

vh; kl ijd l fgr;
chdW- rrh; l =
x | foHx

1- bak; .kP; k okGoVkr

& Jh e- eVs

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‘bank; .kP; k okGoVkr* ; k ikBkrw Jh-e- ekVs ; kauh rpkjekpk vk/; kfRed fodkl
ifriknu dyk vl w R; krw rpkjekps ekBi .k lgti .ks Li 'V >kys vkgs rpkjekfo'k; h
vR; r vknj vl wgh brj l q"kf{kr ek.kl ki ek.ks ekVs ; kP; k eukr dkgh fodYi vkgs-
fo"okps vkfndj .k l etkou ?; ko; kps vl Y; kl i i'pkru ckj i Mko; kl gos tks dskh
R; kr xjQVw cl sy R; kyk gs "kD; ukgh] vl s rpkjekps Li 'V er vkgs R; keGs
LokHkfodp ekVs ; kauk fo"okps vkfndj .k l etw ?ks ; kl vik= vkgr vl s okVrs vkf.k
rpkckP; k ; kp i'z'ukpk R; kauk myxMk gkr ukgh rj l oZ i'krkauh ts ije'ojkps Lo: i
o.ku dsys vkgs rs ekVs ; kauk [kjs okVr ukgh i j r rpkckfo'k; h vl ser 0; Dr djrkuk
R; kauk Hkhrh okVrs dkj .k brj l oZ ek.kl ke/; s R; kauk rpkjke gk l okr l Ppk ek.kl
okVrks

rpkjekkauh , dnk i j ekfkpk ekxz fuoMY; kurj i tgg eks oGw i kfgys ukgh- R; kauh
vki ys l xGs vutko fygu Boys vkf.k rs okprkuk vki Y; kl kj [; kp , dk l keU; ek.kl kps
pfj= okpY; kpk vutko ; srs vki Y; k vHkxkrw rpkjekkauh vki Y; k n'orkyk , [kk | k
ukfLrdyk "kkkrhy vl s i'z'u fopkjys vkgs- ts i'z'u l keU; ek.kl kyk i Mrkr vl s
vud i'z'u rpkjke vki Y; k n'orkyk fopjkr r'gk l okuk rpkjke vki Y; kl kj [; kp
okVrks i j r r vki .k dsk vkgr \ d'w vkyks vkgr \ vkf.k d'ps tk.kj vkgr \ ; k
i'z'ukpk rpkjke ik.kkoj mnkj gk'w "kkk ?krkr- r'gk R; kauk i pM osuk gkrkr- n'rk
gkr rs t'gk rpkjke 0; Dr djrkr r'gk R; kP; k vl keU; Rokph vkG[k i Vrs 'ng tkoks
vFkok jkgk v"kh ifrKk d: up rpkck ; k i'z'ukuk fhkMrkr r'gkp l keU; ek.kl vkf.k
R; kP; kr ekBs varj i Mrs

rpkckauh iješojkps : i vkiY; k MKG; kã q̄s fu"py Bøys gkrs rs R; kP; ki kl u
 fdrhrjh nij gkrs i.k rEks iksp.; kpk R; kpk fu"p; gkrk- /; ku gp R; kps int u gkrs
 iješojkl kBh R; kpk tho oMk >kyk gkrk- vkiY; k ekxkz tkrkuk rs Fkæys ukghr- fujk" k
 >kys ukghr- iješojHks/hl kBh R; kauh l ã kjkpk R; kx dsyk] ukryxkpk R; kx dsyk] ?kjkj
 l kMys ck; dks eY; kps R; kauh nE[k >kys ukgh- eyxk xY; kpsgh nE[k R; kauh >kys ukgh-
 myV iješojiklrhP; k ekxkzhy vMFkGs nij >KY; kps l ek/kkup R; kauh 0; Dr dsys vki yk
 /; s kl kBh R; kauh i ã p̄kph gkGh dsh- l kekU; r% fopkjh ek.kl kyk cpdG; kr i kM.kkj p
 iz'u rpkjkekauh i Mysgkrs Kkuh ykãdMs tkos rj rEks vgdãko ok<hl ykxrs onijk; .k
 i ãMrkdMs tkos rj dks kR; kgh nksu i ãMrkps , der gkr ukgh- , [kk | k vkRefu'BkdMs tkos
 rj rEks fujkG; kps p̄svk fnl w ykxrk- , [kk | k egãkdMs tkos rj rks mxz ek.kl vkiY; k
 fBdk.kh xjxjr cl syk vl rEg. kw rpkckauh iješojkps ik; /kjys R; kyk mnãskau
 Eg.kky} ^eyk xrh Eg.kts dk;] ggh dGr ukgh o v/kxrh Eg.kts dk; ggh dGr ukgh-
 deZ Eg.kts dk; ggh dGr ukgh vkf.k /keZ Eg.kts dk; ; kphgh dYi uk ukgh- iq; d"kyk
 Eg.kkos vkf.k iki dl s fujl kos ; kphgh eyk dYi uk ukgh Eg.kw eh rEg; k ik; hp Hkko
 Bøyk vkgs** rpkjkekauh vxnh gs ts i kLrfod iz'u vkiY; k euyk fopkjys gs R; kP; k
 ekBì .kps y{k.k vkgs ek.kl kauh i ãFkfi r dsys ts ekBkByk fl /nkr vkgr R; kph eG
 chtp R; kauh pkpi w ikj [kko; kl l q okr dsh ; krp rpkjkekps ekBì .k vkgs

iješojiklrhl kBh R; kauh l oLokpk R; kx dsyk vkf.k , dk iješojkoj vki ys y{k
 dñr dsys i kMjãkykp vki ys xq̄ euyk vkf.k R; kP; koj R; kPkh ijkdK'Bph fu'Bk gkrh
 vkf.k ; k iješojkP; k [kU; k Lo: ikpk R; kauh l k{kRdkj >kyk- rks R; kauh vkiY; k vud
 vHkãkruw o.kz dsyk vkgs vR; r fuxgkus R; kauh vkØfeysyk gk [kMrj ekxZ l okãuk ip.ks
 dBh.k vkgs vkf.k ; krp rpkckP; k vl kekU; Rokph i phrh ?kMrs vkf.k gk ekxZ vR; r
 [kMrj vkgs vkf.k l oLokpk R; kx dj. ; kph r; kjh ul y rj dkskh ; k ekxkzj ; Å u; s
 vl k b"kkjggh R; kauh fnyk vkgs "kVh rpkckph [kMrj ri"p; kZ QGkyk vkyh R; kauh
 R; kP; k i kMjãkus l k{kR n"ku fnys vkf.k l k{kRdkjh l r rpkjke vl k R; kpk ukoykãdd
 >kyk- rpkck dMhl ghr xqr >kys vl s ykd Eg.kw ykxys vFkãr ; kckr vud

I ákkkdkæ/; sokn vl ys rjh rpkckp; k HkDrhcny dkskkp; kgh eukr dl ygh "kdk ukgh-
 rpkckph HkDrh l okuh ekl; dsh vkgs vkf.k R; kdk i ješoj HkVyk gsk- R; kus rpkckuk
 l k{kk n"ku fnys ; koj ykdk fo"okl vkgs vkf.k vudkuh rpkckp; k ekxkus tkÅu
 vkiyk vk/; kfRed fodkl l k/kyk vkgs [kú; k vFkus rpkck gs vo?; k egkjk'Vlps
 vk/; kfRed xq Bjrs gs R; kps ekBi .k dskkhg ukdk: "kd.kkj ukgh- l k{kkRdkjh l rkp; k
 ekfydr rpkckps LFku [kii ojps vkgs , o<s ek= fuf"pr-

fpe.kjko r; kj gkrkr- Egkrkj k vki Y; k i Ruhl g fpe.kjkoP; k ?kjh ; rkr- vki Y; k Vdph
 pkoh gjoyh vkgs vls l kxuu fpe.kjkoMuu uohu dlkMs ol wy djrkr o rccy pkj
 efgus fpe.kjkoP; k ?kjh ; rkr- vki Y; k Vdph pkoh gjoyh vkgs vls l kxuu
 fpe.kjkoMuu uohu diMs ol wy djrkr o rccy pkj efgus fpe.kjkoP; k ?kjh okLr0;
 d: u fpe.kjkoauk v{kj "k% y/rkr- R; kps [kk. k&fi . k&fQj . ks ; k l oZ xksVhps ekBs fouknh
 o.ku ; k dFkr vkys vkgs bdMs fpe.kjko kps dLr y s i S s l a rkr- rs l kl U; kdMuu nksu"ks
 : i ; s ml .ks ?krkr vkf.k jRulfxjhyk tkrkr rsgk Egkrkj yQack] pkj vkgs gs R; kauk
 l etrs ; k il xkpg h o.ku fouknh vkgs bdMs EgkrkU; kyk fpe.kjko jRulfxjhyk xY; kps
 dGrkp rks fpe.kjkoP; k ck; dkP; k iKVY; k ?kAu il kj gkrks fpe.kjko vKY; kuarj
 dkghgh d: "kdr ukgh-

vkf.k "kVh EgkrkU; kps ts i = ; rs R; kr fouknkpk mRd'kZ l k/kysyk vkgs R; k
 i=krhy etdij ; k l nHkkr ikg.; kl kj [kk vkgs ^fp- fpe.kjko ; ka v..kk QkVds ; kps
 ieiwd vk"khokh- vki.k vkepk pkj efgus mRd'V ikgqpkj dskl ; kcnny vkEgh
 vki Y; kyk nok nrks jkfgyy; k vk; q; kr vki yh vkBo.k Ogkoh Eg.kuu vki Y; k dVpP; k
 iKVY; k cjksj vkf.kY; k vkgr- rl p vki Y; k dki MokY; kdMuu 60 : i ; kps dki M vkf.kys
 vkgs R; kps i S s QM.ks vki yojp vkgs vkeP; k vQkV bLVVhi dh nxMfoVkauh Hkjyy; k
 nksu Vdk vki Y; kyk okj l k Eg.kuu BfoY; k vkgr] R; kpk Lohdkj djkok- vki .k Lor%ps ?kj
 ckdky rsgk R; kpk vo"; mi ; ks djkok- vki Y; k ekrksJhl ueLdkj o fp- l ks l uckbz
 vk"khokh- rP; kl kj [ks nd js HkGs l kot feGs ; rph rjrm ruz >kyh vkgs rjh vkeP; k
 ; ks {kekph dkGth d: u; s dGko} gs vk"khokh-

vki yk

vk. .kk QkVd

gs i = mRd'V fouknkpk , d ueqk vkgs f"kok; "kVh fpe.kjko Eg.krk} ^xY; k
 pkj efgu; krhy nskh QM.; kl kBh okpdkauh eyk i l Z vizk djkoh v"kh fourh vkgs ukgh
 rj r: .kps eufk .kkps izdkj fuLrj.kkj iješoj tks l kl jk rks ikBhjk [kk vkgp-** gk
 "kVgh fouknh vkgs ^ek>snRrd oMhy* ; k dFkrhy fouknkpsLo: i FkMD; kr vl svkgs

3- ek.kl kr fojysk ek.kl

& nqkzHkxor

~~~~~

xorh Qykps fodl u vl koš r l p fonj kP; k eukps fodl u 0; kl kus nk[koys vkgs fonj gk egki Mr vkgs rks LoPNnh vkgs i.k Loš ukgh- fonj fu; ekpk HkDrk vkgs i.k nkl ukgh] ftFks fonj ; rks frFks i d Uurk ; rs ftFks fomj ; rks frFks vkRei jh{k.k dj.kkjs LoPN eu ; rs ftFks fonj ; rks rFks fnykl k ; rks dkj.k fonj gs l Rrkfoghu plaxyi .kkps i rhd vkgs R; kpk plaxyi .kk gk dG Hkys .kkp vkgs fonj ktoG l Rrk] in , \$o; Z uOgrs rjhgh T; kP; k gkrh l Rrk vkgs R; kpk fonj ki s vki .k nqGs vkgkr ; kph tk.kho l rr gkrh fo"kn plaxyi .kk r fdrh rst vl rsR; kps fonj gsmRre mnkgj .k vkgs

/krjk'V] i M/vkf.k fonj gs fr?ks HkA i jarq fr?kph fu; rh oxGh gkrh- ifgys nkšks jktkph eys Eg.ku jkti rj fonj nkl hi e- ; k fr?ka dh "kkjhfdn'V; k v0; x rkp gkrk- R; kyk thour uhp LFku vl ys rjh "kkjhfd vkf.k ekuf d l keF; Z Hkji ykHkys gkr s rks {kf=; ukgh- ckEg.ki e vl u ckEg.kgh ukgh- R; kph tkxk l w] pkj.k] ex/k ; kP; kp rUgph vkgs i.k fonj gk ud rk vkfJr uOgrk & R; kP; kr iKk gkrh vkf.k dekyhph l fnPNk Hkjysy gkrh-

tjggh vfrfjDr] vukBk; h vkf.k udks vl sy R; k fBdk.kh vki .k gkAu cky .ks gk fonj kpk LoHkko uOgrk- rks MkGs m?kMs Bdu c?k.kkj gkrk- ; qnkps {ks= R; kyk oT; Z gkr s R; keGs R; kP; k fØ; k"khysyk vki kvki p e; kzk i Myš; k gkR; k vkf.k ; k e; kzkph R; kyk tk.khgh gkrh- ts gkby rs ikgk; pš fuR; uos Kku xkGk dj; pš vl k R; kpk ifj iKB gkrk- ek= gs Kku 0; ogkj kP; k i krGhyk l M/vu uOgrs jkdM; k xtctyš; k 0; ogkj koj fu[kkyl uhrh ?kkyu i kg.kkj fonj gk , d iz kxh gkrk- fonj kyk LokFz uOgrk- rks l d kjh vl yk rjh R; kP; k oš fDrd thouryk egkHkjrkr d Bgh LFku ukgh-

rks /krjk'V] k e-h gkrk vkf.k /krjk'Vgh R; kP; koj fol u jkgr gkrk- fonj kph cdnh pks[knG gkrh- l R; l kxk; yk rks d/kgh dpjyk ukgh- rjh i.k rs l R; l kxrkuk , d izdkjph [kr l rr R; kP; k euyk okVr jkgrs fdaguk vfi z i.k iF; dj l kx. ; kph

oG ; sks gkp ekBk nqñfoikd vkgs gh R; kph eukēu [kk=h i Vysh vl rs l ol dkgb  
nñk/khu vkgs ; k fujk"kas rkgb xkl syk vl rks vkf.k Eg.koup drñ; e; uhrhvk rks  
vfr"k; rRijrus tirk

fonij gk vfr vkn"KZ vl k jkti q 'k vkgs Fkjsi .kkps eeZ Eg.koup rks tk.krks R; k  
xqkxqhus Hkjsy; k jkt?kjk.; kr vR; ar l ko/k jkgu] dqkkykgh u nq[kork fonij l kU; kkk  
; kx; rks l Yyk nrks ; k ifjLFkrhr JSB eW; kakh R; kus d/khgh rMtKM dsh ukgh gk  
R; kP; k 0; fDreRoke/khy fo"ksk iSyw vkgs u\$ fxZd iæGi .kk o pk.kk{ki .kk gs , dkp oRrhps  
fhkUu vkfo'dkj vkgs gs fonijkus vkG[kys gksr vkf.k fdrhgh vk.khck.khpk iñ x ; ðkš  
fdrhgh dVwvutko ; ðkš vkiY; k eukpk l erksi .kk fonijkus d/kh fc?kMwfnyk ukgh

fonij gk i kja kfjd i kMR; kps mRre irhd vkgs ijarq gs i kMR; e; kñr d{krys  
vkgs fonij {knz vkgs jktcdkw >kyk rjh ija jus Kkukph th ik; jh Bjoyh frps mYyaku  
dj. ; kps ek.kl kyk iz kst u i Mrs gs fonijkyk tk.ko.k\$ "kD; p u0grs R; kP; k Kkukph d{kk  
gh 0; kogkfjd vkpkj kP; k uhrhph d{kk gksr- l ol kedu; l Kkrph gksr- l en"khZ ek.kl kP; k  
u\$ fxZd i j .kas fryk jkst feGkys gksr

fonij kps o.kU ; f/kf'Bjkus vl s dsys dh] ^fonij gk HkDr vkgs gk xq vkgs gk  
iky d vkgs fir k vkgs ekrk vkgs gk l [kk vkgs vxk/k cñhpk vkgs nh?kZ n"Vh vl syk  
vkgs\*\* ; f/kf'BjkP; k ; k o.kUkrw fonij kP; k 0; fDreRokP; k fofok iSyj izdk" k i Myk vkgs  
; f/kf'Bj o fonij ; kP; kr l [; vkgs fonij eukus ; f/kf'BjkP; k l rr toGp jkfyk vkf.k  
v[kj vkiys i k.k ; f/kf'Bjkr fol tU dsys





vki ys xko I kM.ks cjs okVys ukgh vkf.k , d fnol jkek ?kjh ul rkuk rh jkekyk I kM/wu  
i Gu xsyh jkekugh frpk "kksk ?ksyk ukgh- R; kP; kcjkscj frykp jkgk; ps uOgrs R; keGs  
"kksk ?ks; kr dlgh vFkgh uOgrk- R; keGs tFks vl sy rFks rh I [kkR jkgkoh , o<hp jkekph  
vi\$kk gksrh frP; kcnay R; kP; k eukr dl ykgh jkx uOgrk R; kph Hkkouk vR; r mnkRr  
v"khp gksrh jkekP; k eukryh gh Hkkouk R; kP; k ekB; k eukpk iR; ; nskkjh vkgs jkek  
eukusfdrh ekBk gksk gs ; knu fnl w ; rs

ys[kdkusfnysyh rj kph pikrh vkf.k fi Bya jkek vki Y; k cfg.khP; k eykl kBh Lor%  
u [kkrk QMD; kr ckaku Borks vki Y; k cfg.khP; k eykyk pkxya vlu [kk; yk feGkos gh  
jkekph Hkkoukgh R; kP; krhy okRI Y; kpk i R; ; ?kMo.kkjh vkgs vki Y; k uf"lch nkfjnz vkya  
R; kcnay rks nokyp fopkj rks dh] nok pMkGk vl a dk js dsyd \ vFkkR ; k i'ukpa  
mRrj nO nr ukgh] vl k gk ckg; kckus dq i vl .kkjk jkek varjckus [kii [kii ekBk  
ek.kii vkgs