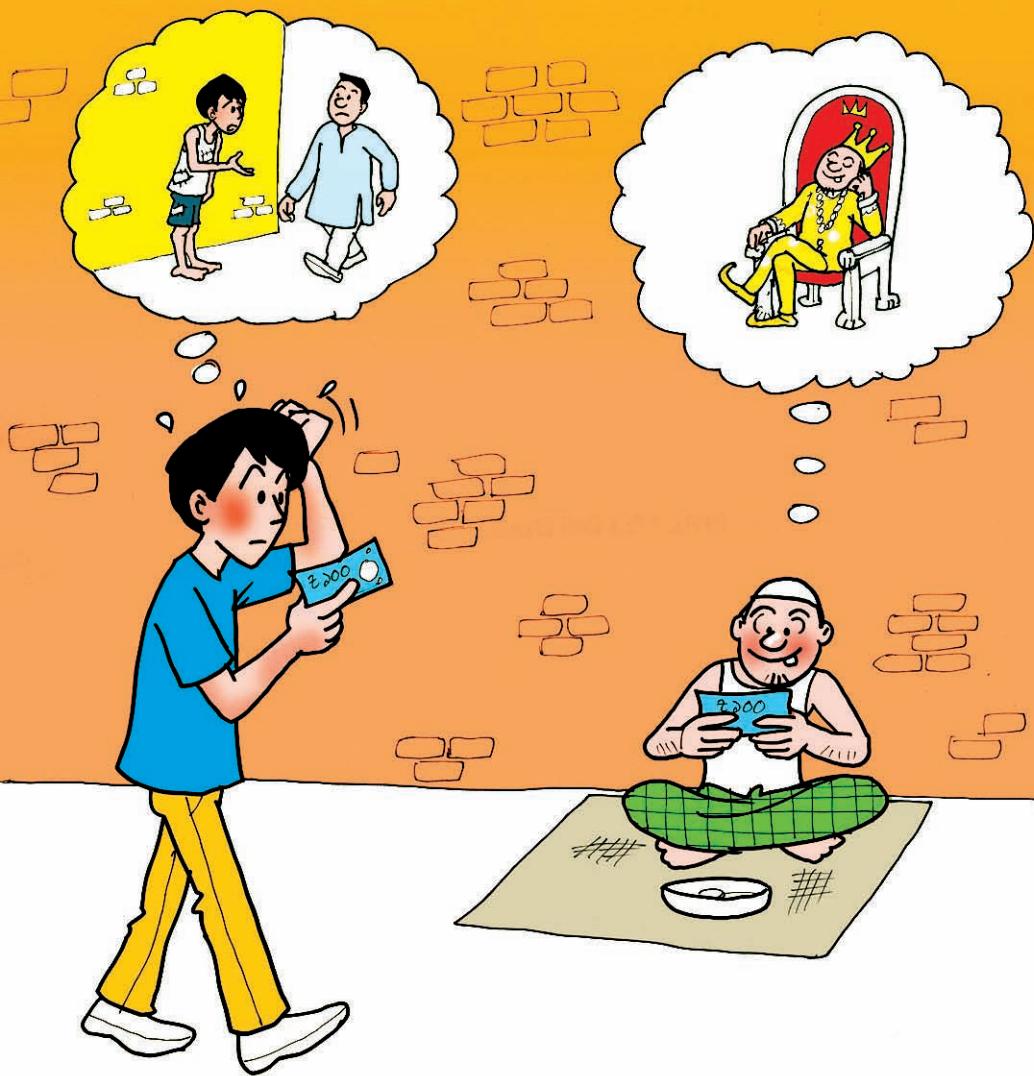


আমার টাকায় আমার স্বপ্ন



Avgvi UvKvq
Avgvi - Ćœ

KZÁZV

tj LK : *rgi vR Avn̄tg` tP̄sajx*

KvU : *kvn̄i qvi Lv̄b*

© *ḡv̄bRt̄gU Āv̄U w̄i t̄m̄t̄m̄ t̄W̄fj c̄t̄gU B̄b̄b̄k̄t̄q̄Uf* (GgAvi w̄wAvB)

c̄k̄kKv̄j : *RjvB 2016*

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ḡv̄bRt̄gU Āv̄U w̄i t̄m̄t̄m̄ t̄W̄fj c̄t̄gU B̄b̄b̄k̄t̄q̄Uf

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*evsj v fvlvq `jkl cēr` i tqf0/ GK. A_©Abt_P gj-/ `B. UvKvq evfNi tPvL
tgtj | AvclZ `jpfZ wecixZ eÄbvi `j cēr` i GKU AwfbævL v i tqf0/ Zv
ntj v, At_P mWk eenvi metPfq Riai | mWkfite eenvi KitZ bv cvitj
A_©Ab_©Nufz cfti | Averi cwi Kf bvgfZv mWkfite eenvi Kitj At_P
weibgtq A|RZ nZ cfti metPfq `jP e-`| Rxebhvcfb UvKv AcwinvhZv,
UvKv DcvRØ I LfPi cwi Kf bvn Gme weIq wbtq Pšlfvebri | myúó avi Yv
ARØ KvR Riai | GB avi Yv bvgB n"Q Aw_R mvjy i Zv/*

*mavvi Yfite UvKv DcvRØ I LfP eot`i weIq ejB wefetPZ | cwi evti i tRô
m`m` ev m`m`MY PvKv, eenvi Ksev Ab` tKftrv DcvfZv Kftrb,
msmfti i LfP Pjy vteb, fweI tZi Rb` mÅq Kftrbñ GfUB GKU meRb-`KZ.
e-e-`v/ GLvtb tQvUf i tKftrv figKv `k`gub bq/ UvKv DcvRØbi tKftrv `wqZi
Zv`i tbB/ kL cftY Ksev Ab` tKftrv cflqvRtb ever-gr-AwfveKf`i KvQ
t_fK UvKv tPfq tbte/ Zntj UvKv mWk eenvi wbtq Ziaf`i Pšlfvebri
cflqvRb tKb?*

*`jlv KvifY GB Pšlfvebri cflqvRb i tqf0/ GK. Ziaf eqm n"Q tkLvi mgq,
cwi YZ Rxetb cflvZ tberi mgq/ -j, cwi evi I mgvR t_fK Giv Ávb,
`jZv I gvbneK Yveij ARØ Kf | -fj i cvVmPZ wefbaelq AšlfZ Kiv
nq, hv cieZP mgf q tckvM, cwi evi K I mgvRk Rxetb wefbaelq
mnvqK nte/ UvKv Ges Gi eenvi thfnZzRxebhvcfb GKU AcwinvhWeIq,
cflZomk KfjvRxetb G weIq tgšij K Ávb ARØ AZ`cflvZK/ GB tgšij K
Ávfbi I ci wflE Kf i B cieZP Rxetb Ávfbi kvLr-ckvLv we-fi j vf Kf | `B.
Kggyx wbgqZ DcvRØ bv _vKfj I Ziaf`i nvfZ KQzUvKvcmv Ptfj Avfml/
`wK ctKU LfP, eflEi UvKv, Rbf`b ei C`-cvefYi Dcvni, cixývq fvtj
dj vdtj i Rb` Dcvni BZ`w` Drm t_fK GB tQfj tqtqiv KQzUvKv Avq Kf
_vK/ GB Avfqi cwi gyY Kfjek hv-B tnvK bv tKb, tQfj tqtqf`i KvifQ Gi
iAzjAtbK/ GB UvKv myPšZ eenvi I AtbK Riai | Kjyv_R`i G weIqU*

*tkLvtZ cvitj `qaitbi myear nte/ c̄lgZ, AvqKZ.m̄gZ UvKvi KQzAsk
m̄q Kti I iv I t̄ i j wj Z KQzAvKv̄yv ev ēcæciY Ki t̄Z civite/ m̄ZxqZ,
m̄q, m̄tqi UvKv e, m̄AZ UvKvi m̄Wk e ēenvi ē Gme Abkj̄ tbi grātg
Ziāt̄ i gtā GKUv Af̄im M̄o DVte, hv cieZP Rxēb A_ēenvi /
e ē vcbvq mnwqK nte/*

*Gme weIq gv̄vq ti t̄L ēqj i wkyv̄_R i Dc̄thMx Kti ēAvgvi UvKvi Avgvi
ēC̄t̄ Kt̄ibv̄t̄g Aw̄_R mv̄y i Zv̄-weIqK GB eBv̄U c̄kv̄ Kiv nt̄jv/ UvKvi
c̄qyRbxqZv, UvKv DcvRθ, LIP, Li t̄Pi wnmve, m̄q, mḡtqi m̄t̄v UvKvi ḡt̄ i
m̄uK̄ ēvst̄Ki Kv̄R, ēvsk ĀvKvD̄U Gme weIq mnR fv̄vq GB eBt̄q eYd̄v
Kiv nt̄qt̄Q/ A_ēwz ev wnmve ēv̄t̄bi Rv̄uj Z̄K_v GLvtb tbB/ eYd̄t̄K
AvKl̄yq I ǖ qM̄n Kti t̄Zyj vi Rb̄ nt̄Z AvKv KQzQne ēenvi Kiv nt̄qt̄Q/
wet̄kl̄ KQzweIq c̄Z `q AvKl̄y i Rb̄ KQzOK I Zwj Kv̄ ēenvi Kiv
nt̄qt̄Q/ wkyv̄_R v̄eBv̄U Avb̄t̄ i m̄t̄v B cote etj Avgiv ḡtb Kv̄i /*

*wKt̄kv̄i gb Kf̄ bvc̄t̄Y/ I iv ēcat̄`L̄t̄Z f̄it̄j veritm/ AtbK eo nI qui ēcat̄`Lv̄
I t̄ i ēF̄eRv̄Z/ I t̄ i t̄Qv̄U t̄Qv̄U nt̄Z Aí KQzUvKv, Zvi m̄t̄v Lv̄bKUv ēcæ
Rj̄o w̄t̄j eo KQzNUte ē Ggbv̄U Avkv̄ Kiv th̄t̄ZB cv̄t̄i/ GB eBv̄U Ggb ēcæ
t̄ Lv̄bviB GKv̄U c̄ym/ Avgiv `pf̄t̄e wekjm Kv̄i, ḡbly Zvi ēt̄c̄t̄ mḡib eo/*

1. A_@ns

A_@n^{tj} v n̄ibgtqi gva^g | Avgv^t i t`tk n̄ibgtqi tmB gva^{tgi} bvg UvKv|
nb^tRtKB Av^tM c̄keK^ti, tZvgvi Rxetb UvKv tKv `i Kvi? c̄l^tgB thme P̄ši
gv_vq AvmtZ cv^ti, Zv AtbKUv G i Kg : tgvevBj tdt^tbi nej ev w̄i PvR[©]evB^ti
Lvl qr`vl qv, k^tLi R̄ubm tKbvKvUv| GB tZv! A_@, c̄Zv`bKvi tQvU tQvU
c̄l^tqvRb, t^tj v tgUv^tbv| mnR K^ti
ej t^tj , tKbvKvUv Rb”|

G meB W̄K Av^tQ| K̄š' Rxetb
UvKv , iaz^tUv Avmtj Gi tP^tq
AtbK eo ntZ cv^ti | UvKv tZvgvi
Rb” GKUv Sj gtj fuet tZi `i Rv
L^tj w̄tZ cv^ti Abvqutmb| GiU
ZLbB m̄e, hLb Z^tg UvKv^tK
ēenvi KitZ w̄kLte ēy^tgEvi mt^t%,
hLb UvKv^tK Kt^tR j w̄M^tZ cvi te
nb^tRi “C^tetj v c̄t^tY|

K̄š' UvKv^tK m̄wKfute ēenvti i
Rb” Av^tM e^tz n̄te, UvKv Kx,
tKv_vq LiP Kite, m̄aqB ev Kite
Kxfute| GB tQvU eB^tq Avgv^t
tmUvB L^tj R t`Le| Rvbe, UvKv
Kxfute Avgv^t i “C^tetj v tK nt^tZi
gt^tvq Gtb t`te|

UvKv LiP Kiv tek mnR| t`vKt^tb tMj vg, w̄KQycO` nt^tj v, UvKv w̄j vg, w̄Kt^tb
nbj vg| ēm, tKl | K̄š' UvKv^tK ēenvi Kiv GKUzKw^tb| GRb” w̄KQyeIq Rbt^tZ
nt^te, e^tz n̄te| Avg KLb UvKv LiP Kie? Kxfute Rgve? Rgvt^tbv UvKv Kxfute
evove (UvKv K̄š' evto, Averi KtgI hvq!)? evovt^tbv UvKv tKv_vq LvUve? LvU^tbv
UvKv KZ `az, KZ nbivct` Av^tiv eo Kie? KZ P̄ši! K̄š' GmeB Rvbv Riai,
UvKv^tK nb^tRi “C^tet^tY ēenvti i Rb”| Zv bv nt^tj , UvKv i ayLiPB nt^te| Gt^tK
Avi tKv^tbv w̄b Kt^tR j w̄M^tbv hvte bv| GB eB tmUvB Rvbv^tbv tPov Kite|
GLv^tb Avgv^t UvKv^tK ēse, Avi Gi ēenvi w̄kLe| Pt^tj v i aKwi, Zvn^tj !



2. Avgvi Avq

at̄iv tZvgvi AṭbK UvKv nt̄j v/ tmB UvKv w̄ tq Kx Kiṭe? Avgiv mevB Kḡteñk Ggb w̄Pši Kwi/ w̄Kš' AṭbK UvKv ḡt̄b KZ UvKv? nvRvi, j vL w̄Ksev Av̄tiñ teñk! w̄b̄tRt̄K Av̄tM c̄k̄e Kt̄iv/ AṭbK UvKv Av̄mt̄j ZZ UvKv, h̄v w̄ tq Avgyt̄ i -C̄q̄t̄j vt̄K ev̄-t̄e e` t̄j tdj v h̄vq/ w̄Kš' tZvgvi -C̄t̄l̄ Av̄mt̄j KZ eo?

ḠU LḡB gr̄vi/ at̄iv, Z̄g 10 nvRvi UvKv Pv̄i/ -C̄ant̄j v, ḠU w̄ tq Z̄g GKUv tḡev̄Bj td̄vb w̄Kb̄te/ hLb tZvgvi Kv̄tQ 10 nvRvi UvKv Av̄mte, ZLb ḡtb n̄te, Av̄v Avgvi Kv̄tQ h̄v Av̄tiñ 20 nvRvi UvKv _vKZ, Znt̄j tZv GKUv j v̄cUc w̄Kb̄tZ cv̄i Zvg/ GB tZv, -C̄eGKUv td̄vb t̄_t̄K j v̄cŪt̄ci Av̄Kvi w̄b̄tq w̄bj/ Av̄tiñ eo nt̄q tMj/ Gf̄te hZ UvKv Avq KiṭZ cv̄ite, -C̄t̄l̄ ZZB eo n̄te/ ZvB UvKvi m̄t̄½ w̄b̄tRi f̄neñrUvI R̄w̄tq Av̄tQ/

w̄Kš' w̄biñZ w̄K i ayf̄etj B Pj te? Zv b̄q/ -C̄t̄K ev̄-t̄e i/f̄c w̄ t̄Z UvKv Avq KiṭZ n̄te/ -ḡcoq̄ Qv̄tQv̄tñ w̄K Avi Pv̄Kvi ev̄Kvi Kt̄i, th nvRvi nvRvi UvKv nv̄tZ P̄t̄j Av̄mte? GKUztf̄te t̄ t̄Lv tZv tZvgvi Av̄tqi Dr̄m, t̄j v Kx Kx? tmB Avq w̄ tq Av̄mt̄j KZ eo -C̄t̄l̄ Lv h̄vq/

Av̄tqi Dr̄m

-t̄j i Qv̄tQv̄tñ i Avq Av̄tm gj-Z c̄tKU gw̄b ev nvZLiP t̄_t̄K/ A_ñ, ever-gv̄ c̄ñZw̄b th UvKv Li_ñPi Rb̄ t̄q/ tKD cv̄q 50 UvKv, tKD 100/ tgiUgñj mevi Ae`v GKB/ Gi ev̄Bt̄i Avq nt̄j v, ew̄tZ tKt̄bv AvZñq Gt̄j b, w̄Zñb h̄vevi mgq 500 ev 1000 UvKvi

GKUv tbvU Dcnvi w̄ tq
tMt̄j b/ A_ev̄ -t̄j
ti Rv̄e f̄v̄t̄j v nt̄j v/
Dcnvi w̄nt̄mte gv̄-ever
Av̄tiñ 1000 UvKv
w̄ t̄j b/ Aek" Av̄tqi
Av̄tiñ KUv eo Dr̄m Av̄tQ
tZvgv̄t̄ i gtZv eq̄m
Qv̄tQv̄tñ i Rb̄/ tmU
nt̄j v Cw̄/ A_ev̄ Dr̄me-
cveñY w̄cñRb̄t̄ i Kv̄Q
t̄_t̄K cv̄l qv̄ Dcnvi /



XvKvi KtqKwU -*đj* i *lkjyv_đ* i m^đt½ Avđj vPbv Kti Avđqi KtqKwU Drm m^đuđK[©]
avi Yv cvl qv tMđQ/ tm_đ jv ntj vñ

- nvZLIP
- AvZ^đqđ` i t`qv Dcnvi
- -*đj* fvtj v ti Rvđëi Rb^đ gv-everi Dcnvi
- Cw
- ÷vBt^đcÜ ev evE
- *lbđRi cđjv* t^đbv eB ev tLj bv *neñju* (hLb gv-everi tmuU *neñju* Kti, tmB
UvKv tZvgvi ntZ Zđj t`q, bZb *lkQyKbvi* Rb^đ)

GKUzvPši Kti t`Lj tZv! PvKwi evKwi i eqm nqib | ZeyAvđqi KZ Dcvq tZvgvi
gtZv GKRb Qvđ ev Qvđxi Rb^đ! Avq hLb AvđQ ZLb -c^đ GKUzeo ntj *¶lZ* K?

tKvđbv AvqB Kg bq

tZvgv^đi mgb bvđg GK QvđT K_v evj | RvbđZ PvI Zvi Avq KZ? w^đtb 50
UvKv nvZ LIP/ hLb -*đj* Kvm _vđK ZLb/ Avgiv *mnme* Kti t`LjQ, GLv^đ
t^đKB gvđm Zvi Avq 1 nvRvi 200 UvKv teñk/ -*đj* eđÜi w^đb, t^đjv ev` w^đtj
eQti iaynvZLIP t^đK Zvi Avq 12 nvRvi UvKv Kg bq! KLt^đbv *lbđRi* AvqQvđtK
Gfvđe *mnme* Kti t`LQ!

MZ eQi -*đj* Kvm GBU t^đK
bvBt^đb DVđZ Mđq tm Kvđm Lg
fvtjv t^đRvë Kti t^đQ/ GRB^đ
Dcnvi tctqđQ 1 nvRvi UvKv/
ever-gvi KvQ t^đK/ Zvici `đ
Ct` tm Avđiv 2 nvRvi UvKv
tctqđQ Cw mnme/ me vgtj KZ
`woj? 15 nvRvi UvKv, GK
eQti! Aek, me UvKv Zvi nvZ
tbB/ ctKU gwbi GKUv eo Ask
LIP ntq tMđQ/ Gi *lkQyAsk* tm
cov^đ tUetj i Wqđt, GKUv ev^đ
t^đLtQ, Avi *lkQyAsk* t^đLtQ
gvđqi KvđQ/ GLb tm GKwU
j icUc tKbvi Rb^đ UvKv RgvđQ/
AvcvZZ GuvB Zvi -c^đ



tZvgit` i meviB Kgteik Ggb Avg AvtQ/ aij vg, tZvgvi nvZLiP w tb 20
UvKvi teik bq/ Zejy tZv eQt i cij 5 nvRvi UvKv/ tmB Avtqi KZUv tZvgiv
LiP Ki Avi KZUv eenvi Ki tZ ctitv -CæHtY, tKutbv w b nmve Kti t tLQ?

UvKutK fijr vfit eenvi i Rb nmveUv Ly Riai/ Avg KZ UvKv Avg KiQ,
KZ LiP KiQ, Avi Kx cwigvY RgutZ ctiQ? GB nmve cwi®yi _Ktj eo eo
-CæZigI t Ltz ctitv/ ZvB Avtqi ci Avgiv Geri GKUzLiPi nmvei w tK
bRi t e/

3. Avgvi LiP

AvtMB ejtj wQ, tZvgvi nvZLiP 100 UvKv bmk 20 UvKv tmwU GUv eo bq/ tKD
eQt i 20 nvRvi UvKv Avtqi ci I t Lte gb Lvvc Kti etm _vtK/ Zvi ntZ
tKutbv UvKv _vtK bv/ Kvi Y, tm hLb hv cvq LiP Kti tatj/ Averi tKD 5
nvRvi UvKv mbtqI mSb _vtK/ Kvi Y tm ejSi tb LiP Kti/ tmLvb t _tK wKQy
UvKv Rngtq, mbtRi tqvU tqvU KL,tj vtK ciY Kti tZ ctit/

ZvB -CæcHtYi Rb mePtq eo aicwU ntjv, mbtRi Avtqi mt% LiPi wjy t iL
Pj v/ Avg KZ Zvi tPtq eo weIq ntjv, ZvB tmB UvKv Kxfite eenvi Kti Qv/
meB LiP ntq hv"Q, bmk wKQyRgutZI ctiQv/ KLtbv nmve Kti t tLQ tZvgvi
UvKv Avmtj tKv_vq hv"Q? hv KLtbv nmve bv Kti _vtKv, Zntj GLbB i i æ
Kti `vI / wKs' Kxfite eSti UvKv tKv_vq teik hv"Q, Kxfite nmve i vLte?
mbtPi e. wU tLqyj Kti v/

Avgvi UvKv tKv_vq hv"Q

- nmve ivLvi Rb mevi AvtM `i Kvi GKU Kj g Avi GKU Wtqwi/ GUv tZvgvi nmvei LvZv/
- cijtq wj tL tatjv, tKv_v t _tK KZ Avg nq, tKvb tKvb wRwbtm i
tcQtb KZ UvKv LiP nq/ thgb, hvZvqvZ, Lvl qv`vI qv, wMdU tKbv,
Mt i eB ev KvUbi nmw; Ggb Kx AvtQ thLvb Avtqi UvKv, t j v
LiP ntZ ctit/

- Gici cōZw̄ tbi GKUv Zw̄j Kv ^Zwi Ktiv| AvR KZ UvKv tcj vg| tmB UvKv tKv_vq LiP Kij vg| Kx Kx wKbj vg| GgbwK GKU P̄tKv̄tj UI h̄w̄ `B UvKv w̄tq wKtb _v̄tKv, tmUvI w̄tbi nmve Zt̄j i v̄tLv| cōZw̄ wRwb̄tmi `vg KZ? w̄b tktl KZ UvKv n̄tZ Av̄tQ? cōZw̄ LiP v̄j tL tdtj v̄|
- ḡm tk̄tI Av̄tKw̄ Zw̄j Kv evbvI | tmLv̄t b nmve Ktiv, GK ḡtm KZ UvKv hvZvq̄tZ tMj, KZ UvKv tMj Lv̄l qvi tcQtb, KZ UvKv M̄t̄i eB ev KtLi tKt̄bv wRwb̄m wKbtZ? Gfv̄te LītPi m̄t̄e me Lv̄tZ GK ḡtm KZ UvKv LiP nt̄j v̄ Zvi GKUv nmve cv̄l qv h̄t̄e|
- ḡm tk̄tI tmB nmve t̄tL eS̄tZ cv̄te, metPtq tewk UvKv tKv_vq h̄t̄Q| Z̄g wK me UvKv evM̄ ev d̄tBW wP̄tKb tL̄tq tkl Kt̄i tdtj tQ? tewk i fM̄ UvKvB wK Pt̄j h̄t̄Q AvBm̄ w̄tgi tcQtb? bwK ḡf t̄Lv nt̄Q tewk| tmUvI t̄tL eS̄tZ cv̄te, Avmtj B wK tmLv̄t b AZ UvKv LiP Kiv Riāi w̄j?
- Avgiv hLb tKbUvKvUv Kwi, ZLb cōqB gtb nq, GUvi `vg tZv m̄gvb| G Avi Ggb Kx| wKš' cōZw̄ bKvi tmB m̄gvb tKbUvKvUv nq̄tZv, ḡm tk̄tI AevK Kite| eS̄tZ cv̄te, tmUvB nq̄tZv GKU m̄Atqi m̄t̄ebv bō Kt̄i w̄t̄Q| ZvB Avg tKv_vq LiP Kie, KZ LiP Kie, tmUvI tevSvi Rb̄ Ggb nmve ivLv L̄y Riāi|

GLvtb GKUv w̄Iq GKUzcm̄®vi nI qv f̄t̄j v̄| GZ nmve ivLvi ḡt̄b GB bq th Z̄g Ḡt̄Kēti KcY n̄tq h̄t̄e| tKv̄t bv LiPb Kīte bv, īayRgv̄te| LiP mevBtKb KītZ nq| tZvgtKI Kt̄Z n̄t̄e| wKš' nmve ivL̄tj tmB LītPi Ici tZvgvi w̄qS̄y _wKt̄e| ZLb Z̄g eS̄tZ wKt̄e, tKv_vq UvKv h̄t̄Q| tmLv̄t b wK m̄Z'B GZ LītPi `i Kvi w̄j? nmve bv ivL̄tj nq̄tZv tevSvB h̄t̄e bv, KZ AcPq tVKv̄t bv thZ| UvKv m̄wK ēen̄t̄i i Rb̄ Avg Avi ēt̄qi ḡtā f̄vi m̄gv Avgv L̄yB īazcY® nmve tmB KivRutK mnR Kt̄i t̄te|

ej t̄Z cv̄ti, Avg tZv KL̄t bv nmve Kwi b| Kxfv̄te Zw̄j Kv ^Zwi Kie? tmRb̄B Avgiv GKUv D̄vni Y w̄t̄Q| GuU GKw̄U avi Yv gv̄I| Zw̄j Kv GgbB n̄tZ n̄t̄e Zv bq| GuU ḠtKK R̄tbi Rb̄ ḠtKK iKg n̄tZ cv̄ti|

Kxfite w̄ tbi LiPi nmve iLte

w̄ tbi LiP Zwj Kv-- Zwj L : 07/06/16, g½j evi

tKv_vq LiP	KZU	cZU `vg KZ	LiP KZ UvKv
w̄ Kkv fvor	2 evi	20	40
AvBmug	1	40	40
gyf t`Lv			
ti ÷ t̄tU LvI qv			
eB			
KwU/PtKvtj U	2	15	30
Kjg			
tdvb KvW®			
MdU			
wfytKtK `vb	2	2	4
WwfW		80	80
tgwU			194 UvKv

c̄g Zwj KvU c̄Zw̄ tbi LiP w̄ tL iLvi Rb | tmLvtb w̄ b-ZwiL Ges evi
 Aek'B w̄ tL iLte | mt½ tKv_vq KZ LiP ntj v| GtKK w̄ b GtKKfite UvKv
 LiP ntZ c̄ti | me nmve wb̄tq thM Ktj w̄Zxq Zwj Kvq thM Kitj , UvKv
 tKv_vq hvtQ tm m̄utK®avi Yv cvl qv hvté | ZLb c̄m®vi nte, m̄wKfite UvKv
 eenvi Kiv hvtQ w̄K bv| A_ev tKv_vq LiP Kgvjtj Avtiv m̄Aq Kiv hvté |

gw̄mK/eQtii LiPi Zwj Kv

tKv_vq LiP	cZU `vg KZ	gwtm LiP	eQtii LiP
w̄ Kkv fvor			
AvBmug	40	800	9600
gyf t`Lv			
ti ÷ t̄tU LvI qv	200	200	2400
eB	50	100	1200
KwU/PtKvtj U	15	300	3600
Kjg			
tdvb KvW®	50	100	1200
MdU			
wfytKtK `vb			
WwfW	80	160	1920
tgwU			

aiv hVK, Ictii Zwj Kvi gZv
 tKD cÖZw`b GKUv AvBmug
 Lvq/ Zntj gvtm iayAvBmug
 eve` Zvi 800 UvKvi teuk LiP
 nte/ eQt i cÖq 10 nvRvi UvKvi
 wPšl Kti t`tL vZv? iayAvBmug
 LvI qv mvgvb" Kigtq w`tq eQt i
 KZ UvKv mÄq Kiv hvq?

ij tL bv ivLtz wbtRi LiP i aib
 m¤utK®cwi ®vi avi Yv _vK bv/
 dtj UvKv tKv_vq tMj , gvm tktl
 GwU wbtq tfte tKv bv Kj -Kbviv
 cvl qv hvq bv/ G Kvi tYB UvKvi
 mWvK eenvti i Rb" meP tq
 , iazcycavc ntj v me nmve ij tL
 ivLv/



GK bRti : Kxfite nmve ivLte

- 1) GKUv nmvei LvZv ev Wvqni ivLv
- 2) LiP LvZ, tji vi Zwj Kv `Zwi
- 3) cÖZw`tbi Zwj Kvq Avq ij tL t dj v
- 4) cÖZw`tbi Zwj Kvq me LiP ij tL ivLv
- 5) gvm tktl i Zwj Kvq me thwM w`tq t`Lv, tKv_vq KZ UvKv tMj
- 6) Avq KZ, e`q KZ, mÄq KZ, tmB nmve tgj vtbr

Kxfite LiP Kiṭe

ati wbwQ, Zg nmvei LvZv Ljy Q/ tmLvtb t`Ltz crQ LiP teuk/ Zg LiP
 KgvtZ PvI / wKš' Kxfite tmwU Kiṭe? GBLvtb Avmte Avtqi mt½ e`tqi
 fvi mvgti weIqiu/ ati v, Zg GKUv Rvgv ev kvUwKbz PvI / kvUwLgb `mg/
 2 nvRvi UvKv/ tZvgvi KvQ GLb GB ciwgvY UvKv AvtQ/ hv `B gvm ati
 Rgvtbr/

c̄kentj v, Z̄g wK GKUv Kv̄tUP Rb” `B gȳtmi m̄q LiP K̄ti t̄dj te? wbtRtK wRtAm K̄ti t̄tLv, GLb wK t̄Zvgi tmB k̄Uēv RvgiUv LgB `i Kvi? wPši K̄ti t̄tLQ, nqtZv bb ēvU t̄Kvb t̄vKvtb Av̄tiv Kg `v̄g GKB k̄Uc̄vI qv th̄Z c̄ti | A_ēv At̄c̄l̄v K̄ti t̄tLv, tmB t̄vKvtb KLb gj̄Qv t̄q| Z̄ntj nqtZv GKB wRibm Av̄tiv Kg `v̄g t̄Kbv h̄te|

UvKvi m̄wK ēen̄ti i Rb” AcPq _vḡt bv LgB Riai | Z̄vB UvKv LiP K̄tZ n̄te mZK̄Zvi m̄t½ | t̄KbvKvUv Av̄tM wbtRtK wK0yc̄k̄Kiv fit̄j v| thgb :

- *Avg t̄Kb GUv wKb̄tZ Pv̄?*
- *Avgvi wK GUv m̄Z̄B `i Kvi?*
- *GZ `wg wRib̄tmi tc̄Qtb t̄Kb UvKv LiP Kie?*
- *GUv Avgvi Kx Kv̄tR Av̄tē?*
- *Av̄tiv Kg `v̄g, Ab” t̄Kvtb wKí wK t̄Kbvi m̄jh̄M Av̄tQ?*
- *GLb wK GUv bv n̄tj | Pt̄j?*

wPši K̄ti t̄tLv| t̄Kb Z̄g tmB `wg Rvgi wKb̄tZ Pv̄ | weIqUv wK Ggb, GKB Rvgi Z̄g Ab” KvD̄tK cōtZ t̄tLQ, GLb wbtRi I GKUv PvB| A_ēv Z̄g Ab̄t i t̄L̄tZ PvBQ, th t̄Zvgi Ggb GKUv wRibm Av̄tQ| G_ t̄j v t̄KbvKvUv Rb” fit̄j v t̄Kvtb Kvi Y bq| UvKv ZLbB LiP Kiv D̄PZ, hLb m̄Z̄B Zv `i Kvi | c̄q̄Rtbi tP̄tq tēk LiP Av̄q-ētqi f̄v̄m̄g” bō K̄ti t̄q| ZLb UvKvi m̄wK ēen̄vi Kiv h̄q bv|

Z̄vB UvKv LiP n̄tZ n̄te c̄w̄ngZ| wbtRi ēq wbtqš̄tY iL̄tZ n̄te| Gi wK0yDc̄q Av̄tQ| G_ t̄j v tḡt b Pj t̄j AcPq Kḡte, m̄q ev̄tē|

- *c̄t̄g iaytmB wRibm wKb̄tē, hv LgB `i Kvi | h̄w Lg `wg bv nq, Z̄ntj Gici k̄tLi `yGKUv wRibm t̄Kbv th̄tZ c̄ti |*
- *Ggb t̄vKvb t̄tK t̄KbvKvUv K̄ti v, thLvtb `vg Kg|*
- *t̄Uij t̄d̄t b K_v etj v, Z̄te c̄w̄ngZ, thb nvZLiP w̄tj bv d̄z̄q|*
- *GKB d̄tBW wP̄tKb t̄Kv_vI 50 UvKv| t̄Kv_vI 150 UvKv| Kv̄tRB ḡib h̄w Kv̄QKv̄Q nq, tmB ti ÷ t̄tJU hv̄l, thLvtb `vg Kg|*
- *hLb hv wKb̄tē iwm` tītL `vI | tmU wbtq̄w̄tZ wnm̄ve ivLv wKsev wRibm bō n̄tj wd̄w̄tq t̄qv, `B t̄q̄t̄t̄B Kv̄tR Av̄tē|*
- *hv hv wKb̄tZ n̄te Av̄tMB wj t̄L wbtq hv̄l | hv B”Qv n̄tj v Zv-B wKb̄tZ t̄M̄j UvKvi AcPq n̄tZ c̄ti |*
- *ew̄tZ `Z̄w̄ L̄veri tēk L̄vI | t̄q̄ ew̄o t̄tK wJ̄db wbtq hv̄l | ḠtZ t̄r̄ | A_ © j̄w̄B ew̄tē|*

- th **Ribm** tek jM, tmU GKeti tek tKbv ftjv/ ZfZ `vg Kg cto/ Averi hv jMte Zvi tPtq tek KtB tdj tj AcPq nte/
- em ev MYcwentY fvor Kg/ tm, tj fZ Potj LiP Kgte/ wKKv ev Uw tZ tMtj GKB ct_hv lq eÜz m% fvor fWMrfW M Ktiv/
- **MdU** ev Dcnvi thb mkñx nq/
- tKfbv **Rib** tm tQvULvUv mgmv ntj **btRB** AvM mvi vtbvi tPov Ktiv/

GB civgk^ctjv i ayZvgf` i Rb^cZw, Zv bq/ metkf metPtq abx t`k, tj fZI tZvgf` i eqm QTQT fi Avfq m% fimvg^cYLtPi Ggb Dcvq tKLvtbv nq/ Kvi Y, tgtc LiP Kivq tKfbv Mmb tbB/ Mmb AvfQ AcPtq/ GB eqm ttK tgtc Pj v bv **lkL**tj, fuel tZ mgmv covi AvkYv _vK/

4. Avgvi mÂq

Avgf` i mevi B tQvU tQvU ^CœAvfQ/ Avgiv mevB fme, UvKv ntj **btR** tmB ^Cœ ciY Kie/ GUv i iatZB etj **Q** / GB ^Cœtjv tQvU tK eo nq/ hv ciYi clg avc ntj v, **btR** Avg-etqi **mmve** ivLv, LiPtK GKUv **btq** teta tdjv/ Avi ØZxq avc ntj v, mÂq Kiv/ A_Ù, UvKv Rgvtbv/

gv-evevi m% gvtKU MfqQ/ tmLvtb tKfbv **KQycQ** ` ntj v/ **Kš** `vg tek etj Avi tKbv ntj v bv/ evev ej tj b, ØAvR UvKv tbB/ Avfi K w b KtB t`e/ Ø GiKg cw^WZfZ Avgiv mevB Kgtentj ctoQ/ **Kš** **btR** UvKv _vKtj nqfZv cw^WZUv Ab^ciKg ntZv/

ativ, Zg GKUv evBmBtKj **Kb**fZ PvI/ **Kš** tmUj `vg 10 nRvi UvKv/ GKeti GZ UvKv t`qv gv-evevi Rb^c tek tevSv ntq hvq/ tZvgi hv^c 5 nRvi UvKv mÂq _vKz, Zvntj **Mb**tKtj i AtaR `vg **btRB** wtq wtZ cvitZ/ emKUv t`qv tZvgi gv-evevi Rb^c Avfiv mnR ntq thZ/ Zvivl AtbK Ly ntZb/ Kvi Y, GKUv eo ^Cœc iY Zg **btR** Askx`vi ntqQ/

A_ev Zg gv-evevfK Ly ftj vevmv/ PvBQ Zf^ci **veevnevl** RfZ Dcnvi wtZ **btR** KfQ UvKv _vKtj, Zg AbvqtmB Zf^ci mvi clBR wtZ cvitiv/ tnvK bv tm Dcnvi Ly tQvU/ Guv tZvgi **btR** UvKvq t`qv/ Zf^ci KfQ Gi Avfe`b AtbK eo/ mÂq mevi Rb^cB Ggb ^CœHYi eo gva^cg/



Zing **W**K mÂq Kti v? XvKvi -**đ**j i te*ñ*ki f*ñ*M QvÎ QvÎ xB **nb**tRiv mÂq Kti bv| hîl I tKD tKD g*ñ*U ev c*ñ*m-**đ**Ki e*ñ*stK UvKv Rgvq| **W**KŠ' **W**KQy Rgtj B tmUv tf*ñ*O LiP Kti tdtj| Averi Dcnvi **W**ntmte GKUzeo A*ñ*vi UvKv tc*ñ*j tmUv gr*ñ*qi Kv*ñ*Q ti*ñ*L t*ñ*q tKD tKD| **W**KŠ' Zing **W**K Rv*ñ*bv, Av*ñ*g*ñ*vi Kv, **W**etUbm*ñ* eo t*ñ*K, t*ñ*j **W**Z -**đ**j B t*ñ*kL*ñ*q, Kx*ñ*fite mÂq Kti*ñ*Z n*ñ*|

everev-gv hZB abx tn*ñ*K bv t*ñ*Kb, tm*ñ*vbKvi -**đ**j i **W**K*ñ*i v t*ñ*QvU*ñ*e*ñ*j v t*ñ*KB mÂq t*ñ*k*ñ*L Ges Kti| Ggb At*ñ*bK*ñ*KB cv*ñ* qv hv*ñ*e, hv*ñ*v **nb**tRi UvKv **W** tq **W**ek*ñ*e`ij tq*ñ* LiP R*ñ*M*ñ*qt*ñ*Q| Kvi Y, **W**ek*ñ*e`ij tq co*ñ*tb*ñ*vi gt*ñ*Zv mvg_ **W**Z*ñ*t i gv-everi **W**Qj bv| Z*ñ*v eo nevi -**đ**c*ñ*-t*ñ*L*ñ*Qj| tmUv ev-**ñ** Kti*ñ*Q, **nb**tRi Rgv*ñ*bv UvKv **W** tq*ñ*|

Ggb b*ñ*Ri t*ñ*Zv f*ñ*vi **W**gj te, th*ñ*L*ñ*b, Kt*ñ*j*ñ*Ri M*ñ*D tc*ñ*ti*ñ*tb*ñ*vi ci t*ñ*O*ñ*j tg*ñ*q*ñ*v **nb**tRi mÂq **W** tq t*ñ*ki ev*ñ*B*ñ*i te*ñ*vt*ñ*Z h*ñ*f*ñ*Q| mÂq **W** tq*ñ*, i*ñ*Z*ñ*C*ñ*Y*ñ*K*ñ*R Kti| G*ñ*U g*ñ*b*ñ*y*ñ*K Av*ñ*Z*ñ*b*ñ*P*ñ*k*ñ*j nt*ñ*Z t*ñ*kL*ñ*q| Ges -**đ**a*ñ*er-**ñ**ev*ñ*qb*ñ*bi Ab*ñ*tc*ñ*Y*ñ*t*ñ*q| Av*ñ*ti K R*ñ*bi Ici **nb**f*ñ*P*ñ*k*ñ*j nt*ñ*Z t*ñ*KB ev _v*ñ*K*ñ*Z P*ñ*q, et*ñ*j v? K*ñ*tRB GL*ñ*bB mÂq i*ñ*a*ñ*K*ñ*iv|

mÂq i*ñ*a*ñ*GL*ñ*bB

mÂq g*ñ*b*ñ*y*ñ*K Av*ñ*Z*ñ*b*ñ*k*ñ*m*ñ*x Kti t*ñ*Z*ñ*t*ñ*j | GKUv j **¶** **W**K Kti v| Z*ñ*vi ci tm*ñ*B j **¶** AR*ñ*bi R*ñ*b UvKv Rgv*ñ*bv i*ñ*a*ñ*K*ñ*iv| nt*ñ*Z cv*ñ*i UvKvi A*ñ*vi L*ñ*g t*ñ*QvU| **W**KŠ' GL*ñ*b t*ñ*KB **nb**tRi mvg*ñ*b Av*ñ*qi GK*ñ*U Ask Av*ñ*j*ñ*v Kti*ñ*t*ñ*L `v*ñ*|

t Kb mÂq Ki te?

- **mbtRi tQU tQU KL tgUitZ**
- **Riai cQqRb er nekt` i mgq LiP tRMntZ**
- **mbtRi fneL rmbtq eo ^CacihY**

hZ Kg eqtm mÂq iiaKiv hq ZZB fvtj v/ ativ, Zg cQZib 10 UvKv Kti mÂq Ki0/ mbtRi LiP t_k K Avj v/ Kti tmB UvKv GKUv evf. tiL w^Q/ cQg gvtmB tZvgvi mÂq `wvte 300 UvKvq/ eQt 3 nvRvi 600 UvKv/ tbnvZ Kg bq/ GLb tZvgvi eqm hq nq 13/ Zntj 10 eQi ci tZvgvi 36 nvRvi UvKv Rtg tMj / ZLb nqtZv Zg nekje` vj tq coQ/ mbtRi Rb" GKU tgUimvBtKj ev GKUv fvtj v j "cUC tKvri ^CaeZLb tZvgvi KtQ ev^k ntq aiv t`te/ gV 10 UvKv mÂq nqtZv GKmgq mbtRi Rb" eo uKOyKivi wfZ ^Zwi Kti t`te/

Krfte mÂq Ki te

evfRU Ki : mÂq gvtb iayUvKv Rgvtbv bq/ GvU GKU Afim, hv Rxeb cxvZi m^vZ/ RvZ/ mÂtqi gvblmKZv AvfM ^Zwi Kitz nte/ GRb" iiaZB mbtRi Avq-e^tqi AfimUvK e^tj bv/ Gi me^Pq fvtj v Dcvq ntj v, evfRU/ AvfMB mmitei LvZvq vj tL tdtj v, G gvtm tZvgvi m^vZ Avq KZ/ Zvici wK Ktiv, tmLvb t_k K Zg KZ UvKv LiP Kite Ges tKvb KvR tmB UvKv LiP Kite/ mbtRi evfRU tgfb Pj tj, gvm Rj o tZvgvi Avq-e^q mbqsjY_vKte/ Avtqi tPq e^q teuk ntj, tKvrbv w b mÂq Kiv nte bv/ Zvici mÂtqi Rb" uKOyUvKv Avj v/ Kti tdtj v/

AvfMB mÂq, cti bq : AtbtKB fite hZ UvKv AvfQ Zv LiP Kivi ci emK hv _vkte Zv mÂq Kie/ Gfite teuk mÂq Kiv hq bv/ gtb tiL, mÂq nte iiaZB/ ativ, nvZLiP

Rb" 50 UvKv tctj, mKvjtB
tmLvb t_k 20 UvKv Avj v/
Kti tiL `v tZvgvi Nti i
e^stK/ AvfM tiL bv w tj,
nqtZv Nti wdji t`Lte, me
UvKv LiP ntq tMtQ/ mÂtqi
Rb" uKOy Avi _vkte bv/
Avi hq AvfMB 20 UvKv
Avj v/ Kti tiL `v, Zntj
emK UvKv w tq Pj tZ uKLte/
tmfiteB LiP Kite/



Dcnvi ɯntmte Zıg nVv Kt̄iB 1 nvRvi UvKv tctj | ɯZbıU Dcnq Avt̄o, 1. me UvKvB LIP Kt̄i tdjv, 2. c̄jıUvB m̄Aq Kiv 3. ɯKQyLIP Kiv, ɯKoym̄Aq Kiv | Kx Kīte? AtbK ɯb at̄i GKUv ɯWwfW tKbvi B"Or| UvKv tbB, ɯKbtZ cviQ bv| īīZ, tmUvi Rb" 100 UvKv Aij v̄v Kt̄i īvtL| emK 900 UvKv RgvI | GKēti me UvKv ɯb̄tq evRv̄ti tm̄tj t̄Lte, Lg migvb"B ɯd̄ti Ḡmt̄Q| ZvB m̄Aq Avt̄M Kiv fvt̄j v̄l c̄ti bq|

j ɿ̄ ɯbañY : m̄Aq̄i Rb" Avt̄M GKUv j ɿ̄ ɯK Kt̄i tbqv fvt̄j v̄l h̄w Zıg GKUv evBmvBt̄Kj ɯKbtZ PvI, tmUvt̄K j ɿ̄ ɯntmte at̄i bvI | at̄i v̄, tmB mvBt̄Kt̄j īvg 10 nvRvi UvKv| Znt̄j Zıg ɯtb KZ UvKv Rgv̄te? h̄w 20 UvKv Kt̄i Rgv̄Z cv̄ti v̄, Znt̄j eQi tk̄l 7 nvRvi UvKv Rgt̄e| Gi mt̄v̄ Cw̄ ev Dcnv̄ti ī ɯKQyUvKv tctj Zıg GK eQt̄i ī gta" GKUv mvBt̄Kj ɯKbtZ cv̄te| nqtZv mvBt̄Kj tKbvi Rb" j ɿ̄ ɯK Kt̄iQ, Ges Zıg me UvKv Rgt̄qI tdt̄jQ, Zvici t̄ Lv tm̄j, Zıg Avt̄iv eo ɯKQyKbtZ PvI | tmB j ɿ̄ ɯb̄tq Averi UvKv Rgv̄Z īīKt̄i v̄l t̄Lte eQi Lv̄tb̄Ki gta" tmB -c̄t̄ c̄īY Kt̄iZ cviQ|

ɯgZe"qZv : m̄Aq īī Rb" ɯgZe"qz nI qv c̄lqvRb| Avgiv Gi Avt̄MB t̄ ɯl̄t̄qıQ Kxv̄te LiP Kt̄iZ nt̄e| h̄v c̄lqvRb, Zv-B t̄KbviKvUvi Zv̄j Kvq ivLv Dn̄PZ| thLvb t̄_tK Kg ɯgZv cvl qv h̄te, tmB t̄_vKt̄bB h̄vI qv Dn̄PZ| tLqyj Kt̄i v̄, īay tKv̄j vi ḡtZv cvbıq tLqyj ɯK Zıg m̄Aq̄i me UvKv Dn̄t̄q ɯ"Q? ɯb̄tRi ēq̄t̄K Avt̄qi mt̄v̄ ɯḡyj t̄q bvI | LiP Kgt̄j m̄Aq evote| GUv -Zt̄m̄x|

tKv̄vq m̄Aq Kie

m̄Aq̄i K_v ej t̄j B, Atb̄tKib tPv̄tL t̄f̄tm DV̄te GKUv gw̄Ui ēvsK| Zv̄tZ tQvU GKUv ɯQ"q tmLvb ɯt̄q Kt̄qb XK̄tQ Avi fuR Kiv tQvU tQvU tbvU Atb̄tKB c̄m̄-tKi GKUv e. tK ēvsK
em̄b̄tq tbq| tmLvb̄bB ɯb̄tRi
UvKv t̄j v̄ Rgt̄q iv̄tL|
evRv̄ti Ggb AtbK cv̄l
cv̄l qv h̄vq|

Atb̄tKB Averi Gme ēvsK
UvKv ivL̄tZ AvM̄ox bq| Zv̄v
gv̄tqi Kt̄tQ ɯb̄tRi m̄Aq
Mv̄QZ īt̄L| c̄lqvRb nt̄j
tmB UvKv Zt̄j ɯb̄tq LIP
Kt̄i| AtbK mgq gv ɯb̄tRB
tmB UvKv t̄_tK tQt̄j ev



tgtqtk Zt`i c0t`i Rlbtm Ktb t`b | G atbi mÄq -t tgqtk i Rb
 KvhrI iKs` xNqgqtk i Rb bqt ativ, tZvgvi gwti e`stK fti tmj | Gici
 tmUtk tflo tdt Zgb PvBteB | ZvB eo B'Qr ciH Yi AvtMB, tmB UvKv LiPI
 ntq hvq | w`tbi ci w`b _vKtZ _vKtZ, tmB me e`stK UvKv cjtvtbv Ges bol
 ntq thtz cihi |

AvtKv eo mgm v AvtQ Gme e`stK UvKv ivLvi | tZvgiv nqtZv AevK nte, iKs`
 GUvB mZ | gwJ, KMR ev cmti tki Gme e`stK xNqgq ati ivLtz, UvKv Ktg
 hvq! ativ Zg, 5 nvRvi UvKv Rgitj `B eQi ati | , tb t`Ltz tmLvzb 5 nvRvi B
 AvtQ | Zntj Krfvte UvKv Kgtj?

tKb LiP bv Kiij I UvKv Ktg

Ptj v Zntj Rvbv hvK Krfvte LiP Kiv QovB mÄq Ktg thtz cihi | wZb eQi
 ati Zg 5 nvRvi UvKv tiL w`tqQ gwJi e`stK | tm mgq Zg GKUv evM
 wKbtZ cvitZ 100 UvKvq | Avi GLb wZb eQi cti Gtm tmB evM i `vg 125
 UvKv | Zntj Kx ntj? AvtM 100 UvKv LiP Kti hv cvl qv thZ GLb Zvi tpq
 25 UvKv tenk LiP ntQ | Zntj mmveUv Kx `wvj :

- AvtM 5000 UvKvq evM cvl qv thZ : $(5000 \div 100) = 50$
- GLb 5000 UvKvq evM cvl qv hvq : $(5000 \div 125) = 40$
- wZb eQi AvtM 40 UvKvq evM i `vg wQj : $(40 \times 100) = 4000$ UvKv
- evM tKbvi TgZvi wePvti mÄq wZb eQt i $(5000 - 4000) = 1000$ UvKv
 Ktg tmj



Zvi gvtb gwUi eistK wZb eQi ati Rgvtbvi ci t`Lv tmj, tmB UvKvi muqTlgZv Ktg tmQ/ GB th tKtbv Rvbmi `vg teo hvl qv ev muqTlgZv Ktg hvl qv, GtK etj gj-`UwZ/ A_`r, wZb eQtj Rvbmcf i `vg GZ teotQ th, AvtM 5000 UvKvq th cY` tKbv thZ, GLb Zv wKbtZ Avtiv AtbK teik UvKv LiP nte/

evsj vt`k GLb gj-`UwZi nvi kZKiv 6 fvtMi KvQvKwQ/ Zvi gvtb GLb 100 UvKv w`tq hvl tKbv hvq, GK eQi ci GKB Rvbmi wKbtZ 106 UvKv LiP nte/ ZvB Zvq hvl mAgqtK GK eQi AvtMi mgvb ivLtz PvI, Zvnj tmUtk evwotq 106 UvKv KitZ nte/ Zv bv ntj, Atv wK _vKtj I cKZ. At_ QZvgi mAg Ktg tmj | wbtPi Mtí Zv Avtiv cwi ®vi nte/

Kvtq -í LuGes

UvBg fij yAe gwib

Kvtq -í Luvtgmj Avgtj i
GKRb wL`Z mgv`vi ev
c@`wK kwmK wQj b/
Zu L`wZ gj-Z evsj vi
mgv`vi wntmte/ `B `dvg
meqgvU 22 eQi wZib
evsj v kwmK Ktib/ c@`tg
1664 t_tK 1678 mvj
Ges wZxq evi 1680
t_tK 1688 mvj | Zu
kwmvgtj XvKvq e`vcK
DbuZ nq/ ej v ntZv, ZLb
wQj GB c@`tk tgwMj
kwmibi tkø mgq/



tmB kvtq -í Lu Ávgtj evsj vq GK UvKvq AvU gY Pvj cvl qv thZ/ GwU wK 340 eQi AvtMi K_v/ GLb AvU gY Pvj wKbtZ KZ jvtM, Rvtbri? 10 nvRvi 240 UvKv/ Zvi gvtb tki kvtni mgq tKD hvl 1 UvKv gwUi eistK tiL w`Z Zvnj, tmU w`tq GLb GK gyvPvj I cvl qv thZ bv/

GtK etj ØuvBg fij yAe gwib ev UvKvi mgqgj- | mto wZb k eQi AvtMi GK UvKv gvtb ntj v, GLbKvi tmvqv `k nvRvi UvKv/ GLb GK UvKvi th `vg 10 eQi cti Zvi tPq AtbK Kg/ ZvB UvKv tKv_vI tiL w`tj mgq qm½ Zvi `vg Ktg hvq/ ZvB mAg Kitj B Pj te bv/ UvKv evotZI nte/ wKs' UvKv Krfite evovte?

5. УуКүр Күрғиңе евоғе

GZ¶¶Y ыбðqB cwi®vi ntqtQ, th УуКүр тdtj ivLtj Ktg hq| ZvB mÂq‡K евоғиZ ntj, ivLtZ nte Ggb tKu‡bv RvqMvq thLvtb tmU eitо| mvavi YZ, УуКүр евоғиbvi Dcvg ntj v, weibtqvM | KŠ GKRb -ж ик¶¶y_¶ KtQ Avi KZ УуКүр в _vtK, th tm weibtqvM Kitе| weibtqvM gtб nтj v, УуКүр LvUv‡bv| Zntj Dcvg Kx? GKUv Dcvg ntj v e'vsKs c¶Zörtb УуКүр ivLv|

tZvgvi tPbv cwiIPZ Aтb‡KiB e'vsK mmve ev A'vKvDvU Av‡Q| tLvB ыb‡q t`‡Lv, tZvgvi gv-evevI nqtZv e'vs‡K УуКүр ivL| Zg иK Rv‡bv Zviv Kүrғиңe e'vsK e'envi Kti?

Zg hLb e'vs‡K УуКүр ivLte tmUv‡K ej v nq иN‡cmRU ev Rgv| tmB УуКүр e'vsK ыbivct` ivLte| Avi metP‡q eo K_v ntj v, tmLvtb ivLv c¶ZvU УуКүр Rb" Zviv tZvg‡K Av‡iv УуКүр t`te! e'vsK tZvg‡K th УуКүр t`te, Zv‡K ej v nq my| tZvgvi mÂqz mmvte c¶Z gt‡m Rgv ivLv УуКүр weci‡Z GB my Rgv nte|

fveQ, e'vsK tKb tZvg‡K Gg‡b Gg‡b УуКүр t`te? иKQybv KtiB, Gf‡te УуКүр cvl qv hute? нү, hute|

e'vsK Kүrғиңe KvR Kti

e'vs‡Ki KvR ntj v tj bt`b| УуКүр tbqv, УуКүр t`qv| ai v hvK, tKu‡bv GK e'w³ tmvbjx e'vsK t‡K GK eOti i Rb" 1 nvRvi УуКүр avi ыbj | hLb tm avi tbqv УуКүр tdiZ t`te, ZLb e'vsK Zvi KvQ t‡K 100 УуКүр teik tbte, my mm‡mte| Zntj GKRb avi ev FY ыbj 1 nvRvi УуКүр| tkva Kij 1 nvRvi 100 УуКүр| GK eOti tm kZKv 10 fM nv‡i my w j| Gf‡te e'vsK Avq Kti|

GKBf‡te иN‡cmRU ev Rgv ivL‡Q hviv, e'vsK tZv gj-Z Zv‡i KvQ t‡K УуКүр avi ыbt‡Q| tmB УуКүр t‡KB tm Ab" KvD‡K FY w‡Q| ZvB e'vsK tZvgvi Rgv ivLv УуКүр Rb" c¶Z eQi ыbW @ nv‡i tZvg‡K my w‡Q| GLb e'vsK t‡j vtZ my i nvi 6 t‡K 7 fM ch‡¶ Zvi gtб n‡Q, GLb e'vs‡K 100 УуКүр ivLtj, GK eQi ci tmU Kgct¶ 106 УуКүр ntq hute| A_¶, УуКүр евоғе| Gf‡te e'vs‡K УуКүр t‡L, tKu‡bv cwi k¶ QvoB Zg Avq KtiZ cv‡iv| Zte GRb" tZvg‡K tmLvtb GKvU A'vKvDvU Lj‡Z nte|

tKib ēvstK UvKv iLte

ēvstK ĀvKvD>U tLyj v Lg Kwb bq | Zte Zvi AvtM GkuztLurLei Kti t`Ltz
cvtiv| evsj vt`tk mi Kwi -temi Kwi, vt`uk vtj 56w ēvsk c̄Zorb AvtQ |
thLvb t_tK mAtqi myav vtZ cvtiv| Gt i gta GK ai tbi c̄ZthwMzv Pj
me mgq| ZvB tKD teuk my t`q, tKD Kg| th ēvsk hZ teuk my t`q, tmLvb
UvKv iLtz ZZ teuk jvf| ZvB AvtM Gkuzjzbv Kti t`tLv, tKib ēvstK UvKv
iLtz jvf teuk|

Gici AvtQ ēvstKi gvb| GtKK ēvstK tmevi gvb GtKK iKg| KvRB
ĀvKvD>U tLyj v AvtM eev-gv A_ev AwfA Kti v mtz Avj vc Kti bvl, tKv_vq
tmevi gvb vtj v| Zvici t`tLv, vtj v ēvsk tji v gta Kvi kvLv AvtQ tzvgvi
evmvi KvQ| thb ĀvKvD>U Ljtz mntrB hvZvqvZ Kiv hvq c̄qvRtzb| gbyd|
`iZj Avi tmevi gvb, GB wzb vtetPbvq GKw ēvsk evQvB Kti v| Zvici tmLvtb
ĀvKvD>U Ljtz thtZ cvtiv|

ēvsk ĀvKvD>U Ljtz Kxj Mte

evsj vt`tk GKw `j ēvsk c̄Zgyj v AvtQ| Gi Dfik ntj v, QvTQvTkt`i
Avfak K ēvsk tmevi I c̄Zgyi mtz maz Kti Zv i gta mAtqi gvbwmKZv
myo Kiv| tmLvtb ej v AvtQ, Kxfite GKrb `j ukPv_PēvstK ĀvKvD>U Ljtz
Ges tmLvb t_tK tm Kx myav crite|

- GRB eqm ntZ nte 0q t_tK Avfvetki evQti i gta|
- ĀvKvD>U c̄Zgyj v Ki te eev-gv A_ev AwBbMZ AwffiveK|
- mme tLyj vi Rb Uniform Account Opening Form Ges KYC dig bvl |
- tZvgvi Ges Awffivetki ēvsk MZ_ ditg c̄Y Kti v|
- `y ditg Awffivetki `Mti bvl |
- tZvgvi, AwffiveK I bugubi c̄vmtcvU^mvBR Qme `vI |
- tZvgvi Rb beÜb mb` Ges ukPvCZorb c̄Zgyj v `tZ nte|
- Awffivetki RvZxq c̄Zgyj v ev c̄Zgyj v gj-K `y j l j Mte|
- ĀvKvD>Ui aib nte mAzq| tmLvb t_tK thtKvbtv mAzq w g tLyj v hvte|
- ĀvKvD>U tLyj vi mgq KgtP 100 (GK kZ) UvKv Rgv w tZ nte|
- ĀvKvD>Ui recitZ GKw GiUGg tWneU KvWcrite|
- KvWtq gvtm mtePP 2000/- UvKv Zjtz cvite|
- Awffivetki Abjvita mygv 5000/- ntZ cvti |
- GB ĀvKvD>U t_tK mi Kwi wd Qvor tKvbtv mwrfm PvR^KvUv hvte bv|

e^īsk A^īKiD^īU K^īm^īav

Zvi^ī : GB k^ītāi g^īt^īb n^īt^īj v, KZ `az Ges m^īn^ītR Z^īg t^īZ^īgv^ī A^īKiD^īU i^īLv U^īKv ev ^īebtq^īM Z^īzj ^ībtZ cv^īte | me m^īAq^ī ^īnmveB hLb B^īQv ZLb, th^ītKv^īb RvqMv t^ītK U^īKv t^īZ^īj vi m^īth^īM t^īq | AtbK e^īst^īK G^īU^īGg t^īW^īeU K^īW^īW^ī tq Z^īt^ī i ey t^ī_tK U^īKv t^īZ^īj vi m^īth^īM Av^ītQ | G^īU w^ī tq ^ībw^ī ^ī mgv ch^īS^īcm (ctq^īU Ae tmj m) tg^īk^ītbi g^īva ^ītg ^īewfb^īt`vKv^īt b tKbvKvUvI Kiv hvq | ZvB e^īst^īK U^īKv i^īLv g^īt^īb hLb B^īQv ZLb t^īZ^īj vi m^īav | Zte ^īzj e^īswK^īstqi R^īb teta^ī t^īq^ī mgv Aek^īB tg^īt^īb Pj t^īZ n^īt^īe | Avi mgv^īi t^īPtq te^īw Z^īzjZ n^īt^īj AwffiveK^īK m^īz^ī btZ n^īt^īe |

G^īU tek f^īuj v m^īav | K^īi Y Ab^īv^īa i^ītbi ^īebtqv^īM hLb B^īQv ZLb U^īKv t^īZ^īj v hvq bv | Avevi GgbI AtbK ^īebtqv^īM Av^ītQ thL^īt^īb ^ībw^ī mg^īqi Av^ītM U^īKv Z^īzj^ī j ^īWZ^īg^īzv R^īw g^īvb w^ī tZ nq | Av^īi K^īU w^ī K n^īt^īv, AvV^ītiv e^īOt^īi c^īiB GB A^īKiD^īU G^īKU m^īavi Y m^īAq^ī ^īnmve c^īw YZ n^īt^īe | ZLb eo^īt^īi g^ītZvB tmLv^īt^ī tj bt^īb Kiv hvte |

ibivcE^īv : e^īst^īK U^īKv i^īLv ibivc^īc | K^īi Y m^īK^īmi A^īBb M^īnk^īK^īK GB U^īKv m^īg^īl^īv t^īq | evm^īq U^īKv i^īLt^īj n^īwi^īq ev P^īj th^ītZ cv^īi | U^īKv c^ītKU t^ī_tK^īI n^īwi^īq th^ītZ cv^īi | ^īW^īS^īe^īsk t^ī_tK^ī tmB m^īth^īM tbB | e^īst^īK P^īi n^īt^īj I, Z^īg^ī tmB U^īKv t^īd^īZ cv^īe, Z^īzj tKv^ībv m^īb^īn tbB | Avi e^īsk th^īt^īNZ^īce^ība^īni Z n^īti m^īy t^īq, ZvB tmLv^īt^īb U^īKv i^īLv S^īK^īg^īg^ī |

evonZ j^īf^īP^īue^ītz : Gi g^īt^īb n^īt^īj v m^īj i Ici m^īy^ī h^ī e^īsk 7 f^īM n^īti m^īy t^īq, Zvntj e^īQ^īi tk^īI 100 U^īKv n^īq hvte 107 U^īKv^ī c^īt^īi e^īQ^īi e^īsk m^īy t^īte 107 U^īKv^ī Ici 7 f^īM n^īti | ZLb U^īKv Av^ītiv te^īw evote | AtbK e^īsk Av^ītQ hviv c^īZ g^īt^īM m^īj i U^īKv th^īM K^īi | Gi A^īQ^īt^īO, ^ībw^ī ^īn^īti GK g^īt^īmi R^īb^ī th m^īy n^īt^īe Zv t^īZv th^īM n^īeb | m^īj -Avmt^īj ^īg^īt^ī hZ U^īKv n^īt^īj v, Zvi Ici c^īt^īi g^īt^ī Av^īt^īi m^īy th^īM n^īte | G^īZ U^īKv Av^ītiv evote |

Avgi^ī GKUw nmve K^īiQ^ī/ a^īt^īi c^īZ^ī b Z^īg 10 U^īKv Rg^īv^īQ^ī/ G^ītZ g^īt^īm 300 U^īKv Rg^ītQ^ī tmB U^īKv Z^īg^ī c^īZ^ī g^īt^īm e^īst^īK Rg^īv^ī "Q^ī | G^īf^īt^īe e^īOt^īi Z^īg^ī m^īAq^ī Ki^īj 3 nvRvi 600 U^īKv | 10 e^īOt^īi 36 nvRvi U^īKv | ^īW^īS^īe^īst^īK Rg^īt^īj c^īZ^ī g^īt^īm th m^īy w^īt^īQ, Z^īzjZ 10 e^īOt^īi ci t^īZ^īgv^ī m^īAq^ī `wo^īt^īe 52 nvRvi 228 U^īKv | A^īfr, 10 e^īOt^īi m^īAq^ī tKv^ībv c^īw k^īj QvovB c^īo^īt^ī o^ī Y n^īq tMj | e^īsk h^ī w^īZ^ī g^īt^īm GKevi m^īy t^īq, Zvntj P^īue^īx n^īti g^īt^īm 300 U^īKv Rg^īv^ī Rb^ī 10 e^īOt^īi ci m^īAq^ī `wo^īZ 52 nvRvi 110 U^īKvq | Avi Avi e^īOt^īi GK evi m^īy w^ī t^īj m^īAq^ī `wo^īZ 51 nvRvi 605 U^īKvq | t^īL^īt^īj ? Kx^īf^īt^īe t^īZ^īgv^ī Rg^īt^ībv 36 nvRvi U^īKv, tKv^ībv c^īw k^īj QvovB 50 nvRvi U^īKv Qm^īo^īq tMj ! ZvB e^īst^īK U^īKv Rg^īt^ībv j vF^īRbK^ī |



ēis̄t̄Ki Ab̄ib̄ t̄m̄ev : ēis̄K th t̄Z̄ḡt̄K īaȳtm̄fsm ev m̄Aq̄ Āv̄K̄D̄U K̄t̄i
t̄te Z̄v̄ b̄q̄/ tm̄L̄t̄b̄ Uv̄K̄ Rḡt̄b̄vi Āv̄t̄iv Āt̄b̄K̄ Dc̄K̄i Y Āv̄Q̄/ tm̄, t̄j̄ v̄t̄K̄
m̄b̄t̄q̄M m̄t̄m̄te āv̄ n̄q̄/ thgb : M̄ic̄Gm̄/

M̄t̄c̄m̄RU m̄c̄ḡq̄iḡ/tcbkb̄ w̄g ev M̄ic̄Gm̄ nt̄j̄ v̄ Ggb̄ GK̄U c̄w̄K̄i bv̄, thL̄t̄b̄
Z̄ḡ ḡt̄m̄ ḡt̄m̄ GK̄U w̄b̄r̄ @ c̄w̄i ḡY Uv̄K̄ Rḡv̄ t̄te/ ēis̄K̄ w̄ēw̄fbāt̄ḡq̄t̄` M̄ic̄Gm̄
t̄m̄ev w̄t̄q̄ _v̄t̄K̄/ Z̄ḡ tm̄L̄t̄b̄ t̄t̄K̄ m̄ȳēav Āb̄j̄w̄q̄x̄ tḡq̄` tēt̄Q̄ w̄b̄t̄Z̄ c̄t̄i v̄/ tḡq̄`
t̄k̄t̄Ī tm̄fsm̄ Āv̄K̄D̄t̄U ī t̄P̄t̄q̄ Āt̄b̄K̄ tēi k̄ j̄v̄fm̄n̄ Uv̄K̄ t̄d̄i Z̄ c̄t̄ē/ GīŪ
`xN̄ḡq̄w̄` m̄Āt̄q̄i c̄w̄K̄i bv̄/ GL̄t̄b̄ m̄ȳ tēw̄k̄/ K̄v̄Y tm̄fsm̄ Āv̄K̄D̄t̄U h̄L̄b̄-
Z̄L̄b̄ Uv̄K̄ t̄Z̄ȳ vi m̄t̄h̄M̄ _v̄t̄K̄/ GL̄t̄b̄ GK̄U w̄b̄r̄ @ tḡq̄` ch̄S̄ Uv̄K̄ Rḡv̄ w̄t̄q̄
th̄t̄Z̄ n̄q̄/ Z̄v̄ Āv̄M̄ Uv̄K̄ t̄Z̄ȳ vi l̄ w̄b̄q̄ Āv̄Q̄/ Z̄t̄ē tm̄ t̄P̄t̄ī m̄ȳēav K̄t̄ḡ h̄v̄q̄/
Gī k̄Z̄@ī m̄ȳ n̄w̄ī ēis̄K̄t̄f̄t̄` Āīj̄ v̄v̄/ Z̄v̄B̄ G āīt̄bī w̄t̄q̄ḡ h̄v̄l̄ q̄ī Āv̄M̄ f̄t̄j̄ v̄
K̄t̄ ēt̄S̄ w̄b̄t̄Z̄ n̄t̄ē/

Av̄ti K̄U ntj v wd. W m̄tcmRU/ GLv̄tb GKev̄ti GKUJ wb̄w̄θ Āt̄i UvKv `xN[®]
 mḡtqi Rb̄ ēv̄t̄K t̄t̄L w̄t̄Z nq/ G t̄t̄l̄t̄l̄ m̄y nvi m̄t̄cḠt̄mi t̄P̄t̄q tēk̄ | K̄i Y
 ēv̄sK GK ev̄t̄B me UvKv t̄ct̄q h̄v̄q/ tm̄B UvKv ēv̄sK m̄v̄avi YZ Āb̄ð̄qZv̄ Qv̄ōl̄
 m̄b̄t̄q̄m̄ K̄i t̄Z c̄t̄i/ GRb̄ ēv̄sK G āt̄bi m̄Āt̄q m̄y tēk̄ t̄q/ Z̄te wd. W
 m̄t̄cm̄R̄t̄U GKev̄ti eo c̄w̄gv̄Y A_ q̄v̄L̄t̄Z nq/ at̄i v̄ Z̄ḡ GKev̄ti 50 nv̄R̄vi UvKv
 t̄ct̄j/ tm̄U GLb LiP K̄i t̄Z Pv̄I bv̄/ ZLb tm̄U wd. W m̄t̄cm̄RU m̄nt̄m̄te ēv̄t̄K
 t̄t̄L w̄t̄Z c̄t̄i v̄ tḡv̄` tk̄t̄l̄, tm̄w̄fsm Āv̄KvD̄U ev̄ m̄t̄cḠt̄mi t̄P̄t̄q tēk̄ UvKv
 cv̄l qv̄ h̄v̄t̄ē/

G Qv̄ōl̄ m̄w̄fbāē v̄s̄t̄K̄i m̄w̄fbāēi t̄bi m̄Āq w̄ḡ Av̄t̄Q/ t̄Z̄gv̄i m̄Āt̄qi aib ēj̄S
 th̄t̄Kv̄t̄b̄w̄t̄Z UvKv i v̄L̄t̄Z c̄t̄i v̄/ Z̄te GRb̄ ḡv̄-ever A_ ev̄ Āw̄f̄Ā K̄i t̄i v̄ m̄t̄½
 Av̄j v̄c K̄i wb̄t̄q̄v̄/

jv̄f Av̄t̄Q t̄t̄ki I : ēv̄t̄K UvKv i v̄L̄vi GKUv̄ eo w̄ K̄I Av̄t̄Q/ ēv̄t̄K nv̄R̄vi
 nv̄R̄vi gv̄b̄y m̄Āq K̄i t̄Q/ tm̄B m̄Āt̄qi UvKv Ab̄ t̄KD m̄b̄t̄q̄m̄ K̄i t̄Q ēem̄v̄,
 em̄YR̄, w̄k̄i K̄i L̄v̄b̄q̄/ Zv̄B ēv̄t̄K h̄Z m̄Āq n̄te, ZZ m̄b̄t̄q̄m̄ ev̄ōt̄e/ Gv̄t̄e
 t̄k̄I Gm̄t̄q h̄v̄t̄e/ GKB m̄t̄½ Gv̄U t̄k̄ke t̄t̄K GKRb̄ w̄k̄t̄l̄t̄K Āw̄_R̄ ēē-v̄i
 m̄t̄½ m̄x̄ú³ K̄i / h̄v̄ w̄Kv̄ f̄i v̄t̄Z Āw̄_R̄ ēē-v̄cb̄v̄ Zv̄i `v̄Z̄v̄i ev̄ōt̄e/ Gv̄U
 wb̄t̄R̄i t̄Zv̄ ēt̄UB, Ggb̄w̄K t̄t̄ki m̄b̄t̄q̄m̄ I m̄Āt̄q Aēv̄b v̄L̄t̄e/

tk̄q̄v̄i ev̄R̄vi I UvKv ev̄ōt̄Z c̄t̄i

t̄Z̄gv̄i Rḡv̄t̄b̄v̄ UvKv ēv̄t̄K̄i c̄w̄i ēt̄Z̄t̄k̄q̄v̄i ev̄R̄v̄i m̄b̄t̄q̄m̄ K̄i t̄j I Zv̄ ev̄ōt̄Z
 c̄t̄i ev̄ t̄Z̄gv̄i jv̄f n̄t̄Z c̄t̄i/ w̄K̄š̄ t̄k̄q̄v̄i ev̄R̄v̄i m̄b̄t̄q̄m̄ K̄i t̄j, tm̄Uv̄
 ev̄R̄vi `t̄i i m̄t̄½ I Vv̄b̄gv̄ K̄i t̄e/ Ggb̄w̄K Zv̄ Kgt̄Z Kgt̄Z kb̄t̄l̄ n̄t̄q th̄t̄Z c̄t̄i/ G āt̄bi S̄t̄K ēv̄t̄K tb̄/ A_ R̄, t̄k̄q̄v̄i ev̄R̄v̄i m̄b̄t̄q̄v̄t̄Mi S̄t̄K wb̄t̄j t̄Z̄gv̄i
 m̄Āq ēv̄t̄K̄i t̄t̄K tēk̄ ev̄ōt̄Z c̄t̄i ev̄ Āt̄bK K̄t̄gI th̄t̄Z c̄t̄i/ t̄k̄q̄v̄i ev̄R̄vi
 ēē-v̄cb̄v̄ bv̄ ēj̄S G āt̄bi m̄b̄t̄q̄v̄t̄M h̄v̄l qv̄ w̄K b̄q/ Av̄t̄KUzeo n̄t̄q
 t̄k̄q̄v̄i ev̄R̄vi m̄x̄út̄K̄v̄i Yv̄ wb̄t̄q tm̄L̄v̄b m̄b̄t̄q̄v̄t̄Mi K̄_v̄ f̄v̄t̄Z c̄t̄i v̄/

6. mÂq t_‡K - tceiy

Avgiv i iæt_‡KB etj AvgvQ j †¶ i K_v, †c‡e K_v/ †btRi Aw_R e_e-vcbvi Rb_ Gi Kg j ¶ _VKv Lg Riai | Zv bntj UvKv iayLiPB nte/ Gi mVK e_envi nte bv/ GB j ¶ WK Kivi Rb_ AvtM †btR‡K c‡k‡K‡iv, UvKv †q Avg Kx Ki‡Z PvB? tmLvb t_‡K †btRi Rb_ metP‡q , iaZcY@ieIqU‡K j ¶ mntme te‡Q bvI / †btRi fvelr j ¶ baNY I Zvi ev-þvqtbI Rb_ KtqKvU c‡k‡e D‡i Rvbv Riai |

- Avg Kxfvte Avgvi j ¶ WK Kie?
- tmB j ¶ AR‡b UvKv Li‡Pi c‡i Kí bvu tKgb nte?
- tmB c‡i Kí bv ati Avg Kxfvte j †¶ tc‡Q hve?

Kxfvte j ¶ WK Ki‡e

iæKiv hvK j ¶ Kxfvte WK Ki‡e tmB c‡k‡e D‡i †q/ KŠ' Zvi AvtM Rvbv `iKvi, Aw_R j ¶ weIqluv Kx| Avgv i gta" teukifvM gvbvB Rv‡b bv tm Rxe‡b Kx AR‡b Ki‡Z Pvq| eoiv teukifvM mgqB e"l c‡Zv bKvi KvR Avi msmvi mgqj v‡Z| Avi tQvUiv c‡Zv bKvi covi Pvc, †qj hvI qv-Avmv, gvtSgta" tLj vajv ev eÜvÛtei mt‡½ mgq KvU‡q/ KŠ' KL‡bv WK tf‡te0, †btRi Rxe‡bi †bqšY ivL‡Z nte †btRi nv‡Z/ GRb_ tQvÛtej vB metP‡q fv‡j v mgq/ †btRi Rxe‡b‡K †btRB mvr‡q bvI / KŠ' Zvi Rb_ Kx Ki‡Z nte? D‡i ntjv, my i GKv c‡i Kí bv| Avi tmB c‡i Kí bv g‡- weIq ntjv, AvtM j ¶ Ur‡K WK K‡i tbqv/

Aw_R j ¶ ntjv, Zg KQyGKv Ar‡b Ki‡Z PvI, UvKvi weIbg‡q/ thgb : nq‡Zv Zg GKv Ar‡b K‡b‡Z PvI 35 nvRvi UvKvq, AvMigx GK e0‡i i gta" | A_ev Zg GKv my i Rvgv t‡LQ/ `vg 3 nvRvi UvKv/ Pri gvm c‡i C` , Zvi AvtMB Zg tmU K‡b‡Z PvI | Aw_R j ¶ ntZ nte :

- **m‡b‡i @** : Zg Rv‡bv Zg Kx PvI, tKv‡bv A-úóZv tbB/ Avg GKvU m‡B‡Kj PvB/ Avg Rvb tmU tKv_vq c‡i qv hvq/ KŠ' j ¶ hv Ggb nq, Zg Ggb GKv KQyPvI , hv tZvgvi Ag‡k eÜ‡tP‡q fv‡j v/ KŠ' Zg Rv‡bv bv, tmU Avmtj Kx ev AvtS AvtQ WK bv, Zntj tZvgvi j ¶ m‡b‡i @ bq/
- **c‡igvc‡hM** : Ggb KQyhv `vg AvtQ/ teuk tmU UvKv †q tKbv hvq/ tmU tKv‡bv Rvb tmU ev tmev/ ntZ c‡i i j ¶ Ur v ntjv

eÜz i mbtq `ti tKvibv RvqMv t_ik Nji Avmv | KŠ' Zvi I LiP AvtQ |
j ¶`mbatfYi AvtM Zvi gj_ m¤utK©m®vi avi Yv iVLtz nte |

- **ARBthM** : tZvgvi j ¶` Ggb KQy hvi `vg m¤ta i evBti bq | Zg GLbB GKU 150 wimmi tgvUi miBtKj PvBQ | Zg Rvibv, Zvi `vg AvovB j vL UvKv | tmU tKvb t`vKvib m¤ju nq ZvI Rvibv | KŠ' GuU tKbvi mva` tZvgvi tbB | GuU Pj vtbvi eqml nqib tZvgvi | KvRB GuU ARBthM j ¶` bq |
- **ev-émpaZ** : AtbK Rbbm AvtQ, hv nqtZv Kg `vg KŠ' t`tkB cvl qv hvq bv | ZvK j ¶` ewbtq j vf tbB | Zg GKUv tLj bv KbZ PvI | nqtZv UvKv Rvgtq tmU tKbvi mvg _q ivtLv | KŠ' tmU KbZ ntj thtZ nte Avtgv Kvq | A_ev, Zg Ggb KQy GKUv PvBQ, hv wmtbgvq t`tLQ | Avmtj ev-éte tbB | KvRB j ¶` ntZ nte ev-émpaZ | thU PvBtj Zg tctZ cvtiv |
- **mgq evav** : th j ¶` Zg w-i KiQ, Zv KZ wtb ARB m¤e tm m¤utK© wbtZ ntZ nte | hv` j vcUc KbZ PvI, Zg K wnmve Kti t`tLQ, gvtm KZ UvKv RgvZ cvite? ZZ UvKv Kti Rgvj KZ gvm ci tmU tKbv hvte? GRb j ¶` i mgq KZ mgfqi gta` tmUv ARB KitZ PvB, ZvI WK Kti tdj tZ nte |

j ¶` i Kgtdi

wbtRi thtKvibv Dbqtbj Rb` mWk j ¶` _vKv Riai | GB j ¶` ntZ cvt i bvbv iKgti | Zte ev-évqtbj mgfqi m¤vZb tib L Avgiv wZb ai tbi j ¶` i K_v ej wQ |

tfgqw j ¶` : GuU Ggb j ¶`, hv Zg wZb gvtmi Kg mgfqi ARB KitZ cvite | thgb, Zg GKU Mti i eB KbZ PvI | Zg Rvibv Zvi `vg 400 UvKv | GK gvtmB Zg GB UvKv RgvZ cvite | nvZLiP Rvgtq wZb m¤utni gta` tmU wKtB tdj tj | G ai tbi j ¶` i Avtiv D`vniY ntZ cvt :

- tcvkvK tKbv
- eb ev wWwfWw tKbv
- ^`b w`b KvRB j vtM, Ggb mi Ävg tKbv
- wbtRi KvwüDUvti i tKvibv cvUv AvctMw Kiv
- eÜz Rb` tKvibv Dcnvi tKbv
- wbtRi Rb` GKU Riai Znzej MVb

ga[~]tgqwi j Π : th j Π AR[~]b wZb gwm t_~tK GK eQi mgq j vM| thgb, Zg GKUv ~yu[~]dvb wKbtZ PvI | `vg 10 nvRvi UvKv| Zg gvtm 1 nvRvi UvKv Kt_~Rgv_~tj | 10 gvtmi gy_~vq tdvbuU wKtb wbtj | G ai_~tbi j tΠ i Av_~tiv D`vniY n_~Z cv_~i :

- U_~ve tKbv
- evBmvBtKj tKbv
- `hi tKv_~vI Ny_~tZ hvl qui LiP tRvMio
- wbtRi N_~t i Rb[~] tKv_~tv Avmeve tKbv| thgb : eK tkj d

~N[~]gqwi j Π : Ggb tKv_~tv j Π, hv AR[~]b Ki_~tZ GK t_~tK wZb eQi ev Zvi tPtqI teik mgq j vM| Zg ~yeQi ci Ktj tR DV_~e| ZLb tZvgvi GKwU fv_~tj v j icUc `iKvi nte| Zg ever-gvtK PvC w_~tZ PvI bv| ZvB GLb t_~tKB UvKv Rgv_~tv i_~aKtj | thb, AvovB eQi ci Zg tmU wKbtZ cvi | G ai_~tbi j tΠ i Av_~tiv D`vniY n_~Z cv_~i :

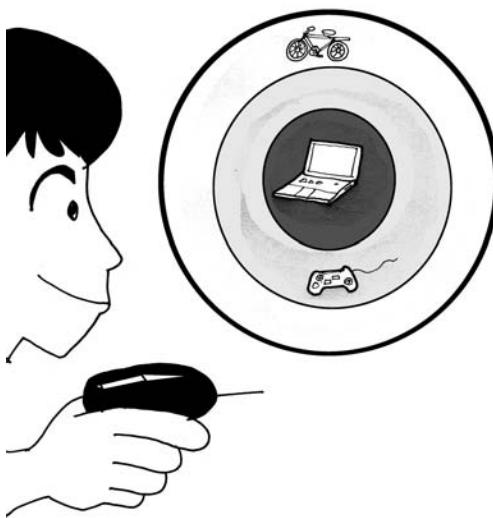
- D[~]PwKΠv ev c_~KΠtYi LiP tRvMio
- tgviUimvBtKj ev tKv_~tv hvbevnb tKbv
- fweI tZ webtqM ev tKv_~tv e_~envi Rb[~] Znwej MVb
- we_~t k hv_~vi LiP tgUv_~tv

j Π AR[~]b i c_~wKtKbv

GKevi hLb j Π wK Kt_~i taj tj , ZLb tmU vj tL iv_~Lv| c_~Z mBvtn ev gvtm KZUv G_~MtZ cvi tj Zv tevSvi tPov Kt_~iv| GRb[~] Zg GKwU PvU[~]ev Zv_~j Kv e_~envi KitZ cv_~i| wbtP tZgbB GKwU Zv_~j Kv t_~qv Av_~tQ|

j tΠ i Zv_~j Kv I ev_~tvqb c_~wKtKbv

j Π	i a _~ Zj Abjwqk μigK	~f, ga [~] bv ~N [~] gqwi	LiP KZ j wte	mBvtn KZ Rgv _~ tZ nte	AR [~] b i Zv _~ j L



*c\u0102tg \u0161P\u0161 K\u0161iv Z\u0161g Ggb
Kx PvI , thUv UvKv \u0161tq tKbv
m\u0161e/ Zvi ci Zw\u0161j Kv\u0161Z
tZvgvi me \u0161C\u0161tj v \u0161j tL
tdtj v/*

*tmb me j \u0161P\u0161 , i\u0161Zj Ablywqx
m\u0161RvI / tKvbUv Z\u0161g metP\u0161q
te\u0161k PvI / tKvbUv metP\u0161q
Riai / A_ev tKvbUv GKUz
c\u0161i n\u0161j I Pj te/ Zvi ci
m\u0161Rtq Zw\u0161j Kv\u0161Z emvI ,
i\u0161Zj Ablywqx/*

*Zvi ci tZvgvi j \u0161P\u0161 i c\u0161t k
w\u0161j tL i v\u0161Lv , tKvbUv
-t\u0161gqww` , tKvbUv ga\u0161t\u0161gqww`
Avi tKvbUv `xN\u0161gqww` /
c\u0161Z\u0161i Rb\u0161 KZ mgq j \u0161M\u0161Z
c\u0161t i tevSvi tPov K\u0161iv/*

j \u0161P\u0161 AUj _\u0161tKv

*GKevi j \u0161P\u0161 \u0161ba\u0161tYi ci , Zv AR\u0161bi Rb\u0161 AUj _\u0161tKv/ A\u0161tBK mgqB mgm\u0161v
^Zw\u0161 n\u0161e/ tZvgvi gt\u0161b n\u0161e , hZ \u0161t b j \u0161P\u0161 AR\u0161 nevi K_v \u0161Qj , Zvi tP\u0161q A\u0161tBK
te\u0161k mgq j \u0161M\u0161e/ A_ev hv \u0161Kb\u0161Z PvI , Zvi \u0161vg n\u0161vrv te\u0161o tM\u0161Q , ev tKv\u0161bv
mgm\u0161v Kvi \u0161Y Z\u0161g UvKv RgytZ cviQ bv/ mevB Kgte\u0161k G ai\u0161bi mgm\u0161v
gt\u0161gqww` nq/ Ggb cwi \u0161tZtZ co\u0161tj \u0161b\u0161tRi cwi K\u0161 bv bZ\u0161 K\u0161i m\u0161Rtq bv/*

*\u0161P\u0161 K\u0161i t\u0161tLv , tZvgvi \u0161b \u0161b tKib LiP Kgvtj , Z\u0161g evoviz UvKv RgytZ
cvi te/ tm\u0161i \u0161bq\u0161SY K\u0161iv / Ac\u0161Z \u0161KZ tKv\u0161bv Avq Gtj , m\u0161\u0161 m\u0161\u0161 , j \u0161P\u0161 AR\u0161bi
Rb\u0161 Avj v\u0161 K\u0161i ivtLv/ mgm\u0161v mgqj i m\u0161\u0161 P\u0161j hvte/ \u0161K\u0161c\u0161i K\u0161 bv \u0161K\u0161 _\u0161K\u0161j
-\u0161C\u0161tY n\u0161eB/*

Aw\u0161R m\u0161P\u0161i Zv I tZvgw` i fivel \u0161r

*m\u0161P\u0161i Zv gyt\u0161b Kx , Avgiv mevB Kgte\u0161k Rwm/ w\u0161j L\u0161Z I co\u0161tZ cvi v GUV tKb
-\u0161Kw\u0161 Rytv? Kvi Y GiJ \u0161vb Avni Y , GKB m\u0161\u0161 m\u0161PZb GKRb b\u0161M\u0161i K nI qvi
metP\u0161q eo Dcvq/ GiJ GKRb gyb\u0161tK fijj v-g/ \u0161Pb\u0161tZ tkLvq Ges Rxetb Pj vi
c\u0161t m\u0161W\u0161K \u0161m\u0161xv\u0161sl\u0161b\u0161tZ m\u0161nvh\u0161 K\u0161i /*



Aw_R mvq_i Zv ntj v, mdj fvte ibtRi Avq-e-q e-e`vcbvi tKskj ,tj v Rvbv/
A_F, mnmve_ibKvtki A Av K L fvij vfite ejstZ cri v/ GvU iaycovtj Lvi veIq
bq/ GvU Afim Avi Rxeb c>Zi veIq/ Zng iK Avq ejS e-q KitZ cri 0,
tZvgvi iK mÂq _vKtQ? GLb tZvgvi tKv_vq UvKv LiP Kiv DmPZ tKv_vq bq,
Zng Kx ntZ PvI, UvKv w tq Zng ibtRi Rxetb Kx cmieZb AvbtZ PvBQ? Gme
cikahLb Avmte ZLb mVK mmxsl ibtZ mnvh Ki te Aw_R Ávb/ GvU GK`g
cqtqMK veIq/ hZ eo nte ZZB Gi ,iaZj evote/ ZvB tQvUtej vq ejstZ nte
A_Kx/ Rvbz nte Kxfvte UvKv mVK e-envi ibmDZ Ki te/ ZvB GLb t_tKB
tQvU tQvU j T w tq iiætrvK/ tZvgvi mÂtqi mt% mt% eo trvK -Cp ibtRi
UvKvq tmB -CmK ciY Ktiv/

GK bR̄ti m̄b̄tR̄i UvKvq - ČečiY

- c̄Z̄ b KZ ēq Kīte Av̄MB ēv̄RU K̄ti t̄d̄t̄j v̄ /
- hZ Av̄q, hZ ēq, m̄m̄tei LvZvq c̄Z̄ b ij̄ t̄L īv̄L v̄ /
- gȳtm̄i, ēQ̄t̄i i Av̄q-ēt̄qi m̄m̄ve īv̄L v̄ /
- GKv̄ j T̄ m̄K K̄ti UvKv Rgv̄ /
- c̄Z̄ bB UvKv cv̄i ci m̄Āt̄qi Rb̄ m̄KOyUvKv Av̄j v̄ K̄ti v̄ /
- th UvKv Av̄j v̄ K̄ti t̄j Zv ēv̄v̄q m̄b̄tR̄i ēv̄st̄K t̄i t̄L `v̄l /
- t̄KbvKvUv Ges Līt̄P ugZēqx n̄l /
- Līt̄Pi UvKv t̄_t̄K m̄KOȳt̄P t̄M̄t̄j Zv̄l m̄b̄R ēv̄st̄K īv̄L v̄ /
- m̄Aq Kiv UvKv ēv̄v̄l, Zv bv nt̄j K̄tg h̄te gj̄ ūm̄Z̄t̄Z /
- GKv̄l ēv̄sK ĀvKvDv̄l t̄L v̄t̄j v̄ /
- c̄Z gȳtm̄ N̄ti th UvKv Rgj, Zv ēv̄sK ĀvKvD̄t̄U īv̄L v̄ /
- Dcnvi ev Cw̄t̄Z eo Āt̄v̄i UvKv t̄ct̄j Av̄M ēv̄st̄K īv̄L v̄ /
- t̄Kv̄tbv m̄KOyKb̄t̄Z nt̄j c̄w̄i ugZ c̄w̄i gȳt̄Y UvKv l̄v̄l /
- m̄Aq̄t̄K eo nt̄Z `v̄l /
- m̄Āt̄qi m̄t̄v̄ m̄b̄tR̄i - ČečiY Av̄t̄i eo K̄ti v̄ /
- m̄Āt̄qi Ā_W̄t̄q Gevi - ČečiY K̄ti v̄ /

...UvKvtK
mWVKfvt e
e"envt i Rb"
AvtM eSvtZ nte,
UvKv Kx,
tKv_vq LiP Ki te,
mÂqB ev Ki te
Kxfvt e?

