

cevj x e'vsk vj vgtUW Gi AAj I KtcRiU kvLv cãvbt` i wZxq mtsj b-2014 AbyoZ



cevj x e'vsk vj vgtUW Gi AAj I KtcRiU kvLv cãvbt` i wZxq mtsj b-2014 e'vstKi cãvb Kvhfj tqi teWq`tg MZ 13 Rj vB 2014 AbyoZ nq| mtsj`tb cãvb AwZw_ wntmte Dcw`Z wDtb cevj x e'vsk cwi Puj bv cl` i tPqvi g`vb nwdR Avg` gRg`vi | wetkl AwZw_ wntmte Dcw`Z wDtb e'vstKi cwi Puj K AwRRj ingvb| mtsj`tb mfvicwZzj Ktib e'e`vcbv cwi Puj K tnj vj Avg` tPsajx|

mtsj`tb cevj x e'vstKi AwZwi` e'e`vcbv cwi Puj K Gg.G. nwi g tPsajx, Dc-e'e`vcbv cwi Puj K kwdDj Avj g

Lvb tPsajx Ges cãvb Kvhfj tqi gnve'e`vcKey,` mKj AAj cãvb I KtcRiU kvLv cãvb Ges DayZb vbeRxe,` Dcw`Z wDtb|

cãvb AwZw_i e`3te` nwdR Avg` gRg`vi DbZzi I AvaybK e'vstKs tmev cãvbi gva'tg Avg`vbx-i Bvbx e'emv m`cãvbi tYi Rb` AvnYvb Rvbvb| wZvb etj b, wetkij A`Bmzi mvt` cvj`ov w`tg evsj vt`tki A`Bmzi e`wB Avi Ktj ei evx` cvt`Q| e'vstKs LvZ GLvtb gE` fvgkv` cuj b Ki tQ| wZvb etj b, Gici` cpv 5 Kj vj 1



e/zeUztKL gyRe tgnWK`vj wekte` vj gqK cevj x e'vsk vj vgtUW i 43 j qI UvKv Aby vb cãvb

cevj x e'vsk vj vgtUW cwi Puj bv cl` mivgnRK` vqexZvi Ask wntmte e/zeUz tkL gyRe tgnWK`vj wekte` vj tqi wi Dg`vtUj wR (eiztiwM) wfvfM gw`Dtb vt` dtj`Uj Avetm`bMtg hS; j`tqi Rb` 43 (tZZwjj ok) j`qI UvKv Aby vb wntmte cãvb Kti tQ| cevj x e'vsk cwi Puj bv cl` i tPqvi g`vb nwdR Avg` gRg`vi e/zeUz tkL gyRe

tgnWK`vj wekte` vj tqi DcvPih` Aa'vcK Wt` cõY tMvcj` E Gi vbKU Aby vbi tPK n`vst` Ktib| Abpvtb cevj x e'vstKi cwi Puj K tgv`elv Avg`, e'e`vcbv cwi Puj K tnj vj Avg` tPsajx, AwZwi` e'e`vcbv cwi Puj K Gg.G. nwi g tPsajx, Dc-e'e`vcbv cwi Puj K kwdDj Avj g Gici` cpv 5 Kj vj 3



wkí weKvtk I A`BmZK Dbqtb F`Yi mtsj` i nvi nwm I GmGgGm wfvEK e'vstKs tmev Puj yKi j cevj x e'vsk vj vgtUW

wkí weKvtk I A`BmZK Dbqtb FY cãvbi t`q`it mtsj` i nvi nwm Kti tQ cevj x e'vsk vj vgtUW| cvkvcwK e'vstKi MõnKt` i h`MvcthmMx I wivc` tmev cãvbi cZ`q vb'tq GmGgGm wfvEK e'vstKs tmev Puj yKi tQ t`tki epEg GB temi Kwi e'vsk| e'vstKi cãvb Kvhfj tqi teWq`i'tg AvtqwmRZ Omsev` mtsj` tbõ G_Z` Rvbvb e'vstKi e'e`vcbv cwi Puj K tnj vj Avg` tPsajx| e'vstKi AwZwi` e'e`vcbv cwi Puj K Gg G nwi g tPsajx I Dc-e'e`vcbv cwi Puj K kwdDj Avj g Lvb tPsajx Ges cãvb Kvhfj tqi DayZb vbeRxe,` Gmgq Dcw`Z wDtb|

e'e`vcbv cwi Puj K tnj vj Avg` tPsajx etj b, wkí weKvtk MõnKt` Rb` cwr` cãvb wvqul mnR Kitz nte| t`tk cwi tekeUe I Drcv` bgLx Kvhfj tgi cwi va evotQ| bZp` wkí cãvõq A`BmZK Kiti tQb wvfvbe`w` I cãvõvb| mwEK wvfvbq wvbtqvM evx`Kti I A`BmZK Dbqtb FY cãvbi t`q`it mtsj` i nvi 16.5% t`tk nwm Kti 15.0% G vbaRy Kiti tQ cevj x e'vsk vj vgtUW| cwi tek I A`BmZK Dbqtbqj K LvZ I F`Yi AvKvitf` Ges MõnKt` gvb wvfvbq mtsj` i nvi Avt`v nwm Kivi wvqul wvfvb Kiv n`Q| wZvb Rvbvb, Kwi F`Y 13%, gmvjv D`v`v` i 10%, c`vKs t`v`w`U 7%, gmvjv RvZxq Kwi Drcv` tb 4% mtsj` i nvi Puj yAvtQ| ZvOvovl` `bvL`vZ I`ZcY`MõnKt` i Ges FY MõnZv wntmte` `QZv I mpt`gi Avakvix MõnKt` i Dtb`õLZ nvi t`tkI Kg mtsj` FY cãvb Kiv n`Q|

GmGgGm wfvEK e'vstKs cãvtz tnj vj Avg` tPsajx etj b, GB tmevi Avl Zvq e'vstKi MõnKiv tgvvBj tcvbt` GmGgGmõ gva'tg mivavi Y e'vstKs mspuvS- Z` Ovovl` Ab`vb` t`j b` b mspuvS- Z` w` RvbtZ cvi'teb|

AAj I Ktc@iU kvLv c@vbt` i wZxq mt@sj b-2014 Abj@Z

..... 1g c@vi ci
c@ZthwMZvgjK e'vskS Gi t@t@i
e'vstKi mKj tK Avs@i Kfvte KvR
Ki tZ nte| wZub cejx e'vstKi `q I
AurFA gubem@u` tK h_vh_fvte
e'envti i gva`tg e'vstKi e'emv Dba@tbi
civgk@t` b| cwi tkt@l 2014 mt@j i
e'vstKi wba@i Z j`q`gvIv AR@bi Rb`
wZub mKj tK mZZv, w@ov I `qZvi mt`
KvR Kivi civgk@t` b|

mfvcuZi e`te` n@jv Avng` tP@ajx
fv@jv FY M@xZv wba@b Kti bZb FY
c@v Ges e'vstKi e'emv e@x i Rb` AAj
I Ktc@iU kvLv c@vbt` i c@Z AvnYv
Rvib| tLjvcx FY, tkYxKZ Ges
AetjicbKZ FY Av`vq mtP@ nZ Ges
bZb fvte tKv FY hvZ tKv Ae`tZB
tLjvcx ev tkYxf` b v nq tm w` tK mKj
AAj c@vbtK wtkl bRi` w i wbeo
Z`e@r@tbi Rb` wZub wbt` R c@v Kti b|
wZub e'vstK e'vsk I wbg`yKvix
c@Z@tbi wbgg-bwZ t@t Pji gva`tg
e'vskS cwi Pjv bvi Rb` wbt` R c@v
Kti b| e'vskS bwZgvj vi thb tKv
a@tYi e`Z`q b v NtU G w` KUvq wtkl w`
t` qvi Rb` wZub AvnYv Rvib|

mt@sj t@ 2014 mt@j e'vstKi wba@i Z
j`q`gvIv AR@bi wba@b K I tKSkj
wbtq Avtj vPbv Kiv nq|

GmGgGm wfvEK e'vskS tmev PjyKij cejx e'vsk vj wgtUW

..... 4_@c@vi ci
M@nKt` i AvajbK I c@h` wbfP e'vskS
tmev c@vbt i j`q` ex cwi Ki| Gi B
avivewnKZvq M@nKt` i Pwn`v Ges
AvajbK mthwM-mjeav c@vbt i Ask
wntmte cejx e'vsk GmGgGm wfvEK
e'vskS tmev Pjy Kti t@| GB tmev
gva`tg M@nKe, mviavY e'vskS Gi
Avl Zvq U@btRkKb tbnwUd@tKkb,
Abj vBb U@btRkKb, FY gAj I weZiY
mspvs`-evZP, Gjm tLjv I tctgU
mspvs`- evZP, gwmK e'jvY
tbnwUd@tKkb, Kw@mspvs`- GdwwAvi
c@tbevqb evZP, GuUGg AvU POS
U@btRkKb Ges BvUv t@u e'vskS Gi
hveZxq mthwM-mjeav tfvM Ki tZ
cvi t@| wZub Avl etj b, Gi gva`tg
M@nKt` i mt` Augt` i m@k@Avil
mj p nte Ges A`q b t` b Sjk Kgte|
GOvov e'vstKi KgRZ@v KvRi t@t@i
wba@b mZKZvgjK evZP cvt@b|

tnwZgMA kvLv Avb@wbK i f D@vab

..... 2q c@vi ci
D@vab Kiv n@t@Q| wZub GjvKvi
e'emvq, Kul Rvex, Pvkui Rvexmn mKj
gubt` i GB kvLv nZ e'vskS mjeav
M@tYi Rb` AvnYv Rvib|

fvBm-tPqiv gvb I w@k@ wki c@Z dhwng
Avng` dvi`K tP@ajx etj b, G AAj i
e'emvq` i Rb` cejx e'vsk Avs@i K
`wfv@ wbtq KvR Kti | fvel` tZ Zv Avt`v
tRvi`v Kiv nte| wZub etj b, tnwZgMA
kvLv G GjvKvi e'emv-ewYR` m@u@v tY
Dj t@LthwM` Ae`v b ivLte|

e`v`cbv cwi Pjv K n@jv Avng` tP@ajx
etj b, wtk@tbi GB h@M AvajbK c@h` i
h_vh_ e'envi Kti Dba@Zi M@nK tmev
c@vbt cejx e'vsk AM@nKvi w` t@` tK|
tmB avivewnKZvq t` tki me@pr Abj vBb
t@u qvK@mg` cejx e'vstKi AvajbK
e'vskS avivi mstM m@u` nqvi Rb`
wZub GjvKvi RbMYtK AvnYv Rvib|
wZub Avkv c@kK Kti b, tnwZgMA kvLv
A` GjvKvi e'emv-ewYR` Ges Kul i
m@u@v tY I Dba@tbi Dj t@LthwM` Ae`v b
ivLte m@lg nte|

Abjv@b Avv@t` i gta` AwZui`
e`v`cbv cwi Pjv K Gg G n@jv g tP@ajx,
Dc-e`v`cbv cwi Pjv K kvdDj Avj g Lub
tP@ajx, gnev`v`cK I tKv@vbx mP@e
t@t mvc` wmk`vi, wmgdI mvB` Avntg`
GdwmG GmGgG, wntjU AAj i
gnev`v`cK Avev nwee LvBi`j Kexi,
e'vstKi KgRZ@v Ges `vbx MY`gvb
e`v`eM` I e'emvqMY Dcw`Z w@tj b|

epEi P@M@G AAj i kvLv mg@ni 1g kvLv e`v`cK mt@sj b-2014 Abj@Z

..... 4_@c@vi ci
t@t@i e'vstKi mKj tK Avs@i Kfvte KvR
Ki tZ nte| wZub cejx e'vstKi `q I
AurFA gubem@u` tK h_vh_ e'envti i
gva`tg e'vstKi e'emv Dba@tbi civgk@t` b|

Dc-e`v`cbv cwi Pjv K kvdDj Avj g
Lub tP@ajx e'vstKi wba@i Z j`q`gvIv
AR@bi Rb` mKj tK mZZv, w@ov I
`qZvi mt` KvR Kivi civgk@t` b|

mt@sj t@ P@M@G w@vYcj Awctmi
gnev`v`cK w@v Avaj gwR`, P@M@G
DEi AAj i c@vbt Dc-gnev`v`cK
tgv: Igi mj Zvb Ges P@M@G w@vY
AAj i c@vbt Dc-gnev`v`cK kun
t@l qvR Lub Dcw`Z w@tj b|

e`zeUztKL g@Re tgvWK`vj wekte` vj q@K 43 j`q` UvKv Abj v b c@v

..... 1g c@vi ci
Lvb tP@ajx, e`zeUztKL g@Re tgvWK`vj
wekte` vj t@i Dc-DcvPvh` (c@kmb) I
w@l t@tUj wR wfv@tmi c@vbt Av`cK Wrt
tgvv@S m@n`j @v, Dc-DcvPvh` Ges
gvBt@wv@v wR I BvgDtbj wR wfv@tmi
c@vbt Av`cK Wrt i`uj Awgb wgvq,
tKvva`q Av`cK Wrt Rj w@kKvi ingvb
Lvb Ges e`zeUztKL g@Re tgvWK`vj
wekte` vj t@i wfv@tmi Av`cK, I
wfv@tmi c@vbtMY Dcw`Z w@tj b|
e`zeUztKL g@Re tgvWK`vj wekte` vj t@i
DcvPvh` Av`cK Wrt c@v tMicyj `E
cejx e'vstKi GB Kv@t@tgi c@kmb Kti
etj b, D`PZi wPvKrmv w@v i mte@P
w`v`cW I t` tki me@pr wPvKrmv
tmev c@vbt Kvix c@Z@vbt wntmte GB
wekte` vj t@i wfv@tmi BvggK KgRv@U
cejx e'vstKi b@v c@Z`K c@Z@tbi
mvgwRK `vge`Zvi Ask wntmte
AskM@Y Kiv DvPZ Ges Ab` i I G@Mtg
Avmvi Rb` AvnYv Rvib|

cejx e'vstKi tPqiv gvb nwdR Avng`
gRg`vi GB gnZx D`v`v`mi K_v Dj t@L
Kti etj b, cejx e'vsk i ayg@v@v AR@
Kivi Rb`B e'emv Ktib, Gi ewnti
mvgwRK `wqZ@v@l it@t@Q| Gi B
t@v` tZ e`zeUztKL g@Re tgvWK`vj
wekte` vj t@i wDg`v@v wR wfv@tmi K
43 j`q` UvKv Abj v b wntmte c@vbt
Kti t@| wZub w@v, wPvKrmv I mvgwRK
Dba@tbi cejx e'vstKi wba@b KgRv@U
K_v Dj t@L Kti etj b, cejx e'vstKi
GB Kv@t@tgi Ae`v nZ `vKte|

cejx e'vstKi e`v`cbv cwi Pjv K
n@jv Avng` tP@ajx Zvi e`te` etj b,
e`zeUztKL g@Re tgvWK`vj wekte` vj t@i
wPvKrmv tmev t@v@v Kivi Rb` GB Abj v b
e'vstKi RbKj `vYgjK KvRi GK@U
Ask| wZub Avt`v etj b, RbKj `vYgjK
KvR G e'vsk wba@b w@v, i`ZcY`v@vKv
cuj b Kti Avnt@ Ges AvZ`gvbeZvi
tmev KvR Kti hv`Q| w@v wPvKrmv
LvZ Abj v b Qvov Avn@v M@xet` i
wPvKrmv tmev Ges RvZxq `th@M Avn@v
tjvKt` i mthwMZmn wba@b mvgwRK
KgRv@U cuj b Kti Avnt@Q| cejx e'vsk
Xivk tK` i`q AAj c@vbt Dc-gnev`v`cK
t@t gvgb eLZ, kvnevM Gvfv@D
kvLv Dc-gnev`v`cK tgvv@S kun`v
t@M Ges Dfq c@Z@tbi D@vZb
KgRZ@v Abjv@b Dcw`Z w@tj b|



बिवायमा आआज क कवहृ त्पि द्दं वंम ०GmGgB व्दबं वंयस०
Gi Dci Dbयु Avtj vPbv

ceyx e'vsK wj wgtUW बिवायमा AvAj K Kvhृ त्पि द्दं वंम ०GmGgB व्दबं वंयस०Gi Dci Dbयु Avtj vPbv बिवायमा AvAj K Kvhृ त्पि म=वुलZ AByOZ न्तत्त०| AByOZ च=व AvZw_ व्तंते Dcw^Z वुतj b evsj vt^ k e'vsK i wbeftx cwi Pjy K wbgf P^a f^3, म=शुबZ AvZw_ व्तंते Dcw^Z वुतj b cejx e'vsK wj wgtUW Gi e'e^vcbv cwi Pjy K tnjvj Avng^ tPajx, वेतल AvZw_ व्तंते Dcw^Z वुतj b evsj vt^ k e'vsK i gne'e^vck tgv gmg cvlvqvix Ges cejx e'vsK i AvZw_i e'e^vcbv cwi Pjy K G.G. nwj g tPajx| AByOZ mfvvZz; Ktib cejx e'vsK i बिवायमाAi AAj च=व I Dc-gnve'e^vck tgv tej vtqZ त्तंम्ब |

AvtqvRtbi द्दं वंम MhृYi Rb^ cejx e'vsK KZे^ttik ab'e^v Rvbv |

म=शुबZ AvZw_i e'vte^ cejx e'vsK wj wgtUW Gi e'e^vcbv cwi Pjy K tnjvj Avng^ tPajx etj b, t^tki A_शुबZK mgyx ARB मेतPtg eo fvgKv ivLtQ t^a i gvSwi wkr (GmGgB)| G LvZi gva'tg v^a वेतgPb, Kgfis^vb म्यो, वixi tlgZvqb मेत^cwi bZb द्दं वंय^v^zwi न्त०| evsj vt^ k e'vsK i wK वत^ Rbvq cejx e'vsK wj wgtUW mnR ktZ^द^v^3v evUe GmGgB FY c० vtbi gva'tg t^tki A_शुबZi MvZ mAvti fvgKv ivLtQ | वुव Avtiv etj b, द्दं वंय^v^3v evUe बmZ I KgfPx MhृYi cvkvcnk वixi tlgZvqtbi Rb^ वix द्दं वंय^v^3v i Avte^bcI मेत^PP AMhaKvi wvte^Z MhृY I w^cwi E Kivi Rb^ Ges वix द्दं वंय^v^3v i म्य_ तमेव^e AvPiY Kivi Rb^ Ges tKvb FY thb tLjvcx bv nq, त्म^ tK gvbvms tRvi^vi Kitz e'vsK i mKj KgRZvK वत^ Rbv c० vb Ktib |

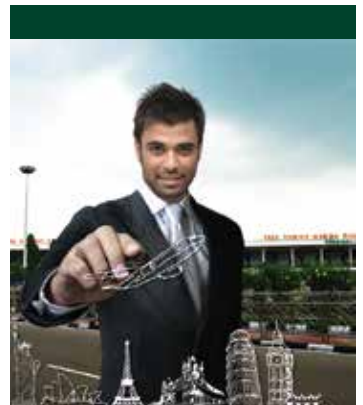
Avtj vPbv AByOZ cejx e'vsK wj wgtUW gne'e^vck tgv kvntbl qvR tPajx I e'vsK i DavZb KgRZे^, Dcw^Z वुतj b |

XvKv DEi AAj Gi द्दं वंम
"SME, Ethical Banking, ERM
& Green Banking" kxR
KgRvj v AByOZ

..... 8g c०vi ci wkr A_शुबZi gva'tg e'vsKs LvZ cwi tek i tlvq i^zcy^ fvgKv cvj b Kitz cvti | वुव Rvbv, t^tki e'vsK, tjt vK i x Kitz evsj vt^ k e'vsK GKw_ बmZKv Kvgv MVb Ktiz | cejx e'vsK D^3 Kvgv i v^t Rbv tgvZvteK KvR Kitz |

वेतल AvZw_i e'vte^ cejx e'vsK wj wgtUW i AvZw_i e'e^vcbv cwi Pjy K G.G. nwj g tPajx etj b, AvR I mvgwRK LvZ m^lgZvi cvkvcnk A_शुबZi mkyLj vte MvZkvj Zv Avbqtbi gva'tg tUKmB A_शुबZK c०v^x vbn^Z Kivi Rb^ cwi tekeve e'vsK व्तंते cejx e'vsK dtj vLthvM fvgKv ivLtQ |

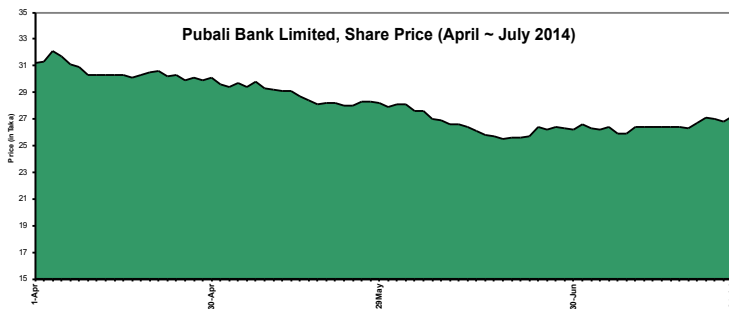
D^3 KgRvjvq e'vsK i FY वेव^tMi gne'e^vck nweej ingvb, Bvivi vj KtUj AvU K=वुत^qY वेव^tMi Dc-gnve'e^vck बmZK Kgyi vq, XvKv DEi AAj i kvLv e'e^vckMY I KgRZे^, Dcw^Z वुतj b |



प्रवासी धन प्रवाह

याया शुड शेक...

अहाक पातुमि, डिआ, अतै आछे, किशु ... विदय घावतु टोका कोथायु?
विदय गमलेछुदतु अथीतलिक प्रठिबकता दुर कवते प्रवासी वयक चानू कवतेछ प्रवासी धन प्रकल।





খুকব DĒi AĀj Gi Dt̄ ʋM̄ “SME, Ethical Banking, ERM & Green Banking” kxl R̄ KgRjv v AbjōZ

cevjx eʻvsk ʋj vgtUW XvKv DĒi AĀj Gi Dt̄ ʋM̄ “SME, Ethical Banking, ERM & Green Banking” Gi Dci GKūJ KgRjv m̄uītZ AbjōZ n̄tq̄Q| KgRjv q̄ cāvb AwZw_ n̄m̄tē Dcw Z ʋQ̄tj b cevjx eʻvsk ʋj vgtUW Gi eʻeʻvcbv cwi PjK tnj vj Avḡ ʋP̄Sajx| wētkl AwZw_ n̄m̄tē Dcw Z ʋQ̄tj b cevjx eʻvsk AwZw_ eʻeʻvcbv cwi PjK Gg.G. n̄w̄j v ʋP̄Sajx | Dc-eʻeʻvcbv cwi PjK k̄w̄Dj Avj g Lvb ʋP̄Sajx| KgRjv q̄ m̄fvcwZ; K̄īb cevjx eʻvsk XvKv DĒi AĀj cāvb | gn̄eʻeʻvcK † l̄q̄b Rwgj gymj |



cevjx eʻvsk ʋj vgtUW ʋ̄q̄ ʋbix̄q̄K ʋZix̄k̄i eʻvsk̄i gibe m̄ū ʋefv̄M l̄ evsj ʋ̄k B̄w̄- ʋJDU Ae eʻvsk ḡv̄bR̄tḡU (w̄AvB̄ieGg) Gi th̄S_ Dt̄ ʋM̄ 15 Kḡ̄ et̄mi wētkl c̄k̄q̄Y ʋK̄m̄m̄uītZ w̄AvB̄ieGg fēb AbjōZ n̄tq̄Q| ʋK̄v̄m̄̄ D̄j̄v̄bx c̄tēeʻv̄ n̄m̄tē Dcw Z ʋQ̄tj b cevjx eʻvsk ʋj vgtUW Gi eʻeʻvcbv cwi PjK tnj vj Avḡ ʋP̄Sajx Ges w̄AvB̄ieGg Gi gn̄vcw̄ PjK W. ʋZ̄w̄cK Avḡ ʋP̄Sajx| D̄̄ ʋK̄v̄m̄̄ mḡšq̄K̄vix ʋQ̄tj b ʋkL b̄w̄Rej B̄mj̄ v̄g l̄ Azj P̄̄ c̄ūJZ |

cevjx eʻvsk ʋj vgtUW Gi eʻeʻvcbv cwi PjK tnj vj Avḡ ʋP̄Sajx w̄AvB̄ieGg Gi gn̄vcw̄ PjK l̄ Ab̄v̄b̄ KgR̄Z̄̄ ī cevjx eʻvsk̄i KgR̄Z̄̄ ī R̄b̄ G ʋK̄m̄̄ Av̄q̄v̄R̄b̄ K̄tī † q̄vi R̄b̄ ab̄ev̄ R̄vb̄b̄ |

cāvb AwZw_i eʻeʻvc̄b̄ cevjx eʻvsk ʋj vgtUW̄i eʻeʻvc̄bv cwi PjK tnj vj Avḡ ʋP̄Sajx etj b, † k̄i A_ ʋw̄ZK mḡw̄ AR̄̄b̄ mē̄P̄t̄q̄ eo f̄vgKv iV̄L̄t̄Q ʋj̄̄ ʋj̄̄ gv̄Sw̄i ʋk̄i (GmGgB)| G L̄v̄Zi gvātḡ ʋ̄vī ʋ̄ wē̄gv̄P̄b, Kḡf̄is̄ ʋb̄ m̄ȳō, b̄vixi ʋ̄lgZv̄q̄b m̄ē̄f̄c̄wi bZb Dt̄ ʋ̄v̄ ʋ̄w̄i n̄t̄Q| evsj ʋ̄k eʻvsk̄i ʋ̄K ʋb̄t̄ R̄bv̄q̄ cevjx eʻvsk ʋj vgtUW mnR̄ k̄t̄Z̄D̄̄ ʋ̄v̄ ev̄Ue GmGgB FY c̄l̄v̄bi gvātḡ † k̄i A_ ʋw̄Zi M̄w̄Z m̄Av̄ti f̄vgKv iV̄L̄t̄Q| M̄b̄̄ eʻvsk̄i m̄ū̄K̄ ʋZ̄vb̄ etj b, eZ̄̄v̄b̄ M̄b̄̄ eʻvsk̄i wē̄k̄v̄cx R̄b̄ic̄̄ GKūJ avi v̄v̄ n̄m̄tē c̄P̄jZ | cwi ʋēk̄ m̄j̄ ʋ̄v̄q̄ c̄l̄q̄v̄R̄bx̄q̄ K̄v̄h̄̄ḡ M̄b̄Y m̄f̄c̄q̄ cwi ʋēk̄i R̄b̄ S̄k̄Ḡȳ Ḡḡb Gi c̄i c̄p̄v̄ 6 K̄j̄v̄g 3



শিক্ষা অথবা প্রযুক্তি
১০ বছর মেয়াদে মাসিক কিস্তি মেয়াদান্তে মুনাফা

AvaybK eʻvsk̄s̄ t̄m̄ev̄ c̄l̄v̄bi c̄l̄ʋq̄ eʻvsk̄i Ck̄j̄ ʋ̄ kvLv̄ bZb fēb ʋ̄bv̄sw̄i Z

..... 7g c̄p̄vi c̄i ʋ̄v̄k̄| t̄m̄B̄ avi ʋev̄n̄KZvq̄ † t̄ki mē̄n̄r Abj̄v̄b̄ t̄b̄U l̄ qv̄k̄m̄ḡx̄ cevjx eʻvsk̄i AvaybK eʻvsk̄s̄ avi vi m̄st̄M m̄ū̄, n̄l̄q̄vi R̄b̄ ʋZ̄vb̄ Ḡj̄v̄K̄vi R̄b̄MȲt̄K Av̄n̄v̄b̄ R̄vb̄b̄| ʋZ̄vb̄ Ck̄j̄ ʋ̄ X_ ʋ AĀ̄t̄j̄ i ʋk̄i D̄b̄q̄t̄b̄ wētkl f̄vgKv iV̄L̄vi R̄ib̄ AĀ̄t̄j̄ cevjx eʻvsk̄i m̄K̄j̄ kvLv̄t̄K ʋb̄t̄ R̄bv̄ † b̄| ʋZ̄vb̄ Av̄k̄ c̄K̄v̄K̄ K̄tib, Ck̄j̄ ʋ̄ kvLv̄ AĀ̄ Ḡj̄v̄K̄vi eʻem̄v̄-ew̄v̄R̄̄ m̄̄c̄h̄vi Y l̄ D̄b̄q̄t̄b̄ D̄t̄j̄̄l̄th̄w̄M̄ Aē ʋb̄ iV̄L̄t̄Z̄ m̄q̄lḡ n̄ē| cwi ʋēk̄i ʋZ̄vb̄ eʻvsk̄i K̄v̄h̄̄ḡiK̄ m̄v̄c̄j̄ ʋ̄w̄JZ̄ K̄tī Z̄j̄t̄Z̄ m̄K̄t̄j̄i m̄n̄th̄w̄M̄Z̄v̄ Kv̄gb̄v̄ K̄tib |

Ab̄v̄t̄b̄ ʋ̄bv̄x̄q̄ MȲ ʋ̄v̄b̄ eʻv̄eM̄,̄ m̄gv̄R̄t̄m̄eK̄ l̄ eʻem̄v̄q̄MȲ Dcw Z ʋQ̄tj b |

gibe m̄ū̄ ʋefv̄M l̄ evsj ʋ̄k eʻvsk̄ ʋŪib̄s̄ GK̄v̄W̄ig (w̄ev̄w̄ŪG) Gi th̄S_ Dt̄ ʋM̄ “Bank’s Audit & Inspection” kxl R̄ gumē ʋcx̄ c̄k̄q̄Y ʋK̄m̄

..... 7g c̄p̄vi c̄i c̄l̄v̄b̄ Kīt̄Z̄ n̄ē| evsj ʋ̄k eʻvsk̄ l̄ ʋb̄q̄š̄ȲK̄vix̄ c̄l̄Z̄ō̄t̄bi ʋb̄q̄ḡ-̄b̄w̄Z̄ t̄ḡt̄b̄ P̄j̄ vi gvātḡ eʻvsk̄i cwi PjK b̄vi R̄b̄ ʋZ̄vb̄ ʋb̄t̄ R̄ c̄l̄v̄b̄ K̄tib | ʋZ̄vb̄ Av̄i etj b, kvLv̄m̄ḡ̄ni ʋev̄f̄b̄e ʋb̄ix̄q̄v̄ c̄l̄Z̄tē ʋ̄b̄ D̄i w̄cZ̄ Av̄c̄iEm̄ga h̄t̄Z̄ c̄ieZ̄̄ mḡt̄q̄ m̄s̄N̄w̄Z̄ b̄v̄ n̄q̄ ʋm̄ wēl̄t̄q̄ m̄K̄j̄ † k̄ wētkl b̄Ri w̄t̄Z̄ n̄ē| ḠŌv̄v̄ ʋb̄ix̄q̄v̄ Av̄c̄iĒi R̄ev̄e m̄ȳō l̄ Z̄_ ʋb̄f̄̄ n̄t̄Z̄ n̄ē Ges c̄l̄h̄v̄R̄̄ † q̄t̄ī c̄h̄v̄Ȳ m̄sh̄̄ȳ Kīt̄Z̄ n̄ē, h̄t̄Z̄ K̄tī D̄i w̄cZ̄ ʋb̄ix̄q̄v̄ Av̄c̄iEm̄ga ʋ̄Z̄ ʋb̄̄c̄iĒ K̄iv̄m̄̄ēci n̄q̄ |

w̄ev̄w̄ŪḠi ʋb̄ēf̄ix̄ cwi PjK t̄gv̄: Av̄Z̄v̄Di ingvb̄ Z̄wi eʻeʻvc̄b̄ etj b, ʋb̄ix̄q̄v̄ m̄s̄L̄v̄S̄- h̄t̄M̄v̄c̄th̄w̄M̄x̄ h̄ieZ̄x̄q̄ Z̄_ -D̄c̄v̄Ē m̄n̄K̄v̄tī m̄v̄R̄v̄t̄v̄ G ʋK̄m̄̄ † k̄ cevjx eʻvsk̄i KgR̄Z̄̄v̄ D̄c̄KZ̄ n̄ēb̄| ʋZ̄vb̄ c̄k̄q̄Ȳv̄ ʋ̄ † i hZ̄w̄n̄K̄v̄tī G † K̄v̄m̄̄ Ask̄ t̄b̄q̄vi R̄b̄ ab̄ev̄ R̄vb̄b̄ Ges j̄ā Av̄b̄ Kḡ̄q̄t̄ī eʻen̄vi K̄ivi R̄b̄ Av̄n̄ev̄b̄ R̄vb̄b̄ |

D̄̄ ʋK̄v̄m̄̄ cwi PjK ʋQ̄tj b̄ w̄ev̄w̄ŪḠi Dc-gn̄eʻeʻvcK̄ ḠieḠḡ R̄uī ʋ̄ ʋ̄ Ges mḡšq̄K̄vix̄ ʋQ̄tj b̄ w̄ev̄w̄ŪḠi Dc-cwi PjK Av̄n̄t̄ḡ R̄v̄t̄q̄i ḡn̄ēv̄ l̄ t̄gv̄: d̄R̄t̄j̄ i v̄eȲx̄| c̄k̄q̄Ȳ ʋK̄v̄m̄̄ eʻvsk̄i 25 R̄b̄ KgR̄Z̄̄ Ask̄M̄b̄Ȳ K̄tib |



AvBmGgGie
te÷ KicfiU
A'vl qW®-2013
OmnuUdtku Ae
tgnui U0 A'vl qW®
tcj cevj x
e'vsK uj vgtUW

বব্ব-বব্ব Du Ae K÷ G'vU
g'vrbRtgU A'vKvD'U'vEm Ae
ersj vt`k (AvBmGgGie) KZK
0te÷ KicfiU A'vl qW®
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tgnui U0 tcj cevj x e'vsK
uj vgtUW|
“QZv, Review vnzv, mtefcw
mkvmb AbmY Ges KicfiU
mvgwRK `vexZvqj K
KvhPug DtgØLthM Ae
vtbi Rb` `v BbvwDU Ae
K÷ G'vU g'vrbRtgU A'vKvD'U'vEm
Ae ersj vt`k (AvBmGgGie)
cevj x e'vsK uj vgtUW0K
c0BtFU Kgnk0vj e'vsK
(U'vWkbyj Acufikb) vefvM
OmnuUdtku Ae tgnui U0
c0vb Kti0Q|

MYcRvZs, ersj vt`k miKvii
gvbbxq A_0s, Avej gjj Avaj
gjnZ Gi vbKU t`iK
e'vsK c0t0 c`K M0Y
Ktib cevj x e'vsK e'e'vcbv
cwi Pvj K tnjvj Avng`
tPsajx|

tnjvj Avng` tPsajx Zui
e3te` etj b, cevj x e'vsK
memgg`“QZv, Review vnzv
I mkvmb eRvq iitL hveZiq
KvhPug cwi Pvj bv Kti,
hv GB cj`vi tcZ mnvvh`
Kti0Q| cevj x e'vsK K ghP
vcY` GB cj`vi c0vb
gtvbvZ Kivi Rb` wZvb
AvBmGgGie te÷ KicfiU
A'vl qW®Kugui mKj m`m`
ik ab'ev` Rvbv| cevj x
e'vsK mKj m`m`bZ MnK,
tkqvivni vi, teWvP m`m`
I KgRZ0 i mvt` wZvb
GB AR0bi Avb` fMvfwM
Ktib|

c`K weZiY Ab0vrb Dcw`Z
v0tj b AvBmGgGie0i
t0mWU tgvnvs` tmvj
g GdmGgG, AvBmGgGie0i
te÷ KicfiU A'vl qW®
Kugui tPqig'vb gRvcl0i
Avntg` GdmGgG, GdmGm
Ges AvBmGgGie0i mPe
Rvgj Avntg` tPsajx|



Lj bvq`g
e'vsKs tgj v
Abj0Z

Lj bvi tnvUj UvBmI Mvfw0-G
m`c0Z `g e'vsKs tgj v
Abj0Z nq| Lj bvq Aew`Z
39w e'vsK I 39w `g G
tgj vq AskM0Y Kti| Rbmvi
Y, vefvbe e'vsK c0Zvbva,
vefvbe `0ji OvI`k0K,
t0mWvq I i'fvb'vq` i Dcw`
vZtZ `g e'vsKs tgj vi i'f
D0vab Ktib ersj vt`k e'vsK
Gi gvbbxq MfbP W. AvZDi
ingvb, wekl AvZw`
vntmte Dcw`Z v0tj b
ersj vt`k

e'vsK Gi gvbbxq tWcyU
MfbP Gm tK mj tPsajx|
D3 Ab0vrb mfvvZz, Ktib
ersj vt`k e'vsK-Gi gvbbxq
vbe0x cwi Pvj K gy
gvndRj ingvb| Ab0vrb
gvbbxq AvZw`e` cevj x
e'vsK ÷j cw`k0 Ktib,
G mgg cevj x e'vsK
uj vgtUW Gi Lj bv AAj
clvb I grve'e'vcK Rbve
tgvnvs` ugqv0 Kuei mn
e'vsK KgRZ0MY Dcw`Z
v0tj b|

XvKv`v0Y AAj Gi D0`vM
“Ethical Banking, ERM,
Green Banking, AML&
Foreign Remittance”
kxl R` Kgrvj v Abj0Z

..... 10g c0vi ci
Gg.G. nvj g tPsajx etj b,
cevj x e'vsK mvgwRKfvte
`vex, cwi tekMZ veltq
m0PZb, cwi tek ev0e c0Ki
c0vq I Gi ev`evqtb
ex-cwi Ki Ges Z` ch0i
mtefcg e'envi I `0Zvi
mvt` c0qvRbxq e'vsKs
tmev RbM0Yi Kv0 t0S0
t`qvi c_ AbmY Kti|

wekl AvZwi e3te` cevj x
e'vsK uj vgtUW| Dc-e'e'vcbv
cwi Pvj K kvdDj Avj g
Lvb tPsajx e'vsK A0v0gkb
c0qv I ci Avtj vKcZ Ktib|
e'vsKs RMtZ cevj x e'vsK
i'v0i bi `0 fvegvZ Ae'vZ
ivLvi Rb` wZvb mKtj i
c0Z Avv0v Rvbv|

D3 Kgrvjvq e'vsK FY
vefvMi grve'e'vcK
nweej ingvb, B0vibvj
K0Uj A'vU K`u0vqY
vefvMi Dc-grve'e'vcK
bmZK Kgi ivq, XvKv`v0Y
AAtj i kvLv e'e'vcKMY
I KgRZ0, Dcw`Z v0tj b|



আমাদের
ফান্ডামেন্টাল
সর্বদাই আপনার
ব্যাংকিং সেবায়
নিয়োজিত।



**XiKv `wY AAj Gi Dt` wM
"Ethical Banking, ERM,
Green Banking, AML &
Foreign Remittance"
kxI R KgRvj v AbjZ**

cevj x e`vsk wj wgtUW XiKv `wY AAj Gi Dt` wM "Ethical Banking, ERM, Green Banking, AML & Foreign Remittance" Gi Dci GKw KgRvj v m`uiz AbjZ ntqtQ KgRvj vq c`vb AwZw wntmte Dcw`Z wQj b cevj x e`vsk wj wgtUW Gi e`vcbv cwi Pj K tnj vj Avg` tP`aj x| wtkl AwZw wntmte Dcw`Z wQj b cevj x e`vsk AwZw` e`vcbv cwi Pj K Gg.G. nwj g tP`aj x, Dc-e`vcbv cwi Pj K kwDj Avj g Lv b tP`aj x Ges ejsj vt`k e`vsk i Dc-gnev e`vcK tMcvj P`a` vm| KgRvj vq mfvcwZ; Kti b cevj x e`vsk i XiKv `wY AAj c`vb I gnev e`vcK Gg kvntbl qvR tP`aj x |

c`vb AwZw_i e`vsk cevj x e`vsk wj wgtUw i e`vcbv cwi Pj K tnj vj Avg` tP`aj x etj b, t`ki e`vsk t`vt K i x KitZ ejsj vt`k e`vsk GKw `bwZKZv Kgw MvB Kti tQ| cevj x e`vsk D` Kgw i wbt`Rb tgvZteK KvR Ki tQ| e`vsk bwZ`bwZKZv tgbt KvR Kivi Rb`wZb cevj x e`vsk i mKj chq i KgRZ i c`Z AvnYv Rv b| M`b e`vsk m`uik` wZb etj b, eZ`v b M`b e`vsk wek`vcx Rb`c` GKw avi Yv wntmte c`wZ| cwi tek mj`lvq c`qvRbxq KvR`g M`Y mt`c`w| cwi t`ki Rb` S`Kc`Y`bq Gg wkt`i A`q`b i gva`tg e`vsk LvZ cwi tek i`lvq i`Zc`Y` fvgKv cvj b KitZ cwi | gw b j Uwi s wltq msik`o mevB`iK mZK`v`kZ wZb wbt`Rb i`b| wtk` k t`k t`c`i Z A` t`Kv c`Kvi S`vtg v Ov`vB hv`Z M`nKiv D`Ej b KitZ cwi b tm wltq m`P`o nevi AvnYv Rv b|

wtkl AwZw_i e`vsk cevj x e`vsk wj wgtUw i AwZw` e`vcbv cwi Pj K Gici c`v 9 Kj w 3

GmGgB wltqK tmgbvi/KgRvj v Ges c`Kvt` FY weZiY KgRvj v

GmGgB LvZ FY c`vn e`xi j`t` cevj x e`vsk wj wgtUW t`ke`vcx tmgbvi/KgRvj v Ges c`Kvt` FY weZiY KgRvj v msik`o tRj vi tP`vi, w`f`b`e`emwqK msMvB, q`z`a` I gvSvix Dt`v`v Ges `vbxq MY`gvb` e`w`et`M`P` mgStq w`be`vcx Drm`tei Avt`q`Rb Kti| Abp`v`b Dch`p` q`z`a` I gvSvix Dt`v`v`i`k` c`Kvt` GmGgB FY weZiY i e`v` Kiv nq| m`c`Z t`ke`vcx w`f`b`et`Rj vq GmGgB tmgbvi I c`Kvt` FY weZiY KgRvj v cwi Z nq



GmGgB wltqK tmgbvi I c`Kvt` FY weZiY Abp`v`b - n`w`M`A`



GmGgB wltqK tmgbvi I c`Kvt` FY weZiY Abp`v`b - t`g`j` f`x`v`R`i`



GmGgB tmgbvi, FY weZiY- R`v`g`j` c`j`



GmGgB tmgbvi, FY weZiY- g`v`vi`x`c`j`



GmGgB wltqK tmgbvi I c`Kvt` FY weZiY Abp`v`b - K`e`v`R`i`



GmGgB wltqK tmgbvi/KgRvj v Ges c`Kvt` FY weZiY KgRvj v - g`q`g`b`m`n`



GmGgB wltqK tmgbvi/KgRvj v Ges c`Kvt` FY weZiY KgRvj v - t`k`i`c`j`



गाडि कय धान

तनुनजाते पशुचला...

आपनात निजत गाडि। पुस्तकी गाडि कय धान आपनाते फित तनुनजाते पशुचलात निरुचयता, आत्म आत निरुतता।



পূবালী ব্যাংক লিমিটেড
PUBALI BANK LIMITED

মতলৈ য় I ডব্বাৰ বেফিম, চেয় x e'বসK ঝ় ঝ়তUW,
 চাঁব Kবহিঁ q, 26 ঝ j Kক্ব emiYiR'K Gj ঝKv, XvKv KZR' c'KঝkZ
 ফুঝ় ফচিব : 9551614, G- -295, 1102
 B-ফগBJ : pubalibarta@pubalibankbd.com
 I ফ়ে : www.pubalibangla.com

গাৰ্হাউমি ঞ়় c'ফbj

ফগুঝ'ঐ Avj x
 গ্নে'e'ফ'cK I Pxd ফUKubK'f় ঐAচ'মি

ঝ'ঝK Kগ্বি i'g
 Dc-গ্নে'e'ফ'cK

ফগ' Avk'ic'f় Bmj'g
 ঝ'ম'q'f' Aচ'মি

ম' ঝ' Kগ্বি f'
 ঝ'ম'q'f' Aচ'মি

ফগ' গ'B'j' nK
 Aচ'মি

ফগ' i'v'x'e Bmj'g
 Aচ'মি

ক'c'K'j Bmj'g
 R'ib'q'f' Aচ'মি