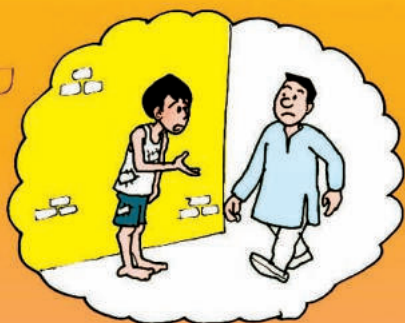


আমার টাকায় আমার স্বপ্ন





Aıǵv̇ Uǵıq
Aıǵv̇ - Ğæ

KZÁZv

fi LK : vgi vR Avnig` fPájx

KvLd÷ : kvnívqví Lv

© g`vRtjUA`Ű wtmzm@fWf j c.tgUBlvk tqwf (GgAv WAvB)

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evj vf vq `yucēi i tttQ GK. A\_@Abt\_@gj-| `β UKv evN tRL
tgj| AvcZ' xtz wci x e"Äbi `yucēi i GKwAwbae"l`vi tttQ Zv
ntj v A±_@mWK e"envi me#Ptq Ri a| mWKf vte e"envi Ki fZ bvcv f
A_@Ab_@NuZ cvf| Avei cwkí bgfZv mWKf vte e"envi Ki f A±_@
wlogtq AvR_@ nZ cvf me#Ptq `j_@ e-| Rxbhc# UKv Acwvnh_@
UKvDcVR_@ Li fF cwkí bN Gre w l q w t q w s í f vebv l nýúo av Yv
AR_@Ki vRi a| GB av Yv bgB n#QAw_@mý i Zv

maiv Yf vte UKvDcVR_@ Li Peof i w l q etj B w t e w f Z| cwev i tR"o
m m evm m mMY PKw, e"envvKsevAb" tKvDcVR_@ UKvDcVR_@ Ki f b,
m m f i Li P Rj veb, f w l "fZi Rb" mÁq Ki f bN GwB GKw meB_@ KZ.
e"e-ŷ GLv b tQUf i tKvDcVR_@ k"gvb bql UKvDcVR_@ tKvDcVR_@
Zv f i t b l kL c-Y wKsevAb" tKvDcVR_@ eevgvAwf vKf i KQ
t#K UKv tPtq t b l Zv f UKv mWK e"envi w t q Zi a f i w s í f vebv
c_@vRb tKb?

`yUKv fYGB w s í f vebv c_@vRb i tttQ GK. Zi a eqm n#Q tKlv mgq,
cwYZ Rxbi c_@Z tbev mgq `z, cwev l mgvR t#K Gi v Áb,
`yZvl gvbK, Yeyv AR\_@Kf| `f i cWm f Z w w b a e l q Aš f_@ Ki v
nq, hv cieZ_@mgq tckWZ, cwevivK l mgvRK Rxbi w w b a e l f
m m qK n t l UKvGes Gi e"envi t t t Z z Rxbhc# GKw Acwvnh_@ q,
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_@K GB Av q c w g W K g t w h v B t n K b v t K b, t q t q f i K v Q Gi
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tkLvZ cv`#i `ãi#bi mæavn#el cÖgZ, AvqKZ.mxgZ UKiv vKQAsk
mÂq K#i I ivl #i j vjvZ vKQAvKvÿ vev`-cæi-Y Ki fZ cv`#el vZxqZ,
mÂq, mÂtqi UKveyx, mÂZ UKiv mWK e`envi N Gre Abjxj #bi gva`tg
Zi æ#i g#i GKU Af `vm M#o DV#e, hv ci eZØRæ#b A\_-cæ`envi I
e`e`-icbvq mmqK n#el

Gre vel q gv_vq f#i #L `#i i vjv_v#i Dc#hMkK#i ÔAgv# UKvq Agv#
`-cæv#i v#tg Awv# mji Zvvel qK GB eBw cÖk Ki v n#i v UKiv
cÖvRbxqZv UKvDcVRØ Li P, Li #F wime, mÂq, mgtqi m#½UKiv g#i `i
m#UKcæ`v#Ki KvR, e`vK A`vKU-U Gre vel q mmR f v vq GB eBtq eYØ
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Rj# v#i eo vKQNU#eN Ggbw Avkv Ki v thZB cv#i| GB eBw Ggb`-cæ
f Lv#v B GKw/cÖn#i Agi v`pf v#e v#k#mKiv, gvb# Zv`-fciengvb eo|

1. A_@y6

A_@tj v wbg tqi gva'g/ Avgv'i f tk wbg tqi tnb gva'tgi bvg UKv
w f t KB AvM cōKti v tZgv Rxe b UKv tkb `i Kiv ? cōtB tñre wšv
gv vq AvmZ c vti, ZvA bK U G i Kg : t gve B t d vbi vej evw PR c v B t
Lv qv v qv k t Li w v m t K b K U v GB t Z v A_@, cōw b Kiv t Q U t Q U
cōv Rb, t j v t g U b v m R K t
ej t j, t K b K U v R b t

G meB WK AvQ wš' Rxe#b
UKv , iæju Avntj Gi tPq
AþK eo nZ c#i | UKv tZgü
Rb" GKW Sj g#j f wèl "tZi `i Rv
L#j wZ c#i Abqv#B| GW
ZLbB m#e, hLb Z#j UKv#K
e"eni Ki tZ wL#e ewgEü n#
hLb UKv#K K#R j M#Z c#i
w#Ri "c#j vci-ty

wks' UKvK mWkf vte e"envi i
 Rb" AvM eBz nte, UKv Kx
 jKv q Li P Ki te, mAQb evKi te
 Kxf vte| GB tQU eBtq Agvi v
 tmUB LjR f Le| Rbe, UKv
 Kxf vte Avgv i ~ cœj vK nvZi
 gVmq Gb f te|



UKvLi P Ki v tek mR| f vKv b tM v g, vKQcQ` nti v UKv vj v g, vKv b
 vj v g| e`m tKl| vKš`UKvK e`eni Ki vGKvKv b| GRb` vKQv q RbvZ
 nte, ešZ nte| Avv Klb UKvLi P Ki e? Kf v Rge? Rgv b UKvKf v
 eov (UKv vKš`ev, Avei Ktj hq!)? eov b UKv tKv v L vLe? L v b
 UKvKZ `š, KZ v v c f Av v eo Ki e? KZ vŠ v vKš`GneB Rbv Ri a,
 UKvK v tRi `čoeY e`envi i Rb`| Zvbn ti, UKv i ayLi PB nte| Gk
 Av tKv b v b KvR j v b v h v b v GB eB tRUB Rbv v tPv Ki t
 GLv Avgi vUKvK eš, Av Gi e`eni vLe| Pj v i aKv, Zv ti!

2. Aḡvī Aḡ

aḡi v tZvḡv AḡK UKv nḡi v ḡB UKv wḡq Kx Ki ḡe? Aḡi v mēB Kgḡev
Ggb wḡś'Kw| wḡś' AḡK UKv gḡB KZ UKv? nRv, j v wḡsev Aḡi v ḡev!
wḡBḡK AḡM cḡḡKḡi v AḡK UKv Avmḡ ZZ UKv hv wḡq Aḡvḡ i
~ ḡḡḡi vḡK ev ḡe e' ḡi ḡj vḡq| wḡś' tZvḡv ~ ḡḡḡAvmḡ KZ eo?

GM LḡB gRv| aḡi v Zḡ 10 nRv UKv Rv| ~ ḡḡḡi v GM wḡq Zḡ GKU
ḡvēBj ḡv wḡḡe| hLb tZvḡv KvQ 10 nRv UKv Avmḡ, ZLb gḡB nḡe,
Avn Aḡv KvQ hv Aḡi v 20 nRv UKv_KZ, Znḡi tZv GKU j ~ ḡḡḡi
wḡḡḡ c v Zḡ| GB tZv ~ ḡḡḡKU ḡv ḡK j ~ ḡḡḡi AvKv wḡq wḡj|
Aḡi v eo nḡ ḡM| Gf vḡ hZ UKv Aḡ Ki tZ c v ḡe, ~ ḡḡḡ ZZB eo nḡe|
ZvB UKv mḡ/2 wḡRi f vḡ rU Rvḡq AḡQ

wḡś' wbi v w i ayf vḡ B Rj ḡe? Zv bḡ| ~ ḡḡḡ ev ḡe i ḡ wḡZ UKv Aḡ
Ki tZ nḡe| ~ ḡḡḡv Qḡ Qḡ xḡ Av Rk wēKw Kḡi, ḡ nRv nRv UKv nḡZ
Rḡi Avmḡ? GKUḡ ḡe f ḡv tZv tZvḡv Aḡqj Drmḡ ḡi v Kx Kḡ ḡB Aḡ wḡq
Avmḡ KZ eo ~ ḡḡḡ Lvḡq|

Aḡqj Drm

~ ḡi Qḡ Qḡ xḡ i Aḡ Aḡm ḡj-Z cḡK Uḡw ev nZLi P ḡK| A_ḡ, evēgv
cḡwḡ ḡ UKv Li ḡRi Rb" f q| ḡKD cḡ 50 UKv ḡKD 100| ḡvUḡw nēv
Ae" v GK B| Gi evBḡi Aḡ nḡi v evḡḡZ ḡK vḡv AvZḡḡ ḡḡi b, wḡv hēv mḡq
500 ev 1000 UKv

GKw ḡv Dcnv wḡq
ḡMḡi b| A_ev ~ ḡi
ḡi Rv f vḡ v nḡi v
Dcnv wḡḡḡ gvev
Aḡi v 1000 UKv
wḡḡi b| Aek" Aḡqj
Aḡi Kw eo Drm AḡQ
tZvḡv i ḡḡZv eqm
Qḡ Qḡ xḡ i Rb" ḡM
nḡi v Qv| A_ev Drm
c vḡ wḡRḡi KvQ
ḡK c v qv Dcnv|



XKv KtqKW - q i wv v q i m 1/2 Avj v PbvK# Avq i KtqKW DrmmuK©
av Yvcv qv tMQ tm # vn# vñ

- nZLi P
- AvZq# i f qvDcni
- - q f vj vfi Rv# i Rb" gvevi Dcni
- Qv
- ÷ BtU evev
- v#Ri c# v#veB ev tLj bv v (hLb gveev tml v v K#, tmB UKvtZgv n#Z Z# f q, bZb wKQ tKbi Rb")

GKvR# i K# f #Lv tZv PKiveKwi eqm nqv# ZeyAvq i KZ Dcv tZgv
gtZvGKRb Q# ev Q# x Rb! Avq hLb AvQZLb - b GKUeo n# qv K#?

tKvAvqB Kg bq

tZgv i ngb bvg GK Q# i K_vej# Rv tZ Ri Zv Avq KZ? v# 50
UKv nZ Li P hLb - q Km_#K ZLb# Avg v wme K# f #vQ GLb
t#KB gv mZv Avq 1 nRv 200 UKv t#v# - # e#Li wv, # vev w#
eQ# i aynZLi P t#K Zv Avq 12 nRv UKv Kg bq! KL#bv v#Ri AvqU#K
Gf v# wme K# f #Q

MZ eQ - q Km GBU t#K
bB# DVZ wvq tm Kv m L#
f vj v fi Rv# K# tQ GRb"
Dcni t#t#Q 1 nRv UKv
eevgi Kv t#K# Zv ci `B
C# tm Avj v 2 nRv UKv
t#t#Q Ov w#t#l me v# KZ
`wv? 15 nRv UKv GK
eQ#! Aek", me UKv Zv n#Z
tb# c#KUGvbi GKUeo Ask
Li P n# tMQ Gi wQAsk tm
cov tU# i wv#, GKUev#
fi #tQ Av wQAsk fi #tQ
gvq i KvQ GLb tm GKw
j "vLb tKbi Rb" UKv Rgv#Q
AvvZZ GUB Zv - bpe



ƚɹɹɹɹ i mɛv B Kɹɹɹ Ggb Aq AvQ ai j vɹ, ƚɹɹɹ nɹLi P wɹɹ 20 UKv ɹɹ bq| Zeɹ ƚɹveQɹi cQ̇ 5 nRv UKv ɹɹB AvQɹi KZUv ƚɹɹi v Li P Ki Av KZUvɹɹ Ki ƚɹ cɹv v ̇cɹɹɹɹ, ƚKvɹvɹv wɹme Kɹi ƚɹLQ?

UKvK f vɹ v ɹe eɹɹvɹi i Rbɹ wɹmeUvLɹ Ri aɹ| Avɹ KZ UKvAvQ Ki wQ KZ Li P Ki wQ Av Kxcwɹw RɹvɹZ c v wQ GB wɹme c wɹv ̇Kɹi eo eo ̇cɹɹɹɹ ƚɹLɹZ cɹv v ZvB AvQɹi ci Avɹi vGev GKULi ƚɹi wɹmɹei wɹK bRi ƚɹel

3. Avɹ Li P

AvMBeɹi wQ ƚɹɹɹ nɹLi P 100 UKvbwK 20 UKvɹmU GUv eo bq| ƚKD eQɹi 20 nRv UKvAvQɹi ci l ƚɹɹ gb L v c Kɹi eɹm vK| Zv nɹZ ƚKvɹv UKv vK bɹ K v Y, ɹm hLb hv c vɹ Li P Kɹi ɹdɹi| Avev ƚKD 5 nRv UKv wɹɹl nšɹ vK| K v Y ɹm eɹS i ɹ Li P Kɹi| ɹmLv tɹK wKQ UKvRvɹɹ, wɹRi ɹQU ɹQUKL, ɹi vK ciY Ki ƚɹ cɹv|

ZvB ̇cɹɹɹɹ Rbɹ mɹɹɹɹ eo avwɹnɹi v wɹRi AvQɹi mɹɹLi ƚɹi vɹi ƚɹ ɹ v AvQ KZ Zv ɹɹɹ eo wɹl q nɹi v Zɹɹ ɹɹB UKvKɹ vɹe eɹɹvɹ Ki ɹQ| mɹB Li P nɹɹ hvɹQ bwK wKQ RɹvɹZl c v ɹQ| KLɹbv wɹme Kɹi ƚɹLQ ƚɹɹi UKvAvmɹi ƚKv vɹ hvɹQ? hvɹ KLɹbv wɹme bvKɹi vKv Zvɹi GLbB i i æ Kɹi v | wKŠ Kɹ vɹ eɹɹɹ UKv ƚKv vɹ ɹɹ hvɹQ Kɹ vɹ wɹme i vɹɹ? wɹɹ e wɹɹlɹɹ Kɹi v

Avɹ UKv ƚKv vɹ hvɹQ

- wɹme i vɹ Rbɹ mɹv AvM i Ki GKw K j g Av GKw wɹɹv| GUvZɹɹi wɹmɹei L v v
- cQ̇ɹi wɹɹ ɹdɹi v ƚKv v tɹK KZ AvQ nq, ƚKv ƚKv wɹvɹɹi ɹcQɹ KZ UKvLi P nq| ɹhgb, hvɹvɹZ, L v q v v qv wɹU ƚKbv Mɹi eB evKv wɹw Ggb Kx AvQ ɹhLvB AvQɹi UKv ɹi v Li P nɹZ cɹv|

- Gi ci cǝwǝbi GKUv ZwiKv^Zw Kǝ v AvR KZ UKv tǝj vǝ/ tǝB UKv tǝKv vǝ Li P Ki j vǝ/ Kx Kx wǝb j vǝ/ GgbwK GKUv PǝKvǝ U hǝ `B UKv wǝtǝ wǝb \_vǝKv tǝU i wǝbi wǝmǝ Zǝ i vǝL v cǝwǝ wǝb tǝri `vǝ KZ? wǝb tǝKǝ KZ UKv nǝtǝ AvǝQ cǝwǝLi Pǝvǝ tǝtǝ vǝ
- gǝm tǝKǝ Avǝ Kw ZwiKveb vǝ/ tǝL vǝb wǝmǝ Kǝ v GK gǝm KZ UKv hǝZ vǝtǝ tǝM , KZ UKv tǝM Lǝ qǝ tǝQǝ, KZ UKv Mǝ i eB ev kǝLi tǝKvǝb wǝb wǝb wǝb? Gǝ vǝ Li tǝM mǝ" mǝ LǝZ GK gǝm KZ UKv Li P nǝtǝ v Zǝ GKUv wǝmǝ cǝ qǝh vǝtǝ/
- gǝm tǝKǝ tǝB wǝmǝ fǝ tǝ eǝtǝ cǝ tǝ, mǝtǝtǝ tǝw UKv tǝKv vǝ hǝtǝQ Zǝ wǝ mǝ UKv eMǝ ev dǝw wǝtǝb tǝtǝ tǝL Kǝ tǝj tǝQ? tǝw i f w UKvB wǝ Pǝ hǝtǝQ AvB mǝ tǝj tǝQǝ? bǝw gǝv f Lǝ nǝtǝQ tǝw/ tǝmǝ fǝ tǝ eǝtǝ cǝ tǝ, Avnǝ B wǝ tǝL vǝb AZ UKv Li P Ki v Ri aǝ wǝ ?
- Avǝ v hLb tǝKv Kǝw Kǝ, ZLb cǝB gǝb nǝ, GU i `vǝ tǝZv mǝb" G Av Ggb Kǝ wǝs' cǝwǝb Ki tǝB mǝb" tǝKv Kǝw nǝtǝZ v gǝm tǝKǝ Aev K Ki tǝtǝ eǝtǝ cǝ tǝ, tǝUB nǝtǝZ v GKUv mǝtǝtǝ mǝb vǝb Kǝ wǝtǝQ Zǝ Avǝ tǝKv vǝ Li P Ki e, KZ Li P Ki e, tǝmǝ tǝv Sǝ Rb" Ggb wǝmǝ i vǝL vǝ Ri aǝ/

GL vǝ GKUv wǝl q GKUz cǝwǝ ni qǝf vǝtǝ vǝ GZ wǝmǝ i vǝL vǝ gǝb GB bǝ tǝ Zǝ GǝKevǝ Kc.Y nǝtǝ hǝtǝ/ tǝKvǝb Li P B Ki tǝ bǝ i ay Rǝvǝtǝ/ Li P mǝvǝtǝB Ki tǝ nǝl tǝZ vǝtǝ Ki tǝ nǝtǝ wǝs' wǝmǝ i vǝL vǝ tǝB Li tǝM l ci tǝZ vǝ wǝs' _vǝtǝ/ ZLb Zǝ eǝtǝ wǝL tǝ, tǝKv vǝ UKv hǝtǝQ tǝL vǝb wǝ mǝ" B GZ Li tǝM `i Ki vǝ wǝ? wǝmǝ bǝ i vǝL vǝ nǝtǝZ v tǝv Sǝ hǝtǝ bǝ KZ Ac Pǝ tǝKvǝb tǝZ/ UKv mǝw eǝnǝtǝ i Rb" Avǝ Av eǝtǝ gǝtǝ f v mǝ" Avb LǝB , i aǝp wǝmǝ tǝB KǝRUǝK mǝR Kǝ fǝ tǝ/

ej tǝ cǝvǝ Avǝ tǝZ v KL tǝb vǝmǝ Kǝwǝ/ Kǝ vǝ ZwiKv^Zw Ki e? tǝRb" B Avǝ v GKUv D' vni Y wǝvǝ Gǝ GKUv av Yǝvǝ/ ZwiKv Ggb B nǝtǝ nǝtǝ Zǝ bǝl GǝGǝKK Rǝtǝ Rb" GǝKK i Kg nǝtǝ cǝvǝ/

Kxf vte wɔɓi Li ɕɕ wame i ɔɔɔ

wɔɓi Li PZwvKv- ZwiL : 07/06/16, g¹/₄ ev

ɕKv vq Li P	KZwL	cɔɔwL `vq KZ	Li PKZ UKv
wKkvf ɔov	2 ev	20	40
AɔBmɔ g	1	40	40
gyɔ f Lv			
ɕi ÷ ɕi ɕULv qv			
eB			
K`wL/PɕKvɕi U	2	15	30
Kj g			
ɕɔv Kwɔ			
wɔU			
wɔy KɕK `v	2	2	4
wɔwv		80	80
ɕwU			194 UKv

cɔɔ ZwvKwL cɔɔwɔɓi Li P yɔɔ i ɔv Rb` ɕmLɔv wɔ-ZwiL Ges ev
 Aek`B yɔɔ i ɔɔɔ/ m¹/₂ ɕKv vq KZ Li P nɕi y GɕKK wɔ GɕKKf vte UKv
 Li P nɕi cɔɔ/ ne wame wɔɕ ɕmKɕi wɔɕ ZwvKv ɕmKi ɕi, UKv
 ɕKv vq hɔ`Q ɕm mɔɕKɔv Yvcv qv hɔɔ/ ZLb cɔvɔv nɔɔ, mɔKf vte UKv
 e`env Ki vɔv`QwK bɔ A_ev ɕKv vq Li PKgvɕi Aɕi vm`Aq Ki vɔvɔɔ/

gvɔK/eQɕi i Li ɕɕ ZwvKv

ɕKv vq Li P	cɔɔwL `vq KZ	gvɔmLi P	eQɕi Li P
wKkvf ɔov			
AɔBmɔ g	40	800	9600
gyɔ f Lv			
ɕi ÷ ɕi ɕULv qv	200	200	2400
eB	50	100	1200
K`wL/PɕKvɕi U	15	300	3600
Kj g			
ɕɔv Kwɔ	50	100	1200
wɔU			
wɔy KɕK `v			
wɔwv	80	160	1920
ɕwU			

ai v hK, l c#i ZvjvKv g#Zv
 tKD cQw#b GKUv AvBmug
 Lvq| Zvtj gvm i ayAvBmug
 eve` Zv 800 UKv tek Li P
 nte| eQi cQ 10 nRv UKv
 vRvK# f #LvZv? i ayAvBmug
 Lv qv mgv` Kvq v#q eQi
 KZ UKvmAq Ki v#q?



iv#L bviLv#j v#Ri Li #R ai b
 m#tK@c#v#v ai Yv_v#K bv
 d#j UKv tK_vq tM, gvm tK#
 Gw v#q f # tKv#v Kj -v#b v
 cv qv hq bv G Kv #YB UKv
 m#K e`env#i Rb` m#t#q
 , i #pY#c n#j vme vme iv#L
 i Lv

GK bR#j : Kf v# vme i Lv#

- 1) GKUvwm#ei LvZvevW#qv i Lv
- 2) Li #R LvZ, # v ZvjvKv^Zw
- 3) cQw#bi ZvjvKv Avq iv#L t#j v
- 4) cQw#bi ZvjvKv me Li P iv#L i Lv
- 5) gvm tK# i ZvjvKv me t#Mw#q f Lv tK_vq KZ UKv tM
- 6) Avq KZ, e`q KZ, mAq KZ, t#B vme t#j v#v

Kf v# Li P Ki #

a#j v#Q Z#j vwm#ei LvZvLv#j Q t#Lv# f L#Z cvQLi P tek| Z#j Li P
 KgvZ R| v#s` Kf v# t#M Ki #? GBLv# Av#e Av#q m#e`e`q
 f v m#j i v#l q#l a#j v Z#j GKw Rgv#vkv#v#Z R| k#v#L#B`vq|
 2 nRv UKv tZgv KvQ GLb GB c#wgY UKv Av#Q hv`# gvm a#j
 Rgv#v

cköatj v Zxy WK GKUvkU©Rb" `B gvmi mÂq Li P Ktj tđj te? wđRtK
wđÁmKtj f tlv GLb WK tZgvi tñB kvUevRgvU LgB `i Kiv? wđÁKtj
f tLQ nqtZv bb eÁU tKb f KvUv Avđ v Kg `vđ GKB kvUcv qv tñZ
cvđ| A_evA tñvKtj f tlv tñB f KvUv KLb gđ`Qo f q| Zvñtj nqtZv
GKB vñvAvđ vKg `vđ tKbvñvđ|

UKir mMK e"envi i Rb" AcPq_gvzvLpB Ri ar| ZlB UKvLi PKi fZ nte
mZKQ i m1/4 tKbKvLi AvMvRtK KQcQösi vf vj v thgb :

- Avg tkb GUwkbz RB?
- Avgv vk GUvmz`B`i Ki?
- GZ`vg vrbzri tc Qb tkb UKvLi PKi e?
- GUAvgv KxkvR Avnt?
- Av#vKg`vg, Ab`tkvbnvKí vk tkbv mthMAv?
- GLb vk GUbvn#i I P#i?

WŠ í Kĭ f ĩLŷ ĩKb Zxy ĩnB`wġ Rġv ĩKbZ Pĭ | vĕl qUv ĩK Ggb, GKB
Rġv Zxy Ab` KĭDĭK coZ f ĩLQ GLb ĩvĭRĭ ĩ GKUv RBĭ A\_evZxy Ab` ĩ ĩ
f LŷZ RBQ ĩ ĩZġv Ggb GKUv ĩvĭm AŷQ G, ĩ v ĩKbKŪ ĩ Rb` f vĭ v
ĩKŷvĭKŷ Ybqĭ UĖZLbB ĩ PĖ ĩvDŷZ, hLb mŷ`B Zv` ĩ Kŷ ĩ cĭRĭ ĩ
ĩPĭ ĩwĭ ĩ P Aŷ-e`ĭ ĩ f ĩ mg` bŷ Kĭ f qĭ ZLb UĖ ĩ mĖK e`enĭ ĩ v
hġ bŷ

ZiBUKvLiPntZ nte cwingZ/ wɔRi e'q wɔʃɔYiLɔZ nte/ Gi wKQDcɔ
AwQ G ʃi vɔɔɔP ʃi AcPq Kɔɔe, mʌq ewɔɔe/

- c_Ötg i äy tñB wñomB wkbtē, hv LgB `i Kv | hñw Lg `vg bv nq,
Zvntj Gi ci k ðLi `yGKwlvñom tkbv thz c vñ |
- Ggb f kvb t ðk tkbvkvvkñi v thLvð `vg Kg|
- tUvj d vð K_vetj v Zte cvingZ, thb nZLi Pvetj bvdžvq|
- GKB d vñwñtkb tkv_v 50 UKv tkv_v 150 UKv KvRB gvb hvñ
KvQKwñq, tñB ti ÷ ð ðUhñ , thLvð `vg Kg|
- hLb hv wkbtē i wñ ti ðL `v | tñwlvñqvñz wime i Lv vksevññom
bó ntj wñwtq f qv `ð tñ ð B KvR Avñtē|
- hvhv wkbtz nte AvñB yñL wtq hv | hvB'Qvntj vZvB wkbtz tññj
UKv AcRq nñz c vñ |
- evotz ^Ziv Levi tevñ Lv | `ñ evot t ðk wñalb wtq hv | Gñz
`ñ "I A ©tUB evñtē|

- *th wRwom tewk j vM tml GKeŋi tewk tkbv f vj v ZvZ `vg Kg cɔp/ Avev hvj Wte Zv tPiq tewk wkɔb tɔj tɔj AcPq nte/*
- *evm ev MycwenɔY f ovn Kg/ tm tɔj vZ Poɔj Li P Kgɔe/ wKkv ev Uvw ɔZ tMj GKB cɔɔ hv qveÜz mɔɔf ovf vMf vMKɔj v*
- *vM UevDcnv thb mkQxnq/*
- *tkvɔbvRvɔtm tQU vUvngmivntj vɔtRB AvMmi vɔv tPóvKɔj v*

GB ci vKɔtj vī ayZvgv i Rb`Ziv, Zvbq/ vɔk/ meɔPiq abx f k, tɔj vZ/ tZvgv i eqm Qī Qī x i Avɔi mɔɔf v mg`cYQ i tR Ggb Dc vq tkLvɔbv nq/ Kiv Y, tɔt Li PKi vq tkvɔbvMv tɔb/ Mv AvQAcPq/ GB eqm tɔk tɔt tɔ vbvLɔt, f vɔ tɔt mgnvq cov Avk'v_ɔK/

4. Avgv mÂq

Avgv i mev B tQU tQU`cɔAvQ Avgv mev B f vɔ, UKvntj vɔtR tmB`cɔe ciY Ki e/ GUv i ɔZB eɔj vQ GB`cɔɔj vtQU tɔK eo nq/ hvciɔY cQg ac ntj v vɔtRi Avq-e`ɔi vme i vL, Li PɔK GKUv vɔtɔ tɔt tɔj v Av vZxq ac ntj v mÂq Ki v A_@, UKvRgvɔv

gvev mɔɔg vKQ vMqQ tmLvɔ tkvɔbvKQcQ` ntj v vKš`vg tewk eɔj Av tkbvntj vbv evev tɔj b, AvR UKv tɔb/ Av K wɔb wkɔb f e/ ÖGi Kg cūw vZɔ Avgv mev B Kg tewk cɔvQ vKš`vɔtRi UKv\_vKɔj nqɔZv cūw vZUAb`i Kg ntZv

aɔj v Zx GKUv evMBɔKj vKɔtɔ R/ vKš`tml `vg 10 nRv UKv GKeŋi GZ UKv f qvgvev Rb`tek teSvntɔq hvq/ tZgv hv 5 nRv UKv mÂq\_vK, Zvntj mBɔKɔj i Aɔt`vg vɔtRB wɔt wɔt cūv tɔ/ evKv f qv tZgv gvev Rb`Av vmR ntɔ thZ/ Zv v AɔbK Lye ntɔb/ Kiv Y, GKUv eo`cɔeɔY Zx vɔtRi Askx v ntɔQ

A_ev Zx gvev tK Lɔ f vj vɔtm/ RBQZv i vevnevMɔZ Dcnv wɔt/ vɔtRi KvQUKv_vKɔj, Zx AvqvmBZv i m cÖR wɔt cūv v tmK bv tm Dcnv Lɔ tQU Gv tZgv vɔtRi UKv f qv Zv i KvQG i Avɔ`b AɔbK eo/ mÂq mev Rb`B Ggb`cɔeɔY eo gva`g/



Zxy vk mÂq K#i v? XkV - #i i tekki f MQi Qi xB w#Ri vmÂq K#i by hvi
 tKD tKD gwU ev c# #Ki e`v#K UKv Rgvq| vKš' vKQv Rgtj B t#Uv f #O
 Li P K#i t#j | Avei Dcni w#mte GKUeo A#i UKv t#j t#Uv gvtqi
 KvQ ti #L f q tKD tKD| vKš' Zxy vk Rvby AvtgwKv w#Lbm eo
 f k, #j vZ - #j B t#Lvq, Kx vte mÂq Ki fZ nq|

eievghZB abx t#Kb, t#LvKv - #i i vk i v tQutej v t #KB mÂq
 t#L Ges K#i | Ggb A#K t#KB cv qvhvte, hv w#Ri UKv v#q vekle`y tqi
 Li P Rv tQ Kv Y, vekle`y tqi covbi gZvmg_ cZv i gvevi w# by
 Ziv eo nevi - c# #Lw | t#Uev é K#i tQ w#Ri Rgvbv UKv v#q|

Ggb w#Ri tZvf w f w vj te, t#Lvq, K#i #Ri M# t#i vbi ci tQi t#qi v
 w#Ri mÂq w#q f #ki evBi teovZ hv#Q mÂq`#U, i æp YOKv K#i |
 Gw gby #K AvZ w#K#j nZ t#Lvq| Ges - cæv evqbi Abj cÖRv f q|
 Av# K R#i l ci w#K#j n#q t#KB ev_ vK#Z Pq, etj v? Kv#RB GLbB mÂq
 i i æK#i v

mÂq i i æGLbB

mÂq gby #K AvZ w#K#i tZv | GKUj " vK K#i v Zivci t#Bj " "
 AR#i Rb" UKv Rgvbv i i æK#i v nZ cv# UKv A¼Lp tQU vKš' GLb
 t #KB w#Ri mgv" Av#i GKw Ask Aj v vK#i ti #L`v |

Dcnv wntmte Zxy nVr K# B 1 nRv UKv tci | wbw Dcv AvQ 1. me UKv Li PK# tci v 2. ci UB mÂq Ki v 3. wQ Li PKi v wQ mÂq Ki v Kx Ki te? A#K wv a#i GKU wv wv tKbv B'Q UKv tB, wv tZ cv Q bv i i aZ, tLi Rb" 100 UKv Av v v K# i vL v evK 900 UKv Rgv | GKev me UKv wv evRv tMj f Lte, Lg mgv B'v d#i GmQ Zv mÂq AvM Ki v v v ci bq |

j " waY: mÂq Rb" Av MGUv j " wK K# tci v v h v Zxy GKU eBmBtKj wv tZ Rv, tLi K j " wntmte a#i bv | a#i v tB mBtKj i `v 10 nRv UKv Zv tZ Zxy wv KZ UKv Rgv? h v 20 UKv K# Rgv tZ cv v Zv tZ eQ t# 7 nRv UKv Rgv | Gi m tOv evDcnv i wQ UKv tci Zxy GK eQ i gta" GKU mBtKj wv tZ cv tci nqZvmBtKj tKbv Rb" j " wK K# Q Ges Zxy me UKv Rgv tci tci Q Zv ci f Lv tM, Zxy Av v eo wQ wv tZ Rv | tB j " wv Avv UKv Rgv tZ i i aK v f Lte eQ Lv tKi gta" tB " cBeci-YKi tZ cv Q

wZe wZv: mÂq i i ae Rb" wZe qxn l qvc tRb | Av v Gi Av v f v tci Kx v Li P Ki tZ nte | hv c tRb, Zv t tKv KLi Zv v Kv i v Dv | tLw t tK Kg `v v qv v, tB f v v B hv qv Dv | tLq K v i ay tK v gZv cv bQ tLq w Zxy mÂq me UKv Dv w" Q v tRi e" qK Av tci m t v v tci bv | Li PK tci mÂq ev tci GUV Zt v v |

tKv v mÂq Ki e

mÂq K_vej t B, A#tKi B tR t t mDVte GKU g v e" vK | Zv t tQU GKU v t tLw wv Ktq X tQ Av f v Ki v tQU tQU t v | A#tKB c v tKi GKU e. tK e" vK ev v tci tci tL v B v tRi UKv t v Rv tci i vL | evRv Ggb A#K cv c v qv v |

A#tKB Avv Gme e" vK UKv v tZ Av t v bQ Zv v gv tci Kv Q v tRi mÂq MvQ i vL | c tRb nte tB UKv Zte v tci Li P K# | A#K mgq gv v tR B tB UKv t tK tci ev



tgqfK Zvfi cQf'i wvbm vkfb fbl G ai fbi mÂq -^ tgqf'i Rb" Kvhf | vkš'`xgqvf i Rb" bql afi v tZgvi gwl e'sK f#i tM | Gici tmlfK fi fO fdi fZ gb RBfB Zv eo B'Qc-fYi AvfMB, tmb UKvLi Pi nq hq| wbi ci wb _KfZ _KfZ, tmb me e'sK UKvcf vfb Ges bôl nq fhZ cvf |

Avfi Kwleo mgmivAvfQme e'sK UKvi vlv | fZgi vngfZvAeK nfe, vkš' GUB mZ" | gwl KWR evc ~~v~~ fKi Gme e'sK `xgq afi i vlv, UKvKtg hq| afi vZg, 5 nRv UKvRgvi `B eQ afi | , fb fLfi tmlv 5 nRv B AvfQ Znfi Kf vfe UKvKgti v?

fkB Li PbvKi fi | UKvKtg

Pfi vZnfi Rbv hvK Kf vfe Li P Ki vQovB mÂq Ktg fhZ cvf | wzb eQ afi Zg 5 nRv UKv fi fL wqQ gwl e'sK | tmb mgq Zg GKU eM wkbZ cv fZ 100 UKv | Av GLb wzb eQ cfi Gm tmb eM i `vg 125 UKv Znfi Kxnti v? AvfM 100 UKvLi P Kfi hvcl qvfhZ GLb Zi fPq 25 UKv fvk Li PnfQ Znfi wmeUvKx` wj :

- AvfM 5000 UKv eM cv qvfhZ : $(5000 \div 100) = 50w$
- GLb 5000 UKv eM cv qvhq : $(5000 \div 125) = 40w$
- wzb eQ AvfM 40w eM i `vg w : $(40 \times 100) = 4000 \text{ UKv}$
- eM fKbi fvgZi vPfi mÂq wzb eQ (5000-4000) = 1000 UKv Ktg tM



Ziv gvb gwul e'vstK wzb eQ a#i Rgvbvi ci fLv tMj, tmb UKv
 u qll gZvKtg tMQ GB th tKvbvRvbtmri `vg tejo hv qvev u qll gZvKtg
 hv qv GtK etj gj-`u xz/ A\_@, wzb eQti wRvbtmri i `vg GZ tejo tQ th,
 AvtM5000 UKvq th cY tKbv thZ, GLb Zv wkbz Avt vAfbK tev UKv
 Li Pntel

evj v# k GLb gj-`u xzi nv kZKi v6 f vM KvQKvQ Ziv gvb GLb 100
 UKv wtb hv tKbv hvq, GK eQ ci GKB wRvbtmri wkbz 106 UKv Li Pntel
 ZvB Zvg hv nAqK GK eQ AvtM ngvb i v#z Pj, Zvntj tmbtK ewotq
 106 UKv Ki z ntel Zvbvntj, A#4WK_vKj l cQZ.A#_QZgi nAq Ktg
 tMj | wbtM Mj ZvAvt vcvwv ntel

kvtq-`v LuGes

UBg f `y yAe gwb

kvtq-`v Lu tgvM Avgj i
 GKrb wL`vZ ntv v ev
 cQ wK kvrtK wbt b/
 Zu L`vZ gj-Z evj v
 ntv v wbtmri `b `dvg
 meQv 22 eQ wzb
 evj v kvrt Kt b/ cQvg
 1664 t#K 1678 mj
 Ges wZxq ev 1680
 t#K 1688 mj | Zu
 kvrtvgtj XvKv e'vK
 Dbw nq/ ej vntZv ZLb
 wQ GB cQ#k tgvM
 kvrtbi tKQngq/



tmb kvtq-`v Lu Avgj evj vq GK UKv Avt gY Pj cvt qv thZ/ Gw WK
 340 eQ AvtM K_v GLb Avt gY Pj wkbz KZ j vM Rvbtv? 10 nRv
 240 UKv Ziv gvb tki kvtni ngq tKD hv 1 UKvgwul e'vstK ti tL wZ
 Zvntj, tmb wtb GLb GK gY Pj l cvt qv thZ bt

GtK etj UBg f `y yAe gwb vev UKv ngqgj-` mto wzb k eQ AvtM GK
 UKvgvbt ntj v GLb Kv tmqv`k nRv UKv GLb GK UKv th `vg 10 eQ
 c#i Ziv tPq AfbK Kg/ ZvB UKv tKv v ti tL wbt ngqti m#Zv `vg Ktg
 hvq/ ZvB nAq Ki t B Pj te bt UKvev vZl ntel wK `UKv Kv vte evvte?

5. UKvKx vte evo te

[illegible]

tʒvɪ fʁɔvɪwɪz Aɪtʃki B eʊsK wɪmɛ evAʊKɪDUAɪtʃ tʃLɪvɪtʃ fʃɪv
 tʒvɪ gɾevɪl nqʃZv eʊsK UɪKvɪvɪl Zɪg ɪk Rɪtʃv Zɪv Kɪf vɛ eʊsK
 eʊnɪ Kɪ?

Zg hLb e'vsk UKv i v te t nLk ej v nq wlv wRU ev Rgv t nB UKv e'vsk
w i c f i v t e l A v m e t P q e o K v n t i v t nL v b i v l v c w UKv Rb' Zv v
t zgv t K A v i v UKv f t e l e'vsk t zgv t K t h UKv f t e, Zv t K ej v nq n y l
t zgv m A q x w m t e c w g v m R g v i l v UKv w e c i x t Z G B n y R g v n t e l

f leQ e'isk tkb tZigutK Ggw Ggw UKv f te? wQbv Kfi B, Gf vte UKv
cvt qvhtv? nük hvte/

e"i\$K Kx v/e KvR K#i

e'isKi KvR ntj v tj b f b l UKv t b q v UKv f q y ai v h v K, t K v t v G K e'w
t m b y x e'isK t K G K e Q i R b 1 n v R i UKv a i w j | h l b t m a i t b q v
UKv t d i Z f t e, Z L b e'isK Z i K v Q t K 100 UKv t e k t b t e, n y w t m t e l
Z n t j G K R b a i e v F Y w j 1 n v R i UKv t k v a K i j 1 n v R i 100 UKv G K
e Q i t m k Z K i v 10 f w n v t j n y w j | G f v t e'isK A v Q K t j |

GKBr vte WtCwRU evRgvi LtQ hv v e'sK tZvgj-Z Zvfi KvQt #K UKv
av w#Q t#B UKv t #KB t#Ab~ KvD#K FY w#Q ZvB e'sK tZvgi Rgv
i Lv UKv Rb~ cQ eQ wv nvi tZvg#K ny w#Q GLb e'sK, fi vZ
nfi ni 6 t #K 7 f wMchQ Zv gvb n#Q GLb e'sK 100 UKvi Ltj,
GK eQ ci t#w Kgc# 106 UKv ntq hvte| A_@, UKvevte| Gf vte
e'sK UKv t #L, tKv bv cwkQ QovB Zvg Avq Ki tZ cvfi v Zte GRb~
tZvg#K t#LvB GKwJA~KvDULj tZ nte|

TKv e"vstK UKvi vLte

e'isK A'ikvDuTly vLø Kw b q| Zte Zv AvMgKUbLurLei K# f Ltz
 cv# v evj v# k ni Kwv-tem Kwv, w f v v g# 56W e'isKs c@öb AvQ
 thLv t #K mÅqj meavv#z cv# v G# i g# GK ai #bi c@thvWZvP#j
 ne mgq| ZvB #KD tekv n# f q, #KD Kg| th e'isK hZ tekv n# f q, thLv
 UKvi vL#j ZZ tekv j v | ZvB AvMgKUbZjvbk#j f #Lv #Kv e'isK UKv
 i vL#j j v tekv|

G'ici A~~v~~Q e~~s~~tK gub GtKK e~~s~~tK tnev gub GtKK iKg/ KvRB
A~~k~~DULy v A~~v~~MevrgvA~~_~~evAwÁ Kvj vm~~½~~Aj c K# bu , tkv_v
tnev gub f vj y Zvci f #L v f vj ve~~s~~K j v gta~~"~~ Ki kvLvAvQ tZgv
emv KvQ thb A~~k~~DULj j m#RB hvzqv Zi v hq c~~q~~R b| gb d v
~~'~~-ZjAv tnev gub, GB zb wtePbv GKwle~~s~~K evQB K# y Zvci tmlvb
A~~k~~DULj z thz cvj y

e"i\$K A"iKvDULj#Z Kxj wMe

evj v̄f tk GKW - ž e^{is}ks bxzgy vAvQ Gi Dfj k" nti v̄ Ql̄ Ql̄ x̄f i
 AvaybK e^{is}ks t̄revl cōj i m̄₂m̄u₃ Kti Zv̄f i ḡa" m̄A₁qi gubwKZv
 m̄o Ki v̄ t̄mLv̄bEj vAvQ Kf v̄e GKRB - ž v̄v̄ v̄e^{is}K AⁱKv̄DULj t̄e
 Ges t̄mLv̄b t̄ tk t̄mKxm̄eavcv̄t̄e/

- GRB" eqm nZ nte Qq t tK AWti veQti i gta"
- A"KvD-Uw cwPj bvKi te eevgva_evAvBmZ Awrf veK|
- wme tLy i Rb" Uniform Account Opening Form GesKYC dig bvl |
- tZigv GesAwrf veKi e"w MZ Z_" di tg ci-YKti v
- `yldi tg Awrf veKi `vji bvl |
- tZigv, Awrf veK l bvgbi cvmtcUonBR Qe `v |
- tZigv Rb"veÜb nb` Gesv"v cöôvbi cwPqcî wZ nte|
- Awrf veKi RvZxq cwPqcî evcivvZ gj-K`yvj l j wte|
- A"KvD+U ai b nte mÂqx tnlv t tK thKvbmÂqxw g tLy vhtel
- A"KvD-U tLy i mgq Kgc t 100 (GK kZ) UKvRgvwZ nte|
- A"KvD+U wci xZ GKwGwGg tWvUKWvZel
- Kwv t q gvm mte P2000/- UKvZ tZ cv t el
- Awrf veKi Abji vta mgv5000/- nZ cv ti |
- GB A"KvD-U t tK mi Kwv w Qov tKvbm v @RR@Uvhtel bv



e"vskí Ab"b" tnev : e"vsk th tZgvsk í aytmvsm ev mÂqx A"KvDU Kí
f je Zv bql trLvto UKv Rgvto Aví v AþK DcKí Y AvQ tm j vK
vovtoMvtofte ai vnql thgb : vWv Gm

Wv wRU w@qg/tcbkb w g ev Wv Gm nñ v Ggb GKw cwkí by thLvto
Zx gvmgvm GKw wv@cwgy UKv Rgv f je e"vsk vovtoMvtofte Wv Gm
tnvwt_vKí Zx trLvto tþK meavAbhvx tgv teQvtoZ cví v tgv
tkþ tmvsm A"KvDU tþq AþK tev j v m UKv tdi Z cvteí Gw
`Nqgv mÂqí cwkí by GLvto mý tev Kí Y tmvsm A"KvDU hLb-
ZLb UKv tZí v mthM_vKí GLvto GKw wv@tgv chv UKv Rgv wtq
thZ nql Zí AvMUKv tZí v l wqg AvQ Zte tm tñ í meavKtg hql
Gí kZ@ mý nv e"vskþ f Aví v v ZvB G ai þbi wdg hv qv AvMf vj v
Kí eys wtoZ nteí

Avfi KW nfi v al · W WfcwRU GLvb GKefti GKwlvw© A#4 UKv`X©
 mgfqi Rb" e"stK fi zL wZ nq| G fff fi ny ni WwGfni fPq tew| Ki Y
 e"stK GK efi B me UKv fcq hq| fmB UKve"stK mav YZ Awð qZv Qov
 vevqMKi fZ cvi| GRb" e"stK G ai fbi mÂq ny tew f q| Zte val · W
 WfcwRfUGKefti eo cwgY A_@L fZ nq| afi vZg GKefti 50 nRv UKv
 fcq| fmW GLb Li P Ki fZ Rv by ZLb fmW val · W WfcwRU mfmte e"stK
 fi zL wZ cvi v tgqv fk#, fmism A"KvDU ev WwGfni fPq tew UKv
 cv qvhvte|

G Qov vevbae"stKi vevbae fbi mÂq wg AvQ fZgvi mÂq ai bejs
 fhKvbwL fZ UKv iL fZ cvi v Zte GRb" gveev A_ev AwÁ Kv v m½
 Ajc Kf wq|

j f AvQ f ki l : e"stK UKv iLv GKU eo wKI AvQ e"stK nRv
 nRv gubj mÂq Ki fQ fmB mÂq UKv Ab" fKD vevqMKi fQ e"em
 ewR", ki Ki Lvbiq| ZvB e"stK hZ mÂq nte, ZZ vevqMevote| Gf vte
 f kl Gm f hte| GKB m½ Gw kke t fK GKRB w f v qK Awv© e"v
 m½ m½, Kf| hvKbv f v fZ Awv© e"v icbv Zv` f Zvevte| Gw
 w f Ri fZve fLb, Ggbk f fki vevqM mÂq Ae"b iL te|

fkqievRv I UKvev fZ cvi

fZgvi Rgvbv UKve"stKi cive fZ fKqievRv vevqMKi f I Zvev fZ
 cvi ev fZgvi j f n fZ cvi| wš' fKqievRv vevqMKi f, fmL
 evRv` fi m½ VbvgvKi te| Ggbk ZvKgfZ KgfZ kb" nq fh fZ cvi|
 G ai fbi Sdk e"stK fbB| A_@, fKqievRv vevqM Sdk w f fZgvi
 mÂq e"stKi t fK tew evote cvi evA fK K fL fh fZ cvi| fKqievRv
 e"v icbv bv ejs G ai fbi vevqM h v qv wK bq| Avfi KLe eo nq
 fKqievRv m fK@v Yv f fmL v vevqM K_vf v fZ cvi v

6. mÂq t #K - 600Y

Avgi vi i æt #KB etj Avm@j t #i K_v - tceK_v v w#Ri Awv@e'e'icbiv
Rb" Gi Kg j #i " _Kv Lp Ri æ| Zvbntj UKvi ayLi FB nte| Gi mMK
e'eniv nte by GBj #i " MK Ki v Rb" AvtMw#RtK c#Kj v UKvwtq Avg
KxKi tZ RB? t#Lvb t #K w#Ri Rb" metPtq , i æc Y@el qw#K j #i " w#nte
te#Qbv | w#Ri f vel 'r j #i " wba@Y | Zv ev évq#bi Rb" KtqKw c#K
DËi RbvRi æ|

- Avg Kx vte Avgv j #i " MK Ki e?
- t#Bj #i " AR@ UKvLi t# c#wí bwl tKgb nte?
- t#Bc#wí bva# Avg Kx vte j #i " t#Qhve?

Kx vte j #i " MK Ki te

i i æKi v#K j #i " Kx vte MK Ki te t#B c#K DËi wtq| vKš'Zv AvtMRbv
'i Kiv, Awv@j #i " vel qUv Kx Avgv i gta' teki f M gbyB Rvb bv t#
Rex# Kx AR@ Ki tZ Rq| eoi v teki f M mgqB e' 'ic@wbKv Kiv Av
m#ni mgj vZ| Av tQUvc@wbKv cov Pc, - #j hv qvAvn, gvSgta'
tLj vajveveUev#tei m#mgq Kwltq| vKš'KL#bvK t# teQ w#Ri Rex#
wqš'Y i vL#Z nte w#Ri nvZ| GRb" tQUtej vB metPtq f vj v mgq| w#Ri
Rex#K w#RB mwtq bv | vKš'Zv Rb" Kx Ki tZ nte? DËi ntj v ny i
GKUvc#wí by Av t#Bc#wí bv gj vel q ntj v AvtMj #i " U#K MK K#
t#qv

Awv@j #i " ntj v Zxg vKQ/GKUv AR@ Ki tZ Rv , UKv wlvgtq| thgb :
nqtZvZxg GKUv 'icLc wKbtZ Rv 35 nRv UKv, AvMgxGK eQ#i i gta'|
A_evZxg GKUv#i Rgv f #LQ `vg 3 nRv UKv Rv gvmc#i C' , Zv
AvtMBZxg t#wKbtZ Rv | Awv@j #i " ntZ nte :

- m#w@ : Zxg Rvbv Zxg Kx Rv , tKv#v A' úóZv t#B| Avg GKw
mBtKj Rb| Avg Rvb t#w tKv_vq cv qv hq| vKš'j #i " hv Ggb
ng, Zxg Ggb GKUvKQ/Rv , hv tZgv AgK eÜz tPtq f vj v vKš'
Zxg Rvbv#v t#wAvntj KxevAv ŠAvQvK by Zvntj tZgv j #i "
m#w@bq|
- c#wgc#hM : Ggb vKQ hv `vg AvQ teki t#K ev Kg, t#w UKv
wtq tKbv hq| t#w tKv#v v#v t#K ev t#v ntZ cv#i j #i " Uvntj v

eÜž i vɔtq`đi tKvɔvRvqM t tK Nđi Avn/ vKš`Zv i Li PAvQ
j ʃl`wa@ŋi AvMZv gj`mútk@w@v av Yvi vŁž ntel

- ARl@hM : tZgv j ʃl` Ggb vKQ hv `vg mɔa`i evBj bq| Zxg GLbB GKw 150 vnni tgvU mBtKj RBQ Zxg Rvɔv Zv `vg AvovB j vŁ UKv tml tKbv f vKvɔ vɔv nq Zv Rbv vKš`Gw tKbv ma` tZgv tB| Gw Rj vɔv eqm nq v tZgv| KvRB Gw ARl@hM j ʃl`bq|
- ev émɛž : A tK vRvwm AvQ hv nq tZv Kg `vg vKš` f tK B cv qv hv bv ZvK j ʃl` evɔtq j v tB| Zxg GKUv tLj bv vKbž R| nq tZv UKv Rvɔtq tml tKbv mg\_@ i vŁv vKš` tml vKbž nđi tŁž nte AvɔvKv| A_ev Zxg Ggb vKQ GKUv RBQ hv vntbvg f tLQ Avntj ev tte tB| KvRB j ʃl` nž nte ev émɛž| tml RBtj Zxg tŁž cv v
- ngq evav: t j ʃl`w Zxg w i Ki Q ZvKZ w tB ARl@mpe tmmútk@ vov Z nž ntel hv j`cUc vKbž R|, Zxg vK vime Kđ f tLQ gvwm KZ UKv Rvɔž cv tte? ZZ UKv Kđ Rvɔtj KZ gvnci tml tKbv hv tte? GRb` j tŋ`i m t½ Avg KZ ngtqi gta` tml ARl@Ki tZ RB, Zv vK Kđ tŁj tZ ntel

j tŋ`i i Kg tdi

vɔtRi t tKvɔv Dvɔtbi Rb` mVK j ʃl`_vKv Ri av| GB j ʃl` nž cv v bvb i Ktgi| Zte ev évɔtbi ngtqi m t½ vj t tL Avgi v vŁb ai tbi j tŋ`i K_v ej vQ

`^ tgvv j ʃl`` : Gw Ggb j ʃl``, hv Zxg vŁb gvni Kg ngtq ARl@Ki tZ cv tte tŋb, Zxg GKw Mđi eB vKbž R| Zxg Rvɔv Zv `vg 400 UKv GK gvntB Zxg GB UKv Rvɔž cv tte| nvLi P Rvɔtq vŁb mBvni gta` tml vKb tŁj t| Gai tbi j tŋ`i Av vD`vni Yntž cv v :

- tcvK tKbv
- eB ev v v v tKbv
- `bw b KvR j vM Ggb mi Ävg tKbv
- vɔtRi KwúDUđi tKvɔvc vŁ@Ac tMŋKi v
- eÜž Rb` tKvɔv Dcnv tKbv
- vɔtRi Rb` GKw Ri av Znvej Mb

ga`tgqiv j ʔʔ : ʔh j ʔʔ ARQ ʔzb gvm t ʔK GK eQ ngq j ʔM ʔhgb, Zxy GKUv` ʔg d b ʔkb ʔz Rl | `vg 10 nRv UKv Zxy gvm 1 nRv UKv Kʔ Rgv ʔ | 10 gvm gv vq ʔd b ʔ ʔkb ʔ ʔ | Gai ʔbi j ʔʔ i Av ʔ vD` ni Yn ʔz c ʔi :

- Uve ʔKbv
- eBmB ʔKj ʔKbv
- ` ʔ ʔKv v Ny ʔz hv qv Li P ʔR Mo
- ʔ ʔRi N ʔi Rb` ʔKv ʔv Av re ʔKbv ʔhgb : eK ʔkj d

`Ntgqiv j ʔʔ : Ggb ʔKv ʔv j ʔʔ, hv ARQ Ki ʔz GK t ʔK ʔzb eQ ev Zv ʔP ʔl ʔek ngq j ʔM Zxy ` ʔQ ci Kʔ ʔR DV ʔel ZLb ʔZgv GKw f ʔj v j `icLb `i Kv n ʔel Zxy eevg ʔK Rc ʔ ʔz Rl bv Zv GLb t ʔKB UKv Rgv ʔv i ʔKi ʔj | ʔhb, Av vB eQ ci Zxy ʔm ʔ ʔkb ʔz c v | Gai ʔbi j ʔʔ i Av ʔ vD` ni Yn ʔz c ʔi :

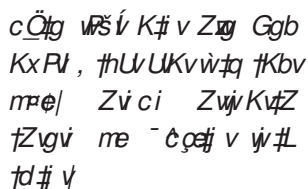
- D`Pkv ʔvev c ʔ ʔ ʔ Li P ʔR Mo
- tgU mB ʔKj ev ʔKv ʔv h b ev nb ʔKbv
- f v e ʔ ʔz v e ʔ ʔv Mev ʔKv ʔv e`em i Rb` Zn vj Mb
- v ʔ k hv v Li P tgU ʔv

j ʔʔ ARQ i c ʔK i bv

GKev hLb j ʔʔ ʔK Kʔ ʔdj ʔj, ZLb ʔm ʔ ʔv ʔ i v ʔ v c ʔ n ʔv ʔn evg v ʔn KZUv G ʔM ʔz c v ʔj Zv ʔev Sv ʔP v Kʔ v ʔ GRb` Zxy GKw R U c v Zv j Kv e`em i Ki ʔz c ʔi v ʔ ʔ ʔz gb B GKw Zv j Kv f qv Av ʔQ

j ʔʔ i Zv j Kv l ev ʔv b c ʔK i bv

j ʔʔ	i ʔ ʔ Abj ʔv ʔx μ ʔK	` ʔ, ga`bv `Ntgqiv	Li PKZ j ʔM ʔ	n ʔv ʔn KZ Rgv ʔz n ʔe	ARQ i Zv i L



ʈɪB ne j ʈʰ, i æ; Abɪɲɔx
 mɪV | ʈKɪU Zɪ ne ʈɪq
 ʈɪV | ʈKɪU ne ʈɪq
 Ri æ | A_ev ʈKɪU GKɪ
 cɪ nɪ | ʈɪ Zɪ cɪ
 mɪ ʈɪ Zɪ KɪZ emɪ,
 i æ; Abɪɲɔx

Zivci tZvgv j tI i cvk
w t i v v tKvU
t tgvv, tKvUga tgvv
Av tKvU tgvv
c w Rb KZ mgq j MZ
cv t vSv tPvK t v

GKev j 11" waeYi ci, ZvARdi Rb" AU _vKy AfbK mgqB ngniv
 Ziv ntel tZgv gfb nte, hZ wfb j 11" AR@nev K_vwQ, Zi tPq AfbK
 tek mgq j Wtel A_ev hv wkbZ Pl, Zi `vg nWr tefo tMQ ev tKvfbv
 ngniv Kiv fY Zvg UKv RgvZ cv Q by meB Kgtek G ai fbi ngniv
 gLvw nq/ Ggb cwwvZzZ coj wRi cwiKi bvbZb Kfi mURq bv |

WŠÍ Kŕi f #Lv tZgv ~bw b tKv Li P Kgtj, Zm eov UKv RgvZ
cŕ tēl tmlwqš Y Kŕi ŷ Ac Ž wKZ tKv bvAvq Gŕi, mŕ mŕ j j ~AR Ži
Rb" Av v v Kŕi i vLv ngmŕvng tŕi mŕ Pŕi hv tēl wš' cŕw Kŕi bv wK _ v Kŕi
~cŕ Y n tēl

mf/ i Zvgvfb Kx Agi vmeB Kgtew Rwb/ wLtz I co:z cv v GLv tkb
 ` i Kwv Rwbv? Kv Y GwÁb Anv Y, GKB mf/ mfPZb GKRB bMwK nl qv
 mePq eo Dcvq/ GwGKRb gvbytk f vj v-g- wRbZ tkLvq Ges RbB Pj v
 c± mVK wv vš wRbZ mnh" Kti /

GK bR# w#Ri UKvq - cœ-Y

- cœwb KZ e"q Ki t AvMB evRUK#i t d#i v
- hZ Avq, hZ e"q, wmei LZvq cœwb y#L i vL v
- gvni, eQi i Avq-e"qi wme i vL v
- GKUvj " WK K#i UKvRgv |
- cœwbB UKvcv qv ci mÂ#qi Rb" WKQUKvAy v vK#i v
- th UKvAy v vKi # Zvevq w#Ri e"vK #L `v |
- tKbKvUvGesLi #PvZe"qxn |
- Li #F UKvtL#K WKvteP#M#i Zv wR e"vK i vL v
- mÂq Ki vUKveov , Zvbn#i Ktg hvte gj-ù x#Z |
- GKwle"vK A"KvDU#L#i v
- cœ gvniN#i th UKvRgj , Zve"vK A"KvDUi vL v
- Dcnv evOv#Z eo A#4 UKvt#i AvMe"vK i vL v
- tKvbnWKvkb#Z n#i cingZ cingvY UKvI W |
- mÂq#K eo n#Z `v |
- mÂ#qi m#2w#Ri - cœK Av#i veo K#i v
- mÂ#qi A_@vq Gev - cœ-YK#i v

...UKv#K
mWkf v#e
e"env#i Rb"
Av#Me\$#Z n#e,
UKvKx
#Kv_vq Li PKi #e,
mÂqB evKi #e
Kx v#e?