



hJlaN; kmf0Gfg; Inld6Bsf]

kyd jflifS ; fwf/Of ; ef ; DaGWL ; Rgf

>l zB/wgl dxfgEj xZ,

ldlt @)^&.) (.) * ut]a; \$f]; ~rfns ; ldltsf]@* cf)a]ssf]lg0fGfg; f/ o; lj Qlo ; :yfsf]kyd jflifS ; fwf/Of ; ef lgDg Inlvt ldlt, ; do, :yfgdf lgDg lj ifoxZ pk/ 5nkM tyf lg0fG ug{a:g]ePsfh]; Dk0f{zB/wgl dxfgEj xZnf0{ pkl:yltf nflu xflbS cg/fW ubS'.

; ef xg]ldlt, ; do / :yfgM

ldlt M @)^& kfj @ (ut]-tbG; f/ !# hgj/L, @)!!_ laxlaf/ .

; do M ck/fGx !!!#) ah].

:yfg M xfBh dfp06G, sflGtKy, sf7df8f];

5nkmsf]lj ifoxZ M

-s_ ; dfGo k]tfj

-!_ cflyS j if{@)^& sf]; #fns ; ldltsf]j flifS kltjBbg pk/ 5nkM u/L kfl/t ug].

-@_ nYfk/Llfsf] kltjBbg ; lxt @)^& ; fn cliff9 d; fGtsf]jf; nft tyf ; f]l ldltdf ; dflkt ePsf]cf-j=@)^& sf]gkrf gfS; fg lx; fa, gkrf gfS; fg afBkmfB lx; fa / ; f]l cj lwsf]gub kj fx lj j /Of, tt\DaGWL cg; RlxZ 5nkM u/L kfl/t ug].

-#_ ; ~rfns ; ldltaf6 cflyS j if{@)^& sf]nflu lgoQm xg' ePsf nYfk/Llfs eS P08 sDkglSf]lgolQm / lghnf0{tf]sPsf]kfl/>lds cgdfBbg ug]tyf nYfk/Llfs ; ldltsf]l; kmf/; adf]hd cf-j=@)^&)^* sf]nflu nYfk/Llfs lgolQm ug]/ lghsf]kfl/>lds lgwf{Of ug].

-\$_ sDkglSf]lgodfj nldf Joj :yf u/\$f]; ~rfns ; ldltf ; b:oxZsf]eQf tyf cGo ; lj wfxZ cgdfBbg tyf kfl/t ug]tyf kGw ; ~rfnsnf0{kBfg ul/Psf]tna eQf tyf cGo ; lj wfxZ cgdfBbg ug].

-%_ ; :yfs ; dXaf6 kltlgwlj ug]; ~rfnsxZsf]lgjfg .

-v_ lj zj k]tfj M

-!_ k]Gw kq / lgodfj nldf k]tfj u/]adf]hd ; zfvG ug].

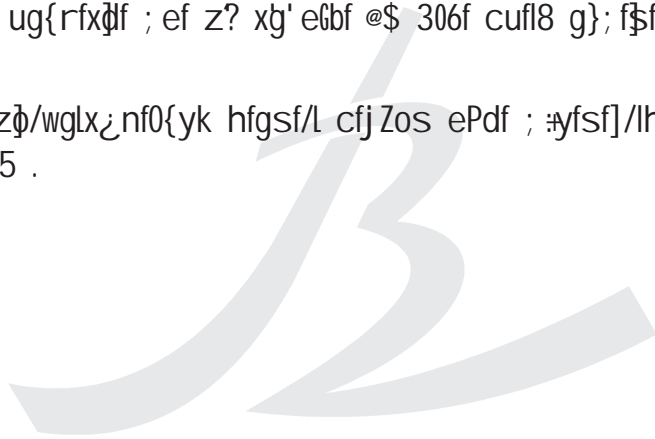
-@_ ; fwf/Of ; efaf/f :jls kGw kq tyf lgodfj nl sDkgl /lhi6W/sf]sfofno, gkfn /fi6«a» jf cGo lgsfoaf6 :jls u/fpgsf]nflu cfj Zostf cg; f/ ; fdf yk36 jf ; Rofpg ; ~rfns ; ldltnf0{clvtof/L lbg].

-u_ lj ljw .



; fwf/Of ; ef ; DaGwL yk hfgsf/L

- !_ ; efd 5nkm ul/g]; -rfns ; ldltsf]kljtjbg tyf n\vk/Llfssf]kljtjbg ; lxtsf]jflifS kljtjbg zp/wglx;sf] 7ufgdf kljft ul/g\$. sysbflrt pOm sfuhftx; gkuof o; hf0{; Fgf dgl ; efd kflngxg cg/fv 5 .
- @_ sg}zp/wgl ; efd :jo+pklyt xg g; Sg]ePdf ; efd efu Ing jf dtbfg ug\$fnflu kltlglw -k\$; L kmf/fd_ e/L ; :yfsf]/lhi68{sfoffo 6o'f\$df ; ef z? xg' e6bf sDtdf \$* 306f cufl8 lgjbg btf{u/L ; Sg' kg\$. o; /L kltlglw -k\$; L lgoOm ul/Psf]JolOm o; ; :yfsf]zp/wgl xg' cfjZos 5 .
- #_ ; efd efu Ing / dtbfg ug\$fnflu kltlglw -k\$; L lgoOm u/L ; skl5 ; DalGwt zp/wgl cfk; ; efd pkl:yt xg jf kltlglw k\abn ug{rxfdf ; ef z? xg' e6bf @\$ 306f cufl8 g}; f\$]; Fgf o; sfoffodf k7fpg' xg cg/fv 5 .
- \$_ ; fwf/Of ; ef ; DaGwdf zp/wglx;nf0{yk hfgsf/L cfjZos ePdf ; :yfsf]/lhi68{sfoffodf sfoffo ; doleq ; Dks{/fv xg cg/fv 5 .





hJlAl; knf0gfg; Inld68

sf]

kyd j flif\$; fwf/Of ; efd ; fns ; ldltsf]tkmf6

cWol f >L ljgfh sdf/ dfgw/Hoaf/f k|tt kljtj dg

cfb/Oflo zph/wgl dxfgbfj xz,

o; lj Qlo ; yfsf]kyd aflif\$; fwf/Of ; efd pkl:yt xg'ePsf ; DkOf{zph/wgl dxfgbfj xz nfo{; fns ; ldltsf] tkmf6 d xfb\$:j fut Pj -elej fbg ub5'. oxfr; ; dl f o; lj Qlo ; yfsf]cfly\$ j if{@)^÷^& sf]j f; nft, gkrf gf\$; fg lx; fa, gub kjfx lj j/Of, tt\Dalw cg; Flx; pk/ n\yfk/Llfssf]kljtj dg tyf ; ~fns ; ldltsf]aflif\$ kljtj dg k|tt ug{cgdlt rfx65'.

-s_ lj ut j if\$] sf/] f/sf] l; xj nf\$g M

bzsf]cl:y/ /fhg]ts cj:yf, cfly\$ dlGb tyf ; qmDofsfnlG cj:yfsf sf/Of ; du|cy{oj:yf cGof]hdf k/\$f] ePtfklG o; hJlAl; knf0gfg; ln= cToflws kl|t:kwf(ds /x\$]lj Qlo ahf/df uOf:t/lo ; j f ; lxt cf^gf]sf/]f/sf] ; zjft u/L ; j {fwf/Ofx;sf]dgl:y]tdf o:tf lj Qlo ; yfk|t lj Zj ; lgotdf yk j [4 u/fpg ; lfd ePsf]5 .

a\$ tyf lj Qlo ; yfx;sf] ; wof]ds j [4 ; E]lj Qlo sf/] f/df klG pIn\o kl|t:kwf\$]l:ytl /xg uof]. pQm cj lwdf a\$ tyf lj Qlo ; yfx; ; ; j {fwf/Ofx;sf]lj Zj ; lgotf j [4 xg uPsf]sf/Ofn] ; du|a\$ tyf lj Qlo ; yfsf]sh lglfk @)^ ; fnsf]thgdf !@@ kl|tzn]j [4 e0{@)^& cfiff9df ; ^!& ca{/ shf{!&^* kl|tzn]j [4 e0{;=\$^ ca{ku\$]tVofl gkfn /fi6«a\$]kljtj dgaf6 kl6 x65 . pQm tVofl nfo{cWbog ubf{.ul j u\$] lj Q sDkglx;sf]sh lglfk @)^ ; fn cfiff9sf]thgdf @\$=* kl|tzn]j [4 e0{;=&! ca{# s/f\$ ku\$]5 eg]shf{tyf nufgl @&=\$ kl|tzn]j [4 e0{;=&^ ca{#(s/f\$ ku\$]5 . ul j u\$] lj Qlo ; yfx;n] ; xh jftfj/Ofdf uOf:t/lo ; j f klfG u/\$]x\$] ; j {fwf/Ofx;sf]o:tf lj Qlo ; yfk|t lj Zj ; lgotdf yk j [4 ePsf]lj Zj; ug{; lG5 . /fhg]ts cl:y/tfsf sf/Of ; du|cy{oj:yf cGof]hdf k/\$f]ePtfklG cfly\$ j if{@)^÷^& df lj ut j if\$]sf]thgdf a\$ tyf lj Qlo ; yfx;sf]sh sf/] f/df j [4 xghf0{a}E lfd ; sf/]tds ; s; dfG ; lG5 .

cf=j= @)^÷)^& sf]lj Qlo lj j/Of oxfr; ; dl f k; ug{ rfx65' .

-!_ jf; nftM

cfly\$ j if{@)^÷)^& sf]cGto; Dddf sDkgl]sh lglfk ; @!,@,&#(%÷\$) -clf/kl P\$sf0; s/f\$ pgf]tl; nfv 5oQ/ xhf/ tlg ; o kGrfgAa] ; kof / k}f rfnl; dfq_ ku\$]5 eg]shf{; fk6 ; !,(,\$&\$,^(^÷\$& -clf/kl pgf0; s/f\$ rf]fgAa]nfv rf]Q/ xhf/ 5 ; o 5ofgAa] ; kof / k}f ; tkfnl; dfq_ ku\$]5 . ; fy)o; cj lwdf ; yfsf]sh zph/ kFl ; z!) , @ ,) ,) ,)) ÷ - clf/kl bz s/f\$ al; nfv ; kof dfq_ / hu\$] tyf sf]fx; ; z=!@,*\$,) ^\$÷)@ -clf/kl afx|nfv rf]f; L xhf/ rf}f7L ; kof / k}f b0{dfq_ /x\$]5 . o; cj lwdf gkfn /fi6« a\$]lgb; adf]hd sfod ugk]kFlsf]f kof]t /x\$]Joxf]f ; d; d oxfr; ; dl f hfgsf/lsf nflu /Vg rfx65'.

-@_ gkrf gf\$; fg M

cfly\$ j if{@)^÷)^& df sDkgl]sh cDdbgl ; @,\$&,@&,(^÷#& -clf/kl b0{s/f\$; tkfnl; nfv ; Qf0{ xhf/ ; ft ; o 5ofgAa] ; kof / k}f ; t;l; dfq_ /x\$]5 eg]o; cj lwdf sh vr{ ; z=@,*\$,) !#÷&^ -clf/kl b0{s/f\$ c]f0{ nfv c; ; L xhf/ Ps ; o aQl; ; kof / k}f 5oxQ/ dfq_ ePsf]5 . cfly\$ j if{@)^÷)^& df s/ cl3sf]gkrf ; z!*\$& , ^#÷^! -clf/kl c7f/ nfv ; tkfnl; xhf/ 5 ; o lq; f7L ; kof / k}f Ps; f7L dfq_ tyf vb gkrf ; z=!@,*\$,) ^\$÷)@ -clf/kl afx|nfv rf]f; L xhf/ rf}f7L ; kof / k}f b0{dfq_ /x\$]5 .

-#_ gub kjfxM

cfly\$ j if{@)^÷)^& sf]cGtodf ; DkOf{ultlj lwaf6 gub kjfx ; \$,%%,(&^*÷)% -clf/kl rf/ s/f\$ krkGg nfv pgf; f7L xhf/ ; ft ; o c7\ ; kof / k}f kfF dfq_ clws /x\$]5 . pk/fQm sf/]f/sf]n\yfk/Llfof ePsf] lj j/Of tyf cg; Flx; o; }fy /x\$]5 .



-v_ /fli60 tyf cft/fli60 kl/l:yltaf6 sDkglSf] sf/f]f/nf0{ c; / kfgI dVo s'fxz M
 cftl/s aGAsf]df/af6 dlSt kfPsf]gkfnsf]cy{oj:yfn]cflyS jif{@)^&÷)^& df /fhgltS cl:y/ty, aG6,
 x8tfn, ljBt cflkt{df c; xhtf -nfB ; BÈ, k7k7 nod kbfsf]cefj h:tf sf/0fxz]ubf{gkfnl cy{Gqdf
 gsf/fTds kefj kg{u0{lJ Qlo lfd df klg nufgl tyf c; hldf c; xh jftfj/Of tyf rgnf]tk0f{cj:yf ljBdfg
 /x\$]5 . vf; u/l cfBflus lfd df nufglSf]jftfj/Of ToIt /fd]gePsf]h]clwsfz nufglx 6BÈ Joj; fo / 3/
 hluf h:tf pkef]lo shf{lfqdf ; lldt xg hfghf0{lJ Qlo lfd df ToIt /fd]dfG ; lSg . ljZjJofkl z kdf b]yf k/\$f]
 cflyS dGblsf]k]olf kefj gkfnl cy{oj:yfdf gk/\$f]ePtfklg To; sf ck]olf kefj xz Pj +to; af6 pTkGg
 ; Gqf; sf]jftfj/Ofn]gkfnl cy{Gq ; E; E]j Qlo lfd ; d]nf0{kefj kfl//x\$]ePtfklg lj :tf/}lj :tf/}lj Zj cflyS
 dGbl ; dftt xg]; s] b]Vpsf]5 eg]bzd fJofkt /fhgltS cfofhtfn]plrt lgsf; kfg ; Sg]; Defjgdf j [4
 ePaf6 gofF; ljwfg n]yg / zflGt klqmf lgisifdf klqdf cfzjfbl aG ; lS65 h; af6 a]È lfd df ; sf/fTds
 kefj kg{; Sg]ljZj; ug{; lS65 .

ol ; a}; d:0fxzsf afj hb o; ; :yfn]cfjZos ; hutf ckGfP/ u]fxsj u{tyf ; j {fwf/0fxsf]clwstd ; ljwfnf0{
 dlwogh/ ub]56f]5/l6f]Pj uof:tl/o ;]fsf]dflwda6 g]lj Qlo sf/f]f/df j [4 ug{; lS65 eGg]; ~rfns ; ldltsf]
 dfGott /x\$]5 . lj Qlo ; :yfn]\$ (klTzt ; j {fwf/Of z0/ lgisfzgsf]nflu cfjZos klqmf z' ul/ ; lSpsf]5 .

-u_ klTjbg tof/ ePsf] ldt; Dddf rfn" jif\$] pknlw / eljiodf ug{ kgI s'/fsf] ; DaGwdf ; ~rfns ; ldltsf] wf/OffM
 cflyS jif{@)^&÷)^* sf]dH/ d; fIt ; Dddf sDkglSf]sh lglfk z=@\$,&^,*\$,^#)÷(* -clf/kl rffj ; s/fB
 5oxQ/ nfv rff; l xhf/ 5 ; o tl; z k0f / k}f c67fgAa]dfq_ / sh shf{; fk6 z=@#,%&),@,*!!÷**
 -clf/kl t0; s/fB ; GtfpGg nfv b0{xhf/ cf7 ; o P3f/ z k0f / k}f c7f; l dfq_ e0{@)^& ciff9 d; fItsf]
 thgdf lglfkdf !^#) klTztn]/ shf{; fk6df !*!=^ klTztn]j [4 ePsf]hfgsf/l u/fpg rfx65' . gkfn /fi6«
 a\$]n]gofFa\$ tyf lj Qlo ; :yfxz vfl]g xfnf0{:ylut u/\$f]ePtfklg pQm lGof6 xg'k' {btf{klqmf z' e} s\$
 a\$ tyf lj Qlo ; :yfxz nf0{sf/f]f/ ; ~rfngsf]0]fht lbg]gllt agfPsf]sf/Of a]È lfd df s]l a\$ tyf lj Qlo
 ; :yfxz yk xg] tyf ; ~rfngdf /x\$] lj Qlo ; :yfxz n]kFl j [4 u/l :t/f]glT ug]Pj +cfqmfds z kdf zfvfxz
 lj :tf/ ub]u0{x\$]j tdfg cj:yfnf0{ lGofnb cfudl lbgx 1j Qlo ahf/sf]nflu cfoflws klT:kwf(ds xg]b]v65 .
 klT:kwf(ds ahf/nf0{; l d z kdf lj Zn]f0f ub]ahf/sf]cfjZostf cg' f/sf lglfk of]hgfz ; ~rfng ug{Pj shf{
 k]fxdf ; hu /xl sg}Ps lfd tkm(dfq s]b0t e0{shf{k]fx gu/l lj leG lfd df shf{k]fx ug{Joj:yfkgnf0{
 ; ~rfns ; ldltsf]lgbzG /x\$]5 .

-3_ sDkglSf] cfBflus j f Joj ; flos ; DaGw M
 lj Qlo ; :yfn]cfkkt E ; DalGwt ; a}cfBflus÷Joj ; fols klTi7fgx ; E ; :yfut dNo / dfGottsf]cfwf/df ; dw/
 ; DaGw sfod ub]cfPsf]5 / To:tf]; DaGwnf0{lG/Gt/ty lb0g\$.

-a_ ; ~rfns ; ldltdf ePsf] x]km] / ; f\$] sf/Of M
 cflyS jif{@)^&÷)^& df o; lj Qlo ; :yfsf]; ~rfns ; ldltdf sg}lsl; dsf]x]km] gePsf]Joxf]f cg/f]v ub]
 ; :yfsk z0/wgl ; dX æsÈ af6 # -tlg_ hgf ; #fnsxzsf]lgjff(g o; }; efa6 xg]Joxf]f cg/f]v ub]5' .

-r_ sf/f]f/nf0{ c; / kfgI dVo s'fxz M
 lj ut nfd]; do b]v bzd f cem}sfod /x\$]; emd0fsfnlg cj:yfn]a]È lfd sf]nufglnf0{cem}klg rgnf]tk0f{
 agfPsf]5 . lj Qlo ; :yfxz sf]; wofdf hlt j [4 xB]u0/x\$]5 ToIt g}dfqdf rgnf]txz ylkB]u0{x\$]j t dfg
 cj:yfnf0{dlwogh/ ubf{a]È lfd sf efj l lbgx ToIt ; xh b]vbg . lglfk]sf]Jofhb/ a9b]uPsf]/ shf\$]Jofhb/
 ; f]cgkftdf a9g g; s\$] dhssf]cl:y/ /fhgllt / cft/fli60 lfd df ck]lft z kdf cflyS ; wf/ xg g; s\$]tyf
 ; do ; dodf cf0kg]lj leG ck7df/fx]sf]afj hb klg ; :yfsf]sf/f]f/nf0{; dofg' f/ klT:kwf(ds agfP]nfg]tkm]
 ; #fns ; ldltdf rgnf]v] /x\$]Joxf]f cg/f]v 5 .

-5_ n]yk/Lifof klTjbgdf sg} s]kmot pln]v ePsf] eP ; f]pk/ ; ~rfns ; ldltsf] klts0f M
 o; lj Qlo ; :yfsf]cftl/s tyf afXo n]yk/Lifsxz af6 cflyS jif{@)^&÷)^& df glTut tyf lj Qlo ; :yfsf]



sf/f]f/df c; / kfgIvfnsf sg}skm0tx; pk/ sg}kltsDf hgfpG' kgIcfjZostf g/x\$]Joxf]f hfgsf/l u/fpg rfxG5'.

-h_ nefex afBkmfB ug{l; kmfI/; ul/Psf]/sd M
cf-j= @)^^(÷)^& df ; ~rfns ; ldltn]nefex afkt sg}/sdsf]I; kmfI/; u/\$]5Dg .

-^_ kqGw-kq tyf lgodfj nldf ; zfv]g M
lj Qlo ; :yfsf]k]Gw-kq tyf lgodfj nldf ug{nfluPsf]k}tfij t ; zfv]g k]tfj sf]lj :t[lj j /Of o; }klTjDg; fy ; nldg ul/Psf]5 . ; f]pk/ 5nkmn u/l kfl/t ul/lbg'xg\$ eGg]lj Zjf; lnPsf]5'.

-^_ n]yfk/Lifssf] lgoIQm M
n]yfk/Lif0f ; ldltsf]I; kmfI/; adf]hd cf-j= @)^^(÷)^* sf]n]yfk/Lif0fsf nflu n]yfk/Lifs lgoIQm ug{/ kfl/>lds lgwf(0f ug{k]tfj ub\$}. j t(0fg n]yfk/Lifs >l eS P08 sdkgl kgMlgolQmsf]nflu of]o xgXG5 .

-6_ cGo cfjZos s/fx; M
-!_ dfgj ; zfv]gM
; :yfn]sd{f/l sf] sfo{blftf tyf dgf]ndf j [4 ug]p2]on] ; do ; dodf sd{f/lx;sf] k[7kf]0f, pTk]0ff, tflnd, ; }f ; lj wf j [4, kbfl]gtl, dgf]-hg nufot cGo lj ifox;df lj z]f Wofg lbg]u/\$]5 .

-@_ efjl of]hg]M
lj Qlo ; :yfn] ; }f lj :tf/ ; E}u]fxsx;nf0{gofFklj lw tyf ; :fwgaf6 ; }f k%ofpb}cfPsf]5 . cfufdl lbgx;df E-Banking, SMS Banking, ATM nufotsf ; a} ; }fx; kbfg ug]of]hg] /x\$]5 .

cf]Todf,
o; ; :yfsf]k]ltsf]nflu cf-cf^gf] lfgaf6 cdNo of]ubfg k%ofpg' xg] ; Dk0f{zD/wgl dxfgefj x; , u]fxsj u{ nufot cGo JolQm ; 3 ; :yf klT ; ~rfns ; ldltsf]tkm0f6 xflb\$ wGoj fb 1fkg ug{rfxG5' . lj Qlo ; :yfnf0{k]k]t pkn]Awx;df lj Qlo ; :yfsf nugzn, stJolgi7 sd{f/lx;sf]dx]j k0f{elDsf /x\$]h]lj Qlo ; :yfsf kqGw ; #fns nufot ; Dk0f{sd{f/l kl/jf/nf0{wGoj fb lbg rfxG5' . ; fy}lj Qlo ; :yfsf]n]yfk/Lif0f ; dod}; DkGg u/l cdNo ; e]fj x; lbgxg] cfGtl/s tyf jfxo n]yfk/LifsHoX;nf0{wGoj fb lbg rfxG5' . ; Dk0f{zD/wgl dxfgefj x; sf] ; xof]u tyf ; bDfj n]lj Qlo ; :yfn]xfn; Dd pI; fXhgs ; kdf sfo{ub}cf0{x\$]df cfufdl lbgx;df klg ox]f;sf]dx]j k0f{of]ubfgsf]ck]ff /Vb} lj Qlo lfgdf o; h]aL; kmf0GfG; ln= n]cn]u}k]xrfg agfpG]lj Zjf; lbnfpE; d:t u]fxs ju0f u0f:t/lo Pj +56f]5l/ tf]; }f k%ofpg]k0fsf ; fy g]kn /fi6«a\$, sdkgl /lhi6k/sf]sfoffo nufot ; Dk0f{zElrGtsx;nf0{o; cj ; /df xflb\$ cfef/ k\$6 ug{rfxG5'.

wGoj fb 0



sDkgl P8 @)^# sf] bkaf !)(cftuf ;~rfns ;ldltsf] 58} kl]tj 8gdf pNn} x8kg] l]j /0fx2sf] af8L a8fut l]j /0fx2M

-s_ z8/ hkmt ePsf]eP hkmt ePsf]z8/ ; Wof, To:tf]z8/sf]clst dNo, To:tf]z8/ hkmt x8e8bf cuj} ; f]afkt sDkgl]k]k]t u{/8f]hd]d /sd / To:tf]z8/ hkmt ePk]5 ; f]z8/ l]jqm u/L sDkgl]k]k]t u{/8f]/sd tyf hkmt ePsf]z8/ jfkt /sd lkmtf{u{/8f]eP ; f]sf]l]j /0f M cfly8 jif{8)^^÷)^& df sg}z8/ hkmt ul/Psf]58 .

-v_ l]ut cfly8 jif8f sDkgl / o; sf] ; xfos sDkgl]sf]sf/]f]f/sf]k]k]t / ; f]cfly8 jif8f]c8tdf /x8f]l:yltsf] kg/f]nf8g M o; l]Qlo ; #yfsf]sg}c8o ; xfos sDkgl /x8f]58 .

-u_ sDkgl tyf To; sf] ; xfos sDkgl]cfly8 jif8f ; Dk8g u{/8f kdV sf/]f/x2 / ; f]cj]wdf sDkgl]sf]sf/]f]f/df cfPsf]sg}dx]j k8f{kl/j t8 M o; l]Qlo ; #yfsf]sg}c8o ; xfos sDkgl g/x8f]x8f o; n]sDkgl]sf]s/]f]f/df sg}dx]j k8f{kl/j t8 cfPsf]58 .

-3_ l]ut cfly8 jif8f sDkgl]sf]cfw]f/et z8/wglx2n]sDkgl]nf0{pknAw u/fPsf]hfgsf/L M o; l]Qlo ; #yfsf sg}klg cfw]f/et z8/wglx2n]sDkgl]nf0{sg}lnlvt jf d]f]vs hfgsf/L pknAw u/fpg'ePsf] 58 .

-a_ l]ut cfly8 jif8f sDkgl]sf ; ~rfns tyf kb]f]wsf/Lx2n] lnPsf]z8/ :jfldT]sf] l]j /0f / sDkgl]sf]z8/ sf/]f]f/df lghx2 ; n]lg /x8f]eP ; f] ; Da8wdf lghx2af6 sDkgl]k]k]t u{/8f]hfgsf/L M o; l]Qlo ; #yfsf ; ~rfns tyf kb]f]wsf/Lx2n]8)^& c]iff9 d; ft ; Dd lnPsf]z8/sf] :jfldT]sf]l]j /0f b]fo ad]nd /x8f]5 . ; fy}lgh ; ~rfns Pj #kb]f]wsf/Lx2 o; sDkgl]sf]z8/ sf/]f]f/df ; n]lg /xg'ePsf]58 .

Gffd	kb	sh z8/ ; Wof
>l lagf8 s8f/ df]gW/	c]l]b]f	#),,)) IsQf
>l nldl nfn gsdl{	k88w ; ~rfns	!,,#,) IsQf
>l lagf8 >]7	; ~rfns	%),,)) IsQf
>l /g' >]7	; ~rfns	#%,,) IsQf
>l uf]k]fn /fhe08f/L	; ~rfns	@),,)) IsQf
>l lht]b]nfn gsdl{	dx]k88ws÷sDkgl ; l]rj	!),,)) IsQf

-r_ l]ut cfly8 jif8f sDkgl; # ; Dal8wt ; Dem]fx2df sg} ; ~rfns tyf lghsf] glhssf] gft]ft/sf] JolQmut :jfy8f] af/]f pkn]w u/f0Psf] hfgsf/Lsf] Jox]f . ; ~rfns tyf lghsf]glhssf]sg}gft]ft/sf]JolStut :jfy{xg]u/L sDkgl; 8 ; Dal8wt sg}sl; dsf ; Dem]fx2 ePsf]58 .

-5_ sDkgl]cf^gf]z8/ cfkm]vl/b u{/8f]eP To; /L cf^gf]z8/ vl/b ug8f]sf/0f, To:tf]z8/sf] ; Wof / clst dNo tyf To; /L z8/ vl/b u/]fkt sDkgl]h]eStfg u{/8f]/sdM cfly8 jif{8)^^÷)^& df o; l]Qlo ; #yfn]cf^gf]z8/ cfkm]vl/b u{/8f]58 .

-h_ cft]l/s lgo8q8f k8ffnl eP jf gePsf] / ePsf]eP ; f]sf]l]j:t8 l]j /0f M g]k]fn /fi6a88af/f hf/L lgb]8g ad]nd l]lgod tyf gl]tx2 th8f u/L ; f]sf]clwgd] /xl o; l]Qlo ; #yfn]sfo{



ub{cfPsf]5 . cflyš j if{@)^^(÷)^& blv >l cgk sdf/ >]7, Pkm; ÷=, P=s} >]7 P08 sDkgl rf6ð{Psfp66]6; af6 lgoldt ?kdf cftl/s nÿfk/Llf0f u/f0{nÿfk/Llfssf] kljtjðg adf]hd ; wf/ ug{Joj :yfkgnf0{lgbz}g lb0{cftl/s lgo60f k0ffnldf k0fj sf/Ltf Nofpg]sfo{ul/Psf]5 .

- 1_ ljut cflyš jifš] sh Joj:yfkg vrš] lj j/Of M

cflyš j if{@)^^(÷)^& df lj Qlo ; ÷yfsf]sh Joj :yfkg vr{ ç=!,.)%,^%,(#&=&\$ -clf/kl Ps s/fð kfF nvf k}f7l xhf/ gf}; o ; t;l; / k}f rf}Q/ dfq_ Joj :yfkg vr{ePsf]5 . h; dlw]sDf{f/l vr{afkt ç=\$%,&)^#\$÷%! -clf/kl k}fln; nvf ; Q/L xhf/ 5 ; o r}t; / k}f Psfp66f dfq_ tyf sfof]o ; ~rfng vr{afkt ç=%,(%,#)#÷@# -clf/kl pgf6; f7l nvf kGrfgAa]xhf/ tl; ; o tl; / k}f t0; dfq_ /xš]5 .

- 2_ nÿfk/Llf0f ; ldtsf ; b:oxçsf] gdfj nl, lghxçn] k{kt u/š]f kfl/>lds, eQf tyf ; lj wf, ; f] ; ldlt] u/š]f sdf sf/jxlsf] lj j/Of / ; f] ; ldlt] sg} ; emj lbPsf] eP ; f] sf] lj j/Of M

xfn o; lj Qlo ; ÷ydf b}fo adf]hdsf]nÿfk/Llf0f ; ldlt /xš]5 .

- >l uffkn /fhe08f/l -; 0f]hs_
- >l /g' >]7 -; b:o_
- >l ou] >]7 -; b:o ; lrj_

pk/f0m adf]hdsf]nÿfk/Llf0f ; ldlt]gkn /fi6«a»\$ nufot afx0 tyf cftl/s nÿfk/Llfsaf6 k{kt lg/Llf0f kljtjðg pk/ lj :t[cllbog tyf lj Zn]f0f u/l ; š]f]; wf/ Pj ÷sfof]j ogsf nflu Joj :yfkga6 cfj Zos hfgsf/l ln0{; ~rfns ; ldlt ; dl; ; f]kljtjðg kç ug[u/š]5 .

cfj= @)^^(÷)^& df nÿfk/Llf0f ; ldtsf]hdDf Ps j6f a}S a; š]f]/ a}S eQf afkt hDdf ç=#,%)÷- vr{ePsf]5 .

; ldtsf ; b:oxçsf] gdf	k{kt u/š]f a}S eQf ç=
>l uffkn /fhe08f/l	!,%)÷-
>l lht]b nfn gsdl{-xfn g/xg' ePsf]	!,))÷-
>l ouç >]7	!,))÷-
hdDf	#,%)÷-

-6_ ; ~rfns, k0Gw ; ~rfns, sfošf/l k0V, sDkglf cfwf/et z0/wgl jf lghsf]ghssf gft]f/ jf lgh ; mlg /xš]f] kmd{ sDkgl jf ; u]7t ; ÷fn] sDkglnf0{sg}/sd aemfg af6l eP ; f] s/f M ; ~rfns, k0Gw ; ~rfns, sfošf/l k0V, sDkglf cfwf/et z0/wgl jf lghsf]ghssf gft]f/ jf lgh ; mlg /xš]f]kmd{ sDkgl jf ; u]7t ; ÷fn] sDkglnf0{sg}kl; dsf]/sd aemfg af6l /xš]50 .

-7_ ; ~rfns, k0Gw ; ~rfns, sfošf/l k0V tyf kbflwsf/lnf0{eQmfgl ul/Psf] kfl/>lds, eQf tyf ; lj wfsf]/sd M

cflyš j if{@)^^(÷)^& df o; lj Qlo ; ÷yfsf ; ~rfns ; ldtsf ; b:oxçnf0{a}S eQf afkt hDdf ç=*,*)÷-.-clf/kl c;l xhf/ cf7 ; o dfq_ pknAw u/f0Psf]5 . o; afxš c6o sg}; lj wf Pj ÷kfl/>lds k0fg ul/Psf]50 . k0Gw ; ÷fns tyf c6o kbflwsf/lxçnf0{cfj= @)^^(÷)^& df eQmfgl ul/Psf]kfl/>lds eQf tyf ; lj wfsf]lj j/Of b}fo adf]hd /xš]5 .

kb	jflifš kfl/>lds tyf eQf
k0Gw ; ÷fns	!\$,#\$,@%!÷&)
c6o kbflwsf/lxç	!(%,#,&@&÷^)



-8_ z8/wglx2n] alemlng af8l /x8f] nfezsf] /sdM

cfly8 j if{@)^^÷)^& sf]c8to; Dd z8/wglh]alemlngkg]nfez8 af8l /x8f]58 .

-9_ sDkgL P8, @)^# sf] bkmf !\$! adf]hd ; DklQ vl/b jf laqnl u/8f] s/f8f] ljj/OfM

cfly8 j if{@)^^÷)^& df o; lj Qlo ; :yfn]sDkgL P8, @)^# sf]bkmf !\$! adf]hdsf]sg}; DklQ vl/b jf laqnl u/8f]58 .

-0f_ sDkgL P8sf] bkmf !&% adf]hd ; Da4 sDkgL alr ePsf] sf/f] f/sf] ljj/Of M

o; lj Qlo ; :yfn]cfly8 j if{@)^^÷)^& df sDkgL P8, @)^# sf]bkmf !&% adf]hd c8o sg}sDkgL; 8 ; Da4 /xl sg}lsl; dsf]sf/f]f/ u/8f]58 .

-t_ o; P8 tyf k8lnt sfg8 adf]hd ; -rfns ; ldltsf] kljtj8gdf vhfpgkg]c8o sg}s/f M

o; P8 tyf k8lnt sfg8 adf]hd ; -rfns ; ldltsf]kljtj8gdf vhfpgkg]c8o sg}s/fx2 gePsf].





Bhatta & Company

Chartered Accountants

e8 P08 sDkgL
rf68{Psf66}6;

hllal; kmf06fg; Inld68sf]z8/wgl dxfgefj x; ; dl
: j t6g nlyfk/Lifssf]kljtj dg

!= xfdln]hllal; kmf06fg; Inld68sf]o; }fy ; mlg @)^& cfiif9 d; f6tsf]j; nft, !! sflt8 @)^& blv #@ cfiif9 @)^& ; Ddsf] gfkrf g8; fg lx; fa / gub kj fx ljj /of, 0Sjl6ldf ePsf]kl/j t8 / nlyf ; Da6wl l6Kk0flx;sf]nlyfk/Lifof ; Dk6g u/\$f 5f; cfly8 ljj /Ofx;kljt Joj :yfkgsf]lhdd]f/l

@= gkfn nlyfdg cg?k oyfy{/ plrt lraqof ug]lj Qlo ljj /Ofx; tof/ Pj -k|tt ug]lhdd]f/l Joj :yfkgsf /x8]5 . ol lhdd]f/l c6tu8 rfx]hfn; fhl jf uln6laf6 xf] \; f/e't lsl; dn]q6l/lxt, lj Qlo ljj /of tof/ ug] c6tl/s lgo6qof k0ffnlsf]th8f, sf0f]og / ; #fng ug]sfo{nlyf gltx;sf]5g8 tyf nfu"ug]Pj -k|l:ylt cg; f/ nlyf ; Da6wl dxlj k0f{cgdfg ug]kb8g\ nlyfk/Lifssf]lhdd]f/l

#= xfdl] nlyfk/Lif0sf] cfwf/df lj Qlo ljj /Ofx; pk/ d6tJo JoQm ug{xfdl] lhdd]f/l xf]. xfdln] xfdl] nlyfk/Lifof gkfn nlyfk/Lif0dfg adf]hd ; Dk6g u8of; ol dfgn]xfdlnf0{Joj ; flos gltstfsf]kfnf ug]tyf lj Qlo ljj /Ofx; ; f/e't ?kdf ql6/lxt ePsf]af/df dgf; j cfzj; g k|t ug{xfdlnf0{nlyfk/Lif0sf]of]hg agpg / nlyfk/Lifof ; Dk6g ug{clgj fo{u/fp8g\ nlyfk/Lifof c6tu8 lj Qlo ljj /Ofdf pNn]vt /sd / vhf; fnf0{kli6 ug]kdf0f k|t ug]; Da6wl ; Dkfbg sf0f]lw ; mlg x65 . o; /l 5g8 ul/Psf]sf0f]lw rfx]hfn; fhl jf uln6laf6 xf] \; f/e't ?kdf ql6oQmk|tlt xg ; Sg]hfl]vdsf]nlyf]hlyf ; lxt xfdl] Jofj ; flos lgo6df cfwf/t 5 . To; /l hf]vdsf]nlyf]hlyf ug]qaddf, xfdln]sDkgl]cf6tl/s lgo6qof pk/ g}/fo JoQm ug] p2zon]ge0{kl/l:ylt cg; f/ xfdl]nlyfk/Lifof sf0f]lw tof/ ubf{sDkgl]lj Qlo ljj /of tof/ Pj -k|tlt ug]qaddf cjndj g u/\$f c6tl/s lgo6qof k0ffnlsf]lj Zn]of u/\$f 5f; nlyfk/Lif0df Joj :yfk8af/f k0f]udf Nof0Psf nlyf l; 4f6tx; Pj -ul/Psf dxlj k0f{cgdfgx;sf]pkoQmtsf]tyf dNof]gsf ; fy}; du]lj Qlo ljj /of k|tltsf]nlyf]hlyf ; d]; dfj 8 x65 . xfdl]nlyfk/Lif0f]xfdl]d6tJonf0{kof]t cfwf/ k0f]g ug]s/fdf xfdl lj Jz :t 5f; d6tJo

\$= xfdl8f/f ; Dk6g ul/Psf]k/Lif0sf]cfwf/df kljtj dg k8 ub8f]sM
-s_ xfdln]nlyfk/Lifof ; Dk6g ug{cfj Zos 7fg8; ; Pgf, :ki6ls/of / hj fkm kfPsf 5f; .
-v_ xfdln]nlyfk/Lifof u/\$f >}tfx;sf]cfwf/df xfdl]/fodf sDkgl]lx; fa-lstfa, P8 adf]hd 7ls; u /flvPsf]5 .
-u_ of]kljtj dg; u ; Dal6wt ; mlg jf; nft, gfkrf g8; fg lx; fa, gub kj fx ljj /of / ; mlg cg; rlx; gkfn /fi6a8n]t88] 9fFf / tl/sf cg; f/ tof/ ul/gsf ; fy}sDkgl]/fv8]lx; fa lstfa, axlvft >}tf / nlyf; u b?:t /x8f 5g\
-3_ xfdl]nlyfk/Lif0sf]; dodf sDkgl]; #fns ; ldltsf jf kl]lglw jf sg}kbf]wsf/l jf sg}sdff/ln]k|f]nt sf8g lj kl/t nlyf ; Da6wl sg}sdfs h jf clgoldt sfo{u/\$f]jf sDkgl]; DklQ lxfldgf u/\$f]jf sDkgl]xgl g8; fgl u/]u/Psf] xfdl]hfgsf/ldf cfPg .
- _ xfdl]/fodf xfdln]nlyfk/Lifof u/\$f >}tfx;sf]cfwf/df sDkgl]gkfn /fi6a8n]lgb8g adf]hd sDkgl]kof]t kfl]sf] /fv8]tyf ; DklQdf ; Deflj t g8; fgl]nflu kof]t Joj :yf u/\$f]5 .
-r_ sDkgl]gkfn /fi6a8n]lbPsf]lgb8g cg?k sfo{u/\$f]5 .
-5_ sDkgl]lgl]k8stf{tyf nufglstf8sf]lxt ; Af0f lj?4 sfo{u/\$f]blvPg .
-h_ sDkgl]u/\$f]sfo{cf'gf]sfo{f8 leq /x8f]kf0of /
-em_ sDkgl]df nlyf ; Da6wl sg}hfn; fhl u/\$f]xfdl]hfgsf/ldf cfPg .
%= xfdl]/fodf, ; mlg lj Qlo ljj /Ofn]sDkgl]@)^& cfiif9 d; f6tsf]lj Qlo l:ylt, ; f]ldltdf c6to ePsf]cfly8 j if8f]; #fng glthf, 0Sjl6ldf ePsf]kl/j t8 tyf gub kj fxsf]oyfy{lraqof u/\$f]5 / ; f]sDkgl P8 @)^#, a8 tyf lj Qlo ; :yf ; Da6wl P8 @)^# / gkfn /fi6a8n]lgb8g cg; f/ tof/ ul/Psf]5 .

ldltM@)^&).^!#
:yfgM sf7df8f;gkfn .





hĻān; knf0ēfg; Inld6ē

@^& ;fn cfiif9 d; fētsf]

j f; nft

khl tyf bflotj	cg' rL	o; j if ē=	ut j if ē=
1= zp/ khl	4=1	102,000,000.00	-
2= hu]*F tyf sffxē	4=2	1,284,064.02	-
3= C)fkq tyf a)*	4=3	-	-
4= Itg(afēl shf(; fk^	4=4	20,000,000.00	-
5= lglfk bflotj	4=5	212,976,395.40	-
6= eQmfgl lbgkgļ l j nxē	4=6	-	-
7= kētfļj t nfezē		-	-
8= cfos/ bflotj		-	-
9= c6o bflotj	4=7	9,647,345.41	-
sh khl tyf bflotj		345,907,804.83	-

; DkiQ	cg' rL	o; j if ē=	ut j if ē=
1= gub dffhbt	4=8	3,831,883.66	-
2= gkfn /fi^ē aēsdē /xēsl dffhbt	4=9	5,686,402.24	-
3= aēēlj Qlo ; +yfdē /xēsl dffhbt	4=10	36,041,482.15	-
4= dfu tyf cNK ; iēgdfē kēkt xēļ /sd	4=11	86,182,249.50	-
5= nufgl	4=12	5,000,000.00	-
6= shf(; fk^ tyf l j n v/lb	4=13	196,504,607.94	-
7= l:y/ ; DkiQ	4=14	6,172,550.08	-
8= u/ aēē ; DkiQ	4=15	-	-
9= c6o ; DkiQ	4=16	6,488,629.26	-
sh ; DkiQ		345,907,804.83	-

; eflj t bflotj	cg' rL	4=17
; ~rfnsxēsl #ff)ff	cg' rL	4=29
khlēffē tflnsf	cg' rL	4=30
hēvd efl/t ; DkiQ l j j /)F tflnsf	cg' rL	4=30-s_
kēdv ; iēsf^ xē	cg' rL	4=31
kēdv nēvf gltēxē	cg' rL	4=32
nēvf ; Dalēw l^kē)flxē	cg' rL	4=33
; +yfs tyf ; +yfs zp/xēl*/xēn lnPēsl shf(cg' rL	4=34
nēvk/Lif)ē ePēsl / gePēsl l j r kē/s	cg' rL	4=35
nēvk/Lif)ē gePēsl l j Qlo l j j /)f	cg' rL	4=c

4=1 bļv 4=17 cēļ iēlxē j f; nftsf cēēg cū xēļ

xdf] cfhsf] ldltsf] ; nūg kĻtjēgēsf] cfwē/df

olū >]7
nēvf kēdv

lhtēhēfn gēdl{
dxēkēws

nldēfn gēdl{
kēw ; ēfns

lagēē sēf/ dfgēw/
clēlf

o1 /fh eē
rf6ēPēsf6ē6ē;
eē P08 sēkl

lagēē >]7
; ēfns

/g' >]7
; ēfns

ufēfn /fhe08f/L
; ēfns



hĻān; kmf0ġfg; Inld6Ģ

ldlt @)^ sfltš !! bĵv @)^& cfiff9 d; fġt; Dd
gfkñf gfš; fg lx; fa

lj j /)f	cg' rĻ	o; j if ĸ=	ut j if ĸ=
1= Jofh cfdBfgl 2= Jofh vr{	4=18 4=19	20,212,450.32 9,159,340.13	- -
vb Aofh cfdBfgl		11,053,110.19	-
3= sldzg tyf l*:sfp)^ 4= cġo ; ~rfng cfdBfgl 5= ; ^xl #^a(cfdBfgl	4=20 4=21 4=22	737,869.39 3,777,476.66 -	- - -
sh ; ~rfng cfdBfgl		15,568,456.24	-
6= sdrf/l vr{ 7= cġo ; ~rfng vr{ 8= ; ^xl #^a(gfš; fg	4=23 4=24 4=22	4,570,634.51 5,995,303.23 -	- - -
; Deflj t gfš; fgl Joj :yf cl#sfl ; ~rfng dġfknf		5,002,518.50	-
9= ; Deflj t gfš; fgl Joj :yfxĸ	4=25	2,970,088.53	-
; ~rfng dġfknf		2,032,429.97	-
10= u/ ; ~rfng cfdBfgl÷vr{ 11= ; Deflj t gfš; fgl Joj :yfaf^ lkñtf{	4=26 4=27	- -	- -
lgoldt sf/fj f/af^ ePsfj dġfknf		2,032,429.97	-
12= c; fdfġo sf/fj f/x?af^ ePsfj cfdBfgl÷vr{	4=28	-	-
; Dk)fl sf/fj f/ ; dfj z kl%sfj vb dġfknf		2,032,429.97	-
13= sdrf/l afg; Aoa:yf 14= cfos/ Joj :yf > o; j ifšfl s/ Joj :yf > lj ut j ifš Ddsfl s/ Joj :yf > o; j ifšfl :yug s/ cfdBfgl÷vr{		184,766.36 - - 563,599.59	- - - -
vb gfkñf÷gfš; fg		1,284,064.02	-

4=18 bĵv 4=28 cg' rĻĸ gfkñf gfš; fg lx; fj sf cleġg cū xġ\ .

xfdfj cfhsfl ldtsfl ; nĻg klĵjġgsfl cfwf/df

olj >ĵ
nyf kġv

lhtġbñfn gsdl{
dxkġġws

nldlnfn gsdl{
kġġw ; #fns

lagfġ sdrf/ dfgġw/
clblf

o1 /fh eš
rf6ġPsfpġġ6;
eš P08 sġkġ

lagfġ >ĵ
; #fns

/g' >ĵ
; #fns

ufġfn /fhe08f/L
; #fns



hjaN; kmf06fG; Inld6B

gfkrf gfS; fg af8krf8 lx; fa

ldlt @)^ sfltS !! b]v @)^& cfiff9 d; fgt; Dd

lj j /)f	cg; 'rl	o; j fl 2=	ut j fl 2=
cfDbfgl			
1= ut j ifD dsfl ; trt d'gfkrf		-	-
2= o; j ifSfl d'gfkrf		1,284,064.02	-
3= ; ^xl #^a(sff		-	-
hDdf		1,284,064.02	-
vr{			
1= ut j ifD dsfl ; trt gfs; fg		-	-
2= o; j ifSfl gfs; fg		-	-
3= ; fwf/)f hul*fsff		369,532.72	-
4= ek/L cfpj hul*f		-	-
5= ; +yf lj sf; sff		-	-
6= nefz ; dls/)f sff		-	-
7= sd'f/l ; Da6wl hul*fx2		-	-
8= k'tflj t nefz		-	-
9= k'tflj t afg; zp/		-	-
10= lj z]f hul*f sff		-	-
11= ; ^xl #^a(sff		-	-
12= khl lkmf{ hul*f sff		-	-
13= khl ; dfofhg sff		-	-
14= nufgl ; dfofhg sff		-	-
15= :yug s/ ; Dklit -ut cf-j =sfl ; dfofhg ; dt_		-	-
hDdf		369,532.72	-
; l-r t d'gfkrf÷-gfs; fg_		914,531.29	-

xfdf] cfhsfl ldltstfl ; nlg kljtjbgstfl cfwf/df

ou] >]7
nyf kdV

lht{b]hfn gsdl{
dxk66ws

nldlnfn gsdl{
k66w ; #fns

lagf] sdf/ dfg6w/
clblf

o1 /fh eS
rf66Psfp66]6;
eS P08 sDkgL

lagf] >]7
; #fns

/g' >]7
; #fns

uf]fn /fhe08f/L
; #fns



hjaN; kmf0ggf; Inld6B
 0Sjl6ldf ePsf]kl/jtG ; DaGwl lj j /Of
 Cf=j=@)^^.@)^&

lj j /Of z? dffbt :yug s/ -ut cf=j=; ddsfj ; dfofng_ ; dfofng o; cf=j= sfj vb gfkaf zp/ khd f j fs xskp zp/ hf/af^ kkt k:tfij t j fg; zp/ nfef ; ds/)f sffdf ; f/fsf ; fmf/)f huj* f sffdf ; f/fsf ek/l cfpj huj* f sffdf ; f/fsf k:tfij t nfef zp/ lkldodaf^ kkt o; cf=j= sfj :yug s/ huj* /sd ; f/fsf	zP/ kWhL	ZP/ ikldod	; lft gf=gfj	:yug s/ huBf	; fmf/Of huBf sffj	nfef+ ; lds/Of sffj	klftlj t nfef+	khlut huBf sffj	; 6xl 36a9 sffj	Cbó ; j tG sffj	sh /sd
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	1,284,064.02	-	-	-	-	-	-	-	1,284,064.02
	102,000,000.00	-	-	-	-	-	-	-	-	-	102,000,000.00
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-369,532.72_	-	369,532.72	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	(!\$,%#!,@)	-	#^(,%#&.@	-	-	-	-	-	!)\$,@*\$,)^\$.)@
clftd diffoft	!)@,)))))))))	-	(!\$,%#!,@)	-	#^(,%#&.@	-	-	-	-	-	!)\$,@*\$,)^\$.)@



hĻaĻ; kmf06fĢ; Inld6Ģ

gub kjfx lĵj /of

ldlt @)^^ sfltš !! blv @)^& ciff9 d; fġt; Dd

lĵj /)f	o; j if ė=	ut j if ė=
-s_ sf/faf/ ; rfngaf^ kj fx		
1= gub kfĶt	23,853,650.85	-
1=1 Aofh cfDbfgl	20,020,121.55	-
1=2 sldzg tyf l*:sfp)^ cfDbfgl	56,052.64	-
1=3 lj bĵl lj lgdo sf/faf/af^ cfDbfgl	-	-
1=4 cknjvt shfšfj c; hl	-	-
1=5 cĢo cfDbfgl	3,777,476.66	-
2= gub eQmfgl	-18,103,048.53	-
2=1 Aofh vr{	-9,026,357.38	-
2=2 sdĶf/l vr{	-4,570,634.51	-
2=3 sfoffho ; rfng vr{	-4,295,090.88	-
2=4 cfos/ eQmfgl	-210,965.76	-
2=5 cĢo vr{	-	-
sfoĶt khL (Working Capital) ultlj lw cl#sfj gub kj fx	5,750,602.32	
; rfng ; DalĢw rfn' ; Dkltdf sdl -j \$	-288,734,588.54	
1= dfu tyf cNk ; rgdf kfĶt xĵj /sddf sdl+-j \$	-86,182,249.50	-
2= cĢo cNksfnlg nufgldf sdl+-j \$	-	-
3= shf tyf lj N; vl/bdf sdl+-j \$	-199,474,696.47	-
4= cĢo ; DklQdf sdl+-j \$	-3,077,642.57	-
; -rfng ; DalĢw rfn' bflotj df -sdl +-j \$	241,608,092.11	
1= lglfk bflotj df -sdl +-j \$	212,976,395.40	-
2= ; l^kms)^ ckm l*kfjh^df -sdl +-j \$	-	-
3= cNksfnlg ; fk^ldf -sdl +-j \$	20,000,000.00	-
4= cĢo bflotj df -sdl +-j \$	8,631,696.71	-
-v_ nufgl sf/faf/df gub kj fx	-15,064,337.84	
1= bl#sfnlġ nufgldf sdl+-j \$	-5,000,000.00	-
2= l:y/ ; DklQdf sdl+-j \$	-7,348,584.40	-
3= nufgldf sdl+-j \$	-	-
4= nfez cfDbfgl	-	-
5= cĢo	-2,715,753.44	-
-u_ lj Qlo >ft sf/faf/af^ gub kj fx	102,000,000.00	
1= bl#sfnlġ C)f -j)^, l*jĵr/ cflb_ df j \$+-sdl	-	-
2= zp/ khldf j \$+-sdl	102,000,000.00	-
3= cĢo bflotj df j \$+-sdl	-	-
4= gkfn /fi^ aĵsaf^ kfĶt ; xlnot kġ/shfĶf j \$+-sdl	-	-
-#_ gub tyf aĵs dfĶbftsfj ljlgdo b/df ePsfj km/saf^ cfDbfgl vr{	-	-
-a_ o; j ifšfj ; Dk)f(ultlj lwaf^ gub kj fx	45,559,768.05	
-r_ gub tyf aĵsdf /xĵfj z? dfĶbft	-	-
-%_ gub tyf aĵsdf /xĵfj clĢtd dfĶbft	45,559,768.05	-

xfdfj cfhsfj ldltsfj ; nġg klĵjĵgsfj cfwf/df

ou] >Ķ
nyf kĶv

lhtĶbĶfn gsdl{
dxkĶĶws

nldlnfn gsdl{
kĶĶw ; #fns

lagfĶ sĶf/ dfġĶw/
clblf

o1 /fh eĶ
rf6ĶPsfpĶĶĶ;
eĶ P08 sĶkġl

lagfĶ >Ķ
; #fns

/g' >Ķ
; #fns

ufĶkfn /fhe08f/l
; #fns



հայաստանի Հանրապետության ֆինանսների նախարարություն

ՀՀ ֆինանսների նախարարության կողմից

ՀՀ ֆինանսների նախարարության կողմից

գր. հ/լ 4-1

լ/լ /)f	o; j if շ=	ut j if շ=
1= zբ/ khl		
1-1 clws(t khl	400,000,000.00	-
s_ 4,000,000 ; fwf/)f zբ/ կ t zբ/ շ= 100 n	400,000,000.00	-
v_ ===== gg /l*dj n lkkm/Ֆ; zբ/ կ t zբ/ շ= ===== n	-	-
u_ ===== l/l*dj n lkkm/Ֆ; zբ/ կ t zբ/ շ= ===== n	-	-
1-2 hf/l khl	200,000,000.00	-
s_ 2,000,000 ; fwf/)f zբ/ կ t zբ/ շ= 100 n	200,000,000.00	-
v_ ===== gg /l*dj n lkkm/Ֆ; zբ/ կ t zբ/ շ= ===== n	-	-
u_ ===== l/l*dj n lkkm/Ֆ; zբ/ կ t zբ/ շ= ===== n	-	-
1-3 rDif khl	102,000,000.00	-
s_ 1,020,000 ; fwf/)f zբ/ կ t zբ/ շ= 100 n	102,000,000.00	-
v_ ===== gg /l*dj n lkkm/Ֆ; zբ/ կ t zբ/ շ= ===== n	-	-
u_ ===== l/l*dj n lkkm/Ֆ; zբ/ կ t zբ/ շ= ===== n	-	-
1-4 կ tflj t afց; zբ/	-	-
1-5 sN; Og P*efց;	-	-

zբ/ :j fldTj l/լ /)f	o; j if շ=		ut j if շ=	
	%	zբ/ khl	zբ/ khl	%
1= :j bzl :j fldTj	100.00	102,000,000.00	-	-
1=1 gkfn ; /sf/	-	-	-	-
1=2 æsÆ j uՏf Ohfh tkqkfkkt ; +yfxշ	-	-	-	-
1=3 cGo Ohfh tkqkfkkt ; +yfxշ	-	-	-	-
1=4 cGo ; +yfxշ	-	-	-	-
1=5 ; j { fwf/)f	100.00	102,000,000.00	-	-
1=6 cGo	-	-	-	-
2= ab zs :j fldTj	-	-	-	-
hDdf	100.00	102,000,000.00	-	-



hija; knofg; Inld6

)% klztz jf ; fgbf a9L :jfldTj ePsf]z/wglx;sf]lj/Of
-@)^& ciff9 d; fgt_

qr; *	lj j /)f	%	rQif /sd 2=
1	nldl nfn gsd{	6=66	13,310,000.00
2	lty{ dfof knfgrfs}	6=40	12,800,000.00
3	nldl s{f/L gsd{	2=50	5,000,000.00
4	k{ft l#ld/}	2=50	5,000,000.00
5	lagfb >]&	2=50	5,000,000.00
6	*f= x/L nfn gsd{	2=25	4,500,000.00
7	/gf gsd{	2=23	4,450,000.00
8	/gl >]&	1=75	3,500,000.00
9	lagfb s{f/ dfgw/	1=50	3,000,000.00
10	cf{ /fh Vj fphl	1=42	2,844,000.00
11	ufkn /fhe)*f/L	1=00	2,000,000.00
12	*f= 0Gb k; fb k{fkl	1=00	2,000,000.00
13	laho zfSo	1=00	2,000,000.00
14	d{hl bj /fjgof/	1=00	2,000,000.00
15	/fh{b zfSo	1=00	2,000,000.00
16	gb nldl gsd{ -zfSo_	0=95	1,900,000.00
17	cugf knfgrfs}	0=50	1,000,000.00
18	lty{ sfhl dxhg	0=50	1,000,000.00
19	/gl nfn dxhg	0=50	1,000,000.00
20	dx k; fb l/hfn	0=50	1,000,000.00
21	afwl bf; tfd{sf/	0=50	1,000,000.00
22	hog k{wfg	0=50	1,000,000.00
23	; l; n /Tg :yflkt	0=50	1,000,000.00
24	cf{ sf/; gsd{	0=50	1,000,000.00
25	k{sf; dfg s+ fsf/	0=50	1,000,000.00
26	uuf /fd vgn	0=50	1,000,000.00
27	xl/x/ (lufg	0=50	1,000,000.00
28	Zofd ; l{pl	0=50	1,000,000.00
29	/fh{ nfn >]&	0=50	1,000,000.00
30	la/{b k{wfgé	0=50	1,000,000.00
31	agj f/L k; zfx	0=50	1,000,000.00



hllan; kmf06fg; Inld68

hu8f tyf sflfx;
-@)^& cfiff9 d; fgt_

cg⁹ rl 4=2

lj j /)f	o; j if 2=	ut j if 2=
1= ; fwf/)f÷a)wflgs hu)*f sff	369,532.72	-
2= khlut hu)*f sff	-	-
2=1 zþ/ lkldod	-	-
3= khl lkmff hu)*f sff -Capital Redemption Reserve_	-	-
4= khl ; dfofhg sff	-	-
5= c6o hu)*f tyf sff	-	-
5=1 ek/l cfpj hu)*f	-	-
5=2 ; +yf lj sf; sff	-	-
5=3 nfez ; lds/)f sff	-	-
5=4 lj zjf hu)*f sff	-	-
5=5 ; DkiQ kgdNof8g sff	-	-
5=6 :yug s/ hu)*f	-	-
5=7 c6o ; j t6g sff	-	-
5=8 c6o hu)*f sff	-	-
6= ; l-rt gfkf÷gf8; fg	914,531.29	-
7= ; ^xl #^a(sff	-	-
hDdf	1,284,064.02	-

C0fkq tyf j08

-@)^& cfiff9 d; fgt_

cg⁹ rl 4=3

lj j /)f	o; j if 2=	ut j if 2=
1= ===== klztz j)* ÷C)fkq kl t j)*÷C)fkq ===?= n)=====		
ldlt ===== df hf/l ePsfj / ldlt=====df rStf xg]	-	-
-xfn; Ddsfj Redemption Reserve /sd ?= =====. _		
2= ===== klztz j)* ÷C)fkq kl t j)*÷C)fkq ===?= n)=====		
ldlt ===== df hf/l ePsfj / ldlt=====df rStf xg]	-	-
-xfn; Ddsfj Redemption Reserve /sd ?= =====. _		
3= =====	-	-
hDdf 1@2@3	-	-

ltg{af8l shf{-; fk6l_

-@)^& cfiff9 d; fgt_

cg⁹ rl 4=4

lj j /)f	o; j if 2=	ut j if 2=
s= :j bzl		
1= gkfn ; /sf/	-	-
2= gkfn /fi^e a8	-	-
3= l/kfj bfloTj	-	-
4= c6t/ a8 tyf lj Qlo ; +yf	20,000,000.00	-
5= c6o ; ul&t ; +yfx2	-	-
6= c6o	-	-
hDdf	20,000,000.00	-
v= lj bzl		
1= a8x2	-	-
2= c6o	-	-
hDdf	-	-
hDdf -s@v_	20,000,000.00	-



հՀ ԿԻՄՈՒՄԻՏԵ ԻնձՈՒՅՑ

եՕրիցլ ից' կցլ ինքն

-@)^& cfi9 d; fgt_

cg' r1 4=6

լյ յ /)f	o; յ իճ շ=	ut յ իճ շ=
1= :յ իշլ ճբ	-	-
2= իյ իշլ ճբ	-	-
hDdf	-	-

ցՆ իլոտյ

-@)^& cfi9 d; fgt_

cg' r1 4=7

լյ յ /)f	o; յ իճ շ=	ut յ իճ շ=
1= կ; ց=քբց սի	-	-
2= սճբ/լ ; ~ro սի	-	-
3= սճբ/լ սՆոբ) սի	-	-
4= սճբ/լ յ ից; յոյ :յ	184,766.36	-
5= իցլիկճբ եՕրիցլ ից աբսլ Աոբ	111,448.51	-
6= ; կ^ճբ եՕրիցլ ից աբսլ Աոբ	21,534.24	-
7= կբսլ ց; ս;սլ ի*:սբ)^ / սլճց	-	-
8= ;) * լ զի * ^ ; {	86,957.15	-
9= շբբ ինբց իք; ֆա	-	-
10= :յուց ս/ իլոտյ	563,599.59	-
11= եՕրիցլ ից աբսլ նբբ	-	-
12= ցՆ	-	-
ս= ս/ սճլ	27,938.69	-
վ= նյբ կլ/լ)բ շՆս	72,475.00	-
ւ= շբ/ ; սնց ս;բ յ կտ եՕրիցլ ից աբսլ /սճ	8,578,625.87	-
hDdf	9,647,345.41	-

ցբ ճբիբտ

-@)^& cfi9 d; fgt_

cg' r1 4=8

լյ յ /)f	o; յ իճ շ=	ut յ իճ շ=
1= :յ իշլ ճբ -լ; Տսբ ; ճտ_	3,831,883.66	-
2= իյ իշլ ճբ	-	-
hDdf	3,831,883.66	-

ցկն /ի^ ա;ճբ /ք;բ ճբիբտ

-@)^& cfi9 d; fgt_

cg' r1 4=9

լյ յ /)f	:յ իշլ ճբ	լյ իշլ ճբ շ=ճբ			սն շ=	ut յ իճ շ=
		եբ=շ	կլ/յ Կո(իյ =ճ	hDdf		
1= ցկն /ի^ ա;ճբ	5,686,402.24	-	-	-	5,686,402.24	-
ս= րՆտլ վտբ	5,686,402.24	-	-	-	5,686,402.24	-
վ= ցՆ վտբ	-	-	-	-	-	-



հայաստանի Հանրապետության ֆինանսների նախարարություն

աջակցություն և ֆինանսավորում / ֆինանսական հոսքերի մեկնում
- @ ^ & c f i f f 9 d ; f g t _

cg⁹ r l 4=10

lj j /)f	:j bzl dbf	lj bzl dbf շ=df			sh շ=	ut j if շ=
		ef=շ	kl/j To(lj =d=	hDdf		
1= :j bzl Ohfhtkqkft ; +yfxշ	36,041,482.15	-	-	-	36,041,482.15	-
S= rNtl vftf	1,399,950.00	-	-	-	1,399,950.00	-
v= cGo vftf	34,641,532.15	-	-	-	34,641,532.15	-
2= lj bzl ajsxշ	-	-	-	-	-	-
S= rNtl vftf	-	-	-	-	-	-
v= cGo vftf	-	-	-	-	-	-
hDdf	36,041,482.15	-	-	-	36,041,482.15	-

գլխավոր և օգնական ֆինանսական հոսքերի մեկնում / ֆինանսական հոսքերի մեկնում շ=3,71,18,816.14

dfu tyf cNk ; r g f d f k f (t x g] / s d x շ

- @ ^ & c f i f f 9 d ; f g t _

cg⁹ r l 4=11

lj j /)f	o; j if շ=	ut j if շ=
1= :j bzl dbfdf	86,182,249.50	-
2= lj bzl dbfdf	-	-
hDdf	86,182,249.50	-

nufgl

- @ ^ & c f i f f 9 d ; f g t _

cg⁹ r l 4=12

lj j /)f	k p f h g		o; j if շ=	ut j if շ=
	Jofkfl/s	cGo		
1= gkfn ; /sf/sf] ^h/l lan	-	-	-	-
2= gkfn ; /sf/sf] artkq	-	-	-	-
3= gkfn ; /sf/sf] cGo C)fkq	-	5,000,000.00	5,000,000.00	-
4= g f / f = a j s C)fkq	-	-	-	-
5= labzl C)fkq	-	-	-	-
6= :j bzl Ohfhtkqkft ; +yf	-	-	-	-
7= labzl ajs	-	-	-	-
8= ; ul&t ; +yfx?sf] zp/	-	-	-	-
9= ; ul&t ; +yfx?sf] l*j br / tyf a)*	-	-	-	-
10= cGo nufgl	-	-	-	-
sh nufgl	-	5,000,000.00	5,000,000.00	-
Jo j :yf	-	-	-	-
vb nufgl	-	5,000,000.00	5,000,000.00	-



hllan; knf06fg; Inld68

z8/, l8a8r/ tyf j08df nufgl

cg⁸ r1 4=12-s₁

lj j /)f	k/n dfln ¿ =	ahf/ dNo cg ⁸ f/ ¿ =	JoJ :yf /sd ¿ =	ut j ifl ¿ =
1= z8/ nufgl 1=1 ===== sDkgl -kfln÷ln= =====; fwf/)f z8/, kljt z8/=====n rDif	-	-	-	-
2= l*j8r/ tyf j)* nufgl 2=1 ===== sDkgl -kfln÷ln= =====kljtzt l*j8r/ tyf j)* kljt l*j8r/÷j)* ¿===== n =====	-	-	-	-
sh nufgl	-	-	-	-
3= hflvd ; Da6wl JoJ :yf 3=1 ut j ifl Ddsfl JoJ :yf 3=2 o; j iflfl yk=#^	-	-	-	-
sh JoJ :yf	-	-	-	-
vb nufgl	-	-	-	-

Jofkfl/s nufgl (Held for Trading)

-@)^& cfiff9 d; flt₁

cg⁸ r1 4=12=1

lj j /)f	k/n dNo	kl%Nnfj ahf/ dNo -s ₁	xfnsfl ahf/ dNo -v ₁	o; j ifl gfkml+ -gfls; fg ₁ -v-s ₁	ut j ifl gfkml+gfls; fg /sd	s knot
1= gkfn ; /sf/sfl ^h/l lj n	-	-	-	-	-	-
2= gkfn ; /sf/sfl art kq	-	-	-	-	-	-
3= gkfn ; /sf/sfl c6o C)fkq	-	-	-	-	-	-
4= gkfn /fi^r a8 C)fkq	-	-	-	-	-	-
5= labzl C)fkq	-	-	-	-	-	-
6= :j bzL Ohfhtkqkflkt ; yfsfl z8/	-	-	-	-	-	-
7= :j bzL Ohfhtkqkflkt ; yfsfl l*j8r/ tyf j)*	-	-	-	-	-	-
8= :j bzL ; ul&t ; yfsfl z8/, l*j8r/ tyf j)*	-	-	-	-	-	-
9= lj bzL a8 nufgl -Placement ₁	-	-	-	-	-	-
10= Interbank Lending	-	-	-	-	-	-
11= c6o nufgl	-	-	-	-	-	-
sh nufgl	-	-	-	-	-	-



հայաստանի Հանրապետության ֆինանսների նախարարություն
եզրագրված արժեթղթերի մատչելիության պայմանագրեր (Held to Maturity)
 -@)^& ciff9 d; fgt_

cg՝ rL 4=12=2

Լիցիտացիայի /)f	k/n dNo -s_	xfn; Ddsf] lflt /sd -v_	o; j if] lflt /sd -u_	o; j if] gfkf+-gf] ; fg_-s-v-u_	ut j if] gfkf+-gf] ; fg_- /sd	s)knot
1= gkfn ; /sf/sf] ^h/L lj n	-	-	-	-	-	
2= gkfn ; /sf/sf] art kq	5,000,000.00	-	-	-	-	
3= gkfn ; /sf/sf] cGo C)fkq	-	-	-	-	-	
4= gkfn /fi^e a] C)fkq	-	-	-	-	-	
5= labzl C)fkq	-	-	-	-	-	
6= :j bzl Ohfhtkqk]t ; +yfs] zp/	-	-	-	-	-	
7= :j bzl Ohfhtkqk]t ; +yfs] l*j]-r/ tyf j)*	-	-	-	-	-	
8= :j bzl ; ul&t ; +yfs] zp/, l*j]-r/ tyf j)*	-	-	-	-	-	
9= lj bzl a] nufgl -Placement_	-	-	-	-	-	
10= cGo nufgl	-	-	-	-	-	
sh nufgl	5,000,000.00	-	-	-	-	

Լիցիտացիայի համար հասանելի արժեթղթեր (Available for Sale)

-@)^& ciff9 d; fgt_

cg՝ rL 4=12=3

Լիցիտացիայի /)f	k/n dNo	kl%Nnf] ahf/ dNo -s_	xfnsf] ahf/ dNo -v_	o; j if] sf] ; dfo]hg /sd -v-s_	ut j if] gfkf+-gf] ; fg_- /sd	s)knot
1= gkfn ; /sf/sf] ^h/L lj n	-	-	-	-	-	
2= gkfn ; /sf/sf] art kq	-	-	-	-	-	
3= gkfn ; /sf/sf] cGo C)fkq	-	-	-	-	-	
4= gkfn /fi^e a] C)fkq	-	-	-	-	-	
5= labzl C)fkq	-	-	-	-	-	
6= :j bzl Ohfhtkqk]t ; +yfs] zp/	-	-	-	-	-	
7= :j bzl Ohfhtkqk]t ; +yfs] l*j]-r/ tyf j)*	-	-	-	-	-	
8= :j bzl ; ul&t ; +yfs] zp/, l*j]-r/ tyf j)*	-	-	-	-	-	
9= lj bzl a] nufgl -Placement_	-	-	-	-	-	
10= cGo nufgl	-	-	-	-	-	
sh nufgl	-	-	-	-	-	



hlaan; kmfOgff; Inld6B

shf{; fk6 tyf lan vl/b julS/Of / ; fSf]nflu Joj :yf
 -e)^& cfiff9 d; fct_

cg; r l 4=13

I J J / f	shf						ut j if Z=
	: j bZ L			hddf	: j bZ L	hddf	
	kfylds ifq		c6o				
	ij ldt	cj ldt					
1= ; lqno shf(; fk^ (Performing) 1=1 C; n 1=2 C; nsf kg/tfinsls/)f+kg/; fr gf 2= lgl:qno shf(; fk^ (Non Performing) 2=2 sd; n 2=3 zsf:kb 2 =4 v/fa	-	-	199,474,696.47 199,474,696.47	-	-	-	199,474,696.47 199,474,696.47
-s_ sh shf	-	-	199,474,696.47	-	-	-	199,474,696.47
3= shf gfS; fgl Joj :yf 3=1 C; n 3=2 kg/tfinsls/)f+kg/; fr gf 3=3 sd; n 3=4 zsf:kb 3=5 v/fa	-	-	2,970,088.53	-	-	-	2,970,088.53
-v_ sn Joj :yf	-	-	2,970,088.53	-	-	-	2,970,088.53
4= ut j ift Ddsf Joj :yf 4=1 C; n 4=2 kg/tfinsls/)f+kg/; fr gf 4=3 sd; n 4=4 zsf:kb 4=5 v/fa	-	-	-	-	-	-	-
-u_ ut j ift Ddsf sn Joj :yf	-	-	-	-	-	-	-
-#_ ut j ifsf Joj :yfaf^ lkatf	-	-	-	-	-	-	-
-^_ o; j ifsf yk Joj :yf	-	-	2,970,088.53	-	-	-	2,970,088.53
o; j ifsf vb yk+^	-	-	2,970,088.53	-	-	-	2,970,088.53
vb shf -s-v_	-	-	196,504,607.94	-	-	-	196,504,607.94



հայաստանի Հանրապետության
Կրթության և գիտության նախարարություն
ՀՀ կրթության և գիտության նախարարության
-@)^& cliff9 d; fgt_

cg, rL 4=13 -s_

ԼՂ յ /)f	o; յ իր շ=	ut յ իր շ=
-s_ ; %IIf		
1= rn+crn ; DklQsfj ; %IIf)fdf	191,169,696.47	-
2= :j bzl Ohfhkqkfkkt ; +yfsfj hdfgtdf	-	-
3= ; /sf/l hdfgtdf	-	-
4= cft/fi^o >)fls[t a}ssfj hdfgtdf	-	-
5= lgoft sfuhft (Export Document) sfj ; %IIf)fdf	-	-
6= d@tl /l; bsfj ; %IIf)fdf	-	-
-s_ ; +yfsfj cfkmg) d@tl /l; bsfj ; %IIf)	8,305,000.00	-
-v_ cGo Ohfhkq kfkkt ; +yfsfj d@tl /l; bsfj ; %IIf)	-	-
7= ; /sf/l C)fkqsfj ; %IIf)fdf	-	-
8= sfp)^/ hdfgtdf	-	-
9= JolQmut hdfgtdf	-	-
10= cGo ; %IIf)fdf	-	-
-v_ c; %IIf	-	-
hDdf	199,474,696.47	-





hljál; kmf06ff; Inld6Þ

l:y/ ; DKIQ

-@)^& cffiff9 d; f6t_

cg; r-l 4=14

lj j /f	; DKIQ						o; j flif 2=	ut j flif 2=
	ej g	kl/j xg ; fwg	djz g/l	sfofno ; fdfg	cfo			
1= k/ndfh -s_ ut j ifsfj dffhft -v_ o; j iff yk -u_ o; j iff kgdlofsg+kgnlv g -#_ o; j ifsfj laqil -^_ o; j ifsfj cknlv g	-	469700.00	611550.00	5447728.83	819605.57	7348584.40	-	
sh -s@v@u@#@^_ k/ndfh	-	469700.00	611550.00	5447728.83	819605.57	7348584.40	-	
2= xf; s\$ -s_ ut j iff Ddsfj -v_ o; j ifsfj -u_ xf; s\$ kgdlofsg+kgnlv g -#_ xf; s\$ /sd ; dfoffg+lkmtf{	-	78948.33	84088.13	856687.81	70023.25	1089747.52	-	
sh xf; s\$	-	78948.33	84088.13	856687.81	156310.05	1176034.32	-	
3= aS Eofn' (WDV*)-1@2_	-	390751.67	527461.87	4591041.02	663295.52	6172550.08	-	
4= hluf	-	-	-	-	-	-	-	
5= khlut lgdfj -khl/s/)f ul/gkgl	-	-	-	-	-	-	-	
6= nlh xfn* ; DKIQ	-	-	-	-	-	-	-	
hdaf -3@4@5@6_	-	390751.67	527461.87	4591041.02	663295.52	6172550.08	-	

u/ ajs. ; DKIQ

-@)^& cffiff9 d; f6t_

cg; r-l 4=15

C)fl j f k^lsfj gfd &ljrgf	u/ alse ; sf/ u/sfj ldit	sh u/ alse ; DKIQ /sd 2	gfs; fg Joj :yf		vb u/ alse ; DKIQ 2	ut j flif 2=
			klitzt	/sd 2=		
		-	-	-	-	-
		-	-	-	-	-
sh hdaf		-	-	-	-	-



hJlaln; knf06fg; Inld68

cGo ; DklQ

-@)^& cfiff9 d; fgt_

cg; rl 4=16

lj j /)f	o; j if 2=	ut j if 2=
1= d; nGb dfHbft	-	-
2= nufglaf c; h ugf afsl cfDbfgl	192,328.77	-
3= shfd c; h ugf afsl Aofh	115,819.87	-
Gog Aofh dNtjL /sd	-115,819.87_	-
4= c; h ugf afsl sldzg	681,816.75	-
5= ; G*k *j; {	700	-
6= sdf/f/L ; fk^L / kZsl	2,712,055.18	-
7= clud eQifgl	7,772.72	-
8= dfu4y gub	-	-
9= dfu4y cGo -rjs ; djt_	-	-
10= lj gf ; rgf *fkil^sfj eQifgl	-	-
11= cknjvg x4g afsl vr{	2,325,875.41	-
12= zfvf ldnfg lx; fa	-	-
13= :yug s/ ; DklQ	-	-
14= cGo		
14=1 w/fj^L	9,000.00	-
14=2 clud cfos/	210,965.76	-
14=3 cGo	348,114.67	-
hDdf	6,488,629.26	-

cGo ; DklQ -yk lj j /Of_

-@)^& cfiff9 d; fgt_

cg; rl 4=16 -s_

lj j /)f	o; j if 2=				ut j if 2=
	1 j if Dd	1 j ifb v dfly 3 j if Dd	3 j ifeGbf dfly	hDdf	
1= shfd c; h ugf afsl Aofh	115819.87	-	-	115,819.87	-
2= lj gf ; rgf *fkil^sfj eQifgl	-	-	-	-	-
3= zfvf ldnfg lx; fa	-	-	-	-	-
4= :j bzL lj bzL Ph8; l lx; fa	-	-	-	-	-



հայաստանի Հանրապետության ֆինանսների նախարարություն

ՀՀ ֆինանսների նախարարության կողմից

ՀՀ ֆինանսների նախարարության կողմից

գր. հ/լ 4-17

Լրջ /)f	o; j if շ=	ut j if շ=
1= ; +yf pk/ bfa k/ճf t/ ; +yfn] bflotj :jlsf/ gu/ճf]	-	-
2= կ ttkqxչ -k/f /sd_	-	-
-s_ 6 dlxgf eGb f sd cj lwsf]	-	-
-v_ 6 dlxgf eGb f a(L cj lwsf]	-	-
3= կծմ l*:sfp)^ ul/Psf lanxչ	-	-
4= Dofb gfl# g; sճf] Uof/Յ^L÷a)*	-	-
-s_ la* a)*	-	-
-v_ k/km/dճ; a)*	250,000.00	-
-u_ cGo Uof/)^L÷a)*	-	-
5= rQif j f eQifg xծ afճl zp/ nufgl	-	-
6= km/j f*{ PS:r}-h sG^fS^sf] afճl bflotj xչ	-	-
7= snճ; gdf /xճf lanxչ	-	-
8= d-h/L tyf ; dyծ (Acceptance & Endorsement)	-	-
9= կ fofelt կ ta\$tf (Underwriting Commitment)	-	-
10= ckl/j To{ shf կ ta\$tf (Irrevocable Loan Commitment)	-	-
11= cGt/fli^o >)flst aճsf] sfp)^/ Uof/)^Ldf lbPsf] Uof/)^L	-	-
12= clud eQifgl Uof/)^L (Advance Payment Guarantee)	-	-
13= shf կj fxsf] nflu lj Qlo hdfgt (Financial Guarantee)	-	-
14= cfos/ j fkt ; Deflj t bflotj (Contingent Liabilities on Income Tax)	-	-
15= =====	-	-



hllaN; kmf00fg; Inld6B

Jofh cfdBfgl

ldlt !! sfltS @)^ b]v cfiff9 d; fgt @)^& ; Dd

cg' rl 4=18

lj j /)f	o; j if z=	ut j if z=
s= shf ; fk^ / clwj sifdf 1= shf ; fk^ 2= clwj sif	12,995,316.64	-
v= nufgldf 1= gkfn ; /sf/sf ; %lf)fkq -s_ ^h/l laN; -v_ lj sf; C)fkq -u_ /fli^o artkq 2= lj bzL C)fkq -s_ -v_ 3= gkfn /fi^e ajsf C)fkq 4= l*J}r/ tyf a)* 5= cgt/ ajs nufgldf Jofh -s_ ajs÷lj Qlo ; +yfxz -v_ cGo ; +yfxz	151,108.44 - - - - - - - - 2,264,342.48 -	- - - - - - - - - -
u= Phj; L dfjBftdf 1= :j bzL ajs÷lj Qlo ; +yfxz 2= lj bzL ajsx	- -	- -
#= dfu tyf cNk; rgdf kft xbj dfjBftdf 1= :j bzL ajs÷lj Qlo ; +yfxz 2= lj bzL ajsx	3,680,886.39 -	- -
a= cGodf 1= ; l^kms)^ ckm l*kfjh^ 2= cgt/ ajs÷lj Qlo ; +yf shf 3= cGo	- - 1,120,796.37	- - -
hDdf	20,212,450.32	-



hllan; kmf00fg; Inld68

Jofh vr{

ldlt !! sflts @)^^ blv cfiff9 d; fgt @)^& ; Dd

cg^a r/l 4=19

lj j /)f	o; j if 2=	ut j if 2=
s= lglfk bflotj df		
1= d0tl lglfk		
1=1 :j bzl dbf	2,030,350.03	-
1=2 lj bzl dbf	-	-
2= art lglfk		
2=1 :j bzl dbf	2,040,987.54	-
2=2 lj bzl dbf	-	-
3= dfujsf avt ltgl kgf lglfk		
3=1 :j bzl dbf	4,124,934.06	-
3=2 lj bzl dbf	-	-
4= ; l^kms^ ckm l*kfjh^t		
4= ; l^kms^ ckm l*kfjh^t	-	-
v= shf ; fk^df		
1= C)fkq tyf a)*	-	-
2= gkfn /fi^a asaf^ kfkt shf	-	-
3= cgt/ as÷lj Qlo ; tyf shf	963,068.50	-
4= cGo ; ul&t ; tyf	-	-
5= cGo shf	-	-
u= cGdf		
1= =====	-	-
2= =====	-	-
hDdf	9,159,340.13	-

sldzg tyf l8:sfp06

ldlt !! sflts @)^^ blv cfiff9 d; fgt @)^& ; Dd

cg^a r/l 4=20

lj j /)f	o; j if 2=	ut j if 2=
s= lan; v/lb tyf l*:sfp)^		
1= :j bzl	-	-
2= lj bzl	-	-
v= sldzg		
1= klttkq	-	-
2= hdfgkq	9,375.00	-
3= sn8; g lkm	-	-
4= /jd^8; lkm	6,438.64	-
5= qj^*^ sf*{	-	-
6= zp/ klfofelt÷lgisfzg	681,816.75	-
7= ; /sf/l sf/faf/ afkt	-	-
8= 0=kf= sldzg afkt	-	-
9= asf cfbfgl	-	-
u= cGo	40,239.00	-
hDdf	737,869.39	-



hllaN; kmf0gfg; Inld6B

cGo ; ~rfng cfbfogl

ldlt !! sflt\$ @)^^ bljv cfiff9 d; fgt @)^& ; Dd

cg! rL 4=21

lj j /)f	o; j if 2=	ut j if 2=
1= ; km l*kflh^ eN^sfj ef*f	-	-
2= qm^*^sf*{ lgisf; g tyf gj ls/)f	-	-
3= ATM sf*{ lgisfzg tyf gj ls/)f	-	-
4= ^hS; ÷l^=^	-	-
5= ; j f zNs	3,660,167.89	-
6= gj ls/)f zNs	-	-
7= cGo	117,308.77	-
hDdf	3,777,476.66	-

; 6xl 36a9 cfbfogl÷gf\$; fg

ldlt !! sflt\$ @)^^ bljv cfiff9 d; fgt @)^& ; Dd

cg! rL 4=22

lj j /)f	o; j if 2=	ut j if 2=
-s_ lj lgdo b/df ePsfj km/saf^	-	-
-v_ lj bzL dbf sf/faf/af^ -a\$ afxS_	-	-
hDdf cfbfogl÷-gf\$; fg_	-	-

sdff/l vr{

ldlt !! sflt\$ @)^^ bljv cfiff9 d; fgt @)^& ; Dd

cg! rL 4=23

lj j /)f	o; j if 2=	ut j if 2=
1= tna	3,258,366.00	-
2= eQf	572,332.71	-
3= ; ~rosfjfdf yk	321,108.30	-
4= tflnd vr{	3,000.00	-
5= kfzfs	-	-
6= cfjfwfkrf/	236,220.00	-
7= aldf	-	-
8= kS; g tyf pkbfG Joj :yf	-	-
9= cGo	179,607.50	-
hDdf	4,570,634.51	-



hĻaĻ; kmf0ġfġ; Inld6Ģ

cġo ; ~rfng vr{

ldlt !! sfltš @)^^ bĵv cfiff9 d; fġt @)^& ; Dd

cg⁺ rĻ 4=24

lĵ j /)f	o; j fl ġ =	ut j fl ġ =
1= #/ef*f	1,731,034.48	-
2= aQl lahl / kfgl	123,492.92	-
3= ddt tyf ; Def/	22,342.00	-
-s_ ejg	-	-
-v_ ; j f/l ; fwg	11,125.00	-
-u_ cġo	11,217.00	-
4= aldf	83,149.34	-
5= kfĵ^h, ^hš; , ^ĵnkrfġ, kmfš;	51,415.80	-
6= sfoffno pks/)f kmġr / / ; Def/	-	-
7= ep)f eQf / vr{	119,340.00	-
8= d; nġb / %kf0{	315,444.00	-
9= kqklqsf tyf k!ts	19,150.00	-
10= lj! fkg	261,328.85	-
11= sfgġl vr{	-	-
12= rġbf	9,300.00	-
13= ; ~rfns ; ldlt ; Daġwl vr{	93,404.35	-
-s_ a&s eQf	84,300.00	-
-v_ cġo vr{	9,104.35	-
14= ; fwf/)f ; ef ; Daġwl vr{	-	-
15= nĵfk/lif) f ; Daġwl	134,300.00	-
-s_ nĵfk/lif) f zNs	1,24,300.00	-
-v_ cġo vr{	10,000.00	-
16= /sd :ygfġt/)f sldzg	650.00	-
17= l:y/ ; DklQdf xf; sšl	1,089,747.52	-
18= kĵ{ ; ~rfng vr{ cknĵg	389,878.03	-
19= zb/ lgisfzg vr{ -cknĵg_	-	-
20= kfĵ lws ; ĵf ; flvegfl	75,425.00	-
21= dgf/-hg vr{	74,840.00	-
22= cknĵg vr{	86,286.80	-
23= ; %If vr{	228,674.14	-
24= shf{ ; %If) f lkĵdod	-	-
25= sldzg / l*:sfp)^	-	-
26= cġo	1,086,100.00	-
26=1 0ġwg vr{	155,969.50	-
26=2 ; b:otf tyf ġĵls/)f vr{	53,890.00	-
26=3 zġf/De vr{	703,267.00	-
26=4 gvġġ ; fdg	64,985.00	-
26=5 lj lj w vr{	107,988.50	-
hDdf	5,995,303.23	-



hllan; kmfOgfg; Inld6B

; Deflj t gfS; fgl Joj :ydf ePsfj j lS

ldlt !! sfltS @)^ bllv cfiff9 d; fgt @)^& ; Dd

cg³ rl 4=25

lj j /)f	o; j ifl 2=	ut j ifl 2=
1= shfl gfS; fgl Joj :ydf ePsfj j lS	2,970,088.53	-
2= nufgl gfS; fgl Joj :ydf ePsfj j lS	-	-
3= u/ a)se ; DklQ gfS; fgl Joj :yf j lS	-	-
4= cGo ; DklQdf ul/Psfj Joj :yf	-	-
hDdf	2,970,088.53	-

u/ ; ~rfng cfDbfgl÷gfS; fgl

ldlt !! sfltS @)^ bllv cfiff9 d; fgt @)^& ; Dd

cg³ rl 4=26

lj j /)f	o; j ifl 2=	ut j ifl 2=
1= nufgl laqlaf^ cfDbfgl÷-gfS; fg_	-	-
2= ; DklQ laqlaf^ cfDbfgl÷-gfS; fg_	-	-
3= nfez	-	-
4= gkfn /fi^ a)saf^ kft ; xlnot	-	-
s= tflsPsfj zfvfx?sfj gfS; fg j fkt lfltklt{	-	-
v= Aofh lfltklt{	-	-
u= ; ^xl sfp6^/	-	-
5= cGo	-	-
vb u/ ; rfng cfDbfgl÷-gfS; fg_	-	-

; Deflj t gfS; fgl Joj :yfaf^ lkmf{

ldlt !! sfltS @)^ bllv cfiff9 d; fgt @)^& ; Dd

cg³ rl 4=27

lj j /)f	o; j ifl 2=	ut j ifl 2=
1= shfl gfS; fgl Joj :yfaf^ lkmf{	-	-
2= u/ a)se ; DklQ gfS; fgl Joj :yfaf^ lkmf{	-	-
3= nufgl Joj :yfaf^ lkmf{	-	-
4= cGo ; DklQsfj Joj :yfaf^ lkmf{	-	-
hDdf	-	-



hĻaĻ; kmf0ġfg; Inld6Ģ

c; fdfġo sf/f]f/x; af6 ePsf] cfDbfgL÷vr{
ldlt !! sfltš @)^^ b]v cfiff9 d; fġt @)^& ; Dd

cg; rl 4=28

ljj /)f	o; j if ġ=	ut j if ġ=
1= ckn]vg ePsf] shfšf] c; hl	-	-
2= :j]R%s cj sfz vr{	-	-
3= c; hl xġ g; Sg] shfšf] ckn]vg -4=28s_	-	-
4= cġo vr{÷cfDbfgL	-	-
5= =====	-	-
hDdf	-	-

ckn]vt shfšf] ljj /0f

-cflyš j if{@)^÷@)^&_

cg; rl 4=28 -s_

qġ; *	shf kšf/	ckn]vg ul/Psf] /sd	lwtfšf] kšf/ tyf /sd	lwtf] dNofšgsf] cfwf/	shf :j]s]t ug] clwsf/L÷tx	shf c; ħlsf nflu eP, u/šf kpf;	s]knot
1=	rfn' kħl shf{	-	-	-	-	-	
2=	kl/ofġgf shf{	-	-	-	-	-	
3=	l:y/ kħl shf{	-	-	-	-	-	
4=	JolQmut shf{	-	-	-	-	-	
5=	cġo shf{	-	-	-	-	-	
	sh shf{	-	-	-	-	-	



hljál; knf06fG; Inld68

; #fns, sfo8f/L kðv, ; +yfks, sðf/f/L zþ/xfl8/x;nf0{uPsf] shf{ ; fk6 ljj /0f
-@)^& cfiff9 d; fgt_ cg; rl 4=29

v/lb tyf l*:sfpG^ ul/Psf lanx; / shf; ;fk^ tyf clwj sifdf kj flxt sh /sddWoj ; -rfns, sfo8f/L kðv,
; +yfks, sðf/f/L, zþ/ xfl*/x; / lghx;sf kl/j f/sf ; b:o j f To:tf JolQm hdfgl a; þf j f d;g]hé Ph;^ ePsf] s;g
; +yf j f sDkglnf0{ uPsf] /sdsf] ljj /)f b;fo adf]hd % .

; +yfks÷; -rfns÷sfo8f/L kðvsf] gfd	ut j lff Ddsf] afsl		o; j lffsf] c; hl		o; j lff yk shf{	cfiff(d; fgt; Dd afsl	
	; fj f ^a	Jofh	; fj f ^a	Jofh		; fj f ^a	Jofh
-s_ ; -rfns							
1=	-	-	-	-	-	-	-
2=	-	-	-	-	-	-	-
-v_ sfo8f/L kðv							
1=	-	-	-	-	-	-	-
2=	-	-	-	-	-	-	-
-u_ ; +yfks							
1=	-	-	-	-	-	-	-
2=	-	-	-	-	-	-	-
-#_ sðf/f/L							
1=	-	-	-	-	-	-	-
2=	-	-	-	-	-	-	-
- ^a _ zþ/wglx;							
1=	-	-	-	-	-	-	-
2=	-	-	-	-	-	-	-
hDdf	-	-	-	-	-	-	-



hliðan; kmf066G; Inld68

khlsjff tflnsf
-@)^& cfiif9 d; f8t_

cg; rl 4=30

lj j /)f	o; j if 8=	ut j if 8=
-s_ kfylds khhl	100,958,188.61	-
1_ rQmf khhl -; fwf/)f zp/_	102,000,000.00	-
2_ ktflj t j fg; zp/	-	-
3_ zp/ lkldod	-	-
4_ lkmf{ gx8j cufiwsf/ zp/	-	-
5_ ; fwf/)f hul*f sjff	369,532.72	-
6_ ; trt gfkrf÷gf8; fg	914,531.29	-
7_ j f; nftdf b\vf0Psfj rfn" cf-j= sfj gfkrf gf8; fg lx; fasfj /sd	-	-
8_ khhl lkmf{ hul*f sjff	-	-
9_ khhl ; dfofhg sjff	-	-
10_ sN; 0g P*ef8;	-	-
11_ c8o ; j t8q sjffx8	-	-
#^fpgl	-	-
> Voflt (Goodwill) afktsfj /sd	-	-
> ; ldfeg8f a(L zp/ ; /If)fkqdf nufgl ul/Psfj /sd	-	-
> lj Qlo ; j fy{ /x8fj sDkgl8fj lwtfkqdf nufgl u/8fj /sd	-	-
> cj f:tlj s ; DkiQ	2,325,875.41	-
> o; a8sfj lgb8z g kfnf gu/L ; j k8fhngsf nflu #/ hUuf vi/b u/8fj /sd	-	-
> ; ldfeg8f j (L cfj f; ej g lgd8f tyf hUuf lj sf; df nufgl u/8fj /sd	-	-
> tfl8Psfj ; doleq lj qul lj t/)f ug{ g; s8fj zp/ k8fofelt	-	-
> k8Int P8 tyf sfggnl k8ta8w u/8f JolQm tyf ; dx88nf0l k8fg u/8fj shf tyf ; lj wf88	-	-
-v_ k/s khhl	2,970,088.53	-
1_ c; n sh8f8fj nflu u/8fj shf gf8; fgl Joj :yf	1,994,746.96	-
2_ cltl/Qm shf gf8; fgl Joj :yf	975,341.57	-
3_ xf0la8* khhl pks/)fx?	-	-
4_ ; /If)f g/fv8fj ; xfos cfj lws C)f	-	-
5_ ; ^xl ; lds/)f sjff	-	-
6_ ; DkiQ kgdNof°g sjff	-	-
7_ nufgl ; dfofhg sjff	-	-
-u_ h8df khlsjff -s@v_	103,928,277.14	-
-#_ hflvd efl/t ; DkiQsfj cfwf/df sfod ugkgj Gogtd khlsjff		
khlsjff -11 ktzt_	25,079,706.04	-
kfylds khhl -5=5 ktzt_	12,539,853.02	-
khlsjff -clws+Gog_ -34=58 ktzt8l	78,848,571.10	-
kfylds khhl -clws+Gog_ -38=78 ktzt8l	88,418,335.59	-



hĻaĻ; kmf0ġfġ; Inld6Ģ

hfĵvd efl/t ; DklQ lĵj/Of tflnsf

-@)^& cfiff9 d; fġt_

cg; rĻ 4=30 -s_

-s_ jf; nft adfĵhdsfĵ ; DklQ (On-Balance-sheet Assets)	ef /	o; j if{		ut j if{	
		/s d	hfĵvd efl/t ; DklQ	/s d	hfĵvd efl/t ; DklQ
gub dĵĵbft	0	3,831,883.66	-	-	-
;ġ -lj lgdo ofĵo_	0	-	-	-	-
gkfn /fi^ aĵdf /xĵĵf dĵĵbft	0	5,686,402.24	-	-	-
gkfn ; /sf/sĵ C)fkqdf ul/Psfĵ nufġl	0	5,000,000.00	-	-	-
gkfn /fi^ aĵ C)fkqdf ul/Psfĵ nufġl	0	-	-	-	-
cfkġġ dĵtl /l; bĵĵf lwtĵdf k)ĵf ; /ĵlft xġj u/l kĵfg ul/Psfĵ	0	8,305,000.00	-	-	-
dĵtl /l; b lwtĵf shĵf	0	-	-	-	-
; /sf/l C)fkqsfĵ lwtĵdf k)ĵf ; /ĵlft xġj u/l kĵfg ul/Psfĵ shĵf	0	-	-	-	-
jrt kqsfĵ kĵpg* kġĵ Jofh /sd (Accrued Interest)	0	192,328.77	-	-	-
lj kġġ j uĵ shĵf cġtuĵt u)fgf xġj oĵf tyf ; fgf Joj; fol	0	-	-	-	-
; j /ĵĵuf/ sĵĵdf ævĒ / æuĒ j uĵf Ohfhhtkqkĵĵt ; yfnĵ hĵdf u/ĵĵ /sd	0	-	-	-	-
; j bĵl aĵ tyf lj tlo ; yfxĵdf /xĵĵf dĵĵbft=dĵtl /l; bĵĵf bĵal (Claims)	20	36,041,482.15	7,208,296.43	-	-
cġo aĵ tyf lj Qlo ; yfxĵsfĵ dĵtl /l; bĵĵf lwtĵdf k)ĵf ; /ĵlft xġj u/l kĵfg ul/Psfĵ dĵtl /l; b lwtĵf shĵf	20	-	-	-	-
lj bĵl aĵx?df /xĵĵf dĵĵbft	20	-	-	-	-
dfuĵĵf avt kĵĵt xġj /sd (Money at Call)	20	86,182,249.50	17,236,449.90	-	-
cġt/fĵi^o >)ĵĵst (Rated) Ohfhhtkqkĵĵt ; yfsĵĵ	20	-	-	-	-
ĵof/ĵ^ldf uPsfĵ shĵf	20	-	-	-	-
cġt/fĵi^o >)ĵĵst (Rated) aĵdf u/ĵĵf cġo nufġl	20	-	-	-	-
cġt/ aĵ ; fk^Ļ	20	-	-	-	-
zĵ/, l* jĵr/ Pj+ a)*df ePsfĵ nufġl	100	-	-	-	-
cġo nufġlxĵ	100	-	-	-	-
shĵf ; fk^Ļ tyf lj N; vl/b=l*:sf)^ ; dĵt -sh /sd_	100	191,169,696.47	191,169,696.47	-	-
l:y/ ; DklQxĵ	100	6,172,550.08	6,172,550.08	-	-
cġo ; a) ; DklQxĵ -vb cluĵd s/ bĵlvnf afxĵs_	100	6,085,334.73	6,085,334.73	-	-
kĵpg* kġĵ cġo vb Aofh /sd -sh kĵpg* kġĵ Aofh -; /sf/l C) f kqsfĵ Aofh - Aofh dNtal_	100	-	-	-	-
; ldf g#ĵĵf l/on : ^+=cfj; lo #/ shĵf	150	-	-	-	-
-s_ hĵdf		348,666,927.60	227,872,327.61	-	-
-v_ jf; nft aflx/sĵf sf/fĵaf/ (Off-balance sheet Items)					
laN; snĵ; g					
cluĵd lj bĵl lj lgdo ; Demĵtf	10	-	-	-	-
6 dlxġf eġbf sd cj lwsĵf kĵttkq -k/) /sd_	20	-	-	-	-
cġt/fĵi^o >)ĵĵst (Rated) lj bĵl Ohfhhtkqkĵĵt ; yfsĵĵ					
sf)^/ ĵof/ĵ^ldf hf/l ul/Psfĵ ĵof/ĵ^Ļ	20	-	-	-	-
6 dlxġfeġbf a(l cj lwsĵf kĵttkq -k/) /sd_	50	-	-	-	-
lj *a)*, k/km/ġ; a)* / kĵofelt (Underwriting) ; Dj ġĵl kĵĵ \$tf	50	250,000.00	125,000.00	-	-
kġĵĵ vl/b ugĵ zĵĵf lj qĵ u/ĵĵf shĵf	50	-	-	-	-
cluĵd eQmġĵ ĵof/ĵ^Ļ (Advance payment Guarantee)	100	-	-	-	-
lj Qlo tyf cġo hĵfgt (Financial and other Guarantee)	100	-	-	-	-
ckl/j Toĵ shĵf kĵta\$tf (Irrevocable Loan Commitment)	100	-	-	-	-
cfos/ afkt ; Defĵj t bĵloĵj	100	-	-	-	-
Acceptance; lxt cġo ; a) kĵsf/sf ; Defĵj t bĵloĵj	100	-	-	-	-
eQmġĵsf nflu bĵal k/ĵĵf hĵfgt (Unpaid Guarantee Claims)	100	-	-	-	-
-v_ hĵdf		250,000.00	125,000.00	-	-
s'n hfĵvd efl/t ; DklQ hĵdf -s_ ® -v_		348,916,927.60	227,997,327.61	-	-



հիշված; կրթություն; Ինդեքս

կրթություն; Ինդեքս

Ինդեքսի փոփոխությունը % փոփոխություն/; Ինդեքս

գր. թիվ 4-31

Ընթացիկ	Նկարագրություն	Ինդեքս	2016	2017	2018	2019	2020
1	Ներդրումից հետո փոփոխություն	կրթություն					5.19
2	Կրթություն/ փոփոխություն	Ներդրում					1.26
3	Կրթություն/ հիշված/ ճանաչում	Ներդրում					-
4	ճանաչում փոփոխություն (PE Ratio)	ցուցանիշ					-
5	Կրթություն/ կրթություն ներդրում; փոփոխություն	կրթություն					-
6	Կրթություն/ կրթություն ներդրում; փոփոխություն	կրթություն					-
7	Կրթություն փոփոխություն; փոփոխություն	կրթություն					6.51
8	Փոփոխություն/ փոփոխություն; փոփոխություն	կրթություն					23.17
9	Փոփոխություն կրթություն; փոփոխություն կրթություն	կրթություն					3.93
10	; փոփոխություն #^a(փոփոխություն; փոփոխություն	կրթություն					-
11	Փոփոխություն/ փոփոխություն; փոփոխություն	կրթություն					4.04
12	Ներդրումից հետո փոփոխություն; փոփոխություն	կրթություն					0.64
13	Ներդրումից հետո; Դեղատոմս	ցուցանիշ					0.37
14	Փոփոխություն փոփոխություն	կրթություն					93.66
15	Փոփոխություն; փոփոխություն փոփոխություն; Դեղատոմս	կրթություն					5.70
16	Կրթություն փոփոխություն/ փոփոխություն; Կրթություն փոփոխություն						
	s= կրթություն կրթություն	կրթություն					44.28
	v= կ/ս կրթություն	կրթություն					1.30
	u= փոփոխություն կրթություն փոփոխություն	կրթություն					45.58
17	t/ntf (CRR)	ցուցանիշ					2.44
18	Կրթություն փոփոխություն; փոփոխություն փոփոխություն	կրթություն					-
19	Կրթություն b/ ցուցանիշ/ (Weighted Average Interest Rate Spread)	կրթություն					4.66
20	a՝ ցուցանիշ	Ներդրում					103,284,064.02
21	փոփոխություն փոփոխություն	; Ներդրում					1020000
22	փոփոխություն փոփոխություն/	; Ներդրում					17
23	Կրթություն						



hjaN; knf0gfg; Inld68 Go/f8, sf7df8fj.

-2067 ; fn cfiff(32 ut8fj j f; nft tyf ; fl ldldf ; dfkt j if8fj gfkif gf8; fg lx; fa; u ; DalGwt_

cg⁸ rl 4=32

kdv n8f gltx8

s= ; df8o hfgsf/l

hjaN; knf0gfg; Inld⁸, gkndf :yflkt ; lldt bflotj ePsfj gkfn /fi⁸ a8saf⁸ Ohfhtkq k8kt æu8 j u8fj lj Qlo ; tyf xf .
o; sfj /lhi⁸{ sfofno Go/fj⁸, sf&df⁸ }f8f /x8fj % .

v= kdV n8f gltx8 sfj ; f/f8

lj Qlo lj j /)fx8 tof/ k8bf cfwf/ dfjgPsf ; jdf8o n8f gltx8 tn pNn8 ul/Psf %gl .

1= n8f ; DalGw cj wf/)ff

; n8g lj Qlo lj j /)fx8 gkfn n8f8fg af⁸8f/f hf/L ul/Psf dfkb⁸ }x8, n8fsf ; jdf8o l; \$f8tx8, a8 tyf lj Qlo ; tyf ; DaGw
Pg 2063, gkfn /fi⁸ a8saf⁸ ; do ; dodf hf/L lgb8g cg⁸k tyf s8kgL Pg 2063 sfj cwl8df /xl tof/ kfl/Psfj % .

2= n8f⁸gsfj cfwf/

lj Qlo lj j /)fx8 (Historical Cost Concept) Pjtxfl; s nfut cfwf/df df8otf cg⁸ f/ tof/ kfl/Psf %gl . gkfn n8f8fg cg⁸ f/ ; a)
cf8bfglx8 Accrual Basis df cf8bfgl hgfp8⁸ kgj ePtfklg gkfn /fi⁸ a8sfj lgb8fg cg⁸ f/ Aofh cf8bfglnf0(gub kflkts) cfwf/
df n8f⁸g ug(kgj x8fn) ; fxl cg⁸ f/ ul/Psfj % .

3= l:y/ ; DklQ

pks/)f, kn8g/ Pj+ lkn8:r/ tyf ; j f/L ; fwgnf0(k/n df8df xf; vr{ s⁸f0(n8f⁸g ul/Psfj % . l:y/ ; DklQsfj k/n df8
lgwf/)f ubf(l:y/ ; DklQx8nf0(vl/b tyf lgdf) ubf(nfuf8j nfut d8osf ; fy) k8fju ug(cj :ydf Nofp8f ; Ddsf vr88 ; d8t
; dfj8 ul/Psf %gl .

4= kn8st gul/Psf ; DklQx8

k8t 0sf0(8=3,000÷- j f ; fl e8bf sd d8o kgj sfofno pks/)f, kn8g/ tyf lkn8:r/ cf8b vl/b ePs) j ifdf vr(n8g)
ul/Psfj % .

5= xf; s8l

s_ l:y/ ; DklQsfj xf; s8l #⁸bfj dNo k8ffnl (Diminishing Value Method) df cfos/ Pg 2058 n) t8slbPsfj xf; s8l
b/df lx; fa u/L vr(n8vPsfj % .

v_ k8t8 j ifdf yk ul/Psfj ; DklQsfj xsdf vl/b ul/Psfj csfj dlxgfb)v xf; s8l ul/Psfj % .

6= cb8o ; DklQ

; kn8j8/ vl/bM lj Qlo ; yfn) vl/b u8fj s8ko8/ ; kn8j8/x8sfj xf; s8l cfos/ Pg, 2058 cg⁸ f/ bdf; flxn) xf; s8l
ul/Psfj % .

7= nufgl

eQm8l k8pgj ldlt; Dd j xg ug(u/L lasf; C)fkqdf u8fj nufglnf0(k/n dNodf n8f⁸g ul/Psfj % . o8lk vl/b dNo, c8st
dNo (Face Value) e8bf al(/x8fj cj :ydf ; fl lk8dodnf0(af8l /x8fj cj lw el/ ckn8vg u/L vr(n8vg) Joj :yf cj n8ag
ul/Psfj % .



8= Aofh cġDbfgl

shf(tyf ;fk^df 365 lbgsl cġw/df j flifš Aofh u)fgf ul/Psfl % .

shf(tyf ;fk^sl Aofhnf0(gkfn /fi^ aġssl lgbĳg cg; f/ gub kĻkts) cġw/df nġv°g ugĻ kgĻ xġfn) ; flx cg; f/ ul/Psfl % . kĻkt xġ afsl Aofh cġDbfglnf0(Aofh dNtal lx; fa (Interest Suspense Account) cġtuĻt bġvf0Psfl % .

9= sldzg tyf /ġd^ġ; cfo

hdġl tyf /ġd^ġ; af^ cĻhĻt sldzg cfonf0(kĻkt ePs) avt nġv°g ul/Psfl % .

10= Aofh vr{

lgĻk bĻl0j tyf ;fk^ldf 365 lbgsl cġw/df j flifš Aofh u)fgf ul/Psfl % .

lgĻk bĻl0j tyf ;fk^ldf ItgĻ kgĻ Aofhnf0(Accrual Basis df nġv°g ul/Psfl % .

11= shĻ tyf ;fk^

uĻxsxĳnf0(kĻfg ul/Psfl shĻ tyf ;fk^ gkfn /fi^ aġssl lgbĳg cg; f/ j ulš/)f u/L kĻtt ul/Psfl % .

12= ; Deflj t ġġ; fgl Aoj :yf

shĻ ;fk^ldf gkfn /fi^ aġssl lgbĳg adĻhd ; Deflj t ġġ; fgl j fkt Aoj :yf ul/Psfl % . j ifġtdf c; ħ ugĻ afsl sh shĻ ;fk^nf0(gkfn /fi^ aġssl lgbĳg cg; f/ j ulš/)f u/L 1 kĻtz t bĻv 100 kĻtz t; Dd shĻ ġġ; fgl Aoj :yf ul/Psfl % .

13= sdĻf/L ;fk^Ļ

;+yfsĻ sdĻf/L ; j f lĻlgodfj nl cg; f/ sdĻf/Lxĳnf0(kĻfg ul/Psfl) ;fk^lnf0(cġo ; DkIQ cġtuĻt bġvf0Psfl) % .

14= sdĻf/L afg; Aoj :yf

afġ; Pġ 2030 cg; f/ cfos/ Aoj :yf cl#sĻ ġġkf -sdĻf/L afg; Joj :yf kZrft_ sĻ 10 kĻtz t /sd sdĻf/L afg; j fkt %^bġvf0Psfl) % .

15= cfos/ Aoj :yf

s_ o; j ifšĻ s/ Joj :yf

cfos/ Pġ, 2058 tyf ;ġdf ; do ; dodf ePsĻ ;+flwgsĻ cġw/df 30% sĻ b/n) cfos/ Aoj :yf ugĻ ul/Psfl % . kĻtt j ifġdf cfos/ j fkt bĻl0j Joj :yf ul/Psfl) %ġ .

v_ :yug s/

;+yfnĻ ġġkf nġvdfġ 09 :yug s/n) lgbĳg u/šĻ Joj :yf cg; f/ :yug s/ cġDbfgl tyf vršĻ u)fgf u/L :yug s/ ; DkIQ tyf bĻl0j sĻ Joj :yf u/šĻ) % .



hllan; knf06fg; Inld68

Go'f8, sf7df8fj.

cg, rL 4=33

n'vf ; DaGwl l6KkOfLx

1= o; cfly8 j if8fj cGtdf o; ; +yfsfj shf dfhbft / cknjvg ul/Psfj ; fjf tyf Aofhsfj ljj /)f lGDg cg, f/ % .

shf tkf

∑=xhf/df

lj j /)f	/sd
ut j if8fj shf tyf ; fk^	-
o; j if{ kj fx	2,43,476.00
o; j if{ c; hl	44,001.00
o; j if{ cknjvg	-
aiff8tdf af8l shf tyf ; fk^	1,99,475.00

Aofh tkf

∑=xhf/df

lj j /)f	/sd
ut j if8fj af8l	-
o; j if{ kfs8fj Aofh	13,111.00
o; j if{ c; hl ePsfj	12,995.00
o; j if{ cknjvg ePsfj	-
aiff8tdf af8l Aofh -dNtal lx; fadf ; f/8fj	116.00

2= lglfk bflotj cGtu8t kl88 zlif8df j if{ el/df kl/j t8 ePsfj /sdsfj ; Hfkt ljj /)f

∑=xhf/df

lj j /)f	/sd
d8tl lglfk	51,961.00
art lglfk	53,839.00
; +yfut lglfk	1,07,173.00
h8df	2,12,976.00

3= cffft Aofhb/ cGt/

lj j /)f	klzt t
shf tyf ; fk^df kfkt x8j cffft kltkm	15=77
lglfkdf Itg{ kg{ cffft nfut	11=11
cffft Aofhb/	4=66

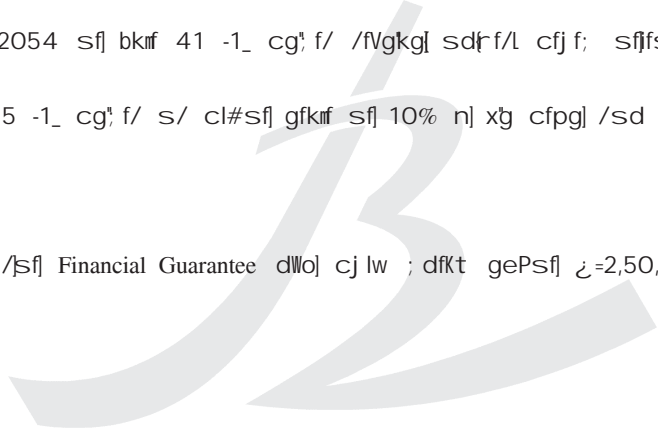
4= sDkgl8fj kf/IDes vr{ tyf ; km^j b/ vr{ k8r j if8fj cj lwdf vr{ cknjvg ug{ glit ePsf8df cknjvg ug{ af8l vr{ ∑=26,71,022÷61 /x8fj % .

5= sDkgl8fj j f; nft leqs8fj sf/f8af/ / j f; nft afx/sfj sf/f8af/ 88j AolQm km8{ ; ul&t ; +yf j f sDkgl tyf 88j Ps l88df clwsj88jt ePsfj b)vb8j .

6= t/ntf ; Da8w h8jvd Gogls/)f ug{ Ohfhtkq kfkt ; +yfn cknjvg bflotj tyf ; DKlQnf0{ eQm8gl cj wl -Maturity Period_ sfj cfwf/df lj le8g ; do cGt/fndf j ul8f/)f ugkg{ ; Da8wdf o; a88n lbPsfj l888z8g cg?k ; DKlQ / bflotj sfj j ul8f/)f ul/Psfj ljj /)f -l888z8g km8= g+5=1_ ; n8g adf8hd /x8fj % .



- 7= lj Qlo ; +yfn] cfklgf] ; DklQ lwtrf] /fvL C)f lnPsf] %g .
- 8= lj Qlo ; +yfsf] s'g} k'sf/sf] ul/ a]sé ; DklQ /x'sf] %g .
- 9= lj Qlo ; +yfsf] r'Qrf khL d'Wol clud e'Qrfgl k'fkt (Paid in Advance), e'Qrfgl k'fkt x'g af'sl (Calls in Arrears) / hkmt ul/Psf t/ k'gll l'gisfz'g gul/; s'sf (Forfeited But Not Issued) z'b/x'z /x'sf %gg\ .
- 10= lj Qlo ; +yfsf] s'g} k'sf/sf] lnxf'f]* ; DklQdf nufgl ul/Psf] %g .
- 11= k'lt ufxs shf] ; ldf e'gbf a(L gf#s]f] shf] /sd z=9,75,341.57 nf0{ ; tk'tzt shf] g'f's; fgl Joj :yf sfod ul/Psf] % .
- 12= a's tyf lj Qlo ; +yf ; Da'Gwl P'g 2063 cg' f/ cfos/ k%fl*s]f] vb d'g'fkmf s]f] 20 k'ltztn] x'g] /sd ?=3,69,532÷72 ; fwf/)f hu]f* f sf'fdf ; fl/Psf] % .
- 13= >d -klxnf ; z'fwg_ P'g, 2054 s]f] bk'rf 41 -1_ cg' f/ /f'v'gk'g] sd'r'f/L cfj f; sf'f'sf] Aoj :yf ul/Psf] %g .
- 14= af'g; P'g, 2030 s]f] bk'rf 5 -1_ cg' f/ s/ cl#s]f] g'fkmf s]f] 10% n] x'g cf'pg] /sd sd'r'f/L j'fg; j fkt z=1,84,766÷36 Aoj :yf ul/Psf] % .
- 15= ; Deflj t b'f'loTj
o; lj Qlo ; +yfn] hf/L u/s]f] Financial Guarantee d'Wol cj lw ; dfkt gePsf] z=2,50,000÷ nf0{ ; Deflj t b'f'loTj c'gtu't b'j'f'0Psf] % .





lgþz g knif=g#5=1

0hfht kflkt ; yfsf]gfdll- h]all; knif0gff; Inld6ð
cjlw lþ)^& cffif9 d; fgt
; Argfut t/ntf (Structural Liquidity) lj j /0f tflnsf

qm; *	lj j /)f		1 - 90 lbg	91 - 180 lbg	181 - 270 lbg	271 - 365 lbg	1 j lft eðbf a(l	sh /sd
	; DKIQ							
1	gub dffhft		3831883.66	-	-	-	-	3831883.66
2	aþ tyf lj Olo ; +yf dffhft		41727884.39	-	-	-	-	41727884.39
3	lj bzl aþdf ul/Psfj nuflg		-	-	-	-	-	-
4	sn dgl		86182249.50	-	-	-	-	86182249.50
5	; /sf/l ; /if)fkq		-	-	-	-	50,00,000.00	50,00,000.00
6	g/f=aþ C)j kq		-	-	-	-	-	-
7	cðt/ aþ tyf lj Olo ; +yf shfl		-	-	-	-	-	-
8	shfl ; fk^		269463.57	74252994.79	82628278.86	34230058.00	8093901.25	199474696.47
9	kþg* kgl jofn		308148.64	-	-	-	-	308148.64
10	l/e; { l/kfj		-	-	-	-	-	-
11	kltastf cðtuft cðo ; +yfx,af^ kflkt xgl		-	-	-	-	-	-
12	qm; *20, 21 / 22 sf ; lj wfx,slj eðflgl		-	-	-	-	-	-
13	cðo		213828.44	209101.91	893137.46	211438.96	4768793.72	6296300.49
	sn ; DKIQ		132533458.20	74462096.70	83521416.32	34441496.96	17862694.97	342821163.15
14	bflotj		-	-	-	-	-	-
15	rNtl lglfk		161015526.40	-	-	-	-	161015526.40
16	art lglfk		-	-	-	-	-	-
17	dætl lglfk		-	13325500.00	10695000.00	24605369.00	3335000.00	51960869.00
18	C)j kqxl ; fk^lll		-	-	-	-	-	-
	dfu+cik ; r'gf		-	-	-	-	-	-
	cðt/ aþ+l) Olo ; +yf		20000000.00	-	-	-	-	20000000.00
	kg/ shfl		-	-	-	-	-	-
	cðo		-	-	-	-	-	-
19	cðo bflotj tyf Joj :yfx,ç) *t qll *^ ; { eðflgl lbg* kgl lan eðflgl lbg* kgl jofn Joj :yfx,ç cðo		9535896.90	-	-	-	-	9535896.90
	;) *t qll *^ ; {		111448.51	-	-	-	-	111448.51
	eðflgl lbg* kgl lan		-	-	-	-	-	-
	eðflgl lbg* kgl jofn		-	-	-	-	-	-
	Joj :yfx,ç		-	-	-	-	-	-
	cðo		-	-	-	-	-	-
20	kltastf cðtuft cðo ; +yfx,af^ lbg* kgl		-	-	-	-	-	-
21	pkefu e) g; Sþlj ; jlslt ; lj wfx,ç		-	-	-	-	-	-
22	klttkq+hdft -vb_		-	-	-	-	250000.00	250000.00
23	l/kfj		-	-	-	-	-	-
24	qm; *11cðtuftsf ; lj wfsfl eðflgl		-	-	-	-	-	-
25	cðo		-	-	-	-	-	-
	sn bflotj		190662871.81	13325500.00	10695000.00	24605369.00	3585000.00	242873740.81
	vb ; DKIQ		-58129413.61_	61136596.70	72826416.32	9836127.96	14277694.97	99947422.34
	; fr t vb ; DKIQ		-58129413.61_	3007183.09	75833599.41	85669727.37	99947422.34	

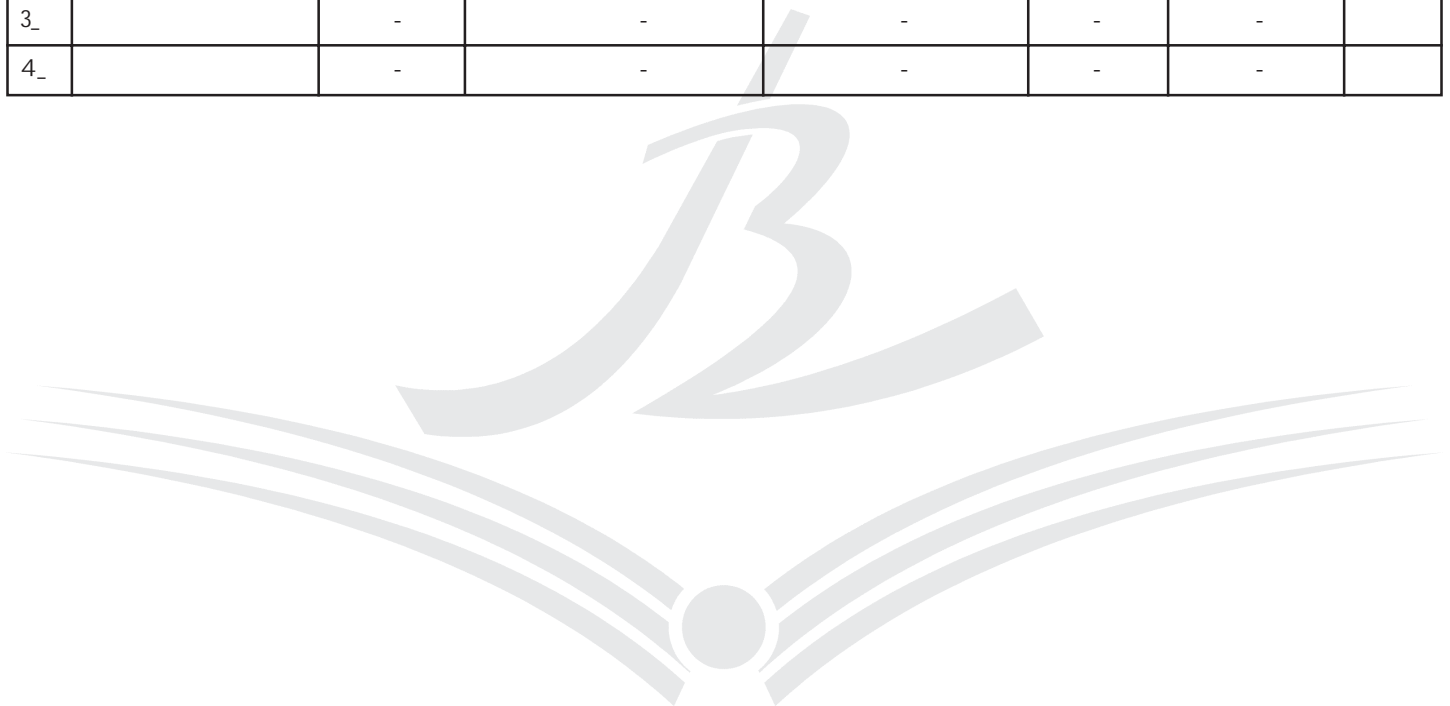


hija; knofg; Inld6

; :yfks÷; :yfks ; dxsf z/wln]cfknf] :jfldTj df /xsf] z/ cfo a\$ tyf lj Qlo ; :yfdf lwtf]/fvL shf{InPsf]lj j /of

cg^a rL 4-34

qm; *	; :yfks÷; :yfks ; dx cgtuft kgj zp/ wglstf] gfd	shf{ ljj /}f					s]knot
		; :yfkssf] :jfldTj df sfod /xsf] zp/ sh lsQf ; Vof	sh rQf khlsf] kltzt	shf{ InPsf] cfo a\$+lj Qlo ; :yfsf] gfd	shf{ /sd	lwtf]df /xsf] zp/ lsQf ; Vof	
1_		-	-	-	-	-	
2_		-	-	-	-	-	
3_		-	-	-	-	-	
4_		-	-	-	-	-	





Jebils Finance Ltd.

New Road, Kathmandu

cg; rl 4=35

Comparison of Unaudited and Audited Financial Statement of FY 2066/2067

NRs.in 000'

S.N.	Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance in Amount	Variance in Percentage	Reasons for Variance
1	Total Capital and liabilities (1.1 to 1.7)	348,878	345,908	(2,970)	-0.85	
1.1	Paid up capital	102,000	102,000	-	-	
1.1.1	Share Premium	-	-	-	-	
1.2	Reserve and surplus	1,848	1,284	(564)	-30.50	Due to adjustment of deferred tax.
1.3	Debenture and Bond	-	-	-	-	
1.4	Borrowings	20,000	20,000	-	-	
1.5	Deposit (a+b)					
	a.Domestic currency	212,976	212,976	-	-	
	b.Foreign currency	-	-	-	-	
1.6	Income Tax Liability	-	-	-	-	
1.7	Other liabilities	12,054	9,647	(2,406)	-19.96	Due to adjustment of deferred tax and net off loan loss provision
2	Total Assets (2.1 to 2.7)	348,878	345,908	(2,970)	- 0.85	
2.1	Cash and Bank Balance	45,560	45,560	-	-	
2.2	Money at call and short notice	86,182	86,182	-	-	
2.3	Investments	5,000	5,000	-	-	
2.4	Loans and Advances	199,474	196,505	(2,970)	-1.49	Due to net off of loan loss provision
2.5	Fixed Assets	6,173	6,173	-	-	
2.6	Non Banking Assets	-	-	-	-	
2.7	Others Assets	6,489	6,489	-	-	
3	Profit and Loss Account					
3.1	Interest Income	20,212	20,212	-	-	
3.2	Interest Expenses	9,159	9,159	-	-	
	A.Net Interest Income (3.1-3.2)	11,053	11,053	-	-	
3.3	Fees,Commission and Discount	738	738	-	-	
3.4	Other Operating Income	3,777	3,777	-	-	
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	-	
	B.Total Operating Income (A.+3.3+3.4+3.5)	15,568	15,568	-	-	
3.7	Staff Expenses	4,570	4,570	-	-	
	Other Operating Expenses	5,995	5,995	-	-	
	C.Operating Profit Before Provision (B.-3.6-3.7)	5,003	5,003	-	-	
3.8	Provision for Possible Losses	2,970	2,970	-	-	
	D. Operating Profit (C.-3.8)	2,032	2,032	-	-	
3.9	Non Operating Income/Expenses(Net)	-	-	-	-	
3.10	Write Back of Provision for possible loss	-	-	-	-	
	E.Profit from Regular Activities (D.+3.9+3.10)	2,032	2,032	-	-	
3.11	Extraordinary Income/Expenses(Net)	-	-	-	-	
	F.Profit before Bonus and Taxes (E.+3.11)	2,032	2,032	-	-	
3.12	Provision for Staff Bonus	185	185	-	-	
3.13	Provision for Tax	-	-	-	-	
	Deferred Tax Assets	-	564	564	100.00	Due to adjustment
	G.Net Profit/Loss (F.-3.12-3.13)	1,848	1,284	(564)	-30.50	Due to adjustment of Deffered tax



Jebils Finance Ltd.

New Road, Kathmandu

Unaudited Financial Results (Quarterly)

As at 4th Quarter 32/03/2067 of the Fiscal Year 2066/2067

NRs.in 000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and liabilities (1.1 to 1.7)	348,878	245,806	-
1.1	Paid up capital	102,000	102,000	-
1.2	Reserve and surplus	1,848	(179)	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	20,000	20,000	-
1.5	Deposit (a+b)			-
	a. Domestic currency	212,976	121,094	-
	b. Foreign currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other liabilities	12,054	2,891	-
2	Total Assets (2.1 to 2.7)	348,878	245,806	-
2.1	Cash and Bank Balance	45,560	57,662	-
2.2	Money at call and short notice	86,182	-	-
2.3	Investments	5,000	5,273	-
2.4	Loans and Advances (a+b+c+d+e+f)	199,474	170,262	-
	a. Real Estate Loan	43,651	39,392	-
	b. Home/Housing Loan	2,174	1,285	-
	c. Margin Type Loan	19,261	18,490	-
	d. Term Loan	7,263	6,197	-
	e. Overdraft Loan/T.R. Loan/W.C. Loan	46,439	30,045	-
	f. Others	80,686	74,853	-
2.5	Fixed Assets	6,173	5,997	-
2.6	Non Banking Assets	-	-	-
2.7	Others Assets	6,489	6,612	-
3	Profit and Loss Account	Up to This Quarter	Upto Previous Quarter Ending	Up to Corresponding Previous Year Quarter Ending
3.1	Interest Income	20,212	10,208	-
3.2	Interest Expenses	9,159	4,043	-
	A. Net Interest Income (3.1-3.2)	11,053	6,165	-
3.3	Fees,Commission and Discount	738	-	-
3.4	Other Operating Income	3,777	3,024	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B.Total Operating Income (A.+3.3+3.4+3.5)	15,568	9,189	-
3.6	Staff Expenses	4,570	2,802	-
3.7	Other Operating Expenses	5,995	3,958	-
	C.Operating Profit Before Provision (B.-3.6-3.7)	5,003	2,429	-
3.8	Provision for Possible Losses	2,970	2,608	-
	D. Operating Profit (C.-3.8)	2,033	(179)	-
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write Back of Provision for possible loss	-	-	-
	E.Profit from Regular Activities (D.+3.9+3.10)	2,033	(179)	-
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	2,033	(179)	-
3.12	Provision for Staff Bonus	185	-	-
3.13	Provision for Tax	-	-	-
	G.Net Profit/Loss (F.-3.12-3.13)	1,848	(179)	-
4	Ratios	At the End of This Quarter	At the End of previous Quarter	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	45.83%	54.77%	-
4.2	Non Performing Loan (NPL)To Total Loan	NA	NA	-
4.3	Total Loan Loss Provision to Total NPL	NA	NA	-
4.4	Cost of Fund	11.11%	9.79%	-
4.5	Credit to Deposit Ratio(calculate as per NRB directives)	63.26%	77.23%	-

NA :- Not applicable



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्र. संख्या. वि.सं.सु.वि.१०६७/६८ च.नं ४८८

श्री जेविल्स फाइनेन्स लिमिटेड,
न्यूरोड, काठमाडौं ।


विषय:- आ.ब. २०६६/६७ को वित्तीय विवरण प्रकाशन गर्न स्वीकृति प्रदान गरिएको सम्बन्धमा ।

महाशय,

त्यस संस्थाले पेश गरेको आ.ब.२०६६/६७ को अन्तिम लेखापरीक्षण भएको वासलात, नाफा-नोक्सान हिसाव, सोसँग सम्बन्धित अनुसूचीहरू, लेखापरीक्षकको प्रारम्भिक तथा अन्तिम लेखापरीक्षण प्रतिवेदन र सो उपर व्यवस्थापनको प्रतिक्रिया, लङ्गफर्म अडिट रिपोर्ट लगायतका वित्तीय विवरणहरूको आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरू सुधारका लागि देहायबमोजिमका निर्देशनहरू कार्यान्वयन तथा वार्षिक प्रतिवेदन छुट्टै पानामा प्रकाशित गर्ने गरी वार्षिक साधारणसभा प्रयोजनको लागि आर्थिक वर्ष २०६६/६७ को वित्तीय विवरण प्रकाशित गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. ऋणीहरूको कर्जा फाइलमा ब्यक्तिगत विवरण अद्यावधिक गर्नुहुन (जस्तै: ऋणीको फोटो जमानीकर्ताको विवरण, आयस्रोत विवरण आदि) ।
२. ऋणीहरूले पेश गरेको वित्तीय विवरण, परियोजनाको प्रतिवेदनहरू र कर तिरेको विवरण आदिको विश्लेषण गरेर मात्र कर्जा प्रवाह तथा कर्जा नविकरण गर्नुहुन ।
३. कर्जा जोखिम व्यवस्थापन समिति गठन गर्नुहुन ।
४. वासलात बाहिरका कारोवार सम्बन्धि नीति तथा कार्यविधि तर्जुमा गरी जानकारी दिनुहुन ।
५. पूँजी योजना तयार गरी पेश गर्नुहुन ।
६. लाभ र लागतको वस्तुगत विश्लेषण गरी कोषको उचित व्यवस्थापन गर्नुहुन ।
७. वाह्य लेखा परिक्षकले औल्याएका अन्य कैफियतहरू सुधार गर्नुहुन ।

भववीय,


(बद्राप्रसाद खकुरेल)
सहायक निर्देशक

बोधार्थ

१. श्री नेपाल राष्ट्र बैंक,
बैंक तथा वित्तीय संस्था नियमन विभाग ।



aflifS lj Qlo ljj /Of ksfzg ug{ :jlsf klfq ug{ qmddf gkfn /fi6«af6
lb0Psf]lgbzg pk/ ; rfnS ; ldltsf]kltoQ/

- 1= shf{ kj fx ug{ kj{ C)flx?sf] AolQmut ljj /)f lng] ul/Psf] %, %" ePsf] dWo] klq clwsfz C)flsf] ljj /)f cBfj lws ul/; s]sf] %, afsl /x]sfnf0{ klq lgbzg adflhd cBfj lws ul/g% .
- 2= lgbzg; f/ C)flx;n] kz u]sf] lj Qlo ljj /)f, kl/ofngfsf] kljtjbgx; / s/ ljj /)f cfb]sf] lj Znif) u/ dfq shf{ kj fx tyf shf{ glj s/)f ul/g% .
- 3= o; lj Qlo ; tyfsf] kpaW ; rfnssf] ; ofnstj df 5-kfr_ ; b:olo shf{ hf]vd Joj :yfkg ; ldlit u&g ul/Psf] hfgsf/L ub%" .
- 4= lgbzg adflhd jf; nft aflx/sf sf/fj f/ ; Dalgw glit tyf sfolj lw thdf u/L hfgsf/L lb0g% .
- 5= lgbzg adflhd khl ofngf tof/ u/L kz ul/g] hfgsf/L ub%" .
- 6= lgbzg; f/ nfe / nfutsf] j :tut lj znif) u/L sf]sf] plrt Joj :yfkg ul/g% .
- 7= afxØ n]vk/Lifsn] c]nofPsf s]knotx; sltko ; wf/ e; s]sf] / afsl /x]sfnf0{ klq qmlds ?kdf ; wf/ ul/g% .



