



18k1\$; n3lj Q lj sf; a\$ Inld6\$sf]

t\}xf}j flif\$; fwf/Of ; ef ; DaGwl ; R'gf

z0/wgl dxfg6fj x?;

o; a\$sf]ldlt @)&! d# / \$ ut]a; \$f]; ~rfns ; ldtsf]!* cf)a7ssf]lg0f6 cg; f/ o; a\$sf]t\}xf}j flif\$; fwf/Of ; ef lgDg laifox?df 5nkm ug[lgDg ldlt, ; do / :yfgdf a:g]ePsf]nz0/wgl dxfg6fj x?sf]pkl:yltsf]nflu of]; R'gf k\$flzt ul/Psf]5 .

:ef a:g]ldlt, ; do / :yfgM

ldltM @)&! ; fn d# / @^ ut]z\$af/

; doM lj xfg !!) ah]

:yfgM e/tk/ uf8g l/; f6,e/tk/, lrtjg .

5nkm tyf lg0f6sf nflu lj ifo; R'M

-s_ ; fwf/Of k|tj=

!= ; ~rfns ; ldtsf]tk6f6 clb]f]hoh]kz ug[k]cfj=)&.&! sf]j flif\$ k|tj hg pk/ 5nkm u/L kfl/t ugI

@ n\yf k/Lfssf]k|tahg ; lxt cfj=)&=&! sf]jf; nft, gkfm gf\$; fg lx; fj, gub kj fx laj/Of tyf ; DalGwt cg; R'lx? 5nkm ul/ kfl/t ugI

#= ; ~rfns ; ldtsf]lzkml/; adf]hd a\$sf]cfj=)&.&! sf]dgbkfm tyf ; lrt dgkfm /sd ; d]af6 !% k|tzt gub nfez -afg; z0/ tyf gub nfezdf nllg]s/ ; d]_ lat/Of ug{:jls\$ ugI

\$= cfj)&.&@ sf] n\yf k/Lf0fsf]nflu n\yf k/Lfssf]lgol0m ugI/ lghsf]kfl/>lds lgwf(0f ugI

-atdfg n\yf k/Lfs >l ; Gb/dfg >]7, Pkm; P= ; Gb/ P08 sDkgl, sDkgl P6g , @)^# sf]bkfm !!!#_ adf]hd kgM lgol0msf]nflu of]o xgk65 .

-v_ laz]f k|tjM

!= a\$sf]clws\$ khl a[4 ugI

@= ; ~rfns ; ldtsf]lzkml/; adf]hd a\$sf]cfj=)&.&! sf]dgbkfm tyf ; lrt dgkfm /sd ; d]af6 #% k|tzt afg; z0/ lat/Of ug{:jls\$ ugI

#= clws\$ khl a[4 tyf afg; z0/ hf/l kl5 sfod xg]hf/l khl / rStf khl adf]hd a\$sf]k6w-kqdf cfj Zos ; zfvug ugI . p0m ; zfvugdf lgodgsf/l lgsfon] km]abn ug{ ; emj jf lgbzg lbPdf ; f] cg?k cfj Zos ; zfvug=kl/dfhg ug{; ~rfns ; ldltnf0{clwsf/ k|ofofhg ugI.

-u_ lj lj wM

; ~rfns ; ldtsf]cf1fn]

sDkgl ; lrj

; fwf/Of ; ef ; DalGw hfgsf/L

!_ ; fwf/Of ; ef kof]hgsf]nflu @)&! d# / !^ ut]blv ; fwf/Of ; ef geP; Dd z0/ bflvn vf/h ugI{sfo{a6b /xg]5 . ldlt @)&! d# / !% ut] Dd gkfn :6s PS; r]hd sf/f]f/ e0{ ; f]kZrft\; ft sfobgleq o; sDkgl]z0/ /lhi66 >l P; Soflk6n Inld6\$df z0/ laj/Of kz u/\$f z0/wglx?dfq ; fwf/Of ; ef, afg; z0/ / gub nfezsf] nflu of]o xgk65 .

@_ a\$sf] ; Hkt jflif\$ cfly\$ laj/Of tyf sfuhftx? z0/wgl dxfg6fj x?nf0{xhfs dkm k7f0g\$. p0m lj j/Of a\$sf]dVo sfofh6af6 kkt ug{; lsg]; fy)a\$sf]j] ; f06 www.ddbank.org.np df xg{; lsg\$.

#_ ; efd efu lng cfp'g' xg]z0/wgl dxfg6fj x?n]clgj fo{cfkmg]kl/ro vllg]sg]kdf0fkq ln0{cfpg' xg cg'/v 5 .

\$_ z0/wgl dxfg6fj x?n] pkl:ylt kl:tsfdf b:tvt ug{ z0/wgl pkl:ylt kl:tsf lj xfg !)) ah] blv ; ef g; lSp; Dd vlnf /fvlg\$.

%_ k\$; L dkm efu lng rfxg]z0/wgl dxfg6fj x?n]o; a\$sf] ; DalGwt ; dxsf]z0/wglnf0{dfq k|tlgw lgoQm ug{ ; lsg\$ / o:tf]k\$; L km/d ; fwf/Of ; ef xg66b (^ 306f cuj)a\$sf]dVo sfofh6df btf{u/\$f]h0{dfq df6otf lb0g\$.

^_ c6o hfgsf/Lsf]nflu o; a\$sf]dVo sfofh6df ; Dks{ug{xg cg'/v 5 .

18k1\$; n3lj Q lj sf; a\$ Inld6\$

dVo sfofh6,gf/fo0fu9,lrtjg

knfjg+)%^D%&(),kmf\$; M)%^D%#)%^