================================ ;xsf/L ;+:yf ln=

===================================kflnsf ======,=====================

# art sfo{ljlw @)&&

o; ;+:yfsf z]o/ ;b:ox¿n] cfkm'n] cfh{g u/]sf] cfoaf6 ldtJooLtfsf] efjgf clej[l4 u/L lgoldt ¿kdf ;+:yfdf hDdf ul/g] artnfO{ k|efjsf/L agfpg / artstf{nfO{ cfkmgf] art ;'/lIft ePsf] cg'e'tL lbnfpFb} ;b:ox?sf] cly{s ljsf; ug]{ nIo k|flKt ug{ art sfo{aLlwsf] cfjZostf dxz'; u/L of] art sfo{lalw @)&& sf] th'{df u/L nfu' ul/Psf] 5 .

## kl/R5]]b ! M k|f/lDes

## ! ;+lIfKt gfd / k|f/De

**-**!\_ o; sfo{ljlwsf] gfd æart sfo{ljlw, @)&&Æ /x]sf] 5 .

-@\_ of] sfo{ljlw ;fwf/0f ;efaf6 l:js[t ePkl5 nfu' x'g]5 .

 **@= kl/efiff M**

# laifo jf k|;Fun] csf]{ cy{ gnfu]df o; sfo{ljlwdf,–

s= æP]gÆ eGgfn] ;xsf/L P]g, @)&$ ;D´g' kb{5, of] zAbn] k|b]z ;xsf/L / :yfgLo txsf] ;xsf/L P]g nfO{ ;d]t hgfpg]5 .

v= ælgodfjnLÆ eGgfn] ;xsf/L lgodfjnL, @)&% ;D´g' kb{5, of] zAbn] k|b]z ;xsf/L / :yfgLo txsf] ;xsf/L lgodfjnL nfO ;d]t hgfpg]5 .

u= æ/lhi6«f/Æ eGgfn] ;xsf/L ljefusf /lhi6«f/ jf lghaf6 clwsf/ k|fKt clwsf/LnfO{ ;Demg' kb{5, ;f] zAbn]] lgodgsf/L lgsfosf] ;xsf/L x]g]{ k|d'vnfO{ ;d]t hgfpg]5 .

3= æljlgodÆ eGgfn] ======= ================================;xsf/L ;+:yf lnld6]8sf] ljlgod ===== ;D´g' kb{5 .

ª= æ;xsf/L ;+:yfÆ eGgfn] ;xsf/L ========================================= ;xsf/L ;+:yf ln= nfO{ hgfpF5 .

r= æ;+rfnsÆ eGgfn] ljlgodsf] bkmf =============adf]lhd u7g ePsf]] ;xsf/L ;+:yf ln=sf] ;+rfns ;ldltsf kbflwsf/L tyf ;b:ox?nfO{ hgfpF5 .

5= æn]vf ;ldltÆ eGgfn] ==================== ;xsf/L ;+:yf ln=sf] lalgod adf]lhd u7g ePsf] n]vf;ldlt hgfpg] 5 .

h= pk;ldlt eGgfn] ======================;xsf/L ;+:yf ln=sf] lalgod adf]lhd ;+Rfns ;ldlt jf6 lgZrt sfo{ ;+Rfng ug{ u7g ePsf] pk;ldlt hgfpg] 5 .

h æ;b:oÆ eGgfn]===================;xsf/L ;+:yf ln=sf] lalgod adf]lhd /sd hDdf u/L ePsf] AolQm, ;+3,;+:yfnfO{ z]o/ ;b:onfO{ hgfpF5 .

em= æsfo{ljlwÆeGgfn] ======= ;xsf/L ;+:yf ln=n] hf/L u/]sf] sfo{ljlwnfO{ hgfpF5 .

`= æartÆeGgfn] ;b:ox?n] ======= art tyf C0f ;xsf/L ;+:yf ln=df hDDdf u/]sf] art /sd ;Demg' kb{5 .

6= æcfjlws artÆ eGgfn] lglZrt cjwL ls6fg ePsf] art /sd ;Demg' kb{5 .

**kl/R5]b @ M pw]Zo, artsf k|sf/ tyf art ;+sng**

**#= p2]Zox? M**

tklzn adflhsf] pb]Zox? k|fKt ug{ of] sfo{lalw lgdf0f{ u/L nfu' ul/Psf] 5 .

s\_ ;+:yfdf hDdf x'g] artnfO{ lgoldt ug]{ .

v\_ ;+slnt artsf] ;'/Iff / ;b'kof]u ug]{ .

u\_ artstf{sf] x/lx;fj Jojl:yt / kf/bzL{ agfpg] .

3\_ artsf] lsl;d tyf Jofhsf] b/ Plsg ug]{ .

ª\_ nfebfoL cfwf/df vftfjxL cWofjlws ug]{ .

r\_ kmh'n vr{nfO{ sd u/L art ug{df k|]l/t ug]{ .

5\_ artsf] dxTjaf/] ;b:o nfO{ af]w u/fpg] .

h\_ ;b:ox?sf] cfly{s eljio ;'/lIft agfpg] .

`\_ ;b:ox?sf] afnaflnsfsf] eljio pHjn agfpg] .

**$= art vftfsf k|sf/x¿ M**

 **s\_ lgoldt art vftf M** ;b:ox?n] lgoldt ?kdf art hDdf ug'{kg]{ k|s[tLsf art vftfx? o; cGt{ut kb{5g .

 **!= lgoldt dfl;s art M**

 pw]Zo M ;Dk'0f{ ;b:ox?nfO{ dfl;s ?kdf clgjfo{ art ug{ k|]l/t ub}{ ;b:onfO{ elaZodf ;d[4 agfpg] .

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ;a} ;b:ox?

 artsf] af/Da/tf M dfl;s

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f ÷ art /l;b

 lanDa z'Ns M ?========

 art cjwL M ;b:o /x];Dd lg/Gt/ ÷ ;b:osf] pd]/ ======aif{ k'u]kl5 P]R5Ls

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs d}]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 art lkmtf{ M s\_ ;b:osf] pd]/ ======aif{ k'/f ePkl5 hDdf ePsf] art /sdsf]========k|ltzt

 v\_ art hDdf u/]sf] =====aif{ k'/f ePkl5 hDdf ePsf] art /sdsf]=======k|ltzt

 Uf\_ ;b:o :jo+ ulDe/ la/fdL eO{ pkrf/ ug'{ k/]df art /sdsf] === k|ltzt

 3\_ ;b:osf] Psfkl/jf/df ulDe/ la/fdL eO{ pkrf/ ug'{ k/]df art /sdsf] === k|ltzt

 ª\_ =========aif{ art hDdf u/]k5L ? ==========sf] b/n] lkmtf{ lng ;lsg]

 art lkmtf{sf nfuL cfjZos sfuhft M e'StfgL k'hf{ ÷ ;b:osf] lga]bg ÷ ekf{O

 vftf aGbL M ;b:otf lkmtf{ jf ;b:otf vf/]hL jf ;b:otf x:tfGt/0f k5L

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M art /sdsf] ===========k|ltzt C0f nLg ;lsg]

 @**= lgodLt v'q'Ss] art M**

 pw]Zo M ;b:osf] 3/df g} /fVg] u/L v'q'Ss] pknAw u/fO{ ;b:o tyf ;b:osf afnaflnsfx?df ;/n ?kdf art ug{] afgLsf] lasf; ug]{ .

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ================================ ;b:ox?

 artsf] af/Da/tf M dfl;s

 art ;+sng lalw M b}lgs art ;+sngstf{af6 dfl;s?kdf v'q'Ss] vf]nL ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art ;xefuLtf z'Ns M ? =========

 art cjwL M ============================aif{

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =========

 art lkmtf{ M s\_ art /sd ? =============== hDdf ePkl5 hDdf ePsf] /sdsf] al9df ==== k|ltzt

 v\_ art hDdf u/]sf] =========aif{ k'/f ePkl5 hDdf ePsf] /sdsf] al9df ==== k|ltzt

 art lkmtf{sf nfuL cfjZos sfuhft M e'StfgL k'hf{

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 cfsl:ds lkmtf{ Joj:yf M

 laz]if Joj:yf Ms\_ o; artdf ;xefuL x'g]nfO{ aif{df Psk6s lkslgs, e|d0f jf v]ns'bdf ;xefuL u/fOg] 5 .

 **#= lgoldt kj{ art M**

 pw]Zo M ;b:ox?nfO{ kfl/jfl/s rf8kj{ 9'Ss ;+u dgfpg ;Sg] agfpg] .

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M dfl;s

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M !@ ÷ !@ dlxgf

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M ;b:on] dgfpg] tf]sLPsf] rf8kj{sf] ;dodf

 art lkmtf{sf nfuL cfjZos sfuhft M e'StfgL k'hf{

 cfsl:ds lkmtf{ Joj:yf M

 laz]if Joj:yf M rf8kj{ vr{ ? +==========yk u/L x:tfGt/0f ul/g] .

 **$= lgodLt b}lgs art M**

 pw]Zo M Jofkf/ Joj;fo ug]{ ;b:ox?af6 b}lgs ?kdf ; ;fgf] /sd ;+sng ug]{ art /sd M Go'gtd ? ===========

 nlIft ;d'x M ====================== ;b:ox?

 artsf] af/Da/tf M b}lgs ÷ ;fKtflxs

 art ;+sng lalw M b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M Joj;fo /x];Dd lg/Gt/ ÷

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df}Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =========

 art lkmtf{ M art hDdf u/]sf] sDtLdf ^ dlxgf k'/f ePkl5 hDdf ePsf] art /sdsf]=======k|ltzt

 art lkmtf{sf nfuL cfjZos sfuhft M e'StfgL k'hf{ ÷ kf;a's

 vftf aGbL M ;b:on] b}lgs art ug{ 5f]8]sf] ======dlxgfk5L

 vftf aGbL z'Ns M ? =======

 cfsl:ds lkmtf{ Joj:yf M

 laz]if Joj:yf M Go'gtd b}lgs ? =======art ug]{sf] ? +++==============a/fa/sf] lgMz'Ns b'3{6gf ladf ul/g] .

-o;} u/L cfjZostf cg';f/sf cGo lgoldt artsf pTkfbgx? yk ug{ ;lsg] 5 . \_

**v\_ P]lR5s art vftf** **M** ;b:ox?n] h'g;'s} ;dodf art /sd /fVg / lemSg ;Sg] k|s[tLsf art vftfx? o; cGt{ut kb{5g .

 **!= ;fwf/0f art M**

 pw]Zo M ;b:osf] cfly{s sf/f]af/df ;/ntf k|bfg ug]{

 art /sd M Go'gtd ? !))

 nlIft ;d'x M ;a} ;b:ox?

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M ;b:o /x];Dd lg/Gt/ ÷

 Jofhb/ M tf]sLP adf]hLd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? ==============

 art lkmtf{ M ;b:on] rfx]sf] avt ;+:yfaf6

 art lkmtf{sf nfuL cfjZos sfuhft M e'StfgL k'hf{

 vftf aGbL M ;b:otf lkmtf{ jf ;b:otf vf/]hL jf ;b:otf x:tfGt/0f k5L

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

 **@= h]i7 ;b:o art M**

 pw]Zo M ;b:ox?sf] h]i7 pd]/sf] ;dodf cfly{s ;+s6 kg{ glbg] .

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M $) aif{ eGbf dfyLsf ;b:ox?

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M ;b:osf] pd]/ ^% aif{ gk'u];Dd

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 art lkmtf{ M ;b:osf] pd]/ ^% aif{ k'u]kl5

 cfsl:ds lkmtf{ Joj:yf M

 art lkmtf{sf nfuL cfjZos sfuhft M e'StfgL k'hf{

 vftf aGbL M ;b:otf lkmtf{ jf ;b:otf vf/]hL jf ;b:otf x:tfGt/0f k5L

 laz]if Joj:yf M dfl;s ? ==============eGbf al9 art ug]{ ;b:onfO{ sDtLdf ======aif{ art u/]kl5 ltyf{6g e|d0fdf ;xefuL u/fO{g] .

 **#= u[lx0fL art M**

 pw]Zo M

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

 $**= qmlds ;]o/ a[l4 art M**

 pw]Zo M ;b:ox?sf] ;+:yfk|ltsf] ckgTj a[l4 u/fpg alif{s ?kdf ;]o/ yk u/fpg] .

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ============================= ;b:ox?

 artsf] af/Da/tf M aflif{s

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 lanDa z'Ns M ? =========

 art cjwL M ;]o/ /sd ? ============== gk'u] ;Dd

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ?============

 ;]o/df ?kfGt/0f M k|To]s aif{sf] c;f/ dlxgfdf ? !)) n] efu hfg] c+s ;b:onfO{ hfgsf/L u/fO{ ;]o/df ?kfGt/0f u/L

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M ;b:osf] ;]o/ /sd ? ============== k'u]kl5

 cfsl:ds lkmtf{ Joj:yf M

 laz]if Joj:yf M

 **%= qmdLs art M**

 pw]Zo M

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

 **^= afn** ÷**pHjjn eljZo art M**

 pw]Zo M

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

 **&= :jf:Yo ladf art M**

 pw]Zo M

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

 **\*= =========== laz]if art M**

 pw]Zo M

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ;b:osf] cfjZostfcg';f/

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{ ÷ b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

 **\*= nvktL art M**

 pw]Zo M

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M

 art ;+sng lalw M b}lgs art ;+sngstf{ af6 ;+sng u/Lg] .

 artsf] lg:;f tyf k|df0f M kf;a's ÷ SMS ÷ art vftf laa/0f

 art cjwL M

 Jofhb/ M tf]sLP adf]lhd

 Jofh k|bfg M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 Go'gtd df}Hbft M ? =====

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M

-o;} u/L cfjZostf cg';f/sf cGo P]lR5s artsf pTkfbgx? yk ug{ ;lsg] 5 . \_

**u\_ cfjlws art vftf** **M** ;b:ox?n] lgZrLt cjwL sL6fg u/L art hDdf ug]{ k|s[tLsf art vftfx? o; cGt{ut kb{5g .

 **!\_ ;fwf/0f cfjlws art M**

 pw]Zo M ========================================================

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ==================

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{

 artsf] lg:;f tyf k|df0f M cfjlws artsf] k|df0fkq

 art cjwL M

 Jofhb/ M aflif{s =========k|ltzt

 Jofh e'StfgL M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s ÷ ;docjwL k'/f ePkl5

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M art /sdsf]==========k|ltzt yk ==========k|ltzt Jofhdf C0f lng ;lsg] .

 **@\_ laz]if cfjlws art M**

 pw]Zo M ========================================================

 art /sd M Go'gtd ? ===========

 nlIft ;d'x M ==================================

 artsf] af/Da/tf M ==================

 art ;+sng lalw M ;b:on] ;+:yf d} cfO{ art ug'{kg]{

 artsf] lg:;f tyf k|df0f M cfjlws artsf] k|df0fkq

 art cjwL M

 Jofhb/ M aflif{s =========k|ltzt

 Jofh e'StfgL M dfl;s ÷ q}dfl;s ÷ cw{jflif{s ÷ aflif{s ÷ ;docjwL k'/f ePkl5

 Jofh u0fgf lalw M b}lgs df]Hbft ÷ cf};t df}Hbft ÷ Go'gtd df}Hbft

 art lkmtf{ M

 art lkmtf{sf nfuL cfjZos sfuhft M

 vftf aGbL M

 vftf aGbL z'Ns M ? =======

 laz]if Joj:yf M art /sdsf]==========k|ltzt yk ==========k|ltzt Jofhdf C0f lng ;lsg] .

-o;} u/L cfjZostf cg';f/sf cGo cfjlws artsf pTkfbgx? yk ug{ ;lsg] 5 . \_

**%= vftf vf]Ng cfjZos sfuhftx? M** art vftf ;+rfng ug{ ;+:yfn] tof/ u/]sf] cg';'rL ========== adf]hLdsf] kmf/d k'0f{ e/L tklzn adf]lhsf] sfuhftx? k]z u'gkg]{5 .

 s\_ gfu/Lstfsf] k|ltlnlk

 v\_ kf;kf]6{ ;fOhsf] kmf]6f]

 u\_ OR5fPsf] AolQmsf] gfu/Lstf jf hGdbtf{ k|ltlnlk

 3\_ OR5fPsf] AolQmsf] kf;kf]6 ;fOhsf] kmf]6f]

**^= artsf] l:jso{tf M**

tklznsf] k|s[ofaf6 k|fKt art l:jsf/ ul/g]5 .

s\_ ;+:yfdf hDdf x'g cfPsf] gub

v\_ b}lgs artstf{af6 ;+sng ul/ NofPsf] gub

u\_ ;+:yfs} Ps ;b:on] csf]{ ;b:onfO{ Account payee e'StfgL k'hf{ dfkm{t k|bfg ul/Psf] /sd

3\_ ;+:yfsf] a}s vftfdf /sd hDdf u/L k|fKt ePsf] ef}r/ cg';f/sf] /sd

ª\_ df]jfOn a}lsª jf cGo s'g} law'tLo dfWodaf6 /sdGt/ eO{ k|fKt ePsf] /sd

r\_ ;b:oaf6 k|fKt ePsf] s'g]klg a}s tyf lalQo ;+:yfsf] r]s -pQm r]s km/kmf/s eO{ ;+:yfsf] gfddf hDdf eO{;s]k5L dfq art k|fKt ePsf] dflgg]5 . r]s km/kmf/s ug{ nfUg] z'Ns ;DaGwLt ;b:on] g} axg ug'{kg]{5 .\_

5\_ ;+:yfn] g]kfnL d'b|fsf] dfq sf/f]af/ ug]{5 .

**&=artdf Aofhsf] Joj:yf M**

;+:yfn] nfu" u/]sf] ljleGg lsl;dsf] artsf] Aofhb/ lgodsf/L lgsfoaf6 hf/L ;Gbe{ Jofhb/sf] cfwf/df ahf/ l:ylt, k|lt:klw{ ;+:yfx?sf] Aofhb/ cg';f/ ;do ;dodf ljZn]if0f u/L To;nfO{ dWogh/ ub}{ ;do ;fk]If cg';f/ ;+rfns ;ldltsf] lg0f{oaf6 lgwf{/0f eP adf]lhd x'g]5 . Jofhdf k|rlnt sfg'g cg';f/ Jofhs/ s6\6f ul/g]5 . cfjflws artsf] xsdf ;+Demf}tf eO;s]k5L ;Demf}tf cjlwe/ Jofhb/ kl/j{tg ul/g]5}g .

**\*=;ldlt / sd{rf/Lsf nfuL yk clgjfo{ art M**

;+rfns ;ldlt tyf sd{rf/Lx? ;+:yf ;+rfngdf k|tIo ;xefuLtf /xg] ePsfn] ;+:yfk|tLsf] yk lhDd]jf/Laf]w u/fpg ;+rfns tyf sd{rf/Lx?nfO{ cfkm|gf] sfo{sfne/L cGo ;b:ox? eGbf s]xL yk clgjfo{ artsf] Joj:yf ul/Psf] 5 . ;+rfns ;ldlt / sd{rf/Lx?n] lgoldt dfl;s art Go"gtd ? ======= sfod ul/Psf] 5 .

**(= C0fL ;b:osf nfuL yk clgjfo{ art M**

;+:yfsf] pb]Zo ;b:onfO{ cfly{s ?kdf ;jn agfpg] ePsf] ;fy} ;b:onfO{ cfo cfh{g ug{sf] nfuL C0f pknAw u/fpg] ePsf]n] ;+:yf jf6 C0f lnO sf/f]jf/ ug]{ ;b:ox?n] C0f nLPsf] cjlwe/L clgjfo{ ?kdf yk dfl;s ? ========== art hDdf ug'kg]{5 .

**kl/R5]b @ M art lkmtf{ tyf lx;fa ldnfg**

**!)= artsf] e'StfgL**

;b:ox¿n] ;+:yfdf cfkm\gf] vftfdf hDdf u/]sf] /sd cfkm\gf] cfjZostfsf] ;dodf lemSg kfpg]5g\ . t/, ;+:yfdf ;b:ox?n] hDdf u/]sf] artnfO{ nfdf] ;do ;Dd ;'/Iff u/L artstf{sf] elj:o / ;xsf/L ;+:yfsf] ;+:yfut bLuf] ljsf;sf] nflu ljz]if Joj:yf ug{ eg] o; sfo{lalwn] afwf kfg]{5}g . art hDdf u/]sf z]o/ ;b:ox?n] art lkmtf{ dfUg cfPsf] b]xfosf] cj:yfdf ;+:yfn] art lkmtf{ lbg]5M

-s\_ ;b:on] e'QmfgL k'hf{df tf]lsPsf ljj/0f e/L b:tvt gd"gf cg';f/sf] b:tvt u/L lgj]bg k]z u/]df .

-v\_ art lkmtf{ dfUg] ;b:osf] vftfdf kof{Kt /sd ePdf .

-u\_ art hDdf ubf{ jf ;Def}tf adf]lhdsf ;a} zt{ / cjlw k'/f ePdf .

-3\_ art lkmtf{ dfusf] lgj]bgdf cfjZos ;Dk"0f{ ljj/0fx? 7Ls ePdf .

-ª\_ ;+:yfsf] ;b:otf vf/]h ePsf] cj:yfdf .

r\_ art lkmtf{sf ;a} zt{x? k'/f ePtf klg cfjlws arttsf] tf]lsPsf] cjlw k'/f gx'Fb} / cGo art vftfdf sfo{lalw ut Joj:yf ePsf] Go"gtd /fVg'kg]{] elg tf]lsPsf] /sd e'QmfgL lbg ;+:yf afWo x'g]5}g .

5\_ cfjlws art eg] tf]lsPsf] ;do;Ldf k'/f gx'Fb} lkmtf{ ug{ ;+:yf afWo x'g] 5}g . ;b:onfO{ ljlQo ;d:of cfPsf] cj:yfdf o; lzif{sdf ePsf] ;b:osf] art /sdnfO{ hdfgt /flv ;+:yfaf6 C0f lng ;lsg]5 . t/ obL s'g} sf/0fjz s'g} ;b:on] cjlw k'/f gx'Fb} vftf aGb ug{ rfx]df ;+:yfdf artdf sfod /x]sf] Go"gtd Jofhb/sf] lx;fjn] e"QmfgL ul/g]5 .

**!!= vftf aGbL**

Zf]o/ ;b:on] cfkm\gf] ;b:otf Tofu u/]sf] cj:yfdf ;+:yfdf ;+rfngdf /x]sf ;a} vftfx¿ :jtM aGb ul/g]5 . z]o/ ;b:on] ;+:yfut Joj:yf adf]lhdsf] lgj]bg / vftf aGbL z'Ns a'emfO{ ;b:otf 5f8\g' kg]{5 .

**!@= art÷lgIf]ksf] clen]v**

;+:yfdf ;b:ox?n]] hDdf u/]sf] art÷lgIf]knfO{ k|To]s ;b:osf] art **÷** lgIf]kut vftf vf]nL Jojl:yt ?kdf clen]v /fVg]5 . ;+:yfn] k|ljlwx?sf] pRRftd k|of]u u/L ;b:ox?sf] artsf] clen]vnfO{ yk Jojl:yt Pj+ kf/bzL{ ?kdf Joj:yfkg ug]{5 .

**!#= art÷lgIf]kdf xsbfaL**

-s\_ ;b:o lhljt /xFbf;Dd ;+:yfdf gLhsf] gfddf /x]sf] artdf c? s;}sf] xsbfaL nfUg] 5}g .

-v\_ ;b:osf] d[To' ePdf lghn] O{R5fPsf] JolQmsf] xs nfUg] 5 . sfg'g adf]lhdsf] xsjfnf / O{R5fPsf] JolQm km/s eO{ tf]lsPsf] ;do leq b'j} kIfaf6 d[To' btf{sf] k|df0f ;lxt bfjL ug{ cfPdf åLkIfLo ;dembf/L adf]lhd jf cbfntL k|lqmofaf6 6'Ëf] nfu]kZrft dfq sfg'gn] tf]s]sf] JolQmnfO{ e'QmfgL lbO{g]5 .

-u\_ ;b:on] O{R5fPsf] JolQm ls6fg gu/]sf] cj:yfdf k|rlnt sfg"g jdf]lhdsf] xsjfnfsf] xs nfUg]5 .

-3\_ ;b:osf] d[To' ePsf] @ jif{;Dd klg s'g} JolQmaf6 lghsf] gfddf /x]sf] artdf bfjL ug{ gcfPdf ;+:yfn] ;fj{hlgs ;'rgf k|sflzt u/L bfjL dfu ug]{5 . o;/L ;'rgf ubf{ ;d]t art lkmtf{sf nflu s;}sf] bfjL gcfPdf To:tf] art /sd e'StfgL lbg'kg]{df ;fl/g]5 . ;b:osf] d[To' ePsf] % aif{ ;Dd klg artdf s;}sf] klg xsbfaL gePdf k|rlnt sfg'g adf]hLd x'g]5 .

**!$= kf;a's ?h' ty lx;fj ldnfg ;DaGwL Joj:yf M** ;+:yfsf ;b:ox?sf] kf;a's ?h' tyf lx;faldnfg tklzn adf]lhd ul/g] .

 s\_ b}lgs artsf] kf;a's ;b:osf] JoflQmut vftf ;+u le8fO{ dfl;s ?kdf ?h' u/L lx;fj ldnfg ug'{ kg]{5 .

 v\_ cGo artsf] xsdf ;b:on] g} q}dfl;s ?kdf kf;a's cWofjlws u/fpg'kg]{5 .

**kl/R5]b # M lalaw**

**!%= artsf] kl/rfng M** ;b:osf] art tklznsf sfo{ afx]s cGo s'g} klg sfo{df kl/rfng ug{ aGb]h ul/Psf] 5 .

 s\_ ;b:onfO{ C0f nufgL

 v\_ /fli6«o ;xsf/L a}ssf] ;]o/ vl/b

 Uf\_ g]kfn ;/sf/n] hf/L u/]sf] C0fkq vl/b

 3\_ ;fgf ls;fg n3'laQ ;+:yfsf] ;]o/ vl/b

**!^= JofVof** M

o; sfo{lalwsf] JofVof ug]{ clwsf/ ;~rfns ;ldltdf lglxt /xg]5 .

**!&= ;+;f]wg tyf yk36 M**

o; sfo{lalwdf ;+;f]wg tyf yk36 ug]{ clwsf/ ;fwf/0f ;efdf /xg]5 .

**!\*= vf/]hL / arfp**

-s\_ of] sfo{lalw hf/L ePkl5 o; eGbf cuf8L sfof{Gjogdf /x]sf] art sfo{lalw :jtM vf/]h x'g]5 . ;f] sfo{lalw cg'?k xfn;Dd ePsf sfd sf/jfxLx? o;} art sfo{lalw cg'?k eP u/]sf] dflgg]5 .

-v\_ k|rlnt cGo sfg'g Pj+ ;+:yfdf sfod /x]sf] ljlgod;Fu aflemPsf] xb;Dd of] sfo{lalw sf Joj:yf :jtM lgl:qmo x'g]5g\ .

**;dfKt**

**cg';'rL !**

**art vftf ;+rfng kmf/fd**

**============================;xsf/L ;+:yf ln=, ================**

==================art vftf vf]Ng] lgj]bg kmf/d

 ldlt— ============================

 kmf]6f]

>Ldfg\ Joj:yfks Ho"

=============================;xsf/L ;+:yf ln=

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

 o; ;+:yfsf] ljlgod tyf art sfo{ljlw / eljiodf aGg] gLlt tyf sfo{ljlwx?nfO{ k"0f{ ?kdf cIf/z M kfngf ug]{ zt{df tn pNn]lvt ljj/0f cg';f/ d]/f]÷xfd|f] gfpFdf b]xfo adf]lhdsf] ======================================= art vftf vf]ln lbg tf]lsPsf] sfuhft ;lxt of] lgj]bg k]z u/]sf] 5'÷5f}+ . s'g} ljjfb ePdf ;+:yfsf] lg0f{o dfGo x'g] Joxf]/f ;d]t cg'/f]w .

 =============================art vftf ====================== cjlw sf] nfuL

**vftf ;+rfng Psn ============== ;+o'Qm ============== cGo ===========**

**lgj]bssf] ljj/0f—**

;b:osf] gfd— ================================================== hGd ldlt— ======================================

a'jf÷kltsf] gfd— ========================================== afh]÷;;'/fsf] gfd ================================

7]ufgf=======================lhNnf===================================d=g=kf=÷p=d=g=kf=÷g=kf÷uf=kf======================================jf8{g+=======ufpF÷6f]n================================

;Dks{ kmf]g g+=—============================================= df]=g+=— ===========================================

OR5fPsf] AolQm gfd— ========================== gftf— ================= hGd ldlt— ======================

OR5fPsf] AolQmsf] k]z ePsf] cflwsf/Ls sfuhft=================================================

OR5fPsf] AolQm kmf]6f]

 bfofF afFof

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

**lgj]bssf] x:tfIf/**

**;+:yfsf] tkm{af6**

;b:otf g+=— =============================================KYM cBfjlws eP÷gePsf] — ===================================

vftf vf]Ng] cflwsf/L AolQmsf] x:tfIf/================================k|df0fLt ug]{ =========================

======= ;xsf/L ;+:yf ln=

============, ==================

art sfo{ljlw