Kofg g++=M^))@%&!)# btf{ g+= M#\*@@÷)^\*÷)^(

a8 art tyf C0f ;xsf/L ;+:yf lnld6]8

**(BUD SAVING & CREDIT CO-OPERATIVE LIMITED)**

sf=d=g=kf–!^,;f]x|v'§], sf7df8f}F, g]kfn

kmf]g g+= )!—$(&)@@)

**Email:** [**saccosbud@gmail.com**](mailto:saccosbud@gmail.com)

ldlt M@)&\*÷)\*÷)!

>L=============================================Ho"

z]o/ ;b:o

laifo M ;fwf/0f ;efdf pkl:yt x'g] af/] .

o; a8 art tyf C0f ;xsf/L ;+:yf ln= sf] @)&\* ;fn sflt{s ( ut] dªunaf/ a;]sf] ;~rfns ;ldltsf] lg0f{o cg';f/ ;+:yfsf] æP3f/f}+ aflif{s ;fwf/0f ;efÆ b]xfosf ljifodf 5nkmn tyf lg0f{osf nflu ;~rfng x'g] ePsf]n] ;f] ;fwf/0f;efdf pkl:yt eO{lbg'x'g cg'/f]w ub{5' .

;fwf/0f ;ef x'g] ldlt,;do / :yfg

ldlt M @)&\* kf}if !) ut], zlgaf/

;do M laxfg )\*M)) ah]

:yfg M ;f}uft kf6L{ Kofn]; ,gofFa;kfs{, sf7df08f}+}+

-k'hfsf]l6 k]6«f]nkDksf] kf/Lk§L\_

;fwf/0f;efdf 5nkmn tyf lg0f{ofy{ k|:t't ul/g] k|:tfjx? M

!= cfly{s aif{ @)&&÷)&\* sf] jflif{s k|ult k|ltj]bg / cf=j= @)&\*÷)&( sf] k|:tfljt gLlt tyf sfo{qmd ;DaGwdf,

@= cfly{s aif{ @)&&÷)&\* sf] cfly{s k|ltj]bg / cf=j= @)&\*÷)&( sf] k|:tfljt ah]6 ;DaGwdf ,

# cfly{s aif{ @)&&÷)&\* sf] n]vfkl/If0f k|ltj]bg kfl/t ug]{ ;DaGwdf,

$= cfly{s aif{ @)&&÷)&\* sf] n]vf ;ldltsf] k|ltj]bg ;DaGwdf ,

%= cfly{s aif{ @)&&÷)&\* sf] v"b artaf6 z]o/ ;b:ox?nfO{ !# k|ltztsf b/n] nf+ef; lat/0f ;DaGwdf,

^= cfly{s aif{ @)&\*÷)&( sf] n]vf kl/Ifs lgo"lQm / lghsf] kfl/>lds lgwf{/0f ug]{ ;DaGwdf ,

&= ;+:yfsf] æ;+/lIft k"FhL lkmtf{sf]if lgb]{lzsf–@)&\*Æcg'df]bg ;DaGwdf,

\*= ;~rfns ;ldlt Pj+ n]vf;ldltx?sf] lgjf{rg ;DaGwdf ,

(= lg0f{o k'l:tsfdf x:tfIf/ ug{ k|ltlglw lgo'lQm ;DaGwdf ,

!)= ljljw .

*Gff]6 M ;efdf pkl:yt x'g] ;b:ox?nfO{ ?= %)).– -cIf?kL kfFr;o dfq \_ sf b/n] oftfoft vr{ pknAw u/fO{g]5 ;fy} gf:tf tyf vfgfsf] Joa:yf ul/g]5 h;sf nflu s'kg clgjfo{ 5 .*

=====================

/fdrGb| e§

;lrj

a8 art tyf C0f ;xsf/L ;+:yf ln=sf]

P3f/f}+ aflif{s ;fwf/0f ;efdf

;~rfns ;ldltsf] tkm{af6 ;+:yfsf cWoIf >L ly/nfn e§ Ho"af6 k|:t't

cfly{s aif{ @)&&÷&\* sf] Afflif{s k|ult k|lta]bg

o; !! cf}+ jflif{s ;fwf/0f ;ef ;df/f]xsf cfb/0fLo cltlyHo"x?, ;+rfns ;ldltsf ;xsdL{ ;fyLx?, ;Nnfxsf/Ho"x?, n]vf ;"kl/j]If0f ;ldltsf ;+of]hs tyf ;b:oHo"x?, cGo pkl;ldltx?sf ;+of]hs tyf ;b:oHo"x?, k"j{;+rfnsHo"x?, sd{rf/L ju{ / xfd|f] of]hgf lglt tyf sfo{qmdnfO{ ;kmn agfpg ;b}j;fy lbgx'g] cfb/0fLo z]o/ wgL dxfg'efjx? Pj+ artstf{ dxfg'efjx?df d ;+:yfsf] ;~rfns ;ldltsf] cWoIfsf] gftfn] ;du| ;+:yf kl/jf/ Pjd\ d]/f] JolQmut tkm{af6 xflb{s :jfut tyf cleafbg ug{ rfxG5' .

;fy} xfd|f] ;+:yf :yfkgfsf] bzf}+ jif{ k'/f ul/ ca P3f/f}+ jif{sf] cToGt} l;h{glzn z}zjsfndf k|j]z u/]sf] o; ;'vb cj;/df oxfFx? ;a}df xflb{s awfO{ 1fkg ub{5' .

!) cf}+ jflif{s ;fwf/0f ;ef ;~rfng u/L/xFbf sf]/f]gf efO/;sf] dfxfdf/Lsf] k|lt/f]w ug]{ ;Gbe{df b]zJojfkL ?kdf ns8fpgsf] gjf}+ dlxgf lat]sf] lyof] . cToGt} k|lts'n kl/l:yltdf klg xfd|f] ;+:yf kl/jf/n] cfjZos ;fjwfgLsf ;fy sf/f]jf/ ;~rfng ug{ ;kmn /Xof] . ;d:t z]o/wlg tyf artstf{ dxfg'efjx?sf] Gofgf] dfof / ;b\efjsf sf/0fdfq cK7\of/f] cj:yfdf klg ;+:yfn] b}lgs sf/f]jf/ lgoldt ug{ ;Dej ePsf] xf] . o;sf lglDt ;~rfns ;ldlt ;a}df s[t1 5 .

sf]eL8 !( sf] sx/ cem} klg ;lsPsf] 5}g . cem gofF–gofF e]l/PG6x? cfFpb}5g\ eGg] xNnfaf6 xfdL ;a} ;+q:tg} 5f}+ . km]l/ klg k|fs[lts k|sf]k;Fu lg/Gt/ ;+3if{sf] ljsNk klg 5}g . t;y{, d xfd|f] ;+:yf kl/jf/nfO{ ;fjwfgLk'j{s Jojxf/ ug{ cfu|x ug{ rfxG5'. km]/L ;du| ns8fpgsf] cj:yfsf] ;fdgf ug'{ gk/f];\ Pjd\ Joflwsf sf/0f g]kfnLx?sf] Hofg hf]lvddf gk/f];\ eg]/ d cfzf Pjd\ ljZjf; JoQm ub{5' .

hlt;'s} k|lts'ntf ePklg xfdLn] xfd|f] ;+:yfnfO{ k|b]z ;/sf/ cGt{ut ;xsf/L ljefudf btf{ ul/ ;+:yfsf] ljlgodnfO{ klg ;dofg's'n kl/dfh{g, k'gn]{vg tyf ;+zf]wg k|df0fLs/0f ul/;s]sf 5f}+ . o; sfo{af6 xfd|f] ;+:yf ca gLltut ?kdf :ki6 Pjd\ k4tLut lx;fjdf yk ;'b[9 ePsf] 5 .

;+:yfsf] sfof{nonfO{ Jojl:yt agfpb}, r':t Pjd\ k|ljlw d}qL agfpg'kg]{ cfjZostf xfdLn] cl3Nnf] jif{ g} dx;'; u/]sf xf}+ . To;} ul/ sf]le8–!( k|efljt ;b:ox?nfO{ cfocfh{gdf s;/L /fxt k'¥ofpg ;lsG5, ;j} z]o/ ;b:o tyf ;+:yfsf sd{rf/L ju{sf] :jf:y ;'/Iffdf ;+:yfn] s:tf] k|sf/sf] ;xof]u ug{ ;Snf eGg] ljifo cfh klg Tolt g} ulDe/ 5 / o; ljifodf ;+:yfn] s]lx g s]lx ug}{ kg]{ h?/L ePsf] 5 . t;y{ ljutsf of]hgfx?sf] lg/Gt/tfsf cltl/Qm kl/jlt{t kl/j]zdf ;+:yfnfO{ cem} Jojl:yt ?kdf ;~rfng ug'{ kg]{ ljifodf ;~rfns ;ldltsf] Wofg s]lGb|t ePsf] 5 .

;:yfn] cfly{s aif{ @)&&÷&\* df u/]sf] pknAwLx?nfO{ lgDg cg';f/ k|:t't ub{5\' .

!= s= s'n ;DklQ

cf=j= )&^÷)&& df ;+:yfsf] s'n ;DklQ ?= 57,206,570.42 -cIf?kL kfFr s/f]8 axQ/ nfv 5 xhf/ kfr ;o ;Q/L ?k}of aofnL; k};f\_ /x]sf]df cf=j=)&&÷)&\* Dff ;f] /sddf !@=^( k|ltzt a[l4eO{ s'n ;DklQ ?= 6,44,60,837.56-cIf?kL 5 s/f]8 rf}jfnL; nfv ;f¶L xhf/ cf7 ;o ;}lQ; ?k}of 5kGg k};f\_ k'u]sf] 5 .

v= art / lgIf]k

;+:yfsf] o; aif{sf] cGTodf ? 42,323,318.32art /x]sf] 5 . ljleGg lzif{sdf art / lgIf]k o; k|sf/ 5g\ .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | k/Lat{g b/ -**%**df\_ |
| d'4lt lgIf]k | 9,300,621.09 | 12,832,882.09 | -27.53 |
| ;fw/0f art | 194,632.00 | 173,969.00 | 11.88 |
| afn art | 482,414.00 | 411,623.00 | 17.20 |
| gf/L art | 165,310.00 | 60,026.00 | 175.40 |
| cfjlws art | 2,196,831.00 | 1,207,525.00 | 81.93 |
| a8 art | 16,379,339.00 | 14,066,864.00 | 16.44 |
| #^% lbg art | 1,964,468.00 | 1,483,275.00 | 32.44 |
| laz]if art | 3,405,873.00 | 1,804,288.00 | 88.77 |
| laWffyL{ art vftf | 378 | 378 | 0.00 |
| :jOlIfs art vftf | 186,287.00 | 117,889.00 | 58.02 |
| v'q's] art vftf | 799,251.97 | 848,218.97 | -5.77 |
| sf/f]af/ art vftf | 6,154,836.26 | 4,086,142.46 | 50.63 |
| sd{rf/L ;+ro sf]if art vftf | 120,264.00 | 227,434.00 | -47.12 |
| cIfo sf]if art vftf | 113,359.00 | 109,898.00 | 3.15 |
| z]o/ nfef+; art vftf | 859,454.00 | 272,687.00 | 215.18 |
| hDdf | **42,323,318.32** | **37,703,099.52** | **12.25** |

u= z]o/ k"FhL

;+:yfsf] o; aif{sf] z]o/ kF"hL !$(,!&# lsTtfsf] ? !)) sf b/n] ?= !$,(!&,#)) /x]sf] 5 . ut aif{ z]o/ kF"hL !$),&(^ lsTtfsf] ? !)) sf b/n] ?= !$,)&(,^)) /x]sf] lyof] . ut aif{sf] t'ngfdf o; aif{] %=(% k|ltzt z]o/ kF"hL a[l4 e​Psf]5 .

3= shf{ tyf ;fk6 nufgL

;+:yfsf] o; aif{sf] cGTodf shf{ nufgL o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | k/Lat{g b/ -**%** df\_ |
| xfo/ kr]{h shf{ | 4,200,106.00 | 4,557,943.00 | -7.85 |
| Aofkf/ shf{ | 44,163,699.00 | 31,424,970.00 | 40.54 |
| hUuf shf{ | 4,044,004.00 | 8,916,180.00 | -54.64 |
| hDdf | **52,407,809.00** | **44,899,093.00** | **16.72** |

ª= nufgL lx;fa

;+:yfsf] o; aif{sf] cGTodf nufgL lx;fa o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | kl/at{g b/ -**%** df\_ |
| g]kfn art tyf C0f ;xsf/L | 12,400.00 | 12,400.00 | 0.00 |
| lhNnf ;xsf/L ;+3 | 5,000.00 | 5,000.00 | 0.00 |
| /fli6«o ;xsf/L a}s+ ln= | 10,000.00 | 10,000.00 | 0.00 |
| hDdf | **27,400.00** | **27,400.00** | **0.00** |

r= Aofh cfDbfgL

;+:yfsf] o; aif{ gub k|fKtLsf cfwf/df shf{ nufgL af6 Aofh cfDbfgL o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | kl/at{g b/ -**%** df\_ |
| Aofkf/ shf{ | 6,151,192.00 | 4,604,440.00 | 33.59 |
| hUuf shf{ | 1,071,371.00 | 1,744,961.00 | -38.60 |
| xfo/ kr]{h shf{ | 600,829.00 | 457,979.00 | 31.19 |
| hDdf | **7,823,392.00** | **6,807,380.00** | **14.93** |

5= Aofh vr{

;+:yfsf] o; aif{ artdf ePsf] Aofh vr{ o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | kl/at{g b/ -**%** df\_ |
| d'4lt lgIf]k | 1,405,665.00 | 1,219,790.78 | **15.24** |
| ;fw/0f art | 21,750.00 | 18,839.00 | **15.45** |
| afn art | 11,598.00 | 10,660.00 | **8.80** |
| gf/L art | 7891 | 446 | **1669.28** |
| cfjlws art | 66,264.00 | 130,999.00 | **-49.42** |
| a8 art | 796,668.00 | 974,893.00 | **-18.28** |
| az]if art | 387,479.00 | 217,398.00 | **78.23** |
| :j]lR5fs art | 17,784.00 | 46,077.00 | **-61.40** |
| v'q's] art | 28,246.00 | 56,800.20 | **-50.27** |
| #^% lbg] art | 205,436.00 | 173,923.00 | **18.12** |
| sd{rf/L ;+ro sf]if art | 19,886.00 | 24,196.00 | **-17.81** |
| sf/f]af/ art | 198,577.21 | 186,739.00 | **6.34** |
| cIfo sf]if art | 4,007.00 | 9,676.00 | **-58.59** |
| z]o/ nfef+; art | 29,230.00 | 10,831.00 | **169.87** |
| hDdf | **3,200,481.21** | **3,081,273.98** | **3.87** |

h= cGo ;+rfng cfDbfgL

;+:yfsf] o; aif{ cGo ;+rfng cfDbfgL lzif{sdf ePsf] cfDbfgL o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | kl/at{g b/ -**%** df\_ |
| ;xsf/L ljsf; z'Ns | 9,700.00 | 27,300.00 | -64.47 |
| h/Ljfgf ÷ xhf{gf | 491,622.00 | 505,158.00 | -2.68 |
| shf{ cfj]bg | 15,800.00 | 12,700.00 | 24.41 |
| ljljw cfDbfgL | 22,300.00 | 12,165.49 | 83.31 |
| shf{ ;]jf z'Ns | 1,137,360.00 | 1,081,136.00 | 5.20 |
| ;b:otf z'Ns | 44,590.00 | 11,700.00 | 281.11 |
| nfef+; | 1,425.00 | 2,980.77 | -52.19 |
| hDdf | **1,722,797.00** | **1,653,140.26** | **4.21** |

em= sd{rf/L vr{

;+:yfsf] o; aif{ sd{rf/L vr{ lzif{sdf ePsf] vr{ o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf] -?=df\_ | ut cf=a=sf] -?=df\_ | kl/at{g b/ -**%** df\_ |
| tnj vr{ | 1,137,014.00 | 1,061,101.00 | **7.15** |

`= k|zf;lgs vr{

;+:yfsf] o; aif{ k|zf;lgs vr{ lzif{sdf ePsf] vr{ o; k|sf/ /x]sf] 5 .

|  |  |  |  |
| --- | --- | --- | --- |
| ljj/0f | o; cf=a=sf]-?=df\_ | ut cf=a=sf]-?=df\_ | kl/at{g b/ -**%** df\_ |
| 3/ef8f vr{ | 246,726.00 | 177,326.00 | 39.14 |
| 5kfO{ tyf d;nGb vr{ | 46,121.00 | 40,423.00 | 14.10 |
| alQ tyf kfgL vr{ | 20,296.00 | 13,503.00 | 50.31 |
| kl/axg tyf oftfoft vr{ | 5300 | 680 | 679.41 |
| 6]lnkmf]g vr{ | 33,800.00 | 38,300.00 | -11.75 |
| cGo sfof{no vr{ | 79,831.00 | 34,636.00 | 130.49 |
| n]vf kl/If0f z'Ns vr{ | 39,550.00 | 39,550.00 | 0.00 |
| kq klqsf vr{ | 2,650.00 | 3,400.00 | -22.06 |
| ;fw/0f ;ef vr{ | 253,675.00 | 751,948.00 | -66.26 |
| kf];fs vr{ | 0 | 32,000.00 | -100.00 |
| Son]G8/ 5kfO{ vr{ | 34,804.00 | 0 | 100 |
| ;+ro sf]if vr{ | 0 | 16,600.00 | -100.00 |
| ;km\6j]/ vr{ | 21,600.00 | 12,000.00 | 80.00 |
| la1fkg vr{ | 24,000.00 | 7,580.00 | 216.62 |
| lth vr{ | 0 | 61,200.00 | -100.00 |
| a}s z'Ns | 1,060.00 | 600 | 76.67 |
| a}7s eQf | 209,400.00 | 85,250.00 | 145.63 |
| vfhf vr{ | 3,375.00 | 36,426.00 | -90.73 |
| ;fdflhs ;'/Iff sf]if vr{ | 125,586.00 | 74,256.00 | 69.13 |
| dd{t tyf ;+ef/ vr{ | 10,900.00 | 30,105.00 | -63.79 |
| gljs/0f tyf s/ vr{ | 4,750.00 | 8,285.00 | -42.67 |
| j]e;fO6 vr{ | 16,950.00 | 0 | 0 |
| hDdf | **1180374** | **1464068** | -19.38 |

6= ;Deflat gf]S;fgL Aoa:yf

;+:yfsf] o; aif{ v/fa C0f sf] Joj:yfdf ePsf] kl/jt{g o; k|sf/ /x]sf] 5 .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ljj/0f | o; jif{;Ddsf] Aoj:yf | o; jif{ Joj:yf yk | o; jif{ Joj:yf lkmt{f | o; jif{ ;Ddsf] Aoj:yf |
| c;n shf{ | 523,648.34 | 83,733.72 | - | 439,914.62 |
| ! b]vL !@ dlxgf  efvf gf3]sf] | 15,041.25 | - | 302,629.60 | 317,670.85 |
| ! aif{ eGbf a9L  efvf gf3]sf] | - | - | - | - |
| hDdf | **538,689.59** | 83,733.72 | 302,629.60 | 757,585.47 |

7= cfo s/ Aoj:yf

o; cfly{s aif{df cfos/ P]g @)%\* n] lglbi{6 u/] adf]lhd ?= 205,043.00 cfos/ Aoj:yf ul/Psf] 5 .

@= n]vf kl/Ifssf] lgo"lQm tyf kfl/>lds ;DaGwdf

xfd|f] ;xsf/Lsf] ldlt @)&&÷)\*÷@)ut] ;DkGg bzf}F aflif{s ;fwf/0f ;efsf] clVtof/L adf]lhd cf=j= )&&.)&\* sf] n]vf kl/If0f ;DkGg ug{sf] nfuL n]vf kl/Ifs l;P= >L dgf]h s];LHo"nfO{ lgo"lQm ul/Psf] / lghsf] kfl/>lds ? #%,))) tf]lsPsf] lyof] . pFxfn] n]vf kl/If0f sfo{ ;DkGg u/L ldlt @)&\*÷)\*÷!# ut] k|ltj]bg ;+rfns ;ldltdf k]z u/]sf] Joxf]/f ;Dk'0f{ z]o/ ;b:o Ho"x?nfO{ cjut u/fpg rfxG5f}+ .

#= sd{rf/L Aoj:yf M

xfn ;+:yfdf % hgf sd{rf/Lx? sfo{/t 5g\ .

$= gfkmf gf]S;fg lx;fasf] afF8kmfF8 M

cf=j= )&&÷)&\* Dff cfh{g u/]sf] v'b art /sd ?= 37,23,130.35 dWo]af6 ;+:yfsf] ljlgdosf] bkmf %& sf] pk bkmf !,@ / # df Joj:yf eP adf]lhd laleGg sf]ifdf afFl8Psf] 5 . h'g lgDg cg';f/ /x]sf] 5 .

|  |  |
| --- | --- |
| ljj/0f | /sd -?=df\_ |
| ;fw/0f hu]8f sf]if | 930,782.59 |
| z]o/ nfef+; sf]if | 2,010,490.39 |
| ;+/lIft k'lhF lkmtf{ sf]if | 698,086.94 |
| ;xsf/L k|j4{g sf]if | 13,961.74 |
| ;xsf/L lzIff tyf tflnd sf]if | 13,961.74 |
| 3f6f k'lt{ sf]if | 27,923.48 |
| ;xsf/L lasf; sf]if | 27,923.48 |
| hDdf | **3,723,130.35** |

%= xhf{gf ldgfxf u/LPsf] ;DaGwdf M

ljZje/ km}lnPsf sf]/f]gf efO/; sf]le8 !( sf] sf/0fn] g]kfn ;/sf/af6 3f]lift aGbfaGbLsf] ;do cjlwsf] C0fsf] Jofhdf nfUg] xhf{g /sd ldgfxf u/LPsf] 5 .

^= ;+:yfdf cfj4 z]o/ ;b:o ;+Vof ;DjlGw hfgsf/L M

xfd|f] ;xsf/Ldf cf=j= )&&÷)&\* sf] cGTo ;DdDff cfj4 z]o/ ;b:o ;+Vof lgDg adf]lhd /x]sf] 5 .

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ljj/0f | cf=j=)&^÷ )&&;Dd | cf=j=)&&÷ )&\* Dff yk | cf=j=)&^÷)&&  Vff/]hL | cf=j=)&&÷)&\* df hDdf | a[l4 k|ltzt |
| z]o/ ;b:o ;+Vof | %@\* | !@ | ) | %$) | @=@& |

&= ;+:yf4f/f ;+rflnt artsf k|sf/x? M

cfb/0fLo z]o/;b:ox?, oxfFx?sf] hfgsf/Lsf] nflu o; ;+:yf4f/f ;+rflnt artsf k|sf/x? lgDgcg';f/ /x]sf 5g\M

|  |  |
| --- | --- |
| qm=;+= | art k|sf/ |
| ! | a8 art |
| @ | afn art |
| # | gf/L art |
| $ | laz]if art |
| % | lawfyL{ art |
| ^ | #^% lbg] art |
| & | cfalws art |
| \* | P]lR5s art |
| ( | ;fwf/0f art |
| !) | v'q's] art |
| !! | qmlds art |
| !@ | sf/f]af/ art |
| !# | cIfosf]if |

\*= ;+:yf4f/f ;+rflnt C0f ;fk6L ;]jfx? M

|  |  |  |
| --- | --- | --- |
| qm=;+= | shf{ lzif{s | xfn sfod ul/Psf] Aofhb/ k|ltzt |
| ! | Jofj;flos shf{ | !$=&% |
| @ | 3/ hUuf lwtf] shf{ | !$=&% |
| # | xfo/ kr]{h shf{ tyf b'O{ kfª\u|] ;jf/L shf{ | !$=&% |
| $ | pkrf/ shf{ | b"3{6gf Pjd\ hl6n zNolqmofsf] nflu dfq |
| % | z}lIfs shf{ |  |
| ^ | sd{rf/L ;x'lnot shf{ |  |

(= ;Ddfg sfo{s|d M

;+:yfdf cfj4 eO{ pTs[i6 c;n C0fL, pTs[i6 sf/f]af/stf{, Ho]i7 gfu/Ls, o; jif{ cfwf/e't kl/Iff plt{0f u/]sf ;af]{Ts[i6 5fq–5fqf Pj+ P;=O=O= u/]sf ljwfyL{x?nfO{ ;Ddfg sfo{qmd ;DkGg ul/g] 5 M

s= pTs[i6 C0fL ;Ddfg sfo{qmd cGt{ut ;Ddfg kfpg] ;b:ox? M

* >LdtL b]asL kf08] –-dlxnf tkm{\_
* >Ldfg /fh s'df/ >]i7–-k"?if tkm{\_

s= pTs[i6 sf/f]af/L ;Ddfg sfo{qmd cGt{ut ;Ddfg kfpg] ;b:ox? M

* >LdtL lznf >]i7 –-dlxnf tkm{\_
* >Ldfg lxdnfn kf08] –-k"?if tkm{\_

u= cfwf/e'tkl/Iff plt{0f;Ddfg sfo{qmd cGt{ut ;Ddfg kfpg] ;b:osf 5f]/f÷5f]/L

* clgtf kf08] -#=\*)\_
* dlGhn >]i7 -#=%)\_

3= P;=O=O=;Ddfg sfo{qmd cGt{ut ;Ddfg kfpg] z]o/ ;b:osf 5f]/f5f]/L M

* ;ld/ kf08]-$=))\_
* cf:yf >]i7​ -$=))\_
* l/lbdf >]i7​-#=(%\_
* cldgf kf08] ​-#=()\_
* lgZrn>]i7 ​-#=()\_
* c+lst >]i7 ​​-#=()\_
* ;'l:dtf >]i7 ​​-#=\*%\_
* /]l;sf a~h/f -#=\*)\_
* ;'ne >]i7 -#=&%\_
* k|ldzf yfkf -#=&)\_
* lxl/d >]i7 -#=^^\_
* PGhn >]i7​​-#=^%\_
* ;'zfGt >]i7 -#=%)\_
* ;ld/ >]i7 ​​-#=%)\_
* cg'k kf08] -#=%)\_
* cl;d >]i7 -#=#%\_

ª= h]i7 gful/s ;Ddfg sfo{qmd cGt{ut&) aif{ dflysf ;Dk0f{ z]o/ ;b:oHox?

!)= lgodfjln k'gn]{vg ul/Psf] ;DaGwdf

;+:yfnfO{ k|b]z ;/sf/ cGt{ut ;xsf/L ljefudf btf{ ul/ ;+:yfsf] ljlgodnfO{ klg ;dofg's'n k'gn]{vg k|df0fLs/0f ul/;s]sf 5f}+ .

!!= lbj; dgfpg] sfo{qmd M

>fj0f ( ut] ;+:yf :yfkgf lbj; dgfpg] ;Gbe{df @)&&>fj0f ( ut] ;+rfns ;ldtL Pj+ cGo ;ldlt–pk;ldltsf ;b:ox? e]nf eO{ s]s sf6L bzf}+ hGdf]T;j dgfOPsf] ;xif{ hfgsf/L u/fOG5 / r}q @) ut] /fli6«o ;xsf/L lbj; dgfpb} cfPsf] 5f}F .

cfufdL jif{df xfdLn] cfjZos sfo{of]hgfsf ;fy lgDg sfo{qmdx? ;~rfng ug{ h?/L ePsf] s'/f cg'/f]w ub}{ ulDe/ ljrf/ ljdz{sf nflu o; ;Ddflgt ;ef ;dIf k|:tfj ug{ rfxG5' .

!= ;+/lIft k'FhL lkmtf{ sf]ifdf /x]sf] /sdnfO{ h:tf] ;'s} ljifd kl/l:yltdf klg ;+:yfnfO{ ljZjf; ul/ lgoldt jrtsf dfWodaf6 ;+:yfut sf/f]jf/nfO{ lhjGt /fVg d2t ug'{ x'g] jrtstf{x?nfO{ g} k|fyldstfsf ;fy ljt/0f ug]{ .

@= ;+:yfsf] sfof{no Joj:yfkg, sd{rf/L k|zf;g, ;]jf ;'ljwf nufotsf ;a} ljifox?nfO{ cfjZos sfo{ljlw agfO{ cem} Jojl:yt agfpg] .

#= ;+:yfdf sfo{/t sd{rf/L tyf ljleGg ;ldlt tyf pk;ldltdf s[oflzn dxfg'efjx?sf] Ifdtf clej[l4 ug{ ljifout tflnd,uf]i7L, cjnf]sg e|d0f nufotsf sfo{x?sf] cfof]hgf u/L ;du| ;+:yfut ;]jf k|jfxnfO{ r':t b'?:t tyf Jojl:yt agfpg] .

$= casf] ;do k|ljlw d}qL g} xf] . xfd|f] ;+:yf klg k|fljlws ;'ljwf ;DkGg x'g' kb{5 . t;y{ ;a} z]o/wlg tyf jrtstf{ nufot, ;du| ;+:yfsf] sf/f]jf/nfO{ l8lh6nfOh ug]{ .

%= ;+:yfsf] sfo{If]q leq ;+:yfsf z]o/wlg, jrtstf{ nufot cGo ;]jfu|fxLx?sf ljrdf ljlQo ;fIf/tfsf] sfo{qmd ;~rfng ug{ cGo ldq a}+s tyf ljlQo ;+:yfx?;Fu ;xsfo{ ug]{ .

cGtdf,

;xsf/Ltf d'n'ssf] lbuf] ljsf;sf] d'n:tDe xf] . o; cleofgsf dfWodaf6 ;d'bfodf ;fgf] ;fgf] cfsf/df 5l/Psf] k'FhLnfO{ Pslqt ul/ To;sf] ;b'kof]u ug]{ sfo{ x'G5 . o; cleofgdf xfd|f] ;+:yf klg ;kmntfsf] dfu{df cu|;/ /x]sf] 5 . cfaZos k/]sf] a]nf C0f shf{ pknJw u/fpg] t w]/} kfOPnfg\ t/ lt ;fx'sf/sf] ?kdf rsf]{ Jofh c;'Ng nfnfoLt x'g]5g\ . xfdL cfjZos gk/]sf] a]nf cfkm';Fu /x]sf] /sdnfO{ ;l~rt ug]{ / ;+s6sf a]nf ;d'bfosf cGo ;b:ox?sf] ;d]t ;xfotfaf6 uhf]{ 6fg]{ ;xsf/Ltfsf] cEof; ub}{5f}+ . xfdLn] lt/]sf] Jofh km]/L d'gfkmfsf] ?kdf xfd}| vlNtdf cfpg] 5 . ;xsf/Ltfsf] of] u'lb Pjd\ lxtsf/L dGq xfdL ;a}nfO{ cjut g} 5 .

Kf'gZrM sfo{;~rfngdf bIftf, sf/f]jf/df kf/bzL{tf Pjd\ ;+:yfut ;Dd[l4sf] d'n nIosf ;fy ;+:yfsf] cf=j= @)&&÷)&\* cGtu{t @)&\* ;fn cfiff9 d;fGt ;Ddsf] jf;nft, gfkmf gf]S;fg lx;fa, gub k|jfx ljj/0f / cGo yk ljj/0f ;lxtsf] n]vf kl/If0fsf] k|ltj]bg ;Ddflgt ;ef ;dIf k|:t't ul/Psf] 5 . rfn' cfly{s aif{ @)&\*.)&( klg r'gf}ltk'0f{ g} /x]sf] ePtfklg To;sf] ;fdgfsf nflu xfd|f] ;+:yf tof/ /x]sf] 5 . kl/jlt{t kl/l:yltnfO{ dWogh/ ul/ cfjZostfnfO{ ;lx ?kdf a'em]/ lglt lgdf{0f ul/ sfo{of]hgf th'{df ug{ xfdLnfO{ ;kmntf ldNg]5 eGg] ljZjf;sf;fy ;+rfns ;ldltsf] tkm{af6 of] k|ltj]bg cfb/0fLo z]o/ wgL dxfg'efjx? ;dIf k|:t't u/]sf] 5' . uxg 5nkmn tyf /fo;'emfjsf nflu xflb{s cg'/f]w ub{5' .

**“**xfd|f] cfgf — ;'sL xfd|} Hofg, ho ;xsf/L cleofgÆ

æho a8 cleofgÆ

wGojfb .

ly/nfn e§

cWoIf

@)&\* ;fn kf}if !) ut] zlgaf/

cfly{s jif{ @)&\*÷)&( sf] jflif{s sfo{qmdx?

!= lgoldt lqmofsnfkx? M

|  |  |
| --- | --- |
| != | ;fwf/0f ;ef |
| @= | ;+rfns ;ldlt a}7s |
| #= | n]vf ;ldlt a}7s |
| $= | pk ;ldltx?sf] a}7s- C0f pk;ldlt –!\* dlxnf pk;ldlt–$, lzIff pk;ldlt–$\_ |
| %= | lj:tfl/t a}7s |
| ^= | cfGtl/s n]vf kl/If0f |
| &= | afXo n]vf kl/If0f |
| \*= | ;b:o e]63f6 tyf cGtlq{mof |
| (= | ;xsf/L lba; dgfpg] |
| !) | hGdf]T;j dgfpg] |
| !!= | Sofn]08/ k|sfzg |

@= Ifdtf clea[l4 lqmofsnfkx? M

|  |  |
| --- | --- |
| qm=;= | lqmofsnfkx? |
| != | n]vf tflnddf ;xeflutf |
| @= | ;xsf/L Joj:yfkg tflnddf ;xeflutf |
| #= | cjnf]sg ed|0f |
| $= | sDKo"6/ yk ug]{ |
| %= | sfof{no Jojl:yt ug]{ |
| ^= | j]a;fO6 lgdf{0f u/L ;+:yfsf] ultljlwx? lg/Gt/ k|sfzg ug]{ |
| ^= | sfof{no ;fdfu|Lx?sf] vl/b |
| &= | Joj;fo k|j4{g tflnddf ;xeflutf |
| \*= | ;]jf s]Gb| la:tf/ |

#= ;fdflhs lqmofsnfkx? M

|  |  |
| --- | --- |
| qm=;= | lqmofsnfk |
| ! | P;=O=O= ;Ddfg sfo{qmd |
| @ | cfwf/e't sIff plQ0f{ ;Ddfg sfo{qmd -k|Hhjn :d[lt cIfosf]if 4f/f\_ |
| # | pTsi[6 sf/f]jf/L ;Ddfg sfo{qmd |
| $ | h]i7 ;b:o ;Ddfg sfo{qmd |
| % | pTsi[6 C0fL ;Ddfg sfo{qmd |
| ^ | :jf:Yo ÷/Qmbfg l;lj/ ;~rfng sfo{qmd |
| & | ;b:o ;'/If0fsf]if sfo{qmd |

$= cfsl:ds lqmofsnfkx? M

|  |  |  |  |
| --- | --- | --- | --- |
| qm=;= | lqmofsnfkx? | jflif{s nIo | s}lkmot |
| != | pkrf/ shf{ k|bfg | cfjZostf adf]lhd | b"3{6gf Pjd\ hl6n zNolqmofsf] nflu dfq ;+rfng ;ldltsf] lg0f{ocg';f/ shf{ k|jfx ug]{ . |
| @= | 4}ljs k|sf]k ;xof]u | cfjZostf adf]lhd | k|fs[lts Pjd\ 4}ljs k|sf]ksf] a]nf ;+rfng ;ldltsf] lg0f{ocg';f/ cfly{s ;xof]u k|bfg ug]{ . |

%= Jofj;flos lqmofsnfkx? M

|  |  |
| --- | --- |
| qm=;= | lqmofsnfkx? |
|
| != | ;b:otf j[l4 |
| @= | z]o/ k"FhL j[l4 |
| #= | artdf j[l4 |
| $= | C0f nuflg |
| %= | Jofh cfDbfgL |
| ^= | jfXo C0f |
| &= | /]ld6\Gof; ;]jf |
| \*= | v'q's] art k|f]T;fxg |

cf=j= @)&\*÷)&( sf] nfuL k|:tflat ah]6

cfDbfgL tkm{

|  |  |  |
| --- | --- | --- |
| ljj/0f | cf=a= @)&&÷&\* sf] oyfy{-?\_ | cf=a= @)&\*÷&(sf] nIo-?\_ |
| shf{ Jofh cfDbfgL | 7,823,392.00 | 8,000,000.00 |
| ;xsf/L ljsf; z'Ns | 9,700.00 | 10,000.00 |
| h/Ljfgf ÷ xhf{gf | 491,622 | 0 |
| shf{ cfj]bg | 15,800.00 | 25,000.00 |
| a}s Jofh cfDbfgL | 155,141.82 | 100,000.00 |
| ljljw cfDbfgL | 22,300.00 | 135,000.00 |
| shf{ ;]jf z''Ns | 1,137,360.00 | 1500,000.00 |
| ;b:otf z''Ns | 44,590 | 50,000.00 |
| nfef+; | 1,425.00 | 2,740=00 |

vr{ tkm{

|  |  |  |
| --- | --- | --- |
| ljj/0f | cf=a= @)&&÷&\* sf] oyfy{-?\_ | cf=a=@)&\*÷&(sf] nIo-?\_ |
| tnj vr{ | 1,137,014.00 | 13,50,000.00 |
| 3/ef8f vr{ | 246,726.00 | 246,700.00 |
| 5kfO{ tyf d;nGb vr{ | 46,121.00. | 50,000.00 |
| alQ tyf kfgL vr{ | 20,296.00.00 | 30,000.00 |
| kl/axg tyf oftfoft vr{ | 5300.00 | 10,000.00 |
| 6]lnkmf]g vr{ | 33,800.00 | 35,000.00 |
| cGo sfof{no vr{ | 79,831.00 | 100,000.00 |
| n]vf kl/If0f z'Ns vr{ | 39,550.00 | 50000.00 |
| kq klqsf vr{ | 2,650.00 | 3,400.00 |
| v/fa C0f | 0 | 0 |
| v/fa C0f sf] Joj:yf vr{ | 0 | 0 |
| ;fw/0f ;ef vr{ | 253,675.00 | 246,700.00 |
| kf];fs vr{ | 0 | 40,000.00 |
| Son]G8/ 5kfO{ vr{ | 34,104 | 50,000.00 |
| lkslgs vr{ | 0 |  |
| h/Ljfgf ÷ xhf{gf vr{ | 0 |  |
| ;+ro sf]if vr{ | 0 |  |
| ;km\6j]/ vr{ | 21,600.00 | 21,600.00 |
| e|d0f vr{ | 0 | 100,000.00 |
| ;b:o ljkb vr{ | 0 | 100,000.00 |
| lth vr{ | 0 | 0 |
| a}s z'Ns | 1,060.00 | 1,500.00 |
| a}7s vr{ |  | 10,000.00 |
| a}7s eQf | 209,400.00 | 250,000.00 |
| vfhf vr{ | 3,375.00 | 10,000.00 |
| ;fdflhs ;'/Iff sf]if vr{ | 125,586.00 | 205,000.00 |
| dd{t tyf ;+ef/ vr | 10,900.00 | 20,000.00 |
| gljs/0f tyf s/ vr{ | 4,750.00 | 5,000.00 |
| j]e;fO6 vr{ | 16,950.00 | 10,000.00 |

a8 art tyf C0f ;xsf/L ;+:yf lnld6]8

;f]x|v'§], sf7df8f}+sf]

P3f/f+}aflif{s ;fwf/0f ;efdf n]vf ;ldltsf] tkm{af6

k|:t't ul/Psf]

cfly{s jif{ @)&&÷&\* sf] jflif{s k|ltj]bg

o; j8 art tyf C0f ;xsf/L ;+:yf ln= sf] P3f/f} jflif{s ;fwf/0f ;efsf ;efWoIfHo", ;+:yfsf ;Nnfxsf/Ho"x?, ;+rfns ;ldltsf kbflwsf/L Pj+ ;b:oHo"x?, n]vf ;ldlt, C0f pk;ldlt, dlxnf pk;ldlt, lzIff Pj+ :jf:Yo pk;ldltsf ;+of]hs Pj+ ;b:oHo"x?, ;Dk"0f{ z]o/wgLdxfg'efjx?, sd{rf/L nufot o; ;efdf pkl:yt h]i7 gful/s Pj+ cGo dxfg'efjx?df n]vf ;ldltsf]tkm{af6 / d]/f] JolQmut tkm{af6 ;j{k|yd t oxfFx?nfO{ xflb{s :jfut Pj+ gdg JoQm ub{5' .

cfb/0fLo z]o/ ;b:o dxfg'efjx?,

Psbzs ofqf kf/ul/;s]sf] o; ;xsf/L ;+:yfsf] b}lgs cfly{s sf/f]af/sf] lx;fa n]vfsf] ;j{dfGo l;4fGt bf]xf]/f] n]vf k|0ffnLdf cfwfl/t eO{ ;xsf/L P]g, lgodn] lgb]{lzt 9fFrf cg';f/ ljB'tLo k|0ffnLaf6 r':t / b'?:t /flvPsf] kfOof] . o; ;+:yfsf] ljlQo ljj/0f cGo a}+lsË k|0ffnLdf /x]sf ;+:yfsf] t'ngfdf k|lt:kwL{ /x]sf] b]lvG5 . h;n] ubf{ n]vf kf/bzL{ / uNtL Go"gLs/0f x'g] s'/fdf ljZj:t x'g ;lsG5 . ;+:yfsf] cfGtl/s n]vf k/LIf0f n]vf ;ldltsf ;b:oaf6 eO{ lgoldt ?kdf ;dodf g} ;Dkfbg eO{ clGtd n]vf k/LIf0f ;DkGg ePsf] 5 . n]vf k4tLnfO{ Jojl:yt kfg]{ / cfGtl/s lgoGq0f k|0ffnLnfO{ k|efjsf/L agfpg] l;nl;nfdf n]vf ;ldltn] k|efjsf/L sfof{Gjogtkm{ cfjZostf cg';f/ ;+rfns ;ldlt / sd{rf/Lx?df ;/;Nnfx / ;'emfj /fVb} cfPsf] 5 . ;fy} ;+rfns ;ldlt, sd{rf/L Pj+ cGo dxfg'efjx?af6 k|fKt ;xof]u k|lt n]vf ;ldlt cfef/ Pj+ xflb{s s[t1tf k|s6 ub{5 .

cfb/0fLoz]o/ ;b:o ldqx?,

-!\_ o; j8 art tyf C0f ;xsf/L ;+:yf ln= n] cf=j= )&&.)&\*df eP u/]sf sfo{ ljj/0f lgDgfg';f/ k|:t't ub{5' M

s= o; ;+:yfn] ;xsf/L P]g, lgodn] tf]s]sf] 9fFrf cg';f/ lx;fa lstfax? ljB'tLo k|0ffnLdf Jojl:yt ul/Psf] b]lvG5 .

v= s'g} klg lx;fax? lx;fa ldnfg geO{ aSof}tfsf] ?kdf /x]sf 5}gg\ .

u= ;xsf/L ;+:yfn] ;'/If0fsf ?kdf cfkm\gf] ;DklQ lwtf] /fvL s'g} shf{ lnPsf] 5}g .

3= tf]lsPsf] ;dodf Aofh ga'emfpg] ;b:onfO{ hl/jfgf c;'n ug]{ u/]sf] kfOof] .

ª= ;xsf/Ln] wg hdfgL tyf cfjZostf cg';f/ lwtf]sf] cfwf/df shf{ nufgL ug]{ u/]sf] kfOof] .

r o; ;+:yfn] o; jif{ s'g} klg shf{ ckn]vg u/]sf] b]lvb}g .

5= ut cf=j= sf] t'ngfdf o; cf=j= df v"b jrtdf !&=!^ k|ltzt j[l4 eO{ ;+:yfsf] ;du| cfly{s lqmofsnfk ;sf/fTds ?kdf cl3 al9/x]sf] kfOof] .

h= o; cf=j=df sf]le8 !( sf sf/0f d'n'sdf ljifd kl/l:yltsf] cj:yf ;[hgf ePsf] x'Fbf g]kfn ;/sf/af6 3f]lift aGbfaGbLsf] ;do cjlwsf] C0fsf] Jofhdf nfUg] xhf{g /sd ldgfxf ul/Psf] kfOof] .

@= cj:yf M

o; ;+:yfsf] cf=j= @)&&÷&\*df cf}krfl/s ?kdf ;+rfns ;ldltsf] !$ j6f j}7s, n]vf ;ldltsf] $ j6f a}7s, C0f pk–;ldltsf] !@ j6f j}7s, lzIff pk;ldlt ! k6s, dlxnf pk;ldltsf] $ k6s j}7s ;DkGg ePsf] b]lvG5 . ;+rfns ;ldltsf] ljleGg ldltdf a;]sf j}7ssf] lg0f{ox? sfof{Gjog ePsf] b]lvG5 . pQm a}7sx?sf] lg0f{ox?nfO{ cWoog ubf{ s'g} klg lg0f{o ;+:yfsf] clxtdf /x]sf] b]lvb}g . n]vf ;ldltn] o; cl3 lbPsf k|ltj]bgx?sf] ;'emfjsf] sfof{Gjog cj:yf klg ;Gtf]ifhgs g} /x]sf] b]lvG5 .

#= cfly{s cj:yf M

|  |  |  |
| --- | --- | --- |
| k'FhL tyf bfloTj | o; cf=a=@)&&÷  @)&\*df -?\_ | ut cf=a=  @)&^÷@)&& -?\_ |
| z]o/ k'FhL | 14,917,300.00 | 14,079,600.00 |
| sf]if lx;fa | 5,855,054.60 | 3,739,440.25 |
| art / lgIf]k | 42,323,318.32 | 37,703,099.52 |
| afx|o C0f tyf ;fk6L |  | - |
| k"+hLut cg'bfg |  | - |
| rfn' bfloTj tyf Aoj:yf | 1,160,121.64 | 1,291,970.65 |
| s/ bfloTj | 205,043.00 | 392,460.00 |
| bL3{sflng bfloTj |  | - |
| :yug s/ bfloTj |  | - |
| hDdf | **64,460,837.56** | **7,206,570.42** |
| ;DklQ tyf hfoh]yf |  |  |
| gub df}Hbft | 210,358.31 | 381,051.11 |
| a}s df}Hbft | 11,257,148.87 | 11,590,397.40 |
| nufgL lx;fa | 27,400.00 | 27,400.00 |
| shf{ tyf ;fk6 nufgL | 52,407,809.00 | 44,899,093.00 |
| rfn' ;DklQ | 143,812.50 | 198,644.23 |
| l:y/ ;DklQ | 414,308.88 | 109,984.68 |
| cGo lb3{sflng ;DklQ | - | - |
| :yug s/ ;DklQ | - | - |
| hDdf | **64,460,837.56** | **57,206,570.42** |

$= ;+:yfdf lbuf]kgf / hLjGttf k|bfg ug{sf] nflu lgDg ;'emfjx? k|:t't ub{5' M

-s\_ shf{ nufgLdf lu/fj6 cfpg glbg ;'/lIft / u'0f:t/Lo C0f nufgL gLlt Nofpg' kb{5 .

-v\_ lgIf]kdf a[l4 cfPsf]n] ;lx ?kdf kl/rfng u/L lgIf]kstf{sf] k|j4{g ug'{kg]{ x'G5 .

-u\_ shf{sf] ls:tf tyf Aofh c;'nLdf ljz]if ;ts{tf ckgfO{ cufl8 a9\g'kg]{ b]lvG5 .

-3\_ shf{ nufgL a[l4 ug{ nufgLsf gofF cj;/ / If]qx?sf] klxrfg ug'{kg]{ .

-ª\_ s]xL ;xsf/L ;+:yfx?;Fu ;xsfo{ ug{ u[xsfo{ z'? ug'{kg]{ .

-r\_ lagf lwtf] shf{ nufgLnfO{ Go"lgs/0f ub}{ n}hfg' kg]{ .

-5\_ sd{rf/L ;]jf zt{ ;DaGwL ljlgodfjnL nfu" u/L sd{rf/Lsf] dgf]an a[l4 u/L ;+:yfk|lt yk lhDd]jf/L jxg ug{ k|f]T;fxg ug]{ .

-h\_ efvf gf3]sf C0fnfO{ z'Godf emfg]{ nIosf ;fy 7f]; k|of; ug'{kg]{ .

-em\_ kbflwsf/L, z]o/ ;b:o tyf sd{rf/Lx?sf] ;xsf/L ;+rfng ;DaGwL 1fg clej[l4 ug{ yk tflnd sfo{qmdx? cfof]hgf ug]{ ;fy} cGo 7fpFx?df ;+rfng x'g] o:t} k|s[ltsf sfo{qmdx?df ;xeflutf a9fpg' kg]{ b]lvG5 .

-`\_ z]o/ ;b:ox?sf] ;'ljwfnfO{ dWogh/ u/L ;+:yfsf] sfo{If]q leq /x]/ ;xsf/Lsf] P]g, lgodnfO{ ;d]t dWogh/ u/L cfjZostf cg';f/ ;]jfs]Gb| lj:tf/ ug'{kg]{ b]lvG5 .

cGTodf,

cfb/0fLo ;Dk"0f{ z]o/ ;b:o dxfg'efjx?sf] ;xof]u, ;b\efj Pj+ ;xsfo{af6 5f]6f] cjlwdf g} w]/} pknAwLx? xfl;n ub}{ ;+:yfcfhsf] o; cj:yf;Dd cfO/x]sf] 5 . cfufdL lbgx?df klg xfd|f cufl8 y'k}| ;d:of Pj+ r'gf}ltx? cfpg;Sg] x'Fbf To;tkm{ ;dodf g} ;d:of ;dfwfgtkm{ nfUgsf nflu ;xL Joj:yfkg ug{ ;Sg' kb{5, To;df g} g]t[Tjsf] sfo{s'zntf b]lvG5 .

;xsf/LnfO{ jf:tljs cy{df ;xsfo{sf] ?kdf ;+rfng ug{ ;+:yfsf kbflwsf/Lx?, sd{rf/Lx? tyf ;Dk"0f{ ;b:ox? ;a}n] cf cfkm\gf] bfloTj / lhDd]jf/L k"/f u/]/ cufl8 a9\g' cfjZos x'G5 . xfdLn] n]vf ;ldltsf] sfd, st{Jo / clwsf/ If]qleq /x]/ ;+:yfsf] lxtnfO{ dWogh/ /fVb} sfo{ ug]{ k|oTg u/]sf 5f} . ;+:yfsf] x/]s lqmofsnfkdf k|ToIf Pj+ ck|ToIf ?kdf ;xof]u, ;Nnfx, ;'emfj lbg'x'g] ;Dk"0f{ z]o/wgL Pa+ cGo dxfg'efjx?k|lt k'gMcfef/ JoQm ub}{ o; P3f/f} jflif{s ;fwf/0f ;efaf6 gofF sfo{;ldlt lgjf{lrt x'g] x'Fbf pQm sfo{ ;ldltn] ;+:yfsf] k|ultsf] nflu yk ;sf/fTds e"ldsf lgjf{x ug{ ;sf];\ eGg] z'esfdgf JolQm ub}{ xfn;Dd ;xof]u ug'{x'g] ;Dk"0f{ dxfg'efjx?k|lt k'Mg xflb{s wGojfb lbFb} o; n]vf ;ldltsf] k|ltj]bg olx+ 6'Uofpg] cg'dlt rfxG5' .

ho ;xsf/L . ho a8 art ;fsf]; . wGojfb .

ab|L k|;fb bfxfn

;+of]hs, n]vf ;ldlt