emÕjjvani ivngvbi ivng

ÒfZvgiv bvgvh Kvtqg Ki, hiKviZ `vi Ges ivntji i AvbyiZ Ki, hitZ
†ZvgivAbyiÜ-fvRb ntZ cvi|Ó (nÿvbi- 56)

ivnj(mv) etjb, Òfn gÕAvh ! Zvg Rvbtq `vi Avjvn Zvf`i nmif`i Dci
hiKviZ dih Kfiitilb, hv Zvf`i abx evÜf`i t_fiK vibtq Zvf`i `vi`ª
evÜf`i gvtS veZiY Kivntje|Ó (ejviy, gvÿjg I vZvgvh)

hiKviZ vnme

dinÏ ÏmÏmb †PÕaix

1

mDcÎ

hNKvˌZ ˌK ?

hNKvˌZ Bnjˌvtgi tgŜjˌK BevˀZ ngˌtni gˌtaˤ AbˀZg BevˀZ| cˌŰˌZˀˌK gᶄjgˌvbtK tˌhgb hNKvˌZ dih nˌlqui velq nᵖᵘˌűˌK⁹ekˌjm KiˌtZ nˌte, ˌlˌK tˌZgᶄbfˌvˌte hˌvi Dci hNKvˌZ dih ZˌvˌK ZˌvˌbqᶇgˌZ cˌvˌiˌtkˌval KiˌtZ nˌte| cˌveˆ KˌjAˌvˌtbi 28 ˉˌűˌtb bᶄgˌvthi cˌvkˌvcˌvk hNKvˌZ cˌŰˌvtbi ûKg ˆˋqv nˌtqˌtⰈ| Aˌyˌjˌvn Zˌvqᶇˌjˌv eˌtjb, ÒˌtZˌvgiv bᶄgˌvh Kˌvˌtqg Ki, hNKvˌZ cˌŰˌvb Ki Ges iˋKKˌviˌxˋ i mˌt_ iˋKzKiÓ (miˌveˌKˌjiˌⱴ, AˌvqˌlˋZ- 43)| gmbeˌ× (mˌⱴ) eˌtjb, Ò Bnjˌvtgi vfˌⱵˌⱵ cˌvˌbˌⱵ ˉˌ⍳ˌⰈ Dci cˌŰˌvôZ| Aˌyˌjˌv&Ɒˌⱶov Abˤ †Kˌvb gˌveˋ bˌⱵ Ges gᶇˌvˌⰈⵛˋ (mˌⱴ) Aˌyˌjˌv& †cˌⰈˋˌZ ivnj- GˌtZ mˌⱵˌⰆˤ ˆˋqv, bᶄgˌvh cˌⰆˌôv Kiˌⱴ, hNKvˌZ ˆˋqv, kˌvˌiˌxiK I Aˌᵤˌlˋ mg_⁹_ˌKˌtj n¾ˌ Kiv Ges ighˌvb gˌvˌtmˌtiˌvhˌv ivˌLˌvÓ| (eˌⱴˌvixˌl gᶇˌvjˌg)

hˌvˋˋi Dci hNKvˌZ dih

ˌvbme cˌⰆˌvgˌV nᵖᵘˌⱵˋ i gᶇˌvjˌK nˌKj gᶇˌvjˌg bi-bˌvˌixi Dci hNKvˌZ cˌŰˌvb Kiv dih| †Kˌvb eˋⱵˀ ˌvbme cˌⰆˌvgˌV nᵖᵘˌⱵˋ i gᶇˌvjˌK nˌlqui ci PˌⰆˋˋi umˌte cˌⱴˌvcˌVⁿⒼK eⰈˌi AˌvˌZˌewⱴˌZ nˌtj Zˌvi Dci ceⰈˌZˌ⍳ⰈˌⱵˌⱵ i hNKvˌZ cˌŰˌvb Kiv dih| Aekˤ hˌvˋ †Kˌvb eˋⱵˀ hNKˌvˌtZi ˌvbmˌtei gᶇˌvjˌK nˌlqui cˌvkˌvcˌvk FYˌⱵⰆ-nq, Zˌǁte FY eˋ ⱳˌⰆⱴˌtq ˌvbme cˌⰆˌvgˌV nᵖᵘˌⱵˋ i gᶇˌvjˌK nˌtj Zˌvi Dci hNKvˌZ dih nˌte| hNKvˌZ dih nˌlqui ci hˌvˋ †Kˌvb eˋⱵˀ hNKvˌZ cˌŰˌvb bv KˌⰆˌi A_⁹nᵖᵘˌⰆˆ LiP KˌⰆˌi †dˌtj ZˌvˌtⰈˌj I Zˌvi cˌⰆˌeⱳˌhNKvˌZ ⱳˌⰆⰈˌZ nˌte|

hⁱKⁱZ emf⁄ mʳⁱ

Rⁱg, evoⁱNi, `yjⁱb, f`ⁱKⁱbNi, KⁱiLⁱbⱽ, KⁱiLⱽbⁱi hš̈ⁱgⁱⁱZ, KjKâⱽ, hš̈ⁱgⱼk, KⁱtRi hš̈¿ mⁱZqⁱi, Aⁱⁱtmi AⱽⁱevecÎ I miÄⱽg, hⁱbeⁱⁱtbi Moⱼ, †bŠKⱽ jÂ, RⁱⁱR, ⱽegⁱb BZ̈`ⁱⁱ, hⁱbeⁱⁱb ev PjⱽPtⱼi A_ev Pⁱⁱvⁱⁱ`i cⁱⁱ, e¨emⁱiK Moⱼ e¨emⁱiK Kⁱco-‡Pⁱco, Nẗii AⱽⁱevecÎ I miÄⱽgⁱⁱ, ⁱbZ̈¨-%ⁱgⁱⁱЁK e¨emh©mgMЁ Mⱼⱼ-cⱼjZ cⁱⁱ, ⁱⁱⁱⁱ-gⱼ̈Mk BZ̈`ⁱⁱi hⁱKⁱZ nq bⱽ| FY cⁱⁱ‡kⱽⁱtⁱai Rb̈ RgⁱKZ. At_℗Dci hⁱKⁱZ nq bⱽ| kⁱⁱ I Meⁱⁱ cⁱ̈ii hⁱKⁱZ cⁱⁱ‡kⱽa Kiⱽi ci H kⁱⁱ evMeⁱⁱ cⁱ̈ ⁱⁱⁱⁱ K‡ti bM A_℗ⁱЁ ⁱⁱtj H cЁ At_℗Dci GKB eⁱⁱti hⁱKⁱZ ⁱⁱ‡Z ⁱⁱte bⱽ| KⁱiY GKB mʳⁱ`i GKB eⁱⁱti `§eⁱⁱi hⁱKⁱZ nq bⱽ|

‡gŠⱼK c⁄ⁱⁱRbⱼq mʳⁱ

Ȏ‡gŠⱼK Pⁱ`õK_ⁱⁱ Ȏⁱⁱv c⁄ⁱjZ c⁄ⱽ I iⁱⁱZ AbⱼⁱⱼxmgⁱⁱRK mⁱmⁱⁱZ I mʳⁱ⁄²v ARⁱbi Rb̈ c⁄ⁱⁱRbⱼq `e¨ mgMЁⁱK eⁱⁱⱽⁱⁱ| GKRb gⱼⱼjgⱽb AcPⁱq ev Kⱽc℗¨ QⱼⱼⁱB Zⱽi cⁱⁱⱽeⱽⁱⁱtⁱⁱ Abⁱⁱb̈ c⁄ⱽⁱⱽRb ⱽgⁱⁱte| ‡gŠⱼK I ⁱbZ̈¨ c⁄ⁱⁱRbⱼq mʳⁱ`i hⁱKⁱZ nq bⱽ| G me mʳⁱ ejⁱⁱZ eⁱⁱⱽⁱq, emeⱽⁱⁱtmi Ni, †ckⁱⁱWZ mgMЁ KⁱiLⱽbⁱi hš̈ⁱgⁱⁱⁱZ, †hⁱⁱMⁱⁱhⁱⁱtⁱⁱMi eⁱⁱⁱⁱb, Nẗii AⱽⁱevecÎ, ˆZRm cÎ, Lⱽ̈¨e¨, †cⱽⁱⁱK-cⱽⁱ'Qⁱ, Mⱼⱼ̄ⁱjⱼxq mgMЁ̈BZ̈`ⁱⁱ Ges ⁱⁱtRi, Zⱽi Dci miⱽmⁱ ⁱbffⁱⱼⱼ‡`i I I ⁱbffⁱⱼⱼ AⱽⁱZ⁄ⱽⱼq ̄Rb‡`i Rb̈ ˆ`bⱽⁱb LiPⁱⁱgⁱⁱ| hⁱKⁱZ ahⁱ̈ⁱⁱIⁱqⁱⁱi e¨cⁱⁱti GKⁱⁱ ¸īⱽZⁱₜⁱⁱ℗YⱽⁱⁱkZⁱ̈ⁱⁱj hⱽi Dci hⁱKⁱZ AⱽtiⱽⱽcZ ⁱⁱte Zⱽi ⁱbKU GKⁱⱽš̈–Pⁱⁱ`vciⁱ‡Yi ci AⱽⁱZⱽⁱi³ mʳⁱ _Kⁱ‡Z ⁱⁱte| †h A_℗ev mʳⁱ c⁄ⁱⁱRⁱⁱbi AⱽⁱZⱽⁱi³ etj ⱽⁱⁱteⁱⁱPZ nq Ges cieZℝeⁱⁱtⁱⁱi Rb̈ msⁱⁱⱽ⁄ⁱⁱZ _ⁱtK, ZⱽhⁱKⁱⁱtⁱⁱZi ⁱbme ⁱbaⁱⁱ@‡Yi †¶‡tÎ ⱽⁱⁱteⁱⁱPⁱⁱZ ⁱⁱte|

hK\tZ i ubme

i‚f;v 595 M̈g (52.50 fū) uKsev ¯Y©85 M̈g (7.50 fū) A_ev ¯Y©ev i‚f;v¨h †K\b GK\Ui ubmtei gj¨ cuigV A_®nꝑû¨ evë¨emⱮK mgM̈ꝑK hK\tZ i ubme etj| †K\b eˮû¹i tgȘjK cÖꝑRb ci‡Yi ci hù ubme cuigV nꝑû¨ Z\i gⱮjK\bⱫq _\tK Ges P;`ᵃgⱮtmi umⱮte GK ermi Z\i gⱮjK\bⱫq ¯ⱴqx_\tK Z\ntj Z\i Dci G nꝑû¨ †_\tK PⱮjk-f\tMi GK f\V̈ hK\Z i‚fc cÖ\b Kiv dih| gⱤb i\L‡Z n†te e�tii ïi"l †k‡tl G ubme ue`¨gⱳb _\KvRi"ix| e†tii guSL\tb G ubme cⱯ©ꝑv_\Ktj l hK\Z cÖ\b Ki‡Z n†te| nꝑû¨ i cǜⱿ̈K\Ui Aꞩtki Dci GK e†ti AⱳentmⱤZ nlqvkⱫ© bq eis ïayubme cuigVⱽi Dci e†ti AⱳentmⱤZ nlqvkⱫ©AZGe, e†tii ïi"‡Z ïayubme cuigV A_®nꝑû¨ _\K‡tj l e†tii †k‡l hù nꝑû¨ i cuigV †ekxnq Z\ntj H †ekx cuigVⱽi Dci hK\Z cÖ\b Ki‡tZ n†te| e†tii †h †K\b Aꞩtk AuⱮK nꝑû¨ †hMⱤtj Zv cⱯ©©GK e†ti AⱳentmⱤZ nlqvkⱫ©bq| hK\Z dih nlqvi †¶†‡Ȋ gj ubmtei Dci e†ti AⱳⱮg KivkⱫ© hK\Z, hK\Zj ulZi, KⱨⱳebxGes nR¡G nKⱨj kixⱬtZ i ueⱳb nꝑû¨ i gⱮjK\bvi mt_ nꝑû᳷77|

†h nKⱨj nꝑû¨ i hK\Z dih

(1) ¯Y©i‚f;v l bM A_©

(2) eⱳbuR¨K cY¨

(3) gⱴⱽ ueⱳPⱤi YⱤⱳⱽixMⱤueⱳ cⱽ

(4) knⱤ l djgⱤj |

cieZ¶K̈tj cÖijZ gỳ̈ti gj¨mnRưbZ Kứi†Y Zứ`i ¶ứZ nI qvt_‡K i¶¨v cữq|

†kqvi

†hŠ_ gjabx †Kứûbi †gvU gjab‡K nggj¨ ưbkó eûmsL¨K ¶ừûtk ưf³ Kiv nq| Gi¸fić ¶ừûsķ tjv‡K †kqvi etj| †kqvi gưjK‡K †Kứûbi ưbU nứû_i GKRb Askở vi ưmte M̈¨ Kivnq| †kqvi µ‡qi D‡ïk¨ ep̨r †Kứûbi e¨emq ưwừtqưM] †Kứûbi Awskú gưjKứbv AR̈Ď Ges jf`ưsk ev gỳudv Dc̈Rờ Kiv| Bnjứtgi `ýýtZ ưbưl× †hgb-AmgưRK ev A‰ưZK e¨emtq vjß, ưbưl× cY¨ Drc̀ü b I ưeµq ev mỳx Kựevi I ‰eưbf̈® tjb‡`b ưb‡tqưRZ †Kứûbi †kqvi µq ‰a bq|

‡Kứûbư ưb†RB hừ †kq‡ii Dci hưKưZ cÖb K‡ti Zvntj †kqvi gưjK‡K Zvi gưjKưbưmb †kq‡ii Dci hưKưZ wừtZ n‡te bv| †Kứûbư hưKưZ cÖb Ki‡Z cữte hừ †kqvi‡bi Dc-ưeưtZ Gi Dtjứ_-ưtK A_ev †Kứûbi mưbưY mfữq G e¨vcữ i ưmxưš-ưMj̈pZ nq A_ev †kqvigưjKưý †Kứûb†K hưKưZ cÖ‡tbi ¶gZvcÖb K‡ib|

‡Kứûbư ưb†R Zưi †kq‡ii Dci hưKưZ cÖb bv Ki‡j †kqvi gưjK‡K ưb‡gữ Dc̈tq hưKưZ cÖb Ki‡Z n†te:
1. †kqvigưjK hừ †kqviMj̈jv eưnR̈ jfưsk AR̈®i Kự†R ưentqM̈K‡ti, Zvntj hưKưZi cưigV ưbtgữ Dctq ưbYٰ Kiv n†te: (K) †kqvigưjK hừ †kqvbi ưmmec̈ hP¨B K‡ti Zvi gưjKưbưmb †kq‡ii ưecixtZ hưKưZ‡hưM mưứ¨i cưigV Rưb‡Z cữ‡ib, Zvntj ưew 2.5% mưi hưKưZ cÖb Ki‡eb| (L) †Kứûbi ưmmec̈ mưữ†K¶ hừ Zvi †Kưb awbvbv_ưK Zvntj ưew Zvi gưjKưbưmb †kq‡ii Dci eưnR̈ AưR® gỳudv hưKưZi Rb¨ ưe†teР̈ Ab¨ư`¨ mưứ‰i g‡tj¨ i nt½t‰hưM̈M Ki‡eb Ges †gvU gj¨ ưbme cưigV ntj 2.5% mưi hưKưZ cÖb Ki‡eb|
2. †kqvigưjK hừ †kqvi tePư‡Kbvi e¨emv (gjabxq gỳudv) Kivi Rb̈ †kqviMj̈j ve¨emi K‡tib Zvntj †hừb hưKưZ cÖ̈q n†te, †kq‡ii †mừtbi evRưi gj¨ I µq-g‡tj̈i g‡tấ thù Kg ZviB ưfử‡tZ gj¨‡qb K‡ti 2.5% mưi hưKưZ cÖb Ki‡eb|

GKRb †kqvi gưjK B‡f̈% Ki‡tj †h †Kưb ngq †kqvi ưeµq K‡ti ưừtZ cữ‡ib| †Kứûbi †kqvi µq I ưeµ‡tqi GB ¯̈ữbZv †kqvi eưRvi‡K Ggb cưủYw Zi ưừ‡K ưbtq hữq †h, ưK̈ze ư̈v̈ ưừtRứ i ¯̈©̈mưtj̈ i Dť̈Ïtk̈

†kq†ii gj¨ ewo†q ev Kµg†q GKw‡ mv`wi e¨emv K\h@gtK c‡
R¨qtL_jvq cwiYZ K‡i| Bmv Bmjv`¨x‡ixqvi `µ¶tZ m¤¤V¶A%a|

ewüwR¨K m¤µ‡`¨ i hvKvZ

e¨emi `wbqtZ (c¨:µ¶µtqi gwa¨tg c¨¨¶¶| g¨µvdv ARꬶbi Rb¨) µqKZ,
Aµg`wbx¥iß¶bx cY¨, U¨bwRU ev cwienb cY¨, wµµq c¨Zµbwi (GↄR¹U)
Kvt wLv cY¨è¨ I gR ÿ gyjvgyj†K e¨emi cY¨ e†j| e¨emi c‡Y¨i
Dci me¶¶Zf wte hvKvZ dih| Ggbv‡K e¨emi D‡ï¨t‡ µqKZ. Rwg,
`yjvb ev †h †K¶b e¨¶¶A_ev gyjvgyj†i g†j¨¶i Dci I hvKvZ c⇥b Ki‡Z
n†te| eⱪKx wewqµi cwlbÿ, Gjµm gµR¶ I AⱪbᵀⱮK LiP, e¨emi bM
A_¶m Ab¨µ¶ PjⱼZ m¤µ¶ hvKvZi wm†te Avb‡Z n†te| Ab¨¨†K e¨emi
f¨bvthgb eⱴKⱼtZ gyjvgyj evKwgPgyj µq Ki‡j wKsevˆteZb, gRÿx fvoⱼ
wé¨y, †Uⱼj†dⱴb I Mwmⱼej, Ki BZ¨w¶ cwltkwmZ bv_wKⱼj D³ cwigW
A_¶mhvKvZ †hⱧM m¤µ¶ t_†K ev h†te| hvKvZ ubaⱠⱠtYi Rb¨ wetµZvZ v Zⱼi
c‡Y¨i µq-LiP gj¨†K (µqgtj¨i mt_ fvovvm µq-m¶µvš–Ab¨b¨ LiP
†twMK‡ti) wm†te aiteb|
ÒAyⱼm Zⱼqⱼv e¨emt‡K mjⱼyj K‡i†Qb Ges mÿ†tK mⱼvg K‡i†QbⱤ| (mⱼv
eⱴKⱼⱼvⱼv,AⱼqⱼZ-275)

Drcⱼⱼ‡Z cY¨

ˆZⱼi evDrcⱼⱼ‡Z cY¨, DcRⱼiZ `è¨, c¶¶µqµvb cY¨, Drcⱼ`b c¶¶µqµq
e¨eüZ KⱼⱤgyj I c¨¶Ks mgM¶¶ⱮBZ¨wⱼ hvKvZi Avl Zⱴfÿ¶ n†te| hvKvZ
wba§ⱠtYi Rb¨ ˆZⱼi evDrcⱼⱼ‡Z c‡Y¨i gj¨ⱼb Drcⱼ`b LiP gtj¨¶i A_ev
c¨BKⱼixe‡Rⱴi `‡ii wfⱰ‡Z n†te| c¶¶µqµvb evAmⱤⱨV®‡tY¨i gj¨ⱼb
e¨eüZ KⱼⱤgyj I Ab¨b¨ Dcⱼⱼtbi Li‡Pi wfⱰ‡Z Ki‡Z n†te| gRÿ
KⱼⱤgyj Ges Drcⱼ`b c¶¶µqµq KⱼⱤgtj¨i mt_ e¨eüZ c¨¶Ks mgM¶¶µq-
LiP gtj¨¶i wfⱰ‡Z ume n†te GeshvKvZi Avl Zµvb cY¨¶è¨m e¨emi
bM A_¶¶I Ab¨b¨ PjⱼZ m¤µ¶Zi mt_ †twMK‡ti hvKvZ wba¶¶Y Ki‡Z n†te|

9

Drcv̈ b cÿuqq ubtquRZ ¯(pxm¤ú` ihgb- Rﺮg, `yj̇ vb, hšé¸wZ,
AvmevcÎ, hbevnb BZ¨ẅi Dci hvKvZ cÿhR¨ nÏe bv|

¯(pxm¤úÏi hvKvZ

¯(pxm¤úÏ ej‡Z eÿ§q Rﺮg, `yj̇ vbtKvly, AvmevcÎ, hšéwZ, hbevnb
BZ¨ẅ|

(K) emevm, e¨emv, Drcv̈ b Kﺮ̇R evKvh¶n¤ú` ‡bi D‡Ïtk¨ ubtquRZ
¯(pxm¤úÏi Dci hvKvZ anh¶q bv|

(L) Avq Dc̈ R§bi Rb¨ fvovq ubtquRZ ¯(pxm¤úÏ ihgb- M»,ﺮ ‡¨ vKvb,
`yj̇ vbtKvly Rﺮg, hšéwZ, Mﺮo, hbevnb BZ¨ẅi Dci hvKvZ anh¶q bv|
Z‡e Gme m¤úÏ †_ﺮ_K fvoevee` AﺮR2 vbU Avq Ab¨ b¨ hvKvZ‡hvM¨
m¤úÏÏi m†½thvMK‡i 2.5% m†i hvKvZ cÖ̈b Ki‡Z n‡e|

(M) ‡ePˇ Kbvi D‡Ïtk¨ ubtquRZ ¯(pxm¤úÏ ihgb- Rﺮg, M»,ﺮ ‡¨ vKvb,
GcvU§̇pU, `yj̇ vbtKvly Avmevcr̂I, hšéwZ, Mﺮo, hbevnb BZ¨ẅ
e¨emﺮﺮK cY¨ etj M¨̈ Kivn‡e Ges G¸tj̇ vi g‡j̈ ¨i Dci hvKvZ anh¶te|

FY ﺮ hvKvZ

FY`v̇ Zvi Dci hvKvZ

(K) Av̇ vqt∥vM FY Av̇ vq nI qvi ci Ab¨ b¨ hvKvZt∥vM m¤wú` i m†_
t∥vMK‡i hvKvZ cÖ̈b Ki‡Z n‡e|

1. ih FY bMﺮ̈ ev‡Kvb `‡†¨ i vmbgtvq Kﺮtiv Kﺮ̇Q cﺮॱbv nq, Gﺮ̇f FY
Av̇ vq nI qvi ci hvKvZ ẅ‡Z n‡e, Ges vmMZ ermi ngtni ﺮI hvKvZ cÖ̈b
Ki‡Z n‡e|

2. ih cﺮॱbv ṫKvb `¨̈¨ ev bMﺮ̈ F‡Ỳi vecitZ bq, ihgb DÉiﺮmKvi mẗÎ
cﺮॱ A¯(ei m¤ú` , `vb, AﺮﺮqZ, tgvnivﺮ̈ vi A_¨©BZ¨ẅ eve` cﺮॱ nq| Gﺮ̇f
†¶̈tÎ Av̇ vqi ci hvKvZ anh¶©n‡e| G¸tj̇ vi Dci vmMZ ermi ngtni
hvKvZ cÖ̈b Ki‡Z n‡e bv|

(L) Av̇ vq At∥vM ev Av̇ vq nevi e¨vcﺮ̈ti m‡ॱn _Kﺮ̇j im FY hvKﺮ̇Zi
vmmte Avmte bv| hẅ KLbI D³ FﺮॱYi UKv Av̇ vq nq, Z‡e †Kejgﺮ̂I
1(GK) e‡Qﺮ̈ i Rb¨ Dmvi hvKvZ ẅ‡Z n‡e|

FYMÖZvi Dci hKvZ

(K) FYMÖZvi F‡Yi UvKv †gvU hKvZ‡hvM¨ m¤ú` †_‡K ev` hv‡e| vKš'
h‡e FYMÖZvi †gŠjK c‡ÜnR‡bi AvZ¥vi³ ¯úx m¤úvÉ(†hgb-AvZ¥vi³ evox, `vjvb, GcvU©‡g‡U, Rvg, †gvkbvix, hvbevnb, Mex I AvmevcÎ BZ¨vw) _vK hviv Övxv Gi,Ø FY cvi‡kva Ki‡Z mʶg, Z‡e D³ FY hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e bv|

(L) ¯úei m¤úª`i Dci vKvwivÉK FY (†hgb-mDvRs †jvb BZ¨vw) hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e bv| Z‡e evwÖ vKvwÏ-UvKv Acvi‡kvnZ _vKZj ZvhKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e|

(M) e¨emvq evtbZqvÖ‡Mi Rb¨ FY †blqvntj D³ F‡Yi UvKv hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e| vKš'h‡e FYMÖZvi †gŠjK c‡ÜnR‡bi AvZ¥vi³ ¯úxm¤úvÉ _vK Z‡e D³ FY hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e bv|

(N) vKÏ-evtbZqvÖ‡Mi †¶‡Î F‡Yi UvKv hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e| Z‡e hvÖ FYMÖZvi †gŠjK c‡ÜnR‡bi AvZ¥vi³ ¯úxm¤úvÉ †_‡K D³ FY cvi‡kva Kivhq Z‡e ZvhKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e bv|

(O) hvÖ AvZ¥vi³ ¯úxm¤úvÉi gj¨ F‡Yi cvi‡gvYi †P‡q Kg nq, Z‡e F‡Yi cvi‡gvY †_‡K Zvev wÖq evKxF‡Yi UvKv hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e| evj†Äc^cÖ q evcvY:Zcvn¸jKZ. F‡Yi †jvq ¯úagÖÎ F‡Yi evwÖ Acvi‡kvnZ vKvwÏ-hKvZ‡hvM¨ m¤úª †_‡K ev` hv‡e|

cÖii hKvZ

D‡Ui me@æwbme cvÏvj, Mi¨gvt‡Ji ¯úxkvj Ges ŊÄj-†fovi Pvjkvj| Z‡e G avi‡Yi cÖi em‡Îi A†aÖKi †ekxmgq g¨¯úf‡Z PviYfvgtZ Lv¨ Mïb Ki‡jB Gme cÖi Dci mÖÏvi wÖk‡ÏZ bq, g‡j¨i wÖk‡ÏZ avh©n‡Z| e¨emvK D‡Ï‡k¨ †h †Kvb cÖim¤úª cÖZcvjb Kivn‡j Zm¨ ZvhvÏK e¨em¨K cY¨ e‡j M¨ Kivn‡e Ges GÏ¨ i Dci hKvZ mÖ¨vi wÖk‡ÏZ bq, g‡j¨i wÖk‡ÏZ avh© n‡Z| e¨emi D‡Ï‡k¨ Lvqvti cwÖZ grm¨, mm-g¨Mï, Mi¨QvNj BZ¨vw Ges Lvqvti DrcvÏZ `a, wÏg, dŊv‡bv ev/Pv, gvZQi †iYy †cvbv BZ¨vw e¨emi m¤úª eum‡Z hKvZ cÖvb Ki‡Z n‡Z| e¨Äbexgg¨ᤠ(mÖ) cv‡bZ emKivn Ae¨úq gvÄ µq-evµq Ki‡Z evÏva Ki‡Z‡Öb| gvÄ hLvb e¨qi Rb¨ avevn‡Z ZLbB Gi hKvZ cvi‡kva Ki‡Z n‡Z|

11

kmÏ I d‡j i hvKvZ (Dki)

kmÏ I djg‡j i hvKvZ‡K Dki e‡j| Ruু t_‡K Drcbা œKj cõÏvi kmÏ, kvKk«â, Zvi-ZiKwî I d‡j i Dci hvKvZ cṏmR¨| e ̈emuুK D‡Ï‡k̈ weü†qМÏKivn‡j ebR e¶, Nm, bj LvÜbv, JIvm e¶, PvevMb, ivevi Pvj, Zjʋ, AvÏi, dj, AvKRΦ/ eüR, Puiʋ, Kjg BZ̈wì hvKv‡Zi AvìZvfy̆ n‡e| dmÏj Avmi mঢ_ mঢ_ Dki cvÏÖk¹ Ki‡Z nq| G ‡¶‡Î ermi AvZ̆µvšˇ— nIqvi cṏRb ‡bB| erm‡i GKvmKevi dmÏj Avj GKvmKevi Dki cvÏÖkva Ki‡Z n‡e| A‡bK ai‡bi dj, dmÏj I kvKk«â GKB mঢ_ KvÜv ev D‡ËÏjb Kiv nq bv| ‡hgb- gviP, ‡ȩb, ‡cÏc, ‡jiey Kvjv‡j BZ̈wìi cvÏc°Zv e‡jS vKQzvKQzK‡ti K‡qKvùb ci ci c‡jiv Kvj ‡gŠΦ‡g evv evi D‡ËÏjb Kiv nq| dm‡j i gvÏj K hvÿ dm‡j i Avbgubk cvÏgÏ vbiΒCY Ki‡Z mg_©mb Ges Zv hvÿ vbme cvÏgÏ nq Z‡e cÃg t_‡KB c̆Ï D‡ËÏj‡bi mঢ_ mঢ_ Dki(hvKvZ) cvÏÖkva Ki‡eb| hvÿ gvÏjiKi c‡¶ dj-dm‡j i cvÏgÏ vbiΒCY Kiv mΰÖ bv nq, Z‡e vZÏib c̆Ï D‡ËÏjb t_‡K dm‡j i ume ivÏL‡eb Ges hLvÿ ‡gvÏU D‡ËÏujZ dm‡j i cvÏgÏ ume cvÏgÏY ‡cŠᵲ‡e ZLvÿ H vÿb chᵲ‡gvÏU D‡ËÏujZ dm‡j i hvKvZ cvÏÖkva Ki‡eb Ges ZrcieZ©mcٞÎ D‡ËÏj‡bi mঢ_ mঢ_ hvKvZ cvÏÖkva Ki‡eb| Ruু‡b KvÏ, AvᵲevecΪ I Mᵲbg‡PY e ‡emi Dc‡hvvMK‡‡¶j i ‡¶‡Î, Gi‡f e¶| hÏ‡b KvᵲIv‡m ZÏb G¸tjvvi Dci hvKvZ cõÏR¨ n‡e, ZvhZ `vΦ¹ggq ci KvÏIvnDK bv‡iKb|

‡h Ru‡Z ‡mP cõÏRb nq bv, cঢKvʋK f‡Z um³ nq, Zvi dm‡j i hvKvZ n‡e `k f‡Mi GKfvМ (10%) Avi ‡h Ru‡Z ‡mতPi cõÏRb nq, Zvi dm‡j i hvKvZ n‡e ek f‡Mi GKfvМ (5%)|

dmÏj Drcv̈ ‡tbi e ̈q ‡hgb- Pvj, mvi, KঢkvkK, ecb I KZᵎⁱ BZ̈wì LiP Drcvবᵲ Z dm‡j i cvÏgÏ t_‡K ev̈ n‡e, Z‡e G me LiP ‡gvÏU Drcvবᵲ Z dm‡j i GK ZZᵲqsk‡ki ‡tekxev̈ n‡e bv|

dm‡j i ume‡ei cvÏgÏ 5 IqumK ev 653 vK‡jvМঢ̧| A‡bK KuÏ dmÏj AvÏQ hv gvcv ev IRb Kivnq bv| ‡hgb ueÏfevei tbি dj, dm‡j, kvKk«â, dj, AvKRΦ Puiʋ, e¶ BZ̈vì| G¸tjvvi ume ume‡aᵲᵲ‡i n‡j ‡ঢ I ‡ঢvKi mviᵲY dmÏj Puj ev̈iঢ̧i 653 ‡tKvÏi gj¨ (¯vbxq evÏRĭ ‡ti Mb gj̈) ume ume‡e MgᵲᵲঢKivn‡e|

h\Kv\Z cÖ\v‡bi L\v\Z

A\yj\vn Z\vq\yj\v e‡j\b, Ö\h\Kv\Z †Z\v †Kej \bt¯¸ A\fv\eN‡Ö—l Z\rm\ak‡ó-Kg\P\vix‡`i Rb¨, h\v‡`i \vŤË A\KIÝKiv\nq Z\vŤ`i Rb¨, `\vng\yŤi Rb¨, FY f\vi\y\v\vš‡—i, A\yj\vni c‡_ l g\y\vut‡ii Rb¨ Ó (m\yv\Z le\y,A\vq\Z-60)| A\mm\q G\vŻg, M\i\xe, \ug\nK\vb, A\vk\⁄m\b, M\i\xe ev¯í\vi\y, `\vï¯ík¶\y_x©Ö\yŻ ‡y\Lx R\b‡M\v\vô h\vK\vt‡Zi cŻ\vŻ. nK`\vi| B\m\f`i g‡ta M\i\xe A\vŻq ¯Rb l cŻŤek\vx A\v\vK nK`\vi| K\gÝ M\i\xe‡`iŤK A\vŻ¥K\gñs¯ŤŤb m\m\qZ\v K‡i ¯‡ej¤Ż\nl\vqui Rb¨ h\vK\vt‡Zi A_©¨q Kiv\hq| Ötbi cŻŤi l Ö\v\bx\vk¶\vi \ue¯Ť\vi h\vK\vt‡Zi A_©¨q Kiv\hq| h_\v¸©K\vit¨Y FYN‡Ö—Ges FY c\vit\v\vk\vta A¶g \nt\vq co‡j Z\vŤ`i FY g\y\v⁄i Rb¨ h\vK\vt‡Zi A_\v⁄w‡q m\mh¨ Kiv\hq| m\vdiK\v\vix h\v\vù A\vw\R A\mŽ\v\vaq c\v\vŻZ nq, Z‡e Z\vŤK h\vK\vt‡Zi A_©\vw‡q m\mh¨ Kiv\hq, h\v\vù l Z\v\vi e\vo\vxi A\e¯ívf\vt\jvnq| b\l-g\v⁄j\gŤK c\⁄e‡Ž\tbi Rb¨ h\vK\vt‡Zi A_\v⁄w‡q m\mh¨ Kiv\hq| h\vK\vŻ Ggb †j\vKŤKB w‡Z nŤe h\vi\vh\vK\vŻ \ub‡Z c\v⁄i|

h\vŤ`i h\vK\vŻ †`qv\h\vt‡ebv

abx e\vï¨i Rb¨ h\vK\vŻ L\vl\qv ev abx e\vïŤŤK h\vK\vŻ †`Iqv R\vtqh bq| A\vcb `\vï¯¸¤\vœZ\v-g\y\vZ\y¸ `\vï v¯í v¯í xZ_\veE\vaÏ©¸m\Kj b\vix-c\y¸¹l, A\b\vy¸c fiY- ‡tc\v\vl†Y \ub\v\vff\vk\xj cŻ¸-K\b¨v Ges ¯¸gx ¯g¸K h\vK\vŻ cÖ\v\vb Kiv R\vtqh b\vB| h\vK\vŻ e\vmfŻ m\væ¸t`i Ö\v\viv Z\vm\vŤ`i fiY-‡tc\vlŸY Kiv lquŻe| A\b\vy¸c g\y\v¸§Ÿ (m\v) Gi cŻ\vŻ. eska\vi\v‡`i m\v¤\⁄b l g\hŢ¨vi K\vit¨Y h\vK\vt‡Zi A_© Ö\v\viv m\mh¨ Kiv R\vtqh bq| GK\gv\vÎ `\vt\bi A_©Ö\viB Z\vŤ`i †L¸gZ Kiv R\vi¹fx| g\vm\vŤŔ¸, g\và \v&m\vy\v iv¯í\vw-N\vŸU BZ\v\vw \ub\vg\a©¸Yi Rb¨ h\vK\vt‡Zi A_©¨q Kiv\ub‡tla| m\va\viY A\vk\⁄t‡KŸ¸ ¯ª\vb\vg\a©¸Yi Kiv\l R\vtqh bq| Z‡e A\vk\⁄¸ ‡Kt‡`¨¹`¸ª `\vy\v\ve¯ív m\v¤\vub\va\vo¸A\vk\⁄¸c\v⁄¹x¯ñŸi e\vï¨ g\v\yj K\vb\v\vm\vb Ni-e\vv\vo\vx\vub‡g\a©¸Y K\‡i †`qv R\vtqh| g\vtb i\vL‡Z nŤe h\vK\vŻ c\vit\v\vk\v\va n\lqui Rb¨ e\vïŤŤK g\v\yj K e\vub‡tq †`Iqv kZ¸Ÿ m\ŢŽ\i\vs h\vK\vt‡Zi A‡‡_©\vgŻŻ, e\vï¨i `\vw\lb-K\vwd‡‡tbi e¸e¯ív K\vivl R\vtqh bq| h\vK\vŻ †`Iqv †h\vgb k\vix\v\vqt‡Zi \ue\vab, A\b\vy¸c h\vK\vŻ c\vl\vqui †h\vM e\vïŤŤKB h\vK\vŻ †`Iqv k\vix\v\vqt‡Zi \ue\vab| m\v\vK c\v¤\vŢ h\vK\vŻ cÖ\vb bv K\i‡j h\vK\vŻ c\vit\v\vk\v\va n\vt‡e bv|

hKvZ cuÏ‡kvা bvKivi cuÏiYvg

Ayjwa Z¥qjvetjb, ÒAvi hviv ¯Y©I ‡iŠ¨ cÄxfZ K‡i Ges Dmv Ayjwni ct_ eÏq K‡i bv, Zvˇi‡K gg©¨ kvÏi–msev¨ `vl| ﬁhwⱱb Rumb‡gi AuWiZ Dmv DËß Kivn‡e Ges Dmvßviv Zvˇi jjU, cvk§ᴑk I cÔ‡¯‡k `ΜI ƒ Iqv n‡e| ﬁmÏb ejv n‡e, BmB Dmv hmv ‡Zvgiv ৳iR‡¨ i Rbˇ cÄxfZ Ki‡Z| mZivs ‡Zvgivhmvব cÄxfZ K‡iv‱tj Zvmv Avˉ0 b KiÓ(mjv Zll ey�AvquZ 34-35)| Av e`‐jvা web gumDˇ (iv) ‡ⱼK ewⱽ2 ntqt0 ﬂh, Ayjwaⱷ ivmj (mⱱ) e‡jb, Ò ‡tKvb e‖wﬂ hÕ Zvi abmæᴑ‡i hKvZ bv ﬁ‐q Z‡e H núᴑᵕ vKqv‡tZi wb ARMi m‡ici AvKvi aviY K‡i Zvi Mj‡k teób Ki‡te Ó| ivmj (mⱱ) Zvici vWⱼvⱼqⱼZ Ki‡tjb, ÒAvi Ayjwa wbR Ab‖j⌕îh hmv ‡ZvgvﬂviMﬂK wⱳqt0b ZmⱼZ hmⱱiv KcⱽZv K‡ti Zvmⱼᴑ‡i Rbⱽ Dmv g½j, Bmv ﬁhb Zvmⱼiv vKֺtZB gⱨb bv K‡ti| bv, Bmv Zvmⱼᴑ‡i Rbⱽ Agⱽj| hmmⱼZZ Zvmⱼiv KcⱽZv Kuⱼte vKqv‡tZi wb DmB Zvmⱼᴑ‡i Mjⱼq tewj nB‡te Ó| (miv Ayj-Bgivb, AvquZ 180) bvmⱼpx I Be‡tb gⱽRvⱱ| nhiZ Avⱼjx (iv) ‡ⱼK ewⱽ2 ntqt0 ﬂh, Ayjwaⱷ ivmj (mⱱ) e‡jb, Ò mⱼy‡tLvi, mⱼy`vzⱽ, Dmⱼi m√║xI ‡tjLK, Dᶜé AsKbKuⱼiYxGesⱼ th buixDᶜé AsKb Kivq, Avⱼfkß H e‖wﬂ th hKvⱱZ wˉtZ A¯fKvⱱi K‡ti, vajⱱKuⱼixI hvⱼi Rbⱽ vajⱱv-KivⱼtbvⱱvI nq, G‡ⱼ i nK‡tjⱼi i Dci Ayjwⱷⱼ Avⱼfkⱱvc ev jvⱽⱼ6Z Ó| (Avⱼngⱽⱱ I bvmⱼpⱽ)

mgvⱼRK Kj¨vⱼtY hKvⱱZ

Bⱼmjⱼvt gi 5ⱱU ¯‡ⱼ±৳ g৳aⱼ hKvⱱZ A_ⱼSwZK ¯‡¤¢ Bⱼmjⱼvtg hKvⱱZ e¨e¯ⱽv ngⱱvt Ri `wⱼ¨ᵃ I `ⱽⱼL-Kó `ⱼᵻ Kiv I gⱼbeZⱱi Kj¨vⱽⱼY mab Kivⱼ| abⱼxᵖ`ⱼi mⱼᴑᵕᵢᴼ Mixe I e§ÂtZi nKⱼ i৳tqt0| mⱱWK ume K‡ti ⱱbquⱼgⱽZ hKvⱱZ cÔⱼb Kivⱼi d৳j abⱼx mⱼᴑᵕᵢᴼ Dci Mixteⱼi nK cuÏ‡kvা nqⱼ| d৳j mⱼᴑᵕᵢᴼ cuⱼïx I mdhhⱼZ nqⱼ, hKvⱱZ`ⱼZⱷ gbt৳K ৳jvf ‡ⱼⱼK cuⱼⱡ K‡ti Ges `ⱼb I ZⱼⱱWI ¯ⱼfK‡ⱼi Af¯ⱽ¯´’ntZ mmhⱽ K‡ti| hKvⱱZ cÔⱼbKuⱼixi Rbⱽ i‡tqt0 gmb Ayjwn Zⱼyqjvi ⱱbKUntⱼZ AMWⱼZ cⱱⱼ@I cuⱼⱼjৃKK Kj¨vⱼtY|

hKvⱱtZi DcKvⱼiⱼ†fWkngⱽⱼtRⱱRi `ⱼtLⱼxᴼ wⱼ`ᵃⱼRbⱼtMvⱼ0| hKvⱱtZi At_ⱱ◎ngⱽⱼtRⱱRi `ⱼ◎ᵃⱼRbⱼtMvⱼ0î Afⱱ◎ ci‡tY mⱼⱼqZⱽv Kiⱼⱼ cⱱkⱱckⱱ A_ⱼSwZK ˆeljⱼ¨ mⱱ

cvq Ges ngvtR abx `wi†` 1 g¸ta¨ cvi¯úiK mt‡hu\Zv l mmbƒvˆZi ¸Yvejxe¸ cvq|

`\b-LqivˆZ

m¤ú` Dc\R‡bi j¶¨ `¸gqvi l Av‡Lxi\Zi kwš—jvf Kiv| Dc\R‡Kvix ubt‡Ri c‡Q,Rb ci‡Vi ci Zvi ubKU †h m¤ú` Aeˆkó _v‡K, Zv ngvtRi Ammq gvbÿll i Kj¨v‡Y eˆq Kivi ueab itqtQ| ZvB hKvZ Qovul m¤ú` nt‡Z ¯ûq AvZ\q-¯Rb, cˆZ‡ekx GvZg, ugmKb l mmh¨ cÖ¸x® i Ges Avjvni iv¯vq `\b Ki‡Z nq| Avjvn Zvqjv v\b‡K ex l mg¾ K‡‡ib| Òhuiv ubt‡R‡ i ab-m¤ú` Avjvni c‡_ LiP K‡‡i, Zv` i Li‡Pi `óvš—GB, thgb GKwU exR ecb Kiv nj Ges Zv nt‡Z mˆZ\b Qov †ei nj Avi c‡Z\KwU Qovq GKkwU `\bv ntqtQ| Avjvn ht‡K Pb Zvi Kvt‡R Gfˆte® c‡Ph© v\b K‡‡ib| wZ\b D`\in¯—etU, me i\KQ¨Rvt‡bb Ó (mˆjve\Kvjiv¨, Avqv‡—261)|

ÒAvjvn †Zvgv‡K th ab-m¤ú` wˆitqtQb, Zvi gva\"tg Zvg ciKvt‡j i Ni ¯Zivˆ‡Z ntPó ¸vK| cˆjextZ †Zvgvi Ask MhY Ki‡Z fÿ Ki bv| Zvg Ab¨ gvbÿll i Kj¨¨V Ki, thgvb Avjvn †Zvgv‡K Kj¨¨V `\b K‡‡itQbÓ (mˆjve Kmm,Avqv‡—77)|

hKvZ ume Kivi c×vZ

ube cˆigvV A_®m¤ú` i gvjK cˆZ¨K gqjgvb‡K eQivˆ—hKvZ cÖ\b Ki‡Z n‡e|

m¤ú` i cˆKvZ l aiY AbÿqvxhKvtZi mi vfbvabvte -
K) ¯Í®tiˆŠ¨, bˆM A_©e¨emÖK gvjgvj, Avq, j f`wsk, KvtRi gvˆ—g Dc\RB, LvbR m¤ú` BZ¨vˆi Dci hKvZ 2.5% mˆi ume Ki‡Z n‡e|

L) dj l dmj Drcvˆ—b hwˆŠK †mP m¨ve\Mˆib Ki‡j 5% mˆi hKvZ ume Ki‡Z n‡e|

M) dj l dmj Drcvˆ—b R¸g cÖKvˆ—Kfˆte m¸³ ntj 10% mˆi hKvZ ume Ki‡Z n‡e|

15

¯Y©ev iƒcvi ubmÎ‡ei vfÜ‡ÎZ cÖ P,`ªeûÎi (354 ù\b) ubÎRi cY©gvÎj i
hKvÎZ ume KÎi cÖ¯Îg mªúˆ †_ÎK hKvÎZi Ask A_© cY©gvÎj i Pvjk-
fvÎMi GK fvÎevkZKiv Av0B fvÎev 2.5% c"ZK KÎi ubÎZ n‡e| Avi
hù umecÎÎ ˆmfÎ eQi A_©ve 365 ù‡bi (ˆhgb 30 ¯PÎÎ, 30 Rb ev 31
WÎms‡f) vfÜ‡ÎZ nq Zvn‡ji hKvÎZ avh©n‡e 2.577% m‡i|

¯‡Y®ev Rvi `i cÖ Mùy 4,000 UvKvn‡j 85 MÎgi gj¨ 3,40,000 UvKv
hvi Dci hKvÎZ n‡e 2.5% m‡i = 8,500.00 UvKv| Avi iƒcvi eRvi `i
cÖ Mùy 150 UvKvn‡j 595 MÎgi gj¨ 89,250 UvKvnvi Dci hKvÎZ n‡e
2.5% m‡i = 2231.25 UvKv| hKvÎZ ume Kivi ngq Gme ¯Y©I †iÏc¨i
vৗµq g‡j¨ i (A_©ve hKvÎZ ume Kivi ngq vৗµq Ki‡Z PÖ‡j ¨ 1h gj¨
cvi qvnvÎ‡e) vfÜ‡ÎZ hKvÎZ ume Ki‡Z n‡e|

hKvÎZi Ask c"ZK Kivi ngq ev cÖÎb Kivi ngq Aek¨ ubqZ Ki‡Z
n‡e| b‡Pr hKvÎZ cwi‡kva n‡e bv| †h‡Š_ gvjKvbvi gv‡ji hKvÎZ
e¨vৗMZ fv‡e ubÎRi Ab¨b¨ gv‡ji m‡_ †ª qvhvÎe Avevi mৗ‡jjZ fv‡ei kyy
†hŠ_ gvjKvbvi gvj †_ÎK hKvÎZ c"ZK Kivhvq| hKvÎZ bMÎ A‡_ª©cÖÎb
Kiv Dৗ‡jZ| Mixei K‡ÎQ bMÎ A_ª Av‡KZ Kj¨¨vWKi| KvÎY bMÎ A‡_ª©
Øviv †h †Kvb c†Qy‡Rb vgÎb‡bv hvq| hKvÎZ †Kvb cÖÎvi `qv ev Ab¨IÎ bq|
me®ivi †j¨ ŠKKZvৗ hK-L¨ vÎZ I cwৗ@ ¯‡t_›Îª DÏ‡Ï¥k¨ †_ÎK gÎÎ ntq GKgvÎ
gmb Ay‡jn ZvqyÎjvi m৳‡eÎi DÏ‡Ï¥k¨ hKvÎZ cÖÎb Ki‡Z n‡e|

Ûhvৗv ukÎµm ¯‡Îcb K‡ti‡t0, mr KvR K‡ti‡t0, bvgvh
cÖ ZÏ‡ôZ K‡ti‡t0 Ges hKvÎZ cÖÎb K‡ti‡t0, Zvৗ` i Rb¨
cৗ¯vi Zvৗ` i cৗjbKZÎ@ KvৗQ i‡qÎ‡t0| Zvৗ` i †Kvb
fq bvB Ges Zvnv `yৗ‡KZ n‡e bv Ó| (mৗjv ewKৗivৣ,
Avৗv†Z-277)

hKvZ umtei dig

bvg _____ hKvZ eQi_____ unRwi

e¨vªMZ mªuˆ

¯Y©i,¸cv I ¯Y©i,¸cvi AjsKwiˆ	=
‡kquti uebtqwM	=
unKDunUtZ uebtqwMt FYc‡Î evuWteÂvi, eÛ, mÂq c‡Î, †URwi eÛ BZ¨wˆ	=
exgv uWscGm, c‡dj‡WU dvÛ BZ¨wˆ	=
¯uqxmˆuÆi Dci ubU Avq	=
(M), j` vKub, `yjubtKu?v, Rug, hš¸unZ, Mao, unbeunb BZ¨wˆ fuovee` ubU Avq)	
%ªj` kıK gˇ¨ bM I e¨stK Rgv, eÛ, unnBZ¨wˆ (uebgq mti = UuKˆ)	=
e¨stK Rgv: ul• W&mÂqx, PjuZ, uetkl Rgv, ‡cv¨j †mfsm BZ¨wˆ =	
FY/cul bvAv¨ uq	=
Ab¨b¨	=
m‡Z bM	=
	------------------------
‡gvU	=

ev¨ :

ev¨ ‡thwM FY, e‡Kqv·Kwˆ—
Ab¨b¨ ev¨ ‡thwM ˆ` bv =

----

hKvZ ‡hwM mªuˆ =

hKv¸Zi cwˆgvY 2.50% =

ZAKAT CALCULATION FORM

Name_____Year_____Hijri

PERSONAL ASSETS

Gold & Silver in Solid & Ornaments   =
Investment in Shares & Stocks   =
Investment in Securities: =
Debenture, Bond, Savings Certificates, Treasury Bond etc. =
Insurance, DPS, Provident Fund etc   =
Net Revenue earned on Fixed Assets:
(Net revenue earned as Rent on Houses, Shops, Buildings, Land, Machineries, Vehicles, Transports etc.)
Foreign Currencies: =
Cash in Bank, Bond, Traveller's Cheques etc (=equivalent Taka)
Bank Deposits: =
Fixed, Savings, Current, Postal Savings, Special deposits etc
Money received as loan refund/dues from others   =
Others   =
Cash in Hand   =

                                        TOTAL =

Less
Deductible Loan, Loan Installment due   =
Other deductible Dues

                        _____

TOTAL AMOUNT LIABLE FOR ZAKAT   =

ZAKAT AMOUNT 2.50%   =

This form does not cover all Zakatable items. About debts please read the rules concerning Zakat on debts. For clarifications or more information please contact your local Imam or Islamic scholar.

hKvZ unm‡ei dig

bvg _____ hKv‡Z e0i_____ umRuˆ

e¨emquK m‡ׄuˆ

wequi Rb¨ Í¨Ku†b, ¸`†g I wequq cˆׄubuai (G†R›U) Ku†Q i‹LvcY¨ ̃¨	=
cwienb I Uˆ\buRU cY¨	=
Drcwˆ\Z (¯Zuˆ) cY¨	=
Drcvˆ b cׄuquab evAm‡uˆׄ©cY¨	=
gR¨Z Ku‡Pgyj I c¨uKs mgMˆ	=
e¨Kxwequi cvˆ\ bv	=
cvˆ\ bvAuq, uej I Ab¨ˆb¨ cvˆ\ bvumme	=
e¨\s‡K Rgv	=
Ab¨ˆb¨	=
mt‡Z bMˆ	=
‡g>U ‡g‡U	=

----

ev¯ :
ev¯ ‡hMˆ FY, e‡Kqv‡Kwˆ—

cvˆ\ bv¨ui, cׄ q uej I Ab¨ˆb¨ ev¯ ‡hMˆ Í` bv	=

----

hKv‡Z‡hMˆ m‡ׄuˆ =

hKv†Z i cui‡gY

P¨` ²ermi 2.50%	=
‡nMˆ ermi 2.577%	=

GB di‡g nKj hKv‡Z‡hMˆ m‡ׄuˆ i D‡jˆ L-bˆB| FˆׄVi e¨cvˆi hKv‡Z I FˆׄVi ubqgeyj ˆR‡b ubb| ue¯uiZ Rb‡Z ¯bxq Bgvg A_evueÁ Au‡j‡gi mt_ ‡hM‡hMˆ Kiˆb A_ev **hKvЗ** ub‡` ˆ¯Ku‡VeBˆU cob (Ayj-tnjyj cwe¨j‡Kmˆ, e¨j‡uRvi ‡cub 01711115448)

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ZAKAT CALCULATION FORM

Name_____Year_____Hijri

BUSINESS INVENTORY & OTHER CURRENT ASSETS

Trading Goods in Shops, Warehouse & with Agents   =

Goods in Transport or Transit   =

Stock of Finished Goods   =

Unfinished or Goods in Manufacturing Process   =

Stock of Raw & Packing Materials   =

Net Revenue earned on Fixed Assets: =

(Net revenue earned as Rent on Houses, Shops, Buildings, Land, Machineries, Vehicles, Transports etc.)

Investments in Shares & Securities   =

Goods sold on Credit   =

Receivable Bills, Revenues & other Accounts Receivable =

Money in Banks   =

Others   =

Cash in Hand   =

_____

                TOTAL =

Less

Deductible Loan, Loan Installment due   =

Creditors, Bills Payable, Other deductible liabilities

_____

TOTAL AMOUNT LIABLE FOR ZAKAT   =

ZAKAT AMOUNT   =

Lunar Year basis @2.50%

Solar Year basis @2.577%

This form does not cover all Zakatable items. About debts please read the rules concerning Zakat on debts. For clarifications or more information please contact your local Imam or Islamic scholar.