43	1.25
	0) wn‡gÈ	239.00	1.07	601.31	2.11
	P) B⁻úvZ/c <b>≬</b> K\$kj	1,502.81	6.75	2,401.82	8.44
	0) ^e`ÿwZK hšçwvZ	147.00	0.66	220.14	0.77
	R) KMR	311.63	1.40	461.71	1.62
	S) Lv``I Gi Avbylw2K	1,745.27	7.84	2,178.63	7.66
	T) Avevmb	722.85	3.25	789.28	2.77
	U) Ab <sup>°</sup> vb <sup>°</sup>	2543.87	11.43	2850.33	10.02
	wkí Lv‡Z †gvU wewb‡qvM	10,466.12	47.03	13,553.46	47.63
3	AeKvVv‡gvMZ wewb‡qvM				
	K) we`ÿr kw <sup>3</sup>	43.09	0.19	196.47	0.69
	L) wbg@Y wkí	610.67	2.74	473.82	1.67
	M) †Uwj ‡hvMv‡hvM	115.69	0.52	572.63	2.01
	N) cwienY	471.69	2.12	1,080.41	3.80
	AeKvVv‡gvMZ †gvU wewb‡qvM	1,241.14	5.58	2,323.33	8.16
4	ewYR <sup>~</sup>	6,887.27	30.95	8,642.50	30.37
5	e"vsKI¶ì:³FY c <b>ùZ</b> ôvb mg <del>n</del>	2,331.52	10.48	1,940.70	6.82
6	bb-e <sup>°</sup> vswKs Awy_K c <b>ü</b> Zôvb mgn	545.45	2.45	499.45	1.76
7	PvKii xRwe I †ckvRwe	643.24	2.89	988.39	3.47
8	KgPvix FY	138.98	0.62	193.71	0.68
4	‡gvU	22,255.64	100.00	28.456.94	100.00



n"vPvix c**i**Kí

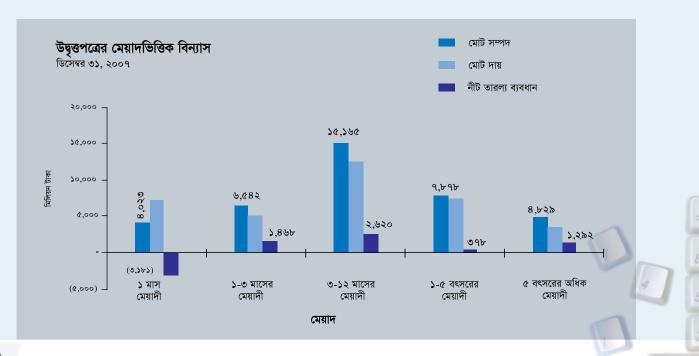
mvgvMNK †µwWU †cvU@lwjI †Z e<sup>-</sup>ykí (textile) Lv‡Z 2007 mv‡j FY cöv‡bi nvi K‡g`wuo‡qvQj 6.32 kZvsk hv 2006 mv‡j vQj 8.38 kZvsk | %Zwi †cvIvK Lv‡Z FY eivÏ te‡o‡Q wKš'e<sup>-</sup>¿vkí Lv‡Zi FY ms‡KvP‡bi d‡j GB Lv‡Z mvgvMNK fv‡e F‡Yi cwigvY 1.21 kZvsk msKuPZ nq | †Uwj Kg Ges cwienY Lv‡Zi Ae`v‡bi gva"‡g AeKvVv‡gvMZ Lv‡Z FY eivÏ D‡j هhvM″ nv‡i ew× †c‡q‡Q | †fv³v F‡Yi AvI Zvq PvKjixRwe Ges †ckvRxex‡`i FY eiv‡Ï i nvi LiPiv Lv‡Z (retail segment) FY eivÏ m¤ú†nviY‡KB wb‡`R K‡i |



### ঋণের পোর্টফোলিও

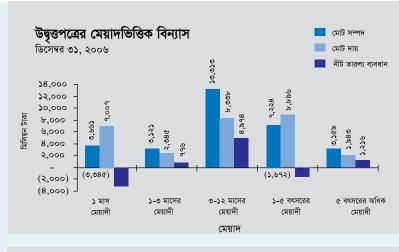
#### m¤ú`l`vq e<sup>°</sup>e<sup>-</sup>vcbv

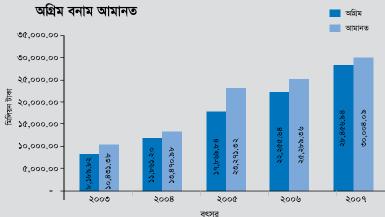
gʻpvdv Kivi D‡İ‡k" e"vsK mvaviYZ "f‡gqv‡` FY K‡i Ges `xN<sup>®</sup>gqv‡` avi †`q, hvi dj könZ‡Z m¤ú` I `v‡qi mgqmxgvi g‡a" fvimvg"nxbZv †`Lv †`q| m¤ú` I `v‡qi g‡a" e"eavb Kgv‡bvi D‡İ‡k" Avgiv wKQyAvKI®xq `xN®gqv`x ‡mev cb" PvjyK‡inQ hv e"vs‡Ki mvgmMik m¤ú‡`i mv‡\_ `v‡qi mgqmxgvi mvgÄm"Zv eRvq ivL‡Z mnvqK n‡e| 2007 A\_@Q‡i e"vs‡Ki AvgvbZ env †c‡q n‡q‡Q 30,004.09 mgwj qb UvKv hv 2006 A\_@Q‡i nQj 25,289.36 mgwj qb UvKv Ges FY I AnMöy env †c‡q `vmo‡q‡Q 28,456.94 mgwj qb UvKv hv MZ eQi nQj 22,255.64 mgwj qb UvKv|



#### gjab ch@Zv Ges msi¶Y (c@Fkb)

gj ab chr Zv (capital adequacy) ej ‡Z eßvq chr B gj ab wfwË hv eïvs‡Ki eïv‡jÝ mx†Ui AšŦf<sup>®</sup> I ewntfy<sup>3</sup> KgRvÛ †\_‡K D™pZ SpkK mg‡ni Dci wfwË K‡i wba®wiZ nq∣eïvs‡Ki Awu\_fK ¯^¯``pIw¯wZkxj ivLvi Rb¨ Avgiv wbqšų KZ@‡¶i wba®wiZ cůqvRtbi (regulatory requirement) AvZvi <sup>3</sup> gj ab vfvË ivLvi Rb¨ me©v m‡Pó vQj vg | ï i " †\_‡KB Avgiv Avgv‡` i gj ab wfwEtK (capital base) wbqšų KZE¶ KZR wba®i Z AstKi Dcti ivLvi †Póv Pwjtq AvmvQ| chqtjvPbvi eQti Avgvt`i gi ab 1,200.00 wgwj qb UvKv †\_‡K 4,450.00 wgwj qb UvKvq Dbmz K‡iwQ (c‡e® eQ‡ii Zijbvq GB ew× wQj 3,250.00 wqwjqbUvKv) hv fwelï‡ZqjabAvil ew∝Kievi m‡hvM mwó KtitQ 2007 mvtji tktl cwitkwaZ gjatbi cwigvY wQj 1,395.00 wqwjqb UvKv, 2006 mvtji tktl hvi cwiqvb wQj 1,116.00 wgwj qb UvKv| eZ@vb wbqšb Av‡`‡ki 10.00 kZvsk Gi wecixtZ e xstKi gj ab chrBZv (capital adequacy) 11.07 kZvsk, hv‡Z c<u>0g</u> <sup>−</sup>∔ (Uvqvi -I) gj ab 9.66 kZvsk Ges wØZxq <sup>-</sup> i (Uvqvi -I I) gi ab 1.41 kZvsk AvtQ





gjab mswgk¥	2005	2006	2007
cwi‡kwaZ g <del>j</del> ab	930.00	1,116.00	1,395.00
¯ναχ gj ab (Uνανi -1)*	1,473.98	1,949.74	2,609.52
m¤úiK gjab (Uvqvi-2)**	183.11	273.58	380.21
tgvU gj ab	1,657.09	2,223.32	2,989.73

(vgvj qb UvKv)

(vgvj qb UvKv)

\* ⁻vqxgjab (Uvqvi-1) Ñ cwi‡kwaZgjab, tevbvm tkqvi weZiY, tkqv‡ii Awagj‴ wnmve, wewae× mwÂwZGes gbvdv n‡Zmsiw¶ZAsk;

\*\* m¤úiK gjab (Uvqvi-2) Ñ mvaviY msi¶Y (A‡kYxKZ F‡Yi wecix‡Z) wewbgq mgZvi wnmve, m¤ú‡`i c¥t wba%wiZ g‡j¨i wecix‡Z gRỳ Ges †gqv`cwZ® jব (HTM) wewb‡qv‡Mi c¥tgj¨vqbRwbZ ¶wZ|

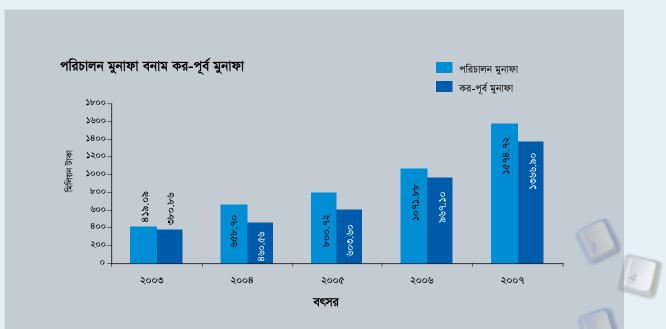
GB eQti AvqKtii`vq (tax liability) Avgvt`i cwi‡kwaZ gjatbi 50 kZvstki Dcti vQj, th Kvi‡Y RvZvq ivR<sup>-</sup>tevtW<sup>®</sup> wbqg Abhvqx e<sup>°</sup>vsK‡K AvZwi<sup>3</sup> At\_<sup>®</sup> Dci 45 kZvsk QvovI Avtiv 15 kZvsk tevk AvqKi vi‡Z nte| evsjvt`k e<sup>°</sup>vs‡Ki vbqg Abhvqx m¤¢e<sup>°</sup> vtqi (contingent) Dci 0.5 kZvsk c<sup>®</sup>fkb Ki‡Z ntqtQ, hv mvaviY c<sup>®</sup>fktbi AvIZvq Avmte|

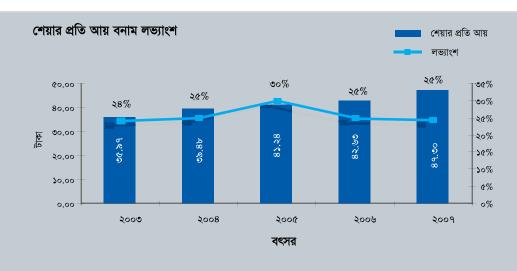
ms <sup>-</sup> Vb	2003	2004	2005	2006	2007
AvqK‡ii wecix‡Z ms <sup>-</sup> vb	165.00	166.81	220.09	491.34	707.12
‡kYxKZ F‡Yi wecix‡Z ms⁻vb	11.69	136.15	131.63	15.19	84.50
A-‡k¥xKZ F‡Yi wecix‡Z ms <sup>-</sup> vb	26.55	34.06	65.49	89.58	52.99
m¤¢e¨`v‡qiwecix‡Zms⁻vb	-	-	-	-	70.34

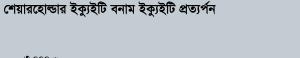
#### Aw\_Ƙm¶gZv

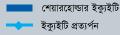
e vsK cwi Pvj bvq `¶Zv Ges kw<sup>3</sup> kvj x MůnK wfwË \_vKvq Avgvt `i Awu\_K mPK ti veQtii ci eQi DbwZ nt"Q| th‡nZzAvgiv mKj m¤ú, 3 e w<sup>3</sup> I Ēvi m¤út `i gj eatb (stakeholders value maximization) wekļmx, ZvB Avgiv cWZvU A\_MawZK mPKtK ji"ZimnKvti wetePbv Kti \_wK; Kvi Y cWZvU mPKB mwek gj vqtb ji"Zc¥@fygKv ivtL| 2007 mvtj e vstKi gj ab wfwË Avtiv kw<sup>3</sup> kvj x ntqtQ| GB eQi e vsK cwi Pvj b gbvdv AR® Kti 1,574.72 wgwj qb UvKv, 2006 mvtj hvi cwi gvY wQj 1,071.88 wgwj qb UvKv| gbvdv ew× tctqtQ 46.91 kZvsk| cŴqvRbxq Ges wbt `McZ msi¶Y I ms vb ivLvi ci wWtm¤t 31, 2007-G gbvdv `wovq 659.77 wgwj qb UvKv| miKvix ivR ~tKvI vMvti Ki ců vtbi Rb 707.12 wgwj qb UvKv c\_Kfvte ms vb Kti ivLv ntqtQ| 2007 A\_@Qti e vstKi KgPvix-KgRZ@cWZ cwi Pvj b gbvdv ew× cvq 18 kZvsk|

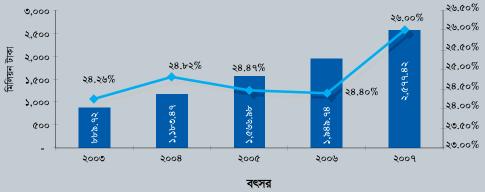
wb‡`RK	2003	2004	2005	2006	2007
‡kŸxKZ FY	1.75%	3.30%	2.77%	2.27%	2.44%
wewb‡qv‡MiDcic厔cŸ	5.19%	6.26%	9.15%	7.45%	11.09%
m¤ú‡`iDcicŻℤ⊂Ÿ	3.32%	2.58%	2.58%	3.17%	3.55%
gj ab ch®Zv	13.31%	11.18%	9.53%	11.23%	11.07%
tkqvi cůZ Avq (UvKv)	35.97	39.48	41.24	42.63	47.30
Kgx© ¶Zv ( <b>uguj</b> qb UvKv)	2003	2004	2005	2006	2007
Kgxªc <b>ů</b> Z AvgvbZ	38.21	40.70	46.60	49.11	46.95
Kgx <sup>e</sup> c <b>ü</b> Z cwi Pvj b gþvdv	1.53	1.99	2.02	2.08	2.46
Kgx®cñiZFYIAwMôg	30.00	35.83	45.01	43.21	44.53
Kgx <sup>e</sup> c <b>üZ</b> mỳ ewnf <b>ĩ2</b> Avq	1.02	1.13	1.30	1.33	1.30











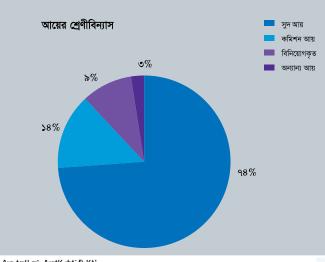
ewa Z FY I AwMy, ^et`wkK ewYR" LvtZ c@w×, Ges mtev@wi `¶ Znwej e"e"vcbvi Rb" Avgvt`i cwiPvj bv Avq µgea@vb avivq Ae"vnZ itqtQ| tgvU Avq 2006 mvtj i 3,774.28 wgwjqb t\_tK 2007 mvtj 4,959.02 wgwjqb UvKvq DbwZ ntqtQ| 2007 A\_@Qti tgvU (gross) mỳwfwĔK Avq wQj 73.85 kZvsk (hvi gta" bxU mỳwfwĔK Avq 19.31 kZvsk), wewbtqvMRwbZ Avq wQj

9.42 kZvsk, Kvigkb 14.12 kZvsk Ges Ab`vb` Avq vQj 2.61 kZvsk|

Zj bvgj Kfvte FY cůvtbi vecixtZ msi ¶tYi cůqvRb nvm cvl qvq gbvdvi cwigvY tekx ntqtQ | e`vstKi tkqvi cůZ Avq (earnings per share)-G tUKmB cěvØ j ¶` Kiv tMtQ, veMZ Ges GB eQti | MZ eQti i Zj bvq GB eQi Zv 11 kZvsk ev× tctqtQ |

#### gy verkvi Kuhpig

2007 mvtj gỳi evRvti chin Zij gỳi kQj hvi dtj eQi e vcx KjtitUi nvi 6.5% t\_tK 10% Gi gta DVvbvgv KtitQ e vstKi mvgwqK AkuZwi <sup>3</sup> Znwej



mỷ Avq †gvU mỳ Avq‡K wb‡`R K‡i

Zvr¶WYK gỳ ł evRv‡i (call money market) †gqv`x mÂq wnmv‡e, †URvix vej m&G vewb‡qvM, A\_ev evsj v‡`k e`vs‡Ki reverse repo †Z Rgv (placed) Kiv n‡q‡Q| GB c<u>0</u>gev‡ii gZ evsj v‡`k miKvi 15 eQi I 20 eQi †gqv`x †URvix eÛ †Q‡o‡Q hvi c**0**ZvU c**0**Zgv‡m GKevi vbj vg Kiv nq| eZ®v‡b miKv‡ii 5, 10, 15 I 20 eQi †gqv`x Pvi c**1**Kvi †URvix eÛ c**1**Pvj Z Av‡Q|

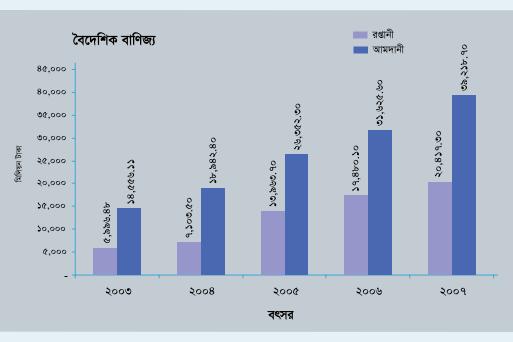
#### ‰‡`wkK wewbgq evRvi

e "vstKi †URvix we fiv Avg`vbxi Rb" col`q wnmvte Zvi MonKt`i KvtQ wet`kx gy`ð wewµ Kti Ges i BvbxKvi Kt`i wbKU †\_tK Zvt`i i Bvbx Avq Ges wewfbowewbgq colZôvb (exchange house) †\_tK cvVvtbv Aš&gyLx †i wgtUÝ µq Kti \_vtK| †URvix Avšt e "vsK ^et`wkK gy`ð evRvtii mt½I RwoZ| 2007 mvtj Avgvt`i Avg`vbx, i Bvbx Ges †i wgtUÝ e "emvi cwi wa Dtj ŁthvM" nvti ew× †ctqtQ Ges Avgvt`i †URvix`¶Zvi mvt\_ c¢i v Kvh©ug cwi Pvj bv KtitQ, hvtZ AwaK cwi gvY wewbgqRwbZ Avq AwR2Z ntqtQ| GB A\_@Qti †URvix Avšt e "vsK evRvti ^et`wkK gy`ð weµq KtitQ 34.35 wgwj qb Wj vi Ges µq KtitQ 88.77 wgwj qb Wj vi |

#### AvšR@ZKewYR I %et`wkKgy`\*

e<sup>°</sup>vstKi<sup>°</sup>et<sup>°</sup>wkK e<sup>°</sup>emv ewWR<sup>°</sup> 2007 mvtj ht\_ó kw<sup>3</sup>kvjx wQj | 2007 mvtj Avg<sup>°</sup>vbx ewWR<sup>°</sup>ew× tctq 39218.70 wgwj qb UvKvq DbwZ ntqtQ hv 2006 mvtj wQj 31625.60 wgwj qb UvKv Ges i ßvbx wej DbwZ ntqtQ 20417.30 wgwj qb UvKvq, hvi cwi gvY 2006 mvtj wQj 17480.10 wgwj qb UvKv | e<sup>°</sup>vsK KZK cwi Pwj Z Avf<sup>°°</sup>šixYgŁx Ges ewng<sup>®</sup>x gy<sup>°</sup>hMcrfvte teto <sup>°</sup>vmotqtQ h\_vµtg 11583.60 wgwj qb UvKv Ges 504.30 wgwj qb UvKvq, hvi cwi gvY 2006 mvtj wQj h\_vµtg 7462.10 wgwj qb I 289.70 wgwj qb UvKv | 2007 mvtj Avgvt<sup>°</sup> i Aštgt\_x tiwgU<sup>°</sup>vÝ ew× wQj 55 kZvsk, weci xtZ RvZxq ch%q c&w× i nvi wQj 20.0 kZvsk |

GB eQti kxl<sup>©</sup>vbxq GbwRI Qeÿtiv evsjvt`kÕGi mt½ wqwjZntqweL"vZ eûRwZK G· ‡PÄ †Kv¤úvbx I ‡qóvY© BDwbqb Gi m‡½ GKwU Pw<sup>3</sup> ⁻≬¶wiZ ntqtQ| ItqóvY©BDwbqb Gi wetkji 200wU †`‡k 300,000 cWZwbwa itqtQ| Avqvt`i eZ@vb 29 wU kvLv Ges eÿ‡iv evsjv‡`k-Gi GKkÕil tekx MůgxY Ges Dc-kni wfwËK kvLvi qva"tq h\_vmqtq †`tki me¶ A\_@Ŵß wbwðZ Kivi j‡¶¨ Pw³wU AZ<sup>°</sup>Š-mnvqK nte | GKB mgtq Avgiv tek KtqKvU †Kv¤úvbxi mvt\_ tivgU`vÝ welgK m¤úK<sup>©</sup>cüZôv K‡iwQ Ges GB me †Kv¤úvbxi mvţ\_ †j bţ`b hţ\_ó kw<sup>3</sup> kvj x ch@q Dbm2 ntqtQ | e<sup>v</sup>sK



Gwkqv we‡k¦i mKj cầvb †iwgUïvÝ Dr‡mi Ae<sup>-</sup>vb‡K we‡ePbvq †i‡L †PŠľwU G+‡PÄ †Kv¤úvbxi mv‡\_ Pw<sup>3</sup> wfwËK m¤úK<sup>©-</sup>vcb K‡i‡Q | GB m¤úK¶ eZĝv‡b h‡\_ó kw<sup>3</sup> kvj x Ges KvhKi |

2007 mvtji tktl eïvsK Gwkqv 106 wU t`tki 355 wU eïvstKi mvt\_ thvMvthvM m¤úK@(correspondence relationship) cŴZóv KtitQ | wetk‡ tbZ...vbxq eïvsK tjvi mt½ tgvU KbdvtgRb jvBtbi cwigvb 40.00 wgwjqb gwK® Wjvi | eïvsK Gwkqv MZ KtqK eQi ati ^et`wkK ewbRï cwiPvjbvi Rbï SWIFT KwgDwbtKkb wmt÷g eïenvi KitQ Ges Avgvt`i tURvix Kvh@ugtK h\_vh\_ mnvqZv t`evi Rbï iqUvi (REUTER) Gi mvt\_ m¤úK® vcb KtitQ|

#### chy<sup>3</sup> I D™¢ebx

#### tmev cövb e¨e⁻v

µgeaĝvb M&nK Pwn`vi w`‡K`wó †i‡L Avgiv me®v bZb bZb †mev cÖvbKvix Ôgva`gÕ-Gi ms‡hvRb KiwQ Ges we``gvb gva`g\_‡j vi m¤cčhviY KiwQ | G gn‡Z®Avgv‡`i M&nK‡K †mev cÖv‡bi e`e¯vi g‡a``i‡q‡Q 29vU kvLv, 1vU ey\_, G.vU.Gg, B>Uvi‡bU e`vswKs, WvPevsj v e`vsK wj t-Gi wcIGm ‡gwkb, Ges †gvevBj e`vswKs |

#### kvLv †bUI qvK©

eïvsK Gwkqvij¶ïmJg cêwx AR® I kvLv tbUIqvtK® m¤cônviY| ‡mevi gvb DbweZKiY Ges µgea@vb MônK‡`i Kv‡Q`\*Z tmev tcôQvtbvi j‡¶ï Avgiv ewa@sztbUIqvtK® mvt\_ bZb bZb kvLv msthvR‡bi Rbïm`v ‡Póv KiwQ| G côPóvq PjwZ eQi we``gvb kvLv,‡jvi mvt\_ thvM n‡q‡Q GKwU MôgxY mn tgvU cwPwU kvLv| d‡j 2007 mvtji tkI bvMv` eïvstKi tgvU kvLv teto `wwstq‡Q 29-G| GQvov Avgiv gwYMÄ tRjvi wmivRw`Lv‡b GKwU ey\_ Awdm īvcb K‡iwQ| Avgv‡`i MônKe,` evīweK A‡\_B th tKvb kvLvq Ab-jvBb (real time any branch on-line banking) eïvswKs myneav tfvM Ki‡Qb|

#### G.WJ.Gg

eïvsK Gwkqvi MűnKt`i KvtQ GwUGg tmev GLb tek mgv`Z ntqtQ KviY GwU AwZ mntR MűnKt`i bM` A\_@tctZ mnvqZv cövb mn PweŸk NÈvB wbiwew?QbœeïvswKs tmev MűbtYi wbõqZv w`tr"Q| MűnK Pwn`v ew>i w`tK tLqvj titL Avgiv 2007 mvtj AwZwi<sup>3</sup> 10wU bZb GwUGg īvcb KtiwQ| GLb t`keïvcx Avgvt`i wbR<sup>-</sup>/GwUGg-Gi msLïv `wwotqtQ 13wU| Gi mvt\_ mviv t`tk itqtQ 20wU GwUGg B-Kïvk ey\_ Ges WvP-evsjv eïvsK wjt Gi 226wU GwUGg ctqvU| dtj Avgvt`i MűnKtiv mte@P msLïvq AbjvBb GwUGg tmevi mythvM cvtr"Qb| G me Dt`ïvtMi dtj GwUGg MinKt`i gvaïtg eïvstKi tj bt`tbi msLïv 2007 mvtj kZKiv 102 fvM teto `wwotqtQ 2,61,300|

#### BÈvi‡bU eïvswKs

AtbK MônK ByUvitbtUi gva"tg tjbt`tb AwaK "f"O>" teva Ktib weavq BÈvitbU e"vswKs myeav Avgvt`i e"vemwnqK KgRvtÊ Afvebxq cwieZtbi mPbv KtitQ| weMZ KtqK eQi ByUvitbtU tjbt`tbi nvi tek tetotQ| G cönvtii wcQtb KvR KtitQ "f LiP Ges Ab"vb" ZjibvgjiK mythvM myeavi welq\_tjv| 2007 mvtj Avgvt`i ByUvitbU e"vswKs myeavtK Avtiv DboZ Kiv ntqtQ| MônKiv GLb PvBtjB Zvt`i tcôcdvBj cwieZtb, Bmÿ Kiv tPtK UvKv c0 vb etÜi wbt`R c0 vb, tPtKi Ae"v chteq¶Y, BZ"wi KgRvÛ m¤úv`b I tPK eB tPtq Abytiva BZ"wi KitZ cvtib| Gi evBti we`"gvb Ab"vb" myeav thgb Znwej "vbvši, Ges w"vZ (balance) I tjbt`b Rvbvi mythvM tZv itqtQB|

#### tgvevBj eïvsvKs

tgvevBj e`vswKs myeav Avgv‡`i e`vemwwqK KgRv‡Ê tek wKQyj¶"bxq cwieZ® G‡b‡Q| Avgv‡`i M&nKiv GK‡Uj Ò\_v¤‡cÓ myeavi gva`‡g Zv‡`i GKvD‡Èi e`v‡jÝ Rvb‡Z cvi‡Qb, wc®‡cBW wiwdwjs Ges GKB mv‡\_ A‡b`i tgvevBj wiPvR®Ki‡Z cvi‡Qb| M&gxY ‡dvb I wmwU †mj M&nKiv Zv‡`i GKvD>U e`v‡jÝ Rvbvi cvkvcwuk mZK%KiY msev`I (alert message) cv‡"Qb| Avgv‡`i M&nKiv Zv&t`i mÂqx wnmve ‡\_‡K mybw`@ D‡Ëvj‡bi ciciB ¯qswµqfv‡e mZK%KiY msev` cv‡"Qb|

#### Z\_ chy3 AeKWvtgv Ges Gi Dbqb

Z\_" c by s e vsK Gwkqvi e emwqK Kvh $\mu$ gtK c by z c  $\times wz$  t\_tK AvaybK I AvKI bxq ch $\mu$ q Dbwz Kti MinKt`i KvtQ t c btQ w`t"Q c by s -wb f b b Zb b Zb c Y" I tmev| G \_ i "Zi Abyaveb Kti Avgiv e vsK Gwkqvq Z\_"-c by s MZ ` T v ev i tPov Kti hw"Q| WUV c bmms Ges WUV msi T the version of the constant of AbjvBb eïvswKs mdWlqïvi tójvi-Gi mvt\_mshy<sup>3</sup> (BÈvitdm) KtiwQ th KvhQug AvtM ZZxq ct¶i mnvqZvq cwiPvwjZ nZ| cvkvcwuk, GmGgB (SME) ÒgwWDj Ó %Zwi Kiv ntqtQ Ges eïvstKi mKj kvLvq Zv mdj fvte PvjyKiv ntqtQ| c@vmxt`i cvVvtbv A\_%bivc` I `\*ZZi īvbvši Kivi Rbï Avgiv ItqóvY%BDwbqtbi mvt\_GKthvtM KvR KiwQ Ges ItqóvY%BDwbqtbi mvt\_tj bt`b mnRZi Kivi Rbï GKwU Db&ZgwWDj I eïenvi Kiv ntqtQ| G eQi tUwj eïvswKs myeav PvjyKti AbjvBb eïvswKs mdUI qïvi, tójvi Gi mvt\_mgšq Kiv ntqtQ| GQvov îet`wkK gy`i wewbgtqi t¶tÎ m¤¢eï SyK\_tjvi mŷzZ`viwKi Rbï cħyr<sup>3</sup>MZfvte Db&Z GKwU tURvix gwWDj %Zwi Kiv ntqtQ| ZvQvovI ûAdtmvi eïvswKsðI ûißvbx FYcÎ gwVDj û´Zwi Kti tm\_tjvtK mdj fvte PvjyKiv ntqtQ| Bmjvgx eïvswKs gwWDj %Zwi KvRI cåµqvaxb itqtQ|

#### c**u**R evRvi

Òw¯ (£‡jmÓ c×wZ‡Z eïvsK Gwkqvi †kqvi wewbgq Pvjynq 30 Rvbyqvix, 2006 | 2007 mv‡j XvKv I PÆMÖg Dfq óK G+‡PÄ-G eïvsK Gwkqvi †kqvi gj¨ ‡ek w¯ wZkxj wQj | eQi †k‡I XvKv óK G+‡PÄ-G eïvsK Gwkqvi †kqvi gj¨ wQj 521.75 UvKv Ges PÆMÕg óK G+‡PÄ-G wQj 520.00 UvKv |

#### SyK e¨e¯vcbv

Avf~šixY Ges evB‡ii th Drm ‡\_tKB DrcbætnvK bv tKb eïvswKs eïemvi GKwU Awe‡"Q`" Ask nj SynK | SwK‡K men&bæ chn?q titL Ges Askx`vit`i ¯r\_@msi ¶Y I D"P gbyodv cövtbi Rb" eïvsK Gwkqvq me®v GKwU fvimvg"cY®Dcvtq SynK eïe="vcbvi cůPóv itqtQ | wekp="vcx GKwU Dbaz eïvswKs eïemvi t¶Î côZ Kivi Rb" eïvtmj - 2 Gi c&wZ27 wbqgvejx SynK eïe="vcbvi w`K\_tjv we=z cwimti Ztj atitQ | GKB mvt\_ evsjvt`k eïvsK cwPwU gj SynKi t¶Î wPwýZ Kti tm\_tjvtK mv\_n?fvte tgvKvtejvi Rb" bvbv c×wZi wbt`Rbv w`tqtQ | G\_tjv ntjv t

#### FY SIK

FY SuK Ggb GKuU SyK thLvtb FY MönxZv eïvsK cöl/xZ wewawb‡la/evaïevaKZv h\_vh\_ Abyni‡Y eï\_@nlqvq FY tLjvcx ntq cotZ cvti | G t¶tÎ Avgvt`i gjbwzZ ntjv cölZïK MönxZvi FY SuK wPwýZ Kti Zvi cwigvc Kiv, chte ¶Y I wbqšb Kiv, Ges tcvU@wj I chteq FYSyK eïe=vcbvi wb‡`Rbvejx cölqvM Kiv | AwZ`\*Z FY-SyK wPwýZKiY, Zvi wbf® Abyaveb, mw/K Abytgv`b cölµqv AbyniY, avivewnK gwbUwis, Ges mw/K Z\_ï mieivn wbwôZ Kivi Rb" eïvsK Gwkqvi côlZuU kvLv I Ktcv@tiU Awdtm FY-SuK eïe=vcbvi Rb"



bZbAvKIŸxqwW‡cwnRU⁻x‡giD‡Øvab

cÜZh\_vh\_wbt`@kKvitqtQ| AvgivFY-SouKm¤tebvmbv<sup>3</sup>Kiv gvÎBtm\_tjvimwVKe"e<sup>-</sup>vcbv, mwugZKiYIwbqštbmtPonB| Gt¶tîwitUjtµwWtUAvgvt`i mv¤ctuZKc`t¶c,A\_@rGB FYweZiYe"e<sup>-</sup>vtK>`tfZKiY, SyuKtKmwugZivLviBGKwU ctuvm|

m¤ú`l`vq/eïv‡jÝkxUSyK

cůqvRbxq Zvij eRvq titL eïvtjý mxU ewnf2 Ges Ašf® Dfq t¶tÎi Kvhputg`¶ eïe<sup>-</sup>vcbv eïvsKtK AwaK gbydv AR<sup>‡</sup>b Ges Zvi wfwˇK SykKgy<sup>3</sup> ivL‡Z mnvqZv K‡i | e"v‡j ÝkxU msµvš–Syki ‡¶‡Î mwVK e"e"vcbvi Rb" e"vs‡Ki m¤ú` I `vq KuguU (ALCO) wbqugZ mfvq ugujZ nq Ges e"vs‡Ki Zvi‡j"i Ae<sup>-</sup>v, m¤ú` I `v‡qi tgqv`, Rgv I F‡Yi gj" wba@Y tKŠkj mn Zvi‡j"i AwbðqZv msµvš–cwiKíbv gubUwis K‡i | 2007 mv‡j e"vsK Gukqv KuwLZ Zvij" a‡i ‡i‡L DËg gjbvdv AR‡bi cvkvcwuk "vqx cěu∞ i Rb" m¤ú‡` i mJg wfwË ubg@Y m¶g nq |

#### %a‡`wkK wewbgq SynK

eïvstKi nvtZ \_vKv ‰t`wkK gỳt wewbgtqi mgq Gi wewbgq gj tbwZevPKfvte IVvbvgv Kitj ‰t`wkK-wewbgq SyKi myó nq | Avi GUvtK msÁwwqZ Kiv nq ûwewbgq nvti ců/ZKj cwieZ‡bi gvaïtg Avtqi mPtK cZb myóð wnmvte | tURvix wefvM, thLvtb ‰t`wkK gỳt wewbgq msµvš-SyK myó nq, tmLvtb D³ wefvMtK cwiPvj bv I KvVvtgvMZ w`K t\_tK ôdÈ Awdmð I ôeïvK Awdmð wnmvte fvM Kiv



Uv½vB‡ji wgR®c‡i Kwl FY weZiY Kg®nPx

ntqtQ| †K>`ìq e''vstKi w`K wbt`Rbv Abhvqx G wefvMtK mpygvbe I KwiMix m¤út` mg,× Kti Mto †Zvj v ntqtQ|

#### Avf "ši+xb vbqšų" I vbqg cwi cvj b msµvš-SyK

e "vswKs Av`vb cövtb Ach® Avf"šivb cůµqv, e "w³ ch@q fj, Rwj qwZ/tRv"Pix Ges côvj³MZ e "\_\$v t\_tK D™Z AciZ "wkZ ¶wZ mgntK GB SyKi Ašf® Kiv ntqtQ| e "vsK cwi Pvj bvi cůZvU ch@q hvtZ ubqštY \_vtK tmUv ubwôZ KitZ GKuU Avf"šivb ubqšy I cwi cvj b SyK wefwl (Internal Control and Compliance Department) MVb Kiv ntqtQ| e "vsK cwi Pvj bvi t¶tî D™Z Am½wZ\_tj v wPwýZ KitZ Ges Zvi mstkvabxi Rb" GKuU wek` g "vbţqj cö Z Kiv ntqtQ| Avf"šivb ubqšy I cwi cvj b Gi Dci cö Z ntqtQ Ab" Avti KuU g "vbţqj hv cwi Pvj bv cl P i Abţgv` b tctqtQ, Ges cl P i wbt` R Abhvqx e "vstKi cůZuU kvLvq cvVvtbv ntqtQ, hvtZ Kti Zviv tmUvtK h\_vh\_fvte Abyni Y KitZ mtPó\_vtK| e "vstKi Avf"šivb ubqšy e "e "v WKgZ KvR KitQ uKbv Zv t`Lvtkvbvi Rb" 9-m`tm"i GK e "e "vcbv KuguU (MANCOM) ubqugZ fvte mwe R KvhRwi Zv ch@j vPbv Kti Ptj tQb| G eQi t\_tK e "vsK Zvi mKj kvLvq GKuU SyK-wfuĔK Avf"šivb ubix¶v c×wZ Pvj yKtitQ|

#### gỳ ∛ Rwj qwℤ (gwb j Ûwis) SyK

gỳ ở Rwj qwz ev gwb j Ûwis SyK cůz tivta evsjvt k eïvsK mviv t tk, wetki Kti gd j GjvKvq tek wKQyeïvsK wPwýz Kti Zvt i gvtS G weltq mtPzbzv myói eïe v KtitQ wKtkviMÄ tRjvq DwjwLz weltq mtPzbzv myói RbïeïvsK GwkqvtK wbtqvM Kiv nq wewfbœeïvstKi 80wU kvLv t\_tK 83 Rb cůzwbwa wbtq eïvsK Gwkqv 2-w`beïvcx GK KgRvjvi AvtqvRb Kti wbr?^ cwicvj beïeľvtK Avtiv tewk kw³kvjx Kivi RbïG eQieïvsK Gwkqv ewa27 Rbej myó Kti Ges kvLvmg‡n ÒkvLv cwicvj b AwcImviÓ (Branch Compliance Officer) wbtqvM Kiv nq | GmKj AwcImvi îvaxbfvte mKj ciKvi wnmvtei tj bt`b hvPvBevQvB I ch@tjvPbv KitQb; wPwýZ Kivi tPóv KitQb tmLvtb tKvb ciKvi mt>`nRbK tj bt`b nt″Q wKbv | GKwU GwU gwb j Êwis gïvbţqj, hvtZ me¶kl wbt`Rvej x cwicvj b-Gi Dci wbix¶vïi" KtitQ | Avgvt`i MônKt`i tj bt`tbi Z\_ïvej x (transaction profile) tój vi AbjvBb eïvswKs mdWI qïi-Gi mvt\_ mwbtewkZ Kiv ntqtQ hv A‰ea tj bt`b tVKvtZ mvnvhï Kite |

#### wbix¶K

30 Gwcý 2007-G Abytôq e<sup>°</sup>vs‡Ki 8g mvaviY mfvq Gm.Gd. Avn‡g` GÊ †Kvs, PvU@V@GKvD‡vUvUm&K 2007 mv‡j i Rb<sup>°</sup> e<sup>°</sup>vs‡Ki wbix¶K wnmv‡e cýpt wb‡qvM †`qv nq|

MZ eQi PvU®W®GKvD>U‡>Um&c®Zĉvb ingvb ingvb GÊnK (hvi ¯vbxq cvU®vi †KwcGgwR) gj e`vswKs md&Jlq`vi †ójvi-Gi KvhRwwiZvi Dci Bbdi‡gkbwi¯‹g`v‡bR‡gÈ (IRM) KvhRjvc cix¶v K‡i ‡`‡Lb| Zviv gše` K‡ib‡h ¯q̂swµq c×wZ‡Z e`vs‡Ki ÔdÈ Awdmô (Front Office) I Ôe`vK Awdmô (Back Office) Kvh?ejx m¤úv`b Kivi Rb` GwU GKwU e`vcKwFwËK AbjvBb e`vswKs md&Jlq`vi, Gi cwimxgv bvbv Q‡K we¯Z\_vKvq e`vsK‡K AwZ mn‡R bZb bZb cY` wPwýZ K‡i evRv‡i Qvo‡Z mnvqZv K‡i \_v‡K|

#### wbix¶vKwgwU

thgbUv weMZ eQtii cŵZte`tb DtjŁ Kiv ntqtQ, wWtm¤î 23, 2002 mvtj evsjvt`k e'vsK KZK RvixKZ wbt`Rbv we.Avi.wc.wW. mvKŷvi b¤î- 12, AbyniY Kti Rvbyvix 18, 2003 e'vsK Gwkqv wjwgtUW-Gi 44Zg mfvq GKwU wbix¶v KwgwU MVb Kiv nq| e'vstKi cwiPvj bv cl® †\_tK wZb Rb m`m`tK wZb eQtii Rb¨G wbix¶v KwgwUtZ wbtqvM Kiv nq| W. tgvt kwdDixb tPŠayix G wbix¶v KwgwUi cŮg tPqvig`vb/mfvcwZ wbe@PZ nb| G KwgwU wbqwgZfvte D"P ch®qi Kg®Z®Ges e`vstKi Avf~šivb wbix¶Y BDwbtUi mt½ ch®j vPbv mfvq wgwj Z nb| KwgwU e`vstKi A\_%bwZK Ae¯v ch®j vPbv Ktib Ges Avf~šivb wbqš½ I cwicvj b c×wZ,tj v mwVKfvte KvR KitQ wKbv Zv LwZtq t`tLb| wbix¶v KwgwU cwiPvj bv cl®`i KvtQ mivmwi cŵZte`b`wLj Ktib Ges Avf~šivb wbqš½ I cwicvj b c×wZ h\_vh\_ AbynZ nt″Q wKbv Zv wbwôZ Kivi gva"tg cl®tK Zvi`wqZ;cvj tb mnvqZv Ktib| wbix¶v KwgwU e`vsK cwiPvj bvi cŵZwU t¶tî ~^0Zv I Revew`wnZv wbwôZ nt″Q wKbv Zvi wbôqZv cůvtb mnvqZv KitQ| e`vstKi mKj Kg®vÊ cwiPvj bv cl® I wbqšK KZ®¶ cŵxZ AvBb, wewa I bwZ (cwj wm) KvVvtgvi wfwËtZ mwKfvte cwiPwj Z nt″Q wKbv, ZvI wbix¶v KwgwU wbwôZ Kti| MZ 17 Rvbyvix, 2006 G wbix¶v KwgwU tgvP tkI nI qui ci Zv Avevi 24 Gwcŷ, 2006 ch®-ey× Kiv nq| e`vsK cwiPvj bv cl® 24 Gwcŷ, 2006 Ges me%ktI 16 Rj vB, 2007 Abţôq mfvq wbix¶v KwgwU cbM%b Ktib]

eZĝvbwbix¶vKwgwUim`mïMYn‡jbt				
Rbve Gg. kvgmj Avjg, cwiPvjK	‡Pqv <b>i</b> gʻʻvb			
wg‡mm kvgxg †Pšayix, cwiPvj K	m`m <sup>"</sup>			
Rbve kwdK Dwi <sup>i</sup> b, cwiPvjK	m`m <sup>"</sup>			

mvaviYZt ‡Kv¤úvbx mwPe GB KwgwUi mwPe wnmv‡e `wwqZ<sub>i</sub>cvjb K‡ib| 2007 mv‡j eïvs‡Ki wbix¶v KwgwUi m`mïMY 10 wU mfvq wgwjZ nb| Gme mfvq ‡h mKj welq we‡ewPZ nq Zvi g‡aï wQj t

- 1| e"vs‡Ki Kvh¶ug I ^e‡`wkK gy`≬†jb‡`b-Gi Dci 30.09.2006 Zwwi‡Li evsjv‡`k e"vs‡Ki cwi`k19 cñiZte`b Ges Gi cñiZcvjb|
- 2 e "vs‡Ki evntvbix¶KM‡bi vbix¶v c "Z‡e`b I Dnvi Dci gše" |
- 3| gj Sukk e<sup>°</sup>e<sup>-</sup>vcbv (core risk management), thgb Avf<sup>°</sup>ši-xY wbqšb I cwicvjb Sukk msµvš-wbt<sup>°</sup>Rvejxi AbyniY I ev<sup>-</sup>evqb|
- 4 | e`vs‡Ki Avf`šixb wbqš¥ I cwicvjb wefvM KZK Gi kvLvmg‡n Ges K‡cr‡iU Awd‡mi wewfbowefv‡M cwiPwjZ wbix¶v I cwi`k® cmZţe`b |

GQvov wbix¶v KwgwU †h mKj wel‡q mšwói mv‡\_ wbwðZ K‡i Zvi g‡a" i‡q‡Q t

- evsjvt`keïvsKIAb¨mKjwbqšKKZ£¶KZK cöVxZbwuZgvjvIwewa-weavbGeseïvsKcwiPvjbv cI®Ab‡gwiZwbR<sup>-</sup>bwuZwbt`Rbv (policy guideline)cwicvjb;
- Avf`šixY wbqšy Ges wbivcËvi Rb`e`vsK MpxZ Z\_`cbyy³ wfwËK e`vswKs e`e`v, hvi g‡a`i‡q‡Q h\_v\_© Z\_` e`e`vcbv c×wZi (MIS) mwefK ch%BZv;
- GKuU cwicvjb ms<sup>-</sup> wZ mući Rb<sup>-</sup> c<sup>0</sup>qvRbxq mKj Dcv<sup>-</sup> vb e<sup>-</sup>vs‡Ki Avf<sup>-</sup>š∔xb ubqš¥ I msuké c<sup>0</sup>µuqvi g‡a<sup>-</sup>B we<sup>-</sup> <sup>-</sup>gvb;
- e<sup>°</sup>vs‡Ki m¤ú` mýw¶Z, Ges Gi `vq I wewfbœ wbðqZv cövb msµvš–Z\_<sup>°</sup>vejx LjeB<sup>−</sup>úó;

e<sup>w</sup>s‡Ki Aw\_<sup>®</sup> weei Yx (financial statements)



evsjv‡`‡k MpxZ AvšR®ZK vnmve gvb (International Accounting Standards) AbyniY K‡iB %Zwi Kiv n‡q‡Q, Ges Zv‡Z i‡q‡Q e¨vs‡Ki Kvh©u‡gi m¤ú¥©eY®v|

AwWU KwgwUi mfv

#### tµwWU tiwUs

5)

Awu\_K LvtZ eZ@vb I m¤te wewbtqvMKvixt`i A\_%towZK Z\_" cwitekb mn t`tki cyR evRvi weKvtki jt¶" evsjvt`k evsK 2006 mvtji Rvbyqvix gvm t\_tK wewfbœe vstKi Rb tµwWU tiwUs e e v PvjyKtitQ | GiB wfwEtZ e vsK Gwkqv Zvi wbR ^tµwWU tiwUs-Kivi Rb ôtµwWU tiwUs GtRwÝ Ae evsjvt`k (CRAB) ôtK wbtqvM KtitQ | D<sup>3</sup> ctZôvb tµwWU tiwUs-Gi AvI Zvq e vsK GwkqvtK 2007 mvtji Rb `xN®tgqvt` GG-2 Ges ft-tgqvt` GmwU-1 tiwUs côvb KtitQ | GG-2 wbt`R Kti e vsK Awu\_K ctZkôwZ mgqgZ cwitkvtai kw<sup>3</sup>kvjx ¶gZv, Ges A`i fwel tZ ctZKj Ae vq covi wbæ m¤tebv | Avi GmwU-1 wbt`R Kti Zvij I Avf šixb Znwej mwói Dci e vstKi PgrKvi wbqšV, Ges tmB mt½ ctqvRtb ft-tgqvt` weKí Znwej msMôn AmvaviY cvi`wkØv |

CRAB KZK m¤úwìZ eïvsK Gwkqvi ‡µwWU †ivUs-Gi vPÎ bx‡P Z‡j aiv nj t

cüZôvb t tµuWU tinUs G‡RwÝ Ae evsjv‡`k wjt (CRAB)	‡i wJs/MYbv		
	2006	2007	
`xN <sup>©</sup> tgqvt`	GG-2	GG-2	
<sup>-</sup> f -tgqv‡`	GmwU-2	GmwU-1	

Ab`w`‡K, CRAB wbqwgZfvte e`vsK‡K chfe¶Y Kti hvte Ges cniZeQi Awv\_fK cniZte`b m¤úbœnlqvi ci GKwU c¥14½ tiwUs chiPtivPbv cniZte`b clvb Kite| BwZc‡e@th tiwUs clvb Kiv ntqtQ tmLvtb tKvb e`Z`q ev cwieZfb NUtj CRAB tiwUs c\*vb cwieZfbi thŠw³K KviY Ztj ati GKwU chfe¶Y cniZte`b c\*vb Kite|

#### gvbe m¤ú` vb‡qvM Ges e¨e¯vcbv

Avgv‡`i j¶" AR\$bi Rb" Dchý³ gvbe m¤ú` GKuU Acwinvh®Dcv`vb| Avgv‡`i AM&vaKvi mg‡ni g‡a" i‡qtQ †gavex †ckvRwet`i AvKó Kiv, Zvt`i`¶Zv Dboqb Ges †ců Yv myói gva ‡g Zvt`i e"vsK Gwkqvq`xN®gqu`x wfvi̇Z wb‡qvwRZ ivLv| e"vsK Gwkqvi gvbe m¤ú` e"e" vcbv Kg®vÊ GKuU µgea@vb e"vcK cklZthvwNZvgjK cwite‡ki wfZi w`‡q weKwkZ nt"Q| e"vs‡Ki Kg®vÛ weKvtki mvt\_ Zvj wgwj ‡q AwaK msL"K Kg®vb‡qvtMi gva ‡g Avgvt`i gvbe m¤ú` wefvtMi cwiwal tetotQ| GKuU wbi‡c¶ I mvVK ckupvi wfZi w`‡q mţhvM" e"w³t`i‡K Avgiv wPwýZ Kivi †Póv Kwi; AvKI®vqfvte †kLvi Ges ‡gav weKvtki mţhvM cůvb Kwi | 2007 mvtj i ‡kI bvMv` e"vsK Gwkqvi †gvU Rbkw³ 2006 mvtj i 515 Rb †\_tK teto 639 Rtb` wotqtQ| Avgvt`i wb‡qvM ckupv LgB cklZthvwMZvgj K Ges "Q| Avgiv cklZubqZ †Póv Kwi h\_vh\_ "tbi Rb" h\_vh\_ I thvM" e"w³ LgR tei Ki‡Z, Ges h\_vh\_fvte Zvt`i KvtR j vMvtZ| e"vstKi cwiwa evovi mvt\_ mvt\_ Avgiv cklZ eQi g"vtbR‡gÈ †U&bx wb‡qvM w`wQ| Giv gj Zt wewfbowel‡q wekge`"vj qmgn †\_tK m`" gvóvm®WMWAR® K‡i tewi‡q Avmv| Gt`i‡K wbqwgZ ht\_vchy³ ckk¶tbi gva ‡g`¶ I Dchý³ tckvRwe wmvte Mto †Zvjv n hvtZ Zviv cklZóvbtK Dchy³ cklZ`vb w`‡Z cv‡i Ges wb‡Rt`i †gav w`‡q wmwbqi e"e"vcbv ct`i w`‡K Gwltq thtZ cv‡i |

#### cñik¶|YIDbqab

`¶ I Drmvnx Kgte; ctlZóttbi `¶Zv euxtZ GKuU ji"ZcY®fwgKv cvj b Kti | tm w`K t\_tK eïvstKi gvbe m∞u` Dbqb wefvM wbtqvtMi t¶tÎ ‰wPÎ I Dchj³ tbZZjMto tZvjvi Dci wetkl fivte tRvi w`tq\_vtK | Ávb Ges `¶Zv AR® GKuU Pjgvb ctlµqv hvi Rb ctlqvRb nq Dchj³ ctlk¶tYi | Avgvt`i Kgte`i bZb bZb weltq mve¶wbK AewnZ ivLtZ, Zvt`i Kg®¶Zv eux KitZ Ges `¶t`i tgavtK Avtiv kwYZ KitZ eïvsK ctlZubqZ ctlk¶Y KgthPx I Kgtevj vi AvtqvRb Kti \_vtK | 2007 mvtj eïvstKi 253 Rb Kgtevix wewfbœKgtevj vq AskMbY Ktib | Gi gta" eïvstKi gvbe m∞u` Dbqb wefrW AvtqwRZ ctlk¶Y Kgtevj vq Ask tbb 154 Rb Awdmvi I wbethx | MZ eQi methvKtj" ctlk¶tYi mgq wQj 9,000 NÈv (Man-hours) | Gi cvkvcwk eïvstKi Z\_" cthy³ wefrW, tµuWU KWV, AvBwmm, 'et`wkK gy`t DcvRteKvix wefrW Ges ¶l² a'I gvSvix wkí (SME) BDubU Zvt`i wbR wbR wefvtMi Kgte`i Rb" ctlk¶tYi AvtqvRb Kti \_vtK | m`" mvzK cvk Kiv wk¶v\_tt`i Rb" eïvsK Gukqvi itqtQ wk¶vbexk KgthPx (Internship Program) hvtZ Zviv Ktctti U welq m¤útK@v=ewfwEK ÁvbvRtebi mthvM cvq | G KgthPxi Avl Zvq G chs-tgvU 53 Rb wk¶vbexmtK AwfÁZv ARtebi mthvM t`qv ntqtQ | bZb wbtqvM ctl3t`i Rb" GKuU eïvcKwfwEK ctlk¶Y KgthPx wbw`@\_vtK | GUv Awdtmi wfZti, evBti Ges Dfq RvqMvq ntZ cvti | G aitbi ctlk¶Y AvtqvRtbi Dtl K" eïvsK KgtVzt`i Zvt`i KgtvtÛi gta" D™Z P'vtj Ä tgvKvtej vi Rb" Dchy³ Kti Mto tZvjv | GQvov ctlZ eQiB eïvstKi wKQymsL"K Kgtevt`tki evBti wewfbœ Kgtvj vq AskMbY Kti \_vtKb |

#### e"vsK Gwkqvi vbR<sup>-</sup>^c@k¶Y ‡K>`\*

mb`nvZxZfvte Avgvt`i mgwx Avmte mjcñkw¶Z Kgñewnbxi gva"tg, hviv cñZthwMZvgjK eïvsnKs cwitetk wUtK \_vKvi Rb" Mto DVtQ|G Rb" eïvstKi wbR<sup>-^</sup>cñk¶Y tK>`tK mKj cľkvi AvaybK wk¶v miÄvtg mjmw¾Z Kti GUvtK AwaK kw³kvjx Kivi cwiKíbv cñµqvaxb itqtQ|Avgvt`i wek/m G aitbi GKwU cñZôvb Avgvt`i cñk¶Y cñµqvtK Avtiv tekx djcñnyGes KvhRi KitZ mvnvh" Kite|

#### fvj Kv‡Ri wfvˇZ cji®vi

eïvsK Gwkqv ¯xKvi K‡i ‡gavex Kg¢RK a‡i ivL‡Z Ges Zvt`i‡K Kv‡Ri cðiZ wbôvevb K‡i Zji‡Z Kg\$¶1‡Î Ab¢c1¥v GKwU AwZ ji"Zc¥®Dcv`vb| †hvMïZv-wFwËK cji®vi cöv‡bi gva"‡g weMZ eQi tivtZ eïvsK mdjfv‡e GKwU `¶ Rbkw³ M‡o Z‡j‡Q| me‡P‡q fvj eïemv K‡i‡Q Ggb MðgxY I kn‡ii kvLv I eïe=vcK‡K Kv‡Ri ¯xKwZ ¯1½c cyi¯2Z Kiv n‡″Q| Avkv KiwQ eïvs‡Ki G D‡`ïwM Kg\$¶1‡Î Kgx¢ri Av‡iv †ekx g‡bv‡hvMx n‡Z Ges tyMZ †mev cöv‡b DrmwwnZ Ki‡e|

#### K‡c@piU mykymb

cůZôvi ci †\_‡K eïvsK Gwkqv mdj fivte GKwU kw³kvjx K‡cv¢iU mykvmb cůZôvi bwZ wb‡q KvR K‡i hv‡"Q| eïvsK Gwkqv GKwU `vqe× K‡cv¢iU mykvmb Ges û†PK GÊ eïv‡j ÝÕ c×wZ‡Z wekvm K‡i | eïvs‡Ki †¶‡Î K‡c¢tiU mykvmb n‡jv Ggb GKwU cůµuqv ev c×wZ hv eïemv cwiPvj bv Ges eïeīvcbvi †¶‡Î eïeüZ nq, Ges hvi mv‡\_ mswké i‡q‡Q cůZôv‡bi mKj wewb‡qv#Mi my¶v Ges Aww\_K ¯^QZv eRvq ivLv, Ges GKB mv‡\_ wewb‡qvMKvix‡`i m¤ú‡`i Dbqb wbwðZ Kiv| eïvsK Gwkqvi K‡c¢tiU mykvmb eïeīv weMZ

wbqšįK KZ®;t¶i wb;t`Rvejxi Dci wFwË K‡i Ò;t÷K tnuìvi;t`iÓ wbKU eïvs;tKi ~^QZv wbwõZ Kivi Rb¨ GB eïe¯/vMñ,Y Kiv n‡q‡Q Ges cñ/ZwbqZ Gi Dbqab Kiv n‡"Q|

#### cwi Pvj bv cl ©

bwZ wbaAK KZ@t¶i wbt`AkZ bwZgyjv Abhvqx e"vstKi cwiPvjbv msµvš-ga" I `xN¶gqv`xtKŠkj wbaAY Kiv Ges e"e"vcbv KZ@¶tK w`K wbt`Rbv cůvb cwiPvjbv cl\$i Ab"Zg `wqZi| cl® ewul K e"emv cwiKíbv Abţgv`b, wbqwgZfvte e"e"vcbvi `¶Zv chAţivPbv Ges wbt`AkZ



wW-‡b‡Ui mv‡\_ Pw³ ^≬¶i

wbqg-bwuZ me®vB tgtb Pjv ntqtQ wKbv Zv wbwðZ Kti | cl® me®vB mKj ¯‡ii KgrMb clP i wbqg-bwuZgvjv m¤útK®AewnZ AvtQ wKbv Zv Rvbvi tPóv Kti, hvtZ mKj aitYi MnxZ wm×vš–I KvhQug m¤útK®AewnZ t\_tK Zviv GB cÖuZôvtbi GKRb m`m`wntmte MePeva KitZ cvti | wetkI Kti, eïvsK KZ© ¶ th tKvb aitYi wbt`R th tKvb ¯‡ii KgrA Øviv j•NbtK AZ¨s–, i"tZji I KtVviZvi mvt\_ wetePbv Kti | 2007 mvtj cl® tqvU 19 evi mfvq wqwjZ ntqtQ Ges m`m"t`i Dcw<sup>-</sup>wZ wQj wbæi*f*c -

µwgK bs	bvg	Dcwī tī <b>Z</b>	gše <sup>°</sup>
1	Rbve Gg. mvB` ỷ⁄4vgvb	18	
2	Rbve G. i Dd †Pšaji x	13	
3	Rbve Awvidyi ingvb wmb&v	17	
4	Rbve †gvt kwdDïxb †Pšayix	8vUi g‡a¨ 7vU mfvq	8g GwRGg-G AemiMöhY
5	Rbve †gvnv¤§` mvd∣qvb †Pšajix	8ıUi g‡a¨ 6ıU mfvq	8g GwRGg-G AemiMöhY
6	vg‡mm dvi nvbv nK †Pšaji x	11wUi g‡a¨ 6wU mfvq	8g GwRGg-G wbe@PZ
7	Rbve Rwni DÏxb	8vUi g‡a¨ 6vU mfvq	8g GwRGg-G AemiMöhY
8	Rbve i "wg G ‡nv‡mb	8wUi g‡a¨ 4wU mfvq	8g GwRGg-G AemiMöhY
9	Rbve wg‡mm kvgxg †Pšayix	11vUi g‡a¨ 4vU mfvq	8g GwRGg-G wbe@PZ
10	Rbve kwdK Dwi <sup>†</sup> b	11ılli g‡a° 5ıll mfvq	8g GwRGg-G wbe@PZ
11	Rbve dqmj mvgv`	5	
12	Rbve Gg. kvgmj Avjg	14	
13	‡jt K‡Y∲ (Aet) dwi`DÏxb Avn‡g`	5	
14	wg‡mm g‡bvqviv nK	10vUi g‡a° 5vU mfvq	Rþ 2007-G c`k¥ <sup>~</sup> nq
15	Rbve gxi kvnRvnvb	5	
16	Rbve g <b>≰k<sup>©</sup> mj</b> Zvb †Pšajix	10	

#### mvaviY †kqvi‡nvì vi KZK vbe@PZ cwiPvj KgÊj x

2007 mv‡j Abyo Z Aóg mvaviY mfvq Rbve Gg. kvgmyj Avjg Ges ‡jd‡Ub"vU K‡Y\$P (Aemic&B) dwi`Dİxb Avn‡g` mvaviY †kqvi‡nvì vi‡`i c&Zwbwa wn‡m‡e c¢pt wbe@PZ n‡q‡Qb| Rbve Gg. kvgmyj Avjg Awgivb †Rbv‡ikb wjt Gi c&Zwbwa Ges †jt K‡Y\$P (Aet) dwi`Dİxb Avn‡g` mvaviY †kqvi †nvì vi wn‡m‡e wbe@PZ nb|

#### cwiPvj bv cl<sup>©</sup> †Pqvig vb I câvb vbewnxi Ae<sup>-</sup>vb

hvÎvïi" †\_‡KBeïvsK Gwkqvq ~^QZv Ges Revew`wnZv cŴZwôZ i‡q‡Q | cwiPvjbv cl\$`imfvcwZ, cl\$`im`m``Ges c&vb wbe@nx I e`e`vcbv cwiPvj‡Ki`wqZiI Kv‡Ri cwiwa m¤ú¥\$°v‡e c\_K K‡i ivLv nq, Ges Zwiv wbR wbR †¶‡Î wbqgvb]hvqx`wqZicvjb K‡ib| cwiPvjbv cl® †Pqvicvm®-Gi`wqZi†eWV°cwiPvjbv; Abïw`‡K e`e`vcbv cwiPvjK cl\$`ibwuZgvjv ev`evqb, Ges e`vs‡Ki mvgMXK e`e`vcbvi KvR m¤úv`b K‡i\_v‡Kb|

#### gjab evRv‡ii wbqg AbyniY

eïvsK Gwkqv XvKv ÷ K G· ‡PÄ Ges PÆMåg ÷ K GK‡PÄ -G wbe܇bi ïi"†\_‡KB wmwKDwiwJR GÊ G· ‡PÄ Kwgkb (SEC), XvKv óK G· ‡PÄ (DSE) Ges PÆMåg ÷ K G· ‡PÄ (CSE) Gi mKj wbqgbwvZ I w`K wb‡`Rbv cyLvb;cyL †g‡b P‡j |

#### wbqšų I ZËveavb

Zwuj Kvf<sup>,</sup>s ewuburR°K e°vsK wn‡m‡e e°vsK Gukqvi Kvh₽ug †Ks>³q e°vsK Øviv ubquĕşZ I cwiPwujZnq| evsjv‡`k e°vsK Ges wmwKDwiuUR GÊG•‡PÄ Kugkb c∛vZ wewa I bwuZgvjvmgn e°vsK Gukqv h\_vh\_fv‡e cvjb K‡i \_vtK|

#### cwiPvj KM‡Yi <sup>-</sup>?\_fiswké cüZôv¢bi mvţ\_ †j b‡`b

eïvsK cwiPvjKt`i ¯Ŷ\_¶mswkéZv i‡q‡Q Ggb wKQycNZôv‡bi mv‡\_eïvsK Gwkqv 2007 mv‡j eïemwqK ‡j b‡`b K‡i|G¸‡j vi g‡aï i‡q‡Q t

1) †ivgv~(vj t †\_‡K Qvcvi KvR, 2) i "vsMm †gvUim&vj t †\_‡K GKvU Mvox µq, 3) vkì vmvKDvivU mvvF\$mm vj t †\_‡K vbivcËv †mev MôY, 4) i "vsKm AvBvUvU vj t †\_‡K ms‡hvM (connectivity) †mev mgn, 5) G>UvicØBR Gvkqv n‡Z ~vkqv kvLvi RvqMv fvov †bqv Ges 6) †j vnvMvov kvLvi †Rbv‡iUi ~vc‡bi Rb" RvqMv fvov †bqv|

me@waKc0ZthwWZvgjKgtj~cY~I tmevc0wBic0PóviwFwËtZGmKjPw3 ntqtQ|

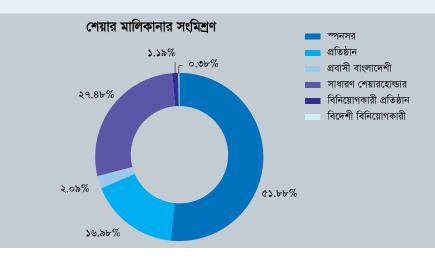
#### †Pqvigïvb I cwiPvj Ke‡>`ieïq

2007 mvtj cwiPvjbv cl<sup>®</sup> m`m"t`i Rb" e"tqi cwigvb wQj 1,100,175 UvKv (mfvq thvM`vb fvZv 857,400 UvKv, XvKvi evBti emevmiZ cwiPvjKgÊjxi ågb I \_vKv eve` 205,480 UvKv Ges Avc"vqb eve` 37,295 UvKv) | tPqvig"vtbi Rb" evwl fK e"tqi cwigvb wQj tgvU 927,899 UvKv (tPqvig"vtbi Rb" wba%wiZ Mvoxi jxtRi wKw<sup>-</sup>-677,160 UvKv, exgv 33,220 UvKv, Ryjvbx I i¶Yvte¶Y 197,430 UvKv Ges tUwjtdvb wej 20,089 UvKv)

#### †kqvi‡nwì s KWv‡gv

31 wWtm¤f, 2007 chS-e"vsK Gwkqv wj wgtUW-Gi tkqvi tnwnì s KvVvtgv wQj wbgiejc t

µwgK bs	weeiY	m`m" msL"v	‡kqvi	%
1	⁻úÝi	22	7,237,558	51.88
2	cůZôvbmga	270	2,368,979	16.98
3	cêvmx evsj v‡` kx	22	291,992	2.09
4	mvavi Y †kqvi ‡nvì vi	6,295	3,832,956	27.48
5	we‡` kx wewb‡qvMKvi x	2	52,625	0.38
6	wewb‡qvMKvix cüZôvbmgn	61	165,890	1.19
	‡gvU	6,672	13,950,000	100.00





wmwKDwiwUR GÛ G+ ‡PÄ AwW®`vÝ, 1969 Gi 2 wmwm ‡mKkb 20 †deªqvix 2006 Zwvi‡Li wmwKDwiwUR GÛ G+ ‡PÄ Kwgkb clÄvcb bs GmBwm/wmGgAviwmwW/2006-158-GWwgb/02-08 Gi 1.4(K) aviv Abþwqx ‡kqvi †nwni s KvVv‡gvt

#### tkqvitnwi s msvgkY

- K) gj/m¤úiK/mnthvMxtKv¤úvbxmgnGesAbïvbïmsvkéc¶(bvgAbhvqx)tcÖhvRïbq
- L) cwiPvjKe<sup>x</sup>, cůvb wbe<sup>m</sup>x KgRZ<sup>®</sup>, wm.Gd.I, cůvb Avf<sup>°</sup>ši xY wbix<sup>¶</sup>K Ges Zvt<sup>°</sup>i <sup>-</sup>vgx/<sup>-</sup>x I bvevjK mšwb (bvg Abhvqx weeiY) t

µwgK bs	cwiPvj KgÊj xi bvg	‡kqvi msL"v (31/12/2007 Abþvqx)
1	Rbve Gg. mvB`ÿ4vgvb	43,005
2	Rbve G. iDd †Pšajx I Zwi ⁻x	445,385
3	wg‡mm kvgxg †Pšajix (†gmvm®dyjevox wU‡÷Um wjtGicŵZwbwaZKvix)	578,917
4	Rbve Awvidyi ingvb vmbnv IZvui ⊺x	626,485
5	Rbve g≢k© mj Zvb †Pšajix	511,536
6	Rbve gxi kvnRvnvb	287,400
7	wg‡mm gvnwi bv †Pšaji x	288,656
8	wg‡mm dvinvbv nK †Pšayix I Zwi <sup>−</sup> ŵgx	609,753
9	Rbve kwdK Dwlˈb (tgmvm@tgv⁻elv wój Mïvj fvbvBwRs c+>U wjt-Gi cŵZwbwaZKvix)	98,580
10	Rbve Gg. kvgmji Avjg (tgmvm®Awugivb †Rbv‡ikbm wjtÑGicónZwbwaZKvix)	253,825
11	‡jt K‡Y∲ (Aet) dwi`Dwib Avn‡g`	58,125
	cåvb wbe®nx KgRZA ⁻x	2,500
	†Kv¤úvbx mvPe	bvB
	mGdI	812
	cầwb Avf~š∔xb wbix¶K	bvB
wbe@nxe <sub>&amp;</sub> `		
	Rbve B‡ZRv †i Rv †Pšajixi ⁻x	5,812
	Rbve Gm.Gg. †Lvi‡k` Avjg-Gi ¯≵	1,387
	Rbve bwwmi"j †nv‡mb I Zvi ¯x	1,574
	Rbve G.GBP.†R. ingvb -Gi ¯x	2,325

N) kZKiv 10 fvM ev Z‡ZwaK †kqv‡ii gwjK hvţ`i ţfvUwaKvi AvţQ -

bvB |

#### K‡c@iU mvgwRK `vqe×Zv

M)

e"vsK Gwkqvq Avgvt`i me®v c‡Póv ntjv ~f tgqvt` AwaK gjbvdv ARthi AsKtK Qwotq Ggb me weltq gtbwbtek Kiv hv GB cmZôvbtK mvgwRKfvte `wqZkxj Kti tZvtj Ges Avgvt`i mKj Dt`"vM\_tjvtK GKwU tUKmB mylg c@w×i w`tK wbtq hvq | "agvl Aw\_K jvfB Avgvt`i GKgvl j¶" bq; Avgiv wek/m Kwi Ggb me KgmPxtZ hv mgvtRi Rb" g½j etq Avtb, Ges mwZ"Kvivt\_@ hv Avgvt`i cmZôvtbi c@w×i mvt\_ mgvtRi GKwU thvMvthvM ~vcb KitZ cvti | e"vsK Gwkqv mvgwwRK `vqe×Zv KgmPxtK Zvi ms~wZ, ~KxqZv Ges e"emv cwi Pvj bvi gj bwzgvj vi GKwU \_i"ZcY@Ask wnmvte wetePbv Kti | GKwU Aw\_K tmev c0vbKvix cmZôvb wnmvte Avgiv Avgvt`i MmKt`i gj" msthwRZ cY" Ges tmev `vb, %owZKZvi mte@P gvb eRvq titL KtcftiU ms®wZi weKvk NUvtbv mn, Askx`vit`i Rb" tUKmB gjbvdv ARth Ges Zut`i wewbtqvtMi D"Pgvb wbwõZ Kiv m=tÛ m`v mtPó | KgRZP KgPvixt`i mgvb mthvM myteav c0vb, cwitek msi¶Y, mte@P mvgwwRK I %owZK gvb`Ê eRvq ivLv Ges th mgvtR Avgiv evm Kwi



D"PZiwk¶viRb" e"vsKGwkqvwjwg‡UW-GiewjËcÖvb

Zvi cůZ tmevi gva t g Avgut i wqZi cvj b Kivi Rb Avgiv cůZků Ze× | µgeaĝvb nuti Ktcriu cůZôvb, wetkl Kti Aw\_R cůZôvbmgn GB aitYi KgmPx m¤cůnvi Y KitZ GwMtq AvmtQ Ges mvgwRK vqe×Zvi wetePbv t\_tK Zvt i KgRvÊ cwiPuj bv Kivi e vcvti AwaK ZwM Abyfe KitQ | e vsK Gwkqvq Avgiv mvgwRK, A\_%bwZK, cwitek msi ¶Y cůPóvq, Ges mvs wZK cwigÊtj Ktcriu KgRvtÊi GKuU my g weKvk NUvtZ m v mtPó | Avgut i GB cůPóv I e emwqK KgRvÊ e vstKi mut\_ mswké e w³ eM®Ges mgvtRi Ab vb t i gta cwitek Ges A\_®wZ m¤útK®GKuU xvN@tgqv x gj teva myó KitZ mnvqZv KitQ | ï i t\_tKB Avgut i j¶ I `k® vQj mKj e emwqK KgRvtÊi AM®wZ Ges RvZxq A\_®wZi Dbqb I cňvi wbwôZ Kiv |

mv¤c0iZK c0jq¼ix NwYSo0umWi0 nvRvi nvRvi gvb¢tli c0iV †K‡o wb‡q‡Q, `M9Z GjvKvq eû gvbyl‡K Mµnxb K‡i‡Q| ¶wZM0"‡`i`~RvjvN‡e e`vsK Gwkqv Zvi mvnv‡h¨i nvZ evwo‡q †`q| wmWi ¶wZM0"‡`i ÎvY Znwe‡j `vb K‡i 10 wgwjqb ev GK †KwU UvKv| GQvov 2007 mv‡j eb`v KewjZ‡`i gv‡S weZiY K‡i 4 wgwjqb ev 40 j¶ UvKv Ges fwel"‡Z G ai‡Yi

`‡hMM hLbB †`Lv †`‡e ZLbB Avgiv Avgv‡`i mn‡hwMZvi nvZ ewo‡q w`‡Z cMZKMuZe×| wmW‡i ¶wZMÖ‡`i mvnvh"v‡\_©e"vsK Gwkqvi KgKZ@KgPvixiv GK w`‡bi ‡eZ‡bi UvKv cÖvb mn ¯vbxq RbM‡bi mnvqZvq `MZ GjvKvq ¶wZMÖ‡`i gv‡S ÎvY weZiY K‡i|

evsjvt`k P¶z nvmcvZvj-Gi mnthwMZvq e`vsK Gwkqv evsjvt`tki mKj Rb¥U wkïtK A¯cPvtii gva"tg tPvtLi Avtjv wdwitq w`tZ Avw\_% mnvqZv c0vb KitQ| cmZeUx I myeavewAZ gvbţli Rb" Avgvt`i GB mnvqZv GLb me®bwew`Z| e`vsK gvÎ 2.64 wgwj qb UvKv c0vtbi gva"tg GB gnr Dt``vtMi hvÎv`i' "KtiwQj, hv weMZ eQi\_tjvtZ kZKiv 90 fvM tetotQ| G Dt``vtMi dtj G ch%-395 Rb Rb¥U wkï cţivcyi `wókw³ wdti tctqtQ| cwÎ Kvq cKvwkZ cmZte`tb AbycmYZ ntq tjvnvMvovq Iô tkYxi GKRb tgavex QvÎtK e`vsK Gwkqvi Aw\_% I evsjvt`k P¶z nvmcvZtji wPwKrmv mnvqZvq my¯'Kti tZvjv nq| Zvi Rb" GLb bZb RMr Db¥3 ntqtQ|

GOvov `wi`\*I myeavewÂZt`i wbtq KvR Kti Ggb tek wKQyGbwRI‡K Avgiv eo AstKi Awu\_K mnthwMZv cövb KiwQ, hvtZ Zviv cõvrc` nZ-`wi`\*RbtMvôxtK cÖqvRbxq mvnvh" cövb Ki‡Z cvti | Avgvt`i ZvovBj kvLv wKtkviMtÄi ÖeÜb tmvmvBwUÖ bvgK GbwRI†K Av\_®mvgwwRK I cwitek Dbqtbi wewfbœcKtí mnthwMZv w`t"Q| fwgnxb myeavewÂZ RbtMvôx, wetkI Kti `wi`\* gwnjvt`i A\_%awZK gyv<sup>3</sup>i Rb", e"vsK Gwkqv Öeÿtiv evsjvt`kõGbwRI‡K tUKmB Awu\_K mnvqZv c\*vb Ki‡Q| GQvov KwILvtZ Kyl miÄvg msMõh mn gyiwI Lvgvi I gvQ PvI cõfwZi Rb" e"vsK Gwkqv mivmwi Avu\_K mnvqZv cövb Kti |

G eQi Bmjwgqv P¶znvmcvZv‡ji mn‡hwMZvq e"vsK Gwkqv †jvnvMvovq ¯gi Qv·`i Rb" webvg‡j" P¶ycix¶vi Av‡qvRb K‡i| Awg‡`i MôgxY kvLv,‡jv Òcj\* fôbf%Ó Ges ÒKg<sup>@</sup>ms¯vb cľKíÓ bvgK `wwi`\* we‡gvPb Kg?mPxi gva"‡g Môtgi `wi`\* Rb‡Mvôx‡K Aww\_Kfv‡e mnvqZv Ki‡Q|

Avevi ¶lž \*FY Ges `wi`\*Rb‡Mvôxi mvgwRK ¶gZvq‡b KvR K‡i Ggb wKQyenr GbwRI-‡K Avgiv Awu\_K mnvqZv cöv‡bi gva"‡g c‡iv¶fv‡e myeavewÂZ‡`i mnvqZv KiwQ| eÿ‡iv evsj v‡`‡ki gva"‡g 6,000 Gi †ekx Ges e\*vK-Gi gva"‡g 12,000 -Gi †ekx KJ.K e"vsK Gwkqvi Awu\_K myeav cv‡″Q| Avgv‡`i ZvovBj I Avïvj qv e\*l wKQymsL"K GbwRI, hviv wewfbœAv\_%mvgwRK Ges cwi‡ek Bm"ywb‡q KvR Ki‡Q Zv‡`i‡K Awu\_K mn‡hvwMZv côvb Ki‡Q| Gme GbwRI‡`i †Kvb †KvbwU fwgnxb I myeavewÂZ Rb‡Mvôx, we‡kI K‡i bvix‡`i‡K †UKmB A\_%awZK †mev cövb K‡i Zv4`i A\_%awZK gw³i j‡¶" KvR Ki‡Q|

e`vsK Gwkqv gvj LvbMi, ZvovBj Ges tj vnvMvov mn wewfbodMůgxY Gj vKvq 18 Rb †gavex I `wi`³wk¶v\_@tK ewË cÖ vb Kti‡Q| 2007 mvtj G Dt``vtMi AvIZvq †gavex wk¶v\_@t`i gvtS 7 j¶ 50 nvRvi UvKv weZib Kiv ntqtQ| e`vsK Gwkqv Zvi wetkI Kg@Pxi gva"tg t`tki KwZ mšwbt`i cńZ k%v wbte`b Kti \_vtK| e`vsK bexb I tgavex wPÎKit`i mó Kg® µtqi gva"tg Zvt`itK DrmwnZ Kti Ges e`vstKi cńKvkbvq Zv e`envi Kiv nq| wetkI Kti Avgvt`i HwZn" Ges ms¯wZtK Ztj ati Ggb wPÎwktíi Rb" wkíxt`i Avgiv mnvqZv cövb Kwi| Avgiv cňZwbqZ mţhwM wbtZ PvB t`tki mţhvM" mšwbt`i Kgf&v£tK mevi mvgtb Ztj ati Zvt`i cňZ h\_vh\_ m¤§vb cô k® KitZ|

wW-tbU-tWtfjctgyU wimvP®tbUIqvK®Gi mvt\_ th\$\_
fvte e`vsK Gwkqv gvjLvbMi, ZvovBj, tjvnvMvov,
PvUwLj, Avivyjqv Ges wKtkviMtÄ 13wU Kw¤úDUvi
wk¶vtK>`acwiPvjbvq mnvqZv KitQ| Gme c@k¶Y
tK>`aMôgvÂtji kZ kZ `wi`awk¶v\_@tK Kw¤úDUvi
cwiPvjbvi m¢hvM Kti w`trQ| cwitek msi¶tb
c@tZkôwZi Ask wntmte e`vsK Gwkqv ivRavbxi GKwU
c&avb moK Ñ c@NwZ miYx t\_tK bZb evRvi ntq
wegvbe>`tii KvtQtij µwms ch&-iv`vi tmŠy`h®ea®
Ges i¶bvte¶tbi KvR KitQ|



K. evRvi DwLqvi Rb¥Ü evj‡Ki P¶zAcv‡ik‡bi gva"‡g`wókw³jvf

cwitek-evÜe wmGbwR clkí, thgb wmGbwR i fcvši Kvi Lvbv I wmGbwR wdwj s tókb <sup>-</sup>vctb A\_lPqtbi t¶tî eïvsK Gwkqv AMBYx fwgKv cvj b KtitQ | eïvsK A\_lPqbKZ Ggb clktí i gtaï itqtQ mvD`vb@AtUvtgvevBj m& bvfvbv, gvI bv wdwj s tókb, wRj vbx wdwj s tókb, wmwU wdwj s tókb BZïw` | eïvsK Gwkqv ZvgvK wktí we`ïgvb wewbtqvM, hvi cwigvY mvgvbï, Zv t\_tK tewitq Gtm fweIïtZ G LvtZ Avi wewbtqvM bv Kivi wm×vš-wbtqtQ | eïvsK Gwkqvi mKj AwdmB agcvb gy<sup>3</sup> |

†Ljvajv I μxovmsμvš-Dbqb cöPóvq eïvsK Gwkqvïi" †\_‡KB hy³ | G eQi ivRavbxi vgicj knx` †mvnivlqv`®Bb‡Wvi †÷wWqv‡g evsjv‡`k Kviv‡Z †dWv‡ikb Av‡qwRZ wZb-w`‡bi 21Zg RvZxq Kviv‡Z cöZ‡hwMZvq eïvsK Gwkqv mv‡o AvU j¶ UvKvi Aw\_@ mnvqZv cövb K‡i‡Q|

e'vsK Gwkqv mvgwRK `vqe×ZvgjK (CSR) KgRvÊ cwiPvjbvi Rb bZb bZb mţhvM tLutR | `i'" t\_tKB %awZKZvwFwËK I mvgwRKfvte MbbthvM" e'emwqK KgRvtÊ wewbtqvM I mnvqZv c0vb Kiv e'vsK Gwkqvi ‰wkó" | BtZvgta" e'vsK MnxZ mvgwRK `vqe×ZvgjK KgRvtÊi cônvi A\_%awZK tmev cwigÊtj ht\_ó côkswmZ ntqtQ | KtcRtiU mkvmb Ges KgRZ®KgPvixt` i mštoi t¶tÎ Avgvt` i tiKW\$K Avtiv kw<sup>3</sup>kvjx KitZ Avgiv msKí e× | mgvR GLb AtbK eûgLx nt"Q, Ges Môg-kntii gta" GKB mvt\_ thvMvthvM Ges `elg" teto Pj vq mbvMwiMt` i `wqZ‡evtai t¶ÎI bvbvFvte cônwiZ nt"Q | GB cwieZ\$bi tcôm]tZ MnxZ KgRvtÊi Dci wetkIfvte wbf® Kite Avgvt` i mvdj" | Avgiv G weltq AZ"š-mtPZb th GB côZôvtbi `xN®tgqv` x côev× Ges KvtRi cwitetktK wJwKtq ivLtZ ntj Avgvt` i `wótK Awu\_R wnmve wbKvtki evBti Aek"B cônwiZ KitZ nte | Avgvt` i e'emwqK j¶" wba@Y KitZ nte AtbK tekx weP¶YZv Ges %awZKZvi mswgktY | GKwU my` i mJg mgvR MVtb mnvqZvi j¶" wbtq Avgvt` i côZwbqZ KvR KitZ nte |

#### AvMvgxw`‡biK\_v

eïvsK Gwkqv GKwU MönK †mev †Kw`iK cölZôvb | MinK‡`i me@aybK cölyv<sup>3</sup>MZ bZb bZb cY" I †mev cölv‡bi Rb" GB cölZôvb cölZwbqZ †Póv K‡i hv‡"Q | wi‡Uj, GmGgB (SME) Ges K‡c@tiU MönK‡`i Pwn`vi w`‡K j ¶" †i‡L eïvs‡K Avgiv cilZwU c‡Y"i mybw`@ †¶Î (Platform) %Zwi K‡iwQ | me †k¥xi Min‡Ki bvbvg½x Pwn`v †gUv‡bvi Rb" Ab-jvBb eïvswKs mdU&lq"v‡ii gva"‡g PweŸK NyUvB †mev cölvb KiwQ |

mv¤cłlZK eQi\_tjvtZ wekłqtbi KvitYA\_@evRvti bZb bZb aviYvI fvebvi mwó ntqtQI nt"Q|Gi cłlve wewfboeA\_BwuZi t¶tî wewfbo£vte cłlZdwjZ nt"Q, Ges AtbK t¶tî AwbôqZvi mwó nt"Q|GKB mvt\_ wewea wewa-weavb Ativtci dtj e`vsK wkí bZb bZb wbqtgi m¤§juxb nt"Q| weMZ KtqK eQi hver wek¦A\_BwuZ Afvebxq cetw> AR\$bi ci eZgvtb GB cetw> ati ivLtZ tek wKQyP"v‡j‡Äi q‡LvqwL n‡q‡Q Ges A‡bKUv KwVb mqq AwZµq Ki‡Q| aviYv Kiv n‡″Q 2008 mv‡j wek¦A\_®wuZi cêw≽ `wov‡e kZKiv 3.4 fw, hv MZ KtqK eQtii Zi bvq Kq G Aw<sup>-</sup>i Ae<sup>-</sup>vi mvt\_Zvj tqjvtZ, tRtM I Vv m¤vebv, tjvtK KvtR jvMvtZ Ges G mg‡q vbR<sup>-</sup>^fxZ‡K k<sup>3</sup> K‡i a‡i ivL‡Z Avgiv Avgv‡`i vevb‡qvM KgmPx, cbw<sup>3</sup>MZ vfvËi m¤úmviY Ges Rbkv<sup>3</sup>‡K Av‡iv `¶ I kw<sup>3</sup>kvjx KitZ cNZvbqZ tPóv KivQ Avqvt`i mweR cNvm nt"Q Rbkw<sup>3</sup>tK DbnZ Kti, chw<sup>3</sup>MZ AeKvVvtqvtZ vevbtqvM Kti, we```qvbe`emwwqKwfwEtKAvtivm¤cthwiZKiv, Gesmte@cwi, mqwxibZbm¤%ebvLtkRteiKiv, GeswewbtqvMKvixt`iwewbtqvtMi cůqvRtbi w tK j ¶ titL tmLvtb qj msthvRtbi tPóv Kiv AvMvqx w b tjvtZ GB cůvmtK Avqvt i Ae Z ivLtZ nte, Ges e"vsK Gwkqv GB j ¶" | D‡İk" mvqtb †i‡LB Zvi Ae=vb‡K kw³kvj x Ki‡Z \_vKte|

#### Avgvt` i KZÁZv Ges ab ev`

2007 mvtj Avgiv AZvtZi AR®tK AvZµg KtivQ Ges vKQymgtqi Rb" ntj I Avgiv tek glovdv AR® KtivQ hv, Wvej vWvRU ev `β msL"vi cêw× wb‡`R K‡i| G AR\$bi q‡j i‡q‡Q Avqv‡`i cwiPvjbv cl\$`i wbôv, DaŸZb e"e"vcbv KZ®‡¶i `p msKí, mKj KgRZPKgPvixt`i GKvMZv Ges m¤§wbZ M0nK I wewbtqvMKvixt`i mve¶wbK mnthwMZv

cüZubqZ ubt`Rvejx (guidance) cövb, i "ZcY°civgk°Ges gj "evb mnvqZvi Rb" evsjvt`k e vsK, umuKDwiuUR GÛ G tPÄ Kwgkb, miKvi Ges Ab<sup>°</sup>vb<sup>°</sup> KZ@t¶i wbKU Avgiv wetkl fvte KZÁ

cwiPvjbvcl⊈ic‡¶-

Amother

fvBm †Pqvi g"vb

A. q. ilow flung FVBm †Pavia vb

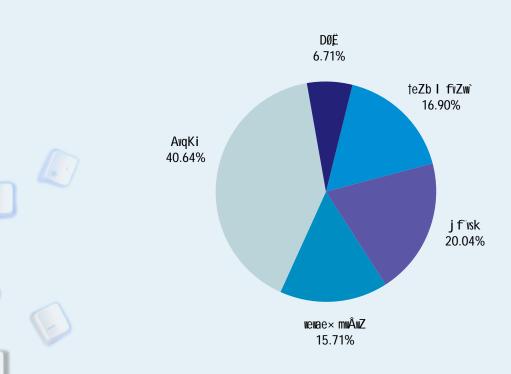


### gj¨ ms‡hvRb veei Yx

onte

weeiY	2007		2006	
	UvKv	%	UvKv	%
teZblfvZw	293,954,376	16.90%	231,193,224	18.45%
j fïvsk	348,750,000	20.04%	279,000,000	22.27%
wewae× mwÂwZ	273,379,222	15.71%	193,420,808	15.44%
АиqКі	707,121,563	40.64%	491,344,722	39.21%
DØË	116,739,702	6.71%	58,075,937	4.63%
tgvU gji ms‡hvRb	1,739,944,863	100.00	1,253,034,691	100.00

gj¨ ms‡hvRb AbycvZ



### tµwWU tiwUs wi‡cvU©

(mwef †iwUs)

mgqKvj	31†k w¥‡m¤î, 2007	31†k W‡m¤î 2006
`xN©‡gqv`x	GG-2 (AA-2)	GG-2 (AA-2)
<sup>-</sup> f -‡gqv`x	GmuU-1 (ST-1)	GmuU-2 (ST-2)

‡μwWU †i wJs G‡RwÝ Ae evsj v‡`k wj wg‡UW (μve) e ïvsK Gwkqv wj wg‡UW-‡K `xN@fgqv‡`i Rb¨ GG-2 (AA-2) Ges ¯f †gqv‡`i Rb¨ GmwJ-1 (ST-1) †MŴ ců vb K‡i‡Q|

ewYwR<sup>°</sup>K e<sup>°</sup>vsK<sub>1</sub>tj vq `xN<sup>©</sup>tgqwv`GG-2 (AA-2) tivUs aiv nq kw<sup>3</sup>kvj x GKvU e<sup>°</sup>vsK wnmvte, hvi \_vKte mỳp A\_%bwZK Ae<sup>-</sup>v, kw<sup>3</sup>kvj x Ges tUKmB kvLv Ges GKvU kw<sup>3</sup>kvj x cwiPvj bv cwitek | G tkYxi tivUs e<sup>°</sup>vsKvUi mwVK mgtq c<sup>¢</sup>Zk<sup>¢</sup>Z cvI bv cwitkvta mỳp ¶gZv Ges A`i fwel<sup>°</sup>tZi m¤ve<sup>°</sup> tbwZevPK NUbvi c<sup>¢</sup>Fve c<sup>¢</sup>Ztivta mej Ae<sup>-</sup>vb wbt<sup>°</sup> R Kti |

ewYwR"K eïvsK\_tjvq ~f-tgqv`x GmwU-1 (ST-1) tiwUs aiv nq wbw`@ mgtq `vq cwitkvtai mte@P ¶gZv wnmvte|GtkYxf-3 eïvstKi ‰wkó" nj Gi Zvij" I Avf"šixY Znwej MVb LeB PgrKvi Ges cůqvRtb weKí Znwetji Drm LjRtZ Amvavib cvi`kx@

# GK bR‡i eïvsK Gvkqvi KvhPig

		21 mutili∞i iliQub eti		<b>J</b>
2007	2006	2005	2004	2003
4 450 000 000	4 450 000 000	1 200 000 000	1 200 000 000	1,200,000,000
				744,000,000
				145,722,719
				889,722,719
	25 289 359 376			10,431,382,292
	22,255,639,992			8,189,820,913
				2,496,695,600
				10,098,575
				12,599,807,771
14,067,628,127	11,714,863,822	10,506,223,162	6,376,522,750	4,147,070,677
36,373,795,353	23,851,828,856	21,659,871,655	16,212,102,042	11,253,605,159
2,062,273,740	6,626,608,686	1,720,092,973	1,598,431,487	1,346,202,612
				1,090,438,893
				822,434,735
				129,619,286
829,478,777				278,418,888
			290,453,862	256,950,600
				1,498,477,067
	2,702,398,720			1,079,385,335
				419,091,732
				380,856,324
659,774,548	475,759,317	383,511,378	293,141,912	215,856,324
20 210 700 000	21 (25 (20 000		10.040.400.000	14 55/ 110 000
				14,556,110,000
				5,996,480,000
11,583,600,000	7,462,100,000	5,128,000,000	2,441,000,000	506,000,000
		404.015.041		140.047.000
				142,947,000
				80,224,28
	332,981,600	318,153,100	186,526,579	24,564,66
	-	-	2 200/	1 750
2.44%	2.21%	2.11%	3.30%	1.75%
12 050 000	12 050 000	11 160 000	0 200 000	7,440,000
				35.97
				2,920
				2,72
				148.2
104.70	174.71	130.47	137.07	140.2
		10.00%		
25.00%	25.00%		25.00%	24.00%
27,019,087,006	19,799,994,973	17,389,194,224	11,635,898,652	7,314,868,14
2,609,515,934	1,949,741,386	1,473,982,069	1,183,470,691	889,722,71
380,208,592	273,579,962	183,112,813	117,621,553	83,563,833
287,815,825		92,067,402	253,861,365	314,948,41
9.66%	9.85%	8.48%	10.17%	12.169
1.41%	1.38%	1.05%	1.05%	1.15%
11.07%	11.23%	9.53%	11.18%	13.319
94.84%	88.00%	96.59%	88.04%	78.51%
8.47%	8.27%	7.58%	7.11%	8.169
			7.76%	8.67
		2.26%		2.719
14.28%	14.07%		12.25%	14.20
				5.539
3.55%	3.17%	2.58%	2.58%	3.329
25.60%	24.40%	24.47%	24.82%	24.26
11 000/		9.15%	6.26%	5.19
11.09%	7.45%	7.1370		
11.09%				00.040.00
11.09% 46,950,000	49,110,000	46,600,000	40,700,000	38,210,00
11.09% 46,950,000 1,063,008	49,110,000 1,001,938	46,600,000 918,320	40,700,000 877,504	941,21
11.09% 46,950,000 1,063,008 2,460,000	49,110,000 1,001,938 2,080,000	46,600,000 918,320 2,020,000	40,700,000 877,504 1,990,000	941,21 1,530,00
11.09% 46,950,000 1,063,008 2,460,000 44,530,000	49,110,000 1,001,938 2,080,000 43,210,000	46,600,000 918,320 2,020,000 45,010,000	40,700,000 877,504 1,990,000 35,830,000	941,21 1,530,00 30,000,00
11.09% 46,950,000 1,063,008 2,460,000	49,110,000 1,001,938 2,080,000	46,600,000 918,320 2,020,000	40,700,000 877,504 1,990,000	941,21 1,530,00 30,000,00
11.09% 46,950,000 1,063,008 2,460,000 44,530,000 1,298,089	49,110,000 1,001,938 2,080,000 43,210,000 1,325,353	46,600,000 918,320 2,020,000 45,010,000 1,294,406	40,700,000 877,504 1,990,000 35,830,000 1,129,545	941,21 1,530,00 30,000,00 1,019,84
11.09% 46,950,000 1,063,008 2,460,000 44,530,000 1,298,089 29	49,110,000 1,001,938 2,080,000 43,210,000 1,325,353 24	46,600,000 918,320 2,020,000 45,010,000 1,294,406 19	40,700,000 877,504 1,990,000 35,830,000 1,129,545 17	941,21 1,530,00 30,000,00 1,019,84
11.09% 46,950,000 1,063,008 2,460,000 44,530,000 1,298,089	49,110,000 1,001,938 2,080,000 43,210,000 1,325,353	46,600,000 918,320 2,020,000 45,010,000 1,294,406	40,700,000 877,504 1,990,000 35,830,000 1,129,545	38,210,000 941,21 1,530,000 30,000,000 1,019,84 1,019,84 27 200
	36,373,795,353 2,062,273,740 3,662,378,055 2,705,032,734 467,160,954 829,478,777 679,262,277 4,959,017,786 3,384,295,011 1,574,722,775 1,366,896,111 659,774,548 39,218,700,000 20,417,300,000 11,583,600,000 695,664,609 322,343,000 417,482,414 70,338,140 2,44% 13,950,000 417,482,414 70,338,140 2,44% 13,950,000 47,30 6,672 521,75 <sup>k</sup> 11,03 184,76 25,00% 27,019,087,006 2,609,515,934 380,208,592 287,815,825 9,66% 1,41% 11.07% 94,84% 8,47% 9,55% 2,43%	1,395,000,000       1,395,000,000         1,182,415,465       554,741,386         2,577,415,465       1,949,741,386         30,004,088,738       25,289,359,376         28,456,944,137       22,255,639,992         4,211,351,875       3,345,326,162         498,428,682       483,472,109         38,436,069,093       30,478,437,542         14,067,628,127       11,714,863,822         36,373,795,353       23,851,828,856         2,062,273,740       6,626,608,686         3,662,378,055       2,842,344,252         2,705,032,734       2,186,400,440         467,160,954       249,375,082         829,478,777       682,556,545         679,262,277       515,998,280         4,959,017,786       3,774,275,879         3,384,295,011       2,702,398,720         1,574,722,775       1,071,877,159         1,366,896,111       967,104,039         659,774,548       475,759,317         39,218,700,000       31,625,600,000         20,417,300,000       17,480,100,000         11,583,600,000       7,462,100,000         70,338,140       -         22,4343,000       269,355,290         417,482,414       332,981,600 <td>1,395,000,000         1,395,000,000         1,116,000,000           1,182,415,465         554,741,386         450,982,069           30,004,088,738         25,289,359,376         18,500,070,655           28,456,944,137         22,255,639,992         17,869,844,542           4,211,351,875         3,345,326,162         2,256,278,942           498,428,682         483,472,109         442,167,364           38,436,069,093         30,478,437,542         23,379,964,628           14,067,628,127         11,714,863,822         1,804,370,886           2,705,032,734         2,186,400,440         1,359,605,568           2,705,032,734         2,186,400,440         1,359,605,568           467,160,954         249,375,082         206,647,420           829,478,777         682,2556,545         513,878,994           679,262,277         515,998,280         364,572,996           4,959,017,786         3,774,275,879         2,524,897,300           3,384,295,011         2,707,104,000         13,866,370,0000           3,342,925,011         2,707,104,039         603,600,954           4559,774,548         475,759,317         383,511,378           39,218,700,000         31,625,600,000         26,352,300,000           11,583,600,000</td> <td>1,395,000,000         1,395,000,000         1,116,000,000         930,000,000           1,182,415,465         554,741,386         450,982,069         253,470,691           2,577,415,465         1,949,741,386         1,566,982,069         1,83,470,691           28,456,944,137         2,255,639,992         17,869,844,542         11,861,196,096           4,28,682         483,472,109         442,167,364         116,288,933           38,436,069,093         30,478,437,542         23,379,964,628         17,810,533,529           14,067,628,127         11,714,863,822         10,506,223,162         6,376,522,750           36,373,795,353         23,851,828,865         21,659,871,655         6,21,102,042           2,062,273,740         6,626,608,686         1,720,092,973         1,598,431,487           3,662,378,055         2,842,344,252         1,804,370,886         1,291,082,809           2,705,032,734         2,186,400,440         1,359,605,568         918,599,943           2,66,277,892         20,647,420         202,791,142           829,478,777         682,556,545         513,878,994         373,879,479           3,642,277,777         682,556,545         513,878,994         373,879,479           3,650,000         1,747,178         800,718,736         <td< td=""></td<></td>	1,395,000,000         1,395,000,000         1,116,000,000           1,182,415,465         554,741,386         450,982,069           30,004,088,738         25,289,359,376         18,500,070,655           28,456,944,137         22,255,639,992         17,869,844,542           4,211,351,875         3,345,326,162         2,256,278,942           498,428,682         483,472,109         442,167,364           38,436,069,093         30,478,437,542         23,379,964,628           14,067,628,127         11,714,863,822         1,804,370,886           2,705,032,734         2,186,400,440         1,359,605,568           2,705,032,734         2,186,400,440         1,359,605,568           467,160,954         249,375,082         206,647,420           829,478,777         682,2556,545         513,878,994           679,262,277         515,998,280         364,572,996           4,959,017,786         3,774,275,879         2,524,897,300           3,384,295,011         2,707,104,000         13,866,370,0000           3,342,925,011         2,707,104,039         603,600,954           4559,774,548         475,759,317         383,511,378           39,218,700,000         31,625,600,000         26,352,300,000           11,583,600,000	1,395,000,000         1,395,000,000         1,116,000,000         930,000,000           1,182,415,465         554,741,386         450,982,069         253,470,691           2,577,415,465         1,949,741,386         1,566,982,069         1,83,470,691           28,456,944,137         2,255,639,992         17,869,844,542         11,861,196,096           4,28,682         483,472,109         442,167,364         116,288,933           38,436,069,093         30,478,437,542         23,379,964,628         17,810,533,529           14,067,628,127         11,714,863,822         10,506,223,162         6,376,522,750           36,373,795,353         23,851,828,865         21,659,871,655         6,21,102,042           2,062,273,740         6,626,608,686         1,720,092,973         1,598,431,487           3,662,378,055         2,842,344,252         1,804,370,886         1,291,082,809           2,705,032,734         2,186,400,440         1,359,605,568         918,599,943           2,66,277,892         20,647,420         202,791,142           829,478,777         682,556,545         513,878,994         373,879,479           3,642,277,777         682,556,545         513,878,994         373,879,479           3,650,000         1,747,178         800,718,736 <td< td=""></td<>

<sup>M</sup> 29-12-2005 <sup>N</sup> 30-12-2004

### A wWUK wg wUi Kvh∳Pejxi weeiY

evsj v‡`k eïvs‡Ki 23 wW‡m¤f, 2002 Bs Zwii‡Li weAviwcwW mvKgPvi bs 12 Gi wb‡`Rbv Abhvqx eïvsK Gwkqv wj wg‡U‡Wi cwiPvj bv cl®`i 18 Rvbpqvix, 2003 Zwii‡L AbyóZ mfvq cwiPvj bv cl®`i 3 (wZb) m`m`mgš‡q wb‡q 3 (wZb) eQi †gqv`x AwWU KwgwU MVb Kiv nq| W. †gvt kwdDwib †PŠayix wQ‡j b AwWU KwgwUi me®0\_g †Pqvigïvb| D<sup>3</sup> AwWU KwgwUi †gqv` 17 Rvbpqvix, 2006 Bs Zwii‡L DËxY® nq Ges hvi †gqv` 24 GwcØ, 2006 ch®-ewaØ Kiv nq| cwiPvj bv cl® Gi 24 GwcØ, 2006 Ges 16 Ryj vB, 2007-G AbyóZ mfvq AwWU KwgwU cþMVb K‡i | eZ@vb AwWU KwgwUi m`m`iv n‡j b

- 1 | Rbve Gg. kvgmyj Avjg, cwiPvjK
- 2) 🛛 🛛 vg‡mm kvgxg †Pšayix, cwi Pvj K
- 3 Rbve kwdK Dwi b, cwi Pvj K

‡Pqvigïvb m`mï m`mï



#### ‡Kv¤úvbx mvPe KvgvUi mvPe vn‡m‡e KvR K‡ib∣

2007 mv‡j AwWU KwgwUi 10 (`k) wU mfv AbyoôZ nq, †hLv‡b Abïvbï wel‡qi mv‡\_ wbæwj wLZ welq\_‡j v Av‡j vPbv I ch@rj vPbv Kiv nq t

- 1| eïvs‡Ki Kvh©µg I ^e‡`wkK gỳîtjb‡`b-Gi Dci 30.09.2006 ZwuiL wfwËK evsjv‡`k eïvs‡Ki cwi`k® cñiZţe`b Ges Gi cñiZcvjb|
- 2 | e<sup>°</sup>vs‡Kiewntbwi¶KM‡biwbix¶vc<sup>®</sup>Z‡e`blGiDcigše<sup>°</sup> |
- 3 Avf<sup>~</sup>šixY wbqšb I cwi cvj b SwK mn gj SwK e<sup>~</sup>e<sup>-</sup>vcbv (Core Risk Management)ev<sup>-</sup>evqb
- 4 e ïvs‡Ki Avfīšixb vbqšĮ Ges cwicvjb, vbix¶KMY KZIX m¤úvvìZ kvLv mg‡ni Dci cwiPvvjZ cwi`k19 c11Zte`b
- 5 | †K>`îxq e`vsK, ewntwbix¶KMY Ges e`vs‡Ki Avf~`š∔xb wbix¶KMY KZ£K m¤úwv`Z cŴZ‡e`‡b D‡jwLZ/wPwýZ NvUwZ Ges Gi m¤‡Ü gše`|

#### AwWU KwgwU wbæwj wLZ welq\_‡jvi cwicvjb wbwðZKi‡YI fwgKviv‡Lb t

- Ñ ‡K>`îkq eïvsK Ges Abïvbï wbqšţbKvix KZ€¶ KZ£K cblxz wewa-weavbmgn Ges eïvs‡Ki wbR⁻^cwiPvj bv cI® Abţgwv`Z bwuZgvj vi mwl/K cwicvj b
- Ñ Z\_° chyv³ wfwEK / Kw≃úDUvivBRW e"vswKs myeavmn h\_vh\_ g"v‡bR‡gvU Bbdi‡gkb wm‡÷g c0v‡bi j‡¶° Avf°š∔xb wbqš∦ I wbivcEvRwbZ chqvRbxq c`‡¶c Mhb|
- Ň h\_vh\_ cwicvjb Aven mµóij‡¶¨eïvs‡Ki Avf̃¨š∔xY wbqš∦ Ges Gi cõµqvmgn wbwõZKiY
- Ñ m¤ú‡`i wbivcËweavb, AvgvbZ msMðh Ges A½xKvi cÖv‡b ⁻^QZv wbwðZKiY
- Ň e"vs‡Ki Awu\_K cüZţe`ţb evsjvţ`ţk MnxZ AvšRŵZK wnmvegvb c×wZi AbyniY Ges Zţ\_"i cY%2 ciKvk

#### w**i**‡cwU§t

AwVU KwgwUi cŴxZ mycwikgvjv cwiPvjbv cl\$riwbKU tck Kiv nq| AwVU KwgwUi mfvq Kvh®eeiYxi mvims‡¶c KwgwUi m`m¨ Ges cwiPvjbv cl\$rim`m`‡`iwbKU tcÑY Kiv nq|

Gg. kvgmj Avjg ‡Pqvi gʻvb, AwWU KwgwU

## GmBwn clávc‡bi wfvˇZ K‡c@iU Mf‡bÝ cwicvjb

wmwKDwiwURGÛG∙‡PÄAwW®`vÝ1969Gi†mKkb2wmwmGiAv‡jv‡K†NvwlZKwgk‡bicWAvcbbsGmBwm/wmGgAviAviwmwW/2006-158/ckv/02-08ZwiL20/02/2006ØvivAv‡iwwcZkZ%ejxbs5.00GiAbyni‡YK‡c%‡iUMF‡b∜cwicvj‡bieZ®ybAe⁻vwb‡æ ewYZn‡jvt

k‡Z¶µııgK	welq	cwicvj‡bi avc/⁻∔		cwicvjb bv nlqvie "vL"v	
		cwi cwj Z	cwicvjb ngwb		
1.00	cwi Pvj bv	cl©			
1.01	cl∲i AvKvi	$\checkmark$			
1.2(1)	<sup>−</sup> Z̃šįcwi Pvj K wb‡qvM		✓	e vswKs †Kv¤úvbx (ms‡kwaZ) AvBb 2003 Abhvqx AvgvbZKvixt`i ga †_‡K `ß Rb cwiPvjK wb‡qv‡Mi welqwU evsjv‡`k e vsK- Gi cůµuqvaxb i‡q‡Q weavq e vs‡Ki cwiPvjKMY g‡b K‡ib †kqvi‡nvì vi‡`i ¯Zš; (Independent) cwiPvjK (gÊjx) wb‡qv‡Mi cůqvRb †bB  GiB cwi‡ců¶‡Z welqwU Gm B wm †K AewnZ Kiv n‡q‡Q	
1.2(2)	<sup>−</sup> Zš <sub>i</sub> cwi Pvj K		✓	Н	
1.3	cl∲i mfvcwZ Ges câvb wbe⊮nx	$\checkmark$			
1.4	†kqvi‡nvì vi‡`i D‡Ï¨‡k cwiPvjKgÛjxi cåZ‡e`b	~			
1.4(K)	mwWKfv‡e welqvejxi Dc <sup>-</sup> vcb	$\checkmark$			
1.4(L)	mwWKfv‡e wnmve weeiYx msi¶	~			
1.4(M)	Awy_ƙweeiYx cữZ Kivi †¶‡î h_vh_ wnmvevqb bwwZi cồqvM	$\checkmark$			
1.4(N)	AvšR®ZK gv‡bi wnmvevqb c×wZi c∜qvM	✓			
1.4(0)	mpzAvf~ši+xb vbqšX	√			
1.4(P)	GKwU j vfRbK cŵZôvb wnmv‡e e¨emwqK Kvh©ug cwiPvj bvi ¶gZv	✓			
1.4(0)	ce@Zx@Q‡ii Kvhpug cwiPvj bvi wePÿwZ	$\checkmark$			
1.4(R)	weMZ wZbeQ‡ii câwbcâwbcwiPvjbMZ I Awu_fK DcvË Dc <sup>-</sup> vcb	$\checkmark$			
1.4(S)	j fîvsk tNvI Yv			cůhvR" bq	
1.4(T)	AbyôZ cl® mfvi msLïv	$\checkmark$			
1.4(U)	tkqvitnwi stqi clKwZ	$\checkmark$			
2.00	Pxd wdbïwwÝqvj Awdmvi (wmGdI), Avfĩš∔xb wbix¶v wefv‡Mi cåvb Ges †Kv¤úvbx mwPe				
2.1	wmGdI, Avf``Ši+xb wbix¶v wefv‡Mi c&vb I †Kv¤úvbx mwPe wb‡qvM	✓		eïvsK Gwkqvq wmGdI bv‡g †Kvb c`bvB   eïvs‡Ki Dceïe⁻vcbv cwiPvjK (cwiPvjb) cKZct¶] wmGdI Gi Kvh%ejx m¤úv`b K‡i _v‡Kb	

k‡Z₽µwgK	welq	cwicvj‡bi avc/⁻∔		cwicvjbbvnlqvie"vL"v	
		cwi cwj Z	cwicvjb ngwb	-	
2.2	cl©mfvqwmGdI Ges†Kv¤úvbxmwP‡ei Dcw⁻wZi c∜qvRbxqZv	✓		e"vs‡Ki Dce"e <sup>-</sup> vcbv cwiPvjK (cwiPvjb) whwb wmGdl-Gi Kvh%ejx †`Lv ïbv K‡ib Ges †Kv¤úwbx mwPewbqwgZcl®mfvq Dcw <sup>-</sup> Z_v‡Kb	
3.00	wbix¶v KwgwU				
3.1(K)	wbix¶v KwgwU MVb	✓			
3.1(L)	wbix¶v KwgwU‡Z ⁻ZšįcwiPvjK wb‡qvM		✓	1.2(1)-G thfvte eïLïv Kiv ntqtQ	
3.1 <b>(</b> M)	wbix¶v KuguU‡Z c` Lwj			cůhvR <sup>°°</sup> bq	
3.2(K)	wbix¶v KuguUi mfvcuZ wbei@b	✓			
3.2(L)	wbix¶v KwgwUi mfvcwZi thvMïZv	✓			
3.3	wbix¶v KwgwUi cŵZ‡e`b	✓			
3.3.1(1)	cwiPvjbv cl≇`i wbKU wbix¶v KwgwUi cŵZ‡e`b Dc⁻vcb	✓			
3.3.1(2)(K)	⁻ℓ_@eïvnZntZcvtiGgbweltqcwlZte`b	✓			
3.3.1(2)(L)	m‡`nRbK Rwj qwZ ev Awbqg	✓			
3.3.1 <b>(2)(</b> M)	m‡`nRbK AvBb j sNb	✓			
3.3.1 <b>(2)(</b> N)	Ab" th tKvb welq	✓			
3.3.2	wbix¶v KwgwU KZ¢K GmBwm Gi wbKU cłłZ‡e`b†ck			c <sup>ü</sup> hvR <sup>°</sup> bq	
3.4	tkqvi‡nvì vi Ges mvaviY wewb‡qvM Kvixt`i wbKU cWZ‡e`b tck	✓			
4.00	ewnt/wewae× wbix¶K				
4.00(1)	KvtRi h_v_Zv m¤útK®jj ïvqb cäZte`b	✓			
4.00(2)	Awı_ƘweeiYx cö'q‡bi c×wZ I ev⁻evqb	✓			
4.00(3)	unmvei ¶b A_ev Aw_ƙ weei Yx m¤úwK% eKwKwcs	✓			
4.00(4)	tełKvi Ñ wyj vi mwrff	✓			
4.00(5)	GʻvKP <b>ui</b> qvj mwff	✓			
4.00(6)	Avf`š <del>i</del> xb wbix¶v	✓			
4.00(7)	wbix¶v KwqwU KZß wb×wwiZ Ab¨th †Kvb cKvi mwwFm	✓			

### tkqvitnvi vit` i Dtitk vbix¶Kt` i cit te` b

Avgiv GZ`&n‡½ msthwRZ eïvsK Gwkqv wjwg‡UW (\leïvsKi), -Gi 2007Bs mvtji 31 †k wWtm¤î ZwiţLiwïwZcÎ Ges D<sup>3</sup> ZwiţL mgvB eQtiimswkéjvf-¶wZ wnmve I bM` Znwej cêvtniweeiYx, gjab cwieZ® msµvš-weeiYx, Zvijïmsµvš-weeiYx Ges wnmve weeibximgỳ q UxKvmn wbix¶v KtiwQ| G mKj Aww\_K weeiYxmgn cÜZKitYi`wqZiGKvšB eïe<sup>-</sup>vcbv KZ@t¶i Ges wbix¶vi DciwfwË Kti Aww\_K weeiYx mgtni Dci gZvgZ cÖvb KivB Avgvt`i`wqZi

Avgiv evsjvt`‡k M,nxZ wbix¶v gvb (BSA) Abhvqx Avgvt`i wbix¶v cwiPvj bv K‡iwQ| D<sup>3</sup> wbix¶v gvb Abhvqx Avgiv Ggbfvte wbix¶vi KvR cwiPvj bv I m¤úv`b K‡iwQ thb Avgiv G g‡g®hy³m½Z fvte wbwðZ n‡Z cwi th, Avw\_R weeiYxmgn e MZ åvšgy³| wbix¶vq Ašf® wnmvtei KvMRcî mgn c0\_wgKfvte bgbv wfwËK hvPvB Ges Awv\_R weeiYxi AsK I Z\_``mgn c0jvYw` Øviv mgw\_2| wbix¶vq AviI Ašf® ‡h, Abym½Z wnmve bwzgyj v mg‡ni gj`vqb Kiv, e`e`vcbv KZ®¶ KZR %ZixKZ Zvrch®Y® c0°j b mgn Ges mweR Awv\_R weeiYx Dc`vcbvi gj``vqb I mwVKZv hvPvB| Avgiv wek\m Kwi th, Avgvt`i wbix¶v Avgvt`i gZvgZ c0vtbi hyr³m½Z wfwE c0vb K‡i|

Avgv‡`i g‡Z wnmve weeiYx‡Z evsjv‡`k GKvDwUs ÷ "vÛWVM Abhvqx cÖ ZKZ Awv\_K weeiYx‡Z 2007 mv‡j 31 wV‡m¤î Zwwi‡L e"vs‡Ki KvhWejxi mwVK Ges cKZ wPÎ Ges H Zwwi‡L mgvß eQ‡ii bM` cÊvn Ges cwiPvjb djvdj cnZdwjZ n‡q‡Q Ges e"vsK †Kv¤úvbx AvBb-1991, evsjv‡`k e"vs‡Ki wbqg I wewamgn, †Kv¤úvbx AvBb-1994, Ges Acivci cÖhvR" wewa I wbqgvejx cwicwjZ n‡q‡Q]

Avgiv Avil clZ qb KinQ th,

- 1. Avgvt`i wbix¶v Kvth® Rb" c¢qvRbxq Z\_"wv` I e"vL"v mgn Avgvt`i Ávb I wekvm †gvZvteK Avgiv †ctqwQ Ges Zvi h\_v\_Zv hvPvB-evQvB KtiwQ;
- 2. Avgv‡`i g‡Z Avgiv th mKj wnmv‡ei bw\_cî cix¶v K‡iwQ Zv eïvsK, AvBb I wewa tgvZv‡eK msi¶Y K‡i‡Q Ges kvLvmgn KZK cŴS bw\_I weeiYxmgn h\_vh\_fv‡eiw¶Z n‡q‡Q;
- 3. kvLvmgn KZfK †c1xZ bw\_ I hveZxq weeiYxmgn h\_vh\_fvte msi¶Y Ges Aww\_fK weeiYxtZ h\_vh\_fvte GKxfZ Kiv ntqtQ;
- 4. cůZţe`ţb DţjwLZ Awy\_K weeiYx, jvf-¶wZi wnmve, bM` cůvn, gjab cwieZ19 I Zvij¨ msµvš-weţk↓ţbi mvţ\_ bw\_cî I weeiYxi wgj iţqţQ;
- 5. Aww\_f weeiYxmgn e<sup>°</sup>vsK †Kv¤úvbx AvBb-1991 Ges evsjvt<sup>°</sup>k e<sup>°</sup>vs‡Ki RvixKZ wnmvevqb msµvš-wbqg I wewa Ges evsjvt<sup>°</sup>tki †ckv<sup>°</sup>vi wnmvevqb c<sup>®</sup>Zôvb mg‡ni mvt\_ AvtjvPbv mvtct¶ c<sup>®</sup>Z Kiv ntqtQ;
- 6. Aww\_f% weeiYxtZ e`vstKi 2007 mvtji 31 wWtm¤î ZwwitLi Aww\_f% Ae`v Ges H ZwwitL mgvß eQtii glovdv mwWKfvte //cliZdwjZ ntqtQ Ges mwwe%fvte Mibbthwll` wnmvevqtbi bwuZgyjv Abyhvqx Aww\_f% weeiYxmgn clīZ Kiv ntqtQ;
- 7. Yugut`i gtZ mt>`nRbK Ges Av`vqthvM" btn Ggb FY I AvMigi vecixtZ chrB ms\_vb ivLv ntqtQ;
- 8. hveZxq e<sup>°</sup>q e<sup>°</sup>vs‡Ki e<sup>°</sup>emvi D‡İ‡k<sup>°</sup> Kiv n‡q‡Q; Ges
- 9. e<sup>°</sup>vs‡Ki S∎K fvihy<sup>3</sup> m¤ú‡`i kZKiv 80% Gi Dci Avgv‡`i wbix¶v I cix¶v h\_vh\_fv‡e 3,500 RbN›Uv e<sup>°</sup>q K‡iB Kiv n‡q‡Q

evox 25, †i W 13G, eK W ebvbx, XvKv 1213, evsj v‡`k Zwi L t 23 gvP<sup>©</sup> 2008

Gm. (Gd. Avn‡g` GÛ †Kvs PvUAV (GKvD) U`v) Um

### 31 †k ₩V‡m¤ft, 2007 Zwi‡Li w⁻₩ZcÎ

		2007	2.00/
	H.Z.	2007 UvKv	2,006 UvKv
<u>m¤úvË I m¤ú`</u>	UxKv		
bM`Znwej	3	2,210,534,338	1,783,705,469
bM` (^e‡`wkK gỳ∛mn)		219,714,704	196,512,343
evsjv‡`k e"vs‡K Mw′QZ A_९(^e‡`wkK gỳ≀mn)		1,990,819,634	1,587,193,126
Ab"vb"e"vsKIAwv_f∢cñZôv‡bivbKUiw¶∏ZA_©	4	344,053,932	398,705,122
evsj v‡`‡k	4.1	65,397,710	76,773,874
evsjv‡`‡kiewun‡i	4.2	278,656,222	321,931,248
Zjex l <sup>-</sup> f mg‡qi †bwU‡k cwi‡kv‡ai Avnevb‡hvM <sup>°</sup> A_©	5	1,123,561,556	1,057,723,074
<b>vevb‡qv</b> M	6	4,211,351,875	3,345,326,162
mi Kvi x wmwKDwi wJR		4,159,006,920	3,122,313,318
Ab <sup>°</sup> vb <sup>°</sup>		52,344,955	223,012,844
FY I Awlig		28,456,944,137	22,255,639,992
FY, bM`FY, I fviWadUBZ¨w`	7	26,516,246,080	19,924,120,775
evÆvKZΙμxΖwej	8	1,940,698,057	2,331,519,217
⁻⁄vqx m¤ú` j xR m¤ú`mn	9	498,428,682	483,472,109
Ab`vb``m¤ú`	10	1,591,194,573	1,153,865,614
A-eïvsuKs m¤ú`		-	-
‡gvU m¤ú`		38,436,069,093	30,478,437,542
<u>`vq I gjab</u> `vqmgn			
Ab¨vb¨ e¨vsK, Awu_ƙ c <b>üZ</b> ôvb I G‡R>U †_‡K MʌʌxZ KR©	11	1,554,000,000	370,000,000
AvgvbZ I Ab"vb" vnmve	12	30,004,088,738	25,289,359,376
Pj wZ AvgvbZ I Abïvbï wnmve		1,674,914,383	2,551,677,212
cwi‡kva‡hvM <sup>∞</sup> wej		537,086,489	210,873,646
mÂqx AvgvbZ wnmve		2,247,622,259	1,773,130,259
‡gqv`x AvgvbZ		25,544,465,607	20,753,678,259
Ab"vb"`vq	13	4,300,564,890	2,869,336,780
‡gvU `vq		35,858,653,628	28,528,696,156
gjab/†kqvi‡nvì viM‡bi BKBwU			
cwi‡kwaZg <del>j</del> ab	14	1,395,000,000	1,116,000,000
wewae× mwÂwZ	15	818,626,330	545,247,108
cữweZ tevbvm tkqvi		348,750,000	279,000,000
‡kqvi wcŵgqvg wnmve		330	330
wewb‡qvM c¢ptgj ïvqb RwbZ nwm/ew∞	15(G)	(32,100,469)	6
jvf-¶wZ wnmv‡e DØË	16	47,139,274	9,493,948
tgvU tkqvi tnvì viM‡bi BKBvU		2,577,415,465	1,949,741,386
me≇gvU`vqI†kqvi ‡nvìviM‡biBKBvU		38,436,069,093	30,478,437,542

8

2

mshy<sup>3</sup> UxKv mgn GB Aw\_f weei Yx Awe‡"Q`" Ask

wīwZcÎewnfZ`dvmgn	UxKv	2007 UvKv	2,006 UvKv
<u>NUbv mv‡c¶`vqmgn</u>	17		
cwiMpxZI côwi⁄4Z`vqmgn		-	-
‡jUvi Ae M"viwvU	17.1	1,907,126,382	1,581,337,137
AciZ "vnvi †hvM" Fbcî	17.2	3,551,850,068	2,665,102,330
msM‡ni Rb" MpxZ wej		2,049,478,028	1,382,078,088
Abïvbï NUbv mv‡c¶ `vq		6,559,173,649	6,086,346,267
‡gvU NUbv mv‡c¶`vq		14,067,628,127	11,714,863,822
Ab"vb" cñiZköniZmgn			
ى WK‡g⊳Uvix†µwWUI ¯1*‡gqv`xe"emvm¤úwKSZ†jb‡`b	)	-	-
µxZ AwMðy m¤ú` Ges ⁻wMZ AwMðy AvgvbZ		-	-
<sup>−</sup> úUGesd‡ivqW®‰a‡`wkKwewbgqPw <sup>3</sup> mga		-	-
Abw¼Z †bvU Bm~ Ges N¥@qgvb AvÛvi i vBwUs myeavmg#	ı	-	-
Abw¼Z AwbjôwbK PjwZ myneawi`, FY myneav Ges Abïvb cŵZkôwZmgn	) <sup>"</sup>	-	-
		-	-
NUbv mv‡c‡¶`vq mn tgvU w⁻vZcî evnfZ`dvmgn		14,067,628,127	11,714,863,822

mshy<sup>3</sup> UxKvmgn GB Aw\_f weei Yxi Awe‡"Q`" Ask |

eïvsK Gwkqv wj wg‡UW-Gi c‡¶ Shancen Choudkury 8 tc**ů**m‡WyUI e<sup>°</sup>e<sup>−</sup>vcbv cwiPvjK †Pqv**i** g¨vb cwi Pvj K cwi Pvj K cwi Pvj K Avgv‡`i GKB Zwi‡L mshy<sup>3</sup> cüZţe`b Abhvqx <sup>-</sup>i¶wiZ Gm. Gd. Avn‡g` GÛ †Kvs wbix¶K

evox 25, †i W 13G, eK W ebvbx, XvKv 1213, evsj v‡`k Zwi Lt 23 gvP©2008

# jvf-¶wZ weeiYx 31 ‡k wV‡m¤t 2007 Zwi‡L mgvß erm‡i i Rb

cwiPvjb Avq	UxKv	2007 UvKv	2,006 UvKv
mỳ Avq	19	3,662,378,055	2,842,344,252
AvgvbZ, KR®Z~w`i Dci cwi‡kwaZ mỳ	20	(2,705,032,734)	(2,186,400,440)
bxU mỳ Avq		957,345,321	655,943,812
wewb‡qvM ‡_‡K Avq	21	467,160,954	249,375,082
Kwgkb, wewbgq I mwwfm Pv‡Rm	22	700,206,728	556,310,067
Ab <sup>°</sup> vb <sup>°</sup> cwi Pvj b Avq	23	129,272,049	126,246,478
		1,296,639,731	931,931,627
tgvU cwiPvj b Avq (K)		2,253,985,052	1,587,875,439
<b>cwiPvj b e</b> °q			
teZb I fvZw	24	287,802,879	225,741,854
fvov, Ki, exgv, we`ÿr BZ`wv`	25	76,353,609	70,903,574
AvBbx LiP	26	4,659,535	1,581,942
WvKwU‡KU, ÷ ïv¤ú, †U <b>vj</b> ‡hvMv‡hvM BZ ïw`	27	25,380,879	22,318,396
gỳib, †÷kbvix, weÁvcb BZ wì	28	28,472,989	18,789,645
e"e⁻vcbv cwiPvj‡Ki teZb∣fvZwì	29	6,151,500	5,451,370
cwiPvj Ke‡>`i wd	30	857,400	561,655
wbix¶‡Kiwd		250,000	210,000
tgivgZ, m¤úwËi i¶bv‡e¶b Ges AePq	31	78,553,075	61,125,660
Ăb <sup>®</sup> vb <sup>®</sup> LiP	32	170,780,411	109,314,184
tgvU cwiPvj b e"q (L)		679,262,277	515,998,280
ms <sup>-</sup> vb ce <sup>®</sup> glyvdv (M = K - L)		1,574,722,775	1,071,877,159
F‡Yi Rb¨ms⁻Vb	33	137,488,524	104,773,120
Abʻvbʻ msʻvb	13.5	70,338,140	-
tgvU ms <sup>-</sup> vb (N)		207,826,664	104,773,120
Ki-ce <sup>g</sup> pydy (M - N)		1,366,896,111	967,104,039
K‡ii Rb <sup>°</sup> ms <sup>-</sup> lb	13.4	707,121,563	491,344,722
PjwZeQ‡iiAvqKi		704,871,326	432,447,206
wej w¤Z AvqKi		2,250,237	58,897,516
KicieZPigbydv		659,774,548	475,759,317
ce@Zrermi n‡Z AvbxZ		9,493,948	6,155,439
e>Ub\$hvM° g\$pvdv		669,268,496	481,914,756
e>Ub	34		
wewae× mwÂwZ		273,379,222	193,420,808
cöweZ tevbvm tkqvi (4wJi tkqvtii wecixtZ 1wJ tkqvi	)	348,750,000	279,000,000
		622,129,222	472,420,808
AewUZ g <b>i</b> pvdv		47,139,274	9,493,948
‡kqvi cůlž Avq	35	47.30	42.63

mshy<sup>3</sup> UxKvmgn GB Aw\_f weei Yxi Awe‡"Q`" Ask |

e"vsK Gwkqv wj wg‡UW-Gic‡¶ Shameon Choudkury Bifile †Pqvi g¨vb cwi Pvj K cwi Pvj K

tcům‡WyUI e e vcbv cwi Pvj K

Avgv‡`i GKB Zwi‡L mshy³ cüZţe`b Abhvqx ^r¶wiZ

cwi Pvj K

Gm. Gd. Avn‡g` GÛ †Kvs wbix¶K

evox 25, †i W 13G, eK W ebvbx, XvKv 1213, evsj v‡`k Zwi Lt 23 gvP©2008

# bM` A\_©Cëv‡ni veeiYx 31 ‡k wV‡m¤† 2007 Zwi‡L mgvß erm‡ii Rb<sup>™</sup>

<b>cwiPvj b Kvh@gRwbZ bM` cëvnt</b>	2007 UvKv	2,006 UvKv
cử3 mỳ cwi‡kwaZ mỳ	4,124,985,009 (2,705,032,734)	3,088,719,334 (2,186,400,440)
cüßjfïvskí cüßvid I Kvigkb	4,554,000 700,206,728	3,000,000 556,310,067
KgPvi xMY‡K čwi ‡kva	(293,954,379)	(231,193,224)
mieivnKvixMb‡K cwi‡kva AvgKi eve` cwi‡kva	(37,425,636) (363,665,746)	(25,177,877) (244,139,137)
Ab <sup>°</sup> vb° cwi Pvj b Kvh@g n‡Z c <b>W</b> B Ab°vb° cwi Pvj b Kvh@g eve` cwi ‡kva	129,272,049 (277,955,961)	126,246,478 (204,889,751)
cwiPyjb m¤ú`l`v¢qi cwieZ® ce®bM`cëvn cwiPyjb m¤ú`l`v¢qi cwieZ®t	1,280,983,330	882,475,450
cwiPvj̃bm¤ú‡`i nvm/(ew,×)		
‡UiWswmwKDwiwUR-FYcĨI† kqvi MônKt`i‡K c0ËFYIAwMôg	173,167,888 (6,201,304,145)	(118,885,910) (4,385,795,450)
Ab <sup>°</sup> vb <sup>°</sup> m¤ú`	(162,174,618)	(544,283,361)
<b>cwiPvjb`v¢qi (nvm)/ew×</b> MônK‡`i wnmv‡e cöÉ`v‡qi cwieZ®	4,714,729,362	6,789,288,721
tUWs`vtqi cwieZ®	1,184,000,000	(980,000,000)
Abïvb¨`v‡qi cwieZ®	707,845,253 416,263,740	<u>301,669,624</u> 1,061,993,624
cwiPvjb Kvhpagn‡ZD™g⊄bxUbM`(K)	1,697,247,070	1,944,469,074
<b>wewb‡qvM KvhβagRwbZ bM` cëvnt</b> ⁻ᡟqx m¤ú` µq	(24,097,119)	(50,314,038)
Tvax m¤ú` weµa		-
wmwKDwiwUR weµq eve`cøß wmwKDwiwUR µq eve`cwi‡kva	3,724,928,437 (4,959,369,027)	1,874,153,005 (2,667,500,000)
wewb‡qvM Kvhβag n‡Z D™92 bxU bM` (L)	(1,258,537,709)	(843,661,033)
A_@qb Kvh@ugRwbZ bM` c@vnt		(02,000,000)
bM` jfïvsk č0vb A_nqb Kvhp⊒g n‡Z D™pZ bxU bM` (M)	-	(93,000,000) (93,000,000)
bM` bxU nvm/ew, (K+L+M)	438,709,361	1,007,808,041
bM`lbM`mgZ‡j¨iDcigy`fiwewbgqnvicwieZf9RwbZcffve c0iw¤KbM`lmgZaj¨bM`	۔ 3,240,624,765	۔ 2,232,816,724
ermi†k‡lbM`ĬmgZj¨bM`(*)	3,679,334,126	3,240,624,765
(*) bM` I mgZj¨bM` bM`	2,210,534,338	1,783,705,469
cíBReÛ	1,184,300	491,100
Zjexl ⁻ŕ mg‡qi tbwU‡k cwi‡kva‡hvMï A_© AbïvbïeïvsK I Awu_ƙ cŵZôv‡bi mv‡_wīwZ	1,123,561,556 344,053,932	1,057,723,074 398,705,122
	3,679,334,126	3,240,624,765

mshy<sup>3</sup> UxKv mgn GB Aw\_R weei Yxi Awe‡"Q`" Ask

eïvsK Gwkqv wjwg‡UW-Gic‡¶

Shamewan Choudkury 8-†c**ů**m‡WyUI e¨e⁻vcbv cwi Pvj K †Pqv**i** g`'vb cwi Pvj K cwi Pvj K cwi Pvj K Avgv‡`i GKB Zwi ‡L mshy<sup>3</sup> cŴZ‡e`b Abhvqx <sup>-</sup>im¶wi Z Gm. Gd. Avntg` GÛ †Kvs

evox 25, †i W 13G, eK W ebvbx, XvKv 1213, evsj v‡` k Zwi Lt 23 gvP©2008

wbix¶K

# **gjab cwieZ≇bi veeiYx** 31 ‡k wV‡m¤† 2007 Zwi‡L mgvß erm‡ii Rb<sup>∞</sup>

weeiY	cwi‡kwaZ g <del>j</del> ab	cữ weZ tevbvm tkqvi	cÖweZ bM` jfîvsk	tkqvi IICIIgqvg	wewae× mwÂwZ	vevb‡qvM cjotgj ïvqb RvbZ j vf-¶wZ	DØË	tgvU
<u>2007 m¢ji Rb</u>			-			-		
1j v Rvbyqvix 2007 Zwi‡L w⊤wZ	1,116,000,000	279,000,000	-	330	545,247,108	-	9,493,948	1,949,741,386
wnmve bwuZi cwieZ®RwbZ	-	-	-	-	-	-	-	-
cþ: wee"Z wī WZ	1,116,000,000	279,000,000	-	330	545,247,108	-	9,493,948	1,949,741,386
m¤ú`cþ:gj≓vqbRwbZnwm/ew×	-	-	-	-	-	-	-	-
wewb‡qvM cjp:gj ïvqbRwbZ nvm/ew∞	-	-	-	-	-	(32,100,469)	-	(32,100,469)
gỳ tgưb cwi eZØRwbZ e¨eavb	-	-	-	-	-	-	-	-
jvf-¶wZ wnmv‡e c‡owb Ggb bxUjvf I ¶wZ	-	-	-	-	-	-	-	-
PjwZ erm‡i cKZjvf	-	-	-	-	-	-	659,774,548	659,774,548
BmÿKZ tevbvm tkqvi 2006 4vU tkqvti i Rb¨ 1vU tkqvi	279,000,000	(279,000,000)	-	-	-			-
bM`jfïvsk	-	-	-	-	-	-	-	-
cůweZ ‡evbvm †kqvi 2007 4vU †kqv‡ii Rb¨1vU †kqvi	-	348,750,000	-	-	-		(348,750,000)	-
wewae× mwÂwZ‡Z ¯(vbvši- 31†k wW‡m¤† 2007 Zwi ‡L wī wZ	1,395,000,000	- 348,750,000		- 330	273,379,222 <b>818,626,330</b>	- (32,100,469)	(273,379,222) <b>47,139,27</b> 4	- 2,577,415,465
<u>2006 m¢j i Rb</u>								
1j v Rvbyjvi x 2006 Zwi‡L w⊺wZ	930,000,000	186,000,000	93,000,000	330	351,826,300	-	6,155,439	1,566,982,069
wnmve bwuZi cwieZ®RwbZ	-	-	-	-	-	-	-	-
c†p:wee,ZwīwZ	930,000,000	186,000,000	93,000,000	330	351,826,300	-	6,155,439	1,566,982,069
m¤ú`cþ:gj≓vqbRvbZnvm/evµ×	-	-	-	-	-	-	-	-
wewb‡qvM c¢:gj ïvqbRwbZ nwm/ew∞	-	-	-	-	-	-	-	-
gỳ tgvb cwi eZ®RwbZ e¨eavb	-	-	-	-	-	-	-	-
j vf-¶wZ wnmv‡e c‡owb Ggb bxU j vf I ¶wZ	-	-	-	-				-
PjwZ erm‡i cKZjvf	-	-	-	-	-	-	475,759,317	475,759,317
BmÿKZ tevbvm tkqvi 2005 5vU tkqvtii Rb¨1vU tkqvi	186,000,000	(186,000,000)	-	-	-			-
cůweZ ‡evbvm tkqvi 2006 4vU tkqvtii Rb¨1vU tkqvi	-	279,000,000	-	-	-	-	(279,000,000)	-
10% bM`jfïsk 2005	-	-	(93,000,000)	-	-	-	-	(93,000,000)
wewae× mwÂwZ‡Z ⁻vbvš∔	-	-	-	-	193,420,808	-	(193,420,808)	-
31†k wV‡m¤† 2006 Zwi‡L w¯wZ	1,116,000,000	279,000,000	-		545,247,108	-	9,493,948	1,949,741,386
mshy³ UxKv mgn GB Awu_Ƙ we	eiYxi Awe‡″Q`″ As	sk						
0.		eïvs	K Gwkqv wj wg:	uw-Gic‡	۹I			
Jan -	Shannan Choudh	ung <b>B</b>	File and in		X	•	A.	Y
†Pqvi g``vb	cwi Pvj K		cwi Pvj K		Cwi Pvj K	†c <b>ů</b> m‡W	UI ee'ucb	<mark>v cwi</mark> Pvj K
	Avg	v‡`i GKB Zwi	‡L mshy³ c <b>ü</b> Z	⊈te`b Ab∳	wqx ⁻¢¶wi Z		A	
evox 25, †iw 13G, eK w						Gm. (	G. Avntg`G	Û †Kvs
ebvbx, XvKv 1213, evsj v‡`k						0	wbix¶K	1

2

wbix¶K

evox 25, †i W 13G, eK W ebvbx, XvKv 1213, evsj v‡`k Zwi Lt 23 gvP©2008

# Zvij¨ msµvš-neeiYx m¤ú`Ĩ`v‡qi gïvPwivU ve‡k+b 31 tk wWtm¤f 2007 ZwitL mgvB ermtii Rb

weeiY	AbwaK 1 gvm †gqv`x	1-3 gvm †gqv`x	3-12 gvm †gqv`x	1-5 ermi †gqv`x	5 erm‡ii D‡×©	tgvU
M¤Ú`						
bM`Znijej	2,210,534,338	-	-	-	-	2,210,534,338
Ab"vb" e"vsK∣Awy_f∢c¢Zôv‡bi wbKU Mw″QZA_©	212,046,789	132,007,143	-	-	-	344,053,932
⁻f mg‡qi †bwU‡k cwi‡kv‡ai Avnevb‡hvM¨A_©	150,000,000	30,000,000	-	943,561,556	-	1,123,561,556
wewb‡qvM	1,184,300	274,278,399	732,319,303	1,063,940,000	2,139,629,873	4,211,351,875
Fbl AwMög	1,448,273,529	6,103,477,433	14,386,886,019	5,333,117,986	1,185,189,170	28,456,944,137
⁻≀qx m¤ú`j xR m¤ú`mn	-	-	-	498,428,682	-	498,428,682
Ab`vb`` m¤ú`	745,878	1,844,410	45,748,479	38,481,467	1,504,374,339	1,591,194,573
A-e°vsıKs m¤ú` t <b>gvU m¤ú`</b>	4,022,784,834	- 6,541,607,385	- 15,164,953,801	- 7,877,529,691	- 4,829,193,382	- 38,436,069,093
`vqmgn						
evsjv‡`k e"vsK, Ab"vb" e"vsK, Awu_K cŵZôvb I G‡R∘U GiwbKU †_‡K MpwZ KR®	1,554,000,000	-	-		-	1,554,000,000
AvgvbZIAbïvbï wnmve	4,698,205,698	4,757,644,314	12,358,632,414	7,410,689,686	778,916,626	30,004,088,738
ms⁻vb I Abïvbï`vq	951,544,339	315,971,661	186,032,930	88,443,491	2,758,572,469	4,300,564,890
tgvU`vq	7,203,750,037	5,073,615,975	12,544,665,344	7,499,133,177	3,537,489,095	35,858,653,628
bxU Zvij¨eïeavb	(3,180,965,203)	1,467,991,410	2,620,288,457	378,396,514	1,291,704,287	2,577,415,465
bxU Zvij¨cv_\$K¨i kZKiv nvi	(79.07)	22.44	17.28	4.80	26.75	6.71

mshy<sup>3</sup> UxKv mgn GB Aw\_f weei Yxi Awe‡"Q`" Ask

e"vsK Gwkqv wj wg‡UW-Gi c‡¶ Shamewan Choudkury Bifies †Pqv**i** g¨vb cwi Pvj K cwi Pvj K

†c**ů**m‡W>U I e<sup>°</sup>e⁻vcbv cwi Pvj K

Avgv‡`i GKB Zwi ‡L mshy³ cüZţe`b Abhvqx ~i°¶wi Z

Cwi Pvj K

Gm. Gd. Avnt GÛ †Kvs wbi/x¶ÎŘ

evox 25, †i W 13G, eK W ebvbx, XvKv 1213, evsj v‡`k Zwi Lt 23 gvP©2008

# Awy 🕅 weei Yxi UxKv

### 31†k WV‡m¤î 2007 Zwi‡L mgvß erm‡ii Rb<sup>~</sup>

### 1 eïvs‡KiKvhp²ug

eïvsK Gwkqv wj wg‡UW †emiKvix Lv‡Z GKwU Z,Zxq clR‡b¥i Zdwmwj f<sup>,</sup>s ewbwR"K eïvsK hv 28†k †m‡Þ¤† 1999 Zwwi‡L eïvswKs †Kv¤úvbx AvBb 1991 Abhvqx cliZwôZ Ges 1994 mv‡j i †Kv¤úvbx AvBb Abhvqx cvewj K wj wg‡UW †Kv¤úvbx wnmv‡e wbewÜZ | 2003 mv‡j i 23†k †m‡Þ¤† eïvsK Gwkqv mvavib wewb‡qvMKvix‡`i g‡aï †kqvi weZib K‡i Ges eZ@y‡b eïvsK Gwkqvi †kqvi XvKv I PÆMlig ÷ K G• ‡P‡Ä wbewÜZ |

e"vsK Gwkqv wjwg‡UW 2001 mv‡j KvbvWvi e"vsK Ae †bvrfv ¯wkqv, XvKv Gi e"emv AwaMôhb K‡i Ges 2002 mv‡j cwuK¯v‡bi gwuj Kvbvaxb gynwjg Kgwukqîvj e"vstKi e"emv (XvKv Ges PÆMông kvLv Ges XvKvi GKuU ey\_) AwaMôhb K‡i | gynwjg Kgwukqvj e"vs‡Ki evsjv‡`k e"emv AwaMôh‡bi mgq Zvi mg¯-m¤ú` I wKQymybw®®`vq ewntg‡j" AwaMôhb Kiv nq |

eïvsK Gwkqv wjwg‡UW 29wU kvLv wb‡q Zvi eïvswKs Kvh©ug Pwyj‡q hv‡″Q| MôhKMY eZ®yv‡b eïvs‡Ki wbR<sup>-</sup>^Ges Ab eïvs‡Ki mv‡\_Askx`vi wrfwËK GwUGg myneav Dc‡ffvM Ki‡Qb|†÷jvi AbjvBb eïvswKs mdkUlqvi GwUGg Gi mv‡\_mshý³ \_vKvq MôhKMb eïvs‡Ki †h†Kvb kvLv n‡Z Zv‡`i wnmve cwiPvjbv Ki‡Z cvi‡Qb|

### 2 wnmvei¶‡bi bwiZgvj vmgn

### 2.1 Awu Ki weeiYx cö‡Zi bwuZgvjv

Awu\_f weeiYx h\_v- w<sup>-</sup>wZcî, jvf-¶wZ wnmve, bM` cêvn weeiYx, gjab cwieYz weeiYx, Zvij<sup>-</sup> we‡k+b weeiYx l Abïvb<sup>-</sup> weeiYxmgyn Pjgvb e<sup>-</sup>emv cůZôv‡bi avibvq cPwjZ e<sup>-</sup>q msµvš-c<u>0</u>v Abyhvqx cÖZ Kiv n‡q‡Q| weeiYx mgyn cÖ‡Z e<sup>-</sup>vsK †Kv¤úvbx AvBb-1991, evsjv‡`k e<sup>-</sup>vs‡Ki wbqg l wewamgn, †Kv¤úvbx AvBb-1994, wmwKDwiwUR GÛG·‡PÄ AwW®<sup>-</sup>vÝ 1969 Ges i<sup>+</sup>jm-1987 Ges Acivci cůhvR<sup>-</sup> wewa l wbqgvejx cwicwjZ n‡q‡Q|

### 2.2 GKxfZ Kiv

K‡c@;iUAwdmIAb`vb``kvLv†\_‡KmsM,nxZ`vqIm¤ú‡`iweeiYxGesAvqe`'qwnmvemgš‡qGBAww\_1KweeiYxcÖ'Z Kivn‡q‡Q|

### 2.3 ‰a‡`wkKg∼îi†jb‡`b

- (K) %=t`wkK g~?i tj bt` b mgn tj bt` tbi ZwitL cPwj Z UvKv mggtj i wewbgq nvti cwieZb Kiv nq
- (L) evsjvt`k e`vstKi we Avi wc wW mvK∳vi b¤î (Avi)717/2004-959 ZwiL 21 tk b‡f¤î 2004 Abhvqx Ab`vb¨ e`vsK I Awu\_K cñZôvtbi vbKU Mv′0Z A\_@`ZxZ îet`wkK g`i m¤úwË Ges`vq 31 tk wVtm¤î 2007 ZwitL D³ gỳi µq Ges weµq g‡j¨i Mo wfwËtZ UvKv mggtj¨i wevbgq nvti cwieZi€ Kiv ntqtQ|
- (M) wewbgq nvtii ZviZtg"i KvitY D™Z ^et`wkK gỳ t tj bt`tbi cv\_R" GKtPÄ tMBb I j m GKvDyU tµwWU/tWwetUi gva"tg mgšq Kiv ntqtQ |

### 2.4 <sup>-</sup> vqx m¤ú` I AePq

¯νqx m¤ú` mgn (wjR m¤ú`mn) cwÄfZ AePq ev` w`tq †`Lvtbv ntqtQ| mij‰wLK AePq c×wZtZ m¤úwË mg‡ni tgvU KvhRvixZvi mgtqi AePq avh¨®Kiv ntqtQ| wbtgoAePtqi nvi cÖvb Kiv njt

<u>m¤ú‡`i wefvRb</u>	<u>AeP‡qi nvi</u>
`vj vb-†KvVv	5%
Avmevecî	20%
mi Ävgv`x	20%
Kw¤úDUvi I hšysk	20%
tgvUi Kvi	20%

# Awy K weeiYxi UxKv

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i wevlo‡qvM	
wewb‡qv‡MigjiïvqbwbgœDcv‡qKivn‡q‡Qt	
weeiY	<u>c<b>ů</b>hvR¨ g<del>j</del> ïvqb</u>
mi Kvi x †URvi x vej	eZĝwbg≩j∵
evsjv‡`k miKvix †URvix eÛ	eZĝwbg‡j¨
Ab <sup>°</sup> vb° Ab‡gw`Z wwwKDwiwUR	eZĝvbg‡j¨
cüBReÛ	µq g‡j "
FYcÎ - evsjv‡`k nvDRwewìs dvBbïvÝ K‡cr≇ikb	wba¶ Yx g‡j ï
Avb‡Kv‡UW †kqvi	AwfwnZ g‡j¨

### 2.6 FYIAWMÖg

2.5

- K) FY I Awlling 31tk wWtm¤î Zwitti tgvU t`Lvtbv ntqtQ
- L) gwb mÿU gvgj v`v‡qi Zwvi‡Li ci †\_‡K †k¥vxKZ F‡Yi Dci †Kvb mỳ Av‡ivc Kiv nq bv
- M) evsjvt`k e`vstKi wewnwW mvKgvi bs 34 ZwiL 16 btf¤1 1989, mvKgvi bs 20 ZwiL 27 wWtm¤1 1994, mvKgvi bs-12 ZwiL 4 tmtÞ¤1 1995 mstkwaZ weAviwcwW mvKgvi bs-16 ZwiL 6 wWtm¤1 1998, mvKgvi bs-9 ZwiL 14 tg 2001 tgvZvteK evsjvt`k e`vstKi chter¶K `tji wbt`Rbv I e`vsK e`e`vcbvi civgk@Abhvqv t`úkvj tgbkb, wbgogvb, mb`nRbK I go` ev KzFY Gi Dci AwR22 my`BvUvtió mvmtcÝ wnmvte Aš\$P3 Kiv nq Ges D3 FY t\_tK AwR22 my`FY MbxZv t\_tK FY Av`vq bv nIqv chter@-wcbu.
- N) evsjv‡`k e vstKi wewmwW/weAviwcwW mvKgPvi Abyhvqx K-Ges mt>`nRbK Ftbi Dci th ms⁻vb ivLv nq, Zvi nvi wbtgoc0 Ë njt

<u>mvavib ms<sup>-</sup>vb - A‡kbxKZ FY Ges AwM@gi Dci</u>	<u>nvi</u>
÷"vÛ₩ <sup>©</sup>	
mvavib FY I AwMİği Dci	1%
Gm Gg B dvBbïwÝs	2%
KbRßgvi dvBb wÝs	5%
†⁻úkvj tgbkvb	5%
<u>mybw`@ms⁻vb-†kbxKZFYIAwM≬giDci</u>	
wbggwb	20%
m‡>`nRbK	50%
g>`/K-FY	100%

### 2.7 †ókvbvixigRyZ

Ab`vb` m¤ú` wnmvte tókvbvixi g $R \not Z \mu q g i$  t`Lvtbv ntqtQ

### 2.8 AvgvbZ

\_AvgvbZ wewf5txai‡bi - PjwZ AvgvbZ, mÂqx AvgvbZ, ⁻ŕ †gqv`x AvgvbZ, ⁻ívqx AvgvbZ BZ¨w` |

### 2.9 Avq wPwýZKiY

evsjv‡`k GKvDwUs ÷ "vÛWV°(veGGm) 18 Abhvqx vb‡gœAvq vPvýZKi‡bi veeiY†`qv njt

- K) A‡kbxKZ FY I AwWİgi mỳ cÜZ¨K w`‡bi wfwˇZ wbY@ Kiv nq wKš' Av‡ivc Kiv nq îĴgwmK wfwˇZ |
- L) †kbxKZ FY I AwMilgi mỳ evsjv‡`k eïvs‡Ki wewmwW Ges weAviwcwW mvK∳vi wfwˇZ wbYq Kiv nq wKš'Avq wnmv‡e †bqv nq bv|
- M) jf vsk n‡Z Avq jf vsk cvl qvi ci †bqv nq
- N) Kugkb Ges wetji Dci evÆv Ges <sup>-</sup> %KZ evÆv cvI qvi ci Avq wnmvte tbqv nq|

### 2.10 Aemi fvZv

eïvs‡K Kg<sup>®</sup>Z gvbe m¤ú‡`i Rb¨eïvsK c**ü**f‡WJU dvÛ, mcviGbÿ‡qkb dvÛ I M**üPBv**Ui eïeīv †i‡L‡Q

### 2.10.1 c**ü**f‡WyU dvÛ

eïvstK Kg<sup>®</sup>Zt`i Rb¨ c**ů**f†WyU dvtÛi eïe<sup>-</sup>v tevW<sup>©</sup>Ae UNv÷ KZK <sup>-</sup>XKZ, thLvtb KgRZ<sup>®</sup>KgPvixt`i teZb ntZ 10% Ges eïvsK ntZ 10% Rgv ivLv nq| GB dvtÛi UvKv m¤úY<sup>©</sup>Avj v`vfvte wewbtqvM Kiv AvtQ|

# Awy K weei Yxi UxKv

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2.10.2	M <b>üPBNU dvû</b> MüPBNU cvIqvi†hvM‴mKj KgfKZ1PI KgfPvixt`i‡K eïvs‡Kiwbqgvbyhvqx cNiZ eQ‡ii Rb‴MüPBNU wnmv‡e ms <sup>-</sup> vb Kiv nq GB Znwej eïvs‡KiGKnU †evW©Ae UNwó Øviv cwiPwyjZ nq
2.10.3	mycvi Gbÿtqkb dvÛ mKj thvMï KgKZiPI KgPvixi RbïeïvsK mycvi Gbÿtqkb dvÛ bvtg GKwU wnmve cwiPvjbv Kti  thLvtbewulK wfwËtZms⁻vb Kiv nq  GB Znwej eïvstKi GKwU tevW©Ae U%wó Øviv cwiPwujZnq
2.10.4	nmacUvjvB‡Rkbexgv e"vsKZvimKj ⊺vqxKgKZ%/KgPvixIZv‡`i ^^^^îgx/⁻xţ`iRb¨ */**"exgvie"e"e"vK‡i‡Q
2.11	<b>K‡c@piUU∵u‡+ i ms⁻vb</b> K‡c@piUU∵v‡+ i ms⁻vb A_©AvBb Ab¶nvqx 45% Kiv n‡q‡Q
2.12	<b>Avšŧe"vsK I AvšŧkvLv vnmve mgšą̇̃Kib</b> Avšŧe"vsK (evsjv‡`k I evsjv‡`‡ki evwn‡i) Ges AvšŧkvLv †jb‡`‡bi †¶‡Î Awv_fK weeiYxi Dci c∜Fve †djvi gZ †Kvbi <i>f</i> c Movgj cvIqv hvqvb  31†k wV‡m¤î, 2007 Zwui‡L b‡ół vnmve m¤úb®ftc mgšą Kiv n‡q‡Q
2.13	c <b>üZ</b> ‡e`b Kvj GB Awu_fX weeiYx 01 jv Rvbyqvix 2007 †_‡K 31†k wW‡m¤î, 2007 GK erm‡ii Rb¨´Zix
2.14	bM` A_@cëv‡ni weeiYx bM` A_@cëv‡ni weeiYx weGGm-7 Ges wmwKDwiwUR G+ ‡PÄ Kwgkb AvBb -1987 Abhwqx %Zix
2.15	<b>j xR m¤úvlë</b> evsj v‡`k GKvDwUs ÷`vÛvW@(weGGm)-17 Abhvqx j xR Gi AvI Zvq msMnxZ m¤úvlë mgn‡K dvBb`vÝ j xR vnmv‡e †`Lv‡bv n‡q‡Q hv c‡e@Acv‡i vUs j xR vnmv‡e cÖvkØ nZ  vnmve veeiYx UxKv-9 G j xR m¤úvlëi vek` veeiY mshy <sup>3</sup> Kiv n‡q‡Q
2.16	w <b>⊤wZcî ewnfZ`dvmgn</b> w⊤wZcî ewnfZ`dvmgn evsjv‡`k e∵vs‡Ki wbqg Ab¶vvqx NUbv mv‡c¶`vq wnmv‡e †`Lv‡bv n‡q‡Q
2.17	SuK e°e <sup>−</sup> vcbv evsjvt <sup>°</sup> k e°vsK cëkvmtbi Rb°5 (cŵP) wU tgŠvj K SuK wPwýZ KtitQ Ges GB SuK e°e <sup>−</sup> vcbvi Rb° cůqvRbxq wbt <sup>°</sup> Rbv w <sup>°</sup> tqtQ   GB cuPwU tgŠvj K SuK njt • FY SuK • °et <sup>°</sup> wkK wewbgq SuK • m¤úwE <sup>°</sup> vq/w <sup>−</sup> wZcÎ SuK • gwb j Ûwis SuK • Avf <sup>°</sup> Si+NY wbqšb Ges cwicvj b SuK GB SuK e°e <sup>−</sup> vcbvi cêwb DtÏ k° nt″Q e°vsK thb wbqwšZ e°emwqK SuK wbtq Zvi gjab, Awu_fK m¤ú <sup>°</sup> Ges tUKmB gbvdv ey× wbwðZ KitZ cvti   GB DtÏ tk° e°vsK GKuU e°e <sup>−</sup> vcbv (MANCOM) KuguU MVb KtitQ hvi KvR nte
	Dc‡iv <sup>3</sup> GB wb‡`Rbvi mwVK c <b>ü</b> qvM Ges wbqwgZ bRi`wwi chr#jvPbv Kiv

### 2.17.1 FY SK

eïvsK‡K thaitbi SuK tgvKvtejv Ki‡Z nq Zvi g‡a FY SuK nt″Q Ab Zg cåvb SuK | MånK eïvs‡Ki mvt\_ wba@wiZ Puv<sup>3</sup> cvjb Ki‡Z e \_\_ "nevi Kvi‡b eïvsK Gi tjvKmvb‡K Gfv‡eB eïvLïv Kiv hvq | GB FY SuK‡K Abpaveb K‡i Kug‡q Avbvi Rb KZ© ¶ um AviGg gïvbqvj Gi ev evqb K‡i‡Q | GB um AviGg gïvbqvj †K m¤út`i sMZ eïenv‡ii GKuU cůqvRbxq DcKib un‡m‡e Mb Kiv nq | eïvsK Gi FY SuK eïe vcbvi Kvh©ug‡K Ggbfv‡e `Zix Kiv n‡q‡Q hv‡Z Zv `ewk,K cwieZ18 mn mKj ai‡bi Pïv‡jÄ tgvKv‡ejv Ki‡Z cv‡i |

eïvsK FY msµvš-Kv‡R wb‡qw#RZ KgfKZf‡`i `wwqZ<sub>i</sub>mybw`® K‡i w`‡q‡Q|eïvsK Gi K‡cf‡iU Awd‡m GKwU Avjv`v wefwM †Lvjv n‡q‡Q hvi KvR n‡e Mŵn‡Ki mv‡\_ KvhfKi m¤úK®eRvq ivLv, FY wecbb, bZb eïemvi m¢hvM L¢‡R tei Kiv BZïwi`|GQvovI FY Ab¢gv`b, ckkvmb, chv¢jvPbv I Av`vq Kvh©µg fvM K‡i †`qv n‡q‡Q|GB D‡Ï‡kï FY wefv‡M wZbwU c<sub>w</sub>K ‡mj †Lvjv n‡q‡Q|G¸‡jv n‡"Q-1)FY SwK eïeīvcbv ‡mj, 2)FY ckkvmb ‡mj 3)FY chf≹jvPbv I Av`vq ‡mj |

# Awy K weei Yxi UxKv

### 31 ‡k wV‡m¤î 2007 Zwi‡L mgvß erm‡i i Rb

### 2.17.2 %a‡`wkK wewbgq SwK

gỳ li wewbgq nvtii ch/ZKj cwieZ‡bi Kvitb eïvsK Zvi Avtqi th m¤nteï cwie2/tbi m¤§yLb nq Zv ‰et`wkK wewbgq SnrK wntmte cwiwPZ| thtn ZzmKj ‰et`wkK wewbgq tjbt`b MintKi Gjwm ch/ZK0h/Z Ges Abïvbï wewbgq ch/qvRbxqZvi wbwitL msMw/Z nq ZvB eïvstKi îet`wkK wewbgq SnrK LgeB īf | m¤ú¥@Qti eïvsK tKvb ch/Kvi Abgvb wbf₱ tjbt`b Ktiwb| tURvix wefvtMi dxU Awdm mg ēk/vi ewwYwR″K Pw³ tjv m¤úv`b Kti Avi eïvK Awdm Pw³ tjvi bw\_ msi¶b Kti I wnmveewntZ ch/qvRbxq `wLjv w`tq \_vtK| tURvix Ges îet`wkK wewbgtqi côuvb SnrK nt″Q wewbgq nvi SnrK, A\_@eïeïvcbv I Zvijï SnrK | evsjvt`k eïvstKi wbt`Rbv Abhvqx tURvix wefvMtK dxU Awdm I eïvK Awdm GB `yU fvtM fivM Kiv ntqtQ SnrK nvtmi Dtïtk" | evsjvt`k eïvstKi wbt`Rbv Abhvqx D³ Kt¶ c\_K tUnjtdvb I dïv- jvBtbi msthvM c0 vb Kiv ntqtQ

### 2.17.3 m¤úvË`vq/wīvZcÎSuK

eïvs‡Ki GKwU m¤úwË`vq KwgwU (ALCO) i‡q‡Q, hvi `wwqZ<sub>i</sub>n‡"Q `f I `xN®†gqv`x Zvij¨ eïeīvcbv, hv‡Z K‡i eïvs‡Ki mve¶|wYK Zvij¨ wbwðZ nq| ALCO eïvs‡Ki Zvij¨ c¢qvRbxZv chrậjvPbv K‡i, GQvovI m¤úwË I `v‡qi †gqv`, AvgvbZ I F‡Yi`i wbavP‡bi Dcvq Ges m¤¢eï Zvij¨ cwiKíbv Gi`wq‡Z<sub>i</sub>i g‡aï c‡o| GB KwgwU wīwZcî SwKI chrậjvPbv K‡i| m‡`i nvi, wewbgq nvi cwieZ‡bi d‡j eïvsK m¤¢eï †h Av‡qi cwieZ‡bi m¤§wLb nq ZvB wīwZcî SwK wn‡m‡e cwiwPZ|

### 2.17.4 gwb j Ûwis SuK

gwb j Ûwis tVKvtbvi Rb" cöqvRbxq c`t¶c wbtZ bv cvitj eïvstKi mbvtgi th ¶wZ nq Ges th cwigvb A\_®Û w`tZ nq ZvB gwb j Û"wis SwK wntmte cwiwPZ | GB SwK Kgvtbvi Rb" eïvsK Zvi Ktcr?tiU Awdtm GKRb cåvb KgcvtqÝ Awdmvi Ges kvLv\_tjvtZ kvLv KgcvtqÝ Awdmvi wbtqwM KtitQ | GB KgRZr?tiv mb`nRbK tj bt`b LtR tei Kivi Dtl'tk" faxbfvte tj bt`b ch?tj vPbv KitZ cvti | GB jt¶" ÛAvcbvi MůnKtK Rvbbů (Know Your Customer, KYC) bwZ Ges UibtRKkvb tcůdvBj c×wZ cêZtî Kiv ntqtQ | bZb wnmve tLvjvi Rb" wbqšK ms<sup>-</sup>v KZ?t wba?wiZ Z\_"w` msMb Kiv nq Ges tK.IqvB.wm. dig msµvš-wbt`?kbv tgtb Pjv nq | wewfb@ct`i KgRZ?m`MtK mt>`nRbK KgRvtÛi wei"t× Avtiv mZ?t I`¶ nevi Rb" cöqvRbxq Ges mve?fwYK cik%t Cvb Kiv ntr"Q | GQvovI eïvstKi tcômtWbU I eïe<sup>-</sup>vcbv cwi PvjK GwU gwb j Ûwis bwZ m¤útK°côqvRbxq evZ?v`tqtQb | c°kwmb GKwU w`K wbt`?kbvgjK Customer Acceptance Policy mKj Kg?Z?fi KvtQ wewj KtitQ |

### 2.17.5 Avf "šɨxb ubqšb Ges cwi cvj b SyK

mwVK wbqšb Ges cwiPvj bv ms¯ wZi Afv‡e cůZôvtb µwU, Aetnjv I cůZviYv RwbZ ¶wZi D™e ntZ cvti | e"vsK Zvi Avf°š∔xb wbqšb I cwicvj b wefvtMi gva"tg mg¯-wefvM\_tj vi cwiPvj bMZ t¶îmgn wbqšb KitQ | Avf°š∔xb wbqšb I cwicvj b wefvM e"vstKi wbR¯ ^MvBW j vBb Abhvqx kvLvmg‡ni Ges Ktc@tiU Awdtmi wewfbowefvMmg‡ni cwiPvj bMZ Î″uU I AvBbMZ Pwn`vi mgšq mvatbi j t¶" ch@qµwgK wbix¶v I wetkI cwi`kB Kvh@ug cwiPvj bv Kti | tevtWP wbix¶v KwgwU Avf°š∔xb wbqšb Ges cwicvj b wefvM KZ&K m¤úw`Z ch@qµwgK wbix¶v Ges wetkI cwi`kB witcvU®ch\$e¶b Ktib| e"vsK Risk Based Internal Audit (RBIA) mPbv KtitQ hvi gva"tg 2006 mvtj wewfbokvLv mg‡ni Audit Rating Kvh@ug m¤úv`b KtitQ Ges cieZx\$Z e"vcK wfwËK Audit Manual %Zix KtitQ hv e"vstKi cwiPvj bv cl® KZ& Ab‡qwv`Z |

### 2.18 wbix¶v KwgwU

evsjv‡`k eïvsK, we Avi wc wW mvKjvi bs 12, ZwwiL 23†k wW‡m¤î 2002 Gi wfrwˇZ eïvs‡Ki cwiPvj bv c1© 18 B Rvbpyvix 2003 Zwwi‡L cwiPvj K‡`i mgš‡q wbix¶v KwgwU MVb K‡ib| eZ®v‡b wbix¶v KwgwUi m`mïiv n‡j bt

µwgK bs	bvg	wbix¶v KwgwU‡Z c`ex	eïvs‡K c`ex	wk¶vMZ †hvM <sup>∞</sup> Zv
1	Rbve Gg. kvgmj Avjg	†Pqvi g <sup>~</sup> vb	cwi Pvj K	Gg. Kg. GwmAvBAvB (jÛb)
2	Rbve kwdK Dwlib	<b>m`m</b> "	cwi Pvj K	Gg.Gm.Gm.GjGjwe
3	wg‡mm kwgg †Pšayix	m` m"	cwi Pvj K	we.G. (Abvm) <sup>®</sup> , Gg.G.

e`vs‡Ki †Kv¤úvbx †m‡µUvix KwgwUi †m‡µUvix wn‡m‡e `wqZicvjb Ki‡eb|

# Awy 🕅 weei Yxi UxKv

### 31†k wV‡m¤î 2007 Zwi‡L mgvß erm‡i i Rb<sup>…</sup>

2007 mv‡j wbix¶v KuguUi 10wU mfv AbyôZ nq, hvi g‡a¨ wb‡gwe³ welq\_wj Av‡j wPZ nqt

- eïvs‡Ki Kvh©u‡gi Dci evsjv‡`k eïvs‡Ki ewnt wbix¶v wi‡cvU®
- kvLv mg‡ni Avfïšixb ubix¶v cwicvj b velqK eïvs‡Ki Avfïšixb ubqšţo I cwicvj b vefvM KZ&
- cwiPwjZwbix¶vI cwi`k®cñZ‡e`b|
  - Avf`šixY wbix¶v I cwicvjb wefvM KZK wPwýZ wb‡`Rvejx Abynib|

### 2.19 KgPvix KgRZA msL<sup>v</sup>

thme KgŔZ®teZb I fvZw`mn gwmK me\$gvU 36,000/- UvKv A\_ev Dtשcvb Zvt`i msL`v 124 Rb| **2.20 2007** mvtj i 31 tk wVtm¤ť ZwitL cwiPvjKt`i bvtgi ZwjKvt we⁻wiZ msthvRbx-2 t`Lvtbv nj|

### 2.21 e<sup>°</sup>vsK Gukqv vjt 2007 mv‡j cwi Pvj K‡`i <sup>−</sup>r\_9nsvké vbgvj vLZ cůZôv‡bi mv‡\_e<sup>°</sup>emvvqK Kv‡h9m¤ú,<sup>3</sup> vQj |

cwiPvj‡Ki bvg	C` ex	c <b>üZ</b> ôv‡bi bvg	e <sup>°</sup> emwqK Kv‡h₽ m¤ú"³Zv
Rbve G. i Dd †Pšaji x	fvBm †Pqvig¨vb	wkì wmwKDwiwU mwvF≇mm wjt	wmwKDwi wU mwwF≇mm
		i ïvsKm AvB wU wU wj t	Kv‡bKwUwFwU mwwF≇mm
		wWqvim&B>Uvib¨vkbvj wjt	Awdm j xR GwM¢g>U
		i "vsMm&gUim wjt	Mvox
		wijv‡qÝ BÝÿ‡iÝwjt	BÝÿ‡i Ý
		w` †WBj x ÷vi	weÁvcb c <b>i</b> Kvk

### eïvsK Gwkqv wjt 2007 mv‡j w` †WBwj ÷vi (wgwWqv I qvì ¶vj t) †K wb‡gwe³ myeaww` cövb K‡i |

<sup>−</sup> ℓ_ <sup>e</sup> mswké cwiPvj‡Kibvg	myeavi aib	mxgv (UvKv)	31/12/2007 Zwi‡L w⁻wZ (UvKv)	Rvgvb‡Zi aiY
Rbve G. i Dd †Pšaji x	Gjwm	10,000,000	9,900,000	cwiPvj‡Kie <sup>°</sup> w <sup>3</sup> MZ RvgvbZ GjwnWKtgyUGes 100%gwR®
	M°viw≱U	500,000	50,000	cwiPvj‡Ki e <sup>°w3</sup> MZ RvgvbZ Ges 100% gwR₿

### 2.22 c¶ m¤úKĥŷ³ †j b‡`bt

DØËcÎ cÖZKvjxb ZwiL chS-Aw\_R eQti DctivtjwLZ m¤úKħŷ³ c¶ (hv evsjvt`k e`vsK weAviwcwW mvKŷvi b¤î 14 ZwiL 25tk Rþ 2003 Øviv msÁwqZ) e`vzZ e`vsK Avi †Kvb m¤úKħŷ³ ct¶i mvt\_ †jbt`b Ktivb|

### 2.23 DØËcÎ cÖZ cieZPNUbvt

DØËcÎ cö‡Zi ZwiL n‡ZG chS-Ggb†Kvb ji"ZcY9NUbv N‡Uwb hv GB Aw\_K weeiYx mgyn‡K c∛fweZ Ki‡Z cv‡i|

### 2.24 †kqvi cŵZ Avqt

tkqvi cůZ Avq we G Gm -33 Abhvqx gyj AvqtK tkqvi msL'v Øviv fvM Kti wbY@ Kiv ntqtQ | Awv\_R eQti tKvb cľKvi WvBj kb bv nlqvtZ WvBj tUW tkqvi cůZ Avq wbY@ Kivi cůqvRb tbB |

# Awy K weeiYxi UxKv

31 ‡k wV‡m¤t 2007 Zwi‡L mgvß erm‡i i Rb<sup>…</sup>

w⊺₩Zo		2007 UvKv	2006 UvKv
3	bM` †`kxq gỳ≇ (G wU Gg mn)	210,245,464	187,902,093
	°et`wKK gÿ≀	9,469,240	8,610,250
		219,714,704	196,512,343
	evsjv‡`k e∵vs‡K bM` Rgv		
	t`kxq gỳ ł	1,591,130,818	1,272,383,847
	^e‡`wkK gỳ≬	399,688,816	314,809,279
		1,990,819,634	1,587,193,126
		2,210,534,338	1,783,705,469

### 3.1 wewae× AvgvbZ

K) mvavib mwÂwZi AbycvZ (wm Avi Avi)

3.1.1 evsjvt`k e`vs‡Ki mvt\_ cÖqvRbxq bM` mvÂvZ (vm Avi Avi) Ges vevæe× Zvi‡j¨i msi¶b (Gm Gj Avi)

e"vsK †Kv¤úvbx AvBb 1991 Ges evsjv‡`k e"vsK wewmwW mvKjPvi bs 13 ZwviL 24†k †g 1992, weAviwcwW mvKjPvi bs-12 ZwviL 20 †m‡Þ¤† 1999, mvKjPvi bs 22 ZwviL 6 b‡f¤† 2003 Ges mvKjPvi bs 5 ZwviL 21 †k RjvB 2004 Ab†nvqx ^Zix I msiw¶Z n‡q‡Q|

Zjex I †gqv`x Mo`v‡qi 5% nv‡i cÖqvRbxq bM` mwÂwZ evsjv‡`k eïvs‡Ki PjwZ wnmv‡e msi¶b Kiv n‡q‡Q Ges wewae× Zvijï msi¶bI (cÖqvRbxq bM` mwÂwZ mn) GKB`v‡qi Dci 18% nv‡i †URvix wej, ‡URvix eÛ I Abïvbï Ab‡gwi Z eÛ I wV‡eÂvi, bM` A\_@Ges evsjv‡`k eïvs‡Ki PjwZ wnmv‡ei wīwZ msi¶b Kiv n‡q‡Q| Dfq cKvi mwÂwZB cÖqvRb A‡c¶v †ekx msi¶b Kiv n‡q‡Q|

cůqvRbxq bM` mwÂwZ 1,179,269,000 700,667,00	00
evsj v‡`k e¨vs‡Ki mv‡_msi v¶Z 1,580,389,000 852,543,00	0
AwZwi <sup>3</sup> (Kg) 401,120,000 151,876,00	0
L) wewae× Zvi‡j¨i msi¶b (Gm Gj Avi)	_
Zj ex l ‡gqv`x Mo`v‡qi 18%t	
<b>C∛qvRbxq mwÂwZ</b> 5,306,708,000 4,309,558,00	00
evsj v‡`k e¨vs‡Ki mv‡_msiw¶Z 5,768,288,000 4,721,298,00	
AwZwi <sup>3</sup> (Kg) 461,580,000 411,740,00	0
4 🖉 Ab¨vb¨ e¨vsK Ges Aw_R cñiZôv¢b Mw°0Z A_©	
evsjvt`tki wfZti 4.1 65,397,710 76,773,87	4
evsjvt`tki ewnti 4.2 278,656,222 321,931,24	8
344,053,932 398,705,12	2
4.1 evsjvt`tkiwfZti	
Pj vZ vnmve	
AMbx e <sup>°</sup> vsK 3,659,424 7,771,66	6
b <sup>°</sup> vkbvj e <sup>°</sup> vsK wjt 24,334,71	8
Kgwk@yjeïvsKAewnjbwjt 28,246 30,375,46	6
BDbvB‡UW Kg®kqvj e"vsK wjt 5,106,30	)3
w`wmwU e`vsK wj t`5,678,4326,737,22	25
62,357,480 74,325,37	8

# Awy\_ K weei Yxi UxKv

31†k wl‡m¤î 2007 Zwi‡L mgvß erm‡ii Rb

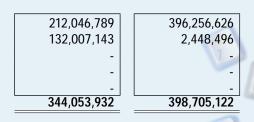
	2007 UvKv	2,006 UvKv
⁻f †gqv`x AvgvbZ		
DËive vsK wjt	2,455,974	1,864,240
U∛i÷ e"vsKwjit	-	-
mvD_BóeïvsKwjt	-	-
GweeïvsKwjt	-	-
cŵBg eïvsKīwjt	-	-
Bóvb <sup>®</sup> eïvsK wj t	-	-
Bmj vgx e vsK evsj v‡`k wjt	584,256	584,256
	3,040,230	2,448,496
	65.397.710	76,773,874

### 4.2 evsjv‡`‡kiewn‡i

ব্যাংকের নাম	স্থিতির ধরন	স্থান		20	07			2006	
	ধরন		g∼†i bvg	‰e‡`wkK g≈1i cwigvb	wewbgq g <del>j</del> UvKvq	UvKv	‰e‡`wkK g~≬i cwigvb	wewbgq g <del>j</del> " UvKvq	UvKv
mỳ evnx									
÷vÛwPvU@°vsK	ı₩gvÛ ı₩‡cwRU	wbD-BqK©	BDGmiW	1,021,376	70.00	71,496,317	1,829,478	70.00	128,063,468
wmwUeïvsKGbG	ı₩gvÛ <b>+</b> ₩‡cwiRU	jÛb	BD‡iv	926	90.00	83,303	18,828	90.00	1,694,516
wmwUeïvsKGbG	₩ğvÛ+₩‡cwRU	wbD-BqK©	BDGmiW	424,166	70.00	29,691,634	362,492	70.00	25,374,425
wmwUeïvsKGbG	₩gvÛ+₩tcwRU	jÛb	<b>Rieic</b>	45,833	130.00	5,958,328	15,497	130.00	2,014,672
gvk‡iLeïvsKwcGmwm	₩gvÛ <b>-</b> ₩‡cwRU	wbD-BqK©	BDGmiW	14,427	70.00	1,009,905	191,977	70.00	13,438,384
b <sup>°</sup> vkbvj I‡q÷ wgwbóvi e <sup>°</sup> vsK wcGjwm	₩gvÛ <b>+</b> ₩‡cwRU	jÛb	<b>NRIVENIC</b>	3,368	130.00	437,900	56,618	130.00	7,360,280
nwee Av‡gwi Kvb e"vsK	₩gvÛ <b>+</b> ₩‡cwRU	wbD-BqK©	BDGmiW	124,553	70.00	8,718,727	484,542	70.00	33,917,950
÷vÛWPvU®°°vsK	ı₩gıÛ <b>+</b> ₩‡cwRU	g⊯íB	AvKy	165,297	70.00	11,570,799	97,903	70.00	6,853,220
						128,966,913			218,716,915
mỳ wenxb									
Gwe eïvsKwjt	₩gvÛ+₩tcwRU	g⊯íB	AvKy	80,732	70.00	5,651,253	409,758	70.00	28,683,027
w`e"vsKAd†UwuKI-wgZmynewm	₩gvÛ+₩tcwRU	Kj KvZv	AvKy	-	70.00	-	16,172	70.00	1,132,030
Av‡gwiKvbG∘‡côn e"vsKwjt	₩gvÛ+₩tcwRU	wbD-BqK©	BDGmiW	477,768	70.00	33,443,736	117,273	70.00	8,209,129
‡µıWU mβP dv÷©tevmUb	ı₩gvÛ <b>+</b> ₩‡cwRU	Ryi L	wn GBP Gd	6,353	50.00	317,660	10,164	50.00	508,183
eïvsK Ae †bvfv⁻økqv	₩gvÛ+₩tcwRU	U‡ib‡Uv	wmGwW	3,997	55.00	219,832	7,447	55.00	409,583
KgvR®ëïvsKGwR	₩gvÛ <b>+</b> ₩‡cwRU	dw¼dtJ	BD‡iv	174,234	90.00	15,681,057	83,366	90.00	7,502,945
nwee eïvsK GwR RyviL	₩gvÛ <b>+</b> ₩‡cwRU	KivPx	AvKy	6,299	70.00	440,964	105,349	70.00	7,374,463
nvB‡cv †fwi ÝeïvsK	ı₩gvÛ <b>+</b> ₩‡cwRU	vgDwbL	BD‡iv	788	90.00	70,957	40,894	90.00	3,680,481
GBP Gm we wm	₩gvÛ+₩tcwRU	wbD-BqK©	BDGmwW	812,798	70.00	56,895,863	338,743	70.00	23,712,033
GBP Gm we wm A‡÷ñyj qv wj t	ı₩gvÜ <b>+</b> ₩‡cw <b>i</b> RU	wmWbx	G BD ₩	4,366	50.00	218,304	2,144	50.00	107,193
AvB wm AvB wm AvB eïvsK wjt	ı₩gvÛ <b>+</b> ₩‡cwRU	g⊯íB	AvKy	17,924	70.00	1,254,672	49,815	70.00	3,487,031
fylvb bïvkbvj eïvsKwjt	ı₩gvÜ <b>+</b> ₩‡cw <b>i</b> RU	w_¤úy	BD Gm wW	42,850	70.00	2,999,500	8,500	70.00	595,000
gynwjg Kgwak®(vj e"vsKwjt	₩gvÛ+₩tcwRU	Kj‡¤≬	АкКу	352,823	70.00	24,697,593	150,359	70.00	10,525,126
gymwjg Kgwak@rvj e"vsKwjt	₩gvÛ+₩tcwRU	KivPx	АкКу	99,880	70.00	6,991,600	100,000	70.00	7,000,000
ইউ বি এ এফ	ı₩gvÛ <b>+</b> ₩‡cwRU	†UwKI	Rvcvbx B‡qb	1,466,033	0.55	806,318	523,835	0.55	288,109
						149,689,309			103,214,333

4.3 tgqv` Abhvqx Ab"vb" Awu\_k cüZôvb I e"vs‡Ki mv‡\_ w wZ

- Pwnev gvî c¢`q
- 3 gvtmi Kg mgtqi gta" c0`q
   3 gvtmi AwaK wKš'1 eQtii Kg mgtqi gta" c0`q
   1 eQtii AwaK wKš'5 eQtii Kg mgtqi gta" c0`q
- 5 eQ‡ii AwaK mg‡qi g‡a¨ c♥`q



278,656,222

321,931,248

			2007 UvKv	2,006 UvKv
	5	Zjexl ⁻ĉmg‡qi †bwU‡k cwi‡kv‡ai AvnŸvb‡hMïA_©	UVN	
	•	bb-e <sup>°</sup> usK I Aw K cWZôvbt		
		AvB wW Gj wm dvBb'vÝ wj t	307,646,799	98,471,454
		BÛwv÷qvj GÛ BbdwółKPvi ‡W‡fjc‡g>U dvBb¨vÝ †Kv¤úvbx wjt	208,410,214	117,289,873
		b"vkbvj nvDwRs dvBb"vÝ GÛ Bb‡fó‡gyUm wj t	150,000,000	100,000,000
		BDwbqbK~wcUvjwjt	120,000,000	120,000,000
		dwb dvBb vÝ GŨ Bb‡fó‡g>Um wjt	100,000,000	150,000,000
		j s¼v evsj v dvBb"vÝ vj vg‡UŴ	100,000,000	100,000,000
		B>Uvi b`vkbvj_wj wRs GÛ dvBb`wvYqvj_mwvF≇mm wj t	77,504,543	191,961,747
		evsjv‡`k BÛvw÷qvj dvBb°v݆Kvs vjt	30,000,000	30,000,000
		l gvb evsj v‡`k wj R dvBbïvÝ	30,000,000	-
		cồBg dvBbïvÝ GŨ Bb‡fó‡g>Um wjt Bmj wgK dvBbïvÝ GŨ Bb‡fó‡g>U wjt	-	100,000,000
		DIII WHA ANDD IT GO DDFI OFGIO WI L	1,123,561,556	<u>50,000,000</u> 1,057,723,074
			1,120,001,000	1,007,120,011
	6	vevb‡qvM		
	6.1	m i Kvi x vmvKDwi vUR		
	0.1	‡URvix wej (6.1.1)	1,060,713,000	1,512,251,624
		evsi vt k mi Kvi v t URvi v e $\hat{U}$ (6.1.2)	2,598,099,165	1,587,070,594
		w Gû w turvix for a co (0.1.2)	479,010,455	1,007,070,074
		ciBReÛ	1,184,300	491,100
		FYc1 - evsj v‡`k nvDm vevi s dvBbïvÝ K‡cr‡i kvb	20,000,000	22,500,000
			4,159,006,920	3,122,313,318
	6.2	Ab`vb` wewb‡qvM (tbvU 6.2.1)	52,344,955	223,012,844
	0.2		4,211,351,875	3,345,326,162
	6.1.1	‡URvix vej		
		1 ermi tgqv`x	471,651,207	-
		2 ermi †gqv`x	-	-
		5 ermi tgqv`x	589,061,793	1,512,251,624
			1,060,713,000	1,512,251,624
	6.1.2	evsj v‡`k mi Kvi x †URvi x eÛ		
		5 ermi tgqv`x	636,720,124	-
		10 ermi tgqv`x	1,654,602,702	1,587,070,594
		15 ermi tgqv`x	306,776,339	-
1			2,598,099,165	1,587,070,594
	6.1.3	vU GÛ vU †URvix eÛ		
		3 ermi tqqv`xwUGÛwUwWwRUvj tURvixeÛ	04 000 150	
		<b>3</b>	96,880,150	-
		3 ermi tgqv`xwUGÛwU tgvevBj tURvixeÛ	382,130,305	-
)			479,010,455	-
/	6.1.4	vmvKDwivUmsµvš+vevb‡qvtMitkbwebïvm (evsjvt`keïvsKMvBW		
		j vBb Abhvqx)		
		‡nì di †U₩s (GBP Gd ₩)	589,061,793	_
		tni UzgʻvPwivU (GBP vU Gg)	3,548,760,826	_
			4,137,822,619	

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ente

6.2.1	Abïvbï vevb‡qvM- (†kqvi Ges FYcî)			007 JvKv	2,006 UvKv
	<u>t</u> kqvi				
	c <b>üZ</b> ôv‡bi bvg	AwfwnZ gj¨	‡kqvi msĽv	μq	g <b>i</b>
	D×Z	2007 -	-	2007 -	2006 -
	Aby×Z BÛw+÷qvj GïvÛ Bbdx÷îKPvi ‡W‡fjc‡g›U dvBbïvY †Kv¤úvbx vj t	100	182,160	18,216,000	16,560,000
	‡m,U1)j wW‡cwRUixevsjv‡`kwjt Biv Bb‡dv‡UKwjt AvBGd AvBwmeïvsKwjt	1,000,000 100 -	2 3,837 -	2,000,000 383,700 -	2,000,000 383,700 169,974,000
				20,599,700	188,917,700
	FYcî (`k eQi tgqv`x)				
	tew gtKv tWubgm wjt			15,872,627	17,047,572
	‡ew⊦g‡Kv†U∙UvBj wjt			15,872,628	17,047,572
				31,745,255	34,095,144
				52,344,955	223,012,844
6.3	<pre>wewbtqvtMi gj "vqb miKvix wmwKDwiwUt tURvix wej miKvix eÛ wU GÛ wU eÛ côBReÛ FYcî - nvDm wewî s dvBb"vÝ Ktc@tikb Ab"vb" tkqvi (Aby<z) BÛww÷tqvj GÛ BbdwóðKPvi tWtfjctg&gt;U dvE tm&gt;Uðj wVtcvtRUix evsjvt`k wjt Biv BbtdvtUK wj t FYcî tew gtKv tWwbgm wjt tew gtKv tU-UvBj wjt</z) </pre>	3b∵vÝ †Kv¤úvbx <b>vj</b> 1	t	μqgj ~ ,060,713,000 2,598,099,165 479,010,455 1,184,300 20,000,000 18,216,000 2,000,000 383,700 15,872,627 15,872,628 ,211,351,875	evRvi gj ~ 1,060,713,000 2,598,099,165 479,010,455 1,184,300 20,000,000 18,216,000 2,000,000 383,700 15,872,627 15,872,628 4,211,351,875
6.4	<b>‡gqv`wFwËK wewb‡qwM</b> - PwnewgwÎ cÖ`q - 3 gw‡mi Kg mg‡qig‡a¨cÖ`q -3 gw‡mi AwaK wKš'1 erm‡ii Kg mg‡qig - 1 erm‡ii AwaK wKš'5 erm‡ii Kg mg‡q - 5 erm‡ii AwaK mg‡qig‡a¨cÖ`q	ŋta" c≬`q i gta" c≬`q	1, 2	1,184,300 274,278,399 732,319,303 063,940,000 139,629,873 <b>,211,351,875</b>	491,100 - 1,512,251,624 1,832,583,438 <b>3,345,326,162</b>

		2007 UvKv	2,006 UvKv
7	FY, bM`FY, I fviWtdØBZ`wì		
	auriut`tki uE7tit		
	<u>evsjv‡`‡kiwfZ‡it</u> FY (mvavib)	818,336,784	662,309,083
	bM`FY	36,672,207	30,308,631
	I fvi WdV	7,601,132,810	5,956,854,727
	cwienb FY	420,780,637	375,224,953
	Mn wbgfy FY	130,475,091	120,205,829
	Ułó wiwmÞ Gi wecix‡Z FY	9,381,096,985	6,349,162,327
	vkí Lv‡Z ‡gqv`x FY	2,437,080,029	2,286,360,291
	Abïvb¨ ‡gqv`x FY	3,596,531,140	2,553,626,148
	WKtgt;Ui wecixtZ cwitkva (wcGwV)	921,737,501	1,137,892,777
	KbRβgvi †µwUw~g	884,390,871	304,122,743
	`wi`ª we‡gvPb FY óvd FY	16,903,527 193,713,084	9,069,203 138,984,063
	udru ‡µw⊎Kw©	59,834,438	130,904,003
	¶ž³I gvSvix e emv c <b>ů</b> Zôvb (Gm Gg B)	17,560,976	
		26,516,246,080	19,924,120,775
	evsjv‡`‡ki ewn‡it		-
		26,516,246,080	19,924,120,775
	evÆvKZΙμxZwej		
	<u>evsjv‡`‡kiwfZi</u> t		
	evÆvKZ wej Abïvbï eïvs‡Ki mv‡_	6,397,502	22,035,875
	Avf <sup>°</sup> šixb <sup>°</sup> µxZ wej	1,797,248,190	2,148,989,055
	¯%KZ we‡ji wecix‡Z FY	34,130,000	9,471,000
		1,837,775,692	2,180,495,930
	<u>evsjvt`tki ewnti</u> t		
	evÆvKZ_^e‡`wkK_wej	102,650,357	132,276,806
	μxZ ^e‡`wkK wej	272,008	18,746,481
		102,922,365	151,023,287
		<u>1,940,698,057</u> <b>28,456,944,137</b>	2,331,519,217 22,255,639,992
		20,430,744,137	22,233,037,772
7.1	tgqv` wFwËK		
	- Pwnevgvî ců`q	1,448,273,529	1,541,619,693
	🔄 🖓 - 1 gv‡mi AwaK wKš′3 gv‡mi Kg mg‡qi g‡a¨ c\$`q	6,103,477,433	2,727,567,700
n *	Sythematical strain	14,386,886,019	12,134,342,665
	- 1 erm‡ii AwaKwKš'5 erm‡ii Kg mg‡qig‡a¨c≬`q	5,333,117,986	4,559,132,359
	- 5erm‡ii AwaKmg‡qig‡a¨c≬`q	1,185,189,170	1,292,977,575
		28,456,944,137	22,255,639,992
7.2	e <sup>°</sup> vcK wfwËK wefvRb		
1.2			
	<u>ewsjut`‡kiwnFZit</u> FY	20 714 214 755	14 117 452 247
	bm` FY	20,716,216,755 36,672,207	16,117,453,347 30,308,631
	🗾 l fvi WidW	7,601,132,810	5,956,854,727
	ouciut`tki oumtit	28,354,021,772	22,104,616,705
	<u>evsjv4`tki ewntit</u>	102 022 275	161 000 007
	evÆvKZΙμxΖwej	<u>102,922,365</u> 28,456,944,137	151,023,287 22,255,639,992
		20,430,744,137	22,233,037,772

		2007	2,006
		2007 UvKv	2,008 UvKv
7.3	D‡j±‡hvM° MűnK wFwËK FY I AvMőj		
	cwiPvjKGes mswké Abïvbï‡`i AwWðg eïe⁻vcbv cwiPvjK‡KcÖËAwMðg	- 4,911,714	- 2 271 004
	wnwbqi KgfKZf4`i cöË AwMög	68,757,771	2,371,904 62,704,000
		73,669,485	65,075,904
	vkí vďvËK FY I AvMöj		
	Kwl Ges cvU wkí	368,995,000	18,199,256
	%ZixtcvlvK wkí	1,843,890,000	1,865,993,352
	‡U· UvBj	1,797,318,000	1,252,980,000
	Lv`¨GesLv`¨m¤úwKZ	2,178,634,000	1,745,270,152
	imvqb	355,432,000	118,459,169
	wm‡g>U	601,311,000	238,995,099
	B‡jKUNb	220,140,000	146,999,512
	ÓXj	2,401,821,000	1,502,805,001
	KMR	461,714,000	311,625,361
	wi‡qj Gt÷U	789,279,000	722,846,617
	Abʻivbʻi	2,850,333,000	2,543,870,231
		13,868,867,000	10,468,043,750
	AeKWutgu		
	we`ÿr	196,468,000	43,092,136
	‡UwjKg	572,626,000	115,686,269
	wbgPY	473,819,000	610,674,259
	cwienY	1,080,411,000	471,691,125
		2,323,324,000	1,241,143,789
	MünK wî wÊ K AwMêj		
	ewYwR <sup>~</sup> K AwMôg	8,642,500,138	6,887,265,743
	ißwb ewY‡R¨A_Քqb - Avf̃¨š∔xb μxZ wej	1,940,698,057	2,331,519,218
	KbRgvi†µwWUw⁻g	910,993,528	643,238,000
	bb-e <sup>°</sup> vswKs Awu_1 cliZôvb	499,453,000	545,445,429
	óvd FY (Ab¨vb¨ KgÞvix)	120,043,515	73,908,159
	¶ž³I gvSvixe¨emv cåZôvb (Gm Gg B)	17,560,976	-
	tµ₩U K₩©	59,834,438	-
		12,191,083,652	1,0481,376,549
		28,456,944,137	22,255,639,992
			0
7.4	e"vs‡Ki‡gvUgjja‡bi10% GiAwaKFYgÄyjxcŴBMűhK‡`imsL"v		1
	Min‡Ki msLïv	19	23
	e‡Kqvw¯wZ	4,574,200,000	4,347,700,000
	kbxKZ FY	-	-

8 2

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cipt Zdwkwj KZ FY Av`vq

### 7.5 epr FY MäxZvi FtYi Zwi Kvt

ep,rFYMÖxzviF‡YiZwjKvt						j ¶ UvKvq
	kului hua	FY	mxgv	F‡Yi	cwi gvb	cKwZ
FYMÖxZvi bvg	kvLvi bvg	dv‡ÛW	bb-dv‡ÛW	dv‡ÛW	bb-dv‡ÛW	CIKIIZ
kvkv ‡Wwbgm wjt	K‡c@tiU	1,500	2,700	1,220	2,779	A‡k¥xKZ
wbUj ‡gvUim&wjt	K‡c@piU	3,000	1,000	3,060	261	A‡kŸxKZ
Avãji †gv‡bg wjit	K‡c@piU	2,500	15	2,941	488	A‡k¥xKZ
gv`vi‡U∙UvBj wgjm wjt	wcŵÝcvj	2,740	1,100	2,886	271	A‡k¥xKZ
‡`keÜymMviwgjm&wjt	wcŵÝcvj	1,051	5,400	1,093	4,374	A‡k¥xKZ
‡gNbv MÖc	wcŵÝcvj	800	5,938	2,808	4,453	A‡k¥xKZ
K¤ú‡U∙ wewW wjt	ebvbx	2,669	1,688	2,213	1,688	A‡k¥xKZ
Kwig w⁻úwbs wgjm wjt	wcŵÝcvj	3,661	2,800	3,243	388	A‡kŸxKZ
wcGBPwc‡Kvì †iwnjswgjmwjt	AvMøev`	500	6,500	1,720	3,500	A‡k¥xKZ
Bqwmi B>UvicüBR	∣†kLgyyRe	3,180	2,000	3,240	209	A‡kŸxKZ
G.†K. K‡c@tikb	AvMøev`	-	7,313	3,329	-	A‡k¥xKZ
wkgv wój m	AvMøev`	100	7,500	3,024	9	A‡k¥xKZ
GBP vój wi-tiwjs vgjm GÛ wkc teNKs	AvMøev`	145	5,600	3,305	2,153	A‡k¥xKZ
Avej Lv‡qi wój BÛv÷xRwjt	AvMøev`	-	6,500	2,397	4,350	A‡k¥xKZ
GgBwe Möc	LvZbMÄ	1,910	3,200	1,705	1,947	A‡k¥xKZ
wRbm G∙‡cön wjt	LvZbMÄ	850	2,500	918	3,255	A‡k¥xKZ
we.Gm.Gg. wmwŨ‡KU	LvZbMÄ	3,413	3,737	3,134	137	A‡k¥xKZ
Gm Avi Bg‡c∙	wgU‡dwW©	-	3,500	1,568	1,932	A‡k¥xKZ
Gwg‡iUm wm‡g>U evsjv‡`k wjt	jkvb	1,950	3,300	1,938	2,104	A‡k¥xKZ
		29,969	72,291	45,742	34,298	

# 7.6 FY Ges Awllög GiweeiY

5	FY (	GesAwMÖgGiweeiY	2007 UvKv	2,006 UvKv
	K)	fvj e‡j we‡ewPZ FY, hvi e"vcv‡i e"vsK †Kv¤úvbx c‡ivcyu wbivc`	16,121,068,521	13,919,025,825
	L)	fvj e‡j we‡ewPZ FY, hvi wecix‡Z FY MôxZvi e`w³MZ Rwgb Qvov Ab` †Kvb RvgvbZ †bB	5,298,046,237	2,073,358,333
	M)	fvj etj wetewPZ FY hv FY MôhxZvi eïw <sup>33</sup> MZ Rwugb Qvov GK ev GKwaK MôhtKi eïw <sup>3</sup> MZ `vq Øviv wbivc`	7,037,829,379	6,263,255,833
	N)	Ggb †k¥xKZ Fb hvi Rb¨ms⁻vb ivLv nqwb		
			28,456,944,137	22,255,639,991
	0)	e"vsK †Kv¤úvbxi cwiPvjK A_ev KgK?ZñMY K2KX A_ev th Kv‡iv Øviv Ab" †Kvb e"w³i m‡½ c"_Kfv‡e A_ev ‡hŠ_fv‡e MpxZ Fb	193,713,084	138,984,063
	P)	†Kvb†Kv¤úvbx A_ev dvg¶v¢Z e`vsK †Kv¤úvbxi cwiPvjK, Askx`vi, e`e¯vcbv G‡R>U wnmv‡e A_ev cŴB‡fU †Kv¤úvbxi †¶‡Î m`m¨ wnmv‡e ¯ℓ_¶woZ, Zv‡`i FY		
	0)	mswké erm‡ii th tKvb mg‡q eïvsK tKv¤úvbxi cwiPvjK, eïe⁻vcK ev KgඇZfMY‡K A_ev Abï Kv‡iv m‡½ c"K ev thŠ_fv‡e Zv‡`i th KvD‡K cÖË mvgwqK AM%gmn cÖË m‡e®P AwM®gi cwigvY	193,713,084	138,984,063

2007         2.006           UKr         UKr           2007         UKr           2008         UKr           2007         UKr           2008         UKr           2007         UKr
e isk fikeronboi fikto cii Pij fiki Askri i, e'e icbr cii Zobe unmite A_er ciBi Pij fiki Askri ii, e'e icbr cii Zobe iiqt0, hu mk; ciliZohtbi Abkij imgrqK Awltgino ci E nterP Awltgi ci grY S) uerfbae isk fikerubo ntZ cic A_e (A) ms tubi nm/epe (mjoi 6) Aetj wcZ F V cte®Aetj wcZ F Yi ueci tdZ Ar'rq (A) u iiliZ ci cbqtbi ZmitL gr' I KrFtYi neci tdZ ms ib 9 iwZ unmite mj itbrši 0 apgrt fiz Aetj wcZ F b Pj iliZ erni µgcgi fiZ Aetj wcZ F b Pj iliZ erni µgcgi fiZ Aetj wcZ F b hr Ar'rtqi Rb 'grgj v Kiv ntqt0 7.7 ikYwKibi gb Abymti FV I Awltj esj uf 1ki uf ZLi kni G ju Ku mite K FY I Awltj esj uf 1ki uf ZLi kni G ju Ku mite K FY I Awltj esj uf 1ki uf ZLi kni G ju Ku mite Mi Pf Mg ue fiM Pf Mg ue fiM Pf Mg ue fiM Pf Mg ue fiM Akt wiki M Pf Mg ue fiM Pf M
AviNg: cnigv       - <t< td=""></t<>
S)       ##fb@:%K1K#oubu ntZ ckc A_@       1.837,775,692       2.180,495,933         T)       tkYnkZ FY hvi Dci AvtiwcZ mỹ Arq mmtte thợp ng bB       695,664,609       504,325,645         (A)       ms"ttbi mm/epx (mpbri 6)       -       -       -         Aetj wcZ FY       -       -       -       -         (A)       ms"tbi nm/epx (mpbri 6)       -       -       -       -         (A)       ms"tbi nm/epx (mpbri 6)       -       -       -       -       -         (A)       ms"tbi zci Cbqtbi ZwitL go` I KxFFYi mecixtZ ms"tb       400,362,523       325,654,287       -
T)       tkYikZ FY hvi Dci AvtiwcZ mj Avq nmwte tbqv nq bvB       695,664,609       504,325,645         (A)       ms"tibi nm/epx (mpbi" 6)       Aetj wcZ FY       -       -         cte%Aetj wcZ FY       -       -       -       -         (A)       ms"tibi nm/epx (mpbi" 6)       400,362,523       325,654,287       (B)         (B)       "MZ mmte mj "tbrši       400,362,523       325,654,287         (B)       MZ mmte mj "tbrši       80,994,256       43,779,688         U)       Aetj mcZ Fb       -       -         Pj wz ermi       1,443,296       1,443,296         atj wcZ Fb th Va" wtqi Rb" grgj v Kiv ntqt0       -       -         7.7       tkYsKZ (KgPtix FY mn)       27,482,783,528       21,568,309,347         t "ukyi tgbkb mme       278,496,000       183,005,000       183,005,000         ub*§gib       96,658,921       50,344,772       554,245,006       453,396,644         gy '/K-FY       554,245,006       453,396,644       22,255,639,992       22,255,639,992         7.8       tf\$Mkg wfmEK FY I Axtth       17,161,544,345       13,758,692,738       21,836,244,957         kni Gj Kku       mtj We fill       47,032,668       334,582,306       1458,2366         if Ki
(A) ms"tibi nm/epx (mpbr)         Aetj wcZ FY         cte%etj wcZ FtYi necistZ Ar'vq         (Av) n"nZcT cbqtbi ZwitL g," I Kł FtYi necistZ ms"vb         400,362,523         325,654,287         (B) "MZ unmrte mj "tbrši         9) Aetj wcZ Fb         Pj nZ ermi         µgcgAFZ         Aetj wcZ Fb hv Av"trqi Rb" gvgj v Kiv ntqt0         7.7       tkYKitbi gb Abgnti FY I Anthig         AitYrKZ (KgPhin FY m)       27,482,783,528         t "uky tibi gb Abgnti FY I Anthig         AitYrKZ (KgPhin FY m)       27,482,783,528         t "uky tibi gb Abgnti FY I Anthig         AitryKZ (KgPhin FY m)       27,482,783,528         t "uky tibi gb Abgnti FY I Anthig         AitryKZ (KgPhin FY m)       27,482,783,528         t "uky tibi gb Abgnti FY I Anthig         attrib "gb Abgnti FY I Anthig         attrib "gb Abgnti FY I Anthig         g; /K-FY       554,245,006         g; /K-FY       254,245,006         z.2,255,639,992         7.8       ff3Mg K G ju Kv mFeik FY I Anthig         kni G ju Kvq       17,161,544,345       13,758,692,738         kni G ju Kvq       22,255,639,992         xKvn me film       140,967,324       1,066,111         lj
Aetj wcZ FY
cte <sup>®</sup> Aetj wcZ FtYi necixtZ Av`vq         -           (Av) ni ni niZ cī cblqtbi ZwiitL gv`l KirftYi necixtZ ms`rb         400,362,523         325,654,287           (B) `imtZ unmde my`rbvši         80,994,256         43,779,688           U) Aetj wcZ Fb         1,443,296         1,443,296           Pj niZ ermi         1,443,296         1,443,296           Aetj wcZ Fb hv Av`vtqi Rb`grgj v Kiv ntqt0         -         -           7.7         tKYnKitbi gub Abputi FY I Anllý         -         -           AtKYnKZ (KgPrix FY mn)         27,482,783,528         21,568,309,347           t`ukrj tgbkb nomue         278,496,000         183,005,000           ub`grb         96,658,921         50,344,772           mb` nRbK         44,760,682         584,503           g', Kr, FY         554,245,006         453,396,364           28,456,944,137         22,255,639,992           7.8         tf Shnj K Gj wKv whitk FY I Anllý         8,3758,692,738           wit i mfZti         kni Gj wKv         17,161,544,345         13,758,692,738           yKiv mefM         17,161,544,345         13,758,692,738         334,582,366           i mRkmu nefiM         140,967,324         1,066,110         1,066,110           j bvnefiM         760,329,806
(Av) #*#Zcî cûbqtbi ZwitL gy` I KiFTYi wecixtZ ms*b       400,362,523       325,654,287         (B) *#MZ wnmde mj *bvši       80,994,256       43,779,688         U) Aetj wcZ Fb       1,443,296       1,443,296         Pj wZ ermi       1,443,296       1,443,296         Aetj wcZ Fb hv Av*vtqi Rb*gvgj v Kiv ntqt0       1,443,296         AttYrkZ (KgPvix FY mn)       27,482,783,528       21,568,309,347         t*úkuj tgbkb unmve       278,496,000       183,005,000         ub*gyb       96,658,921       50,344,772         mb* nBbK       44,760,682       584,500         g*/K_FY       554,245,006       453,396,364         22,255,639,992       22,255,639,992       22,255,639,992         7.8       tf\$Muj K Gj vKv ufněK FY I Awlůj       27,182,783,528       13,758,692,738         evi uř tki uf Z11       kni Gj vKvq       22,255,639,992       22,255,639,992         7.8       tf\$Muj K Gj vKvq       437,032,668       334,582,360       34,582,360         witj U nefiM       140,967,324       1,066,111       70,090,075       1,366,234,950         vKv nefiM       70,090,075       27,689,114,331       21,836,234,950       33,172,017         vKv nefiM       70,090,075       33,172,017       767,829,806       419,40
(B) *W/Z unmite my *tbrši       80,994,256       43,779,688         U) Aetj wcZ Fb       Pj wZ ermi       -         µgcyAFZ       1,443,296       1,443,296         Aetj wcZ Fb hv Av*vtqi Rb* gvgj v Kiv ntqtQ       -       -         7.7 tkYvKitbi gvb Abgwti FY I Awllý       -       -         AtkYvKZ (KgPvix FY mn)       27,482,783,528       21,568,309,347         t ~ ukvj tgbkb unmve       278,496,000       183,005,000         ub*igvb       96,658,921       50,344,772         mb* nRbK       44,760,682       584,509         g* /K-FY       554,245,006       453,396,364         22,255,639,992       22,255,639,992         7.8 tf\$Mnj K Gj vKv wfvEK FY I Awllý       17,161,544,345       13,758,692,738         g* j w* tki mfZti       437,032,668       334,582,366         ivRkvna wefiM       140,967,324       1,066,116         Lj bv nefiM       70,090,075       27,689,114,331       21,836,234,956         vKiv ne fiM       140,967,324       1,066,116       33,172,011         Yi Kiv ne fiM       663,497,910       386,233,022       33,172,011         Yi Kiv ne fiM       663,497,910       386,233,022       33,172,011         Yi Kiv ne fiM       663,497,910       386,233,02
(B) *W/Z unmite mj *tbiši       80,994,256       43,779,688         U) Aetj wcZ Fb       Pj wZ ermi       -         µgcpÅFZ       1,443,296       1,443,296         Attytki tbi gub Abjmuti FY I Awlığ       -       -         AttytkZ (KgPvix FY mn)       27,482,783,528       21,568,309,343         t ~ ukvj tgbkb unmve       278,496,000       183,005,000         wbriggib       96,658,921       50,344,772         mb* nRbK       44,760,682       584,500         g*/K-FY       554,245,006       453,396,364         22,255,639,992       22,255,639,992       22,255,639,992         7.8       tf3Muj K Gj vKv wfwEK FY I Awlığ       -       22,255,639,992         g*/K-FY       554,245,006       453,396,364       22,255,639,992         7.8       tf3Muj K Gj vKv wfwEK FY I Awlığ       -       22,255,639,992         evsi yt *tki wf7Zi       43,779,688       334,582,366         wrki we fiM       9,879,479,919       7,741,893,732         YKW we fiM       9,879,479,919       7,741,893,732         wrki we fiM       140,967,324       1,066,110         Lj bv we fiM       70,090,075       27,689,114,331       21,836,234,926         Cj x Gj wKw       663,497,910       386,233,
U) Aetj wcZ Fb Pj wZ ermi µgcpĂFZ Aetj wcZ Fb hv Av`vtqi Rb` gvgj v Kiv ntqt0 7.7 tkYxKi tbi gvb Abynti FY I AMMŷ AtkYxKZ (KgPvix FY mn) 27,482,783,528 21,568,309,347 t ~ ukuj tgbkb mmve wbsgvb 96,658,921 50,344,772 mb` nRbK 944,760,682 584,509 g` /K-FY 554,245,006 453,396,364 28,456,944,137 22,255,639,992 esj uf 1ki wfZti kni Gj kKu WKv wfmEK FY I AMMŷ esj uf 1ki wfZti kni Gj kKu WKv wfmM 9,879,479,919 7,741,893,733 mtij lu efM 140,967,324 1,066,116 Lj bv wefM 9,879,479,919 33,1582,302 ivRkvnx wefM 140,967,324 1,066,116 Lj bv wefM 663,497,910 XiKv wefM 663,497,910 XiKv wefM 663,497,910 Z1,689,114,331 21,836,234,950 esj uf 1ki ewnti
Pj uZ ermi µgcµÅfZ Aetj wcZ Fb hv Av`vtqi Rb¨ gvgj v Kiv ntqtQ       1,443,296         7.7       tkYwKitbi gvb Abpruti FY I Awllğ AtkYxKZ (KgPvix FY mn)       27,482,783,528       21,568,309,347         t¯ úkuj tgbkb nume       278,496,000       183,005,000         wb=§gvb       96,658,921       50,344,772         mb` nRbK       44,760,682       584,500         go` /K-FY       554,245,006       453,396,364         28,456,944,137       22,255,639,992         7.8       tfŠMij K Gj vKv ufričK FY I Awllğ       28,456,944,137         ewsj ut` tki ufZti kni Gj Kvq       17,161,544,345       13,758,692,736         7.8       trŠMij K Gj vKv ufričK FY I Awllğ       27,689,141,337       22,255,639,992         vir ki u mfZti kni Gj Kvq       17,161,544,345       13,758,692,736         yi W we fill       9,879,479,919       7,741,893,736         umtj U we fill       437,032,668       334,582,366         i vRkvm we fill       140,967,324       1,066,116         Lj bv we fill       70,090,075       27,689,114,331       21,836,234,950         cj x Gj Kvq       663,497,910       386,233,026       33,172,017         Yi Kvi me fill       663,497,910       386,233,026       33,172,017         yi Ki ki emfill       - <td< td=""></td<>
μgcg#fZ         1,443,296         1,443,296           Actj wcZ Fb hr Ar`vtqi Rb¨grgj r Kir ntqtQ         -         -           7.7         tkYrkitbi gub Abgwti FY I Anllĝ         -         -           AtkYrkZ (KgPrix FY mn)         27,842,783,528         21,568,309,347           t° ŭkrj tgbkb imme         278,496,000         183,005,000           nb¤§gub         96,658,921         50,344,772           mb` nRbK         44,760,682         584,503           g` /K, FY         554,245,006         453,396,364           28,456,944,137         22,255,639,992           7.8         tfSihij K Gj vKv urhtK FY I Anliĝ         22,255,639,992           eusj ut` tki ufZti kni Gj vKuq         17,161,544,345         13,758,692,738           7.8         tfSihij K Gj vKv urhtK FY I Anliĝ         22,255,639,992           eusj ut` tki ufZti kni Gj vKuq         17,161,544,345         13,758,692,738           7.8         tfSihij K Gj vKv urhtK FY I Anliĝ         21,836,234,950           eusj ut` tki ufZti Kir GfM         9,879,479,919         7,741,893,736           untj U ne fiM         70,090,075         21,836,234,950           cj k Gj vKvq         21,836,234,950         33,172,017           Zi,689,114,331         21,836,234,950         33,172,017
7.7       tkYxkitbi gub Abyneti FY I Awlýg         AtkYxkZ (KgPvix FY mn)       27,482,783,528       21,568,309,347         t <sup>-</sup> ukuj tgbkb nnwe       278,496,000       183,005,000         wb¤§yub       96,658,921       50,344,772         mb`nRbK       44,760,682       584,509         gp`/K-FY       554,245,006       453,396,364         28,456,944,137       22,255,639,992         7.8       tf\$Nyj K Gj vKv wfvEK FY I Awlýg       417,161,544,345       13,758,692,738         evsj vť tki wfZti       437,032,668       334,582,360         ivRkvn vefvM       9,879,479,919       7,741,893,736         wntj U vefvM       40,967,324       1,066,116         Lj bv nefvM       70,090,075       27,689,114,331       21,836,234,950         XiKv ve fvM       663,497,910       386,233,025         gi vK v ve fvM       663,497,910       33,172,017         767,829,806       419,405,042       28,456,944,137       22,255,639,992         evsj vť tki evnti       -       -       -       -
AtkYxKZ (KPViz FY mn)       27,482,783,528       21,568,309,347         ± ``ukuj tgbkb unnwe       278,496,000       183,005,000         ub¤§gub       96,658,921       50,344,772         mb`nRbK       44,760,682       584,509         g` /K-FY       554,245,006       453,396,364         28,456,944,137       22,255,639,992         7.8       tf\$Muj K Gj vKv ufuË K FY I Awlůj       28,456,944,137         evsj ut`tki ufZti       kni Gj vKvq         XvKv ve fiM       17,161,544,345       13,758,692,738         P&Můg ve fiM       9,879,479,919       7,741,893,733         untj U ve fiM       437,032,668       334,582,366         i VKv vu fiM       140,967,324       1,066,116         Lj bv ve fiM       70,090,075       21,836,234,950         z XKv ve fiM       663,497,910       386,233,025         p Můtg ve fiM       104,331,896       33,172,011         767,829,806       419,405,042       22,255,639,992         evsj ut`tki ewnti       -       -       -
AtkYxKZ (KgPrix FY mn)       27,482,783,528       21,568,309,347         ‡ ŭkuj tgbkb unnwe       278,496,000       183,005,000         ub¤§gub       96,658,921       50,344,772         mb`nRbK       44,760,682       584,509         go`/K,-FY       554,245,006       453,396,364         28,456,944,137       22,255,639,992         7.8       tf\$Muj K Gj vKv wfuë K FY I Awlůj       23,376,364         evsj vt`tki wfZti       41,760,682       584,509         kni Gj vKvq       22,255,639,992       22,255,639,992         7.8       tf\$Muj K Gj vKv wfuë K FY I Awlůj       9,879,479,919       7,741,893,736         wntj U ve fill       9,879,479,919       7,741,893,736       334,582,366         i Wtkvmx ve fill       140,967,324       1,066,116       140,967,324       1,066,116         Lj bv ve fill       70,090,075       27,689,114,331       21,836,234,956       21,836,234,956         cj x Gj vKvq       663,497,910       386,233,026       33,172,011       767,829,806       419,405,042         28,456,944,137       22,255,639,992       22,255,639,992       22,255,639,992       22,255,639,992         evsj vt`tki ewnti
wb=§gub         96,658,921         50,344,772           mb`nRbK         44,760,682         584,509           gv`/K,FY         554,245,006         453,396,364           28,456,944,137         22,255,639,992           7.8         tfŠMuj K Gj vKv vrivĚK FY I AvMůj           evsj vt`tki wrTzi         ni Gj vKv           kni Gj vKvq         17,161,544,345         13,758,692,738           ZvKv ve fivM         9,879,479,919         7,741,893,736           wntj U ve fivM         437,032,668         334,582,360           i vRkvnx ve fivM         140,967,324         1,066,116           Lj bv ve fivM         70,090,075         27,689,114,331         21,836,234,950           Cj ¥ Gj vKvq         20,255,639,992         20,255,639,992           vKv ve fivM         140,967,324         1,066,116           Lj bv ve fivM         70,090,075         27,689,114,331         21,836,234,950           Cj ¥ Gj vKvq         33,172,017         767,829,806         419,405,042           Z8,456,944,137         22,255,639,992         22,255,639,992           evsj vt`tki evnti         -         -         -
mb <sup>+</sup> nRbK       44,760,682       584,500         g <sup>+</sup> / K, FY       554,245,006       453,396,364         28,456,944,137       22,255,639,992         7.8       tf Šhuj K Gj vKv uf vEK FY I AvMğ       28,456,944,137         evsj vt <sup>+</sup> tki uf Zti       17,161,544,345       13,758,692,738         VKV ve fiM       9,879,479,919       7,741,893,736         mtj U ve fiM       9,879,479,919       7,741,893,736         ivRkvnx ve fiM       140,967,324       1,066,116         Lj bv ve fiM       70,090,075       27,689,114,331       21,836,234,956         Cj x Gj vKvq       663,497,910       386,233,022       33,172,011         XvKv ve fiM       104,331,896       33,172,011       767,829,806       419,405,042         evsj vt <sup>+</sup> tki evnti       -       -       -       -
g> /K,-FY       554,245,006       453,396,364         28,456,944,137       22,255,639,992         7.8       tf\$Muj K Gj vKv wfvËK FY I AvM0j         evsj vt`tki wfZti       17,161,544,345       13,758,692,738         NKv vefvM       9,879,479,919       7,741,893,736         9,879,479,919       7,741,893,736         wntj U vefvM       437,032,668       334,582,360         i vRkvnx vefvM       140,967,324       1,066,116         Lj bv vefvM       70,090,075       21,836,234,950         cj x Gj vKvq       663,497,910       386,233,025         XVKv vefvM       663,497,910       33,172,011         PÆMig vefvM       04,331,896       33,172,011         767,829,806       419,405,044       22,255,639,992         evsj vt`tki ewnti       -       -
28,456,944,137       22,255,639,992         7.8       tf\$Myj K Gj vKv wfwËK FY I AvMğ       28,456,944,137       22,255,639,992         evsj ut tki wfZti       kni Gj vKvq       17,161,544,345       13,758,692,738         VKv we fivi       9,879,479,919       7,741,893,736         Wntj U we fivi       9,879,479,919       7,741,893,736         ivrt, we fivi       9,879,479,919       7,741,893,736         ivrt, we fivi       437,032,668       334,582,360         ivrt, we fivi       140,967,324       1,066,116         Lj bv we fivi       70,090,075       27,689,114,331       21,836,234,950         Cj x Gj vKvq       663,497,910       386,233,025         XvKv we fivi       663,497,910       386,233,025         PÆMig we fivi       663,497,910       33,172,011         767,829,806       419,405,042       22,255,639,992         evsj ut tki ewnti       -       -       -
7.8       tfŠMuj K Gj vKv wfvĚK FY I AvMůj         evsj vť i tki wfZti       kni Gj vKvq         kni Gj vKvq       17,161,544,345       13,758,692,738         VKV vefvM       17,161,544,345       13,758,692,738         P&Můg vefvM       9,879,479,919       7,741,893,736         vmtj U vefvM       437,032,668       334,582,360         i vRkvnx vefvM       140,967,324       1,066,116         Lj bv vefvM       70,090,075       27,689,114,331         Z1,836,234,950       21,836,233,029         KVKv vefvM       663,497,910       386,233,029         P&Můg vefvM       663,497,910       386,233,029         VKV vefvM       663,497,910       33,172,011         767,829,806       419,405,042       22,255,639,992         evsj vť tki evnti       -       -
evsj vt * tki vr Zti         kni Gj vKvq         XvKv vefvM       17,161,544,345       13,758,692,738         PÆMåg vefvM       9,879,479,919       7,741,893,736         vmtj U vefvM       437,032,668       334,582,360         i vRkvnx vefvM       140,967,324       1,066,116         Lj bv vefvM       70,090,075       27,689,114,331       21,836,234,950         KvKv vefvM       663,497,910       386,233,025         PÆMåg vefvM       104,331,896       33,172,011         767,829,806       419,405,042       28,456,944,137       22,255,639,992         evsj vt * tki evnti       -       -       -
kni GjvKvq         XvKv wefW       17,161,544,345       13,758,692,738         PÆMÖg wefvM       9,879,479,919       7,741,893,736         wntj U wefvM       437,032,668       334,582,360         i vRkvnx wefvM       140,967,324       1,066,116         Lj bv wefvM       70,090,075       21,836,234,950         cj x Gj vKvq       21,836,234,950       21,836,233,025         XvKv wefvM       663,497,910       386,233,025         PÆMÖg wefvM       663,497,910       386,233,025         VvKv wefvM       104,331,896       33,172,011         767,829,806       419,405,042       28,456,944,137       22,255,639,992         evsj v£`tki ewnti       -       -       -
PÆMÅg we fvM       9,879,479,919       7,741,893,736         wmtj U we fvM       437,032,668       334,582,360         i vRkvnx we fvM       140,967,324       1,066,116         Lj bv we fvM       70,090,075       27,689,114,331       21,836,234,950         cj x Gj vKvq       663,497,910       386,233,025         XvKv we fvM       663,497,910       386,233,025         PÆMÅg we fvM       104,331,896       33,172,011         767,829,806       419,405,042       22,255,639,992         evsj vt*tki ewnti       -       -
wmtji U wefwl       437,032,668       334,582,360         i vRkvnx wefwl       140,967,324       1,066,116         Lji bv wefwl       70,090,075       27,689,114,331       21,836,234,950         cj x Gj vKvq       27,689,114,331       21,836,234,950         XvKv wefwl       663,497,910       386,233,025         PÆMåg wefvM       663,497,910       336,233,025         vefvM       104,331,896       33,172,011         767,829,806       419,405,042       22,255,639,992         evsj vt*tki ewnti       -       -
i vRkvnx wefvM       140,967,324       1,066,116         Lj bv wefvM       70,090,075       27,689,114,331       21,836,234,950         cj x Gj vKvq       27,689,114,331       21,836,234,950         XvKv wefvM       663,497,910       386,233,025         PÆMåg wefvM       104,331,896       33,172,017         767,829,806       419,405,042         28,456,944,137       22,255,639,992         evsj v£`tki ewnti       -
Lý by wefvM 70,090,075 27,689,114,331 21,836,234,950 cj <b>*</b> Gj vKvq XvKv wefvM 663,497,910 386,233,025 104,331,896 33,172,017 767,829,806 419,405,042 28,456,944,137 22,255,639,992 evsj vt`tki ewnti -
27,689,114,331       21,836,234,950         cj * Gj vKvq       663,497,910         XvKv we fvM       663,497,910         PÆMåg we fvM       104,331,896         33,172,011         767,829,806       419,405,042         28,456,944,137       22,255,639,992         evsj v£`tki ewnti       -
XvKv we fill       663,497,910       386,233,025         P/EMig we fill       104,331,896       33,172,011         767,829,806       419,405,042         28,456,944,137       22,255,639,992         evsj vt`tki ewnti       -
PÆMůg ve fvM       104,331,896       33,172,017         767,829,806       419,405,042         28,456,944,137       22,255,639,992         evsj vt`tki evnti       -
767,829,806       419,405,042         28,456,944,137       22,255,639,992         ewsj vt`tki ewnti       -
28,456,944,137     22,255,639,992       ewsjut`tki ewnti     -
evsjvt`tki ewnti
20,100,711,107 22,200,007,772

				2007 UvKv	2,006 UvKv
7.9	FY Ges AwMögi wecix‡Z ms⁻v‡bi	weeiY			
	<u>‡k¥xKZ Ae<sup>-</sup>v</u>	<u>ms⁻v‡bi wfwË</u>	<u>kZKivnvi (%</u>	<u>)</u>	
	A-‡k¥xKZ F‡Yi wecix‡Z:				
	A‡k¥xKZ (mvaviYms⁻vb)	27,560,894,000	) 1-5	308,752,000	260,378,990
	‡ <sup>-</sup> úkvj g <sup>°</sup> vbkvb wnmve	271,821,000	) 5	13,591,000	8,976,300
				322,343,000	269,355,290
	weifc‡kYxKZFYIAwMÖgiwecix	¢Z:			
	wbggyb	49,928,000	) 20	9,985,692	7,154,600
	m‡)`nRbK	14,269,000	) 50	7,134,199	172,000
	g)`	400,362,523	3 100	400,362,523	325,655,000
				417,482,414	332,981,600
	F‡Yiwecix‡Zc¢qvRbxq_ms⁻vb			739,825,414	571,643,153
	‡gvU ms⁻vb (†bvU 13.1 I 13.2)			739,825,414	602,336,890
	AwZwi <sup>3</sup> ms⁻vb			-	30,693,737
	F‡Yi wecix‡Z Ab¨†Kvb m¤ú` eÜ	K bvB			
8	ewEvKΖΙμxΖwej	K bvB			
8	ew&wKZIµxZwej evsjv‡`‡kiwfZ‡ic≬`q	K bvB		1,837,775,692	2,180,495,930
8	ewEvKΖΙμxΖwej	K bvB∣		102,922,365	151,023,287
8	ew&wKZIµxZwej evsjv‡`‡kiwfZ‡ic≬`q	K bvB			
	ewÆvKZIμxZwej evsjv‡`‡kiwfZ‡icÖ`q evsjv‡`‡kiewn‡icÖ`q tgqv`wFwËK	K bvB		102,922,365	151,023,287 2,331,519,217
	ewÆvKZIμxZwej evsjvt`‡kiwfZ‡icÖ`q evsjv‡`‡kiewn‡icÖ`q tgqv`wfwËK - 1gv‡miwfZicÖ`q	K bvB		102,922,365 <b>1,940,698,057</b>	151,023,287
	ewÆvKZIμxZwej evsjv‡`‡kiwfZ‡icÖ`q evsjv‡`‡kiewn‡icÖ`q tgqv`wFwËK			102,922,365 1,940,698,057 596,880,766	151,023,287 2,331,519,217 609,034,587 658,703,000
	ewÆvKZIμxZwej evsjv‡`‡kiwfZ‡ic∜`q evsjv‡`‡kiewn‡ic∜`q tgqv`wfwËK - 1gv‡miwfZic∜`q - 3gv‡mig‡a¨c∜`q			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130
	ewÆvKZIμxZwej evsjvt`tkiwfZticÖ`q evsjvt`tkiewnticÖ`q tgqv`wfwËK - 1 gvtmiwfZicÖ`q - 3 gvtmigta¨cÖ`q - 3 gvtmiAwaKwKšó gvtmiKg			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951	151,023,287 2,331,519,217 609,034,587 658,703,000 877,697,500
	ewÆvKZIμxZwej evsjvt`tkiwfZticÖ`q evsjvt`tkiewnticÖ`q tgqv`wfvËK - 1 gvtmiwfZicÖ`q - 3 gvtmigtaïcÖ`q - 3 gvtmiAwaKwKšó gvtmiKg - 6 gvtmiAwaKcÖ`q			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130
8.1	ewÆvKZI μxZvej evsjvt`tki wfZticÖ`q evsjvt`tki ewnticÕ`q tgqv`wfvËK - 1 gvtmi wfZicÖ`q - 3 gvtmigtaïcÕ`q - 3 gvtmi AvaK vKšć gvtmiKg - 6 gvtmi AvaK cÕ`q			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b>	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130
8.1	ewÆvKZIμxZwej evsjvt`tkiwfZticÖ`q evsjvt`tkiewnticÖ`q tgqv`wfvËK - 1 gvtmiwfZicÖ`q - 3 gvtmigtaïcÖ`q - 3 gvtmiAwaKwKšó gvtmiKg - 6 gvtmiAwaKcÖ`q			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b>
8.1	ewÆvKZI μxZwej evsjvt`tki wfZti cÖ`q evsjvt`tki ewnti cÖ`q tgqv`wfvËK - 1 gvtmi wfZi cÖ`q - 3 gvtmi gtaïcÕ`q - 3 gvtmi AwaK wKš'6 gvtmi Kg - 6 gvtmi AwaK cÕ`q 「vqx m¤ú` (jxR m¤ú`mn) fyg			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b> 182,443,587	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b> 182,443,587
8.1	ewÆvKZI μxZwej evsjv‡`‡kiwfZ‡icŮ`q evsjv‡`‡kiewn‡icŮ`q †gqv`wfvËK - 1 gv‡miwfZicŮ`q - 3 gv‡migta¨cŮ`q - 3 gv‡miAwaKwKšó gv‡miKg - 6 gv‡miAwaKcŮ`q <sup>-</sup> <sup>-</sup> Vqx m¤ú`(jxRm¤ú`mn) fyg `vjvb†KvVv			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b> 182,443,587 220,493,260 132,593,303 77,239,518	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b> 182,443,587 206,993,260 101,933,549 51,713,371
8.1	ewEvKZI μxZ vej evsjv‡`‡ki wfZ‡i cŮ`q evsjv‡`‡ki ewn‡i cŮ`q †gqv`wfvËK - 1 gv‡mi vfZi cŮ`q - 3 gv‡mi g‡a¨cŮ`q - 3 gv‡mi AvaK vKš'6 gv‡mi Kg - 6 gv‡mi AvaK cŮ`q <sup>-</sup> Vqx m¤ú` (jxR m¤ú`mn) fyg `vjvb †KvVv Avmevecî Ges miÄvg BKBc‡g>U Kw¤úDUvi I hšysk			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b> 182,443,587 220,493,260 132,593,303 77,239,518 50,464,479	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b> 182,443,587 206,993,260 101,933,549 51,713,371 38,475,379
8.1	ewEvKZ I μxZ vej evsj vt`tki wfZti ců`q evsj vt`tki ewnti ců`q tgqv`wfvEK - 1 gvtmi wfZi ců`q - 3 gvtmi gta¨ců`q - 3 gvtmi AvaK vKš'6 gvtmi Kg - 6 gvtmi AvaK ců`q <sup>-</sup> Vqx m¤ú` (j xR m¤ú`mn) fyg `vj vb tKvVv Avmevecî Ges mi Ävg BKBctgyU			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b> 182,443,587 220,493,260 132,593,303 77,239,518 50,464,479 32,698,525	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b> 182,443,587 206,993,260 101,933,549 51,713,371 38,475,379 29,816,525
8.1	ewłwKZ I µxZ wej evsj vt`tki wfZti ců`q evsj vt`tki ewnti ců`q tgqv`wfwËK - 1 gvtmi wfZi ců`q - 3 gvtmi gta¨ců`q - 3 gvtmi AwaK wKšć6 gvtmi Kg - 6 gvtmi AwaK ců`q <sup>-</sup> vqx m¤ú` (j xR m¤ú`mn) fyg `vj vb tKvVv Avmevecî Ges mi Ävg BKBctgvU Kw¤úDUvi I hšysk Mvox			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b> 182,443,587 220,493,260 132,593,303 77,239,518 50,464,479 32,698,525 695,932,672	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b> 182,443,587 206,993,260 101,933,549 51,713,371 38,475,379 29,816,525 611,375,671
8.1	ewEvKZI μxZ vej evsjv‡`‡ki wfZ‡i cŮ`q evsjv‡`‡ki ewn‡i cŮ`q †gqv`wfvËK - 1 gv‡mi vfZi cŮ`q - 3 gv‡mi g‡a¨cŮ`q - 3 gv‡mi AvaK vKš'6 gv‡mi Kg - 6 gv‡mi AvaK cŮ`q <sup>-</sup> Vqx m¤ú` (jxR m¤ú`mn) fyg `vjvb †KvVv Avmevecî Ges miÄvg BKBc‡g>U Kw¤úDUvi I hšysk			102,922,365 <b>1,940,698,057</b> 596,880,766 584,309,275 666,465,951 93,042,065 <b>1,940,698,057</b> 182,443,587 220,493,260 132,593,303 77,239,518 50,464,479 32,698,525	151,023,287 <b>2,331,519,217</b> 609,034,587 658,703,000 877,697,500 186,084,130 <b>2,331,519,217</b> 182,443,587 206,993,260 101,933,549 51,713,371 38,475,379 29,816,525

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10	Ab <sup>°</sup> vb <sup>°</sup> m¤ú`	2007 UvKv	2,006 UvKv
10	DcvR₿¶g m¤ú`		
	mvewmwWqvix†Kv∞úvbxi†kqv‡iwewb‡qvMt		
	evsjvt`tkiwfZi	-	-
	evsjvt`tki ewnti	-	-
	AbjcvR@¶g m¤ú`		
	Awlig fvov	72,927,366	49,508,990
	tókbvix, ó"v¤ú, Ges gỳΥ mvgMðBZ"wừ	10,311,976	7,952,900
	wewb‡qv‡Mie‡Kqv mỳ,†kqvil,wW‡eÂv‡iie‡Kqv Kwgkb,`vjvjx Gese‡Kqv Avqmg‡niDcic¢c¨mỳ	65,916,785	113,128,802
	cõ_wgKLiP,ms⁻vi, Dokqob GescöË AwMõgLiP	2,040,466	2,848,420
	Avšŧ kvLv mgšq wnmve*	38,197,129	84,663,218
	Ab¨vb¨ (†bvU-10.1)	1,333,782,183	844,591,055
	<sup>-</sup> WMZ wnmwe (†bvU-10.2)	68,018,668	51,172,229
		1,591,194,573	1,153,865,614
		1,591,194,573	1,153,865,614
Avši	kvLvi AmgwšZ w∩mve cieZ¤,Z mgšq Kiv n‡q‡Q		
).1	Ab¨vb¨		
	Awhôg K‡c@pilllïv	1,319,720,047	823,325,043
		11,957,856	20,062,148
	G·mvBR wWDwU	1,319,060 785,220	
		/85//0	
	gRℤ ó"v¤ú	103,220	1 202 077
	gry∠ov≊u AMmig AvBbLiP	<u> </u>	·
	AMANg AvBb LiP	 1,333,782,183	1,203,864 <b>844,591,05</b> 5
0.2	AM%g AvBb LiP mvm‡cÝ wnmve	<u> </u>	·
0.2	AMANg AvBb LiP	 1,333,782,183	844,591,055
	AMing AvBb LiP mvm‡cÝ vnmve GB vnmv‡ei g‡a" bZb cÖweZ kvLvi cÖ_vgK LiPmgyn Aš≇r3 Av‡Q  Ab"vb" m¤ú‡`i †k¥vKiY	- <u>1,333,782,183</u> 68,018,668	<u>844,591,055</u> 51,172,229
	AMitg AvBb LiP mvm‡cÝ wnmve GB wnmv‡ei g‡a" bZb cÖweZ kvLvi cö_wgK LiPmgyn Aš\$#?3 Av‡Q  Ab"vb" m¤ú‡`i †k¥vkKiY A‡k¥vKZ	 1,333,782,183	844,591,055
	AMing AvBb LiP mvm‡cÝ vnmve GB vnmv‡ei g‡a" bZb cÖweZ kvLvi cÖ_vgK LiPmgyn Aš≇r3 Av‡Q  Ab"vb" m¤ú‡`i †k¥vKiY	- <u>1,333,782,183</u> <u>68,018,668</u> 1,591,194,573 - -	844,591,055 51,172,229 1,153,865,614 -
	AMitg AvBb LiP mvmtcÝ vnmve GB vnmvtei gta" bZb ců weZ kvLvi ců_vgK LiPmgn Aš#?3 AvtQ  Ab"vb" m¤út`i tkYvKiY AtkYvKZ mb` nRbK	- <u>1,333,782,183</u> 68,018,668	<u>844,591,055</u> 51,172,229
	AMitg AvBb LiP mvmtcÝ vnmve GB vnmvtei gta" bZb ců weZ kvLvi ců_vgK LiPmgn Aš#?3 AvtQ  Ab"vb" m¤út`i tkYvKiY AtkYvKZ mb` nRbK	- <u>1,333,782,183</u> <u>68,018,668</u> 1,591,194,573 - -	844,591,055 51,172,229 1,153,865,614 -
0.3	AMitg AvBb LiP mvmtcÝ vnmve GB vnmvtei gta" bZb ců weZ kvLvi ců_vgK LiPmgn Aš#?3 AvtQ  Ab"vb" m¤út`i tkYvKiY AtkYvKZ mb` nRbK	- <u>1,333,782,183</u> <u>68,018,668</u> 1,591,194,573 - -	844,591,055 51,172,229 1,153,865,614 - -
0.3	AMitg AvBb LiP mvmtcÝ vnmve GB vnmvtei gta" bZb cÖ weZ kvLvi ců_vgK LiPmgn Aš≇3 AvtQ  Ab"vb" m¤út` i †kYxKiY AtkYxKZ mb` nRbK g` Ab"vb" e"vsK, Aw <u>r</u> € cůZôvb I GtRsU n‡Z MpxZ FY evsj vt` tki wfZi (tbvU 11.1)	- <u>1,333,782,183</u> <u>68,018,668</u> 1,591,194,573 - -	844,591,055 51,172,229 1,153,865,614 - -
0.2 0.3	AMitg AvBb LiP mvmtcÝ vnmve GB vnmvtei gta" bZb cÖ weZ kvLvi cö_vgK LiPmgn Aš#*3 AvtQ  Abïvb" m¤út" i tkYvKiY AtkYvKZ mb` nRbK g` Abïvb" eïvsK, Aw_K cöZôvb I GtRsU ntZ MpvZ FY	- 1,333,782,183 68,018,668 1,591,194,573 - 1,591,194,573	844,591,055 51,172,229

			2007 UvKv	2,006 UvKv
	11.1	evsjv‡`‡kiwnFZi		
		evsjv‡`k eïvs‡Ki widvBbïvÝ	4,000,000	-
		i <i>f</i> ⊂vjxe"vsK wjt	200,000,000	-
		WvPevsjve vsKvjt	250,000,000	-
		w`wcółgqvie"vsKwjt	50,000,000	-
		RbZve <sup>°</sup> vsKwjt	300,000,000	-
		wgDPqvj U∛r÷e"vsKwjt	-	70,000,000
		AM <sup>®</sup> /x e <sup>°</sup> vsK wjt	200,000,000	-
		e <sup>°</sup> vsKAvjdvjvnwjt	150,000,000	-
		w`wmwUeïvsKwjt	200,000,000	-
		c <b>ü</b> BgeïvsKwjt	· · ·	150,000,000
		tewmK e <sup>°</sup> vsK wj t	200,000,000	
		bïvkbvj ‡µwWU GÛ Kgvm°eïvsK wjt		150,000,000
			1,554,000,000	370,000,000
			1,554,000,000	370,000,000
	11 0			
	11.2	<b>RvgvbZ wfvËK ve‡k∔b</b> RvgvbZ hy <sup>3</sup> FY	<u>.</u>	-
		RvgvbZ venxb KR/FY	1,554,000,000	370,000,000
		3	1,554,000,000	370,000,000
	11.3	cwi‡kv‡ai aib		
		Pwnevgvî ců`q	1,554,000,000	370,000,000
			1,554,000,000	370,000,000
	12	AvgvbZIAb`vb` vnmve		
	12	e <sup>°</sup> vsK ntZ AvgvbZ (tbvU-12.1)	1,400,000,000	600,000,000
		ms <sup>-</sup> //Mün‡Ki AvgvbZ (‡b/U-12.2)	28,604,088,738	24,689,359,376
		<b>0 1 1</b>	30,004,088,738	25,289,359,376
	12.1	e <sup>°</sup> vsK n‡Z AvgvbZ		
	4	wî wmwU eîvsK wjt	400,000,000	-
		‡ewmKeïvsKwjt	200,000,000	200,000,000
		‡mvbvjxeïvsK wjt	200,000,000	-
		RbZve vsK wjt	200,000,000	-
		mvD_BóeïvsK wjt	100,000,000	-
		÷"vÛvÛ®e"vsK wjt	100,000,000	-
9		DËive vsK wjt	100,000,000	-
		wcóbgqvie wsKwjt	100,000,000	-
		AvBGdAvB wm e vsK wj t	-	200,000,000
		i∫cvjxeïvsKwjt		200,000,000
			1,400,000,000	600,000,000

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		2007 UvKv	2,006 UvKv
2.2	‡gqv`wfwËKcÖj`qeïvsKAvgvb‡Ziaib		
	- Pwnev gvî cwi‡kva‡hvM"	-	-
	- 1 gv‡mi g‡a¨ c♥`q	-	-
	- 1 gv‡mi AwaKwKš′6 gv‡mi Kg mg‡qi g‡a¨c♥`q	1,400,000,000	600,000,000
	- 3 gv‡mi AwaKwKš'1 erm‡ii Kg mg‡qi g‡a¨c≬`q	-	-
	- 1 erm‡ii AwaKwKš′5 erm‡ii Kg mg‡qi g‡a¨c≬`q	-	-
	- 5 erm‡ii AwaKwKš′10 erm‡ii Kg mg‡qi g‡a¨c∜`q	-	-
	- 10 erm‡ii AwaK∣Z׿®mgq hver A`vexKZ AvgvbZ		-
		1,400,000,000	600,000,000
	‡gqv`wfwËK Abïvb¨ms⁻v/Mŵn‡Ki Avgvb‡Zi aib		
	- Pwnev gvî cwi‡kva‡hvM"	2,195,095,220	5,337,769,827
	- 1 gv‡mi g‡a¨ c≬`q	1,103,110,478	455,280,505
	- 1 gv‡mi AwaKwKš′6 gv‡mi Kg mg‡qi g‡a" c∛i`q	8,465,234,039	4,706,218,208
	- 6 gv‡mi AwaK wKš′1 erm‡ii Kg mg‡qi g‡a" c\$`q	8,651,042,689	4,993,763,746
	- 1 erm‡ii AwaK wKš′5 erm‡ii Kg mg‡qi g‡a" c¢ q	7,410,689,686	8,807,379,501
	- 5 erm‡ii AwaK wKš′10 erm‡ii Kg mg‡qi g‡a°c≬`q	778,916,626	388,947,589
		28,604,088,738	24,689,359,376
		30,004,088,738	25,289,359,376
	Ab <sup>°</sup> vb <sup>°</sup> `vq		
	$A^{\dagger}Kb_{X}KZ$ F $^{\dagger}Yi$ Rb <sup>°</sup> ms <sup>-</sup> vb (tbvU 13.1)	322,343,000	269,355,290
	tkbxKZ FtYi Rb <sup>m</sup> ms <sup>-</sup> vb (tbvU 13.2)	417,482,414	332,981,600
	- WZ mỳ wnmve (‡bvU 13.3)	80,994,256	43,779,688
	Drmvn ‡evbv‡mi Rb <sup>°</sup> ms <sup>-</sup> vb	44,553,700	33,325,255
	K‡ii Rb¨ms⁻vb (‡bvU 13.4) w⁻wZcÎ ewnf愛 `dv mg‡ni Rb¨ms⁻vb (‡bvU 13.5)	1,764,850,980 70,338,140	1,057,729,417
	m¤ú‡`i cþtgjïvqb RwbZ ms <sup>-</sup> vb	238,134	885,119
	C∮`q mỳ	1,367,380,568	946,240,300
	G· ‡PÄ BKj vB‡Rkb wnmve (13.6)	3,339,553	3,339,553
	c <b>î</b> q LiP	21,160,028	17,325,139
	M <b>ÿ</b> PByU ms <sup>-</sup> vb (†bvU 13.7)	-	-
	j xR Aewj ‡Mkvb (†bvU 13.8)	111,214,468	105,200,565
	Ūv, fvUBZw	57,718,260	44,809,216
	ců`q wnmve	33,808,085	13,469,538
	wewea cvl bv`vi	322,250	801,184
	tµwU Kw©	<u>4,821,054</u> 4,300,564,890	94,916 <b>2,869,336,780</b>
		4,300,364,890	2,809,330,780
	A-‡kbxKZ F‡Yi Rb <sup>°</sup> ms <sup>−</sup> vb		
	CÖI₩¤K w⁻WZ	269,355,290	179,773,261
	PjwZerm‡iims⁻vbt		
	mvavi b ms <sup>-</sup> vb	39,396,710	80,605,729
	t <sup>−</sup> úkyj ‡gbkb wnmv‡ei ms <sup>−</sup> vb	13,591,000	8,976,300
	ermivtš–iv¶Z ms <sup>-</sup> vb	322,343,000	269,355,290
			/07 100 /90

		2007 UvKv	2,006 UvKv
13.2	‡kbxKZF‡YiRb¨ms⁻vb		
	CŐi ₩¤K w¯ WZ	332,981,600	318,153,100
	PjwZerm‡iimÿgIK∠d	-	(1,300,558)
	c‡e®AetjwcZFYnB‡ZAv`vq	-	-
	PjwZerm‡ii Rb¨iw¶Zwe‡kIms⁻%b	84,500,814	15,191,091
	Av`vq Ges c <b>ü</b> qvRb bvB Ggb ms <sup>-</sup> vb - Ab <sup>-</sup> vb <sup>-</sup> ms <sup>-</sup> vb †_‡K <sup>-</sup> vbvš <del>i</del>	-	937,967
	ermiv‡š–iw¶Zms⁻vb	417,482,414	332,981,600
13.3	⁻₩Z mỳ vnmve		
	cöi w¤K w⊤ wZ	43,779,688	36,503,625
	PjwZerm‡ii Av‡iwcZ	153,974,582	100,095,852
	PjwZerm‡ii Av`vqKZ	(116,760,014)	(92,532,342)
	PjwZerm‡ii Ae‡j⊮cb	-	(287,447)
	ermiv‡š⊣iw¶Zms⁻vb	80,994,256	43,779,688
13.4	K‡ii Rb <sup>°</sup> ms <sup>-</sup> %b		
	CÖİ ₩¤K w <sup>−</sup> NZ	1,057,729,417	566,384,695
	PjwZerm‡i AvqK‡ii ms⁻vbt		
	Pj wZ AvqKi	704,871,326	432,447,206
	wejw¤Z AvqKi	2,250,237	58,897,516
		707,121,563	491,344,722
		1,764,850,980	1,057,729,417
	ev`:eZĝvberm‡iwb⁻úwË		
	ermiv‡š–iv¶Z ms⁻vb	1,764,850,980	1,057,729,417

## e<sup>w</sup>s‡Ki K‡c@tiU AvqKi ms<sup>-</sup>v‡bi QK wbæi*f*c:

wnmve eQi	wb×¶bx eQi	<b>wnmvevbj</b> nvqx ms <sup>-</sup> vb	wnmveb∮nvqx Kiwb×⊮b	ms⁻vb AwZwi <sup>3</sup> /Kg	Ae⁻⊮b/gše¨
2000	2001-2002	2,000,000	7,080,931	(5,080,931)	U"v-G"wc‡jUU®Bebov‡j
2001	2002-2003	42,626,674	38,156,227	4,470,447	U"v- G"wuc‡jUU¢Be¢pv‡j
2002	2003-2004	91,950,000	83,933,056	8,016,944	U"v- G"wc‡jUU¢Be¢ov‡j
2003	2004-2005	165,000,000	158,197,316	6,802,684	wWwmwU chệq i tạtQ
2004	2005-2006	166,807,728	139,126,551	27,681,177	wWwmwU chệq i tạtQ
2005	2006-2007	220,089,576	258,858,231	(38,768,655)	wWwmwU ch辉q i‡q‡Q
2006	2007-2008	491,344,722	433,037,008	58,307,714	wiUvb <sup>©</sup> wLj Kivn‡q‡Q

# **13.5 w WZcî ewnf Z `dv mg‡ni Rb**" ms Wb

NUbv mvtct¶ †gvU `vq	14,067,628,127	11,714,863,822
weAviwcwW mvK∲vi bs 08 ZwiL 07 AvMó 2007 Ab∱vqx PjwZ eQ‡ii 0.5% nv‡i NUbv mv‡c‡¶`v‡qi Dci c∮qvRbxq ms⊺vb	70,338,140	-

10 (				:	2007 UvKv	2,006 UvKv
13.6	G• ‡PÄ BKjivB‡Rkb wnmve cõiw≈Kw⊤wZ PjwZ erm‡ii			3	,339,553 -	3,339,553 -
	mgvcwb w⁻wZ			3	,339,553	3,339,553
13.7	MŸPBwU ms⁻vb cöiw≈K w⊤wZ				-	-
	PjwZ erm‡i			8	,038,303	6,312,686
	PjwZ erm‡i M¢PBwU wnmv‡e ⁻vbvš∔			(8,	038,303)	(6,312,686)
13.8	j xR Aewj ‡Mkb					
15.0	Avmevecî Ges mi Ävg			28	8,143,060	23,609,568
	BKïBc‡g›U				,362,395	25,256,996
	K⊮¤úDUvíI hšįįsk			22	,326,859	21,573,942
	Mvox			15	5,982,154	19,560,059
	wewi s				,400,000	15,200,000
				111	,214,468	105,200,565
14	‡kqvi g <del>j</del> ab					
14.1	Ab <b>ş</b> gwì Z g <del>j</del> ab					
	44,500,000 mvavib †kqvi, c <b>üz</b> †kqvi 10	0 UvKv g <b>‡j</b> ïi		4,450	,000,000	1,200,000,000
14.2	Bm∹KZ, wewj KZ Ges Av`vqKZ g <del>j</del> ab					
	5,637,248 wU mvavib †kqvi, cŵZ †kqvi 10	0 UvKv g <b>‡j</b> <sup>∵</sup> i		563	,724,800	563,724,800
	8,312,752 vU mvavib †kqvi, †evbvm ‡kqvi vnmv‡e	c <b>üz</b> †kqvi 100 UvKv (	j‡j <sup>∵</sup> i	831	,275,200	552,275,200
				1,395	,000,000	1,116,000,000
14.3	‡kqvi †nvì vi‡`i kZKiv nvi	200	7		200	)6
	cKvi/aib	‡kqvi msL"v	kZ	ZKiv nvi	†kqvi msL"v	kZKiv nvi

	200	1	200	0
c <b>i</b> Kvi/aib	‡kqvi msL"v	kZKiv nvi	†kqvi msL"v	kZKiv nvi
D‡` <sup>~</sup> v³v ‡kqvi †nvì vi	7,237,558	51.88%	5,790,058	51.88%
cëvmx evsj v‡` kx	291,992	2.09%	246,540	2.21%
mvavib e``w <sup>3</sup>	3,832,956	27.48%	3,282,338	29.41%
Aw_Ƙ cüZôvb	2,368,979	16.98%	1,537,311	13.78%
wewb‡qvM †Kv¤úvbx	165,890	1.19%	303,753	2.72%
we‡`kx wewb‡qvMKvix	52,625	0.38%	-	~
	13,950,000	100%	11,160,000	100%

## 14.4 ‡kqvi †nvì vi†` i ‡kqvi msL'v wfvËK ‡kbwefvRb

onte

		‡kqvi †nvì vi‡`i msL"v			
	‡kqvi †nvì vi	2007	2006	2007	2006
	Abaÿ©500 †kqvi	6,046	4229	4.16%	3.99%
	501 †_‡K 5,000 †kqvi	460	385	5.24%	5.73%
	5,001 ‡_‡K 10,000 ‡kqvi	46	44	2.57%	3.00%
	10,001 ‡_‡K 20,000 ‡kqvi	21	21	2.99%	3.54%
	20,001 †_‡K 30,000 †kqvi	24	18	4.99%	4.14%
	30,001 t_tK 40,000 tkqvi	16	11	4.23%	3.02%
	40,001 t_tK 50,000 tkqvi	9	11	2.89%	4.49%
	50,001 †_‡K 1,00,000 ‡kqvi	24	21	11.69%	12.35%
	1,00,001 †_‡K 10,00,000 ‡kqvi	26	24	61.23%	59.75%
	Z`μŸ <sup>©</sup> 10,00,000		-	-	-
	2 μ. 10,00,000	6,672	4764	100%	100%
14.5	cwiPvjK/Dt`"v3t`i bvg GesZvt`i ‡kqvi m	nsL¨v t 31 †k wW‡m	¤1 2007	†ka	vi msLïv
	cwiPvj K/ Dt` v³t`i bvg		c`ex	2007	2006
	Rbve Gg. mvB` j4vgvb	t	Pqvi g <sup>°</sup> vb	43,005	34,404
	Rbve G. i Dd ‡Pšay x		n ‡Pqvigïvb	255,595	204,477
	Rbve Awidi i ngvb wmbnv		n ‡Pqvi g¨vb	79,988	63,991
	Rbve i 'wg G. †nv‡mb		D‡`"v <sup>3</sup> v	577,469	461,976
	Rbve ‡gvt Av‡bvqvi †nv‡mb		D‡``V <sup>3</sup> V D‡``V <sup>3</sup> V	201,008	160,807
	Wt †gvť kwdDwil b †Pšayix wg‡mm kvgxg †Pšayix		cwi Pvj K	428,878 578,917	343,103 463,134
	(dijewoqv wUG‡óUwjtGic‡¶)	,		570,717	403,134
	Rbve tgvt vmivRj nK		D‡`"v <sup>3</sup> v	319,953	255,963
	Rbve Rwni Dwib		D‡`¨v³v	82,980	66,385
	Rbve kwdK Dwi b (tgv-elv wój Mivj fvbvBwRs	C⇔Uwjt	cwi Pvj K	98,580	-
	Gi c‡¶) tgv⁻elv w÷j Mïvj fvbvBwRs c⊕U wj t		D‡`"v <sup>3</sup> v	494,486	395,589
	Rbve †ivtgv i Dd †Pšajix		D‡`"V <sup>3</sup> V	230,243	184,195
	Rbve bwdm ‡Lv> Kvi		D‡`"v³v	577,469	461,976
	Rbve AwbQyi ingvb wmbnv		D‡``v <sup>3</sup> v	79,988	63,991
	vg‡mm mvewi bv †PŠay x		D‡`"v³v	318,970	255,177
	Rbve g¢k© mj Zvb †Pšajix		cwi Pvj K	511,536	409,229
	Rbve gxi kvnRvnvb		cwi Pvj K	287,400	229,920
	wg‡mm g‡bvqviv nK		D‡` <sup>™</sup> v³v Dt` <sup>™</sup> v3v	257,513 159,977	206,011 127,982
	vg‡mm i wRqv mvgv` vg‡mm gvnwi bv †Pšajix	D‡ <sup>∼</sup> "v <sup>3</sup> v cwi Pvj K cwi Pvj K		288,656	230,925
	ug‡mm dvi nvbv nK †Pšajix			379,510	303,609
	wg‡mm †nvm‡b Aviv wmbnv		D‡``V <sup>3</sup> V	537,520	430,016
	wgtmm bwn`AvLZvi wmbnv		D‡`"v³v	546,497	437,198
	Řbve Gg. kvgmj Avjg	(	cwi Pvj K	253,825	203,060
	(Awgivb†Rbv‡ikbm wjtGic‡¶) ‡jtKt(Aet)dwi`DwibAvn‡g`	(	cwi Pvj K	58,125	46,500

14.6	gj ab ch@Zv AbycvZ tmKkvb 13(2) e`vsK tKv¤úvbx AvBb, 1 ZwiL h_vµtg 08B Rvbgvix 1996, 1 mvtj i 31tk wVtm¤î ZwitL 2,701,908 gj ab 380,208,592 UvKv A_@ UvKv tg 287,815,825 UvKv   wbtgomeeiY t`lqv n	6B b‡f¤î 1996 3,701 UvKv Gi we gvU 2,989,724,52	Ges 25†k b‡ cix‡Z †Kvi g	tf¤î 2002 Abjhvqx e jab 2,609,515,934 l A_m? H Zwi‡L AwZwi	e∵vs‡Ki gjab 2007 UvKv Ges mwc‡g>Uix <sup>3</sup> gjab/BKBwU wQj
14.6.	1 <sup>−</sup> vqx g <del>j</del> ab (vUqvi I)	-		2007 UvKv	2,006 UvKv
	cwi‡kwaZgjab		-	1,395,000,000	1,116,000,000
	ců weZ tevbvm tkqvi			348,750,000	279,000,000
	‡kqvi wcŵgqvg			330	330
	wewae× mwÂwZ			818,626,330	545,247,108
	jvf-¶wZ wnmv‡ei DØË		_	47,139,274	9,493,948
			_	2,609,515,934	1,949,741,386
14.6	2 m¤úiK gjab (vUqvi II)				
	322,343,000	269,355,290			
	mvavib mwÂwZ (A‡kbxKZ F‡Yi Rb¨) w¯wZcî ewnfZ NUbv mv‡c‡¶`v‡qi Dci	ms <sup>-</sup> vb		70,338,140	-
	G∙ ‡PÄ BKiį vB‡Rkb wnmve			3,339,553	3,339,553
	m¤ú‡`i cþtgj vqtb ms⁻vb			238,134	885,119
	m¤ú‡`i cþtgj vqtb ¶wZ (cþtgj vqb ¶	]wZi50% ch€ <del>)</del>		(16,050,235)	-
			-	380,208,592	273,579,962
	‡gvU g <del>j</del> ab (K)		_	2,989,724,526	2,223,321,348
	‡gvU m¤ú` (Ad e"v‡j ÝmxU e"wZZ)		_	38,436,069,093	30,478,437,542
	‡gvU S <b>y</b> KfwiZm¤ú`			27,019,087,006	19,799,994,973
	c <b>ö</b> qvRbxq g <del>j</del> ab, S <b>y</b> KfwiZm¤c‡`i 10	% (L)		2,701,908,701	1,781,999,548
	AvZwi³ (K-L)			287,815,825	441,321,800
	gjab ch®Zvi AbcvZ			11.07%	11.23%
14.7	c <b>ü</b> qvRbxq gjiab	20	07	2	006
		c₿qvRb	avi b	c₿qvRb	avi b
	<sup>−</sup> vqx g <del>j</del> ab	5%	9.66%	4.50%	9.85%
	m¤ú∔K gjab	5%	1.41%	4.50%	1.38%
	tgvU	10%	11.07%	9.00%	11.23%
15	wewae× mwÂwZ				
15	cöiwak w wZ			E / E 2 / 7 100	251 024 200
	PjwZerm‡iiRb¨iw¶Z(20%AvqKio	co@uf)		545,247,108 273,379,222	351,826,300 193,420,808
			-	818,626,330	545,247,108
			=	010,020,000	010,211,100
15.G	wewb‡qv‡Mi c⊎tgj∵vqbRwbZ nwm/ew×				
	wewb‡qv‡Mi cþotgj¨vqbRwbZjvf			-	-
	wewb‡qv‡Mi cþtgj¨vqbRwbZ ¶wZ		_	(32,100,469)	-

(32,100,469)

		2007	2,006
16	jvf¶wZ vnmv‡ei DØË	UvKv	UvKv
10	Cůiw¤K wīwZ	9,493,948	6,155,439
	thvM: PjwZ erm‡ii gpbvdv	659,774,548	475,759,317
	evì: wewae× mwÂwZ‡Z ¯vbvši	(273,379,222)	(193,420,808)
	evì: cữweZ tevbvm tkqvi	(348,750,000)	(279,000,000)
	ev`: cŪweZbM` jf`vsk	-	-
	mgvcbx w <sup>-</sup> wZ	47,139,274	9,493,948
17	NUby mytc‡¶`vq I cölZkönZ		
17.1	FY wnmv‡e <sup>−</sup> xKZ bq e <sup>∞</sup> vs‡Ki Kv‡Q Ggb `vex		
	wb‡gne³‡`iAbyK‡jŴïviwwUcÖv‡bi†cüm¶‡ZmvgwqKfv‡eeïvsKNUbv-r	mv‡c‡¶`vqe×t	
	cwiPvj Ke <sub>x</sub> `	-	-
	mi Kvi	635,486,620	1,139,606,744
	eïvsK Ges Abïvb¨ Aw_K cŴZôvb	623,723,898	52,055,589
	Ab¨vb¨	647,915,864	389,674,804
17.0	- 871 8.7	1,907,126,382	1,581,337,137
17.2	<b>cñzkůzmgn</b> t		2 665 102 220
	1) WKtg>Uvix tµuWU I ¯ftgqv`x e¨emv m¤úwKZ tj bt`b	3,551,850,068	2,665,102,330
	2) d‡ivqW%A`v‡mU cvi‡PR Ges d‡ivqW%W‡cwRU	-	-
	<ol> <li>Abw¼Z AvbýpwbK Pj wZ myeaww`, FY myeav I Ab¨vb¨ cŵZkôwZmgyn</li> </ol>		[]
	1 erm‡ii wb‡gœ	-	-
	1 ermi ev Z`a <sup>ÿ©</sup>	-	-
	4) ⁻úU Ges dilqW®d‡ib G+ ‡PÄ †iU KbU≬±	-	-
	5) Ab vb G· ‡PÄ KbUł±	-	-
		3,551,850,068	2,665,102,330
18	jvf-¶wZiweeiY		
	Avqt		
	mỳ, evÆv Ges Ab¨vb¨ Avq	4,124,985,009	3,088,719,334
	j fîvsk n‡Z Avq	4,554,000	3,000,000
	wd, Kwgkb Ges`vjvjx	700,206,728	556,310,067
	wmwKDwiwU †j b‡`b Kvh©ug †_‡K bxU c@uß	-	-
	wewb‡qvM wmwKDwi wU †j b‡`b Kvh@ig †_‡K bxU cŵß	-	-
	‰‡`wkK gỳìtj b‡`b Kvh₽ıg t_‡K bxU cŵß	-	-
	A-e <sup>°</sup> vs <b>w</b> Ks m¤ú` †_‡K Avq	-	-
	Abʻvbʻ cwi Pvj b Avq	129,272,049	126,246,478
	m¢`invicwieZt®bid‡jbxUcÖwß	-	
	<u>e<sup>°</sup>q:</u>	4,959,017,786	3,774,275,879
	<u>v q.</u> mý, ud Ges Kugkb	2,705,032,734	2,186,400,440
	FY I AMig n‡Z ¶wZ	-	-
	CŘvmubKLiP	293,954,380	231,193,224
	Abvb" cwi Pvj b e"q	315,707,469	223,679,396
	e <sup>°</sup> vsK m¤út <sup>°</sup> i AePq	69,600,428	61,125,660
		3,384,295,011	2,702,398,720
		1,574,722,775	1,071,877,159
		,,.==,	

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		2007	2,006
19	mỳ n‡Z Avq	UvKv	UvKv
	FYIAwMÖgimỳ		
	Gj wU Avi	1,065,853,588	831,435,611
	l fvi WidN	932,171,116	719,003,635
	‡gqv`x FY - Ab¨vb¨	394,206,011	233,109,398
	‡gqv`x FY - wkí	316,138,947	274,576,115
	Avf~šixY µqKZ vej	259,230,689	300,265,027
	vcGvW	165,297,383	150,026,736
	Zj ex FY	102,937,171	43,753,204
	KbRgvi †µwWU	90,037,261	23,491,226
	cwienY FY	52,854,689	34,940,025
	Mn wbgfY FY	19,637,371	11,200,016
	óvd FY	10,293,524	6,261,670
	‡µ₩U K₩©	7,169,702	75,242
	mvavib FY	5,474,327	24,503,236
	c°wKs tµwU	3,689,098	2,978,377
	bM` FY	2,887,413	6,165,309
	evÆvKZ ‰‡`wkK wej	2,585,781	31,159,138
	`wi`* we‡gvPb FY	1,771,664	1,338,970
	mv"@\``-Ğm. Gg. B.	654,173	-
	Ab <sup>°</sup> vb <sup>°</sup> FYI AwMög	13,762,339	7,510,235
	-	3,446,652,247	2,701,793,170
	mỳ wnmve t		
	%et`wkKe"vstKi wnmve t_tK	46,352,160	37,355,379
	Abïvb¨eïvsKIAw_ƙc <b>ü</b> Zôvb†_‡K	169,373,648	103,195,703
		<u>215,725,808</u> <b>3,662,378,055</b>	140,551,082 <b>2,842,344,252</b>
			2,042,344,232
20	AvgvbZ, KR®Z"wìi Dci cwi‡kwaZ mỳ		
	Avgvb‡Zi mỳ		
	<sup>-</sup> /yx AvgvbZ	2,085,122,178	1,801,250,028
	mÂq c¥m	217,943,680	32,302,540
	mÂqx AvgvbZ	119,064,560	91,263,397
	⁻f †gqv`x AvgvbZ	80,586,590	71,822,501
	Ab <sup>°</sup> vb <sup>°</sup> AvgvbZ	107,781,020	103,443,392
		2,610,498,028	2,100,081,858
	K‡R¶ mỳ		
	⁻vbxq e¨vsKmn evsjv‡`k e¨vsK	94,534,706	86,318,582
	‰‡`wkKe∵sK	-	1-
		94,534,706	86,318,582
		2,705,032,734	2,186,400,440

		2007 UvKv	2,006 UvKv
21	vevb‡qvM n‡Z Avq		
	‡URvixwej n‡Z cŴ3 mỳ	100,387,289	142,668,838
	†ǗRvixeÛ n‡Ζ c̈́́ß mỳ	34,884,535	-
	miKvixeÛn‡Zc <b>ö</b> ßmỳ	210,899,769	77,003,045
	30 w`b evsjv‡`k eïvsK wej n‡Z cÖß mỳ	16,387,970	-
	tkqvi weµq RwbZ gj abxjvf	30,929,811	19,452,198
	mi Kvix e‡Ûi gj abx j vf	65,762,146	-
	tkqv‡iijfïvsk	4,554,000	3,000,000
	Ab <sup>°</sup> vb <sup>°</sup> e‡Ûi mỳ	-	3,925,967
	†URvix e‡Ûi mỹ (wifvm%vi‡cv)	2,753,434	2,203,159
	FYcţî i mÿ	200,000	1,121,875
	m¤ú` weµq RwbZ gjabxjvf	402,000	-
		467,160,954	249,375,082
	<i>w</i>		
22	Kwgkb, wewbgql`vjvjvjx wd Coc Kwalch	255 412 441	277 140 471
	wd Ges Kwgkb ^et`wkK gỳ≬wewbgqRwbZ bxU Avq	355,613,661 344,593,067	277,160,671 279,149,396
	et ince gy v insingqende dag avg	700,206,728	556,310,067
22	۸ <b>۵</b> ٬۰۰ <b>۴</b> ٬۰۰۸٬۰۰۰		
23	Ab`vb` Avq wnmve eÜKib Ges mwrffîn PvR®	87,419,181	95,286,951
	j Kvi PvR <sup>©</sup>	1,304,250	681,000
	WvK, mβd⊌, ‡U‡j · BZ"w`PvR®Av`vq	27,608,288	24,079,879
	gvóvi Ku‡WP wd I PvR®	6,082,700	245,265
	Abîvbî cwi Pvj b Avq	6,857,630	5,953,383
		129,272,049	126,246,478
24	‡eZb fvZwì		
	g <del>j</del> teZb	85,836,749	66,374,331
	fvZv	124,401,359	95,260,013
	Drme ‡evbvm	17,087,811	18,837,060
	MØPBNJ	8,038,303	6,312,686
	c <b>ů</b> f‡WyU dvÛ	8,586,431	6,846,353
	Drmvn tevbvm	43,852,226	32,111,411
5		287,802,879	225,741,854
/			
25	fvov, Ki, exgv, ve`ÿr I Ab`vb`	11 040 014	40 400 444
	fvov, U"v- Ges Ki	46,042,061	49,182,164
	exgv P Dul lui ul lov	16,245,534	11,460,011
	BDwUwj wUm&	<u> </u>	10,261,399 70,903,574
-		10,333,007	10,703,314

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	2007 UvKv	2,006 UvKv
26 AvBbx LiP		
AvBbx LiP	4,036,612	980,558
Kbmvj ‡UÝx wd	622,923	601,384
	4,659,535	1,581,942
27 WvK, †Uvji ‡dvb Ges †Uvji Můg		
‡Uwj ‡dvb (Awdm)	9,759,860	6,994,372
Kwi qvi	6,537,249	6,300,781
mβd <b>⊍</b> PvR <sup>©</sup>	5,209,714	5,906,876
GwUGg PvR <sup>©</sup>	1,551,731	1,283,090
i qUvi PvR©	1,245,720	1,049,440
B>Uvi ‡bU	852,178	521,424
WvK	206,050	175,400
‡Uwj‡dvb (AvewmK)	14,099	18,876
‡U‡j ·	4,278	12,237
‡µ₩U Kv‡₩₽ mwf?n PvR©		55,900
	25,380,879	22,318,396
28 gwbnvix, gỳ ¥, weÁvcb BZ¨wì		
gwbnvix Ges gỷ ¥	12,462,504	9,350,510
weÁvcb	9,987,270	57,24,892
K"v‡jÛvi,Wv‡qixImnynfwbqiBZ"wv`	4,155,000	2,558,382
GwJGg K₩ <sup>©</sup>	1,031,554	550,767
mvgwqKx	836,661	605,094
	28,472,989	18,789,645
29 e <sup>°</sup> e <sup>-</sup> vcbv cwiPvj‡Ki †eZb I fvZwì		
g <del>j</del> teZb	2,805,000	2,310,000
fvZv	2,230,500	1,620,000
‡evbvm	1,116,000	1,521,370
	6,151,500	5,451,370
<b>30 cwi Pvj Ke</b> \$;`i wd		
cwiPvj Ke⊅`i wd	857,400	561,655
	857,400	561,655

			2007 UvKv	2,006 UvKv
	31	<sup>∼</sup> vqx m¤ú‡`i AePq I tgivgZ		
		‡givgZ		
		wewi s	1,122,468	729,411
		Avmevecî I miÄvg	386,495	27,240
		BKïBc‡gvU	1,508,566	1,137,346
		Kw¤úDUvi I hšysk	1,933,068	1,236,245
		Awdmi¶bv‡e¶b	4,002,050	3,257,990
			8,952,647	6,388,232
		AePq		
		wewi s	11,024,663	10,349,664
		Avmevecî I miÄvg	23,972,906	19,505,480
		BKïBctgvU	15,447,904	9,427,716
		Kw¤úDUvi I hšķsk	10,092,896	7,659,760
		Mvox	6,516,305	5,963,305
		Awdm†i‡bv‡fkb	2,545,755	1,831,503
			69,600,428	54,737,428
			78,553,075	61,125,660
	32	Ab"vb" e"q		
		Mvoxi e <sup>°</sup> q	34,350,552	21,738,280
		Pur3wFwËK mwwFm? eve`e°q	29,005,636	20,934,873
		Kw¤úDUvi	26,210,196	17,091,718
		Puì v I Abỳ vb	22,623,175	3,415,454
		Abîvbî eîe <sup>-</sup> vcbv I c <b>i</b> kvmubK eîq	17,594,658	12,266,663
		Aʿwcwqb eʿˈq	14,322,190	8,740,784
		jxR`v‡qi Dci mý	12,351,214	14,317,701
		ågY e q	5,492,223	4,554,186
		Awdm cw/Ukvb	3,989,568	2,563,632
1		<b>cíik</b> ¶Y e <sup>°</sup> q	3,109,646	2,318,573
		mcvi G"vb≰qkb Znwej	1,200,000	1,200,000
		wewb‡qv‡MicptgjïvqbRwbZ¶wZ(tnìditUiWs)	325,873	-
		cwiPvjKt`iågYe`q	205,480	172,320
			170,780,411	109,314,184
	33	FYIAM#tgiRb <sup>∞</sup> ms <sup>−</sup> %b		,
-	1E	tkbxKZ	52,987,710	89,582,029
		A‡kbiKZ	84,500,814	15,191,091
+			137,488,524	104,773,120

6

3

ente

# Awy 🕅 weeiYxi UxKv

31†k wV‡m¤î 2007 Zwi‡L mgvß erm‡ii Rb<sup>~</sup>

5,439
9,317
4,756
0,808
0,000
0,808
3,948
9,317
0,000
42.63

evsjvt`k GKvDwUs ó`vÛWV©33 Abhvqx tkqvi cáZ Avq 2007 mtbi 31 tk wVtm¤t ZwitL mvavib tkqvtii Dci wbbq Kiv ntqtQ|

# 36 e<sup>°</sup>vs‡Ki mwef Dtj Łthwl<sup>°</sup> Kvh<sup>®</sup>ug

cwi‡kwaZgjab	1,395,000,000	1,116,000,000
tgvU gj ab	2,989,724,526	2,223,321,348
gj ab DØË	287,815,825	441,321,800
tgvU m¤ú`	38,436,069,093	30,478,437,542
tgvU AvgvbZ	30,004,088,738	25,289,359,376
tgvUFYIAwMbg	28,456,944,137	22,255,639,992
tgvU NUbv-mv‡c‡¶`vq I cůZkůvZ mgn	14,067,628,127	11,714,863,822
Fb AvgvbZ AbycvZ	94.84%	88.00%
tgvU FY I AwM∮gi wecix‡Z †kbxKZ F‡Yi AbycvZ	2.44%	2.27%
Kilms <sup>⊤</sup> vbcieZi₽gbvdv	659,774,548	475,759,317
eQi †k‡l †kbxKZ F‡Yi cwigvb	695,664,609	504,325,645
†kbxKZF‡Yi wecix‡Ziw¶Zms⁻vb	417,482,414	332,981,600
ms <sup>-</sup> vb DØË/(NvUwZ)	-	30,693,737
AvgvbZ e¨q	9.55%	8.27%
mỳ Avq‡hvM¨ m¤ú`	36,373,795,353	23,851,828,856
mỳ AvqthvM¨ b‡n Ggb m¤ú`	2,062,273,740	6,626,608,686
wewb‡qvM †_‡K cðß Avq	11.09%	7.45%
m¤ú` †_‡K cŧß Avq	3.55%	3.17%
wewb‡qvM t_tK ctB Avq	467,160,954	249,375,082
gj ab ch®Zv	11.07%	11.23%
†kqvi jfïvsk - ÷K wWwf‡W>U	25%	25%
tkovi cůz Avo	47.30	42.63
gj <sup>i</sup> -Avtqi AbjcvZ	11.03	10.04

# Awy K weeiYxi UxKv

31 ‡k wV‡m¤î 2007 Zwi‡L mgvß erm‡i i Rb<sup>…</sup>

37	31†k wW‡m¤î 2007 Zwi‡L m¤ú` Ges`v‡qi ‰‡`wkK wewbgq nv‡ii mv‡_ e	evsjv‡`kxUvKvqthnv‡iwewb	gq Kiv
	nBqv‡Q Zv wb‡gœt`Lv‡bv nj t		
	<u>gỳ ł</u>	<u>msw¶ß bvg</u>	<u>wewbgq nvi</u>
	weiWk cvDÛ óvi wj s	wRwewc	130.00
	BD‡iwcqvb Kv‡iÝx	BD‡iv	90.00
	Rvcvbx B‡qb	†R wc I qvB	0.55
	BDGm Wj vi	BDGmiW	70.00
	KvbwWqvb Wj vi	wm G wW	55.00
	A‡óŊ qvb Wj vi	G BD ₩	50.00
	mβm dw¼	wm GBP Gd	50.00
	Gwkqvb wKqwwis nvDm BDwbqb (AvK)) Wj vi	AvKz	70.00

- 38 thLv‡b cÖqvRb n‡q‡Q †mLv‡b Pj wZ eQ‡ii mv‡\_ Zj bv Kivi Rb¨ MZ eQ‡ii DcvË cptweb¨vm Kiv n‡q‡Q hv Aww\_1% weeiYx, m¤ú``vq weeiYx I j vf-¶wZ wnmv‡e †Kvbijc cwieZ19 ev cÖfve †d‡j wb
- 39 w<sup>−</sup>wZctîi weeiYx cöv‡bi Zwwi‡Li ci Ggb†Kvb wel‡qi AeZviYv N‡Uwb hv Aî Aww\_1% weeiYx‡K †Kvb fv‡e c∛fvewuš⁄Z Ki‡Z cv‡i|
- 40 G cñiZţe`ţb e¨eüZ mKj A\_@msµvš-UxKvmgn I mshyr<sup>3</sup>‡Z mKj `kwgK UvKv AsK‡K wbKUeZx@UvKv As‡K i*j*cvšwiZ Kiv nţqţQ

e vsK Gwkqv wj wg‡UW-Gi c‡¶ Shancen Choudkery cwi Pvj K cwi Pvj K cwi Pvj K tcům‡WyUI e<sup>°</sup>e<sup>−</sup>vcbv cwi Pvj K †Pqvi g¨vb Zwi L t 23 gvP<sup>©</sup> 2008

178	_\qx m¤ú` - 31†k ₩t‡m¤f 2007	207									msthvRbx-1
			di			ļ		AePq			
	m¤út`i bvg	1 Rvbyvi x 2007 w <sup>-</sup> WZ	Pj wZ erm‡i i ms‡hvRb	PjwZ ermtii mgšå	wtm¤∱ 31 2007 w⁻wZ	ivn ip‡99A	1 Rubgyix 2007 w <sup>-</sup> wZ	PjwZ ermtii AePq	PjwZ ermtii mgšå	tgvU wVtm¤↑ 31 2007 w⁻wZ	wtm¤f 31 2007 ZwitL AebugZ w`wZ
		Urkı	UNKV	UvKv	UVKV	%	Urk	UnKv	UvKv	UvKv	UnKv
	BKBctgyU	51,713,371	25,526,147	I	77,239,518	20	30,197,704	15,447,904	ı	45,645,608	31,593,910
	Kır¤úDUvi I hŠßk	38,475,379	11,989,100	•	50,464,479	20	19,553,750	10,092,896	•	29,646,646	20,817,833
	Avmevecî Ges mi Ävg (Avidm ti‡bu‡fkb mn)	101,933,549	30,659,754	ı	132,593,303	20	54,991,930	26,518,660	,	81,510,591	51,082,712
	Mvox	29,816,525	2,882,000	,	32,698,525	20	12,010,515	6,516,305	ı	18,526,820	14,171,705
	ò y b	206,993,260	13,500,000	,	220,493,260	5	11,149,663	11,024,663	ı	22,174,326	198,318,934
	Гюд	182,443,587	,	,	182,443,587	ı	,		·	·	182,443,587
	tgwU 31‡k wWtm¤î 07	611,375,671	84,557,001		695,932,672		127,903,562	69,600,428	1	197,503,990	498,428,682
	tgvU 31‡k wVtm¤t 06	515,333,498	96,042,173		611,375,671	•	73,166,134	54,737,428		127,903,562	483,472,109
	-liqx m¤út` th j xR m¤ú`mgyn Ašæ³ Aut0 Z) ubæi∫c:	ign Aš¢a Aut	vZ C		-			-	-		
				BKBctgyU	Kw¤úDUvi I hšçwZ		Avmevecî titbutfkub mn	Mvox		`vjvb (fjg)	tgvU
	K) µqgj ~										
	C0i In¤K N⁻NZ			38,928,581		35,610,625	90,159,371		29,417,525	16,000,000	210,116,102
	PjwZ erm‡ii ms‡hvRb			21,291,270		9,843,802	26,442,810		2,882,000		60,459,882
	mgvcub v <sup>-</sup> vZ			60,219,851		45,454,427	116,602,181		32,299,525	16,000,000	270,575,984
	L) AePq:										
	clii wak w <sup>-</sup> wZ			19,702,696		18,068,505	46,114,290		11,667,915	1,600,000	97,153,406
	PjwZ ermtii msthvRb			12,043,970		9,090,885	23,320,436		6,459,905	800,000	51,715,196
	mgycub w <sup>-</sup> WZ			31,746,666		27,159,390	69,434,726		18,127,820	2,400,000	148,868,602
·	31 tk witm¤t 2007 ZwitLi gj" (K-L)	j " (K-L)		28,473,185		18,295,037	47,167,455		14,171,705	13,600,000	121,707,382
_	7										

# **Aw\_ƘweeiYxi UxK**v 31†k wV‡m¤† 2007 Zwi‡L mgvß erm‡ii Rb<sup>∞</sup>

31†k wV‡m¤î 2007 Gi m¤§wbZ cwiPvj Ke<sub>x</sub>`, e<sup>°</sup>vs‡Ki mv‡\_ Zv‡`i m¤úK<sup>©</sup>l cwiPvj K‡`i <sup>-</sup>r̂\_@swkó cůZôvb Gi Zwj KvtmsthvRbx-2

µııgK	bvg	eïvs‡K c`ex	m¤§wbZcwiPvjKe‡>`i ¯ŕ_∰swkécůZôv‡biZwjKv
1	Rbve Gg. mvB` ỷ∕₄vgvb	†Pqvi g¨vb	we I wm evsjv‡`k wjwg‡UW - †Pqvigïvb
			BÛv÷tqvj GÛ Bbdv÷tKPvi †W‡fj‡g>U dvBb`vÝ
			†Kvs wjt (AvBAvBwWGdwm) - fvBm †Pqvigïvb
			evsj v‡`k i vBQ dvD‡Ûkb - †Pqvi g`vb
			tm>Ułi di cwjwm WvqjM - tg¤¢i, welwU
			†µwWU †iwUs G‡RwÝ Ae evsjv‡`k - †Pqvigïvb
2	Rbve G. i Dd †PŠayi x	fvBm †Pqvi g¨vb	i ïvsMm wj wg‡UW
			i ïvsMm IqvKRc wjwg‡UW
			i "vsMm BÛwWR wj wg‡UW
			iïvsMm gUim wjwg‡UW
			i "vsMm cČcwUR vj vg‡UW
			i ïvsKm AvB vU vU vý vg‡UW
			wWqvim B>Uvib¨vkbvj wjwg‡UW
			i ïvsKb BwÄwbqwwis wj wg‡UW
			wkì wmwKDwiwU mwwF≇mm wj wg‡UW
			mx wi ‡mv‡m® wj t
			mx wclkvi m&wj t
			wWc mx wclkvi m&wj t
			mx wi‡mv‡mm †Kvì †÷v‡iR wjt
			mx wi ‡mv‡m® G‡RÝxm wj t
			wdkvim&wkcBqvW%yit
			mxg`vbm&WKBqvW°GÛwdkwgjwjt
			i ïvsMm dvg@mDvUKïvj m&vj t
			i ïvsKm †Uvj Kg vj t
			tgwnFm B⁻úvZ wjt
			B‡qv‡j v j vBbm&wj t
	(* ')		i "vsKb gUim&wj wg‡UW
			i "vsKm&BDwbqb wjt
			i ïvsKm GbwR¶ij t
			iïvsKb mwrf≇mm wjt
			te½jj"ve‡iUixR wjt
			G <sup>°</sup> v‡cv‡jv ÷xj wgjm wjt
			ebwKWanwjt
0			Gm/WAvBGj
			i ïvsKb A‡Uvm wj t
			i ïvsKm BþUwiqi wjt
			i ïvsKm G‡MØ ev‡qv‡UK wj t

6

Rbve Awvi d <i>i</i> i ingvb vmbnv fvBm †Pqvi gʻvb	<u>r</u> fmswké c <b>ů</b> Zôv‡bi Zwj Kv tgWj vi Mv‡g®lm wj t tgWj vi d"vkbm wj t
	tgWj vi G vcxti j m&yi t tgWj vi Gi vcxti j m&yi t umbnv G'vcxti j m&yi t tmbnv G'vcxti j m&yi t tr burvi G'vcxti j m&yi t tr burvi G'vcxti j m&yi t tr C d'vkbm wj t tr W Gg Gm d'vkbm wj t umbnv ti VU wj wj t umbnv ti VU wj wj t umbnv ti VU wj wj t umbnv ti Wubg wj t umbnv dtWeBvim wj t umbnv dtWeBvim wj t umbnv of ti C dive cwU wj t umbnv duWs wj t umbnv ti vc tr kbvti kb tKv=úvbx wj t umbnv ti vc tr kbvti kb tKv=úvbx wj t umbnv ti vc tr kbvti kb tKv=úvbx wj t umbnv ti vc tr kbvti kb tKv=úvbx wj t umbnv ti vc tr kbvg wj t umbnv ti vc tr kbvg wj t umbnv ti vc tr kbvg wj t umbnv ti vc tr kbvg wj t umbnv ti vc tr kbvg uj t umbnv ti vc tr kbvg uj t tr bpvi GbwR%i tr tr tr bpvi GbwR%i tr tr tr tr tr tr tr tr tr tr tr tr tr

µııgK	bvg	eïvs‡K c`ex	m¤§wbZ cwiPvj Keţ>`i ⁻ℓ_ffiswké cůZôv‡bi Zwj Kv
4	wg‡mm kvgxg †Pšayix (dyiewwowUG‡÷UmwjtGic‡¶)	cwi Pvj K	Gg. Avn‡g` wUGÛ j ïvÛm †Kvs wj t djewwo wUG‡÷Um wj t Gg. Avn‡g` †Kvì †÷v‡iR wj t wcŵtgqvi WvBs GŨ Kïv‡j Ûwwis wj t Gg. Avn‡g` dWGŨ ¯úvBm wj t Avb>`wb‡KZb wj t
5	Rbve kwdK Dwiib (†gv⊺elv óxj Mïvj fvbvBwRs c+>U wjt Gic‡¶)	cwi Pvj K	tgv dv tfwRtUej Atqj BÛv÷ R wj t tgv dv tfwRtUej Atqj BÛv÷ R wj t tgv dv wi-tiwj s wgj m wj t tgv dv wi-tiwj s wgj m wj t tgv dv wtgRUm BÛv÷ R wj t ingvb tiw b BÛv÷ R wj t tgv dv tKvtKvbvU Atqj BÛv÷ R wj t Avi. Avi. tKvtKvbvU Atqj BÛv÷ R wj t ingvb wkc teKvm%j t tgv dv AwUMcNumqvj tj`vi BÛv÷ R wj t Gg. Gg. wkc teKvm%j t Gg. Gg. tfwRtUej Atqj tcWv±m wj t tgv dv kN¤ú tcWv±m wj t tgv dv kN¤ú tcWv±m wj t tgv dv kN¤ú tcWv±m wj t tgv dv kN¤ú tcWv±m wj t Gg. Gg. më BÛv÷ R wj t BDtiv wkwcs wj t tdqvi I tqR Ktc@tikb gtbvqviv Ktc@tikb Gg. Gg. oxj M`vj fvbvBwRs cvU wj t tgv dv Ktc@tikb Gg. Gg. oxj M`vj fvbvBwRs cvU wj t tgv dv tccvi tcWv±m wj t tgv dv tccvi tcWv±m wj t tgv dv tccvi tcWv±m wj t
6	Rbve gxi kvn Rvnvb	cwi Pvj K	tRW Gg Gm dïvkbm wjt
7	Rbve dqmvj mvgv`	weKí cwiPvjK	mvfvi †U∙UvBjm wjt-cwiPvjK mycvm∙ wjt-cwiPvjK myjgv Mv‡g®Um wjt-e"e <sup>−</sup> vcbv cwiPvjK
8	Rbve g≢k© mj Zvb †Pšajix	cwi Pvj K	i ïvsMm dvg@mDvUKïvj m vj t
9	Rbve Gg. kvgmj Avjg (Awgivb†Rbv‡ikbmwjtGic‡¶)	cwi Pvj K	†Rbv‡ij †c <b>ů</b> WDm B>Uvibïvkbvj wjt-eïe <sup>−</sup> vcbv cwiPvjK
10.	tjtK‡Y∮ (Aet) dwi`Dwİb Avn‡g`	cwi Pvj K	I‡c∙ Mv‡g兜m wjt - wbe®nx cwiPvjK
11	vg‡mm dvi nvbv nK †Pšajix	cwi Pvj K	i ïvsMm dvg@mDwUK"vjm wjt i ïvsKm †UwjKg wjt i ïvsKb A‡Uvm wjt

onte

# kvLv mg~‡ni Zvwj Kvt

### K<sup>‡</sup>c<sup></sup><sup>¶</sup>iU kvLv

bý Uvlqvi (2q Zjv) 110, exi DËg vm.Avi.`Ë †ivW XvKv-1215 †dvb: (02) 9674501-2 dïv: : 880-2-9677032 mBdW: BALBBDDH002

### g`v‡bRvi t G,GBP,†R ingvb Gw wKDwUffvBm †c@m‡W>U

tgvevBj : 0119 980 3040

### wcŵýcyj Awdm kvLv

111-113, gwZwSj ev/G XvKv-1000 tdvb: (02) 9571450-1 dັv : 880-2-9566223 mβdW: BALBBDDH003

gʻv‡bRvi t ‡gvt Avidvb Avjx wmwbqi fvBm †c@m‡WJU †qvevBj: 0119 981 2722

### **j** kvb kvLv

‡eÔm Mĩvj wi qv (bxP Zj v) 57, j kvb GwfwbD j kvb, XvKv-1212 †dvb: (02) 9889268-9 dĩv : 880-2-8816739 m**βdW**: BALBBDDH004

### g`v‡bRvi t %mq` Bj ‡ZdvZ †nv‡mb

fvBm †c**û**m‡W>U †gvevBj : 0119 981 6784

### AwWev` kvLv

69, AvMõev` ev/G, PÆMõg †dvb: (031) 714665, 724876 d"↓ : 880-31-714548 mβdØ: BALBBDDH005

g`v‡bRvi t ‡gvnv¤§ †ivkv½xi Gw wKDwUf fvBm †c@m‡W>U †gvevBj:0119 970 2211

### gvj LvbMi kvLv Zvj Zjv evRvi, gyvÝMÄ †dvb: 0171 183 1040

g`vtbRvi t tgvt gvbi "¾vgvb dv֩G`wm÷`vvU fvBm †cmmtWvU tgvevBj :0171 180 8393

### **okqv kvLv**

32, KvRx bRi"j Bmjvg GwfwbD KvI ivb evRvi, XvKv -1215 †dvb: (02) 8110161, 8125011-2 dïv : 880-2-9123077 mßdW: BALBBDDH

gʻv‡bRvi t%mq`bwRgyvİb

Gw wKDwUf fvBm †c@m‡WJU †gvevBj : 0171 110 6848

### **vm‡jU câvb kvLv**

60, wbjq,`iMvn †MU Gqvi‡cvU@tiW, wm‡jU †dvb: (0821) 712256 d`v : 880-821-722616

gʻv‡bRvi t vbqvR Avn‡g` †Pšajix dv÷@fvBm †c@m‡WJU †qvevBj: 0171 140 3989

### Ggwmve w j Kkv kvLv

4, w`j Kkv ev/G XvKv-1000 †dvb: (02) 9568871-3 d`v- : 880-2-9563649 mBdWt: BALBBDDH008

# g`v‡bRvi t ‡gvnv¤§` †evi nvbyl b

wmwbqi fvBm †c@m‡WJU †gvevBj : 0119 981 8580

### Ggwmwe †kL gyRe †iW kvLv

AvBqe tUW ‡m>Uvi 1269/we, tkL gyvRe tivW PÆMög tdvb: (031) 715125-7 d¨ν : 880-31-710352 mβdW: BALBBDDH009

### g"v‡bRvi t ¯ĉb`vm<sub>s</sub>ß

wmwbqi fvBm tc@m#W>U tgvevBj: 01819 329 060

### ZvovBj kvLv

ZvovBj evRvi Dc‡Rjv - ZvovBj, wK‡kviMÄ †dvb: (09434) 75099 d"v : 880-9434-75099

gʻv‡bRvi t‡gvt bjʻj Awgb Gw wKDnUf Awdmvi †gvevBj:0171 140 3322

### Ggwmwe ebvbx kvLv

G.Avi. Uvl qvi 24, Kvgvj AvZvZK®GwFwbD ebvbx, XvKv -1213 tdvb: (02) 9885610, 9894699 d<sup>°</sup>v : 880-2-9882181

gʻv‡bRvi t Gm.Gg. BKevj †nvQvBb fvBm †cim‡WJU †gvevBj : 0171 301 0968

### LvZbMÄ kvLv

Gwkqv tm>Uvi 273/268, LvZbMÄ, PÆMåg tdvb: (031) 610036, 638013-4 d"⊷ : 880-31-632905 mβdW: BALBBDDH013

gʻv‡bRvi t G.‡K.Gg. kvnbvl qvR wmwbqi fvBm †c@m‡W>U †gvevBj: 0171 174 8449

### vgUtdW%vLv

wenwgj wn Uvl qvi 147-148, wgU‡dvW@ivW, XvKv-1100 †dvb: (02) 7320620 - 1 d`v : 880-2-7314999

gʻv‡bRvi tivdKj nymyb wmwbqi fyBm †c@m‡WyU †gyevBj:0119 985 0905

### DËiv kvLv

cU bs- 79/G, ‡iW bs - 7 †m±i - 4, DËiv, XvKv-1230 †dvb: (02) 8957427-9 d`v- : 880-2-8957431

gʻv‡bRvi t ‡gvt mv¾v` †nv‡mb wmwbqi fvBm †cŵm‡W>U †gvevBj: 0181 926 1195

### Avi wj qv kvLv

†Pšaýx c⊮Rv (2q Zj v) RvgMov †Pšiv¯⊬, Avïwj qv mvfvi, XvKv †dvb: (02) 7790447 d<sup>™</sup> : 880-2-7790448

g`v‡bRvi t ‡gvt Awbmj ingvb dv֩G`wm÷`vU fvBm †c@n‡WvU †gvevBj: 0171 686 6994

### b\_9mvD\_ †iW kvLv

89, <sup>^</sup>mq` bRi"j Bmjvg miwY b\_@mvD\_ tivW, XvKv tdvb: (02) 9563768-9 d¨v- : 880-2-9563223

### gʻv‡bRvi t ‡gneye nvmvb dv֩Gʻwm÷ʻv>U fvBm †cmm‡W>U †dvb: 01710 960515

### wwwWG GwFvbD kvLv

665, wmwWG GwfwbD ce@bwmivev`, PÆMØg †dvb: (031) 2850091-2 d¨v+ :880-31-612933

### g"v‡bRvi t

G.‡K.Gg. mvBdj Bmj vg †Pšaj x fvBm †cm‡W5U †gvevBj : 0171 400 9544

### vm‡jUDckni kvLv

iwng Uvl qvi †mvenvbx NvU wek‡iwW, wm‡j U †dvb : (0821) 81586 dïv- : 880-821-2830791

### g`v‡bRvi t G.Gg.Gg. wbRvg‡Ï \$j v Lvb dv÷®G`wm÷`vJ fvBm †cmm‡WyJ ‡qvevBj :0171 330 1111

### tj vnvMvov kvLv

tgv<sup>-</sup>dv tm›Uvi , tj vnvMvov, PÆM@g tdvb: (03034) 56304 d<sup>°</sup>v : 880 30345 6305

g`v**tbRvi t tgvnv¤§ gwnDwib** wmwbqi Gw wKDwUf Awdmvi tgvevBj:0171 110 4432

### avbgvÛ kvLv

tg‡ni cwRv, evox bs-13/G tiW bs-5, avbgwÛ, XvKv-1205 tdvb: (02) 8624874-5 04474650445-6 d¨v-: 880-2-9664640

g`v‡bRvi t ‡gvt Rwn` †nv‡mb dv֩fvBm †cům‡WvU †gvevBj :0119 981 9988

### †÷kb‡iW kvLv

gwnDwi b gv‡Kð (2q Zj v) 170, †÷kb †iW PÆMög †dvb : (031) 2850934-5 d'v : 880-31-2850936

g"v‡bRvi t ‡gvnv¤§` kvnvej vn fvBm †cim‡WJU †gvevBj : 0171 312 3130

### emÜivkvLv

ewo bs-25, eK- G GwfwbD †iWV, emÜiv Av/G, XvKv †dvb : (02) 8835321-2 d<sup>°</sup>v : 880-2-8835321

### g<sup>°</sup>v‡bRvi t KvRx bI kv<sup>°</sup> ¥4vgvb

 $dv \div {}^{\odot}G$  "wm ÷ "vU fvBm †cmtWvU tgvevBj : 0119 981 9944

### ivRkvnx kvLv

Avntg`cvRv 182 AvjycwE, †Nvovgviv, ivRkvnx †dvb: (0721) 812503-4 d'v : 880-721-812502

g"v#bRvi : #gvt fgvRvcl&li †nv#mb fvBm †c@m#W/U fgvevBj : 0171 330 2994

### L**j** bv kvLv

Avj-gvkvn Kgtc-44 gwR`miYx, †KwWG GwFwbD, Ljibv †dvb: (041)-2830134-7 d<sup>°</sup>v-: 880-41-2830135

gʻv‡bRvi t‡`evkxl Kg¶vi Gʻwm÷ʻv>U fvBm †c@m‡W>U †gvevBj: 0171 330 2993

### PvUvLj kvLv

†nwiisbs-3147, wLjcvov†iwW PvUwLj evRvi, PvUwLj, †bvqvLvjx †dvb: (03222) 75179 dïv : 880-3222-75179

g`v‡bRvi t ‡gvt kwn`j Bmj vg dv÷®G`wm÷`vJ fvBm †cÅm‡WJU †gvevBj: 0181 809 0892

### ByctRW kvLv

†Rvb mwrf≌mm Kg‡c- (bxP Zjv) wmBwc‡RW, PÆM0g †dvb: (031) 800406 d"v- : 880-31-801391

gʻv‡bRvi t mvBdj Bmj vg dv֩Gʻwm÷ʻvbU fvBm †cmm‡WbU †qvevBj:0171 310 8867

### gnvLvj x kvLv

82, gnvLvj x ev/G, XvKv-1212 †dvb: (02) 8857236 d<sup>°</sup>v : 880-2-8855431

gʻv‡bRvi t ‡gvt Avj gMxi †nv‡mb Gʻwm÷ʻv>U fvBm †c@m‡W>U †gvevBj: 0171 304 1304

### vgicji kvLv

wbwk cwRv cU bs - 1, GwFwbD - 4 tmKkvb-6, eK-wm, cjex wgicy, XvKv-1216 tdvb: (02) 9013841/4 dïv : 880-2-9012122

g`v‡bRvi t ‡K.Gm.G. Avbmvix G`wm÷`v>U fvBm †c@m‡W>U †gvevBj: 0171 301 3371

### Aø`iwKj⊬kvLv

184, †R.Gg. †mb GwfwbD Avb`iwKj ¥, PÆMåg †dvb: (031) 2854883 d'v+ : 880-31-2854881

g`vtbRvi t Avj x ZvtiK cvitfR G`wm÷`vbU fvBm †c@mtWbU tgvevBj: 0171 310 8833

### †iwnZcji kvLv

wigy cyRy †iwnZcji †ewW\$, ‡KiybxMÄ, XyKy †dyb: (02) 7766677 d"v : 880-2-7766600

gʻv‡bRvi t gvK%ubiAb †PSayix Gw wKDuUf Audmvi †gvevBj: 0171 549 6888