

চিকণীY চÖZte` b

"Gender Sensitizing Training Program for the Bankers"



AvtqvRtbt

GmGgB dvD†Ükb

|

evsj vt` k e`vsK

চাক্য কে, t

চাক্য KgmPw 3w cteAbjôZ nq | wbtP cākÿKt` i bvg I cākÿtbi wēl q t` I qv ntj vt

- (1) Rbve ifski mnv, gnve'e'vcK, evsj vt` k e'vsK tUlbs GKvWgx (newUG)- Bangladesh Banks Policy Towards Promotion of Women Entrepreneurs
- (2) Aa'vcK I qvi`vZj AvKvg, mgvRwe`v wfvM, ivRkvx wekpe`vj q - Gender and Development
- (3) Rbve dnb`a wite`x, Dc-gnve'e'vcK, tmvbjx e'vsK wj wgtUW, ev,ov - Role of Commercial Banks to Women Entrepreneurship Development in Bangladesh

(K) Dthvbx Abpvt

Dthvbx Abpvtbi mfvwZZj Ktib evsj vt` k e'vsK e,ov kvLvi Dc-gnve'e'vcK Rbve gtbvR KwSI`eivMx| Abpvtbi cāvb AwZw wntmte Dcw`Z wQtj b XvKv` evsj vt` k e'vsK tUlbs GKvWgxi gnve'e'vcK Rbve ifski mnv, wekl AwZw wQtj b evsj vt` k e'vsK, e,ov kvLvi gnve'e'vcK Rbve tgv gRi ingvb| Abpvtbi `MZ e³e` ivtLb GmGgB dvDÜkb Gi mnKvix gnve'e'vcK Rbve dvi Rvbv Lvb|

dvi Rvbv Lvb Zvi `MZ e³te` Abpvtb AvMZ mevBtK itf`Qv Rvbtq GB cākÿtbi Df`k` Ges jæZj eYb Ktib| e'vsKvi Ges gnvj v Df`v³vt` i gta` weivRgvb`izj Kwgtq bvix Df`v³vt` i Rb` AbKj cwitek`Zix Kti FY cÜB mnRZi Kivi jæZj Avtvc Ktib| G wēl tq wZwb t`tki A`wZK Dbqtb gj nWZqvi wntmte GmGgBõi Dbqtb K_v etj b| GmGgB Df`v³vt` i Dbqtb Ab`Zg evav ntj v A`q| Avi GB A`qtb c` mnR Kivi Rb` evsj vt` k e'vsK weifbæ bvix wbaft b KtitQ| wKŠ' ev`le tyt` t` Lv hvq wbgg`vKv mtZj weifbæAw`R cÜZõvb t`tk GmGgB Df`v³viv Avkvbjc mntwmZv cvt`Qb bv| wekl Kti bvix Df`v³viv FY cÜBtZ AtbK wcvQtq AvtQb| bvix Df`v³viv weifbæmfv, tmvgvvti FY cÜBtZ Zvt` i cāvb cÜZëÜKZv wntmte e'vsKvit` i FY cÜvtb AvMõni AwfthvM Kti| Aciw`tk e'vsKvi ivl bvix Df`v³vt` i FY cÜvtbi tyt` Zvt` i weifbæmxgve`xZvi K_v etj`vtKb| mZivs Dfq ctji gta` tmZeÜb mõi gva`tg mō GB`izj Kwgtq wKfite bvix Df`v³vt` i FY Mõtbi c` mJg Kiv hvq tmUvB GB cākÿtbi gj Df`k` wZwb tUlbs mPxi weeiY w`tg Zvi e³e` tkl Ktib|

Dthvbx Abpvtb wekl AwZw wntmte Dcw`Z wQtj b evsj vt` k e'vsK e,ov kvLvi gnve'e'vcK Rbve gRi ingvb| wZwb t`tki mweR Dbqtb GmGgBõtZ bvix Df`v³vt` i fvgKvi K_v etj b| wZwb etj b, GmGgB LvZ Dbqtb Rb` evsj vt` k e'vsK weifbæc`tyc MõY KtitQ| wekl Zt bvix Df`v³vt` i Rb` FY cÜB mnR Kivi Rb` evsj vt` k e'vsK weifbæwbgg bvix wbaft b KtitQ| Gme wbgg mwKfite tgv Pjv e'vsKvit` i`wqZj| wZwb etj b GKw t`tki Dbqtb bvix` i fvgKv Ab`Kvh` mZivs bvix` i Rb` A`qtb c` mJg Kiv DvPZ| wZwb GmGgB dvDÜkb I evsj vt` k e'vsK cw Pwj z tUlbs tcmõtg AvMZ e'vsKvi I bvix Df`v³vt` i tUlbs Mõtbi gva`tg GmGgB LvZi Dbqtb Nu`te etj Avkv e³ Ktib| Abpvtbi mvdj` Kwgbv Kti wZwb Zvi e³e` tkl Ktib|

Dthvbx Abpvtb cāvb AwZw wntmte Dcw`Z wQtj b XvKv` evsj vt` k e'vsK tUlbs GKvWgxi gnve'e'vcK Rbve ifski mnv| wZwb Zvi e³te` GmGgB LvZ Dbqtb Rb` evsj vt` k e'vsKvi weifbæc`tytci K_v eYb Ktib| t`tki RbmsLvi AfaR bvix| mZivs t`tki Dbqtb Rb`

GmGgBôZ wbtqwrZ brix Df`v³vf` i A_@qbi c_mMg KiZ nte| Rbve ifsKi evsjvf`k e`vstKi cbtA_@qbi eYðv w`tq etj b, GmGgB LvZ e`vsK mgn hvZ A_@qbi Drmn cvq, tm j ty evsjvf`k e`vsK Aw_R cöZövmgnK AZ`šÍ Aí mÿ` Znnej weZib KiZQ| evsjvf`k e`vsK weZiYKZ Ftyi Kgcty 10% gwnjv Df`v³vf` i weZib Kivi K_v ej tj I Aw_R cöZövmgn gvÎ 2.8% FY gwnjv Df`v³vf` i gvtS weZib KiZQ| cäv AvZw_ Zui e³te` KwÎ tytÎ e`cK A_@qbi „iæZj`b| cäv AvZw_ Zui e³te` AvMgx 26 gvP© 2010 t_þK 8w`b e`vcx SME Road Show" AvtqvRtbi K_v Rvbvb| evsjvf`k e`vsK GB cöG Gaitbi tivW tkv t`þki 11wU ctqtbU AvtqvRb KiZ hv`Q etj wZwb Rvbvb|

mfvcwZi fvlþb evsjvf`k e`vsK, e_ov kvLvi Dc-gnve`e`vcK Rbve gþvR KwšÍ `eivMx Abþvþb Dcw`Z mevþK ab`ev` Rvbvb| wZwb GmGgB dvDtÜkb Ges evsjvf`k e`vstKi GB Df`v³Mi mvdj` Kvgbv Ktib| Abþvþb AvMZ e`vsKvi I brix Df`v³vf` i mµµq AskMöY Kvgbv Ktib Ges cökýY KgñPxi gva`tg brix Df`v³vf` i Rb` AbKj cwiþek mµö nq tm Kvgbv Kti Df`v³vabx Abþvþbi mgwB tNvlbv Ktib|

(L) cökýY KgñPxi

cökýYwU tgvU 3wU cte`ef³ wQj hv 3 (wZb) Rb cökýK ðviv cwi Pwvj Z nq|

evsjvf`k e`vsK tUlbs GKvWgxi gnve`e`vcK Rbve ifsKi mnv "Bangladesh Banks Policy Towards Promotion of Women Entrepreneurs" kxlR wltq cökýY t`b| wZwb gj Z ACSPD wefvþMi gva`tg wî -dvBb`vY G evsjvf`k e`vsK brix Df`v³vf` i A_@qbi th fvgKv ivLþQ Zvi eYðv Ktib| Rbve ifsKi etj b DbZ` t`kmgþn eo eo wkí cöZövmgn GmGgBôi Dci wfvE Kti Mto Df`v³Q| evsjvf`þkI wWvRUvj evsjvf`k Mto tZvjvi Rb` miKvi GmGgBôK AMöwKvi w`þ`Q| wZwb evsjvf`k e`vsK cö E GmGgBi msÁvi Dþj øL Ktib| G_þjv nþ`Qt

- (1) `sj GvUvcöBR ej þZ Ggb cöZövbþK eSvq/eSvte hv Av`kMZFvte tKvb cvevj K wj wgtUW tKv`úvbx bq Ges wbtgwe³ wbgvgKmgñ (Criteria) cþb Kti-

tmev LvZt GtytÎ tgvU `vqx m`út` i cwi gvY fvg I BgviZ e`ZxZ 50,000 (cÁvk nvRvi) UvKv t_þK 50,00,000 (cÁvk j ý) UvKv Ges/A_ev KgPZ tj vKej Abþ`25 Rb|

e`emv LvZt GtytÎ tgvU `vqx m`út` i cwi gvY fvg I BgviZ e`ZxZ 50,000 (cÁvk nvRvi) UvKv t_þK 50,00,000 (cÁvk j ý) UvKv Ges/A_ev KgPZ tj vKej Abþ`25 Rb|

wkí LvZ (Manufacturing Concern)t GtytÎ tgvU `vqx m`út` i cwi gvY fvg I BgviZ e`ZxZ 50,000 (cÁvk nvRvi) UvKv t_þK 1,50,00,000 (GK tKwU cÁvk j ý) UvKv Ges/A_ev KgPZ tj vKej Abþ`50 Rb|

- (2) gvSwwi GvUvcöBR ej þZ tm mg`Í cöZövbþK eSvq/eSvte hv Av`kMZFvte tKvb cvevj K wj wgtUW tKv`úvbx bq Ges wbtgwe³ wbgvgKmgñ (Criteria) cþb Kti-

tmey LvZt GtÿtÎ tgvU ñvqx mæút` i cwigvY fÿg I Bgvi Z e`ZxZ 50,00,000 (cÂvk jÿ) UvKv t_†K 10,00,00,000 (` k tKwU) UvKv Ges/A_ev KgPZ tj vKej Abpÿ©50 Rb|

e`emv LvZt GtÿtÎ tgvU ñvqx mæút` i cwigvY fÿg I Bgvi Z e`ZxZ 50,00,000 (cÂvk jÿ) UvKv t_†K 10,00,00,000 (` k tKwU) UvKv Ges/A_ev KgPZ tj vKej Abpÿ©50 Rb|

wkÍ LvZ (Manufacturing Concern)t GtÿtÎ tgvU ñvqx mæút` i cwigvY fÿg I Bgvi Z e`ZxZ 1,50,00,000 (GK tKwU cÂvk jÿ) UvKv t_†K 20,00,00,000 (wek tKwU) UvKv Ges/A_ev KgPZ tj vKej Abpÿ©150 Rb|

evsj vñ` k e`vsK GmGgBÔtZ FY cÔwB mnRZi Kivi Rb` bvix D†` ñv³vñ` i Rb` thme wetkl eivÍ ti†L†Q Zv wbgie†ct

- evsj vñ` k e`vsK cÔg Ae`vq GmGgB F†Yi kZKiv 10 fvM bvixñ` i Rb` eivÍ ti†L†Q cieZ†Z hv kZKiv 15 fvM DbwZ Kiv nt†Q|
- bvix D†` ñv³vñ` i Dbq†b mnthvMxZvi Rb` Awl_R cÔZôvbmgn t_†K weZiYKZ tgqv` x FY I Pj wZ gj ab FY hvi cwigvb 1 (GK) jÿ UvKv t_†K 50 (cÂvk) jÿ UvKv, Zvi wecix†Z kZKiv 100 fvM evsj vñ` k e`vs†Ki cYA_†q†bi mÿeav cÔvb Kivi Rb` Awl_R cÔZôvbmgn†K w†` R cÔvb Kiv nt†Q|
- bvix D†` ñv³vñ` i†K e`vsK tiU + 4% m†` FY t` I qvi w†` R t` qv nt†Q| A_† m†` i nvi gvÍ 9%| c†e†hv e`vsK tiU + 5% wQj |
- cÔg Ae`vq evsj vñ` k e`vs†K bvix D†` ñv³vñ` i Rb` eivÍ KZ Znvej 45 tKwU UvKv wQj hv wKbv eZ†v†b ep† tc†q 120 tKwU UvKvq ` w†††Q| (evsj vñ` k e`vsK dvÛ 90 tKwU + GwWwe dvÛ 30 tKwU)
- cÔhvR` tÿ†Î Awl_R cÔZôvbmgn bvix D†` ñv³vñ` i†K 25 jÿ UvKv chŠÍ RvgybZwenxb FY cÔv†b we†Pbv Ki†e|
- bvix D†` ñv³vñ` i tÿ†Î Awl_R cÔZôvbmgn kZKiv 15 fvM chŠÍ KFY_vK†j I Znvej eivÍ cv†e| hv wKbv Ab`vb` tÿ†Î m†e†P 10%|
- evsj vñ` k e`vsK bvix D†` ñv³vñ` i Rb` Awl_R cÔZôvbmgn wbgvñj wLZ c`†yc tbqvi Rb` mvK†vi Rvix K†i†Q|
 - c_†K bvix D†` ñv³vñ` tW`c` ñvcb
 - bvix D†` ñv³vñ` i Rb` cÔky†bi e`e`v
 - cÔR± cwi KÍbv, cÔqvm Ges F†Yi Av†e`b cÎ cÔmms G mnvqZv Kiv|

Rbve dbw`ª w†te`x, Dc-gnve`e`vcK, tmvbjx e`vsK "Role of Commercial Banks to Women Entrepreneurship Development in Bangladesh" kxl_R wet†q cÔkyY t`b| AZ`ŠÍ cÔveŠÍ fv†e wZvb e`vsKmgñ eZ†v†b bvix D†` ñv³vñ` i Rb` wK Ki†Q, †Kb Zviv Kg FY cv†"Q, fwe††Z Kxf†e bvix D†` ñv³vñ` i FY cÔv†bi c_ m†Mg Kiv hvq Zv D†j ØL K†ib|

wZvb etj b eZgvtb t`tki Av_©mvgwRK Dbqtb i AnaKvti i e`vcvti gunjviv ht_ó mRvM itqtQb Ges Zviv Zvt`i Rb` t`q e`emwqK Dbqb gj K mthvM mjeav Mh`b ht_ó AvMhx| wbtRt`i Z_ mvgwRK Dbqtb Zviv GLb LpB mtpZb|

Rbve wlt`x etj b bvix Dt`v`v` i Rb` A_`qtb ct_wgKfvt e wPwY Z m`te` LvZmgA ntj vt

(1) wkí LvZt

Bij KUib· Ges `e`jvZK mvgMx, cwnóK I Ab`vb` wmbt_wJ· , wWRvBb I d`vkb I qvi, tWtKvtikb mvgMx `Zix Kib, G`vj wgvbqvvtgi Mn`wj cY/Awdm wduUsm Drcv`b, R`tqj vix, dtUvMdx, wctUs tcm, nviej cb` Drcv`b, Pvgov RvZxq cb` Drcv`b, GgtetqWvix, BvgtUKb, eK emUK, nmwkí, ewk teZ wkí, tLj bv, Dcvi mvgMx|

(2) tmev LvZt

`v` tmev Ges WwqvMbwóK, nviej wUtgU G`vU weDwU cvjA, JIaww/ctmvabx/e`w`MZ cwi`Qbzv|

(3) e`emv LvZt

- cvBKvix I Lpiv t`vKvb`vi, tMmwi mc, wWcvUfgUvj tóvi, ctmvabx, tiótiU, tókbvix, JI tai t`vKvb, `Zix tcvvtKi t`vKvb, cPj Pwn`v AvtQ Gi`c tKvb e`emvLvZ|
- wkí/GUvi ctBtRi Drcw`Z cY`tmew`i evRvi I wecbb Kvhpug cwi Pj bvt`Pj wZ gj ab LvZ A_`qtb|

wZvb evsj vt`k DBtgb tP`fi Ae KgvM`GÚ BÚwó^a (weWweøDumwAvB) cwi Pwv Z mvtf`Ów` tm>Uvi di B>Uvi b`vkvj cÚBtFU G>Uvi cÚBRÓ Ges AvBGdum -GmBwWGD cwi Pwv Z tiRvè Ae `v e`vsuKs mvtfP` Z_` t`tk bvix cwi Pwv Z G>Uvi cÚBRmg#ni `ewkó eYbv Kti b| wbtgæZv t`qv ntj vt

01 Mo eqm (cÚZóvtbi)	09 ermi
02 Mo KgPvixi msL`v	45 Rb
03 Mo wk`vi `i	mvtZvtKvEi - 22% mvZK- 25% GBPGmw/wWt`cvqv-18%
04 FY tctZ B`QK	46%
05 F`Yi mgqKvj	ga`g tgvv`x 5% `f tgvv`x- 10%
06 F`Yi cwi gvb	ga`g tgvv`x - 700000 `f tgvv`x- 284000
07 cieZP3 ermti i gta` FY Mh`b KitZ B`QK	85%
08 e`emv ewbtR`i `vb	c`vbZt kni Gj vKvq, XvKvq-18.9%, Lj bvq-17.9%, ht`kvi-15.1% Ges i vRkvnxtZ-15.1%

09 Owner t i eqm	15-30 ermi 58.3% Gi bxfP, 31-40 ermi 26.7% Gi bxfP
10 AwfÁZv	3 ermi A_ev 3ermti i Kg 53%, 2 ermi Gi Kg 20% 1 ermi Gi Kg 18%
11 e'emvi aib	iBvbx -15.6%, Avg`vbx-iBvbx-1.6% Ab`vb` - 82.8%
12 Legal documantation t¶¶t¶ AwfÁZv	Trade License wexb 49.7% (Mainly rural based) 50.3% urban based
13 gwj Kvbvi aib	cåvbZt e`w³ gwj Kvbvaxb
14 e'emvi cKwZ	cåvbZt nmki, eJUK, evoxi `Zix Lvevi Ges weDwU cvj ¶ BZ`w`
15 Znetj i Drm	cåvbZt wBR`^ cwi evi, eUyevUe
16 AwR cåZõvbi minZ RwoZ	19% AwR cåZõvb nãZ FY Mhb Kti, evKxiv FY Mhb Ktibv
17 SME FtY gwjv Dt`v³vi	7.92%

wZvb bvix Dt`v³vt` i `p¶ w Kmgñ Ztj atib hv wbgieft

1. wewfbæMtelbvq t`Lv hvq th, AtbK t¶¶t¶ gwjv Dt`v³viv cjt¶i Zj bvq Kg wkw¶Z |
Zvt` i evme I Kwii Mix Ávtbi Afve AvtQ | hv e'emv ewb¶R`i cåvb Ašivq |
2. wewfb-Z` t`tk cKvk cvq th, gwjv Dt`v³viv cjt¶i Dt`v³vt` i tPtq Kg AwfÁ | GB
Kvi tb Zviv Kg cwi Kibv I KgexwZ `Zix Kivi mgq wewfbæmgm`vi mæglxb nq |

03| AvqKi I f`vU cwi tkvta Abxnv A_ev AbwfÁZv |

04| gwjv Dt`v³vt` i evRvi m¶tU Ávb AZ`š-mwgZ | c¶Y`i evRvti Kxfvte cöek Kitz nq tm
m¶utK`Zvt` i avi Yv Zj bvgj Kfvte Kg |

05| eJUK, tcvj wLP, tUBj wms, tQvU AvKvti i Drcv`b Qvov Ab`vb` e'emvi t¶¶t¶ gwjv t`i
mvavibZt AvMh cwi j w¶Z nq bv |

06| wewfbæZ`vej x t`tk t`Lv hvq gwjv Dt`v³viv cwi Kwii Z bq Ges AeKvVtgvMZ wfvE LpB
`p¶ | dtj gwjv Dt`v³vt` i FY c`vte e`vsK mgñ gReZ wfvE LpR cvq bv | dj kwZtZ cKí
ev`Íevqtb FY `vte e`vsK mgñi tbwZevPK gtbvve t`Lv hvq |

wZvb e`vsKmgñ KZR bvix Dt`v³vt` i Rb` c`E FtYi cñt½ etj b, gwjv Dt`v³vt` i e`vsK
FtYi cwi wa epxi Rb` evsjvt` k e`vsK KZR evi evi wbt` Rbv t`qv m¶Zj | KtqKwU e`vsK e`Zix
evKx e`vsK, tjv GLb chS-KvhRix c`t¶c Mhb Ktibv | evsjvt` k e`vsK KZR gwjv Dt`v³vt` i
t`q FtYi weciãZ Refinancing mjeav tNvl bv t`qv m¶Zj | Ae`vi Avkvbj`c DbwZ nqvb |

Rbve wite`x etj b e`svKvi iv AvšÍwi K ntj bvix Dt`v`v` i Drcw`Z cY` evRviRvZ Ki`b fvgKv ivL`Z cvi`te| KviY c`ZwU e`vs`KIB mgM0``k kvLv Av`Q| hvi gva`tg e`svKvi iv t`k c`q c`ZwU tRj v`ZB e`emvq` i mv`_ thvMv`thvM ivL`Z cvi` | Dcw`Z e`svKvi iv Rbve wite`xi mv`_ GKgz tcvl b K`ib|

"Gender and Development" kxR w`l`q ivRkvn`x w`k`e``vj`qi mgvRw`v`v` w`efv`Mi Aa`vcK l`qvi`v`Zj AvKgv`g c`k`y`Y t`b| w`Zwb gj`Zt`i`aygv`I bvix w`nt`m`te Rb`f`tbl` qv`q Kx`fv`te bvixiv mgv`R w`cw`Q`q c`to Zvi e`Y`v`v` t`b| w`Zwb tR`U`vi e`j`t`Z w`K tev`Sv`q, mgv`R tR`U`v`ti m`u`K`G`es fvgKv, tR`U`v`ti mv`_ k`gi w`efv`Rb, tR`U`vi b`W`m`& b`vixi` y`g`Zv`qb, D`b`q`b, A`_`w`Z`t`Z b`vixi` fvgKv, tR`U`vi G`U` t`w`f`j` c`t`g`U` m`u`K`G`w`efv`b`e`Z`E`M`Z` Av`b` I`_`i`a`z`c`b`Z`_` Dc`v`cb` K`ib|

(M) cvi`u`wi`K` g`Z`w`eb`g`q` Ges` t`K`š`k`j` v`b`a`f`i`b`t`

GB t`m`k`b`w`U` m`f`v`c`w`Z`Z`j` K`ib` G`m`G`g`B` d`v`D`t`U`k`t`bi` Dc`-g`n`v`e`e`v`c`K` W` b`i`a`j` K`w`i` | A`b`p`v`t`bi` GB A`š`k` Dc`w`Z` b`vix` D`t`v`v`v` I` e`svKvi` D`f`i`q`B` Z`v`i` i` FY` c`u`B` Ges` c`o`v`t`bi` t`y`t`i` w`eiv`R`g`v`b` w`efv`b`e` mgm`vi` K`_`v` Z`t`j` a`i`b`| Ges` w`K`f`v`te` G`m`e` mgm`vi` mgv`ab` Kiv` hv`q` Zvi` Av`t`j`v`P`v` K`ib`| Rbve` i`f`s`Ki` m`v`v`v`, w`R`G`g`, w`eiv`v`J`G` Ges` W` b`i`a`j` K`w`i` Dc`w`Z` e`svKvi` I` b`vix` D`t`v`v`v` i` w`efv`b`e`c`k`i`e` D`E`i` t`b` Ges` w`efv`b`e`l`t`q` D`f`q` c`t`y`i` g`%`Z`K` m`u`o` K`ib`|

bvix`D`v`v`v` i` c`y` t`_`t`K` t`h`m`e` w`e`l`t`q` A`v`t`j`v`K`c`v`Z` Kiv`n`q` t`m`_`t`j`v` b`x`P` D`t`j`o`L` Kiv`n`t`j`v`t`

- (1) t`m`g`b`vi` l`q`v`K`R`t`c` b`vix` D`t`v`v`v` i` D`b`q`t`bi` R`b` t`h`m`e` w`m`x`v`š`i` t`b`l`q`v`n`q`, Zvi` e`v`_`I`ev`q`b` K`i`t`Z` n`te`|
- (2) FY` c`u`B`i` c`i` 3` t`_`t`K` 4` g`v`m` G`r`a`c`e` P`e`r`i`o`d` t`_`l`q`v` D`v`P`Z`|
- (3) e`svK` F`t`Y`i` m`t`_` i` n`vi` K`g`v`t`Z` n`te`|
- (4) F`t`Y`i` c`w`i`g`v`b` e`emv` Kivi` R`b` h`_`o` n`t`Z` n`te`|
- (5) Loan Processing Fee K`g`v`t`b`vi` e`c`v`ti` K`v`h`R`i` c`_`t`y`c` w`b`t`Z` n`te`|
- (6) e`vs`t`Ki` t`p`w`W`U` A`w`d`m`v`i`t`K` w`e`P`y`b` n`t`Z` n`te`|
- (7) w`e`f`v`b`e` b`vix` D`t`v`v`v` FY` c`o`v`b`K`vix` e`vs`K`t`K` c`j`_`v`t`i` i` e`e`v` K`i`t`Z` n`te`|
- (8) v`g`v`t`K` M`iv`i`v`U`vi` w`nt`m`te` t`b`l`q`v` e`v`a`Z`v`g`j` K` b`v` i`v`L`vi` e`e`v` K`i`t`Z` n`te`|
- (9) GKB` e`emvi` FY` P`w`n`v` c`i`t`bi` R`b` G`K`w`a`K` e`svK` t`_`t`K` FY` c`v`l`q`v` h`v`te` w`K` b`v` t`m` e`c`v`ti` w`m`x`v`š`i` c`o`v`b` R`i`a`i`x`|
- (10) w`efv`b`e`e`svK` t`_`t`K` FY` M`h`i`t`bi` c`o`P`o`vi` t`_`t`K` w`f`b`e`c`Z`w`U` e`vs`t`K`B` w`m`v`e` L`j`j` t`j` b`t`_`b` t`_`L`v`t`b`v` e`q`e`u`j` Ges` S`v`t`g`j`v`c`Y`q` G` e`c`v`ti` w`m`x`v`š`i` w`b`t`Z` n`te`|
- (11) e`svK`m`g`n` e`v`j`v`t`_`k` e`vs`t`Ki` m`v`K`p`v`i` b`v` g`v`b`vi` c`e`Y`Z`v` e`U` K`i`t`Z` n`te`|
- (12) R`v`g`v`b`Z` w`e`n`x`b` FY` c`o`v`b` K`i`t`Z` n`te`|
- (13) e`vs`t`Ki` K`v`t`Q` t`K`v`b`&`a`i`t`bi` Z`_` Ges` K`v`M`R` R`g`v` w`_`t`Z` n`te` Zvi` t`P`K`w`j` o`_`v`K`t`j` A`v`t`M` t`_`t`K`B` c`o`v`Z` t`b`l`q`v` h`v`te`| G` e`c`v`ti` c`o`q`v`R`b`x`q` e`e`v` w`b`t`Z` n`te`|

e'vsKvif` i cy' t_ik thme velq Avtj vKcvZ Kiv nq tm_tj v bxp D'tj oL Kiv ntj vt

- (1) bvix Df`v`viv FY Avte`bcI ci'ibi mgq mwK I cy'Z_ w`tZ cvti bv|
- (2) wevfbae'vsK FY c0v'ibi mgq Processing Fee t'q bv|
- (3) RvgvbZ wenxb FY c0v'ibi c'ti FY M0xZv hw` FY cwi'tkvt'a e'v`nq tmt'yt'f` `vqfvi tK v'ite |
- (4) GKB ai'ibi e'emwqK Kv'Ri Rb` tKvb Df`v`v thb GKwaK e'vsK F'tyi Rb` `vi` bv nq|
- (5) e'vs'tKi Kv'Q FY ms'p'v's'f` Z_` tM'vcb bv Kiv|
- (6) tUW G'v'tmwm'tqkt'bi mn'thwmZvq m'p'ebvgq 7-10 Rb bvix Df`v`v vbe'p'b K'ti e'vsKvii v c0Z m'v'tn 3-4 N'lv Z'v` i m'v`_ gZ'w'vbgq Ki'tZ cvti Ges G'f'v'te wevfbae` `y' bvix Df`v`v `Zix Ki'tZ cvti | hviv th tKvb e'vs'tKB A_`q'tbi m'p'ev cvti |

tmkb t'p'q'v'icm' GmGgB dvD't'U'k't'bi Dc-gnev'e`vcK W. b'iaj Kw` i Ges evsjv`k e'vsK, wev'v'G Gi gnev'e`vc't'Ki g's'f'e't

- (1) evsjv`k e'vsK B'tZvg't'a` bvix Df`v`v`i 25 j'y U'v'Kv ch's'f` RvgvbZwenxb FY c0v'ibi m'v'K'p'vi R'vix K'ti't'Q| m'Z'v'iv thw`m` bvix Df`v`v`v GB m'p'ev cvte |
- (2) mev'waK bvix Df`v`v`i FY c0v'ibKvix e'vsK'tK c'j`v` c0v'ibi c0`f'vewU evsjv`k e'vsK I GmGgB dvD't'U'kb Df't'q'b c'k'smv K'tib| W. b'iaj Kw` i etj b evsjv`k e'vs'tKi m'v`_ m'v`_ GmGgB dvD't'U'k'bi GB vel'tq c'j`v`i c0v'ib AvM0x|
- (3) FY M0't'bi Rb` thme K'vMR `iK'vi tmB Z_` m'p'ub'et'PK'w'j o GmGgB dvD't'U'kb `Zix K'ti wevfbae'tU'w'e'w/G'v'tmwm'tqkt'bi g'v'a't'g bvix Df`v`v`i Kv'tQ t'c's't'Q t` l'q'v' t'N'v' bv t` b GmGgB dvD't'U'k't'bi Dc-gnev'e`vcK W. b'iaj Kw` i |
- (4) bvix Df`v`v`i K'v'Q t_ik Processing Fee bv t'bl q'v' e'v'cv'ti `i'aeZi Av't'ivc K'tib R'v'e`i'f'sKi m'v'v'|
- (5) h_vh_ v'bgg t'g't'b RvgvbZwenxb FY c0v'ibi c'ti FY bv Av`v'q n'tj evsjv`k e'vsK m's'k'o'o e'vsKvii'tK me ai'ibi m'v'v'Zv w`teb etj R'v'e`i'f'sKi R'v'v'b|
- (6) tKvb e'vsKvii hw` evsjv`k e'vs'tKi m'v'K'p'vi Ab'j'v'q'x GmGgB bvix Df`v`v`K FY c0v'ibi t'y't'f` e'vsK KZ'et'yi 0'v'iv e'v'v'M0` nb, evsjv`k e'vsK tmB e'vs'tKi we'iaet'x e'e`v` v'v'teb etj R'v'v'b R'v'e`i'f'sKi m'v'v'|

(N) c'ik'y't'bi g'j`v'q'bce`Ges mg'v'cb't

w`be'vcx c'ik'y' M0Y Ges cv'v`u'v'K gZ'w'vbgq I t'K's'k'j v'ba'f' b c'te`AskM0YKvix m'Kj bvix Df`v`v` I e'vsKvii v c'ik'y't'bi g'j`v'q'bce`Ask t'bb| GB ai'ibi t'U'v's G AskM0't'bi d'tj Df'q'cy'B DcKZ n't'q't'Q etj AskM0YKvixiv R'v'v'b| c'ik'y' M0't'bi d'tj bvix Df`v`v` Ges e'vsKvii't' i g't'a` t'mZ'e'U'b m'p'o n'tjv etj Dc'w`Z e'vsKvii v R'v'v'b| GB c'ik'y't'b AskM0Y K'ti e'vsKvii I bvix Df`v`v` Df't'q'i m'g'm'v` R'v'v'v` t'Mj Ges K'x'f'v'te Zv` `i Kiv hvq, Zv m'p'ut'K'aviYv cvl qv t'Mj | f'v'e'l`t'Z Df'q c't'yi g't'a` m'g's't'q m'v'at'bi g'v'a't'g bvix Df`v`v`i A_`q't'bi c_` m'p'g n'te g't'g`Av'k'v'e'v` e`v` Kiv nq|

bvix Df`v3viv GB ckkYtbi gj`vqb cteGUVtK GKwU mdj ckkY eTj AwfgZ Rvbtj b| Zvi e`svKvif`i mvt_ Zvt`i th GKwU `iZi weivR KiwQj , tmUv AfbKuv Ktg wMtqtQ eTj Rvbtj b| bvix Df`v3viv GB ckkY t`tK AfbK , iaZpY@Z` RvbtZ tctitQ Ges Gi dtj fweI`tZ FY c0vtbi tyt` Avil c0wZ wbtZ cviteb eTj Rvbtj b| e`svKvii th metytTB Zvt`itK nqivbx Ktibv tm AwfgZ bvix Df`v3viv Rvbtj b|

gnve`e`vcK, evsj vt`k e`svK GmGgB DbqtB GmGgB dvDtUktbi ht_0 fvgKv AvtQ eTj Dttj 0L Kitj b|

Dcw`Z e`svKvi I bvix Df`v3viv DftqB tmkb mfvcwZtK AeMZ Ktib th, ckkY M0tbi dtj Zvt`i GZw`tbi MZvbMwZK gvbwmKZvi cwi eZ0 NtUtQ| A`R Zviv th GtK Afb`i c0Zcy bq, eis cwi c`iK GB Dcj wä Avtiv tRvotjv ntqtQ| AskM0YKvix mevB AZ`S`I Drmvtni mvt_ GtK Ab`tK mnthwMZv Kivi e`cvti Avkym t`b| metktI AZ`S`I AvS`IwK cwi tetk wZvb ckkYtYi mgwB tNvl bv Ktib|

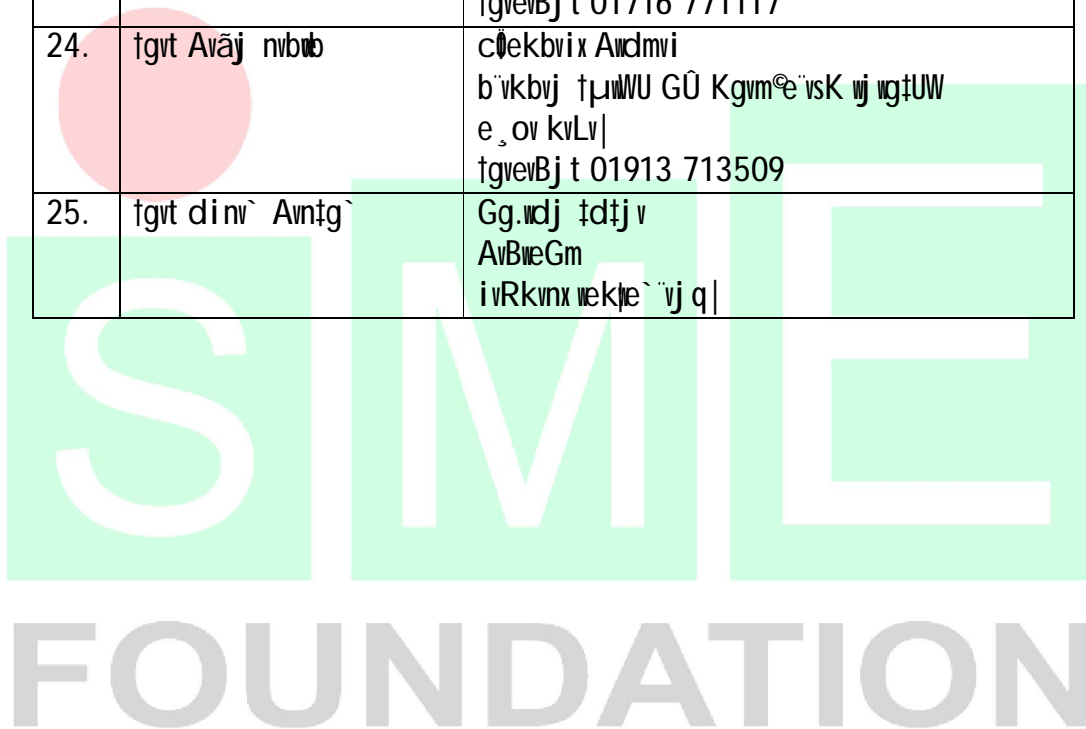


AskMÁYKvix` i Zuj Kv
Dcw`Z e`vsK KgRZ@` i Zuj Kv

μ.bs	bvg	c`ex, cÍZób I wKubv
1.	tgvt gCb DÍxb	g`vfbRvi (Acvfi kb) cÓBg e`vsK wj wgtUW e`ov kvLv tgvevBj t 01711 439004
2.	tgvt Bgivb Kv` i	g`vfbRvi (Acvfi kb) BDbvBtUW Kgwm@vj e`vsK wj wgtUW e`ov kvLv tgvevBj t 01711 881066, 01817 747177
3.	tgvt bvRgj Bmj vg	g`vfbRvi ivRkvnx Kw Dbqb e`vsK MveZj x kvLv, e`ov tgvevBj t 01715 804601
4.	tgvt kvnwi qvi ingvb	wmbqi Awdmvi e`vsK Gukvqv wj wgtUW e`ov kvLv tgvevBj t 01714 030876
5.	gnv`\$ LvBiæj Awgb	BbPrR@(GmGgB mwwfñ tmUvi) Bmj vgx e`vsK evsj v` k wj wgtUW gnv`vbMo kvLv, e`ov tgvevBj t 01730 097286
6.	tgvt ivfk`j Bmj vg	cÓekbvi x Awdmvi Avj -Avivdv Bmj vgx e`vsK wj wgtUW e`ov kvLv tgvevBj t 01713 924930
7.	tgvt tej vj tnvfmb	g`vfbRvi ivRkvnx Kw Dbqb e`vsK ap` i kvLv, e`ov tgvevBj t 01714 410991
8.	tgvt Awgbj ingvb	g`vfbRvi tmvbj x e`vsK wj wgtUW wkeMÁ kvLv, e`ov tgvevBj t 01716 509539
9.	cÓxc Kgvi miKvi	wmbqi wCÓYcvj Awdmvi b`vkbvj e`vsK wj wgtUW e`ov kvLv tgvevBj t 01731 606998

μ.bs	big	c` ex, cāZōib I w/Kvbv
10.	bjæj Awgb ivtmj	wi t̄j kbkxc Awdmvi WwP-ersj v e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01717 545674
11.	t̄gvt Gbv̄gj nK	Awdmvi AvBGdAvBwm e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01727 578775
12.	t̄gvt t` I qvb Avājn kv̄gxg eiki	Awdmvi gv̄t̄K̄v̄Bj e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01711 193237
13.	t̄gvmvt Zūiv LvZb	Awdmvi cev̄j x e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01711 404350
14.	t̄gvt Avāj gvb̄v̄b	g`v̄t̄bRvi DĒiv e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01711 802258
15.	t̄gvt Avāj Reŷvi	hḡbv̄ e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01712 946805
16.	t̄gvt k̄w`j øvn	Bóvb̄e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01712 946356
17.	t̄gvt gv̄gb̄ kv̄nwi qvi t̄nv̄mb	Awdmvi Gw̄e e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01712 703699
18.	t̄gvt Avej Kij vg AvRv`	Awdmvi XvKv e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01716 337301
19.	t̄gvt b̄i Avj g	w̄m̄b̄qi w̄c̄ŷ̄cv̄j Awdmvi Gw̄ g e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01715 011077
20.	t̄gv̄nv̄ŷ` kv̄nxb Lv̄b	w̄m̄b̄qi Ḡum ÷ `v̄U f̄v̄Bm t̄c̄m̄t̄W̄v̄U w` w̄m̄U e`vsK wj wgt̄UW e, ov kvLv tgvevBj t 01716 716294

μ.bs	bvg	c`ex, cñZôvb I w/Kvbv
21.	GgGg kvgmj Avj g	Rybqi Aırdmvi eñK e`vsK wj wgñUW e_s ov kvLv tgvevBj t 01714 093169
22.	ñ` I qvb mvñ` Ki i ngvb	g`vñbRvi RbZv e`vsK wj wgñUW e_s ov kvLv tgvevBj t 01711 114037
23.	tgvt mvB`j Bmj vg	g`vñbRvi AMñx e`vsK wj wgñUW e_s ov kvLv tgvevBj t 01716 771117
24.	tgvt Avāj nvbñb	cñekbvi x Aırdmvi b`vkvbj ñpñWU GÜ Kgvme`vsK wj wgñUW e_s ov kvLv tgvevBj t 01913 713509
25.	tgvt di nv` Avñg`	Gg.ıdj ñdñj v AvBñeGm i vRkvñx vekñe`ñj q



Dcw`Z bvi x Df`v`v` i Zuj Kv

μ.bs	bug	c`ex, c`Z`ob I w`Kubv
1.	RwKqv mj Zvbv	tc`m`W`U, DBtgb weRt`bm tdv`vg, e`_ov tg`v`i, l`tqe tgvevBj t 01711 938635
2.	gvndR Avi v wgvv	wbe`fx cwi Pvj K tc`M`g di Bt`Kv-tmvm`vj tW`fj ctg`U KvUbv`icvov, e`_ov tgvevBj t 01712 923523
3.	j vqj v AvbRg	tc`M`g GimmU`v`U w` Gukqv dvDf`Ukb e`_ov tgvevBj t 01813 860836
4.	j vfv x LvZb	wbe`fx cwi Pvj K AM`x g`nj v tU`bs tm`Uvi, e`_ov tgvevBj t 01716 777494
5.	ej ej Av`vi i`æby	wbe`fx cwi Pvj K bwUqvcvov g`nj v mgvR Kj`vb ms`v, e`_ov tgvevBj t 01718 442940
6.	bi bnvvi	wbe`fx cwi Pvj K t`Pov g`nj v K`Uli w`k`i m`g`w`Z, e`_ov
7.	bwM` Av`vi	tc`c`BUi i`f`n`l` w`k`i, gwUW`vj, e`_ov
8.	i`æbv j vqj v	tc`c`BUi wi w` Kv d`v`kb nvDm, e`_ov tgvevBj t 01911 642923
9.	m`w`gbv nK	tc`c`BUi A`i`v`m` exU`Km, e`_ov tgvevBj t 01197 048410
10.	w`j i`æv Avj g	mvavi Y m`u`v` K DBtgb weRt`bm tdv`vg, e`_ov tgvevBj t 01717 977842
11.	cvi`æj teMg	wbe`fx cwi Pvj K, Gt`mv KvR Kwi fvBm tc`m`W`U, DBtgb weRt`bm tdv`vg, e`_ov tgvevBj t 01712 218279
12.	wbj ylv Bqvm`gb	tc`c`BUi t`XD tgvevBj t 01712 774208
13.	t`di`f` sm Av`vi w`ng	wbe`fx cwi Pvj K tmvm`vj GW`fv`Y`tg`U t`bUI q`w`Ks K`vg`D`ub`U AM`v`Bt`Rkb m`u`v` K, DBtgb weRt`bm tdv`vg, e`_ov

μ.bs	bug	c`ex, cñZóib I wKubv
		tgrevBj t 01712 570009
14.	Lw` Rv cvi fxb	wbeñx cwi Pvj K gnj v mgvR Dbqb ms`v, e, ov tgrevBj t 01823 378730
15.	dvZgv telMg	wbeñx m`m` DBtgb weRtbn tdvi v, e, ov tgrevBj t 01718 995757

