



**kq; Wofl** ३j ÷g=j ÷gllt÷kl/kq÷!!÷)^@÷^#

**ldlt** ३)^#÷#÷\$

>l ; a)0hfhtkq kkt afl0fHo a\$ tyf lj Qlo ; :yfx? .

dxfoz,

lj Bdfg kl/l:yltnf0{ b[6lut u/l lgDg lj ifo pk/ bxfjof df]hdsf] Joj :Yff sfod ug]lg0f6 ePsf]x6f ; f]j df]hd ug{u/fpg' xg cg'f]w ub5' .

**-s\_ o; a\$af6 0hfhtkq kkt a\$ tyf lj Qlo ; :yfx?nf0{hf/l ul/Psf]Psls[ lgbz g=)^!.^@ sf] bkn \$ df ePsf] cfjlws shf\$] ; Dj Gwdf bxfjof df]hdsf]Joj :yf yk ul/Psf]M**

*æclwlj sif{ (Overdraft) sf] sf/f]f/ ug] ; ljwf gkfPsf 0hfhtkq kkt ; :yfx?n] kbf g u/\$f] cfjlws shf\$]ls:tf]xsf # -tlg\_ ls:tf]efvf gf3\$]jf sg}ls:tf]a9ldf ! -Ps\_ jif\$]cjln]efvf gf3\$]cj:yfdf ; Dk0f{shf{/sdnf0}v/fj shf\$]jul\$/of ug{kq5 . Ps jf b0{ls:tf]dfq efvf gf3\$]cj:yfdf ls:tf a/fa/sf] /sdnf0{dfq v/fj ju\$]shf\$]jul\$/of ug{kq5 . t/ 0hfhtkqkkt ; :yfn] ; Dk0f{shf{/sdnf0{g}v/fj shf\$]jul\$/of ug{rfx\$]of]Joj :yfn]jfwf ku\$]df]gg]5g .Æ*

**-v\_ Jofh cfDbfgl hgfpj] Joj :yfdf 56 kbf g ug] ; Dj Gwdf bxfjof df]hdsf] Joj :Yff ul/Psf]M**

*aa\$ tyf lj Qlo ; :yfx?n]kbf g u/\$f]shf\$; fk6ldf kkt xg]Jofhnf0{cf=j= @)^@.^# b]v gub kkt]sf]cfwf/df dfq cfDbfgl hgfpj]Joj :yf ul/Psf]df cf=j= @)^@.^# sf]nflu dfq @)^# cfiff9 d; f6t ; Ddsf]kfs\$]Jofhnf0{ @)^# >f]of dlxgfe/df kkt ePdf Deferred cash basis df ; f] /sdnf0{; d] cf=j= )^@.^# df Jofh cfDbfgl hgfpj kfpj].Æ*

**-u\_ o; a\$af6 0hfhtkq kkt gu/\$f lglfk tyf shf\$]sf/f]f/ ug]lj Qlo ; :yfsf]lglfk tyf shf\$]sf/f]f/ ; Dj Gwdf bxfjof df]hdsf]Joj :Yff ul/Psf]M**

*æo; a\$af6 0hfhtkq kkt a\$ tyf lj Qlo ; :yfx?n]c6o kflnt sfgg jdf]hd lglfk kl/ring tyf shf\$]sf/f]f/ ul//x\$]lj Qlo ; :yfx?df lglfk /fv g tyf shf\$]sf/f]f/ ug{kf0g]5g . ; fy}lj ut ; dodf u/\$f]lglfk tyf shf\$]sf/f]f/ @)^% cfiff9 d; f6t leq jf*



eQmfgl cj lw ; dfkt ePkl5 d\lb]hg cufl8 x65 ; f]cj lw leq lgbz g  
j df]hd lgoldt ugkg].Æ

-3\_ o; a\$af6 Ohfhtkq kkt a\$ tyf lj Qlo ; :yfsf] ; :yfks jf ; :yfks  
; dXsf] z0/df ; xsf/L ; :yfx?af6 z0/ nufgl ugI ; Dj Gwdf  
bxfjof df]hdsf]JoJ :Yff ul/Psf]M

æo; a\$af6 Ohfhtkq kkt u/\$f jf Ohfhtkqsfnflu gofHgj 0g kx xg]  
a\$ tyf lj Qlo ; :yfsf] ; :yfks jf ; :yfks ; dXsf]z0/df krlnt sfg0  
j df]hd ; :yflkt ; xsf/L ; :yfx?n] ; :yfut ?kdf z0/ nufgl ug{gkfpq]  
/ lj utdf nufgl ul//x\$ ; xsf/L ; :yfx?sf]z0/ krlnt sfg0l k\$0f k'f  
u/] @)^% ; fn ciff9 d; f6t leq lj qm u/L ; Sgkg].Æ

-a\_ rfn" kFl shf{/ pkefQm shf\$] jul\$/of ugI Dofb j 9fpg] tyf shf{  
gf\$; fgl JoJ :yfdf 5b k0fg ugI; Dj Gwdf bxfjof df]hdsf]JoJ :Yff ul/Psf]M

a\$ tyf lj Qlo ; :yfx?af/f shf{k0fg e0{@)^@ r0 d; f6t; Dd c; n  
ju0f /x\$ 6x6 l/l; K6 shf{/ lgof{ Stf{(Pre-shipment and Post-  
shipment) h:tf Jofkl/s shf{ rfn' kFl k\$[tsf shf{? (Short  
Term Loan, Demand Loan, Working Capital Loan) /  
Jofkl/s k0f]hgsf nflu ; jf/l ; fwg shf{ h:tf df]; s ls:tfaGbl  
(Monthly Equated Installment) df cfwl/t pkefQm shf{?nf0{  
Ohfhtkq kkt ; :yfx?n] rfx0f c; n shf0f jul\$/of u/L @)^# ; fn  
ciff9 d; f6t; Dd eQmfgl Dofb j 9fpg tyf kFlut vr{ tkm{ k]flxt  
cMksflng / lb3\$fnlg shf\$]ls:tfnf0{a9ldf @)^# ciff9 d; f6t; Ddsf]  
nflu kg/; Argf jf kg/tflnsls/of ubf{kfs\$]Jofhsf]@% kl'tzt /sd  
c; h xgkg]JoJ :Yffnf0{of]Psk6ssf]nflu 5b k0fg u/L To:tf]shf{c; n  
shf0f jul\$/of ug{kfpq] tyf o:tf shf{?sf]nflu ! kl'tztdfq shf{  
gf\$; fgl JoJ :yf ug{; lsg].Æ

ej blo,

-/fdx/L Gofkfg]  
pk-lgbzs

j fWfyM  
gkfn /fi6«a\$,  
a\$ ; kl/j ]f0f lj efu÷lj Qlo ; :yf ; kl/j ]f0f lj efu÷lj bzl lj lgdo  
lj efu÷sfg0 dxfzfvf .  
gkfn a\$ ; { ; 3, x\6]h knfhf, sf7df08f}.



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Web Sites : www.nrb.org.np

gkfn lj Q sDkgl ; 3, cf/fwgf sDkn\$; , afuj hf/, sf7df08f}.