



नवकान्तिपुर बहुउद्देश्यीय सहकारी संस्था लि.

**NAWAKANTIPUR**

M.P. Co-operative Society Ltd.



**दशौं वार्षिक प्रतिवेदन**

**आ. ब. २०६३/२०६४**

# ; #fns ; ldt



cWolf  
/fds[0f kGt



pkfWolf  
j ; Gt kf8h



;lrj  
zf/bf kf08]



sfjffWolf  
lzj l; 6fjh



; b:o  
gdtf kf8h

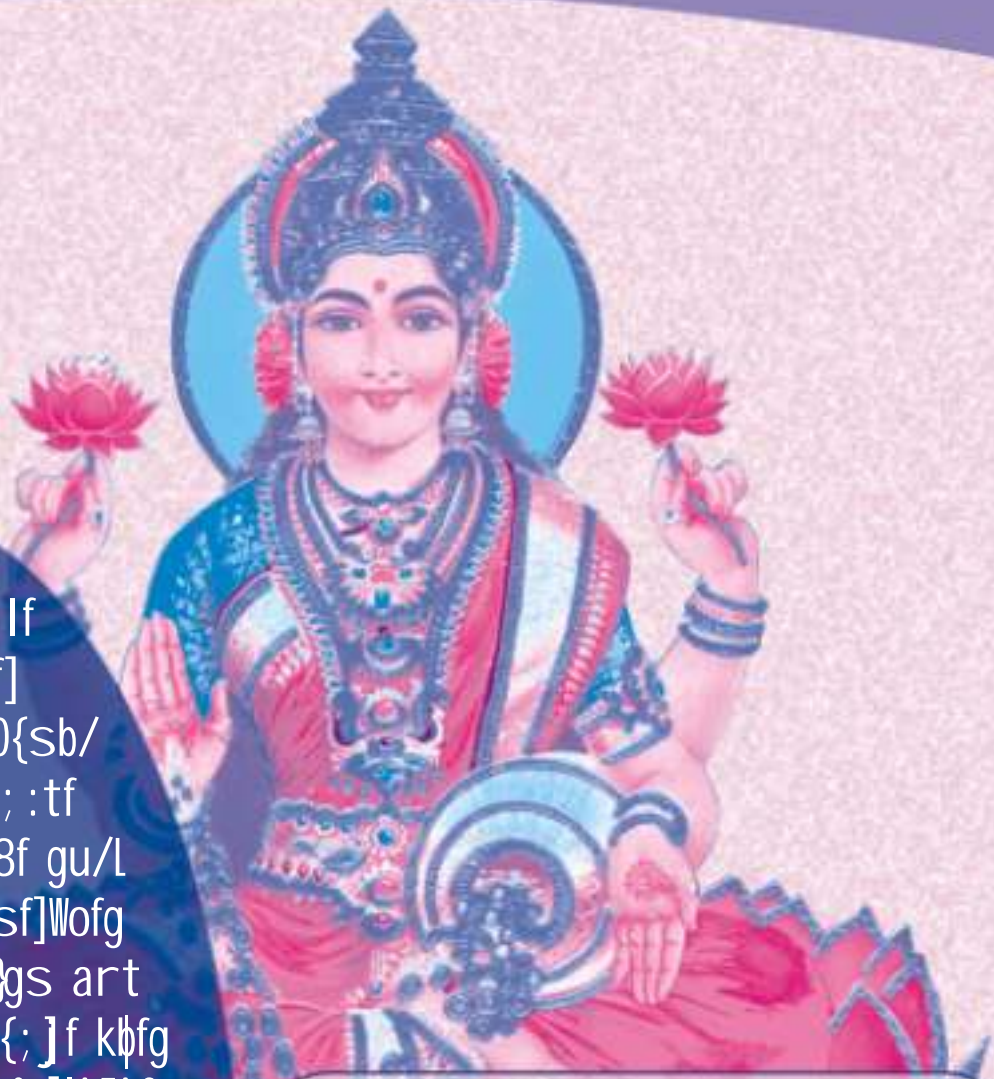


; b:o  
; lutf kGt



; b:o  
rjgf v/h





# kl/ro

gkfn  
 ; /sf/n]hg; dlf  
 Nofpg vfh\$]f]  
 ; xsf/L cfbf]hgnf0{sb/  
 ugI; :yf ePsfh]; :tf  
 cfZj f; g hg; dlf v8f gu/L  
 jf:tlj stftk h oxfx?sf]Wofg  
 cfs[6 ub]oxfx?sf]b]gs art  
 ugIafgl a; fnl xfdlnf0{; ] f kbf g  
 ugIdf\$ f kbf g ugIgf\$ eG]lj Zj f;  
 ug{rfxG5f}; gkfn ; /sf/sf]pbf/ /  
 vhf cfly\$ gl]tsf]sf/Of a9b}uPsf]  
 cfBf]us lj sf; df lghl lf]sf]  
 ; xeflutfnf0{6] f k}ofpg]dfGotfaf6  
 clek]/t e0{o; gj sflGtk/  
 axp2]olo ; xsf/L ; :yf ln=  
 ; xsf/L Pj @)\$\* adf]hd  
 @)%\$ ; fn efb|@\$ ut]lhNnf  
 ; xsf/L sfofho sf7df8f]f  
 bt f{e0{lj =; #@)%\$ ; fn  
 cflZj g & ut]b]v cfknyf  
 ; b:o dxfg'efj x?nf0{  
 ; ] f k}ofpb}  
 cf0/x\$]f]

# Ij ifo; ԻԼ

l; =g# lzif\$	kh g#
!= ; fwf/Of ; ef ; DaGwl ; Իgf	@
@= ; #fns ; ldtlsf]kltj Ծg	#
#= n]yf kl/lfssf]kltj Ծg	!)
\$= j f; nft	!!
%= gfkrf gf\$; fg lx; fa	!@
^= gfkrf gf\$; fg af8knf8 lx; fa	!#
&= gub kj fx lj j /Of	!\$
*= khlsf]f]df ePsf]kl/j tG ; DaGwl lj j /Of	!%
(= cfly\$ kltj Ծg; u ; DalGwt cg' l'rx?	!^
!)= n]yf ; ldtlsf]kltj Ծg	@\$
!!= ; :yfsf]cfly\$ emsx?	@%
!@= Joj :yfg ; ldtlsf]tkkfaf6	@^
!#= kfr cf-a-sf]lj j /Of / l6kfԾ	@*

g] s flGt k' axp@Zolo ; xs f/L ; # yf lnd^] s f  
zϕ / ; b: oxϑ df

## bzf]j flif\$ ; fwf/Of ; ef ; DaGWL ; 'rgf

zϕ/wgl dxfgfj x?,

ldlt )^\$÷!)÷)( ut]a; \$f]; #fns ; ldlt]sf]a]ssf]lgOfϑ cg' f/ o; ; #yfsf]bzf]j flif\$  
; fwf/Of ; ef lgdg lnlt ldlt, :yfg / ; dodf lgdg lj ifox? pk/ 5nkm tyf lgOfϑ ug]u/L a:g]ePsf]xbf  
; DkOf(zϕ/wgl dxfgfj x?sf]hfgsf/Lsf]nflu of]; 'rgf k\$flzt ul/Psf]5 .

; ef xg]dlt, :yfg / ; dom  
; ef xg]dlt M )^\$÷!)÷@^-(k]c/L@)^\*\_  
; ef z? xg]; do M laxfg !)M) ah]  
:yfg M xfn dx/fhf, ltnuuf, sf7df8f}

5nkmnsf lj ifox?M

!= ; #fns ; ldlt]sf]tk]af6 cWofHoh]k]tt ug]j flif\$ k]tj hg dfly 5nkm u/L kfl/t ug]  
@= cf-a=)^#÷)^\$ sf]nyfkl/lfOf k]tj hg tyf nyf ; ldlt]sf]k]tj hg dfly 5nkm u/L kfl/t ug]  
#= cf-a=)^\$÷)^% sf]nflu nyf kl/lfssf]lgoQm / lghsf]kfl/>lds lgwf{Of ; DaGwdf .  
\$= bzf]j flif\$ ; fwf/Of ; efsf]lgOfϑ kl:tsdf x:tfll/ ug]sf]nflu zϕ/wglx? / ; #fnssf]tk]af6  
k]tlglw 5gfϑ ug]  
%= lj ljw .

; #fns ; ldlt]sf]cf1fn]

;lrj



# संचालक समितिको प्रतिवेदन

cfly\$ aif{@)^#÷^\$



cfb/Oflo zϕ/; b:o dxfgēfj x?,

; #fns ; ldltsf]tkmϕf6 ; #yfsf]bzf]aflif\$ kl]tj ϕg )^#÷^\$ oxfx? ; dlk k|t't ugkfpbf d cToGt xlif\$ / uf]j flGj t ePsf]5'. bzd f lj Bdfg cl:y/ /fhg]ts kl/l:y]ltsf]sf/Of pTkGg kl]tsh cfly\$ cj :yfn]ubf{7hfb]lv ; -; fgf Joj ; fo; Ddnf0{kf/\$f]kēfj sf]dNof]g ubf{o; ; #yfdf sf/f]f//t ; b:ox?n]ef]gk/\$f]s7lgf0\$ afj hb klg o; aif{; #yfn]; Gt]fhgs kϕlt xfl; n ug{; km ePsf]ϕf ; kmntsf nflu ; fy lbgxg]; DkOf{; b:o dxfgēfj x?, sd{f/l j ux? nufot k]olf / ck]olf ?kdf ; xof] / ; fy lbgxg]cGo ; DkOf] ux?df wGoj fb JoQmub\$'.

bzsf]sh ufx{y pTkfbgdf ; xsf/L lfdn]u/\$f]of]ubfgsf]plrt n]vfh]v]f tyf dNof\$g ug]sg} vf; ; Argf gePtf klg o; ; #yfn]lj ut !) aif]lv lbb}cfPsf]; ]fsf]; Id dNof\$g tyf cgej sf]cfwf/df sfo{f] leq a; f]f; u/\$f d]bd tyf GoG cfo>f] ePsf j ux?sf]5l/P/ /x\$] ; ; fgf khlnf0{Pslqt u/L pTkfbgzln lfd] nufgl ug]j ftj /Ofsf]lgdf]f ug{cfk]mϕf ; xfxglo sfo{xf]eG]dnf0{nflb5 . o; sf cnfj f /fhuf/Lsf]l; hGf, n3lj Qdf of]ubfg, lj Qlo ; Nnfx, art ug]afgl]sf]lj sf; h:tf lj ifox? ; #yfn]/fli60 cyf]Gqdf k]ofPsf]of]ubfg xf]eG]dnf0{nflU5 . To:t}; #yfn]u/\$f cGo sfo\$]o; ; #yfsf cfb/Oflo zϕ/; b:o dxfgēfj x?, ; dfhdf /x\$] tyf ; #yfn]u/\$f]sfo{/ ; f]sfo\$]km:j ?k tof/ kf]/Psf]o; aflif\$ kl]tj ϕgsf]; Id cl]bog ug]xg] afl]As j ux? nufotsf ; dfhdf /xgePsf ; DkOf{JolQm]j x?n]dNof\$g ug]{xg\$ / cfj Zos ; Nnfx tyf ; emfj k]kt xg\$ eG]ck]ffsf ; fy cf=a)^#÷^\$ sf]sf/f]f/ ; DalGw kl]tj ϕt k|t't ug]cgdlt rfxG5'.

cfly\$ ultlj lw

cfly\$ ultlj lwsf]b]l6sf]faf6 cf=a)^#÷^\$ ck]ffst ?kdf /fd]l/xg g; s]f klg w]}cj lw kZrft /fhg]ls l:y/tfsf]kϕf; n]; xsf/L lfdn]f0{s]l xb; Dd km]mg]df\$ k]kt ePsf]dx; ; ul/Psf]5 . bzd f lj Bdfg cl:y/ /fhg]ts cj :yfn]ubf{cyf]Gqs]lj leG lfd] sfo{t tyf

; xsf/ldf ; #17t ; b:ox?sf]JoJ ; flos cj :yfdf cfPsf]u/fj 6sf]sf/0fn]; :yfn]ck]ffs[ nlo xfl; n ug{sl7gf0{ePsf]s/f ; Dk0f{ b:ox?nf0{l j lbt\$ .

lj utdf ; /sf/l glltsf sf/0f art tyf C0fsf]sf/f] f/ ugI; xsf/Lnf0{l j Qlo ; :yfsf]bfhf0f /fv] #) cfos/ lgwf{0f ugI clg lj Qlo ; :yfsf] ; lj wfaf6 j l~rt ugI dfnkf]df cfkmg} ; b:ox?sf]lwtf]b[6j Gws ubf{:j s[ C0f /sdsf]! klitzt zNs lng]/ ; /sf/l tj/j f6 ePsf zNs ldgxfsf]lg0f0nf0{klg dfnkf] sf0f{ox?n]JoJ xf/df nfu"ug{cfn6fn ugI k] [Qn]ubf{ ; b:ox?n]pkef]u ugI khlsf]nfutdf j [4 e0{ du|; xsf/L ultlj lw vIDrg ku\$]cgej lyof]t/ xfn ; f]; DalGw JoJ :yfdf kl/j t6 e0{/lhi6zg b:t/ gnflg]klj wfg / ahfavt ; xsf/L lfnf0{ kj 46 ug{ul/Psf]j le6g lg0f6sf sf/0f sxl /fxt dx; ; ePsf]5 .

### ; :yfsf]j Qlo l: ylt

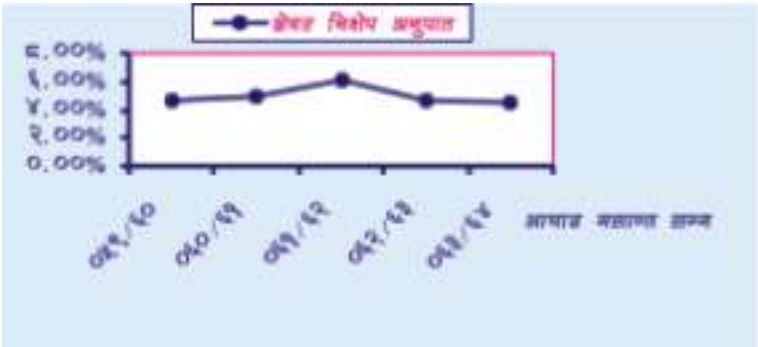
cfly\$ ultlj lwsf]b[6sf0faf6 lj Zn]f0f ubf{cfly\$ aif} ^#:^\$ ; Gtf]fhgs /xg g; s\$]oxfx? ; adf ; j l j lbt\$ . dh\$df lj Bdfg rgf]tk0f{JoJ ; flos j ftj /0fsf]afj hbklg ; :yfn]cfkmg] lglf]kdf ut aif\$] thgdf ^\*#\*% n]/ shf{nufgldf \$\$=\$% n]j [4 xghf0{/fd]pknlAw dfGkg]b]v65 . ; dlff cj lwdf ; :yfn]sh shf{z = ( s/f\$ !# nfvn]j [4 ul/ @( s/f\$ %( nfv k%ofPsf]5 . pQmcj lwdf ; :yfn]36df]Jofhb/ c6tu{sf]lwtf]shf0f klylds tfsf ; fy nufgl ugI gllt clVtof/ u/\$f]h]/ pQm shf\$]Jofhb/df ; d] @% s6f]l u/L !^% df nufgl ugIlg0f6sf] sf/0f ; b:o dxgfej x? pI; flxt e0{shf{sf/f] f/df pI; fxhgs pknlAw xfl; n xg ku\$]d] cgej u/\$f]5' . ; fy}pQm cj lwdf ; :yfn]klylds z6/ shf0f ; d] cfkmg]nufgl lj :tf/ ugI gllt clVtof/ u/\$f]/ shf{l j lw/0f, lwtf]shf{nufgl / ; :yfsf]d2lt /l; b lwtf]shf0f klylds tfsf ; fy nufgl u/L hf]vd Gogls/0fdf ; :yfn]dxTj k0f{pknlAw xfl; n u/\$f]5 . shf\$] u0f:t/ sfod /Vg / ; Deflj t gf\$; fgl\$]nflu ugIkg]gf\$; fgl JoJ :yf ugI sfodf ; :yfn]o; cj lwdf dxTj k0f{km8sf]df/\$f]5 . ; :yfn]o; cf-a= df sh shf{f0{efvf gf3\$]cfwf/df c; n, zsf:kb / v/fa u/L tlj j u0f lj efhg u/L ; f]/sddf qmdzM!%, %% / @)% sf b/n]xg cfpj /sdfn0{; Deflj t shf{gf\$; fgl\$]nflu JoJ :yf u/\$f]5 . of]JoJ :yfnf0{cfufdl cfly\$ aif0f qmdzM j [4 ub]nul v/fa shf\$]!))% ; Dd shf{gf\$; fgl JoJ :yf ul/g5 h; n]ubf{; :yfsf] hf]vd axg ugI lfdtfdj j [4 xg]/ ; :yf cf6tl/s ?kdf klj ; j n e0{elj iodf cf0kg]hg; s} rgf]tx?sf]; fdg ug{ lfd xg]s/f d oxfx?nf0{cj ut u/fpg rfx65'.

# ; :yfsf]sf/faf/sf]Ps emns

lj j /Of	/sd o; j if{ -cf-a=@)^#:-)^\$ _	/sd ut j if{ -cf-a=@)^@:-)^# _	km/s /sd j [4:-36L _	km/s kl tzt j [4:-36L _
<b>khl tyf bfloTj</b>				
rStf khl	@,*)&=))	!@,#)!)=))	*,%)^=)	^(=!%%
hu\$uf tyf cGo sf]fx?	,\$@^\$=))	@,&#\$=))	!,#)=))	%%=(^%
lglfk	\$&\$, **&=))	@^(^,))=))	!*!, **&=))	^*#*%
rfn"bfloTj	^,#&=))	@,\$)^=))	#,(^\$=))	!^\$-&%%
<b>; DkQL</b>				
gub df]bft	%,*\$=))	#,*@\$=))	@,!^=))	%@&@%
a\$ df]bft	!)^,( *% =))	\$*, \$&&=))	%*,%) * =))	!@)=^(%
nufgl	!^=))	!)=))	^=))	^)=))%
shf{tyf ; fk6	@(%,( \$& =))	@,\$,^)&=))	(!,#\$)=))	\$ \$=^\$%
l:y/ ; DkIQ	&^,( ^@ =))	@,&(!=))	%^,!&! =))	@&)=!&%
cGo ; DkIQ	*,#@&=))	%,&##=))	@,%(\$=))	\$%=@%%
<b>cfDbfgl</b>				
shf{tyf ; fk6af6 klfkt Aofh	\$!,!^!=))	@*,&% * =))	!@,\$)#=))	\$#=#%#%
a\$af6 klfkt Aofh -d2tl nufgl ; d] _	@,&^\$=))	!,)&=))	!,^(\$=))	!*#%#%
cGo ; ~rfng cfDbfgl	!@#!)=))	!),*!@=))	!,\$(*=))	!#=*%#%
u}]; ~rfng cfDbfgl	#*!=))	@!)=))	!&! =))	*!=\$#%#%
<b>vr{</b>				
lglfk]df Aofh	@*,)\$!=))	@!,@#&=))	^,*\$=))	#@=\$%
sd{f/l tna vr{tyf afg; Aoj :yf	!#,( * =))	!!,(%)@=))	@,\$*&=))	@!=^@%
sfof]no ; #fng vr{	^,%^)=))	#,(!\$=))	@,^\$^)=))	^&=^)%
:yug vr{	#&\$=))	!%&=))	@!&=))	!#*=@@%
shf{hf]vd Aoxfg]sf]f	,\$,^@=))	@,)^ * =))	@,%#\$=))	-!@=#* _%
x] ; vr{tyf ; DkIQ a]bf ePsf]gf\$; fgl	%&\$=))	&!@=))	-!#* =)) _	-(#* _%
8s] gub gf\$; fgl Aoj :yf	%@ * =))	-	%@ * =))	!))=))%
; #fng gfk]f ÷ -gf\$; fg_	!,\$ * =))	!,@^)=))	^ * * =))	%\$=^)%

!= rQmf khlM

; :yfsf]; ldlff cj lwdf cl3Nnf]cf= a= e6bf ^(!% kltztncyff z= \*)^ xhf/ khlfd j [4 ePsf]5 . h; sf] km:j?k cf=a= )#÷^\$sf]cGto; Dddf sh rQmf khl z= @,)\*)&)))÷- kuf]5 . pQm/sd sh lglfksf] cgkftdf \$=( \$ kltzt dfq ePsf]n)rStf khl j [4 ug]kmlj zif Wbfg lb065 . o; sf] nflu ; :yfn]cfkmgf ; b:o dxfgfj x?af6 yk nufglsf] nflu kfl; flxt ug] ; :yfn] u/\$f] dgfknf0{hu\$fsf]?kdf /Vg] khl kof]t ge0{hjh nefz lj t/of sf] nflu l; kmf/; gug] ; :ydf pknAw /sdnf0{nefbos lfqdf nufgl ul/ dgfknf0{clej [4 ul/ hu\$fsf]fsf] /sddf j [4 x'g] vfnf sfodnf0{lydstf lb065 . ; #ns ; ldltn]InPsf]o; glltdf ; Dkof{ b:ox?sf]; xofu / ; dyg /xg5 eG]j Zj f; InPsf]5'.



@= hu\$ tyfcGo sifx?M

cf=a=@)#÷^\$ sf]cGtohf hu\$ tyfcGo sifx? z= \$,@^\$)))÷- kuf]5 . o; zlif\$df /x\$]/sd ; :yfsf] nflu bl3\$fnlg khlsf]>f] ePsf]h]o; df cem j [4 ug]kml; #ns ; ldltn]; :yfsf]Jo; yfkg dfkml clwstd kof; ug5 .

#= lglfkM

o; cf=a=df ; :yfsf]lglfk ; \$ngdf ut cf= a= e6bf ^\*#\* kltztncj [4 e0{z= \$\$,&\*,^,\*&!÷- kuf]5 . lglfksf]cgkftdf nufgl ge0{x\$]clws t/ntfn0{dWbgh/ ub]nufglsf]gof"lfq klxNofpg]/ Cof nufglnf0{ kfl; flxt ug[cfufdl cf= a= df shf]ln06}cfPsf]Aofhb/ tyf k\$ofut zNsd s6f]t ul/g5 . ; fy]khlfsf]fsf] cgkftdf lglfk ctoflws j [4 ePdf tyf nufglsf]jftfj /of ; f3l/b]uPdf khlsf]f a9fpg kof]g ul/g]/ lglfksf] Aofhb/df s6f]l ul/ nfut (Cost) tyf u0f:t/ (Quality) df ; Gthg sfod ul/g5 . o; sfod nflu oxfx? ; a\$] ; fy / ; xofu /xg5 eG]s/fdf d lj Zj :t 5'.

\$= gub tyaf] df]bftM

; :yfsf]sh lglfksf]@%!( kltzt /sd gub tyf a\$÷lj Qlo ; :ydf df]bft sf]?kdf lgis6 /xbf Interest Spread df kltsh c; / kl/ dgfknf 36g hfg]tkml; #ns ; ldltn ; Dj dgzln 5 . cfj Zos t/ntfn0{Aofh kfl]t xg]vftdf /flvPsf]ePtfklg clws t/ntfn]; :yfn0{gsf/fids c; / kfg[xgfn]; dofg; f/ cfj Zos /ofgllt clVtof/ ub]cl3 a9g]s/fdf d oxfx?nf0]j Zj :t tNofpg rfx65' . t; y{cfj Zos df]bft sfod ul/ af\$ /x\$] o:tf]/sdnf0{ /lft tyf a9l cfo cfhg xg]l]qdf nufgl ug]tkml; ldltn lqmfzln /xg5 .

%= shf]tyf; fk6LM

o; cf=a=sf]cGtdf ; :yfsf]shf]tyf ; fk6ldf ut cf=a= e6bf \$\$=^\$ kltztncj [4 e0{z= @,(%,\$^,\*%&÷)! kuf]5 . ljutsf sxl aifx?df clwsfz shf]ufgl JolQmut tyf ; fd]xs hdfgtdf uPsf]ePtfklg kl5Nnf cf=a=x?df ; :yfn]pknAw /sdnf0{hfl]vd sd tyf cfo a9l xg]l]qsf]5gf6 ul/ nufgl ug]gtl clVtof/ u/\$f]h] o; cf=a=sf]cGto ; Dddf sh shf]f]^!&( kltzt shf]lwtf]cGtu\$ nufgl ug] ; km ePsf]s/f o; df pNn]vt lj j /ofn]k]6 kfg]g]5 . shf]lbbfsf]; dodf pknAw u/fPsf]b]gs; ; fltflxs tyf dfl; s ls:tf afkt /sd hddf gxbfsf]cj :ydf klg ln]vt kqrf/ ul/ ; dod}shf]rQmf u/fpg]tyf nufglsf yk gof"lfqsf]vfl]h ul/ /sdnf0{ a9l e6bf a9l kl/rfng ug] ; :yfsf]; Dkof{>f] kl/rflnt u/f0{lgis6 shf]f]dfqnf0{sd u/fpg kof; /t /xg] s/fdf d ; #ns ; ldltn]tkml]6 oxfx?nf0]j Zj :t u/fpg rfx65'.

^= l:y/; DKIQM

; :yfn]o; cf= a= laleGg tlg ; dx hldg, ejg / sDKo6/ km]g/ tyf sfoffo pks/ofdf qmdzM z= %,@),\*%&))÷- ,#@),\$&@÷- tyf !),!\*^÷- ul/ hddf z= %,#,)\*!&@÷- yk u/\$f]5 . o; c]tu\$ o;



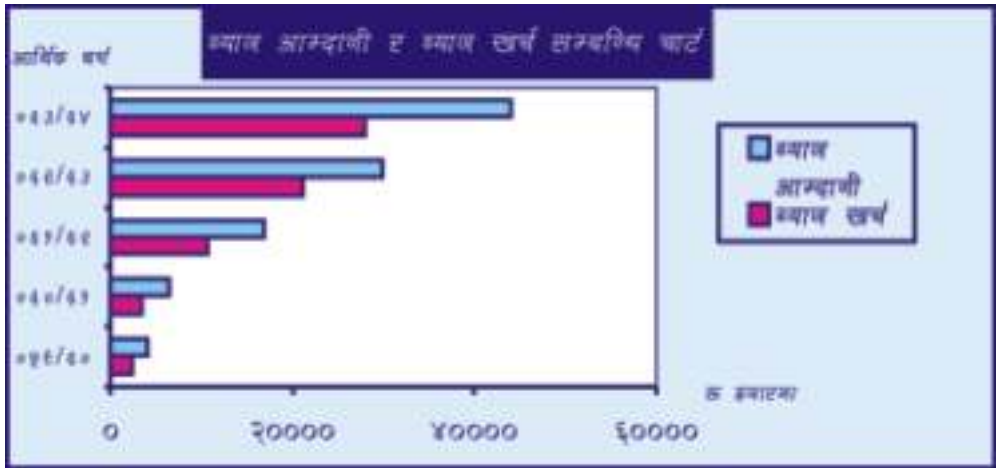
cf=a=df clwsfz /sd ; :yfn]ufzfnf rfd df cj l:yt )-!&#- ) hlu f / ; f]df agsf]3/ vl/b ugdf pko fl u/\$f] 5 . l:y/ ; DklQdf j [4 ug{art tyf C0f sf/f]f/ ug[ ; :yfsf]nflu Tolt pkoQmgePtfklg elj iodf ; f]hlu f sf] ahf/ dNodf j [4 e0{ ; :yfn]nfe xfl ; n ug{ck]ffsf ; fy nufgl ul/Psf]5 . ; fy}o ; lfd df ePsf]nufgl ; :yfsf ; b:ox?n]k]oIf cgelt ug{ ; Sg]ePsf]h]lj Zj ; glotdf clej [4 xg] ; d] ck]ff ul/Psf]5 . l:y/ ; DklQnf0{ lglZrt ; dosf]cgt/fndf lj qm ul/ gubdf kl/0ft ug{kgt]tkm ; #fns ; ldl ; r] 5 , ; f]l cj wf/0ff cgtu f rfn' cf=a=df ; :yfn]cfkmg]k/fgf]ej g sf]lj qm k]qmf cuf]8 a9f0{ ; s\$]Aoxf]f ; d] ; b:o dxfgfej x?nf0{o ; } ; ef dfkm f hfgsf/L u/fpg rfxG5' . ; fy}yk ul/Psf]gof"ej g lfd df s]l lfd yk ul/ gj sflGt k/ sDkn\$ ; lgdff ul/ ; :yfnf0{bl3\$ndf cem:yflkt ug[ ; f]f0{x\$]f]xbf ; f] ; DaGwdf ; b:o dxfgfej x?af6 cfj Zos ; Nnf x ; 'emj ; xof] / ; dyGsf]ck]ff ub5' .

**&= cGo ; DklQM**

o ; cgtu f ; :yfsf]s]bllo sfodf cf=a= ) ^@=# sf]h] ! ut]36\$]clj Zd/0flo bMvb n6kf6sf]36gdf g = !\*\$ \$!) ) -- gf\$ ; fg k/\$f]/sd ; d] ; dfj z ePsf]/ pOm36gf 36fpg]n6]f ; dx xfn kqmf kl/ ; :yfsf]tkm6 lghx? lj ?4 d4f bfo/ ; d] e0{ s\$]f]cj :ydf ; f]/sdsf]ckn]ygsf]nflu o ; }cf=a= ) ^#=# \$ blv # aif{eq k'/ /sd ; dgg]ul/ k]o\$ aif{g=#@\*}###-- vb dgkmaf6 s\$ ub]nluPsf]5 . o ; Joj :yflkt ; Dk0f{ ; b:o dxfgfej x?sf] ; bf ; otf /xg\$ eG]s]/fdf d cfzj fbl 5' .

**\*= Aofh cfDbfglM**

Aofh cfDbfgldf ut aif\$] thgdf \$&@^ % n]j [4 ePsf] 5 eg] lj Bdfg k]t:kwf{ds jftj /0df klg vb Aofh cfodf cl3Nnf]aif\$]thgdf \*% k]tzt n]j [4 ug{ ; :yf ; lfd ePsf]5 .



; :yfsf] ; wf]/Psf] lglfk lgtl tyf shfufgl gltsf] km:j?k of] k]tkm ; Dej ePsf]xf] .

; :yfn]klj lwdf u/\$f]kl/j tGsf]km:j?k Dofb ; dfkt gePsf]/ g36g]Aofh b/ (Flat Rate Interest) sf]shf df dq kfs\$]cfwf/df (Accrual Basis) Aofh cfDbfgl afw]ju/\$f]/ Dofb ; dfkt e} s\$]shf / ; Dk0f\$6b]Aofh b/ cgtu f sf]shf df gub k]ktsf]cfwf/ (Cash Basis) df cfDbfgl afw]Psf]5 . ; fy} :yfn]clwsfz shf\$6b] Aofhb/ cgtu f ePsf]/ ; f]sf]Aofh gub k]ktsf] ePkl5dfq cfDbfgl af8g]ul/Psf]h] ; mlg lj Qlo lj j /0f df cGo ; DklQ cgtu f sf c ; h pk/ ug{afsl Aofhdf g=#,\$,@^,!#\* -- pNny ul/Psf]5, hg lx ; fa gub k]ktsf] ePkl5 Aofh cfDbfgldf n]yfg xg]Joxf]f hfgsf/L

u/fpg rfxG5' . o ; /L Aofh cfDbfglnf0{ gub k]ktsf] cfwf/df n]yfg ul/ a]sE sf/f]f/ ug[ ; 3 ; :yfx?n] clVtof/ ug]lgtlnf0{o ; ; :yfn]klg qmdz nfu'ug{kof ; /t /x\$]5 . o ; f] ubf{ ; :yfsf]cfDbfgl / vr\$]f]f:tlj s l:yt l rQof xg] xbf elj iodf xg] cfDbfgl tyf vr\$]f]f:tlj s k]fGdfg ug{ ; lhnf] xg] s]/df d ; #fns ; ldltsf] tkm]f6 lj Zj :t tNofpg rfxG5' .



(= vb ; #fng dgfknf-art

; #yfn]; ldlff cj lwdf ut cf=a=efbf %\$=^ kltzt n]a[4 ul/ o; cf=a=df ǂ=!(\$\*,%\*^= &# dgfknf-art\_ cfhg ug{; lfd ePsf]5 . sh sf/] f/sf]cfwf/df xbf{of]Totl /fdfl]:ytl gePtf klg ; xsf/L lfd df lqmfzln c6o ; dfgfct/ ; #yfx?sf]thgdf o; nfo{/fdfl]?kdf lngkg]x65 / elj iodf ; #yfdf pknAw ; Dk0f{>f] ; fwg kl/rfng ul/ ; #yfnf0{lbuf/] l] Zj f; of]lo agfpg plrt dgfknf cfhg]sf]nflu kof; /t /xg]s/f ; Dk0f{; b:ox?nf0{d o; } ; ef dknf l] Zj f; lbnfpg rfx65'.

klj lw

; #yfn]cfknf]:yfkgsfnbl]v g); b:odlv ; ] f kbf ub]cfPsf]5 . ; b:ox?sf]cfj Zostfnf0{dlwogh/ ub]x]fdln] xdf]; ] fx?nf0{; dofgsh ; wf/ / l] :tf/ ub]cfPsf]5f} ; #yfn]cfwlg]s a]sE ; km]j 0/sf]kbf]uaf/f l56f]/ e/kbf] ; ] f kbf ub]cfPsf] ; j l] lbt]5 . ; #yfsf]x]fn ; #fngdf /x\$]f b] }zfvfaf6 sf/] f/ ug{ldNg]u/L xfn e0/x\$]f klj lwnf0]j :tf/ ug{kbf]gzln /x\$]f]5 . o; sf]sfof]j og kZrft ; b:ox?n]yk ; l] wf dx; ; ug]x]g]ck]ff u/\$]f]5'.

dfgj ; #fng

cfhsf]kltZkwf{ds ahf/df lfdtfj fg, st{olgi7 Pj -p] ; fxl sd{f/l]sf]eldsf cema9\$]f]5 . ; xsf/l]sf l] le6g dNo / dfgotfx?nf0{]oj xf/df nfu"ug{ ; #yfut hf]vdnf0{6o]ls/of ul/ sfo{ #fng ug{ ; b:ox?nf0{e/kbf] ; ] f kbf ul/ ; #yfklt l] Zj :t tNofpg ; #yfdf sfo{t sd{f/lx?sf]z]l]fs kllj lws tyf Joj xfl/s sfo{fdtf clej [4 ug{cto]t cfj Zos x65 . lfdtfj fg sd{f/lx?n]dfq ; #yfnf0{; lx lbzdf x\$]g ; S5gV ; #yfsf]nfut kbf]sfl/tfd] j [4 e0{p]k]bs]j df j [4 x65 e6g]dfgotsf ; fy plrt kbdf plrt sd{f/l]sf]cjwf/0ffnf0{ cfd; fy ub]x]fn sfo{t ^ ( sd{f/lx?sf]of]otf tyf sfo{fdtfsf]dNof]g ul/ cfj Zos tflnds]j]oj :yf u/\$]f]5 . o; sf]nflu ; #yfn]; xsf/L lz]ff sf]fd h]df ePsf]/sdnf0{sd{f/lx?sf]tflnd tyf uf]l]ldf vr{ug]gllt can]dag u/\$]f]5 . sd{f/lx?sf]x]fnsf]dgf]annf0{cempRr agfpg rfn'cf=a=bl]v nfu'xg]ul/ sd{f/l ; #osf]f s\$] /sd / ; f]df ; #yfn]zt kltzt yk\$]f]/sdnf0{sd{f/l ; #osf]fd ; Dal6wt ; Dk0f{sd{f/lx?sf]vftdf h]df ul/ cflwsf]/stf kbf ul/Psf]5 . To; u]l/ a9bf]db]l:km]tsf]km:] ?k qm]ozlQmf cfPsf]x]l; nf0{dlwogh/ ub]sd{f/lx?sf]x]fn sfod tnadfgdf rfn'cf=a=bl]v nfu'xg]ul/ cf]tdf !& kltzt]n]j [4 ul/Psf]5 h; n] sd{f/lx?sf]; #yfklt]sf]nugz]ntdf cem j [4 xg]l] Zj f; lnPsf]5' . o; df ; Dk0f{; b:ox?sf]; xof]u / ; dy6 /xg]e6g]ck]ff u/\$]f]5'.

; #yfsf]cj ; / tyf r6]ft

cfly\$ pbf/l]s/of / vNnf cfly\$ lgt]sf]km:] ?k b]zdf ; xsf/L lfd]sf]l] sf; / l] :tf/ ePtfklg dh]sd] l] Bdfg cfly\$ d6]bsf]sf/0fn]p]k]6g kl/l:ytl]sf]km:] ?k ; xsf/L ult]lwdf lu/f]6 cfPsf]s/f s; h]gsfg{; Qm] . cfhsf]P]Ssf0{f}z]t]f]Abldf cfly\$ bl]6sf]0fn]l] Zj Pp6]ePsf]cj :yf / b]z l] Zj Jofk/ ; #7gsf]; b:o e0{ s\$]f] cj :ydf l] Zj sf sg]klg sgdf ; #flnt a] tyf l] Qlo ; #yf l] Zj ?kdf b]zdf lelq0{sf/] f/ ug{k]fpg]k]l] wfg l] sl; t xb}u0{x\$]f]cj :ydf b]zdf ; #flnt l] Qlo ; xsf/Lnf0{cf]t]l/s ?kd}nflbPsf]l] e]sf/l glt k]v r6]f]l]sf]?kdf b]v]k/\$]f]5 . sg]l]g]Zrt ; #rgfsf]l] sf; ul/ plrt cgludgsf]Joj :yfsf ; fy ; xsf/Lnf0{ Jol] :yt ?kdf km]g lbg]sf]; f6f]sfo{l]f]sf]; 4f lbP/ ; lfd ; xsf/Lnf0{l] sl; t xgaf6 /f]g' / 0R5s JolQmf0{ ; b:o e0{sf/] f/ ug]af6 /f]g' ; xsf/Lt]sf]kyd l; 4f]t l] kl/t xf]e6g]dnf0{nf]b5 . ; xsf/Lt]sf]g]fd]f o; klj q lfd]df unt dg; fo /f]v]g]JolQm]x?sf]k] z]n]; xsf/L lfd]nf0{g}sn]st kfl//x\$]f]oyfy{klg o; lfd]sf]nflu r6]f]l]sf] ?kdf cufl8 cfPsf]5 . o; sf ; fy}; xsf/L ; #yfx?sf]n]rnf]nufgl glt]sf]sf/of ; b:o e0{C0f lnP/ km]f/ xg] lu/f]x] klg o; lfd]s]nflu dx]j k0f{r6]f]ft ; l] j t ePsf]5 . ; fy}7hf7hf kl/of]hg]fx?df nufgl ug]k]g]a] tyf l] Qlo ; #yfx?n]klg pkef]Qmf a]E]sf]g]fpdf ; -; fgf lfd]df nufgl ug]of]hg]fx? ; f] h]gs ug]h]klg l] Qlo ; xsf/Lsf nufgl]sf lfd]x? v]DrPsf]5 . d]ly p]Nn]v]t r6]f]l]sf cn]j f o; lfd]df kof]t cj ; /x? klg /x\$]f]s/f d ; Dk0f{ ; b:o dxfg]ej x?nf0{h]fg]sf/L u/fpg rfx65' . @) \$\* df ; xsf/L P6] cfPkl5 l] :tf/]j] sl; t xb}u0{x\$]f]; xsf/L lfd] clxn]oj f cj :ydf uhl/x\$]f]cg]elt ePsf]5 . clwstd r6]f]ft sf af] h]b klg of]l]fd] o; / l] sl; t xg]cfkn]df ; sf/fl]ds kl]f x]f . ; fy}o; ; #yfn]klg l] ut ! ) aif\$]f]sfo\$]ndf w] }c]k]7df/fx?sf]; fdgf ub] ; w}cfkn]df ; b:ox?sf]xs l]tsf]nflu lr6]tgzln e0{cufl8 a9b}h]bf ; b:ox?sf]l] Zj f; / ; xof]un]cfh of]cj :ydf cf0]k]u\$]f]5 . ; b:ox?sf]o:t}; xof]u / ; fy /lx/x]df ; #yfsf]nflu ; w}cj ; /sf]?kdf /lx/xg]5 . o; sf ; fy} ) ^@=^# sf]hg]cf]bf]hg kZrft b]zdf cufl8 a9/x\$]f]z]l]t kl]qmf]sf]km:] ?k xg ; Sg]/fh]g]ft s l:y/tf klg o;

lfqsf]nflu dxlj k0f{cj ; / xg]cfzf ul/Psf]5 . bzd f 5fPsf]zflctsf sf/0f ; :yfsf ; b:ox?sf]cfly\$ ultlj lw a9g ; Sg]lj ifo klg o ; ; :yfsf]nflu dxlj k0f{cj ; / xg]s'fdf d cfzfj fbl 5'.

**; :yfut ; fdfilhs pQ/bfloTj**

; fdfilhs efj gfn]kl/t eP/ g); xsf/L ; #7g sf]lj sf; x65 . t/klg ; :yfn]cfkmgf ; b:ox? e6bf aflx/ ; dfhdf 5l/P/ /x\$ f c6o lj le6g j ux?sf]lxtdf ; d] sfoUl/ ; :yfnf0{; dfhs}Ps cle6g cEsf]?kdf lj sf; u/]dfq bl3\$fnlg nfe klb5 e6g]df6otfnf0{cfd; fy u/L ; :yfn]cfkmgf]; #fng dgfkmaf6 sxl /sd lzlf, :j f:Yo, v]hsb tyf j ftj /0flo kplf0f lgo6q0fsf]lfqdf vr{u/L ; :yfut ; fdfilhs pQ/bfloTj lgj fx ug]; f]f0{/fv\$ f]5 . o; c6tu\$ pQm lfqdf ; dfhdf p]s[6 eldsf lgj fx ug]lolQm tyf ; 3; :yf nufot ul/j , c; xfo / lgdvf j ux?sf] lxt xg]z]l]fs tyf cfly\$ sfo6mdx?df ; xof]ul sf]eldsf lgj fx ug] .

**cf6tl/s lgo6q0f k0ffnl**

; :yfn]cfkmgf]Jo; flos j ftj /0f lgdff / hf]vd Jo; :yfkgnf0{; dfg6t/ ?kn]cufl8 a9f0{x\$ f]s'f d oxfx?nf0{ cj ut u/fpg rfx65' . ; :yfsf]cf6tl/s ?kdf lx; fa lsfj nf0{7ls b?:t eP gePsf]hfr ug{nyf ; ldltn]; lqmo eldsf lgj fx ul//x\$ f]5 . ; fy); :yfsf]sf/f]f/ ; b:odlv u/fpg / ; b:ox?sf]; emj nf0{cfd; ft ub]xcufl8 a9gsf] nflu ; :yfsf] sf/f]f/ :yndf ; emj k6lsfsf] Jo; :yf ul/Psf] 5 . o; sf cnj f ; :yfn] cfkmgf sd{f/lx?nf0{; b:odlv ; j f tyf ; :yfsf]bluf]lj sf; sf]nflu cfj Zos 1fg tyf ; lksf]nflu lj le6g klzlf0f sfo6md klg ; #fng ub]cfPsf]5 . ; fy); :yfn]cfkmgf]c6t/lj efulo ; #g cfbgkbfgsf]nflu e/kbf]/ ; lhnf] ; #gfk0ffnl :yflkt u/\$f]5 . h; n]ubf{sd{f/lx?n]Ps csf\$]; d:of tyf c6ej x?nf0{cfbfgkbfq ug}; lhnf] ePsf]j Zj f; u/\$f]5'.

**; :yfsf]elj /0flgtl/ sfo6md**

; :yfn]xfn; Dd u/\$f sfo6?sf]dNoflg tyf ; :yfsf]cf6tl/s ; antf tyf bj h]tfsf] oyfy{lj Zn]f0f ub] bj h]klfnf0{x6fpb}hfg]/ ; anklfnf0{thgf]ds nfesf lfqdf pkof] ug{/ r6f]tx?sf]; fdgf ug{k0f] ul/g5 . ; fy)afx0 j ftj /0fsf]km: j ?k ; :yfnf0{k]kt cj ; / tyf r6f]tx?sf]oyfy{lj Zn]f0f ub]xcufl8 j 9g ; Dk0f{ lqmozfzn ; b:ox? tyf sd{f/lx?sf]; sf/flds efj gf, ; emj , b]6sf0f / k0f; n]dfq ; Dej 5 e6g]dnf0{nfub5 . cfhsf]ultzln ; dfhdf Pp6}/0fglltn]w]; do; Dd sfd gug{; Qm5 . ; dosf]ultzln tf; u); :yfsf ; b:ox?sf] rfxgf / cfj Zostf klg kl/j t6zln xb}hfg]tVonf0{dlwogh/ ub]; b:ox?sf]; Nnf, ; emj , ; xof] / ; dy6 sf] cfwf/df cfwgs ; xsf/Ltsf df6otfx?nf0{Jo; xf/df ptfq]e/dub/ k0fg ul/g5 . o; f]ubf{; :yfnf0{lbuf]?kdf lj sf; ug{; Dej 5 / oxl g}; :yfsf]nflu lbuf]lj sf; /0fgllt x]e6g]dnf0{nfub5 . ; :yfsf]khlsf]>f]nf0{ bl3\$flng tyf cNksflng >f]sf]plrt ; df6fhg u/f0{sd nfut kg]/ hf]vd sd ePsf >f]nf0{k]yldstf xg] vfnsf sfo6mdx? ; #fng ul/g5 . ; :yfn]; #fng ug]sfo6mdx?df a9l e6bf a9l ; b:ox?sf]; xefultfd hf\$ lbg cfj Zos /0flgtlsf]lj sf; ul/g5 . nufglsf]lfqdf hf]vd sd ePsf]/ nfebostf / hg; xeflutf a9l ePsf] p]kfbgzln lfqnf0{a9l k]yldstf lb065 . ; :yfnf0{; /lffsf]/ ; xeflutfsf]b]6sf0faf6 g]knsf]; Gbedf gdgf ; xsf/Lsf]?kdf ; dbfodf kl/lrt u/fpg cfj Zos kg]/0fglltsf]lj sf; ul/ nfu'ul/g5 .

**s[1tf1kg**

c]todf, g]kn ; /sf/, s]lf tyf ; xsf/L d6qno, ; xsf/L lj efu tyf l8lehg ; xsf/L sf6fho sf7df08f]af6 k]kt e0{x\$ f]dfub}z6 , xof] / k]l; fxgsf]nflu d xflb\$ w6oj fb JoQmug{r fx65' . o ; ; :yfsf]pQ/fQ/ k]ltdf ; xof] / ; #fsTj k]fg ug{g]cfb/0flo z6/ ; b:o dxg6ej x? k]t s[1tf JoQmub]cfufld lbgx?df klg o: t}; xof] / ; dy6 /lx/xg]ck]ff ub5' . To; u/L ; :yfnf0{; kmntfk] \$ ; #fng ul/ cfhsf]; b0 cj :ydf k]ofpg cys kl/>d Pj pRr dgf]nsf ; fy lg/6t/ nflu/xg'xg]; :yfsf st{olgi7 sd{f/lx?nf0{; d] of]cj ; /df xflb\$ w6oj fb lbg rfx65'.

w6oj fb †

; #fns ; ldltsf]tkm]af6 /fds[0f k6t c]lb lf





Joa; flos kdf0f kq  
JolQmut M )%@  
g3rf-P= ; :yf ; b:otf g+M )\*(  
:yfol n\yf g+ M %) )!(%)#

6]hknfj g-M \$!) @%%!  
\$\$@ !^\$%  
6\$ k| fb 3lDt ; 8s,  
cgfd gu/, sf7df8f#

# 6\$ k| fb kg} rf68{Psfp66}6

>l gj s flGt k'/ axp@Zolo ; xs f/L ; # yf lnd^\* sf  
; b:o dxfgfj x? ; dlf

## :j tGq n\yf/Lifssf|k|tj bg

- != dh] >l gj s flGt k'/ axp@Zolo ; xs f/L ; # yf lnd^\* sf] @)^\$ ; fn ciff9 d; fGtsf] jf; nft / ; f]ldltdf ; dflkt ePsf]cfly\$ j if\$]cfo ljj /Of tyf gub kj fx ljj /Ofsf]n\yf/Lif0f ; DkGg u/\$f]5'. lJ Qlo ljj /Ofx?k|t pQ/bf1otj ; #yfsf]JoJ :yfkGdf /x\$]5 . tl lJ Qlo ljj /Ofx? pk/ n\yf/Lif0fsf]cfwf/df cfknf]dGtJo hf/L ug[d]f]pQ/bf1otj xf].
- @= gkfnsf]n\yf/Lif0f dfg tyf k|Int n\yf/Lif0f l; 4fGtsf]cfwf/df n\yf/Lif0f ; DkGg ul/Psf]5 . lJ Qlo ljj /Of ; f/et?kdf unt cf\$8f/lxt 5 eGg]s'/fdf lJ Zj :t xGsf nflu tl n\yf/Lif0f dfg tyf l; 4fGt cg'f/ n\yf/Lif0f of]hgf tof/ u/L tbG'f/ n\yf/Lif0f ; DkGg ug[kb5 . lJ lQo ljj /Ofdf pNn]vt /sd / vhf0Psf cG ljj /Ofnf0{k16af0{ug[kdf0fsf]58\$}k/Lif0f ; d] n\yf/Lif0fdf ; dfj z xG5 . ; #yfn]cj nDag u/\$f]n\yf l; 4fGt, JoJ :yfkgn]u/\$f dx[Ej k0f{cgdfg Pj #j Qlo ljj /Of k|t'lsf]; du|:yltsf]dNof^a\$g klg n\yf/Lif0fdf ; dfj z xG5 . n\yf/Lif0fn] xdf]dGtJonf0{kofkt cfwf/ k|fG ug]s'/fdf d lJ Zj :t 5'.
- #= pk/fQmfg' f/ lJ Qlo ljj /Ofsf]k/Lif0f u/L b]fo adf]hd k|tj bg k|tt u/\$f]5'-
  - s\_ dh]; f]vgl tyf s]knot tna u/\$f s'/fx?sf]hj fkmoyflz3|kP".
  - v\_ ; #yfn]sfgg Pj k|fng adf]hd lx; fa lStfax? 7ls; u /fv\$]5 .
  - u\_ ; #lG jf; nft, cfo ljj /Of tyf gub kj fx ljj /Of ; DalGwt Pj sf]lgbzG cg?k ; #yfn] /fv\$]sDko6/s] lx; fa lStfa; u b?:t /x\$]5g\
  - 3\_ ; #fns ; ldlT jf sg}; b:o jf sg}sd(f/Ln]sfgg] JoJ :yf lJkl/t sfdsfh u/\$f]j f ; #yfnf0{f]gl gf\$; fgl u/\$f]j f lXgfdgf u/\$f]d]f]hfgsf/Ldf cfPsf]5g .
  - a\_ ; #yfn]u/\$f sf/f]f/x? ; xsf/L Pj cg?k ; #yfsf]cIVtof/L leq /x\$]5 .
  - r\_ ; #yfsf]sf/f]f/ ; Gtf]fhgs ?kaf6 ; #fng e]fv\$]5 .
- \$= xdf]f/fodf tyf xfdlnf0{k|kt ; Pgf Pj #bPsf :k16s/Of tyf n\yf; u ; Da4 l6Kk0flx?sf ; fy ; #lG lx; fa cWloog ubf]l
  - s\_ jf; nftn]@)^\$ ; fn ciff9 d; fGtsf]lJ Qlo l:ylt, tyf
  - v\_ cfo ljj /Of tyf gub kj fx ljj /Ofn]; #yfsf]pk/fQmldltdf ; dflkt cfly\$ j if\$]gfkni Pj -gub kj fx sf]plrt tyf oyfy{lRqOf ub5 .

6\$ k| fb kg}   
rf68{Psfp66}6

sf7df8f]ldltM@)^\$;) (÷@%

gj s flGt k/ axp@7olo ; xs f/L ; # yf lnd^}
   
uf7fnf, sf7df8f}
   
@)^\$ cliff9 d; fGtsf]
  
jf; nft

laa/0f	cg; rl	/sd o; aif{	/sd ut aif{
khl tyf bfloTj			
rStf khl		@),*)&,,))=)	!@,#)!,#))=)
hu\$ f sfjf		!,#@,,))=)	(\$@,,))=)
cGo sfjfx?	!	@,(#&,,))=)	!,&(,,))=)
lglfk	@	\$\$&,*^*,*!=\$#	@^%,(((,*&=@!
;fk6L	#	!\$,&\$*,#^\$=%&	-
rfn"bfloTj	\$	^,#^(&,%\$=#!	@,\$)&,\$!!=&!
gfkf lx; fa		!,((=&\$	@,#%!=)!
<b>hDdf</b>		<b>\$(,)&amp;%,(*!=)%</b>	<b>@*#,\$\$@,(\$=(#</b>

; DkQL

gub dfj bft	%	%,*#(,*@&=#	#,*@#,(((=*!
a\$ dfj bft	^	!)^,(%,@^%=\$#	\$*,\$&&,))(@#
nufgl	&	!^,#\$)=^*	!),)))=)
shf{tyf ;fk6	*	@(%,\$^,%&=&(	@)\$,^)&,#^=@\$
l:y/ ;DklQ	(	&^,(^),%#^=)!	@),&(!,#&(@#
cGo ;DklQ	!)	*,#@&,!%#=%!	%,&##,!((=@
<b>hDdf</b>		<b>\$(,)&amp;%,(*!=)%</b>	<b>@*#,\$\$@,(\$=(#</b>

n7yf; u ; Dal6wt glt tyf l6Kk0flx? !%
   
; mlg cg; rlx? ! blv !% ol laQlo ljj /0fx?sf cleGg c. xg\

-----
   
-xl/ k| fb kf08]
   
n7yf clws{

-----
   
-dgfh sdf/ ; 9f0{
   
n7yf clws{

-----
   
-lzj l; 6f7f\_
   
sfjffWolf

-----
   
-cgk v/7h\_
   
n7yf ; ldt

-----
   
-zf/bf kf08]
   
; lra

-----
   
-a; Gt kf87h\_
   
pkfWolf

-----
   
-/fds7of kGt\_
   
cWolf

-----
   
xfdf]; mlg k|tabgsf]cfwf/df

ldltM @)^\$)(=)

-----
   
-6\$ k| fb kg? Pkm; P\_
   
rf68{Psfp66j6

g j s flGt k/ axp@Zolo ; xs f/L ; # yf lnd^†

ufzfnf, sf7df8f†

@)^# >fjOf ! ut]b]v @)^\$ cfiff9 d; fGt ; Ddsf]

cfo ljj /Of

cfDbfgl	cg; hl	/sd o; aif{	/sd ut aif{
shf{tyf ; fk6af6 kflkt Aofh a}af6 kflkt Aofh -d2tl nufgl ; d]_		\$!,!^),&!(!% @,&^\$,))\$=!)	@*,&%&,( * (=%) !),)&,\$#^=@*
cGo ; ~rfng cfDbfgl	!!	!@,#!),)&=)	!),*!!,&#&=)
ux} ; ~rfng cfDbfgl	!@	#*!,#@^=^*	@!!,@),=)
<b>hDdf</b>		%^,^!^,!!(=#	\$),*%!,#^@&*

vr{	cg; hl	/sd o; aif{	/sd ut aif{
lglfkdf Aofh ; fkl6df lt/}f]Aofh		@&,(&&^)=*\$ ^#,&%)=)	@!,@#&,\$#=#&@ -
sd{f/L vr{	!#	!#,&(\$,)) (=)	!!,#&^,@&%=)
sfofho ; #fng vr{	!\$	^,%%(&^#)=)	#,(!\$,,\$##=&%
:yug vr{	!)=!	#&#,^*=@%)	!%^,&(*=)
shf{hf]vd Aoxf]sfiff		,\$^)!,&#%=)	@,)^&,&)&=)
8s} gub gf\$; fgl Aoj :yf	!)=@	%@*,)#=#=)	-
x} ; vr{		%&\$,!)=@@	&!!,&*)=@
sd{f/L af] ; Aoj :yf		!(\$,*% (=)	!@^,)(# =)
<b>hDdf</b>		%,^&&,%##=@)	#(%(),\$#)=^&

; #fng gfkni÷-gf\$; fg_		!,\$*,%^&#	!,@^),(#@=!!
Goğ M cfos/ Aoa:yf		#*(,&!*=)	!#@,%%*=)
Goğ M c]t]l/Qm s/ Aoa:yf		@(,@@(=)	!#,@%^=)
cfos/ kl5sf]vb gfkni÷-gf\$; fg_		!,%@(,^#(=&#	!,!!%,!!*≠!!
utaif{; Ddsf]gfkni÷-gf\$; fg_		@,#%!=)!	!)%,#@@=(
af8kni8sf]nflu pknAw gfkni÷-gf\$; fg_		!,%#!,(()-&\$	!,@@,#%!=)!

n]yf; ũ ; DalGwt glIt tyf l6kkOfIx? !%

; m]lg cg; rlx? ! b]v !% ol laQlo ljj /Ofx?sf cleGg c· xg\

~xl/ k] fb kf08]  
n]yf clws{

~dgf]h stf/ ; 0f0{  
n]yf clws{

~lzj l; 6f]hf\_  
sfiffWolF

~cgk v/]h\_  
n]yf ; ldt

~zf/bf kf08]  
; lra

~a; Gt kf8]h\_  
pkfWolF

~/fds]Of kGt\_  
cWolF

xdf] ; m]lg kl]tal]gsf]cfwf/df

~6s k] fb kg? Pkm; -P\_  
rf6\$ {Psfp66]6

ldltM @)^\$÷)(÷@)

!@ bzf]j flif\$ k]t]bg

gjsflGtk/ axp2Zolo ; xsf/L ; #yf lnd6\$



gjsflGt k/ axp@Zolo ; xs f/L ; # yf Inld^}\*  
 ufzfnf, sf7df8f}-  
@)^\$ cfiff9 d; fGtsf]  
gfkmf gf\$; fg af8kmf8 lx; fa

af8kmf8sf]nflu pknAw gfkmf	!,%#!,(()-&\$	!,@),#%!=)!
af8kmf8		
huøf sfijf	#*#,)))=))	#)% ,)))=))
zø/ nfefz sfijf	@& ,)))=))	@!% ,)))=))
; Alft kl'h sfijf	@& ,)))=))	@!% ,)))=))
; xsf/L lj sf; sfijf	@& ,)))=))	@!% ,)))=))
3f6fkl{sfijf	!#% ,)))=))	!)& ,)))=))
; xsf/L lzlf sfijf	@)@ ,)))=))	!^! ,)))=))
jf; nft df ; f/\$f]	! , (()-&\$	@ , #% !=)!
	!,%#!,(()-&\$	!,@),#%!=)!

nÿf; ü ; DalGwt glt tyf l6Kk0flx? !%

; mUg cg; hlx? ! blv !% ol laQlo lj j /0fx?sf cleGg c. xg\

<u>-xl/ k  fb kf08]</u> nÿf clwsf	<u>-dgrh sdf/ ; øf0{</u> nÿf clwsf	<u>-lzj l; 6fih_</u> sfijfWol	<u>-cgk v/h_</u> nÿf ; ldt
<u>-zf/bf kf08]</u> ; lra	<u>-a; Gt kf8h_</u> pkfWol	<u>-/fdsif kGt_</u> cWol	xfdf]; mUg kl talpgsf]cfwf/df
			<u>-6s k  fb kg? Pkm; -P_</u> rf68{Psfp6606

ldlt M @)^\$=)(÷@)

g j s flGt k/ axp@Zolo ; xs f/L ; # yf lnd^\*}

ufzfnf, sf7df8f}

@)^# >fjOf ! ut]blv @)^\$ cfiff9 d; fGt ; Ddsf]

gub kjfx laj /Of

ut aif{?= @(*@*, \$@%&* !!,)@@, (#&=)	lj j /Of s_ sf/fj f/ ; #fngaf6 gub kj fx != gub kfllkt != Aofh cfDbfgl != cGo cfDbfgl @= gub eQmfgl @= Aofh vr{ @@ sdf/f/L vr{ @# sfoffo ; #fng vr{ @\$ cfos/ tyf yk s/ eQmfgl sfoUt khL (Working Capital) ultlj lw cl3sf]gub kj fx ; ~rfng ; DalGw rfn"; DklQdf sdl÷ -j [4 != shfd f sdl÷-j [4 @= cGo ; DklQdf sdl÷-j [4 ; ~rfng ; DalGw rfn"bfloTj df -sdl ÷j [4 != lglfk bfloTj df -sdl ÷j [4 @= cNksfng ; fk6ldf -sdl ÷j [4 #= cGo bfloTj df -sdl ÷j [4	o; aif{?= \$#, (@\$, &@#-@% !@, ^(!, #(^=^* -@*, )\$!, #%)=\$* -!#, &(\$, ))(=) -^, %%, (&^#)= -!\$, *!\$=) *, )&%, !*#=\$
-@!, @#&, # \$#-&@ -!!, #&^, @&%=) -#, (!\$, \$##-&% -), !#)=) \$, @&#, !*)#!	!&(^, !&(^\$ -#, %!%, %^#-%* !)!, *\$&, (%)=! - !,&&,) #%-%)	-(%, (\$!, @#)=!% -#, \$(%, ^^=( !*!, **^, (*\$-@@ !\$, &\$*, #^\$-%& #, \$(%, #%)=^)
-&, (&,) ^&=) -	v_ nufgl sf/fj f/df gub kj fx :yl/ ; DklQdf sdl÷-j [4 nufgl df sdl÷-j [4	-%^, &\$#, @%* =) -^, # \$)=^*
@, @^%, &)), ))	u_ lj Qlo >f] sf/fj f/af6 gub kj fx z p/ khldf j [4÷-sdl	*%, %%, &))=)
#@, (^*, )%-%&* !(, ##@, (%#-@^ %@/#)!, ))(=)\$	3_ gub tyf a\$ df]bftsf]lj lgdob/df ePsf]km/saf6 cfDbfgl÷vr{ a_ o; aif{sf]; DkOf{ultlj lwaf6 gub kj fx r_ gub tyf a\$df /x\$sf]z? df]bft 5_ gub tyf a\$df /x\$sf]clGtd df]bft	^), %@\$,) *\$=)@ %@, #)!, ))(=)\$ !!@, *@%,) (#=)^

n]f; u ; DalGwt glt tyf l6kkOfLx? !%

; mlg cg; rlx? ! blv !% ol laQlo lj j /Ofx?sf cleGg c· xg\

-xl/ k| fb kf08]  
n]f clwsf

-dgfh sdf/ ; 9f0{  
n]f clwsf

-lzj l; 6fhf\_  
sfjffWolf

-cgk v/h\_  
n]f ; ldt

-zf/bf kf08]  
; lra

-a; Gt kf8h\_  
pkfWolf

-/fds]of kGt\_  
cWolf

xfdf]; mlg kl]tabgsf]cfwf/df

ldlt M@)^\$=)(÷@)

-6s k| fb kg? Pkm; P\_  
rf68{Psfp66]6

!\$ bzft j flifs kl]tjbg

gjsflGt k/ axp2]olo ; xsf/L ; #yf lnd6\$

g j s flGt k/ axp@Zolo ; xs f/L ; # yf Inld^J  
 ufzfnf, sf7df8f}

@)^\$ cfiff9 d; fGt ; Ddsf]

khl sf]fdf ePsf]kl/j tG ljj /Of

laa/Of	/sd o; aif{	/sd ut aif{
<b>khl sf]fsf]z? df]bft</b>	!%,)#%,^%!=)!	!! ,^%\$, *#@=(-)
rStf khl	!@,#)!,#)=)	!),)#%,^)=)
hu\$ f sf]f	(\$@,))=)	^#&,))=)
z\$ / nfez sf]f	#*\$,))=)	!^(,))=)
; Allt khl sf]f	\$##,))=)	@!* ,))=)
; xsf/L lasf; sf]f	\$##,))=)	@!* ,))=)
3f6f kl't{sf]f	@!^,))=)	!)(,))=)
; xsf/L lzlf sf]f	#@\$ ,))=)	!^# ,))=)
; lrt gfkf lx; fa	@,#%!=)!	!)%,@#@=(-)
<b>o; cfly\$ aifdf yk</b>	!),)#%,##(-&#	#,#*),*!*#!
rQnf khl -vb_	* ,)%%,&))=)	@,@^%,&))=)
hu\$ f sf]f	#*# ,))=)	#)% ,))=)
z\$ / nfez sf]f	@& ,))=)	@!% ,))=)
; Allt khl sf]f	@& ,))=)	@!% ,))=)
; xsf/L lasf; sf]f	@& ,))=)	@!% ,))=)
3f6f kl't{sf]f	!#% ,))=)	!)& ,))=)
; xsf/L lzlf sf]f	@@ ,))=)	!^! ,))=)
; lrt gfkf lx; fa km/s	-#^)-@&_	-!)@, **!=*(
<b>o; cfa=sf]cGtodf /x\$]f]khl sf]f</b>	@%,)&),(()-&\$	!%,)#%,^%!=)!

n]yf; u ; DalGwt glit tyf l6kkOflx? !%  
 ; mlg cg; rlx? ! b]v !% ol laQlo ljj /Ofx?sf cleGg c. xg\

-xl/ k  fb kf08] n]yf clwsf	-dgfh stf/ ; \$f0{ n]yf clwsf	-lzz l; 6fhf_ sf]fWolf	-cgk v/h_ n]yf ; ldlf
-zf/bf kf08] ; lra	-a; Gt kf\$ h_ pkfWolf	-/fds]Of kGt_ cWolf	xfdf]; mlg k ta]gsf]cfwf/df
			-6\$ k  fb kg? Pkm; -P_ rf6\$ {Psfp66]6

ldlt M @)^\$)(÷@)



g j s flGt k/ axp@Zolo ; xs f/L ; # yf lnd^\*  
ufZfnf, sf7df8f}

cfly\$ aif{@}^#:^\$ sf]  
cfly\$ klta}g; u ; DalGwt cg; rlx?

cg; rL!  
hu}f sf]fx? tyf cGo sf]fx?

laj /Of	/sd o; aif{	/sd ut aif{
zø/ nfefz sf]f	^%\$,)))=)	#*\$,)))=)
; Alft kl'h sf]f	&#,))))=)	\$##,))))=)
; xsf/L ljsf; sf]f	&#,))))=)	\$##,))))=)
3f6f kl't\$}f]f	#%!,))))=)	@!^,))))=)
; xsf/L lzlf sf]f	%@^,))))=)	#@\$,))))=)
<b>hDdf</b>	@,(#&,))))=)	!,&(),)))=)

cg; rL@  
lglfk

laj /Of	/sd	/sd o; aif{	/sd ut aif{
jrt vftfM		@%),@##,^)^=^*	!%!,#@#,#^*=%@
jrt	!(*,\$!*,%@=)%		!\$),%\$),#*&=&!
Pg= Pd= l;= ; k/ ; lje.	#*,*\$^,*!&=*(		#,^(),***=**
gfl}dlg art -d2lt vftf_	!@,(^&,(#^=&\$		&),(,@,)!=(#
rNtl vftfM		!,\$^(\$&(*=@	##,)%*=^%
d2tl		!^*,)\$&,\$*%=)	!)%,#\$@,%*\$=)\$
^ dlxg]	&,((%,)\$!)=)		\$,^@\$,\$^@%\$)
! j if[	!#(,&@&,@(=)		*)**,!(,@(=%\$
@ j if[	@%,!@&,#%#)=)		!@,&%&!^\$=)
# j if[	^,&\$,(#(*=)		\$,#(*,(%)=)
\$ j if[	&&#,))))=)		^*),)))=)
\$=% j if[	@^,&((=)		-
% j if[	%,^\$*,^!#)=)		@,)(),!\$*=)
w/føL vftf -COf_		&(),#)#=)	*!),*#%=)
sd{f/L vftf		(,\$\$%,((^=#	*,#((,&%#)=)
sd{f/L jrt vftf	%,%)\$,@#^=\$		%,&\$\$,()*^=^
; #o sf]f lx; fa	@,(\$@,^#=\$@		@,@\$\$,#@^=&(
sd{f/L sNofOf jrt	*((,!@^=)		^*),%!*=!%
<b>hDdf</b>		\$\$\$,***^,*&!-\$#	@^%,(((,***&=@!

gj s flGt k'/ axp@Zolo ; xs f/L ; # yf Inld^}\*  
ufzfnf, sf7df8f}

cfly\$ aif{@)^#:^\$ sf]

cfly\$ kltabg; u ; DalGwt cg; hlx? -qmdzll=====

cg; hL #  
; fk6L

laj /Of	/sd o; aif{	/sd ut aif{
df5fkr5}a\$ In=	!\$,&\$*,#^\$=%&	-
hDdf	!\$,&\$*,#^\$=%&	-

cg; hL \$  
rfn'bflotj

laj /Of	/sd o; aif{	/sd ut aif{
cfos/ cltl/Qm s/ Aoa:yf	!\$,(\$&=)	!\$,*!\$=)
ltg{af\$L Aofh	\$(,\$^(=^)	\$(,\$^(=^)
ltg{af\$L n}fkl/lfof zNs	!)@,)))=)	%!,)))=)
0{6}6 ; :kq;	#,#&%,&#!=\$^	\$@@,!@^=^)
s/ s\$ - ;/lff s/	@,^#!,=)	-
s/ s\$ - 3/ axfn s/	#^,)))=)	!(,%)=)
s/ s\$ - 7\$sf s/ - cf>f 0{6/g}gn	!#,^(&=)	-
s/ s\$ - Aofh s/	!,^*),@ (=)#	!,@&%,@* &=@(
s/ s\$ - eQf s/	!!),(*\$=%)	*%,&*\$=%)
s/ s\$ - kfl/>lds s/	!#*,%!*=)	!!@,!&@=)
s/ s\$ - n}fkl/lfof zNs s/	(,)))=)	(,)))=)
s/ s\$ - sG; N6}G; - Pk\$; knflg.	\$(%)=)	-
sd{f/l afg; sfif	\$#@,!!^=&@	@#&,@%&=&@
hDdf	^,#^(&,%\$#!	@,\$)&,\$!!&!

g j s flGt k/ axp@Zolo ; xs f/L ; # yf lnd^\*  
ufZfnf, sf7df8f}

cfly\$ aif{@)^#:^\$ sf]

cfly\$ kltabg ; u ; DalGwt cg; rlx? -qmdzll=====

cg; rl %  
gub dfHbft

laj /Of	/sd o; aif{	/sd ut aif
gkfnl dbf	%,*#(,*@&=#	#,*@#,(((=*!
hDdf	%,*#(,*@&=#	#,*@#,(((=*!

cg; rl ^  
a} dfHbft

laj /Of	/sd o; aif{	/sd ut aif{
j flOfHo a}x?M		
sdf/L a} ln=-rfn'vftf_ - ktln; 8s	!&^,^))=)	!&^,^))=)
s[if lj sf; a} -rfn'vftf_ - alQ; ktln	@\$!)***)=)	!,!^%,##*)=)
Pg= l; = l; = a} ln=-j rt vftf_ - Go'fB	!*&,(%&=#	,\$)&#,(&)=&*
Pg= l; = l; = a} ln=-j rt vftf_ - rfalxn	#)@,*!\$=#	*\$,)(#=)
l; 4fy{a} - Go'fB	!,#%),)))=)	-
0krf :6&r/ 8enkdl6 a}	@,%#\$,@#^=!	-
0krf :6&r/ 8enkdl6 a}	%,%\$!,@^!=)	-
0krf :6&r/ 8enkdl6 a}	%, \$^),#^*=)*	-
nldagl a} -sn l8kflh6_	!(,*#),)))=)	,\$,\$\$),)))=)
nldagl a} -rfn'vftf_	@(,)%=#&	@#,#(!=#%
nldagl a} -rfn'vftf_	@\$,%^)=&!	@%,%&)=%\$
nldagl a} -sn l8kflh6_	&,&(,)))=)	&,@&),)))=)
gkfn aunfbz a} ln=-j rt vftf_ - sdnkfy/L	!&,\$@\$=#&	*!%,@#=&(
df5fk5}a} ln=-j rt vftf_ - ktln; 8s	!),)))=%&	!),)))=)
df5fk5}a} ln=-j rt vftf_ - ktln; 8s	@\$,,\$(&^&\$=#@	!#,*(%,\$\$=-@\$
df5fk5}a} ln=- Go'fB	#*,**@,%&=#	!^,\$(&,\$&@)=#
hDdf	!)^,(**%,@^%=\$#	\$*,\$&&,)(-@#

cg; rl &  
nufgl

laj /Of	/sd o; aif{	/sd ut aif{
zφ/ vl/b - /fli60 ; xsf/L a} ln=-	!),)))=)	!),)))=)
; gsf]l; Ssf	^,#\$)=^*	-
hDdf	!^,#\$)=^*	!),)))=)

gj s flGt k'/ axp@Zolo ; xs f/L ; # yf Inld^T  
ufzfnf, sf7df8f}

cfly\$ aif{@)^#:^\$ sf]

cfly\$ k|tabg ; ũ ; DalGwt cg' rlx? -qmdzll=====

cg' rL \*  
shf{tyf ; fk6

laj /Of	/sd o; aif{	/sd ut aif{
xfo/ krh shf{	*,))!;!%)-&(	@,\$\$#,@)\$-\$^
kfylds zø/ shf{	!),))) ,)))=)	-
lwtf]shf{	!*^,&^(@&*=(@	!\$\$,!!!,*%=@&
;fdlxs hdfgl shf{	!!#,(#,*\$!=\$	(,)&@#,&\$!=(!
sh shf{	#!*,\$^\$,@&!=\$	@#&,@&*,*@!=\$
s\$M clud lx; fa ul/Psf]Aofh	!%,*\$&,(&!=\$!	#,^)#,&%@=)
s\$M hf]vd Aoxfg]sfif	^,^^(\$\$@=)	@,)^&,&)&=)
vb shf{	@(%,\$^,*%&=&(	@)\$,^)&,#^@=\$

cg' rL (  
l:y/ ; DkQl -x|; s6fP/ af\$L\_

laj /Of	/sd o; aif{	/sd ut aif{
hlluf ÷ hldg	^!,)))(,*&=)	*,(@!,&*&=)
ejg	!),)!@,)@=&(	^,*)(,%#)=(
sDKo6/, kmgf/ tyf c6o pks/Of	,\$#@^,@%=(	#,#)&,*!(=\$^
;j f/L ; fwg - sf/	*#&,( )=)	(#!,)))=)
c6o ; DkIQ -dfø/ ; f0\$ n ; dt_	&&%,#@)=##	*@!,@\$=\$*
hDdf	&^,(^),%#^=)!	@),&(!,#&(-@#



gjs flGt k/ axp@Zolo ; xs f/L ; # yf lnd^\*  
ufzfnf, sf7df8f}

cfly\$ aif{@)^#:^\$ sf]

cfly\$ k|ta|bg ; u ; DalGwt cg' rlx? -qmdzM=====

cg' rL!)  
cGo ; DkQL

laj /Of	/sd o; aif{	/sd ut aif{
Uof' l; ln08/ w/f0L	!,*)=)	!,*)=)
6lnkrf0 w/f0L	!&,#@%=)	!%,)))=)
6lnkrf0 vl/b k7sl	%,)))=)	%,)))=)
c; h pk/ ug{af\$sl Aofh	#, \$^!, !#*##	\$&@, \$##=!
clud eQnfgl - ladf vr{	-	@#&, (%@=)
clud cfos/	\$*@,#)&=\$	!(!,%*)=^^
:yug vr{	!,&%^,\$)=)	%(^,%@&=)
cGo zsf:kb gub lx; fj -n6\$]gub_	!,%^,)^&=)	!,%*\$,!)=)
zfvf ldnfg lx; fa	-@,*)\$-&%_	#!#,*(!=@%
k7sl tyf ; fk6L vftf	!,%*\$,!(-&(	@,#!\$,(!%=)
<b>hDdf</b>	<b>*,#@&amp;!%#-%!</b>	<b>%,&amp;##,!((-)@</b>

cg' rL!) -!  
:yug vr{

laj /Of	/sd o; aif{	/sd ut aif{
kdf7L a s. ; kn6j 0/	%*),*&%=)	^(&,&&%=)
lnh xfl]8 Ogk6d]6	!,%\$,(@)*=)	%%,%%)=)
hDdf vr{	@,!#),)*#=)	&%#,#@%=)
s\$] M o; cf=a= sf]ckn7yg	#&# ,^*@%=)	!%^,&(*=)
<b>hDdf</b>	<b>!,&amp;%^,\$)=)</b>	<b>%(^,%@&amp;=)</b>

cg' rL!) -@  
cGo :yug vr{

laj /Of	/sd o; aif{	/sd ut aif{
cGo zsf:kb gub lx; fa -n6\$]gub_	!,%*\$,!)=)	!,%*\$,!)=)
hDdf vr{	!,%*\$,!)=)	!,%*\$,!)=)
s\$] M o; cf=a= sf]vr{ckn7yg	%@*,)##=)	-
<b>hDdf</b>	<b>!,%^,)^&amp;=)</b>	<b>!,%*\$,!)=)</b>

gj s flGt k'/ axp@Zolo ; xs f/L ; # yf Inld^J  
ufZfnf, sf7df8fJ

cfly\$ aif{@)^#:^\$ sf]

cfly\$ k|tabg ; u ; DalGwt cg' rlx? -qmdzll=====

cg' rL!!

cGo ; ~rfng cfDbfgl

laj /Of	/sd o; aif{	/sd ut aif{
lg/Llfof tyf cgludg zNs	#,@*(,#)=)	@,\$(#,(%\$=)
;Jf zNs	%, \$*!,%*%=)	,\$(\$&,&!)=)
nfqj knd{btf{zNs	@^),@)=)	@@!,*)=)
l:sd kdfloft zNs	@,\$!*,&%^=)	@,\$(#,(%\$=)
h/ljfgf cfDbfgl	\$&@,%%^=)	@%!,^%*=)
vftf aGb zNs	#*&,&)=)	\$)#,#)=)
<b>hDdf</b>	<b>!@,#!)&amp;)=)</b>	<b>!),*!!,&amp;#&amp;=)</b>

cg' rL!@

uXj; ~rfng cfDbfgl

laj /Of	/sd o; aif{	/sd ut aif{
3/ axfn cfDbfgl	@^^,!)=)	@!!,@)=)
cGo cfDbfgl	(%,)@\$=^*	-
;DkIQ laqm af6 ePsf]cfo	@),@)=)	-
<b>hDdf</b>	<b>#*!,#@^_^*</b>	<b>@!!,@)=)</b>

cg' rL!#

sd{f/L vr{

laa/Of	/sd o; aif{	/sd ut aif{
tna tyf kfl/>lds	!#,%\$,!)(=)	!),*)\$,#&%=)
;ldlt eQf	&#(,())=)	%&!,(())=)
<b>hDdf</b>	<b>!#,&amp;(\$,)(=)</b>	<b>!!,#&amp;^,@&amp;%=)</b>

gjsflGt k' axp@Zolo ; xs f/L ; # yf lnd^J  
 ufxfnf, sf7df8f}

cfly\$ aif{@}^#:^\$ sf]

cfly\$ kltabg ; u ; DalGwt cg; rlx? -qmdzll=====

cg; rL!\$

sfoffno ; ~rfng vr{

laj /Of	/sd o; aif{	/sd ut aif{
3/ ef8f	#),,))=)	!#),,))=)
laBt dxzh	@\$,)#@=)	!*),,(=)
6lnkrfq tyf ; #f/ dxzh	!#*, *!(=)	*)!,!\$=)
cltly ; Tsf/ tyf vfhf, gf:tf	\$*^,%*!=)	%(,*!(=)
lkpg]kfgl vr{	*%,%@=)	@!,(*=)
aflif\$ pI; a vr{	!(\$)%=)	-
; jf/L s/	@\$,#\$=)	*,%\$=)
sdff/L kfzfs	#^,%(\$=)	&*,*)\$=)
sDKo6/ vr{-kdf]L	&\$,@(&=)	^\$,(&%=)
rGbf tyf ; xofu	#!,(^>=)	#,^)!=)
ladf vr{	##,&@=)	#&,%&-%
:yflgo oftoft	%,**!=)	@\$,#)=)
k/fdz{zNs	#,))=)	-
Aoj ; fo kpwg	@%##=)	\$&^,^!*=)
lj 1fkg vr{	!,\$(\$,\$!%=)	&@*,)#=)
; /lff vr{	!&%,###=)	-
aJ rfh{	&^,))=)	*)=)
hl/jfgf tyf zNs	\$(,)#=)	\$@%=)
ljljw vr{	!((,*!!=)	!^^,##*=)
nYf k/Llfof zNs	^),))=)	^),))=)
d; nGb tyf kqklqsf vr{	@!%,!##=)	@)&,^*!=)
ddf tyf ; wf/ vr{	\$^^,&^^=)	\$#(, (^@=)
0Gwg vr{	@%,\$%\$=)	!(*,#(=)
5kf0{vr{	(@,&%*=)	\$%%,%&=)
; fwf/Of ; ef vr{	%&\$,#)=)	-
hDdf	^,%%(&^#=)	#,(!\$,,\$##-&%

gj s flGt k/ axp@Zolo ; xs f/L ; # yf Inld^T  
ufZfnf, sf7df8f}

cfly\$ aif{@)^#:^\$ sf]

cfly\$ kltabg ; u ; DalGwt cg; rlx? -qmdzll=====

cg; rL!%

n\yf ; DalGw glit tyf l6kk0flx?

l:y/ ; DklQdf xfl; s\$ ul ubf{aut aif{?df em}o; aif{klg cfos/ Pj @)%\* cg; f/ gu/L ; :yfsf]  
; #fns ; ldltsf]lg0f6 cg; f/sf]b/n]s\$ ul/Psf]5 .  
; #fns ; ldltsf]lg0f6 cg; f/ o; aif{v/lb ul/Psf]; DklQdf xfl; s\$ ul/Psf]5g .  
jf; nft, cfo ljj /Of / ; f]; DalGw cg; rlx? tof/ ubf{gkfn /fi6«a\$}n] tf\$ \$f] 9frfdf  
ldNbf]hNbf]ul/ tof/ kfl/Psf]5 . o; /L tof/ ubf{cfj Zos cg; lr dfq pIny ul/Psf]5 .  
cfos/ tyf yk s/ j fkt ; :yfn]cfos/ Pj cg; f/ s/ of]o dgfkndf nflg]s/sf]b/ cg; f/  
xg cfpg]/sd Aoj :yf u/\$f]5 .  
Aofh cfDbfgl afWbf ; db/df Aofh lx; fa xg]shf6f afx\$ ; a}shf6f gub kfl(tlsf]cfwf/  
(Cash Basis) df cfDbfgl aflwPsf]5 .  
Aofh u0fgf ubf{#^% lbg nf0{! j if{dfgl u0fgf ul/Psf]5 .  
:yug vr{n\yf°g ubf{% cfo aif6f a/fa/L vr{nVg]lgt cj ndag u/\$f]5 .  
afgz Pj, @)#) cg; f/ dgfkndf!] kltztn]xg]/sd Aoj :yf ul/Psf]5 .  
o; aif\$]c° ; u thgf xg]u/L ut aif\$]c°nf0{cfj Zostf cg; f/ kgM alu\$/Of÷kgM  
; dlxs/Of ul/Psf]5 .  
ldlt @)^@÷)^÷)! df 8s}l ePsf]/sd nf0{tlg cfly\$ aif{leq a/fa/ ckn\yg ug]; :yfsf]  
lgtl cg?k o; cf= a=df vr{Aoj :yf u/LPsf]5 .  
; #fns ; ldltsf]lg0f6 cg; f/ o; cf= a= sf]c6tdf c; h xg af\$L shf6f{efvf gf3\$]f]  
cfwf/df c; n, zsf:kb tyf v/fa ul/ Itg audf laefhg ul/Psf]/ pQmalu\$/Ofsf]cfwf/df  
qmdzll!,% tyf @) kltztsf b/n]shf6f\$; fgl Aoj :yf sfod u/LPsf]5 .  
; n\lg cg; rlx? jf; nft tyf gfkndf ÷ gf\$; fg lx; fasf cle6g c· xg\



gjs flgtk/ axp@zolo ; xs f/L ; # yf ln=sf]  
bzflif\$ ; fwf/of ; efd nlyf ; ldtsf]tkmf6 k|tt

## j flif\$ k|tj bg

@)^# >fj of blv @)^\$ cliff9 d; fgt; Ddsf]cfly\$ sf/f]f/ lgDgfg; f/sf]/x\$]Joxf]f kZ ug{  
cgdlit rfxG5'.

!= o; ; #yfsf] cf= j= @)^#÷^\$ ; Ddsf] k|kt nlyf lj j/of cWloog ubf{hDdf rOm khl ?=  
@,)\*)&)))÷ /x\$]kfOPsf]5 .  
o; cf=a= ; Dd shf{hf]vd Joxf]Jsf]df ç=^^,^(,\$\$@÷-, lgIfk ; \$ng ç=\$\$,&\*,\*^,\*&!÷\$#,  
hu\$ sf]f ?=#,@%,)))÷-, cGo sf]f ç=@(#&,,))÷- / ; lrt dgfknf /sd ?=!,((÷&\$ /x\$]5 .  
; fdLxs hdfgl, 3/hluf lwtf]/ d4tl /l; b lwtf]/flv ?=#),@^,!^,@((÷&( COf nufgl ePsf]  
blvG5 . gub / a\$ tyf lj lQo ; #yfx? ; d]df u/L df]bft ç=!!,@\*,@%,)(#÷)^ /x\$]5 .

@= ; xsf/L Pj / cfj Zostf cg; f/ g|kn /fi6 a\$sf]glit lgbZg cg; f/ nlyf /Vg]u/\$f]/ cfly\$ tyf  
kZf; lgs lgodfj nlsf]cfwf/df ldtJolotfsf ; fy vr {nVg]u/\$f]kfOPsf]5 .

#= cfj Zos ; xlnot lb0{k/fgf shf{c; h pk/ ug{pkoQm blvG5 . ; Dksdf gcfcpg] COfLx?nf0{  
clanda sfggl sf/j xL u/L COf c; lnsf]JoJ :yf ldnfpg'kg blvG5 .

\$= shf{nufgl g}; #yfsf]cfDbfgLsf]d?b08 ePsf]h] j flif\$ sfoqndsf]lgwf{/t nlo cg; f/sf]gof"gof"  
lf]sf]klxrfg u/L lj lQo ; #yfx?sf]thgf]ds ultlj lw ; d]sf]cWloog; lxt ; %lft / k|tkmoQm  
shf{nufgltkmf] [4 ug]g]cfj Zostf blvPsf]5 .

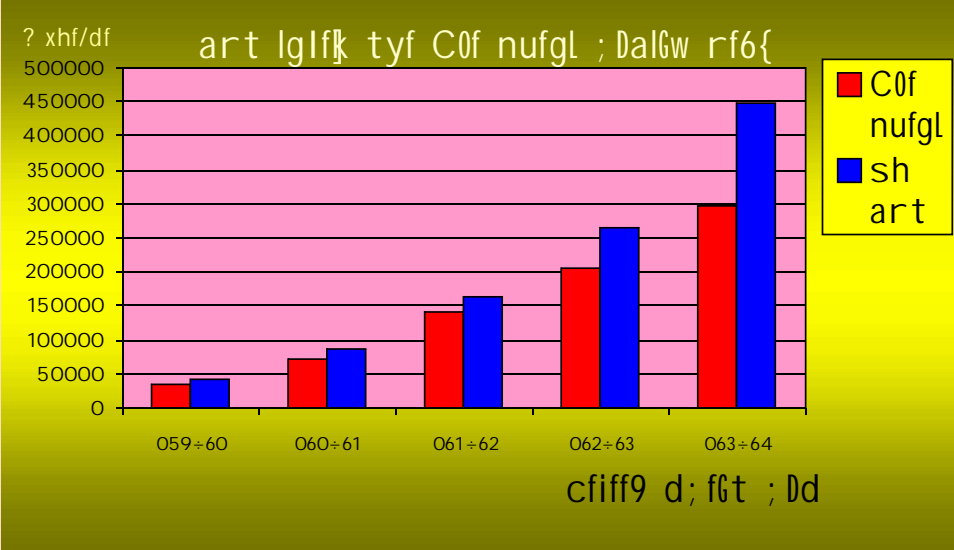
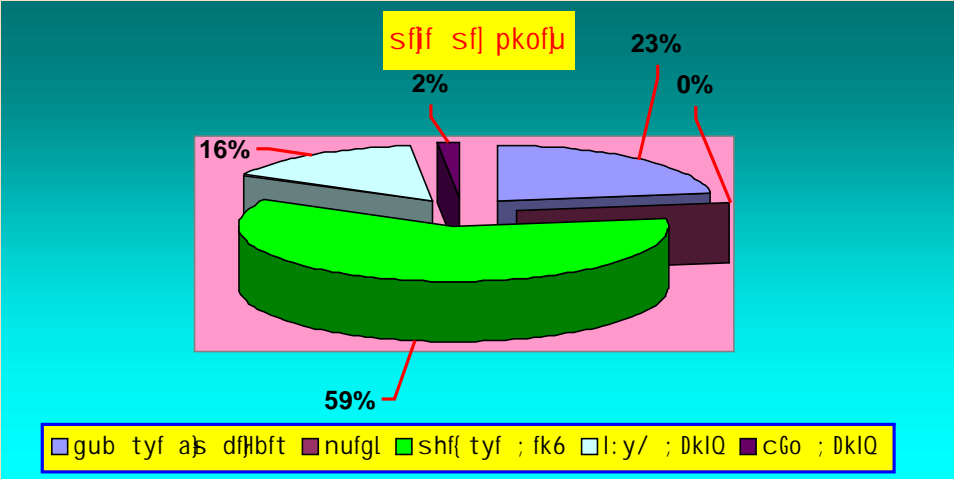
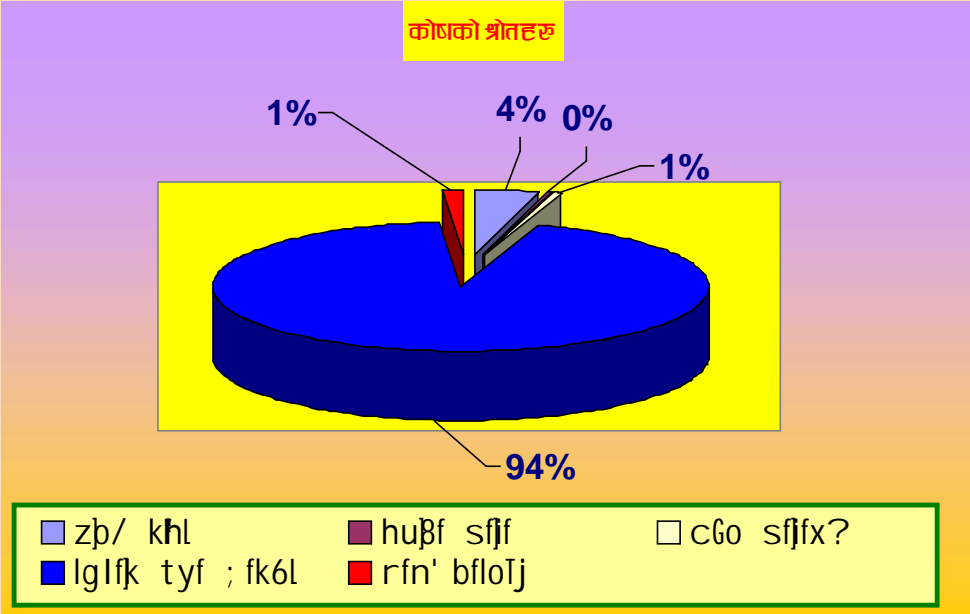
%= ; #yfut lj sf; sf]nflu blf tyf ; %lft hgziQmsf]cema9L cfj Zostf ePsf]h]JoJ :yfkgtfInd  
tyf cGt/lqmf sfoqnd dfknf hgziQmsf]lj sf; u/L klbo bflotj tyf lhDd]f/L afw ; zQm?kdf  
u/fpgkg blvG5 .

cGtdf nlyf ; ldtsf]sfoqf ; xof]u k|ofpgxg]; DkOf{ #fns, sdcf/Lx? tyf d]f ; xof]ul ldqx?k|t  
wGoj fb lbg rfxG5'.

ho ; xsf/L ttt

cgk v/h  
; ef]hs  
-nlyf; ldlt\_

# ; #yfs]cfly\$ emsx?



# व्यवस्थापकको टेबलबाट



o; gjsflGtk/ axp27olo ; xsf/L ; :yfnf0{ cfkmgf] :yfkgsfnsf] bzf}- jif{ ; kmntsf ; fy k7f ul/ ; :yfnf0{cfhsf]; DkGg cj:yfdf k7ofpg ; xofu ug{xg]cfb/Oflo zP/ ; b:o dxgfej x? ; #fns ; ldt tyf n7f ; ldtstf kbflwsf/LHoX?, Joj:yfkg ; ldttdf /lx ; lqmo eldsf lgjfx ug{Psf ; xsdl{ sdf/L; flyx?, n7fk/LlfsHo," ; xsf/L lj efusf /lhi6f/Ho," l8lehg ; xsf/L sfoffhosf kPvHo" nufot ; :yfnf0{ kPltpGdv u/fpg k7olf ck7olf ; xofu tyf ; emj kPfg ug{xg]; DkOf{ j uX?klt cfef/ JoQm ub7cfufdl lbgx?df klq o:t}; xofu, /rgfids ; emj / ; dyGsf]ck]ff ub5'.

; :yfsf]sf/f]f/nf0{clwstd j [4 u/f0{; b:ox?sf]clwstd ; xeflutf u/fpg ; sPff cfDbfglsf lj leGg cj ; /x? klt xG5 / a9L eGbf a9L cfDbfglsf cj ; /x? klt ePdf nufglsf lj sNkx?sf]clwog tyf 5gf8 ul/ GoGtd hf]vddf clwstd art cfhG ug{; lsg]lj sNksf]5gf8 ug{; lsg5 . To:t}a9L eGbf a9L ; b:ox?sf]dg lhTg ; Sg] vfnsf sfomdx? ; #fng ug{; sPff a9L nufglstfx? ; :yfklt cfsliF xG5gV ; :yfnf0{GoGtd nfutdf khL klt ug{; Sg]cj ; / klt xG5 . o:tf cfwf/e't s7fx?df koflt Wofg k7of0{Cost Push Activities -nfutn]ws]g] lqomfsnfk\_ eGbf Demand Pull Activities -dfun]tfG]lqomfsnfk\_x?nf0{klyldstsf ; fy cuf18 a9fpg ; sPff klt:kwf(ds nfe klt e0{ :yfn]elj iodf ; f7]eGbf a9L ; kmntf klt ug{; S5 eG]dnf0{nfu\$]5 .

; :yfn] ; b:ox?sf] art /sdnf0{df]bftn]EofP; Dd cfj Zostf cg; f/ hg; 5}; dodf eQmfgl kfg ; Sg] Joj :yfnf0{kPj sfl/tfsf ; fy nfu"ug7kP]g ul/x\$]5 . ; fy}; b:odxgfej x?sf]rfxgf adf]hd ; :yfsf]hg; 5} zfvf (Branch) af6 cfly\$ sf/f]f/ ug{(Any Branch Banking System) ldnGkg]; emj nf0{ ; :yfn]cToGt ; sf/f]ds ?kdf lnPsf]5 . o; nf0{ :yfn]ut cf-a= df nfu"ug{s7l kllj lws s7lgf0h]ubf{c; km ePtfklg rfn' cf-a= sf]cGto; Dddf ; DkOf{kllj lws sfo{; DkGg u/L cfufdl cf-a= df pQm of]hgfnf0{kPj sf/L 9un]nfu"ug] nlosf; fy cfj Zos sfo{yflnPsf]5 . o; zesfof cf0kg]lj leGg j f7fJoj wfgx?nf0{lrb7cuf18 a9g]sfof ; DkOf{; b:o dxgfej x?, l8lehg ; xsf/L sfoffo tyf ; :yfdf sfo{t sdf/Lx? nufotsf ; Da4 ; a}klfx?sf] ; xofu, ; dyG kP; /xg\$ eG]ck]ff u/\$]5'.

lj utdf ; xsf/L ; 3 ; :yf klt hgdfg; df km]nPsf]lj t[offnf0{lrb7kl5Nnf aifx?df ; xsf/L ; :yfx?n]GoG cfo ePsf GoG tyf dWbd aul6 ; dfhdf k7ofPsf]cfly\$ tyf ; fdf]hs of]ubfg pNn]vglo /x\$]/ cemeGgkbf]art tyf COfsf]lq]df pQmj u\$]kx7 :yflkt ugdf o; lq]n]u/\$]kP; nf0{gsf/f]ds eGbf a9L ; sf/f]ds dNof]g ugkg] xG5 . ; dfhdf /x\$] lj leGg j u{tyf ; dbfoaf6 ; xsf/L klt u/\$] blktf/ / ; b:ox?df /x\$]sefj gf ubf{; :yfn] nufgl u/\$] shf{ c; hl ugdf s7l kllj lws sl7gf0{em]g'kl//x\$]5, To; h]jo:tf]kl/l:yltdf xfdln]cfkmg]shf{ nufglsf lq]x? klxrfg ubf{; f]lq]df kg]; fdf]hs, /fhg]ts, cfly\$ tyf kllj lws kPj x?sf]km:j ?k klt xg] cj ; / tyf rg]x?sf]lj Zn]rof ubf{; f]lq] ; u ; DalGwt Joj ; fosf]cGtl/s tyf j fx8 ; antf tyf b] h]tfsf]; l dNof]g u/L lq]f6 lng]klqomfsf]nflu cfj Zos k7f]v/sf]lgdf ugkg]d]dx; ; u/\$]5'. vf; ul/ lj utdf ; :yfn] ; fdlxs hdf]g cftu\$ dfq shf{nufgl ub7cfPsf]df ut cf-a=bl]v of]gltdf s7l ; wf/ e0{sh nufglsf]^!-&(

klitzt; Dd lwtf]shf{cgtuf nufgl ug{; km ePsf]5 . shf{c; lnsf]kl]qmf0{cem r't agfpg shf{c; lh  
glltdf cfj Zos kl/j t6 ul/ nfu'ug]Jo: yfkg ; ldt sl6j 4 eP/ nfluk/\$f5 . ; :yfsf]shf{hfl]vd axg ug{ Sg  
lfdtdf clej [4 ub]klt:kwf{ds lj Qlo ahf/ cgshsf]gllt agf0{shf{nufgl ug{xfdf]Jo: yfkg ; dx lqmfzln  
5 . xfn ; :yfn]kpf]udf NofPsf]Pumori Accounting (Banking) software nf0{; :yf tyf ; b:ox?sf]lxtdf  
clwstd pkof] ug] ; :yfdf cfj 4 ; b:ox?nf0{lj le6g dflbdx? dfkmf ; xsf/L 1fg tyf ; lkx? k6fg ug{  
; b:ox?sf]u0ffids lfdtdf j [4 ul/ ; du]kdf ; :yfsf]klt:kwf{ds lfdtdf clej [4 ug] ; Dk0f{; b:ox?sf]  
; xeflutfdf ; :yfn]cfknyf]pHlj n elj io lgdf0f ug{kpf; /t /xl xfn ; xsf/L lfd]lj Bdfg clws lj 1fkg ul/  
; Deflj t ; b:ox?nf0{cg\$ nfe nfnr b]yf0{cfknyf]; :yftkm{cfsliif ug]kj [Qnf0{sd ug]kpf; ug]kg]b]v65 .  
xfn ; :yf; usf]sf/f]f/df cfj 4 ; b:ox?sf]; Wofdf sdl xg gnb0{pxfx? dfkmf yk ; b:ox?nf0{; :yfdf cfj 4  
u/fpg xfdl lqmfzln 5f]; ; fy}; xsf/Lsf c6o l; 4f6tx? klg o; gllt tyf sfo]mddf k]olf j f ck]olf ?kn]; d66  
nfg]kpf; ul/g]5 . To:t]shf{nufgl]lfd] Flat Interest Calculation System cgtuf shf{k6fg ug]lj utsf]  
tl/snf0{t\$}kl5Nnf aif?df shf{nufgl glltdf Jofks kl/j t6 ul/ b]gs ; fktf]s tyf dfl; s 36bf]Aofhb/  
(Diminishing System)df ; b:ox?nf0{shf{pknAw u/Pdf ; b:ox?af6 ; #flnt Joj ; fosf]klt:kwf{ds lfdtdf  
clej [4 e0{pxfx?n]klt:kwf{ds nfe klt ug{ Sg]xbf ; f]cg; f/sf]of]hgfnf0{sfof]og ul/g5 . o; }gllt cgtuf  
rfn'cf-a=df ; :yfn]C0f nfugldf ln0b]cfPsf]Aofhb/df !% s6f]l ul/ j flif\$ !%% sfod ul/Psf]5 . ; fy]glZrt  
cj lw; Dd Aofh dfq lt/L ; fj fnf0{Psd16 rQnf ug]k0ffnlsf]klg c]oflws dfu ePsf]h]; f]cg; f/sf]nufgl gllt  
agfpg cfj Zos 5nkm / u]sfo{klg e0{x\$]Aoxf]f d oxfx?nf0{cj ut u/fpg rfx65' . ; b:ox?sf]jo:t}; xof] /  
lj Zj f; sf]g/t/tfn]cfufdl lbgdf ol / o:tf glltx?nf0{sfof]og ub]h]hfg ; km]tf ldNg]ck]ff ub5'.

; :yfsf]Jo: yfkg] ; b:ox?sf]lj Qlo cfj Zostfnf0{cem k6fj sfl/ 9un]kl/k'tl{ug{gj sfl6tk/ /]d6 ; }f  
; #fngdf NofPsf]5 . h; df Western Union Money Transfer dfkmf lj b]zaf6 k7f0Psf]/sd klt ug{ Sgx65  
; fy]Nabil Remit dfkmf b]z leq]sd k7fpg / klt ug{ Sgx65 .

sg]klg ; :yfsf]sf]f]sf]bl36flng >f] eg\$]To; ; :yfsf]z6/ khl xf]. khl]sf]f hlt j [4 ug{ lsof]; :yf ToIt g]  
dha't / ; an x6sf]; fy]hgdfg; df ; :yfsf]lj Zj ; glotf j [4 ug{klg dx]j k0f{eldsf lgj fx ug{; lfd x65 e6g]  
s/f oxfx? ; ahf0{cj ut ePs}s/f xf]. o; ; :yfsf]xfn sh artsf]\$=(\$ klitzt rQnf z6/ khl /x\$]df c6o  
; dfg6t/ ; :yfsf]bhf0f /df]kltzt ePtfklg lj Qlo lj Zn]f0f cg; f/ of]cgkftnf0{plrt dflgb6 . To; h]; :yfn]  
cfknyf]khl kof]t tf (Capital Adequacy) nf0{c]o6t ulde/tfsf ; fy cfd; ft ul/ c6t]s tyf j fx6 khl]j [4  
ug]kg]km(d ; Dk0f]z6/ ; b:ox? / ; #fns ; dltsf]Wofg cfs[6 u/fpg rfx65' . cem e6gkbf{art tyf C0fsf]  
sf/f]f/ ug]; :yfn]t a]E sf lj le6g l; 4f6tx?nf0{; d] cfknyf ; b:ox?df nfu'ug]kg]cj :yf cf0k/\$]dx; ;  
ePsf]5 .

cfb/0flo z6/ ; b:o dxfg6fj x?

; #fns ; ldt, Jo: yfkg ; ldt, sdf/l j u{ z6/ ; b:ox? tyf ; Dal6wt ; /sf/L lgsfosf]; dw/ ; Da6waf6 g]  
; :yf ; km a6b5 e6g]d]h]7fg\$]5' . xfn sfod /x\$]jo; ; Da6wnf0{cfufdl lbgdf cemk]f9 kfb]nfg]kpf]g ul/g5  
 . sg]klg ; :yfsf]Jo: yfkg ; km xg ; :yf; u ; Dal6wt x/\$ lgsfo ; km xg'kb5 / ; Dk0f{klfx?sf]; sf/fltds  
; f] tyf /rg]tds sfo]g]; :yf ; km a6b5 . ; :yfdf cfj 4 ; Dk0f{; b:ox?sf]cfly\$ cj :yf ; wfl/Pdf ; :yfsf]  
cfly\$ cj :yf ; wfl/65 e6g]df6otfsf ; fy ; :yfsf x/\$ lqmfnsnfkx? ; b:odvl xg]s/fdf d ; Dk0f{; b:ox?nf0{  
lj Zj :t u/fpg rfx65' . To; h]; :yfdf cfj 4 x/\$ ; b:o dxfg6fj x?n]; xsf/Ltsf]efj gfnf0{cfd; ft ub]  
cf-cfknyf]cfly\$ cj :yf ; wfg{lolQmut tyf ; fd]xs kpf]g ug]xg d cfux ub5' / o; klqmfdf o; ; :yfnf0{Pp6f  
; fd]xs ynf\$]kdf lj sf; ug\$]nflu cfj Zos kxn ul/g]s/f d Jo: yfkg ; dltsf]tkm66 lj Zj :t u/fpg  
rfx65'.

w6oj fb t

lZj l; 6f]f  
Jo: yfks



# NAWAKANTIPUR MP CO-OPERATIVE LTD

## FINANCIAL REPORTS FOR ANALYTICAL PURPOSE

### BALANCE SHEET

Capital and Liabilities	059/60	060/61	061/62	062/63	063/64
Paid up capital	1967900.00	4289400.00	10035600.00	12301300.00	20807000.00
Reserve fund	375881.46	403039.46	637000.00	942000.00	1325000.00
Other fund	214151.38	291436.22	877000.00	1790000.00	2937000.00
Deposit	42783446.60	87407223.60	164151937.02	265999887.21	462635236.00
Current liabilities	5096530.56	1483565.56	415599.21	2407411.71	6369754.31
Profit			105232.90	2351.01	1990.74
<b>Total</b>	<b>50437910.00</b>	<b>93874664.84</b>	<b>176222369.13</b>	<b>283442949.93</b>	<b>494075981.05</b>
<b>Assets</b>					
Cash balance	1856347.51	2427946.83	3148257.09	3823999.81	5839827.63
Bank balance	1372100.00	6876221.45	16184696.17	48477009.23	106985265.43
Investment		10000.00	10000.00	10000.00	16340.68
Loan	37138661.00	72091336.00	140978890.00	204607362.64	295946857.79
Fixed assets	9997578.49	12360678.56	13526092.43	20791379.23	76960536.01
Other assets	73223.00	108482.00	2374433.44	5733199.02	8327153.51
Loss			-	-	-
<b>Total</b>	<b>50437910.00</b>	<b>93874664.84</b>	<b>176222369.13</b>	<b>283442949.93</b>	<b>494075981.05</b>

### INCOME STATEMENT

Income	059/60	060/61	061/62	062/63	063/64
Interest Income	4124730.00	6382395.45	16818618.16	29828425.78	43924723.25
Other operating Income	1335419.00	4030949.00	8285741.00	10811737.00	12310070.00
Non-operating Income	60390.00	274000.00	268500.00	211200.00	381326.68
<b>Total</b>	<b>5520539.00</b>	<b>10687344.45</b>	<b>25372859.16</b>	<b>40851362.78</b>	<b>56616119.93</b>
<b>Expenses</b>					
Interest expenses	2308879.00	3359218.00	10712061.79	21237343.72	28041350.48
Staff expenses	2253056.00	5018001.00	10355966.00	11376275.00	13794009.00
Office expenses	740063.00	1842775.00	2796878.46	3914433.75	6559763.00
Preliminary expenses	-	-	40985.00	156798.00	373682.50
Prov. for accidental losses					528033.00
Loan loss provision	-	-		2067707.00	4601735.00
Depreciation	165345.79	312161.93	378587.97	711780.20	574101.22
Provision for staff bonus	0.00	0.00	98943.63	126093.00	194859.00
<b>Total</b>	<b>5467343.79</b>	<b>10532155.93</b>	<b>24383422.85</b>	<b>39590430.67</b>	<b>54667533.20</b>
<b>Net Profit</b>	<b>53195.21</b>	<b>155188.52</b>	<b>989436.31</b>	<b>1260932.11</b>	<b>1948586.73</b>

टिपोट

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# Jojoba : yfkg ; d'x



lzj l ; 6f'nf  
-Jojoba : yfks\_



dghf sdf / ; 9f0{  
-nyf clws\_



xl / k | fb kf08 ]  
-nyf clws\_



lvnfgfy l3ld / ]  
-ahf / clws\_



ef'nf k | fb kf08 ]  
-shf {lg / lfs\_



bfd'nf / l / hfn  
-shf {lg / lfs\_



a4 ; fks'nf  
-shf {lg / lfs\_



gj / fh lqkf7L  
-shf {lg / lfs\_



gf / fo0f afa' s8h  
-shf {lg / lfs\_

art tyf C0fsf]nflu e/kbf{dfWod

shf{nufgl tkm{

shf{lzif\$	36bf]b/	; d b/
cfjf; shf{	!%%	-
z}lfs shf{	!%%	-
Joj ; flos shf{	!%%	-
; fdxls hdfgl shf{	-	!%%
s[if shf{	!%%	-
d2tl /l; b lwtf]shf{	!%%	+@%%
xfo/ krh shf{	!&%	-

d2tl lg lfk ofhgf

d2tl vftfsf] ksf/	dfi; s	qøfl; s	j flif\$ Psdi7 Inbf lb0g]Aofhb/
^ dlxgf	^-%%	^-&%%	&%
! j if{	(-%%	(-&%%	!)%
@ j if{	!)%	!)=-%%	!)=-%%
# j if{	!)=-%%	!)=-&%%	!!%
\$ j if{	!!%	!!=-%%	!!=-%%
% j if{	!!=-%%	!!=-&%%	!@%

art lg lfk ofhgf

vftf lzif\$	j flif\$ Aofh b/	Goçtd dff]bft	Aofh lx; fa	Aofh kflj6.
art vftf	%-%%	!,,))÷-	b]gs dff]bftdf	cw{j flif\$
NMC Super Saving	^-%% !,,))÷-		b]gs dff]bftdf	cw{j flif\$



सरल कर्जा प्रवाह  
न्यूनतम ब्याजदर  
स्तरीय सेवा

मेरे विश्वासको प्रतिफल



नवकान्तिपुर बहुउद्देश्यीय सहकारी संस्था लि.

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



kwfg sfoffnoMaQL; ktNL, ufzfnf,sf7df8f]kmf] g=\$\$(\*\*)!, \$\$^@)%\*  
zfvf sfoffnoM0Gb}f\$, sf7df8f]-kmf] g=\$@\$\*( )^, \$@#!\$!

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