

[pCgtl sfoQmdsf sfo\\$tf{?sf\]nful lgbLzsf](#)

hgr]gf clej[4 / ljsf; cllbog ;ldlt gkfnsf ufdlOf lfgsf]; fdflhs ljsf; sf sPfsnfkdf ; dlkt Ps u} ; /sf/L ; fdflhs ; :yf xf]. ; #fng ePsf]jfx]j ifsf]cj lwdf o; ; ldlt n]gkfnsf] buQ e]sf ul/jlsf]/yfdlg /x\$ / pltkl8t ju\$]; zlQms/of / :jfnDj gdf lj z]f hf\$ lbPsf]5

; fdflhs ljsf; sf]nflu ufdlOf lfgdf cfwf/t o; hgr]gf clej[4 / ljsf; cllbog ;ldlt lbuf] ljsf; sf nflu hgtfsf z]fs, ; fu7lgs / cfly\$ cfj Zostf nfo{; # ; #; dfwfg ub]nfgk5{eGg} lj Zjf; df ; u7t ePsf]; :yf xf].

hgr]gf clej[4 / ljsf; cllbog ;ldlt n] ;g\ !((# df SofgPfnl ; :yf Canadian Cooperation Office (CCO) sf]; xof]udf cknkf kpV lqmfnsfkx?sf]; ?jft ufof]. o; ; ldlt n]nfu"u/\$f kpV sfoQmdx?dWb] ufdlOf ; flf/ tf / :jfnDj g sfoQmd (Rural Literacy and Reliance Program – RLSRP), ufdlOf jrt / Cof ; xsf/Lsf]; zlQms/of sfoQmd (Strengthening of Rural Savings and Credit Coepratives), 3Dtl jrt ; dX=ul/jl lj?4sf] sfoQmd (Revolving and Savings Groups/Program Against Poverty), o/f]kog / Plzog ; #s[tdf k/Dk/fut pkrf/sf]vfh (Traditional Medicine in European and Asian Cultures –TMEA), ko6slo ljsf; ; Djlgw jftfj/oflo zx/L ; Rgf sfoQmd (Online Navigational Environmental City Information Project), ; ug hnljBt sfoQmd / cfwf/e't sDko6/ tyf ; Rgf klj lw lzlf kl/of]ngf (Basic Computer and Information and Communications Project) x? h:tf /x\$ 5g\ .olg}lj lw ; fdflhs ljsf; sf sfoQmdx? dWb hg]tgn]xfn ; #fng ub]cfPsf]dVo sfoQmdx? dWb Ps xf] pCgtl sfoQmd .

[3Dtl jrt ; dX=ul/jl lj?4sf\]sfoQmd Revolving Savings Group/Program against Poverty \(RSG/PAP\)](#)

of]sfoQmdn]yf]dfq jfx; ; xof]u af6 ; fgf Joj ; fox?sf]dfWbdj f6 ufdlOf ; dbfosf ul/jlsf] /yfdgl /x\$ dflg; x?nf0{; xof]u ug]nlo lnPsf]5 . of]sfoQmdj f6 ufdlOf ; dbfosf Ps xhf/ eGbf w]}kl/jf/x? nfe]lgj t 5g\ o; sf lqmfnsfkx?df Joj ; fo tfnld, Joj ; fo cgbfg, jrt tyf Cof / ; xsf/L, ; /; knf0{/ jftfj/of ; Djlgw sfoQmdx? cflb /x\$ 5g\ of]sfoQmd Go"of\$ { cd]/sf l:yt l6sn ck k]u]d (Trickle Up Program, USA) sf]; xof]udf ; #flnt 5 .

3Dtl jrt ; dX=ul/jl lj?4sf]sfoQmd [Revolving Savings Group/Program against Poverty \(RSG/PAP\)](#) sf ; xefulx? plgx?sf]cfly\$ l:ytlsf]cfwf/j f6 5gf6 ul/65 . o; sf] nflu ; ldlt sf sd{f/L tyf ; Nnfxsf/ ; dXsf :yfglo kl]tlglwx? pglx?sf]3/ 3/df u0{ul/jl lgwf{of lalwaf6 5gf6 ug]sfo{ub5g\ t; y{o; sf]dx]j, o; sfoQmdsf]; #fng k\$of tyf o; sfoQmd ; # ; a]Gwt ; DkOf{k\$ofx? o; lgbLzsfdf ; dfj z ul/Psf]5 .

r/0f g=!

p6gtl sfoqmd ; #fng ugIqmdf r/0f g= ! df lgDg lj ifox? kb5g .
uf-lj=; ; # a7s
; Nnfxsf/ ; ldlit u7g
b/vf:t cfXjfg
ul/lj lgwff kf/d egI.

!, uf-lj=; ; # a7s M

hgrIgf clej [4 / lj sf; cllbog ; ldlit Ps z4 ; fdlhs ; #yf xf]/ o; sf bft[tyf ; femff/
; #yfx? klg z4 ; fdlhs ; #yfsf]?kdf lj Zj kl/lr e0{; s\$ 5g . olg}; #yfx? dllb **TRICKLE
UP PROGRAM, USA** kgl Ps xf]. o; ; #yfn] **COPPADES** nf0{ul/j e6f ul/j x?sf] cfly\$
cj:yf ; wf/ ug\$] nful cfly\$; xofu pknAw u/fpb}cfPsf] 5 . o; sfoqmd cttut 5gf6
ul/Psf ; xefulx?nf0{Joz zfo ; #fng ug\$] nful !))\$ pknAw u/f0(5 . t/ pQm sfoqmd
; #fng ug{s] hgrIgf sf] dfq ; xefultf k6fkt gePsf hgrIgf cgej tyf l; sf0\$ cfwf/
ljutsf slx jif{b7l uf-lj=; ; # cfl\$ tyf ; fdlhs ?kdf ; d6jo ul/ sfoqog ubIcfpsf .
o; }k\$6sf] Pp6f kf6f] xf] uf-lj=; ; # sf] a7s . o; cttut uf-lj=; sf dVo kbflwsf/lx? /
hgrIgf clej [4 / lj sf; cllbog ; ldltsf sd{f/lx?sf] ; oQm a7ssf] cfofhg ul/65 . o;
a7sdf hgrIgf n]; #fng ug{nfu\$] sfoqmdx? ; a6wt uf-lj=sf] sg ; dbfodf nfg] s]s; /l
; #fng ugI sg eflhs lfq pQm sfoqmd ; #fng ug\$] nful pkoQm 5 / o; sfoqmd ; #fng
ug\$] nful uf-lj=; n] hgrIgf clej [4 / lj sf; cllbog ; ldltnf0{s]s:tf ; xofux? pknAw
u/fpg ; S5 e6g]lj ifodf 5nkm ugIul/65 . uf-lj=; ; # al; g]o; a7ssf]dVo PhI8 lgDgfg' f/
/xb}cfPsf 5g . o; e6f k7s slx ; sf/flds PhI8fx? klg 5nkm ug{ ; lsg] Joxf'f klg
hfgsf/l u/f0(5 .

a7ssf]qmdf 5nkm ul/g]dVo lj ifox? M

!, sfoqmd ; #fngsf]nful sfo{lfq lgwff0f
@, sfoqmdf uf-lj=; sf]eldsf / hgrIgf sf]eldsf
#, sfoqmd ; #fngfy{uf-lj=; af6 pknAw xg ; Sg]; Jf tyf ; lj wfx?
\$, sfoqmd cgludg tyf dNofIgd uf-lj=sf]; xefultf

@ ; Nnfxsf/ ; ldlit u7g M

hgrIgf clej [4 / lj sf; cllbog ; ldlit ; dbfosf] k]o]f ; xefultf sfoqmd ; #fng ugI Ps
; fdlhs ; #yfsf]?kdf kl/rlt xb}cfPsf] 5 . o; }kf6f]nf0{cem kefj sf/l agfpgsf] nful o;
; #yfn] sg}klg sfoqmd ; #fng ugI qmdf ; emj tyf ; Nnfx? k6fg ug{egl pQm lf6sf
hflgkmsf/x?sf] ; xefultdf ; Nnfxsf/ ; ldltsf] u7g ubIcfPsf] 5 . pQm ; ldltn] hgrIgf
clej [4 / lj sf; cllbog ; ldltsf] sfoqmd sfoqog ugIqmdf cfj Zos ; emj tyf ; Nnfx?
k6fg ubIcfPsf]/ sfoqmdnf0{kefj sf/l agfpg kv eldsf lgjfx u/\$f hgrIgf clej [4 /
lj sf; cllbog ; ldltsf]cgej /x\$]5 . p6gtl sfoqmd uf-lj=; ; tl/o sfoqmdsf]?kdf sfoqog
xb}cfPsf] xbf0; sfoqmd ; #fng ug\$] nful k]os uf-lj=; x?df Ps-Ps j6f ; Nnfxsf/
; ldltx? u7g ul/65 . ; Nnfxsf/ ; ldlit u7g k\$6f lgDgfg' f/ /x\$]5 .

- ❖ % b]yl ! hgfsf]; xefultfdf ; ldlit u7g ul/g' kg].
- ❖ ; ldlitdf ; alGwt uf=lj=; sf hfgkmsf/x?sf]; xefultf /x\$]xg' kg].
- ❖ dlxfnsf]; xefultf ePsf]xg' kg].

; Nnfxsf/ ; ldlitsf]sfd stfo M

- ❖ sfo{lfq lgwf{of/df ; s0 eldsf lgjfx ug].
- ❖ ; xeful 5gf6 ug]qmdf hgr]gf clej [4 / lj sf; cllbog ; ldlit / uf=lj=; sf]sfof{nonf0{ cfjZos ; emj tyf ; Nnfx? k0fg ug].
- ❖ ul/j e0bf ul/j Jojzfofstf{x? 5gf6 eP gePsf]oslg ug]/ gePsf]v08df lj sNk ; lxt sfof{og ; :yfnf0{; emj x? lbg].
- ❖ hgr]gf clej [4 / lj sf; cllbog ; ldlitsf sfd{f/lx? n]; #fng ug]c0o lqmfnsnfkx?df ; xeful e0{; xofu ug].

#, b/vf:t cfXjfg M

uf=lj=; ; # a]s tyf ; dbfodf ; Nnfxsf/ ; ldlitsf]u7g ul/P kZrft ; dbfodf pQm sfoqmdf ; xeful xg egl b/vf:t cfjXfg ul/G5 . o; sf nful ; alGwt sfo{lfqdf u0{niflt ; dbfosf ; b:ox?nf0{b/vf:t lbgf]nful cg/fw ul/G5 h; df uf=lj=; sf kbflwsf/L ; Nnfxsf/ ; ldlitsf kbflwsf/lx? nufot hgr]gf clej [4 / lj sf; cllbog ; ldlitsf sd{f/lx? ; dfgkflts eldsf /x\$]xG5 . niflt ; dbfosf ; b:ox?n] b/vf:t hgr]gfsf] sfof{no, uf=lj=; sf] sfof{no tyf ; Nnfxsf/ ; ldlitsf]lhdddf lbg ; Sg5g . sfoqmdf ; xeful xgsf]nful hgr]gfnf0{aemfpg' kg] b/vf:tsf]gd0f **cg; hl !** df ; dfj z ul/Psf]5 .

\$, ul/lj lgwf{of km/d eg]M

niflt ; dbfosf ; b:ox?sf]b/vf:t uf=lj=; tyf c0o 7fpaf6 ; sng ug]sfo{; DkGg eP kZrft hgr]gf clej [4 / lj sf; cllbog ; ldlitsf sd{f/lx?n]ul/lj lgwf{of km/d eg{kg]xG5 . pQm sfof{df dVoto hgr]gf clej [4 / lj sf; cllbog ; ldlitsf sd{f/lx?sf] eldsf /x]f klg o; df ; Nnfxsf/ ; ldlitn]klg ; xofu ug]5 . o; km/d k]os uf=lj=; sf k]o\$; b:ox?sf]3/-3/df u0{ eg{kg]xG5 .

o; km/dn]b/vf:tf lbPsf ; xefulx?sf]ul/lj sf]:t/ klxfrg ug0f ; xofu ub5 eg]o; n]lgZklf tj/n]niflt ju\$]klxrg ug0f kdV eldsf lgjfx ub{cfPsf]hgr]gf clej [4 / lj sf; cllbog ; ldlitsf]cgej /xb}cfPsf]5 . ul/lj lgwf{of km/ddf ; xefulx?sf]cfly\$ tyf ; fdfhs :t/ cg; f/sf]cs#b0g]sfo{ul/G5 eg]pQm c\$sf]cfwf/df ; xxeful 5gf6 ul/g]ePsf]xbfFof]sfo{ ug]sd{f/l tyf c0o ; b:ox?n]lgZklf tj/n]sfo{ug{kg]xG5 . ul/lj lgwf{of km/d pGgtl sfoqmdf]; a}e0bf ; a}glzn tyf dxIk0f{cu x]hg lagf sfoqmdf]; kmftsf]ck]f ug{; lsb0 . ul/lj lgwf{of km/dsf]culhl , tyf gkfnl km/dsf]gd0f qmdzM **-cg; hl @** ; dfj z ul/Psf]5 .

r/Of g=@

pGgtl sfoqnd ; #fng ugIqmddf r/Of g=@ df lgDg lj ifox? kb5g .
 !, Joj zfo 5gf6
 @, Base Line Survey
 #, kl/roffds sfoqnd
 \$, Joj zfo 5gf6 tyf kj wlg l; k lj sf; tflnd
 %, Joj zfo 5gf6
 ^, Joj zfo of hgf

!, Joj zfo 5gf6 M

r/Of g=! sf ; DkOf{lqmfnsfkx? ; DkGg u/]kZrft bf] f[]; r/Ofsf]kyd sfo{Joj zfo 5gf6 ugI
 sfo{/x\$]5 . o; cftut ul/lj lgwf0f kmf/ddf kkt cs cg'f/ uf-lj=; sf kbflwsf/l tyf
 ; Nnfxsf/ ; ldltsf ; b:x?sf]; xefultfdf Joj zfox? 5gf6 ul/G5 . o; df ul/lj lgwf{f0f kmf/ddf
 h; n]; a}eGbf w]}cs kkt u/\$]5 p; nf0{g}o; sfoqmdf ; xeful u/f0G5 . slx st}a9l cs
 kkt ugI; xeful tyf ; b:o Joj zfo ugIofllo g7xl/Psf]jf ; Nnfxsf/ ; ldl t tyf uf-lj=; af6
 l; kmf/; gul/Psf]v08df pQm Joj zfo stf\$]:yfg c6o sg}gof Jozfostf{?nf0{; dfj z u/fpg
 ; lsg5 . o; k\$0fdf clt lj kGg tyf Joj zfo ug{0R5' Joj zfostf{?sf]5gf6 ug{clt cfj Zos
 xG5 h; n]ef]lsf lbgx?df sfoqmdf ; kmtf tyf bflufkgfdf ; xofu ub5 .

@, Base line Survey:

; xefulx?sf] 5gf6 eP kZrft pQm ; xefulx?sf] :t/ klxrfg ug{ Base line survey ug{
 cfj Zos xG5 h; sfoqnd ; #fng kZrft ; xefulx?df] s]s:tf kl/j tgx? cfPsf 5g eGg]
 klxrfg tyf ls6fg ug{; xh xG5 . **cg' fl #**

#, kl/roffds sfoqnd M

; xeful 5gf6 tyf :tl/s/Of kZrft 5gf6 ePsf ; xefulx?nf0{pGgtl sfoqndsf]nlf p47o tyf
 hgr]gfsf]cj wf/0fsf]af/0f hfgsf/L u/fpgsf]nful of]kl/roffds sfoqnd ; #fng ul/G5 . o;
 sfoqmdf ; xefulx?nf0{pGgtl sfoqndsf]k\$0fx? tyf o; sf]nlf p47ox?sf]af/0f hfgsf/L
 u/f0G5 . kl/roffds sfoqnd 5nkm ul/g]tyf ; xefulx?nf0{hfgsf/L u/f0G]lj ifox? lgDgfg' f/
 /x\$]5 .

pGgtl sfoqndsf]nlf tyf p47o .
 hgr]gfsf]sfoqnd ; #fng k\$0f tyf cj wf/Of .
 ; dxsf]cfaZstf tyf dxlj sf]af/0f hfgsf/L .
 ; dx u7g k\$0fx?sf]af/0f hfgsf/L tyf ; dx u7g .
 ; dxsf]gllt lgodx? ; b; ox? lj r 5nkm ul/ lgwf{0f ugI.
 j rt tyf C0fsf]cfj Zostf tyf dxlj .

kl/roffds sfoqnd ; #fngsf]nful tof/ ul/Psf]kf7of hgf **cg' fl \$** df ; dfj z ul/Psf]5 .

\$, Joj zfo 5gf6 tyf kj wlg tflnd M

hgr]gf clej[4 / l]sf; c]bog ; ldt ; dbfosf] ; s] ; xefultfd sfomd ; #fng ugdf
ljZjf; ub5 . o; }qmdf ; dbfos l]k6g 3/ kl/jf/x?nf0{cfly\$; xof]n]dfq plgx?sf]lj sf;
; Dej 5 e6g]lj rf/df cwf]l/yt g/lx plgx?sf] lfdtf lj sf; u/df dfq ; kmtf tyf sfomdf
lbuf]kg cfpq ; S5 e6g]hgr]gf clej[4 / l]sf; c]bog ; ldt]sf]cgej /xb}cfPsf]5 . o:t}
Jozfostf{x?sf] lfdtf lj sf; ug]sfoqmdx? c6t6 Jozfo 5gf6 tyf kj w]g l; k lj sf; t]nd
klg Ps /x\$]5 . o; t]ndsf]p4]o lgd]gf; f/ /x\$]5 .

dVo p4]o M

Jozfostf{x?sf]Jozfo 5gf6 ug]l; k tyf lfdtfdf clej[4 u/f0{Jozfo kj w]g ugdf ; xof]n]
k]ofpg].

lj]zi7 p4]o M

o; t]nd ; #fngsf]nful tof/ ul/Psf]kf7of]hg **cg; rl %** df ; dfj z ul/Psf]5 .

% Jozfo 5gf6 M

Jozfostf{x?nf0{Jozfo kj w]g t]nd kZrt plgx?nf0{Jozfo 5gf6 ug]qmdf hgr]gsf]
k]v eldsf /x\$]x65 . Jozfo 5gf6 ug]sf]nful =====Dof66; sf]k]of]n ug]kg]x65 .
pQm Dof66; sf]k]of]n lgd]gf; f/ /x\$]5 .

^ Jozfo of]hg M

sg]klg s]fsnfk ; #fng ug]kj {to]sf]of]hg agpg' clt cfj Zos x65 . To:t}Jozfo ; #fng
ug]kj {sg Jozfo s} /l ; #fng ug]e6g]lj ifodf of]hg agpg' k5{. o:t}p6gtl sfomdf klg
lgwf]l of]hg krf/d cg; f/sf]Jozfo of]hg 5gf6 ul/Psf ; xefulx?n]agpg' kg]x65 . Jozfo
of]hg c=ull]ndf ePsf] sf/of l]k6g ju{x?nf0{pQm of]hg eg{c; xh xg] ePsf] xbf]hgr]gf
clrj[4 / l]sf; c]bog ; ldt]sf sd{f/lx?n]o; sfodf ; xlhs/of ug]kg]x65 .

Jozfo og]hg ebf]lg]d]g lj ifox?df s]b6 /xl eg]kg]x65 .

!, Jozfo af6 xg]p]kfbg M c]k]h]; #fng ug]{nfu\$]Jozfo s]s:tf j:tx? p]kfbg x65 pQm
j:tx? v]hpg].

@, cf^gf]p]kfbgx?nf0{sx] l]ql ug]x65 p]n]y ug].

#, Jozfosf]gfd M sg Jozfo ; #fng ug]x]pQmJozfosf]gfd v]hpg].

\$, rfx\$]Jozfo ; #fng ug]{s}r]lx65 - sg}cf]h]; ; fdfull tyf c]o s]l p]n]y ug]/ pQm
; fdfull]sf]d]llo klg p]n]y ug].

%, k]o\$ dlxgdf cf^gf]Jozfonf0{cem k6f]sf/l agpg / a9fpgsf]nful s]cffj Zos kb5
pQm j:t]sf]gfd tyf d]llo p]n]y ug].

^, p6gtl sfomdf]cgbfg afx\$ c]k]h]pQm Jozfodf s]nufgl ug]x65 j:t]sf]gfd tyf d]llo
to ug]/ p]n]y ug].

&, Jozfodf c]o l5d]s tyf af]o klfsf]s]s:tf ; xof]ux? k]t x65 p]n]y ug]/ pQm k]t
; xof]usf]d]llo l]gw]f]of ul/ p]n]y ug].

*, p6gtl sfomd af6 klxnf]s:tf :j?k k]t cgbfg s]df nfugl ug]x65 p]n]y ug].

(, k]o\$ dlxgdf s]stl cfDbfgl ug{x65 pQm /sd p]n]y ug].
 !), k]o\$ dlxgdf cf^gf]Jo]zfonf0{; #fng ug{stl nufgl ug{k5{/sd p]n]y ug].
 !!, k]o\$ dlxgdf]cfDbfgl df k]o\$ dlxgdf]nufgl 36fP/ z4f gfkrf lgsfnl /sd p]n]y ug].
 !@, ePsf]gfkrfnf0{# n]u0ffg ul/ # dlxgdf s]stl gfkrf x65 lgsfn] /sd p]n]y ug].
 !#, ePsf]gfkrf km]l s]k]p]h]gsf]nful k]p]u x65 p]n]y ug].
 !\$, cf^gf]Jo]zfo sxfF; #fng u/\$f]5 pQm 7]ufgf p]n]y ug].
 !%, cf^gf]Jo]zfo s]:tf]k\$[tsf]xf]p]n]v ug]. -h:t}3/h' hgfj/ kfg, v]l ls; fgl; ;]f lbg] lsga] jf c6o sg}.
 !^, p]gtl sfoqmd af6 k]k]t cgbfg s; /l nful ug{x65 gof Jo]zfo ; #fng ug{jf ePsf]k/fgf] Jo]zfonf0{a9fpgsf]nful p]n]y ug].
 !&, p]gtl sfoqmd c6]t k]k]t cgbfgaf6 z? u/\$f]Jo]zfo cfDbfglsf]d]o >f] eP gePsf] p]n]y ug].
 !*, pQm Jo]zfo kfl/jfl/s Jo]zfo eP gePsf]p]n]y ug].
 !(, cf^gf]Jo]zfosf]a\$ vftf eP gePsf]p]n]y ug].
 @), cf^gf]Jo]zfo stl hgf ; xeful xg' x65 / To d]b]klg stl hgf dlxf / stl hgf k?if e6g]lj ifo p]n]y ug].
 @!, cf^gf]Jo]zfo s:tf]ef]f]ns lf]df 5 p]n]y ug]. -h:t}u]ldof lf]df xf]jf zx/df .
 @@, Jo]zfo stf\$]tyf pQm Jo]zfo stf\$]; xof]l]sf]gfd pd] lnE tyf plgx?n]Jo]zfo df lbg ; Sg]; do p]n]y ug].

p]gtl sfoqmdf k]p]u ul/g]Jo]zfo of]h]gsf]gdg]f **cg; rl ^** df ; dfj z ul/Psf]5 .

r/of g=#

p]gtl sfoqmd ; #fng ug]qmdf r/of g=# df lgdg lj ifox? kb5g .

- !, klxf]ls:tf lj t/of
- @, /sd aem]f]e/kf0{u/fpg]
- #, lfdtf l]sf; ; a6wl sfoqmdx?
 s, cf6tl/s c]l]oog cj n]f]sg e]of
- v, c6t]qmf sfoqmd
- u, l; k dhs t]nd
- 3, lfdtf clej [4 / ; a6wl t]ndx?
- \$, Jo]zfo k]lt k]tj]g
- %, bf] f]ls:tf lj t/of

!, klxf]ls:tf lj t/of M

Jo]zfo x?sf]Jo]zfo of]h]gf ug]sfo{; DkGg kZrft Jo]zfo stf{x?n]/f]h]f]Jo]zfo ; #fn ug\$] nful cfly{; xof]l]sf] cfj Zostf k5{. ; f]l cfj Zostf k]l{ug{tyf plgx?n] rfx\$]j]ojzfo ; =rfng ug\$]nful klxf]ls:tf lj t/of ul/65 . ls:tf lj t/of ug]sfo{uf=l; ; sf kblwsf/l, ; nnxfsf/ ; ld]tsf kblwsf/lx? tyf hgr]gf clej [4 / l]sf; c]l]oog ; ld]tsf sd{f/lx?sf] ; =n]gtfdf ; #fng ul/65 .

ls:tf lj t/of ug{k} {; xefulx?nf0{kqfrf/ jf cGo sg}dfllod af6 lstf lj t/of ul/g]ldtl, :yfg / ; dosf]af/df hfgsf/l u/f0{5 . pQm lbg ; Dk0f{Joj zfstf{x?nf0{e]hf u/f0{ls:tf lj t/of ug] ul/65 .

@, ls:tf aem]f]e/kf0{M

klxnf] ls:tf lj t/of u/] kZrft ; xefulx?n] ls:tf aem]n]Psf /sdsf] e/kf0{ ug{k5{ . pQm e/kf0{df Joj zfosf] gfd,Joj zfstf]sf] gfd, Joj zfstf]sf] 7]ufgf, Joj zfo g+ aem]n]Psf]/sd, Joj zfstf]sf] x:tf]f/ cbl h:tf lj ifox? :ki6 vNg] ul/ ul/Psf] xg' kb5 . e/kf0{sf]gd}f cg; rl & df ; dfj z ul/Psf]5 .

#, lfdtf ljsf; ; aGwl sfoGmdx? M

sg}klg ; dbfosf]ljsf; cfly\$?kdf ljsf; ePdfq xb} cfly\$sf] ; fy ; fy}; dbfodf r]gfsf] tyf ; dbfosf ; b; ox?sf] lfdtfdf klg ljsf; u/fPdf ; Dej xG5 eG]hg]gfsf]cgEj /xb} cfPsf]5 . t; y{klxnf]ls:tf lj t/of kZrft pQm Joj zfstf{x?sf] lfdtfdf j [4 u/fpgsf]nful ljleG lfdtf clej [4 / ; aGwl sfoGmdx? ; #fng ul/g' k5{ . ; fdfG0M pGgtl sfoGmdsf ; xefulx?nf0{lgDg lnvt lfdtf clej [4 / ; aGwl sfoGmdx?df ; xeful u/f0G]u/\$f]5 .

- s, cGtl/s cllbog c]nf\$g eDof
- v, cGtGmf sfoGmd
- u, l; k dhs tlnD
- 3, lfdtf clej [4 ; aGwl cGo tlnDx?

\$. Joj zfo k]lt kltjG M

hgr]gf clej [4 / ljsf; cllbog ; ldltn]tyf pGgtl sfoGmd dfkm k]lt kltjG]ls:tf kfP kZrft pQm Joj zfstf{x?n] cf^gf]Joj zfo of]hgdf pNny u/\$f]Joj zfo ; #fng u/]gu/\$f] ; #yfsf sd{f/lx? tyf ; Nnfxsf/ ; ldltn]lgoldt cgudg ug{k5 . plgx?n]Joj zfo ; #fng ug] qmddf s]s:tf ; kmntfx? xft kfg{; km ePsf 5g t eG]lj ifodf hfgsf/l lngsf]nful Joj zfo k]lt kltjG eg{kG]xG5 . pGgtl sfoGmdsf Joj zfstf{x?nful Joj zfo k]lt kltjGgsf] lgZrt v]sf /x\$]/ ; fxl sf]cfwf/ pQm kltjG agfpg'kg]xG5 . pQm v]sf sf]gd}f cg; rl * df ; dfj z ul/Psf]5 .

Joj zfo k]lt kltjG ebf{lgDg lj ifox?df s]b z /xl eg{kG]xG5 .

r/of g=\$

pGgtl sfoGmd ; #fng ug]qmddf r/of g=\$ df lgDg lj ifox? kb5g .

!, ; xsf/l tflnd tyf ; xsf/l n\yf tflnd

@, kzf; lso kl\jt dg

#, j flif\$ lj Zn\fof kl\jt dg .

\$, j flif\$ kl\jt dg

!, ; xsf/l tflnd M

; dbfodf sfd ubf{ePsf cgej tyf l; sf0{cg' f/ ; dx÷; :yfx?nf0{cfdlge{ j gfpgsf]nful / jfxl/L ; ð÷; :yfsf]; xof\ kl\kt u/l lg/Gt/ ?kdf rln/xgsf]nful ; dx÷; :yfdf s\l g s\l 7f] lj ifox? xgkb5 . h; n]ubf{ ; dx÷; :yfdf ; b:ox? cfj 4 e0{xg} xfnsf]cfkmgf]l; k lfdtfnf0{ clej [4 ub}n\hfgdf ; xof\ kl\5 . clxn]; j\h]rfx\$]lj ifo eg\$]:j zfl; t, :j rfnlt **cfkm}Cofl** **cfkm}czfdl"**eGg]pvfgnf0{dgg\ub\; :fngdf cfPsf]j rt tyf Cof ; xsf/l ; :yf xf]. o; df j rt ; \$ng xG5 Cof nufgl czhlsf]qmd lg/Gt/ ?kdf rln/xG5 . ; :yfdf ; b:o 36gsf]; \$f j 9b}hfg]ub5 . o; /l ; dx?nf0{j rt tyf Cof ; xsf/l ; j\Gw 1fg lb0{ ; xsf/l u7g ug{ ; s\df plgx?sf] ; lk 1fgx?nf0{lg/Gt/tf lb0{cuf8l a9g ; Sg5g\ . hgr]gfsf]sfo{lfq leq /x\$] lj kGgx?n]j rt ; \$ng ug[Cof nufgl ug[sfo{ul//x\$fh]; f]Jo: yfkg ug\$]nful o; k\$fsf] tflndx?sf]dfu klg ub\cfPsf lyP . t; y\j rt ; \$ng ul//x\$fdlxnf tyf lj kGgx?sf]; dx?sf] nful cfwf/e't j rt tyf Cof ; xsf/l tflnd lbg' pkoQm xG5 . o; tflnddf dVot lgDg s/fx?df 5nkmn ug[tyf hfgsf/l u/fpg]ul/G5 .

!= sfoQm]sf]lrgf/l

@\ kl/ro, lgod

#= ; d:of / sl7gf0{; fy}; xefulsf]cfzf

\$= n\yf s], lsg / s; /l /vG]<

%= n\yf s; /l n\yf s; /l

^ kl\jt dg kl\ttl / ; ldlr rog

&= cl3Nnf]lbg]kf]kgM :d/of

*= j rt tyf Cof ; xsf/l sf vftsf
lsl; dx?

(= cfly\$ rqm

!)= n\yfsf]k\$pf

s, /l; b e/kf0{

v, kf; a\$ / b:tvf

u, efr/ eg]

3 vftdf n\vg]-kf]6lE_

a, afsl lgsfng]

r, ; Gthg kl/lfof

5, gfkrf gf\$; fg

h, jf; nft - ; DklQ / lj j /of

dm j\$ lx; fj ldnfg

!! lng]/ lbg]-/l; b / e/kf0{

!@ kf; j\$ / b:tvf ug[

!# 3/sf]sfd

!\$= kf; a\$df Cof eg]/ b:tvf ug[

!^= efr/ / efr/sf]9f#f

!&= efr/ eg]lj lwx?

!* efr/sf]tof/l 5nkmn

!(= 3/sf]sfd

@)= kf]i6E # JolQmut j rt vftf, Cof
vftf / dVo vftf

@# jfsl lgsfng]

@\$= ; Gthg kl/lfof

@% gfkrf gf\$; fg

@^= jf; nft

@&= sfr] lj efhg

tflnd ; :fngsf]nful tof/ ul/Psf] tflndsf]kf7\ qmd tyf kf7of]hg tyf tflnd ; :fngsf] nful cfj Zos ; dfullux?sf]; rl **cg' rl** (df ; dfj z ul/Psf]5 eg] tflndsf]nful cfj Zf ; Gb{ ; dfull tyf ; xof\ kl:tsf leGb}l\$tfasf]?kdf tof/ ul/Psf]5 .