

# klun] klg ltdf]d6af6

-slj tf; uX\_

o; leqsf]qndM

uf]kfnk} fb l/dfn ÷ nlnhg /fjn ÷ /fhj ÷ lnvt kf08] ÷ nlnfk} fb a/fn ÷ s0fk]v/ lwtfn ÷  
Clif/fd Gof]fg] ÷ uufk} fb pk]l ÷ /fdrGb|e\$/f0{ ÷ lbn ; fxgl ÷ d#h ÷ lj qnd ; Aaf ÷ k0f]g /fd ÷  
dg' a]hfsL ÷ hEa rfxfg ÷ /3' kGt ÷ kn0f]Gb|gkfn ÷ 1fg] fs/ kf8]h ÷ lj dn lgef ÷ clgn sf0/fnf ÷  
oj /fh gofB/] ÷ lszi] kxf8L ÷ bluf]fn >]7 ÷ cRot kfofn ÷ elid pk]l ÷ kfl/hft ÷ lszi] sF/ ÷  
kl]xfb kfy]h ÷ d]bgfy kl>t .

## Ps lbg Psrf]6 cfp5

- uf]kfnk} fb l/dfn

Ps hludf Ps lbg Psrf]6 cfp5  
pn6-kh6, pyn-kyn, x]k]y/ Nofp5  
nf6f-; wf af]lgyf]5g\ rNg cf] bM/sf]  
; x]egl ; lDenPsf 0v kmj{p7]5g\  
uP egl gb]vPsf km]l{k]m]l{cfp5g\  
; 't]egl ; lDenPsf ; ? ; ? lx8]5g\  
d/]egl ^off]Psf h?h? p7]5g\  
v/fgl x65 ee{fp6f] x/l rNg yf]5  
sfo/ klg jL/ x65g\jψ r]5 hfz]sf]  
xfxfsf/ dR5 oxfFkfk vNg yf]b5  
Ps hludf Ps lbg Psrf]6 cfp5 0

---

# klŋ] klg ltdf]d6af6

- g/z zfs0

klŋ] klg ltdf]d6af6  
dfq ūn]zP/ ax65,  
hd] ltdf]d6' lxdzlnf a65,  
bā}:yltdf ltdf]pkl:ylt xfdl lglDt  
slt lg/\$z / qŋ/  
lj iffQm / j ŋgfoQm 5 <  
ltdf]sf]ydf hlj g /; l; #g xg]pj {tf xfhf  
s]xhdl slxn]To:tf]cfzf ug{; S5fF<  
ltdf]cf]df dfgj tf l; hgf ug{Kof; t[t kfg]   
udf6 xfhf  
s]xhdl slxn]To:tf]  
lslgrt clenfiff ug{; S5fF<  
kŋ]tsf dfu{kz:t xg ; Sg]  
; e]j gsf ; f/f ; Gb/ /  
/x/nfŋbf llfithnf0{cfem kf/]  
l7xl / :of7df cg] fb u/]  
ltdf]lghl] / ; jŋgflg ; Gb/tfdf  
xhdl lsg uj {u/fF<  
lsg kz:#f u/fF<  
klŋ] klg ltdf]d6af6 dfq ūn]zP/ ax65 .

---

# kl8fsf]kfy/l leqaf6

- nlhng /fj n

ouf]v kl8fsf]kfy/lleq /x] klg  
ufnfd st)st)cfFsf 5fkx? eP/ klg  
cfkngf cfffx?df Pp6f ; g]nf]; kgf af\$}fx? 0  
plxn]l]vsf]of]nfd]sfnf]/ftnf0{9Ng b]m  
o; leq Pp6f alnof]cfuf]hf0{blGsb}aNg b]m.  
ltdf] xftx? xj fdf  
Wj hix? em]fx/f0/x5g\  
ltdf] cgxf/x? of]c]f/f]f  
tf/fx? em]f6dl6df0/x5g\  
ltdf] cfj fhx? eos/ cf]la]L rNbf  
hl6dg]Wj lgx? em]k]n/x5g\  
; f]msf]dfemdf plqP/ /f]sf]:tltufg  
ug]nf0{uNg b]m  
ljZjf; sf]lbof]df cem]r]gfsf]t]h yk]  
To; nf0{hNg b]m  
k]o\$ 7fpF?af6 xj fdf ldl; P/  
jL/tfsf]; fx; sf]uGw kn]nG5 rf/]t/  
Toxl uGwaf6 k]off kfP/  
csf]jL / / ; fx; L hl6dG5 csf]t/  
z/L/x? 9N5g\vtgsf t/  
zL/x? lxdfn em]f]18G5g\dfG5\$}f x]bolg/  
hljg lbP/ /utn]pdf/]sf af]x?nf0{kn]lg b]m  
clxn]alnof]ju/L rln/x\$}x/Lnf0{rNg b]m.

---

; 8s ue{  
- /fhj

knj/ xnrn ub5g\  
; a ; 8s .  
; x/ ufpF  
ufpF; x/  
kxf8 kj t  
kj t kxf8sf  
; a ; 8sx?sf]of]xnrndf  
afxfgx?sf]lg/\$ztf kn655 .  
; fgf] 7hf] 5f6f]nfd]f]  
; a ; 8s ca  
k]o\$ ; fn lg/\$z ultsf]  
ktgf] ; j dgfpg]5g\  
; 8sx? / kyx?  
kyx? / ; 8sx?  
; a cfkng lg/\$z gfdx? knj5g\  

---

# cfufsf lkmlnufx?

- InvT kf08]

tfff/fh]k/\$f]rhfdf  
cfuf]; Nsfpbf  
pI; fxn]/lQn65g\  
gf]h]cf]x?,  
cWof/fh]kf] \$f]; 3f/df  
/fE]pbfpbf  
8/n]tl; (5g\  
sfnf /ftx? .  
slt lkφ x65 cfuf]  
l7lx/fPsf cf]fx?nf0{  
slt kof/f]x65 pHofnf]  
afbn k/\$f gogx?nf0{.  
s/lj /sf]cf] dlga6  
df65 \$f]xf8 rf6gh]  
cfufsf lkmlnufx? p7fP/  
lr; f]lxpbfly ykfg]u/]  
slxn]; vfglsf]hEndf nu]  
ltgn]cfufsf lkmlnufx?sf]  
5fQl r/-r/L lr/]  
slxn]ledfgsf]emf/Ldf k%ofP/  
cfufsf lkmlnufx?sf]3f6l lgrf] ]  
l56tf<sup>a</sup> / lk:s/df nfx]fn]lkl; P  
cfufsf em/nf hf]gx? .  
jl/ k] 'tf wtl\$]sf]ydf  
zxlbsf /utn]uef]vfg u/kl5  
s/lj /sf bbX?n]lgef]pbf  
lsg cf]In6y]/ cfufsf lkmlnufx?  
0ltxf; sf]chfoj 3/df yl6sPsf]  
k/ftll]j s lhj fid  
cyff\krf6 \$f nufx?sf]  
Pp6f eNnf]cj z]f  
89] v/fgl gag-hh  
cfuf]bl6sP/ aln/x65  
o; 7fpbf .  
xf]clxn]cfuf]h6dfpg]xftx?  
x]s8ldf ; lhPsf 5g\  
cfuf]lx8fpg]uf\$fx? clxn]  
ghs8ldf afwPsf 5g\  
pHofnf]rfxg]; f/f cf]fx? klg  
clxn]qf; sf]wfl/nf]; lEgleq  
plgPsf 5g\  
d]f]cf]Eg lx/fl]; df / gfuf; fsl  
ag] /lx/xg ; Qm] oltv]  
gj hft cf]x? lxpbflyaf6 g}  
Hj fnfdvL h6dfpg

sfnf]em08fsf]hhz lx8f0/x5g\  
pHofnf\$]lgldt etkfx?  
la:tf/}cfkngf]7fp6f6  
cfuf];Nsfpg]kof; ul//x5g\  
xftdf einf]rsds / bz6 9Ef lnP/  
d ; 8s / ulnlx?df plqPsf]5'  
z:qf;q; lxt ; ; lHht xg'kg]ahf 5 of]  
cfuf\$]lgldt klxn]afhf p7fpgk?n]  
clxn]cfkngf]; f/Elx?df  
kmfd]tf/ km77 lvof kfg{x5g  
cfkngl hgglsf]dx/df  
kjl{c?l0fdf etNsfpg  
cfsfzsf]cuqfdf ; a}ldn7  
; u/ p7fpg'k5{  
klvPsf 5g\gh/x? uf76f uf76fdf  
gh/el/ /utn]/r\$]lbg eg{  
Ps d/l zfx; a6h7  
lxdfnl cf6gaf6  
Ps}rf6l cfuf\$] lkmnufx? p7b}  
Hjfnfdvlsf]zlvf p7fpgk5{.

---

# Pp6f gofFa:tl a; fp5fF

- nlnfk| fb a/fn

ca o; ?vf]kj f; E s]cf:yf  
g st}o; df hwn xg ; Sb5  
g st}s; \$f]o; n]dwn xg ; S5  
hf]5g\ltof/ ; a)o; df kpfu u/fF  
hf]5f); a)o; nf0{9fNg ; xofu u/fF

ue(df kq]r\$fg af\$] of]  
xfd]Pp6f ; Gb/ 7fpFcfu6l /x\$  
xfd]Pp6f dgf]d ufpFcfu6l /x\$  
c(hfgd); lbcf]v xfdl st}d}fg e}gnf0{

o; }7fpFeP/ lx8\$5f 5fF  
af6f]la/fP/ plxNo}b]v xfdl ; Gb/ a:tlsf]sNkgf af\$]  
o; }7fpFst}ot}8h\$5f 5fF  
o; h]t xfd]cdllo kl; gf o; n]ln0; s\$5f]5 .  
o; h]t xfd]cdllo /ut klg o; n]lk0; s\$5f]5 .

kn}b]v vlg yfnfF/ of]Ps lbg 9Ng]5 .  
kn]v klg xfd]kl; gf l; Rg]5 / of]uNg]5 .

hfpF/ ; a]h]; fy lbcfF  
hfpF/ ; a]h]xft lbcfF.

o:t}ult ufp5}hfpF. o:t}k]t nfpb}hfpF  
xfd] Ps lbg cj Zo of]gf^uf]kj f w; fp5fF.  
/ Ps lbg cj Zo oxfPp6f gofFa:tl a; fp5fF.

---

## xfd] /x/x?

- lwdfn, s0f{k}y/

xfd]knf5af/Ldf  
e/v/}6; fPsf dgfx?  
aonl v]g gkfp5}  
k]o\$ kN6 s]NfPsf]5  
lgd} bf} v]hPsf]5  
xfd] /x/x?dfly .

xfd]3/ cfEgdf  
e/v/}knqng nfu\$5 sf]knfx?  
sf]f vfg gkfp5}  
k]o\$ kN6 r]fPsf]5  
q]v/ k-hf df]Psf]5  
xfd] /x/x?dfly .

xfdf]Gofgf]bnfgdf  
e/v/}knhPsf afFfx?  
xTof/fx?E kf7]hf7L vlg gkfp5}  
sqmofs sqm6s effPsf 5g\  
kto\$ kN6 ah|xflgPsf]5  
xfdf /x/x?dfly .

xfdf]kof/f]sf7fdf  
e/v/}xfF /x\$F cfTdfx?  
kdsf]ult ufpg gkfp5}  
kto\$ kN6 nl6Psf 5g\  
tlvf-tlvf ; ulg /flkPsf]5  
xfdf /x/x?dfly .

/x/x? /flgleg hfllbgg\  
/x/x? cfqmfzleq pbfp55g\  
/x/x? qmbgleq afRbgg\  
/x/x? ; fx; leq dfhfp5g\

cfpm d s; d vff5' ltdl klg vfpm  
dbf]dbgg\cd/ xfdf /x/x?  
8f]ofp5g\xfdlnf0{lh6bulsf]af6fdf  
dg[lb5gf]ch/ xfdf /x/x?  
k?ofp5g\xfdlnf0{lh6bulsf]6fs/fdf .

cfpm dh]xnfl]prfln; sF  
ltdl lapm lnP/ cfpm  
cfpm dh]uf? lx8f0; sF  
ltdl sbf]lnP/ cfpm  
hcf]F/flkFxfdf /x/x? .

bosf]lelffdf /x/x? afRbgg\  
ca xfdl cfknh]l; Ef/L vlgk5{  
xfdf /x/x?dfly bf0Fvlg]; f0] E  
effRlbgk5{l; ax? qh/  
cfdebg ubf]cf0/x\$F xfdf /x/x?dfly .

oftgfleg /x/x? kmqmbgg\  
ca xfdl cfknh]rBflgk5{  
xfdf /x/x?dfly dfl/g]qhr k-hfx?  
yltlbgk5{guf]x? lx+;\$  
en06g cf0/x\$F xfdf /x/x?dfly .

cfpm dh]km?j f prfln ; sF  
ltdl lt:snf]lnP/ cfpm  
cfpm dh]vs/L lel/; sF  
ltdl vkdf]lnP/ cfpm  
hcf]F/farf]Fxfdf /x/x?

sx/x?leq /x/ AoEibgg\  
ca xfdl cfkmh]l5of-l5of kfl/lbg' k5{  
xfdfl /x/x?dfly xflgg]ahx?  
56f56g kfl/lbgk5{xftx? xtof/f  
lqd7g cf0/x\$ f xfdfl /x/x?dfly .

ca xfdl cfkmh]em06g' k5{  
xfdfl /x/x?dfly /f]kg]; ulgdfly  
6qmf 6qmf kfl/lbg' k5{; ulg vgl  
db' n5g cf0/x\$ f xfdfl /x/x?dfly .

/x/x? cfFleq dfrfpEgg\  
/x/x? cfufleq hudufpEg\  
/x/x? cfxtleq km6fpEgg  
/x/x? lj :knf]leq b6bgfpEg\  
cfpm d ; 8sdf plq; sF  
ltdl cfEgdf cfpm  
cfpm dfr]æ06snfaÆ afl]n; sF  
ltdl æh6bfj fbÆ afl]n cfpm  
cfpm kfy/f]x f xfdfl /x/x? .

---

# xf]6]ltdln]u/]

- Clif/fd Gof]kfg]

vf]hl nf]rg zl3|x] cu]f afn] aQl ltdl  
h6g]pRr lj rf/df 5 ulx/f]wf]f k/]\$f]lhdL  
zsf, qf; / cfzdf ?dlnbf 5f6f c]bf/f k/]  
x]-]ug{tof/ 5g\5n lagf xf]6]ltdln]u/]

5f6f :j fy{/ nf]sf, snxsf krfnf]Fg xfdl ldnl  
5g\em]sfx? leqsf cgndf ub]cem]klnknl  
df]sdf gkts]h6] clxn]alnb] cfuf]e/]  
x]-]ug{tof/ 5g\5n lagf xf]6]ltdln]u/]

k-hf y]g v?Ss af3x?sf cfm s; l sld/  
rsl{j fb lj j fddf c/l/bf 9N5g\knf ; Gb/  
a]hdf gaem]lj rf/ olusf]/f]k65 sf9f e/]  
x]-]ug{tof/ 5g\5n lagf xf]6]ltdln]u/]

cf-cfkn]f x7df c8L, cl8/x]x65f]F, a]lga]n  
aQl kf]vsf / cf]dansf afnf]hdnl em]dn  
aE/f gyt]ehE?n]r!5g\c? em]e/]  
x]-]ug{tof/ 5g\5n lagf xf]6]ltdln]u/].

---

# hljg

- uufkj fb pkj:l

xf/ / It/:sf/sf]la:sg lknhfpb}  
; lsnf cfsf#ffsf gfgl vjhfgg]  
a9lcdfsf rfp/psf cgxf/df klg  
hljg gflr/x\$]djh]b]y\$]5'  
; ðf]osf]dl7f]ls/0fsf]p6dfbl rðagdf  
d; Ss d:sg]?dfgl uhfa; E}  
slxn]/lQb} slxn]dl:sb}  
hljg xfF /x\$]djh]eð\$]5'.

lg/fzfsf]3dñf]sfqf]cf0f0{  
hah{tl bfx; :sf/ ug{hljg pnhf\$]  
3f6 emb]u/\$f P dnfdlx? xf]  
vf0{sfvl dlgsf]blu(w < vf0{l; l; k; sf]syf <  
sxfFgfr\$]b]vof]Vofs ltdln]  
hljgsf]of]xl/ofnl s/f; fdf <

xfjh] ð gglnf lk/f cfF?n]  
o; sf]syf leh\$]xfjh]  
kl8g / lnflgsf]enf6 vk]  
hljg st)ehs\$]xfjh]  
t/ of]ehs0sf]c6t/kl8faf6  
Pp6f lkm]af]a0f0/x\$]  
/fd]x] t wð\$]rZdfn]  
lk/f]glgnf]cfF' lkP/  
k|j j ðgf yfdyð kfb]  
gofFcfzf / phofnf]  
kf]v la5ðf0 af6fx?df  
t]hmf laða agl nldS/x\$]  
:j filedfgn]p7\$] lzv/x?df  
hljg cfkm]sln(x\$]  
d:t emn\$] a]l knf6df  
hljg afnf emn/x\$]  
sf]zL, u08slsf]; l/nf]efsfdf  
ljho ultsf]/fu ; ; ðb}  
sf]xl cl3 al9/x\$]  
x/\$ v]df x/\$ kvvdf  
gofFsn] / alg/x\$]  
sfBfx?sf]kl8f ehl  
hljg qndzM kthn/x\$] .

---



# bž s; sf]xftdf 5

- lbn ; fxgl

cfh efln  
d ; flg yfnšf]5'  
ulxl/P/  
bž s; sf]xftdf 5 <

h7šf]xftdf bž 5 egF  
dlnfg k; šf]df05]  
lr7l kq nVbğ  
dbf[hlp0f]yxf 5ğ

xsšf]xftdf bž 5 egF  
csšf]a0bš afššf]5  
csšf]; ldf ; /lff ug{  
hljg cfkng]xf0šf]5

k'tnlsf]xftdf bž 5 egF  
a0a0df allrPsl lj r/l  
p8ğ]kv0f r0Psf 5g\  
; kgfsf dğf effrPsf 5g\  
<

xnfšf]xftdf bž egF  
hf]b}u/šf]hdlg p; sf]cfkng]xf0g  
Hofdlšf]xftdf bž 5 egF  
cf] a; Feg]  
Pp6f 6fpsf]nšfpg]5fkf]5ğ p; sf]  
lj Bfylšf]xftdf bž 5 egF  
pm cfkm}3]fpdf 5

kqsf/sf]xftdf bž 5ğ  
p; sf]af]hlnf0{uf]hln]3f0t]kf/šf]5

slj sf]xftdf bž 5ğ  
p; sf]slj tfsf]kthaf/ldf  
efj gfsf]kth :j t0q kllg kfp0ğ

snfsf/sf]xftdf bž 5ğ  
p; sf 88nf sl6Psf 5g\  
ufossf]xftdf bž 5ğ  
p; sf]unfd csz nf0Psf]5  
al4hljlsf]xftdf bž 5ğ  
p; sf]:j/ blaPsf]5

hg g]fsf]xftdf bž 5ğ  
pm cfkm}0gj fl: t 5  
kl]tal0wt 5  
a0bl 5

gful/stf lscg]a]g\$]xftdf klg bž 5  
p; sf]lg]dt gful/stf  
k]bf]k]bf]Jofkf/ afx\$ c? s]xl xf]g

To; sf]xftdf klg h?/ bž 5  
h; sf]wg k} f lj bžL a\$]sf]vftdf h]df ePsf]5  
To; sf]xftdf klg bž h?/ 5  
h; sf]dh h/f lj bžsf]df6]df ufl8Psf]5

hf]bžsf]xf]  
p; sf]xftdf bž 5  
hf]bžsf]xf]g  
p; sf]xftdf bž 5  
cfhef]h  
d ; flg yfn\$]5'  
ulxl/P/  
bž s; sf]xftdf 5 <

---

# Tof]søf]

- d#h

tl kwfgfWofks  
-e]f] kwfgfWofkssf]a0Hh tl gu?F  
kwfgfWofkssf]ul/df af\$g ; Sbø Tof]df65]  
kwfgfWofks t tl klg xg\h; n]dnf0{  
of]slj tf n\g ; lfd agfP .

To; df65h]Tof]afnsnf0{  
cfkngf]xftn]; dffg rfxof]  
d7lel/ kfg{rfxof]  
lsrlldrl kf/] lk:g rfxof]  
To; df65h]Tof]afnsnf0{  
cfkngf]xftn]; dffg rfxof]

t/ Tof]afns Tof]afns dfq xf0g  
; 8s klg xf]  
zx/ klg xf]  
; Dk0f{llflth / lj zfn cfsfz klg xf]  
Tof]df65]zx/sf]; fgf]3/sf]Pp6f ; fgf]  
06fnf0{t d7lel/ kfg{; Sbø  
s]; dffg ; \$5 Toqf]lj zfn cfotgnf0{<

To; s}cuffl8 Toxl lfof  
-ha To; n]søfnf0{dfvl ; Dem] ldrG vflh]of]  
Tof]søf]khs], kmh] c? søfx? eof]  
; 8s eof]  
zx/ eof]  
/ cfsfz eP/ 6ffuof]df65]x?sf]zl/dfly ; uj {

axfb/x? o; /l g)kmh65g\  
/ hh'; o; /l g)cl3 a95  
gf/f o; /l g)rs65  
/ Tof]søf]/ pm h:tfnf0{dfvf ; e] bafpg rfxg]  
b\fbfb\}; a\$]cuffl8 ; 8sdf k5fl/65g\  
/ dfvf]a65g\

; Rrf lj Bfylx? To: tf]:shsf]vflhldf x65g\  
hxfFhlj gnf0{hlj g h:tf]u/L afRg l; sf065  
df65]hf0{df65]h:tf]u/L afRg l; sf065  
df65]/ :j t6qtf  
s]ol b0{s/f Ps csf]f6 5\$0fpg ; ls65 <  
c\of/f] s]n c\of/fh]dfq df65]sf]  
5f0fnf0{n\$fpq ; \$5  
t/ aQl ank]15 lx88h ug]df65]x?sf]  
dfq xf0g  
lgZrn plePsf lrrhalhx?sf]klg 5fofFb]v65

df65]/ p; sf]5f6f h:t}xf]df65]/ p; sf]:j t6qtf  
Tof]s6f]  
hf]af6of]df65\$}x6odf  
s]To; nf0{!slrlldrl kfg{; !s65 <

Tof]s6f]hf0{df/] klg  
ca Tof]s/f k6t ug{; !s66  
df65]hf0{dfg{; !s65, d df65'  
t/ df65\$}x6onf0{dfg{; !s66  
d/] uPsf  
t/ cfk6gf]lqmfnsfkdf, s[tx?df / cfk6gf  
hgtfx?sf]dfendf  
af6r/x6fx?nf0{x}

hf]cd/ 5, To; nf0{!slrlldrl kfg{v66}5  
tR5, d/0fzln  
Pp6f dfvf]0

---

# lbg cf0; s\$]5

- ljqmd ; Aaf

%ofnx? vfjh zflGt, 9f\$ p3f/7 kbf? p7fpm  
pHofnf]hh; n]pHofnf]xftdf af\$ \$f  
pHofnf en08fx?nf0{k:g b}m  
nf\$ n lx6n/sf s; G6zg SofDk Wj : t kfg  
8dfq; Lsf pHofnf gf/fx?nf0{sf}fdf k:g b}m

n8f0\$ syf kl9P w}o4sf l; gdf x]P  
0GSnfal slj tf-ult w}uf0P sf}fleq  
lj z4 ufosx?sf d; fn-:j / ; 8sdf ; fdh 5g\  
syfsf/x?n]syfnf0{uDel/ df} lbP/  
vngfossf]u?of]hgfnf0{tl/lD/L %of0Fb}fPsf 5g\  
cf6bf]hgsf]89]hfn]nk}l; xb/af/sf hf/x?nf0{

sf}f leqleq}w}k} /lrof]  
/f}l3/b}v rf}f/L; Dd htftt}k/tl v}nof]  
xfn cfP/ uNnl uNnldf b}z-k} 5tf5Nnf ePsf]5  
b}z k}lx? dh\$df/fx?sf 5ftldf  
knf0gn v}hsf]lgoff} kxf/ ul//x}5g\  
ssknf06df klg ba}klfn]lhtg]lgod x}g  
hgtfn]xf/\$f]l; 7l slxNo}ah\$]5g  
/fd, a4 / 0}hf0{kH}hgtfn]  
df]g; nf0{pv}h} knfNg klg hf]g; s\$] 5g\  
pv}h} knfn}l5 b}tf klg 9}df dfq x}65 .

lknqmg u/ zflGt,  
x2 eP cem}sx}l Hofg hfnf  
t/ 8dfq; Lsf ; g}fx?sf]n:s/ ax}t nfd]5  
lrxfg e}bf klg sfnf]zf; gsf]cfsfzdf  
.zflGt l}q}sf]; f}nf06 5f8} cf}f 5Ng]lbg uP  
a}b}ssf j}z}vl 6}g]Jo} : yfn]b}z rNb}g  
kn/s kn/s l8hf0gsf eQf Vj fP/  
; f0h ; f0hsf]x}of ub}f c}ofrf/ l6Sb}g  
dh\$ ; NsfP/ lrind tf}g]l8S6}x?  
e6fe6 9Nb}5g\blgof}f6  
hf]aff}5g\}tgsf]klg lbg cf0; s\$]5 .

---

# Pshgf cfp65

- k0f{lj /fd

Pshgfnf0{lgbf lbg  
/ft cfp65 zx/df  
Pp6f dbf{f0{hnfpg  
cfuf]lx8] cfp65 zx/df  
ltdf ultnf0{; ut lbg  
Pp6f lj zfn xh cfp65  
klv&; sxl lf0f dfq  
sg}o4n]v; flnlbPsf]  
ltdf skfnsf]nfnlu/fFnf0{  
km/ l6k] ltdf]skfndf  
3; fg{Pp6f c; n dflg; klg cfp65 zx/df .

Pshgf hldbf/sf]cfEgdf cfp65  
xl/of]afF sf6] af\$] cfp65  
Pshgf vN8f]vG]cfhf/  
lnP/ cfp65 ufpdf  
k6j f/lsf]lrxfq agfpg  
Pshgf cfp65  
w])cufl8b]v x/fPsf]  
dflg; cfp65 ufpdf  
h; sf]5ftl r\$fgn]ag\$]5  
r\$fgs]5ftl af\$]  
Pshgf klg cfp65 ufpdf  
ufpdf cfEgx? a9f/] ; klf kfg{  
cdl/zfsf]d7f af\$] sxl cfp65  
c; dfgtfsf]w; f]d6]  
; dfgtfsf]w; f]sf]sf lglDt  
Pp6f /ftf]l; ; fsnd af\$]  
Pshgf lj Bfyl{klg cfp65  
slxNo}gb]vPsf]xfj f af\$]  
ufpdf j ftj /of klg cfp65  
; Dk0f{; f^hfx? d5g\to:tf]xfj fdf  
To:tf]xfj f klg cfp65 .

k/fgf]zx/ eTsfP/  
gofFzx/ agfpg  
Pshgf silnu9 cfp65  
c/fhstf kmhf0/x\$]f zflnsx? hnfpq  
Pp6f gfd lnP/  
cllgb] zx/df cfp65  
Ps xh ; fylx? cfp65g\  
klv&; afbn nfu\$]f]zx/nf0{x}]  
Pp6f lbj fs/ Nofp65g\  
cfklt; E ePsf /ut lbP/  
w])hgfnf0{tftf]lew/n]3f]klg



Ps hgf dflg; cfp55  
cfkmg]e6g' sg}5ftf  
w]cufl8 s; h]vf] }f]5 eg]klg  
cfkmg]5ftf aflx/ g}al; /fv  
Ps hgf cfp55

hhl/ lnP/ of]7fp0f  
Pp6f cdlg klg cfp55  
ltdf /fi6«5g eg]klg ple/fv  
Pp6f /fi6«agfpg  
of]7fp0f Ps hgf cfp55  
xhf/f]f]kx?n]5g g; Sg]  
Pp6f lj zfn 5ftl ; fx; ; lxt  
of]7fp0f cfp55  
l58l afb6ldf hlj g /flg  
d[o; E n8b)Psbd}lgle6  
Pshgf dflg; cfp55 .

---

# uhn

- dg' a\hfsL

3D6]ca p3f/ g /ft ; f/)sfnf]eof]  
nfh 9fSg]nuf ; a)RofltP/ 6fnf]eof].

cfldHof]t lgekl5 l; /bfn]sf05 d6'  
lr tf afnl tflg]hf0{cfh g}pHofnf]eof].

jg-hun 5g st}xl/ofnl dfl; P5  
jl/tfsf]af3 klq ca t la/fnf]eof].

pkj gdf kNg]kln /ft/fgl ePk15  
hg]hl g)k'tnlnf0{dfs/f\$]hfnf]eof].

cfld5nsf]el\$leq s[0f h]h]v k; ]  
canf / ; anfsf]d[o' kfn]kfnf]eof].

xft yf]kof]xft uof] 3Bf 6\$of]uf\$uf uof]  
xftv\$uf ud\$fnf0{; ld g}psfnf]eof].

cGofosf]lj?4df aNg]cfuf]glgefpm  
x] ptf zxlbsf]lr tf g]lbofnf]eof].

---

clkh @

- hEa rfxfg

hg xfg vffbf vfffb}  
sfnf]afbn]5]sof]  
tf/fx? st}lyPgg\cfszdf  
pkTosf sfnf]sfnf]b]yof].

lj bfxsf]cfufdflly r9] wFf  
rf/]t/ kn]nb}lyof]  
af\$] xjf f /flknf cfqmfzx?  
rf/]t/ bf]8b}lyof].

.gbVgln]klg b]y\$}xfhf  
Ps d]l cftsn]tlg}zx/  
s; /L sfnf]eof]  
hgtfsf]; fy kfPsf]ajhf  
cfkng}cfeg s; /L cWof/]eof].

aGb\$sf]gfnn]dlQmf0{bflg ; Qm}g  
kmfdfs]l; qm]n];j tGqtfnf0{afWg ; Qm}g  
Psousf]nfd]cGwsf/ kl5  
r]gf an\$]5  
cfuf]af\$]sf xftx?nf0{grnfpm  
cWof/]\$]kfh vln; s\$]5 .

---

; kgf

- /3'k6t

cglu6tL ; kgfx? b]v; s]Fcfh; Dd  
5gg\sg}klg ; Demgdf  
t/ Pp6f 6fE; Psf]5 cf7fdf gfgl ag]  
5ftlleq ; nanf0{/x65 d65f]9595l ag]

hl]g kf/f]nflU5 Tof]; kgfn]ubf{  
wtl{df}s nflU5 Tof]; kgfn]ubf{  
si6bfol lf0fx? klg ; \vb nflU5g\  
/ of]a6bl cj :yf klg lkφ nflU5  
oxl ; kgfsf]gfddf o; nf0{; Dk6f .

---

# lkf/f

- knoflGb|gkfn

of]; gsf]xf]  
of]rflsf]  
clg of]rflxRkmfdfs]  
y/ly/lst lkf/fdf  
r/fx? nfljP  
ltglx?n]; gsf]lkf/f /f]h]  
r-rn xB}leq k; ]  
; gsf]tf/df 6\$  
knofkts gfr]  
cfkngf]7fpF/f]h]  
xif]xf]  
v]hl vf0{yfs]  
klxnf]/ft axf]ld}; t].  
xf] df cf0{laxfg p7]  
df6fsf vk6fdf  
dflnsn]xflnlbof]  
h7f]rf/f]/ af; l kfgl  
uf]kls[0f eg\ eGb}  
/dfpg yfn]; fgf gfgl  
lar/f r/f  
ef\$ kof; kZrftkdf  
/f] s/fP  
dflnsn]nfl b]/fpbf  
clns 8/fP  
p8y vf]bf  
kvof sflPsf kfp

ptf glhs}hEndf  
r/fx?n]p6dQm ufP  
.sIQ a:g'o; /L U  
otf aGbL r/fx?  
lkf/f knf]L aflx/ cfp .

---

# uhn

- 1fgj fs/ kf8h

sfBf ag] cfh kf0tfnfdf la%of]of]bž  
cfF' ag] cfh k/hldf ?%of]of]bž

lsg lapEig of]bž, slt lgbfp5 of]bž  
cft\$ ag] cfh dgdf la%of]of]bž

sNn]s]u/]of]bžnf0{sNn]aaf6 tNofP <  
5nsk6 / hfne]n d}cl%of]of]bž .

dxEl, cefj, bMv / oftgfsf ol tl; j if6f  
; f/f bžj f; lsf /ut / cfFh]leHof]of]bž .

---

# af3

- ladn lgef

sfnf]cWof/rqf b]vG5  
p; sf]z/l/sf]kx]f]a\$  
/ km]b}hfG5  
kxf8, pk]osf / t/f0{

s:tf]rd]sf/ xf]of]  
la:tf/}la:tf/}Pp6f b]z  
kl/0ft xG5 hundf

/Qm]j fb ; Dem]7  
ha-ha lg:sG5 pm cfk]kf]j]f; :yfgaf6  
:ql, k?if / afnsx?sf a:tldf  
s; h]lrG6g p; nf0{  
lsgeg]p; n]cfk]kf]cgxf/df  
le/}f]xG5  
Ps cnf]ss zflGtsf]dv08f]

zflGt 5 kf7zfnfdf  
c:ktfn, ufpFSofDk; , ; 8s, v]t,  
zx/, k; n, kt6kfy, lj Zj lj Bfno,  
sfof]no, u]nl,  
3/ / cfEgdf  
t/ of]s]xf]  
rf/]t/ km]n]Psf]5 Pp6f tla|  
kfzlj s uGw

ev{}b]vof]p; sf]kR5/ sf7df8f]f  
lr]tf]gdf bfE  
kf]y/fdf k-hf  
hgsk/df cfErf  
kf6gdf hEf  
eQmk/df g]u|  
Pp6f eofj x pkl:y]ltn]5f]k]f]5  
; Dk0f{b]z]nf0{  
zAb-zAb  
clf/-clf/n]k]z]g ul//x]s slj tfnf0{  
sf]xf]pm

p; sf]lj ifodf slj tf n]v]g'  
vt/fk0f{xG5  
of]dnf0{yxf 5  
t/ vt/f olt a9}f]5 ls  
Pp6f slj n]  
xl;s bGtkt]Qmsf]lj ifodf  
slj tf n]v]g]hf]vd  
p7fpg]k5{

---

# xfdl hgtf

- clgn sf/fnf

9Ef klg xf0g  
d9f klg xf0g  
9Efsf]j iff{h: tf]  
cl; gfsf ykf| xf0g  
r6df<sup>a</sup> r6<sup>a</sup> ubf{klg  
Mofs cfp6 eP h: tf]  
0Gb\$]b/j f/df klg  
c6wsf/ Jofkt x65  
b] tfx? hgtf e0{pq\$ 5g\  
06sf luvf]9Mnf h: tf]; /sf/  
b/af/leq d'; f]bubf{klg  
ah|kxf/ x65 ca 0Gb\$]  
cfk]kfn\$]s5/ cfk]f0{6f\$5  
uh6}l; \* afix/ 9f\$df  
æ0Gb|0 afix/ cf 0E elg/x5  
æ slt bhf0f a:5; <  
zlr\$]; f8l tf6b}  
dV 5f]t}  
slt kl5 nfu5; \sf0b}<  
dvel/ yssf vl6/f  
p5} ca nldl dV08f]  
kfn] u0; sl Tof]  
eFL klg snf]hd]emF  
hgtfsf]cf0gdf nSg ; Qm} ca .Æ  
l; \* ca 9f\$ f knf}5M  
ælacj] ckm b] tf-  
xfdl hgtf 0E

---

# uhn

- o] /fh gofB/]

p7\$] 5g\wftx? ca sxFe]nfg <  
h6\$] 5g\dlx? ca sxFk]nfg <

tft]/ut au] d6'klg tft\$]5  
rf/]t/ b6\$] /f]fx? ca sxFgEnfg\

w])k6s k]f/x? d6el/ ePsf y]  
hlt bvf0{; x]klg ca sxF; xnfg\

e]sfP/ 0gfdnf0{abgfd pkxf/ lbP  
k]oQ/df cfj fhx?n]ca sxF5]nfg\

---

ofhgf

- lszf] kxf8L

cfkngf]dgsf sxl bl/x?  
kfl]6f]af]w]  
cfpm xfdL cfuf]; dcfcfF  
cfuf]h]af]l]nf  
x]S]h]fsf]ef]lo/]yf  
cfpm xfdL 3fd ; dcfcfF  
3fdn]89]pnf  
x]S]h]fsf]cfo/]yf  
cfpm xfdL x]tof/ ; dcfcfF  
x]tof/ ; dfP/  
ca l5of l5of kfg(yflN5f}  
/x/sf lszf/x?nf0{  
lgãb  
efn]x? af:g yflN5g  
cfn]ldf pe]  
; Ggf6fnf0{l r/] ]  
ha s/]pg yflN5g\  
%ofp]S/]x?  
; uf]h  
cfw]L cf]Qg yflN5,  
- l]Z]j]f; cfh sg}s73/]df pleg ; Sbø  
- df]x]df]of]sf]tuf/]f]sg}k] ]z]áf/]df t]l; g ; Sbø  
cfpm xfdL cfuf]; dcfcfF  
3fd ; dcfcfF  
/ x]tof/ ; dcfcfF  
cfh 0R5fx? h]d]x]f]Psf 5g\  

---

# cfE}cfE

- bluf(rfn >ij7

llflth 7fgl cfE} la; fp5'  
cfE}afx\$ blt}gg\cfE}fn]  
cxf]dnf0{v]b/x\$g\  
rf/]t/af6 cfE}cfE}fn]0  
Ps6sn]?v x\$}  
cgfof; kft-kftaf6  
6k]Nsb}x\$g\dnf0{  
6]Nn 6]Nn cfE}cfE}fn]0  
s]s]g eg]h:tf]  
dleq d]k; ]h:tf]  
; 6b}u5{w]}w]}  
So}geg]klg cfE}cfE}fn]0  
d]}cfE} gv]h\$]xf]ls <  
vf]h] klg gb]}\$]xf]<  
olt-h]h gp7] dnf0{  
; fl]w/x\$g\cfE}cfE}fn]0

---

- cRo't ktofn

of]; Ggf6f  
slt cTof; nflubf]5  
slt lj /lQmf]5  
of]dbf{  
x/avt o; n]  
xidf]cleJolQm lgNg vfl]h/x5  
/f5g vfl]h/x5 o; n]  
xidf]:kGbg  
nfl5 ca t  
Ej f0ng /øFof dg  
h; /L xf] \  
Pp6f gofFwg hGdfpF  
hg wgdf  
cfkm]krfL r9f] \  
of]; Ggf6f .

---

# kj fx slxNo}/f\$] /flsPsf]5 <

- elid pk;l

oltv] d]f]kl/j zdf  
Pp6f cgf]f]lsl; dsf]af:gf kf]v]  
atf; rlnx\$]f]5,  
af:gf o:tf]dfbs 5 ls  
nl]P/ p; sf]dfbstfdf  
p; nf0{k5d]fpg}sf]el8 nfu\$]f]5,  
oltv] d]f]; txdf  
Pp6f rf]6nf]kj fx-nx/ alu/x\$]f]5  
kj fx-r]gfsf]efj gfsf]  
kj fx-rfxgfsf]p]; u\$]f]  
/ rf]/t/ Pp6f w] kj flxt ePsf]5  
cfsfzdf afbn nfu\$]5 oBlk  
cfk]gf ultx?df ; kgf 3f]h]  
r/fx? j] ln]p8\$]f 5g\  
; efj gfsf]efsf kmfs] ; fg]gfgl  
ev}3/leaf6  
; kgf uf\$]nf0{cf]gdf lg:s\$]f]5,  
oltv]÷7ls oxl ; dodf  
ltdlx? s]l 5f]d]f]kl/j zdf  
/ c; w] lr]tfsf w; f]x? sf] cgxf/df  
; dosf]a]nf0{s]f]agfpg]; Nnfxdf 5f}  
h6f af]f]f]; d]b|:j o+  
5fnx?df p7\$]f]of]; dodf  
ltdlx? af]sf ; -; fgf 808lx? t]of]/  
kj fxnf0{/f\$g]lj rf/ u5f]  
lvof nfu\$]f]k/fgf]kmfdfs]cf>ddf  
kj fxnf0{y]g]; kgf b]5f}  
d]f]slj tf hf]; do ag] af]f]f]5  
7ls oxl cj:yfdf  
ltdlx?sf]lj l]f]t]fdf xf]g]u5{  
ltdlx?sf]lj j]z]otfsf]pkxf; u5{  
/ Pp6f k]g t]of]5 ltdlx?nf0{dx]fzo  
ls kj fx slxNo}/f\$] /flsPsf]5 <

---

# cfGbfhg

- kfl/hft

rBfn] aGwgaf6  
cfK, j h / klknsf]kftx?sf  
Pp6l ljj z aXhlsf]rfgf h:tf]  
pDsg g; Sg]xf0g dIQm  
kof] /Of gldn\$]df6f0f  
k6g g; s\$]bfvsf]lj ?jf xf0g dIQm  
HoBf]df65\$]d6' HoBf]df65h]  
xTshfdf o; }lgrf0{; Qm0  
Pp6fn]csf]f0{dfgk5{  
o; f]ugf0{  
tyflk xf] \ug{tof]d6'd[ssf]d6' xg5 .

d08k leq d6qx?n]slt lbg  
5nfpq ; S5 dIQmf0{  
s]xf]/ d6q dIQmsf]lgDdt <  
nfQ]es08f]xf0g dIQm  
e/f6]v]hf8lx?sf]5nfpqnf0{otf / plt  
xf] ug{k5{o:tf]; f]gnf0{

dIQm ; f^hdf afw0g ; Sg]a:t'xf0g  
cfsz e/l klxn]af6}  
t0fy u/] 5l/afhx?sf]hdftdf  
p8fp5g\zfl6tsfdl xftx? ; jf k/]fx?sf]hf8f  
zfl6tsf ktlx?, /Qm0o c6t/lf  
xf] ug{l]8Dagf xg5 nIDagl / zfl6t lfq .

sfem / km, l\$] lapm h:tf]  
k6k k6k k6k] ; docgsh df6f]/ Ctdf  
emfub} nxl/b}hf65g\cfGbfhg ag]  
dIQmsf rfgfx?  
rBfn] slyt alnof]aGwgaf6  
cfK, ah / lkknsf /ulruul kftx?sf].

xf] ug{k5{oltv}  
lgwf\$]d6'lgrf0{?n]  
zIQmfnsf d6'lgrf0{xftx? otf klq tof/ 5g\  
Pskl5 csf{n:s/ nfu] .

---

# Tofb[h]klg cNemg' xGg

- Iszf] sf/

a:tl-a:tl zx/-zx/  
cfqf]zn]/IQmd ePsf 5g\  
tl; f]j if{; sgl x6/x\$fx?  
oqf]lj zfn hgtfnf0{  
d9L a/fa/ b]v/x\$g\  
dft] cfkng]hfltsf]/utn]  
d8Q 5g\ol /Qm lkkf; 'af3x? .

; Qm] :jo+a]xf08 ; [6stf]klg  
; dosf]k]an a]unf0{/f\$g  
p7g}g; Sg]u/L 9Nb\$g\  
dft\$] if8o6qsf/Lx?  
t/  
xf]zof/ a6g]a]hf 5 of]  
Tofb[h]klg cNemg' xGg  
; b\$]nfnl 5r]Ns; Sof]  
cndlnP/ a:g'xGg .

---

# :j fledfgsf]uf]f]

- kllxfo kf]f]

nDs-  
qmftbzL{k?ifx? 0 nDs  
jL/fEgf gf/Lx? 0 nDs  
llflthdf pHofnf]cfpE, slnnf afnsx? 0  
hljgsf]laxfgb]v  
cf]xfg u/] ; Dkfl]ktsf]b]kKodfg ; b]f0{  
nDs-  
:j fledfgsf]pHofnf]uf]f] km(nDs .  
zflGtn]ot)s7faug gk/f] \  
d[zflGtsf]rl; f]l; /f]f]f  
l; h]fn]st}hdg gk/f] \  
ultxlgtfsf]lg:k]of kf]y/LdfU  
zflGt ; h]fP/ cgfof;  
l; h]fsf]ultzln]tf x/fpE cr]h  
a4sf Hof]tdG cf]fx? 0  
3Gs-  
cw]lbt gogx?  
ca zflGtsf H]fnfx? bGs .  
lj :km]f Aoe]E5 pTkl8gdf  
H]fnfdvL n]knkfpE qf6gdf  
3Gs-  
; #f/e/sf :j tGqtf / zflGtsfdl cf]fhx? 0  
pHofnf]5]sb]g x]s]h]fsf]5]f0n]  
3Gs-  
; fx; sf]dx; fu/df  
:j fledfgsf H]f/ef6f rnfP/ 3Gs .  
/fli6]tf-  
cfk]h]f]dxfg\d6df /fv,  
b]z-  
cfk]h]f]lj zfn dl:tisdf /fv,  
l; E]; u/dfyf c6g ; S5 l]tdf]5ftlleq  
Pp6f sf]wdf c]gk0f{/fv,  
csf]sf]wdf wj nflu/L /fv .  
; d]f] ; Dk0f{b]z]nf0{  
c]fdz]Qmsf ch; |; f]x?df  
rDs-  
z]f]z]fn] o]jfx? 0 rDs  
:j fledfgl ; k]tx? rDs 0  
afn] cl:t]j sf]emem]fp]f]c]l]glz]v]nf0{  
cfk]h]f]o1z]fn]df  
l]tdl :j b]z]sf]k]hf u/  
r9fP/ OdfGbf/Lsf]; Gb/td k]k uR5fnf0{  
cfk]h]f]dft]v]tl]f  
l]tdl z]x]bsf]a]Gbgf u/ .  
nDs-

qmfctbzL{oj fx? 0 nDs  
jL/fEfgf gf/Lx? 0 nDs  
cfJxfg u/] ; DkflKtsf]bflKodfg ; b6f0{  
nDs-  
:j fledfgsf]pHofnf]uf76f]km(nDs .

---

# ha rN5 x/L

- dffgfy kl>t

ha rN5 x/L, ha rN5 x/L, ha rN5 x/L  
3fdfs]Hof]t 5]s/x\$ f snf afbn krf65g  
d}xFeGb}); Eif]l v]lg]?vsf]whf]rf65g\  
d:t lgødf zft ; 't\$ f ; fu/ klg pn(5g\  
Hj f/x?sf]ykk8 vf0{kx/f klg e]s65g\

s70fa^u]psf lxpBf 8fBf uflNb}lx85 x/L  
af6f]5\$g]af/ / ufBf 9flNb}lx85 x/L  
krfx] d]hf 3/ a9fb]uggg'lx85 x/L  
pn6km]sf ufyf uf0{xggg'lx85 x/L

cfo' kuf\$ h]0f{syfsf kft-kltu/ p85g\  
tf]5g\hun slnnf /ftf gofFcfB/f kl65g\  
v2}lxdCt'a; Gtnf0{:j fut u5{x/L  
gf]hf]l; h6 lglDt k]hosf]ufp5 ult x/L

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