

# ବୈଶାମିକ ସ୍ରୀଧର ମର୍

cevј x evZP- cevј x e"vsK wj vgtUW Gi GKUJ cKukbv  
tde"qviх 2015 t msL'v 08



tgvt Avāj nwj g tPšaj x  
cevj x e'vst̄Ki bZb  
e' e' vcbv cwi Puj K



tgtv Avāj nwjg tPSāj x ceyj x  
e'vsK wj wgtUtWi bZb e' - 'cbv  
cwi Pyj K wntmte `wqZfvi MĀY  
Kti tQb | Gi cte@Zib 07 wltmtn  
2014 t\_tK ceyj x e'vsK  
wj wgtUtWi e'e' 'cbv cwi Pyj K  
(Pj wZ `wqZ) ct` KgpZ wQtj b|

e-e-`vcbv cwi Puj K wntmte  
wbtqvtMi cfe@gt Avaj nwj g  
tPSaj x cev j x e`vs^Ki AwZwi 3  
e-e-`vcbv cwi Puj K ct KgPZ  
Qtj b| wZib 1988 mvjt  
wCYcuj Awdmvi wntmte cev j x  
e`vs^Ki thM vb Ktib| wZib  
GKB e`vs^Ki Dc-e-e-`vcbv  
cwi Puj K, FY wefytMi  
gnve e-`vcK, newfbaktcf iU  
kvLy c@vb Ges XvKy tk` iq  
AA@j i AvAj K c@vb wntmte  
`wqZj cvj b Ktib|

Rbv e nwj g tPšaj x h<sup>β</sup> i v<sup>α</sup>,  
h<sup>β</sup> i vR, Mm, gvj tqikqv,  
tmš Avi e, evni vBb, fvi Z I  
nsKs G vewfbœc kTl Y I  
tmigbvi AskMöY Ktib |



cevj x e\vsK ij wgtU\Wi 1000Zg teW\mfv Abj\Z

cej x e'isK wj wgtUWi 1000Zg teW®  
mfv MZ 05 bf¶ 2014 i vRaibxi  
j kub Kte AbjoZ ntqt0| mfvq  
mfvciwZz Ktib cej x e'isK cwi Pij bv  
c1P i mfsibZ tPqv1 g'vb nwdrR Avng`  
gRg`vi | cej x e'isK wj wgtUW  
cwi Pij bv c1P i fvBm tPqv1 g'vb  
nwewi ingib, cwi Pij K gibl Dwl b  
Avng` Avng` kub tPSaj x, wgtmm  
KgRZPtnj yj Aung` tPSaj x, ZrKjy xb  
AwZwi<sup>3</sup> e'e'vcv ciw Pij K (eZgjt b  
e'e'vcv ciw Pij K) tgvt Avaj nwjg  
tPSaj x, wGdI I gnve e'e'vcK mvC  
Avng` GdwmG, wmlJ I  
gnve e'e'vcK tgvnw§ Avj x, tKvnuibx  
mwPe I gnve e'e'vcK tgvt mvC  
wMk`vi Ges Dc-gnve e'e'vcK I  
cUwKj Awdmvi tgvt kvn Avj q mfvq

Dtj E, 1985 mvtj cevj x e'vsK  
temi Kui x Ki Y ntq e'w<sup>3</sup>LvZ bZb  
e'e'vcbvq gw<sup>1</sup> 16 tKwU UvKv gj ab  
Gici cōv 5 Kj vq 1



cevj x eüst*Ki*  
AvSR*WZK*  
güb*i AZ*vajb*K*  
*W*Rv÷vi  
vi Kfwi (*W*Avi)  
tmUyi Dtövab

cevj x e'vsK wj ug!tUW wbR^-^ gwbe  
mmú` KZK DmeZ Real-time  
Centralized Online Banking  
Software e'envi Kti e'vstKi mKj  
kuLq Abj vBtbi Kvhg cwi Pyj bv  
Kitt- hv temi Kvix LvtZ eZgvtb  
euj t<sup>u</sup> tki metPtq eo Abj vBb  
e'vsKs tbU1 qyK<sup>o</sup> GiB avi veewKZvq  
AvanbK I wbivc` e'vsKs tmey  
cwi Pyj bvi j t<sup>u</sup> cevj x e'vsK  
wj ug!tUW wbRv+vi wi Kfwi (mAvi)  
tmUvi Dtvab Kiv nq| Abjvbtb  
cevj x e'vsK cwi Pyj bv C1P i  
tPqvi g'vb nwdR Avng` gRg<sup>o</sup> vi  
cvb AwZw untmte Dcw-^ Z ufb |  
e'vstKi cwi Pyj K ug!mm mvBqy  
ingvb wdZr tktU wWRv+vi wi Kfwi  
(mAvi) tmUvi i f Dtvab  
Ktib | wetkl AwZw untmte Dcw-^ Z  
uQj b e'vstKi cwi Pyj Ke` gubi  
Dwlb Avng` Avng` kwd tPsajx,  
ug!mm tvgvby kwd Ges AwRRy  
ingvb Abjvbtb mfvcwZz Ktib  
Gici cp 5 Kj ug 2

# ବୈଶାଖି ପୂର୍ଣ୍ଣମାର୍ଗ

tde@qvix 2015 t msL v 08



cev j x e'vsK wj wgtUW Gi AĀj  
I KtçñiU kvLv cāvb t i cōg  
m̄t̄s̄j b-2015 e'vs̄Ki cāvb  
Kihf̄ tqi teW̄t̄g m̄wñZ AbjōZ  
nq̄l m̄t̄s̄j tb cāvb Añz̄l un̄t̄m̄t̄  
DcW̄Z W̄t̄j b cev j x e'vsK cwi Puj bv  
c l̄p̄ i tPqvigjb nwñdR Avnḡ  
gRḡv̄l̄l̄ m̄t̄s̄j tb mfvcñZ̄i  
Kt̄b e'vs̄Ki e e'vcbv cwi Puj K  
tgt̄ Avaj̄ nwj g tPšaj̄ x |

m̄t̄s̄j tb e'vs̄Ki Dc-e'e'vcbv  
cwi Puj K kwdDj Avj g Lv̄ tPšaj̄ x  
Ges cāvb Kihf̄ tqi gnve'e'vcKē,  
mKj AĀj cāvb I KtçñiU

kvLv cāvb Ges DaȲz̄b wbeññe,  
DcW̄Z W̄t̄j b |

cāvb Añz̄l i e'3te' nwñdR Avnḡ  
gRḡv̄l̄l̄ DbñZi I Avaj̄bK e'vs̄Ks  
tm̄r̄ cōv̄bi gva't̄g Avḡvbx̄ i Bñbx̄  
e' emv m̄cñhñt̄ȳ Rb̄ Avn̄wb̄  
Rvb̄b̄l̄l̄ etj̄ b, w̄t̄k̄j̄ A\_DñZi  
m̄t̄cuj̄ t̄w̄t̄q̄ e'vs̄j̄ t̄t̄ki A\_DñZi  
e'wñB Avi Kt̄j̄ ei e'p̄ cñt̄'O| e'vs̄Ks  
Lv̄Z GLv̄b gL̄ fñgKv̄ cij̄ b Kit̄O|  
wñZ̄b etj̄ b, cñt̄hñMñḡj̄ K e'vs̄Ks  
Gi t̄t̄l̄l̄ e'vs̄Ki mKj t̄K AvññK-  
fñt̄e KvR Kit̄Z nte| wñZ̄b cev j x  
Gici cñp̄ 6 Kj̄ wñ 3



GukqwtJK  
tmvmyBtJ Ad  
eisj v̄ k̄tK  
cevj x ēvsK  
w̄j uḡtŪtWi  
Ab̄y vb



cevj x e"vsK wj vgtUW 2014  
m&j i Rb" 10% K"vk  
WwF"WSU tNvIYv KtjtQ

cejx e'vsk wj ugTUWi cii PJy bv clP i  
1015 Zg mfv MZ 28 tdeqix 2015  
Zwi tL e'istKi c'ab Kihf tqi teW©  
i'tg AbjZ nqj mfvq mfcwZz Kti b  
cejx e'vsk cii PJy bv clP i tPqwigvib  
nwR Avng` gRg vi |

mfvq cwi Pyj bv cl © 31 NvNmpt  
2014 mrtj i wNzCt Abtgv`b Ges  
GKB e0tj i Rb 10% Kvk NvNfWvU  
c0tjbi mycwi k Ktjbl mfvq AvMgxr  
31 gP©2015, g½j eui mKvj 9:00  
NvUKvq e vstki 32 Zg ewi R mvavi Y  
mfv wGmim Kbtfbkb nj, cij k  
÷vd Ktj R, wgi cij -14, XvKvq  
Abp0tbi wNxS-MpxZ nq |

mfvq e`vstKi cwi Pij Ke, qubi Dwl b  
 Avng, `m̄q tgvqqt<sup>3</sup>g umvBb, gĀy<sup>1</sup>i  
 i ngib, Avng kwd tPṣajx, Gg  
 Kie<sup>1</sup>/<sup>3</sup>Avgb BqvKe Gd̄lM GgG  
 (BDtK), m̄lRGG G, AwRrj i ngib,  
 vgtmm tgvub Kixd, -Z̄s̄i cwi Pij K  
 Lj kr -Dj -Avj g, weKí cwi Pij K tgvit  
 Ave`j i v<sup>3</sup>4Vk gūj, e e`vcv  
 cwi Pij K tgvit Avāy nwj g tPṣajx,  
 Dc-e e`vcv cwi Pij K kwd Dj Avj g  
 Lv b tPṣajx, m̄lGd̄l mvC Avntfg  
 Gd̄lM Ges gnve`e`vcK I tKyvūlx  
 m̄lPe tgvit mvC m̄lK vi Dcw Z wqtj bl



mæcɪ̄l̄ GKJU AvSRM̄ZK m̄t̄ɔ̄ʃ̄ tb  
AskM̄y Dcj t̄P̄ h̄y i vt̄ō I q̄wksUb  
w̄lm̄ md̄i K̄t̄j̄ cev̄ x ēv̄sk̄ w̄ v̄ḡt̄UW  
Gi Dc-ēē v̄cbv̄ c̄lī Pv̄j̄ K̄ K̄wd̄j̄  
Av̄j̄ g L̄b̄ t̄P̄s̄aj̄ f̄qm̄ Aē Av̄tḡwī K̄ī  
ēvs̄j̄ w̄ēf̄M̄ c̄lī k̄b̄ K̄īb̄

# পুরাণি ব্যাংক



**PÆMög ÷ K G. #PÄ Gi gva' tg tkqi t j b' b i" KtiQ  
cej x e'vsK vmiKDi iUR ij wgtUW**

cej x e'vsK ij wgtUW Gi KZfvM e'vcbv cwi Pij K I cävb ibefnx KgRZP Ges cej x e'vsK vmiKDi iUR ij wgtUW xNP b hveZ t'ki cP R evRt i Dbaqt b mupqfye AskMDY KtiQ Ges t'ki cPevRvi mgxKt KvhRix c'Pc MDY Kti XIKV ÷ K G. #PÄ Gi gva' tg qz a weibtqMKvi xMYtK weikl mnvqZv c'vb Kti AvmtQ GiB avivewnKZvq PÆMög ÷ K G. #PÄ Gi gva' tg tkqi t j b' b KvhRiq i" KtiQ cej x e'vsK vmiKDi iUR ij wgtUW

cej x e'vsK ij wgtUW cwi Pij bv cI P i mgbZ tPqvi g'vb nwcdR Avng gRg vi cävb AwZw intmte Dcw Z t'k PÆMög ÷ K G. #PÄ Gi gva' tg tkqi t j b' b KvhRiq i" f Dt'vab Kti b XIKV cej x e'vsK vmiKDi iUR ij wgtUW Gi cävb KvhRiq GB Dt'vabx Abpvtb cej x e'vsK cI P b

tdেqvi 2015 t msL v 08

bZb kvLv Dt'vab

KiDq' x kvLv, Ktkvi MÄ



Ktkvi MÄi KiDq' xZ cej x e'vsK wigtUW Gi 430Zg kvLv mäulZ i" f Dt'vab Kiv ntqQI cävb AwZw intmte kvLwU i" f Dt'vab Kti b cej x e'vsK ij wgtUW e'vcbv cwi Pij K tgyt Avaj njw g tPSaj x | netkI AwZw intmte Dcw Z wQj b e'vsK Dc-e'e'vcbv cwi Pij K kwdDj Avj g Lvb tPSaj x | Abpvtb mfvciZZi Kti b gqgbmsn AAj cävb I Dc-gnve e'vcK tgyt Rwn'j ingyb| Abpvtb Kihq' x DctRj vi ibefnx KgRZP Dcw Z wQj b |

e'vkj kvLv, ivRkvnx



AvajbK e'vsKs tmev c0vbi cI Zq wbtq Abj vBb e'vsKs myeamnn ivRkvnx ei'vkj i cej x e'vsK ij wgtUW Gi 432Zg kvLv mäulZ i" f Dt'vab Kiv ntqQI cävb AwZw intmte kvLwU i" f Dt'vab Kti b cej x e'vsK ij wgtUW cwi Pij bv cI P i cwi Pij K Avng kwd tPSaj x | tM÷ Ae Abvi intmte Dcw Z wQj b cej x e'vsK ij wgtUW e'vcbv cwi Pij K tgyt Avaj njw g tPSaj x | netkI AwZw intmte Dcw Z wQj b e'vsK Dc-e'e'vcbv cwi Pij K kwdDj Avj g Lvb tPSaj x | Abpvtb mfvciZZi Kti b ivRkvnx AAj cävb I Dc-gnve e'vcK mwBtq` mwBdj Bmj vg | Abpvtb evbks evRvi e'evwqz mgiwzi mfvciZ Avj nvRi AwRRj evix gjBv, weikó e'evwqz mwj gvb Lj kr, vbxq MY'gub e'w3eM Ges e'evwqz MY Dcw Z wQj b |



স্বাধীন জয়ত্বা

স্বাধীনভাবে সশ্রম করুন  
স্বচ্ছলটায় জীবন গড়ুন।

tgmbMÄ kvLv, tb† tKvbv



tb†tKvbvi tgvnbtMÄ cevj x e'vsK  
wj wgtUW Gi 431Zg kvLv m=ūtZ i f  
DtØvab Kiv ntqtO! cåvb AwzW\_  
wntmte kvLwU i f DtØvab Ktib wntj U  
wefvtMi wefvMq Kugkbvi m³/4v j  
nwmib | tM- Ae Abri wntmte DcwZ  
Qtj b cevj x e'vsK wj wgtUW i  
e'e'vcby cwi Pjy K tgvt Aväj nwj g  
tPSajx | wetk! AwzW\_ wntmte DcwZ  
Qtj b e'vsK! Dc-e'e'vcby cwi Pjy K  
kwdDj Avj g Lvb tPSajx, tb†tKvbvi  
tRj v clkvnK Zi'Y Kws-ikK' vi Ges  
tb†tKvbvi cij k mcvi tgvt RwnKi  
tnvmb Lub Abjövb mfvcizZi  
Ktib gggbimsn ÅÄj cåvb |  
Dc-gnve'e'vcK tgvt Rwn' j i ngib|

PKbMi kyLy, Li by



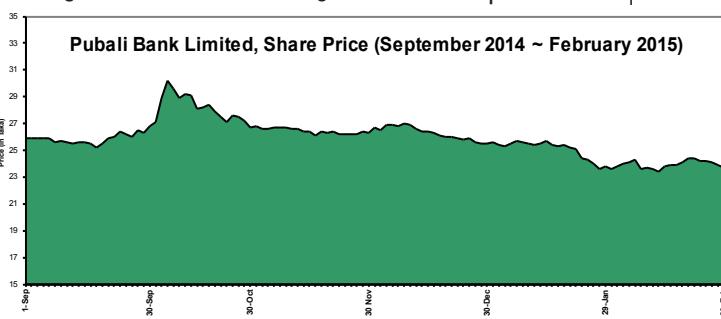
AvaljB e'vsiKs tmev cōvbi cōZq  
vbtq Abj vBb e'vsiKs myeavm Lj bvi  
PKbMti cevj x e'vsK wj ugjUW Gi  
428Zg kvLw mazulz i f Dt0vab Kv  
ntqf0l cāvb AwZi\_ intmte kvLwU  
i f Dt0vab Ktib cevj x e'vsK  
wj ugjUW cwi Pjy bv c1P i cwi Pjy K  
Avng` kwd tPSajx | tm+ Ae Abvi  
intmte Dcw'Z wQjt b cevj x e'vsK  
wj ugjUWtWi cō3b e'e'vcbv cwi Pjy K  
I cāvb wbeñx KgRZPtnj yj Avng  
tPSajx | wetkI AwZi\_ intmte Dcw'Z  
wQjt b e'vsK ZrKjy xb AwZwi 3  
e'e'vcbv cwi Pjy K (eZgjtib  
e'e'vcbv cwi Pjy K) tgvt Avajj nwj g  
tPSajx | Dc-e'e'vcbv cwi Pjy K  
kwdDj Ajy g LvB tPSajx | Abpjtib  
mfvcwZj Ktib Lj bvi AÄj cāvb I  
gnve'e'vcK tgymvñs ûgvqb Kte |



cevj x e 'vsK  
wj ug tU tWi  
XvKv tK` q  
AvÂwj K  
Kvhf q  
- vbušni Z

Dbz I AvajbK MñhK tmev cñrtbi  
j tñl ceij x e'vsK wj ugjtUWi XvKv  
tK q Avajj K Kvfhf q mæcñl bZb  
wKvbqg -vbsñl Z ntqtO G Dcj tñl  
AvitqñwRZ Abprtib clvb AvZw intmte  
Dcw Z tñK Kvfhf qñUi i f  
Øtñi v NwUb Ktib ceij x e'vsK  
wj ugjtUWi e'e'rcbv cwi Puj K tgvt  
Avaj nwjj g tPSayxj wetkL AvZw  
intmte Dcw Z wjt b e'vsK  
ceij x e'vsK MñhK tmev ejx Rb Ges  
e'vsK Ki AvajbK tmev tcñl w tñz ceij x  
e'vsK XvKv tK q Avajj K Kvfhf q  
bZb wKvbqg -vbsñl Kti tñl wZb  
Avajj K Kvfhf qñUi Aaxb kvLmgtni  
cñl vNk Kvfhf tgi mlj g mçstqi  
gia tg XvKv tK q AAtj i KvRi Mñz  
evotZ w Kubt Rbv cñvb Ktib Ges  
e'vsK i e'env ejx Rb wZb AÄj  
clvb bi cñl AvnYb Rvbib |

mēkI AwiZu\_i ētē kndDj Avj g Lvb  
tPSai x etj b, cevij x ēvsK w̄ iqtUW AwiZ  
`Z mḡtq mtē Eḡ Ges AvayibK ēvsIKs  
tm̄ev c̄vibI Rb̄ m̄ḡsibZ M̄nhKt̄ i  
w̄bKU c̄l̄ZAvex̄ | GiB avivewnKZvq  
Ges M̄nhKt̄ i Pw̄n̄ v̄ cītY cevij x  
ēvsK Xv̄Kvi t̄K̄ iqt Av̄Av̄i K Kihf̄ q  
bZb w̄Kvbiq̄ v̄bišt̄ Kt̄ i t̄Q



# ବ୍ୟାପକ ପ୍ରକାଶନ

ମହାଦେବ ଶାର୍କ ସ୍ଵପ୍ନପୂର୍ଣ୍ଣ  
ଥାଜି ଧୂଷି କରାତ୍ ଜୀବନ

..... 1g cōvi ci

mbtq hv̄v i" Kti, ceuj x ēvs̄K i  
eZ̄wb gj ab c̄lq 2146 t̄KwU UvKv  
Ges tḡU AvḡbZ w̄j 614 t̄KwU  
UvKv, hv̄ eZ̄wb teto `m̄otq̄o  
19,194 t̄KwU UvKv] c̄lq m̄tq̄o m̄vZ  
nvRvi KḡP ewnbx Ges 427 w̄j kvLv  
mbtq ceuj x ēvs̄K w̄j uḡtUtw̄i  
DĒtivEi Dbat̄b c̄lq Pjy bv cl̄ m̄tsh  
c̄lqkv Ktib Af̄x̄o j t̄t̄ tc̄b̄w̄z  
ēvs̄K i` Ktib Kgl̄bo KḡRZP Kḡ-  
vix̄t̄ i Aēv̄bi Rb̄ c̄lq Pjy bv cl̄  
Zt̄ i t̄K ab̄ev̄ Ávcb Ktib

tgšj fxevRvi AvAvj K  
Kihj tqi Df vM 0gwb j Üwi s  
ciziva, AvBwmm, dtib  
tingUvY Ges %nizK e vsikSö  
kxLR KgRvj v AbvoZ

..... 10g côn ci

Zk Kgv i vq, Dcgnve e 'IkC |  
AÄj cävb Rbve Avng` GbqtqZ  
gbRj, AïBb KgRZPï AvÄw K FY  
cikmK Rbve tgvnq` Avey Zvni,  
cävb Kvñf tqi AïBwmw ve füfMi  
wmibqi wcfYcij Awdmvi Rbve tgvt  
Rimg Dwï b I AvSRazK ve füfMi  
wmibqi Awdmvi Rbve gntqj y nmvb  
Ges tgSj fievRvi kvLvi kvLvi cävb I  
wmibqi wcfYcij Awdmvi Rbve  
tgvnq` gibj Bmj vg| GtZ Avi |  
Dcïw Z wqtj b cev j x e'vsK wj wgtUW  
wmtj U cñogwAtj i AÄj cävb  
Dcgnve e 'IkC Rbve w j xc Kgv  
cij I wmtj U kvLvi kvLvi cävb  
Dcgnve e 'IkC Rbve qneq Avng` |

cåvb AwZw\_ Zui Dtôvabx e<sup>3</sup>te  
mevB‡k e<sup>v</sup>st‡Ki Dbq‡b cÖZ Ávex  
n‡q KvR Kivi Avneub Rvbvb| cåvb  
wi tmvw<sup>m</sup>cim‡b cåvb KvH‡ tqi AvBimvw  
wfvt‡Mi cåvb I Dcgnve e<sup>v</sup>lckK  
Rbve bwZk Kgvi iqg Zui e<sup>3</sup>te  
wbqgbwZ tg‡b e<sup>v</sup>slks KvHug  
cwi Puj bv Kivi ciugk<sup>c</sup>övb K‡ib|  
mfvcwZ I AAj cåvb Zui e<sup>3</sup>te  
Öe<sup>v</sup>Kvi I e<sup>v</sup>st‡Ki Avtj v‡K  
^bwZKzv<sup>0</sup> we‡ti cÖZ Avtj vKcvZ  
Ki‡z wMtq D" PvKv-Lv, cÖZ thMzv  
Ges D<sup>T</sup>meb-‡k e<sup>v</sup>emv cÖZ öntbi Rb  
Aek<sup>c</sup>öqyRbxq we‡q intmté Dj‡t  
K‡ib Ges G<sup>t</sup>j v‡K ^bwZKzv  
gj tevta cwi cYKvi Avneub Rvbvb|

# AvšR@ZK gvtbi AZ"vaibK

WAVI tm>UVI DtoVab

..... 1g cōvi ci  
e'vst̩Ki cōb e' e' vcbv cwi Pvj K  
Rbve tnj vj Avng` tPŠajix|

Dl̄vabx Abj̄t̄b ēst̄ki ZrKjy xl̄  
AñZñ<sup>3</sup> ēē-̄cbv cwi Pjy K  
(eZḡt̄b ēē-̄cbv cwi Pjy K) tḡt̄  
Avāy nwj̄ g tP̄saj̄x, Dc-ēē-̄cbv  
cwi Pjy K kwdDj Avj̄ g Lvb tP̄saj̄x,  
Pxd fUKwbK'jñ Awdmvi I Z cñy<sup>3</sup>  
wfvt̄Mi gn̄ē-̄ck̄ tḡn̄wñs Avj̄ x  
Ges cñvb Kvñf̄ tqi gn̄ē-̄ck̄Kē  
I DañZb nñbhñē, DcW Z wñt̄j b̄

Djt L", Abj vBb e'vsuKstq SJK  
wbimtb Abj vBt b cii Pwjj Z mKj  
KgKvU i Z \_-DcvE fK xqfif  
msi ¶†Yi j †¶ AvajBK I  
D"PT¶lgZm¤cBaGB WWRv÷vi wi Kfwi  
tmUvi "cb Kiv n‡qtoJ th tkvbl  
ai‡bi m¤te "thM - Nbjvi SJK  
wbimtb ev mwBevi AvugY ciz‡t  
Ges DcvE cpi"xti weKj WuUv  
msi ¶YiMvi wntmte e'vs‡Ki  
Real-time Centralized Online  
Banking Kvhu¤gtK MuZkjx i lLz  
fngKy i lte GB WAvi tmUvi |

cānb AñZw\_i e<sup>3</sup>tē cevj x ēvsK  
cii Pij bv cl̄P i tPqvi ḡv b nwdK  
Añng gRḡ vi etj b, cevj x ēvsK  
w̄ i ḡtFw Añz "Z mḡtq mtē Eḡ Ges  
AñapbK ēvsuks tmev cōv̄bi Rb  
m̄sñbZ MññK† i wbKu cñzAve x̄  
ēvsuks aviv MññKxj I miej xj Ki tZ  
cevj x ēstki mKj kvLv eZḡtib  
Abj vBb ēvsuks cii Pij bv Ki qfQl  
cñb<sup>3</sup> MZ ēvsuks tmevq wbv cñv̄Ew neatb  
cevj x ēvsK mtēP AMññKyi w̄ tOl

Rbv e tñj vj Avng` tP§aj x etj b,  
w§kqjtbi GB h†M AvajbK c§bñ<sup>3</sup> i  
h\_vh\_ eenvi K‡i DbaZi MñhK fm̄ev  
cñvB cevj x e'vsK AMñhKvi w tg  
\_vtK| GB avivewnKZvq cevj x e'vsK  
wR^ Software eenvi K‡i t fki  
metPtq eo Abj vBb e'vsKs tbU1 qvK<sup>©</sup>  
cwi Pjy b| KitQ| ^ZZg mgqtqi gta  
m¤cñhwi Z kvLmn e'vsKwÜTK GKIU  
International Standard e'vsK  
cwi YZ Kiv m¤e nte etj wZib  
Avkver` e'3 Ktib| wZib etj b, ^Z  
I AvajbK Abj vBb e'vsKs cwi Pjy b|q  
wBvcEv AZ S- cñqyRbxq - Gw tK  
cevj x e'vsK me'v mRvM w o i vLQ|

cevj x e"vsK wj t Ges Oracle I

## Avg iv tUKtbyj uR wj t Gi gta"

46.43 tKwU UvKyi P<sub>W</sub><sup>3</sup> - v1wiZ

..... 10g cpiii ci  
4271J KvLw bbtq t`ki metP tq eo  
Abj vBb e`vskS tbUI qvK C cpiii Pij bv  
Ki tQ| wzb Autiv etj b, e`vskS  
wmt+fgi AvajbKvqtB Ges Dbz  
wetkji mvt\_ Zjy wgtj q AvajbK I  
cby<sup>3</sup> wbfP Dbz tmev cvb Ki tZ  
ceij x e`vsk A 1/2 Kvi ex | hvi  
dj kuztZ Oracle Exadata Gi  
metPbK cby<sup>3</sup> BYuj Kivi j tP  
Oracle Ges Avgiv tUKt bjuj wR  
wgtj UW Gi mvt G Pj<sup>3</sup> Kiv ntqjQ

Pi<sup>3</sup> -<sup>¶</sup>i Abþitb ceij x e<sup>v</sup>stki  
c<sup>v</sup>tb Kvhf tqi gnve<sup>e</sup> l<sup>v</sup>Ck I  
Da<sup>v</sup>Zb ibefnxe<sup>r</sup>, Z\_ c<sup>v</sup>b<sup>3</sup> wefu<sup>v</sup> Mi  
Dc-gnve<sup>e</sup> l<sup>v</sup>Ck tgvt tnj vj Dl<sup>v</sup> b  
Ges Dfq c<sup>v</sup>Z<sup>o</sup>ntbi Da<sup>v</sup>Zb  
KgRZ<sup>v</sup>e<sup>r</sup>; Dc<sup>v</sup>-Z<sup>v</sup>tqj b|



ଆମାଦେର  
କଣ୍ଠମାର୍ଗ ଦେଖାର  
ଅର୍ଦ୍ଧାଇ ଆପନାର  
ବ୍ୟାଙ୍କିଳ ଦେବାଶ୍ରମ  
ନିଯୋଜିତ ।



Lj bvq ũK'vk I  
FYcÜ ve Ó  
ve lqK KqRvj v

cevj x e'vsK wj ug‡UW-Gi Lj bv AÄj  
Av‡qwnRZ   Kvk I FYCüte  weI qK  
KgRkj v Lj bv AÄj vaxb   Yustki  
15 wJ kvlvi e e- ck, Kvk I FY  
weI qK KgRZ   i Dc  ZtZ m  c  Z  
cevj x e'vsK wj ug‡UW, Lj bv kvlvq  
Abj  Z nq] Abj  tb c  vb A  Zw  
unm  te Dc  Z w  tj b ersj v   k e'vsK,  
Lj bv Awdtmi Dc-gnve e' ck  
(e'vsK cwi' k   weFm-1) Rbve  
tMme   j jy MvBb | GQovl Ab'ib   t i  
gta   Avtj vPbv K  ib Lj bv kvlvi  
mnKvi x gnve e' ck Rbve tgv:  
I qwn' mgvm   bI qvcovl kvlvi  
e  e- ck Rbve tgv: kndKj Bmj vg I  
AvA  j K Kuh   tqi umibqi Awdmvi  
Rbve gKj P  a'  vk | Abj  tb  
mfvcw  Zj K  ib Lj bv AÄj c  vb Rbve  
gnve e' ck I AÄj c  vb Rbve  
fqvnw  s ugqvpb Knei

Abjv̄tb tQv̄vduv tbv̄tUi weibgq gj  
cō vb msjuš-vel qvej x, Avmj tbv̄tUi  
%enko | Rvj tbv̄U tPbvi Dcvq,



meñnavi †Yi Rb<sup>..</sup>  
Avf ſ̄ixy tingtūY  
Av` vb-cvb myeav  
Ôcevj x K'vkÖ Pvj y  
Ki t̄j v cevj x  
e'vsK wi nötUW

k̄e v̄x ēv̄ks t̄meq GK c̄l̄s̄t̄\_T̄K  
Ab̄ c̄l̄s̄-Z̄ Ī b̄v̄c̄t̄ Uv̄Kv̄ Av̄ v̄b̄  
c̄l̄v̄bi j̄ t̄P̄ cej̄ x̄ ēv̄sK̄ w̄j̄ w̄ḡt̄UW̄  
Pyj̄ K̄t̄t̄Q̄ Ȑcej̄ x̄ K̄v̄k̄l̄ cej̄ x̄  
ēv̄s̄t̄Kī cl̄ub̄ Kv̄h̄f̄ t̄q̄ cl̄ub̄ Aw̄z̄  
w̄nt̄m̄t̄ Ȑcej̄ x̄ K̄v̄k̄l̄ Kv̄h̄p̄t̄gī ī f̄  
D̄t̄v̄ab̄ K̄t̄b̄ ēv̄s̄t̄Kī c̄l̄b̄ ēē v̄cb̄  
c̄w̄ī P̄j̄ K̄ tn̄j̄ v̄j̄ Av̄nḡ t̄P̄s̄j̄ x̄  
Ab̄p̄t̄b̄ w̄et̄k̄ Aw̄z̄ w̄nt̄m̄t̄ D̄c̄w̄-Z̄  
w̄t̄j̄ b̄ ēv̄s̄t̄Kī Z̄r̄K̄v̄j̄ xb̄ Aw̄z̄ī 3̄  
ēē v̄cb̄ c̄w̄ī P̄j̄ K̄ (ēz̄ḡt̄b̄  
ēē v̄cb̄ c̄w̄ī P̄j̄ K̄) tḡt̄ Av̄āj̄ n̄w̄j̄ ḡ  
t̄P̄s̄j̄ x̄ Ī D̄c̄-ēē v̄cb̄ c̄w̄ī P̄j̄ K̄

kwdDj Avj g Lvb tPSajx| Abpjrtb  
-MZ e<sup>3</sup>e iLb cevj x e vstki Pxd  
tUKubKij Awdmvi I Z\_ c<sup>3</sup>b<sup>3</sup>  
wfVtMi gnve e lCK tgvnva\$ Avj x

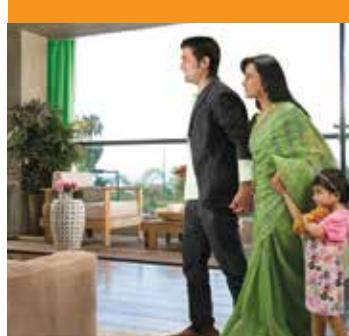
Ôcev̄ x K'v̄k̄ Gi gva'tg e'vs̄t̄Ki MñhK  
 Qvo'v̄ th̄Kv̄b evsj v̄t̄ kx bv̄Mñi K  
 cev̄ x e'vs̄t̄Ki t̄'ke'v̄cx we ZZ  
 kv̄Lm̄ḡt̄ni gva'tg Av̄ Ši'Y ti'ḡtu'Y  
 Av̄ vb̄-c̄l̄vb̄ (inland remittance  
 system for the unbanked) m̄ean  
 MñhY Ki'z cv̄i t̄eb̄ | B̄Uvi t̄b̄U ms̄hv̄M  
 Gici c̄p̄ 7 Kj̄ig 3

Aj | KtciU kvlv cÖvb‡ i  
cÖg m‡xj b-2015 AbjöZ

..... 2q cōv̄ ci  
e'v̄t̄Ki `¶ I AñfÁ ḡybem̄ú`TK  
h\_vh\_fvte e'en̄t̄i i ḡva'fg e'v̄t̄Ki  
e'em̄ Dbañbi civgk¶`b| c̄m̄ t̄k̄l  
2015 m̄t̄j i e'v̄t̄Ki `ibañi Z  
j ¶gv̄l ARñbi Rb` wZib mKj`TK  
mZZv, wboñ I ¶Zvi m̄t̄\_KvR Kivi  
civgk¶`b|

mfvcl Zi e<sup>3</sup>te tgvt Avāj nwj g  
tPšaj x fvj v FY MōxZv wētPb Kt  
bzB FY cōvb Ges e<sup>3</sup>skI e emv  
ewi Rb AĀj I KtcñiU kvL  
cōvb<sup>1</sup> i cñz AvnYb Rvbvb| tLj vCx  
FY, tKyKZ Ges Aetj vcbkZ  
FY Av vq mPó n<sup>2</sup>Z Ges bzbvfe  
tKb FY hvzT tKb Ae v<sup>3</sup>ZB tLj vCx  
ev tkYxf<sup>3</sup> bv nq tm w<sup>3</sup>K mkj  
AĀj cōvb<sup>4</sup>K wētKl bRi wi I wbeo  
Zēyeatbi Rb wZb wbt R cōvb  
Ktib| wZb evsj v<sup>3</sup>k e<sup>3</sup>sk  
I wbgšYKvi x cñzOrbi wbgq-bmz  
tgtb Pj vi gva tg e<sup>3</sup>skS cñwPj bvi  
Rb wbt R cōvb Ktib| e<sup>3</sup>skS  
bwZgj vi thb tKb aitbi e<sup>3</sup>Zg  
bv NtU G w KUq wētKl w<sup>3</sup>o t<sup>3</sup>gv  
Rb wZb AvnYb Rvbvb|

m̄t̄x̄j̄ tb 2015 m̄t̄j̄ ēv̄st̄K̄ī w̄bāw̄ī Z̄  
j̄ P̄gv̄l̄v̄ AR̄bī w̄ew̄fb̄ē t̄K̄š̄k̄j̄ Ī  
w̄ K̄ w̄b̄t̄q̄ Āt̄j̄ v̄P̄b̄ K̄ī v̄n̄q̄ |



# ਪ੍ਰਦਾਨੀ ਫ਼ਾਟ ਲੋਨ ਕ੍ਰੀਮ

...যেখানে আমার মন পড়ে রয়

নিজের বাড়ি যেখানে আমার মন পড়ে রয়।  
পুরো ঝুঁটি লোন কীম আপনার নিজের  
বাড়ির স্বপ্নের বাস্তবে কথা নেও।

- আকর্ষণীয় সুন্দর হার
  - সহজ শার্ট
  - দ্রুত প্রসেসিং

# ବୈମାନିକ ସୂର୍ଯ୍ୟଲି ମର୍ତ୍ତା

cevij x e ē vsk  
vj vgtUW I  
International  
Money Express  
Gi gta ū tingtUÝ  
msjvš-PiB  
- vjw Z



cey x e'sk wj t | gjj tqikqvi International Money Express (IME)(M) SDN BHD Gi gta- Btj KUlkB diU UjYdi mjeav mjj Z tiugtUÝ msjuš-GKUj Pj<sup>3</sup> TjwZ ntqtQ| cey x e'sk wj t cabb Kvff tq GK Abpjvtb AisR@ZK neftvMi iRGg tgjt nimb Ajx Ges gjj tqikqvi IME(M) SDN BHD Gi dv- TvbM tañtWU I iRGg neij ug tms fns wbR wbR cñZvrbí cfj Pj<sup>3</sup> cñ nšši Ktib |

Gmgq ceij x e<sup>v</sup>s<sup>t</sup>Ki c<sup>l3</sup>b e e<sup>v</sup>cbv  
 ciw Pij K tnj vj Avng` tP<sup>s</sup>Ajx,  
 ZrKjy xb Aizwi<sup>3</sup> e e<sup>v</sup>cbv ciw Pij K  
 (eZ<sup>l3</sup>b e e<sup>v</sup>cbv ciw Pij K)

tgt Avāj nwij g tPSāj x, AvšRñZK  
wefv̄Mi Dc-gnve e -lCk tgvnv̄ḡ  
kun̄ vr tñtmb, guj tqkqvi IME(M)  
SDN BHD Gí weRtbm twfj ctḡU  
g vtbRvi dñsk As cōj Dcw Z  
Wtj b|

GB P<sup>b</sup> 71|i i dtj gvy tqwkw  
mn wtki Ab'vb t'ki cewmx  
evsj vt' kxv ceuj x evstki gva'tg 'Z  
I bivcf t'k tingtUY cwtz  
cvi teb Ges Gi dtj evsik s P vtbj i  
gva'tg tingtUY tc'fYi cwi gvy evx  
cvfe D<sup>3</sup> P<sup>b</sup> i gva'tg cewmx KZR  
evsj vt' k ceuj x evstki gva'tg 'Z  
UvKv tc'fYi bzb ovi Db<sup>b</sup> ntqoI



XiKv nekje "vj tqi Awa<sup>f3</sup> Mtel Yi  
cIZvb ivgi" (Refugee and Migratory Movement Research Unit)  
NP b hier AwFeimb ibivc` Kvi  
j tki AwFeimb cBY Gjikvq  
AwFeimx, Zt*i* cwi evi I vbxq  
RbtMw*oi* gta" mtPZbZv ejxi Rb  
tqj v mn wewf beKvhfug cwi Puj by Kti  
AwtQj Zvi B avivewmKZvq ivgi"  
mccl<sup>2</sup> Kujj  $\neq$  Trj vi "D' Kw" DctR-  
j vi Bwj qUMA D"p we "vj q qvtV "Tzv  
ejx, Kgms"b I ttwgtUy tqj vi  
AwtqRb Kti thLvtb mi Kvi x I  
temi Kvi x wewfbre"vsk AskM<sup>o</sup>Y Kti I  
D<sup>3</sup> tqj vq ceij x e"vsK vj tg<sup>t</sup> UW, Kujj  $\neq$   
AvAvj K Kuhf q GKUJ + j vcb Kti  
Kujj  $\neq$  AAj cib I Dcgvne'e"ck

Rbve wRqDj nK tPšaj x I AuĀjū K  
Khř tqi 2 Rb KgRZPfgj vq AskMBy  
Ktib| tgi vq Kgj i tRj v cikmK,  
vbxq Awfemx i tlv KgjU m'me,  
t'fk cZwMZ Awfemx, Awfemx  
cii evti i m'm, vi juis GtRÝxi  
cZibna mn vbxq MYgib e w³em<sup>c</sup>  
Dcw Z wQjt b|

De qua 2015 t. 118E v. 08

menwavi tYi Rb Avf Št+Y  
tingtU Y Av vb-cövb myeav  
Ôcevj x K vklÖ Pvj yKi t j v cevj x  
e vsK ij ug tUW

..... 6g cōpi ci  
AvtQ Ggb thtKub Btj KullbK WfVbTmi  
(tgveiBj, wcm, j vcUC, AvBc W cflz)  
gva tg GB tmev MbY Kiv htej c l ugK  
atrc e istK i LUmgtn UvKv Av vb-clovb  
Kuhfig cwi Puwj Z nte, cieZaz  
atrc atrc Zv Avtiv we-ZZ Kiv ntel  
thtKub evsj vt' kx bwMi K i agy! Qemn  
cwi Pqc! Ges e usK KZR co E  
wcb tKw e envi Kti UvKv tcöY |  
MöY KitZ cwi teb |

Rbv tnj yj Avng` tPSajx etjb,  
weklqjtbi GB h<sup>1</sup>M h<sub>1</sub>h<sub>1</sub>fite AvajbK  
c<sup>1</sup>b<sup>3</sup> e<sup>1</sup>envi Kti Db<sup>2</sup>Zzi M<sup>1</sup>nK tmevi  
c<sup>1</sup>vbi ceuj x e<sup>1</sup>sk AM<sup>1</sup>aKvi w<sup>1</sup>tq \_v<sup>1</sup>K |  
GiB avi vewmKZvq M<sup>1</sup>nKt<sup>1</sup> i Pw<sup>1</sup> v Ges  
AvajbK m<sup>1</sup>hM-m<sup>1</sup>eav c<sup>1</sup>vbi Ask untmte  
ceuj x e<sup>1</sup>sk Øceuj x K<sup>1</sup>vK<sup>1</sup> Pj y K<sup>1</sup>t<sup>1</sup>o|  
v<sup>1</sup>zb Avi I etjb, GB tmevi gva<sup>1</sup>tg  
i agv<sup>1</sup> ceuj x e<sup>1</sup>sk Ki M<sup>1</sup>nK bq, th<sup>1</sup>Kut<sup>1</sup>b  
euv<sup>1</sup> v<sup>1</sup>k<sup>1</sup> bw<sup>1</sup>vc<sup>1</sup> UvK<sup>1</sup> Av<sup>1</sup>vb c<sup>1</sup>vbi  
gva<sup>1</sup>tg e<sup>1</sup>sk<sup>1</sup>s tmevai vq h<sup>1</sup>b ntZ  
cvi te| v<sup>1</sup>zb etjb, ceuj x K<sup>1</sup>vK<sup>1</sup>  
mehvavit<sup>1</sup>y<sup>1</sup> e<sup>1</sup>sk<sup>1</sup>s tj bt<sup>1</sup> tbi c<sup>1</sup>uqt<sup>1</sup>K  
mnRZi Kti Zj te|

Dt̄vabx Abp̄tb c̄vb Kv̄q t̄qi  
gn̄v̄e ē v̄Kē I DāZb b̄ef̄nx̄  
Dc̄w̄ Z w̄t̄ b̄



ଗାଡ଼ି କ୍ରୟୋ ଧାନ

ନୃତ୍ୟାଳେ ପଥଚଲା...

ଆପନାତ୍ ଗିଜାତ୍ ଗାଡ଼ି । ପୁରୁଳୀ ଗାଡ଼ି କଣ୍ଠେ  
ଥାଏ ଆପନାକେ ଦିଲେ କଣ୍ଠେରଙ୍ଗାତେ ପଥାଇଲାତ୍  
ତିର୍ଯ୍ୟାତ୍, ଆତମ୍ ଆତ୍ କିର୍ତ୍ତରଣ ।

KwZZj

cevj x e'sK wj t, wCwYcyj Awclm,  
PÆMg Gi gnve' t'ck Rbve 'mq,  
Avaj guR' Ges Zvi mnaqbx Rbve  
gningy v teMg Gi myjhM'v t'R'ov Kb v  
'mq v gvi Rbvy dvi ny Institute  
of Chartered Accountants,  
Bangladesh (ICAB) Gi Aaxtb MZ  
tg-Rb 2014 tmk:tb ØØPUW©  
G'VkdU UU0 wntme thM'Zv ARB  
Kti tqb| wZb Rbve tivKbyVigb,  
Gd, w, G (ACNABIN Chartered  
Accountants an Independent  
Member of Baken Tilly  
International, UK) Gi ZEyearb  
wZb ermi tgqv'x w, G. AwUwK kxc  
mgycb Ktib| 'mq v gvi Rbvy dvi ny  
BzVcfe® XlKv wekje vj q t\_k  
Accounting Information System  
wet tq 2008 mwtj wR.wc.G 3.90 (out  
of scale 4.00) t vi wbtq Ges 2009  
mwtj wR.wc.G. 3.96 (out of scale  
4.00) t vi wbtq cvk Ktib|  
wKwVqf Zvi Amvgb" mdj Zvq  
cevj x ciwei MwZ Ges Zui fwel r  
Rietb meWzb mdj Zv Kvqb KifQ|



GBP.Gm.m.  
cixq  
mvdj

âcevj x gUfMRÓ  
bvfg bZb Uvg©j vb c€Z§

t` tki D`xqgvb A\_DwZi mw<sup>4</sup>  
μgea<sup>4</sup>b RbmsL<sup>v</sup> epx, bMivqY Ges  
ga<sup>4</sup>E tkbxi Aveimb Pwn`vi Dci  
j<sup>4</sup>T<sup>4</sup> ti tL cevj x e<sup>4</sup>vsK w<sup>4</sup>igtU<sup>4</sup>Wi  
FY wefwm m<sup>4</sup>c<sup>4</sup>Z AvewmK d<sup>4</sup>U  
μtqi wbgtE "cevj x gU<sup>4</sup>MR" btg  
bZb tgqv`x FY ^ag Puj y Kt<sup>4</sup>i<sup>4</sup>o |  
GB ^atgi AvI Ziq Aw<sup>4</sup>R m<sup>4</sup>wzC<sup>4</sup>y<sup>4</sup>  
th<sup>4</sup>Kv<sup>4</sup>bv evsj v<sup>4</sup> k<sup>4</sup> c<sup>4</sup>vmx evsj v<sup>4</sup> k<sup>4</sup>  
bvMni K w<sup>4</sup>Mi Kt<sup>4</sup>c<sup>4</sup>i kb Gj vKva<sup>4</sup>b  
d<sup>4</sup>U μtqi Rb<sup>4</sup> 1 tKwU UvKv A<sub>4</sub>ev  
d<sup>4</sup>U<sup>4</sup>Ui g<sup>4</sup>j<sup>4</sup> i m<sup>4</sup>eP 70% ch<sup>4</sup>(thU<sup>4</sup>  
Kg) FY myeav cv<sup>4</sup>eb | 13.5% nvi  
m<sup>4</sup> M<sup>4</sup>hKMY m<sup>4</sup>eP 15 eQ<sup>4</sup>i i Rb<sup>4</sup>  
GB FY myeav t<sup>4</sup>fwm Kit<sup>4</sup> cv<sup>4</sup>eb |  
GLr<sup>4</sup>b Dt<sup>4</sup>j t<sup>4</sup> d<sup>4</sup>U<sup>4</sup> mKj Avbynw<sup>4</sup>K  
myeaw<sup>4</sup> (thgb- c<sup>4</sup>w, we<sup>4</sup>yr c<sup>4</sup>f<sup>4</sup>Z)  
mn t<sup>4</sup>W Ae<sup>4</sup>lq n<sup>4</sup>vs<sup>4</sup>thwM n<sup>4</sup>t<sup>4</sup>Z  
n<sup>4</sup>e | AvM<sup>4</sup>ox e<sup>4</sup>w<sup>4</sup>MY cevj x e<sup>4</sup>vsK  
w<sup>4</sup>igtU<sup>4</sup>Wi wbKU<sup>4</sup> th<sup>4</sup>Kv<sup>4</sup>bv kvL<sup>4</sup>q  
th<sup>4</sup>M<sup>4</sup>thwM Kit<sup>4</sup> c<sup>4</sup>i b |



†R Gm v  
cixlvaq  
myd i "



54 eQi  
eqtm  
øvZK wMm  
i vf

cevij x e<sup>v</sup>K wj t, cW<sup>v</sup>Kj NvUv kvLvi  
KgRZP Rbve tgvt bRi"j Bmj vg  
m<sup>v</sup>c<sup>v</sup>Z 54 eQi eqtm evsj v<sup>v</sup> k D<sup>v</sup>g<sup>v</sup>  
wekje "vj q t<sup>v</sup>K m<sup>v</sup>g<sup>v</sup>RbK thMw  
c<sup>v</sup>q<sup>v</sup>U mn ovZK (ve. G.) cvm  
Kt<sup>v</sup>tQb| Rbve bRi"j 1979 mvtj  
GBP.Gm.wm. cvm Kt<sup>v</sup> 1980 mvtj  
cevij x evstK ve.wm.G. ct<sup>v</sup> thM v<sup>v</sup>bi  
gva tg P<sup>v</sup>Kix R<sup>v</sup>eb i" K<sup>v</sup>ib Ges  
eZg<sup>v</sup>tb Awdmvi I tWc<sup>v</sup>U g<sup>v</sup>tbRvi  
vnmt<sup>v</sup>e cW<sup>v</sup>Kj NvUv kvLvi KgPZ  
AvtQb| evstK<sup>v</sup>i e<sup>v</sup>e<sup>v</sup>cbv KZ<sup>v</sup>g<sup>v</sup>  
Zvi mdj Zvq m<sup>v</sup>g<sup>v</sup>bx vnmt<sup>v</sup>e 5000/-  
(c<sup>v</sup>P nvRvi) UvKv c<sup>v</sup>vb Kt<sup>v</sup>tQ| tj Lv  
covi c<sup>v</sup>Z A`g<sup>v</sup> AvM<sup>v</sup>, %h<sup>v</sup> I  
Aa'vemtqj Rb<sup>v</sup> v<sup>v</sup>zb mnKg<sup>v</sup>,  
eUz<sup>v</sup>evUe I i<sup>v</sup>fvba vqxt i KvQ t<sup>v</sup>K  
AKw<sup>v</sup>g i<sup>v</sup>f<sup>v</sup>Qv I Awfb<sup>v</sup>b t<sup>v</sup>c<sup>v</sup>Qb|



100



ପ୍ରକାଶି ଧରନ ପ୍ରକଳ୍ପ

ପ୍ରାଣ ଜ୍ଞାନ ଥିବ...

ଓঠাৰ্ক পাত্ৰশিট, ছিজা, জতটৈ আছে,  
কিন্তু ... বিদ্যুৎ ধাতাৰ গোকুল কুথাই?

ବିଦେଶ ଗଭାନେଷ୍ଟୁରୁ ଆର୍ଥିକାହିତ  
ପ୍ରିତିକାରୀ ଦୂର କରାଯା ପ୍ରକାଳୀ ରାଜ୍ୟ  
ଚାଲୁ କରାଯା ପ୍ରକାଳୀ ଧ୍ୟାନକାଳୀ ।

cev j x e' vsK wj wgtUW Gi XwKv tK` iq, DËi I ` wT Y AÄtj i  
kvLv cÄb t` i cÄg m¤sj b-2015 AbjôZ

cejx e'vsk wgtUW Gi XvKv tK`<sup>1</sup>q,  
XvKv D<sup>2</sup>i I XvKv w<sup>3</sup>Y AAtj i Aaxb  
kvLv c<sup>4</sup>vb<sup>5</sup> i c<sup>6</sup>g m<sup>7</sup>sj b-2015  
m<sup>8</sup>u<sup>9</sup>Z AbjoZ n<sup>10</sup>tqO newfbew tb I  
newfbew tb AbjoZ m<sup>7</sup>sj tb 2015  
mtj i Rb e'vsk i wbam Z j T<sup>11</sup>gv<sup>12</sup>v  
ARfb<sup>13</sup> newfbew tKSkj I w K w<sup>14</sup>tbq  
Artj vPbv Kiv naq c<sup>15</sup>u<sup>16</sup>Z Abptib  
c<sup>17</sup>vb<sup>18</sup> AuZw<sup>19</sup> wntme Dcw<sup>20</sup> Z w<sup>21</sup>tb  
cejx e'vsk i e'e<sup>22</sup>cbv cwi Pvj K  
tgvt Avajj nwj g tPSajx| wefkl  
AuZw<sup>19</sup> wntme Dcw<sup>20</sup> Z w<sup>21</sup>tb e'vsk i  
Dc-e e<sup>23</sup>cbv cwi Pvj K kwdDj Avj g  
Lvb tPSajx| m<sup>7</sup>sj tb mfvcu<sup>24</sup>Zj Kf<sup>25</sup>ib  
^-^AAj c<sup>26</sup>vbMY|

mt̄.şj tb cāvb Av̄z̄\_ tgvt Av̄aj nwj g  
tp̄şj x Dbz̄ Zi | Av̄abK e'vsuks tm̄ev  
c̄v̄tb̄bi gva tg Avḡ v̄bz̄ i B̄bz̄ e'env  
mc̄ch̄v̄t̄ȳi Rb̄ Av̄nb̄ Rb̄ib̄ | w̄zb̄  
et̄j b̄, wek̄ A\_Bw̄Zi mt̄\_ cyj̄ w̄t̄q̄  
e'vsuks t̄ki A\_Bw̄Zi e'w̄B Av̄ Kt̄j ei  
ew̄ c̄v̄t̄0l̄ e'vsuks Lv̄z GLv̄b gl̄  
figKv̄ cyj̄ b̄ Kt̄0l̄ w̄zb̄ et̄j b̄,  
c̄l̄thw̄Mzv̄ḡj̄ K̄ e'vsuks Gi t̄q̄t̄  
e'vsuks m̄kj̄ t̄K̄ Av̄sh̄ Kf̄v̄te Kv̄R  
K̄it̄z̄ nte| w̄zb̄ cevj̄ x e'vsuks t̄q̄l̄  
Av̄A gybem̄ū t̄K̄ h̄v̄h̄ f̄te  
e'enit̄ī gva tg e'vsuks t̄K̄ e'env  
Db̄q̄tb̄bi c̄v̄gk̄t̄b̄ c̄v̄t̄k̄l̄ 2015  
mt̄j̄i Rb̄ e'vsuks w̄baññ Z j̄ t̄ḡl̄v̄  
AR̄bi Rb̄ w̄zb̄ m̄kj̄ t̄K̄ m̄zzv̄, w̄b̄v̄  
Ī t̄z̄vi mt̄ Kv̄R Kivi c̄v̄gk̄t̄b̄

wēkl Añwži ē³tē kwdDj Avj g  
Lvb tPšajx fvtj v FY Mþxzv wbePb  
Kti bZb FY cōvb Ges ēvstki  
ēemv ejxi Rb AÄj I Ktcñiu  
kvLv cñvb i cñz AvnVb Rvbvb|  
tlj vCx FY, tkYxKZ Ges  
Aetj vcbKZ FY Av̄tq m̄tPó n̄tZ  
Ges bZb fute tkvb FY hv̄tZ tkvb  
AētZB tlj vCx ev tkYxkF3 bv nq fm  
w̄tK mKj AÄj cñvbtk wēkl  
bRi wi I wbeo ZEyeatbi  
Rb wZb wb̄t R cñvb Kti b|  
wZb evsj vt̄k ēvsK I wbqšyKvi x  
cñzotbi wbqg-bwz tgtb Pj vi  
gvātg ēvsKs cñi Pij bvi Rb wb̄t R  
cñvb Kti b| ēvsKs bwzgj vi  
thb tkvb aībi ēZ q bv Nt̄U G  
w̄KUq wēkl `w̄o t̄qui Rb wZb  
AvnVb Rvbvb|



cej x e'vsK wj t Gi XvKv \w\|Y  
AAj i Aaxb kvLv e'e'\cKt i c0g  
m\|t\|j tb clvb AwZw \nntmte Dcw Z  
w\|tj b e'e'\cbv cwi Pjy K tgv Avaj  
nwj g tPSajx | wetkI AwZw \nntmte  
Dcw Z w\|tj b Dc-e'e'\cbv cwi Pjy K  
kwdDj Avj g Lvb tPSajx | m\|t\|j tb  
mfvcwZzj Ktib AAj clvb !  
gnve'e'\cK tgv vniRj Bmj vg  
wgqv | G mgq gnve'e'\cK Gg  
kyntbI qvR tPSajx Dcw Z w\|tj b |

Aw\_R Aſſfp<sup>b</sup> Kvhþtgi  
Avl Zvq 10 UvKvi mnmeavi x<sup>f</sup> i  
gv<sup>t</sup>S cKv<sup>k</sup>" FY veZiY

..... 10g cōvi ci  
Ggb w b AvmtQ F†Yi Rb KI.KtK  
e†v‡Ki Kv†Q hv‡qv j †M‡te bv eis  
e†v‡K hv‡te KI.tKi Kv†Q |

wetkl Auzw ejt b, dj Pvl xi  
 evsj vt'ki A BwzZ Dtz LthM  
 fwgK ivLto dj wet tk i Bwb nt'Q  
 Ges Gt'ki Pvlx i t tk avi Yv wbtq  
 wet tk dj Pvl nt'Q uzib ejt b,  
 Avgt i UvKvi Afve tbB eis Afve  
 AvfQ Df' M I gvbimKZvi |

Ab<sup>v</sup>b<sup>e</sup> 3<sup>v</sup>MY e<sup>v</sup>j b, evsj v<sup>t</sup> k Kwl  
c<sup>v</sup>nb<sup>t</sup> k| G<sup>v</sup> tki<sup>v</sup> q<sup>v</sup>, c<sup>v</sup>šsk,  
f<sup>v</sup>gnxb K.I.K, c<sup>v</sup>KuzK<sup>t</sup> h<sup>v</sup>AM<sup>v</sup> q<sup>v</sup>ZM0-  
vbgc Avtqi tckvRixer gubj tK e<sup>v</sup>SK  
F<sup>v</sup>Yi Avl Zvq Avbtj Kyli Dbqgb  
nte| cy<sup>t</sup> i cikvcw<sup>v</sup> bvix<sup>v</sup> i tKI  
Kwl Kv<sup>v</sup>R G<sup>v</sup>Mtq Avmvi Avnevb  
Rvbvtbv nq| t<sup>v</sup> tki AtbK Gb<sup>v</sup>RI  
Pov g<sup>v</sup>bvdv nrti FY w<sup>v</sup> tq<sup>v</sup> v<sup>v</sup>K|  
e<sup>v</sup>SK h<sup>v</sup> mnR k<sup>v</sup>Z<sup>v</sup> A<sup>v</sup>tC<sup>v</sup> KZK G<sup>v</sup>  
g<sup>v</sup>bvdv nrti FY tmev t<sup>v</sup> q Zvnj<sup>v</sup>  
K.I.Kiv j vfevb nteb|



ଶିଖା ର୍ୟାଲ୍ ପ୍ରକଳ୍ପ

## ୧୦ ବଚର ମେୟାଦେ ମାସିକ କିଣ୍ଠି ମେୟାଦାନ୍ତେ ମୁନାଫା

# ବୈମାନିକ ପୂର୍ବଲି ମର୍ତ୍ତା

tex2eqvix 2015 t msL v 08



cey x e'vsk wj vg‡UW Ges Oracle | Avgiv tUKtbyj R  
wj vg‡UW Gi gta' 46.43 tKwU UvKvi Pr<sup>3</sup> - vTwZ

cevij x e<sup>v</sup>sk wj wgtUW Ges Oracle I  
Avgiv tUK<sup>b</sup>bj wR wj wgtUW Gi gta"  
46.43 tKwU UvKvi GKwU Pn<sup>b</sup> mmilz  
e<sup>v</sup>stKi club Kwhj tq <sup>t</sup>lwi Z  
ntqf0 ceuj x e<sup>v</sup>stKi ct<sup>b</sup>l Z\_ch<sup>b</sup>  
le<sup>f</sup>Mi gnve e<sup>v</sup>ck I Pkd  
tUK<sup>b</sup>bj Avdmi tgwv<sup>v</sup>s Avj x  
Ges Avgiv tUK<sup>b</sup>bj wR wj wgtUW  
(I ivKj Ktc<sup>b</sup>l kb Gi c<sup>b</sup>lUbvg  
ct<sup>b</sup>Uv) Gi ct<sup>b</sup>l e<sup>v</sup>cbv cwi Pjy K  
%mq dinv` Avntg` Pn<sup>b</sup>‡Z <sup>t</sup>lji  
Kt<sup>b</sup>l AeKwVtgv Db<sup>b</sup>tb e<sup>v</sup>sk  
tm<sup>b</sup>ti GiU GKwU Ab<sup>b</sup>Zg epr weR<sup>b</sup>qM  
Pn<sup>b</sup> | GB Pn<sup>b</sup>i dtj ceuj x e<sup>v</sup>stKi  
m<sup>b</sup>shB M<sup>b</sup>Ke<sup>b</sup> wbf<sup>b</sup>thw<sup>b</sup>, wek<sup>b</sup>-  
Ges ^ZMwZi tm<sup>b</sup>ev jvf Ki<sup>b</sup>eb |



Aw\_R Aššur Kihputgi  
Avl Zvq 10 UvKvi vnmveavix` i  
gutS cKutk` FY weZiY

Avl R AſſFB Kvḥptgi Avl Zq  
cej x e'vsk wjgtUW-Gi Df v̄M 10  
UvKvi unmeavix i gytS FY veZiY  
m̄c̄l̄z e'v̄t̄k̄i Lj bv AvAv̄j K Kvḥf̄ tq̄  
Abj̄oZ nq̄l Abp̄t̄b c̄avb AwZw  
un̄mt̄e e'3e' i v̄Lb evsj v̄t̄ k e'vsk  
Lj bvi v̄bef̄x c̄wi Puj K gnvt bwRgji b|  
v̄et̄k̄l AwZw un̄mt̄e e'3e' i v̄Lb  
evsj v̄t̄ k e'vsk Lj bvi Dc-gnve' e'v̄k̄  
tḡit AvgRv̄ tñr̄mb Lv̄b |



tgšj fnevRvi AivAj K Kuhq tqi Df vM Ûgwib j Üwls cÖzti va,  
AvBimim, dtib tinqUvY Ges vnsKsÓ kxil R KqRvj v AbpöZ

mac<sup>i</sup> cev<sup>x</sup> e<sup>vsk</sup> w<sup>j</sup> t Av<sup>Aj</sup> K  
Kvh<sup>j</sup> q tg<sup>s</sup>j fxe<sup>r</sup>V<sup>i</sup> Gi D<sup>t</sup> v<sup>M</sup>  
tg<sup>s</sup>j fxe<sup>r</sup>V<sup>i</sup> I n<sup>e</sup>MÄ tR<sup>j</sup> vi tgy<sup>U</sup>  
344U kvL<sup>i</sup> mK<sup>j</sup> kvL<sup>i</sup> c<sup>a</sup>b<sup>i</sup> l c<sup>i</sup>Z K  
kvL<sup>i</sup> 2 R<sup>b</sup> K<sup>t</sup>i KgRZP Ges  
Av<sup>Aj</sup> K Kvh<sup>j</sup> tqi mK<sup>j</sup> KgRZP  
wbtq n<sup>e</sup>MÄi Awgi P<sup>b</sup> K<sup>t</sup>c<sup>-</sup>G  
Ogmb j Ünis c<sup>i</sup>Ztiva, AvBim<sup>m</sup>,  
dtib t<sup>i</sup>ngu<sup>v</sup>Y Ges b<sup>w</sup>ZK e<sup>vsk</sup>K<sup>s</sup>  
kx<sup>t</sup>R GK w<sup>b</sup> e<sup>v</sup>c<sup>x</sup> KgR<sup>j</sup> v Abjo<sup>Z</sup>  
nq| G<sup>t</sup>Z mfvcwZ<sup>j</sup> K<sup>t</sup>i b cev<sup>j</sup> x  
e<sup>vsk</sup> w<sup>j</sup> t tg<sup>s</sup>j fxe<sup>r</sup>V<sup>i</sup> AÄ<sup>j</sup> i

PvI x̄' i ḡtS mnR k̄tZ<sup>©</sup>I Kg ḡbvdw  
n̄t̄i mēgjU 3.50 j vL UvKvi  
Kyl FY wēziY Kiv nq|

c̄nb AñZñ Zvi e<sup>3</sup>Zvq etj b, PvI x̄  
t̄ tki c̄y| Zt̄ i Akñs- c̄wi k̄gi  
wēbḡtq t̄ k AvR Lvt̄ - q̄s m̄aúYzv  
ARø Kti tQ| wZib etj b, dj ntj v  
c̄ēl wRbñl dj PvI x̄' i gbl c̄ēl  
Ges Zt̄' i KñRi AñMñ l ḡbvdwKZv  
AvtQ wKs AwR ^oJ Zv tbB|  
Zt̄' i t̄K mnR k̄tZ<sup>©</sup> FY w t̄j Zviw  
DckZ n̄t̄b wZib Dcw<sup>z</sup> dj PvI x̄' i  
Dñl t̄k' etj b, gubj l i KómrZ AvgubZ  
t̄ t̄K ēvsK FY w t̄q \_vKl Gi mnwKv  
ēenvi Kti ēvsK FY c̄wi t̄kva Ki t̄Z  
nte| Ab'v PvI x̄' i t̄K mnR k̄tZ<sup>©</sup> ēvsK  
FY myeav tbqvi Rb DrmnwZ Kivi  
Abt̄iva Rubvbl wZib etj b, ēvsj v t̄k  
ēvsK Ki w K vbt̄ Rb Abhvqx cevij x  
ēvsK Kyl FY wēziY GwMtz Gtmq|  
Gici c̄pñ 9 Kj ug 3



GWTUviqvj C'vbj

†gwnv-§ Avj x  
gnve-ē-icK I Pxd †UKwbK-vj Awdmvi

bwZk Kgvig  
Dc gnu o-icK

Digitized by srujanika@gmail.com

mībqī Andmī

www.bqi.com

Admvi

gt ivRxe Bmj vg  
Awdmvi

kidKj Bmj vg



**পুরালী বাংক লিমিটেড**  
PURALI BANK LIMITED

Mtel Yr | Dbqbf wefwM, cev j x e'svK wj wjtUW,  
cavb Kvhf q. 26 w j Kkv ewYnR'K Gj vKv, Xikv KZR cñkñZ  
tUy jdb : 9551614, G. -295, 1102  
B- fgbj : pubalibarta@pubalibankbd.com  
I qe : [www.pubalibangla.com](http://www.pubalibangla.com)