



नवकान्तिपुर बहुउद्देश्यीय सहकारी संस्था लि.

**NAWAKANTIPUR**  
M.P. Co-operative Society Ltd.



**नवौ वार्षिक प्रतिवेदन**  
**आ.ब. २०६२/२०६३**



# संचालक समिति



अध्यक्ष  
रामकृष्ण पन्त



उपाध्यक्ष  
वसन्त पौडेल



सचिव  
[d'sGb kf08]



कोषाध्यक्ष  
शिव सिटौला



सदस्य  
शारदा पाण्डे



सदस्य  
नम्रता पौडेल



सदस्य  
संगिता पन्त



# kl/ro



gkfn  
 ; /sf/n]hg; dlf  
 Nofpg vfh\$[f]  
 ; xsf/L cfGbf]hgnf0{sb/  
 ug[; :yf ePsfh]; :tf  
 cfZjf; g hg; dlf v8f gu/L  
 jf:tlj stftk[oxfx?sf]Wofg  
 cfs[6 ub]oxfx?sf]blgs art  
 ug[afgl a; fnl xfdlnf0{; ] f kbfq  
 ug[df\$ f kbfq ug[eg\$ eG]lj Zjf;  
 ug{rfxG5f}; gkfn ; /sf/sf]pbf/ /  
 vhf cfly\$ gltsf]sf/Of a9b}uPsf]  
 cfB]us lj sf; df lghL lf]sf]  
 ; xeflutfnf0{6} f k%ofpg]dfGotfaf6  
 clek|/t e0{o; gj sflGtk/  
 axp27olo ; xsf/L ; :yf ln=  
 ; xsf/L Pj @)\$\* adf]hd  
 @)%\$ ; fn efb|@\$ ut]lhNfn  
 ; xsf/L sfonho sf7df8f]f  
 btfe0{lj =; =@)%\$ ; fn  
 cflZjg & ut]bl]v cfkngf  
 ; b:o dxfgfej x?nf0{  
 ; ] f k%ofpb}cf0/x\$[f]

## Ij ifo; ःL

l; =g# lzif\$	kl] g#
!= ; fwf/Of ; ef ; DaGWL ; Ygf	!
@= ; #fns ; ldtlsf]kl]tj dg	@
#= n]yf kl/lfssf]kl]tj dg	!)
\$= jf; nft	!!
%= gfkrf gf\$; fg lx; fa	!@
^= gub kj fx lj j /Of	!#
&= kPhLsf]f]df ePsf]kl]/j tG ; DaGWL lj j /Of	!\$
*= gfkrf gf\$; fg aff8krf8 lx; fa	!%
(= cfly\$ kl]tj dg; + ; DalGwt cg; l'rx?	!^
!)= l6kf	@#
!!= ; :yfsf]cfly\$ emsx?	@\$
!@= Joj :yfk; ; ldtlsf]tkrf6	@%

gj sflGtk' axp2olo ; xsf/L ; #yf Inld6Bsf  
zφ/ ; b:ox;df



gj f)j flif\$ ; fwf/Of ; ef ; DaGWL ; 'rgf

zφ/wgl dxfgfj x?,

ldlt )^\$÷)!÷)^ ut]a; \$f]; #fns ; ldltsf]a]ssf]lg0f6 cg' f/ o; ; #yfsf]gj f)-  
j flif\$ ; fwf/Of ; ef lgDg Inlvt ldlt, :yfg / ; dodf lgDg lj ifox? pk/ 5nkm tyf lg0f6 ugI  
u/L a:g]ePsf]xfbf ; DkOf{zφ/wgl dxfgfj x?sf]hfgsf/Lsf]nflu of]; 'rgf k\$flzt ul/Psf]5 .

; ef xg]ldlt, :yfg / ; doM-  
; ef xg]ldlt M)^\$÷)@÷!@  
:yfg Mxfn dx/fhf, ltnuuf, sf7df8f)-  
; ef z? xg]; do M laxfg !)M) ah]

5nkmsf lj ifox?M

!= ; #fns ; ldltsf]tkaf6 cWol fHoh]k]t't ugI flif\$ kl'tj dg dfly 5nkm u/L kfl/t ugI  
@= cf-a=)^@÷)^# sf]nyfkl/lf0f kl'tj dg dfly 5nkm u/L kfl/t ugI  
#= cf-a=)^#÷)^\$ sf]nflu nyf kl/lfssf]lgoQm / lghsf]kfl/>lds lgwf{Of ; DaGwdf .  
\$= ; #fns ; ldlt df l/Qm/xg cfPsf]; b:o kbdf pklgj f'gaf/f kl't{ugI / ; lrj kbsf]nflu xfn  
sfod ; b:ox? dWof6 dgf]og ugI  
%= l/Qm/xg cfPsf]nyf ; ldlt sf ; #fns nufot ; DkOf{ b:ox?sf]pklgj f'gaf/f dgf]og ugI  
^= gj f)j flif\$ ; fwf/Of ; efsf]lg0f6 kl:tsfdf x:tfIf/ ug\$]nflu zφ/wglx? / ; #fnssf]  
tkaf6 kl'tlgw 5gf6 ugI  
&= lj ljw .

; #fns ; ldltsf]cf1fn]

lg= ; lrj

# ; Rffns ; Idltsf]kljtj bpg cfly\$ aif{@)^@:^#



cfb/Oflo z0/ ; b:o dxfgfej x?,

; Rffns ; Idltsf]tkmf6 ; :yfsf]gj f) aflif\$ kljtj bpg )^@:^# oxffx? ; dl f k]tt ug[kfpfbf d  
cToGt xliff / uf}j flGj t ePsf]5'. bZdf lj Bdfg /fhg]ts kl/l:y]tsf]sf/Of pTkGg kl]tsh cfly\$  
cj :yfn]ubf{7hf blv ; ; fgf Joj ; fo ; Ddnf0{kf/\$f]kfej sf]dNofI g ubf{o ; ; :yfdf sf/f]f//t art  
stf{tyf COfI ; b:ox?n]ef]lg'k/\$f]sf7lgf0\$afahb klg o ; aif{ ; :yfn] ; Gtf]fhgs k]lt xfl ; n ug{  
; kmn ePsf]df ; kmntfdf ; fy lbgxg] ; DkOf{artstf{ ; b:o dxfgfej x?, COfI ; b:o dxfgfej x? /  
sd{f/lj ux? nufot kl]oIf ck]oIf ?kdf ; xof] / ; fy lbgxg]cGo ; DkOf] ux?df wGoj fb JoQmub5'.

bZsf]sh ufx{y pTkfbgdf ; xsf/L If]n]u/\$f]of]ubfgsf]olsG n]vfhf]yf tyf dNof\$g ug]sg}  
vf ; ; Argf gePtf klg o ; ; :yfn]lj ut ( aif]lv lbb}cfPsf] ; ]sf] ; Id dNof\$g tyf cge]sf]  
cfwf/df sfo{f]leq a ; f]f ; u/\$f dWod tyf Gog cfo>f] ePsf juX?sf]5l/P/ /x\$] ; ; fgf  
kfhlnf0{Pslqt ul/ pTkfbgzln If]df nufgl ug]j ftj /Ofsf]lgdfOf ug{cfkndf ; x]xglo sfo{x]eG]  
dnf0{nflb5 . o ; sf cnfj f /fhuf/Lsf]I ; hgf ; n3lj Qdf of]ubfg, lj Qlo ; Nnfx, art ug]afgl]sf]  
lj sfz h:tf lj ifox? ; :yfn]/fli60 cy{Gqdf k'/dfPsf]of]ubfg x]eG]dnf0{nflb5 . To:t} ; :yfn]u/\$f  
cGo sfo\$]o ; ; :yfsf cfb/Oflo ; 0/ ; b:o dxfgfej x?, ; dfhdf /x\$] tyf ; :yfn]u/\$f]sfo{/ ; f]  
sfo\$]kmn:j?k tof/ kfl/Psf]o ; aflif\$ kljtj bgsf] ; Id cWooG ug{xg]af]4s juX? nufPtsf  
; dfhdf /xgePsf ; DkOf{JolQm]j x?n]dNof\$g ug{xg] / cfj Zos ; Nnfx tyf ; emj k]kt xg] h ; n]  
ubf{cfufdl lbgx?df ; :yfnf0{cemk]t]lsf]zlv/df k'/dfpg yk an IdNg] eG]ck]ffsf ; fy cf-a-  
)^@:^# sf]sf/f]f/ ; DalGw kljtj bpg k]tt ug]cgdlit rfxG5'.



## cfly\$ ultlj lw

cfly\$ ultlj lwsf]b[i6sf0faf6 cf=a=)^@÷^# sd ; Gtf]fkb /Xof]. bzd f lj Bdfg /fhg]ts cj :yfn] ubf{cyf6qs] lj leGg Ifqdf sfo{t, ; xsf/Ldf ; #7lt ; b:ox?sf] Joj ; flos cj :yfdf cfPsf] lu/fj 6sf]sf/Ofn]; :yfn]ck]ffs[ nlo xfl; n ug{sl7gf0{ePsf]s'/f ; DkOf{; b:ox?nf0{lj lbt5 . ; /sf/sf]gltsf sf/Of art tyf C0fsf]sf/f] f/ ug[; xsf/Lnf0{lj Qlo ; :yfsf]b]fhf]df /fv] #) kltzt s/ lng]clg lj Qlo ; :yfsf]; lj wfaf6 j l~rt ug[ dfnkf]df cfkn]; b:ox?sf]lwtf]b[i6j Gws ubf{l:j s[ C0f /sdsf]! kltzt zNs lng]/ ; /sf/L tj /j f6 ePsf zNs ldgxfsf]lgOf6nf0{klg dfnkf] sfof{ox?n]Joj xf/df nfu'ug{cfn6fn ug[klj lQn]ubf{; b:ox?sf]kfhl]sf]nfutdf j [4 e0{ ; du]; xsf/L ultlj lw vldrg ku\$]cgej ePsf]5 .

## ; :yfsf]j Qlo l: ylt

cfly\$ ultlj lwsf]b[i6sf0faf6 lj Zn]fOf ubf{cfly\$ aif})^@÷^# sd ; Gtf]fhgs /xg uPsf]oxfx? ; adf ; j lj lbt5 . tyflk dh\$df lj Bdfg rgf]tkOf{Joj ; flos j ftj /Ofsf]afahb klg ; :yfn]cfkn]f] lgIfkdf ^@% n]/ shf]ufgl]df \$%% n]j [4 xghf0{/fd]pknlAw dfGg'kg]b]lvG5 . ; ld]ff cj lwdf ; :yfn]sh shf{?^ s/f\$ #^ nfvn]j [4 ul/ @) s/f\$ \$^ nfv k'/dfPsf]5 . shf{l]j lj lws/Of, lwtf] shf]ufgl / ; :yfsf]d4lt /l; b lwtf]shf]df kyldstfsf ; fy nufgl ul/ hf]vd Gogls/Ofdf ; :yfn] dx]j kOf{pknlAw xfl; n u/\$f]5 . shf\$]uOf:t/ sfod /fvG / ; Deflj t gf\$; fgl]sf]nflu ug[kg] gf\$; fgl Joj :yf ug[sfo\$]z?j ft ; :yfn]o; }cfly\$ aif]lv u/\$f]5 . ; :yfn]o; cf=a=df sh shf\$] !% /sd ; Deflj t shf{gf\$; fgl]sf]nflu Joj :yf u/\$f]5 . of]Joj :yfnf0{cfufdl cfly\$ aif]df qndzM j [4 ub]n]lug\$ h; n]ubf{; :yfsf]hf]vd axg ug[lfdtdf j [4 xg]/ ; :yf cftl/s ?kdf klg ; j n e0{ elj iodf cf0[kg]hg; s}rgf]tx?sf]; fdgf ug{ lfd xg]s'/f d oxfx?nf0{cj ut u/fpg rfxG5'.

# ; #yfsf]sf/f]af/sf]Ps emns

?= xhf/df

lj / of	/sd o; aif{ cf=a= @)^@÷)^^#	/sd ut aif{ cf=a= @)^!÷)^^@	km/s /sd a[4÷-36L_	km/s kl tzt a[4÷-36L_
<b>khl tyf bflotj</b>				
rQnf khl	!@,#)!)=)	!),)#^)=)	@,@^%=)	@@=%&%
hu\$yf tyf cGo sf]fx?	@,*^)=)	!,^!(=)	!,@^!=)	&&=*(%
lglfk	@^^,)))=)	!^\$,!%@=)	!)!,*\$^*=)	^@=)\$%
rfn'bflotj	@,@^@=)	\$!%=)	!,*\$&%=)	\$\$\$%=)^%
<b>; DkIQ</b>				
gub df]bft	#,*@\$=)	#!\$^*=)	^&^=)	@!-\$&%
a\$ df]bft	\$*,\$\$&=)	!^,!*%=)	#@,@(=@=)	!((-/%@%
nufgl	!)=)	!)=)	---	)=)%
shf{tyf ; fk6	@)\$,^)&=)	!\$),( & (=)	^#,^@^*=)	\$%#!#%
l:y/ ; DkIQ	@),&(=@=)	!#,,%@^=)	&,@^@=)	%#-&@%
cGo ; DkIQ	%,&##=)	@,#&\$=)	#,#%(=)	!\$!-\$(%
<b>cfDbfgl</b>				
shf{tyf ; fk6af6 k kt Aofh	@*,&%^*=)	!^,%*&=)	!@,!&!)=)	&#-#*%
a\$af6 k kt Aofh -d2lt nfufgl ; d]_	!),)&=)	@#@=)	*#^*=)	#^!-@!%
cGo ; #fng cfDbfgl	!),*!@=)	*,@*^=)	@,%@^=)	#)=\$(%
u}]; #fng cfDbfgl	@!!=)	@^*^=)	%&=)	-@!-@&%
<b>vr{</b>				
lglfkdf Aofh	@!,@#&=)	!),&!@=)	!),%@%=)	(*=@%%
sd{f/l tna tyf af]f; Joj :yf	!!,(%)@=)	!),\$%%=)	!),)\$&=)	!)=!%
sf]fo ; #fng vr{	#,(!\$=)	@,&^ (=)	!,!\$%=)	\$!-#%%
:yug vr{	!%&=)	\$!=)	!!^=)	@*@=(#%
shf{hf]vd Joxfg]sf]f	@,)^*^=)	---	@,)^*^=)	---
xf]; , vr{tyf ; DkIQ a]bf ePsf]gf\$; fgl	&!@=)	#&(=)	###=)	*&=*^%

nufgl ld>0f -kf{[mf]nof]			
cmd ; Vof	shf{Izif\$	/sd ?=	sh shf{f kltzt
!=	lwtf]shf{	!\$,,\$!,,!!,*&%=@&	^)=&\$
@=	;fdlxs hdfgl shf{	(,)&,@#,&\$!=(!	#*=@\$
#=	xfo/-krh shf{	@\$,,\$#,@)\$=\$^	!)=@

lgIfk ld>0f -kf{[mf]nof]			
cmd ; Vof	art vftf zlif\$	/sd ?=	sh artsf]kltzt
!=	art vftf	!\$,)%,\$),#*&=&!	%@=*^)
@=	d2lt vftf	!),%\$,#@,*%\$=)\$	#(=^)
#=	cGo Aofh ItgkgIvftf	@,)),@^,^\$%=\$^	&=^)

cGo cfly\$ ; rsf°		
cmd ; Vof	Ijj /Of	cgkft
!=	sh ; DklQdf l:y/ ; DklQ	&=#\$%
@=	zφ/ lgIfk cgkft	\$=^@%
#=	sh lgIfk bflotj df t/n ; DklQ	!(=^^
\$=	sh cfDbfgLdf Aofh cfDbfgL	&)=(\$)%
%=	sh Aofh cfDbfgLsf]Aofh vr{cgkft	&#=*%%%
=	sh vr{df sdf/L vr{cgkft	@*=&#%
&=	sh vr{df sfofno ; #fng vr{	(=* (%



## != rQmf khlM

; :yfsf]cf=a= )^@÷)^# df ut cf=a= sf]eGbf @@=%& k|tzt]cyf{ ?=@@, ^% xhf/ khldf a[4 ePsf]5 . h; sf]kmn:j ?k o; cf=a= sf]cGto; Dddf sh rQmf khl ?=!@#)!)÷- ku\$] 5. pQm/sd sh lglf]ksf]cgkftdf \$=@ k|tzt dfq ePsf]rQmf khl a[4 ug]kg]tkm]j zif Wofg lb0g\$ . o; sf]nflu ; :yfn]cfkmg]vb artnf0{hu\$fsf]?kdf /fVg] khl kof(t ge0{hjh nefz lj t/0fsf]nflu l; kmf/; gug] ; :yfdf pknAw /sdnf0{nfebfof lfqdf nufgl ul/ dgfkmf clej [4 ul/ hu\$ sf]sf]/sddf j [4 xg]vfnsf sfoqndnf0{kfyldstf lb0g\$ .

## @= hu\$ tyf cGo sf]fx? M

o; cf=a= sf]cGtohf hu\$ tyf cGo sf]fx? ?=@\* ,\*) xhf/ ku\$]5 . o; zlif\$df /x\$]/sd ; :yfsf]nflu bl3\$fnlg khlsf]>f] ePsf]o; df cemj [4 ug]tkm; #fns ; ldltn]; :yfsf] Joj :yfgk dfkmf clwstd kof; ug\$ .

## #= lglfk M

o; cf=a=df ; :yfsf]lglfk ; \$ngdf ut cf=a=eGbf ^@=\$ k|tzt]a[4 e0(?=@^, ^),) xhf/ ku\$]5 . lglfk]sf]cgkftdf nufgl ge0{x\$]clws t/ntfnf0{dWogh/ ub]nufgl]sf]goff lfq klxNofpg]/ Cof nufglnf0{kf]; flxt ug{cfufdl cf=a=df o; df ln0k]cfPsf]Aofhb/ tyf k\$ofut zNsd f s6f]t ul/g\$ . ; fy}khl sf]sf]cgkftdf lglfk c]oflws j [4 ePdf tyf nufgl]sf]j ftj /of ; ff3l/b}uPdf khl]sf]f a9fpg kofg ul/g]/ lglfk]sf]Aofhb/df s6f]l ul/ Cost tyf Quality df ; Gthg sfod ul/g\$ . o; sfo\$ f nflu oxffx? ; a\$]; fy / ; xof] /xg\$ eG]s'/fdf d lj Zj :t 5'.

## \$= gub tyfa} df]bft M

; :yfsf]sh lglfk]sf]!(=^^ k|tzt /sd gub tyf a\$÷lj Qlo ; :yfdf df]bftsf]?kdf lgis0 /xbf Interest Spread df k|tsh c; / kl/ dgfkmf 36g hfg]tkm; #fns ; ldltn ; Da]gzln 5. cfj Zos t/ntfnf0{Aofh k|kt xg]vftdf /flvPsf]ePtfklg clws t/ntfn]; :yfnf0{gsf/fltds c; / kfg]xgfn]; dofg' f/ cfj Zos /Ofgl clVtof/ ub]cl3 a9g]s'/fdf d oxffx?nf0{lj Zj :t tNofpg rfxG5'. t; y{cfj Zos df]bft sfod ul/ a\$sl /x\$]o:tf]/sdnf0{ ; %lft tyf a9l cfo cfhg xg]lfqdf nufgl ug{k m; ldltn lqmfzln /xg\$ .

## %= shf{tyf ; fk6L M

lj utsf aifx?df clwsfz shf]nufgl JolQmut ty ; fdlx hdfgtdf uPsf]ePtfklg kl5Nnf lbgx?df ; :yfn]pknAw /sdnf0{hf]vd sd tyf cfo a9l xg]lfq]sf]5gf6 ul/ nufgl ug]gtl clVtof/ u/\$f]o; cf=a= sf]cGto; Dddf sh shf\$^)-&\$ k|tzt shf{lwtf]cftu{ nufgl ug{; kmn ePsf]s'/f o; df pln]vt lj j /ofn]kl6 kfg\$ . shf{lbfbsf]; dodf pknAw u/fPsf]b]gs, ; fktflxs tyf dfl; s ls:tf afkt /sd hDdf gxbfsf]cj :yfdf klg ln]vt kqfrf/ ul/ ; dod}shf{rQmf u/fpg]tyf nufgl]sf yk gof"lfq]sf]vfh]l ul/ /sdnf0{a9l eGbf

## ^=l:y/ ; DklQM

; :yfn]o; cf=a=laleGg ltg ; dx hldg, sfofho pks/Of÷kmgf/ tyf ; j f/L ; fwg qndzM  
 ?= ^^,)))))÷-, &##,^^&÷- tyf !!,\$%,())÷- ul? hDdf ?= \*\$,&(%^&÷- yk u/\$f]  
 5. l:y/ ; DklQdf j [4 ug{art tyf COf sf/f] f/ ug{ ; :yfsf]nflu lolt pkoQmgePtfklg o;  
 lfgdf ePsf]nufgl ; :yfsf ; b:ox?n]k]olf bVg tyf pkofu u/\$f]cgelt ug{ ; Sg]ePsfh]  
 ljZj ; glotfdf clej [4 xg]ck]ffsf ; fy nufgl ul/Psf]5 . pQml:y/ ; DklQnf0{lg]Zrt  
 ; dosf]cgt/fndf lj qm ul/ gubdf kl/Ofu ug{kgtkm; #fns ; ldlit ; r] 5 .

## &=cGo ; DklQM

o; lzif\$df ; dfj z ePsf]clwsfz /sd ; :yfsf]s]blo sfof{odf o; }cf=a= sf]h] ! ut]  
 36\$]cljZd/Oflo bvb n6kf6sf]36gdf ? !\*\$!))÷- /sd k/\$f]/ pQm 36gf 36fpg]  
 n6]f ; dx xfn kqmp kl/ ; :yfsf]tkmf6 lghx? lj ?4 d4f bfo/ ; d] e0{ s\$]cj :yfdf ; f]  
 /sdsf]cknyg ug{ldNg]ePsfh]cfufld cf=a=)^#÷^\$ blv # aif{eq k'}/sd ; d]g]ul/  
 k]os aif{?=%@\*)##÷- vb dgfkmaf6 s\$ ub]Jo] :yf ul/g]lgtl lnPsf]5 . o; Jo] :yfklt  
 ; DkOf{ b:o dxggefj x?sf]; xofu / ; dyg /xg] eGg\$/fdf d cfzj fbl 5'.

## \*=Aofh cfDbfglM

Aofh cfDbfgldf ut aif\$]thgdf &#=#\*% n]j [4 ePsf]5 eg]lj Bdfg kl:t:kwf{ds  
 jftfj/Ofdf klg vb Aofh cfodf sl/j !^ kl'tzt n]j [4 ug{ ; :yf ; lfd ePsf]5 . ; :yfsf]  
 ; wfl/Psf]lg]lkl lgtl tyf shf{nufgl lgtlsf]km:j?k of]kl'tkm ; Dej ePsf]xf] . ; :yfn]  
 klj lwdf u/\$f]kl/j t\$]km:j?k Dofb ; dfkt gePsf]/ g36g]Aofh b/ (Flat Rate  
 Interest) sf]shf{df dfq kfs\$]cfwf/df (Accrual Basis) Aofh cfDbfgl afw]u/\$f]/ Dofb  
 ; dfkt e}s\$]shf{df / ; DkOf{36b]Aofh b/ cftu{sf]shf{df gub kl'kt (Cash Basis) Sf]  
 cfwf/df cfDbfgl afwPsf]5 . o; /L cfDbfgl Aofh gub kl'ktsf]cfwf/df klg n]vfl g ul/  
 a]sE sf/f]f/ ug{ 3 ; :yfx?n]c]Vtof/ ug]lgtlnf0{o; ; :yfn]klg qndz nfu'ug{kof; /t  
 /x\$]5 . o; f]ubf{ ; :yfsf]cfDbfgl / vr\$]j f:tlj s l:yt]lrqOf xg]xbf elj iodf xg]cfDbfgl  
 tyf vr\$]j f:tlj s k]f]dfg ug{ ; lhnf]xg]s'/fdf d ; #fns ; ldltsf]tkmf6 ljZj :t  
 tNofpg rfxG5'.

## (=vb ; #fng gfkM

; :yfn]o; cf=a=df ut cf=a=ebf @#=( ( kl'tztn]a[4 e0{o; cf=a=df ?= !@,^!,))) vb  
 art ug{ lfd ePsf]5 . sh sf/f] f/sf]cfwf/df x]f{of]totl /fdf]:yt]gePtf kl; xsf/L  
 lfgdf lqmfzln cGo ; dfgfct/ ; :yfx?sf]thgdf o; nf0{/fdf]?kdf lngkg]xG5 / elj iodf  
 of]/sdnf0{cemj [4 ug{ DkOf{>f] ; fwg kl/rflnt xg]s'/fdf d ljZj f; lbnfpg rfxG5'.

## ; :yfsf]cj ; / tyf r'g]t

cfly\$ pbf/Ls/Of / vlnf cfly\$ lgtlsf]km:j?k b]zdf ; xsf/L lfg]sf]lj sf; / lj :tf/  
 ePtfklg dh'sdf lj Bdfg cfly\$ dgblsf] sf/Of pTkGg kl/l:yt]sf] km:j?k ; xsf/L  
 ultlj lwdf ul/fj 6 cfPsf] s/f s; h]gsfg{Qng} . cfhsf] Pssf0{f}+ztfAbldf cfly\$

; #flnt a} tyf lj Qlo ; :yf lgj fV ?kdf bZdf lelq0{sf/f]f/ ug{kfpg]klj wfg lj slzt xb} u0{x\$]cj :yfdf bZdf ; #flnt lj Qlo ; xsf/Lnf0{cfGtI/s ?kd}ul/Psf]lj ePsf/L lgtL] kDv rgf]Lsf]?kdf bVfk/\$]5 . sg}lglZrt ; Argfsf]ljsfz ul/ plrt cgludgsf] Joj:yfsf ; fy ; xsf/Lnf0{Jojl:yt ?kdf kmg lbg' pkoQm xg] h:tf] dnf0{nflb5 . ; xsf/Ltfsf]gfdff o; kljq lfgdf unt dg; fo /fVg]JolQm?sf]kj]zn]; xsf/L lfgnf0{g} snst kfl//x\$]oyfy]klg o; lfgsf]nflu rgf]Lsf]?kdf cufl8 cfPsf]5 . o; sf ; fy} ; xsf/L ; :yfx?sf]nlrnf]nufgl lgtLsf]sf/Of ; b:o e0{COf lnP/ km/f/ xg]lu/fx]klg o; lfgs}nflu dxTj kOf{rgf]t ; flj t ePsf]5 . ; fy}hf7hf kl/of]hgfx?df nufgl ug[kg]a} tyf lj Qlo ; :yfx?n]klg pkefQm a\$LE sf]gfpdf ; -; fgf lfgdf nufgl ug]of]hgfx? ; fj klgs ugh]klg lj Qlo ; xsf/Lsf nufgl sf lfgx? vldrPsf]5 .

dfly pln]vt rgf]Lsf cnfj f o; lfgdf kof]t cj ; / x? klg /x\$]s'/f d ; DkOf{; b:o dxgfej x?nf0{hfgsf/L u/fpg rfxG5' . @)\$\* df ; xsf/L Pj cfPkI5 lj :tf/}lj slzt xb} u0{x\$] ; xsf/L lfg clxn]ojf cj :yfdf uhl/x\$]cgelt ePsf]5 . clwstd rgf]tsf afahb klg of]lfg o; /L lj slzt xg'cfkndf ; sf/f]ds klf xf] . ; fy} ; :yfn]klg lj ut ( aif\$]sfo\$ndf w]ck7df/fx?sf]; fdgf ub]w}cfkndf ; b:ox?sf]xs lxtsf]nflu lrgtgzln e0{cufl8 a9b}hbf ; b:ox?sf]lj Zj f; / ; xofun]cfh of]cj :yfdf cf0ku\$]5 . ; b:ox?sf] o:t}; xofu / ; fy /lx/xdf ; :yfsf]nflu ; w}cj ; /sf]?kdf /lx/xg\$ . bZdf 5fPsf]zflGtsf sf/Of ; :yfsf ; b:ox?sf]cfly\$ ultlj lw a9g ; Sg]lj ifo klg o; ; :yfsf]nflu dxTj kOf{ cj ; / xg]s'/fdf d cfzjf flb 5'.

### klj lw

; :yfn]cfkndf]:yfkgsfnb]vg}; b:odlv ; J f kdfg ub]cfPsf]5 . ; b:ox?sf]cfj Zostfnf0{ dWogh/ ub]xfdl]xdf] ; J fx?nf0{; dofgsh ; wf/ / lj :tf/ ub]cfPsf 5f} ; :yfn]cfwglS a\$ . ; kmj o/sf]kpf]af/f l56f]/ e/kbf]; J f kdfg ub]cfPsf]5 . ; :yfn]; b:ox?sf]art /sdnf0{hg; S}; dodf eQmfgl kfg ; Sg]Joj:yfnf0{kfej sfl/tfsf ; fy nfu'ug[kof]g ul//x\$]5 . ; fy}; b:o dxgfej x?sf]rfxgf adf]hd ; :yfsf]hg; S}zfvfaf6 art sf/f]f/ ug]ldng' kg]; emj nf0{; :yfn]; sf/f]ds ?kn]lnPsf]5 . o; nf0{; :yfn]cfufdl aifx?df kfej sfl/tfsf ; fy nfu'ug{cfj Zos sbd rllng\$ . o; sfof ; b:o dxgfej x?, l8lehg ; xsf/L sfof]o tyf ; :yfdf sfo{t sd{f/lx? nufotsf klfx?sf]; xofu / ; dyg /xg\$ eG] ck]ff u/\$]5'.

### dfgj ; æfwg

cfhsf]kl]tZkwf{ds ahf/df lfdtfj fg, st{olgi6 Pj -pI; fxl sd{f/Lsf]eldsf cema9\$]5 . ; xsf/Lsf lj leGg dNo / dfGotfx?nf0{Joj xf/df nfu'ug{ ; :yfut hf]vdnf0{Gog]s/Of ul/ sfo{; #fng ug{ ; b:ox?nf0{e/kbf]; J f kdfg ul/ ; :yfk]t lj Zj :t tNofpg ; :yfdf sfo{t sd{f/lx?sf]z]lfs kl]j lws tyf Aoaxf]s sfo{fdtf clej [4 ug{c]oGt cfj Zos xG5 / lfdtfj fg sd{f/lx?n]dfq ; :yfnf0{; lx lbzdf x\$g ; S5gV ; :yfsf]nfut kfej sfl/tfdf j [4 e0{p]kfbst]j df j [4 xG5 eG] dfGotfsf ; fy æplrt kbdf plrt sd{f/LÆ sf] cj wf/Offnf0{cflD; fy ub]xfn sfo{t sd{f/lx?sf]of]otf tyf sfo{fdtfsf]dNofI g ul/ cfj Zos tflndsf]Joj:yf u/\$]5 . o; sf]nflu ; :yfn]; xsf/L lzIff sf]fdf hDdf ePsf] /sdnf0{sd{f/lx?sf]tflnd tyf uf]l df vr{ug]lgtl canDag u/\$]5 . o; df ; DkOf{



## ; :yfut ; fdfllhs pQ/bfloTj

; fdfllhs efj gfn]kll/t eP/ g); xsf/L ; u7gsf]lj sf; xG5 . t/ klg ; :yfn]cfkngf ; b:ox? eGbf aflx/ ; dfhdf 5l/P/ /x\$ f cG6 lj leGg j ux(?sf]lxtdf; d] sfo{ul/ ; :yfnf0{; dfhs} Ps cleGg cufsf]?kdf lj sf; u/dfq lb3\$flng nfe kU5 eGg]dfGottfnf0{cfTd; ft ul/ ; :yfsf]; #fng dgfknaf6 s]x /sd lzlff, :j f:Yo, v]hsb tyf j ftj /Oflo kblfOf lgoGqOfsf] lfgdf vr{ul/ ; :yfut ; fdfllhs pQ/bfloTj lgj fx ug] ; f]f0{/fv\$]5 . o; cGtu{ pQm lfgdf ; dfhdf p]s]6 eldsf lgj fx ug] JolQm tyf ; 3; :yfnufot ul/a, c; xfo / lgdVj ux(?sf]lxt xg]z]lfs tyf cfly\$ sfoGmdx?df ; xof]l]sf]eldsf lgj fx ug] .

## ; :yfsf]eflj /Oflgtl / sfoGmdM

; :yfn]xfn; Dd u/\$f sfox(?sf]dNofI g tyf ; :yfsf]; an / bj n klfx?nf0{oyfy{l] ZnifOf ub] bj n klnf0{x6fpb}hfg]/ ; an klnf0{thgf]ds nfesf lfgdf pkof] ug{/ rgf]tx?sf] ; fdgf ug{kof] ul/g\$ . ; DkOf{lqmfzLn ; b:ox? tyf sd{f/Lx?sf]; sf/flDs efj gf, ; 'enfj / b]i6sfOfn]dfq ; :yf ; kmn aG5 eGg]dnf0{nfU5 . cfhsf]ultzLn ; dfhdf Pp6/Oflgtln] w]}; do; Dd sfd gug{; Qm5 . ; dosf]ultzln]tf; #}; :yfsf ; b:ox?sf]rxfgf / cfj Zostf klg kl/j tGzLn xb]hfg]tYonf0{dWogh/ ub]; b:ox?sf]; Nnfx, ; 'enfj , ; xof] / ; dyGsf] cfwf/df cfwlgs ; xsf/Ltsf dfGottf?nf0{Jo] xf/df ptf]e/dU5/ kOfg ul/g\$ . o; f]jubf{ ; :yfnf0{lbuf]?kdf lj sf; ug{; Dej 5 / olx g); :yfsf]nflu lbuf]lj sfz /Oflgtl xf]eGg] dnf0{nfU5 . ; :yfsf]kh]sf]>f]nf0{bl3\$flng tyf c]kksflng >f]sf]plrt ; dfof]hg u/f0{ sd nfut kg] / hf]vd sd ePsf >f]nf0{kfyldstf xg]vfnsf sfoGmdx? ; #fng ul/g\$ . ; :yfn] ; #fng ug]sfoGmdx?df a9L eGbf a9L ; b:ox?sf]; xefultdf hf] lbg cfj Zos /Oflgtl]lj sf; ul/g\$ . nufg]sf]lfgdf hf]vd sd ePsf]/ nfebostf tyf hg; xeflutf a9L ePsf]p]kfbgzLn lfgnf0{a9L kfyldstf lb0G\$ . ; :yfnf0{; /lffsf]/ ; xeflutfsf] b]i6sfOfaf6 g]kfn]sf]; Gbedf gdgf ; xsf/Lsf]?kdf ; dbfodf kl/lrt u/fpg cfj Zos kg] /Oflgtl]lj sf; ul/ nfu'ul/g\$ .

## s]1 tf 1 fkg

cGtodf, g]kfn ; /sf/, s]if tyf ; xsf/L dGqfno, ; xsf/L lj efu tyf l8lehg ; xsf/L sfof]no sf7df08faf6 k]kt e0{x\$]dfu]zG, ; xof] / k]l]; fxgsf]nflu d xflb\$ s]1 tf AoQm ug{rxfG5'. o; ; :yfsf]pQ/fQ/ k]l]tdf ; xof] / ; Afstj k]fg ug]c]fb/Oflo z] / ; b:o dxfgefj x? k]t wG6j fb JoQmub5'. To; ul/ ; :yfnf0{; kmn tfk] \$ ; #fng ul/ cfhsf]; b] cj :yfdf k'/dfpg cys kl/>d Pj pRr dg]ansf ; fy lg/Gt/ nflu/xg]xg]; :yfsf st{olgi7 sd{f/Lx?nf0{; d] of]cj ; /df xflb\$ wG6j fb lbg rxfG5'.

wG6j fb <sup>α</sup>

; #fns ; ldltsf]tkn]f6  
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Joa; flos kdf0fkq  
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6}nknf} g=M \$!) @%%!  
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6\$ k| fb 3lDt ; 8s,  
cgfd gu/, sf7df8f}:

# 6\$ k| fb kg? rf6\$ {Psfp06}6

>l gj sflGtk/ axp2}olo ; xsf/L ; :yf ln= sf  
; b:o dfgefj x? ; dl f k} ul/Psf]  
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- != xfdln]>l gj sflGtk/ axp2}olo ; xsf/L ; :yf ln= sf]@)^# ; fn cfi9 d; fGtsf]j f; fnft /  
; f]ldltdf ; dft ePsf]cfly\$ j if\$]gfkrf gf\$; fg lx; fa tyf gub k| fx lj j /Ofsf]n}yf  
kl/lfOf ; DkGg u/\$f 5f}. lj lQo lj j /Ofx?k|tsf]pQ/bfLoTj ; :yfsf]Jofj :yfkqdf /x\$]5 .  
tl lj lQo lj j /Ofx? pk/ n}yfk|/lfOfsf]cfwf/df cfkn}dGtJo hf/L ug}xfdf]pQ/bfLoTj xf].
- @= g}fnsf]n}yf kl/lfOf dfg tyf k|Int n}yf kl/lfOfsf]l; 4fGtsf]cfwf/df n}yfk|/lfOf ; DkGg  
ul/Psf]5 . lj lQo lj j /Of ; f/et?kdf unt cfsf8f /lxt 5 eG]s/fdf lj Zj :t xGsf nflu lt  
n}yf kl/lfOf dfg tyf l; 4fGt cg' f/ n}yfk|/lfOf of}hg' tof/ ul/ tbg' f/ n}yfk|/lfOf ; DkGg ug{  
kb5 . lj lQo lj j /Ofdf pln}vt /sd / vhf0Psf c6o lj j /Ofnf0{k|6df0 ug{kdf0sf]58\$}  
kl/lfOf ; d} n}yfk|/lfOfdf ; dfj } xG5 . ; :yfn]clj ndag u/\$f]n}yf; 4fGt,JoJ :yfkgn]u/\$f  
dxTj kOf{cgdfg Pj+ lj lQo lj j /Of k|ttsf]; dl f|l:ytlsf]dl}of°sg klg n}yfk|/lfOfdf ; dfj }  
xG5 . n}yfk|/lfOfn}xfdf]dgtJonf0{kof}t cfwf/ k}fg ug}S/fdf xfdl lj Zj :t 5f}.
- #= pk/fQnfg' f/ lj lQo lj j /Ofsf]kl/lfOf ul/ b}fo adf]hd k|ta}g k|tt u/\$f 5fM  
s\_ xfdln]; f}vgl tyf s}knot tna u/\$f s'fx?sf]hj fkmoyf; 3|kof}.
- v\_ ; :yfn]sfgg Pj k}ng j df]hd lx; fa lsfj x? l7s; u /fv\$]5.
- u\_ ; n}lg j f; nftn]gfkrf gf\$; fg lx; fj tyf gub k| fx lj j /Of ; DalGwt P}sf]lgb}g cg?k  
; :yfn]/fv\$]sDko6/s[ lx; fj lsfj ; u b?:t /x\$]5g\
- 3\_ ; #fns ; ldl t j f sg}; b:o j f sg}sd(f/ln]sfggl JoJ :yf lj kl/t sfdsfh u/\$f]j f  
; :yfnf0{xfgl gf\$; fgl u/\$f]j f lxfldgf u/\$f]xfdf]hfgsf/Ldf cfPsf]5g .
- a\_ ; :yfn]u/\$f]sf/f] f/x? ; xsf/L P}g cg?k ; :yfsf]clVtof/L leq /x\$]5 .
- r\_ ; :yfsf]sf/f] f/ ; Gt}f}hgs ?kaf6 ; #fng e}fv\$]5 .
- \$= xfdl]/fodf tyf xfdlnf0{k}kt ; }gf Pj+ lbPsf :kli6s/Of tyf n}yf; fu ; Da4 l6k0flx?sf  
; fy lx; fa c}loog ubf}l-
- s\_ j f; nftn]@)^# ; fn cfi9 d; fGtsf]lj Qlo l:yt tyf
- v\_ gfkrf gf\$; fg lx; fa tyf gub k| fx lj j /Ofn]; :yfsf]pk/fQ ldltdf ; dft cfly\$ j if\$]  
gfkrf Pj+ gub k| fx sf]plrt tyf oyfy{l}rqOf ub5 .

6\$ k| fb kg?  
rf6\$ {Psfp06}

# gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$

ufzfnf, sf7df8f}.

@)^# cliff9 d; fGtsf]

jf; nft (Balance Sheet)

lj j /of

cg; rl

/sd o; jif{

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kFhl tyf bfloTj

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cGo sfifx?  
lglfk  
rfn'bfloTj  
gfkf lx; fa

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-d\$Gb kf08] ; lrj	-a; Gt kf8]h_ pkfWol f	-/fds]Of kGt_ cWol f	

6\$ k} fb kg?, Pkm; -P=

gj f) aflif\$ kl t j b g - !!

gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$



# gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6

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@)^@ >fj 0f ! ut]b]v @)^# cfiff9 d; fGt; Ddsf]  
gfknf gf\$; fg lx; fa (Profit & Loss Account)

cfDbfgL

cg; rl

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/sd ut jif{

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 cG0 ; #fng cfDbfgL  
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hDdf

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hDdf

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 Goğ Mcfos/ Joj :yf  
 Goğ Mclt/IQms/ ÷lj zif zNs Joj :yf  
 cfos/ kl5sf]vb gfknf ÷ gf\$; fg  
 ut j if{ Ddsf]gfknf gf\$; fg  
 j f8knf8sf]nflu pknAw gfknf ÷ gf\$; fg  
 n]yf; Fu ; DaGwlt lgt tyf l6Kk0flx? !\$

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-xl/ k] fb kf08]  
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-lzf l; 6f]hf\_  
 sfiffWolF

-rGb |k] fb kf08]  
 ; e]hs n]yf ; ldlf

-d5Gb kf08]  
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-a; Gt kf8]h\_  
 pkfWolF

-/fds[0f kGt\_  
 cWolF

xfdf]; n]lg kl]t] hgsf]cfwf/df

6s k] fb kg?, Pkm; =P=  
 rf6&Psfp66

gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6

gj f]aflif\$ kl]t] hğ - !@

# gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$

ufzfnf, sf7df8f;  
 @)^@ >fj Of ! ut bllv @)^# d; fGt ; Ddsf]  
gub kj fx ljj /Of (Cash Flow Statement)

utjif{?=

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S= sf/faf/ ; #fngaf6 gub kj fx  
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; #fng ; DaGwl rfn' ; Dktldf sdl ÷ j [4  
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! = lg lfk bflotj df -sdl ÷ j [4  
 @=cNksfing ; fk6ldf -sdl ÷ j [4  
 # = cGo bflotj df -sdl ÷ j [4  
 v = nufgl sf/faf/df gub kj fx  
 l : y/ ; DkQldf sdl ÷ -j [4  
 u = ljj Qlo ; ff sf/faf/af6 gub kj fx  
 z0 / khldf -sdl ÷ j [4  
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 3 = gub tyf a \$ df/bftsf]lj lgod b/df ePsf]km/saf6  
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a = o ; aif \$ f] ; DkOf ultlj lwaf6 gub kj fx  
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# @ , ( ^ \* , ) % % = & \*  
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-xl/ k} fb kf08] nlyf cflws[	-dgrfh sdf/ ; 0f0{ nlyf cflws[	-lzz l; 6fjnf_ sfjffWOLF	-rGb k} fb kf08] ; eflhs nlyf ; ldt
-d5Gb kf08] ; lrj	-a; Gt kf8]h_ pkfWOLF	-/fds[Of kGt_ cWOLF	xfdf]; mUg klTj bgsf]cfwf/df

6\$ k} fb kg? , Pkm; -P=  
 rf6\$ {Psfp66\$

# gj sflGt k' axp2olo ; xsf/L ; :yf Inld6

ufzfnf, sf7df8f}

@)^# cfiff9 d; fGtsf]

kFlsf]fdf ePsf]kl/j tG ; DaGWL Ij /Of (Statement of Changes in Capital fund)

Ij /Of

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kFhl sf]sf]z? df]bft

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rStf kFhl

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n]yf ; u ; DaGwlt glt tyf l6kk0flx?

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-xl/ k] fb kf08]  
n]yf clws[

-dgf]h sdf/ ; \$f0{  
n]yf clws[

-lzj l; 6f]f\_  
sf]fWol f

-rGb |k] fb kf08]  
; e]hs n]yf ; ldl t

-d\$Gb kf08]  
; lrj

-a; Gt kf\$]h\_  
pkfWol f

-/fds [Of kGt\_  
cWol f

xfdf]; n]lg kl t j \$gsf]cfwf/df

6s k] fb kg? , Pkm; -P=  
rf6\$Psfp66



# gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$

ufzfnf, sf7df8f}.

@)^# cfiff9 d; fGtsf]  
gfkrf gf\$; fg af8krf8 lx; fa

kFhL aff8krf8sf]nful pknAw gfkrf

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aff8krf8

hu\$ f sfij  
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nYf ; # ; DaGwlt glt tyf l6KkOfLx?

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-xl/ k} fb kf08]  
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-dgh sd/ ; 0f0{  
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-lzj l; 6f}f\_  
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-rGb|k} fb kf08]  
; 0f}hs nYf ; ldt

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-dsGb kf08]  
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-a; Gt kf8}h\_  
pkfWol f

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-/fds[Of kGt\_  
cWol f

xfdf]; mlg kl'tj 0gsf]cfwf/df

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6\$ k} fb kg? , Pkm; -P=  
rf68{Psfp66\$

# gj sflGtk/ axp2olo ; xsf/L ; :yf Inld6

ufzfnf, sf7df8f}

cfly\$ aif{@)^@÷^# sf]

cfly\$ kltjbg; 卍 ; DaGwlt cg'rlx;

cg'rl!  
cGo sfjfx?  
ljz/of

zφ/ nfez sfj  
; Alft klhsfj  
; xsf/L lj sf; sfj  
3f6f ktl\$sfj  
; xsf/L lzlf sfj

hDdf

cg'rl@  
lglfk  
ljz/of

art vftf M  
art  
PgPd=l; =; k/ ; ]e-  
gf]dgl art d4tl vftf

rNtl vftf  
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# gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$

ufzfnf, sf7df8f}

cfly\$ jif{@)^@÷^# sf]

cfly\$ kl|tj|g; # ; DalGwt cg; rlx; -qmdzM

cg; rL #  
rfn'bflotj  
lj j /Of

ltg{af\$L Jofh  
ltg{af\$L Jofh s/  
ltg{af\$L n|yf kl/ lfof zNs s/ -@)^)÷^!\_  
ltg{af\$L n|yf kl/ lfof zNs s/  
-@)^@÷^#\_ tyf -@)^!÷^@\_  
ltg{af\$L n|yfk|/ lfof zNs  
sdff/L af; sfif  
0(6% ; :kl;  
ltg{af\$L eQf s/  
ltg{af\$L kl/>dls s/  
ltg{af\$L 3/j xfn s/  
ltg{af\$L lj ifz zNs -@)^)÷^!\_  
cfo s/ Joj :yf @)^@÷^#  
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# gj sflGt k' axp2olo ; xsf/L ; :yf Inld6

ufzfnf, sf7df8f}

cfly\$ aif{@)^@÷^# sf]

cfly\$ kltjbg; # ; DaGwlt cg' rlx -qmdzm

cg' rL %  
a\$ dfj bft  
lj j /Of

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aflOfHo a\$x?

sdf/L a\$ ln=rfn'vftf\_ ktnl; 8s  
sfl lj sf; a\$ -rfn'vftf\_ alQ; ktnl  
Pg=; =; =a\$ ln= art vftf\_ Go/f  
Pg=; =; =a\$ ln=-art vftf\_ rfj lxn  
nldagl a\$  
nldagl a\$ -rfn'vftf\_  
nldagl a\$ -rfn'vftf\_  
nldagl a\$  
gkfn aunfbz a\$ ln=-art vftf\_ sdnkfy/L  
df5fk5 a\$ ln=-rfn'vftf\_ ktnl; 8s  
df5fk5 a\$ ln=-art vftf\_ ktnl; 8s  
df5fk5 a\$ ln= Go/f  
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z/b/ vl/b-/fli6 ; xsf/L a\$ ln=  
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cg' rL &  
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xfo/krh  
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gj sflGt k' axp2olo ; xsf/L ; :yf Inld6

gj }aflif\$ kltjbg - !\*



# gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$

ufzfnf, sf7df8f}

cfly\$ j if{@)^@÷^# sf]

cfly\$ kltj dg; # ; DalGwt cg; rlx; -qmdzM

cg; hL \*

l:y/ ; DkQL -xf; s6fP/ affsL

lj j /Of

hUuf÷hldg

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sDKo6/ knlgf/ tyf c6o pks/Of

; j f/L ; fwg - sf/

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hDdf

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c6o ; DkQL

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Uof; l; ln08/ w/f6L

6lnknfg w/f6L

6lnknfg vl/b k7sl

c; h pk/ ug{affsL Aofh

culd eQnfgl - ladf vr{

culd cfos/

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lnh xfl]8 0Gk 6ed6

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s\$LMo; cf-a= sf]vr{ckn]yg

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gj f) aflif\$ kltj dg - ! (

gj sflGt k/ axp2olo ; xsf/L ; :yf Inld6\$

# gj sflGt k' axp2olo ; xsf/L ; :yf Inld6

ufzfnf, sf7df8f}

cfly\$ aif{@)^@÷^# sf]

cfly\$ kltjbg; # ; DaGwlt cg; rlx; -qmdzM

cg; rL !)

cf0 ; #fng cfdBfgl

lj j /Of

lg/LIfOf tyf cgludg zNs

; jf zNs

nfg knd{btf{

l:sd kdfloft zNs

hl/j fgf cfdBfgl

vftf aGb zNs

lj lj w cfdBfgl

hDdf

cg; rL !!

ux}; #fng cfdBfgl

lj j /Of

3/ axfn cfdBfgl

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cg; rL !@

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tna tyf kfl/>lds

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cfly\$ kl|tj dg; # ; DalGwt cg; rlx; -qmdzM

cg; rL !#

sfoffo ; #fng vr{

lj j /Of

3/ ef8f

lj Bt dx; h

6lnknf tyf ; #f/ dx; h

clylt ; Isf/ tyf vfhf gf:tf

lkpg]kfgl vr{

sd{f/L sNofOf

; j f/L s/

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rGbf tyf ; xofu

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lj 1fkg vr{

a\$ rfh{

hl/j fgf tyf zNs

lj lj w vr{

n\yf kl/lfOf zNs

n\yf kl/lfOf zNs -@)^)÷^!\_

d; nGb tyf kqklqsf vr{

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/sd o; j if{

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# gj sflGt k' axp2olo ; xsf/L ; :yf Inld6

ufzfnf, sf7df8f;  
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cg' hL !\$

n\yf ; DaGwl glIt tyf l6KkOfIx?

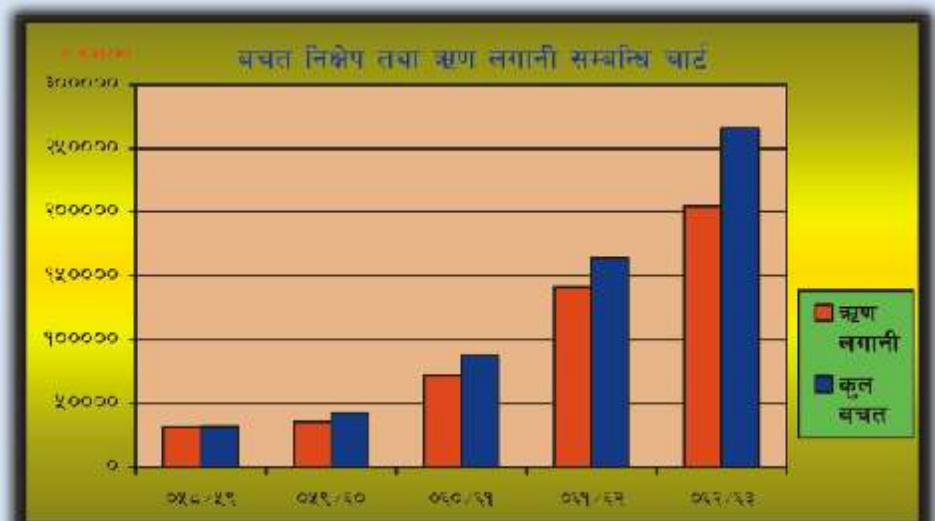
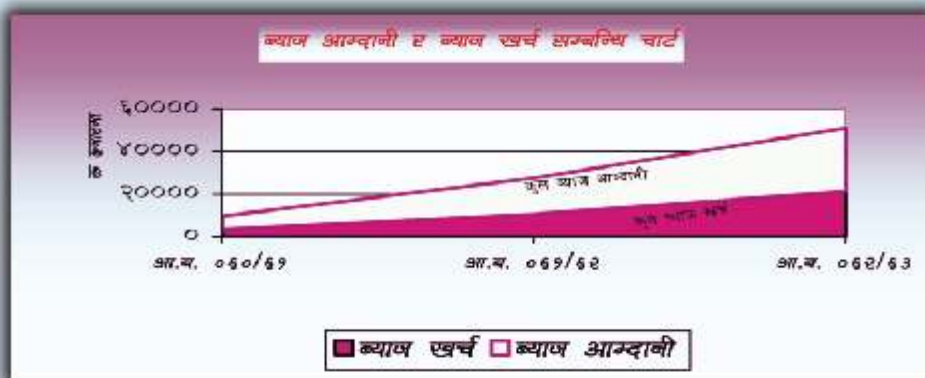
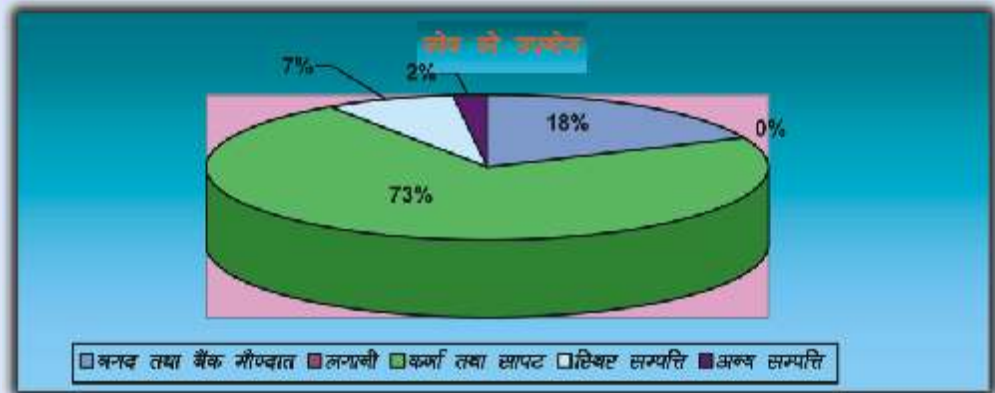
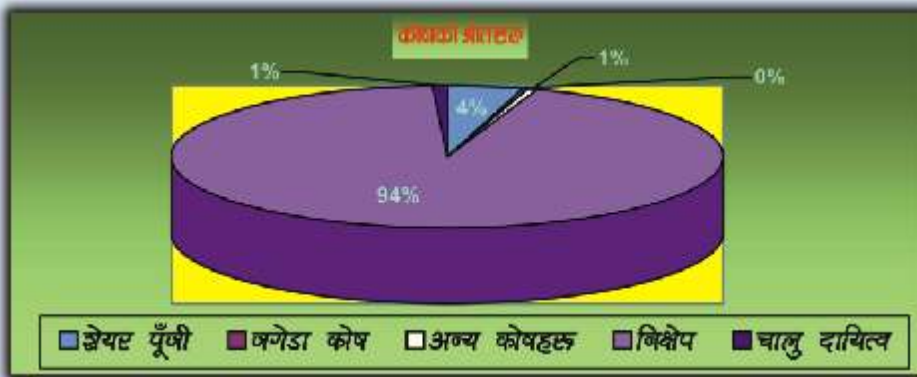
- l:y/ ; Dktldf xf; s\$L ubf{lj ut j ifx?df e#o; j if{klg cfos/ Pq @)%\* cg' f/ gu/L ; :yfsf]; #fns ; ldltsf]lgOf6 cg' f/sf]b/n]s\$L ul/Psf]5 .
- ; #fns ; ldltsf]lgOf6 cg' f/ o; j if{vl/b ul/Psf] ; Dktldf xf; / s\$L ul/Psf]5q .
- j f; nft gfkrf gf\$; fg / ; f]; DaGwl cg' hLx; tof/ ubf{gkfn /fi6«a\$#n]tf\$]9frfdf tof/ kfl/Psf]5 . o; /L tof/ ubf{cfj Zos cg' hL dfq pln\y ul/Psf]5 .
- cfos/ tyf yk s/ af6 ; :yfsf]cfos/ Pq cg' f/ s/ of]o dgfkrfdf nflg]s/sf]b/ cg' f/ xg cfpq]/sd Joj :yf u/\$f] 5 .
- Aofh cfDbfgl uOfgf ubf{Dofb ; dfkt e0; s\$]shf(df / 36df]Aofhb/ cGtu{sf]shf{afx\$ ; a)shf(df kfs\$]cfwf/df (**Accrual Basis**) cfDbfgl aflwPsf]5 .
- Aofh uOfgf ubf{#^% lbgnf0{! aif{df]g uOfgf ul/Psf]5 .
- :yug vr{n\yfa\$g ubf{ % cfo j if(df a/fa/L vr{n\y]lgtl cj nDag ul/Psf]5 .
- afq; Pq, @)#) cg' f/ dgfkrf\$]!) k|tzt n]xg]/sd Aoj :yf ul/Psf]5 .
- ; mUg cg' hLx; af; nft tyf gfkrf=gf\$; fg lx; fasf cleGg cu xg\
- o; j if\$]cs ; # thgf xg]ul/ ut j if\$]c\$nf0{cfj Zostf cg' f/ kgM aul\$/Of÷kgM ; dlxs/Of ul/Psf]5 .

-x/L k} fb kf08] n\yf clws{	-dgf]h sdf/ ; Pfo{ n\yf clws{	-lzj l; 6f]hf_ sf]ffWol f	-rGb k} fb kf08] ; of]hs n\yf ; ldlT
-d\$Gb kf08] ; lrj	-a; Gt kf\$]h_ pkfWol f	-/fds]of kGt_ cWol f	xfdf]; mUg k tj Dgsf]cfwf/df
			6\$ k} fb kg?, Pkm; #= rf6\$]Psf]p66





# ; #yfsf]cfly\$ emnsx¿



# Jojoba : yfkg ; ldltsf]tknaf6

o; gjsflgk/ axp27olo ; xsf/L ; :yfn] cfknaf] : yfkgfsfnf] gfaif{ ; kmntsf ; fy k'/f ul/ ; :yfnf0{cfhsf] ; DkGg cj : yfdf k'/afpg ; xofu ug]g] cfb/Oflo z0/ ; b:o dxfg'efjx? ; #fns ; ldltsf kbflwsf/L HoX? ; Jojoba : yfkg ; ldltdf /lx ; lqno eldsf lgjfx ug]ePsf ; xsdl{sd'f/L ; flyx? ; nyf kl/lfs Ho" ; xsf/L ljeufsf /lhi6f/ Ho" l8lehg ; xsf/L sfofhosf kd'v Ho" nufot ; :yfnf0{kutl p'gd'v u/fpg kl'olf ck'olf ; xofu tyf ; 'enfj kbfg ug]g] ; DkOf] ux?df wGojfb JoQm ub] cfufdl lbgx?df klg o:t} ; xofu, /rgfids ; 'enfj / ; dyg'sf]ck]ff ub'5'.

; :yfsf]sf/f]f/nf0{clwstd u/f0{ ; b:ox?sf] clwstd ; xeflutf u/fpg ; sd'f cfDbfgLsf lj leGg cj ; /x? k'kt xG5 / a9L eGbf a9L cfDbfgLsf cj ; /x? k'kt ePdf nufglsf lj sNkx?sf]cWoog tyf 5gf0 ul/ Go'gd hf]vddf clwstd art cfhg ug] ; lsg]lj sNksf]5gf0 ug] ; lsg5 . To:t} a9L eGbf a9L ; b:ox?sf] dg lhTg ; Sg]vfnsf sfo'ndx? ; #fng ug] ; sd'f a9L nufglstfx? ; :yfk'lt cfsliif xG5g\ / ; :yfnf0{ Go'gd nfutdf khl k'kt ug] ; Sg]cj ; / k'kt xG5 . To:t} ; :yfnf0{cfjZos kg]lj leGg ; fdfu]x? sd b/ /'df cfklt{u/fpg w} eGbf w}cfkltstfx? nfnflot xG5g\ / ; :yfn]Go'gd nfutdf ; fdfg cfklt{ug] ; Sg]jftfj /of tof/ xG5 . ol / o:tf cfwf/e't s'/fx?df kof'kt Wofg k'/af0{ Cost Push Activities -nfutn] ws]g]lqnofsnfk\_ eGbf

Demand Pull Activities (dfun] tfGg] lqnofsnfk) x?nf0{ k'fyldstfsf ; fy cufl8 a9fpg ; sd'f kl't:kwf]ds nfe k'kt e0{ ; :yfn] eljiodf ; f]leGbf a9L ; kmntf k'kt ug] ; S5 eGg]dnf0{nfu\$] 5 .



ljutdf ; xsf/L ; 3 ; :yf kl't hgdfg ; df km]nPsf] lj t]offnf0{ lrb] k15Nnf aifx?df ; xsf/L ; :yfx?n]Go'g cfo ePsf Go'g tyf dWod aul0 ; dfhdf k'/afPsf] cfly\$ tyf ; fdf]hs of]ubfg pNn]vglo /x\$] / cem eGg' kb{art tyf C0fsf]lf'qdf pQmj u\$]kx'r : yf'kt ug]df o ; lf'qnu/\$]k'of ; nf0{gsf/flds eGbf a9L ; sf/flds dNof] g ug]kg]G5 . ; dfhdf /x\$] lj leGg ju'tyf ; dbfoaf6 ; xsf/Lkl't u/\$] b'k'f'f / s'lx ; b:ox?df /x\$] se'jgf ubf{ ; :yfn] nufgl u/\$] shfx? c ; hl ug]df s'lx k'lj lws sl7gf0{ en]g' kl//x\$]5 To ; h]o:tf]kl/l:yltdf xfdln]cfknaf]shf{nufglsf lf'q? klxrfg ubf{f] lf'qdf kg] ; fdf]hs, /fhg]ts, cfly\$ tyf k'lj lws kefjx?sf]kmn:j?k k'kt xg]cj ; / tyf rgf]tx?sf]ljZn]f'of ub]f]lf'q ; # ; DalGwt Jojoba ; fosf]cfGtI/s tyf jfxo ; jntf tyf b]h'tfsf] ; l'd dNof] g ul/ lgOf0 lng]kl'qnofsf] nflu cfjZos kj'w'f/sf]lgdf'of ug]kg]d]dx ; ' u/\$]5' . vf ; ul/ clxn] ; :yfn] ; fdlxs hdf]lg cGtu' dfq shf'nufgl ub]e'fPsf]df

nufgl[sf] ^)=&\$ kltzt;Dd shf{lwtf]  
cGtu{ nufgl ug{; kmn ePsf]5 . t/ klg  
; :yfn]hlt ck]ff u/\$f]lyof]hg ksf/n]  
; :yfn]k]wof]ds sfo{x?4f/f shf{Ing  
cfpgsf]nflu cfkmgf ; b:ox?nf0{cf]xfg  
u/\$f]lyof]; f]cg?ksf]dfu gcfPtfklg  
yf}] dfqfdf ePklg ; :yfsf] nufgl df  
/xsf]hflvdnf0{sd ug]sfof dx]j kOf{  
pknAw ePsf]dx; ; u/\$f]5' . nufgl  
ePsf shf{x? c; hl ug{; :yfsf]tkmf6  
kcfj sf/L sbdx? rfn]gd f l]utdf  
/fhg]ts jftfj /Ofsf] sf/Ofn] l]ljw  
sl7gf0{x? cf0k/\$fh]vf; }; kmntf xft  
kfg{g; lsPtf klg cfufl cf-a=df shf{  
c; lnsf]klqmfnf0{cemr:t agfpg shf{  
c; ln lgtldf cfjZos kl/jtg ul/ nfu'  
ug{oj:yfkg ; ldt sl6j4 eP/  
nflukg5 . To:t}l]Qlo ahf/df cGo  
l]Qlo ; :yfx?n] cToGt Gog nfutdf  
khlsf]; sng ul/ Gog Johb/df shf{  
k]fx ul//xsf]h] xfn]sf] klt:kwf{ds  
l]Qlo ahf/df rfn' lgtln]shf{nufgl  
u/} ; :yfn]k]hlt pGdv lbzdf hfgkg]  
cj:yf xfdldf l]Bdfg 5 lsgsl ; :yfn]  
lnPsf]art tyf d4lt lglf]ksf]nfut  
cToGt pRr /xsf]h]klg xfdl shf{nufgl  
cGo l]Qlo ; :yfn]h:tf]sd Aofhb/df  
shf{lbg g; ls/xsf] l]Bdfg cj:yfdf  
/fi6a} af6 l:j s[ k]kt kmf0gfg; sDklg  
tyf l; ldt a} . sf/f]f/ ug{l:j s[  
k]kt ; :yfx?n] l56f] 5l/tf] tl/sfaf6  
36b]Jofhb/ kOfn]l ckgfP/ ; :tf]; ]f  
zNs lnP/ shf{k]fx ug]lgtl lnP/  
ahf/df klt:kwf{ul/ /xsf] 5g\ . o:tf]  
cj:yfdf o; ; :yfn] nufgl lfdtdf  
clej [4 ug{k]hlsf]nfut sdug] shf{  
Ing]; b:ox?sf] tYof . l]j /Ofnf0{r:t

agfpg sDko6/f0{8 klj lwdf l]j /Of  
cBf]lws ul/ l56f] / 5l/tf] 9 . n]  
cgudg ug{Sg] kOfn]sf] l]sfz ug]  
sd{f/lx?sf] sfo{fdtdf clej [4 ug{  
; xsf/Lsf]k]r]f]l; 4fGtnf0{cf]d; fy ub{  
l]leGg ksf/sf]tflndsf]cfof]hg ul/  
sdeGbf sd sd{f/L vrdf clwstd  
sfd ; DkGg xg ; Sg]ksf/n]xfn e0{xsf]  
Pumori Accounting (Banking)  
Software nf0{ ; :yf tyf ; b:ox?sf]  
l]tdf clwstd pkof] ug] ; :yfdf cfj 4  
; b:ox?nf0{ l]leGg dfWodx? dfkmf  
; xsf/L 1fg tyf ; lxx? k]bfg ul/  
; b:ox?sf] uOfn]ds lfdtdf j [4 ul/  
; du?kdf ; :yfn] cfkmgf kltZkwf{ds  
lfdtdf clej [4 ul/ ; Gtl6 ; b:ox?sf]  
cf8df ; :yfn] cfkmgf pHjn eljio  
lgdfOf ug{kof; /t /lx xfn ; xsf/L  
l]qdf l]Bdfg clws l]1fkg ul/  
; Defl]t ; b:ox?nf0{cg\$ nfe nfnr  
b]f0{ cfkmgf} ; :yftkmf cfslif{ ug]  
k] [Qnf0{sd ug]kof; ug]kg]b]vG5 .  
xfn ; :yf; :yfsf] sf/f]f/df cfj 4  
; b:ox?sf]; Wofdf sdl xg glb0{j xfx?  
dfkmf yk ; b:ox?nf0{ ; :yfdf cfj 4  
u/fpg]/ ; xsf/Lsf]kyd l; 4fGt :j R5s  
tyf vlnf ; b:otf nf0{kcfj sf/L ?kdf  
nfu' ug{tkm]Wog lbg h?/L 7fg\$]5' .  
To:t}shf{nufgl[sf]l]qdf lat Interest  
Calculation System cGtu{ shf{  
k]bfg ug]l]jutsf]tl/sfnf0{tf\$}k]5Nnf  
aif{x?df shf{nufgl lgtldf Jofks  
kl/jtg ul/ blgs tyf dfl;s 36b]  
Aofhb/df ; b:ox?nf0{ shf{ pknAw  
u/fPdf ; b:ox?af6 ; #fnlt Aoj; fosf]  
klt:kwf{ds lfdtdf clej [4 e0{  
j xfx?n]klt:kwf{ds nfe k]kt ug{; Sg]



j xfx?n]klt:kwf{ds nfe kft ug{; Sg] xbf ; f] cg' f/sf] ofhgfnf0{sfofGj og ug\$fnflu ; f]; DalGw 5\$}lj j /Of shf{ nufgl lgtldf lj :t[ plNn\ ul/ sfoGnd cuf18 a9fpg]k0Tg ul/g\$ .

sgk1g ; :yfsf] d?b08 eg\$]To; ; :yfsf]z0/ khL xf]. z0/ khLsf]dfqf hlt a[4 ug{; lsof]; :yf ToIt g]dhat / ; an xg\$] ; fy} hgdfg; df ; :yfsf] ljZj ; glotf a[4 ugk1g dxTj k0f{eldsf lgjfx ug{; lfd xG5 eGg] s'/f oxfx? ; a]nf0{cj ut ePs} s'/f xf]. To; h] ; :yfn] cfkmg] khL kofkttf (Capital Adequacy) nf0{ cToGt ulDe/tfsf ; fy cfd; fy ul/ cGtl/s tyf jfxo khLsf] j [4 ugI tkm{Wofg k'/dfpg' kgI b1vG5 . To; sf] nflu ; j kyd ; :yfn] ; xsf/l sf]dfGottf cg?k ahf/df 5l/P/ /x\$]; ; fgf]khlnf0{Pslqt ul/ z0/sf] ?kdf ; :yfdf leqfpg]lgtL Nof0{z0/df nufgl ug{ kf]; fxx ugI lsl; dn] sfo{ ugkGxG5 . ; j {fwf/Of hf]; :yfsf]z0/ lsgg 0R5s e0/x\$ 5g\ j xfx?nf0{ ; d] xfdln]clxn]vNnf x]on]z0/ vl/b ugeGg g; Sg]; \$lrt dfgl; stfn]ul; t eP/ sfo{ul//xg'k/\$]cj :yf 5 . To; h] ; j kyd xfdln]z0/ khldf j [4 ug\$] nflu xfdl]dfgl; stfdf kl/j tG Nofpg' h?/L b1vG5 h; sf]nflu xfdln]; :yfdf ; :yfut ; :sf/sf]lj sf; u/L ; fwf/Of ; efsf]a]saf/]; Dk0f{z0/ ; b:ox?nf0{ kf/bzl(9un]; fj hlgS ; hgf kqklqsdf k\$zfg ul/ j flif\$ ; fwf/Of ; efdf efu lngsf]nflu cfdGqOf ugI ; :yfsf]; Dk0f{ sf/f]f/sf] oyfy{ l:ylt em]sg] aflif\$ kltjhg xg{ rfxg] 0R5s ; b:ox?nf0{

JoJ :yf ugI yf]dfq ePklg nfefz lj t/Of ugI klqmf sf] yfngl ugI ; Dk0f{ sf/f]f/nf0{ r:t Pj + kf/bzl{ agfpg] nufPtsf sfo{? rfn'cf-a-df kfyldstfsf ; fy nfu' ug{ :yfsf]JoJ :yfkG klf nflu kg\$. art tyf C0fsf]sf/f]f/ ugI :yfn] t a}l. sf lj leGg l; 4fGtx?nf0{ ; d] cfkmg] ; b:ox?df nfu' ugkG] cj :yf cf0k/\$]dx; ; ePs]5 .

z0/ ; b:ox? ; :fnS ; ldlT, JoJ :yfkG ; ldlT, sdff/L ju{? tyf ; DalGwt ; /sf/L lgsfosf]; ; DaGwaf6 g] ; :yf ; kmn aG5 eGg]d]7fg\$]5'. xfn sfod /x\$]o; ; DaGwnf0{cfufdl lbgdf cemkuf9 kfb]nfg k0Tg ul/g\$. sgk1g ; :yfsf] JoJ :yfkG ; kmn xg ; :yf; # ; DalGwt x/\$ lgsfo ; kmn xg' kb\$ / ; Dk0f{ klfx?sf] ; sf/flDs ; f] tyf /rgflDs sfoh] g} :yf ; kmn aG5 . ; :yfdf cfj 4 ; Dk0f{ ; b:ox?sf] cfly\$ cj :yf ; wfl/Pdf ; :yfsf] cfly\$ cj :yf ; wfl/G5 eGg]dfGottsf ; fy ; :yfsf x/\$ lqmf snfkx? ; b:od\l xg\$'/fdf d ; Dk0f{ ; b:ox?nf0{lj Zj :t u/fpg rfxG5'. To; h] ; :yfdf cfj 4 x/\$ ; b:odxfgefj x?n] ; xsf/Ltfsf] efjgfnf0{ cfd; fy ub] cfcfkmg] cfly\$ cj :yf ; wfg{AolQmut tyf ; fdLxs k0Tg ugkG d cfux ub\$'/ o; klqmfdf o; ; :yfnf0{ Pp6f ; fdLxs ynf\$]?kdf lj sfz ug\$]nflu cfj Zos kxn ul/g] s'/f d JoJ :yfkG ; ldltsf] tkmf6 lj Zj :t u/fpg rfxG5'.

wGoj fb

Izj l; 6f]f  
JoJ :yfkS

# नवकान्तिपुरका भलकहरु





## बचत तथा ऋणको लागि भरपर्दो माध्यम

### मुहूर्ती बचतमा दिइने ब्याजदर

अवधि	मासिक	त्रैमासिक	वार्षिक
६ महिना	६.५०%	६.७५%	७.००%
१ वर्ष	८.५०%	८.७५%	१०.००%
२ वर्ष	१०.००%	१०.२५%	१०.५०%
३ वर्ष	१०.५०%	१०.७५%	११.००%
४ वर्ष	११.००%	११.२५%	११.५०%
५ वर्ष	११.५०%	११.७५%	१२.००%

### बचत निक्षेपमा दिइने ब्याजदर

शर्षक	न्यूनतम मौज्जात	ब्याजदर
बचत खाता	१,०००/-	५.५%

### कर्जा लगानी

कर्जा शर्षक	घट्टो दर	नघट्टो दर
आवास कर्जा	१६%	---
शैक्षिक कर्जा	१६%	---
व्यवसायिक कर्जा	१६%	१३%
सामुहिक जमानी कर्जा	---	१५%
कृषि कर्जा	१६%	१३%
मुहूर्ति रसिद धितो कर्जा	१६%	+२.५%
हायर पचेज कर्जा	१८%	१४%

मेरो विश्वासको प्रतिफल

सरल कर्जा प्रवाह  
न्यूनतम ब्याजदर  
स्तरीय सेवा



नवकान्तिपुर बहुउद्देश्यीय सहकारी संस्था लि.

**NAWAKANTIPUR**  
M.P. Co-operative Society Ltd.

प्रधान कार्यालय: बतिसपुतली, गौशाला, काठमाडौं, फोन नं.: ४४८८८०१, ४४६२०५८

शाखा कार्यालय: इन्द्रचोक, काठमाडौं, फोन नं.: ४२४८८०६, ४२२३१४१

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