**rG›u9Lsf ;tf/ hfltsf] ;fdflhs, ;f+:s[lts, /fhgLlts tyf cfly{s cj:yfdf cfPsf] kl/jt{g / o;sf sf/0fx?**

**zf]wkq**

**lqe'jg ljZjljBfno dfgljsL tyf ;fdflhs zf:q ;+sfo cGtu{t**

**;dfhzf:q s]lGb|o ljefusf] :gftsf]Q/ txsf] bf];|f]**

**jif{sf] cf+lzs cfjZostf k"/f ug{sf]**

**nflu k|:t't ul/Psf]**

**zf]wkq**

**k|:t'tstf{**

**ladnf kf}8]n**

**k/LIff /f]n g+= M @\*@\*#!**

**;dfhzf:q s]lGb|o ljefu**

**lqe'jg ljZjljBfno lslt{k'/**

**@)&#**

**lqe'jg ljZjljBfno**

**dfgljsL tyf ;fdflhszf:q ;+sfo**

**;dfhzf:q s]lGb|o ljefu**

**lslt{k"/, sf7df8f}F**

**l;kmfl/; kq**

lqe'jg ljZjljBfnoaf6 ;dfhzf:q ljifosf] :gftsf]Q/ tx pkflwsf] cf+lzs cfjZostf k"lt{sf nflu d]/f] lgb]{}zg / ;'kl/j]If0fdf ljdnf kf}8]nn] æ**rG›u9Lsf ;tf/ hfltsf] ;fdflhs, ;f+:s[lts, /fhgLlts tyf cfly{s cj:yfdf cfPsf] kl/jt{g / o;sf sf/0fx?Æ** gfds lzif{sdf of] zf]wkq tof/ ug'{ ePsf] xf] . d pxfFsf] sfo{k|lt ;Gt'i6 5' . k|:t't zf]wkqsf] cfjZos d"Nofª\sgsf] nflu l;kmfl/; ub{5' .

zf]w lgb]{zs

;x k|fWofks 8f= ;'/]Gb| ld>

;dfhzf:q ljefu

lslt{k'/, sf7df8f}F

**lqe"jg ljZjljBfno**

**dfgljsL tyf ;fdflhs zf:q ;+sfo**

**;dfhzf:q s]lGb|o ljefu**

**lslt{k'/, sf7df8f}F**

**:jLs[lt – kq**

lqe"jg ljZj ljBfno dfgljsL tyf ;fdflhs zf:q ;+sfo cGtu{t ;dfhzf:q ljifosf] :gftsf]Q/ txsf] cf+lzs cfjZostf kl/k"lt{sf nflu 5fqf ladnf kf}8]nåf/f tof/ kfl/Psf] æ**rG›u9Lsf ;tf/ hfltsf] ;fdflhs, ;f+:s[lts, /fhgLlts tyf cfly{s cj:yfdf cfPsf] kl/jt{g / o;sf sf/0fx?Æ** gfds zf]wkq plrt 7xl/Psf]n**]** :jLs[lt k|bfg ul/Psf] 5 .

**zf]wkq d"Nof+sg ;ldlt**

ljefuLo k|d"v

-k|f=8f= t'n;L/fd kf08] \_

zf]w lgb]{zs

-;x k|fWofks 8f= ;'/]Gb| ld>

afXo k/LIfs

-;x k|fWofks 8f= l6sf/fd uf}td\_

ldlt M @)&@–!@–!(

**wGojfb 1fkg**

ljleGg hflt / ;+:s[ltn] of] ;+;f/nfO{ 9fs]sf] 5 . Psflt/ cf–cfˆgf] hftLotf / ;+:yfsf] cfwf/n] b]zx? cnu cnu ePsf 5g eg] csf{lt/ Pp6} b]zdf ljleGg hflt / ;d'bfo cgL wd{sf dfG5]x? ;lDdlnt eP/ a;]sf 5g . tL ljleGg hflt / ;d'bcosf cf–cfˆg} efiff / ;+:s[lt 5g\ . s]xL hflt o:tf 5g h;sf] efiff / ;+:s[lt lbg k|ltlbg nf]k eO/fv]sf] 5 . s'g} klg hfltsf] efiff / ;+:s[lt nf]k x'g' pgLx?sf] hfltotf nf]k x'g' xf] . xfd|f] b]zdf klg s]xL o:tf hfltx? 5g h;sf] lbg k|ltlbg nf]k eO /xsf] 5 h'g s'/f ;fx|} b'Mv nfUbf] xf] . o;y{, o:tf ljleGg hfltx?sf] efiff / ;+:s[lt afrfpg'sf] ;fy} pgLx?sf] dfgjLo pTyfg / ljsf;df ;xof]u k'¥ofpg' xfdL ;a}sf] st{Ao x'g cfpF5 .

g]kfndf o:tf hfltx?sf] ;dfhzf:qLo cWoog k|z:t eO /x]sf 5g . ToxL cfwf/df d}n] klg ;tf/ hfltsf] cWoog u/]sL x'F .

:j= j|f]lg:nf]j Eoflngf]:sLn] !(@@ O= ;+= df gofF dfgjtfjfbL l;4fGt cfKfgfP/ h'g l;4fGtdf pGfn] eg]sf 5g\ ufpF jf gu/jf;Lx?sf] cf–cfˆgf] cl:tTj / ;+:s[lt x'G5 t;y{ pgLx?sf] cWoog ubf{ pgLx?s} k|fs[lts, ;fdflhs / ;+:s[lts cWoog ul/g' kb{5 . :j= j|f]lg:nf]j Eoflngf]:sLsf] l;åfGt kl5 u|fld0f ;d'bfo;Fu j;L pgLx?sf] jf:tljs cWoog ug]{ l;nl;nf a9\g yflnof] . zx/sf] cWoog eGbf ufpFsf] cWoog / cjnf]sg ubf{ g} ;Dk"0f{ ;+:s[ltsf] hfgsf/L ldNb5 eGg] jf:tljs s'/fsf] dxz'; a9\of] .

x/]s b[li6sf]0faf6 k5fl8 k/]sf ;tf/ hfltsf] pTyfg zxh, ;'ljwfhgs hLjg, dfu{sf] nflu of]hgf / sfo{qmd agfpg :yfgLo lgsfo ;/sf/L tyf u}/ ;/sf/L ;+3 ;+:yfx?nfO{ o; ;f]w kqn] s]xL xb ;Dd eP klg ;xof]u k'/\ofpF5 eGg] nfu]sf] 5 .

of] ;f]wkq tof/ ug{ ;f]w lgb]{zssf] ?kdf /x]/ dfu{ lgb]{zg k|bfg ug{' x'g] cfb/0fLo u'? >L ;'/]G› ld>Ho" k|lt laz]if cfef/L 5' . d]/f ;xof]uL / ;w}+ k|f]T;xfg lbP/ cWoognfO{ lg/Gt/tf lbg xf};nf lbg] bfh' >L dx]z kf}8]n, >L ;ld/ kf]v|]n, >L t'n;L rf}xfg / efO{ z'l;n vgfnnfO{ xflb{s s[t1tf 1fkg ug{ rfxG5' . o;} u/L ;xof]uL ;fyLx? tyf cGo ;fdflhs ;+3 ;+:yfjf6 tYofª\s pknAw u/fpg ;xof]u ug]{ efO{ >L ;Gtf]if l3ld/] tyf d]rL ax'd'vL SofDk; k':tsfnosf ;fyLx? k|lt xflb{s wGojfb 1fkg ug{ rfxG5' . h'g ;'s} sfd ug{sf nflu cu|hx?sf] ;xof]u / of]ubfg ckl/xfo{ x'G5 . d}n] klg ;f]wkq tof/ ug]{ l;Nfl;nfdf w]/} cu|h dxfg'efjx?sf] ;xof]u / s[lt x]g]{ df}sf kfPsf] 5' . ;xof]uL ;j}df Psd'i6 wGojfb tyf cfef/ k|s6 ub{5' .

ladnf kf}8]n

ljifo;"rL

[cWofo–Ps 1](#_Toc450489311)

[kl/ro 1](#_Toc450489312)

[!=! k[i‍7e"ld 1](#_Toc450489313)

[!=@ ;d:ofsf] syg 3](#_Toc450489314)

[!=# cWoogsf] p2]Zo 4](#_Toc450489315)

[!=$ cWoogsf] dxTj 4](#_Toc450489316)

[!=% cWoogsf] l;df 5](#_Toc450489317)

[!=^ cWoogsf] ;ª\u7g 6](#_Toc450489318)

[cWofo –b'O{ 7](#_Toc450489319)

[;Gbe{ ;fdu|L] ;ldIff 7](#_Toc450489320)

[@=! ;tf/ hghfltsf] kl/ro 7](#_Toc450489321)

[@=!=! ;tf/ hfltsf] pTklQ / Oltxf; 11](#_Toc450489322)

[@=!=@ ;tf/ gfdfs/0f 13](#_Toc450489323)

[@=!=# ;tf/x?sf] g]kfn cfudg 14](#_Toc450489324)

[@=@ cjwf/0ffTds 9fFrf 17](#_Toc450489325)

[cWofo–tLg 18](#_Toc450489326)

[cg';Gwfg k4lt 18](#_Toc450489327)

[#=! cWoogsf] 9fFrf 18](#_Toc450489328)

[#=@ tYofÍsf] k|s[lt tyf ;|f]tx? 18](#_Toc450489329)

[#=@=! ;du|tf / gd"gf 5gf}6 19](#_Toc450489330)

[#=@=@ k|fylds ;|f]t 19](#_Toc450489331)

[#=@=# l4tLo ;|f]t 20](#_Toc450489332)

[#=# tYofÍ ljZn]if0f tyf k|:t'tLs/0f 20](#_Toc450489333)

[cWofo–rf/ 21](#_Toc450489334)

[cWoog ul/Psf] If]qsf] kl/ro 21](#_Toc450489335)

[$=! emfkfsf] ef}uf]lns k[i7e"ld 21](#_Toc450489336)

[$=!=! rG›u9L uf la ; -xfn e›k'/\_ sf] ef}uf]lns cj:yf 22](#_Toc450489337)

[$=!=@ rG›u9L uf la ; -xfn e›k'/ gu/kflnsf\_ sf lk5l8Psf hghftL 24](#_Toc450489338)

[cWofo – kfFr 25](#_Toc450489339)

[;tf/ hfltsf] ;dflhs ;f:s[lts , /fhgLlts tyf cfly{s cj:yfdf cfPsf] kl/jt{g / o;sf] sf/0fx? 25](#_Toc450489340)

[%=! hLjgrqm 25](#_Toc450489341)

[%=!=! afnskg 25](#_Toc450489342)

[%=!=@ o'afj:yf 26](#_Toc450489343)

[%=!=# ufpn] hLjg 27](#_Toc450489344)

[%=@ gftf ;DaGw 27](#_Toc450489345)

[%=#=! cfb/, ;Ddfg / kfl/jfl/s ;Tsf/df 29](#_Toc450489346)

[%=% ;tf/ hfltsf] ;f+:s[lts kIf 31](#_Toc450489347)

[%=%=! e]ife'iff / u/uxgf 32](#_Toc450489348)

[%=%=@ vfgkLg 33](#_Toc450489349)

[%=$=# k|d'v xft xltof/ / cf}hf/x? 34](#_Toc450489350)

[%=%=$ nf]suLt, nf]s g[To÷nf]safhf 35](#_Toc450489351)

[%=%=% efF8fs'8fx? 36](#_Toc450489352)

[%=%=^ 3/sf] agfj6 tyf 6f]nx? 37](#_Toc450489353)

[%=^ ;tf/ hfltsf] wd{ tyf b]jL b]jtfx? 38](#_Toc450489354)

[%=& ;tf/sf] rf8kj{x? 40](#_Toc450489355)

[%=\* ;tf/ hfltsf] ;fdflhs ;+:sf/x? 46](#_Toc450489356)

[%=\*=! hGd ;+:sf/ 46](#_Toc450489357)

[%=\*=@ ljjfx k|yf 49](#_Toc450489358)

[%=\*=# d[To' ;+:sf/ 55](#_Toc450489359)

[%=!) g]t[Tj ljsf; / /fhgLlt 59](#_Toc450489360)

[%=!! ;tf/ ;dfhsf] cfb/0fLo JolQm 60](#_Toc450489361)

[%=!@ ;tf/ ;dfhdf dlxnfsf] cj:yf 61](#_Toc450489362)

[%=!# cf}ifwLpkrf/sf] Joj:yf 61](#_Toc450489363)

[%=!$ ;tf/ hfltsf] ;fdflhs Joj:yf 63](#_Toc450489364)

[%=!$=! ;fdflhs ;+u7g 64](#_Toc450489365)

[%=!% pTTf/bftfsf] cfˆgf] :jfldTjsf] hUuf hldgsf] ;DaGwdf 67](#_Toc450489366)

[%=!^ k|d'v Joj;fo÷k]zf 68](#_Toc450489367)

[%=!^=! s[lif Joj;fo 69](#_Toc450489368)

[%=!^=@ kz'kfng 70](#_Toc450489369)

[%=!^=# Jofkf/ Joj;fo 71](#_Toc450489370)

[%=!^=$ df5fkfng 71](#_Toc450489371)

[%=!& ;tf/ ;d'bosf] jflif{s art 72](#_Toc450489372)

[%=!\* ;tf/ ;d'bfodf v]tL ug]{ k|ljlw ;DaGwL wf/0ff 72](#_Toc450489373)

[cfWofo 5 73](#_Toc450489374)

[;tf/ hfltsf] cfly{s / ;fdflhs cj:yf 73](#_Toc450489375)

[^.! ;tf/ hfltsf] jifL{s cfDbfdL 73](#_Toc450489376)

[^=@ ;tf/ hftLsf] jflif{s vr{ 74](#_Toc450489377)

[^=@=! ;tf/ hftLsf] vfgfdf vr{ 75](#_Toc450489378)

[^=@=@ ;tf/ hftLsf] lzIffdf vr{ 75](#_Toc450489379)

[^=@=# ;tf/ hftLsf] :jf:Yodf vr{ 76](#_Toc450489380)

[^=@=$ ;tf/ hftLsf] nQfsk8df vr{ 76](#_Toc450489381)

[^=@=% ;tf/ hftLsf] cfGodf vr{ 77](#_Toc450489382)

[cWofo ;ft 78](#_Toc450489383)

[lgisif{ 78](#_Toc450489384)

[&=! lgisif{ 78](#_Toc450489385)

[&=@ ;'emfjx? 81](#_Toc450489386)

[;Gbe{u|Gy ;"rL 83](#_Toc450489387)

**tflnsf ;"lr**

|  |  |
| --- | --- |
| **Tflnsf g+= ljj/0f** | **k]h g+=** |
| tflnsf g+= !M rGb|u9L uf=lj=;= -xfn eb|k'/ gu/kflnsf\_ sf lk5l8Psf hghflt | @$ |
| tflnsf g+= @M rGb|u9L uf=lj=;=df efiff dflysf] agf}6 | %& |
| tflnsf g+= #M e"–:jfldTjsf] l:ylt | ^& |
| tflnsf g+= $M rGb|u9L uf=lj=;= sf ;tf/x?sf] k]zfut ljj/0f | ^\* |
| tflnsf g+= % M s[lif k]zf u/]sf ;tf/ hflt | &) |
| tflnsf g+= ^ M pQ/bfQfsf] kz'kfngsf] l:ylt | &! |
| tflnsf g+= & M aflif{s jrt | &@ |
| tflnsf g+= \* M v]lt ug]{ k|ljlw | &@ |
| tflnsf g+= (M ;tf/ hfltsf] jflif{s cfDbflg | &# |
| tflnsf g+= !) M ;tf/ hfltsf] jflif{s vr{ | &$ |
| tflnsf g+= !! M ;tf/ hfltsf] vfgfdf vr{ | &% |
| tflnsf g+= !@ M ;tf/ hfltsf] lzIffdf vr{ | &% |
| tflnsf g+= !# M ;tf/ hfltsf] :jf:Yodf vr{ | &^ |
| tflnsf g+= !$ M ;tf/ hfltsf] nQfsk8fdf vr{ | &^ |
| tflnsf g+= !% M ;tf/ hfltsf] cGo vr{ | && |