

cW t 1

mš i cwiPq I tkYnefW

Df`k`

G cW Aa`qb Kti Avciab-

- ◆ mš i weifbamsAv I cwiPq w`fZ cvi`teb
- ◆ mš i tkYnefW Dfj L Ki`fZ cvi`teb|

mš i msAv

wb`w` mg`ti gta` cwi`tkv`tai kZ`mvt`ct`f` tKvb w`b`w` cwi`gvY A`_P weci`fZ ce`ba`f`i`Z nif`i` th
 AwaK cwi`gvY A`_Av`vq Kiv nq Ges GKB tkYxf`³ g`fj i cvi`cwi`K tj b`b` Kvtj Pw`³ tgvZiteK
 AwZwi`³ th cwi`gvY gvj MhY Kiv nq Zv`fK Om`y`d` etj |
 cwe`l KzAv`fb mš i cWZk`a w`tmte` Om`ev`d` k`aw` e`envi Kiv nq`fQ| Avime Om`ev`d` k`ai A`_n`f`PQ
 tekx`nl`qv, ewx`cvi`qv, gj`_t`_fK te`to` hvl`qv, weKvk NUv BZ`w` | Bmj`vtg Om`ev`d` A`_f` ewx`cvi`qv`K
 nri`vg` tNvYv Kiv nq`fQ| wK`S` mKj` cKvi` ewx`fK Bmj`vtg Om`ev`d` etj AvL`wqZ` Kiv nqub`| KivY
 e`emv` emY`f`R`I` gj`ab` ewx`t`c`f`_v`fK, hv` Og`b`v`d`v`d` bvtg AvL`wqZ`| gj`a`f`bi` G` ewx`A`_f` Og`b`v`d`v`d`
 mš i Ašf`³ bq Ges Zv`nri`vg`l` bq eis`m`c`Y`n`v`j` | Bmj`vtg GKw` me`f`kl` ai`f`bi` ewx`fK Om`ev`d`
 etj AvL`wqZ` Kiv nq`fQ, hv` c`d`E` gj`a`f`bi` Dci` Pw`³ tgvZiteK Av`vq` Kiv nq|
 cwe`l` tKvi`Av`f`bi` tgvU`miv`Zw` AvqvZ` Ges Pw`j`k`w`i`l` AwaK`nir`x`mi` gva`tg`w`eri` A`%aaZv, Kdj` Ges
 `vZv, miv`f`x`I` tj`L`f`Ki` Lv`vc`cwi`YwZi`K`_v` Dfj`L` Kiv nq`fQ|

n`x`mi Av`f`v`K mš i msAv

cwe`l` KzAv`fb mš i msAv`f`qv`bv`n`fj`I`nir`x`m`Gi`msAv`Ges`wee`i`Y`f`qv`nq`fQ`Ges`Gi`B`w`f`w`E`f`Z`
 w`d`Kn`we`MY`w`i`ev`f`K`we`f`b`v`f`v`te`msAv`wqZ`K`i`f`Q`b`|`w`b`t`w`i`ev`ev`mš`i`K`f`q`Kw`msAv`Dfj`L`Kiv`nj`|
 i`m`j`y`m`n` (m.v.)`etj`f`Q`b`-

كل قرض جر نفعا فهوريا

00th FY tKvb g`b`v`d`v` Uv`fb`Zv`B`w`i`ev` (mš)|00

2. wKZvej`w`d`Kn`Av`j`v`j`gvh`w`w`ej`Av`i`ev`Av`Mš`'`ej`v`nq`fQ`-

فهوزيادة احدالبدلين المتجالسين من غير ان يقابل هذه الزياة عوض.

GKB RvZxq` tKvb`cY`mvg`Mh`i`cvi`cwi`K`_tj`b`f`f`bi`mgq` tKvb`we`b`gq`e`ZxZ`GK`c`f`KZ`³ th
 AwZwi`³ m`c`MhY`Kiv`nq,`tm`AwZwi`³ Ask`f`K`ej`v`nq`Om`y`d`|`thgb`t`KD`GK`t`Kw`R`Pw`j`w`f`q`f`o`
 t`Kw`R`Pw`j`w`b`j`|`GLv`fb`AwZwi`³ Avav`t`Kw`R`Pw`j`i` tKvb`we`b`gq`f`qv`nqub`|`Bmj`v`gx`k`i`x`q`f`Z`G`
 AwZwi`³ Avav`f`Kw`R`Pw`j`MhY`Kiv`f`K`m`y`w`tmte`MY`Kiv`nq`|

3. mš i msAv`c`h`f`½`g`f`v`g`y`Mw`Zj`Kz`l`v`v`Mš`'`Av`f`Q`-

كل زيادة مشروطة في العقد خالية عن عوض مشروع.

0k`i`x`q`v`Z`m`q`Z`we`b`gq`e`ZxZ`Pw`³ i`kZ`f`b`v`q`x`th`AwZwi`³ MhY`Kiv`nq`Zv`f`K`Om`y`d`etj`|

4. g`d`w`Z`Av`g`x`g`y`Bnm`v`b` (i.)`Zw`i`Kv`l`qv`B`_j`y`w`d`Kn`Mš`'`w`j`f`L`f`Q`b`-0Pw`³ex`_`f`c`f`f`i`th` tKvb`GK`
 c`f`cvi`cwi`K`_tj`b`f`f`bi`k`i`x`q`v`Z`m`q`Z`we`b`gq`e`ZxZ`kZ`f`v`ZiteK`th`AwZwi`³gvj`MhY`Kti`Zv`f`K`
 Om`y`d`ej`v`nq`|

5. AvnKvgj KzAvb Mš'Avj vgv Bebzy Avivex (i) wj tLzQb-

الربا في اللغة الزيادة والمراد في الاية كل زيادة لايقابلها عوض.

wi evi AvnfambK A_ ntpQ epx | cieT KzAvtb H epx tK eSv tbn ntpQ hvi neci tZ tKvb weibgg tbB | w

6. dZvqtq Avj gMx tZ mjt i msAv cht 1/2 ewZ ntpQ-0Bmj vq kixqtZ omj0 H gj tK ejv ntpQ th gvtj i cwie tZ tZ bt bKvtj AwZwi 3 Ask wntmte c0vb Kiv nq, hvi tKvb weibgg tbB | 0

7. ctm x fvl we` AvejBmnvK Avj hv4vR-Gi gtZ-

كل قرض يؤخذ اكثرمنه فهوريا.

0th FtYi `i b Avmtj i AwZwi 3 tbqv nq Zv my0 |

8. Bvg AveyeKi Avj Rmmvm Gi gtZ, -0GKuU wbr 0 tgqt` i Rb` c0`q FtY tgqt` vExtYp ci ceKZ Ablyq Avmtj i AwZwi 3 th A_ Av`vq Kiv nq Zv ntpQ my | w (ZvRj Avimt wiv `t)

Ggubfvte weifbaggynj g gbl xMY wekbex (m.)-Gi nvtmi wfiEtZ mytK weifbfvte msAvqZ Kti cw_exi gvb t i mvgtb tck Kti wMtqtQb | tgvUK_v me0Kvi my Bmj vtg A%ea | tmUv Rvtj x hMj c0j b_vKk ev br_vKk |

mjt i tkYxiefM

my mvari YZ `B cKvi, h_v-wi ev Avj -bwmqv Ges wiv Avj -dv`j | wiv Avj -bwmqv wiv Avivex ka hvi A_ epx | tKvb eiv 3 ev c0ZvbtK wbr 0 mgtqi Rb` tKvb A_ ev cY` FY wntmte c0v tbi weibgtq FYMnxZvi wBKU t_tK mgtqi wfiEtZ ce0ba0i Z nvti FY eve` ev ctY`i AwZwi 3 th A_ ev cY` Av`vq Kiv nq ZvtK ejv nq wiv Avj -bwmqv | thgb, iing KwigtK 10% nvi mjt GK eQti Rb` 1,00,000 UvKv avi w`j | GK eQi ci KwigtK KvQ i wntgi cvl br nte myvmj 1,10,000 UvKv | GKBfvte hw` 0K0 0L0tK avi wntmte `k gY avb t`q GB ktZ`th, 6 gym ci 0K0 10 gY Avmtj i mvt_ 1gY AwZwi 3 mn tgvU 11 gY avb cwitkva Kite Zte GB tj bt` bU l wiv Avj -bwmqv wntmte cwimvYZ nte | Ab`w` tK wiv Avj dv`j ntpQ, mgRvZxq ctY`i Zvi Zg`cY` Zvr`wYK (on the spot) tj bt` b | thgb, 0K0 hw` Zvi 2 tKwR mi -Pvtj i weYgtq 0L0 Gi wBKU t_tK Pvi tKwR tgvU Pj M0Y Kti Zte Zv wiv Avj -dv`j wntmte MY` nte | Zte tKD hw` wfb0 RvZxq `w` `te`i tj bt` tbi cwigtbi Zvi Zg` Kti Zte Zv wiv Avj -dv`j nte br | thgb 0K0 GK tKwR Pvtj i weibgtq 0L0-Gi wBKU t_tK `B tKwR Avj yM0Y Kijt v | Gijc tj bt` b `ea |

wiv Avj -bwmqv KzAvtbi AvqvZ 0viv myc0fvte wbr x | cieT KzAvtbi mivn Avj -evKivi 275 bs AvqtZ mytK kqZvbx Dbw` br etj Djt`L Kti ejv ntpQ- 0H eiv 3 iv hviv my M0Y Kti, `wvZ cvitebr, Hijc e`ZvZ thgb `wvq GKRb, hvtK kqZvZ Zvi `ck0` tQ Dbw` bvi w` tK wbtq hvq Kvi Y Zviv etj ; ewYR` mjt i gZ | wKs` Avj wv e`emv tK nvjv Kti tQb Ges mytK nvi vq Kti tQb | AZtci hvi KvQ Zvi cvj bKZ0 c` t_tK Dct`k GtmtQ Ges tm weiz ntpQ, cte`hv ntp tMtQ Zv Zvi | Zvi e`vcvi Avj wni Dci wbf0Kvj | Avi hviv cYivq my Lvq ZvivB t`vR tL hvte; Zviv tmLv tB wPikvj Ae`vb Kite | w c`vS`ti, wiv Avj -dv`j Z_v mgRvZxq ctY`i Zvi Zg`cY` tj bt` tbi dtj m0 my Avj wv`wv` wv` (m) KZ0 wbr x |

mij my ebvq Pµe`x myt iing 12% mjt 1 j` vUvKv gtj`i c0Zi v mAcqT wKbtj v | 5 eQi ci tm 1 j` 60 nvrvi UvKv cte | GuU ntpQ mij mjt i D`vni Y | Ab`w` tK iing tKvb myx embwR`K e`vK t_tK 1 j` vUvKv 10% mjt 5 eQti i Rb` avi wbj | c0g eQi tktl 1 j` vUvKv Avmtj i mvt_ 10 nvrvi UvKv my h0 ntp tgvU 1 j` 10 nvrvi UvKv w0Zxq eQti Avmj wntmte wef0PZ nte | A_ w0Zxq eQti 1,10,000 UvKvi mvt_ 10% nvti 11,000 UvKv my h0 ntp mymtj 1,21,000 UvKv ZZxq eQti i Rb` Avmj wntmte wef0PZ nte | Gfvte c0ZwU wntmte tktl my cYwewbtqv tMi

avi Yvi ̄f̄mĒtZ μgmMZ Avmtj i cwiigvY ewx Ges Zvi Dci cieZr̄m̄ȳ ubYq̄ c̄m̄uqvi bvg P̄m̄ewx
m̄ȳ|

c̄m̄Ē K̄zAvtb̄ m̄vavi Yf̄ite m̄ȳ n̄v̄ig Kivi c̄vk̄vc̄mk̄ mētkl̄ f̄ite P̄m̄ew̄ a m̄ȳ n̄v̄ig Kiv̄ n̄t̄q̄t̄Q| m̄j̄v̄n
Avj -Bgi v̄t̄bi 130 bs Avq̄t̄Z ej̄v̄ n̄t̄q̄t̄Q, t̄n̄ mēk̄j̄m̄MY, t̄Z̄v̄igiv̄ ū_b PZ̄m̄Ē n̄v̄ti m̄ȳ t̄L̄I b̄v̄|
Avj̄ n̄t̄K̄ f̄q̄ K̄t̄iv̄| Av̄kv̄ Kiv̄ hv̄q̄ t̄Z̄v̄igiv̄ K̄j̄ v̄Ȳ j̄v̄f̄ K̄īt̄Z̄ c̄v̄ite, c̄m̄Ē K̄zAvtb̄ mētkl̄ f̄ite
P̄m̄ewx̄ m̄ȳ ūb̄l̄ x̄ Kivi d̄t̄j̄ ūK̄Qȳm̄K̄Qȳt̄j̄ v̄t̄Kī ḡv̄t̄S̄ GB f̄j̄ȳ avi Yvī m̄p̄ō n̄t̄q̄t̄Q th, m̄ij̄ m̄ȳ n̄q̄t̄Z̄v̄
AZUv̄ L̄v̄ic̄ b̄q̄ Ges m̄ij̄ m̄j̄ i t̄j̄ b̄t̄ b̄ Kiv̄ t̄h̄t̄Z̄ c̄v̄ti | Ḡ avi Yv̄ GK̄ev̄t̄i B̄ f̄j̄ȳ| K̄vi Y, mētkl̄
c̄v̄ī ūZ̄t̄Z̄ c̄l̄ḡ ūt̄K̄ Avj̄ n̄ c̄v̄K̄ P̄m̄ewx̄ m̄j̄ i ūb̄t̄lav̄Avī K̄_v̄ D̄t̄j̄ ūL̄ K̄īt̄j̄ I K̄zAvt̄bi Ab̄
m̄vavi Yf̄ite m̄ȳ ūb̄l̄ x̄ Kiv̄ n̄t̄q̄t̄Q| mētkl̄ K̄tī K̄zAvt̄bi th̄ Avq̄t̄Z̄ m̄j̄ i mēt̄x̄ Avj̄ n̄ I Z̄ū i v̄m̄j̄
(m) Gi c̄ŕ̄ t̄_t̄K̄ h̄j̄x̄ i t̄N̄I Yv̄ t̄_qv̄ n̄t̄q̄t̄Q t̄m̄L̄v̄t̄b̄ m̄vavi Yf̄ite (unqualified) m̄j̄ i D̄t̄j̄ L̄ Kiv̄
n̄t̄q̄t̄Q|

t̄f̄v̄m̄ F̄t̄Yī m̄ȳ ebvḡ ūeb̄t̄q̄m̄ F̄t̄Yī m̄ȳ

t̄KD̄ h̄Lb̄ Zvī R̄ieb̄ av̄t̄bi c̄l̄q̄v̄R̄t̄b̄ FȲ M̄n̄Ȳ K̄tī ZLb̄ Z̄v̄t̄K̄ ej̄v̄ n̄q̄ t̄f̄v̄m̄ FȲ (consumption
credit) | thgb̄ ūd̄R̄ ev̄ M̄p̄_̄ij̄ xī Av̄mēvec̄ Ḡ μ̄t̄qī R̄b̄ FȲ| c̄ŕ̄v̄š̄t̄i, t̄KD̄ h̄Lb̄ D̄rc̄v̄ b̄ ūK̄sev̄
ē`em̄w̄q̄K̄ KḡR̄v̄ ū c̄v̄i P̄j̄ b̄v̄i R̄b̄ FȲ M̄h̄Ȳ K̄tī ZLb̄ Z̄v̄t̄K̄ ej̄v̄ n̄q̄ ūeb̄t̄q̄m̄ FȲ (investment
credit) | Z̄_v̄K̄v̄_Z̄ D̄`v̄ic̄š̄r̄ ūK̄Qȳḡm̄j̄ t̄gī avi Yv̄, t̄f̄v̄m̄ F̄t̄Yī tēj̄ v̄q̄ m̄ȳ c̄j̄ī v̄c̄v̄j̄ ūb̄l̄ x̄ n̄t̄j̄ I
ūeb̄t̄q̄m̄ F̄t̄Yī tēj̄ v̄q̄ m̄ȳ m̄ǣZ̄t̄ AZUv̄ ūb̄l̄ x̄ b̄q̄| Z̄v̄t̄`ī Ḡ avi Yvī ūc̄Q̄t̄b̄ h̄j̄ȳ n̄t̄j̄ v̄, c̄`ḡZ̄t̄
em̄ȲR̄`K̄ FȲM̄h̄v̄Z̄v̄ M̄p̄x̄Z̄ F̄t̄Yī ūv̄K̄v̄ ūt̄q̄ t̄h̄t̄n̄Z̄zē`em̄v̄ K̄īt̄Q̄b̄ j̄ v̄t̄f̄ī D̄t̄ī t̄k̄, m̄j̄ī v̄s̄ Z̄vī D̄c̄m̄R̄Z̄
j̄ v̄f̄ t̄_t̄K̄ GK̄ū ūb̄v̄`̄ n̄v̄ti m̄ȳ t̄`q̄t̄Z̄ Av̄c̄m̄Ēī ūK̄ _v̄K̄t̄Z̄ c̄v̄ti? Z̄v̄t̄`ī ūZ̄x̄q̄ h̄j̄ȳ n̄t̄PQ̄ GB th,
i v̄m̄j̄ (m) Gi h̄j̄M̄ ḡj̄-Z̄t̄ t̄f̄v̄t̄Mī D̄t̄ī t̄k̄`B̄ FȲ t̄`q̄v̄ t̄b̄q̄v̄ n̄t̄Z̄v̄| ḠḡZ̄v̄ē`v̄q̄, Av̄av̄t̄b̄K̄ h̄j̄M̄ ē`em̄v̄
em̄Ȳt̄R̄`ī R̄b̄` M̄p̄x̄Z̄ F̄t̄Yī R̄b̄` m̄ȳ M̄h̄Ȳ I c̄l̄v̄b̄ A`ǣā b̄v̄ n̄l̄ q̄v̄B̄ h̄j̄ȳ h̄j̄ȳ | ē`em̄w̄q̄K̄ m̄j̄ i `eaZ̄vī
c̄ē`v̄t̄`ī c̄l̄ḡ h̄j̄ȳ t̄av̄t̄c̄ t̄Ūt̄K̄ b̄v̄ GR̄b̄` th, ē`em̄v̄t̄q̄ j̄ v̄t̄f̄ī m̄ǣv̄bī c̄vk̄vc̄mk̄ t̄j̄ v̄K̄m̄v̄t̄bī I S̄ȳK̄
_v̄t̄K̄| m̄j̄ī v̄s̄ t̄j̄ v̄K̄m̄v̄t̄bī S̄ȳK̄ c̄j̄ī v̄Ūv̄B̄ D̄t̄`v̄`v̄ī ḡv̄_v̄q̄ P̄w̄c̄t̄q̄ ḡj̄-āt̄bī th̄v̄M̄b̄`v̄Z̄v̄ ūb̄v̄ŌZ̄ j̄ v̄t̄f̄ī
t̄b̄š̄K̄v̄q̄ c̄v̄ i v̄L̄t̄eb̄ ḠŪv̄ t̄ḡv̄t̄UB̄ t̄ḡt̄b̄ t̄b̄q̄v̄ hv̄q̄ b̄v̄| Z̄v̄t̄`ī ūZ̄x̄q̄ h̄j̄ȳ I AK̄v̄h̄R̄ī K̄vi Y- i v̄m̄j̄- (m) Gi
h̄j̄M̄ th̄ em̄ȲR̄`K̄ c̄t̄q̄v̄R̄t̄b̄l̄ m̄j̄ FȲ Av̄`v̄b̄-c̄`v̄b̄ n̄t̄Z̄v̄ Z̄v̄ B̄v̄Z̄n̄v̄m̄ t̄_t̄K̄ c̄ḡm̄ȲZ̄

t̄K̄v̄ḡj̄ m̄ȳ ebvḡ K̄t̄V̄vī m̄ȳt̄ t̄KD̄ t̄KD̄ Avēvī m̄ȳt̄K̄ t̄K̄v̄ḡj̄ I K̄v̄W̄b̄ Ḡ`ŕ̄f̄īt̄M̄ ūef̄` Kivī ē`
t̄P̄ōv̄ K̄t̄īb̄| m̄j̄ i n̄vī Āt̄c̄ŕ̄v̄K̄Z̄. t̄`f̄ I k̄Z̄ŕ̄ej̄x̄ biḡ ev̄ m̄n̄R̄ n̄t̄j̄ Z̄v̄t̄K̄ t̄K̄v̄ḡj̄ m̄ȳ Ges̄ Gī D̄t̄ēv̄
n̄t̄j̄ Z̄v̄t̄K̄ K̄t̄V̄vī m̄ȳ ēt̄j̄ Av̄L̄`w̄q̄Z̄ Kiv̄ n̄q̄| t̄m̄ m̄v̄t̄_ h̄j̄ȳ t̄`L̄v̄t̄b̄v̄ n̄q̄ th, K̄t̄V̄vī m̄ȳ n̄v̄iḡ n̄t̄j̄ I
t̄K̄v̄ḡj̄ m̄ȳ n̄v̄iḡ b̄v̄ n̄l̄ q̄v̄B̄ D̄v̄Pr̄| Ḡ avi Yv̄ av̄š̄, K̄vi Y B̄m̄j̄ v̄ḡx̄ D̄m̄j̄ i GK̄ū eō ūeav̄b̄ n̄t̄j̄ v̄ GB th,
th̄ ūR̄īb̄t̄mī tek̄x̄ n̄v̄iḡ Z̄vī Ār̄ I n̄v̄iḡ | thgb̄, ḡ` L̄v̄l̄ q̄v̄, ūḡ`v̄ ej̄v̄ BZ̄`v̄ī | Ār̄ ḡ` ev̄ Av̄s̄w̄K̄K̄
ūḡ`v̄ thgb̄ `eaZ̄v̄ t̄c̄t̄Z̄ c̄v̄tī b̄v̄, t̄Z̄ḡv̄b̄ Ār̄ ev̄ n̄ij̄ K̄v̄ m̄ȳl̄ `eaZ̄v̄ c̄v̄l̄ q̄vī t̄K̄v̄b̄ h̄j̄ȳ t̄b̄B̄|

cūVēi gj`iqb

`be^QK DĒi-cĕæ

1. *wi ev ktāi A_ēn̄tPQ-*

K. *tekx nI qv*

M. *gj- t_#K ep̄x cvl qv*

L. *ep̄x cvl qv*

N. *mKj DĒiB m̄WK|*

2. *cūēI KžAvtb KūU AvqvtZ m̄j i K_v D#j L Av#Q?*

K. *mvZūU*

M. *AvUūU*

L. *eviūU*

N. *cūPūU|*

3. *gdZx Awggj Bnm̄tbi Mš̄i bvg-*

K. *gRvgj M̄mZj dK̄v̄v*

M. *ūKZvej̄ v̄dKn*

L. *Kvl qvB`j v̄dKn*

N. *AvnKvgj̄ KžAvb|*

4. *wi ev Avj -b̄v̄mqv nvi v̄g nI qvi cūv̄Y cvl qv hvq-*

K. *Avj -KžAvb t_#K*

M. *BRgvtq-D#Z t_#K*

L. *Avj -nv̄xm t_#K*

N. *me KūU DĒiB m̄WK|*

ms̄v̄jB DĒi-cĕæ

1. *m̄y Kx? ep̄Stq v̄j L̄y|*

2. *v̄dKn̄e`M̄t̄Yi `v̄ó#Z m̄j i v̄ZbūU ms̄Áv v̄j L̄y|*

3. *wi ev Avj -b̄v̄mqv I wi ev Avj d̄r`j Kx?*

3. *m̄ij m̄y I P̄μep̄x m̄y m̄c#K^QAv#j v̄KcvZ Ki ab|*

5. *tf̄v̄M` F̄t̄Yi m̄y ebvg v̄eub̄t̄q̄M F̄t̄Yi m̄y m̄c#K^QBmj v̄gx `v̄ó#Kv̄Y e`v̄L`v̄ Ki ab|*

6. *tKvgj m̄y Ges K#V̄vi m̄y ej #Z Kx e#v̄q? v̄j L̄y|*

iPbv̄j-K DĒi-cĕæ

1. *m̄j i ms̄Áv v̄j L̄y Ges m̄j i t̄kYv̄eF̄v̄M v̄e`v̄i Zfv̄te Av#j v̄Pbv̄ Ki ab|*

tLRji i weibgtq Abgyb Kti Aibw 8 cwigrY cKXZ. tLRji wepμq wbtla Kti tQb| Kvi Y GtZ wi evi AvksKv i tqtQ| Ggwb fite e enitvcthmix nevi cte e t f dj ti tL dtj i μq wepμq wbtla Kti tQ| Kvi Y Dcthmix nevi mgq chSf th cyp mwvZ nte Zv μq wepμq Pz i Ašf b q|

Avtj vP" nv xmgfni Avtj vtK GKB RvZxq wRwbti weibgtq wKfite mý nq Avi wKfite mý nq bv Zv Dtj L Kiv nj |

1. UvKvi mvt_ tmvbn, tmvbi mvt_ ifcvi, fvtZi mvt_ i aUi BZ'w wfbetkYxi `fe'i cvi úwi K weibgtq KgteKx Kiv ntj Ges Zv GKB gRwj tm ntj mý nte bv|
2. th me GjuKvq I Rb Kti gvQ μq wepμq Kiv nq tm me GjuKvq GKB tkYxfy gvtQi cvi úwi K tj bt`b Kg tekx Kiv ntj Zv mý nte| Avi hw I Rb Kti μq wepμq Kivi cPj b bv vtK eis MYbv Kti μq wepμq Kiv nq tm tftf tj bt`b Kg tekx Kiv ntj mý nte bv|
3. th me `e` MYbv Kti cwigrY ev mSL'v wbaftY Kiv nq wKsev MR, dlt ev wclZv w' t q cwigrY Kiv nq th me GKB RvZxq `e` ev wRwbti cvi úwi K tj bt`b Kg tekx Kiv ntj Zv mý nte bv eis `ea etj MY` nte|
4. Bgvg Aveynibxv (i) I Bgvg AveyBDmgl (i)-Gi gtZ GKB tkYxfy Rxeš'ci i weibgtq tMvKZ μq wepμq `ea nte| Bgvg ggywš' (i)-Gi gtZ `ea nte bv| Zte ci i kixti th cwigrY tMvKZ AvtQ Gi tP'q Awak cwigrY tMvKZi weibgtq tj bt`b Kiv ntj `ea nte hvZ AwZwi³ tMvKZ ci i Pvgovi cwietZ^{aiv} thZ cti | wfbetkYxi tMvKZ cvi úwi K tj bt`b KgteKx Kiv ntj Zv `ea nte bv|
5. th me `fe'i I Rb ev cwigrY Kti cwigrY wbyq Kiv nq, Gifc GKB tkYxfy `fe'i cvi úwi K weibgtqKvtj cwigrY mgvb mgvb Ges bM` Av'vb c'vib Kiv ntj Zv `ea etj MY` nte| Avi hw cwigrY KgteKx Kiv nq wKsev bM` Av'vb c'vib bv nq Zvntj mý nte Ges tj bt`b emZj etj MY` nte| `fe'i , Y I gvbMZ cv`R`_vKtj I cwigrY KgteKx Kiv hvte bv|

GLvbt Dtj L" th mKj `fe'i I Rb ev cwigrY Kti cwigrY wbyq Kiv nq Gifc GKB RvZxq ev tkYxfy `fe'i cvi úwi K weibgtq ev μq wepμq mý i fqvem tMvbn t`tK i fiv tctZ ntj gU kZ^o tgb Pj tZ nte| kZ^o gU nt`Q- (1) Df q w' tK cwigrY mgvb mgvb ntZ nte| tKvb KgteKx Kiv hvte bv| (2) weibgtq tj bt`b, Av'vb c'vib ev μq wepμq GKB gRwj tm ntZ nte| thgb PvdTj i mvt_ PvdTj i Av'vb c'vib Kiv ntj cwigrY mgvb mgvb ntZ nte| Ges Zv GKB gRwj tm ntZ nte| Gtftf evKx μq wepμq Pj te bv| hw evKtZ μq wepμq Ki tZ nq Zvntj UvKv wntmte gj` wbaftY Kti μq wepμq Ki tZ nte| bZev mý nte|

th mKj cY` `e` I Rb ev cwigrY Kti cwigrY wbyq Kiv nq Gifc wfbetRvZxq `fe'i cvi úwi K weibgtq Kiv ntj 1g kZ^o cjb Ki tZ nte bv| wKš' 2q kZ^o Aek`B cjb Ki tZ nte| A_ f cwigrY Kg tekx Kiv hvte| GtZ mý nte bv| wKš' GKB gRwj tm Zv m'ubentZ nte| Ab`vq mý nte| thgb PvdTj i mvt_ wPibi weibgtq Kiv|

th mKj `e` I Rb ev cwigrY Kti cwigrY wbyq Kiv nq bv eis MYbv ev mSL'v v'v wKsev MR dlt ev wclZv v'v cwigrY wbyq Kiv nq Gifc GKB RvZxq `fe'i cvi úwi K weibgtq ev μq wepμq 1g kZ^o cjb Ki tZ nte bv| wKš' 2q kZ^o cjb Ki tZ nte| thgb 5wU Kgv vi mvt_ 7wU Kgv vi weibgtq Kiv ntj mý nte bv| Zte GKB gRwj tm m'ubentZ nte| bZev myx Kvi evi etj MY` nte|

MYbv, mSL'v ev MvR, dlt wKsev wclZv v'v cwigrY wbyq Kiv nq Gifc wfbetRvZxq `fe'i cvi úwi K Av'vb c'vib Dctiv³ gU ktZP tKvbiUB cjb Ki tZ nte bv| thgb 8wU bwitKtj i mvt_ `P MR Kvc'toi weibgtq Kiv ntj Zv `ea nte Ges GKB gRwj tm tj bt`b m'ubetKiv lqwiRe bq| GUV evKtZi Kiv hvte| GtZ mý nte bv|

cwVvEi gj`iqb
be⁹K DĒi-clæ
mW/K DĒiU LvZwq wj Lb

1. tKvb wRwb̄mi mŕ_ Amg wewbgq `ea bq?
K. j eṭbi wewbgq j eb
M. Pŕtj i wewbgq he
L. j eṭbi wewbgq Ww
M. mKj DĒi mW/K
2. cŕY`i cvi ~ úwi K Amg tj bŕ`tb mÿ wntmte MY` nte-
K. cŕY`i gŕa` ~ gU `enkó` _vKŕj
M. wZbuU `enkó` _vKŕj
L. Pvi uU `enkó` _vKŕj
N. cY`uU GKK `enkó` guŪZ ntj
3. 2 tKwR Lwvc tLRÿ w`tq 1 tKwR Fij tLRÿ tj bŕ`b Kiv-
K. mÿ wntmte MY` nte
M. gŕwv nte
L. guKifn nte
N. Rŕtqh nte
4. GKB tkYrFŕ Rxešci`i wewbgq tMikZ µq %a-G gZer`uU Kvi?
K. Bgwg Aveynvbxclv (i)-Gi
M. Bgwg Aveynvbxclv I Bgwg AveyBDmŕl-Gi
L. Bgwg AveyBDmŕl (i)-Gi
N. Bgwg gŕwv%ŕ (i)-Gi

mswŕŕB DĒi-clæ

1. nw`xtmi Avtj vŕK mÿthvM` cY` Kx Kx? wj Lb|
2. `B tKwR Lwvc tLRÿ w`tq 1 tKwR Fij tLRÿ µq Kivi we`vb Avtj vPbv Kiab|
3. GKB RvZwq wRwb̄mi Amg wewbgq Klb mÿ nq Avi Klb mÿ nq bv wj Lb|

iPbwj-K DĒi-clæ

1. mÿthvM` cY` Kx Kx? nw`xtmi Avtj vŕK we`lwi ZFvte wj Lb|

cw t 3

mÿ I gbydvi cv_Ŕ

Dfík

G cwtkl Avcib-

◆ **mÿ I gbydvi gta`cv_Ŕ ʷbYŲ Kitz cviŧeb|**

mÿ I gbydvi cv_Ŕ

AvanbK ʷekK; GgbwK Avgt`i mgtRl tKD tKD mÿ I gbydvtK GKB ʷRwbm gtb Kti _vtK hr AvBq`vtg Rvtnij qvtZ Kiv nZ| cweĪ KzAvtb ejv ntqtQ, ŪZviv etj e`emvtZv mÿ iB gZ| A_P Avj ʷn e`emvtK nvj vj KtiŧQb, Avi mÿtK KtiŧQb nvi vglŪ eZŲvtb tKD tKD mÿtK gbydvt etj I cŲvi Kitz Ges KvMRctĪ ŪmÿŪ-Gi `tj ŪgbydvŪ Ūj vŲŪ BZ`w kã e`envi Kti nvi vgtK ʷbtRt`i gbMoirvŧe nvj vj evbtvri tPŲv Pj vtPQ| Zvt`i e³e` nŲPQ, Ūmÿ i A_Ųthgb AvZwi³, tekx, eŲx, Z`iŲ e`emvi gra`tg AvRZ gbydv I tZv AvZwi³, tekx ev eŲx| KvRB mÿ I gbydv GKB ʷRwbm|Ū A_P mÿ I gbydv KLtbv GK ʷRwbm bq| ewn`K ʷŲtZ GK gtb ntj I G `Ųqi gta` ʷeivU cv_Ŕ i tŲtQ| ʷbt`mÿ I gbydvi gta` KitzKw tgŲj K cv_Ŕ DŲj L Kiv nj t

cv_ŔK`i ʷelq	mÿ	gbydv
1. msAv	A_Ųev `è` FY `vtbi ʷeciŲtZ mgtqi ʷfivĪtZ cŲŲbaŲi Z nvti FY ʷntmte cŪĪ gj- A_Ųev `ŧe`i AvZwi³ th A_Ųev `è` MhY Kiv Kiv ʷbiv`Ų nq ZvtK mÿ ejv nq	Drcv`b ʷKsev Ųq ʷeŲtqi dtj A_ev Askx`wiŲZji ʷfivĪtZ gj-ab ʷeŲbtqŲMi dj kãZtZ gj-atbi AvZwi³ DcvRZ A_Ųev m`c`ŲK gbydv ejv nq
2. ʷbaŲK Dcv`vb	mÿ i ʷbaŲK Dcv`vb ntj v ʷZbŲ; mgq, mÿ i nvi I gj-atbi cwi gvb ʷbiv`Ų mÿ i nvti avi t`qv tKvb gj-atbi mÿ FŲYi mgq eŲx i mŲ_ mŲ_ AvbŲwZK nvti eŲx ciq	AcicŲŲ gbydv nŲqv bv nŲqv ʷKsev Kg tekx nŲqv ʷbŲŲ Kti AbŲŲ- e`emvqK tj bt`b, e`q, mivkŲ I AbŲŲ- evRvi Pwv`vi Dci
3. ʷfivĪ	mÿ i ʷfivĪ ntj v FY FY t_ŲKB mÿ i DrcvĪ Ab`K_vq, mÿgŲ FY m`e ʷKŠ` FY e`wZtiŲK mÿ i D`m`e m`e bq	gbydvi ʷfivĪ ntj v cZ`ŲŲŲŲe `è` Drcv`b I ʷeŲq ʷKsev jvŲ- tj vKmŲb Askx`wiŲZji ʷfivĪtZ A_Ų I m`c` ʷeŲbtqŲM Kiv
4. SŲK (Znvej gwiŲŲKi `ŲŲKvY t_ŲK)	mÿ i tejvq ŲwZ nŲqvi SŲK cŲhvR` bq A_Ų gwiŲK cŲR tLvqevi SŲK enb Kti bv	gbydvi tejvq ŲwZ nevi SŲK cŲhvR` Ab`K_vq gwiŲK m`c`Ųev AvsŲK cŲR tLvqevi SŲK enb Kti
5. SŲK (Znvej e`envi Kvixi `ŲŲKvYŲt_ŲK)	GKw dvtgŲ gj-ab KvŲvtgtZ mÿhŲ FŲYi cwi gvb hZ eŲx ciq dvtgŲ ZZ tekx SŲKcŲŲeŲeŲPZ nq bZb ʷeŲbtqŲM KvixiMY FY frivŲvŲŲ dvtgŲ ʷeŲbtqŲM Kitz	4.jvŲ tj vKmŲb Askx`wiŲZji ʷfivĪtZ th tKvb cwi gvy ʷeŲbtqŲM dvtgŲ Av_Ų SŲK eŲx Kti bv hZ tekxB SŲK (Znvej gwiŲŲKi `ŲŲKvY t_ŲK) PLS system does

	ubifmwZ nq/	increase the risk of the firm because the actual loss is adjusted with the a/c of the fund-owner.
6. mjev c c k	FY vZv ubtRB tKej mji mjev jvf Kti vKb/ A_ e mji me UvKv, tjv Ptj hvq FY vZvi c t K t U/	Ab'ir tK Bmj vq webtqvm e e v q gbrdv eie` c c k A_ e c j R i thvMv`vZv I c j R i e`envi Kvi x D t` v`vi g t S P e` Ab g v t Z e Ub Kiv nq/
7. ub d q Z v	mji nvi I mgq ce` uba i Z weavq G t j t i A ub d q Z vi t K v b D c v`v b t b B/ FY v Z v u b w` e c w i g v Y F t Y i w e c i x t Z u b w` e mgq t k t l m y c v t e b Z v A v t M t` t K B R v b t Z c v t i b/	mgq th t n Z z g b r d v u b a f t Y i t K v b u b q v g K D c v`v b b q G e s g b r d v i n v i t h t n Z z c e` u b a i Z n q b v t m t n Z z G K R b w e b t q v M K v i x u b w` e c w i g v Y w e b t q v M A v t` S g b r d v c v t e b u K b v A_ e v u K n v t i e v u K c w i g v Y c v t e b Z v i t K v b u b d q Z v j v f K i v m` e n q b v/
8. d j v d t j i M Y b v m s L` v	G K u U g v i F Y P e` i A a x t b F Y` v Z v` x N R i j e` v c x G K B c w i g v Y m y e v i e v i t c t Z` v t K/	c j i v s t i m u q` w e m t q i d t j A u R Z g b r d v G K e v i B c v l q v h v q G e s w e b t q v M P e` i A a x t b g b r d v A R e m v t c t j B c v l q v h v q w e a v q G K B d j e v i e v i c v l q v i c k e A v t m b v/
9. u b Y e c Y v j x	m y u b Y e q i d g f v u b i f c t m y = p (t + r) t t h L v t b , p = A v m j r = m j i n v i t = m g q	g b r d v u b Y e q i d g f v u b i f c t g b r d v = w e m u q (c w i e Z e k i j e` q + u` i e` q)
10. v g` t i i D c i c f i e	m y G K u u` i e` q u n t m t e w e t e u P Z n q e t j A u b e v h f v t e` v g` t i i e u x N U v q G e s t j i w e t k t l g j` u m Z i c h v i N U v q/	A c i c t j g b r d v e` q u n t m t e w e t e u P Z n q b v e t j A u b e v h f v t e` v t g i e u x N U v q b v , d t j g j` u m Z i c h v t i m i v m i t K v b c f i e i v t L b v/
11. B m j v g x` u f` x	m y B m j v t g P e v s f v t e u b w l x / t K v b f v t e B m y` e a n l q v t K v b m t h v M t b B/	A b` i r t K g b r d v B m j v t g A b t g w` Z / B m j v g A e k` B` v f i w e K g b r d v A R e b D r m w n Z K t i G e s g b v t L v i x u b w l x K t i/
12. g j a b m s i j Y	m y x e e` v q g j a b m e f e` v q m y u j Z / A_ e F Y M h x Z v i e` e m v q D t` v M e` n t j I F Y` v Z v i g j` a t b i D c i Z v i w e` g v i A v E o j v t M b v/	e` e m v q u K s e v j v f` t j v K m v t b A s k x` w i t Z j i w e b t q v M i t e j v q t j v K m v b n t j w e b t q v M K Z . g j` a b A v b g w` Z K n v t i n w m c v q/

**ciVŲi gj`iqb
`beŲK DĒi-clæ**

1. mÿ nŲ"Q-

K. mÿ FŲYi ɛeciŲZ ɛbɔ`Ų mgŲq ɛbɔ`Ų nŲi gj-aŲbi AɛZwi³ A_MŲY

L. ɛeɔbŲqMKZ.gj-aŲbi AɛZwi³ A_ŲAskɔ`wiŲZji wŲiĒŲZ MŲY

M. FŲYi ɛeciŲZ th tKɛb A_MŲY

N. me KŲU DĒiB mɛVK|

2. mÿ i wŲiĒ Kɔ?

K. FY

L. mɔc`

M. Akɔ`wi Zje`e`v

N. gŲvɔv

3. Askɔ`wi Zje`e`vq ŲɛZ nI qri SɔK_ŲŲK Kɔ?

K. _ŲŲK bɔ

L. Aí _ŲŲK

M. SɔK_ŲŲK

N. mKj DĒiB fŲ|

4. Bm jvqɔ`kŲb mÿ i ɛeɔvɔ Kɔ?

K. PɔvŲFvŲe ɛbɔɛ x

L. i'ayɛɔbŲqɔMi Dci`ea|

M. Aí mÿ`ea

N. FŲYi Dci AɛZwi³ wi ev Avj-dv`j`ea|

iPbɔvj-K DĒi-clæ

1. mÿ I gŲvɔvri gŲa`ci_R` Kɔ? ɛe`wi Z AvŲj vPbɔv Ki ab|

cW t 4

mý i Kəj

Dfík

G cW Aa`qb Kti Avcb-

- ◆ mý i `bWZK Kəj m`c`K`ej tZ cvi`eb
- ◆ mý i mvgwRK Kəj eY`v Ki`Z cvi`eb
- ◆ mý i A_`%WZK Kəjtj i weeiY w`tZ cvi`eb
- ◆ mý i i vR`%WZK Kəj Avtj vPbv Ki`Z cvi`eb |

mý i bubwea Kəj _vKvq Bmj vq mý`K ubw × tNvYv Kti`Q | mgv`R mýx tj b-`t`b I e`emv-emvYR` Pij y_vKvq Gi Kəj mgv`Ri i`b`i`b`X`K cto`Q | mý i th mKj Kəj i`q`Q Zvi gta` mvgwRK, A_`%WZK, `bWZK I i vR`%WZK Kəj Ab`Zg | ubt`emý i Kəj Ztj aiv njt mý i `bWZK Kəj AZ`š`f`qven |

mý i `bWZK Kəj

ubt`emý i `bWZK Kəjtj i GKW weeiY t`I qv njt

1. mý gvbe Pwi`T i gnr _Yvej x Z_v `vbKj Zv, gniv`feZv, D`vi Zv, mnub`fWZ I AvZ`Z`vM`K nwm Kti t`q |
2. mý gvby`K ci`ú`ti i cWZ D`vi nI qvi cwi`etZ`AZ`vPvix n`Z wk`v t`q |
3. mý`Lvi e`w`3 Actii DcKvi Ki`vZv `fi i K_v Acti`K wR tPóvq I wR cW`R w`tq Zvi mgZ`x` n`Z t`L`j Zvi mn` Ki`Z cvi`b |
4. m`~gvby`i gta` wbg`Zv, msKxY`Zv, `t`_e`iZv, KcYZv, bksmZv I w`b`ó`Zvi Rb`f`q |
5. mý gvby`K Kg`e`g`y Kti | KviY webcw`i k`g mý cvl qv hvq etj RbMY A_`K e`emv`q w`b`t`qM bv Kti e`v`st`K Rgv i`v`L |
6. mý gvby`i gta` A_`g`v`j m`v mvgw`v`b`f`ite emotq t`q | Awak A_`e(mý) cveri Avkivq tm GZ gE` n`q cto` th, f`ij g`b`i I Ávb _v`K bv |
7. mý n`Q gvby`i Dbz` Pwi`T MV`bi cWZe`U`K |
8. mý gvby`i w`n`Zv`n`Z Ávb`K nwm Kti |
9. mý`Lvi tKvb wec`M`e`w`3 i cWZ `q`v`n`l`qvi cwi`etZ`Zvi wec` I Amrvq`Z`j mý`h`v`f`M Awak mý Z_v A`%e`a g`b`v`d`v AR`b`i tPóvq gE` _v`K |
10. mý gvby`K `w`š`li gta` t`d`j i`v`L | dtj Zvi Kg`v`lgZv nwm cvq Ges gubw`K`f`ite Av`m`š`n`q |

mý i mvgwRK Kəj

mý i mvgwRK Kəj ubt`eZ`zi aiv njt

1. mý cW`v m`ú``K mgv`Ri K`w`Z`c`q cW`R`c`w`Zi n`f`Z Ztj t`q, dtj abx Avt`iv abx nq Ges Mixe w`b`k`i`n`q hvq |
2. mýx mgv`R Mixe t`k`w`l`Z nq Ges K`v`j`v`e`r`v`ix I gR`y`v`ix e`w`x` cvq |
3. mý mgv`Ri Amvq, `w`i`^`a I ga`weE` t`k`Y`i t`j`v`K`i` F`f`Y`i f`v`i RR`w`Z Kti | KviY FY M`h`v`Zv h`w` w`b`a`w`i`Z mgtqi gta` mý Avmtj cwi`tk`va Ki`Z bv cvi` ZLb FY`v`Zv mý i nvi emotq t`q |
4. mý mgv`R gvi`v`g`w`i, n`v`b`v`w`b I w`n`sm`v`-w`e`f`0l Q`w`o`q t`q |

5. mÿ mgvʔR Pwi, WvKwZ, ʷQbZvB, i vniRvnb BZ`w` emotq t`q Ges ʷbivcEv I kwšk;Ljv ʷeWvZ Kti |
6. mÿx mgvʔR e`e`vq kŷgK Zvi b`v`h` AwaKvi t`tK ewAZ nq|
7. mÿ mgvʔR e`vck A_ʷwZK `elg` mÿo Kti | mvariY gvbŷtK µgvštq ʷbt`^I meʷviv tkYxtZ cwiYZ Kti Ges ʷKQymsL`K cŷRcŷZtK ʷecjy HkŷhP gŷij K embtq t`q|
8. mÿwʔwĚK mgvʔR Akŷj I AmvgnRK Kvhŷj vtci cŷvi NtU| dtj mgvʔR `bwZK gj`teva ʷebó nq|
9. mÿ gvbŷtK mgvʔRi Ab`ti i cŷZ ʷbgŷ ntZ Ges AgvʷeK AvPiY KiŷZ ʷkŷv t`q|
10. mÿx mgvʔR e`e`vq RbKj `vYgj-K KvR DtcwŷZ `vtK, KviY, A_ŷj áyabxiv A_ŷm`c` ewx i Rb` m`c` mŷwAZ ivtK|
11. mÿ mgvʔR teKvi Zj ewx Kti |

mÿ i A_ʷwZK Kŷj

mÿ i A_ʷwZK Kŷj mÿi cŷvivx| mgvʔR mÿ cŷv Pij y_vKvq A_ʷwZK tgi`U tft½ cto| gvbŷ `vi b A_ʷwZK Kŷoi m`x ab nq| Ab`, e`i; evm`vb, ʷkŷv I ʷPwKrmvi gZ tgŷij K Pwv`v cŷtY AwaKvstK gvbŷj i tKvb, ŷjgZv `vtK bv| ʷbt`amÿ i A_ʷwZK Kŷj Dtj L Kiv njt

1. mÿ gvbŷj i gŷa` A_ʷwZK `elg` emotq t`q|
2. mÿ Kvj evRvix I gRy`vi t`i DrmŷwZ Kti |
3. mÿx A_ŷe`vq mÿ gvbŷtK Ajm I AKgŷ` embtq t`q| ʷebr cwi kŷg mÿ cvl qv hvq etj AŷtK A_ŷK e`emvq bv LwUtq e`vstK Rgv ivtL|
4. mÿ e`emv ewYtR` A_ŷembtqMŷtK AbymŷwZ Kti |
5. mÿ t`tki A_ŷwZtK Aw`wZkxj I ʷech`Kti tdtj |
6. mÿ RvZxq Drcv`b I ʷembtqMŷtK ʷebó Kti |
7. mÿx A_ŷe`vq mÿ cŷRcŷZ I e`vKvi t`i tK t`^OvPvix AvPiŷY eva` Kti | Zviv t`k I Rvwi t`ŷ_P w`tK `wó w`ŷZ eva` `vtK bv ev j w` Kti |
8. mÿ gŷi cŷwZ NUvq Ges A_ʷwZK cŷw`tK e`nZ Kti |
9. mÿx A_ŷe`vq kŷgK Zvi b`v`h` gRŷj t`tK ewAZ `vtK| KviY GKw`tK ʷembtqM Kg_vKvq kŷgi Pwv`v Kŷg hvq, Aciv`tK gŷij Kcŷj mÿ i tevSv enb Kti kŷgtKi b`h` cwi kŷgK w`ŷZ mŷjg nq bv|
10. mÿx A_ŷe`vq mÿx cŷZôvb_ŷjv teKvi t`i Kg`ms`v tbi e`e`v KiŷZ eva` `vtK bv eis Zviv Af kŷ e`envi Kti AwaK Drcv`tbi tPóv Kti |
11. mÿ wʔwĚK A_ŷwZtZ mÿ abx tK Avtiv abx nevi Ges MixetK Avtiv Mixe evbrevi mŷhŷM Kti t`q|
12. mÿwʔwĚK A_ŷwZtZ mÿ i nvi hZ tekx nq, `e` gj` ZZ teŷo hvq|
13. mÿx A_ŷe`vq mÿx e`vsk, exgv, Kŷcŷŷi kb I Ab`vb` mÿx cŷZôvb_ŷjv RbKj `vYgj-K cKŷi MŷY KiŷZ eva` `vtK bv| KviY mÿmn gj-ab tdiZ cŷte GvB Zvt`i cŷv b j ŷj`|
14. AwaK nŷti mÿ t`tki ʷkŷi Kvi Lvbv cŷZôvq cŷZeÜKZvi mÿo Kti |
15. mÿwʔwĚK A_ŷwZtZ mÿ ʷbZ` cŷqRbvq cY` mvgMŷi gj` emotq t`q Ges RbMŷYi µq ŷjgZv Kvgtq t`q|
16. mÿwʔwĚK A_ŷwZtZ hvi hZ tekx m`ú` AvtQ, tm ZZ tekx FY tctq `vtK| Aciv`tK hvi m`ú` tbb tm FY cvq bv| dtj mÿx A_ŷe`vq Mixtei `ŷ_ŷm`ú`Y`DtcwŷZ nq|
17. mÿ e`emv ewYtR` A_ŷembtqMŷtK ʷbivmŷwZ Kti |
18. mÿwʔwĚK A_ŷwZtZ mÿ i nvi SŷKgy I ceŷbawZ `vtK etj AŷtK mgq A_ŷK Abŷcv`bkxj LvŷZ ʷembtqM Kiv ntq `vtK|
19. mÿ gvbŷj i Ávb, ewx I tgavi ʷeKv tK evav mÿo Kti |

m`y`i ivR%bWZK Kzlj

1. m`y`RwZtK ciwbF`Pkj Kti tZvtj | KviY RivZxq c`qur`tb A`tbK mgq miKvi`K w`e`k`k`
FY MhY KitZ nq wKŠ`vZv t`k`_tjv FY t`qvi mgq KZ`_tjv kZR`jo t`q| dtj
miKvi`K MpxZ F`Yi epr AskB Abjcv`bkj LvtZ e`q KitZ nq|
2. m`y`x ivó`e`e`vq GK tkYxi c`fvekiyx tjvK A_`P`Mec`O`Z`v`b`_tjv t`_t`K e`w`e`MZ m`y`eav
t`fvtMi AwK m`thvM cvq|
3. m`y`miKviti Dci `e`t`w`k`K F`Yi tevSv µgvištq emotq t`q|
4. m`y`x ivó`e`e`vq Dbz t`kmg`r` `w`i` `t`kmg`f`ni ivRbWZtK w`bqšY Kivi Ges AwacZ`
`v`cb Kivi m`thvM cvq|
5. m`y`t`tki ivR%bWZK Ae`v`t`K w`ek`Lj I Aw`w`Z`k`j Kti tZvtj |
6. m`y`x ivó`e`e`vq m`y`miKvi`K mgvR Kj `Yg`j`K KvR A_`@`t`q AbjgmvnZ Kti |
7. m`y`t`tki ivR%bWZK `j`g`Z`v`K c`j`R`c`w`Z`i` nvtZ Z`j` t`q Ges `j`g`Z`vi GKtKw`KZv m`w`
Kti |
8. m`y`x ivó`e`e`vq RivZxh _iaZcY`KvR miKviti m`y`gY FY clevi tKvb m`thvM _v`t`K bv|

c`v`V`E`i gj`v`qb

`be`@`K D`E`i`-c`k`e

1. D`E`i mivK ntj Om0 ntj Avi wq`v` ntj Om0 wj L`j`|
K. m`y`gvb`j`K ci`c`ti i c`Z` D`vi n`Z` w`K`j`v` t`q|
- L. m`y`gvbe Pwi`f`i gnr _Yvej`x`K nwm Kti t`q|
- M. m`y`w`f`w`E`K mgvR Akw`j` I AmigvR`K KvhR`j`v`t`ci c`hvi N`t`U|
- N. m`y`c`U`v` m`c`t`K mgvRi mKj gvb`j`i nvtZ Z`j` t`q|
- O. m`y`w`f`w`E`K A_`@`w`Z`Z` m`y`i nvi hZ tekx nq, `e`g`j` ZZ Ktg hvq|
- P. m`y`RivZxq w`wb`t`q`v`M I Dbq`b`K e`vnZ Kti |

msw`j`B D`E`i`-c`k`e

1. m`y`i `b`w`Z`K Kzlj Avtj vKcvZ Kiab|
2. m`y`i mvgvR`K Kzlj i GKwU wP`I Z`j` aiab|
3. m`y`i 8wU A_`@`w`Z`K Kzlj D`j`L Kiab|
4. m`y`i ivó`q Kzlj i KtqKwU w`K D`j`L Kiab|

iPbgj`K D`E`i`-c`k`e

1. m`y`i `b`w`Z`K I mvgvR`K Kzlj m`c`t`K`Avtj vPbv Kiab|
2. m`y`i ivó`q I A_`@`w`Z`K Kzlj m`c`t`K`GKwU wP`I Z`j` aiab|

cW t 5

Bmj vtg FY t` I qvi wearb

Df`ik`

G cW Aa`qb Kfi Avcib-

- ◆ Bmj vtg FY t` I qvi , iæz; mæútk`avi Yv w` tZ cvi teb
- ◆ FY ev KfR`nvmvbr `vbKvi x mæútk`Bmj vtgi wearb ej tZ cvi teb
- ◆ FY ev KfR`nvmvbr MhYKvi x` i mæútk`Bmj vtgi wearb Kx Zv Dfj L Ki tZ cvi teb|

Bmj vtg avZZi; mvg` I mngugZvi ag` GtKi mec`-Avc` I mgm`vq Atb`iv mrvbYwZkxj nq| GLvtb abx`-w`i`*, D`P-bxP, wkw`fjZ-Awkw`fjZ mKtj wgtj mnthwMZvi gva`tg mgvR evm Kti| Bmj vtgi wearb Abvnti G mgvR tkvIY, wbh`Zb, wbcxob I eAbvi tKvb m`thwM fbB| Bmj vtg ZvB, Mixe I Afvexi cãZ hvntj x h`Mi A_`wZK tkvIY Z_v m`j i cwieZ`KfR`nvmvbr cãZ gvby`K DrmwvZ Kti| AvZwq-`Rb, cvov-cãZ tekx hLb A_`wZK msKtU cto ev mrvth`i Rb` nvZ ewotq t`q| ZLb Zviv `rei-A`rei mæúwE nvZQvov Kivi cwieZ`abx` i wBKU FY MhY Kivi m`thwM cvq tKbbv Bmj vtg e`wMZ cãqvRtbi t`fjT ci`ui tK FY t`qv mgvRi weE`kvj x t`jvKt` i Rb` KZ` wntmte Dfj L Kiv ntqtQ| cweT KzAvtb D`xZ ntqtQ-

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ

00Ggb tK AvtQ, th Avj wntK DEg FY w`te? Zvntj wZub eu`y ewx Kti t`teb Zvi Rtb` i tqtQ Ges Zvi Rb` i tqtQ mæ`nbZ c`j`wi |0 (Avj -nr`x`, AvqvZ 11)

Avj wntK FY t`qvi A_`nt`Q, Zui ev`vt`i FY w`tq Zvt`i Afve tgvPb Kiv| tKD h`w Avj wnti ev`vi cãZ Kia`v Kti Zvntj Avj wnti Zvi Dci Kia`v Ktib| Afvex t`jvKt`i KfR`nvmvbr A_`f DEg FY (m`y g` FY) t`qvi Rtb` Avj wnti cvK Avj -tKvi Avtb GKwæK RvqMvq Dct`k w`tqtQb| Avj wnti ZvAvj v etj b-

تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَكُمْ وَيَغْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ

0h`w tZvgiv Avj wntK DEg FY `vb Ki, wZub tZvgv`i Rtb` Zv eu`y ewx Kti w`teb Ges wZub tZvgv`i tK f`gv Kti t`teb| Avj wnti , YMh`x, mnbkxj |0 (miv AvZ-ZvMvety :17)

ivmj- (mt) etj tQb, tKvb g`vj gv b Ab` g`vj gv b tK FY (KfR`nvmvbr) w`tj Zv Avj wnti ct` tm cwi gvY mæú` `gevi mrvKv Kivi mgZ`|

FYMh`xZv h`w Afvetei Kvi tY wba`wi Z mg`qi gta` FY cwitkva KitZ bv cvti Zvntj FY vZvi DvPZ FY cwitkvtai mgqmxgv ewotq t`qv| Avi h`w mæ`e nq Zvntj FY Mh`xZvtK f`gv Kti t`qv| cweT tKvi Avtb Avj wnti cvK etj b-

وَإِنْ كَانَ ذُعْرٌ سَوْفَ فَذَرْهُ إِلَىٰ مِي سَوْفَ وَأَنْ تَصَدَّقُوا خَيْرٌ لَكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ

00Avi h`w LvZK AfveM`l`nq, Zte m`Qj Zv Avmv ch`f ZvtK mgq t`qv DvPZ| Avi h`w tQto `vl, Zte Zv tZvgv`i Rb` Kj `vYKi, h`w tZvgiv Dc`j wæ Ki | (Avj -evKiv, AvqvZ 280)

nhiZ KvZv`vn (ivt) ntZ ewYZ| ivmj-j`wn (mv) etj tQb : 00tKvb e`w` h`w G Kvgbv Kti th, wKqvgtZi w`b Avj wnti ZvtK mec` t`tK g`y ivL`x Zvntj tm thb FYMh`xZvtK m`thwM `vb Kti A_`ev Zvi Dci t`tK F`Yi tevSv bmg`tq t`q|0

Dcti th FY`vbi K_v ejv ntqt0 Zvi cKZ.nK`vi tKej H mKj e`w³ hviw `wi`²; Amrvq, mæf`nxb, Afivex I `f Avtqi tj vK| GQivov mgvR Ggb AtbK tj vK itqt0 hv`i cwi evti i tj vK msL`v AtbK wKs` Avtqi cwi gvY LqB Kg| At_° Afite Zviv tQtj tqtq`i wK¶lv vb KitZ cvi bi, `¶jev Lvevi thvMvo KitZ cvi bi, At_° Kvity tqtqK meq w`Z cvi bi, A_P Zviv hv` wKQZ KtR`nimvbn (myg³ FY) tcZ Zvntj Zv w`tq tQvLvtv e`emv Kti cwi evti e`qfvi enb KitZ cviZ| G mKj tj vKB KtR`nimvbn A_¶ jvfq³ FY cvl qvi cKZ.nK`vi| abx`i tK FY w`tq Avil abx`n l qvi Ges mæú`i cwnvo Mto tZvj vi mthvM t`l qvi K_v Bmj vq ejv nqv| Zte abx`i tK e`emvq webtqvM Rtb` A_° qv hvte| cteB ejv ntqt0 th, F¶Yi t¶¶t` t`q F¶Yi AvZwi³ wKQZAv`vq Kiv hvte bv| eis th cwi gvY FY t`qv nq tKej ZvB Av`vq KitZ nte| Aciv` tK webtqvM t¶¶t` wKQZAvZwi³ Av`vq Kiv hvq| A_¶ jvf-tj vKmvb Askv`vixZi e`emvq A_° webtqvM Kiv nq| mZivis mgvRi weKvjx e`w³ eM`hv` wvi`² wegvP`bi Rtb` Mixet`i tK FY ev KtR`nimvbn c`vb Kti Zvntj GKw` tK thgb FY`vZv Zvi gj-ab tdiZ cve Ges Avj`ni mstb ARB KitZ cvi te Ab`v` tK Mixe RbMYI DcKZ.nte|

hv` tKvb Kvity wba¶i Z mgvq FY cwi tKva Kiv mæ` bv nq Zvntj FYMhxZvi DvPZ FY`vZvi wvKU t` tK FY cwi tKvta mgqmxv emvq tbqv Ges Zvi cKZ KZÁZv cKvK Kiv| FY`vZvi t`l qv F¶Yi gva`tg MhxZv thtZDcKZ.ntqt0 tmtnZzAKZÁ n l qv DvPZ bq| i mj- (mv) etj tQb, 00th e`w³ gvbt¶i KZÁZv `Kvi Kti bv, tm Avj`ni KZÁZv `Kvi Kti bv|0 gvbt¶i cKZwU KZKtg` Avj`ntK fq Kti Pjv DvPZ| gnvb Avj`n Zv`K G mel q` si Y Kvi t`q w`tq etj b,

وَأْتُوا يَوْمَ تَرْجَعُونَ فِي يَوْمٍ إِلَى اللَّهِ ثُمَّ تَوَفَّا كُلُّ نَفْسٍ مَا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ

0tZigiv H w`b tK fq Ki, thw`b tZvgiv Avj`ni Kvq0 cKZ`vevZ` nte| AZtci cKZ`tKB Zvi KZKtg` dj t`qv nte Ges Zv`i cKZ tKvbjc AwvPvi Kiv nte bv|0 (miv Avj`-evKviv : 281)

mZivis wev c¶qvRtb FY MhY Kiv Ges cvl bv cwi tKvta Uj evbv Kiv gvi vZK Aciva|

FY ev KtR`nimvbn mæú`tK Bmj vqgi veab

1. FY`vZv I FYMhxZvi ci`úti BRve I Kej A_¶ GKRtb FY Pibte Ges Aciv` Zv t`l qvi Rb` ivhx nte Ges Z`bvqx t`l qv tbi qvi gva`tg FY`i x nte|
2. FY`vZv t`q F¶Yi AvZwi³ tKvb A_° Av`vq KitZ cvi te bv wKsev Av`vq Kivi kZP KitZ cvi te bv| eis th cwi gvY FY t`qv nte tKej ZvB Av`vq KitZ cvi te| G ai¶bi FYtKB cwe l tKv Avtb KtR`nimvbn A_¶ DEg FY etj Avfuz Kiv ntqt0|
3. ktZP gva`tg t`q F¶Yi AvZwi³ wKQZAv`vq Kiv ntj Bmj vq kixqvZ Zv my` wntmte MY` nte|
4. FYMhxZv F¶Yi A_°`tq B`QvgZ Lip KitZ wKsev e`emvq webtqvM Kti gbydv ARB KitZ cvi te| gbydv tKvb Ask FY`vZvK w`Z nte bv Ges FY`vZv `ve KitZ cvi te bv| hv` `ve Kti Zte Zv AvBbZt AMh` nte|
5. kZAvbFvte FYMhxZv `tq B`Qvg FY`vZvK MpxZ F¶Yi Dci wKQZAvZwi³ w`tj Zv`ea nte|
6. FY cwi tKvta wba¶i Z mgvq gta` FYMhxZv FY cwi tKva KitZ eva`_vKte| wba¶i Z mgvq gta` FY MhxZv FY cwi tKvta e`_ntj Ges FY`vZv FY cwi tKvta mgqmxv emvq w`tj Zv`ea nte Ges DEg etj wevPZ nte|
7. FY cwi tKvta mgqmxv wba¶i Z ntj FY`vZv th tKvb mgq FY cwi tKvta ZvM`v w`Z cvi te, GtZ FY MhxZv tKvb AvciE KitZ cvi te bv|
8. FYMhxZvi wvKU MpxZ F¶Yi UvKv Pwi nq tMj wKsev MhxZv ¶wZM` ntj I F¶Yi `vq`wqZi t` tK g³ nte bv| MhxZv FY cwi tKvta eva`_vKte| Zte FY`vZv hv` gvd Kti t`q Zvntj MhxZv F¶Yi `vq`wqZi t` tK g³ nte|

9. FYMthxZvi FY cwiʔkvtai mvg_°_vKv mʔEj| ubaʔi Z mgʔq FY cwiʔkvtā Zvj evrvb Kiʔj Zv Aciva etj MY` nʔe Ges FY`vZv FY MthxZvi weiʔx Av`vjʔZ gvgjv `vtqi Ges ʔmZciY `me KiʔZ cviʔe|
10. FYMthxZv Afivex nʔj Ges FY cwiʔkvtai mvg_°bv_vKʔj evqZʔgʔj (Bmjvqx ivʔof mi Kviʔx ʔKvIvMvi) ʔ_ʔK mrvh` cveri AwaKviʔx nʔe Ges FY cwiʔkva Kiʔe|
11. BqvZig Ges bvejʔKi gʔmj Kivvaxb ʔKiv mʔu` Zvi AwfFveKMY KvDʔK FY w`ʔZ ev ubʔR ubʔZ cviʔe bv|
12. FYMthxZv FY cwiʔkvtai cʔe°gZzeiY Kiʔj Zvi cwiZ`³ mʔuʔE nʔZ FY cwiʔkva Kiv nʔe| hw` cwiZ`³ ʔKiv mʔuʔE bv_vʔK Zvntj Bmjvqx mi Kvi Zvi FY cwiʔkvtai `vq`mqZ; enb Kiʔe| FY cwiʔkvtai cʔe°FY`vZvi gZznʔj gʔzi DEiwaKviMY ʔm Aʔ_ʔ nK`vi nʔe|

FY ev KʔR°nʔmibv MāYKviʔ i mʔuʔK°Bmj vtgi weab

Bmjvq webv cʔqvrʔb FY MthY KiʔZ ubiarmwvZ KʔiʔQ| ZvQvov Ace`q, Ah_v LiP I A%ea cšiq LiP Kivi Rb` FY Kivi ubwI x KʔiʔQ| FY gvbʔʔK ciwbʔʔkʔj Kʔi ʔ`q, gvbʔʔK gvbʔmK w`K ʔ_ʔK ʔQvU Kʔi ivʔL Ges e`w³i AvZghʔvʔeva Kʔg hvq| ZvB gnibex (m) AwaK FY Kiv ʔ_ʔK weiZ_vKvi civgk°w`ʔʔQb|

nhiZ Ave`jʔm Beʔb Dgi (iv) nʔZ ewvZ| ivmj-jʔm (m) GK e`w³ʔK Gfivʔe Dcʔ`k w`wʔʔj b, 00_bvʔ Kg Ki, ʔZvqvi gZznR nʔe; FY Kg Ki, Zvntj `vaxbʔvʔe Rixeb hvcb KiʔZ cviʔe|0 ivmj-jʔm (m) cʔqB Gfivʔe ʔ`vqv KiʔZb,

اللهم انى اعوذبك من الكفرو الدين

0ʔn Avj ʔm! Awg Kzli I KR°(FY Kiv) nʔZ ʔZvqvi ubKU Avkʔ Pw`Q0|

Ab`w`ʔK FY cwiʔkvtai cʔe°FYMthxZvi gZznʔj Ges FY`vZv FYMthxZvʔK ʔjgv bv Kiʔj Zv RvbwZ jvʔf cʔZeUk nʔq `wʔe| ejvix kiʔʔdi GK tiIqvʔʔZ AvʔQ, wekʔex (mv) etj ʔQb : 0ʔh e`w³ KvʔQ Kvʔiv ʔKiv cvI bv_vʔK, Zvi DvPZ `vʔqvʔZB Zv cwiʔkva Kiv A_ev gvd Kwiʔʔ tbi qv| ʔKbbv wKqvʔʔzi w`b w` invg I w`bvi_vKʔe bv| Kvʔiv ʔKiv `vex_vKʔj Zv ubʔRi mrKg°w`ʔʔ cwiʔkva Kiv nʔe| mrKg°ʔkl nʔq ʔMʔj cvI bv`vʔi ,bvʔ cʔc` A_°cwi gʔvY Zvi Dci Pwʔʔq ʔ`qv nʔe|0 (gvhnvix)

ʔKiv e`w³ hw` Afive ev Ab` ʔKiv KvʔvY FY MthY Kʔi_vʔK Zvntj Zvi DvPZ h_vmgʔq cvI bv`vʔi i FY cwiʔkva Kʔi ʔ`I qv| cvI bv Av`vʔq Mvogvm Kiv Aciva| ivmj- (mv) etj ʔQb,

0m`Qj e`w³i FY Av`vʔq Mvogvm Zvi gvbvbx I kw`ʔK `ea Kʔi ʔ`q|0 (AveyvD`)

eZgʔvb mf mgvʔR FY ev KʔR°nʔmibv ʔ`I qv gvbʔy GʔKevʔi fʔj wMʔʔQ| GLb Ggb cwiw`wZ ʔ`Lv w`ʔʔQ, ʔKiv e`w³ Kvʔiv KvʔQ KʔR°nʔmibv PvʔZ ʔMʔj Zv`i KvʔQ Zv_vKv mʔEj| w`ʔ`Q bv ev wq_v K_v etj ZvʔK we`vq Kʔi w`ʔ`Q| gvbʔy e`evʔ`i w`ʔK SʔK covq Ges Bmjvtgi wKʔjv ʔ_ʔK mʔi covq GgbvU nʔ`Q| `wi`³RbʔMvix cʔqvrʔbi mgq KʔR°nʔmibv ev mʔygʔ FY bv cvI qvq Zviv mʔj FY ubʔZ eva` nʔ`Q Ges h_vmgʔq Zv Av`vq KiʔZ bv cvivq Z_v me°^nvi vʔ`Q| ZvB mʔx FY eU Kʔi mgvʔR mʔy gʔ ev KʔR°nʔmibv Pvj yKiv gvbweK KvʔvYB Acwi nrvhʔ

**c#V#Ei gj`vqb
`be#K D#i c#k#e
m#K D#i#L LvZvq vj L#y**

1. FY ev K#R#n#m#v#v# t`q#N
 K) we#K#j#x#i# t`l#q#v# K#Z#E# L) m#v#v# Y#f#t#e# m#K#t#j#i# R#b# K#Z#E#
 M) i#y#g#y#j# g#v#b#t`i# t`l#q#v# K#Z#E# N) m#K#j# D#E#i#U# m#M#K#
2. Bmj v#t#gi `w#t#Z# FY`v#Z#v# F#t#Y#i# we#b#g#t#q# c#v#e#b#-
 K) m#y# L) A#j#m#i# c#q#l# t#_#t#K# m#u#`# e#v#x#
 M) A#j#m#i# K#v#Q# t#_#t#K# m#u#`#b#Z# c#j#v#i# N) 2#b#s# G#e#s# 3#b#s# D#E#i# `G#U# m#M#K#
3. FY M#h#x#Z#v# m#g#g#Z# FY c#w#i#t#k#v# b#v# K#i#t#Z# c#v#i#t#j# -
 K) m#y#t`#e# L) m#g#q#m#x#v# e#w#o#t#q# t`#e#
 M) P#m#e#v#x# n#v#t#i# m#y#t`#e# N) FY M#h#x#Z#v#t#K# f#r#m#b#v# K#i#t#e#|
4. FY t#K#g#b# e#v#³# M#h#Y# K#i#t#e#?
 K) B#q#v#Z#i#g#l# `y#`#e#v#³# L) m#n#v#q# m#u#f#n#x#b# e#v#³#
 M) i#y#g#y#j# g#v#b#M#Y# N) c#l#q#v#R#t#b# m#K#j# e#v#³#
5. FY M#h#x#Z#v# FY A#v#v#t#q# A#c#i#v#M# n#t#j# Z#v#i# we#v#b# n#t#`#Q#-
 K) Z#v#t#K# q#l#q#v# K#t#i# w#t#Z# n#t#e# L) m#`#Q#j# Z#v# b#v# A#v#m#v# c#h#l#m#g#q# w#t#Z# n#t#e#
 M) Z#v#i# we#i#t#x# g#v#g#j#v# `v#t#q#i# K#i#t#e# N) 1#b#s# G#e#s# 2#b#s# D#E#i# m#M#K#
6. K#t#R#n#m#v#v#v# k#t#ā#i# A_#h#t#`#Q#-
 K) m#y#g#y#j# FY t`l#q#v# L) n#v#j# v#j# U#K#v# FY t`l#q#v#
 M) P#w#n#e#v# g#v#l# FY t`l#q#v# N) e#`#e#m#v#t#q# m#n#v#q#Z#v# K#i#v#

m#v#q#l#B# D#E#i#-c#k#e

1. FY `v#t#b#i# e#v#i#c#v#t#i# Bmj v#t#gi# we#v#b# K#i#t#e#? v#j# L#y#|
2. K#t#R#n#m#v#v#v# t`l#q#v#i# Bmj v#q#x# we#v#b# v#j# L#y#|
3. FY M#h#x#Z#v#i# e#v#i#c#v#t#i# Bmj v#t#gi# w#b#t`# R#b#v# K#i#t#e#? v#j# L#y#|

i#P#v#g#j#K# D#E#i#-c#k#e

1. Bmj v#q#x# FY`v#Z#v#i# l# M#h#x#Z#v#i# G#e#s# FY A#v#v#t#q#i# we#v#b# m#u#t#K#A#v#t#j# v#P#v# K#i#t#e#|