



kq ; WoflMa}j =g=j ÷÷kk÷!@)÷)^!÷^@

ldltM

; a}j flOfHo a\$

dxfzo,

o; a\$af6 a\$ tyf lj Qlo ; :yfx?nf0{pknJw u/f0g]kg/shf{b/ ; lj wf ; Dj Gwdf kJ {klqmfut Joj :yf / ztX?nf0{oyfj t sfod /vL cfly\$ aif{^)!÷^@ sf]df]b\$ glldf Joj :yf eP adf]hd ldt @)^!÷)\$÷)! utb]v nfu"Xg]u/L b}fo adf]hdsf]kg/shf{b/ t]sPsf]Joxf]f hfgsf/L u/fp65'.

- s\_ ?Uof pBf]u kg?Tyfg sfoqndsf nflu pknJw u/f0g]kg/shf{b/ !-% kltzt
- v\_ ufdlOf ljsf; a\$X? tyf :jb}l db]df pknJw u/f0g]lgoff shf{/ slif shf{ ; d]sf]nflu pknJw u/f0g]kg/shf{b/ # kltzt
- u\_ abfF-s\_ / -v\_ afX\$sf cGo Joj :yfx? oyfj t\g}/flvPsf].

; fy} ?Uof pBf]u kg?Tyfg sfoqndsf]nflu aflOfHo a\$X?n]o; a\$ ; dlF kg/shf{dfu ubf{?Uof pBf]u kg?Tyfg dh ; ldtN]lgwf{Of u/\$f]dfkb08 k/f u/\$f]Joxf]f kdf]of u/\$f]Xgkg] / ; DalGwt COfaf6 lng] Jofhb/ \$-% kltzt sfod u/\$f]Xgkg]Joxf]f ; d] hfgsf/L u/fp65'.

ej blo,

-uf]kfnk] fb sf^n] lgb}z

af]fy{tyf sfofy}M

! = >l g]kn /fi6«a\$

lj b}l lj lgdo Joj :yfgk lj efu÷a\$ ; kl/j]fOf lj efu÷lj Qlo ; :yf ; kl/j]fOf lj efu÷n3' lj Q lj efu÷ cg' Gwfg lj efu÷/fi6«COf Joj :yfgk lj efu÷a}E sfof]om sf7df8f}lj /f6gu÷hgsk'÷jL/u-h÷e}Xjf÷ kf]v/f÷g]kfnu-h, wgu9L .

@= g]kn a\$; {; 3

xl/6]h knfhf, sdnfbl .



**कय ; ववफन**

**ldlt @)^@.%.@**

; a}a\$ tyf lj Qlo ; #yfx?

lj ifom- lj Qlo sf/f] f/ af/].

dxfzo,

o; a\$af6 Ohfhtkq k{kt lj Q sDkglx?n] -æuÆ ju\$] Ohfhtkq k{kt  
lj Qlo ; #yfx?\_ a\$ tyf lj Qlo ; #yf ; Dj Gwl cWofbZ, @)^@ sf] bkrf \$& sf]  
pkbkrf -#\_ sf]v08 -km\_ adf]hd o; a\$sf]/fi6«C0f lj efusf] Ohfhtkq ln0{æ>L  
% sf]; /sf/ jf gkfn /fi6«a\$»n] hf/L u/\$f] C0fkq v/lb lj qml ug]jf ; sf/ ug]  
; Dj Gwl sfo{ug{kfpq]u/L lg0f6 ePsf]Joxf]f hfgsf]/sf]nflu cg/f]w ub5'.

ej blo,

-leid/fh 9Efgf\_  
lgbZs

**jjfjy**

- !\_ >l gkfn lj Q sDkgl ; 3,  
lqb]L dfu{ 7d]h, sf7df08f}t.
- @\_ >l gkfn /fi6«a\$»,  
j]s# sfof]no, ykfylnl .
- #\_ >l gkfn /fi6«a\$»,  
/fi6«C0f Joj :yfkq lj efu, ykfylnl .



kq ; VofM a}j =g=lj =:of} a\$ ÷ kl/kq ÷ ! ÷ ) ^ @ ÷ ^ #

ldltM

; a}j flOfHo a\$

**laifom** a\$b/ ÷ kg/shf{b/ j f/}.

dxfzo,

o; a\$af6 a\$ tyf lj Qlo ; :yfx?nf0{pknAw u/f0g] a\$b/ ÷ kg/shf{b/ ; lj wf ; DaGwdf kj {klqmfut Joj :yf / zt{x?nf0{oyfj t sfod /fvl cfly\$ j if{ } ^ @ ÷ ^ # sf] df) \$ glitdf Joj :yf eP adf]hd ldlt @) ^ @ . \$ . ! ut}af6 nfu" xg] u/l b}fo adf]hdsf] a\$b/ ÷ kg/shf{b/ tf]sPsf]Joxf]f hfgsf/L u/fp65'.

-s\_ ; flj ssf]a\$b/ %=% kl}tztaf6 j [4 u/l ^ =) kl}tzt sfod ul/Psf].

-v\_ : j b}zL db]df pknAw u/f0g] lgoff shf{ tyf s[if shf\$ f nflu Joj :yf ul/Psf] kg/shf{b/ nf0{ ; flj ssf]# =) kl}tztaf6 #=% kl}tzt sfod ul/Psf].

-u\_ pQm aBf -s\_ / -v\_ afx\$sf cfo Joj :yfx? oyfj t g}/flvPsf].

ej blo,

-leid/fh 9Efgf\_  
lgb}z

afWfy{tyf sfofy

! = > l gkfn /fi6«a\$

lj b}zL lj lgdo Joj :yfg lj efu ÷ a\$ ; k/lj ]f0f lj efu ÷ lj Qlo ; :yf ; k/lj ]f0f lj efu ÷ cg' Gwfg lj efu ÷ /fi6«C0f Joj :yfg lj efu ÷ a\$ E sfofho sf7df8f} la/f6gu/ ÷ hgsk/ ÷ j l/u-h ÷ e}xj f ÷ kf]y/f ÷ gkfnu-h ÷ wgu9L .

@ = > l gkfn a\$ ; { ; 3

x] / 6h knfhf  
sdnfbL, sf7df8f}.



kq ; WofM a}j =lg=lj ÷ kl/kq ÷ ) ^@.^#

ldltM)^@.)%.!#

; a}a\$ tyf lj Qlo ; :yfx? .

lj ifo Mlj kGg j u{shf{df u0fgf ugI; DaGwdf .

dxfzo,

>l % sf] ; /sf/sf]ojf :j /fhuf/ tyf /fhuf/ klzlf0f sf0md cGtu{ ab]zs /fhuf/df  
hfg]sfdbf/nf0{xfn a\$ ckm sf7df08\$sf] ; dgjo dfknt sg}klg afl0fHo a\$ n]k0fg u/\$f]to:tf]  
ab]zs /fhuf/ shf{/ o; a\$af6 0fhht kkt lj Qlo ; :yfx?n]sg}klg a\$af6 shf{ln0{ab]zs  
/fhuf/df kjfx u/\$f]shf{/sdnf0{; DalGwt afl0fHo a\$sf]lj kGg j u{shf{nufgldf u0fgf ugI  
Joj :yf ul/Psf]Joxf]f cfj Zos sfoty{cg/fw ub5'.

**afly{M**

ej blo,

!= gkfn /fi6«a\$, a\$ ; kl/j ]f0f lj efu .

@= gkfn /fi6«a\$, lj Qlo ; :yf ; kl/j ]f0f lj efu .

#= >d tyf oftf0f Joj :yf dgqfno .

-elid/fh 9Efgf\_

\$= gkfn a\$ ; {; 3, xlv6h knfhf .

lgbZs



kq ; WofM a j =g=j .gllt.kl/kq.@.)^@.^#

ldltM

; a}j flOfHo a\$. lj sf; a\$ -n3' lj Q sf/fj/ ug lj sf; a\$ ; d]. lj Q sDkgl

**laifom** Plsst lgbzg ; zfwg jf/].

dxffo,

o; a\$af6 a\$ tyf lj Qlo ; yfx?nf0{hf/L ul/Psf]Plsst lgbzg, @)^@ sf]0-kf lgbzg g=  
!\$÷)^!÷^@ sf] zfvf÷sfoffno ; DaGwl Joj :yf cGt/ut bkrf @ sf] ; flj sss] Joj :yfnf0{vf/h u/L  
; fxl bkrf cGt/ut lgdg adff]ndsf]Joj :yf sfod ug ljg0f6 ePsf]Joxf]f hfgsf/L u/fp65'.

æ= zfvf÷sfoffno vflg lqj hg lbg'kg]

.s] .v] / .ul ju\$ Ohfhkqk]t ; yfn]o; a\$]n]t\$]f]Gogtd rOm kFl k/f u/L cf^gf]sfo{f]q  
leq zfvf÷sfoffno vflg Joj ; flos offhg] ; lxt o; a\$]sf]a\$ tyf lj Qlo ; yf lgodg lj efudf  
lqj hg lbg'kg] .Æ

ej blo,

-leid/fh 9Efg\_  
lgbzs

afwfyM

>L gkfn /fi6«a\$  
a\$ ; k/lj ]f0f lj efu .

>L gkfn /fi6«a\$  
lj Qlo ; yf ; k/lj ]f0f lj efu .

>L a\$ ; {P; fl] Pzg  
xl/6]h knfhf, sf7df8f}.

>L lj Q sDkgl P; fl] Pzg  
lqb]L dfu{ 7d]h .



kq ; WofM a}j =g=j ÷gllt ÷kl/kq ÷# ÷)^@ ÷^#

ldltM

; a}Ohfhtkq k{k t j fl0fHo a} tyf lj Qlo ; :yfx? .

**laifom** Plsst lgbzgdf ; zfwg .

dxfzo,

o; a\$af6 Ohfhtkqk{k t a} tyf lj Qlo ; :yfx?nf0{hf/L ul/Psf]Plsst lgbzg-  
@)^@ sf]0=kl= lgbzg g=#.)^!.^@ sf]bkrf # sf]v08 -v\_ sf]; \$df b}fo adf]hdsf]  
Joj :yf ul/Psf]Joxf]f lg0f6fg; f/ hfgsf/L u/fp55'.

æb}fosf ; :yfx?nf0{.s0 j u\$ f Ohfhtkqk{k t ; :yaf6 k}fg ul/g]shf{; fk6 tyf  
; lj wfx? .

!= g}kn cfon lgud ln=

@= g}kn vfB ; :yfgÆ

ej blo,

-leid/fh 9Efg\_  
lgbzs

afWfyM

>L g}kn /fi6«a\$

a\$ ; k/Lj ]f0f lj efu .

>L g}kn /fi6«a\$

lj Qlo ; :yf ; k/Lj ]f0f lj efu .

>L a\$; {P; fl]; Pzg

xl/6h knfhf, sf7df8f)-

>L lj Q sDkgL P; fl]; Pzg

lqb]L dfu{ 7d]h .



kq ; WofM a}j =lg=lj ÷gllt ÷kl/kq ÷% ÷)^@ ÷^#

ldltM @)^@ ÷!! ÷%

; a}Ohfhstkq k{k t j fl0fHo a} tyf lj Qlo ; ÷yfx? .

**ljifo Pslst lgbzg ; zfwg af/].**

dxfzo,

o; a\$af6 Ohfhstkq k{k t a\$ tyf lj Qlo ; ÷yfx?nf0{ hf/L ul/Psf] Pslst lgbzg, @)^@ sf]0-kf lgbzg g#\$.)^!.^@ sf]zfvf÷sfofho ; DaGwl Joj :yf cgt/ut bkrf ^ -u\_ df ePsf]Joj :yfsf]; \$fdf lgdgfg; f/sf]Joj :yf ul/Psf]Joxf]f lgo6fg; f/ cg/fw ub5' .

a/fhb/jf/, cbfnt, o; a\$, c:ktfn, lj bzl sbg]ts lgo]ux?sf] xftfleq tyf lj bzd f sfd ug] gkfnlsf] nflu kl; g lj t/of, lghx?sf] lj k]f0f -Remittance\_ eQnfgl ug{ tyf ; /sf/L sf/f]f/ ; -rfng ug{vflng]PS; 6l; g sfp06/sf]nflu v08 asE sf]Joj :Vff nfu" xg]5g .E

ej blo,

-leid/fh 9ufgf\_ lgbzs

**afly{**

>l gkfn /fi6«a\$ a\$ ; k/lj ]f0f lj efu .

>l gkfn /fi6«a\$ lj Qlo ; ÷yf ; k/lj ]f0f lj efu .

>l a\$; {P; fl]; Pzg x]6]h knfhf, sf7df8f}.

>l lj Q sDkgl P; fl]; Pzg lqb]L dfu{ 7d]h .



kq ; Woflba]j =g=j =:gllt÷kl/kq÷^.)^@^#

ldltM

; a}j fl0fHo a\$, lj sf; a\$ -n3' lj Q sf/f] f/ ug[lj sf; a\$ ; d]\_ / lj Q sDkglx? .

dxfzo,

o; a\$af6 Ohfhtkq kkt a\$ tyf lj Qlo ; :yfx?nf0{hf/L ul/Ps] Ps]s[ lgb}g, @)^@ sf] 0-kf= lgb}g g=#.)^!.^@ sf]shf{; fk6sf]jul\$/Of / shf{gf\$; fgl ; Dj Gwl Joj :yf cGtu{sf]bkrf \* sf] pkbkrf -\$\_ df ePs] Joj :yfsf] ; \$fdf lgdgfg' f/sf] Joj :Yff sfod ul/Ps] Aoxf]f lgofofg' f/ cg'f]v ub\$'.

æ JolQmut÷; :yfut hdfglhf shf{k}fg ubf{C0flsf]JolQmut hdfgl /sd a/fa/sf] cGo s; \$f] bfjL gnflg]; DklQsf]laj /Of clgj fo{?kdf lng' kg\$. JolQmut÷; :yfut hdfglhf dfq}k]flxt shf{f0{ klg pk/fQmg' f/ jul\$/Of u/L c; n, sd; n / zsf:kb shf{df kg]eP ; f]juOf tfl]sPsf]kltztsf] cltl/Qm al; kltzt yk u/L shf{gf\$; fgl Joj :yf sfod ug{kg\$. cGo efl]ts ; DklQsf] ; /If0fn] gvfdg]e0{yk ; /If0f jfkt JolQmut÷; :yfut hdfgt ; d] ln0{shf{k]fx u/\$f]cj :yfdf ; d] o; } dfly pln]v eP adf]nd yk shf{f]nflu Joj :yf ug{kg\$. o:tf shf{x?sf]jul\$/Of laj /Of 5\$}tof/ ug{kg\$. t/ 0-kf= lgb}g g=# sf]bkrf # sf]v08 -v\_ df pln]vlt ; :yfx? gkfn cfon lgud lnd6\$ / gkfn vfB ; :yfgnf0{k}fg u/\$f] shf{; fk6ldf cltl/Qm al; kltzt shf{gf\$; fgl Joj :Yff sfod ug{kg]5g .Æ

ejblo,

-leid/fh 9Efg\_  
lgb}s

**जयन्ती**

गकन /fi6«a\$

ज\$ ; kl/j ]f0f lj efu .

गकन /fi6«a\$

lj Qlo ; :yf ; kl/j ]f0f lj efu .

ज\$ ; {Pzf] ; o; g,

xl/6h knfhf, sf7df08f}.

lj Q sDkgl Pzf] ; o; g,

lqb}l dfu{ 7dh, sf7df08f}.





kq; Woflba]j =lg=lj =:glIt ÷ kl/kq ÷ &.) ^ @ . ^ #

ldltM

; a}a\$ tyf lj Qlo ; :yfx? -ævÆ , æuÆ / æ3Æ ju\$ f lj Qlo ; :yfx?\_

dxfzo,

a\$ tyf lj Qlo ; :yf ; Dj Gwl clVbfbz, @)^@ sf]bknf \$& sf]pkbknf -@, -# / -\$\_ j df]hd o;  
a\$af6 Ohfhkq kkt lj Qlo ; :yfx?nf0{o; a\$sf] lj bzl lj lgdo Joj :Yffkg lj efua6 :jls[t kkt  
u/l lj bzl lj lgdo ; Dj Gwl b}fo j df]hdsf yk sfo{; Dkfbg ug{kfpg}u/l tfl]sPsf]Joxf]f lgof6fg; f/  
cg/f] ub5'.

-s\_ ævÆ , æuÆ / æ3Æ ju\$ f lj Qlo ; :yfx?n]lgodfg; f/ Ohfhkq kkt u/l Ogj f8{/ld6df6; sf]sfo{  
ug{; Sg].

-v\_ ævÆ / æuÆ ju\$ f lj Qlo ; :yfx?n]ef/tlo db]sf]v/lb tyf lj qml ; DaGwl sfo{? ug{; Sg].

-u\_ /fli6@ :t/sf ævÆ ju\$ f lj Qlo ; :yfx?n]lj bzl db]sf]lgIfk :jlsf/ ug{; Sg].

-3\_ /fli6@ :t/sf ævÆ ju\$ f lj Qlo ; :yfx?n]lj bzl db]sf]v/lb ÷ lj qml ug{ kf; kf6{afkt ; 6xl  
; lj wf kbfg ug{ lj bzl db]df vftf vf]g tyf Nostro A/c vf]g ; Sg].

-a\_ ævÆ / æuÆ ju\$ f lj Qlo ; :yfx?n]:jls[t kkt a\$sf]; xfos Ph06 e0{g]kfnl / ef/tlo db]sf]  
Debit / Credit sf8{hf/l ug{; Sg].

ej blo,

-leid/fh 9Efgf\_  
lgbz's

### j]fyf

g]kfn /fi6«a\$

j\$ ; kl/j ]f0f lj efu .

g]kfn /fi6«a\$

lj Qlo ; :yf ; kl/j ]f0f lj efu .

g]kfn /fi6«a\$

lj bzl lj lgdo Joj :Yffkg lj efu .

j\$ ; {Pzfl]; o; g,

x]v6]h knfhf, sf7df08f}.

lj Q sDkgl ; 3,

cf/fwgf sDkn\$; , j fuj hf/, sf7df08f}.



kq; Vo flh]j =g=j ÷ glt ÷ kl/kq ÷ \*.)^@^#

ldltM

; a}0hfhtkq k|kt j fl0fHo a} tyf lj Qlo ; ÷yfx? .

dxfzo,

k|Int sfgö / o; a}sf]lgb}g kfngf ug}u/fpg]; Gbedf a} tyf lj Qlo ; ÷yfx?n] wf/Of u/}f ; ÷yfs z} / ; ÷yfs ; ÷yfs jlrdf x:tfGt/Of ug}g[cj:yf cf0{ k/}f o; a}sf] :jls[t ln0{ k|t JolQm km} sDkgl, ; ÷y tyf ; d}sf] !% k|tztsf]; ldfegbf a9L ePdf ; d} v/lb lj qm ug}{jfwf ku}f] dflgg] 5} . t/, o; /L wf/Of u/}f z} / !% k|tztsf]; ldfegbf a9L ePsf]cj:yfdf pQm z} / cfkmh] wf/Of u/}f]ldltn]% jif{leq lj qm lj t/Of u/L clgjfo{?kdf !% k|tztsf]; ldf leq Nof0{ ; Sg' kg}Joxf}f lg0f}fg; f/ cg}/f} ub} .

ejblo,

-leid/fh 9Efgf\_  
lgb}s

j f}fy} >L g}kn /fi6«a} j } ; kl/j ]f0f lj efu . >L g}kn /fi6«a} lj Qlo ; ÷yf ; kl/j ]f0f lj efu . >L j } ; {Pzf]; o; g, x}/6}h knfhf, sf7df08f}. >L lj Q sDkgl ; } , cf/fwgf sDkn} ; , afuj hf/, sf7df08f}.





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-leid/fh 9Efg\_  
lgbZs

## **जयंती**

- >L gkfn /fi6«a», j ; kl/j ]f0f lj efu .
- >L gkfn /fi6«a», lj Qlo ; ayf ; kl/j ]f0f lj efu .
- >L j ; {Pzf] ; o ; g, x]/6h knfhf, sf7df08f}.
- >L ljQ sDkgl ; ॐ, cf/fwgf sDkn\$ ; , afuj hf/, sf7df08f}.



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