





## Bmj vgx e'isK e'e-v

Bmj vgx e'isK e'e-v KvVtgvMZ w K t\_+K cPij Z e'isK e'e-vi gZ gtb ntj I Av`k@I gj-tertai w K t\_+K Dftqi gta' cv\_R' we'gub| tKbbv, cPij Z e'isK e'e-v mÿx tj b-t`b I e'emv-emYR`tK DrmwvZ Kti| cPijšti Bmj vgx e'isK e'e-v Bmj vgx kixAvi tgšj bñZgvjv AbyrišYi gva'tg cwiPmij Z| Bmj vgx e'isK cŁZōvi gj- j P' ntpQ-GKwU mÿgš tkvYnxb mgvR Mto tZvj v| hvi gva'tg b'vq I Bbmvtadi wfiēZt hjg I wbcxobgš Av\_ēēvgnRK AeKvVtgv Mto Dtv| 1978 mitj tm̄tbM̄tj i ivRavbx WvKvti AbyōZ I AvBum, ciivōš x m̄tēš tb Bmj vgx e'istKi th msAv Abtgw' Z I MpxZ nq ZviB Avtj vtK miv wek; Bmj vgx e'isK cwiPmij Z ntpQ| Bmj vgx e'isK gvbeRmZtK GKwU cwi cY@ Av`wK Rxb MVtb A\_ēēvZK tj b-t`tbi tPj t m̄thwMZv Kti Avj un I Zui ivm̄tj i (m) gtbvbxZ weav Rxbti mKj tPj t ev`brq̄tbi j tPj Kiv Kti vtK| tm j tPj A\_ēēvZ I emvYR`K tPj t Avj un I Zui ivm̄tj i (mv) weav Z\_v Bmj vgx A\_ēē-v Kvtqg KitZ ntj Bmj vgx e'istKi cŁqvRbxqZv Acwi m̄x| Bmj vgx e'isKs e'e-v Bmj vgx A\_ēēvZi GKwU w K| Bmj vgx A\_ēē-vi e'vcK Pm̄v I RbwčqZv miv wek; vtKj I Gi AeKvVtgvMZ weKiv tekx w tbi bq| Bmj vgx A\_ēē-vi Abz'wZtZ cPj Rev x I mgvRev x A\_ēē-vi m̄xgnxb t`PQvPmi Zvq eZgub wek tK Ašxb mgm'vq RRwZ Kti ti tLq| `vii`? teKvi Z; A\_ēēvZK I mivgnRK `elg', gÿiCm̄Z, tkvY, wbfZb, tkYxMZ msNvZ cfwZi Kvi tY wek; AvR wech@| wek; gvbeZvtK Gtnb Ae-v t\_+K gš KitZ Bmj vgx e'isK e'e-v Z\_v Bmj vgx A\_ēē-v GKgv t KvhRi cš| tKbbv, gvbe i wPZ gZev` KLtbrB mmeR Kj vY etq AvbtZ cvti bv| Avtj vP' BDibU Bmj vgx e'isKs-Gi wefwbw` K wbtq Avtj vPbv Kiv ntqtQ| Avtj vPbv m̄pavt\_ēē BDibUtK 11wU cvtV fVw Kiv ntqtQ| cvV, tj v w bēēc-

- ❖ cvV-1 : Bmj vgx e'istKi cwiPq Ges Gi j P'-Dti k"
- ❖ cvV-2 : Bmj vgx e'istKi Drcwē I μgweKiv
- ❖ cvV-3 : Bmj vgx e'istKi `ewkō", cPij Z e'isK I Bmj vgx e'istKi Zj bv
- ❖ cvV-4 : Bmj vgx tK`iq e'istKi KvhRj x
- ❖ cvV-5 : Bmj vgx e'istKi kixAv KvDwYj I Gi KvhRj x
- ❖ cvV-6 : Bmj vgx emvYR`K e'istKi KvhRj x
- ❖ cvV-7 : e'isj vt`tk Bmj vgx e'isK I Gi m̄tebv
- ❖ cvV-8 : Bmj vgx e'istKi , iāZ; I cŁqvRbxqZv
- ❖ cvV-9 : Bmj vgx e'isK I mÿwfiēK e'isKs cxiZi gta' cv\_R"
- ❖ cvV-10 : weib tqwM
- ❖ cvV-11 : Bmj vgx exgve'e-v

**cW-1**

# Bmj vgx e`isťKi cwiPq Ges -Gi j ƒ-DťĪk`

DťĪk`

G cV Aa`qb Kťi Avcwb-

- ◆ Bmj vgx e`isťKi msÁv w`ťZ cvi`teb
- ◆ Bmj vgx e`isK kixAv wfiĚK cwiPwj Z- Zv Avťj vPbv KiťZ cvi`teb
- ◆ Bmj vgx e`isťKi j ƒ-DťĪk` m`úťK`ejťZ cvi`teb|

## Bmj vgx e`isK

Bmj vgx e`isK e`e`v GKĪU e`wZμgagx`e`isK e`e`v| Bmj vgx kixÁv Abťvqx G e`isK e`e`v cwiPwj Z| Bmj vgtgi mšrwb bwiZgij v Abťvqx GKĪU mýgš`ťkvl Ynxb mgvR Mťo tZvj vi cť\_ GKĪU e`wbó cšvm nť`Q Bmj vgx e`isK| b`vq I Bbmťdi gra`tg hjg I wbcxobgš` mgvR I ivó`Mťo ZťťZ Bmj vgx e`isK e`e`v GKĪU Abb` mivari Y e`e`v| GKĪU Kj`vYgq Ať\_`mvgwRK AeKvVtgv wewbgš`Y Bmj vgx e`isťKi cšqvRbxqZv Ab`xKvš`P

Bmj vgx mťš`j b ms`v (O.I.C) Bmj vgx e`isťKi GKĪU mšw`š I mnRťeva` msÁv wbařY Kťi w`ťqťQ| hv 1978 mťj tmťbMťj i ivRavbx WvKvťi I .AvB.wm ci ivóšš`ť i mťš`j řb Abťgww Z I MpxZ nq| Zv nj - Islamic Bank is a financial institution whose statutes, rules and procedures expressly state its commitment to the principles of Islamic Shariah and to the banning of the receipt and payment of interest on any of its operations. A`ř Bmj vgx e`isK Ggb GKĪU Av`R cšZóvb, hvi tgšvj K wawb, bwiZgij v, `ewkó` I Kg`xwZťZ Bmj vgx kixAvi gj-bwiZ AbťvťYi mšúó A`xKvi `vKťe Ges hvi mgýq Kiv-Kg` Av`vb-cšvb nťe mš`i tj bť`b t`ťK m`úY`gš`|

Bšvib`vkvbj Gťmwmtqkb Af Bmj vgx e`isKm Bmj vgx e`isťKi msÁv w`ťZ wMťq etjťQ- Bmj vgx e`isK KvhZ GKĪU bZb e`iswKs avi Yv hv Av`R I Ab`wb` tj bť`b Bmj vgx kixAvi bwiZgij v mšZvťe tgťb Pťj | AwkŠ` e`isK hLb G bwiZgij vi Avťj vťK cwiPwj Z nťe ZLb ev`é Rieťb kixAvi bwiZgij v cšqvm wbušZ nťZ nťe| Bmj vgx mgvR cšZóvi j ƒB G e`isK KivR Kiťe Ges Gi tgšvj K DťĪk` RbMťYi gřs Bmj vgx tPZbvi wvKik mvaťb e`isK wbi šli Kg`PZ `vKťe|

gvj tqkqvri Bmj vgx e`iswKs AvBb KZř 1983 mťj Abťgww Z Bmj vgx e`isťKi msÁv nj - Bmj vgx e`isK Ggb GKĪU tKv`úvbx hv ōBmj vgx e`iswKsō e`emvq Kťi Ges hvi GKĪU `ea j vBťm`Y AvťQ| Avi Bmj vgx e`iswKs e`emvq nť`Q Ggb GK e`emv hvi j ƒ` I Kg`řvťŪi tKv`vI Ggb tKvb Dcv`vb tbB hv Bmj vgx Abťgww`b Kťi bv|

## Bmj vgx e`isK kixAv wfiĚK cwiPwj Z e`isKe`e`v

Bmj vgx e`isK nť`Q- Bmj vgx kixAvi wfiĚťZ cwiPwj Z mýwewb e`isK ev Av`R cšZóvb| tKD nqťZv gťb KiťZ cvi`b th, tKvb e`isK ev cšZóvb t`ťK mý cšvťK iwnZ Kiv nťj B enš Zv Bmj vgx e`isK ev Bmj vgx cšZóvb nťq hvq| Avmťj Zv bq| tKvb e`isK ev Ab` tKvb cšZóvbťK Bmj wqK nťZ nťj Zvi hveZxq Kg`řvťŪi mKj `ťiB Bmj vgx kixAvi bwiZgij vťK Abťvri Y KiťZ nťe| tKD hvi tKvb cšZóvbťK Bmj wqK cšZóvb etj `vex Kťi wKsev cšZóvbti mivBb teW`G Bmj vgx ká e`envi Kťi A`ev cšZóvbti wKQyKQyKg`řvťŪ Bmj vgx kixAvi bwiZgij v Abťvri Y Kťi, Avevi wKQy wKQyKg`řvťŪ Bmj vgx kixAvi bwiZgij v Dťc`řlv Kťi Pťj, Zvntj tmúťK cšZ. I m`úY`řc Bmj vgx cšZóvb ej v hvq bv| Aek` tKvb cšZóvb hvi Zvi wKQyKQyKg`řvťŪ Bmj vgx kixAvťK Abťvri Y Kťi, Zvntj tmúťK Avsuk Bmj wqK ej v thťZ cvi`| GKĪU cšZóvb cšZcťř Ges m`úY`řc Bmj wqK

ZLbB nte, hLb tmU Zvi KgRvŪi mKj -fi Bmj vgx kixAvi bmxZgvj v cwi cYŪite tgbt Pj Ges tgbt Pj tZ eva -vK|

tKD tKD nqtZv gtb Kti -vKb th, cŪij Z e'isK eē-vB tZv tj bt`bi Rb` ht\_ó| tKbbv, G mKj e'istKi gva`tgB gvgly Zv`i A\_ŪwZK KgRvŪ Pmj tQ thtZ cvti| mZivs Bmj vgx e'istKi Avevi mK cŪqvRb AvtQ? G cŪstM ejv hvq th, Bmj vgx nt`Q GKŪU cwi cYŪRxb eē-v| gvbŷi i vRŪwZK, A\_ŪwZK, mvgmRK, cwi ewiK, e'wŪMZ, ewŪwR`K, cvi -umi K m=úK, AnaKvi cŪwZ mKj tŪtŪB gnvb Avj ūn I Zui ivmj- (mv) Rxb wearb w`tqtQb hv gvbe RmZi Rtb` Kj`vYKi| A\_ŪwZ I ewŪwR`K tŪtŪ Avj ūn I Zui ivmj i wearb Z\_v Bmj vgx A\_ēē-v Kvtqg KitZ ntj Bmj vgx e'istKi cŪqvRbxqZv Acwi mxg| Bmj vgx e'iswKs ntjv Bmj vgx A\_ēē-vi GKŪU w`K| eZŪvb wefk; Ašhb mgm'vi Drm ntjv A\_ŪwZ| `wi`\*, teKviZ; A\_ŪwZK mvgmRK`elg, gyŪwZ, tkvY, hjg, tkYmZ msNvZ Gmtei µgeaŪvb PŪc wekgvbeZv AvR wechŪ| cŪRv, mgvRZŷ; mKsev gvbeiPZ Ab` tKvb A\_ēē-vB gvbeZvi G wechŪK tiva KitZ cvtiwb| GtŪtŪ wek; gvbeZvi GKgvŪ gŷi c\_ ubwŪZ KitZ tctŪtŪ Avj ūn cvtiKi wbt`KZ I gnvbxi (mv) cŪwZŪ Bmj vgx A\_ēē-v| Bmj vgx e'iswKs Bmj vgx A\_ēē-viB GKŪU Ask|

**Bmj vgx e'istKi j Ū I DŪk`**

cŪZŪU cŪZŪvbiB mKQyDŪk` I j Ū -vK| Bmj vgx e'istKi I mKQyDŪk` I j Ū AvtQ Ges tm\_ tjv m=úYŪite Bmj vgx kixAvi wŪŪŪZ ntZ nte| tKej gvŪ gŷvdr ARŪ Kiv mKsev mtePŪ gŷvdr ARŪbi cŪZthmZvq wj B nI qv Bmj vgx e'istKi gŷ DŪk` I j Ū bq|

**Bmj vgx e'istKi DŪk` I j Ū w=Ūfc-**

- K. A\_ŪwZ I e'emvq ewŪtR`i tŪtŪ Avj ūn I Zui ivmj i wearb cij b Kiv|
- L. e'emvq ewŪR` I A\_ŪwZtZ b'vq wePvi I Bbmvd cŪZŪv Kiv|
- M. Mixe, Amnvq, teKvi I -f Avtqi tjuKt`i A\_ŪwZK Dbqtb weŪfbaCKi MŪY Kiv|
- N. Bmj vgx c=ŪZtZ Drcv`bkxj I Kj`vYKi LvZ A\_ēēvbtqvMi gva`tg gŷvdr ARŪ Kiv|
- O. mŷwenxb I Kj`vYgŷ e'iswKs eē-vi cŪZŪ Kiv|
- P. jvf-tj vKmvbi Askx`wiZ; cŪR MVb I webtqvM Kiv|
- Q. A\_ēē-vq abxK Avtiv abx nevi Ges MixeK Avtiv Mixe nevi c\_ mŷ bv Kiv|
- R. ktgtKi ghŪv, AnaKvi Ges Avw`Ū wbi v cŪv ubwŪZ Kiv|
- S. Bmj vgx e'isKtK wefk; `ievfi Bmj vtgi GKŪU gŷWj wntmte`w Kivtbi eē-v Kiv|
- T. A\_ŪwZtZ tkvY I hjtgi Aemvb NuŪtq Av`j I Bbmvd Kvtghg Kiv|
- U. gŷmij g wefk; A\_ŪwZK mnthmZvi tŪtŪ cŪwZ Kti gŷmij g D=ŷi DbwZ I msnwZ tRvi`vfi Ae`vb ivLv| Ggubfite cŪZŪU Bmj vgx e'isK Bmj vgx kixAvi AvtjvtK Zvi DŪk` I j Ū wbaŪY KitZ cvtiwb|

**cıfVhËi gj`ıqb**

**ıbeŸK DËi-cıke**

mıVK DËi ııU LvZıvq ııj Lıı|

K) Bmj ıvıx e`ıvsıKı j ııı-DıııK` nııQ-

1. mÿıgŸ A\_ıe`ıı cıZıııZ Kıv
2. kıxAv ııııEK e`ıvsKıe`ıı cıZıııZ Kıv
3. fıvıY gŸ mıvıRe`ıı cıZıııZ Kıv
4. mKj DËiB mıVK|

L) Bmj ıvıx e`ıvsıKı msÁv KZ mıtj ııbaııı Z nıq?

1. 1986 mıtj
2. 1981 mıtj
3. 1963 mıtj
4. 1978 mıtj

**msıııB DËi-cıke**

1. Bmj ıvıx e`ıvsıKı 3ııU msÁv ıı b|
2. Bmj ıvıx e`ıvsK kıxAv ııııEK e`ıvsK e`ıı-Aıııı vıPıv Kıııı|
3. Bmj ıvıx e`ıvsıKı j ııı-DıııK` Zııı ııııı|

**ıPııııı-K DËi cıke**

1. Bmj ıvıx e`ıvsıKı msÁv ıı b| Bmj ıvıx e`ıvsıKı j ııı I DıııK` Aıııı vıPıv Kıııı|

**cW-2**

# Bmj vgx e'isṭKi DrciĒ I μg ueKivk

Dṭi k

G cūV Aa'qb Kṭi Avciub-

- ◆ Bmj vgx e'isṭKi DrciĒ m'úṭK'ej ṭZ cviṭeb
- ◆ mý cēZ'ḫbi BmZnm Zṭj aiṭZ cviṭeb
- ◆ Bmj vgx e'isK cūZōvi Dṭi' VM m'úṭK'Avṭj vPbv KiṭZ cviṭeb
- ◆ uewfb'at' ṭk cūZiōZ Bmj vgx e'isṭKi GKūU Zmij Kv w'ṭZ cviṭeb

Bmj vgx e'isK cūVj Z e'isK mgṭni b'vq mṭj i Dci wfiĒ Kṭi Mṭo DṭVib| ZvQivon Bmj vgx e'isK i'ay mṭṭK cūi nvi KṭiB Ḥi'šl nqub; eis mKj Kg'KvṭŪi mKj ṭṭii Bmj vgx ki'ūAvZṭK Abmī Y Kṭi e'isṭKi Kivḫrg cūi Pvj bv Kṭi | Gi Av' qmvgmRK I ki'xAvZx cūqvRbxqZv Acwi mvg| Bmj vgx e'isK Ggb GKūU Aw'Ṛ cūZōvb hv Zvi ṭgšij K uearb I Kg'e'xūZi mKj ṭṭi Bmj vgx ki'ūAvZṭi b'wZgij v ṭgtb Pj ṭZ e'xciw Ki Ges i'vóiq Kg'KvṭŪi mKj chṭq mý eRḫ KiṭZ `p cūZÁ|

## Bmj vgx e'isṭKi DrciĒ

Bmj vṭgi cū'vgK hṭM eZḡvb Kvṭj i gZ cūZōmbK ṭKvb e'isṭKi Aw'Zi; uQj bv, Zṭe miKvix ṭKivlMvi uQj, hvṭK بيت المال (evqZṭ gvj) ej v nZ| ZLbKvi cūqvRbxq Aw'Ṛ tj b-ṭ' b mgvctbi Rb' G evqZṭ gvj B hṭ'ó uQj, evqZṭ gvṭj i tj b-ṭ' b uQj m'ú'Y'mýgṭ| AZxṭZi G AwfÁZvi Dci wfiĒ KṭiB gṭmij g ueṭk; Bmj vgx A\_ē'e-ṽ Mṭo DṭVṭQ|

g'xbrq Bmj vgx i'vó cūZōvi ci Bmj vṭgi A\_ḡmZK uearbmgṭ cēZḫ Kiv nq| mý eRḫ Kivi b'wZgij v ṭNvl Yv Kiv nq| DgvBqv kvmbvgṭj e'isṭKs tj bṭ' ṭbi ṭḡṭ' e'icK DbwZ m'wvZ nq| Gici ṭ\_ṭK gṭmij gvbi v'xNḫ b chṭ'GKūU DbwZ e'isṭKs e'e-ṽ Pvj yi vLṭZ m'ḡg nq|

Aóv'k kZṭK cvōvZ' RMṭZi ms'úṭk'Avmvi ce'chṭ'gṭmij g ueṭk; mý w'vnb Bmj vgx A\_ē'e-ṽ Pvj y uQj | GB kZṭK Bmj vgx A\_ē'e-ṽ Dci cvōvZ' A\_ē'e-ṽ cū'vnb' ue'li Kṭi Ges gṭmij g A\_ḡmZ Z\_vKū\_Z gṭ A\_ḡmZi ms'úṭk'Avṭm| ZLb nṭZ mṭj i mṭ' gṭmij gvṭ' i cūi Pq NṭU Ges axṭi axṭi Zv gṭmij gvṭ' i Rieb hv'vi mṭ' ḡṭk hvq|

## mṭj i cēZḫ

Bmj vṭgi cū'vgK hṭM AvaybK Kvṭj i b'vq ṭKvb e'isṭKi Aw'Zi; uQj bv eṭU wKš' gṭmij gvBY Bmj vgx c'xūZṭZ wBR' ^Aw'Ṛ cūZōvb Mṭo Zṭj uQṭj b| Avj mni ivmṭ- (mṭ) Bmj vgx ivṭó' i'vó cū'vnb' wṭmṭe ivṭó' cūqvRbxq Aw'Ṛ tj bṭ' b mḡ'vṭe m'ú'vbaKivi Rṭb' ūevqZṭ gvj ū cūZōv Kṭi b| ūevqZṭ gvj ū Gi tj bṭ' b uQj m'ú'Y'mýgṭ| cieZxṭZ ṭLvj vdvṭq ivṭk' ṭbi hṭM ūevqZṭ gvj ū enij uQj Ges Bmj vgx ivṭó' cūqvRbxq Aw'Ṛ tj bṭ' b ūevqZṭ gvj ū Gi gva'ṭgB m'ú'vbaKiv nṭZv| cū'vgK hṭMi G AwfÁZvi Dci wfiĒ KṭiB gṭmij g 'ḡbqvi Aw'Ṛ e'e-ṽ Mṭo DṭV| Bmj vgx A\_ē'e-ṽ ṭKej Avie RvntṭbB mgvex uQj bv eis mgMṭueṭkḫ Bmj vgx A\_ē'e-ṽ Pvj y uQj | Ggb GK hṭM uQj hLb ueṭk; kvmb ḡgZv uQj gṭmij gvṭ' i nṭZ; Avi Pvj y uQj mý w'vnb A\_ē'e-ṽ| Aóv'k kZṭK cvōvZ' RMṭZi ms'úṭk'Avmvi ce'chṭ'cūq mgMṭueṭk; mý w'vnb A\_ē'e-ṽ Pvj y uQj | wKš' gṭmij g RmZ uevea Kvi ṭY i'vóiq ḡgZv aṭi ivLṭZ cvṭiwb| Aóv'k kZṭK cvōvZ' k'w' gṭmij g 'ḡbqvi Dci cū'vnb' ue'li Kṭi Ges gṭmij g RmZ mý wfiĒK A\_ḡmZi ms'úṭk'Avṭm| dtj mý w'vnb Bmj vgx A\_ē'e-ṽ m'ú'Y'ḡṭc

aYsm cÜB nq| Bqvn`x I migtR`er`x kw³ mYx e`isK e`e`vi gva`tg mYtK gYnj g RmZi Dci Pmctq  
 t`q Ges Bmj vgx bWZgvj vi wfiE`Z Avj uni i mYj- (mv) KZR cÜWZŠ Ges tLij vdtq ivtk`ly KZR  
 AbYz mYmenxb th AZ`e`e`vi hM hM ati cÜg mgMÜwe`tk; cwi Pmj Z ntq AvmÜj ZvtK m`uYFite  
 aYsm Kti t`I qv nj | Bqvn`xivB ÜQj mYi cÜZR Ges mYx cÜZÖvtbi GK`QI gYnj K| hZ`-Rivb  
 hvq cÜPxb MÜK mgvR hLb e`isK GKÜU e`emüqK cÜZÖvb intmte Kiv i i`æKti ZLb e`istK mY MhY  
 ÜQj wbuil x| wLbivbt`i ÖI i tu`-tgÜÜ agMÜŠI mY wbuil x ÜQj | wKŠ`Bqvn`x RmZ G wbtI avAv Agvb`  
 Kti e`isKmgfñ mYi cÜZÖ Kti| cieZŠZ wLbivbivl Zvt`i AbYiY Kti Ges DE`ivE`i  
 gYj givivl mYx Krievi I AvL`R cÜZÖvtb Rmctq cotZ eva` nq| Kv`ji weZŠbi mvt`\_ mvt`\_  
 gYj givbt`i gbgMR I wPŠtavi Ggb cwi eZÖ NtU th, e`isKs ej`Z Zviv tKej mYwfiEK cYRev`x  
 e`isK e`e`vtKB ej`S| Bmj vgx e`isKs ej`Z Zviv thb wKÜB ej`S bv| e`isKs ej`Z Zviv mYx  
 e`AstKi big, , i`æjI cÜqRbixZvtK AbYfe Kti |

Avgiv Rmb, eZÜvb hM e`istKi , i`æjI cÜqRbixZv Acwimxg| GtK tKivfiteB A`-Kvi Kiv hvq  
 bv| KviY ivtöi A`-wZK , i`æZcY`Kvih, Af`šliY I `et`wK K tj bt`b, GK`-vb t`\_tK Ab`-`tbt  
 A`-`-ivbšI, Avg`vbx ivvbx BZ`w` hveZxq A`-wZK , i`æZcY`Kvihfej x e`istKi gva`tgB m`übe  
 nt`Q| e`isK e`ZxZ G mKj , i`æZcY`KvR wivc` I mY`vite m`übeKiv m`e` bq| Gir K t`\_tK e`isK  
 GKÜU Kj`vYKi cÜZÖvb nI qv mE`jI mY cÜvi KviY mgMÜe`-vB AcwE` Ges gvbeRmZi Rtb`  
 grivZK ¶wZi KviY ntq `wotqtQ| e`isK t`\_tK hir` mYi gZ G fquen cÜc I AwfkvcÜwK `i-Kiv  
 hvq Zvntj B e`isK mwZ`Kvi A`-GKÜU Kj`vYKi cÜZÖvtb cwiYZ nte Ges meri wBKÜ MhY`thvM`  
 nte|

**Bmj vgx e`isK cÜZÖvi Df`-w**

wetkji wefbbegYnj g gbxlMY i`æ t`\_tKB tMÜv e`isK e`e`vtK Bmj vgxKiYi Rtb` e`isK t`\_tK mY  
 cÜv`-i Kti GÜtK GKÜU cÜZ.Kj`vYKi cÜZÖvtb cwiYZ Kivi Ges gYnj g RmZtK mYi fquen  
 Awfkvc t`\_tK gŠ Kivi AvvYv Rmbtq AvmÜQb| Zviv KLtbr bxie`\_vtKwib| gYnj g gbxlMY  
 meHjMB Bmj vgx bWZgvj vtK cÜt cÜZŠbi e`ivcvti mPÖ ÜQj b|

mYx e`isK e`e`vtK Bmj vgxKiY Kivi weItq wetkji wefbbet`tki Bmj vgx wPŠwie`, Bmj vgx AvBwE`,  
 A`-wZie`, e`isKvi, mYvWZ`K, wK`¶K, wK`ciZ, e`iemvqx, Mtel K Ges `wKÜKMY wefbbamfv-mwüZ,  
 KbdvtiY, tmigbvi I wnt`üwRqitgi gva`tg Zvt`i gj`-evb e`e` tck KitZ`\_vtKb| Zvt`i G e`e`  
 Ges wj Lbxi fvlv KLtbr wQj evj ö Avevi KLtbr wQj gšI| wetkI Kti wesk kZivxi cÄv`tki `k`K  
 wetkji gYnj g gbxlMY mY wmenxb Bmj vgx e`isKs e`e`vi `c`¶¶ e`vck MtelYv, tj Lv`tj wL Ges  
 tRivv`jv e`e` tck KitZ`\_vtKb| Zvt`i G e`e` µgvštq Bmj vgx e`isK cÜZÖvi Avt`v`j`tb ifc  
 tbq Ges Iv`Ui `kK t`\_tK wetkji wefbbet`tk mYmenxb Bmj vgx e`isK, exgv, BÝj`iY tKiv`vbx Ges  
 mwüZ BZ`w` cÜZwÖZ ntZ`\_tK|

1963 mvtj wgm`ti meÜg mY wmenxb Bmj vgx e`isK cÜZÖvi ev`-e` c`-¶¶c MhY Kiv nq| Wt Avn`š  
 Avj bW`vi `Df`-`vM wgmixq eÜxc kni wÜMvgti ÜwÜMvgti e`isKÜ bvtg GKÜU tmwfsm e`isK cÜZÖv  
 Kti b| GÜÜ wQj Avw`K wetkji cÜg mYmenxb Bmj vgx e`isK| `f mgtqi gta` G e`isK wecy mvdj`  
 ARÜ Kti | 1963-67 mvtj i gta` wgm`ti i 9wÜ cÜ`-tk tgvÜ 9wÜ Bmj vgx e`isK cÜZÖv jvf Kti | wKŠ`  
 wgm`ti i ZrKvixb mgvRZwšK miKvi 1967 mvtj ivR`wZK KviY mKj Bmj vgx e`istKi Kvh`rg  
 eÜ Kti t`q| AZci wgm`ti miKvi RbM`Yi `vex I AvKv`¶vi cwi`cÜ¶¶tZ Ges ivR`wZK mg`  
 jv`fi Rtb` 1972 mvtj Übv`mi tmv`ij e`isKÜ bvtg Aci GKÜU Bmj vgx e`isK cÜZÖv Kti b| 1970  
 mvtj Bmj vgx m`šj b ms`-v (OIC) MWZ nq| 1973 mvtj tRivq AbYÖZ Bmj vgx m`šj b ms`-v

(I AvBim)-Gi ci i v o g s x m t a j t b GK u Av S R m ZK Bmj vq A\_ m s -v Mto t Zvj vi we l t q c d g ev t i i g Z Av t j v Pbv Ab y o Z n q | 1974 m t j Ab y o Z ci i v o g s x i Aci m t a j t b o Av B i W / we o (Bmj vq Db q b e i s K) P v U f M p x Z n q | Gi B dj k a Z t Z 1975 m t j t m S x Av i t e o Bmj vq Db q b e i s K o (Av B i W / we) c o Z o v j v f K t i Ges H e Q i B m s h y Av i e A m g i v t Z o ` g v B Bmj vq e i s K o c o Z o v K t i | A Z c i m g v s t q, K t q Z, t m t b M j , e v n i v B b, c m K - l b, B i v b, m B R v i j v U , R v e y b, R ` f b, e v s j v t ` k c e y Z t ` k Bmj vq e i s K c o Z o v j v f K t i | B i v b I c m K - l t b i t M v U e i s K e e - v t K Bmj vq K i Y K i v n q | e Z g v b we t k | Bmj vq e i s K t K e j g v I g y n j g t ` k m g t a B m x g v e x b q; e i s h y i v t o , h y i v R , m B R v i j v U , t W b g v K , R v g f b x Gi g Z A g y n j g t ` k l Bmj vq e i s K c o Z o v Z n t q t Q | e Z g v b we t k j c o t q 42 u l t ` k 155 u l i A w a K m y w e n x Bmj vq e i s K I A b v b A \_ f M e c o Z o v Bmj vq k i x A v i b m Z g v j v A b y o q x K v R K t i h v t Q Ges g i x A v i b m Z g v j v t K c y f f v t e A b y i Y K i v i c o P o v A e i n K t i t l t q | w b t a w e t k j w e i f b a t ` k e o e o Bmj vq e i s t K i G K u l Z v j K v t ` l q v n j -

1. Bmj vq Db q b e i s K w R i v n - 1975
2. ` g v B Bmj vq e i s K, B D b v B t U W Av i A m g i v Z - 1975
3. K t q Z d v B b v y n v D R, v m d v Z, K t q Z - 1977
4. d q m j Bmj vq e i s K, L v i Z g, m y v b - 1977
5. b v t m i t m j v j e i s K, K v q t i v, u g k i - 1977
6. d q m j Bmj vq e i s K, K v q t i v, u g k i - 1977
7. Bmj vq K B v k v k b j e i s K d i B b t f o t g U G U w t f j c t g U - 1980
8. e l b t m m A f Bmj vq e i s K, K v q t i v, 1980
9. R ` f b Bmj vq e i s K d i d v B b v y G U B b t f ÷ t g U - 1980
10. Bmj vq K B b t f ÷ t g U n v D m, A v e y b, R ` f b - 1981
11. e v n i v B b Bmj vq e i s K, g v b v g v, e v n i v B b - 1981
12. e v n i v B b Bmj vq K B b t f ÷ t g U t K v u v b x, g v b v g v, e v n i v B b - 1981
13. ` v i a j g v j - A v j Bmj vq, e v n v g v - 1980
14. Bmj vq K B b t f ÷ t g U t K v u v b x v j u g u U W, e v n v g v - 1979
15. Bmj vq K G - t P A G U B b t f o t g U t K v u v b x, t ` v n v, K v Z v i - 1979
16. K v Z v i Bmj vq e i s K, K v Z v i - 1978
17. Bmj vq K e i s v k s w m t ÷ g, K z g e v M - 1978
18. B i v b x q i b Bmj vq e i s K, t Z n i v b, B i v b - 1979
19. b ` v k b j B b t f ÷ t g U U t ÷, c m K - l b - 1979
20. n v D R w e i s d v B b v y K i t c i t i k b, c m K - l b - 1979
21. c m K - l b e i s K v i m B t K v q v j u l K t c i t i k b, K i v P x, c m K - l b - 1979
22. Bmj vq K g y v i v e v t K v u v b x, c m K - l b - 1980
23. b ` v k b j K g v n k q v j e i s K, w c G j m, c m K - l b - 1981
24. Bmj vq K B b t f ÷ t g U t K v u v b x v j u g u U W, m B R v i j v U - 1979



- 25. cMK`lb Btƒ ÷ tǵU Ktc#i kb, KivPv, cMK`lb - 1979
  - 26. `viǵ gjj Avj Bmj vǵx, tRtbfv, mBRvij`vU - 1980
  - 27. Avie Bmj vǵx Bbƒ ÷ tǵU tKv=úvbx, Avie AvigivZ, `ǵvB - 1980
  - 28. Bmj wǵK dvBb`vY nvdR, Bs j`vU - 1982
  - 29. Bmj vǵx e`isK evsj v`k wj wǵtUW, XvKv - 1983
  - 30. e`isK Bmj vǵ evi n` , gjj tqmkqv - 1983
  - 31. Avj evi vKv e`AsK evsj v`k, XvKv - 1987
  - 32. kixAv Bbƒ ÷ tǵU mwwF#mm, tRtbfv - 1980
  - 33. Bmj wǵK dvBb`vY nvdM, j Úb - 1980
  - 34. wKewi R Bmj vǵx e`AsK, wbtKwkkqv - 1980
  - 35. Bmj vǵs e`isK BvUvi b`vkbvj , tWbgvK,†Kv†cbtntMb - 1983
  - 36. wj wdcvBb Avǵv v e`isK, RvǵǵvMv wmuU - 1982
  - 37. kvvRv Bbƒ ÷ tǵU Kivtcv`i kb, tRtbfv - 1980
  - 38. Avj evi vKv e`isK, Lvi Zǵ - 1982
  - 39. Avj evi vKv Bbƒ ÷ tǵU wwtƒj ctǵU Ktc#i kb tR`v
  - 40. Bmj vǵx Bbƒ ÷ tǵU tKv=úvbx, kvvRv, Avie AvigivZ - 1980
  - 41. Bmj vǵx Bbƒ ÷ tǵU tKv=úvbx Af m`yvb, m`yvb - 1980
  - 42. Avj evi vKv Bmj wǵK e`isK, evni vBb - 1984
  - 43. Bmj vǵx Bbƒ ÷ tǵU GÚ wv -Bbƒ ÷ tǵU tKv=úvbx, evni vBb - 1984
  - 44. dqmij Bmj vǵx e`isK GÚ bvBRvi , wǵqvǵx - 1984
  - 45. dqmij Bmj vǵx e`isK Af wMwY, tKvbnKv - 1984
  - 46. Avj evi vKv e`isK Af UvKv, B`v`šy - 1985
  - 47. LvZǵ Bmj vǵx e`isK, tR`v - 1984
  - 48. BDti wccqv Bmj vǵx e`isK, mBRvij`vU,
  - 49. Av`vivi GÚ B`v`šy Bmj vǵx e`isK, UvKv
  - 50. Bmj vǵx Bbƒ ÷ tǵU tKv=úvbx Af A ÷ wj qv, tǵj tevB
  - 51. Bmj vǵx e`isK wv`vvcj, wv`vvcj
  - 52. dvj vn Bbƒ ÷ tǵU wj wǵtUW, tev`vB, BwUqv
  - 53. BtEdvK Bbƒ ÷ tǵU wj wǵtUW, tev`vB, BwUqv
- Avkv Kiv hvq tMvUv wtki gjj gvbmY Zv`i e`iswKs Ges A\_šwZK Kvhpǵ Bmj vǵx kixAvi wfiE†Z  
cwiPvj bv Ki†e Ges m`j i fqven AvfKvc, tkvY I Rjǵ t\_†K wv` j vf Ki†e|

**cVvEi gj`vqb  
`be<sup>9</sup>K D<sup>3</sup>i cKæ**

1. evqZžgij ejv nq-  
 K. Bmj vgx i vó<sup>1</sup> tKvlvMvi<sup>1</sup>K  
 M. Bmj vgx tK>`xq e`isK<sup>1</sup>K  
 L. Bmj vgx emvY<sup>1</sup>R<sup>1</sup>K e`isK<sup>1</sup>K  
 M. hvKvZ dvU<sup>1</sup>tK
2. cUg Bmj vgx i vó<sup>1</sup>tKv\_vq cU<sup>1</sup>ZwöZ nq ?  
 K. cwe<sup>1</sup> g<sup>o</sup>v bMi<sup>1</sup>x<sup>1</sup>Z  
 M. `v<sup>1</sup>g<sup>1</sup>t<sup>1</sup>  
 L. cwe<sup>1</sup> g<sup>o</sup>xbv g<sup>1</sup>vl I qvi  
 N. v<sup>1</sup>g<sup>1</sup>t<sup>1</sup>i
3. tK me<sup>1</sup>Ug mÿgÿ tj b<sup>1</sup>t<sup>1</sup>b e`e`v Pij yK<sup>1</sup>ib ?  
 K. nhi Z AveyeKi (iv)  
 M. nhi Z Dgi (iv)  
 L. nhi Z gÿv<sup>1</sup>§ (mv)  
 N. nhi Z Dgi Be<sup>1</sup>tb Ave`j Avh<sup>1</sup>x (i)
4. tj b<sup>1</sup>t<sup>1</sup>tb mÿe`e`v tK me<sup>1</sup>Ug Pij yK<sup>1</sup>ib?  
 K. Avh<sup>1</sup>MY  
 M. Ave<sup>1</sup>Ymxq Lj xclvMY  
 L. Bqvn<sup>1</sup>x I mvg<sup>1</sup>R<sup>1</sup>ev`x tMv<sup>1</sup>ox  
 M. tgvNj mg<sup>1</sup>UMY

**msv<sup>1</sup>IB iPbvj-K D<sup>3</sup>Ei-cKæ**

1. Bmj v<sup>1</sup>gi cU<sup>1</sup>v<sup>1</sup>g<sup>1</sup> h<sup>1</sup>M cU<sup>1</sup>ZwöZ evqZž g<sup>1</sup>v<sup>1</sup>t<sup>1</sup>i , iaz<sup>1</sup>jeY<sup>1</sup>ov Ki ab|
2. mÿe`e`vi cU<sup>1</sup>Z<sup>1</sup>B Kxfi<sup>1</sup>te n<sup>1</sup>q<sup>1</sup>v<sup>1</sup>j ? vj L<sup>1</sup>g|
3. Bmj v<sup>1</sup>gx e`isK cU<sup>1</sup>Z<sup>1</sup>ôvi msv<sup>1</sup>IB BvZnvm vj L<sup>1</sup>g|
4. 10vU Bmj v<sup>1</sup>gx e`is<sup>1</sup>t<sup>1</sup>Ki bvg vj L<sup>1</sup>g|

**iPbvj-K D<sup>3</sup>i-cKæ**

1. Bmj v<sup>1</sup>gx e`is<sup>1</sup>t<sup>1</sup>Ki Drci<sup>1</sup>E I µg weK<sup>1</sup>v<sup>1</sup>k m<sup>1</sup>ú<sup>1</sup>t<sup>1</sup>K<sup>1</sup>Av<sup>1</sup>t<sup>1</sup>j vKcvZ Ki ab|

**civ-3**

# Bmj vgx e`istKi `eikó, cØij Z e`isK I Bjm vgx e`istKi Zjzv

Dfík

G civ Aa`qb Kti Avciab-

- ◆ Bjm vgx e`istKi `eikó Avtj vPbv KitZ cvi`teb
- ◆ cØij Z e`isK e`e`v I Bjm vgx e`isK e`e`vi gta` Zjzv KitZ cvi`teb|

Bmj vgx e`isK e`e`v Bjm vgx kixúAvZ Abjvqx cvi Pnij Z| Bjm vgti msvrb bmxZgvj v Abjvqx GKilU mygŕ tcvlYnxb mgvR Mto tZvj vi ct\_ GKilU e`ibó cØijm nt`Q Bjm vgx e`isK e`e`v| b`iq I Bbmvd di gva`tg hjg I vbcxobgŕ mgvR I i`vó Mto ZjzZ Bjm vgx e`isK e`e`v GKilU Abb` mvari Y e`e`v| GKilU Kj`vYgq Av\_ŠmvgwRK AeKivvtgv weibgŕY Bjm vgx e`istKi cØqvRbxqZv Ab`Kihŕ

### Bmj vgx e`istKi `eikó

e`iswKs tŕŕŕ Bjm vgx e`isK GKilU bZb msthvRb ntj I cØij Z e`isK e`e`v t`tK GilU Abb` `eikó`i `we ivtL| Ziv Bjm vgx e`istKi `eikó` m`utK`Avgti`i aviv`vKv cØqvRb| Bjm vgx e`istKi KZ`tj v Avj v`v `eikó` AvtQ| vbt`Bmj vgx e`istKi `eikó`\_tj v Zjz` av ntj v-

1. Bjm vgx e`istKi j`ŕŕ - Dfík kixúAvtZi Avtj vtK vbaŕi Z|
2. Bjm vgx e`istKi mKj` tj bt`b mygŕ|
3. G e`isK Kul, vki`-emYtR` jvf-tj vKmvŕbi vfiE`tZ gj-ab weib`qvM Kti ev Askv`vvi Zj` MŕY Kti|
4. G e`isK vbr`^Znvej Øviv hvKvZ div` MVb Kti Ges hvKvZ Znvej Øviv Rbtmev Kti`\_vtK|
5. G e`isK Rbkj` vYgj-K KvŕR Kith` nvmv ev my`gŕ FY cŕvb Kti|
6. Bjm vgx e`isK GKilU emYvR`K e`isK hv`vdKn kv`;vbaŕi Z c`xvZtZ Kvivi Kti|
7. Bjm vgx e`isK`ŕhŕMcY`cvi v`vZtZ vYKivh`cvi Pij` bvi gva`tg gibeZvi weKiv NUVq|
8. G e`isK vKŕj`v I vPvKrmv tŕŕŕ Ae`vb ivL`tZ vMvq Av\_ŠmvgwRK AeKivvtgv Mto Zjz`|
9. Bjm vgx e`isK Rbmvari`ti ŕjz`ŕjz`m`Áq`K jvf-tj vKmvŕbi vfiE`tZ Kviev`ti i`v`xKvi AvgvbZ vntmte MŕY Kti|
10. Bjm vgx e`isK mygŕ cšvq`e`v`vK emYtR` Ae`vb ivtL|
11. Kj`vYgq e`isK e`e`v cØZŕ Kiv Bjm vgx e`istKi Abb` `eikó`|
12. Bjm vgx e`isK gibe m`u` Dbq`b I AvZ`Kgm`vŕbi e`e`v Kti teKviZj``hKitY Ae`vb ivtL|
13. Bjm vgx e`isK Bjm vgx A\_Š`e`vi j`ŕŕ ARŕbi mrvqK kv` vntmte KvR Kti Ges mgvR t`tK A\_Š`vZK`e`lg` `hKitY tPóv Kti|
14. e`emvq emYtR` I A\_Š`vZtZ b`vq-bmZ I Bbmvd cØZóv Kti|
15. Bjm vgx e`isK Avš`i KZvi mvt` Dbz`gvtbi tmev cŕvb Kti|

16. Bmj vgx e'isK weibqtqMi gva'tg Avtqi kZKZi 70 fivM AvgvbZ`vi`i gta` eEb Kti \_vtK|

**cPij Z e'isK e\_e\_v I Bmj vgx e'isK e\_e\_v i gta` Zjv t**

Bmj vgx e'isK I cPij Z e'istKi gta` KivvtgvmZ wKQynvgAm` AvtQ| Zv mtEj;AmvgA cwi gvYB teuk|  
wbtaG` gaitbi e'isK e\_e\_v i GKwU Zjvvgj-K wP I Zjv aiv ntjv-

1. j` I Df'k` t kixAvtZi wearb tgvZweK nij vj I mnR cSiq t`tki e'emv emYtR` mnvqZv  
Kiv Bmj vgx e'isK e\_e\_v i Df'k`| cPij Z e'isK e\_e\_v i Df'k` mYx A\_w j`M e'emvq  
cwi Pjv br Kiv|
2. mY i vej yB t kixAvtZi mY ubw x tNwL Z nI qvq Bmj vgx e'isK mY eRb Kti tj bt`b Kti |  
Aci w`tk cPij Z e'isK mY i gva'tgB me Kiv evi Kti \_vtK|
3. At`P Dm t mYx e'isK\_tjv mY cDvtbi A`xKvti RbMtYi AvgvbZ MhY Kti | wKs` Bmj vgx  
e'isK jvf-tjvKmtbi wFwE`Z RbMtYi AvgvbZ MhY Kti |
4. weibqtqM t Bmj vgx e'istKi weibqtqMi t`I nt`Q- K. gYviev L. gYviev M. gYviev N. evBtq  
gsv`vj O. evBtq mvj vq P. BRviev BZ`w` | cPij Z e'istKi weibqtqMi gva`g nt`Q- K. K`vk  
t`wvU L. I fvi WtdU M. tjv BZ`w` |
5. mY evbq jvf-`I Z t cPij Z e'istKi mY jvf-tjvKmtbi mt` m`uK`xb| GLvtb mY i nvi ce`  
wba`i Z| Bmj vgx e'istK mY tbB| jvf-tjvKmtbi nvi eQti i wv`b mgq At`slwme Kti w`i  
Kiv nq|
6. MhK m`uK`e Bmj vgx e'istKi MhKMY e'istKi e'emvtqi msMVK A\_ev AvgvbZKvix wntmte  
gj-ab`vZv| cPij Z e'istKi mt` MhKMYi m`uK`cvi br`vi wntmte wetePZ|
7. cwi Pjv b e`q t Bmj vgx e'istKi cwi Pjv b e`q jv`fi I ci wbfPkj | tjvKmtb ntj LiP tefo  
hiv Ges Zv e'istKi Av`Z; uguk ntq t`Lv t`q| Zte Bmj vgx e'istKi `I Kg` i wbj m  
cPovi Kvi`Y teuki fivM cKt` e'istKi tjvKmtb nq bv| cPij Z e'isK mY Av`vq Kiv I mY  
cDvb Kiv G`g`i weiqMdtj i Dcti cwi Pjv br e`q wba`Y Kti \_vtK|
8. hvKvZ dvU t Bmj vgx e'isK wbr`^ Znetj i RgvKZ. At`P hvKvZ w`tq \_vtK| G A\_e`  
RbKj`AYgj-K KvR e`q Kiv nq| cPij Z e'istK hvKvZi tKvb cKb Dtvbv| tZgub tmergj-K  
ev IvYKiv`Bmj vgx e'istKi `enkó` ntj I cPij Z e'istK Zv tbB|
9. tkv`Yi Aemvb t Bmj vgx e'istKi Ab`Zg cDvb j`I nt`Q Avj m cD`E ct` mgvR t`tk  
tkv`Yi Aemvb NuUtg mvari Y gvbtj i DbqB I Kj`vY mva`b mnvqZv Kiv| cPij Z e'istK  
mvari Y gvbtj i tmev I Kj`v`Yi e`Acvti tKvb c`t`c tbB| At`P e'emvi gva'tg mgvtRi  
KwZcq gvbtj i fivM`vba`tbB cDvb fvgKv wntmte KvR Kti |
10. Avtqi Dm t Bmj vgx e'istKi Avtqi Dm gYvdr, cPij Z e'istKi Avtqi Dm mY|
11. mvgwRK msMvb t Bmj vgx e'isK wbr`tk msMvbi GKwU Ask gtb Kti | G e'istKi Df'k` nt`Q  
t`tki `wi` RbMYtK m`e` mKj Dcvtq mivv` Kiv| Aciw`tk cPij Z e'isK mgvtRi mt`  
Zvi Gaitbi m`uK` mgstq KLtbvB wPst Kti bv|
12. cKZ.tjvKmtbi `vqv i MhY t Bmj vgx e'isK jvf-tjvKmtbi Askv`wv`Zj i wFwE`Z weibqtqM  
Kti; weibqtqM cKZ.tjvKmtbi `vqv i e'isK MhY Kti | Aciw`tk cPij Z e'isK weibqtqMi  
A\_P Gi Dci wba`i Z mY GK GK Kti Av`vq Kti | weibqtqMi jvf-tjvKmtbi e`vcti Zvi  
tKvb `vq-`vqZ; tbB|

- 13. kix0Av tevW` Bmj vgx e`vsK i Kvh`g Bmj vgx kix0AvZ Abjvqx cwi Pwjj Z n`Q wKbv Zv t`Lvi Rb` cL`vZ Avtjg, e`isKvi, A\_`BmZwe` I AvBbwe` t` i mgš`q kix0Av KvDwYj ev tevW`Mvb Kti \_tK| wKš`cPwjj Z e`vsK G ai tbi tKvb e`e`v tbB|
- 14. Kvh`g cv`R` t Bmj vgx e`vsK wki -ewYR`, KwL.t`qTmn wewfbæcKti GKRb Askx`vi wntmte RwoZ \_tK| G Rb` e`vsK e`emvq, wki ev cKti i mdj Zvi w`tK wtkl fite j`q` i vL| e`vsK Avevi Gi mglj l cvq| jvf Av`vq nq fuj fite| cPwjj Z e`vsK e`emv-wktf i tKvb Askx`vi bq etj A\_`MhYKvix mslM tbi mdj Zvi Rb` e`vsK DuMabq| Zte G e`vsK, tjj v m`ymn A\_`WKgZ tdiZ w`tZ cvi te wKbv Zv cix`qjv Kti t`L| Zv mtEj ASZ miKwii e`vsK, tjj v FY Av`vq mivKfite KitZ e`\_` c fiekvj x FY MhixZivMY F tYi A\_`c0v t b Drmivx bq| G Rb` e`vsK SjkC`Y`ntq hviq|

**mviK\_v**

e`Z Bmj vgx e`vsK e`e`v mdj wetePbvq AvR mvariY e`vsK i tPtq Awak jvfRbK Ges Kj`vYKi etj c0wYZ n`qtQ| mKj Bmj vgx e`vsK i `ewkó` GKB iKg nI qv Ri`ix bq| Zte tgš`j K `ewkó` Aek`B Awfbænte| Avi Zv n`Q e`vsK i mgyq KgrvU Bmj vgx kixAvi wfiE`Z cwi Pwjj Z nI qv| c0Zw Bmj vgx e`vsK Zvi wBR`^KZK, tjj v `ewkó` wba`Y Kti wbtZ cvi te| Zte Zv Aek`B Bmj vgx kixAvi bwwZgvj vi wfiE`Z nte|

**cwVvEi gj`vqb**

**`be`K DEi-c`æ**

- 1. Bmj vgx e`vsK cwi Pwjj Z nq-  
 K. cPwjj Z e`vsKs bwwZgvj vi wfiE`Z  
 M. Avj -KzAvtbi bwwZgvj vi wfiE`Z  
 L. c`jRev`x A\_`e`vi wfiE`Z  
 M. Bmj vgx kixAvi wfiE`Z|
- 2. Bmj vgx e`vsK i `ewkó` n`Q-  
 K. Bmj vgx e`vsK m`yg` t j b` b Kti  
 M. Bmj vgx e`vsK wBR`^hvKvZ dviU Mvb Kti  
 L. Bmj vgx e`vsK Askx`wi tZj i wfiE`Z  
 N. mKj DEiB mivK|
- 3. Bmj vgx e`vsK i wewbtqutMi t`qT K0U?  
 K. 4 wU  
 M. 6 wU  
 L. 5 wU  
 N. 3 wU
- 4. Bmj vgx e`vsK i Avtqi Drm n`Q-  
 K. m`y  
 M. g`vdr  
 L. jvf-tj vKwib  
 M. AvgvbZ MhY

**msw`B iPbvj-K DEi-c`æ**

- 1. Bmj vgx e`vsK i 5wU `ewkó` D`jL Ki ab|
- 2. Bmj vgx e`vsK i cPwjj Z e`vsK i g`ta` 5wU cv`R` wvY` Ki ab|

**iPbvj-K DEi-c`æ**

- 1. Bmj vgx e`vsK i `ewkó` Avtj vPbmn Bmj vgx e`vsK i cPwjj Z e`vsK i g`ta` Z`bv Ki ab|

**cW-4**

# Bmj vgx tK` i q e` is t Ki Kih e j x

D t i k

G c i V Aa` qb K t i A v c i b-

◆ Bmj vgx tK` i q e` is t Ki Kih e j x A v t j v P b v K i t Z c v i t e b |

th A w R c i Z o i b g y i Ges e` is K e e v Bmj vgx A\_ B m Z i A v t j v t K e v` b i q t b i j t q Bmj vgx k i x A v g z i e k e` is K m g r i b q s y K t i Ges t m A b l y v x A v B b c l q v M K t i Z v t K Bmj vgx tK` i q e` is K e t j |

## Bmj vgx tK` i q e` is t Ki Kih e j x

e Z g i b h j M m y f` g i b e m g i t R i R b` e` is K t h G K u A Z` v e k` K i q e e v Z v A` i K v i K i v i t K i v D c i q t b B | A t b K e o e o A\_ B m Z K K i R B G K g i t` e` is t K i m i n i t h` m` u b a K i v m` e | G t Z c l q v R b x c i Z o i b n l q v m t E j l A v a y b K t K` i q e` is K e e v I Bmj vgx tK` i q e` is K e e` v i g t a` t g S i j K c v R` e` g v b | Bmj vgx e` is K e e v Bmj v t g i` w` A v i A v` y b K e v c P i j Z t K` i q e` is K e e v c v O i Z` R M t Z i m i o | c P i j Z t K` i q e` is t K i A\_ c m i P v j v i M e a s u r m e n t n t` Q S e c u l a r i s m a g i b i t c q Z v i c q v s t i Bmj vgx tK` i q e` is t K i K i h` c m i P v j b v i M e a s u r m e n t n t` Q Bmj vgx k i x A v |

c P i j Z t K` i q e` is K I Bmj vgx tK` i q e` is t K i K i h` e j x i A t b K t q t i m i g A m` c m i j w q Z n q | t h g b- g y i I t b v U c P j b, u b K i v N i u n t m t e K i v R K i v, A b` v b` e` is t K i Ges m i K w i e` is t K i u n t m t e K i v R K i v, A\_ B m Z K D b q b Ges F Y` v b B Z` w | Z t e D t j L K i v t h t Z c v t i t h, Bmj vgx tK` i q e` is K t b v U c P j b K i v t` K i x A v u e t i v a x t K i v Q u e g y i q Q v c i t Z c v t i b v | c P i j Z t K` i q e` is t K i b` i v q Bmj vgx tK` i q e` is K Z v i A a x b` e m i y R` K e` is K, t j v t K g j- a b t h i M i b w` t Z c v t i | Bmj vgx tK` i q e` is K c l E m i K w i F Y n t e K i t h n i m i b v e v D E g F Y | G K i R, t j v Q i o v l Bmj vgx tK` i q e` is K A v t i v K g` m` u v` b K t i` v t K | u b t` e Bmj vgx tK` i q e` is t K i K i h` e j x A v t j v P b v K i v n j -

1. k i x A v t e v W` M V b t Bmj vgx e` is t K i A\_ B m Z K K i h` e j x m P v i a i f c c m i P v j b v i R b` k i x A v t e v W` M V b A c m i n i h` e` u e i k o Bmj vgx u P S h e` , A w i j t g O x b, A v B b i e` Ges Bmj vgx A\_ B m Z i e` t` i g i a` t g G t e v W` M V b K i v n q | Z u i v K z O A v b m b m t K M e a s u r m e n t u n t m t e a t i b m Z g i j v c l q b K t i`v t K b | Bmj vgx tK` i q e` is K t e v W` u n t m t e l m i v K f i t e K i h` m` u v` b K t i`v t K |
2. c l Z i K x g y i c P j b t t` t k i e` e m v- e m Y R` I R b m i a v i t Y i c l q v R b A b l y v x t K` i q e` is K e v R v t i K v t i Y x t b v U Q v t o | c u B U v K v e v Z v i t e i k g t j` i t b v U A v g i t` i t` t k K v t i Y x e t j c m i u P Z, e m i K U v t i R i M | A v g i t` i t` t k i K v M t R i t b v U, t j v c m i e Z B i q g y i b q | K v M R x g y i t K` Y` e v t i S c` g y i q i j c i s i K i v h i q b v | K v M R x g y i c P j b t h b m i K v t i i G K u A A b w R` A v q |` Y` e v t i S c` g y i c P j t b i R b` A v q K i t Z n q u K S` K v M R x g y i R b` A v t q i c l q v R b t b B, t g u k t b t b v U Q v c i t j B n t j v | G i R b` t K i v` K i v d q Z w` t Z n q b v |
3. m y c l v i u n Z K t i A\_ B m Z K m y e P v i c i Z o i K i v t A v j K z A v t b e m Y` n t q t O-

احل الله البيع وحرم الربوا

A v j m m u q- m e m u q t K n v j v j K t i t Q b Ges m y t K n v i v g K t i t Q b | G m y c l v t K i u n Z K t i A\_ B m Z K m y e P v i c i Z o i t q t i Bmj vgx tK` i q e` is t K i f i v g K i v B, i a z c Y` n v i v g` e` D r c v` b, e v R v i R v Z K i Y, u k i e m Y R` m e B n v i v g | G, t j v i D r c v` b I e` e m v q t h b t K i v g j- a b u e i b t q v M K i v b v n q, Z v Bmj vgx tK` i q e` is K t K i b q s y K i t Z n q |

4. hɪKɪZ dvÜ t hɪKɪZi A\_ ʋn̄tm̄te ʋeɪfbæwɪr`K e`is̄tK th UɪKɪ Rgɪ n̄te evqZʒ gɪj Z\_ ʋ Bmj vɜx tK>`ɪq e`is̄K Zvi ʋnmve msi ʋjY Kti Ges Zv eĚtbi e`e`v Kti | AcɪeZðq gɪʔ GKɪ`tK thgb gɪʔ ʋɪWZ Nɪl̄tq A\_ ʋj`tK me`v Aw`i ʋv̄L, Acɪɪ`tK cɪReɪ`i `ɪZ m̄c̄hviY Nɪvq | ZvQrov KɪMRx gɪʔi KviʔYB cɪReɪ` `ɪZ tefo l ʔv | KɪMRx gɪʔi AʔbK m̄ɛarl ʔtqʔ | thgb- mn̄tRB ʋeɪbgq Kiv hvq | tmRb` G gɪʔ cĚxK gɪʔ ʋn̄tm̄te Pɪj ʋivLv DɪPZ, thb `Y`ev tišc` gɪʔi cɪeZð Kiv hvq | hvi dtj cɪʔ UɪKɪi gɪʔi M̄tq ʋj ʋLZ G K\_ ʋɪl m̄tZ` cɪi YZ nq- Pɪn̄ev gv̄l Bnvi ev̄nKtK ʋ`tZ eva` \_vKte | eZʁv̄tɛ ʋeɪfbæ tɛv̄Uɪ M̄tq tj LvUv m̄tZ`i Acjvcgv̄l | G mgm̄v n̄tqʔQ `Y`ev tišc` gɪʔq cɪeZð thvM` b̄v n lqvq | Kv̄tRB Bmj vɜx tK>`ɪq e`is̄K h̄v Aev̄tɪv cɪeZð thvM` KɪMRx gɪʔi cʔj b Kti Ges KɪMRx gɪʔ m̄ggv̄tbi `Y`ev l`tcšc` gɪʔ tURv̄iʔZ gl R̄y ʋv̄L Zte G mgm̄vi mgv̄vb n̄te |
5. FY ʋbqšʔ Kiv t Bmj ʋt̄g m̄y n̄vi vq | ZvB Bmj vɜx tK>`ɪq e`is̄K FY ʋbqšʔ Yi Rb` m̄ʔi n̄vi tK A\_ ʋn̄tm̄te e`envi KtiZ cɪʔi b̄v | FY ʋbqšʔ Yi Rʔb` Bmj vɜx ʋPšh̄e`MY m̄ʔi cɪi eʔZ`dx t̄bqvi c̄ivgk` ʔ | Zte mZ` K\_ ʋv ej tZ ʋK-ʔKvb Bmj vɜx eɪw̄r`K e`is̄K Ki th n̄m̄v̄v e`ZxZ t̄Kvb FY ʋ`tZ cɪʔi b̄v | hvi dtj FY ʋbqšʔ Yi cĚb l ʔv b̄v | Zte t`t̄k `f gv̄l vq ʋeɪt̄qv̄M n̄tj gɪʔ m̄st̄KivPb Ges Aɪak n̄tj gɪʔ ʋɪWZ NɪtZ cɪʔi | ʋeɪt̄qv̄Mi cɪi gv̄t̄Yi KviʔY h̄v ʋeäv̄ t`Lv t`q Zte Bmj vɜx eɪw̄r`K e`is̄K, t̄j ʋi j v̄f̄i n̄vi Kg-ʔeɪk n̄tZ cɪʔi | dtj m̄s̄M̄v, t̄j v̄ gj-ab Kg ev̄ t̄eɪk m̄s̄M̄h̄ Ki te | e`is̄t̄Ki j f`v̄sk 15% t`t̄k h̄v 30% Kiv nq Zv n̄tj m̄s̄M̄v̄t̄bi j v̄f` \_vKte 20% | G Ae`vq Bmj vɜx tK>`ɪq e`is̄K Bmj vɜx eɪw̄r`K e`is̄t̄Ki FY ʋbqšʔ Ki tZ cɪʔi |

**cɪv̄v̄Ei gj`iqb**

**be`b̄K D`i cĚæ**

1. Bmj vɜx e`is̄K e`e`v cĚZ̄w̄Z nq-  
 K. Bmj vɜx k̄iXAv ʋf̄iĚK  
 M. m̄vaviY e`is̄Ks b̄m̄Z ʋf̄iĚK  
 L. Bḡv̄ Aveyn̄v̄d̄v (i)-Gi gZ̄v̄Z ʋf̄iĚK  
 M. cɪReɪ`x A\_ ʋɪWZ ʋf̄iĚK |
2. Bmj vɜx tK>`ɪq e`is̄t̄Ki Kivh̄ej xi ḡta` c̄to-  
 K. gɪʔ l KɪMRx t̄b̄vU cʔj b̄  
 M. Bmj vɜx e`is̄t̄Ki k̄ivLv ʋbqšʔ Kiv  
 L. ʋbKv̄k Ni ʋn̄tm̄te KivR Kiv  
 N. DĚi me K̄ūUB m̄v̄K |
3. Bmj vɜx tK>`ɪq e`is̄t̄Ki ʋeɪkó` n̄t`Q-  
 K. n̄vi vq `Ě` Dr̄c̄v`b ʋb̄v̄l x  
 M. n̄vi vq `Ě` ev̄R̄vi R̄v̄ZKiY ʋb̄v̄l x  
 L. n̄j vj `Ě` Dr̄c̄v`t̄b Dr̄m̄v̄n c̄ūv̄b  
 N. m̄Kj DĚiB m̄v̄K |
4. Bmj vɜx tK>`ɪq e`is̄t̄Ki mgv̄`evaK k̄ā Kx?  
 K. Bmj ʋv̄gK Db̄q̄b e`is̄K  
 M. evqZʒ gɪj  
 L. i v̄oʔq e`is̄K  
 M. hɪKɪZ dvÜ |

**m̄s̄v̄ʋB i P̄v̄uj-K DĚi-cĚæ**

1. Bmj vɜx tK>`ɪq e`is̄K ej tZ Kx ešvq? ʋj L̄y |
2. Bmj vɜx tK>`ɪq e`is̄t̄Ki Kivh̄ej xi ga` n̄tZ th t̄Kvb ʋZb̄v̄Uɪ Dj̄t̄ l̄ Ki ab |
3. cĚxKx gɪʔ ej tZ Kx ešSb? Bmj vɜx tK>`ɪq e`is̄K Kx f̄ite gɪʔ ʋeɪbgq Kti? ʋj L̄y |

**i P̄v̄uj-K DĚi-cĚæ**

1. Bmj vɜx tK>`ɪq e`is̄t̄Ki Kivh̄ej xi ʋe`h̄vi Z f̄ite Av̄tj v̄Pb̄v Ki ab |

**cW-5**

# Bmj vgx e`is`Ki kixAv KvDwYj I Gi Kvhejx

D`i`k`

G cvW Aa`qb Kti Avciab-

- ◆ kixAv KvDwYj i cwi Pq I KgRvU m`u`K`avi Yv w`tZ cvi`teb
- ◆ kixAv tevW`MVtbi c`qvRbxq w`K\_s`tjv Ztj ai`tZ cvi`teb
- ◆ kixAv tevW`P Kvhejx D`tj`L Ki`tZ cvi`teb

## Bmj vgx e`is`Ki kixAv KvDwYj

tKvb GKwU e`is`Ki tKej gv`l Aw`R tj b`b my`g`y` ntj w`Ksev mvBb tevW`Bmj vq ka e`envi  
 Kitj B Zv c`KZ. Bmj vgx e`is`K ev Bmj vgx Aw`R c`Z`o`vb ntq hvq bv | c`KZ. Bmj vgx e`is`K ntZ ntj  
 e`is`Ki mg`y`q KgRvU Bmj vgx kixAv Abjvqx cwi Pwj Z ntZ nte | m`z`i`vs Bmj vgx e`is`Ki hveZxq  
 KgRvU Bmj vgx kixAv Abjvqx cwi Pwj Z nt`Q w`Kbv Zv Z`vi K Kiv Ges c`qvRbxq c`ivgk`Q Z`  
 mie`i`v`ni Rtb` D`P q`g`Zv m`u`b`GKwU kixAv tevW`MVb Kiv c`qvRb | t`tki kx`l`v`bxq I j`v`gv  
 w`Kivg, Bmj vgx i`P`š`ne`, d`Kxn, Bmj vgx A`\_D`w`Z`e`, e`is`Kvi, Bmj vgx AvBbne` Ges `v`k`b`KMY`K  
 w`b`q G kixAv tevW`MVZ nte | kixAv tevW`P m`m`i` i tKej D`P w`M`M` Ges Avtbi cwi`U`Z` \_v`K`tj`B  
 Pj`te`bv; eis c`Z`K m`m`i`K ci`tn`RMvi, g`j`v`Kx Ges Bmj vgx kixAv`Z` cv`i`k`v`nt`Z` nte | kixAv  
 tevW`P m`m`MY`K tKej e`is`K KZ`e`t`q`i Av`v`v`Rb ntj B Pj`te`bv, RbM`t`Yi w`b`KUI Av`v`v`Rb ntZ  
 nte | GL`v`tb ō`g`j`v`K`x`b`l` ka G Kvi`t`Y D`tj`L Kiv ntq`Q th, c`w`\_`ext`Z` Ggb e`u` tj`v`K Av`Q hviv Amxg  
 Avtbi Aw`Kvix | t`k` w`et``tki tKvb D`P w`M`M`i` I Afve tbB Z`v`i | Bmj v`tgi K`\_v` etj gibe u`q`K  
 kx`Zj Kti w`tZ` cv`i | A`\_P` e`i`w`<sup>3</sup> I cwi`ewi`K Rxetb Bmj v`tgi tKvb Am`j`v`mb Zuiv t`g`tb Pj`te`bv |  
 ewi`K Ae`v` t`L`j` e`S`vi Dcvq tbB th, w`Z`v`b g`y`v`j` g` b`w`K Ag`y`v`j` g | e`i`w`<sup>3</sup> `r`\_`Q` At`\_`P` tj`v`f` j`v`j` mv  
 Z`v`i`K M`m` Kti t`d`j`t`Q | w`b`R Aciva\_s`\_tj`v`K av`g`v`P`v`v` t`l`qvi Rtb` Bmj v`tgi Ace`v`L`v` w`tZ`I  
 w`Av`teva Ktib bv Zuiv | m`z`i`vs G ai`tbi Av`g`j`n`v` Av`t`j`g ev cwi`Z`MY`K kixAv tevW`P m`m`  
 g`t`b`v`x`Z` Kiv ntj Z`v`i` d`t`Z`v`q ev w`m`v`š`l`RbMY` g`v`te`bv | d`tj` Gi gva`t`g` i`aye`v`s`KB q`w`Z`M`l`n`te  
 bv eis n`v`Rvi n`v`Rvi g`v`b`y` q`w`Z`M`l`n`te | Bmj vgx e`is`K i`ay`RbMY`K e`S`v`t`b`v` I m`v`š`v` t`l`qvi Rtb`  
 b`v`t`g` gv`l` GKwU kixAv tevW`MVb Kitj nte bv eis kixAv tevW`P m`m`MY` hv`t`Z` m`u`Y`<sup>6</sup>-`v`x`b`f`v`te  
 Z`v`i` g`Z`v`g` e`<sup>3</sup> Ki`t`Z` cv`i`b` tm` m`j`h`w`m` w`tZ` nte Ges Bmj vgx e`is`K Bmj vgx kixAvi cwi`c`š`k  
 tKvb KvR Kiv ntj w`Ksev cwi`K`i`bv M`h`Y` Kiv ntj Zv` tiva Ki`t`Y` n`\_`t`q`c` Kivi ch`v`B q`g`Z`v`l` kixAv  
 tevW`P`\_v`K`t`Z` nte |

m`z`i`vs Bmj vgx e`is`K`-`t`K` GKwU cwi`c`Y`<sup>6</sup>Bmj vgx c`Z`o`v`tb i`f`c` t`l`qvi j`t`q`i` kixAv tevW`MVb`K`v`tj  
 w`b`v`j` w`L`Z` w`el`q\_s`\_tj`v`K` Aek`B`\_i`az`j` t`l`q`v` Avek`K` |

1. kixAv KvDwYj m`m`i` i tKDB Bmj vgx e`is`Ki KgRZ`P`nteb bv | Kiv Y`w`b`v`e` ` ` KgRZ`MY` D`P  
 c` ` ` KgRZ`MY` KZ`R` c`f`w`e`Z` ntZ` cv`i`b` | Z`te` Z`v`i` Kiv`Ri` Rtb` Dch`y` m`v`b`x` I m`j`h`w`m`  
 m`y`e`v`\_v`K`te |
2. e`is`Ki g`w`j` Kc`q` Z`\_v` tevW`Af` WvB`ti`±`im` kixAv KvDwYj i tKvb m`m`i` Dci` c`f`ve` LvU`te  
 bv | eis e`is`Ki tKvb KgRv`U` tevW`Af` WvB`ti`±`im` w`Ksev KgRZ`P` KZ`R` Bmj vgx kixAvi  
 b`w`Z`g`y`v`j` w`v`N`Z` ntj kixAv tevW`P` w`b`KU` Z`v`i` Revew`w`ni` e`e`v`\_v`K`te |



3. kixAv KvDwYtj i m`m`Mti Yi `faxbfite Zv`i gZvgZ e`<sup>3</sup> Kivi KivR cwi j w`jZ ntj wKsev tKvb cwi Kí bv MhY Kiv ntj Zv tiva Kivi Rtb` kixAv tevW`K c`qRbxq Ges chwB` qJgZv c`lv Kiv|
4. e`vstKi KgRvU mspršl tKvb w`lq tevW`Af WvBti±im Gi tKvb mfv AbvZ ntj ZvZ kixAv tevW`P GK ev GKwaK m`m`K AvgšY Rvbtbv|
5. e`vstKi `t`<sup>o</sup>wKsev e`vstKi KgRvU i mvt\_ m`úwKZ tKvb w`lq tevW`Ae WvBti±im tKvb w`všl MhY Kitj Zv ev`lvqZ Kivi c`eB G w`všl Bmjvqx kixAv m`šZ wKbv Zv kixAv KvDwYj t`tK w`jZ Abtgr`b t`qv|
6. e`vsk th mKj w`vbtqM cKí MhY Kite Zv ev`lvqZ Kivi c`e`kixAv tevW`P Abtgr`b tbqv|
7. e`vstKi w`vfbæfW t`tK e`vstKi KgRvU, Kg`xwZ Ges e`vstKi KgRZP I KgPvix`i `t`<sup>o</sup> msukw w`lq th mKj m`Kšvi BmYKiv nte Zv `ea wKbv G w`lq kixAv tevW`t`tK w`jZ Abtgr`b tbqv|
8. kixAv KvDwYtj i ivq ev w`všl`K Pevšl w`všl etj MY` Kiv| e`vstKi me`ti i KgRZP, KgPvix GgbwK tevW`Ae WvBti±im chw kixAv KvDwYtj i w`všl`K tgrb Pj tZ Ges cvj b KitZ eva`  
\_vKv|
9. Bmjvqx e`vsk-tK GKw Av`k`Kj`vYKi Ges cKZ.Bmjvqx c`Zv`tb cwi YZ Kivi j`t`j` kixAv tevW`K c`qRbxq c`vqk`<sup>o</sup> Z` t`qvi e`vcK AwKvi t`qv|
10. kixAv KvDwYtj i m`m`ti thb kixAvZx tKvb KviY e`ZxZ mntRB c`PzZ Kiv bv nq Zvi e`e`v Kiv|
11. kixAv KvDwYtj th tKvb mgq e`vstKi th tKvb KgRvU Z`viK Kivi, w`vfbæetA` cwi`k` Kivi, AwWU Kivi Ges e`vstKi msukw Ab`v` KvR AskMhY Kivi AbvZ \_vKv Ges GZ`w`lq hieZxq e`qfvi e`vsk KZ`R enb Kiv|

Bmjvqx e`vstKi kixAv KvDwYtj tK th mKj m`thvM m`vav I qJgZv c`lv`bi K\_v BwZc`e`Avtj vPbv Kiv nj Zv kixAv KvDwYtj tK w`tZ e`vsk KZ`e`q A`xKwZ. Rvbtv bv| GQovv kixAv KvDwYtj i l Reven`w`ni e`e`v \_vKte|

GLv`b Avtjv GKw w`lq ejv `iKvi th, c`ZwU Bmjvqx e`vstK GKw kixAv KvDwYj \_vKv tZv c`qRb| Zte th t`tk GKwaK Bmjvqx e`vsk c`ZwZ ntqtQ tm t`tki tKej w`R`^kixAv KvDwYj \_vKv nqtZv ht`ó nte bv| Gt`q`j`mKj Bmjvqx e`vstKi thš`fite w`tkl D`P qJgZv m`úbeGKwU kixAv KvDwYj MVb Kiv `iKvi| c`qRb tevta t`tki evBti Avtjg, dKw, Bmjvqx A`<sup>o</sup>mwZw`, Bmjvqx w`šhew`, e`vskvi, `vkwK Ges Bmjvqx AvBwv`MtiYi mgštq w`tkl D`P qJgZv m`úbeGKwU kixAv KvDwYj MVb Kiv nte| c`ZwU Bmjvqx e`vstKi kixAv KvDwYj -Gi tPqvig`v ev Ab` tKvb m`m` w`tkl D`P qJgZv m`úbe thš` kixAv KvDwYtj i GKRB m`m` ev c`Zwv w`bhš` nteb| evsjv`tki t`c`vctU ejv hq th, Avj w`vctKi A`tkl tgrnievYx Ges KtqKRb ag`v` e`w`<sup>3</sup> I KtqKwU c`Zv`tb Avšh`K c`Pvq evsjv`tk eZv`tb wU Bmjvqx e`vsk c`ZwZ ntqtQ| GgZve`vq c`ZwU e`vstKi w`R`^kixAv KvDwYtj i AwZw`<sup>3</sup> thš`fite w`tkl D`P qJgZv m`úbeGKwU kixAv KvDwYj MVb Kiv `iKvi| thš`fite MwZ w`tkl D`P qJgZv m`úbe tm`Uj kixAv KvDwYtj i l `faxbfite gZvgZ cKvK Kivi Ges w`vfbæBmjvqx e`vstKi KgRvU th tKvb mgq Z`viK Kivi Ges AwWU Kivi Aeva `faxZv \_vKtZ nte| thš`fite MwZ tm`Uj kixAv KvDwYtj i m`m`MY Dchš` m`šbx, m`thvM m`vav Ges Z`viK I AwWU mspršl hieZxq KvRi LiP e`vsk mgr thš`fite enb Kit`e| D`P qJgZv m`úbe tm`Uj kixAv KvDwYtj i mspršl hieZxq Avt`k w`b`l a msukw e`vsk KZ`e`q tgrb Pj tZ eva` \_vKte|

**kixAv KivDij i Kih@jx**

Bmj vgx e`istKi kixAv KivDij wbxj wLZ Kih@jx m`u`vb Kti `vtK-

1. Bmj vgx e`istKi hvezxq KgrvU Bmj vgx kixAvi wfiEtZ cwiPmj Z n`Q wKbv Zv Z`viK Kiv Ges th th t`jtI Bmj vgx kixAvi bxwZgvj vtK j`Nb Kiv nq tm,tjv wPwYz Kti c@qvRbxq civgk@ wbt`R t`qv|
2. e`isK KZ@q KZR MpxZ wewfbæcKí, wmxvsl weAwB I c@mwZK Ab`vb` wela Bmj vgx kixAvi cwi c`st ntj Zv emzj Kti t`qv Ges e`istKi wewfbæmfvq AvgšY tctq thw`vb Kiv|
3. Bmj vgx e`isKs, e`emv-emvYR, cKí MhY, wewbtqm c×wZ, AvšRwZK emvYR, wewbgq, cwi`úni K Awakvi Ges Bmj vgx A\_@e`e`v m`u`wKZ wewfbæcivgk,@Z\_, Bmj vgx Avbtbi e`vL`v c@vb Ges GZ`mspvs`welaq e`vcK MfelYv Kiv|
4. Bmj vgx e`isK Ges GZ`mspvs`tKvb welaq tewW@Ae Wvbt±im KZR MpxZ wmxvsl Ges cKí Abtgv`tbi Rtb` kixAv tewW@qck Kiv ntj Zv kixAv m`sz wKbv LuZtq t`Lv Ges kixAv m`sz ntj Abtgv`b t`qv|
5. e`istKi wewfbæwfm t`tK BmjKZ.mvKjvi (weAwB) Rvix Kivi c`e`Zv Abtgv`tbi Rtb` tck Kiv ntj Zv kixAv m`sz wKbv LuZtq t`Lv Ges kixAv m`sz ntj Abtgv`b t`qv|
6. Bmj vgx e`istK mvj vZ Ges GZ`mspvs`Bmj vtgi Ab`vb` tgšj K wela Kvtqg AvtQ wKbv Zv Z`š Kti c@qvRbxq civgk@ wbt`R c@vb Kiv|
7. Bmj vgx e`istKi wewfbækvLvi tjb`b, wewbtqm I mweR Kvh@j Bmj vgx kixAvi wfiEtZ cwiPmj Z n`Q wKbv Zv c@qvRbteita wbxwZ A\_er ermti GK ev GKwaK evi AwWU Kivi c@qvRbxq e`e`v MhY Kiv| GtK OkixAv AwWU etj AvL`wqZ Kiv thtZ cvti| Gm`mspvs` KvtRi Rtb` kixAv tewW@c@qvRbxq Rbkw³ KvtR j`wvte Ges e`qfvi e`isK enb Kite|
8. Bmj vgx e`istK Bmj vgx kjbwZ ev`ewqZ n`Q wKbv-Z\_v KgrZ@Kgpvix`i teZb fivZ, KvtRi mgqmP, PvkzvZ, mvvgqK eiLv`| Awakvi, ktgK wbhZb Ges GZ`mspvs` Ab`vb` welaq Bbmvd I b`vq wePvi Kvtqg n`Q wKbv Zv Z`viK Kiv Ges c@qvRbxq e`e`v MhY Kiv|
9. kixAv KivDij e`istKi th mKj KgrvU I c×wZtZ Abtgv`b w`tqfQ e`istKi mweR Kvh@j tmfvte cwiPmj Z n`Q wKbv Zv Z`viK Kiv Ges Bmj vgx kixAvi bxwZgvj j`NbKvix`i weiat× c@qvRbxq e`e`v MhY Kiv|
10. Bmj vgx e`isK-tK b`vq I Bbmvd wfiEK c@Zvrb cwiYZ Kivi e`vcvti kixAv tewW@K mg`K fvgKv ivLv`iKvi| Bmj vgx e`istKi mgvq Kih@j hvtZ Bmj vgx kixAvi wfiEtZ cwiPmj Z nq tmw`tK kixAv tewW@K e`vcK c@Pov Pj vtZ nte|

kixAv tewW@ c@Z`K m`m`tK `šY ivLv`iKvi th, Bmj vtgi GKw gnr I epr KvtRi tevSv Zv`i`tK t`qv n`tqfQ| m`z`is Bmj vgx e`istK h`w` Bmj vgx kixAvi cwi c`st tKvb KgrvU msNwZ wKsev Pp`nq, Avi kixAv tewW@Zv Z`šbv Kti wKsev c@Zev`bv Kti wKsev Bmj vgx e`istKi hvezxq Kvr Bmj vgx kixAvi wfiEtZ cwiPmj Z bv Kti Zvntj ciKvtj Avjuni `ievti Gi Rtb` kixAv tewW@K Awak`vqx n`Z nte|

**civvEi gj`vqb  
`be<sup>9</sup>K DEi cka  
mivK DEi v LuZvq vj Lb|**

1. kixAv KvDwYj cZôvi Df`k` n`Q-  
K. myg` e`isKs e`v`v Z`vi K Kiv  
M. Bmj vgx e`isKfK cqvRbxq civgk<sup>9</sup>Kiv  
L. e`isK e`v`v`k kixAv Abjvqx cvi Pj bv Kiv  
M. Dcti i mKj DEiB mivK|
2. kixAv KvDwYtj i m`m`MY tKgb n`eb?  
K. D`P vkv`v`Z  
M. g`vKx  
L. Bmj vgx vPš`v`  
N. mKj DEi mivK|
3. e`vstKi KgRix KgRZ<sup>9</sup>kixAv KvDwYtj i m`m` n`Z cvi`eb Kx?  
K. tKvb tKvb t`v`f`  
M. bv, m`m` n`Z cvi`eb bv  
L. KgRZ<sup>9</sup>MY n`Z cvi`eb  
N. tUW BDvbq`bi m`m`MY cvi`eb|
4. ersj v`k KûU Bmj vgx e`isK cZvôZ n`q`Q?  
K. 4 vU  
M. 7 vU  
L. 6 vU  
M. 2 vU|

**msv`B iPbj-K DEi-cka**

1. tKvb tkYxi tj vK kixAv KvDwYtj i m`m` n`eb?
2. kixAv KvDwYj fK tKvb tKvb veltq bhi v`Z nte? vj Lb|
3. kixAv KvDwYtj i 5vU Kvth<sup>9</sup>veei Y v`b|

**iPbj-K DEi-cka**

1. kixAv KvDwYj Kx? kixAv KvDwYj tKvb tKvb veltqi cZ `vó v`q`v`K? vj Lb|
2. kixAv KvDwYtj i Kivh<sup>9</sup>ex Avtj vPbv Kiab|

**cW-6**

# Bmj vgx ewYwR K e is t Ki Kvh e j x

D t i k

G c v Aa q b K t i A v c i b-

- ◆ Bmj vgx ewYwR K e is t Ki m s A v e j t Z c v i t e b
- ◆ Bmj vgx ewYwR K e is t Ki A v g v b Z M h Y e l t q A v t j v P b v K i t Z c v i t e b
- ◆ Bmj vgx ewYwR K e is t Ki A b i v b K v h e j x A v t j v P b v K i t Z c v i t e b |

## Bmj vgx ewYwR K e is K

Bmj vgx ewYwR K e is K c P j j Z ewYwR K e is K e e v t t K A v j v v | G t Z R b M t Y i A v g v b Z M h Y e v A\_ e w b t q v M t K v b U v B m y w f i E K b q | Bmj vgx e is K R b M t Y i K v Q t t K m j F Y M h Y K t i b v | A v e v i m j K v D t K F Y t q b v |

I. A v B. m. m i P e j q Bmj vgx ewYwR K e is t Ki t h m s A v i r t q t Q Z v i b e f c-

"Islamic Bank is a financial institution whose statutes, rules and procedures expressly state its commitment to the principles of Islamic Shariah and to the banning of the receipts and payments of interest in on any of its operations."

O Bmj vgx e is K G g b G K u A w R c a Z o v b h v i t g s i j K e a v b, b m z g v j v I K g e x i z t z k i x o A v t Z i g j - b m z A b j v i t Y i m y u o A l x K v i v K t e G e s h v i m g y q K v R I t j b - t b m y g y | O I. A v B. m o i D 3 m s A v Bmj vgx t K v l q e is K I Bmj vgx ewYwR K e is K m e f U m y u o a v i Y v t q | Bmj vgx t K v l q e is K I Bmj vgx ewYwR K e is K I. A v B. m o i b m z g v j v A b j v i Y K t i e is i K s K v R c w i P r j b v K t i v t K |

## Bmj vgx ewYwR K e is t Ki Kvh e j x

t h m e A w R c a Z o v b Bmj vgx A\_ e e v e v e v q t b Bmj vgx g j - b m z A b j v i t i A\_ e w b t q v M K t i G e s A w R t j b - t b K t i v t K, Z v t K Bmj vgx ewYwR K e is K e j v n q | i b t e Bmj vgx ewYwR K e is K G i K v h e j x A v t j v P b v K i v n t j v t

1. A v g v b Z M h Y t Bmj vgx e is K e e m v q I i k t i w e b t q v M i R b R b m v a v i t Y i i b K U t t K m y w e n x b A v g v b Z M h Y K t i | e e m v q I i k t i A v g v b Z w e b t q v M i d t j t h j v f n q Z v i A s k P e 3 A b j v i t i A v g v b Z K v i x t K c o v b K i v n q | Bmj vgx e is K m v a v i Y Z i b e j i l Z f v t e A v g v b Z M h Y K t i v t K t
  - K. P j i z w m v e (Current Account) t t h w m v e h L b Z L b U v K v R g v t q v I I v i t b v h v q Z v t K P j i z w m v e e v C u r r e n t A c c o u n t e j v n q | t h t K v b t K v u i b x, e w Y w R K c a Z o v b, m i K w i w e f i M, m s v I U t o i K s e v e i r 3 e v e i r 3 e M G G K v D u L j t Z c i t i b | G i R b m e t h e 5 0 0 U v K v i r t Z n q |
  - L. j v f - t j v K m v t b A s k v i x t g q v x A v g v b Z w m v e t G K n v R v i U v K v A\_ e v G i w 3 Y, w Z b 3 Y c i f v Z n v t i A\_ R g v i r t q G w m v e t L v j v h v q | e v t i v, A v V t i v, P w e l k, w l k, Q u i k g i m t g q v x i b v i 8 m g t q i R b G w m v e U v K v R g v i v L v h v q | G G K v D u t L v j v i m g q i b v i 8 t g q v D t j l K i t Z n q | G A c c o u n t G i R b t P K e B t l q v n q b v | t P K e B G i c w i e t Z c a Z e v i A\_ R g v M h t Y i w e b g t q U v m w t c w R U i k ( P L S - T D R ) B m y K i v n q | j v f - t j v K m v t b i A s k v i x t g q v R g v t K G i c k w Z. A b j v i t i g r v t M f v M K i v n q | G K u l n t Q ( i ) A b j v i t b m t g Z ( w i t h a u t h o r i s a t i o n ) G e s ( i i ) A b j v i t b n x b ( w i t h o u t a u t h o r i s a t i o n ) .

- M. jvf-tj vKmitbi Askx`vix AvgvbZ wmwve t G wmwve b`bZg 100 UvKv Rgv w`tq tLjv nq| cŁZ eQi QŁgvn AŠi Rly Ges wŁłm`m` gřm Account G RgvKZ.At\_P jvf-tj vKmitbi wmwve Kiv nq|
  - N. wbiwE`v wmwve t (Payment order/Security Deposit) G GKvDŁU Bmj vgx e`vsk iuk` cŁvb Kti m`ygy` AvgvbZ MŁY Kti \_vřK| tUŪvi ev Ab`řKvb Pr`i t`řřtŁ G iuk` Security Deposit e`eŪZ nřq \_vřK| G aiřbi AvgvbřZi t`řřtŁ Bmj vgx e`vsk tKvb cŁKvi gřvdr cŁvb Kti bv|
  - O. jvf-tj vKmitbi Askx`vix w`řki tbnŁk wŁłřmRU wmwve t G aiřbi wmwve tLjvi wbgg cŁq PjwZ wmwve tLjvi gZB| b`bZg A\_`Rgv w`tq th tKvb e`w`ř, cŁZŵvb G wmwve LjřZ cřti | hZeri B`Ūv UvKv Rgv t`qv hřq| wKŠ` I Vřřvi t`řřtŁ wbr`ŵ mgq A\_ř mřZv`b AvřM UvKvi cwi gřY Rmbřq wPw w`řZ nq| G wntmře` w`wbK Drcv`řbi wřiwE`řZ wmwve Kti e`vsk tNwł Z nřti jvf-tj vKmitb cŁvb Kiv nq| b`bZg cwi gřY msi`řY bv Kiv nřj j`řvsk cŁvb Kiv nq bv|
2. wmbřřm t Bmj vgx emwYR`K e`vsk wmbřřřmi t`řřtŁ iaygřvdr ARřbi DctiB , iazřřivc Kti bv; wmbřřřmi wřiwE`řZ hřřZ mřgvwRK Kj`řY AuRZ nq tmi`řKI` w`ř ivřL| wbr`w e`vsk i wmbřřřm bwiZi c`wZ , tjv DřřŁ Kiv nřj v t
- K. miwmi ev cŁ`ř wmbřřřm t Bmj vgx e`vsk w`ři, Kul, emwYR, cwi enb, `rei m`w`wE Ges Mř wbgřY (Real Estate and Housing) cřwZ LřřZ `ř A\_er ga`g I `xN`řgřřř` i Rb` miwmi gj-ab wmbřřřm Kti |
  - L. gřvi ver - `mbřřřm Dř`řřvi gva`řg wmbřřřm t gřvi ver ej`řZ Ggb GKwŁ Pr` eŠřvq- hři kZřřřřti GKc`ř A\_ř e`vsk gj-ab thwřb t`q Ges Ab`c`ř A\_ř `mbřřřm Dř`řřvi Pr`i wbařři Z AbřřřZ Abřřřř jřřři Rb` Zvi `řřZv, cŁPŵv, křy I cŁqřRbřq e`emwřK cŁw wmbřřřm Kti b| G Rvřřq wmbřřřřmi KřqKwŁ w`K nj -
    - Pr`i kZřřřřřřř gřvdr e`vsk Ges Dř`řřvi gřa` e`wŁb Kiv nq|
    - e`vsk iaycŁKZ.tj vKmitbi `wřZ;MŁY Kti |
    - Dř`řřvi ev Zvi Kgřřř ev cŁZwřw KZř kZřj sNb, Aetřjv, A`g` e`e`řvcbv BZ`w` i KviřY tKvb tj vKmitb nřq \_vřKřj tm t`řřtŁ e`vsk Dř`řřvi w`bKU t\_řK b`řh` řřwZc`řY Av`řq Kti tbrvi Awakvi ivřL|
  - M. gřvi vKv Askx`vix wmbřřřm t gřvi vKv ej`řZ Ggb e`emwřK Pr` eŠřvq hři Aaxřb e`vsk gj-ařbi GKwŁ Ask thwřb t`q Ges emK Ask thwřb t`q wmbřřřm MŁhK| G c`wZ Abřřřř-
    - gj-ab mieivřni AvřMB gřvdr eEřbi AbřřřZ e`vsk I wmbřřřm MŁhKi m`řřřřřZ G Pr` břgvq wbařři Z nq|
    - e`emřřq cŁKZ.tj vKmitbi t`řřtŁ e`vsk I wmbřřřm MŁhK gj-ařbi AvbřřwřZK nřti Zv enb Kti |
  - N. gřvewv Pr`i wřiwE`řZ jřřř w`řq t MŁhKi Abřřřř wbařři Z gřjvřj w`řři Rb` e`vsk MŁhK mšmŁ Kti Ges Zv Pr`i wřiwE`řZ wKŪj vřm MŁhKi KřřQ w`řř Kti | gřvewv Pr`i `enkŵ` nj -
    - G c`wZřřZ wZbŁ c`ř \_vřK h\_v- e`vsk, w`řřřř (hři w`bKU t\_řK e`vsk gřj řq Kti) Ges řřřř (hři w`bKU e`vsk gřj w`řř Kti)|
    - gřjvřřř i`řg I jřřři Ask e`vsk I wmbřřřm MŁhK Dřřři B Rřv \_vřřZ nq|

- e`isK neib`qM Mh`K i nbKU t`tK c`f`ieZ g`v`j i g`j`i 25/30 f`vM R`v`g`vZ w`n`m`te Mh`Y K`i`Z c`v`i |
  - 0. evq-B-gsv`4vj ev emk`Z ne`m`q t evq-B-gsv`4vj ej`Z e`isK KZ`R. g`b`v`d`v`i D`f`i`k` emk`Z g`v`j ne`m`t`q`i Rb` neib`qM Mh`K I e`is`K`i g`t`a` P`r`e`t`K e`S`v`q | G c`x`i`Z`i ne`k`l w`K`n`j` t
    - G c`x`i`Z`iZ e`isK Mh`K`i Ab`j`i`v`ta K`v`l. I w`k`i`m`n` ne`w`f`b`e`l`v`t`Z`i D`c`K`i`Y` I g`v`j`v`g`v`j` m`q` K`i` Mh`K`i nbKU Z`v` emk`Z` ne`m`q` K`i` |
    - Mh`K`M`Y` P`r`e` Ab`j`v`q`x` w`b`a`w`i`Z` m`g`t`q` g`v`j` i w`b`a`w`i`Z` g`j`-` c`w`i`t`g`v`a` K`i`b` |
    - P`r`e`c`f`i` c`f`Y`i` a`i`Y` ,` Y`v` ,` Y` ,` c`w`i`g`v`Y` ,` ne`m`q` g`j`-` ,` m`i`e`i`v`t`n`i` `v`b` ,` m`g`q` ,` Mh`K` KZ`R` g`j`-` c`w`i`t`k`v`t`a`i` m`g`q`-`m`x`g`v` I c`x`i`Z` BZ`w` P`r`e`c`f`i` m`y`u`o`f`v`t`e` D`f`i`L` K`i`v`n`q` |
  - P. evq-B-m`j`v`g` t A`w`M`l`g` m`q`-`ne`m`q` t evq-B-m`j`v`g` n`j`v` G`g`b` G`K`i`U` e`em`w`q`K` P`r`e` h`v`i` A`v`l` Z`v`q` f`i`e`l` `t`Z` w`b`a`w`i`Z` m`g`t`q`i` g`t`a` g`v`j`v`g`v`j` m`i`e`i`v`t`n`i` k`Z` ,` e`isK` g`v`j` i` m`q`g`j`-` A`w`M`l`g` c`w`i`t`k`v`a` K`i` | G` a`i`t`b`i` e`v`e`m`w`q`K` P`r`e`i` K`t`q`K`i`U` w`K`n`j` -
    - G c`x`i`Z`iZ e`isK` m`v`a`v`i` YZ` K`v`l. I w`k`i` c`Y` A`w`M`l`g` m`q` K`i` `v`t`K` |
    - G c`x`i`Z`iZ e`isK` n`t`Q` t`m`Z`v` G`e`s` Mh`K` n`t`Q` ne`t`m`Z`v` |
    - e`isK` G` a`i`t`b`i` P`r`e` m`e`u`v` `t`b`i` m`g`q` Mh`K`t`K` A`t`\_P` t`h`v`M`v`b` t` `q` |
  - Q. f`i`o`v`q` m`q` t` G` c`x`i`Z`iZ` e`isK` I` Mh`K` P`r`e`i` w`f`i`E`t`Z` t`h`S`\_`f`i`t`e` ,` h`i`b`e`r`n`b` ,` t`g`k`b` I` h`S`c`w`i`Z` ,` f`e`b` I` G`c`i`U`f`g`U` G`e`s` M`w`o` BZ`w` m`q` K`i` | Mh`K` f`i`o`v`i` w`f`i`E`t`Z` Z`v` e`e`n`v`i` K`i`b` G`e`s` e`is`K`i` A`s`t`k`i` g`j`-` w`k`w`-`t`Z` c`w`i`t`k`v`a` K`i` Z`v` g`v`j` K`i`v`v` A`R`B` K`i`b` | G` c`x`i`Z`i` K`t`q`K`i`U` `e`i`k`o` `n`j` -
    - Mh`K` G` c`x`i`Z`i` w`f`i`E`t`Z` c`Y` m`q` K`i`v`i` A`w`M`h` e`-`3` K`i` e`is`K`i` K`i`v`Q` A`b`j`i`v`a` R`i`v`b`q` G`e`s` Z`v`i` w`b`a`w`i`Z` A`s`t`k`i` U`v`K`v` e`is`K` R`g`v` t` `q` |
    - Mh`K`i` A`s`t`k`i` U`v`K`v`i` m`i`t`\_` e`isK` Z`v`i` A`s`t`k`i` U`v`K`v`i` t`h`v`M` K`i` m`g`y`q` g`j`-` c`w`i`t`k`v`a` K`i` |
  - R. B`R`i`v`i` t` e`isK` t`g`k`x`b`r`i`x` m`v`g`M`h` ,` h`i`b`e`r`n`b` ,` e`w`o`N`i` ,` R`i`v`i`R` BZ`w` m`e`u`v` `w`b`R`-`^` g`v`j` K`i`v`b`q` t`i`t`L` Mh`K`t`K` Z`v` f`i`o`v`i` P`r`e`t`Z` w`b`w` `t`g`q`v`t` `i` Rb` B`R`i`v`i` t` `q` |
  - S. K`i`t`h` n`i`v`i`v`b`v` t` j`v`f`-`t`j`v`K`m`i`v`b` g`S` F`Y`t`K` K`i`t`h` n`i`v`i`v`b`v` e`j`v`n`q` | G` F`t`Y`i` D`c`i` j`v`f` e`v` t`j`v`K`m`i`v`t`b`i` t`K`i`v`i`U`B` w`m`v`e` K`i`v`n`q` b`v` | Mh`K` t`h` c`w`i`g`v`Y` U`v`K`v` F`Y` Mh`Y` K`i`b` Z`v`B` c`w`i`t`k`v`a` K`i`b` |
  - T. w`b`j`v`g` neib`qM t` e`isK` w`b`t`R`i` D`f`i`v`t`M` D`r`c`v` b`g`j`x` t`Q`v`U` I` g`v`S`v`i`x` a`i`t`b`i` w`k`i` K`i`v`i`L`i`v`b` `Z`w`i` I` P`r`j`y`K`i`i` H`\_`t`j`v`j`v`t`f`i` w`f`i`E`t`Z` w`b`j`v`t`g` ne`m`q` K`i` |
  - U. `v`f`i`w`e`K` j`v`t`f`i` n`v`t`i` neib`qM t` t`Q`v`U`-`L`i`U` e`em`v` t`h`\_`t`j`v`t`Z` e`w`i`l`R` e`v`t`j` Y`k`i`U` n`q` b`v` ,` t`m`\_`t`j`v`t`Z` m`v`a`v`i` Y`f`v`t`e` Mh`Y`t`h`v`M` j`v`t`f`i` n`v`t`i` G` e`isK` neib`qM` K`i` `v`t`K` |
3. `e`f`i`w`k`K` neib`qM t` Bmj vgx e`w`i`v`i`R`K` e`isK` k`i`x`D`A`v`t`Z`i` m`x`g`v`b`v`q` A`e`v`b` K`i`i` `e`f`i`w`k`K` neib`g`q`m`n` m`K`j` c`k`v`i` e`is`v`i`K`s` K`i`v`h`e`g` c`w`i`P`r`j`v`v` K`i`i` | `e`f`i`w`k`K` neib`g`q` K`i`v`h`e`t`g`i` A`a`i`t`b` G` e`isK` t` (i) A`v`g`v`b`x` ; (ii) i`B`w`b` ,` (iii) t`i`n`g`t`U`t`Y`m` G`e`s` (iv) w`e`e`a` K`i`v`h`e`g` c`w`i`P`r`j`v`v` K`i`i` |
  4. h`i`K`i`Z` Mh`Y` t` Bmj vgx e`isK` m`e`u`v` `k`v`j`x` G`e`s` i` f`i`v`K`i`v`-`L`v`t` `i` t` `q`v` h`i`K`i`Z` ,` m`v` `K`v` BZ`w` Mh`Y` K`i` Z`n`i`e`j` M`V`b` K`i`i` `v`t`K` G`e`s` Z`v` D`b`q`b`g`j`-`K` L`v`t`Z` A`\_`e`v` `w`i` `?` ,` A`b`v`\_` ,` B`q`i`Z`i`g`t` `i` g`t`a` b`M` `A`t`\_` e`E`b` K`i`i` `v`t`K` |
  5. j`K`i`v`i` f`i`o`v` t` Bmj vgx e`isK` Mh`K`t` `i` g`j`-`e`v`b` `j`j`y` c`f`i` ,` `Y`f`j` s`K`i`v`i` BZ`w` w`b`i`v`c` `m`si` t`Y`t`Y`i` Rb`

MñKt`i j Kv`i i mjeav c`vb Kti \_v`K| G t`qj`T e`vsK j Kvi fiov t`qvi Kv`iY mbir`0 A\_©  
civq|

- 6. `e`kK g`yi webtqM t Bmj vgx e`vsK `e`kK g`yi μq-μeμq Kti \_v`K| GtZ Zvi jvf-  
tj vKkv`bi Askx`wi Zi\_v`K|
- 7. wej Kv`j Kkb I cwi`kva t Bmj vgx e`vsK wej Kv`j KkbI cwi`kva Kti Ges MñKt`i c`qj  
mb`oqZv c`vb Kti \_v`K|
- 8. wevea t

- 1. tkqvi MñY, mb`vb I bevqb;
- 2. n`lš`ti i gva`tg KvR m`úv`b;
- 3. webtqM Uñó wntmte KvR Kti;
- 4. we`kx Aw`R c`Zóv`bi c`Zv`baZj Kti;
- 5. tKv`úmbi c`qj gj-ab Av`vq Kti;
- 6. MñKt`i civgk`c`vb Kti;
- 7. TvYkv`cwi Pj bv Kiv;
- 8. tj Uvi Ae tμwU ev FYc`T tLjv;
- 9. f-m`úwE μq-μeμq Kiv;
- 10. GtR`U wbtqM Kiv;
- 11. cKt`i m`e`Zv civ`qjv Kivi Rb` Kwimix, A`%wZK e`e`vcbv I evRvi RvZKiY m`úwKZ  
civgk`mwf`mi e`e`v Kiv|
- 12. we`kl Df`k` KwL, wki ev f-m`úwE`Z we`kl Znwej MVb I cwi Pj bv Kiv|
- 13. Bmj vgx AvB`bi mvt\_ m`z`Z t`tL NvUwZ c`t`Yi Rb` muj WwivU I wmiKDwivU Znwej MVb  
Kiv|

**mvi K\_v**

Bmj vgx emYwR`K e`vsK A\_`j b`b I e`emv emYt`R`i t`qj`T we`kl Ae`vb ivL`tQ| G e`istKi mKj  
Kvh`eg m`ygš Ges Bmj vgx bmxZgijvi Dci c`Zw`Z| G e`istKi webtqM Kvh`eg, AvgibZ MñY,  
`e`kK webtqM, hvKvZ MñY, `e`kK g`yi webtqM, wej Av`vq I cwi`kva BZ`w` mKj Kvh`eg  
Bmj vgx bmxZgijv t`g`b Pjv nq| GKRB g`y`g`g`bi Rb` m`y` e`vsKs tj b`b cwi`vi Kti m`ygš  
Kvh`eg MñY I cwi Pj bv Acwi vnh`

**cVvEi gj`iqb**

**be<sup>9</sup>K DEi-clæ**

1. Bmj vq e`isK Kqfite AvgvZ MhY Kti?
 

K. 4 fite	L. 3 fite
M. 2 fite	N. 6 fite
  
2. jvf-tj vKmtbi Askx`vix AvgvZ eQtI Kqevi nmre Kiv nq?
 

K. `gevi	L. Pivi
M. wZberi	N. GKeri
  
3. Bmj vq emYwR`K e`isK mvaYz Kq ai#bi webtqM Kti \_vK?
 

K. 8 ai#bi	L. Pvi ai#bi
M. GMvi ai#bi	N. cW ai#bi
  
4. evq-B mij vq cY`i gj`-
 

K. AwMq c0vb Kiv nq	L. bM` tj b#`b Kiv nq
M. Pw <sup>3</sup> i kZ <sup>9</sup> Ablyq c0vb Kiv nq	N. 1 Ges 3 bs DEi mWk

**mswB iPbij-K DEi-clæ**

1. Bmj vq emYwR`K e`istKi msAv w`b|
2. Bmj vq emYwR`K e`istKi AvgvZ MhYi c#wZ`\_tj v wj Lq|
3. Bmj vq emYwR`K e`istKi gjveinv Ges gkvi vKv webtqM m<sup>u</sup>itK<sup>9</sup>Avtj vKcvZ Ki ab|
4. evq-B-gw<sup>3</sup>ij Ges evq-B mij vq ej #Z Kx eSwq? wj Lq|

**iPbij-K DEi-clæ**

1. Bmj vq emYwR`K e`istKi Kvhfej x we`wi Zfite Avtj vPbv Ki ab|





jvf Kti | G wZbuU Bmj vgx e vskKi bvg ntr0- (1) Avj & Avivdin Bmj vgx e vsK i j vgtUW, (2) tmvm'ij BbtfotgU e vsK i j vgtUW (3) cBg e vsK i j vgtUW (Bmj vgx kvLv) (4) kivrRv'ij e vsK | GQivov evsj vt tk Av'iv GKwaK Bmj vgx e vsK cZovi Dt' VM MhY Kti tQ |

evsj vt tk e vsKs e e vi cYBM Bmj vgxKiY mgtqi `vex| temiKvvi LvZ th `gtUv Bmj vgx e vsK KVR Ki tQ Zvív wvrbmgm'vi Kvi tY cQqrRbxq MvZkxj Zv ARB Ki tZ cvitQ bvl e vsj vt k mi Kvi bwmZMFite t tki m'vA\_e e v Bmj vgxKi tY cZkZex n'ij AvR Aewa tKvb e vck I KhRi cSt MpxZ nqib | wbt'evsj vt tk e vsK e e v Bmj vgxKi tYi c\_ AŠli vqmg'ni KtqKuU w K D'ij L Kiv n'ij v t

**evsj vt tki e vsK e e v Bmj vgxKi tYi c\_ AŠli vq**

1. mi Kvti i KvhRi c' t' tci Afive t cMij Z e vsK e e v t K Bmj vgx e e v q i/cvšli Kivi Rb" cQ Ges cšvb th c' t' c i Kvi Zv ntr0- G e vcv'ti BwZvPK I ewj o m'všl MhY Ges e v' e ag'GKIu Cvi Kí b' b' qb | KVR hZ gnr Ges K' y'Ki t'vK m'všl Ges c'vi Kí b' e ZxZ Zv e v' b'q'v Kiv m'e b'q | e vsj vt k mi Kivi hv I G e vcv'ti Av'k' m w t'q' tQ, wKŠ' ewj o c' t' c MhY Kti i b |

1975 e vsj vt k I AvBim tes AvBwv'e-Gi MVbZišj mvt\_ GKgz n'ij G e vskKi m' m' c' MhY Kti | 1981 mvtj g' vq AbwZ ZZxq Bmj vgx kvl m'v' t' b tNvl Yv Kiv nq-

Strict adherence to Islam and Islamic Principles and values, as a way of life, constitutes the highest protection for Muslim against the dangers which confront them. Islam is the only path which can lead them to strenght, dignity, prosperity and a better future. A\_ fr Ogywj gMY t hme wct' i m'v' b nq Zv t\_ tK i v' t' c' tZ Rxb e e v i w' t' m' te Bmj vg, Bmj vgx bwmZ I g' t' eva K' t' v' i' fite Av' k' to ai vB n'ij Q Avmj KvR | Bmj vgb n'ij Q GKgvI cšv hv Zv' i' tK k' i' 3, m'v' b, DbwZ Ges Dbz' f' i' e' l' t' z' i' w' t' k' w' t' q' t' h' t' z' c' v' i' | O D' 3 m'v' t' b D' v' Z t\_ t' k' G tNvl Yv mvt\_ e vsj vt k HKgz" t' v' l' Y Kti | Av' g' t' i' t' t' k' Bmj vgx e vsK cZwZ nl qv eü c' t' e' v' r' b' e' t' t' k' Bmj vgx e vsK cZwZ n'ij t' q' t' Q | Bmj vgx e vsK cZov I Gi g' v' t' g' c' t' v' A\_ v' w' z' k' e e v Bmj vgxKi Y mi Kvti i c' P' o' v' q' b' m' e' | o

Bivb, c'wK' t' b I m'v' t' b' i' Av' f' Zv Av' g' t' i' t' k' G w' k' v' b' t' q' th, t' k' e' j' mi Kvvi c' t' c' b e vsKs Zv t' M' v' A\_ v' w' z' t' k' Bmj vgxKi Y Kivi v' g' z' v' i' t' l' | G e vcv'ti e vsj vt k mi Kvti i KvhRi c' t' c' MhY Acv' i' n'v' h' P' D' t' j' l' th, m'v' i' b' v' q' GKIu RNB" n'iv' g' t\_ t' k' t' t' k' i' g' v' b' y' t' k' e' v' t' b' v' i' c' v' b' `w' q' z' j' G' t' k' i' mi Kvti i b |

2. w' k' v' i' Avive t e vsK e e v Bmj vgxKi tYi w' Z' x' q' AŠli vq n'ij Q c' Q' q' r' b' x' q' w' k' v' i' Avive | Av' g' t' i' t' t' k' i' w' k' v' i' c' Z' o' v' t' b' e v' c' k' f' i' t' e Bmj vgx A\_ v' w' z' I e vsK e e v m' v' t' k' R' v' b' i' e e v t' b | GgbwK, e vsj vt tk 1983 mvtj Bmj vgx e vsK Zv' i' Kvh' r' g' P' v' y' k' i' t' j' G GLb chšl ueG/ueG cvm, ueG/ueGmGm Avim' q' v' t' m' p' Bmj vgx A\_ v' w' z' I e vsKs w' e' l' t' q' t' j' Lv' c' o' v' Kivi m' t' h' v' m' t' b | e vsj vt tk e Z' v' t' b' v' i' Aw' a' K Bmj vgx e vsK P' v' y' v' K' t' j' I Bmj vgx w' e' k' t' e' `ij' t' q' l' Zv' c' o' v' t' b' n'ij Q bvl d' t' j' t' v' K' R' b' w' k' v' j' Z' n'ij Q e t' U w' k' š' Bmj vgx A\_ v' w' z' I e vsKs Gi w' k' w' t' q' Ac' y' t' t' k' h' v' t' q' | Zv' i' v' Ab' v' b' e e v i' m' v' t\_ Bmj vgx e e v i' Z' v' b' v' Ki t' Z' m' t' h' v' m' c' v' t' q' b' | Av' g' t' i' t' t' k' t' e' k' K' t' q' K' u' Bmj vgx e vsK cZwZ n'ij t' q' t' Q | t' k' R' t' o' Gi AmsL' kvLv v' k' t' j' I t' t' k' Bmj vgx A\_ v' w' z' I e vsKs w' e' l' q' v' t' k' e v' c' k' f' i' t' e' c' v' l' Z' v' i' j' K' v' q' AŠli' v' b' v' Kiv' q' biv' b' i' K' g' m' g' m' v' m' v' o' n'ij Q | t' h' g' b-

K. GK bZb Dt' VM w' t' m' te Bmj vgx e vsK cZov I Dbqb, m' c' h' v' i' Y I AMMvzi Rb" th e v' c' k' M' t' e' l' Yv, c' y' k' v' w' c' v' q' b I c\_ w' b' t' R' b' v' ` i' Kvi Ges GRb" th ai t' bi cZ f' vai t' h' v' i' t' j' v' k' c' Q' v' r' b' Zv' Z' v' i' n'ij Q bvl

- L. Bmjvgr e`isK cwiPijvri Rb` th`iYi thvM`Zv m`ubw Rbkv`i c`qvrB, wK`qjv c`Zovb`\_tjv Zv mieivn Ki`Q bv| GQovovl tMvUv e`isK e`e`v BmjvgrKi`Yi Rb` th`wecjv msL`K Rbkv`i c`qvrB Zvl `Zwi n`Q bv|
- 3. `qj Rbkv`i Afive t e`iswKs e`e`v BmjvgrKi`Yi ct`\_ ZZxq eo Ašl`vq n`Q c`qvrBxq `qj Rbkv`i Afive| c`qjv Z e`isKmgr BmjvgrKiY Ki`Z ntj c`l`tg e`istK KgPZ tjvKt`i`KB Zv Ki`Z nte| wKš`Bmjvgr e`istKi avi Yv, j`qj, D`i`k, Kg`wvZ c`qjv Z e`isK t`\_tk m`uY`qfbael S`KcY`p G be e`e`v m`utK`h`\_o Avb I `qjv AR`Q Ovov e`isKmgr cwiPijvri Kiv tgrvUB m`e` bq| ZvB e`isKmgr Ges miKv`i i thš` c`k`qjv GKv`Wgx c`Zovi gva`tg mnt`RB G mgm`v K`vUtq Dv m`e`|
- 4. c`qvrBxq AvBb Kv`vgrv Afive t t`\_tk Bmjvgr e`isK c`Zov jvf Kti`Q etU| wKš` Gi Rb` c`qvrBxq AvBb AvRI c`l`xZ nqub| G w`\_tk c`qjv Z AvB`bi mvt`\_ mvg`Am` bv`\_vKvq e`isK`\_tjv h`\_vh`\_fite KivR Ki`Z cvit`Q bv| Bmjvgr e`iswKs tj b`-f`\_tb Pw` F`sm ntj Bmjvgr AvBb Abyv`ti MvZ Av`vj`Z Zv mgvavb nI qv DvPZ| wKš` AvRI Zv Kv`tg nqub|
- 5. Bmjvgr w`vbtqv`Mi cwi`teki Afive t t`\_tk Bmjvgr w`vbtqv`Mi cwi`tek bv`\_vKvq Bmjvgr e`isKmgr`K w`vbtqv`M w`vly Kti ivL`Q Ges ivL`te| G t`\_tk DEiY NUV`Z ntj Bmjvgr g`y`teivRvi, c`y`ReivRvi MVb nI qv`i`Kvi| Bmjvgr b`wvZgvjv g`z`vteK Av`\_mvgw`RK Kv`vgrv tX`j mivRv`bv bv`\_ntj Bmjvgr e`iswKs e`e`v Avk`vbj`c dj jvf Ki`Z cvite bv|
- 6. AvqKi AvBb t`\_tki c`qjv Z AvBb Bmjvgr e`iswKs Gi ct`qj GK eo mgm`v| AvqKi`i D`Pnvi I AvqKi c`k`vmt`Ki Agt`v`thv`Mi `iax` t`\_tki e`emvq`ti` gta` AvqKi c`wK t`\_qvi c`eY`Zv eZ`gub i`q`Q| Kti nvi K`v`tg Ggb e`e`v Kv`tg Ki`Z nte hv`Z c`wK t`\_qvi c`eY`Zv Av`š` bv`\_v`K| Gs hv`Kv`Zi gZ Aek` t`\_qmn Ab`v` RbKj`vYg`-K`\_vb hv`Z AvqKi g`y` nq tmv`\_tkI j`qj` ivL`Z nte|
- 7. tKv`vmb AvB`b c`qvrBxq mst`krabxi Afive t eZ`gub tKv`vmb AvBb i`vPZ n`q`Qj w`vUk Av`tgj | mg`q`i AveZ`fb G AvBb AvR `vax` t`\_tki Rb` h`\_o Dc`thv`Mx etj c`qjvYZ n`Q bv| G AvBb mst`krab Kti tKv`vmb MVb`K Av`iv MYg`y` I MvZ`kxj Kiv Ges Bmjvgr e`iswKs tKv`vmb c`Zov I cwiPijvri mnRZi Kiv`i`Kvi | Zv bv`\_ntj Bmjvgr e`iswKs e`e`v evavM`v` nte|
- 8. c`qvrBxq c`k`qjv tK`^i I c`qjvYi Afive t Bmjvgr e`iswKs e`e`v m`utK`m`e`g`ntj m`PZbZv m`oi Rb` tKv`v m`w`e` I e`icK D`\_vM` M`h`Y Kiv nqub| c`k`qj`Yi Rb` c`qvrBxq c`k`qjv tK`^i`\_vKv ev`Abxq| Bmjvgr e`isK tU`l`bs G`U wi mivP`GKv`Wgx Ges Bmjvgr BKbv`gK wi mivP`e`j`iv th` c`Pov Pw`j`q hv`Q Zv c`qvrB`bi Z`j`bvq D`j`\_l`thv`M` bq|
- 9. Bmjvgr exgrv I Ab`v`v` mnt`hv`Mx c`Zovt`bi Afive t m`w`e`R Kiv`p`g kivAv`Zi m`grv gta` cwiPijvri Kiv m`E`j| t`\_Kej UvKvi Rb` m`y`x tKv`v`v`bxi `vi`\_n`Z nq| GtZ e`istKi ct`jv Avq m`\_`nh`y` n`q c`to| m`z`is e`isK e`e`v BmjvgrKi`Yi mvt`\_ exgrv`KI BmjvgrKiY Ri`w`i | Z`te B`v`v`is KtqKvU Bmjvgr exgrv c`Zovb M`to D`v`v`Q| miKvi G e`ivc`ti ev`e` mnt`hv`MZv c`lvb Kiti Ges Ab`v`v` exgrv tKv`v`v`b`K BmjvgrKi`Yi D`\_vM` w`btj m`uY`A`\_`wvZ`K BmjvgrKiY mnRZi nte|
- 10. Bmjvgr w`vbw`Y`qj Bb`-`j`g`U`i Afive t Bmjvgr kivAv`v` Abyv`ti w`vfb`v`ai`b I t`gqv`x w`vbw`Y`qj Bb`-`j`g`U`i Afive Bmjvgr e`iswKs`K Kiv`Ri w`vbtqv`M t`\_tk ew`AZ Ki`Q| GRb` g`y`iv`ev m`vU`ct`KvU, BmjvgrK Bb`f`-`j`g`U m`vU`ct`KvU, g`y`iv`ev eU, c`vU`m`ct`kb Uvg`m`vU`ct`KvU, BmjvgrK Kgv`k`qjv tccvri, m`jv`Wv`vU eU BZ`w` Pjv`Kiv c`qvrB|
- 11. tK`^i`q e`isK e`e`v BmjvgrKi`Yi j`qj` MtelYv tKv`li Afive t w`vfb`v`et`\_tki tK`^i`q e`isK e`e`v BmjvgrKi`Yi h`\_o Ae`v`b ivL`Q| Avgrv`i t`\_tk tK`^i`q e`isK- ersjv`k e`is`K`i

MteIYv uefvM 14 Wtm=ft, 1992 ZwiL òBmj vgx A\_BmZ tmj ó bvtg GKU tmj MVb Kiv nttq| Zte G chSfG tmj i Kvhg h\_vh\_fvte`i`ænqub|

- miKivi A\_qtb m`menxb mUdKtKU Pjy Afve t miKivi A\_NvUvZ cjtYi Rb` uefvbttgqv`x mygy eU, mUdKtKU`Zwi bv ntj Bmj vgx e`vsKmgR Zvt`i D0E Zvij` LvUvZ cvi te bv| miKivi hv` mygy eU, mUdKtKtUi cwieZ`jvf-¶vZRBK eU PjyKiZ, Zte Bmj vgx e`vsKmgR`xq Ajm A\_Gifc etU LvUvZ cviZ| dtj Bmj vgx e`vsKs e`v`l AwaKZi KvhRi nZ|

eUgwiK mgm`vi mgvartb Bmj vgx kiAvekRbxbfvte KivR Kti AvttQ| hv kZ kZ eQi hveZ gubt| i Kj`vY mvab Kti Pj`tQ| gvbe Rvxtbi mKj`v`K I uefvM m`utK`Bmj vtgi GKUv`vR`^`vofv`x i`ttq| eZgvb uevkj` Avv`R mgm`v mgvartb uevk| Kti e`vsKs mgm`v mgvartb| Bmj vgx th mgzngvavb v`tZ cvti AvRtKi Bmj vgx e`vstKi DEtiEi AMvZ Gi Rj`šcgvY|

**civvEi gj`iqb****be<sup>9</sup>K D<sup>3</sup>i c<sup>k</sup>e**

1. KZ mvtj evsj v`k I AvBimŃi m`m`c` jvf Kti?
 

K. 1988	L. 1974 mvtj
M. 1984 mvtj	N. 1981 mvtj
2. 1981 mvtj I AvBimŃi ZZxq kxl <sup>9</sup>m<sup>3</sup>vj b AvbZ nq-
 

K. g`vq	L. i vevZ
M. Zv <sup>3</sup> td	N. A <sup>3</sup> v <sup>3</sup> b
3. ŐBmj vgx e`vsk evsj v`k ij vgtUWŃ cŃZvŃZ nq-
 

K. 1981 mvtj	L. 1983 mvtj
M. 1977 mvtj	N. 1982 mvtj
4. 1995 mvtj evsj v`k kixAv v<sup>3</sup>v<sup>3</sup>E<sup>k</sup> Kq<sup>3</sup>U e`vsk cŃZvŃZ nq?
 

K. c <sup>3</sup> v <sup>3</sup> U	L. v <sup>3</sup> Z <sup>3</sup> U
M. P <sup>3</sup> v <sup>3</sup> U	N. ` <sup>3</sup> U
5. tKv<sup>3</sup>U Bmj vgx e`vsk?
 

K. Avie evsj v`k e`vsk	L. Avie b`v <sup>3</sup> b <sup>3</sup> ij e`vsk
M. t <sup>3</sup> v <sup>3</sup> v <sup>3</sup> Bb <sup>3</sup> fŃ <sup>3</sup> U e`vsk	N. tKv <sup>3</sup> UB b <sup>3</sup> q

**msv<sup>3</sup>B D<sup>3</sup>Ei-c<sup>k</sup>e**

1. evsj v`k Bmj vgx e`vsk cŃZŃvi BvZnvm ij L<sup>3</sup>q
2. evsj v`k i e`vsk e`v<sup>3</sup> Bmj vgxKi<sup>3</sup>Yi c<sup>3</sup>\_ Aš<sup>3</sup>vqmg<sup>3</sup> n<sup>3</sup>Z c<sup>3</sup>v<sup>3</sup>U Aš<sup>3</sup>vq D<sup>3</sup>tj <sup>3</sup> K<sup>3</sup>ab

**iP<sup>3</sup>v<sup>3</sup>j-K D<sup>3</sup>Ei-c<sup>k</sup>e**

1. evsj v`k Bmj vgx e`vsk cŃZŃvi BvZnvm ij L<sup>3</sup>q
2. evsj v`k i e`vsk e`v<sup>3</sup> Bmj vgxKi<sup>3</sup>Yi c<sup>3</sup>\_ Aš<sup>3</sup>vqmg<sup>3</sup> K<sup>3</sup> K<sup>3</sup>? D<sup>3</sup>tj <sup>3</sup> K<sup>3</sup>ab

**cw t 8**

# Bmj vgx e'istKi , iaZi I c0qvRbxqZv

D'tik

G cvV Aa'qb Kti Arvcb-

- ◆ e'isj v' tk Bjm vgx e'isK c0Z0vi , iaZi m'actK'ej tZ cviteb|
- ◆ m'y w'fueK e'isvKs c xwZtZ D't' v'3v wKfvte ¶uZi m'ab nq Zv ej tZ cviteb|

## Bmj vgx e'istKi , iaZi I c0qvRbxqZv

e'isj v' tk Bjm vgx e'isvKs-Gi Kvh'ig 'ii-nq 1983 mtj | GKB eQi Bjm vgx e'isK e'isj v' k c0Z0v jvf Kti | Gici 1987 mtj Avj -evivKv e'isK c0Zw0Z nq| 1995 mtj Avti v` ¶U Bjm vgx e'isK c0Z0v jvf Kti | G` w' e'isK ntjv tmvk'vj Bbtf ÷ tgvU e'isK wj t I Avj -Avivdv Bjm vgx e'isK wj t| G'tk Bjm vgx e'istKi c0ugK mvd'tj` D0y nq Ges Bjm vgx e'istKi m'ebv I µgea0vb , iaZi Dcjmā Kti c0Bg e'istK GKwU Bjm vgx ey tLjv nq0q| G ey tj bt' tbi t¶¶t Rbmvarit'yi AwMh D'tj L Kivi gZ| e'isj v' tk c0tg hviv Bjm vgx e'istKi hviv 'ii-Ktib Zv't i Awf'Azvi Afve wQj , c0k'¶Z Rbkw3 I Dcvq DcKit'yi Afve wQj | Zv mtZi MZ` ¶ h'jMi Awak mgq at i e'isj v' tk Bjm vgx e'isvKs-Gi Awf'Azvq mvdj` I m'ebv th BswZ j ¶ Kiv tM0 Zv't Z G` me L0B h'j m'zZ th µgv'stq e'isj v' tki mKj e'isK e'e' v' KB Bjm vgx Kiy Kiv DvPr| w't'æ Bjm vgx e'istKi c0qvRbxqZv I , iaZi Z'j aiv nj -

1. m'yg' tj bt' tbi cwi tek m'ot Bjm vgx e'istKi c0qvRb met'p'tq tekx m'yg' tj bt' tbi `¶\_ ¶ Avj un cvK m'y'K m'ac'v'vte nviig Kiti0b| GgZve'iq tKvb g'vj gvb m'yw'ueK tj bt' b KitiZB cvti bv| wKs' Bjm vgx e'istKi Abg'w'wZtZ em'w'ueK c0qvR'eb eva` nqB GKrb g'vj gvb'K m'x e'istKi mt\_ tj bt' b KitiZ nq| Bjm vgx e'isK GB `w'¶¶n Ae'v t' tK g'vj gvb' i g'v' t' q Ges m'yg' tj bt' tbi m'jhm `Zix Kiti |
2. `f wet'ei tj v'k'ti i w'eb'tqM/m'yg'3 FY m'yeav `vbt m'y w'fueK em'w'ueK e'isK m'gr m'variYZ m'vqK R'igvZ O'ov FY c0vb Ktibv| hvi A\_ ¶ntjv, hviv cwZw0Z e'emi'q ev w'k' c'wZ A\_ ev Kgc'¶ R'igvZ t' qvi gZ h't\_ 0 `vei m'c'w' E Av0 tmB-B 'iayFY cvl qvi thvM'| G e'e'iq `f wet'ei g'vby FY cvqbv| m'v w'ek'f b'vq e'isj v' tki l tekxi'vM g'vby nq w'E'nx bqtZv `f wet'ei | dtj m'x e'isK m'gr t' tK Zv't i FY cvl qvi m'jhm G't'ev'ti tbB ej t' B P'tj | e'isj v' tki g'vbt' i Rb` P'ib R'igvZ w'vnx F't'yi w'b0qZv| t'kej Bjm vgx e'isKB R'igvZ w'vnx m'yg' FY/ jvf-tj v'K'v' b Ask' w'i t'Zj w'fue'tZ w'eb'tqv'tMi w'b0qZv w' tZ m'¶¶g|
3. D't' v'3v D'v'q I Kg'¶s `vbt m'yw'ueK e'isvKs c xwZtZ F't'yi g'v' t'g w'k' ev e'emi'tq A\_ ¶qb Kiv ntj h'w' t'Kvb K'v' t'j v'K'v' nq Zte e'isK tm t'j v'K'v' t'bi `vq enb Ktibv| m'ac'v'¶¶wZ enb KitiZ nq D't' w'¶ FYM'hxZv e'emi'q ev dv'g'¶K| D't' v'3v G't'¶¶t h'w'c'fvte wZb ait'bi ¶uZi m'ab nq|  
GK. D't' v'3v e'w'3 ev c0Z0v'tbi hveZxq D't' w' ev c0v'tmi m'jhm e'q Kti A\_ ¶ th k'g ev c0v'm w'b'tq'wRZ Kivi ci D't' v'3v Av'tj v'p' t'j v'K'v' t'bi m'ab nq ntj b Zvi tmB w'R `^ k'g ev c0v'm Ab` t'Kvb dv'tg'p w'KU w'¶¶ Ki t'j Aek'B GKuv `v'g t'c'tZb| Ab` K\_vq, D't' v'3v Ab` t'Kv\_vl P'v'K'z Kiti c0Zg'v'tm GKwU w'v' ¶ teZb t'c'tZb wKs' tmB k'g j'v'f'i Av'vq w'b't'ri c0Z0v'tb w'ev c'w'i k'ig'K w'eb'tq'w Kiti0b| GLb hLb w'b't'ri c0Z0v'tb t'j v'K'v' t'bi , ZLb D't' v'3v bv t'c'tj b jvf bv t'c'tj b teZb|  
`¶ Av'tj v'p' t'¶¶t FYM'hxZv Zvi w'k' ev e'emi'q cwZ0v'tb w'R `^ th c'w'ig'v' g'j-ab w'b'tq'w Kiti w'Q'tj b, t'j v'K'v' t'bi n' l qvi dtj Zvi Dci c0' w'k'Z g'v'v'v t'Zv cv't'P'QbB bv Dci s' c'v' Kivi ev'ti i

ŋwZ Zv`KB enb KitZ n`PQ hvi A\_`Zvi `nb`qmwRZ gj-a`b`i cwi grY Ktg hvl qv|  
wZb. D` VM I gj-a`b`i GB weivU ŋwZi tevSvi Dci kv`Ki AwU wntmte Geri thvM nq m`j  
A\_`PwMkvix e`vsK ev cšZv`b`i m`y eve` c`c` weivU AstKi UvKv hv` tKvb Ae`v`tZB gl Kz`thvM`  
bq|

ejv evuj` , G aitbi FY`vbe`e`v bZb c`y`Zb mKj cKv`i i D` `v`v`v`KB ubi f`m`w`Z I meRvš`  
KitZ eva`| mekl Kti bZb cR`b`h`i D` `v`v`v`i Rb` G aitYi FY`vbe`e`v tKvb`u`tgB  
Dr`m`vne`AK n`Z cv`i b`v`| GKv`i`YB `v`x`b`Zvi wZb h`j`Mi Awak mgq cvi nl qvi ci I ersj v` t`ki  
j` j` j` ŋ Awk`ŋ`Z I nvrvi nvrvi wkv`ŋ`Z teKvi hgK wkv`i v` `wM Mh`Y GwM`q Av`m`b`| Gi d`j  
GKw` tK t` t`ki wkv`q`b e`nZ n`q`q`Q Ab`v` tK Am`Y`Z D` `gx Kg`e`ŋ`h`y`K n`q` tM`q` teKvi, hv  
Zv`i` gta` Rb`i` w`q`q`Q gvi`v`K nZvkv, Avi G me`v`cx nZvkvB Zv`i` tK tV`j w`q`q`Q me`v`kv  
tbkvi Ketj wKsev `w Kw`i`q`q`Q iv`l`q` Lb, ivrvRvb, wQbZvB, gv`l`bx Avi mš` v`mi w`q`q`K  
wntmte|

Bmj vgx e`vsK e`e`v G Pig nZvkv`AK Ae`v` t`K G t` t`k emYR` tK thgb i`ŋ`v` KitZ cv`i  
t`Z`g`v`b nZvkvMŌ`A\_P m`v`ebv`g`q GB weivU h`m`gv`R` tK w`t`Z` cv`i m`v`y`b`R`b`K R`m`e`Kv I Kv`R`i  
mU`v`b`| tKbbv Bmj vgx e`vsK`i` g`y`v`i`ev c`x`w`Z`Z` e`vsK h`w` tKvb D` `wM`x` e`w`v` ev cšZv`b` tK  
e`emv cwi Pij bv ev wkv`i cšZv`i Rb` A\_`c`v`b` Kti Zte cKZ. t`j`v`K`m`v`b`i meUvB enb Kite  
e`vsK`| mekl Kti `f` me`E`i Rv`g`v`b`Z`m`e`n`b` mr, thvM` I D` `gx` bZb D` `v`v`v`i` Rb` G th KZeo  
m`y`sev` Zv` e`ŋ`Z` Kv`i`v` Kó nevi K\_v bq| tKD fiv`t`Z` cv`i`b` th, G e`e`v`q` D` `wM`x` e`w`v` I  
cšZv`b` KvU`Av`b`n`b` KgR`v`Ō`i` gva`t`g` t`j`v`K`m`v`b` tW` tK Av`t`Z` cv`i` wKsev w`m`i`e`c`t` Amva`Z`v`i  
Av`k`q` w`b`q` cKZ. j`v`f` tK t`j`v`K`m`v`b` t`w`l`q` e`vsK`i` ev`i`v`U`v` ev`R`v`Z` cv`i`? G avi Yv` tgv`U`B h`y`h`y`  
I ev`e`v`f`w`E`K` bq| Kv`Y`-

cŌ`g`Z` t` cKZ. t`j`v`K`m`v`b` D` `v`v`v`i` `v`q` bv` \_v`K`j` I cKZ`j`v`f` Zvi Aek`B Ask i`q`q`Q| m`y`v`is  
Ae`n`j`v`i` gva`t`g` w`b`R`i` j` f`v`sk` L`b`q` t` qv` `v`f`w`e`K` Av`P`i`Y` bq|

wZv`q`Z` t` Av`a`v`b`K` w`m`v`e` c`x`w`Z` GZB RvUj` I `c`ŋ`w`Y`Z` th, cKZ. j`v`f` tK t`j`v`K`m`v`b` i`j`c`v`š`h`i` Z` Kiv  
L`y`B` Kw`b, ejv hvq Am`v`e` e`v`cvi`|

ZZv`q`Z` t` g`y`v`i`ev w`e`b`t`q`v`M`i` t`ŋ`i` Kvi`v`i` cwi Pij bv`i` t`g`š` b`m`Z`g`v`v` I kZ`ŋ`j`xi` w`e`t`q` Bmj vgx  
e`vsK` I g`y`v`i`e` e`w`v` ev m`S`M`v`b`i` gta` m`v`c`w`i` Z` P`v`v` g`y`v`i`e` KZ`R` h`\_`v`h`\_` Ab`v`y`Z` n`P`Q` wK`-`bv` Zv`  
Z`v`i`K` Kivi Rb` Bmj vgx e`vsK` (Qv`n`te` g`y`j` ) GKwU` g`v`b`U`v`i`s` t`m`j` M`V`Y` Kti` \_v` tK hvi` d`j`  
g`y`v`i`t`e`i` c`ŋ` P`v`v`i` kZ`j` sN`b` Kti` ev` Gw`o`q` w`m`v`i`š`i` Mh`Y`i` gva`t`g` Kvi`v`i` tK ŋwZi` g`ŋ`l`v`g`y`  
`w` Kiv`b`v` L`y` m`n`R` n`t`e`b`v`| Ab`K`\_v`q, D` `v`v`v`i` KL`b`v`B` GKK`f`v`te` e`emv`i` f`wM` w`b`a`ŋ`Y` Kivi  
ŋ`l`g`Z`v`i`v`L` bv`|

- 4. AZ`v`ek`K`ix`q` Drcv`b` w`b`v`Ō`Z` Kiv`t` m`y`x` e`e`v`q` Drcv` t`Ki` cwi Pij bv` e`t`qi` (operating cost)  
c`v`k`v`c`w`k` GKwU` w`b`v` Ō` Aw`\_`R` e`q` (financial cost) I \_v` tK | G Aw`\_`R` e`q` m`v`i`v`i`Y`Z` m`y`i` n`v`t`i`  
m`g`v`b`| Bmj vgx w`e`b`t`q`v`M` c`x`w`Z`Z` tKvb` w`b`v` Ō` e`t`qi` ev`j`v`B` t`b`B`| thgb, cPij`Z` e`e`v`q` m`y`i` n`v`i`  
h`w` 15% nq, Zvi A\_`n`P`Q` Drcv` t`K` m`g`ŋ`P` w`e`t`j`Z` t`c`š`Q`v`i` Rb` (break even point) Zvi  
Drcv`b` Li`P`i` Aw`Z`v`i`<sup>3</sup> Kgct`ŋ` 15% j`v`f` KitZ`B` n`te`| Ab`K`\_v`q` Rv`Z`v`q` `v`t`\_`G`K`w`U` cK`i`  
hZ`B` \_i`a`Z`c`Y`<sup>4</sup> n`v`K`v` tKb` Zv` t`\_` tK Dcv`R`b`thvM` j`v`f`i` n`v`i` Kgct`ŋ` 15% bv` n`j` m`y`x` e`e`v`q`  
t`m` cK`i`f` w`e`b`t`q`v`M`i` tKvb` m`ŋ`h`v`M`B` t`b`B`| ersj v` t`ki` A`b`K`\_v`j` d`v`g`ŋ`m`D`w`U`K`v`j` tKv`c`v`b`v` tKb`  
R`x`e`b` i`ŋ`v`K`v`ix` J`l`t`ai` t`P`q` t`K`e`j` Awak j`v`f`i` Rb` R`x`e`b` m`v`R`v`b`v`i` c`h`v`a`b`x` m`v`g`M`i` Drcv`v`t`b`  
Awak`g`v`i`v`q` S`t`K` co`t`Q` Zvi h`\_`v`\_`e`v`L`v` n`P`Q` G` m`y`x` j` M`v`e`e`v`| 13` t`K`w`U` g`v`b`t`i` I G` ersj v` t`k`  
R`x`e`b` m`v`R`v`b`v`i` t`P`q` R`x`e`b` e`v`R`v`b`v`i` m`v`g`M`i` Drcv`b`K`v`ix` cšZv`b`i` A`b`K` t`e`k`x` c`ŋ`q`v`R`b`| ejv`B`  
evuj` , Bmj vgx e`vsK`e`v`B` G` t`k`i` A\_`w`b`v`Z`K` AM`M`w`Z`i` Rb` K`v`i`w` ŋ`Z` t`m`B` `e`v`i` Drcv`b`  
w`b`v`Ō`r` KitZ` m`ŋ`l`g`|
- 5. t` D`ij` q`v`Z`j`i` n`v`Z` t`\_` t`K` e`v`i`v`K`s` t`m`±`i` t`K` ev`R`v`b`v`i` e`v`i`v`K`s` e`emv`t`K` ejv` nq` c`i`i` a`b` t`c`v`i`w`i`|

tm Kvi t`YB e`vsK e`emv kZKiv GKkZ FvM nek`tmi Dci c`iZu`Z | t`Kvb e`vsKtKi Dci GKeri gvb`i Av`v webo` n`j Zv w`d`i cvl`qv L`B K`vB | Avi t`Kvb e`vsKtKi t`Dij`qv n`l`qv A\_ AvgvbZKvix`i P`v`S`l`me`B`k | m`y`x e`vsKs RMtZ c`i`q`k` G `N`B`v`U` NU`Q | e`vsj`v` t`k we.im.AvB Ges Av`S`R`ZK t`q`i`I we.im.AvB.im t`K`j` 1/2 G c`h`i` 1/2 `S`Y Kiv t`h`Z cv`i | Ggb`K Av`g`v`i` K`v h`y`i`v`o`f` g`Z` D`b`Z` c`y`R`e`v`x` i`v`t`o` I c`i`q` c`i`Z` e`Q`i`B` k`Z`v`a`K` e`vsK` t`Dij`qv`i` N`U`v` N`t`U` | A\_P MZ c`i`q` w`Z`b` h`j`M`i` g`t`a` mgM`c`u`\_e`x`Z` t`Kvb Bmj vgx e`vsK t`Dij`qv` M`O` n`q`v` | Kvi`Y, Bmj vgx e`vsKtKi M`V`b` Kiv`v`t`g`v`Z` Ggb` D`c`v`v`b` m`u`b`t`e`w`K`Z` Av`Q` h`v`i` d`t`j` G`K`u` c`K`Z` Bmj vgx e`vsK` K`L`t`b`v` t`Dij`qv` n`Z` cv`i`b`v` | Bmj vgx e`vsKtKi av`v` m`v`g`j`v`e`i` q`g`Z`v` (shock absorbing capacity) m`y`x e`vsKtKi Z`j`b`v`q` A`t`b`K` A`t`b`K` t`e`k`x` | m`v`g`v`q`K`f`i`t`e` t`Kvb Bmj vgx e`vsKtKi Aw`\_R` t`j`v`K`m`v`b` n`Z`I` cv`i` | w`K`S` t`h`n`Z`z` Bmj vgx e`vsKtKi m`v`\_ AvgvbZKvixi m`a`c`K`g`b`v`d`v` e`U`b` b`m`i`Z`i` Dci c`i`Zu`Z, Z`v`B` e`vsKtKi` c`K`Z` q`u`Z` AvgvbZKvix`i`K`B` e`N`Y` K`i`Z` n`q` | A\_`P, t`j`v`K`m`v`b`i` t`e`j`v`q` Bmj vgx e`vsKtKi AvgvbZKvixi AvgvbZ`i` Dci t`Kvb w`b`v`\_`j`v`f` t`Z`v` K`i`Z` n`q`-B` b`v, Dci`S` Av`b`g`v`w`Z`K`f`i`t`e` AvgvbZKvixi AvgvbZ` n`m` c`v`q` | G`f`i`t`e`B` Bmj vgx e`vsK` t`Dij`qv` n`l`qv` t`\_`t`K` i` q`v` c`v`q` | G`v`K` t`\_`t`K` w`P`v`i` K`i`j`I` e`vsj`v` t`k`i` g`Z` Aw`\_w`Z`k`j` A\_`B`m`i`Z`i` G`K`u` t`\_`t`k` Bmj vgx e`vsK`B` n`Z` cv`i` m`t`e`f`E`g` c`O`` |

6. e`vsK` m`o` g`y`i`u`w`Z` `j`y` Kiv` t`c`P`ij`Z` m`y`x` e`vsK` e`e`v`q` e`vsK`m`g`v` K`g` AvgvbZ` m`u`o` K`i` \_`t`K` | G`t`K` F`Y`m`o` e`j`I` A`w`f`i`n`Z` Kiv` n`t`q` \_`v`t`K` | m`y`r`f`i`E`K` e`w`Y`u`R`K` e`vsK` Bmj vgx e`vsKtKi` b`v`q` m`u`q` w`e`m`u`q` K`i` b`v` e`i`S` F`Y`v`b` K`i` | e`vsK` h`L`b` t`Kvb` g`t`^`j` t`K` F`Y`v`b` K`i` Z`L`b` Z`v`i`K` F`t`Y`i` A\_`\_`v`i`Z` n`i`Z` b`v` w`t`q` `z`i`d`v` `w`L`j`v`i` w`b`q`v`b`v`v`i` e`vsK` i`w`q`Z` g`t`^`j`i` w`n`m`i`t`e` g`A`y`K`Z` F`t`Y`i` A\_`\_`R`g`v` K`i` | G` c`i`u`q`v`q` e`vsK` (secondary deposit) g`v`a`w`g`K` AvgvbZ`i` m`u`o` n`q, d`t`j` e`vsKtKi` t`g`v`U` AvgvbZ`i` c`w`i`g`v`Y` t`e`t`o` h`v`q` | A`v`e`i` e`w`Y`u`R`K` e`vsKtKi` F`Y`v`b` q`g`Z`v` t`h`n`Z`z` AvgvbZ`i` c`w`i`g`v`Y`i` Dci` w`b`f`P`k`j` Z`v`B` F`Y`m`o`i` c`i`u`q`v` c`e`w`v` c`i`B`t`j` K`i`R`\_`t`j`v` (fictitious) AvgvbZ`i` w`f`i`E`Z` e`w`Y`u`R`K` e`vsKtKi` F`Y`v`b` q`g`Z`v` I` t`e`t`o` h`v`q` | D`v`i`Y`-`t`f`c` a`i`v` h`v`K, t`Kvb` m`y`x` e`vsKtKi` c`O`\_`w`g`K` AvgvbZ`i` c`w`i`g`v`Y` 1` t`K`u`U` U`v`K`v` Ges` t`K`v`\_`t`q` e`vsKtKi` Av`B`b`M`Z` w`i` R`v`f`^`A`b`g`v`Z` (legal reserve ratio) 4% | G`g`Z`v`e`v`q` H` e`w`Y`u`R`K` e`vsKtKi`U` Z`v`i` G`K` t`K`u`U` U`v`K`v`i` c`K`Z` AvgvbZ` t`\_`t`K` 10% e`v` w`t`q` m`e`w`a`K` 90` j`v`L` U`v`K`v` F`Y`v`b` K`i`Z` c`v`i`t`e`b` | G` U`v`K`v` g`t`^`j` t`K` m`i`v`m`i` b`M` U`v`K`v`q` b`v` w`t`q` e`vsKtKi` i`w`q`Z` Z`v`i` G`K`v`D`t`U` R`g`v` Kiv`i` d`t`j` e`vsKtKi` g`v`a`w`g`K` AvgvbZ` (secondary deposit) m`u`o` 90` j`v`L` U`v`K`v` | G` 90` j`v`L` U`v`K`v` t`\_`t`K` Av`B`b`M`Z` w`i` R`v`f`^`P` A`b`g`v`Z` 10% (9,000 U`v`K`v`i) e`v` w`t`q` e`v`K`x` 81,000 U`v`K`v` e`vsK` b`Z`b` K`i` F`Y`v`b` K`i`Z` c`v`i`t`e`b` | G` f`i`t`e` m`y`x` e`w`Y`u`R`K` e`vsKtKi` c`O`Z`K`u`U` F`Y`v`b` b`Z`b` AvgvbZ`i` m`u`o` K`i`Z` \_`v`t`K` Ges` e`vsK` F`t`Y`i` c`w`i`g`v`Y`I` e`v`o`t`Z` \_`v`t`K` | G` a`i`t`Y`i` K`v`\_`t`R` (fictitious) F`Y`v`b` A\_`\_`B`m`i`Z`i`Z` g`y`i` m`i`e`i`v`n` e`u`\_`Y` e`w`o`t`q` t`^`q` h`v` g`y`i`u`w`Z`i` m`u`o` K`i` | c`q`v`S`t`i, Bmj vgx e`vsK` A`\_`\_`P` j`v`w`a`K`i`b`v` e`i`S` c`t`Y`i` t`K`b`i`t`e`P`v`B` Bmj vgx e`vsKtKi` g`j`-`w`f`i`E` | G` Bmj vgx` w`e`i`b`t`q`M` g`y`i`u`w`Z` m`u`o` Z` K`i`B`v` e`i`S` D`e`v` g`y`i`u`w`Z` `i` K`i`Z` B`i`Z`e`v`P`K` f`i`g`K`v` i`v`L` |
7. AskMnYg`j`-K` A`q`v`b` w`b`w`O`r` Kiv` t` Bmj vgx e`vsK` S`y`k`Z` AskMnY` K`i` g`j`-Z` D`t`^`v`^`v`t`K` i`a`y` D`r`m`w`n`Z`B` K`i`b`v` e`i`S` e`vsK` Z`v`i` A`w`f`A`Z`v` I` w`e`t`k`l`A` c`i`v`g`k`^`l` Z`Z`y`e`a`v`b` w`t`q` g`t`^`j`i` e`v`e`m`v`i` m`v`d`j` `w`b`w`O`r` K`i`Z` P`v`q` | Kvi`Y, Bmj vgx` w`e`i`b`t`q`M` c`x`w`Z`Z` g`t`^`j`i` e`em`v`i` m`v`d`j` `I` e`\_`Z`v`i` m`v`t`\_` e`vsKtKi` ^`\_`P` R`o`v`t`b`v` \_`v`t`K` | G`t`K`i` m`v`d`j` `A`b`^`t`K` D`O`y` K`i` Av`i` G`f`i`t`e`B` t`R`v`q`v`i` A`v`t`m` w`k`i` I` e`w`Y`R`^`t`q`i`I` |
8. R`v`Z`x`q`f`i`t`e` m`A`q` e`w`x` t` G`t`^`t`k`i` k`Z`Kiv` 90` f`v`M` A`w`a`e`v`m`x` g`y`i`j`g` | Bmj vgx` m`K`j` c`K`v`i` m`y`t`K` P`o`r`S`f`i`t`e` n`v`i`v`g` K`i`t`Q` | Av`j`-K`z`A`v`t`b` m`y`t`L`v`t`i`i` w`e`i`t`x` Av`j` m` I` Z`u`i` i`m`j` (m`t) G`i` c`q` t`\_`t`K` h`y` t`N`v`I` Y`v` Kiv` n`t`q`t`Q` | n`r`x`m` k`i`x`d` m`j`i` Av`v`b` c`O`v`b`t`K` w`b`t`R`i` g`v`t`q`i` m`v`t`\_`m`E`i` e`v`i` e`w`f`P`i`t`i`i` m`g`Z`^` M`Y` Kiv` n`t`q`t`Q` | e`i`S`j`v` t`k`i` g`v`b`y` `f`i`e`M`Z`f`i`t`e` L`B` a`g`e`b` w`e`a`v`q` t`^`k`i` G`K` w`e`i`U` m`S`L`K` g`v`b`y` m`j`i` f`t`q` K`L`t`b`v`B` Z`v`t`\_`i` m`A`q` e`vsK` R`g`v` i`v`L`b`v` | t`K`e`j` A`w`a`K` m`S`L`v`q` Bmj vgx` e`vsK` c`i`Z`O`v`i` g`v`a`t`g`B` G`m`e` m`A`q` m`S`M`h` I` Z`v` D`r`c`v` b`g`l`x` L`v`Z` w`e`i`b`t`q`M` Kiv` m`a`e` |





**cW t 9**

**Bmj vgx e'isK I mÿwfiEK e'isiks c×iZi gta" cv\_R"**

Df'ik"

G cv\_Aa"qb Kti Avciub-

◆ Bmj vgx e'isK I mÿwfiEK e'isiks c×iZi gta" cv\_R" ubYq KitZ cviteb|

**Bmj vgx e'isK I mÿwfiEK e'isiks c×iZi gta" cv\_R"**

Bmj vgx e'isK I cPij Z mÿwfiEK e'istKi gta" cv\_R" ue`gub| bvbv w K t\_tK G cv\_R" t\_Lvfbv thfZ cvfi | ubtP uewfbæ Dc ukcti vbitg GtK GtK tm me cv\_R" Avtj vPZ nj t

Df'ik"

Bmj vgx e'isK I cPij Z mÿwfiEK e'isK Dfqb gbydv AR#bi Df`tk" Kiv Kti | Zte Gt'f'f' GKiu tgij K cv\_R" j qYxq| gbydv ARBB cPij Z e'istKi cäv Df'ik" | c'f'vst'i gbydv AR' tKvbµtgB GKiu Bmj vgx e'istKi cäv Df'ik" ntZ cvfi bv| Bmj vgx e'istKi cäv Df'ik" mÿg' Aw\_R tj b't`b mæcv'tbi gra'tg cJR mieivnKixi I cJR e'enviKixi b'v'h" `f\_P'f'vi cvkicvuk RbM'Yi e'icK Kj`vY I A\_#oizK mgv× ubwÖr Kiv|

**ZwizK wfiE**

cPij Z e'isiks e'e`v mÿ' i Dci cizwöZ| AvgvbZ MhY I FY'v'bi mKj `fi mÿ ntPQ cäv ue'teP" I D'icK Dcv'v| c'f'vst'i, Bmj vgx e'isK e'e`vq mÿ' i tKvb Aw\_Z;tbB| eis miz" ej tZ mÿx tkv'f'Yi ubMo t\_tK gvb'f'K g'v' `v'bi j f'f' Bmj vgx e'istKi Rb'f' mZ'is Bmj vgx e'isiks Gi KgR'v'Üi tKvb ch'f'q cZ`f' ev c'iv'f' tKvb cKvi mÿ' i Aw\_Z;\_vKvi cKb I t'v bv|

**Znetj i Drm**

cPij Z mÿwfiEK e'istKi Znetj i cäv Drm m'vavi YZ `gri'tbi | GK, BKzBiu Znej | thme Dcv'tq cPij Z e'isK BKzBiu Znej msMn Kti \_v'tK tm\_uj ntj vt tkqvi ueµqt cPij Z e'isK tkqvi ueµq Kti gj-ab msM'ni gra'tg G RivZiq Znej msM'h Kti | G Znetj i ueci'xZ cPij Z e'isK m'vavi YZ j f'isK tNvl Yv Kti \_v'tK|

**WteÁvi ueµq**

`B, FY Znej | thme Dcv'tq cPij Z e'isK FY Znej msM'h Kti \_v'tK tm\_tjv ntj vt msM'pxZ AvgvbZt cPij Z e'isK uewfbæcKvi PjwZ, m'Áqx tgqv`x wmwve tLv'vi gra'tg RbM'Yi KvQ t\_tK AvgvbZ msM'h Kti | GQvov wWicGm RivZiq uewfbæ`atgi gra'tgI Zriv Znej msMn Kti \_v'tK| G me Avgvb'tZi ueci'xZ ubw'Ö n'f'i mÿ cÜvb Kiv nq|

Kj gvb FYt m'igvqK A\_#vUvZ vgu'vevi Rb" cPij Z e'isK A\_#vRvi t\_tK AwZ Ái mg'tqi Rb" FY MhY Kti \_v'tK| thme e'istKi DÖE bM` Znej \_v'tK Zriv ubw'Ö nvi mÿ' uewbtqv'f'Mi Rb" A\_ev Pwnev gv' cwi'tk'v'ai ktZ'Zvij" NivUvZh' e'istK FY w'tq \_v'tK|

tK>`iq e'isK t\_tK FYMhYt mÿwfiEK emvY'R`K e'isKmgv` c'q'R'tbi g'v'Z'qK>`iq e'isK t\_tK FY MhY Kti \_v'tK| tK>`iq e'isK ubw'Ö n'f'i mÿ' i ueci'xZ emvY'R`K e'isKtK FY w'tq \_v'tK|

**msM'vibK K'w'v'g**

msM'vibK Kv'v'tgvi w K t\_tK I Bmj vgx e'istKi m'f\_ cPij Z mÿwfiEK e'istKi GKiu cv\_R" j q' Kiv hvq| cPij Z e'istKi cwi Pij KgÜj x e'istKi mKj bwiZ-uba'f'Yx ue'tq wmwv's'f' MhY Kti \_v'tK| c'f'vst'i, Bmj vgx e'isK e'e`vq cwi Pij KgÜj xi cvkicvuk GKiu kixqv KvDw'Yj I KivR'i \_v'tK|

kixqv KivDwYj KvhZ cwi Pij K gUj xi ZĒyeavqK mnmvte KivR Kti | we`tkl Kti tKvb Bmj vgx e`isK Zvi bibmea KgRvU cwi Pij bri weifbæchifq kixqv bmxZgyj v h`\_ó cwi gvtb Abxyi Y Ki`Q wK bv Zv LwZtq t` Lvi `wqZ; kixqv KivDwtj i | Gi cikvcmk Bmj vgx e`isK i `bw`b \_i ZcYm×všl MhY I KgRvU cwi Pij bri Rb` cwi Pij K gUj xi ga` t`\_tK GKiu wbe`hx cwi l` MVb Kiv ntq \_vtK |

**weib`tqM bmxZgyj v**

cPij Z e`iswKs e`e`iq mKj cKvi weib`tqM mywfiEK | mvari YZ FYMhxZvi Avte`tbi tci`fj`Z e`isK FY w`tq \_vtK | FY MhZv F`Yi A\_`e`envi Kti tKvb jvf ARY KiK Pvb bv KiK e`isK F`Yi AstKi Dci wbr`θ mgqtš`nbw`θnvti mÿ Av`vq Ki`teB |

c`fj`vš`fi, Bmj vgx e`isK mvari YZ F`Y tKvb A\_`j`wMeKti bv | Bmj vgx e`isK KLtbr tKvb e`iw`3 ev c`wZövb`tk FY w`tj Zv Ki`R numvbr ev mÿgyš FY mnmvteB w`tq \_vtK | Bmj vgx e`isK mvari YZ wZbwU c×wZtZ A\_`weib`tqM Kti \_vtK | thgb,

μq-μeμq c×wZtZ G c×wZtZ Bmj vgx e`isK FY `vtbi cwi etZ`gt`\_tj i c`fj` Zvi `i Kvi x cY` ev e`- μq Kti Ges μqKZ.cY` ev e`i μqgtj`i mvt\_ Avb`y`w`K LiP hÿš`msMZ I Dfq c`fj`i m`š`Zi wfi`ÉZt wba`wi Z g`y`dv thvM Kti weμqgtj` wba`fi YceR Zv gt`\_tj i KivQ weμq Kti |

frov c×wZtZ G c×wZtZ Bmj vgx e`isK Zvi g`w`j KivvaxY tKvb m`c`\_ gt`\_tj i KivQ wbr`θ mg`tqi Rb` frov t`q | A\_`ev gt`\_tj i dig`v`qk Ab`y`v`x tKvb mgq Mvox, wbr` bv`tg μq Kti Zv gt`\_tj i w`b`KU frovq Livvq |

jvf-tj vKmv`b Askx`wi Z; c×wZtZ G c×wZtZ Bmj vgx e`isK weib`tqM MhZvi mvt\_ Ggb`fite Pw`ex nq hv`Z weib`tqM t`\_tK AwRZ jvf Bmj vgx e`isK I weib`tqM MhZvi g`ta` ce`wba`wi Z Ab`y`v`Z e`w`ÉZ nq | c`fj`vš`fi, weib`tqM i th tKvb tj vKmv`b gj`-atb Askx`wi Z; Ab`y`v`Z Dfq c`fj`i g`ta` e`w`ÉZ nq |

**cw`VvEi gj`-vqb**

**`be`w`K DĒi-c`kæ**

1. Bmj vgx e`isK i c`w`b D`t`k` n`pO-

K. g`y`dv ARθ Kiv

L. K`R`w`m`v`v` t` l` qv

M. cPij Z e`isK i Kiv`f`rg we`w`Z Kiv

N. mÿgyš Aw`R` tj b`b` w`b`w`Z Kiv |

2. cPij Z mÿx e`isK i Znmej mvari YZ Kq ai`tbi ?

K. `š`ai`tbi

L. wZb ai`tbi

M. Pvi ai`tbi

N. cw` ai`tbi |

3. Bmj vgx e`isK mvari YZ Kq`fite weib`tqM Kti \_vtK?

K. cw`fite

L. Qq`fite

M. wZb`fite

N. Pvi fite |

**msw`fj`B DĒi-c`kæ**

1. mÿx e`isK i Znmej MV`tbi Drm Kx? wj Lly |

2. msw`fj`B Kiv`v`v`gri w` K t`\_tK Bmj vgx e`isK i mvt\_ mÿx e`isK i cv`R` wj Lly |

3. cPij Z e`iswKs c×wZ I Bmj vgx e`iswKs c×wZi weib`tqM bmxZgyj vi cv`R` D`tj`L Ki`ab |

**w`ek` DĒi-c`kæ**

1. Bmj vgx e`iswKs I mÿx e`iswKs c×wZi g`ta` cv`R` w`b`Y`Q Ki`ab |

**cW t 10**

**weib tqM**

**Df`k`**

G cvW Aa`qb Kfi Avcub-

- ◆ weib tqM m`c`K`avi Yv w`fz cvi`teb
- ◆ gby`dv ej fZ wK eSvq Zv ej fZ cvi`teb
- ◆ evBtq gby`v`Kv c`x`wZ m`c`K`ej fZ cvi`teb
- ◆ evBtq gby`v`Kv c`x`wZi kZf`gn Dfj`L KitZ cvi`teb
- ◆ evBtq gby`v`ev c`x`wZ m`c`K`Avtj`vKcvZ KitZ cvi`teb
- ◆ evBtq gby`v`vj I gby`v`ev c`x`wZi kZf`gn Dfj`L KitZ cvi`teb
- ◆ evBtq m`j`vg Gi msAv w`fz cvi`teb Ges evBtq m`j`vtgi `ewk`o` Dfj`L KitZ cvi`teb
- ◆ BRv`v I gwj`Kv`v m`c`K`Avtj`vKcvZ KitZ cvi`teb |

gby`v` Zvi Avtqi th Ask` f`v`f`Mi Df`f`k` e`q` br` Kfi Rgv` Kfi Zvi bvg` m`Aq` (savings) | G m`Aq` hLb` m`Aq`Kvix` w`b`R` ev` Ab` t`Kv`b` e`w`3` ev` c`i`Z`o`v`b`i` gva`tg` t`Kv`b` `e` (thgb, avb, cvU, KvcO, RZv) ev` tmev` (thgb, w`K`v`v, w`Pw`Krmv, tUw`j`tdvb) Drcv`b`i` Kv`R` j`v`Mvq` ZLb` Zv`K` ejv` nq` weib` tqM (investment) | GB weib` tqM`i` Kv`R`w`U` c`Z``v` (direct) I c`f`iv`v` (indirect) `G`i` Kg` n`Z` cv`f`i` | c`Z``v` weib` tqM (Direct Investment) t` gj`-ab` mie`iv`n`Kvix` h`w` t`Kv`b` gva`g` (intermediary) Qvov`B` miv`m`wi` gj`-ab` e``envi` Kvix` ev` Df``v`3`vi` m`f`\_` weib` tqM Pw`3` Pw`v`S`l`K`fi` Zte` Zv`K` ejv` nq` c`Z``v` weib` tqM | thgb` t`K`D` GKK`g`v`j` Kv`v` ev` kix`Kv`v` Kv`ev`i` Mv`b`i` gva`tg` Zvi` gj`-ab` weib` tqM KitZ` cv`f`i` | Avevi` t`K`D` miv`m`wi` t`Kv`b` t`Kv`v`c`v`b`i` t`k`qvi` ev` FY` m`f`q`i` gva`tg`l` c`Z``v` weib` tqM KitZ` cv`f`i` |

c`f`iv`v` weib` tqM (Indirect Investment) t` t`Kv`b` A\_`weib` tqM`Kvix` hLb` t`Kv`b` ga``-Zv`Kvix` A\_`c`i`Z`o`v`b` (financial intermediary) thgb` e``is`K` Av`w`\_`R` c`i`Z`o`v`b` d`v`Bb`v`Y` t`Kv`v`c`v`b`x` BZ`w`i` miv`m`wi`Zv`q` t`Kv`b` Drcv`b` c`i`Z`o`v`b` weib` tqM` Kfi` ZLb` Zv`K` ejv` nq` c`f`iv`v` weib` tqM | c`P`ij` Z` e``e`-v`q` n`v`R`vi` n`v`R`vi` gby`v` e``is`f`K` w`b`v`\_` m`f`i` (deposit interest) weib` g`t`q` Uv`Kv` Rgv` i`v`L` | e``is`K` H` Rgv`K`Z` Uv`Kvi` Av`w`Kv`sk`B` t`Kv`b` Df``v`3`v` ev` c`i`Z`o`v`b`t`K` w`b`a`w`i` Z` mgt`q`i` Rb` w`b`v`\_` m`f`i` (lending interest) we`c`i`v`Z` av`i` t`q` | e``is`f`K`i` c`f`c` I` c`f``q` m`f`i` i` n`f`i`i` c`v`\_`R`B` e``is`f`K`i` Av`q` ev` gby`v`dv` w`m`m`te` we`f`en`PZ` nq` |

weib` tqM` c`x`w`Z` w`m`m`te` Bmj`vg` c`Z``v` c`x`w`Z`t`KB` AM`w`a`K`vi` t`q` | Kv`i`Y` Gw`U` mn`R` I` S`f`g`j`v`g`v` | Bmj`vg` weib` tqM`i` ga``-Zv`Kvix` w`m`m`te` e``is`K` ev` t`Kv`b` Av`w`\_`R` c`i`Z`o`v`b`i` Av`\_`Z`j``-f`K`vi` KitZ` c`^`Z` h`w` Zv` m`-g`v` nq` | t`K`b`b`v` m`y` g`v`be` m`f`-Zvi` me`f`P`t`q` w`b`o`z` k`f`-Av`i` Bmj`vg` n`P`Q` g`v`be` K`j``v`f`Yi` Rb` me`f`K`o` I` Av`j`w`i` Kv`f`Q` M`h`Y`t`h`v`M` G`K`g`v`l` R`ieb` e``e`-v` | m`f`i`i` `b`w`Z`K` m`v`g`w`R`K` I` A\_`w`b`w`Z`K` v`w`Z`i` me`b`v`k`v` m`aj`ve` t`\_`f`K` g`v`be` R`w`Z`t`K` i`v`v` KitZ` Zv`B` Bmj`vg` m`K`j` c`K`vi` m`y`t`K` w`P`i`Z`f`i` n`v`v`g` t`N`v`l`Y`v` K`f`i`f`Q` | c`w`\_`ext`Z` t`Kv`b` ag`f`w`S`B` m`y`t`K` `ea`Zv` t`q`v` nq`v`b` | G`g`b`w`K` B`u``x`iv` m`y`x` Kv`i`ev`f`i`i` Av`w`\_`c`j`v`-w`m`m`te` Bw`Z`n`f`m` K`e`w`Z` j`v`f` K`i`f`j` I` Zv``i` ag`f`w`S` m`y`t`K` w`b`w`l` x` K`iv` n`f`q`f`Q` |

Av`w`b`K`K`i`f`j` e``is`K`e`-v` A\_`w`b`w`Z`K` K`g`R`v`U` m`P`j` i`v`L`v` I` D`b`q`f`b`i` M`w`Z` Ziv`w`S`Z` Kivi` t`v`f`f`i` Ab`Z`g` c`a`v`b` w`b`q`v`g`K` k`w`3` w`m`m`te` we`f`en`PZ` | h`w` I` G`K`w`U` m`y`x` m`g`x` . I` D`b`z` Av`w`b`K` Bmj`vg` m`g`v`R` w`b`g`f`Yi` Rb` G`K`w`U` AZ`v`w`b`K` e``is`K`e`-v`i` Ac`w`i` n`v`h`Z`v` c`f`k`e` D`f`a`b`q` Z`\_`w`c` mn`R` m`Z` K`\_`w`U` n`f`Q` Ag`y`m`j` g` w`ek`f`Z`v` e`f`U`B` G`g`b`w`K` g`y`m`j` g` w`ek`f`ch`S`f`c`v`o`v`Z` arivi` Av`\_`f`j` G`K`w`U` e``is`K` e``e`-v`i` Ab`g`v`w`Z`Z` Av`w`\_`R` K`g`R`v`U` m`P`j` i`v`L`v` I` A\_`w`b`w`Z`K` D`b`q`f`b`i` M`w`Z` Ziv`w`S`Z` Kivi` K`\_`v` f`v`e`f`Z` cv`f`i`b`v` | c`w`\_`ext`Z` e`Z`g`v`b` `B` arivi` e``is`K`s` P`ij` y`i`f`q`f`Q` | G`K`w`U` Av`Z` c`j`v`Z`b` h`v` m`y`x` e``e`-v`i` D`ci` c`i`Z`w`o`Z` Ac`w`i`U` Av`Z` m`v`c`w`Z`K` h`v` j`v`f`f`j`v`K`m`f`b` Ask`x` w`i`f`Z`j`i` w`f`w`E`f`Z` Bmj`vg` b`w`Z`i` D`ci` c`i`Z`w`o`Z` |

Bmjvgr e`vsKe`e`vi eqm mte grl`B hM AwZug Kti`Q| G mg`qi gta` AZ`šl` I wejfc AeKvWtgv m`Zj| Bmjvgr e`vsKe`e`v ersjv`k mn mviv`ybv Rto th e`vcK mvdj` I m`vebri w Mšl`Dtb`Pb Kti`Q Zv`Z ersjv`tki gZ GKwU Dbqbkxj NbemwZc`gymj g`tki Af`šti Qwotq`\_vKv wecj` cwi grvY m`c` m`Aq mslh` I Zv Drcv`bkxj Lv`Z webtq`Mi j`f`f` Zg mg`qi gta` Gf`tk Av`iv Awak`mL`K Bmjvgr e`vsK ciz`ovi m`vebri LgB D`aj` I Ab`xKih`

**webtqum c`wZ**

Bmjvgr e`vsKs c`wZ`Z mef`vZ webtqum c`wZ c`vbZ`B c`Kvi | GK, g`kvi`Kv; `B, g`yri`ev

**1. g`kvi`Kv c`wZ**

g`kvi`Kv n`PQ Ggb GK Kri`vi thLv`b`B ev Z`ZimaK e`v` ev ciz`ovb jv`fi Df`l`tk` Kri`vi mslMv`bi Rb` c`R thvMv`b`q, Kri`vi cwi Pj`bv Kti` Ges Kri`vii jv`f` q`wZ`Z Ask`tbq| G c`wZ`Z Kri`vii me kixKB hMcr`fite MY`nq| k`g` I c`R mieiv`ni t`f`f` Kri`vii m`m`i` gta` c`Ri cwi grvY Zvi`Zg` n`Z c`ti GgbwK`TKD c`R mieiv`n`bv Kti` Ask`vi n`Z c`ti| e`vsK I webtqum Mh`xZv Df`qB Kri`vi cwi Pj`bvq AskMnY`Ki`Z c`ti Avei GK`c`f` Ab`c`f`i ciz`wba ev U`x`wntmte` I KvR`Ki`Z c`ti| G`f`f`f` g`-`wPih` w`lq n`PQ, Ask`vi`i` c`Z`tkB jv`f`-`tjv`Kmv`b AskMnY`Ki`Q| g`kvi`Kv c`wZ`wU` A`b`Kuv` Av`w`K Ask`vix` Kri`vii gZB| Z`te GZ`f`qi gta` GKwU`cv`R` LgB`Dj`L`thvM`| A`f` m`vaviY` Ask`vix` Kri`vii jv`f`-`tjv`Kmv`b Df`qB P`v` Abg`v`Z ewUZ` nte Ges P`v`i Abg`v`wZ`Z Ask`vi`i` g`-`ab Abg`v`Z ewUZ` nte| c`f`v`š`ti, g`kvi`Kv Kri`vii jv`f` n`j` Zv` P`v` Abg`v`x Ges P`v`i Abg`v`wZ`Z Ask`vi`i` g`-`ab Abg`v`Z ewUZ` nte| w`K`š` t`Kv` Kri`vii Kri`vii` tjv`Kmv`b n`j` Zv` Aek`B` g`-`ab Abg`v`Z Ask`vi`i` gta` ewUZ` nte| GgbwK` Ask`vi`MY` mef`v`f`ite P`v`B`j` I` tjv`Kmv`b ewUZ`bi Rb` g`-`ab Qvov` Avi` t`Kv` Abg`v`Z` ea` etj` Mpx`Z` ntebv`|

**g`kvi`Kvi kZ`wgn`**

1. P`v` t` Ask`vi`i` gta` GKwU` P`v` m`cw`Z` n`Z` nte| G` P`v`c`l` c`Z`K` Ask`vii` c`l`q` g`-`a`b`i` cwi grvY, g`ydv`i` Ask, Kri`vii` e`e`rcbv` I` cwi Pj`bv` Ges Ask`vi`i` teZb`-`fvZv` w`lq` w`bq` I` kZ`f`j`x` myc`of`ite` D`j`wL` Ki`Z` nte| K`z`Av`bi` w`b`R` Abg`v`i` P`v` w`j`wLZ` n`l` qv`B` ev`Ab`vq`|
2. jv`f`-`tjv`Kmv`b` e`Eb` t` g`kvi`Kv` Kri`vii` i`i`z`B` kix`K`i` gta` Av`j`c` Av`i`v`P`bv` I` mg`f`Sv`Zvi` w`f`e`Z`Z` c`Z`tki` g`ydv`i` Ask` w`b`f`Y` Kiv` c`l`qv`R`b`| g`kvi`Kv` Kri`vii` t`Kv` Ask`vii` g`ydv`i` Ask` Zvi` c`Ri` Abg`v`Z` bv` n`j` t`v`l` t`bB;` w`K`š``tjv`Kmv`bi` Ask` Aek`B` c`Ri` Abg`v`Z` Abg`v`x` n`Z` nte| GwU` AZ`vek`Kix` kZ`f`
3. Kri`vi` cwi Pj`bv` t` g`kvi`Kv` Kri`vii` b`wZ`MZ`f`ite` mKj` Ask`vii` Kri`vi` e`e`rcbv` I` cwi Pj`bvq` AskMh`Y`i` Awak`vi` i`z`q`Q, Z`te` Zv` eva`Zv`j`-`K` bq| A`f` t`Kv` Ask`vi` B`P`Qv` Ki`Z` Kri`vi` e`e`rcbvq` AskMh`Y` t`\_`tk` wei`Z` I` \_`vK`Z` c`ti`|
4. Ask`vi`i` teZb`-`fvZv` I` cwi`z`v`wL`K` t` Av`f`Mi` w`b`i` dK`x`n`MY` Kri`vi` cwi Pj`bvq` AskMh`Y`i` Rb` t`Kv` Ask`vi`K` teZb`-`fvZv` BZ`w` cwi`k`g`K` Ab`j`g`v`b` Ki`Z`b` bv`| w`K`š``Av`w`b`K`K`v`j` dK`x`n`i` GKwU` Astki` g`f`Z` g`v`b`w`Rs` c`iU`vi` Ask`vi` wntmte` Kri`vii` jv`f`-`tjv`Kmv`bi` f`iM`x` neri` cikvc`wK` g`v`b`R`vi` wntmte` teZb` w`b`Z` c`v`i`teb` h`w` G` e`v`c`v`i` mKj` Ask`vii` m`v`Z` \_`v`K`| Zv`i` g`f`Z` g`y`mie` I` Ask`vi`K` GK` Kti` t`L`v` h`y`h`y` bq| t`K`b`bv,` g`y`mie` Zvi` k`g` I` `f`Zvi` e`t`j`B` Kri`vii` Ask`vi` nq;` G`f`f`f` cwi`k`g`i` w`w`y`g`t`q` Avei` teZb`-`fvZv` t`l`qvi` c`k`e`Av`f`m`bv`| c`f`v`š`ti,` g`kvi`Kv` Kri`vii` mKj` Ask`vi`B` c`Ri` thvMv`b` v`b`i` w`w`y`g`t`q` jv`f`-`tjv`Kmv`bi` f`iM`x` nb` Ges` Ask`vi`i` gta`` t`KD` Kri`vi` cwi Pj`bvq` Ask` w`b`j` w`Z`w` Zvi` K`f`Ri` Rb` cwi`k`g`K` cvl` qvi` n`K`vi`| g`kvi`Kv` Kri`vii` t`Kv` Ask`vi` Zvi` w`b`R`^`t`Kv` L`i`P` Kri`vi` t`\_`tk` enb` Ki`Z` c`ti`bv`| w`K`š``Kri`vii` Df`l`tk` Ask`vii` h`v`Z`v`q`Z,` \_`v`Kv` Lvl` qv` BZ`w` L`i`P` Kri`vi` enb` Ki`te`|

**2. gýviver c×wZ:**

Ab`w`tk gýviver Ggb GKwU Bmj vgx weib`tqm c×wZ thLw`b GKc`q cyRi thwMw`vZv (supplier of capital) l Acic`q cyRi e`enviKvix (user of capital) i`fc we`teipZ| gýviver e`w`3 ch`f`q thgb n`z cvti tZgbB e`w`3 l c`wZ`v`bi (thgb, e`isK) g`ta`l gýviver MvB Kiv th`z cvti | AvgvBZKvix-e`isK l e`isK M`nK mg`st`q th gýviver MvWZ nq Zv`K w`bavc (two tire Mudarabah) gýviver etj | c`d`g aitc AvgvBZKvix Qv`nte gvj Ges e`isK g`ymie c`q`v`st`i, w`Zix aitc e`isK Qv`nte gvj Ges weib`tqm M`h`Zv g`ymie | Kvier`ti jvf ntj Zv Pw`3 Abgv`ti Df`q c`f`qi g`ta` ewUZ n`te c`q`v`st`i Kvier`ti cKZ.tjvKmv`bi meUKB enb Kite Qv`nte gvj A`f` cyRi thwMw`vZv | G`f`f`i D`v`3v ev g`ymie`i q`wZ GZUKz`th tm Zvi w`b`q`wRZ k`g ev ZrciZvi Rb` cwiK`gK cvtPQbv | gýviver Pw`3 Kiv`Ri Kivi Rb` dKwMY tekwKQyKZ`Av`ivc K`i`q`b hvi ga` t`tk c`w`b kZ`f`g` mst`f`tc w`b`f`ct

- 1. Pw`3 t g`ymie l Qv`nte gvj Gi g`ta` GKwU Pw`3 m`c`w`Z n`z n`te | G Pw`3 c`f`i e`emv`qi D`f`k, e`emv tgq` (h`w` Kvieri w`b`3 tgq`i Rb` n`q v`K), g`j`at`bi cwi gvY, g`v`dvi Ask, Kvier`ti e`e`v`cbv l cwi Pij bvi w`bq l kZ`f`j`x m`y`c`f`v`te D`j`il Ki`z n`te | K`z`Av`bi w`b`3 Abgv`ti Pw`3 w`j`w`Z n l qvB ev`Ab`q |
- 2. jvf-`q`wZ e`w`b t gýviver Kvier`ti g`v`dvi Pw`3 Abgv`ti g`ymie l Qv`nte gv`j i g`ta` ewUZ n`te | g`v`dvi Ask Abgv`Z (thgb 1/2, 1/3) A`ev kZKiv w`mv`te (thgb 20%, 25%) w`b`f`Y Ki`z n`te | Avi tjvKmv`bi `vq cyRi Dci eZ`e Ges tm tjvKmv`bi cyRi gv`j K ev gv`j K`i g`ta` c`w`z`ki cyRi Avb`v`ZK n`ti fivM K`i w`z n`te |
- 3. Kvieri cwi Pij bvi e`q t gýviver Kvier`ti g`v`dvi w`b`f`Yi D`f`k Kvier`ti `f`meK Drcv`b l cwi Pij b msp`v`shveZix LiP we`tePbvq Avb`z n`te | GQov Kvier`ti Kv`R g`ymie`tk h`w` w`bR kn`ti evB`ti hvZvqvZ l Ae`v`b Ki`z nq Zte mdiKv`j tm cvb`vvi, tcvk`vK, cwi enb, hvZvqvZ l w`g`z`i Rb` w`b`3 f`z`i LiP cvt | Zte w`bR kn`ti Ae`v`bKv`j g`ymie Zvi w`b`Ri cvb`vvi, tcvk`vK-AvkvKmn w`bR`^`tKv`b LiP Kvieri t`tk enb Ki`z cvt | GQov g`ymie`tk Zvi Kv`Ri Rb` tKv`b teZb-fivZv M`h`Y Kivl `ea bq |

Dc`i`w`j`w`Z `w`j me`f`v`z c×wZ Qvov l K`q`KwU weib`tqm c×wZ Bmj vgx e`isKmg`r c`q`kt Abgv`Y K`i v`K | hvi cKwZ g`j`Z ewYw`R`K | A`f` G c×wZ w`j e`emv`w`b`R`i t`f`f`i hZUv Dc`thw`x A`e`weib`tqm t`f`f`i ZUv bq | GRvZix c×wZi g`ta` me`f`v`K D`j`il`thw` n`t`PQ, `v`v`B`q g`j`w`v`v`0, `v`v`B`q g`v`v`v`0, `v`v`B`q m`j`v`g`0 BZ`w` | Bmj vgx dKwMw`b c`w`Z`j` weib`tqm cwi t`tk K`w`Z`q kZ`f`v`c`f`q Gme weZw`K`Z weib`tqm c×wZmg`r m`g`v`q`K fiv`te e`env`ti Rb` Bmj vgx e`isKmg`r`tk m`w`gZ Abgv`Z c`v`b K`i`q`b | tmB mv`t mZK`K`i t`q`v n`t`q`0 th, Gme c×wZi h`t`o l e`v`c`k e`envi Bmj vgx e`isK c`w`Z`v`i g`j` D`f`k`tkB evB`v`j K`i w`z cvti |

**evB`q g`j`w`v`v**

g`j`w`v`v A`e`j`v`f` we`m`q | m`v`v`i Y`fiv`te `v`v`g`j`w`v`v ej`z` m`q g`j`i Dci we`m`Zv l t`m`Zv D`f`qi m`v`v`Z`m`g` w`b`f`v`Z g`v`dvi, g`w`R`B ev gv`K`Av`c aiv`K`ti we`m`q Kiv e`Sv`q | G c×wZ`z` Bmj vgx e`isK g`t`o`j`i digv`t`q`k Abgv`ti w`b`3 `e` m`q K`i Ges w`b`f`v`Z jvf`mn H `e` g`t`o`j`i w`b`KU we`m`q K`i | m`v`v`i YZ `e` t`W`j` f`v`ix t`b`q`v`i mg`q t`m`Zv`K g`j` cwi`tk`v`a Ki`z nq | Zte c`f`q`R`tb e`isK KZ`R t`m`Zv`K fiv`l`z`i t`Kv`b w`b`f`v`Z mg`q ev w`b`f`v`Z w`Kw`f`z` g`j` cwi`tk`v`ai m`j`h`w` t`q`v th`z cvti |

**evB`q g`v`v`v`v`j**

we`m`q hLb evK`z`Z Kiv nq ZLb Zv nq evB`q g`v`v`v`v`j | evB`q g`v`v`v`v`j Pw`3 Abgv`ti g`t`o`j` e`is`tk`i w`b`KU t`tk evK`z`Z gvj m`q K`i v`K | e`isK g`t`o`j`i n`q cY, K`v`g`v`j, hb cwiZ BZ`w` m`q K`i Ges evK`z`Z tm`t`j`v g`t`o`j`i w`b`KU we`m`q K`i | e`isK l g`t`o`j` D`f`qi m`v`v`Z`m`g` c`f`Y`i g`j`

mbaŋi Z nq| Pw<sup>3</sup> Abyviti gt°j KZR fivel`tZ mbaŋi Z ZwiłŁ GKtĀ A<sub>ev</sub> wKw`tZ gj` cwiłkva Kivi ktZ<sup>o</sup>e`vsK MŋnKtK gij mieivn Kti| G c×wZtZ e`vsK gt°j tK ctY`i μqgj` I gļvdrv c<sub>w</sub>Kfivte RvbtZ eva`bq; Ab`K<sub>vq</sub> tKej meμqgj` Dtj il Ki t j B Ptj |

**evBtq gsv<sup>3</sup>vj I gjvevnc×wZi kZŋgn**

1. gt°tji KvQ weļui cteB msikō gij vgvj e`vsKti gvij Kivr I `Ltj \_vKtZ nte| KivY kixqtZi wearb Abyviti hv vbtRi gvij Kivrq tbB Zv weļui Kiv hvqbr|
2. gvj μtqi ci t<sub>t</sub>K gt°tji (tμZv) KvQ n`lšli Kivi ce<sup>o</sup>chšl mgtqi gta` gvij nmiłq hvlqv, Pw hvlqv, bó nłqv BZ`w` th tKiv ŋqŋwzi `wqZ; e`vsKtKB (wełμZv) enb Kitz nte| tKbbv, kixqtZi `wōtZ Svk enb bv Kti gļvdrv Kiv `ea bq|
3. tμZvi digvtqk Abyvix gvj μtqi hvezix AvbōmKZv cij tbi `wqZ; e`vsK ev Zvi cūZvbi | Zte tm cūZvbi tKivμtgB digvtqk `vbμxZ tμZv ntebv| gvij cwi enb Ges weμtqi ce<sup>o</sup>chšlmsi ŋtbi e`v Kivi `wqZ; e`vsKti |
4. Avakisk wełkĀi AvfGZ ntjv, gt°tji digvtqk Abyvix e`vsK KZR μqKZ.gvj gt°tji (tμZv) KvQ n`lšli chšl gvij tbqv ev bv tbqv e`vcti μgvMZ GLwZqvi t`qv DvPr| Avevi AvabK tKiv tKiv wełkĀi AvfGZ nj - gZvGZ tbqv ev bv tbqv e`vcti tμZvK GLwZqvi t`qv DvPr| Avevi AvabK tKiv tKiv wełkĀi gtZ Gijc GLwZqvi t`qv Riv bq| Zte tμZvK hv G GLwZqvi t`qv hvq Zte evBtq gsv<sup>3</sup>vj I gjvevnc×wZ nvjvj nłqv e`vcti Avi tKiv wōgZ \_vtKbv|
5. evBtq gsv<sup>3</sup>vj I gjvevnc×wZtZ GKevi ctY`i gj` mbaŋi Z ntq tMtj Zv Avi cwi eZ<sup>o</sup> Kiv hvqbr| e`vsKti cvl bv cwiłkva tμZv vej p`Ktj Awzi<sup>3</sup> mgtqi jvtfi nvi ev `vg evx Kiv hvfebv|
6. gt°tji KvQ cY` weμtqi cteB e`vsK KZR gļvdrv nvi tNvlbv Kitz nte| gt°j e`vsK tNvl Z gļvdrv wfiEłZ μtq m<sup>o</sup>SZ ntj B Zte Dftqi gta` Pw<sup>3</sup> m<sup>o</sup>cw Z nte|

**evBtq mvj vq**

evBtq mvj vq AvMvg μtqi GKwU c×wZ| G c×wZtZ Bmj vgx e`vsK tKiv cY` μq Kivi ktZ<sup>o</sup> vq mbaŋY Kti wełμZvK μq Pw<sup>3</sup>KZ.ctY`i `vg AvMō cwiłkva Kti \_vtK Ges wełμZv fivel`tZi tKiv mbaŋi Z mgtq ev mgtqi gta` e`vsKti KvQ gvj tWvj fvix t`q | mvariYZt KwI I KwIi wktĀi Rb` G c×wZ tekx Dc`thvMx|

**evBtq mvj vti `ekō`**

- (1) GwU GKwU weμq Pw<sup>3</sup> hvi AaxY Bmj vgx e`vsK fivel`tZ tKiv wvō mgtq mieivni ktZ<sup>o</sup> μqPw<sup>3</sup>KZ.ctY`i gj` wełμZvK AvMō cwiłkva Kti |
- (2) GKwU wvō mgtqi gta` e`vsK cY` mšMō Kti \_vtK |
- (3) mgq, gj`, tWvj fvix c×wZ BZ`w` e`vsK I gt°j Dftqi B AvtM t<sub>t</sub>K Rtv \_vtK |

**BRviv**

G c×wZtZ e`vsK `vbršli thvM` m<sup>o</sup>cwē μq Kti Ges Zv gt°tji i wku GKwU wvō mgtqi Rb` fiov c×wZtZ jR t`q| BRvivi mgq tkł e`vsK m<sup>o</sup>cwē tdir cvq|

**BRviv I gvij Kivr**

G wełkĀi aitYi BRvivi gva`tg BRviv MōxZv μgvštq BRvivKZ.m<sup>o</sup>cwēi gvij Kivr jvf Kti | A`ŋ BRvivMōxZv GKbmv` fiov I μqgtj`i wKw`l cwiłkva Kti | th cwi gvY μqgj` cwiłkva nq BRvivMōxZv G cwi gvY H m<sup>o</sup>cwēi gvij Kivr jvf Kti | Avevi msikō m<sup>o</sup>cwēłZ BRvivMōxZvi

gvij Kivr hZ epv cqv Fiovi cwigvY I tm AbqvZ nrm cvq| G c×wZ, tju mactK<sup>©</sup>ie<sup>-</sup>miZ  
 AvtjvPbvi mshvM GLvfb Kg| Zte th K\_wU Aek<sup>B</sup> ejv c0qvRb Zv ntjv, Duj mLZ c×wZ, tju me  
 KquUzB gbydv ce<sup>©</sup>ba<sup>©</sup>niZ (profit predetermined) | A<sup>©</sup>fr e<sup>is</sup>K tjbt<sup>©</sup>bi i<sup>is</sup>ZB gbydv uba<sup>©</sup>Y  
 I c0B ubvdr Kitz Pvq| tjuKmvbi tKvb `vq Bmjvqx e<sup>is</sup>K enb Ktibv| evBtq gsv<sup>3/4</sup>vj I evBtq  
 gvjveinv c×wZ0q ev<sup>-</sup>b djvdtj i w<sup>-</sup>K t<sup>-</sup>tK LqB KvQvKvQ ntj I GKwU eo cv<sup>-</sup>R<sup>©</sup> Aek<sup>B</sup> itqtQ|  
 A<sup>©</sup>fr evBtq gvjveinv Gi Abqv<sup>-</sup> 0jvtf we<sup>©</sup>mq Kiv ntj I evBtq gsv<sup>3/4</sup>vj I Aek<sup>B</sup> jvtfB we<sup>©</sup>mq Kiv  
 ntq \_vtK| evBtq gvjveinv gj<sup>-</sup> c0Zcv<sup>©</sup> we<sup>©</sup>mq ntPQ jvtf we<sup>©</sup>mq| c<sup>©</sup>qvst<sup>©</sup> evBtq gsv<sup>3/4</sup>vj Gi gj<sup>-</sup>  
 K\_v ntPQ evKxZ we<sup>©</sup>mq, jvf A<sup>-</sup>er <sup>©</sup>qvZ GLvfb gy<sup>©</sup> we<sup>©</sup>P<sup>©</sup> bq| G `tqi gta<sup>©</sup> AvtiKwU cv<sup>-</sup>R<sup>©</sup> evBtq  
 gsv<sup>3/4</sup>vj mq g<sup>©</sup> i mit<sup>-</sup> gbydv Avjv<sup>-</sup> v<sup>©</sup>te tjuZvtK Rvbtbvi `iKvi nqbr| w<sup>-</sup>K<sup>©</sup> evBtq gvjveinvZ  
 mq-gj<sup>-</sup> RvbtZ nq| evBtZ gsv<sup>3/4</sup>vj I evBtq gvjveinv c×wZtZ mq-we<sup>©</sup>mq AwZ mnR Ges e<sup>is</sup>tKi  
 w<sup>-</sup>K t<sup>-</sup>tK GtZ SvKI Kg| Zte G c×wZi e<sup>is</sup>vcK e<sup>en</sup>vi Kiv ntj Gi gva<sup>©</sup>tg e<sup>is</sup>tKi tjbt<sup>©</sup>tb m<sup>©</sup>  
 X<sup>©</sup>K hvl qvi Avk<sup>1/2</sup> itqtQ| e<sup>is</sup>K ev<sup>-</sup>te gvj mq-we<sup>©</sup>mq Sv<sup>©</sup>gvj vq br w<sup>©</sup>tq tKej KvMtR-Kj tg mq-  
 we<sup>©</sup>mq t<sup>-</sup>w<sup>©</sup>tq uba<sup>©</sup>niZ gbydv gw<sup>©</sup>R<sup>©</sup>bi Qvvei<sup>©</sup>tb M0hKtK Aw<sup>-</sup>R<sup>©</sup> m<sup>©</sup>av `vb Kitz cvti hv cKZct<sup>©</sup>  
 m<sup>©</sup>gv tjbt<sup>©</sup>tb ch<sup>©</sup>emZ nte| GQrov tjuZvi Aw<sup>-</sup>R<sup>©</sup> `qv<sup>©</sup> Zvi mshv<sup>©</sup>M Aw<sup>©</sup>Z<sup>3</sup> gbydv jvtfi Avk<sup>1/2</sup>  
 Gc×wZtZ itqtQ hv hjtgi B bvgv<sup>©</sup>li | Gme w<sup>-</sup>K we<sup>©</sup>Pbv KtiB we<sup>©</sup>kl AMY evBtq gsv<sup>3/4</sup>vj I gvjveinv  
 c×wZi m<sup>©</sup>wZ e<sup>en</sup>vti i c<sup>©</sup>vgk<sup>©</sup> tqtQb|





**cW t 11**

# Bmj vgx exgve'e-v

Df'k

G cvW Aa'qb Kti Avciab-

- ◆ Bmj vgx exgvi iæzeYv Kitz cri teb|
- ◆ Bmj vgx exgv kixqZmæZ-Zv Avtj vPbv Kitz cri teb|
- ◆ Bmj vgx exgv gkvivKv l gyvivev cæZtZ cwi Pmj Z Zv Dtj l Kitz cri teb|
- ◆ Bmj vgx exgvi AMMuz Ztj aitZ cri teb|

Bmj vgx A\_öMzi b'vq Bmj vgx exgv e'e-v l mgvR `xNRvj hveZ KivRivi Zv-venix Ae'vq uQj | Bmj vgx e'isK e'e-vi cPj b Bmj vgx exgvi vej B KvvtgvK clyRæZ Kti t`q| GUV MZvbMuzK exgv e'e-vi Bmj vgxKiY bq, eis Bmj vgx exgvi `KixZvi AvavbK ifcvqY ejv thtZ cwi | MZvbMuzK A\_öMzZtZ exgv e'e-vi cPj b e'icK ntj l Bmj vgx exgv tmB MZvbMuzK exgvi Bmj vgxKKiY gtb Kiv vK bq| e-Z Bmj vgtgi cæZ ifcvqYi ce'f\_tKB Bmj vgx exgv cwi m l e'e-vi mshy³ NtUfQ Avie tMv' t'j vi gta' we'gvb ÖAvj AvvKj v' bvgK cPvb Huztn'i Abjxj b t\_tK| AwaKš' i vmj-jym (mvt) Zv Abtgv`b Kti uQj b uavBj tMv' i `B gmvj vi ga'Kvi we'iva w'öüEi ivq `vbi gva'tg| i vmj-jym (mvt)-Gi Dvj uLZ ivtqi mel quU wbtæ³ nv`m t\_tK cvl qv hvq t

nhiZ Ave-üivqiv (ivt) eYv Ktib, uavBj tMv' i `B gmvj v SMOV Kivi mgq GKRb Acirbtk j`Kti GKUu cv\_i wbt'c Kti | GtZ Avµvš' gmvj v Ges Zvi MF' mštb wbnZ nq| Gwltq i vmj-jym (mvt)-Gi KvQ wePvi cö'v Kiv ntj uZvb Zvi ivtq etj b, MF' wki i w`qZ (i³gj-) nte kv³-mvg\_ëvb GKRb µxZ`vm ev `vmx| Zvi ivtq uZvb Avil etj b, NvZtKi c'f t\_tK Zvi `cwiK AvZtq-`Rbiv G v qZ cwi tkva Kite Ges wbnZi cy' l Ab'v' l qmvi kiv GUV cvte|

ÖAvj -AvvKj v' mel qK G gZev` uZxq Lj xdv nhiZ Dgi (ivt)-l Abtgv`b Ktib Ges AtbKt'f' uZvb Zv eva'Zvgj-K Kti uQj b| G Huztn'i Avtj vK MpxZ exgv e'e-vi thš³K l AvBbMZ wfvE Aek`B itqfQ|

Bmj vgx exgv (ZvKvdz) cwi m tKvb cö'le cövb l Zv MhY Kivi gva'tg c'f, t'j vK GKUu mgfSvZvq wbtq Avtm| Dfqc'f KZ.Pæ³gvj vi bwiZi Dci Av'v `vcb Kti \_v'K| tKvb exgv cwi m i tšvj K mel q, t'j vi gta' itqfQ Pæ³i c'f mgæ, c'f mgæni AvBbMZ mvg\_°, cö'le cövb l MhY, mel qe' i we'epbv, exgvMZ `f\_° hv thtKvb Pæ³i mel qvej xi Aš'f' | Avi Pæ³ ntj v cö'le cövb l Zv MhYi GKUu cöZk'Z Ges hv ev'ëvqb Kitz nte| Avj -KzAvb tNvYv Kitz, Ötn hviv Cgib GtbQ, tZivt' i Pæ³ mgæ ci-Y Ki | 0 (5t1)

AvBbMZ mvg\_t' gta' exgv Pæ³i c'f, t'j vi eqm Aš'f' | tm eqm 18 eQi ev Zvi tPtq AwaK | Ö'v ZvKvdz G± (gvj tqm qv) 1984 Abjvqx Avv'v i eQi eqtmi bxtP tKvb e'w³ ZvKvdz (Bmj vgx exgv) Pæ³tZ Ave x nl qvi thvM' nte bv| exgv cwi m tZ cöqvRbx eqm Ges thtKvb mvari Y Pæ³i eqm GKB mgvb| Zv Övov mvari Y Pæ³i cömsuMK bwiZgvj vmgæ exgv Pæ³ mæv' tbi tšvj Kfite cöqvR' | exgv cwi m gZz `Yv, wech' Ges gvbj l Rieb, e'emv ev mæv' Ab'v' f'wZci-Y w' t'g \_v'K| exgvKviK (exgv tKvævbx) exgv cwi m i gva'tg mæZ (Pæ³ex) mel t'g f'wZi weci tZ f'wZci-Y t`l qvi cöZk'Z w' t'g \_v'K|

exgv cwi m i AwaKvi Ges eva'evaKZv cövbZ Pæ³i l kv'li AvBb t\_tK D'vZ | thgb tKvb gUi evBK `Yvbi t'f'f' exgvKviK (exgv tKvævbx) `Yvbi Rb' `vqx e'w³i c'f t\_tK f'wZMö'fK

¶wZci-Y w` tZ eva` I `vqex` \_v`K | Gt¶¶t¶t exgvKvi K D³ ¶wZci-Y w` tZ exgvKvi K I exgv MñtKi gta` m=úw` Z Pz³ i kZ¶ej xi Avl Zvq eva` \_v`K |

exgv cwi j im Kvh¶i Kivi Rb` exgvPz³ i msukó c¶¶, tji vi gta` cvi` úwi K Av`v I wek¶m` \_v`K tZ nte | ZvB, c¶mswMK Z` Ae`³ Kiv, c¶Zvi Yvqj-K Zrci Zvq RwoZ` \_v`Kv, AmZ` weei Y ev fj Z` c¶vB BZ`w` i Kvi tY tKvb exgv cwi j im emZj nq th tZ cvi | Avj im ZvAvj v etj b, Ótn hviv Cgub GtbQ tZigiv tZigv` i ci`útii ab-m=ú` mšb wP¶E e`emwqK tjb t`b Qrov Ab`vqfvte tL tqv v / 0 (4t29)

Rxeb exgv cwi j imi t¶¶t¶t exgv MñtKi wbtqMKZ. bwiqub c¶jvcwi mjear tfM Ki tZ cvi bv | 1974 mrtj i gvj tqwkvri exgv AvBtb The National Council for Muslim Religious Affairs-Gi DÈiva Kvi I DBj welqK dtZvqv Ges 1970 mrtj i KivP nivBtKvUP ivtqi wfvE tZ D³ imxvŠl MpxZ ntqtQ | Dfq imxvŠB ejv ntqtQ, Rxeb exgv cwi j imi t¶¶t¶t bwiqub tKej GKRb Uv÷ wvub cwi j imi tewwclUmgr MñY Kti Zv DÈiva Kvi AvBb I lqwvqv`vZi bwiZgvj vi Avtj v`K gtZi DÈiva Kvi t` i gta` eEb Kti t`teb |

exgv cwi j imi tgvKwej vq e`MZ wvvcÈvi wbdqZv w` t¶¶ \_v`K | kixqtZi wevewarvbi Avtj v`K exgv cwi j im cwi j Pij bv Avm t¶ Avj -gviv ev cxwZi bwiZgvj vi wfvE tZ nq \_v`K, hv gj-Z mý wfvEK e`e`vi weK | GgZve`vq, GKwU thŠ\_ D¶`v¶M GKw` tK GK e`w³ gj-atbi thwvB t`q, Ab`v` tK Avtj K e`w³ wbt¶i e`emwqK `¶Zvi c¶qM Kti Ges cvi` úwi K mgv¶SvZvi wfvE tZ Dfq c¶¶ j v¶fi Ask cvq | tZgub, exgv cwi j im tjb t` tbi t¶¶t¶t Dfq c¶¶B GKgZ nq th exgv MñvZv wvqvgZ wcvqvg w` t¶¶ hvte Avi exgvKvi K mšMpxZ wcvqvgmgr` ea e`emvq wvwbqvM Ki te, hv tZ Kti exgvKvi K I exgv MñvZv DfqB Pz³ tgvZvte K j f`vsk eEb Kti tbe | GKB mrt\_ exgvKvi K G c¶ZKwZi t`te th exgv MñK fvE tZ tKvb Ac¶`wvKZ ¶wZi m=šxv ntj exgvKvi K Zv`K Pz³ Abjvqv ¶wZci-Y t`te | Gfvte exgv cwi j imi t¶¶t¶t Avj -gviv ev A`wvZK cxwZ c¶qM Kiv nq \_v`K |

ZvQrov Bmj vgx exgv cwi j im Avj -gviv ev bwiZgvj vi wfvE tZi Kvh¶rg cwi Pij bv Kti \_v`K | G t¶¶t¶t exgvKvi K I exgv MñK DfqB tKv=úvbx cwi Pwv j Z cwi j imi Askv` vi wntmte KvR Kti \_v`K |

AvanbK wtk; mavi Y exgv e`e`vi cvkvcwv kixqin wfvEK exgv tKv=úvbx AtbK t` tKb c¶ZwZ ntqtQ | thgb gvj tqwkv, e`v` tbb, Bb`v`wkv, wv÷vcj, Bivb, mýv, tmš`x Avie, KvZvi, evivBb ersj v` kmn Avi I AtbK t` tK | exgv cwi j imi Abjv tbi gva`tg Pz³ i c¶¶, tji vi ga`Kvi cvi` úwi K mñthwMzv, msnwZ Ges avZZ¶evtai weKvK NU tZ cvi | Ac¶`wvKZ tKvb ¶wZ, tji vKvib ev` wvE v`K cwZZ e`w³ t` i Kj`v`Yi w` tKl j ¶¶` ivL tZ nte | Dcti wv j wLZ D¶`l`k` Ges thšw³ KZv Qrov exgv cwi j im mgv¶Ri A`wvZK w`vZkxj Zv mwi gva`tg `wv` a wvqvP tbi KvR Kti \_v`K | GtZ Kti th tKvb Kivb Ae`vi wKvi bv nqB mgvR m`m` t` i` v`fvEK Rxeb hvctbi e`e`v nq \_v`K |

exgv cwi j imi AvvKvi I c¶qvRbxqZv, mtefcwi Gi eva`evaKZvi bwiZgvj vmgr D`wZ nq \_v`K gvbeZv I gvbt¶ i` fve-c¶wZ t` tK | mgv¶Ri mKj gvbyB Zvi wbt¶i, Zvi m=ú` I cwi evi etM¶ Ac¶`wvKZ `wv`v, wec` I wech¶qi mgq e`MZ wvvcÈv I AvZ¶i ¶vi AvvKvi cvl qvi Avkv Kti \_v`K | BqvZxg, Amvq, `wv` a weaev I wki t` i wech¶qi nivZ t` tK wvvcÈvi wvqvU gvbe` fve I gvbevaKv t` i Avl Zv f¶ | i v m j -j v m (m) -Gi wv=ewvZ niv` tmi Avtj v`K G ai tbi eva`evaKZv I AvvKv t` i `wv`ó` d¶U D¶V |

nhiZ miv` Be tB Avve I qv`vm (iv) eY¶v Ktib, bex Kixg (m) etj tQb, ÓtZvqv mštb` i Ab` t` i gvvtc¶¶ Kti t` tL hvl qvi t¶tq Zv` i tK m=ú` kvj x wntmte t` tL hvl qv AtbK fuj | 0

i v m j -j v m (m) wv=ewvZ niv` tmi gva`tg weaev Ges `wv` a c¶wZ t` i e`MZ wvvcÈv t` l qvi c¶Z AZ`waK , i azj w` tqtQb t

Ave-mvdl qvb Beb mwyj g (ivt) ewYZ nv`m- imj-jym (m) etj tQb, 0th e`w³ weaer l `wi`f`i t`Lvi`bv Kti, Zvf`i Kvr Kti t`q, tm Avj mni c\_t\_ wRnv`Kvixi ev th w`tb t`ihv ivtL ivtZ Bev`Z Kti Zvi gZ|0

gvbweK AvBtbi GKwU Df`k` n`0 AcL`mkZ qwZ, tjvKmvb ev Ab` tKvb aitbi Sjk ev KwVb cwiw`wZ t`tK i`qvi Rb` mgvR cvi`uwiK m`cWZ mwó Kiv| GKwU exgv cwiw`wK Abjyc tKvb AcL`mkZ e`MZ Sxk t`tK D`mZ mgm`v`ixKiY`iaZc`Ae`vb ivtL| gnvbex (m)-Gi wbeWYZ nv`xmi gra`tg Gi thSw`KZv cvlqv hvq| nhiZ Ave`uivqiv (iv) t`tK ewYZ, imj-jym (m) etj tQb, 0th e`w³ tKvb gvgtbi RvMwZK Kó`i`Kti t`q, Avj m ZvAvj v`nvktii w`b Zvi GKwU Kó`i`Kti t`teb| th e`w³ tKvb AfiveM`li Afive tgvPb Kti t`q, Avj m ZvAvj v`jvqv l AvwL ivtZ Zvi Afive tgvPb Kti t`teb|0

wetk| exgv e`e`v e`vcK weKvk mtEj| Bmj vgx wPšwe`MY G wettq ht\_ó GwMtg AvmtZ cwti b w| G cñstM GK`wU cwi`vi fite ejv hvq th, Bmj vgx exgv cwiw`wK g`Wj wU cPwj Z exgv e`e`v t`tK wfbjyc| G g`Wj wU kixqvn wfiEK gxi vm l l qwmq`vZ bwxZgyvi Avtj vtK c`xZ| tKvb exgv e`e`vq hv` w`ev ev m`j`i tKvb Dcv`vb`vtK Zte Zv`ea ev Rvtqh nte br| ZvB exgv e`e`v`tK`ea Ges ev`bqvbtwM` Kti tZijvi Rb` exgv cwiw`wK Aek`B Avj-gyivewó A`%wZK c`xZi wfiE`Z cwiPwj Z ntZ nte| fiel`tzi AcL`mkZ tKvb qwZ ev tjvKmvb t`tK exgvMñKtK wbiVcEv` t`qvi j`f`q` Bmj vgx exgv e`e`v msnwZ, avZZi Ges cvi`uwiK mn`thwMZvi gra`tg exgv e`e`v cwiPwj Z Kti`\_vtK| exgv mskw` c`q`\_tjvtK e`MZ jvtfi m`j`wM` t`q br eis tKvb wettq exgvMñKtK AcL`mkZ qwZ ev tjvKmvb t`tK wbiVcEv` t`l qvi e`e`v Kti`\_vtK gvl` hv Bmj vgx mgvR e`e`v i gbwZi mvt`\_ m`u`Y`mvg`Am`kij |

**gywj g i wóhgtñ Bmj vgx exgv AMwZ**

1998 Lórfai 30tk gvPq 1jv GwCj Kqvj vj vgcj, gvj tqwqvq ZvKvdz (Bmj vgx exgv) wettq bqwu ivtói GKwU AvšRwZK tmwgbvi AbjZ nq| i`vó`\_tjv ntjv evsj vt`k, wki, R`w, gvj tqwqv, Zz`- , Bt` vtbnqv, m`yb, cwk`lb l KtqZ|

tmwgbvi gywj g t`kmgñ ZvKvdz evbtR`i Av`mvgwRK l ivR`wZK`\_iaZ; m`u`tK`Ges avi YwZ l ev`bqv mspwšAvtj vPbv`\_iaZ; mnKvti wettwPZ nq| tmwgbvi wbt`w³ wettq`\_tjv w`k` fite cWZ l Avtj wPZ nq t

1. Development and Success of Takaful Business World Wide.
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10. Investment of Takaful Fund.  
gywj g i wóhgtñ D³ tmwgbvi i D`j`l`thwM` c`fve j`q` Kiv hvq| AwZm`c`wZ evsj vt`k l tek wKQy Bmj vgx exgv tKv`u`v`x` Mto DfV|
11. evsj vt`k Bmj vtgi Avtj vtK A`bK`\_tjv exgv c`wZ`v`b Kvr Ki tQ|

**ciŧVĚi gj`iqb**

**be®PK DĚi-cĕæ**

1. Bmj vgx exgv e`e`v cĚZwōZ nq-  
K. Bmj vgx bmxZgvj vi wfvĚtZ L. e`vsuKs bmxZgvj vi wfvĚtZ  
M. mīari Y exgv e`e`vi wfvĚtZ N. my wfvĚK bmxZgvj vi wfvĚtZ |
2. KZ eQti i eqtm Zivvdj PrētZ Avex nl qv hrte?  
K. 20 eQti i ūb†P bq L. 18 eQi eqtm  
M. 18 eQti i Kg ntj I Pj te N. 25 eQti i E†al®
3. bīgub exgv cij ūmi mKj mīear fviM Ki†Z cvite Kx?  
K. cvite L. AvsuKK cvite  
M. ūgi vmx I I qūmqv†Zi bmxZgvj v Ablyqx eĚb Ki te gvĭ N. mKj DĚiB fř |
4. Bmj vgx exgv cūi Pwĵ Z n†q ū†K-  
K. gĵvi vKv c×wZ†Z L. gŷri ver c×wZ†Z  
M. evB†q mij vg c×wZ†Z N. 1bs Ges 2 bs DĚi mūWK |
5. Bmj vgx exgv AvšRĚZK tūgvbi †Kv\_vq AbjōZ nq?  
K. †mŠ x Avi te L. ūm½vc†ji  
M. Kqij vj vgc†ji N. ersj vt`†k |

**msuŋB DĚi-cĕæ**

1. Bmj vgx exgv e`e`v Bmj vgx bmxZgvj vi Dci cĚZwōZ- cĥvY ū`b |
2. Bmj vgx exgv e`e`v Avj -gĵvi vKv I Avj -gŷri ver c×wZ Abjri Y Kti- e`vL`v Ki ab |
3. gŷri g i v†ō<sup>a</sup> Bmj vgx exgv e`e`vi cĥj b m=c†K®mst††c ūj Lj |

**iPbvĵj-K DĚi-cĕæ**

1. Bmj vgx exgv ūK kixqZ m=šZfite cij ūm MhY Kti? Avcbvi gZvgZ hŷř cĥvYmnKv†i Dc`vcb Ki ab |