

kl't:kwf{zlf0f tyf hfuf0f sfoqnd

kl't:kwf{/ lj sf; ; E ; DalGwt lj Blto ; dfrf/kq

jif{@, c\$ @, h] @)^@

lj ifo ; rl

s. :tDe lj rf/

- kl't:kwf{/ lghl lfq

v= ; dfrf/

c_ /fi6a

- gln /fi6a\$sf]s8f lgbzg
- gln df lrlgofFdf/; f0sn ptkfbg
- /l]ng P08 6k0gsf]lghls/0f klqmf

cf_ cgt/fi6a

- a9bf]lrlgofFgof{df ax;
- sf0nf vfgldf lghl nufgl
- uf8l s0kglx; df kl't:kwf{

u. ; :yf ultj lw

:tDe lj rf/

kl̥t:kwf{/ lghl lf̥n

kl̥t:kwf{eGgn]ahf/df ; jf jf j :tsf]pTkfbg / lj qm lj t/0fsf]JoJ ; fo ug[Ps eGbf a9L JoJ ; fol ePsf] u[fxsxn]cfkmgf]cfj Zostf k/f ug{Pp6}JoJ ; fol dfly e/ kg{gkgI/ lj leG JoJ ; folx;af6 5gf̥ u/L j :t'jf ; jf k̥t ug{ ; Sg]cj :yfx;nf0{aemfp5 . ahf/ cy{Gqdf kl̥t:kwf{sf]dfllodaf6} pkefQmf, JoJ ; fol / /fi6sf] ; du|lj sf ; xg ; Sg]dfGotf /flvPsf]xG5 . olx dfGotfcg' f/ g}gkfn] () sf]bzsb]v g}pbf/ls/0f / lghl/0fsf]kl̥qmfnf0{cuf8L a9fp5}qmda4 ?kdf / ;sf/L :j fldlj df /x\$ f JoJ ; fox;af6 xft lemsl lghl lf̥nf0{kl̥] ; flxt ug[gltnf0{cj nDag ug{yfn\$ f] 5 . lj Zj Jofkf/ ; u7gsf] ; b:otfkl5 o; df emg}ltjtf cfPsf] b]vG5 . cy{oj :yf hlt ahf/dvL xb}hfG5, ; /sf/L ; unlgtf sd / lghl lf̥sf]lj :tf/ kl̥g tbg?k xb}hfG5 . km:j?k o:tf]ahf/df :j tM kl̥t:kwf{ds cj :yfsf]l; hGf xG5 / of]g]ahf/ cy{Gqsf] ; kmntsf]Bf]s xf].

kl̥t:kwf{]lghl lf̥nf0{ahf/ lj :tf/ ug[pTkfbgsf]:t/ a9fpg] :t/lo / ; :tf]pTkfbg ; fdfullx; k̥t ug[cj ; /x; pknAw u/fp5g . ahf/ cy{Gqdf kl̥t:kwf{sf]dfllodaf6}szntfsf]l; hGf / ; fwgx;sf] szn afBknfB xG5 . ; lldt ; fwgx; a9L pTkfbgzln lf̥df kj flxt xG5 . cfly\$ lqmfnsnfkx;sf] ; Dkfbgdf szntfsf]clea[4n]pRr cfly\$ a[4 b/ xfl; n u/L cfly\$ lj sf ; ugdf d2t k̥ofp5 . kl̥t:kwf{ds ahf/df JoJ ; folx;n]ahf/nf0{aem] cuf9L a9g' kg]cfj Zostf /x\$ f]xG5 . o:tf]ahf/df ; kmntf kfpG JoJ ; folx;n]cg' Gwfg / lj sf ; df a9L nufgl u/L ; :tf]tyf u0f:t/oQm gofFgofF j :tx; pkefQmf;nf0{pknAw u/fpg' kb5 . h; af6 j :tx;sf]dNodf sdl xg u0{pkefQmf;nf0{ ; d; /fxt kl̥g hfG5 . olt dfq xfGg cfh cfly\$ pbf/ls/0f tyf lj Zj Joflks/0f sf/0fn] :j b;L pBf]ux;n]ca cftl/s ?kdf dfq ge0{cGt/fi60 sDkglx; ; u kl̥g kl̥t:kwf{ugkb5 . /fi6sf JoJ ; folx;sf]kl̥t:kwl{lfdtf / szntf a9g uPdf cGt/fi60 ahf/df cfkmgf]:yfG agfpg ; km xg] e0{cGt tf]j f /fi6sf] ; du|cfly\$ lj sf ; df g} ; xof]u kl̥g ; Sg]b]vG5 .

; fw/0ftof ; /sf/L lf̥eGbf lghl lf̥n a9L szn xg]ub5 . t/ kl̥t:kwf{sf]cefj df lghl lf̥n]kl̥g szntf a9fpgsf] ; \$f Psflwsf/ sfod ug[/ ahf/ zlQmsf]b?kof]u u/L nfe p7fpg] ; Defagf /xG5 . u;sfGgl Jofkf/s ultlj lwaf6 sxl JoJ ; folx;n]tf]sflns km0bf p7fpg ; Snf, t/ Tof]lbuf]gxg]dfq xfGg ; Dk0f{lghl lf̥sf]lgldQ xflgsf/s g}xG5 . kl̥t:kwf{sf]cefj df lghl lf̥n]cfkmgf]lfdtf udfp5 / >]7tf kl̥g sfod ug{ ; Qm; / o:tf]cj :yfdf lghl lf̥nf0{kl̥]ldstf lbgf]cf]r-to kl̥g ; dftt xG5 . lghl lf̥sf]lj sf ; n]lgZro g}cfly\$ lj sf ; df d4t k/ofpb5 . t/ lghl lf̥sf]lj sf ; ug]qmddf xfdln]Psflwsf/nf0{eg]xfjl xg lbg'xb; . ; /sf/L lf̥sf]h:tf]lghl lf̥sf ; fdf]hs bflotj gxg]xBf ; /sf/L lf̥sf]eGbf lghl lf̥sf]Psflwsf/nf0{a9L vt/gfs dflG5 . o:tf]cj :ydf gkmaf6 kl̥t lghl lf̥sf]Psflwsf/ eGbf ; fdf]hs bflotj ; lxtsf] ; /sf/L lf̥sf]Psflwsf/ g}>]7 xG5 eGg]kl̥g dflG5 . o:tf] ; f]f0df kl̥j tG Nofpg] tkm{/ lghl lf̥sf]kj 4Gsf]lgldQ kl̥g kl̥t:kwf{cIofj Zos 5 eGg] s'/nf0{lghl lf̥n] ; dod}uDel/tfk] \$ lngkb5 .

:jR5 Jofkf/, JoJ ; fo tyf pBf]uwGwfsf]kj 4Gsf]nflu kl̥t:kwf{ds ahf/sf] dxlj k0f{eldsf ePsf] oyfy{fnf0{lghl lf̥n] :jLsfb; ahf/ ; eGnf0{ ; r'??kn] ; #fng xg lbg / u;sfGgl Jofkf/s ultlj lwnf0{/f\$gsf]nflu kl̥t:kwf{ ; DaGwl cfj Zos lgod, sfGg / lgodgsf/L lgsfox;sf]cfj Zostf ePsf]s'/nf0{:j o+lghl lf̥n]cfj fh p7fpg' kb5 . ha; Dd :j o+lghl lf̥n]of]s'/nf0{:jLsfG; Sbgg

ta;Dd /fi6df kl{t:kwf{gllt tyf sfg9sf] ; km sfof{] ogsf] ; fy}kl{t:kwf{ds cj :yfsf] |; h9f xg] s{/fsf]kl/sNkgf ug{; lsb9 .

; dfrf/

/fi6a

gkfn /fi6«a\$sf]s8f lgbzg

; fdf6otof pbf/ df]b\$ gllt cjnDag ul/Pkl5 s]b]lo a\$sn]j f]of]Ho a\$xn]f0{Jofhb/ lgwf{0fdf x:tlfk ug{ldNbb, To; h]/fi6«a\$sn]sxl jif{cl3 shf{/ lg]fk Jofhb/ alrsf]km/s -:k\$ nfo{kfF kl{tztstf]; ldfleq /fVg lgbzg lbPsf]ePtfklg kl5 o; nfo{lkmtf{InPsf]lyof]. To; a]hfb]v g}j f]of]Ho a\$xn]jlg]fkdf dbf:km]tsf]b/e6f klg sd Jofh lbg]/ shf{df Jofhb/ g36fP/ sl/a cf7 kl{tztstf] c]ft d]fh9sf]nfe lnP/ s/f9f]gkmf cfhg ub{cfPsf lyP . lgodgsf/L lgsfosf]x]; otn]gkfn /fi6« a\$sn]o; nfo{glhsaf6 cgludg u/] al; /x\$]lyof]h; cg; f/ clxn]gkfn /fi6«a\$sn]j f]of]Ho a\$xn]f0{ t]sfn lg]fk]sf]a9fpg / shf{sf]Jofhb/ 36fpg s8f lgbzg lbPsf]5 . c6oyf pbf/ df]b\$ glltsf] ; f6]lgb]zt / lgol6qt glltdf hfg klg ; lsg]/ ; lcf/cf/ (Cash Reserive Ratio) kg]M a9fpg' kg] cj :yf cfp; ; Sg]r]fjgl ; d] a\$sn]lbPsf]5 .

gkfn]df c]ft Jofhb/ cf]f]us nufgl]d * b]v !# kl{tzt /x\$]5 . t/ lg]fkdf eg]@-@% b]v % kl{tzt dfq /x\$]5 . cf]f]us l]q lx+fd]s a]bsf]rk]b]df k/]kl5 b]zsf]; fdu|cfly\$ ult]j lwx]df kl{tsh k]fj k/\$]5 / sf7df8f]af]x/ cfly\$ ult]j lw ; #fng ug{a\$xn]f0{sl7gf0{e0/x\$]5 . tyflk, clwsfz a\$xn]s/f9f]dgkmf cfhg ul//x\$]5g\ o; sf]kdv sf/0fx]df shf{/ lg]fk]alrsf] ; ljwfhgs c6t/nfo{b?kof]u u/] }pglx]n]a9l gkmf u/\$]e]g]cf/fk a\$xn]f0{nflb}cfPsf]5 . To; h]gkfn /fi6«a\$sn]af]of]Ho a\$xn]f0{o; lsl; dsf]s8f g]ts bafj lbg afl]o ePsf]xf]. j]f]of]Ho a\$xn] /fi6«a\$sf] of] cfux]nfo{dfg9g eg] /fi6«a\$sn] cfufdl cfiff9df k]t't xg] df]b\$ glltdf ; lcf/cf/ b/ a9fpg ; Sg]; Defjgf klg /x\$]b]v65 .

c6t/fi66 df6otfcg; f/ ; fdf6otM lg]fk / shf{Jofhb/alr -:k\$ b/_ sf] km/s @ kl{tzt e6f a9l ePsf]f]f0{/fd] df]gbb . sl/a @ kl{tztstf]xf/fxf/ldf :k\$ sfod ug{; Sg]a\$xn]f0{dfq szn a\$sf] ?kdf dflg65 . -; fktflxs 0sf9f]ds kf]6, @* j]zfv, @)^ df cfwf/t_

gkfn]df lrlgofdf6/; f0sn pTkfbg

rlgsf]; e0m nufgl]d gkfn]d yk}df6/; f0snx] pTkfbg ul/g]ul/Psf]5 . o; }qmdf rlgsf]nf\$]k9 sDkgl lnkrf / gkfn] c6gk0f{lnkrf sDkgl kl= ln= sf]; e0m nufgl]d c6g lnkrf df6/; f0snsf] pTkfbg gkfn]d z] ul/Psf]5 . rlgdf \$ j]f]v of]sDkgl]sf]df6/; f0sn ; j]f]ws nf\$]k9 ePsf]/ # j]f]v gkfn]d ; d] laqm-lj t/of xb}cfPsf]xgfn]gkfn] pkef]mfn]klg o; nfo{dg k/fpg]ljzj; lnP/ ca of]:j b]zd}pTkfbg ug{nfl]uPsf]xf].

rlgsf]3/h' ahf/df lnkrfg sDkgl klxnf]:yfgdf /x\$]5 eg]kljtjif{nfvf\$];Wofdf of]lj bž kl
lgof xg]u/\$]5 . To:t]tlg j ifdf gkfnf klg \$ xhf/ Ps ; o lnkrfg df/; f0sn laqm ePsf 5g\
laqm kl5sf]; jfnf0{klxnf]klyldstf lbPsf] kf6\{klg ;/n / ; he ?kdf pknAw ePsfh]g}o; sf]
laqm a9\$]pTkfbxçsf]egf0{5 . o; k\$]/sf]; eOm nufglf sDkglxçsf]k]žn]gkfnlsf]/fhuf/
cj; /df j [4 xg\$]; fy}; /sf/nf0{/fh:j a9fpgdf klg ; xofu klb5 eg]pkfQmfn]:j bždf ag\$]
; fdfgnf0{klyldstf lbg]lj Zjf; klg pTkfbxçn]lnPsf 5g\

ahf/df NofPsf]cGgf lnkrfgsf df/; f0sn \$ lsl; dsf df\$ndf pknAw 5g\
oldWb]; k/ cf/ df\$nsf]
df/; f0sn dlxnsf nflu agf0Psf] x] . c6o :jIts, hg / dGqf df\$ndf pknAw 5g\
ol
df/; f0snn]@ bzdj ! ln6/ 0Gwgaf6 ; o lsn]d6/ df0n]h lbg]atf0Psf]5 . Ps ; o / Ps ; o
% ; L; ldf pknAw ol df/; f0snsf]dNo ^^&) b]v *(@&) ; Dd tfl]sPsf]5 .

gkfnl ahf/df lrlgofFdf/; f0snsf]thgdf ef/tlo tyf hfkfgl df/; f0sn dxEf]/x\$]kf065 . o;
kl/k]odf lrlgofFdf/; f0snsf] k]žn] ahf/df kl:t:kwf{NofPsf] 5 eg]pkfQmfn] ; d] klxn\$]
thgdf ; :t]dNodf df/; f0sn r9g kfPsf 5g\
-sfltk/, @\$ jžfv @)^@ df cfwl/t_

/]hg P08 6k[6f0gsf]lghls/Of klqmf

; /sf/n]nfd]; dob]v lghls/Of ug{klqmf cl3 a9fP klg lghl lfgaf6 ck]lft rf; f]gcfPsfn]/]hg
P08 6k[6f0g sDkgl]lghls/Of klqmf]sg}ult Ing ; s\$]lyPg . aNn alln klqmf ; ? e0{sxl
; ftcl3 lghls/Of ; ldltn] kljlws / ljQlo k|tfj dNofsgkl5 sDkglnf0{>l 066/kf0h]hnf0{
x:tf/t/Of ug]lgof6 u/L ; s\$]lyof] . lgofo nuQ}clVtof/n] lghls/Ofaf/]cg; Gwfgsf nflu ; a}
sfuhf duf0{sAhdf lnPk15 of]klqmf kgM /f]sPsf]lyof] . t/ sxl lbg cl3 clVtof/n]/]hg P08
6k[6f0gsf]rfn' ; DklQ dNofsg u/L gofFaf]hkq cfx]fg ug{lgbžg lbb}cfkrfl/s kq k7fPsf] / ; f]
lgbžgcg; f/ gofFaf]hksf nflu ; a}klqmf k/f ul/ ; s\$] .sxl lbgleq o; af/]cfkrfl/s ; r'gf cfpj]
s'/sf]hfgsf/l cy{dGqfno, lghls/Of ; ldltn]hgPsf]5 .

clVtof/n]u/\$]lgbžgcg; f/ ul/Psf]cWbogaf6 dl; g / sf/vfgf, sRrf kbyf{/]hg P08 6k[6f0gsf]
df]bft; d] ubf{sl/a ! s/f\$]sf]; DklQ kf0Psf] / To:fdf klg sRrf kbyf{/ /]hgsf]df]bft nfd]
; dob]v :6f]df /x\$]fn]o; sf]dNodf cem]sl/a !% kl|tzt]xk; s66L xg ; Sg]s'/sf]hfgsf/L ; Da4
; f]n]plny u/\$]5 . :d/Of /xf] \sl/a tlg dlxgcl3 lghls/Of ; ldltn]sDkgl]s s/f\$?køfE]
rfn"; DklQ /x\$]cgdfg ul/Psf]/ pQm sDkgl ! s/f\$ %% nfv ?køfEf >l 066/kf0h]hnf0{x:tf/t/Of
ug]lgof6 u/L ; s\$]lyof] . :jls[xg]>l 066/g]gnn]dl; g vl/bsf nflu ! s/f\$ %% nfv / hdlg
ef8fakt jflif\$!) nfv ?køfFlbg]k|tfj u/\$]lyof]h; dWb]sDkgln]!) kl|tzt a/fa/sf]/sd
ltl/; s\$]/ sl/a @% nfv ?køfE]la8a68 lbPsf]lyof] .

tTsfnl; f]eot ; 3sf]kljlws / ljQlo ; xof]n]kl/of]hgfsf ?kdf ; ? ePsf]/]hg P08 6k[6f0g
kl/of]hg sl/a b0{bzsc13 sDkgl]df kl/of]t ul/Psf]lyof]eg]; g\() sf]; ?jft; Dd of]gkrf sdfpg]
; /sf/L sDkgl]s>]l]df kb]cfPsf]lyof] . To; kl5 /fhgllts/Of / c; lfd Joj:yfkgf sf/Of pQm
sDkgl 3f6df u0{/sf/nf0{jfem ; d] ab}uPsf]xbf o; nf0{lghls/Of ug]; lrdf /flvPsf]lyof]
-sfltk/ @^ h],@)^@_

c6t/f6a

a9bf]IrlgofFgoffdf ax;

IrlgofFj :qx2sf]a9bf]lgoffsf]lj ifonf0{lnP/ o/f]kog olgog kbflwsf/Lx2 alr 7hf]ax; xg yfn3f] 5 . rlgof0{cf^gf]a9bf]lgoff sxl 36fpg kRrl; ; b:olo o/f]kog olgogn]hf\$ lbPsf]5 . olb cf^gf] lgoff 36fpg]sg}klg kof; gu/df cfkm]g}kl/df0fdf a6b]h nufpg]wDsl klg pglx2n]rlgnf0{ lbPsf 5g\

! hgj/L @))% df dN6L km0a/ c/ldh]6 c6tu\$ sf6f vf/h ePkI5 IrglofFj :qsf]lgoff emg}a93f] xf]. o; sf]lgoff a99fn]@% nfv dflg; x2nf0{/f]huf/L lb0/x3f]pBf]u Joj; fo w/fzfol xg]cgbdfg u/] g}o/f]kog olgognf0{; f]sbd rflg klf6; n]cfux u/3f]xf]. o; sf nflu o/f]kog olgogn] ^) lbg leqdf cg; Gwfg u/L lg0f6df klg Pp6f 6f]hl v8f u/3f]5 , h; cg; f/ cg; Gwfgsf]qmdf o; 6f]hl] rlg; E o; lj ifodf cgf]rfl/s jftf{; d] ug]Ph]8f /x3f]5 .

a9bf]IrlgofFgoff o/f]kog olgognf0{dfq geP/ cd]v/sfsf]nful klg lrgttsf]lj ifo ag3f]5 . cd]v/sfsf]6\$; 6f0n ; Da6wl k3f; slo clwsf/Lx2n]eg]Toxf6f lgdf6fx2n]xnf3f sf6f kyf kga6fnl ug]kg]dfu ; lxt xfn3f]; ftj 6f d2fx2dfly ; dnf]r]gf ug]atfP . t/ o; sbdsf]IrlgofFklfn]eg] 3f] eI; 6f u/3f]5 / of]lj Zj Jofk/ ; #7gsf]klj wfg lj k/lt xg]s/f klg cufl8 ; f/3f]5 .

o/f]kog olgogsf]cg; Gwfgsf]klqmfdf rlg, o/f]ksf 6\$; 6f0n lgdf6fx2, vbl laqm]f / o; ; # ; Dal6wt c6o klfx2nf0{cf^gf]rf; f3f]s/f /f]vgsf nful @! lbgf]Dofb lb0Psf]lyof]. o/f]kog olgogn]cfkm]gf]cg; Gwfgnf0{nlf tyf j :qsf gf]j 6f ju6f nllft u/3f]lyof]h; sf]cfoft ! hgj/L @))% kl5 em08}%(# kltzt]j [4 ePsf]kf0Psf]lyof]. -b 0sf]6f]ds 6f00; , # d]/ !@ d]@))%_

sf0nf vfgldf lghl nufgl

ef/tdf a9bf]sf0nfsf]dfusf]cfkl't{ca sf0nf lj efun]dfq}ug{g; Sg]/ o; df lghl nufgl]sf] cfj Zostf ePsf]s/f dx; ; ug]yflnPsf]5 h; sf nflu ; /sf/n]lj le6g pkfox2 ckgfpg yfn3f]5 . o; qmdf lj efun]; f]; d:ofsf af/df 5nkm Pj +; dfwfg ug6f nful d6ql:t/lo 6f]hl u7g ug]kg] ; 6mfj dl6qkl/ifb\; lrjfnonf0{lbPsf]5 eg]lghl tyf lj bz]l nufgl]sf]a6b]h &\$ kltztaf6 a9f0{! ; o kltzt g}k%of0gkb5 e6g]/x3f]5 .

sf0nf vfgldf lghl lf6sf]nufgl xgkg]s/f sf0nf vfgl P6 @)) sf]; zfvgn]Joj:yf ul/; s3f]t/ of]P6sf]klqmf k/f gxgfn]o; ; Da6wl Joj:yfdf sg}k]lt xg ; s3f]56\ sf0nf vfgldf lghl lf6sf] nufgl]sf nflu k/3f yk}kl/of]hgfx2 /f]sPsf]k[7elddf ; f]h0{kantf k6fg ughf0{lj efun]o; lsl; dsf]s/fx2df hf\$ lbPsf]xf].

; g\@)% ; Dd ef/tsf]sh ufx{y ptkfbg & kltzt]a93f]v08df ef/tnf0{!! xhf/ \$; o & ldnog 6g sf0nf rfxg]/ ; f3f]nful @% nfv s/f3f]nufgl rfxg]s/f lehg sf]h @)% n]k]6 kf/3f]5 . sf0nf lj efun]bzf]k# j ifl6 of]hgfd @)) s/f3f]nufgl]sf]k]tfj /fv3f]df kl5

!())) ; Dd em/\$f]lyof]. t/ lj ut % j if(df !)) s/f\$ eGb f a9L nufgl ul/g]* j 6f 7hf 7hf
kl/of]hg f dWb]xfn; Dd s] n rf/j 6f kl/of]hg f x n]dfq ; /sf/l :jLs[t kfPsf]5 . cem]klg !\$ j 6f
kl/of]hg f x sf]lj leGg txd f dNof]g e0/xsf]5 eg]!) j 6f kl/of]hg f x sf]t l/kf\$ {g}; d] tof/ xg
afS 5 . -b 0sf]f]ds 6f0D; , @# d] @))%_

uf8L sDkglx; df kl't:kwf{

clk]hsf]dlxgf uf8L sDkglx; nf0{ToItsf]knf0bfhgs /xg ; sDj . ; f]dlxgdf uf8Lsf]dfudf 7hf]
lu/fj 6 cfPsf]lyof]. o; sf]c; / hDj/n df\$ / / knf\$nf0{klg k/\$f]lyof]. 8Df\$6nf0{eg]o; sf]; aDGBf
a9L]kl'tsh c; / k/\$f]lyof]. cd]v/sdf uf8Lsf 7hf laqm]fx; eg] lrlgg]ol sDkglx;nf0{Plzog
sDkglx;n]7hf]rDgf]t lbPs}sf/Of of]l:ylt cfPsf]xf].

t/ ahf/df o:tf]lu/fj 6 cfpBf cfpb)klg 6fDf]fn]eg]cf^gf]Jofkf/df @! kl'tzt j [4 ePsf]hg fPsf]5
eg]lgzfgsf]lalqm klg @& kl'tztn]a9\$]5 . To:t}x68f0f]8an l8lh6sf]a9fD/L xfl; n u/\$f]5 .

hDj/n df\$ /sf]clk]h dlxgfsf]lalqmf * kl'tztn]lu/fj 6 cfPsf]5 eg]knf\$sf]lalqm % kl'tztn]36\$]5
5 . em]ol b] }sDkglx;sf]:kf\$ { sf/df t kDf]h a9L nllg]xgfn]kDf]hsf]efp a9D]v lgs}g}lu/fj 6
cfPsf]5 . ; lhn}pknAw xg]COf ; ljwfsf ; fy}uf8L lalqmf 7hf s6f]tx; pknAw u/f0Psf]ePtf klg
uf8Lsf]lalqm eg]h:tfsf]t:t}/Xof].

t/ hDj/n df\$ / / knf\$sf]h]h:tf]ePtf klg ; du|?kdf xDf{clk]hdf uf8Lsf]lalqm !^_^ nfv Psf06f6
a9] !&=@ nfv Psf0{ku\$]5 . -/fD6; { \$ d] @))%_

; :yf ult]lw

@)^@ h] !@ ut]; fjlt / la/u-h pBf]u afl0fHo ; 3sf]; @Qm kDf; df ak]tikwf{/ cfly\$ lj sf; A
; Da6wL sfozf nf uf]7L lj/uhdf ; DkGg ePsf] 5 . :jR5 kl't:kwf\$] cfr/Ofaf6 /fli6@ cy{Gqnf0}
lj sf; u/fpg kl't:kwf{; Da4G tyf k4G ; Da6wL sfgDsf]cfjZostf kb5 eg]csf]knf{sfgD ag]
dfq x6G To; sf]kDfj sf/L sfof]og xg' klg plQs}cfjZos x65 . o; sf]glDt tt\DalGw ; :sf/sf]
lgdf]f; ; :yfut lj sf; , Joj ; flos blftf, z]lfs k]f]f/, pkoQm Goflos kDffnl, /fhgllts kl'taCtf /
; r]t] gful/s ; dfhsf]TolQs}cfjZostf k5{. ol ; a}s/fx;nf0{dWbgh/ /fvL ; f]uf]7Lsf]cfof]hg
ul/Psf]xf].

lj leGg ; /f\$ /jfnfx; ; u kl't:kwf{ u ; DalGwL lj ifodf 5nkm ug] kl't:kwf{gl't tyf sfgDn]cfly\$
lj sf; df kfg]kDfj sf af/Df j]w u/fpg] tyf kl't:kwf{ ; :sf/sf]lj sf; ug]h:tf p2]o lnP/ ; f]uf]7L
; :fng ul/Psf]lyof]. pQm uf]7Ldf afl0fHo lj efusf dxflgb]z s lj Gb]l xf8fn]kl'tikwf{gl't / pkef]Df
gl'tsf]cGt/; Da6w, cyzf:ql 8f k]k/fh /fhs]of\$ /n] kl'tikwf{/ lghl lDf, kl't:kwf{lj ifosf lj 1x;
/lgs/ clwsf/l tyf gljg bxfnn]qmdz]M kl'tikwf{sfgDsf]lrgf/l / g]kndf kl'tikwf{ds ult]lw
laifosf sfo]qx; k]t't ug]ePsf]lyof].

la/u#l:yt pBdl Joj ; fol, sfgö Joj ; fol, klfkfs nufot %% hgfsf] ; xeflutf /x\$]pQm sfoqmdf
; xeflux;n]gllt lgodx; :yfglo :t/sf ; fgf tyf denf] pBfu, s[fsnufot cfd pkef]nfx;sf]
lxtnf0{Wbfgdf /fv} agf0gkg]wf/0ff JoQm u/\$f lyP .

k\$fsz

; fpy Pl; of jfr cg 6\$, 0sfq]dS; P08 P6efo/f]d]6 -; fj tL

; Nnfxsf/

/Tgfs/ clwsf/l / gljg bxfn

; Dkfbg

w]z rGb]/]dl / lgn'yfkf

; fj tLsf]af/]f

; fj tLsf]:yfkf !(((\$ df blifof Plzofsf u}-; /sf/l ; #yfx;sf] ; 0Qm kof; af6 ePsf]xf]. ; fj tL
pbf/ls/0f, lj Zj Jofkls/0f / lj Zj Jofkf/ ; #7g -8ANoöLcf] ; E ; DalGwt lj ifoj:tx;af6 pTkGg xg]
rgf]tx;sf] ; fdgf ug{Pj +cj ; /x;sf] ; bkof] ug\$ nflu ; DalGwt ; /f\$]jfnfsf] lfdtf clej [4
u/fpg] p2]on] v8f ePsf] lq]lo ; -hfn xf]. blifof Plzofnl /fi6sf !! j6f ; #yfx; ; b:o /x\$]
; fj tln]k]t:kwf{gllt tyf sfgösf lj ifodf ; d] j sfnt ub]cfPsf]5 .

; Dks{

; fpy Pl; of jfr cg 6\$, 0sfq]dS; P08 P6efo/f]d]6 -; fj tL

kf]a-g=#!(#^, @\$ nD6Elg dfu{afn]f6f/, sf7df8f]-g]kn

kn]M\$\$!%*\$, \$\$\$\$\$#*, ^ofS; M\$\$\$\$\$%&)

0d]hM sawtee@sawtee.org or hqsawtee@wlink.com.np

j]hM www.sawtee.org

of]lj Blto ; dfrf/kq k]t:kwf{lzlfof tyf hfu/0f sfoqmd cgtu; ; fj tLaf/f tof/ kfl/Psf]xf]. o;
sfoqmdsf] p2]o k]t:kwf{# ; DalGwt ; /f\$]jfnfx;nf0{k]t:kwfsf]lj ifodf hfu?s agfpgsf] ; fy}
pglx;df k]t:kwf{; #sf/sf]lj sf; u/fpg'/x\$]5 .