

अहर्ष

; xsf/l tyf ul/jL lgjf/Of dGqfno

jif{@ Year 2

CS# Vol. 3

@)& c; fll/ Sept-Oct, 2013



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Government of Nepal

; xsf/l tyf ul/al lgjf/Of dGqfno

Ministry of Cooperatives and Poverty Alleviation

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; Afs

; l r j > l n f n d l o f h f z l

; l n f x s f /

; x - ; l r j > l ; 7 z k w f g

; Dk f b s d 0 8 n

; x - ; l r j > l / f d s [0 f ; j b l ; e f h s
pk - ; l r j > l ; f g s f h l b] f / ; b : o
pk - ; l r j > l l a h s t d f / > 7 ; b : o
pk - ; l r j > l r G b | a x f b / 7 s / l ; b : o
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z f v f c l w s [> l e / t k | f b 9 s f n

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g f o a ; j j f > l c g k d f g p b f ;
s D k o 6 / c k / b / > l ; d l i f f l d >

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Cover Photo

d l G q k l / i f b s f ; D d f g g l o c l w b f P j + ; x s f / l t y f u l / a l l g j f / 0 f d G q l l v n / f h / l d l a f / f ; x / l u l / a l / f i i 6 e g l l t l j i f o s s f o z f n f u f i 7 l s f j p b 3 f 6 g u g k b j -

o ; c s d f ; d i j i 6 u l / P s f l j i f o x ?

- 1- u l / j 3 / k l / j f / k l x r f g / k l / r o k J o j : y f k g t y l j t / 0 f ; d G j o a f 3 f j a 7 s
- 2- c : y o l b / a G b l ; f g f
- 3- ; d f o f h g k b : y f k g f
- 4- Staff Meeting
- 5- ; l j w f g ; e f b j f j l g j f f g c f r f / ; k t f , @) &) ; D a G w d f
- 6- c l v t o f / b ? k o f u c g ; G w f g c f o f u s f] @ e c f ; k l t j b g , @) ^ (s f o f j o g / c g l u d g ; D a G w d f
- 7- c G t / f i i 6 e ; x s f / l d x f ; 3 (I C A) s f] ; f w f / 0 f ; e f d f ; x e l u t f
- 8- ; x s f / l c ; n k o f ; c j n f 3 g e d 0 f s f o G m d
- 9- c 6 o l j j w h f g s f / l
- 10- ; D k s { l j G b ' (F o c a l P o i n t) t f j s P s f]
- 11- c G t / d G q n o l g s f o u t ; D k s { k b l w s f / l x ? ; G s f] c G t l q m f s f o G m d
- 12- l f G l o u l / a l l g j f / 0 f s f n f l u p 0 d c E o f ; l j i f o s ; f s { ; l r j f n o a f / f c f o f l n t s f o z f n f u f i 7 l
- 13- a u n f b z s f] u l / a l l g j f / 0 f s f] c ; n c E o f ; x ? s f] c j n f 3 g e d 0 f
- 14- u l / a 3 / k l / j f / k l x r f g c j n f 3 g e d 0 f
- 15- ; x s f / l ; 3 + ; y f k j 4 G
- 16- c 6 o l g s f o s f] s f o G m d f ; x e l u t f
- 17- ; x s f / l ; ; y f x ? s f] c g l u d g k l t j b g
- 18- k l x n f] k l y l d s t f k l t (p 1) c f o f l h g f - s f o G m d x ?
- 19- d G q n o / c G t u f l g s f o s f] j f i i f 5 a h 3 l j l g o f l h g
- 20- d G q n o s f] c f - j = @) & .) & ! s f] s f o G m d u t l j j / 0 f
- 21- s d f / l x ? s f] a x f n l - ; ? j f ; D a G w l l j j / 0 f

d l G q k l / i f b s f ; D d f g g l o c l w b f P j + ; x s f / l t y f u l / a l l g j f / 0 f d G q l l v n / f h / l d l a f / f ; x / l u l / a l / f i i 6 e g l l t l j i f o s s f o z f n f u f i 7 l s f j p b 3 f 6 g .

d l G q k l / i f b s f ; D d f g g l o c l w b f l v n / f h / l d l n] ; / s f / n] u l / a l l g j f / 0 f s f] s f o f n 0 { s l b l a G b b f / f v l c j l w s o f l h g x ? s f d f l w d a f 6 l j s f ; s f o G m d x ? ; - r n g u l / / x s f] a t f p g e P s f] 5 . p x f n] u l / a l l g j f / 0 f s f] s f o f f ; / s f / s f k o f ; x ? l g / G t / l q m o z l n / x s f] h f g s f / l l b g e o f] .

; x s f / l t y f u l / a l l g j f / 0 f d G q n o a f / f l d t @) &) c ; f h @ ! u t] ; f G a f / c f o f l n t ; x / l u l / a l / f i i 6 e g l l t l j i f o s s f o z f n f n f 0 { ; D a f l y g u b i c l w b f / l d l n] e l G e o f] a l o l Q m s f] c f l y G ; ; f d f l h s t y f ; f : s [t s c l w s f / s f] l j i f o n] c f h s f] n f 3 t G q s f] ; k m t f / c ; k m t f s f] d f k g u l / / x s f] x 6 5 . A a k l o 3 / f i 6 e f n f 3 t f l G q s J o j : y f s f] ; k m t f s f] ; r : s s f ? k d f T o ; b z s f] c f l y G ; ; f d f l h s t y f ; f : s [t s l j s f ; n f 0 { l n g] u l / G 5 E / l d l n] e l G e o f] a s b j k l g b z / f h g l l t s ? k d f h l t ; k m e P k l g T o ; b z s f h g t f s f] c f w f / e t c j Z o s t f s f] ; l g l Z r t t f / k l t { g e 0 { ; x h h l j g o f k g u g { ; S b G g \ e g] / f l o n] c 6 o l j i f o d f x l ; n u / s f] ; k m t f s f] s g } c y { / x b G . A

a ; f d f l h s c ; d f g t f / c f w f / e t c j Z o s t f s f] c e j s f s f / 0 f l x + f , a G b / l j b f x p t k l g x G] u b G . A ; x s f / l t y f u l / a l l g j f / 0 f d G q l ; d i ; x g e P s f c l w b f / l d l n] e l G e o f] a u l / a l s f] c G i o g j : t j d f ; d f h s f c 6 o y k } ; d : o f s f] ; d f g f t / ; d f w g x f l e G] s / f d f b 0 G t x G ; S b G . A ; / s f / s f ; z f ; g s f s f d s f / j x l k l g u l / a l 3 6 f p g] s f o f k m (g) p 6 d v / x s f] a t f p G] / l d l n] e l G e o f] a ; / s f / s f ; d u] s f o G m d x ? / ; e G q x ? u l / a l l g j f / 0 f d f ; l q m o ? k d f n f u 3 f 5 g v e G] l j Z j f ; l b n f p g r f x 6 5 ' A

/ f i i 6 e o f l h g f c f o f u s f p k l w b f 8 f = / j l G b s d f / z f s o n] u l / a l d h s s f] ; f d f l h s , / f h g l l t s l : y / t f t y f ; / l f s f n f l u ; a e G b f 7 h f r G f l t / x s f] a t f p G] ; a } l g s f o s f] ; f e n i k o f ; n] d f q u l / a l l g j f / 0 f ; D e j / x s f] a t f p g ' e o f] .

s f o G m d f g j k n ; / s f / s f d v o ; l r j > l n l n f d l o f k f 3 b r i n n] c l x n] D d u l / a l l g j f / 0 f s f s f o G m d x ? u f p B v l d f q e P s f] a t f p G] ; x / l u l / a l l g j f / 0 f s f n f l u 7 f] g l l t s f] c j Z o s t f c f l o f p g ' e o f] . u f p B b f ; x / l u l / a l s f] c j : y f h f l v d k 0 f { / x s f] a t f p G] d v o ; l r j k f 3 b r i n n] e f l t s k j f f / l j s f ; s f] c e j d f ; x / c f d d f l g ; s f] / f h f 0 { a G b } u P s f] a t f p g e o f] .

; y f g l o l j s f ; d G q n o s f ; l r j > l z f t a x f b / > 7 n] u l / a l d h s s f] c f l y G l j s f ; s f] ; d : o f d f q g e 0 { ; f d f l h s , / f h g l l t s l : y / t f t y f ; / l f s f n f l u ; a e G b f 7 h f r G f l l k l g x f] e G b } ; l j w f g ; e f s f] l g j f f g s f] ; k m t f k l 5 d h s d f / f h g l l t s l : y / t f ; u } u l / a l l g j f / 0 f d f ; d i : d 2 t k l g] l j Z j f ; J o Q m u g e o f] .

; x / l l j s f ; d G q n o s f ; l r j > l l s z i 7 y f k n] ; x / l u l / a l o ; l f G s f] l j s f ; / ; / l f s f n f l u r G f l t a G b } u P s f] a t f p G] u l / a l l g j f / 0 f s f n f l u ; x / l l j s f ; / ; x s f / l t y f u l / a l l g j f / 0 f d G q n o a l r ; x s f o f] c j Z o s t f c f l o f p g e o f] .

; x s f / l t y f u l / a l l g j f / 0 f d G q n o s f ; l r j > l n f n d l o f h f z l n] ; x / l u l / a l s ; / l l g j f / 0 f u g { ; l s 6 5 e G] l j i f o d f 5 n k m u g { u f i 7 l s f] c f o f l h g f u l / P s f] h f g s f / l l b g e o f] .

u f i 7 l s f] l g w f / t l j i f o d f s l b l o t v o f s l j e f u s f d x f l g b z s > l p 0 d g f / f o o f d l n , / f i i 6 e o f l h g f c f o f u s f ; x - ; l r j > l k l n f n z f s o , / f i i 6 e o f l h g f c f o f u s f k j { ; b : o 8 f = k l s / a h i r f o { / ; x s f / l t y f u l / a l l g j f / 0 f d G q n o s f ; x - ; l r j > l ; 7 z k w f g n] s f o f q k t t u g { e P s f] l y o f] .

ul/j 3/kl/jf/ klxrfg / kl/rokq Joj:yfkg tyf lj t/0f ; dGjo af\$[a]s

ul/j 3/kl/jf/ klxrfg / kl/rokq Joj:yfkg tyf lj t/0f ; dGjo af\$[a]s dGqkl/ibsf cWbIf Pj + ; xsf/L tyf ul/al lgj f/0f dGqL ; Ddfgglo >L lvn/fh /ldlsf]cWbIf tdf Idlt @)&).\$.@! df a:of]. ; f] a]sn]ek/L cfpG]rfn' tkn\$] ?= * s/f\$ /sd jfBknf6 u/L cy{dGqfnodf k7fpg] ut cf-j= df ; Dkfbg xg g; s\$]ul/j 3/kl/jf/ ; j]f0f sfoqmd 8]kf lhNnfd ; #fng ug] ul/a 3/kl/jf/ ; j]f0f knf/fdsf]8f6f 0G6k tyf :SoflgE ug] af\$L %) lhNnfd ul/j 3/kl/jf/ ; j]f0fsf nflu j h6 dfu ug] af\$; l; jfnosf nflu lj leGg :t/sf !& c:yfol b/j Gbl l; hGf ug]{; knf/; ug]/ lhNnf ; dGjo ; ldt sf] ; l; jfnodf l8lehg ; xsf/L sfofxox? ePsf :yfgx?df ; f]sfofhosf k6]vn]; b:o ; l; j sf]?kdf sfd ug]lg0f6 u/}\$]5 .

; fy}af\$[a]gj f]a]s ldt @)&).^.(df ; DkGg eof]. ; f]a]sn]ul/j 3/kl/jf/sf]tYof\$; sng e} s\$]@% lhNnfsf]nut dWb]k/fdz6ftfnf0{lhNnfsf]nutnf0{l56f]eGbf l56f]tYof\$ Entry / lj Zn]f0f u/L ; f]sf]cfwf/df bf] f]r/0df %) lhNnfsf]kZgfj nldf k/Ldfhg; wf/ u/L bf] f]r/0df tYof\$; sngsf] sfd bf] f]r/0f; saf6 k/De ug]lg0f6 u/}\$]5 .

ul/j 3/kl/jf/ klxrfg / kl/rokq Joj:yfkg tyf lj t/0f ; DaGwdf ut cf-j= @)^(& df ; DkGg @\$ lhNnfsf]ul/j 3/kl/jf/ klxrfg ; j]f0f knf/dx? xfn; Dd @) lhNnfsf] s]bdf k]t ePsfdf ; j]f0f sfo\$]tYof\$ kZf]vg ug]sfo\$]nflu Out Sourcing sf]; Fgf k\$flzt ul/Psf]5 .



c:yfol b/aGbl ; hGf

o; dGqfno cGtu\$; #flnt ul/a 3/kl/jf/ klxrfg / kl/rokq Joj:yfkg tyf lj t/0f ; dGjo af\$[a] ; l; jfnosf]rfn' cf-j= @)&).&! sf]nflu sh !& c:yfol b/aGbl ; hGf ePsf]5 . ; f]dWb] (kb /fk= :t/sf / * kb /fk=cg=:t/sf /x\$] 5g\ . c:yfol b/aGbl ; ldt sf] ldt @)&).!\$ sf] a]ssf] l; knf/; sf]cfwf/df ldt @)&).%@\$ df /fk=cg=:t/sf b/aGbl ljefulo dGq:t/af6 / /fk= :t/sf b/aGbl g]kn ; /sf/ -d=k= sf] ldt @)&).%* sf] lg0f6fg; f/ ; hGf ul/Psf]5 . pNn]vt b/aGbl ; hGf ubf{ lgj ffg cfof]sf]; xldtsf]cfwf/df lj ut cf-j= b]v g}sfh tyf s/f/df /x\$]nf0{lg/Gt/tf lbg]/ goFsfh tyf s/f/ yk gug]; d] lg0f6 ePsf]5 .

o; dGqfno cGtu\$; #flnt klZrd pRr kxf8L ul/al lgj f/0f cfof]hgfsf]rfn' cf-j= @)&).&! sf] nflu sh (* c:yfol b/aGbl ; hGf ePsf]5 . ; f]dWb]@^ /fk=:t/sf / &@ /fk=cg=:t/sf 5g\ . c:yfol b/aGbl ; ldt sf] ldt @)&).!\$ sf] a]ssf] l; knf/; sf]cfwf/df ldt @)&).%@\$ df /fk=cg=:t/sf b/aGblx? ljefulo dGq:t/sf]lg0f6af6 / /fk=:t/sf]b/aGbl g]kn ; /sf/ -d=k= sf] ldt @)&).%* sf] lg0f6fg; f/ ; hGf ubf{lgj ffg cfof]sf]; xldtsf]cfwf/df lj ut cf-j= b]v g}sfh tyf s/f/df /x\$]nf0{lg/Gt/tf lbg]/ goFsfh tyf s/f/ yk gug]; d] lg0f6 ePsf]5 .



; dfof]hg kb:yfkgf

1= lghfdtl ; j]f P6 -t] f]; zfv]g_ cWbfbz, @)^(sf]bkrf @\$ 3 ! v sf]pkbkrf ! / @ adf]hd o; cl3 sfo{Dkfbg tyf cgej sf]dNofsGaf/f a9]f ePsf tyf Ps jif{leq sfo{Dkfbg tyf cgej sf] dNofsGaf/f xg]a9]fsf]nflu b/vf:t cfx]fg e0{a9]f xg]sd{f/Lx?sf]; dfof]hgfsf]nflu ldt @)&).#.% ; d]sf]lg0f6fg; f/ dGqfnodf lj leGg >flsf sh !\$) kh b/aGbl l; hGf u/L To; /L a9]f ePsf sd{f/Lx?nf0{qmdzll; dfof]hg kb:yfkgf ul/Psf]5 .

2= dGqfnodf ; flj sdf sfod b/aGbl df p=; =n\yf_ !, n\yf clws[- !, n\yfkfn- !, zf=c= @, sDko6/ clws[- !, gf=; = ! kb ; dfof]hg kb:yfkgfsf nflu yk ; hgf ul/Psf] 5 . dGqfnosf] b/aGbl -hgziQm lj j /of b}fo adf]hd /x\$}f]5 .

qm; #	kb	>qfl	;]f	;dX	sh b/aGbl	s]knot
!	;lrj	lj|zi6			!	
@	;x-;lrj	/f-k-kf	kzf; g		@	
#	pk-;lrj	/f-k-a=	kzf; g	; f-kf	^	
\$	pk-;lrj -sfgb	/f-k-a=	6of	sfgb	!	
%	pk-;lrj -n\yf_	/f-k-a=	kzf; g	n\yf	!	
^	tYofl clws[-	/f-k-a=kf_	g}cf-of]tyf tYofl	hg/n :6f=	!	
&	zfvf clws[-	/f-k-tf_	kzf; g	; f-kf	!)	
*	n\yf clws[-	/f-k-tf_	kzf; g	n\yf	@	
(	cy{lj 1	/f-k-tf_ -kf_	s]f ;]f	P=0-df-P08 :6f	!	
!)	sDko6/ clws[-	/f-k-tf_ -kf_	lj|j w		!	
!!	gfoj ; laf	/f-k-cg-kyd	kzf; g	; f-kf	!!	
!@	n\yfkfn	/f-k-cg-kyd	kzf; g	n\yf	@	
!#	sDko6/ ck/6/	/f-k-cg-kyd	lj|j w		\$	
!\$	Vf/bf/	/f-k-cg-a=	kzf; g	; f-kf	#	
!%	;x-n\yfkfn	/f-k-cg-a=	kzf; g	n\yf	!	
!&	xn\$; j f/l rfns	>0fl lj l xg	0l6h	hg-d\$flgs	^	
!*	sfofho ; xofyl	>0fl lj l xg	kzf; g	; f-kf	(
	hDdf				^@	

3= lghfdtl ;]f P6 -t] f]; zfv_g clwbfbz, @)^(sf]bkrf @\$ 3 ! sf]pkbkrf % adf]hd ul/Psf]o; dGqfno / dftxtsf ; xsf/L ljefu, s]b|o ; xsf/L klzlf0f s]b| ; xsf/L klzlf0f tyf l8lehg sf0fho -; g; /L, lrtjg, sf:sl, af6]/ s}fnl_ tyf l8lehg ; xsf/L sf0fho -## j 6f_ sf]Jo; yfkg tyf ; e]f0f -O&M_ af6 ; hgf e0{pkbkrf ^ adf]hd :jls[- b/aGblx?sf]lj j /of ; fdf0 kzf; g dGqfnosf] k=; @)&.&! r=g=@\$ ldt @)&).%& sf]kq; fy k}t xg cfPsf] 5 . h; cg' f/ dGqfnosf]sh b/aGbl ^@, ; xsf/L ljefusf]#%, s]b|o ; xsf/L klzlf0f s]b|\$f]@), ; xsf/L klzlf0f tyf l8lehg sf0fhox? -; g; /L- !*, lrtjg- !(, sf:sl- !*, af6] !(/ s}fnl- !&_ sf]hDdf (!, l8lehg ; xsf/L sf0fhox? -## j 6f_ sf]hDdf \$\$* ; d] u/l sh ^%^ b/aGbl sfod ePsf]5 .



Staff Meeting

; xsf/L tyf ul/al lgj f/of dGqfnosf ; lrj >l nfdl0f hfzlsf] clwbftdf dGqfno / c}tu[- lgsfodf ; xsf/L tyf ul/al lgj f/of ; Da6wl sfo{nf0{k}f] sf/L ?kdf sf0f] og ug]; Gbedf ; xsf/L tyf ul/al lgj f/of dGqfno, ul/a 3/kl/j f/ klxrf / kl/rokq Jo; yfkg tyf lj t/of ; d}j o af\$}f]; lrj fno, /fli6 ; xsf/L lj sf; af\$} ; xsf/L ljefu, s]b|o ; xsf/L klzlf0f s]b| / sf7df8f]-pk}osfsf tlj j 6

l8lehg ; xsf/l sfofhosf clwsf tyf kdlvx? ; xeful e0{lj le6g ldlt df :6fkm ldl6E a; l lj le6g lj ifodf \$^ lg0f6x? e0{lg0f6 sfofhj ogdf /x\$ f 5g\ o; d6qfnodf k|o\$ d|xgfsf] % / @! ut]lgoldt :6fkm ldl6E xg]u/\$f]5 . o; cj lwdf >fj 0f, efb|/ c; fhdf lgoldt a7sx? ; Dk6g ePsf lyP .



;ljwfg ; ef bf] fl]lgj f{g cfrf/ ;kxf, @)& ; Da6wdf

;ljwfg ; ef bf] fl]lgj f{g cfrf/ ;kxf, @)& kngf ug] u/fpg] ; Da6wdf ; xsf/l tyf ul/al lgj f/0f d6qfno / dftxtsf lj efu, lgsfo Pj +sfofhox?df pQm cfrf/ ; kxfsf] cgludg / sfofhj ogsf] nflu gkfn ; /sf/ -; lrj :t/_ sf]ldlt @)&).\$.@ sf]lg0f6fg; f/ ; x-; lrj >l /fds[0f ; ablsf] ; ofhs]j df pk-; lrj >l ; fgshl b]f/, zfvf clwsf >l xl/ axfb/ kfy/h, lgbz s >l s[0f k|fb bxfn, ; -cf=; d6j ostf{>l ; lbz sdf/ coff, zfvf clwsf >l nldl l3ld/] / zfvf clwsf >l e/t k|fb 9sfn ; lxtsf] ; ft ; b:olo ; h u7g ul/Psf]5 .



clVtof/ b?kofl cg; 6wfg cfof]sf]@@ cf}k|tj hg, @)^ (sfofhj og / cgludg ; Da6wdf

clVtof/ b?kofl cg; 6wfg cfof]sf]@@ cf}k|tj hg, @)^ (sfofhj og cgludg nufot, cfof]sf] lg0f6 g=@# sfofhj og tyf cfof]s}ldlt @)&).!\$ sf]d6qfno Pj +c|tu{sf lj efu tyf lgsfox?af6 t|sfu ug{k|sf?sf] sfofhngf (Action Plan) tof/ ug]sfof]nflu gkfn ; /sf/ -; lrj :t/_ sf]ldlt @)&).\$.@ sf]lg0f6fg; f/ ; x-; lrj >l /fds[0f ; ablsf] ; ofhs]j df pk-; lrj >l ; fgshl b]f/, pk-; lrj >l afa/fd e; fn, pk-; lrj >l /fd k|fb cfrfo{pk-/lhi6E ; xsf/l lj efu, l8lehg ; xsf/l sfofho kdlv sf7df8f; n|ntk/ / eQmk/, lgbz s /fli6E ; xsf/l lj sf; af\$; b:o / zfvf clwsf >l e/t k|fb 9sfn ; b:o ; lrj /x\$]bz ; b:olo ; ldlt u7g ul/Psf]5 . pQm ; ldlt n]sfofhngf lgdf u/l ldlt @)&).%.* sf]kqaf6 clVtof/ b?kofl cg; 6wfg cfof] tyf kwfgd6ql tyf d6qkl/ibsf] sfofhodf ; d] k7fPsf]5 .



c6t/fli6E ; xsf/l dxf; 3 (ICA) sf] ; fwf/0f ; efd ; xeflutf

ljzj ; xsf/l cleofgsf] ; jflr lgsfo c6t/fli6E ; xsf/l dxf; 3sf]cfufdl gfa]a/ ! b]v %, @)!# -tbg; f/ !%-!(sf]t\$, @)&)_ ; Dd blifof clk|sf]sf]s]k 6fpgdf xg] ; fwf/0f ; efd gk|nsf]tkm6f6 ; xsf/l tyf ul/al lgj f/0f d6qfnoaf6 ; lrj >l nfnldof hfzlsf]g]t]j df o; d6qfno c6tu{ ; xsf/l lj efusf /lhi6E >l sbf/ Gofkfg] ; lxtsf]6fh] ; xeful xg]lg0f6 ePsf] 5 .



; xsf/l c; n kof; cjnf\$g edof sf6md

o; d6qfnosf]ut cfly\$ jif{(@)^(.)& sf] :jlsf aflif\$ sf6mddf ; xsf/l ; Da6w c; n kof; sf] cjnf\$g edof ug]sfo6md cg; f/ ldq/fi6E<ef/t / >lnsf]edofdf ; xsf/l tyf Joj :yfk dxfzfvf kdlv >l /fds[0f ; ablsf]g]t]j df bz ; b:olo edof 6fhln]edof ; Dk6g u/\$f]5 . pQm 6fhldf pk; lrj >l r6b| a=7s/L, pk; lrj >l afa/fd e; fn, zfvf clwsf >l e/t k|fb 9sfn, zfvf clwsf >l wd/fh /f\$of, n]yf clwsf >l ho/fh cj :yl, cy{d6qfnosf zfvf clwsf >l gf/fof k+ e08f/L, /fli6E ; xsf/l ; 3 ln= sf]k|tlglw >l lrqsfdf/L ; Aaf, ; xsf/l ; :yfx?sf]tkm6f6 gjfsf6 lhNnf l:yt d|xnf ; -rfns >l d6h'

kf8h / d6qnosf gfoj ; Jj f >l uflj Gb k| fb nfd5fg]/xg' ePsf]lyof]. pQm ed0fsf l; sf0x? o; ksf/ /xsf 5gM

; xsf/L d6l glt,P6 sfg6x?sf] th6f ug{kg]. ; lj-wfgdf ; xsf/Lnf0{df]ns clwsf/sf]?kdf Joj:yf xgkg]. ; xsf/Lsf]dgfknfsf] *) klztz e6bf a9l ; b:ox?sf]; dxd f nufgl xg]aftj/Of ; hgf xgkg]. ; /sf/n] ; xsf/L lfgnf0{TAX FREE ZONE sf]?kdf lj sf; ug{glt tyf lgodx? tof/ ugkg]. ; xsf/L d6qno / ljeudf sfo{t lghfdtl sd{f/Lnf0{% j if]sfo\$fn ; Dd clgjfo{?kdf ; xsf/Ldf sfo{ ug{kg]Joj:yf nfu'ug{kg]tyf ; xsf/L lj ifodf Ps j if]Diploma / \$ dlxg]k6f0fkq txsf]; zNs tflnd lbg]Joj:yf ugkg]. lj Bfno lzlff, pRr df-j = lzlff Pj +lj Zj lj Bfnosf]kf76qmdf ; xsf/L lzlff clwofkg u/f06kg]. Ps ; b:o Ps ; xsf/Lsf] klj wfgnf0{s8f0\$fn]?kdf nfu' ugkg]. art tyf C0f ; xsf/L ; #yfx?sf] C0f tyf artnf0{ ; /lft ug\$fn] nflu C0f ; /lfof sff tyf art ; /lfof sff]sf] dflldaf6 ; b:ox?sf]art tyf ; #yfsf]nufglnf0{ ; /lft ug]Joj:yf ugkg]. ; #yfsf]Joj ; flos lj sf; df ; xofu ug{ ; Sg] tNofpg ; xsf/L d6qno / dftxt kj 7 ug] ; j}clws[?sf]nflu cled\ls/Of nufotsf tflndx? lbg]Joj:yf ldnfpg' kg]. ; xsf/L ; #yfsf]lg/Gt/ cgudg xg' kg]tyf ; wf/sf nflu ; 6mfj x? sfof]og xgkg]. ; xsf/Lsf] c6t/fi66 c6ej nf0{gkfnfsf] cfly\$; fdlhs ; f:s[ts Pj +jftfj/Oflo cfj Zostf; # cfj 4 u/l nfu' ul/g' kg]. s[if tyf blw ; xsf/Lsf]lj sf; tyf lj :tf/nf0{a9l Joj:l:yt agfpgsf]nflu ahf/Ls/Ofsf]kj f6f/x? lj sf; ug]cflb .



c6o lj lw hfgsf/L

- gkfn ; /sf/ -d*_ sf]ldlt @)&).^# sf]lg0f6fg' f/ >l bluf{e\$/f0{-6ofkfg] nf0{ul/j #/kl/j f/ klxrfg / kl/rokq Joj:yfkg tyf lj t)/f ; d6j o af]*sf] sfo\$fn/L pkfllo lf kbdf ldlt @)&).^.\$ blv ^ -5_ dlxgfsf]nflu lgoQm ul/Psf].
- gkfn ; /sf/ -d*_ sf]ldlt @)&).^.\$ sf]lg0f6fg' f/ >l ; /fh sdf/ zdf{sf]xj f j u6f- ^ dxfQ/Lnf0{/fi66 ; xsf/L lj sf; af\$sf]; x-clblf kbdf ldlt @)&).^.! ut66 a9ldf \$ -rf/_ j if\$fn]nflu lg/Gt/tf lbg]lg0f6 ePsf].
- s[bllo ; xsf/L klzlf0f s[blf ldlt @)&).^ blv @)&).^!& ut] Dd ; #fng ePsf]klzlf s klzlf0f -clws[:t/_ -!% lbg] tflnddf o; d6qnosf zfvf clws[: >l e/t k| fb 9sfn, >l w[ef sdf/L vql / >l cf66 zdf{e; fnn]efu ln0{; km tfk] \$; Dk6g ug{ePsf]5 .
- o; d6qnosf]rfn' cf-j = @)&).^! sf]:jls[: j flif\$ sfo6md cg' f/ P6 lgod k/fdz{zfvf dfknf lfgut d6qno tyf lgsfox? ; Dj 4 sfg6 Pj -glt, lgodx?df ; xsf/L lfgsf]kj 46sf nflu cfj Zos ; zflvg Pj +kl/dfhg'sf nflu d:of6f tof/L sfo6md sfof]og ug{ldlt @)&).^& sf]; lrj:t/lo lg0f6fg' f/ tkf; n adf]hd b0{j 6f 5\$ 5\$]; ldlt u7g ul/Psf]M

s_ kl/Des d:of6f ; ldlt M

; xsf/L tyf ul/al lgj f/Of d6qnosf]P6 lgod k/fdz{zfvf k6vsvf]; 6f]hs]j df kltlglw -sfg6 xg] /fi66 ; xsf/L ; 3 ln= /fi66 ; xsf/L lj sf; af\$ gkfn art tyf C0f s[bllo ; xsf/L ; 3 ln= gkfn s[bllo pkerQmf ; xsf/L ; 3 ln= gkfn s[if ; xsf/L s[bllo ; 3 ln= gkfn blw ; xsf/L ; 3 ln= gkfn axp27olo s[bllo ; xsf/L ; 3 ln= ; b:o tyf ; xsf/L ljeusf sfg6 clws[: ; b:o ; lrj /xg](; b:olo ; ldlt u7g ul/Psf].

s_ cl6td d:of6f tof/L ; ldlt M

; xsf/L tyf ul/al lgj f/Of d6qnosf ; xsf/L tyf Joj:yfkg dxzfvf k6vsvf]; 6f]hs]j df kltlglw gkfn /fi66, clvtof/ b?kofu cg' Gwfg cfofu, cy{d6qno, pBfu d6qno, s[if lj sf; d6qno, sfg6, 6ofo, ; lj-wfg ; ef tyf ; #blo dflndf d6qno, lzlff d6qno, j fl0fHo tyf cflkt{

dGqfno, :j:f:Yo tyf hg; Vof dGqfno, phf{dGqfno, jg tyf e"; Af0f dGqfno, l; #f0{dGqfno, eld; wf/ tyf Joj :yf dGqfno, /fli60 ofhg cfofufsf]; Irj fno / lj df ; #ygsf]k|t|glw ; b:o /xg] u/L !^ ; b:olo ; ldlit u7g ul/Psf].

- ; #s[t, ko6g tyf gful/s p880g dGqfnoaf6 cfdfbAnd lxdfn -^*!@ ld=_ cf/f]0f cgdttl k|t| G0lhNof08sf] Adventure Consultants Amadablam Expedition 2013 kj {f/f]0f bnsf] ; Dks{ clwsf] e0{sfo{ug]u/L ; #s[t, ko6g tyf gful/s p880g dGqfnon]o; dGqfnosf]zfvf clwsf] >l ; flj lq v8sf sflsf0{sfhdf v6fPsf].
- gkfn ; /sf/ -; Irj :t/_ sf]ldlt @)&).%!(sf]lg0f6fg; f/ >l sflnb]l pRr df=j=, sfe]ynl, sf7df8f0{k/fgf, ; fwf/0f d] yfg #), ; flkf ; 6 yfg @ / b/fh yfg @ x:tf6t/0f ul/Psf].
- gkfn ; /sf/ -; Irj :t/_ sf]ldlt @)&).^& sf]lg0f6fg; f/ ; xsf/L klzlf0f tyf l8lehg sfofno, wgu9lnf0{o; dGqfnosf]gfp6f /x\$]af ! em ^*!! g=sf]; 6k]sf/ x:tf6t/0f ul/Psf].
- lghfdtl ;]f lbj ; , @)& -efb|@_ sf]; Gbe6f ldlit @)& efb|@! ut] dGqfnosf]xftf leq ; Irj nufot ; Dk0f{sd{f/Lx? ; xeflu e0{ ; /; knf0{sfo6md u/\$]f].



; Dks{lj Gb' (Focal Point) tflsPsf]

BIMSTEC / SAARC lfglo ; #7gx?sf] ul/al lgj f/0f ; Da6wl lj ifodf ; xsf/L tyf ul/al lgj f/0f dGqfnonf0{ ; Dks{lj Gb' tflsPsf] 5 . o; e6f cufi8 BIMSTEC / SAARC lfglo ; #7gx?sf] ul/al lgj f/0f ; Da6wl lj ifodf /fli60 ofhg cfofufaf6 ; Dks{lj Gb'sf] eldsf lgj f] e0{x\$]0f gkfn ; /sf/ dlGqk|/ifb'sf]ldlt @)&).#.) ut]a; \$]a]sn]; xsf/L tyf ul/al lgj f/0f dGqfnonf0{ ; Dks{lj Gb' t]g] lg0f6 u/\$]xf]. :d/0f0 5 ; xsf/L tyf ul/al lgj f/0f dGqfnon]ut @)^ (; fn r0 dlxgdf ; fs{ul/al lgj f/0f dGqkx?sf]t]t]a]s / ; Irj x?sf]kfFf]a]ssf]cfof]hg u/\$]lyof].



c6t/ dGqfno lgsfout ; Dks{kblwsf/Lx?; 6sf]c6t|q6f sfo6md

ul/al lgj f/0fsf lfgdf sfo{t c6t/ dGqfno=lgsfout ; Dks{kblwsf/Lx?sf] ; xeflutfdf ldlit @)&)^=# df ; xsf/L tyf ul/al lgj f/0f dGqfnosf]; efxndf c6t|q6f sfo6md ; Dk6g eof]. c6t|q6f sfo6mdsf] clb|ftf ; xsf/L tyf ul/al lgj f/0f dGqfnosf ; x ; Irj >l ; /z k|vgn]ug{ePsf]lyof]. sfo6mddf o]f tyf v]hsb, lzlf, zlf6t tyf k6lgd0f, ; r6f tyf ; #f/, k//fi6<l; Ff0{ /lff, lj 1fg tyf klj lw, pihf{ ag tyf e"; Af0f, eld; wf/ tyf Joj :yf, /fli60 ofhg cfofuf, ul/al lgj f/0f sf] nufotsf !# j 6f dGqfno=lgsfox?sf]; Dks{kblwsf/Lx?sf] ; xeflutf /x\$]lyof].

; f] sfo6mdf ul/al lgj f/0f zfvfsf] tk6f6 pk-; Irj >l lah6df/ >]7n] ul/al lgj f/0f k6v ; d:of, r6f]l / cj ; / lj ifodf sfo{kq k|tt ug{ePsf]lyof]. ; xsf/L k6g zfvfsf]tk6f6 pk-; Irj >l r6b|axfb/ 7s/lN]; xsf/L lfgdf ePsf ; d:of tyf r6f]l / xfn; Dd ePsf pkn|awsf]laifodf sfo{kq k|tt ug{ePsf]lyof].

; f]5nkmdf ; xefulx?n]lj utsf glt tyf sfo6mdsf]; dlff / c6ej ; d]nf0{b]6ut u/L xfn dlxf, blnt, cflbjf; l, hghft, cNk; V6s, dw]l, bu6 lfgsf afl; Gb/ / cfly6, ; fdflhs ?kn]sdhf] juhf0{s]b]t u/L /fhuf/ tyf cfodhs sfo6mdx? nfu' ul/Ptf klg To; sf]k6j sf/L ?kdf sfof]og gePsf]atfpg' eof]. 5nkmdf ; xefulx?n]lj le6g lgsfoaf6 ; #flnt sfo6mdx?sf]; d6j o u/L Psaf/ k6ffnlaf/f n]fg ; s\$]v08df ul/al lgj f/0fsf sfo6mdx?df k6j sf/Ltf c]pg]atfpg' eof].

c6tIqnr6f sfo6mddf ; xsf/L tyf ul/al lgj f/Of d6qfnosf ; x-; lrj >l ; /Z k\pfgn] lj le6g d6qfno=lgsox?af6 k]olf=ck]olf ?kdf ul/al lgj f/Ofsf nflu ul/al nllft u/L ; -rflnt sfo6mddf0{ s; /L kmnbfol agfpg]e6g]lj ifodf cfufdl lbgdf dfgglo d6qlx? / ; lrj x? ; xeful xg]a7ssf]cfollhg f u/L ul/al lgj f/Of; E ; Dal6wt sfo6mddf0{tfl]s cy6f nfg]k6f; ug[atfpg' eof]. c6tIqnr6f sfo6mddf ; xsf/L tyf ul/al lgj f/Of d6qfnosf ; x ; lrj >l /fds[Of ; a]ln]a7sn]; xsf/L tyf ul/al lgj f/Of; E ; Dal6wt sfo6mddf]lj ifodf 5nkmn ug{cfufdl lbgdf ; Dks{JolQm?; E lgoldt a7s ug{pkot'm xg]larf/ /Vg'ePsf]lyof].

; f]a7sn]lj le6g d6qfno=lgsox?af6 o; d6qfnosf nflu tfl]sg'ePsf ul/al lgj f/Of sfo6mddf; E ; Dal6wt ; Dks{JolQm?nf0{g}o; d6qfnosf]; xsf/L ; Dks{JolQm sfod ug[/ cfufdl a7ssf nflu kqrf/ ubf{; Dal6wt d6qfnosf ; fy}d6qfnosf ; Dks{JolQm}0{; d7; af]fy{lbg]klg lgOf6 u/3f]5 .



I6qlo ul/al lgj f/Ofsf nflu pQd cEof; ljifos ; fs{; lrj fnoaf/f cfollht sfo6mddf uf]7L

dI6qkl/ib6sf ; Ddfgglo c\lbf lvn/fh /]dl]n] bllfOf Pl; ofnl I6qlo ; xof]u ; u7g, ; fs{ I6qsf] hg; W6sf]7hf]lx:; f ul/alsf]/yfdlg /x3f]; Gbedf ox3sf hgtfsf]; fdf]hs Pj- cfly6 hlj g:t/ psf:g rflng]; fef k6f; ul/al lgj f/Ofdf s]b6t xgkg]wf/Of /Vg'ePsf]5 .

; fs{; b:o /fi6sf b7sf hgtfsf]hlj g:t/ psf:g / ; fef k6f; ; j?k ul/al lgj f/Ofsf]sfo6mddf0{ t]j 7f lbg @)&) c; fh !^ ut]awj f/ b]v sf7df8f] cfollht af]6qlo ul/al lgj f/Ofsf nflu pQd cEof; E ljifos sfo6mddf pxfn]; f]s/f atfpg'ePsf]xf].

æo; I6qsf]lj sf; sf nflu ul/al lgj f/Of dVo r6f]lsf]?kdf /x3f]5, lj sf; sf nflu xdf]kf/:kl/s ; xof]u, ; f7 / ; fwg]pkof]u / efjl /Ofgl]t; lxt ; fef k6f; ul/al lgj f/Ofdf s]b6t xgk5, c\lbf /]dl]n] e6geof].

pxfn]; x; f]bl lj sf; nlo tyf ; fs{ul/al bzn]lgwf(Of u/3f]nlo xfl; n ug{Lzlf, ; j:Yo, cfly6, jftj /Of nufotsf I6qdf uOf:t/lo ; wf/ u/L 66g b/df /x3f]/f]huf/L, nufgl, lj t/Of k6f]n, vfB c; /lff, ef3d/L / ul/alh:tf ; d:oflj?4 n8g ; fef k6f; cfj Zos 5 e6geof].

pxfn]g]kn ; /sf/n]ul/al lgj f/Ofnf0{k6v kfyldstfdf /fv3f]/ ; g\@)@@ ; Dd b7nf0{cltsd lj sl; t dh6af6 lj sl; t dh6df nfg]/Ofgl]t to u/3f]k] a\ p]n]y ub]ul/al hl]n]klg lj sf; sf]afws /x3f]h]ul/al lgj f/Ofsf]sfd P]R5s ge0{clgj fo{sfd x]e6g' eof].

/fli66 of]hg f cfof]usf pk]lbf 8f= /jlg]sdf/ zfSon]; fs{ I6qdf ul/al 7hf]; W6df /x3f]/ o; lj?4 ; fdlxs k6f; cfj Zos /x3f]e6b}g]kn ul/al lgj f/Of kl]t kl]ta4 /x3f]h]; f]l cg?ksf of]hg cl3 ; fl/Psf]atfpg6of].

; fs6f dx; lrj cxdb ; ldn]; fs{]:yfkgsfn]v g]I6qlo / /fli66 txd f ul/al lgj f/Ofsf nflu ; fef sfo6mddf ; -rfng x6}cfPsf]; æd/Of ub]cfufdl lbgdf hgtfsf]hlj g:t/ psf:g / ; d[4 xfl; n ug{ ul/al lgj f/Ofsf ; Gbedf o; I6qdf ePsf pQd cEof; af/]sfo6mddf 5nkmn xg]atfpg' eof].

; eQm/fi6x^8]lo lj sf; sfo6mddf (UNDP) c6tu6 Pl; of kofl; lkms I6qlo s]b6sf k66ws s6]ng lj ; n]ul/al, ef3d/L / vfB c; /lffh:tf ; d:oflj?4 pknAw klj lw, ; f7; fwg / ; Fgf cfbgk]6f u/L ; x; f]bl lj sf; nlo / ; fs{ul/al lgj f/Of bzn]t3f]nlo lgwf(Of ug[sfddf UNDP n]lg/Gt/ ; xof]u ug[atfpg6of].

sfoqmdf ofhgf cfofu ef/tsf ; flqf rfw/L / ; fpy Pl; og k; k]S6e gbj s{>ln^asf sf clwlf 8f- kgf lj hg/fhfn]klg cfly\$; d[4sf nflu ul/al lgj f/Ofdf hf\$ lbgkg]wf/Of /fVgeof].

a9bf] tyf pRr hg; wof /x\$] o; lqdf ul/al lgj f/Of / cfly\$ lj sf; sf nflu ePsf pQd cEof; af/]b0lbg]sfoznfdf 5nkm eof].

; fs{; lrjfnon]; eQm /fi6x 3lo lj sf; sfoqmdsf]; xofudf ul/al Gogls/Of nllft sfoqmdnf0{cl3 a9fpg]kpf; :j?k sfoznf cfofhgf u/\$] x]. sfoznfdf ; fs\$; a} lqaf6 Nof0Psf] pQd cEof; nf0{ hf\$ lb\$]j utsf ; km sfoqmd / ul/al lgj f/Ofdf To; n]kf/\$]ofubfgdf 5nkm s]b} ePsf]lyof].

g]fn ,ef/t, ebfq, dflNBE; , >ln^asf, a^aunfbz, kfls:tfq / cknuflg:tfqsf ; /sf/L ; fdbflos tyf lj sf; sf] lqdf lqmfzln ; dxsf kl]tlgw ; xeful /x\$] ; f] sfoznfdf ; x; flbl lj sf; nlo k/f ug{ ckgfpgkg]/Ofglit / kl/ofhgf sf]; km sfoq]ogsf nflu nufgl ; fs{ lqdf tyf ul/al lgj f/Ofsf nflu 3f]ft sfoqmdsf]kult tyf lfdtf clej [4df h6f0gkg]lqlo ; xofuaf/]lj rf/ lj dz{eof].

; fy}vfB ; /lfsf rgf]l, n3lj Qsf]kpfu, ; fs{x:tsnf kj 4g s]b} ; dfjzl cfly\$ j [4, dlxf ; zlQms/Of, kl/jf/ lgorhg, :yfglo txsf]cfdlge{tf nufotsf lj ifodf ; -rfng ul/Psf kl/ofhgfaf/]cf- cf'gf]bzsf cgej cfbgkbfq / 5nkm eof].



aunfbzsf]ul/al lgj f/Ofsf]c; n cEof; x?sf]c]nfsq edof

; fs{bx?df u0{ul/al lgj f/Of; DaGwl c; n / k]offbol kpf; x?sf]c]nfsq u/L gjlgtd 1fg, ; lk, cgej / sfo{sfzntf k]kt u/L ; \$]pkof]sf dflldaf6 bzdf ul/al lgj f/Of lq]sf]kpf]sf/Ltf a9fpg] p2]on]Ps ab]zs canfsq edof 6fhln]ldit @)&).)#.#) blv @)&).\$.)^ ; Dd lq/fi6<aunfbzsf] /fhwfgl 9fsfs]c]nfsq edof u/\$]lyof]. edof 6fhldf ; x-; lrj ; /z k]vfg, pk-; lrj x? ; fgshl b] f/, lah5df/ >]7, l8lehq ; xsf/L sfofno eQmk/sf k]v xl/ alzi7, zvf clws{x? /fzgl >]7, nld gf/foof aB, n]v clws] huqfy zdf{kf\$]h, l8lehq ; xsf/L sfofno, ?k6b]lsf ; xsf/L clws] /df cfrfo / cy{d6qfnosf s]k6b/ clws] r6b]xfb/ lq]l /xg' ePsf]lyof]. c]nfsq edofsf]qmdf edof 6fhln] aunfbzsf] :yfglo ; /sf/, u]dlOf lj sf; tyf ; xsf/L d6qfno, Plzof tyf kzft lq]lo Psls] u]dlOf lj sf; s]b} ; fs{s]f s]b} ldls lef - b]w ; xsf/L, Ps 3/ Ps af/L cfofhgfsf]:ynut lg/Lifof edof u/L cGt/lqmf u/\$]lyof].



ul/j 3/kl/jf/ klxrfq c]nfsq edof

cf=j= @)^(:&) sf]ul/a 3/kl/jf/ klxrfq Pj +kl/rokq Joj :yfg ; DaGwl :jls] sfoqmd cg' f/ ul/a 3/kl/jf/ klxrfq / kl/rokq Joj :yfg tyf lj t/Of ; dGjo af\$]sf sfo\$]f/L pkflwlf >l bluf{b]l Gofk]fg]-e\$/f0{ sf]g]j]df & ; b:olo edof 6fhln]ef/t tyf kfls:tfqsf]ldit @)&).#.% blv @)&).\$.^ ; Dd c]nfsq edof u/\$]lyof]. pQm c]nfsq edofdf pk-; lrj >l /d]z k] fb k8f; g]l, lgb]zs >l /fhz lwtfn, tVofs clws] >l cfg6b /fh cofn, zvf clws] >l nld l3ld/] zvf clws] >l ; fj lql v8sf / cy{d6qfnosf zvf clws] >l uofz kf]hsf]; xeful /x\$]lyof].



; xsf/L ; 3+ ; yf kj 4g

; xsf/L kj 4g zfvf dfkmf ; xsf/L j rt ; /lfof sfofj lw,@)& ; xsf/L Cof ; /lfof sfofj lw,@)& /
 ; xsf/L Cof nufgl ; rgf 0sf0sf]sfofj lw, @)& sf]d:ofbf tof/ ePsf]5 . ; j}dGqfnodf ; xsf/L tyf
 ul/jL lgj f/of ; Dks{lj Gb' -kmf\$ n kj fOG6_ t\$g nuf0Psf]f !\$ dGqfnof f6 ; Dk\$ JolQm t]sPsf]/ ; Dk\$
 JolQm ; # ! lbg]cGt/lqmf ; DkGg ePsf]5 . /fli6o ; xsf/L glt, @)^ (sf]sfofj ogdf ; /f\$ f/jfnfsf]
 eldsf lj ifos klZrdf-rn ljsf; lq: t/lo cGt/lqmf sfoGmd kfj/fdf c; fh !% / !^ ut]; DkGg ePsf]
 5 .



cG lgsfosf]sfoGmdf ; xeflutf

lj Zj a\$ gkfn sfofjon]xfn}cfofhgf u/\$f]gkfn hljg:t/ dfks ; j [fof t}f\$] ; fdlhs ; /lff
 ; DaGwl tYof]sf]kl/Des lj Zn]fof ; DaGwl sfoZfnfdf o; dGqfnosf ; x-; lrj >l ; /z kwfg / pk-; lrj
 >l lj hsd/ >]7n]efu Ing' eof]. o:t}/fli6o cfly\$ tyf ljsf; cg' Gwfg kl/ib\gf/\$_ gkfn]lj Zj
 a\$sf]cu|/tfdg gkfn]df hjfkb]ltf ; DaGwl sfoGmd cGtu{ xfn}cfofhgf u/\$f]/fli6o ahof]lj Zn]fof,
 ul/al tyf n]Es ahof ; DaGwl sfoZfnf u]7ldf o; dGqfnosf pk-; lrj ao >l lj hsd/ >]7 / >l afa/fd
 e; fnn]efu Ing'ePsf].



; xsf/L ; :yfx?sf]cgludg kl]jlg

cgludg, dNof\$g tyf cg' Gwfg zfvf dfkmf ?= kfF s/f\$eGbf a9lsf]sf/]f/ ug]art tyf Cof
 ; xsf/L ; :yfx?sf]cgludg ubf{kf0Psf ; :yfut lj j/ofx? o; ksf/ /x\$ 5gM
 -s_ glt, Pq, lgod, lalgod kngfdf sdhf] /x\$]tyf pNn3g ePsf].
 -v_ ; #7g ; Argf tkm{pk; ldtx? clt ; sD jf lgisD /x\$] n]yf ; ldt lgisD /x\$] tyf j}S
 Joj :yfkG lgoldt gePsf].
 -u_ u} ; b:o sf/]f/ ePsf] zD/ kdf0fkq lj t/of gu/\$f] zD/ /lhi6/ cBfj lws gePsf].
 -3_ ; xsf/L ; :yfx?, laifout lhNnf ; 3, /f-; xsf/L a\$df cfj 4 xg' kg]f gePsf] ;]cfj 4tf u/f0{
 kdf0f kZ ug{nufpg' kg]b]v65 .
 -a_ sfofho Joj :yfkGdf zfvf sfo{?sf]sfo{gldn\$]b]v65 .

sf/]f/ ; Argfsf]cj:yf / Joj :yfkG

-s_ u} ; b:o tyf ; :yfut art sf/]f/, d2tl sf/]f/ / lj z]f j rt sf/]f/ ePsf] lgoldt art g}
 gu/L P]5s art dfq u/L j\$; /x sf/]f/df ; mlg /x\$].
 -v_ shf{Joj :yfkG M u} p]kfbgdhs lq, khl sf]f]sf] ; ldf gf3] nufgl, k6s k6s Ps}JolQm jf
 lgsfonf0{ nufgl ul/Psf] shf{Jofhb/ rsf]/x\$] shf{ nufgl]f lj leG lsl; dsf] z]Ns c; hl
 u/\$f].
 -3_ t/ntf kl/df0f Gog /xl t/ntf hf]vd b]vPsf].

; DklQ Joj :yfkG

-a_ sf]f Joj :yfkG % kl]tzt xg' kg]f @ kl]tzt dfq /x\$].
 -r_ ; lj wf Joj :yfkG ; #fnsx?n]cfkhw' l ; lj wf Ing]lbg]u/\$f].
 • sdcf/L Joj :yfkG M sfo]f]msf cfwf/df sdcf/L lgolQm ug{kG] sdcf/Lnf0{lGolQm lbg' kg] Gogtd
 kfl/>lds lbg' kg]nufotsf s/fx? ; ldt ?kdf dfq ePsf]
 • clen]y Joj :yfkGMvftfkq /Vg]sfo{flvPsf]ePtf klG ; :yfsf]clen]y cw]/x\$].
 • of]hgf Joj :yfkG M ; fwf/of ; efj f6 kfl/t gu/L of]hgf sfofj og u/f0Psf] tyf sltko ; :yfsf]
 aflif\$ of]hgf g]gePsf].

; fdlhs, ; f:s]ts klf

- h17 ; b:0 ed0f vr{u/\$f0f lzlf sfif zlifsaf6 vr{gn}l ; f0m}vr{ny}\$f].
- lj Qlo hfjvd tyf gub hfjvd Joj :yfkgsf]k0f; sdhfj /x\$f].
- cfd0fgl tyf vr{Joj :yfkgsf] M cfd0fglj f6 vr{36fp0f dflhg ^ kl'tzt xg' kg0f knf00f lng] u/L Aofhb/ tf\$] ; :yfut cfo sdhfj /x\$f].



; xsf/l tyf ul/al lgj f/0f d0qfno jf c0tu0 klxnf]klydstf k0kt (p1)
cfof]hgf÷sfo0md?sf]cf-j=@)^(÷&) sf]aflif0 k0lt l:ylt, sfof]ogdf bl}VPsf ; d:ofx?
/ ; dfwfgf{ePsf k0f; x?M

sfof]ogdf bl}VPsf ; d:ofx?

- d0qfnosf]sfo0md h] !^ df :jls0 ePsf]
- sd{f/Lx?sf]; dod}kb:yfkgsf]gePsf]sfddf cndn,
- ul/Al / ; xsf/l lf0df of]o hgziSt tyf ldtf lj sf; sf]sdL,
- h17sf]!^ ut]ah0 :jls0 ePsf]h]; xsf/l lf0sf]sh ufx{y p0kfbgdf k/\$f]k0fj tyf ; xsf/l tln0 d0knt ul/al lgj f/0fdf k/\$f]k0fj c0b0g u/fpg ; do cefj /x\$f]
- d0qfnosf]:yfgsf]cefj n]sfo{k0qmfdf sl7gf0{ePsf]
- ul/al lgj f/0f ; Da0wL c0o d0qfnox?n]; Dkfbg ug[u/\$f]sfdx? ; lxtsf]Joj ; flos of]hgfsf]tof/Ldf sl7gf0{
- d0qfno c0t/utsf]lgsfosf]; #7gf0ds lj :tf/ gxbf lgodg sfo0f sl7gf0{ePsf].
- g0kfn ; /sf/ sfof]efhg lgodfj nldf ePsf]d0qfnosf]sfo{; D}0wL Joj :yfnf0{; xsf/l P0df ; dfj 0 u/L ldnfg u/L sfo{ug{k0j}bl}VPsf].

; d:of ; dfwfgf k0f; x?

- /fli00 of]hgf cfof]uaf6 sfo0md :jls0 cg?k cy{d0qfnodf ah0 k0kt ug[k0f; ePsf]
- sd{f/Lx?nf0{o; d0qfnodf c0pg ; xdl't k0fg ePsf]/
- yk @) lh0nfdl l8lehg ; xsf/l sfof]ox? goF:yfkgsf] ug[; Da0wdf ; #7g tyf Joj :yfkgsf] ; Da0wL ; j]f0f sfo{; xsf/l lj efu d0knt ePsf]0f ; f]sf]; xdtlsf]nflu cy{d0qfnodf cg/f} ul/Psf].

aflif0 k0lt ; dlif tyf d0qfno:t/lo ; d:of ; dfwfg ; ldt a}S

- cfly\$ aif{@)^(.&) sf]aflif0 k0lt ; dlif tyf d0qfno:t/lo ; d:of ; dfwfg ; ldt]a}S c0t/d dl0qkl/ib0sf ; Ddfgglo c0w0f tyf ; xsf/l tyf ul/al lgj f/0f d0q lvn/fh /]dlsf]c0w0ftfdf @)&) efb|\$ df a:of]. d0qfno / dftxt lgsfosf]; du}laQlo k0lt *!>(* kl'tzt /x\$f]5 .

qm# ; #	j h0 p=zif0 g+-cfof]hgf/sfo0mdsf]gfd_	aflif0 j h0 xhf/df	vr{ xhf/df	lj lqof]hgfsf] thgdf vr{k|tzt
!	#!)!!-#; ; xsf/l tyf ul/al lgj f/0f d0qfno@	@**\$#	@)!)#!-#	*#-*
@	##@!#\$-#÷\$; ; xsf/l lf0 ; b0ls/0f cfof]hgf	!@^%)\$!!^\$\$#	(@-#!
#	##@!##-#÷\$; xsf/l kl'zlf0f s0b|	%^@)	\$((\$	&@-(\$
\$	##@*!@-#÷\$;k=p-kxf8l ul/al lg= cfof]hgf	!##()@^	*!\$*(^	^)=^^
%	##@)!(./fli00 ; xsf/l lj sf; j f0{	@#)))	@#)))	!))=)
^	##@)!!#÷!(#./fli00 ; xsf/l lj sf; j f0{	^&#))	^&#))	!))=)
	h0df / cf]t	^\$%(!^	%@(%&=(*!>(*



**ofhgf tyf glt thqf zfvfs]cf-j = @)&)÷&! sf]kyd rfdll; ssf nlo tflsPsf sfoqmdx?
/ ; f]sf]cfZjlg d; fct ; Ddsf]kult cj :yf bxf]o adflhd /x\$]5M**

! = ; xsf/l tyf ul/jl cgludg ; bqls/of sfoqmd ; #fngsf] nflu lj :t[cjwf/0ff kq tof/ e0{ sfoqj /0fsf]d:of tof/ ePsf].

! @ hgf tof/l tyf k\$zfg tof/l sf]nflu ; ldit u7g ul/Psf].

! * /fli60 tyf cgt/fli60 ; xsf/l ; 3 ; :yfx? ; u ; ; ' Dj Gw Pj +; xof]sf nflu >ldfg\; l rj Ho" cgt/fli60 ; xsf/l dxf; 3sf]; fwf/of ; ef blifof clk]sf]s]k 6fpgdf efulng hfg sfoqmd ; jls[ePsf].

! (; xsf/l tyf ul/jl lgj f/of ; Dj GwL sfoqmdx?sf] ; #f/sdl[? ; u cgt/lqmf, cledvls/of tyf cjnf\$g e0ofsf nflu kl/Des sfd z?jft ePsf].



; xsf/l tyf ul/al lgj f/of dGqfno / dftxtsf lgsfo Pj -sfoqmdsf]j flif\$ ah0 ljlgofhg

; xsf/l tyf ul/al lgj f/of dGqfno / cgtu{sf lgsfo tyf cfofhgx?sf] rfn' cfly\$ j if{@)&)÷&! sf] aflif\$ ljlgofhg ah0 bxf]o adflhd /x\$]5 M

l ; = g =	lgsfo	@)&)÷&! sf] aflif\$ ah0 -? = xhf/df_
! =	; xsf/l tyf ul/al lgj f/of dGqfno	@(^ (%
@ =	; xsf/l ljefu	!!% (*
# =	l8lehg ; xsf/l sfoqno ## j 6f_	!)&%%
\$ =	; xsf/l klzlf of s]b|^ j 6f_	\$* (%*
% =	; xsf/l lfq ; bqls/of cfofhgf	!)&^@*
^ =	klZrd pRr kxf18 ul/al lgj f/of cfofhgf	@(\$\$#(
& =	/fli60 ; xsf/l lj sf; j f\$}	%))))
	hDdf	(%)&#



dGqfnosf]cf-j = @)&)÷&! sf]sfoqmdut lj j/of

a=z-g+M #%@)!!-#÷\$
rfn' /sd tkm(?=M !@*)#

sh ljlgofhg ah0M @(^ (%
pkefu vr{tkm(?=M !)*\$%)

kFlut /sd tkm(?=M %^@!%

-? = xhf/df_

l ; g =	sfoqmd : s]fsnfk	ljlgofhg ah0	lhDdf/ zfvf
1 =	dGqfnosf]ejgsf]5tdf 6z lgdfof{Pj -kf16z\$g	10000	kzf; g tyf hgziQm lj sf;
2 =	knlgf / knlgf; E	715	
3 =	d]zgL cfhf/ vl/b	1530	

4=	; xsf/l axp27olo Joj ; flos sDkn\$; lgdff	43970	
5=	; xsf/l tyf ul/jl cgludg ; b0ls/Of sfoqmd ; #fng	96950	
6=	afliif\$ sfoqmdsf] kfej sf/l sfofj og Joj :yf ; Dj Gwl ufj7L	450	
7=	cfudl cf-j= sf]ofhgf thdf ufj7L	250	
8=	ofhgf thdf tyf sfoqmd sfofj og ; Dj Gwl j }s,5nkm tyf cGt/lqmf sfoqmdx?	450	
9=	; xsf/l tyf ul/jl lgj f/Of ; Dj Gwl cfofhgf cjwf/Of kq tof/l	1000	ofhgf tyf glt thdf zivf
10=	lqj lif6 ofhgf tof/l	300	
11=	hg6 tof/l tyf k\$fzg	360	
12=	/fli60 tyf cGt/fli60 ; xsf/l ; 3 ; :yfx? ; u ; ; Dj Gw Pj # xofu	1470	
13=	; xsf/l tyf ul/jl lgj f/Of ; Dj Gwl sfoqmdx?sf] ; #f/sdix? ; u cGt/lqmf, cledvls/Of tyf cj nfx\$g edOf	1200	
14=	ul/al lgj f/Of ; Dj Gwl c; n cEof; :gd9f uld clen]vs/Of sfoqmd	1200	
15=	ul/jl lgj f/Of ; Dj Gwl PS; g dl6& tof/l	1200	
16=	cfudl ; fs{; x; flbl lj sf; nlo tof/l ; Dj Gwl cGt/ ; /sf/l lj zif1x?sf]a7s tyf sfozfnf	1000	
17=	ul/jl lgj f/Of ; Dj Gwl Pl; ofsf bzx?df ePsf c; n cEof; x?sf]cj nfx\$g tyf ; Dj Gw lj : tf/	2400	ul/jl lgj f/Of sfoqmd
18=	ul/jl lgj f/Of ; Dj Gwl /fli60 glt thdf	700	
19=	; x/l tyf ulldOf ul/al lgj f/Of ; Dj Gwl ufj7L	700	
20=	; fs{lj sf; Nflos]/fli60 kljt 9g=kllknOn tof/l	300	
21=	ul/jl lgj f/Ofsf nflu ulldOf ko6g kj 46 sfoqmd	1000	
22=	cG5/Oflo Pj :gd9f ; xsf/l -s]ifh6o plkfbg, kzf]vgsfo{; d7 lj ifout_ ; :yfx?sf]clbog	400	
23=	afliif\$ k4lt kljt 9g tof/l tyf k\$fzg	200	
24=	lfglo :t/ klut ; dliff ufj7ldf ; xeflutf	180	
25=	; xsf/l sfofho cgludg	500	cgludg, dllofng tyf cg; 0wfg
26=	; /sf/l cgbfg kllt ; xsf/l ; :yfx?sf]cgbfg kfej sf/l/tf clbog	350	
27=	k4lt ; dliff a7s tyf ufj7L ; #fng	550	
28=	kl; cgludg tyf dllofng klzifof	1000	
29=	/fli60 cyf6qdf ; xsf/l lfgsf]of]ubfg clbog Pj -k\$fzg -k/fdz{	3000	
30=	dlqfno cGt/utsf sfoqmd tyf ; 3 ; :yf cgludg	870	
31=	/fli60 ; xsf/l glt ,@)^ (df plny eP adf]hd dfkb08, cfwf/kq, sfofj lw -; :qf s]b] art ; /lOf sf]f,COf nufgl nufot_ sfof]hgf cflb tof/l	800	
32=	lfgut dlqfno tyf lgsfox? ; Dj 4 sfg9 Pj :glit lgodx?df ; xsf/l lfgsf] kj 46sf nflu cfj Zos ; zflvg Pj -kl/dih6sf nflu d:Of tof/l	500	
33=	p]s[6 ; xsf/l ; :yfx?sf]ls6fsnfk; Da6wl 8sd]6k tof/l	800	
34=	p]s[6 ; xsf/l ; :yfx?sf]kllknOn tof/l tyf 5kfo{	300	
35=	/fli60 ; xsf/l lbj ; ; Dj Gwl sfoqmd	500	
36=	; xsf/l kj 46f]ds r]jgdhs ; fdulx? tyf kl:tsf tof/l -5kfo{, lj t/Of_ Pj + ; xsf/l kj 46 ; Dj Gwl krf/ k]f/ sfoqmd	1000	
37=	/fli60 ; xsf/l glt ,@)^ (; Dks{lj Gbx? / ; /f\$]f/j fnix?sf nflu s]b]l/ lfg: t/df kj fl]ws/Of sfoqmd	1000	
38=	lj Bfno lziff tyf pRr lziffdf ; xsf/l lj ifosf]kf76sd tof/l -ufj7L, 5nkm, n]vg, ; Dkfbg cflb _	600	
39=	; xsf/l lj sf; tyf kj 46 ; Dj Gwl Pl; ofnl dhsx?df cj nfx\$g tyf ; Dj Gw lj : tf/	2000	
40=	/fli60 tyf cGt/fli60 ; 3 ; :yfx? ; u ; xsf/l kj 46; Da6wl cGt]s6f sfo6d	1000	
41=	ah]6g tof/l tyf k\$fzg	300	
42=	; u7g tyf Joj :yfg ; e]fOf -dlqfno tyf dftxt lgsfo_	500	
43=	lfdtf clej 4L tflnd -P; klP; P; , ; jf/l rfns, plk]Of, cflb _	150	kzf; g tyf hgziOm lj sf;
44=	sdff/l zlk lj sf; tyf Joj :yfg ; Dj Gwl lj lw cledvls/Of tflnd	300	
45=	n]yf Joj :yfg tyf a7h' ; Dk/lifof ; Dj Gwl ufj7L ; #fng	300	
	hdff	184245	



dGqfnodf xfn sfo{t kbflwsf/lx? / ; Dks{gDa/

l; g#	gfd=y/	kb	sfo{t zfvf	6]hkmj g#
1=	>l lvn/fh /l dl	; Ddfgglo dGql		4200055
2=	>l nfnldof hfzl	; lrj		4211860
3=	>l /fds[Of ; j dl	; x-; lrj	; xsf/l tyf Joj :yfk g dxfzfvf	4200058
4=	>l ; /z kwfg	; x-; lrj	ofhgf tyf ul/jl lgj f/of dxfzfvf	4211781
5=	>l ; fgshl bz f/	pk-; lrj	kzf; g tyf hgziQm lj sf; zfvf	4211657
6=	>l /dz k| fb kb f; g l	pk-; lrj	Dff-dGql HoSf]lghl ; lrj fno	4200055
7=	>l afa/fd e; fn	pk-; lrj	ofhgf tyf glt thGf zfvf	4200406
8=	>l lah'sdf/ >]7	pk-; lrj	ul/al lgj f/of zfvf	4200080
9=	>l rGb|j xfb/ 7s/l	pk-; lrj	cgldg, dMofsg tyf cg; Gwfg zfvf	4200060
10=	>l e/t k| fb 9sfn	zfvf clws[	kzf; g tyf hgziQm lj sf; zfvf	4211690
11=	>l nldgf/foof j B	zfvf clws[	kzf; g tyf hgziQm lj sf; zfvf	4211657÷4211690
12=	>l huGfy zdf{kfBh	n]yf clws[	cflyS kzf; g zfvf	4211576
13=	>l ho/fh cj :yl	n]yf clws[	cflyS kzf; g zfvf	4211576
14=	>l wdfh /fSof	zfvf clws[	; xsf/l k| 4g zfvf	4200420
15=	>l cfgGb zdf{e; fn	zfvf clws[	; xsf/l k| 4g zfvf	4211860
16=	>l uoff /f0	zfvf clws[	ul/al lgj f/of zfvf	4200080
17=	>l w[fsdf/l vql	zfvf clws[	cgldg, dMofsg tyf cg; Gwfg zfvf	4200060
18=	>l gf/foof sfs{	zfvf clws[	ofhgf tyf glt thGf zfvf	4200406
19=	>l /fzgl >]7	zfvf clws[	ul/al lgj f/of zfvf	4200080
20=	>l kGpyf /f0{	zfvf clws[	>ldfg ; lrj HoSf]lghl ; lrj fno	4211860
21=	>l ; flj lq v8Sf	zfvf clws[	>ldfg ; lrj HoSf]lghl ; lrj fno	4211860
22=	>l 0Gb| zdf{9ufgf	cy] 1	ofhgf tyf glt thGf zfvf	4200406
23=	>l cfgGb /fh cofh	tYofs clws[	cgldg, dMofsg tyf cg; Gwfg zfvf	4200060
24=	>l clgn >]7	sDkoB/ clws[	cflyS kzf; g zfvf=lhG; l	4211576÷4211637
25=	>l uf]j Gb k- nfd5fg]	gfoj ; Jj f	lhG; l	4211637
26=	>l cgkdfg pbf;	gfoj ; Jj f	ul/al lgj f/of zfvf	4200080
27=	>l s[Of k| fb e; fn	gfoj ; Jj f	kzf; g tyf hgziQm lj sf; zfvf	4211690
28=	>l /fwf Pd=; l=	gfoj ; Jj f	cgldg, dMofsg tyf cg; Gwfg zfvf	4200060
29=	>l ; ldlff ld>	sDkoB/ ck/f/	kzf; g tyf hgziQm lj sf; zfvf	4211690
30=	>l kltef clwsf/l	sDkoB/ ck/f/	kzf; g tyf hgziQm lj sf; zfvf	4211690
31=	>l afa/fd kfBh	vl/bf/	ofhgf tyf ul/jl lgj f/of dxfzfvf	4211781
32=	>l zs/afa' cfrfo{	vl/bf/	; xsf/l tyf Joj :yfk g dxfzfvf	4200058
33=	>l ; /Gb|kfy/h	; x-n]yfkfn	cflyS kzf; g zfvf	4211576
34=	>l /lj Gb|sdf/ sf0/fnf	; x-n]yfkfn	cflyS kzf; g zfvf	4211576
35=	>l /fds[Of dfgGw/	x=; =rf	kzf; g tyf hgziQm lj sf; zfvf	4211690
36=	>l lrq axfb/ sfs{	x=; =rf	ofhgf tyf glt thGf zfvf	4200406
37=	>l /fhz yklnof	x=; =rf	; xsf/l tyf Joj :yfk g dxfzfvf	4200058
38=	>l nfSz 9sfn	x=; =rf	ofhgf tyf ul/jl lgj f/of dxfzfvf	4211781
39=	>l ldg' uf]j	x=; =rf	>ldfg ; lrj HoSf]lghl ; lrj fno	4211860
40=	>l xfd axfb/ a:g[	sfofho ; xof]yl	; xsf/l tyf Joj :yfk g dxfzfvf	4200058
41=	>l ; lj gf 8wfh	sfofho ; xof]yl	btff-rnfgl	4211657
42=	>l s[Of j =vql	sfofho ; xof]yl	btff-rnfgl	4211657
43=	>l lbkf sfs{	sfofho ; xof]yl	>ldfg ; lrj HoSf]lghl ; lrj fno	4211860
44=	>l lj dnf bhfn	sfofho ; xof]yl	cflyS kzf; g zfvf	4211576
45=	>l cg; 0of kfBh	sfofho ; xof]yl	ofhgf tyf ul/jl lgj f/of dxfzfvf	4211781
46=	>l cg' tdfd ^a	sfofho ; xof]yl	Dff-dGql HoSf]lghl ; lrj fno	4200055
47=	>l lszf] eh]h	sfofho ; xof]yl	; xsf/l tyf Joj :yfk g dxfzfvf	4200058
48=	>l zlsnf vql	sfofho ; xof]yl	kzf; g tyf hgziQm lj sf; zfvf	4211690

ul/j 3/kl/jf/ klxrfq / kl/rokg Joj:yfkg tyf lj t/0f ; dGjo af\$€f];lrjfnodf sfo{t kbflwsf/lx? / ; Dks{gDa/			
l;g#	gfd=y/	kb	6]hknfj g#
1=	>l bluf{b]l Gofkfg]e\$/f0{	sfo\$fl pklflbf	4211755
2=	>l 908L/fh nfld5fg]	pk-;lrj	4200407
3=	>l sžj ufđ	lgbžs	9841052301
4=	>l /fhž lwtfn	lgbžs	9841522909
5=	>l nldl l3ld/]	zfvf clwst	9841608352
6=	>l /yf lg/fhf	8f6f 0l66stf{	4200407
7=	>l ;/fb|clwsf/l	sfofno ; xofl	4200407



dGqfnodf axnl÷; ?j e0{cfdpg÷hfg'ePsf / cjsf; xg'ePsf sd{f/lx?sf]lj j /0f

l;g#	kb	sd{f/l\$]gfd	axnl ldt	/dfg ldt	cjsf; ldt	s]knot
!=	zf=c=	>l cfgGb zdf{e' fn	@)&).!@#			
@=	zf= c=	>l u0ff /f0{	@)&).%#			
#=	zf= c=	>l gf/fo0f sfl{	@)&).%&			
\$=	zf= c=	>l kegfy /f0	@)&).^@#			
%=	gf=; ÷	>l s[0f k] fb e' fn	@)&).#!			
^=	gf=; ÷	>l /fwf Pd=; l=	@)&).#@#			



Pl; ofln C0f dx; 3sf];fwf/0f ; ef

Pl; ofln C0f dx; 3sf];fwf/0f ; ef (Asian Credit Union Forum 2013) g]kndf ; g\ !((* kl5 ; g\@)!# sf]; 6]a/ !@ blv !\$, -@)&) efb|@& blv @(_ ; Dd sf7df8f\$]; fl]6l x]ndf ; DkGg ePsf]lyof]. Plzofnl ; b:o ; 3÷; :yf tyf ci6]nof, Sofg8f, cd]/sf, hdG] nufotsf bžx?af6 rf/ ; osf]xf/fxfl/df ; xeflutf /x\$]o; km]dsf]cfltyotf g]kn art tyf C0f s]bl]o ; xsf/l ; 3 ln= n]/fli60 ; xsf/l a\$; d]sf]; xeflutfdf ; DkGg u/\$]lyof].

Asian Credit Union Forum 2013 pb3f6g sfoGmddf k0v cltly ; Ddfgglo dlGqkl/ib\$]f cl]blf lvn/fh /q]dn]; sf] x?sf] of]ubfg / lj sf; sf] rrf{ub}; /sf/ ; sf] sf] :j:y lj sf; sf]nflu h:tf] 5}; xof] ug{tof/ /x\$]/ To; sf nflu ; sf] n]cfly\$ cgzf; gdf hf\$ lbgkg[lj rf/ JoQm ug]of]. To:t}/fli60 ; xsf/l ; 3sf cl]blf >l sžj k]fb a8fn tyf g]kn /fi6«a\$]sf ueg{ 8f= oj /fh vltj 8fn]km]dsf]; km]tsf]sfdgf ub]o; km]dn]; sf] lj sf; sf nflu dfu{lgbž ug{; Sg]s/f p]n]y ug]of].

pQm sfoGmddf ; xsf/l tyf ul/al lgj/f0f dGqfno ; xsf/l lj efu, /fli60 ; xsf/l lj sf; af\$ {nufotaf6 pRr:t/sf kbflwsf/lx?sf]; xeflutf ePsf]lyof].

pQm ; fwf/0f ; efn]cfufdl Asian Credit Union Forum 2014 sf]sfoqnd 068f]] ofsf]
hsftf] cf]hgf ug]]g0f6 ; lxt sfoqnd ; DkGg ePsf]]yof].

