

PREFACE

Jammu and Kashmir FRBM Act, 2006 has been passed by the erstwhile State Government on August 9, 2006 as per the recommendations of 12th Finance Commission.

Three major objectives of the FRBM Act:

- To make the Government responsible to “ensure inter generational equity in fiscal management” implying that borrowings are nothing but deferred taxation and the government’s living beyond their means leave a burden of debt on future generations.
- To make the Government responsible for ensuring “long term macroeconomic stability” because reckless borrowings by government crowds out private investment or fuels inflation or leads to balance of payment crises eventually leading to macro-economic instability.
- To make the Government responsible for removing “fiscal impediments to the effective conduct of monetary policy” because unsustainable increase in deficit constrains the RBI’s ability to control money supply as the RBI also happens to be the debt manager of the government.

The three planks of strategy in-built in the FRBM Act:

- Limits on government borrowing under a time bound programme to altogether eliminate revenue deficit and bring down fiscal deficit to prudent limits.
- Bringing a medium term perspective in Budget planning through the introduction of certain statements to accompany the budget document.
- Improving transparency in the fiscal operations of the government in order to avoid any window dressing in meeting the deficit targets as well as improving fiscal discipline.

The following statements are to be laid before the Parliament along with the Annual Financial Statement in pursuance of the Fiscal Responsibility and Budget Management Act, 2006:-

MACRO ECONOMIC FRAMEWORK

STATEMENT.MEDIUM TERM FISCAL

POLICY STATEMENT. FISCAL POLICY

STRATEGY STATEMENT.

FORM I
MACRO ECONOMIC FRAMEWORK STATEMENT

Overview of State Economy

Gross State Domestic Product (GSDP)

GSDP of ₹ 2,09,752 crore (IR) is adopted for the current financial year (2022-23) showing 7.5% growth over the GSDP figure for UT of J&K for the year 2021-22 i.e. ₹1,95,118 crore. The GSDP for the year 2020-21 of Jammu and Kashmir is estimated at ₹ 1,70,201 crore. Thus the financial year 2021-22 registered a growth of 14.6 per cent in GSDP growth over the year 2020-21.

These figures of GSDP form the basis for the purpose of fixing the market borrowing ceiling viz-a-viz fiscal parameters in accordance with FRBM Act.

Overview of Finances of Jammu & Kashmir

Own Resources:

TAX PERFORMANCE

The tax performance of the Jammu & Kashmir is provided as under:-

(Rs in crore)

S. No.	Source of Revenue	1988-89	1998-99 (10yrs growth)	2008-09 (10yrs growth)	2015-16 (07yrs growth)	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
1.	Tax Revenue	138	437	2683	7326	7819	9536	9826	9467	10977	15552
2.	Non Tax Revenue	100	283	837	3913	4072	4362	4188	4260	4076	4841

NON-TAX PERFORMANCE

The position with regard to non-tax receipts is as under:-

(Rs in crore)

Year	Target	Achievement
2008-09	1127	837
2009-10	1294	955
2010-11	1475	1093
2011-12	1851	2002
2012-13	2765	2160
2013-14	3321	2870
2014-15	3561	1978
2015-16	3455	3913
2016-17	4024	4072
2017-18	5389	4362
2018-19	4188	4188
2019-20	3432	4260
2020-21	6193	4076
2021-22 (Pre-Actuals)	8209	4841

F-1 (Contd.)

Macroeconomic Framework Statement Economic Performance at a Glance

Table 1

Trends in Select Macroeconomic and Fiscal Indicators

		Absolute Value		Percentage Changes	
		April - Reporting Period (Rs in crore)		April - Reporting Period	
		2021-22 (Pre-Actual)	2022-23 (RE)	2021-22 (Pre-Actual)	2022-23 (RE)
1	2	3	4	5	6
	Real Sector				
1	GSDP at factor cost	195118	209752	14.6	7.5
2	Agriculture Production (at current price)				
3	Industrial Production (at current price)				
4	Tertiary Sector Production (at current price)				
	Government Finances				
1	Revenue Receipts (2+3+4)	63084	97132	20.17	53.97
2	Tax Revenue (2.1+2.2)	15552	16303	75.19	4.83
2.1	Own Tax Revenue	15552	16303	75.19	4.83
2.2	State's Share in Central Taxes				
3	Non Tax Revenue and Central Transfers (3.1+3.2)	47532	78345	8.97	64.83
3.1	State's Own Non Tax Revenue	4841	9225	18.77	90.56
3.2	Central Transfers	42691	69120	7.96	61.91
4	Additional Resource Mobilization (ARM)/Asset Monetization/CRISP		2484		
5	Capital Receipts (6+7+8)*	11494	9657	-22.98	-15.98
6	Recovery from Loans and Advances	0.16	5	-50.00	400.00
7	Other Receipts/Non Debt Creating	-725	82	-10.59	-111.29
8	Borrowings and Other Liabilities	12219	9570	-22.34	-21.68
9	Total Receipts (1+5)	74578	106789	10.62	43.19
10	Total Expenditure	74578	106789	10.62	43.19
11	Revenue Account of which	59269	75004	12.61	26.55

	(a) Interest Payments	7405	9076	15.20	22.57
	(b) Subsidies/			-100.00	
	(c) Salaries	26079	31592	9.34	21.14
	(d) Pension Payments	11563	13126	27.37	13.52
12	Capital Account(CAPEX)	15309	31785	3.55	107.62
	Of which				
	Loans and	72	118	19.35	47.30
	Advances	4188	5030	-1.51	20.11
	Repayments				
13	Plan Expenditure**				
14	Revenue Account				
15	Capital Account				
16	Total Expenditure (11+12) including Loans and Advances	74578	106789	10.62	43.19
17	Revenue Expenditure	59269	75004	12.61	26.55
18	Capital Expenditure	15309	31785	3.55	107.62
19	Revenue Surplus	3815	22128	-2844.60	480.03
20	Fiscal Deficit	12219	9570	14.54	-21.68
21	Primary Deficit	4814	494	13.54	-89.74

Notes:-

* Borrowings were calculated on GSDP of Rs. 189503 crore (as adopted by Ministry of Finance) for the year 2021-22.

i. Borrowings under UDAY not to be reckoned for calculation of Fiscal Indicators.

ii. GSDP figures as adopted by Ministry of Finance, GoI, for Fiscal Indicators.

iii. Capital receipts and disbursement are net of WMA/OD from RBI.

iv. Average amount of WMA from RBI Rs 168.27 crore.

v. Average amount of OD from RBI Rs 98.11 crore.

vi. No. of days of OD =77 days (approx.).

vii. Number of occasions of OD/ month =9 /month(approx.).

(Information as on ending December 31st, 2022)

FORM F-2

(See Rule 3 & 4)

Medium Term Fiscal Policy Statement

A. Fiscal Indicators – Rolling Targets

	Previous Year (Y-2) Pre-Actual 2021-22	Current Year (Y-1) (BE) 2022-23 Target	Current Year (Y-1) (RE) 2022-23	Ensuing Year (Y) (BE) 2023-24	Targets for next two Years	
					2024-25	2025-26
1. Revenue Surplus/Deficit as percentage of Total Revenue Receipts (TRR)						
2. Fiscal Deficit as Percentage of GSDP						
3. Total Outstanding Liabilities as Percentage of GSDP						

Note:- Comparable figures not available

FORM D-1

(See Rule 7)

SELECT FISCAL INDICATORS*(In per cent)*

S. No	ITEM	2020-21 (Pre-Actuals)	2021-22 (RE)
1	Gross Fiscal Deficit as % age of GSDP		
2	Revenue Surplus as %age of Gross Fiscal Deficit		
3	Revenue Surplus as % age of GSDP		
4	Revenue Surplus as % age of TRR		
5	Total Liabilities - GSDP Ratio (%)		
6	Total Liabilities - Total Revenue Receipts (%)		
7	Total Liabilities - State's Own Revenue Receipts (%)		
8	States Own Revenue Receipts to Revenue Expenditure (%)		
9	Capital Outlay as Percentage of Gross Fiscal Deficit		
10	Interest Payments as %age of Revenue Receipts		
11	Salary Expenditure as %age of Revenue Receipts		
12	Pension Expenditure as %age of Revenue Receipts		
13	Non Developmental Expenditure as Percentage of Aggregate Disbursements		
14	Gross Transfers from Centre as percentage of Aggregate Disbursements		
15	Non Tax Revenue as percentage of TRR		

Note:- Comparable figures not available

FORM D-2

(See Rule 7)

A. Components of Jammu & Kashmir Government Liabilities

(Rs in crore)

Category	Raised during the Fiscal Year		Repayment/ Redemption during the Fiscal Year		Outstanding Amount (End March)	
	2020-21 (Actuals)	2021-22 (Pre-Actuals)	2020-21 (Actuals)	2021-22 (Pre-Actuals)	2020-21 (Actuals)	2021-22 (Pre-Actuals)
Market Borrowings	9328	8562	3308	2975	40311	45898
Loans from Centre	183	0	118	119	1302	1183
Special Securities issued to the NSSF	0	5000	349	349	3021	7672
Borrowings from Financial Institutions/ Banks	322	535	477	531	3419	3423
WMA from RBI (Net)	1489	-1285	0	0	2181	896
Small Savings, Provident Funds, etc. (Net)	1145	-595	0	0	28307	27712
Reserve Funds / Deposits (Net)	1166	480	0	0	10875	11355
Other Liabilities	0	0	0	0	0	0
UDAY Power Bonds*	0	0	0	214	3538	3324
Total	13633	12697	4252	4188	92954	101463

**Borrowings under UDAY Power Bonds not to be reckoned for calculation of fiscal indicators.*

FORM D -2

(See Rule 7)

A. Weighted Average Interest Rates on Jammu & Kashmir Liabilities*(In per cent)*

Category	Raised during the Fiscal Year		Outstanding Amount (End March)	
	2020-21 (Actuals)	2021-22 (Pre-Actuals)	2020-21 (Actuals)	2021-22 (Pre-Actuals)
Market Borrowings	6.91	7.05	9.26	8.82
Loans from Centre	9.00	0.00	5.74	4.50
Special Securities issued to the NSSF	0.00	7.30	9.19	8.20
Borrowings from Financial Institutions/Banks	2.75	2.75	6.41	6.24
WMA/OD from RBI/ OD from JK Bank (<i>ending March 2012</i>)	4.00	4.00	4.00	4.00
Small Savings, Provident Funds , etc.	7.1	7.1	7.03	6.94
Reserve Funds / Deposits	4.00	4.00	4.00	
Other Liabilities/UDAY	0.00	0.00	8.03	8.03
Total (Weighted Average Interest Rate)			7.69	7.96

Form D-3

See Rule - 7

Consolidated Sinking Fund*(Rs in crore)*

Outstanding at the beginning of the previous year	Additions during previous year (2021- 22)	Withdrawal during the previous Year (2021-22)	Outstanding at the end of previous year/beginning of the Current year	(4) stock of SLR borrowing (person)	Additions during the current Year (2022-23)	Withdrawal during the current year (2022-23)	Outstanding at the end of the current year/ beginning of annual year (2023-24)	(8) / stock of SLR borrowing (%)
1	2	3	4	5	6	7	8	9
411.50	45.00	0.00	456.50	1	58.91	0.00	515.41	1

FORM D-4
Guarantees given by the Government
Statement of Sector-wise Guarantees
(Rs in lakh)

Sector (No. of Guarantees within bracket)	Maximum amount guaranteed	Outstanding at the beginning of the year 2022-23	Additions during the year 2022-23	Deletions (other than invoked during the year) 2022-23	Invoked during the year 2020-21		Outstanding at the end of the year 2022-23	Guarantee Commission or Fee		Other material details
					Discharged	Not Discharged		Receivable	Received	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Power(5)	470020	1572520	1416226	-	-	-	2988746	-	-	-
Co-operative (5)	19121 (Plus Interest)	22778	-	-	-	-	22778	-	-	-
Road & Transport (1)	-	-	-	-	-	-	-	-	-	-
State Financial Corporation (1)	700 (Plus Interest)	979	-	-	-	-	979	-	-	-
I & C Deptt. (J&K Cements) (2)	1887	1887	-	-	-	-	1887	-	-	-
I & C Deptt. (EDI)	7200	23300	-	-	-	-	23300	-	-	-
Social Welfare Deptt (WDC) (17)	6021	6021	-	-	-	-	6021	-	-	-
Social Welfare Deptt (SC/ST/BC Corp.) (17)	7115	7115	-	-	-	-	7115	-	-	-
Housing & Urban Development (7)	-	-	-	-	-	-	-	-	-	-
Women's Dev. Cor.	-	3000	7500	-	-	-	10500	-	-	-
Total (46)		1637600	1423726	-	-	-	3061326			-

Note: Figures in brackets indicate the no. of guarantees.

Form D-5
(See Rule 7)
Outstanding Risk – weighted Guarantees

(Rs in crore)

Default Probability	Risk weights (per cent)	Amount outstanding as in the previous year and the current year		Risk Weighted outstanding guarantee in the previous year and the current year	
		Previous Year	Current Year	Previous Year	Current Year
Direct Liabilities		-	-	-	-
High risk		-	-	-	-
Medium risk					
Low risk		-		The Average of risk weights (per cent) on all the guarantees	
Very Low Risk		-	-	-	-
Total Outstanding	-	-	-	-	-
Note: The risk weights have been pre-specified for the various risk categories					

FORM D-6
Guarantee Redemption Fund
(Rs in crore)

Outstanding invoked guarantee at the end of previous year	Outstanding amount in GRF at the end of previous year (2021-22)	Amount Guarantees Likely to be invoked during the current year (2022-23)	Addition to GRF during the current year (2022-23)	Withdrawal from the GRF during the current year (2022-23)	Outstanding Amount in GRF at the end of current year (2022-23)
1	2	3	4	5	6
Nil	22.42	Nil	2.00	0.00	24.42

FORM D - 7
(See Rule 7)

STATEMENT OF ASSETS

	Assets at the beginning of the reporting year i.e. 2021-22	Assets acquired during the reporting year i.e. 2021-22		Cumulative total of assets at the end of the reporting year i.e. 2021-22
		On Account of adjustment after reconciliation by the concerned Adm. Deptt *	Assets acquired during 2021-22	
	Book Value (Rs in crore)	Book Value (Rs in crore)	Book Value (Rs in crore)	Book Value (Rs in crore)
Provisional to be compared with Finance Account				
Financial Assets				
Loans and advances	1800.14		72.74	1872.88
Loans to Local Bodies	14.65		0.00	14.65
Loans to companies	1192.52		73.77	1266.29
Loans to others	592.97		(-)1.03	591.94
Equity investment	4617.16		3.00	4620.16
Shares				
Bonus shares				
Investments in Govt dated securities/Treasury Bills				
Investment in 14-day intermediate Treasury Bills				
Other financial Investments (please specify)				
Total	6417.30		75.74	6493.04
Physical Assets:				
Land	174724	-29507	1313	146530
Building - official/ Residential	66309	-7463	933	59778
Roads	39440	-21	5796	45214
Bridges	3605	-1	131	3735

Irrigation Projects	6476	-4	69	6541
Power Projects	208	0	3	211
Other capital projects	24241	-7	775	25009
Machinery and Equipment	8802	-317	1402	9886
Office Equipment	1362	-139	262	1485
Vehicles	2160	-111	55	2104
Miscellaneous	1056	0	2	1058
Total	328383	-37570	10738	301551

NOTE:-* Figures subject to further Reconciliation.

Form D – 8
(See rule 7)

TAX REVENUES RAISED BUT NOT REALISED
(Principal taxes)
(As at the end of the reporting year)

Major Head	Description	Amount under disputes (Rs in crore)					Amount not under disputes (Rs in crore)					Grand Total		
		Over 1 year but less than 2 years	Over 2 years but less than 5 years	Over 5 years but less than 10 years	Over 10 Years	Total	Over 1 year but less than 2 years	Over 2 years but less than 5 years	Over 5 years but less than 10 years	Over 10 years	Total			
	Taxes on Income & expenditure													
	Agricultural income tax													
	Taxes on Professions, Trades, callings & employment													
	Taxes on Property & capital Services													
	Land Revenue													
	Stamps and Registration fees													

Urban immovable property tax						0					22.86	22.86	22.86		
Passenger Tax	0	0	0	0	0	0					0	0	0	0	0
Taxes on Commodities & Services															
Sales Tax/VAT	0.21	4.12	0	0	4.33	0.4	14.75	8.7			0.09	23.94	28.27		
	268.26	45.62	11.26	73.1	398.24	504.58	416.66	242.37			296.53	1460.14	1858.38		
Central Sales Tax	59.12	25.92	6.92	0.25	92.21	15.09	3.63	1.36			3.09	23.17	115.38		
Sales Tax on Motor spirit & Lubricants	0	0	0	0.9	0.9	0	0	0			0.02	0.02	0.92		
Surcharge on Sales Tax	0.22	0.34	0.15	0.07	0.78	3.46	4.25	2.53			3.09	13.33	14.11		
State Excise	0	12.04	0	2.96	15	0	0	0			1.54	1.54	16.54		
Taxes on Vehicles					0							0	0		
Other Taxes	0.73	0.98	0.74	0.46	2.91	11.61	32.83	21.05			9.02	74.51	77.42		
Toll Tax	0	0.03	0	27.88	27.91	0	0.25	0.08			0	0.33	28.24		
Entertainment Tax	0	0	0	0	0	0	0	0			0.21	0.21	0.21		
TOTAL	328.54	89.05	19.07	105.62	542.28	535.14	472.37	276.09	336.45	1620.05	2162.33				

FORM D-9
(See Rule 7)

STATEMENT OF MISCELLANEOUS LIABILITIES: OUTSTANDINGS
(Rs in crore)

	Outstanding Amount*
Major Works and Contracts	451.29
Committed Liabilities in respect of land acquisition charges	2691.87
Claims in respect of unpaid bills on works and supplies	1936.96

*The outstanding amount pertains to the end March position for the year before the current year.

FORM D - 10
(See Rule 7)
**Statement of number of Employees and Related Salary
Expenditure**

Part - I
Employees in Government Departments

Demand No & Description	Number of Employees in the current Year (2022-23)	Salary Expenditure (Rs in crore)		
		Actuals Previous Year (2021-22)	BE Current Year (2022-23)	RE current Year (2022-23) BE Next Year (2023-24)
All Demands	360615	26079	32495	31592 33530

(See Rule 7)

Part-II

Employees in Public Sector

(Rs. in Crores)

Name of Public Sector Unit	Name of the Controlling Administrative Department	No. of employees in the current year (2022-23)	Salary Expenditure			
			Actual (2021-22)	BE (2022-23)	RE (2022-23)	BE (2023-24)
JKHPMC	Horticulture	47	10.23	9.41	11.21	12.85
J&K Women Development Corp.	Social Welfare	40	3.11	3	3.05	3.04
J&KSC/ST Backward Class Dev. Corp.		95	11.13	13.83	13.83	11.15
	Sub-Total (Social Welfare) :-	135	14.24	16.83	16.88	14.19
J & K KVIB	Industries & Commerce	153	24.59	37	29.19	28.17
J & K SIDCO		300	33.35	49	49	49
J & K SICOP		204	33.13	29.66	29.66	32.1
J & K Handloom Dev. Corp.		108	10.61	9.42	9.76	9.42
J & K Cements Ltd.		0	5.57	0.57	13.92	6.28
J & K Handicrafts (S & E) Corp.		104	6.38	6.6	6.17	6.41
J & K Industries Ltd.		296	14.03	23.5	21.71	19.83
J & K Minerals Ltd.		0	0.54	0.61	0.61	0.61
JK TPO		9	2.41	2.1	2.64	2.64
		Sub-Total (Industries & Commerce) :-	1174	130.61	158.46	162.66
J&K Police Housing Corporation	Home	40	6.4	7.14	5.76	7.51
JK TDC Corp.	Tourism	552	33.78	36.5	34.5	36.1
JK State Cable Corp.		106	7.959	8.13	8.134	8.5
	Sub-Total (Tourism) :-	658	41.739	44.63	42.634	44.6
Kashmir Power Distribution Corporation Ltd.	Power Development	11511	418.27	568.05	447.79	466.08
Jammu Power Distribution Corporation Ltd.		7042	327.96	437.07	366.76	368.86

JK Power Transmission Corporation Ltd.		2266	127.29	173.35	143.58	142.43
JK Power Corporation Ltd.		190	8.36	12.63	11.36	12.49
JK Power Development Corporation Ltd.		2161	135.3	269.81	147	272
Sub-Total (Power Development) :-		23170	1017.18	1460.91	1116.49	1261.86
J&K Forest Development Corporation	Forest	1823	99.93	101.5	106.48	110.97
J&K RTC	Transport	2255	76.46	78.92	97.25	74.74
J&K State Financial Corp.	Finance	126	9.6	9.6	9.6	9.65
J&K Housing Board	Housing & Urban Development	172	16.24	25.42	24.15	29.96
Srinagar Development Authority		492	29.58	31.84	31.54	38.46
Jammu Development Authority		126	16.74	18.99	12.21	15
Sub-Total (Housing & Urban) :-		790	62.56	76.25	67.9	83.42
J & K Medical Supplies Corporation	Health & Medical Education	22	2.99	3.37	3.44	3.46
J&K Project Const. Corp. Ltd.	Public Works (R&B) Deptt.	734	71.35	70.94	87.38	90
Grand Total:-		30974	1543.289	2037.96	1727.684	1867.71

Form D10

(See Rule 7)

Part-III

A. Details of Aided Institutions Other than Local Bodies

(Rs. in Crores)

Name of Aided Institution	Name of Adm. Department	No. of Employees	Actuals Previous Year (2021-22)	Budget Estimates (2022-23)	Revised Estimates (2022-23)	Budget Estimates (2023-24)
IMPA	General Administration Department	222	14.49	15.02	14.84	14.6
Cooperative Societies (No.808)	Cooperative Deptt.	1000	4.5	4.5	4.5	4.5
EDI	Industries & Commerce	164	14.22	17.92	17.5	18.77
MIMIWI	Social Welfare Deptt.	23	1.49	1.51	1.54	1.5
RUSA		16	3.52	3.97	3.64	4.68
KU		2353	280	280	299.6	308
JU		1382	197	211	225.77	232.1
IUST		391	34	34	37.4	39.1
BGSBU		373	22	22	24.2	25.3
SMVDU		329	21	22	24.2	25.3
CUS		72	11.38	13.55	9	15.58
SAK		10	3.19	8.51	6.4	9.27
SAJ		10	17.88	29.57	28.14	33.48
GIAs for other colleges	Higher Education Deptt.	80	0.9	1	1.1	1.15
ICSC		138	26.45	27.44	30.18	31.56
GMCNMJ		60	10.56	11	8.35	10.67
VBWC		59	8.97	10	9.06	10.54
GMCMJ		2	1.16	0.82	0.82	0.57
JKIMS		25	1.37	1.37	1.51	1.58
Total:-		5300	639.38	676.23	709.37	748.88

TDAS (25No.)	Tourism	613	68.13	50.31	59.98	57.74
ERA/JTFRP	PD & MD	45	6.98	8.26	8.16	8.39
AAC & L	Culture	156	8.1	12.86	13.2	13.3
JAKEGA	IT Department	13	2.44	2.44	1.05	1.05
Sports Council	Youth Services & Sports	541	24.91	32.45	28.94	27.51
J&K BOTE	Skill Development	21	0.77	0.77	0.77	0.77
FCIJ		14	0.88	0.88	1.17	1.2
JKSDM						
Total :-		35	1.65	1.65	1.94	1.97
JKSIDCL	Agriculture	90	6.38	7	7	7.6
SKUAST-K	Production	1770	176.99	241.91	187.47	253.29
SKUAST-J		1050	8.84	8.99	11.99	11.99
	Total :-	2910	192.21	257.9	206.46	272.88
	Total :-	11022	978.5	1081.05	1067.48	1171.09

Form 10

(See Rule 7)

Part-III**B. Details of Aided Institutions Local Bodies**

		(Rs in Crores)					
Name of Aided Institution	Name of Controlling Administrative Department	No. of Employees	Actual Previous Year (2022-23)	BE 2022-23	RE 2022-23	Budget Estimates (2023-24)	
Srinagar Municipal Corporation	Housing & Urban Development	3595	162.89	196.04	217.57	204.53	
Jammu Municipal Corporation		2361	151.07	213.59	161.76	153.45	
Director Urban Local Bodies Kashmir		2194	139.18	191.95	141.74	140.67	
Director Urban Local Bodies Jammu		1104	75.46	141.48	85.44	83.63	
LAWDA		216	17.79	26.94	21.06	21.58	
NULM (SUDA/DUDAs)		169	9.57	10.35	10.68	10.9	
KDA (UD)		8	0.47	0.95	0.5	0.55	
Building Centre		19	0.73	1	1.01	0.92	
Total :		9666	557.16	782.3	639.76	616.23	