

Wemtgj wai ivngwibi ivnxg

0tZvgiv bvgvh Kvtag Ki, hvKvZ `vl Ges ivmfgi AvbMZ" Ki, hvfZ
tZvgiv AbMh-fvRb ntZ cvi |0 (myv b+ - 56)

ivmj (mv.) etj b, 0tn gAvh ! Zvg Rvbtq `vl Avj wv Zvf`i m=ut`i Dci
hvKvZ dih KtiqOb, hv Zvf`i abx e"wf`i t_tK wbtq Zvf`i `wi`
e"wf`i gvtS weZiY Kiv nte|0 (eL.vix, gmvj g l wZingvh)

hvKvZ wnmve

di nv` tnvmb tPŠaix

mPcÎ

	côv
hvKvZ wk ?	3
hv` i Dci hvKvZ di h	3
hvKvZ einfZ m`	4
tgšij K cŃqvRbxq m`	4
hvKvZi vbmve	5
th mKj m` i hvKvZ di h	5
~YŃ i fci hvKvZ	6
bM` A`_P hvKvZ	6
^e` wkK g`i Dci hvKvZ	7
tgvi vYvi A`_P Dci hvKvZ	7
tkqvi	8
embwR`K m` i hvKvZ	9
Drcw` Z cY`	9
~vqx m`wEi hvKvZ	10
FY I hvKvZ	10
ci i hvKvZ	11
km` I d`j i hvKvZ (Dki)	12
hvKvZ cŃv`bi LvZ	13
hv` i hvKvZ f`qv hvtebv	13
hvKvZ cwi `kva bv Kivi cwi Yvg	14
mvgwRk Kj `v`Y hvKvZ	14
`vb-LqivZ	15
hvKvZ wnmve Kivi c`wZ	15
hvKvZ wnmvtei dig -e`w³MZ m`	17
hvKvZ wnmvtei dig -e`emvqK m`	19

hvKvZ wK ?

hvKvZ Bmj vtgi tgšwj K Bev`Z mgšni gta` Ab`Zg Bev`Z | cŃZ`K gmnj gvbtk thgb hvKvZ dih nl qvi wclq mšut`K wckjm KižZ nte, wK tZgwb fvtc hvi Dci hvKvZ dih ZvtK Zv wbcwgZ cwitkval KižZ nte | cweĹ Kj Avtbi 28 vtb bvgvthi cvkvcwK hvKvZ cŃvbi ũKq t`qv ntqtQ | Avj v Zvqvj v etj b, ŃtZvgiv bvgvh Kvžqg Ki, hvKvZ cŃvb Ki Ges i`Kkvi x` i mvž_ i`Kz Ki Ń (miv evKpiv, AvqvZ- 43) | gnvbex (mv.) etj b, Ń Bmj vtgi wfvĒ cvPw v`šŃ Dci cŃZwŃZ | Avj v Qrov Ab` tKvb gveš bvb Ges gnvšš` (mv.) Avj v tčŃi Z i vny - GžZ mvŃ | t`qv, bvgvh cŃZŃv Kiv, hvKvZ t`qv, kvixi K I Avw_Ŕ mvg_©_vKžj n3/4; Kiv Ges i ghvb gvšm tivhv i vLvŃ | (ešvix I gnywj g)

hvž` i Dci hvKvZ dih

wbmv cwi gvY mšut` i gwyj K mKj gnywj g bi-bvixi Dci hvKvZ cŃvb Kiv dih | tKvb e`wš wbmv cwi gvY mšut` i gwyj K nl qvi ci Pwž` i wnmvte cwi cY`GK eQi AwZewwZ nžj Zvi Dci cešZx`eQžii hvKvZ cŃvb Kiv dih | Aek` hw tKvb e`wš hvKvžZi wbmvti gwyj K nl qvi cvkvcwK FYMŃ-nq, Zte FY ev` w žq wbmv cwi gvY mšut` i gwyj K nžj Zvi Dci hvKvZ dih nte | hvKvZ dih nl qvi ci hw tKvb e`wš hvKvZ cŃvb bv Kži A_©mšut` LiP Kži tđj Zvntj I Zvi cšep hvKvZ w žZ nte |

hvKvZi wbmve

i fcv 595 Mŭg (52.50 fwi) wKsev ˘Y©85 Mŭg (7.50 fwi) A_ev ˘Y©ev
i fcv th tKvb GKwJi wbmvtēi gj ˘ cwi gvY A_©máú` ev e`emwqK mvgMŭtK
hvKvZi wbmve etj | tKvb e`w³i tgšwj K cŭqvRb cŭtYi ci hw` wbmve
cwi gvY máú` Zvi gwj Kvbvq _vtK Ges P>`a gvŭmi wnmvte GK ermi Zvi
gwj Kvbvq ˘vqx _vtK Zvntj Zvi Dci G máú` t_tK Pwj k fvtMi GK fvm
hvKvZ iŭc cŭvb Kiv dih | gtb ivLŭZ nte eQŭi i i i I tkŭl G wbmve
we`gvb _vKv Ri`ix | eQŭi gvSLvŭb G wbmve cY©bv _vKŭj I hvKvZ cŭvb
KiŭZ nte | máú` i cŭZ`KwJ Aŭki Dci GK eQi AwZewwZ nl qv kZ©
bq eis i aywbmve cwi gvYi Dci eQi AwZewwZ nl qv kZ© AZGe, eQŭi i
i i ŭZ i ay wbmve cwi gvY A_©máú` _vKŭj I eQŭi tkŭl hw` máú` i
cwi gvY tekx nq Zvntj H tekx cwi gvYi Dci hvKvZ cŭvb KiŭZ nte |
eQŭi th tKvb Aŭk Awk máú` thvM ntj Zv cY©GK eQi AwZewwZ
nl qv kZ©bq | hvKvZ dih nl qvi tŭŭŭ gj wbmvtēi Dci eQi AwZewwZ
Kiv kZ© hvKvZ, hvKvZj wdZi, Kj evbx Ges nRjG mKj kixqŭZi weavb
máú` i gwj Kvbvi mvŭ_ máú`³ |

th mKj máú` i hvKvZ dih

- (1) ˘Y©i fcv I bM` A_©
- (2) ewbwR`K cY`
- (3) gvŭV wePi YKvi x Mew` ci
- (4) km` I dj gj |

~Y^Q ifcvi hvKvZ

hw` Kv^tiv wbKU 85 M^Qg ev 7.50 fwi (1fwi = 11.664 M^Qg) ~Y^QA_{ev} 595 M^Qg (52.50 fwi) ifcv_vtK Zvntj Zvi Dci hvKvZ dih| ~Y^Qifcv PvKv tnvK ev AjsKvi, e^eüZ ev Ae^eüZ, ~Y^Qev tišc^uwbvgZ th tKvb e⁻; mefe⁻vq ~Y^Qifcvi hvKvZ dih| nxiv, WvqgÜ, tnvqvBU tMvi, c^wU^wbvg c^fwZ gj⁻evb avZi hw` m^uü` wnmvte ev UvKv AvUKv^tbvi D^ti^tk⁻ μq Kiv nq, Zvntj evRvi gj⁻ wnmvte Zvi hvKvZ w^tZ nte| AjsKvimn mKj cKvi ~Y^Qifcvi hvKvZ w^tZ nte| nv⁻x^m ew^YZ AvtQ, GK⁻v`⁻ÖRb g^wnj v i^vmj j^v (mv.) Gi wbKU Avmj | Zv^ti⁻ ÖR^tbi nv^tZ ~Y^Q KsKY wQj | ZLb bex Kixg (mv.) Zv^ti^tK wR^tÁm Ki^tj b,Ö tZvgiv tZvgv^ti AjsKv^ti hvKvZ `vl wK[?]Ö Zviv ej^tj v, Öbv Ö| ZLb bex (mv.) ej^tj b, ÖtZvgiv wK cQ⁻ Kite th, Avj^v Zvqvj v tZvgv^ti^tK Av⁻t^bi⁻ Öw evj v cwi^tq w⁻tebÖ? Zviv ÖRb ejj, Öbv Ö | ZLb bex (mv.) ej^tj b, ÖZvntj tZvgiv G ~Y^Q hvKvZ cÖvb Ki Ö| (wZiwgwh)

bM` A_t^Q hvKvZ

bM` A_t^Q UvKv-cqmv, e^vstK Rgv, tcvóvj tmw^fsm, e^t`wKk g⁻t (bM⁻, Gdwm GKvD^u, wUwm, I^tqR Avb^f eÜ), tKv^uv^ubi tkqvi, w^gDP^qij cvÜ, FYc^l ev wW^te^Ávi, eÜ, m^Áqc^l, RgvKZ gvj vgvj (ivLx gvj), cÖBREÜ, exgv cwj w^m(RgvKZ wKw⁻), tKv-Acv^ti w^Uf ev m^wg^wZi tkqvi ev Rgv, tcvóvj tmw^fsm m^wU^fd^tKU, wW^tc^wRU tcbkb⁻ xg wKsev w^bivc^Évgj K Zn^wetj RgvKZ A_t^Q hvKvZ cÖZ eQi h_v w^bq^tg cÖhvR⁻ nte| cÖZö^tbi i^wZ Ab^fvqx eva⁻Zvgj Kf^vte PvKj xR^wei teZ^tbi GKw Ask w^bi^Ö nv^ti KZ^Q K^ti f^wel⁻ Zn^wetj Rgv Kiv ntj H A_t^Q Dci hvKvZ avh^Qte bv, Kvi Y H A_t^Q Dci PvKj xR^wei tKvb w^bq^šb⁻ v^tK bv| KZ^Qt^Qi KvQ t⁻tK f^wel⁻ Zn^wetj i A_t^Q tdir cvl qvi ci hvKv^tZi Avl Zv^fy^š nte| Hw^QKf^vte (Ackbvj) f^wel⁻ Zn^wetj teZ^tbi GKUv Ask Rgv Kiv ntj Zvi Dci hvKvZ cÖhvR⁻ nte A_{ev} eva⁻Zvgj K nv^ti i PvB^tZ tekx nv^ti GB Zn^wetj teZ^tbi GKUv Ask Rgv Kiv ntj H AwZ^wi^š Rgv A_t^Q Dci eQiv^š-hvKvZ cÖhvR⁻ nte| PvKj xR^wei Ab^vb⁻ m^uü^t i mv^t GB A_t^Q thwM ntq w^bmv^e cY^Qntj hvKvZ cÖvb Ki^tZ nte| tcbk^tbi UvKv^l nv^tZ t^tj hvKvZ

wnmvte Avmte| gvbZ, Kvdv, xi gvtii RgvKZ UvKv, nR; I Ki evbxi
Rb" RgvKZ UvKvi DctiI eQivtš-h_vmbqtg hvKvZ w tZ nte| e'vsK Rgv
ev wmwKDwi wU (FYcI ev wWteA'vi, eU, mAcI BZ'w) Dci AwRZ mÿ
Bmj vtgi `wóZ `ea DcvR® bq weavq hvKvZthvM" m=út` i m½ thvM Kiv
hvte bv| AwRZ mÿ tKvb RbwnZKi KvR e`q Ki tZ nte| Zte gj RgvKZ
A t_P ev wmwKDwi wU µq g t`i Dci hvKvZ c0vb Ki tZ nte| e'vsK Rgvi
Dci `ea g bvdv c0vb Kiv ntj H g bvdv gj Rgvi m½ hy³ Kti
hvKvZthvM" Ab"vb" m=úwEi mv t_ thvM Ki tZ nte|

^e t` wkK gÿ ti Dci hvKvZ

hvKvZ c0v tbi mgq Dcw`Z ntj gwj Kvbvaxb mKj ^e t` wkK gÿ ti bM`,
e'vsK Rgv, wUwm, eU, wmwKDwi wU BZ'w hvKvZ c0vbKvix e'w³ i emev tmi
t` tki gÿ t'evRv ti we`"gvb wevbgq nv ti gj` wba tY Kti Ab"vb" hvKvZthvM"
m=út` i mv t_ thvM Kti hvKvZ c0vb Ki tZ nte|

tgvni vYvi A t_P Dci hvKvZ

Ügvni 0 weav tbi gva`tg Bmj vg bvi x t` i Rb" GK Abb" AwKvi wbu 0Z
Kti tQ| Ktb, eti i mv t_ Zvi weevneÜ t b` tKwZi m=úbx` tjc, eti i KvQ
t_ tK gvni (tgvni vYv) tctq _v tK|
gvni eve` c0B RgvKZ A t_P Dci hvKvZ avh` nte| gvtii A_ wbmve
gv tvi ntj A_ev Ab"vb" hvKvZthvM" m=út` i mv t_ thvM ntq wbmve cY` ntj
hvKvZ c0vb Ki tZ nte| tgvni vYvi th A_ Av` vq Kiv nqwb Zvi Dci
hvKvZ avh` nte bv, Kvi Y GB A_ Zvi Avl Zvax t b bvB|
cPwj Z gÿ t q (UvKvq) avh` RZ Ügvni 0 we tqi mgq mv t_ mv t_ cwi t kva bv
Kti, wej t` c0vb Kiv ntj Zv Avl` R t wZi Kvi Y nq| eZ t v b Kv t j we`"gvb
gÿ ti µgea t v b gj` nvtmi dtj GB cvl bv cieZ t Z hLb cwi t kva Kiv nq,
ZLb gvtii i wevbg t q c0B A_ GKvš-bMY" ev ZyQ cwi gvY ntq hvq| ki xqvn &
wekvi` MY GB mgm` vi mgvav t b` p gZ t cvl Y Kti b th, cPwj Z g` ti
cwi e t Z` Y` ev t i t c` i cwi gv t Y i w f w E t Z Ügvni 0 wba t Y Kiv D w P Z, hv t Z
Kti weevn Z bvi x t` i GB AwKvi h_v` t v t e msi w t j Z _v t K Ges

tkqv̄t̄i gj̄ evw̄t̄q ev Kw̄t̄q GKw̄U m̄vaviY ēemv Kv̄h̄r̄ḡt̄K c̄l̄q
R̄ḡv̄t̄Lj vq c̄wi YZ K̄t̄i | B̄nv B̄mj v̄gx k̄i x̄qvi `w̄t̄Z m̄x̄úY%A%a|

embw̄R̄K m̄x̄ú̄t̄` i hv̄Kv̄Z

ēemvi w̄bq̄t̄Z (c̄b:w̄ēm̄t̄qi ḡv̄t̄g c̄Z̄`¶| ḡb̄v̄dv AR̄f̄bi R̄b̄) μ̄qKZ,
Avḡ`v̄bx-iB̄v̄bx c̄Ȳ, Ūv̄b̄w̄RU ev c̄wi enb c̄Ȳ, w̄ēm̄q c̄l̄Z̄w̄b̄ai (Ḡt̄R̄U)
K̄v̄t̄Q i v̄L̄v c̄Ȳ`è` I ḡR̄ȳ ḡv̄j v̄ḡv̄j t̄K ēemvi c̄Ȳ`ēt̄j | ēemvi c̄t̄Ȳ`i
D̄ci m̄ēf̄i s̄Z̄f̄v̄t̄e hv̄Kv̄Z d̄i h | Ḡḡb̄w̄K ēemvi D̄t̄i t̄k̄` μ̄qKZ R̄w̄g,
`v̄j v̄b ev th t̄Kv̄b ē` A_ ev ḡv̄j v̄ḡv̄j t̄j i ḡt̄j`i D̄ci I hv̄Kv̄Z c̄l̄v̄b K̄i t̄Z
n̄t̄e | ev K̄x w̄ēm̄p̄i c̄v̄l b̄v, Ḡj w̄m ḡw̄R̄b̄ I Av̄b̄j w̄z̄K LiP, ēemvi b̄M`
A_ f̄in Ab̄`v̄b` P̄j w̄Z m̄x̄ú` hv̄Kv̄t̄Zi w̄n̄m̄v̄t̄e Av̄b̄t̄Z n̄t̄e | Ab̄`w̄ t̄K ēemvi
t̄` b̄v th̄gb ev K̄x t̄Z ḡv̄j v̄ḡv̄j ev K̄v̄P̄v̄ḡj μ̄q K̄i t̄j w̄K̄s̄ev t̄e Z̄b, ḡR̄j x, f̄v̄ov,
w̄e`y, t̄Ūw̄j t̄d̄v̄b I M̄`v̄m w̄ēj, K̄i B̄Z`w̄` c̄wi t̄k̄w̄a Z̄ b̄v `v̄K̄t̄j D̄³ c̄wi ḡv̄Y
A_`hv̄Kv̄Z th̄v̄M` m̄x̄ú` t̄` t̄k̄ ev` h̄v̄t̄e | hv̄Kv̄Z w̄b̄āf̄i t̄Yi R̄b̄` w̄ēt̄μ̄Z̄v̄ Z̄v̄i
c̄t̄Ȳ`i μ̄q-LiP ḡj` t̄K (μ̄qḡt̄j`i m̄v̄t̄_ f̄v̄ov m̄n μ̄q-m̄s̄μ̄v̄š-Ab̄`v̄b` LiP
th̄v̄M K̄t̄i) w̄n̄m̄v̄t̄e āi t̄eb |
ÒAv̄j w̄ Z̄v̄q̄v̄j v ēemv̄t̄K n̄v̄j v̄j K̄t̄i t̄Q̄b Ges m̄ȳ t̄K n̄v̄i v̄g K̄t̄i t̄Q̄b̄ó | (m̄jv̄
ev K̄p̄i v, Av̄q̄v̄Z-275)

Drcw̄` Z c̄Ȳ`

^Z̄wi ev Drcw̄` Z c̄Ȳ`, D̄c̄R̄v̄Z `è`, c̄l̄μ̄q̄v̄ax̄b c̄Ȳ`, Drcv̄` b c̄l̄μ̄q̄v̄q
ē`ēüZ K̄v̄P̄v̄ḡj I c̄`w̄K̄s̄ m̄v̄ḡM̄ B̄Z`w̄` hv̄Kv̄t̄Zi Av̄l Z̄v̄f̄ȳ n̄t̄e | hv̄Kv̄Z
w̄b̄āf̄i t̄Yi R̄b̄` ^Z̄wi ev Drcw̄` Z c̄t̄Ȳ`i ḡj` v̄q̄b Drcv̄` b LiP ḡt̄j`i A_ ev
c̄v̄B̄K̄v̄i x̄ ev R̄vi `t̄i i w̄f̄w̄Ēt̄Z n̄t̄e | c̄l̄μ̄q̄v̄ax̄b ev Am̄x̄úȲ`c̄t̄Ȳ`i ḡj` v̄q̄b
ē`ēüZ K̄v̄P̄v̄ḡj I Ab̄`v̄b` D̄c̄v̄` v̄t̄bi Li t̄Pi w̄f̄w̄Ēt̄Z K̄i t̄Z n̄t̄e | ḡR̄ȳ
K̄v̄P̄v̄ḡj Ges Drcv̄` b c̄l̄μ̄q̄v̄q K̄v̄P̄v̄ḡv̄t̄j i m̄v̄t̄_ ē`ēüZ c̄`w̄K̄s̄ m̄v̄ḡM̄ μ̄q-
LiP ḡt̄j`i w̄f̄w̄Ēt̄Z w̄n̄m̄v̄e n̄t̄e Ges hv̄Kv̄t̄Zi Av̄l Z̄v̄ax̄b c̄Ȳ`è` m̄n ēemvi
b̄M` A_`¶ Ab̄`v̄b` P̄j w̄Z m̄x̄ú`Ēi m̄v̄t̄_ th̄v̄M K̄t̄i hv̄Kv̄Z w̄b̄āf̄i Ȳ K̄i t̄Z n̄t̄e |

Drcv`b c0muqvq wbtqvwrZ `vqx m3u` thgb- Rwg, `vj vb, hscwz, AvmevecI, hvbevb BZ`w` i Dci hvkvZ c0hvR` nte bv|

`vqx m3u`Ei hvkvZ

`vqx m3u`E ej tZ eSvq Rwg, `vj vbtkvV, AvmevecI, hscwz, hvbevb BZ`w` |

(K) emevm, e`envi, Drcv`b Kvtr ev Kvq3m3u` tbi DfI tk` wbtqvwrZ `vqx m3u`Ei Dci hvkvZ avh9q bv|

(L) Avq DcvR#bi Rb` fvoqv wbtqvwrZ `vqx m3u`E thgb- Mn, t`vkvb, `vj vbtkvV, Rwg, hscwz, Mvvo, hvbevb BZ`w` i Dci hvkvZ avh9q bv| Zte Gme m3u`E t_tK fvor eve` AvRZ wbu Avq Ab`vb` hvkvZthvM` m3u`Ei m1/2 thvM Kti 2.5% nti hvkvZ c0vb Ki tZ nte|

(M) tPv-tKvbi DfI tk` wbtqvwrZ `vqx m3u`E thgb- Rwg, Mn, t`vkvb, GcvU9u, `vj vbtkvV, AvmevecI, hscwz, Mvvo, hvbevb BZ`w` e`emvqK cY` eTj MY` Kiv nte Ges G_tjvi gTj`i Dci hvkvZ avh9te|

FY I hvkvZ

FY`vZvi Dci hvkvZ

(K) Av`vqthvM` FY Av`vq nI qvi ci Ab`vb` hvkvZthvM` m3u`i mvt_ thvM Kti hvkvZ c0vb Ki tZ nte|

1. th FY bMt` ev tkvb `te`i wwbgtq Kvtrv KvtrQ cvI bv nq, Gifc FY Av`vq nI qvi ci hvkvZ w` tZ nte, Ges weMZ ermi mg#ni I hvkvZ c0vb Ki tZ nte|

2. th cvI bv tkvb `e` ev bM` FtYi wecixtZ bq, thgb DEiwaKvi m#I c0B A`vei m3u`, `vb, AvOqZ, tgvni vYvi A`BZ`w` eve` c0B nq| Gifc t9t#I Av`vtqi ci hvkvZ avh9 nte| G_tjvi Dci weMZ ermi mg#ni hvkvZ c0vb Ki tZ nte bv|

(L) Av`vq AthvM` ev Av`vq nevi e`vcvti m#`n _vKtj tm FY hvkvZi wmvte Avmte bv| h` KLBi D³ FtYi Uvkv Av`vq nq, Zte tKej gvI 1(GK) eQtI i Rb` Dnvi hvkvZ w` tZ nte|

FYMänZvi Dci hvKvZ

(K) FYMänZvi F†Yi UvKv tgvU hvKvZ†hvM" mæú` t_†K ev` hvte| wKŠ' hw` FYMänZvi tğšwj K cŃqvR†bi AwZwi ³ `vqx mæúwĒ(thgb-AwZwi ³ evox, `vj vb, GcvU†gU, Rwg, tgvkbvix, hvbevb, Mvox I AmvevecĪ BZ`w)` _v†K hvnv Øviv Gifc FY cwitkva KitZ m¶lg, Zte D³ FY hvKvZ†hvM" mæú` t_†K ev` hvte bv|

(L) `vei mæú†`i Dci wKw`wFwĒEK FY (thgb-nvDwRs tj vb BZ`w)` hvKvZ†hvM" mæú` t_†K ev` hvte bv| Zte ewl R wKw`† UvKv AcwitkvaZ _vK†j Zv hvKvZ†hvM" mæú` t_†K ev` hvte|

(M) e`emv†q wewb†qv†Mi Rb" FY tblqv ntj D³ F†Yi UvKv hvKvZ†hvM" mæú` t_†K ev` hvte| wKŠ' hw` FYMänZvi tğšwj K cŃqvR†bi AwZwi ³ `vqx mæúwĒ _v†K Zte D³ FY hvKvZ†hvM" mæú` t_†K ev` hvte bv|

(N) wki`-wewb†qv†Mi t¶†† F†Yi UvKv hvKvZ†hvM" mæú` t_†K ev` hvte| Zte hw` FYMänZvi tğšwj K cŃqvR†bi AwZwi ³ `vqx mæúwĒ †_†K D³ FY cwitkva Kiv hvq Zte Zv hvKvZ†hvM" mæú` t_†K ev` hvte bv|

(O) hw` AwZwi ³ `vqx mæúwĒi gj" F†Yi cwigv†Yi t†q Kg nq, Zte F†Yi cwigv† t_†K Zv ev` w`†q evKx F†Yi UvKv hvKvZ†hvM" mæú` t_†K ev` hvte| wej †æ^cŃ`q ev cy:Zcwuj KZ F†Yi tej vq i agvĪ F†Yi ewl R AcwitkvaZ wKw`-hvKvZ†hvM" mæú` t_†K ev` hvte|

cii hvKvZ

D†Ui meŃæ wbmve cvPwU, Mi"-gwn†li wĪ kuU Ges QvMj -†fovi Pwj kwU| Zte G ai†Yi ci erm†ii Ata¶Ki tekx mgq g†³ f†te Pvi Yfvg†Z Lv" MŃb KitjB Gme cii Dci msL`v wFwĒEK hvKvZ avh©nte| e`emwqK D†††k` th tKvb cimæú` cŃZcvj b Kiv ntj tm_†j v†K e`emwqK cy" etj MY" Kiv nte Ges G†`i Dci hvKvZ msL`vi wFwĒ†Z bq, g†j`i wFwĒ†Z avh© nte| e`emvi D†††k` Lvqv†i cwj Z grm", num-gj Mx, Mi"-QvMj BZ`w` Ges Lvqv†i Drcw` Z `p, wWg, d†lv†bv ev" Pv, gv†Qi ti Yy tcvbv BZ`w` e`emvi mæú` wnmvte hvKvZ cŃvb KitZ nte| wŃq†bex g†n=š (mv:) cwb†Z evm Kiv Ae`vq gvQ µq-wµq KitZ w††a K†††Qb| gvQ hLb wew†i Rb" aiv nte ZLbB Gi hvKvZ cwitkva KitZ nte|

km̄ I d̄tj i hvKvZ (Dki)

km̄ I dj ḡtj i hvKvZ t̄K Dki ētj | Rwg t̄ t̄K DrcbæmKj c̄Kvi km̄,
kvKkwā, Zwi-ZiKwi I d̄tj i Dci hvKvZ c̄hvR̄ | ē emvqK D̄t̄ t̄k̄
wewb̄t̄q̄M Kiv n̄tj ebR ē, Nvm, bj LvMov, JIwa ē, Pv evMvb, ivevi Pvl,
Zjv, AvMi, dj, AwK̄, exR, Pviv, Kj ḡ BZ̄ w̄ hvKvZi Avl Zvf̄ n̄tj |
dmj Avmvi mv̄ t̄ mv̄ t̄ Dki cwi t̄kva Ki t̄Z nq | G t̄ t̄ t̄ ermi AwZ̄
nlqvi c̄q̄Rb bvB | erm̄ti GKwaKevi dmj Avm̄tj GKwaKevi Dki
cwi t̄kva Ki t̄Z n̄tj | A t̄bK ait̄bi dj, dmj I kvKkwā GKB mv̄ t̄ KvUv
ev D̄t̄ Ēvj b Kiv hvq bv | thgb- ḡw̄ P, te, b, t̄c̄t̄c, t̄j ey KvWvj BZ̄ w̄ i
cwi c̄ Zv ē t̄S w̄KQz w̄KQz K̄ti K̄t̄qKw̄ b ci ci c̄t̄iv Kw̄l tḡS̄m̄tḡ evi evi
D̄t̄ Ēvj b Kiv nq | dm̄tj i ḡw̄j K hw̄ dm̄tj i Avbḡw̄bK cwi gvY w̄bifcY
Ki t̄Z mḡ nb Ges Zv hw̄ w̄bmve cwi gvY nq Z̄t̄e c̄ḡ t̄ t̄KB c̄Z
D̄t̄ Ēj t̄bi mv̄ t̄ mv̄ t̄ Dki (hvKvZ) cwi t̄kva Ki t̄eb | hw̄ ḡw̄j t̄Ki c̄t̄ dj -
dm̄tj i cwi gvY w̄bifcY Kiv m̄ē bv nq, Z̄t̄e w̄Zwb c̄ḡ D̄t̄ Ēvj b t̄ t̄K
dm̄tj i w̄mve ivL̄t̄eb Ges hLwb t̄gvU D̄t̄ Ēvj Z dm̄tj i cwi gvY w̄bmve
cwi gvY t̄c̄S̄t̄e ZLwb H w̄ b ch̄S̄-t̄gvU D̄t̄ Ēvj Z dm̄tj i hvKvZ cwi t̄kva
Ki t̄eb Ges ZrcieZx̄ c̄Z D̄t̄ Ēj t̄bi mv̄ t̄ mv̄ t̄ hvKvZ cwi t̄kva Ki t̄eb |
Ryj w̄b Kv, Avmevec̄ I M̄n̄w̄ḡ ē envi Dc̄t̄hvMx̄ ē t̄ t̄ t̄, Gifc
ē hLb KvUv n̄tj ZLb Ḡ t̄j vi Dci hvKvZ c̄hvR̄ n̄tj, Zv hZ `x̄N̄mḡq
ci KvUv nDK bv t̄Kb |

th Rwḡt̄Z t̄mP c̄q̄Rb nq bv, c̄Kw̄ZK f̄v̄t̄e w̄³ nq, Zvi dm̄tj i hvKvZ
n̄tj `k f̄v̄t̄Mi GKf̄v̄M (10%) Avi th Rwḡt̄Z t̄m̄Pi c̄q̄Rb nq, Zvi
dm̄tj i hvKvZ n̄tj w̄ek f̄v̄t̄Mi GKf̄v̄M (5%) |
dmj Drc̄ w̄ t̄bi ē q̄ thgb- Pvl, mvi, Kx̄Uv̄kK, ecb I KZ̄ BZ̄ w̄ LiP
Drc̄ w̄ Z dm̄tj i cwi gvY t̄ t̄K ev̄ hv̄t̄e, Z̄t̄e G me LiP t̄gvU Drc̄ w̄ Z
dm̄tj i GK ZZx̄q̄st̄ki tekx̄ ev̄ hv̄t̄e bv |

dm̄tj i w̄bm̄v̄t̄ei cwi gvY 5 l̄q̄m̄K ev 653 w̄K̄t̄j v̄M̄ḡ | A t̄bK Kw̄l dmj
Av̄t̄Q hv ḡvcv ev I Rb Kiv nq bv | thgb w̄w̄f̄b̄ǣi t̄bi dj, dmj, kvKkwā,
dj, AwK̄, Pviv, ē BZ̄ w̄ | Ḡ t̄j vi w̄bmve w̄bā t̄Yi t̄ t̄ t̄ t̄ t̄ t̄
mv̄avi Y dmj Pvj ev M̄t̄gi 653 t̄K̄w̄Ri ḡj̄ (̄v̄bx̄q̄ ev R̄v̄t̄i Mo ḡj̄) w̄bmve
w̄m̄v̄t̄e MȲ Kiv hv̄t̄e |

hvKvZ c0 vti LvZ

Avj v Zvqv v etj b, 0hvKvZ tZv tKej vbt^; AfveM0-I Zrmswk6-
KgPvix^ i Rb", hvf` i vPE AvKIv Kiv nq Zvt` i Rb", `vmgy^3 i Rb", FY
fivvuvst` i, Avj vai ct_ l gmvvdti i Rb" 0 (mjv ZI ev, AvqvZ-60) |
Amnvq GwZg, Mixe, wgmKxb, Avkqnxb, Mixe ev`niv, `wi`^akv_x^c^f^vZ
`tLx RbtMw0 hvKvtZi cKZ nK`vi | Bnvt` i gta` Mixe AvZkq `Rb l
c0Ztekr Awak nK`vi | Kg^ Mixet` itK AvZvKgnst`v b mnvqZv Kti
`vej st` nI qvi Rb" hvKvtZi A_`e`q Kiv hvq| 0xtbi c0vti l 0xbx wkvvi
we`vti hvKvtZi A_`e`q Kiv hvq| h_v`^Kvi tY FYM0-Ges FY cwi tkvta
Aqg ntq cotj Zvt` i FY gy^3 i Rb" hvKvtZi A_`w` tq mnvvh` Kiv hvq|
mdiKvix hw` Avw_R Amjevq cWZZ nq, Zte ZvtK hvKvtZi A_`w` tq
mnvvh` Kiv hvq, hw` l Zvi evoxi Ae`v fvtj v nq| bl -gmvj gtK cpeftbi
Rb" hvKvtZi A_`w` tq mnvvh` Kiv hvq| hvKvZ Ggb tj vKtKB w` tZ nte
hvi hvKvZ vbtZ cvti |

hvt` i hvKvZ t` qv hvtebv

abx e`w^3 i Rb" hvKvZ LvI qv ev abx e`w^3 tK hvKvZ t` l qv Rvtqh bq|
Avcb `wi`^wvZv-gvZv, `v`v`v`x Z_v EaY^mKj bvi x-cj`l, Abjfc fiY-
tcl tY wbfPkj cjl -Kb`v Ges `vgx `gtK hvKvZ c0vb Kiv Rvtqh bvB|
hvKvZ emfZ m^ut` i 0viv Zvnt` i fiY-tcviY Kiv l qmRe| Abjfc
gmvvst` (mv.) Gi cKZ eskait` i m^stb l gh^vi Kvi tY hvKvtZi A_`^
0viv mnvvh` Kiv Rvtqh bq| GKgvI `vtbi A_`0vivB Zvt` i tL`gZ Kiv
Ri`ix| gmvR`, gv` & mv, iv`v-NvU BZ`w` wbg^Yi Rb" hvKvtZi A_`e`q
Kiv vbtla| maviY AvkqtK`^ wbg^Y Kiv l Rvtqh bq| Zte Avkq tKt`^
`jve`v m^ubaeAvkq c0_x^ i e`w^3 gmvj Kvbxab Ni-evox wbg^Y Kti t` qv
Rvtqh| gtb ivL tZ nte hvKvZ cwi tkva nI qvi Rb" e`w^3 tK gmvj K emv tq
t` l qv kZ^ mZivs hvKvtZi At`_gZ e`w^3 i `vdb-Kvdtbi e`e`v Kiv l
Rvtqh bq| hvKvZ t` l qv thgb kixqtZi weavb, Abjfc hvKvZ cvl qvi
thwM` e`w^3 tKB hvKvZ t` l qv kixqtZi weavb| mWk cvtI hvKvZ c0vb bv
Kij hvKvZ cwi tkva nte bv|

hvKvZ cwi tkva bv Kivi cwi Yvg

Avj ~~va~~ Zvqvj v etj b, òAvi hviv "Y©I ðiŠc" cÄxfZ Kti Ges Dnv Avj ~~va~~ cġ e"q Kti bv, Zvt`i tk ggŠ[®] kw⁻ t msev` `vl | thw` b Rvnbwtgi AwM[®] Dnv DEB Kiv nte Ges Dnv Øviv Zvt` i jj vU, cvk[®] k l cōt` tk `vM t lqv nte | tmw` b ejv nte, BnvB Dnv hvnv tZvgiv wbtRt` i Rb` cÄxfZ KitiZ | mZivs tZvgiv hvnv cÄxfZ KitiwQ[®] Zvnn Av`[®] b Kió(mjv ZI ev, AvqvZ 34-35) | Ave`j ~~va~~ web gvmD` (iv:) t⁻tk ewY[®] ntqtQ th, Avj ~~va~~ i vmj (mv.) etj b, ò tKvb e"v[®] hw` Zvi abm[®]ú[®] t` i hvKvZ bv t` q Zte H m[®]ú[®] wKqvgtzi w` b ARMi mvtci AvKvi aviY Kti Zvi Mj t` k teób Kite ó | i vmj (mv.) Zvici wZj vl qvZ Kiti b, òAvi Avj ~~va~~ wR AbjM[®] hvnv tZvgw` M[®]tk w` qvtQb ZvntZ hvnviv KcYZv Kti Zvnt` i Rb` Dnv g½j , Bnv thb Zvnniv wKQ[®]zB gtb bv Kti | bv, Bnv Zvnt` i Rb` Ag½j | hvntZ Zvnniv KcYZv Kwi te wKqvgtzi w` b DnvB Zvnt` i Mj vq tewo nBte ó | (m[®]v Avj -Bgivb, AvqvZ 180) bvmvqx l Be[®]tb gvRvn | nhiZ Avj x (iv:) t⁻tk ewY[®] ntqtQ th, Avj ~~va~~ i vmj (mv.) etj b, òmj tLvi, m[®]`vZv, Dnvi mv[®]lx l tj LK, Dwe AskbKwii Yx Ges th bvi x Dwe Askb Kivq, Awfkb H e"v[®] th hvKvZ w` tZ A`[®]kvii Kti, wnj ~~va~~ kvix l hvi Rb` wnj ~~va~~ Kiv[®]bv nq, Gt` i mKtj i Dci Avj ~~va~~ Awfkvic ev j vōBZ ó | (Avngv` l bvmvqx)

mvgwRK Kj`v[®]Y hvKvZ

Bmj vtgi 5wU ⁻ t[®] gta` hvKvZ A[®]wZK ⁻ t[®] Bmj vtg hvKvZ e"e"v mgvtRi `wi`[®] l `tL-Kó`[®] t Kiv l gvbeZvi Kj`vY mvab Kiv | abx[®] t` i m[®]ú[®] t` Mixe l ew[®] tzi nK i tqtQ | mwK wnmve Kti wbcvgZ hvKvZ cōvb Kivi dtj abxi m[®]ú[®] t` i Dci Mixtei nK cwi tkva nq | dtj m[®]ú[®] cwi i x l wndvhZ nq, hvKvZ`vZvi gbtK tj vf t⁻tk cwe[®] t Kti Ges `vb l Z`vM ⁻ kv[®] t i Af`⁻ n[®] tZ mrvh` Kti | hvKvZ cōvbKvixi Rb` i tqtQ gnvb Avj ~~va~~ Zvqvj vi wBKU n[®] tZ AMwYZ cwi[®] l cvi t[®] ŠwKK Kj`vY | hvKvtzi DcKvii fvMx mgvtRi `tLx`⁻ wi`[®] RbtMwō | hvKvtzi A[®] mgvtRi `wi`[®] RbtMwōi Afve c[®] t[®]Y mrvqZv Kivi cvkvcmk A[®]wZK `elg`[®] nvm

ciq Ges mgvR abx- `wi`f gta` cvi`úwi K mnthwMZv I mnvbfwZi
„Yvej x epx cıq|

`vb-LqivZ

máú` DcvRfbi j`l` `yboqvi I AvmLivtZi kmš-jvf Kiv| DcvRfKvix
wbRi cŕqvRb cıYi ci Zvi wbKU th máú` Aewkó `vK, Zv mgvRi
Amnvq gvbfi Kj`vY e`q Kivi weavb itqtQ| ZvB hvKvZ Qovl máú`
ntZ `xq AvZkq-`Rb, cŕZtekx, GwZg, wgmwKb I mnvvh` cŕ`x i Ges
Avj`i iv`vq `vb Kitz nq| Avj` Zvqvjv `vbK epx I mgx Ktib|
Ōhviv wbRi`i ab-máú` Avj`i cı` LiP Kti, Zv`i LiPi `pš-GB,
thgb GKwU exR ecb Kiv nj Ges Zv ntZ mvZwU Qov tei nj Avi
cŕ`KwU Qovq GKkU `vbr ntqtQ| Avj` hvK Pvb Zvi KvR GfvteB
cŕh` vb Ktib| wZwb D`vin`-eU, me wKQyRvbb Ō (mjv evKiv, AvqvZ-
261)|

ŌAvj` tZvgvK th ab-máú` w`tqtQb, Zvi gva`tg Zıg ciKvtj i Ni
`ZixtZ mPó`vK| cı`extZ tZvgvi Ask MhY Kitz fj Ki bv| Zıg Ab`
gvbfi Kj`vY Ki, thgw Avj` tZvgvK Kj`vY `vb KitzQbŌ (mjv
Kvmv, AvqvZ-77)|

hvKvZ wnmve Kivi c×wZ

wnmve cwi gvY A_`máú` i gwj K cŕ`K gmj gvbK eQi vtš-hvKvZ cŕ vb
Kitz nte|

máú` i cKwZ I aiY Abjvqx hvKvZi nvi wfbawfbante -
K) `Y`tišc`, bM` A_`e`emwqK gvj vgvj , Avq, j f`vsk, KvRi gva`tg
DcvRf, LubR máú` BZ`w` i Dci hvKvZ 2.5% nvti wnmve Kitz nte|

L) dj I dmj Drcv`tb hwišK tmP mjvav Mŕb Kitz 5% nvti hvKvZ
wnmve Kitz nte|

M) dj I dmj Drcv`tb Rıg cŕKwZKfvte w³ ntj 10% nvti hvKvZ
wnmve Kitz nte|

ˆYev ifcvi wbmvtēi wfwĒtZ cĀZ P>`eQti (354 w`b) wbtRi cYgvtj i
 hvKvZ wnmve Kti cĀtg m`u` t_tK hvKvtZi Ask A_w cYgvtj i Pwj k
 fvMi GK fvM ev kZKiv AvovB fvM ev 2.5% c_wK Kti wbtZ nte| Avi
 hw` wnmvecĀ tmSi eQi A_w 365 w`tbi (thgb 30 `PĀ, 30 Rb ev 31
 wWtm`st) wfwĒtZ nq Zvntj hvKvZ avh`nte 2.577% nvti |
 ˆtYp evRvi `i cĀZ MĀg 4,000 UvKv ntj 85 MĀgi gj` 3,40,000 UvKv
 hvi Dci hvKvZ nte 2.5% nvti = 8,500.00 UvKv| Avi ifcvi evRvi `i
 cĀZ MĀg 150 UvKv ntj 595 MĀgi gj` 89,250 UvKv hvi Dci hvKvZ nte
 2.5% nvti = 2231.25 UvKv| hvKvZ wnmve Kivi mgq Gme ˆYq tiStc`i
 weµq gĀj`i (A_w hvKvZ wnmve Kivi mgq weµq KitZ PvBtj th gj`
 cvl qv hvte) wfwĒtZ hvKvZ wnmve KitZ nte|
 hvKvtZi Ask c_wK Kivi mgq ev cĀvb Kivi mgq Aek`B wqZ KitZ
 nte| btPr hvKvZ cwitkva nte bv| thS_gwj Kvbvi gvtj i hvKvZ
 e`w³MZfvte wbtRi Ab`vb` gvtj i mvf` t`qv hvq Avevi mwSj Zfvte| kĀj
 thS_gwj Kvbvi gvj t_tK hvKvZ cwitkva Kiv hvq| hvKvZ bM` A_t`cĀvb
 Kiv DvPZ| Mixtei KvQ bM` A_B AwAKZi Kj`vYKi | KivY bM` A_t`P
 Øiv th tKvb cĀqvRb wUvfbv hvq| hvKvZ tKvb cKvi `qv ev AbMh bq|
 meEKvi tj SĀKKZv, hk-L`wZ I cww`e ˆt`P DĀi k` t_tK gj³ ntq GKgvĀ
 gnvb Avj Zvqvj vi mšĀi DĀi tk` hvKvZ cĀvb KitZ nte|

Øhviv wekĀm ˆvcb KtiĀQ, mr KvR KtiĀQ, bvgvh
 cĀZwĀZ KtiĀQ Ges hvKvZ cĀvb KtiĀQ, Zvt`i Rb`
 cij`wi Zvt`i cvj bKZĀ KvQ itqĀQ| Zvt`i tKvb
 fq bvB Ges Zviv `t`wLZ nte bv Ō| (mjv evKpiv,
 AvqvZ-277)

hvKvZ wnmvtei dig

bvg _____ hvKvZ eQi _____ wnRwi

e`w³MZ m^u`

~Y^oi fcv I ~Y^oi fcv i Aj sKvi w` =

tkqvti weib^tqvM =

wnwKDwi wU^tZ weib^tqvM: FYc^t ev wW^te^uAvi, eU, m^uAq c^t, tURwi eU BZ^uw` =

exgv, wW^ucGm, c^of^tW^u dvU BZ^uw` =

~vqx m^uw^uEi Dci wBU Avq =

(Mn, t^u vKvb, `vj vb^tKvWv, Rwg, hš^ucvZ, Mwo, hvbernb BZ^uw` f^uov eve` wBU Avq)

%^ut^u kxK gy^u i: bM^u I e^uvs^tK Rgv, eU, wUw BZ^uw` (weib^gq n^uti = UvKv) =

e^uvs^tK Rgv : wcl. W^u m^uAqx, Pj wZ, we^tkI Rgv, tcv^uoj tmw^ufsm, BZ^uw`

=

FY/cvI bv Av` vq =

Ab^uvb^u =

nv^tZ bM^u =

tgvU =

e^u` :

ev^u t^uhM^u FY, e^tKqv wKw^u-,

Ab^uvb^u ev^u t^uhM^u t^u bv =

hvKvZ t^uhM^u m^u =

hvKv^tZi cwi gvY 2.50% =

ZAKAT CALCULATION FORM

Name _____ Year _____ Hijri _____

PERSONAL ASSETS

Gold & Silver in Solid & Ornaments	=
Investment in Shares & Stocks	=
Investment in Securities:	=
Debenture, Bond, Savings Certificates, Treasury Bond etc.	=
Insurance, DPS, Provident Fund etc	=
Net Revenue earned on Fixed Assets: (Net revenue earned as Rent on Houses, Shops, Buildings, Land, Machineries, Vehicles, Transports etc.)	
Foreign Currencies:	=
Cash in Bank, Bond, Traveller's Cheques etc (=equivalent Taka)	
Bank Deposits:	=
Fixed, Savings, Current, Postal Savings, Special deposits etc	
Money received as loan refund/dues from others	=
Others	=
Cash in Hand	=
TOTAL	=
Less	
Deductible Loan, Loan Installment due	=
Other deductible Dues	
TOTAL AMOUNT LIABLE FOR ZAKAT	=
ZAKAT AMOUNT 2.50%	=

This form does not cover all Zakatable items. About debts please read the rules concerning Zakat on debts. For clarifications or more information please contact your local Imam or Islamic scholar.

hvKvZ wnmvtei dig

big _____ hvKvZ eQi _____ wnrwi

e`emvwiqK m`u`

wewpi Rb` f`vKvfb, s`vfg I wepq cZubwai (GfR>U) KvqQ i vLv cY`e` =

cwi enb I U`vbwRU cY` =

Drcw` Z (^Zwi) cY` =

Drcv` b cU`pqvxb ev Am`u`Y`cY` =

gRyZ KuPvgvj I c`vKs mvgM0 =

evKx wewpi cvl bv =

cvl bv Avq, wej I Ab`vb` cvl bv wnmve =

e`vstK Rgv =

Ab`vb` =

nvfZ bM` =

tgvU ----- =

ev` :

ev` thvM` FY, e`Kqv wKw`-,
cvl bv` vi, c0`q wej I Ab`vb` ev` thvM` f` bv =

hvKvZ thvM` m`u`

----- =

hvKvZi cwi gvY

P`ermi 2.50% =

fmSi ermi 2.577% =

GB di tg mKj hvKvZ thvM` m`u` i Dfj E-bvB | FfYi e`vcvfi hvKvZ I FfYi wbgvewj tRtb
wbb | we`wi Z RivfZ `vbxq Bgvq A_ev weA Avfj tgi mvt_ thvM thvM Ki`b A_ev hvKvZ
wbf` K Kv eBwU cob (Avj -fnj vj cvevj fKmY, ejsj vevRvi tclv 01711115448)

ZAKAT CALCULATION FORM

Name _____ Year _____ Hijri _____

BUSINESS INVENTORY & OTHER CURRENT ASSETS

Trading Goods in Shops, Warehouse & with Agents	=
Goods in Transport or Transit	=
Stock of Finished Goods	=
Unfinished or Goods in Manufacturing Process	=
Stock of Raw & Packing Materials	=
Net Revenue earned on Fixed Assets:	=
(Net revenue earned as Rent on Houses, Shops, Buildings, Land, Machineries, Vehicles, Transports etc.)	
Investments in Shares & Securities	=
Goods sold on Credit	=
Receivable Bills, Revenues & other Accounts Receivable	=
Money in Banks	=
Others	=
Cash in Hand	=

TOTAL =

Less

Deductible Loan, Loan Installment due	=
Creditors, Bills Payable, Other deductible liabilities	

TOTAL AMOUNT LIABLE FOR ZAKAT =

ZAKAT AMOUNT =

Lunar Year basis @2.50%

Solar Year basis @2.577%

This form does not cover all Zakatable items. About debts please read the rules concerning Zakat on debts. For clarifications or more information please contact your local Imam or Islamic scholar.