**g]kfn art tyf C0f s]Gb|Lo ;xsf/L ;+3 lnld6]8 -g]km\:s"g\_ sf]**

**@(cf}+ jflif{s ;fwf/0f ;ef ;DaGwL cToGt h?/L ;"rgf**

**k|sflzt ldltM@)&&.&.%**

o; ;+3sf] ldlt @)&& ;fn c;f]h @% ut] a;]sf] ;~rfns ;ldltsf] a}7ssf] lg0f{ofg';f/ ;+3sf] @(cf}+ jflif{s ;fwf/0f ;ef ;xsf/L ljefuaf6 ldlt @)&&.^.! df hf/L æ;xsf/L ;+:yfx?sf] ;fwf/0f;ef ;~rfng ;DaGwL ;"rgfÆ cg';f/ cef}lts -er'{cn\_ ?kdf ;DkGg ug{ ;Sg] Joj:yf u/]sf] / ;+3sf] ;~rfns ;ldltaf6 :jLs[t ædxfdf/Ldf ;fwf/0f;ef ;~rfng sfo{ljlw @)&&Æ cg';f/ g]kfn ;/sf/n] tf]s]sf] :jf:Yo dfkb08 kfngf u/L tkl;nsf] ldlt, :yfg / ;dodf x'g] Joxf]/f ;Dk"0f{ ;b:o ;+3÷;+:yfx?nfO{ ;xif{ hfgsf/L u/fpFb5f}+ .

o; ;DaGwL cf}krfl/s kq ;+3df cfa4 ;a} ;+3 ;+:yfx?nfO{ k7fO;lsPsf] 5 . sf/0fjz kq k|fKt gePsf] ePdf o;} ;"rgfnfO{ cfwf/ dfgL ;fwf/0f ;efdf pkl:yltsf] nflu xflb{s cg'/f]w ub{5f}+ . ;fwf/0f;efdf pkl:yltsf nflu cfly{s jif{ @)&^÷)&& sf] n]vfkl/If0f k|ltj]bg / ;fwf/0f ;ef÷;~rfns ;ldltaf6 cflwsfl/s k|ltlglw dgf]gogsf] lg0f{o ;lxt @)&& sflt{s @) ut]leq ;+3sf] glhssf] sfof{no jf msdnefscun@gmail.com df O{d]n dfkm{t k|fKt x'g] u/L k7fO;Sg' x'g cg'/f]w 5 .

**;fwf/0f;ef ;DaGwL hfgsf/L**

**k|fb]lzs la:tfl/t d~r ;~rfng M**

k|b]z g+=! – sflt{s @# ut], k|b]z g+=@ – sflt{s @$ ut], afudtL k|b]z – sflt{s @% ut], u08sL k|b]z – sflt{s @^ ut], n'lDagL k|b]z – sflt{s @& ut], s0ff{nL k|b]z – d+l;/ @ ut], ;'b"/klZrd k|b]z – d+l;/ # ut],

**lg0f{o PsLs/0f ug]{ clGtd a}7s M** @)&& d+l;/ % ut] laxfg !! ah]af6

**ef}lts sfo{qmd :yfg M** /fli6«o ;xsf/L ljsf; af]8{sf] ;efxn, k'nrf]s, nlntk'/

**k|ToIf k|zf/0f M**https://www.youtube.com/c/NEFSCUNTV

https://www.facebook.com/saccos.aawaj

https://www.s accosaawaj.coop.np/  
http://agm.nefscun.org.np/

**;fwf/0f ;efdf 5nkmn tyf lg0f{ofy{ k|:t't ul/g] k|:tfjx?**

-!\_ cfly{s jif{ @)&^÷)&& sf] jflif{s k|ltj]bg tyf cf=a=@)&&÷)&\* sf] k|:tfljt gLlt tyf sfo{qmdx? k|:t'lt, 5nkmn tyf kfl/t ;DaGwdf,

-@\_ cfly{s jif{ @)&^÷)&& sf] ljQLo k|ltj]bg tyf cf=a=@)&&÷)&\* sf] k|:tfljt ah]6 k|:t'lt, 5nkmn / kfl/t ug]{ ;DaGwdf,

-#\_ cfly{s jif{ @)&^÷)&& sf] n]vfkl/If0f k|ltj]bg 5nkmn / kfl/t ug]{ ;DaGwdf,

-$\_ cfly{s jif{ @)&^÷)&& sf] n]vf ;'kl/j]If0f ;ldltsf] k|ltj]bg k|:t'lt, 5nkmn tyf kfl/t ;DaGwdf

-%\_ ;+3sf] ljlgod ;+zf]wg ug{] ;DaGwdf,

-^\_ cf=a=)&&÷)&\* sf nflu n]vf k/LIfssf] lgo'lQm / lghsf] kfl/>lds lgwf{/0f ;DaGwdf,

-&\_ k|d'v sfo{sf/L clws[tsf] kfl/>lds tyf ;~rfns ;ldltsf] ;'ljwf tf]Sg] ;DaGwdf,

-\*\_ afXo bfloTj :jLsf/ ug{] ;DaGwdf,

-(\_ cfGtl/s sfo{ljlwx? ;+zf]wg tyf kfl/t ug]{ ;DaGwdf .

-!)\_ ;+3sf] ejg lgdf{0f ;DaGwdf .

-!!\_ ;+sNk k|:tfjx? ;DaGwdf .

-!@\_ lg0f{o k'l:tsf k|dfl0fs/0fsf nflu k|ltlglw rog ;DaGwdf .

-!#\_ ljljw .

**;fwf/0f;efdf ;xeflutfsf] ljlw M**

-s\_ ;fwf/0f;ef ;fd'lxs ef}lts pkl:yltdf ;fwf/0f;ef ;DkGg ubf{ cfpg;Sg] hf]lvd Go'lgs/0f ug{ ;+3sf ;Dk"0f{ sfof{nox? / ;b:o lhNnf art tyf C0f ;xsf/L ;+3sf lgoldt sfof{nox?nfO{ pkl:ylt s]Gb| sfod ul/Psf] 5 .

-v\_ pkl:yltsf] nflu ldlt @)&& sflt{s @! ut] b]lv dfu{ $ ut];Dd laxfg !) ah] b]lv % ah];Ddsf] ;do lgwf{/0f ul/Psf] 5 .

-u\_ ;fwf/0f;efdf pkl:ylt hgfpg] k|ltlglwnfO{ pkl:ylt hgfpFbfsf avt g} jflif{s k|ltj]bg k'l:tsf -k|ult Pjd\ k|:tfljt\_ k|bfg ul/g]5 .

-3\_ ;fwf/0f;efdf k|ltlglwTj ug]{ k|ltlglwn] ;f]lx avt pkl:ylt s]Gb|df /flvPsf] ;'emfj k'l:tsf÷k]l6sf÷PlKns]zg dfkm{t cfkm\gf] ;'emfj /fVg ;Sg'x'g]5 .

-ª\_ ;fwf/0f;efdf pkl:ylt hgfpg] k|ltlglwx?n] cfkm\gf] k|b]zsf] nflu tf]lsPsf] lj:tfl/t d~rdf tf]lsPsf] ;dodf pkl:ylt hgfpg ;Sg'x'g]5 . pkl:yltsf] nflu h'd Kn]6kmd{sf] cfO{8L / kf;j8{ pkl:ylt ;dodf tf]lsPsf sd{rf/L jf pkl:ylt PlKns]zg dfkm{t k|bfg ul/g]5 .

-r\_ ;+3sf glhssf sfof{no jf lhNnf art tyf C0f ;xsf/L ;+3sf lgoldt sfof{nox?df pkl:yt eO{ ;fwf/0f;efdf pkl:ylt hgfpg ;lsg]5 .

-5\_ ;fwf/0f;efdf ;xeflutf hgfpg] ;+:yfn] cf=j=@)&&÷)&\* sf] jflif{s gljs/0f z'Ns / kf}if d;fGt ;Ddsf] lgoldt art pkl:ylt hgfpg'k"j{ hDdf ug'{kg]{5 .

****-h\_ ;fwf/0f;efdf pkl:yltsf] nflu @)&& sflt{s @! ut]b]lv dfu{ $ ut];Dd -;fj{hlgs labfsf] lbg afx]s\_ laxfg !) ah]b]lv $ ah];Dd pkl:ylt k'l:tsf Pjd\ PlKns]zg v'nf /flvg]5 .

**g]kfn art tyf C0f s]Gb|Lo ;xsf/L ;+3 lnld6]8 -g]km\:s"g\_**

kf]=a=g+= (!^(, gofF afg]Zj/, sf7df8f}+, g]kfn

kmf]g g+M )!$&\*!(^#, $&\*)@)!

Od]nM nefscun329@gmail.com

j]a;fO6M www.nefscun.org.np

k=;+=r=g+=$%#÷)&&÷&\* ldltM @)&&.)&.)%

>L cWoIfHo",  
;+3df cfj4 ;Dk"0f{ art tyf C0f ;xsf/L ;+3÷;+:yf ln=

**ljifo M ;fwf/0f ;efdf k|ltlglw k7fpg] af/] .**

k|:t't ljifodf o; ;+3sf] ;~rfns ;ldltsf] ldlt @)&^ c;f]h @% ut] a;]sf] a}7ssf] lg0f{ofg';f/ ;+3sf] @( cf}+ ;fwf/0f ;ef b]xfosf ljifodf 5nkmn tyf lg0f{osf nflu ;xsf/L ljefun] hf/L u/]sf] æ;xsf/L ;+:yfsf] ;fwf/0f;ef ;DaGwL ;"rgfÆ / ;+3sf] dxfdf/Ldf ;fwf/0f;ef ;~rfng sfo{ljlwsf] Joj:yf adf]lhd tkl;nsf] ldlt, ;do / :yfgdf cef}lts -er'{cn\_ pkl:yltsf ;fy x'g] ePsf]n] ;f] ;fwf/0f ;efdf To; ;+3÷;+:yfsf] tkm{af6 ;+nUg ljj/0f cg';f/sf sfuhft @)&& sflt{s @) ut]leq lg0f{osf] k|ltlnlk ;lxt cflwsfl/s k|ltlglw dgf]gog ul/ k7fO{ lbg'x'g cg'/f]w ul/G5 .

**;fwf/0f ;ef x'g] ldlt,;do / :yfg**

**-s\_ pkl:ylt s]Gb|, ldlt / ;do M** o; ;+3sf ;Dk"0f{ sfof{nox? / ;b:o lhNnf art tyf C0f ;xsf/L ;+3sf lgoldt sfof{nox?nfO{ pkl:ylt s]Gb| sfod ul/Psf] 5 . pkl:ylt s]Gb|df @)&& sflt{s @! ut] b]lv d+l;/ $ ut];Dd laxfg !) ah]b]lv $ ah];Dd -;fj{hlgs ljbf afx]s\_ pkl:ylt v'nf /xg]5 .

**-v\_ k|fb]lzs lj:tfl/t d~rx? M** k|b]z g+=! – sflt{s @# ut], k|b]z g+=@ – sflt{s @$ ut], afudtL k|b]z – sflt{s @% ut], u08sL k|b]z – sflt{s @^ ut], n'lDagL k|b]z – sflt{s @& ut], s0ff{nL k|b]z – dfu{ @ ut], ;'b'/klZrd k|b]z – dfu{ # ut],

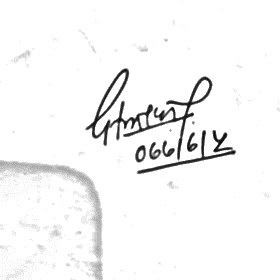
**;do M** laxfg !!M)) ah]

**:yfg M** h'd Kn]6kmd{

**-u\_ lg0f{o PsLs/0f a}7s tyf k|ltj]bg k|:t'lt / ;'emfj ;Daf]wg M** @)&& dfu{ % ut]  
**;do M** laxfg !!M)) ah]  
**:yfg M** /fli6«o ;xsf/L ljsf; jf]8{sf] ;efsIf, k"Nrf]s, nlntk'/

**-3\_ k|ToIf k|zf/0f M**https://www.youtube.com/c/NEFSCUNTV

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 https://www.saccosaawaj.coop.np/  
 http://agm.nefscun.org.np/

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**;fwf/0f ;efdf 5nkmn x'g] ljifox?**

-!\_ cfly{s jif{ @)&^÷)&& sf] jflif{s k|ltj]bg tyf cf=a=@)&&÷)&\* sf] k|:tfljt gLlt tyf sfo{qmdx? k|:t'lt, 5nkmn tyf kfl/t ;DaGwdf,

-@\_ cfly{s jif{ @)&^÷)&& sf] ljQLo k|ltj]bg tyf cf=a=@)&&÷)&\* sf] k|:tfljt ah]6 k|:t'lt, 5nkmn / kfl/t ug]{ ;DaGwdf,

-#\_ cfly{s jif{ @)&^÷)&& sf] n]vfkl/If0f k|ltj]bg 5nkmn / kfl/t ug]{ ;DaGwdf,

-$\_ cfly{s jif{ @)&^÷)&& sf] n]vf ;'kl/j]If0f ;ldltsf] k|ltj]bg k|:t'lt, 5nkmn tyf kfl/t ;DaGwdf,

-%\_ ;+3sf] ljlgod ;+zf]wg ug{] ;DaGwdf,

-^\_ cf=a=)&&÷)&\* sf nflu n]vf k/LIfssf] lgo'lQm / lghsf] kfl/>lds lgwf{/0f ;DaGwdf,

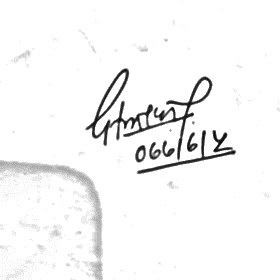
-&\_ k|d'v sfo{sf/L clws[tsf] kfl/>lds tyf ;~rfns ;ldltsf] ;'ljwf tf]Sg] ;DaGwdf,

-\*\_ afXo bfloTj :jLsf/ ug{] ;DaGwdf,

-(\_ cfGtl/s sfo{ljlwx? ;+zf]wg tyf kfl/t ug]{ ;DaGwdf .

-!)\_ ;+3sf] ejg lgdf{0f ;DaGwdf .

-!!\_ ;+sNk k|:tfjx? ;DaGwdf .

-!@\_ lg0f{o k'l:tsf k|dfl0fs/0fsf nflu k|ltlglw rog ;DaGwdf .

-!#\_ ljljw .

-======================\_

bfdf]b/ clwsf/L

dxf;lrj

**k'gZr M**

* ;+3sf] ljlgodsf] bkmf &-#\_ cg';f/ cfj4 ;+3÷;+:yfx?n] sDtLdf dfl;s ?=%)).)) jf lgoldt artsf] ! k|ltztsf b/n] lgoldt ?kdf art hDdf ug'{kg]{ x'Fbf ;fwf/0f;efdf pkl:ylt hgfpg'k"j{ slDtdf @)&& kf}if d;fGt ;Ddsf] dfl;s art ;+3df hDdf ul/;s]sf] x'g'kg]{ .
* ljlgodsf] bkmf (-!\_ adf]lhd aflif{s ;b:otf z'Ns jfkt ;fsf];sf ;b:o ;+Vofsf] cfwf/df cf=j=@)&&÷)&\* ;Ddsf] k|lt jif{ ?=%.– k|lt ;b:o x'g cfpg] /sd / bkmf (-%\_ adf]lhd lhNnf ;+3 dfkm{t ;+3sf] ;b:otf gljs/0f u/]sf] cj:yfdf lhNnf ;+3n] ;f] adf]lhdsf] ;b:otf z'Nssf] $) k|ltzt /flv afFsL z'Ns o; ;+3df a'emfPsf] x'g'kg]{ .
* cl3Nnf] cf=j=;Dd gljs/0f ug{ jfFsL ;+3÷;+:yfx?n] lgodfg';f/ ljnDj z'Ns ;d]t j'emfpg'kg]{5 .



g]kfn art tyf C0f s]Gb|Lo ;xsf/L ;+3 ln=-g]km\:s"g\_

kmf]6f]

-s[kof kmf]6f]df 5'g] u/L ;+:yfsf] 5fk k|ofu ug'{xf]nf\_

**@(cf}+ jflif{s ;fwf/0f ;efsf] cflwsfl/s k|ltlglw ljj/0f**

kmf/fd

**!= ;+3÷;+:yfsf] gfd M**

=======================================================================================================================================================

**@= 7]ufgf** M

* uf=kf= ÷g=kf=÷pk=d=g=kf=÷d=g=kf=M=========================================================================
* j8f g+= ============================ 6f]n M ============================ dfu{ ===================================
* c~rn M ================================== lhNnf ====================================================================
* kmf]g g+= ========================== km\ofS; g+= =============== :yfoL n]vf g+=(PAN): ==========================
* Od]n M =============================== j]e;fO{6 M ========================================
* cWoIfsf] gfd M ============================== kmf]g g+= ========================= O{d]n M =======================
* Joj:yfkssf] gfd M ======================== kmf]g g+= ========================= O{d]n M ======================

**#= @( cf}+ jflif{s ;fwf/0f ;efdf ;xeflutfsf] nflu cflwsfl/s lg0f{o M**

o; ;+3÷;+:yfsf] ldlt @)======;fn ========= dlxgf ========= ut] a;]sf] ;~rfns ;ldlt÷;fwf/0fsf] lg0f{o g+======= cg';f/ g]kfn art tyf C0f s]Gb|Lo ;xsf/L ;+3 ln= sf] @)&& ;fn d+l;/% ut] ;DkGg x'g] @(cf}+ jflif{s ;fwf/0f ;efdf k|ltlglwTj ug{ o; ;+3÷;+:yfsf]tkm{af6 tkl;ndf pNn]lvt JolQmnfO{ dgf]gog ul/ k7fO{Psf] Joxf]/f cg'/f]w 5 .

**$= k|ltlglwsf] ljj/0f M**

gfd / y/ M ====================================================== ;b:otf g+= ==============

7]ufgf M ======================== lhNnf ================ uf=kf= ÷g=kf=÷pk=d=g=kf= ÷d=g=kf= =========

j8f g+= ========= ufpF÷6f]n ================== k]zf M ========================= z}lIfs of]Uotf M ================

;Dks{ kmf]g g+= =============================================== email :============================================= ;+3÷;+:yfdf lglxt kb M =================================

cfkm\gf] ;+3÷;+:yfdf ;b:otf lnPsf] ldlt M =====================b:tvt gd"gf M

**%= g]km\:s"g k|lt tkfO{sf] yk ;Nnfx Pj+ ;'emfj eP M**

=======================================================================================================================================================================================================================================================================================================================================================================================================================================================================================================================================

**k|ltlglw dgf]gog ug]{ ;+3÷;+:yfsf] tkm{af6 k|dfl0ft ug]{sf] ljj/0f M**

**;+3÷;+:yfsf] 5fk**

b:tvt M ========================================

gfd, y/ M ========================================

;+3÷;+:yfdf lglxt kb M =====================